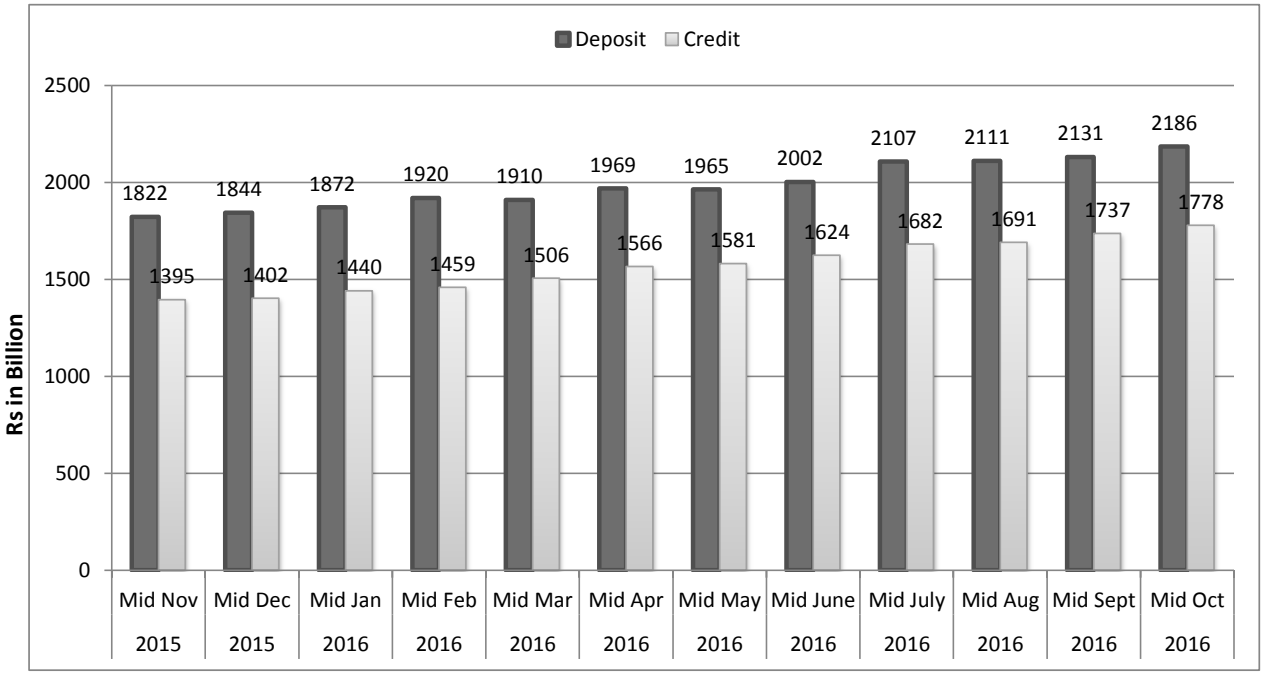
BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Statistics Division

2073 Asoj

Mid-Oct, 2016

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1. List of bank and financial institutions with short name	Annex 1

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	28	64	37	44	173
Total Number of Licensed BFIs*	28	64	39	45	176

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

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 Annexture - I.

Major Financial Indicators

as on Asoj End, 2073 (Mid-Oct, 2016)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	81.66	13.07	2.48	97.21
2	Total Credit/GDP	65.62	11.18	2.29	79.09
3	Total Credit/ Total Deposit	80.36	85.58	92.17	81.36
4	Lcy Credit/Lcy Deposit & Core Capital	77.57	76.14	74.47	77.27
5	Fixed Deposit/Total Deposit	29.33	24.36	38.05	28.88
6	Saving Deposit/Total Deposit	40.27	53.10	53.11	42.32
7	Current Deposit/Total Deposit	9.65	2.20	0.06	8.40
8	NPL/ Total Loan	1.81	2.18	15.27	2.25
9	Total LLP/Total Loan	2.53	2.46	15.90	2.91
10	Deprived SectorLoan/Total Loan $	5.64	6.59	4.45	5.73
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	12.51	15.59	29.71	13.36
2	Investment in Gov. Security/Total Deposit	10.40	2.15	5.13	9.15
3	Total Liquid Assets/Total Deposit	24.29	31.10	44.94	25.74
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	11.10	14.27	21.09	11.82
2	Total Capital/RWA	12.59	15.25	22.03	13.22
D. Financial Access					
1	No. of Branches	1886	851	166	2903
2	No. of Deposit Accounts	13550373	3527062	441852	17519287
3	No.of Loan Accounts	761851	303967	35422	1101240
4	No. of Branchless Banking Centers	892			892
5	No. of Branchless Banking Customers	215094			215094
6	No. of Non-operated Branchless Banking Centers	128			128
7	No. of Mobile Banking Customers	1748916	164640	11390	1924946
8	No. of Internet Banking Customers	513734	18752	1886	534372
9	No. of ATMs	1662	250	26	1938
10	No. of Debit Cards	4304770	341378	25079	4671227
11	No. of Credit Cards	55519			55519
12	No. of Prepaid Cards	92349			92349
E. Interest Rate(%)					
1	**Wt. Avg Interest on Deposit**	**3.30**			
	(a) Saving	2.06			
	(b) Fixed	5.67			
	(c) Call	4.16			
2	**Wt. Avg Interest on Credit**	**8.62**			

Note: Bank balance includes money at call

Nominal GDP(At Producer's Price) for 2015/16 Rs. 2248691 million(Preliminary)

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

$ 6 months prior Total Loan is taken for calculating Deprived Sector Lending

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

	Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change		
		2014	2015	2016	2016	2016			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	145861.43	162992.51	214892.48	261220.53	261834.85	11.74	31.84	0.24
	a. Paid-up Capital	128985.27	140794.10	163370.74	165949.22	174297.93	9.16	16.04	5.03
	b. Statutory Reserves	32722.08	37149.85	43680.58	45781.30	48331.00	13.53	17.58	5.57
	c. Retained Earning	-27214.24	-27802.05	-11166.95	26219.90	14445.59	2.16	-59.83	-44.91
	d. Others Reserves	11368.33	12850.60	19008.11	23270.11	24760.33	13.04	47.92	6.40
2	**BORROWINGS**	18202.84	21355.96	42822.19	45305.16	46363.38	17.32	100.52	2.34
	a. NRB	2010.04	3291.48	6855.13	6772.84	7186.28	63.75	108.27	6.10
	b. "A"Class Licensed Institution	5182.01	5504.53	20083.07	21733.09	21664.87	6.22	264.85	-0.31
	c. Foreign Banks and Fin. Ins.	4.12	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
	d. Other Financial Ins.	1306.53	1119.81	5111.62	6026.85	6739.86	-14.29	356.47	11.83
	e. Bonds and Securities	9700.14	11440.14	10772.37	10772.37	10772.37	17.94	-5.84	0.00
3	**DEPOSITS**	1477832.61	1771946.15	2107502.69	2130699.27	2185924.79	19.90	18.94	2.59
	a. Current	129108.41	158746.16	185135.30	176039.82	183616.72	22.96	16.62	4.30
	b. Savings	587593.46	714466.16	875419.91	896777.17	925131.85	21.59	22.53	3.16
	c. Fixed	453408.61	513283.02	617634.95	618938.21	631391.60	13.21	20.33	2.01
	d. Call Deposits	285024.29	363041.66	401829.34	410953.17	416582.64	27.37	10.68	1.37
	e. Others	22697.85	22409.16	27483.20	27990.91	29201.98	-1.27	22.64	4.33
4	**Bills Payable**	1553.13	1729.91	3927.13	5294.63	2418.24	11.38	127.01	-54.33
5	**Other Liabilities**	169227.44	188093.19	206694.45	221571.33	219423.76	11.15	9.89	-0.97
	1. Loan Loss Provision	48932.49	51482.56	48593.77	48765.51	51680.37	5.21	-5.61	5.98
	2. Interest Suspense a/c	30453.76	31256.97	32000.69	42146.17	34916.97	2.64	2.38	-17.15
	3. Others	89841.19	105353.66	126099.99	130659.65	132826.42	17.27	19.69	1.66
6	**Reconcillation A/c**	2869.47	280.36	13817.41	9127.65	21812.40	-90.23	4828.52	138.97
7	**Profit & Loss A/c**	31566.75	36755.88	49443.18	5779.77	13254.43	16.44	34.52	129.32
	TOTAL	**1847113.68**	**2183153.96**	**2639099.54**	**2678998.34**	**2751031.85**	**18.19**	**20.88**	**2.69**
	Assets								
1	**LIQUID FUNDS**	319196.62	353397.28	385746.01	323311.62	362466.19	10.71	9.15	12.11
	a. Cash Balance	41862.07	48642.45	56937.25	48364.85	65740.89	16.20	17.05	35.93
	Nepalese Notes & Coins	41073.72	47305.51	55937.33	47220.99	64390.49	15.17	18.25	36.36
	Foreign Currency	788.35	1336.94	999.92	1143.85	1350.40	69.59	-25.21	18.06
	b. Bank Balance	220546.60	237957.23	262419.81	203418.85	226370.63	7.89	10.28	11.28
	1. In Nepal Rastra Bank	162286.93	165070.53	180498.18	128537.07	141405.88	1.72	9.35	10.01
	2. "A"Class Licensed Institution	34656.48	37838.00	41730.30	38932.23	39837.84	9.18	10.29	2.33
	3. Other Financial Ins.	5302.85	6882.80	8437.01	8361.15	8948.49	29.79	22.58	7.02
	4. In Foreign banks	18300.33	28165.90	31754.32	27588.41	36178.42	53.91	12.74	31.14
	c. Money at Call	56787.95	66797.60	66388.94	71527.92	70354.66	17.63	-0.61	-1.64
2	**INVESTMENTS**	162544.89	206160.48	238675.86	251348.88	244066.06	26.83	15.77	-2.90
	a. Govt.Securities	160867.12	182112.29	196070.31	209504.21	200117.85	13.21	7.66	-4.48
	b Others	1677.78	24048.18	42605.55	41844.67	43948.21	1333.34	77.17	5.03
3	**SHARE & OTHER INVESTMENT**	72656.22	85675.60	131777.67	136134.64	137474.88	17.92	53.81	0.98
4	**LOANS & ADVANCES**	1119260.81	1345671.32	1669203.04	1726084.58	1768305.49	20.23	24.04	2.45
	a. Private Sector	1084965.27	1230999.56	1542024.97	1679386.14	1692351.34	13.46	25.27	0.77
	b. Financial Institutions	26247.72	30678.62	121291.82	38569.80	66417.53	16.88	295.36	72.20
	c. Government Organizations	8047.82	83993.14	5886.25	8128.63	9536.63	943.68	-92.99	17.32
5	**BILLS PURCHASED**	9805.60	14548.03	11601.52	10156.82	9822.28	48.36	-20.25	-3.29
6	**LOANS AGT. COLLECTED BILLS**	737.25	1132.63	1075.28	315.71	369.16	53.63	-5.06	16.93
7	**FIXED ASSETS**	30477.72	31732.63	35044.21	36815.18	37471.69	4.12	10.44	1.78
8	**OTHER ASSETS**	123962.34	135346.49	144135.22	167687.34	162274.59	9.18	6.49	-3.23
	a. Accrued Interests	32041.34	32792.14	34038.25	48990.98	37778.02	2.34	3.80	-22.89
	b. Others	91920.99	102554.35	110096.97	118696.36	124496.57	11.57	7.35	4.89
9	**Expenses not Written off**	491.99	392.16	319.21	319.72	299.96	-20.29	-18.60	-6.18
10	**Non Banking Assets**	4756.96	5250.92	4797.21	4371.67	4275.53	10.38	-8.64	-2.20
11	**Reconcillation Account**	-1032.54	2947.32	16089.93	19417.05	22757.32	-385.44	445.92	17.20
12	**Profit & Loss A/c**	4255.78	899.11	634.40	3034.95	1448.44	-78.87	-29.44	-52.27
	TOTAL	**1847113.65**	**2183153.98**	**2639099.55**	**2678998.16**	**2751031.59**	**18.19**	**20.88**	**2.69**

Statement of Assets and Liabilities of Commercial Banks

	Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change		
		2014	2015	2016	2016	2016			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	108212.91	122167.95	170147.60	204267.02	204771.81	12.90	39.27	0.25
	a. Paid-up Capital	87454.02	97921.41	121090.62	123677.05	131225.66	11.97	23.66	6.10
	b. Statutory Reserves	27696.23	31063.03	36597.19	38011.40	40251.80	12.16	17.82	5.89
	c. Retained Earning	-16561.92	-17279.67	-4332.54	22285.55	11890.26	4.33	-74.93	-46.65
	d. Others Reserves	9624.58	10463.18	16792.32	20293.02	21404.09	8.71	60.49	5.48
2	**BORROWINGS**	15228.20	18419.75	37269.65	40158.07	37285.40	20.96	102.34	-7.15
	a. NRB	2010.04	3291.48	6661.23	6728.34	7141.18	63.75	102.38	6.14
	b. "A"Class Licensed Institution	2601.47	2762.58	14724.43	16630.50	12631.99	6.19	433.00	-24.04
	c. Foreign Banks and Fin. Ins.	4.12	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
	d. Other Financial Ins.	912.42	925.56	5111.62	6026.85	6739.86	1.44	452.28	11.83
	e. Bonds and Securities	9700.14	11440.14	10772.37	10772.37	10772.37	17.94	-5.84	0.00
3	**DEPOSITS**	1204463.40	1462896.12	1764592.44	1791256.86	1836231.07	21.46	20.62	2.51
	a. Current	125065.83	153598.94	178263.95	170228.99	177129.62	22.81	16.06	4.05
	b. Savings	450524.99	559391.64	698691.30	716150.64	739422.52	24.16	24.90	3.25
	c. Fixed	365048.50	419883.01	524462.99	525438.05	538562.15	15.02	24.91	2.50
	d. Call Deposits	247429.62	313955.92	340863.88	356386.24	357052.61	26.89	8.57	0.19
	e. Others	16394.45	16066.61	22310.33	23052.93	24064.17	-2.00	38.86	4.39
4	**Bills Payable**	1513.82	1698.32	3871.77	4944.08	2336.48	12.19	127.98	-52.74
5	**Other Liabilities**	127781.31	146984.02	166839.27	176708.93	178980.92	15.03	13.51	1.29
	1. Loan Loss Provision	31622.89	35779.54	34894.47	35293.83	37322.97	13.14	-2.47	5.75
	2. Interest Suspense a/c	21397.75	21287.89	22183.24	30566.19	24411.69	-0.51	4.21	-20.14
	3. Others	74760.68	89916.59	109761.56	110848.91	117246.26	20.27	22.07	5.77
6	**Reconcillation A/c**	-2495.70	-5325.76	3962.29	-2008.31	9875.52	113.40	-174.40	-591.73
7	**Profit & Loss A/c**	23141.71	27664.37	38128.55	3985.40	10354.28	19.54	37.83	159.81
	TOTAL	**1477845.65**	**1774504.78**	**2184811.57**	**2219312.04**	**2279835.48**	**20.07**	**23.12**	**2.73**
	Assets								
1	**LIQUID FUNDS**	226401.82	250377.11	274495.34	217704.52	255150.06	10.59	9.63	17.20
	a. Cash Balance	34628.53	40636.96	47988.66	39861.58	55454.39	17.35	18.09	39.12
	Nepalese Notes & Coins	33928.61	39384.90	47060.55	38812.52	54253.78	16.08	19.49	39.78
	Foreign Currency	699.91	1252.06	928.11	1049.06	1200.61	78.89	-25.87	14.45
	b. Bank Balance	177300.62	189230.03	205858.37	150368.48	174267.55	6.73	8.79	15.89
	1. In Nepal Rastra Bank	149910.91	147933.67	161790.30	112253.19	124766.41	-1.32	9.37	11.15
	2. "A"Class Licensed Institution	9153.13	13172.91	12470.74	10559.79	13456.10	43.92	-5.33	27.43
	3. Other Financial Ins.	18.78	125.88	83.09	179.36	88.63	570.21	-33.99	-50.58
	4. In Foreign banks	18217.79	27997.56	31514.23	27376.14	35956.41	53.68	12.56	31.34
	c. Money at Call	14472.67	20510.12	20648.32	27474.46	25428.12	41.72	0.67	-7.45
2	**INVESTMENTS**	156830.54	200262.57	229827.62	242025.92	234642.24	27.69	14.76	-3.05
	a. Govt.Securities	155190.33	176214.77	187275.77	200284.95	190943.84	13.55	6.28	-4.66
	b Others	1640.22	24047.80	42551.85	41740.97	43698.41	1366.13	76.95	4.69
3	**SHARE & OTHER INVESTMENT**	69534.76	81897.82	128320.72	132161.57	133172.16	17.78	56.68	0.76
4	**LOANS & ADVANCES**	891629.91	1087486.69	1380358.68	1430928.23	1465349.69	21.97	26.93	2.41
	a. Private Sector	860588.35	976374.75	1256142.55	1387507.43	1392622.00	13.45	28.65	0.37
	b. Financial Institutions	23050.77	27231.05	118383.24	35365.15	63272.89	18.14	334.74	78.91
	c. Government Organizations	7990.78	83880.89	5832.88	8055.65	9454.80	949.72	-93.05	17.37
5	**BILLS PURCHASED**	9794.86	14533.93	11595.12	10150.42	9815.88	48.38	-20.22	-3.30
6	**LOANS AGT. COLLECTED BILLS**	737.25	1132.63	548.83	315.71	369.16	53.63	-51.54	16.93
7	**FIXED ASSETS**	22600.03	24479.96	28610.94	30287.84	30826.66	8.32	16.87	1.78
8	**OTHER ASSETS**	102400.91	113748.89	122000.30	142861.42	136513.28	11.08	7.25	-4.44
	a. Accrued Interests	22763.51	22293.32	23985.61	37116.19	26896.78	-2.07	7.59	-27.53
	b. Others	79637.40	91455.57	98014.69	105745.23	109616.50	14.84	7.17	3.66
9	**Expenses not Written off**	398.44	318.55	252.50	246.62	233.70	-20.05	-20.73	-5.24
10	**Non Banking Assets**	2046.79	2608.84	2543.30	2534.99	2473.90	27.46	-2.51	-2.41
11	**Reconcillation Account**	-6377.24	-2675.08	6258.22	8223.46	10832.58	-58.05	-333.95	31.73
12	**Profit & Loss A/c**	1847.55	332.89	0.00	1871.35	456.14	-81.98	-100.00	-75.62
	TOTAL	**1477845.62**	**1774504.79**	**2184811.58**	**2219312.05**	**2279835.48**	**20.07**	**23.12**	**2.73**

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change		
		2014	2015	2016	2016	2016			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	27683.64	30296.85	34481.56	43432.84	44465.45	9.44	13.81	2.38
	a. Paid-up Capital	25606.53	27448.46	29216.56	29335.62	30576.49	7.19	6.44	4.23
	b. Statutory Reserves	2706.17	3608.10	4420.10	5004.01	5407.55	33.33	22.50	8.06
	c. Retained Earning	-1481.47	-1907.59	-248.18	7288.10	6350.01	28.76	-86.99	-12.87
	d. Others Reserves	852.40	1147.88	1093.08	1805.11	2131.40	34.66	-4.77	18.08
2	**BORROWINGS**	2408.48	2454.26	2993.89	3157.85	4988.02	1.90	21.99	57.96
	a. NRB	0.00	0.00	5.00	5.00	5.00	0.00	0.00	0.00
	b. "A"Class Licensed Institution	2014.38	2260.00	2988.89	3152.85	4983.02	12.19	32.25	58.05
	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.	394.11	194.26	0.00	0.00	0.00	-50.71	-100.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	**DEPOSITS**	199932.80	237096.19	278631.25	275889.85	293876.63	18.59	17.52	6.52
	a. Current	3964.21	5056.01	6741.29	5738.25	6453.65	27.54	33.33	12.47
	b. Savings	105094.40	120779.93	143668.59	147587.37	156062.91	14.93	18.95	5.74
	c. Fixed	53998.41	62203.55	68230.74	68648.07	71589.54	15.20	9.69	4.28
	d. Call Deposits	36345.53	48166.94	59245.77	53119.34	58842.09	32.53	23.00	10.77
	e. Others	530.25	889.75	744.86	796.82	928.44	67.80	-16.28	16.52
4	**Bills Payable**	32.71	27.17	54.46	350.17	81.49	-16.92	100.42	-76.73
5	**Other Liabilities**	20116.85	20670.18	18746.57	24060.91	20963.34	2.75	-9.31	-12.87
	1. Loan Loss Provision	6860.14	6171.65	4936.93	5143.97	6176.34	-10.04	-20.01	20.07
	2. Interest Suspense a/c	3117.96	3322.76	2618.40	4392.20	3499.31	6.57	-21.20	-20.33
	3. Others	10138.76	11175.78	11191.25	14524.75	11287.69	10.23	0.14	-22.29
6	**Reconcillation A/c**	3671.63	3800.85	7783.30	9075.67	9877.11	3.52	104.78	8.83
7	**Profit & Loss A/c**	5079.57	6296.30	8153.72	1115.53	2129.08	23.95	29.50	90.86
	TOTAL	**258925.69**	**300641.79**	**350844.75**	**357082.82**	**376381.12**	**16.11**	**16.70**	**5.40**
	Assets								
1	**LIQUID FUNDS**	68931.29	79794.81	85767.68	81509.51	85098.15	15.76	7.49	4.40
	a. Cash Balance	6139.82	6979.21	7891.86	7618.32	9313.99	13.67	13.08	22.26
	Nepalese Notes & Coins	6051.74	6894.72	7820.18	7523.58	9164.26	13.93	13.42	21.81
	Foreign Currency	88.07	84.49	71.68	94.74	149.73	-4.07	-15.16	58.05
	b. Bank Balance	27923.34	33250.96	39311.73	36278.02	36490.50	19.08	18.23	0.59
	1. In Nepal Rastra Bank	9163.59	14008.99	16081.21	13680.16	14536.54	52.88	14.79	6.26
	2. "A"Class Licensed Institution	15810.29	15817.63	19092.59	18656.47	16714.70	0.05	20.70	-10.41
	3. Other Financial Ins.	2866.92	3255.99	3897.84	3729.11	5017.26	13.57	19.71	34.54
	4. In Foreign banks	82.54	168.34	240.09	212.28	222.01	103.95	42.62	4.58
	c. Money at Call	34868.13	39564.65	38564.09	37613.18	39293.66	13.47	-2.53	4.47
2	**INVESTMENTS**	3230.11	3338.45	5491.83	5965.54	6372.90	3.35	64.50	6.83
	a. Govt.Securities	3229.98	3338.33	5479.33	5903.04	6310.40	3.35	64.13	6.90
	b Others	0.12	0.12	12.50	62.50	62.50	0.00	10006.18	0.00
3	**SHARE & OTHER INVESTMENT**	1564.99	2037.17	2103.22	2284.11	2631.68	30.17	3.24	15.22
4	**LOANS & ADVANCES**	161799.22	193462.91	232993.26	238233.77	251513.07	19.57	20.43	5.57
	a. Private Sector	160516.87	191447.83	230577.07	235631.33	248754.88	19.27	20.44	5.57
	b. Financial Institutions	1246.52	1981.58	2414.50	2566.75	2713.63	58.97	21.85	5.72
	c. Government Organizations	35.83	33.50	1.68	35.69	44.56	-6.49	-94.97	24.85
5	**BILLS PURCHASED**	4.34	7.70	0.00	0.00	0.00	77.26	-100.00	0.00
6	**LOANS AGT. COLLECTED BILLS**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	**FIXED ASSETS**	5259.37	4925.03	4544.27	4657.79	4903.61	-6.36	-7.73	5.28
8	**OTHER ASSETS**	11379.64	10992.49	10733.79	13400.49	14250.78	-3.40	-2.35	6.35
	a. Accrued Interests	3316.39	3803.85	2793.27	4560.59	3788.96	14.70	-26.57	-16.92
	b. Others	8063.25	7188.64	7940.52	8839.89	10461.82	-10.85	10.46	18.35
9	**Expenses not Written off**	43.37	35.13	36.37	43.28	37.47	-18.99	3.52	-13.44
10	**Non Banking Assets**	1539.64	1840.38	1000.79	983.71	960.39	19.53	-45.62	-2.37
11	**Reconcillation Account**	3645.30	3820.15	7749.91	9048.15	9791.90	4.80	102.87	8.22
12	**Profit & Loss A/c**	1528.41	387.56	423.63	956.28	820.92	-74.64	9.31	-14.15
	TOTAL	**258925.69**	**300641.79**	**350844.75**	**357082.63**	**376380.85**	**16.11**	**16.70**	**5.40**

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change		
		2014	2015	2016	2016	2016			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	9964.89	10527.71	10263.32	13520.67	12597.59	5.65	-2.51	-6.83
	a. Paid-up Capital	15924.71	15424.23	13063.56	12936.55	12495.77	-3.14	-15.30	-3.41
	b. Statutory Reserves	2319.67	2478.72	2663.29	2765.89	2671.66	6.86	7.45	-3.41
	c. Retained Earning	-9170.85	-8614.79	-6586.24	-3353.75	-3794.67	-6.06	-23.55	13.15
	d. Others Reserves	891.35	1239.54	1122.71	1171.98	1224.83	39.06	-9.43	4.51
2	**BORROWINGS**	566.16	481.95	2558.64	1989.24	4089.96	-14.87	430.89	105.60
	a. NRB	0.00	0.00	188.90	39.50	40.10	0.00	0.00	1.52
	b. "A"Class Licensed Institution	566.16	481.95	2369.74	1949.74	4049.86	-14.87	391.69	107.71
	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**	73436.41	71953.84	64279.00	63552.56	55817.10	-2.02	-10.67	-12.17
	a. Current	78.38	91.21	130.06	72.57	33.45	16.38	42.59	-53.91
	b. Savings	31974.07	34294.58	33060.01	33039.16	29646.42	7.26	-3.60	-10.27
	c. Fixed	34361.69	31196.45	24941.22	24852.09	21239.91	-9.21	-20.05	-14.53
	d. Call Deposits	1249.13	918.79	1719.69	1447.59	687.94	-26.45	87.17	-52.48
	e. Others	5773.15	5452.80	4428.01	4141.16	4209.37	-5.55	-18.79	1.65
4	**Bills Payable**	6.60	4.41	0.90	0.38	0.27	-33.11	-79.69	-30.36
5	**Other Liabilities**	21329.27	20438.99	21108.62	20801.49	19479.50	-4.17	3.28	-6.36
	1. Loan Loss Provision	10449.46	9531.38	8762.38	8327.71	8181.06	-8.79	-8.07	-1.76
	2. Interest Suspense a/c	5938.05	6646.32	7199.06	7187.78	7005.98	11.93	8.32	-2.53
	3. Others	4941.75	4261.29	5147.18	5286.00	4292.46	-13.77	20.79	-18.80
6	**Reconcillation A/c**	1693.55	1805.27	2071.83	2060.29	2059.77	6.60	14.77	-0.03
7	**Profit & Loss A/c**	3345.47	2795.21	3160.91	678.84	771.07	-16.45	13.08	13.59
	TOTAL	**110342.35**	**108007.39**	**103443.22**	**102603.48**	**94815.25**	**-2.12**	**-4.23**	**-7.59**
	Assets								
1	**LIQUID FUNDS**	23863.52	23225.37	25482.99	24097.58	22217.97	-2.67	9.72	-7.80
	a. Cash Balance	1093.73	1026.28	1056.73	884.95	972.51	-6.17	2.97	9.89
	Nepalese Notes & Coins	1093.36	1025.89	1056.60	884.89	972.45	-6.17	2.99	9.89
	Foreign Currency	0.37	0.39	0.13	0.05	0.06	6.89	-67.23	19.87
	b. Bank Balance	15322.64	15476.25	17249.72	16772.36	15612.58	1.00	11.46	-6.91
	1. In Nepal Rastra Bank	3212.44	3127.86	2626.67	2603.71	2102.94	-2.63	-16.02	-19.23
	2. "A"Class Licensed Institution	9693.05	8847.46	10166.97	9715.96	9667.04	-8.72	14.91	-0.50
	3. Other Financial Ins.	2417.15	3500.93	4456.08	4452.68	3842.60	44.84	27.28	-13.70
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c. Money at Call	7447.15	6722.84	7176.54	6440.28	5632.88	-9.73	6.75	-12.54
2	**INVESTMENTS**	2484.24	2559.46	3356.41	3357.41	3050.91	3.03	31.14	-9.13
	a. Govt.Securities	2446.81	2559.20	3315.21	3316.21	2863.61	4.59	29.54	-13.65
	b Others	37.44	0.26	41.20	41.20	187.30	-99.30	15623.66	354.65
3	**SHARE & OTHER INVESTMENT**	1556.47	1740.61	1353.73	1688.97	1671.05	11.83	-22.23	-1.06
4	**LOANS & ADVANCES**	65831.69	64721.71	55851.11	56922.58	51442.73	-1.69	-13.71	-9.63
	a. Private Sector	63860.05	63176.98	55305.34	56247.39	50974.45	-1.07	-12.46	-9.37
	b. Financial Institutions	1950.43	1465.98	494.08	637.90	431.01	-24.84	-66.30	-32.43
	c. Government Organizations	21.21	78.74	51.68	37.29	37.27	271.34	-34.37	-0.07
5	**BILLS PURCHASED**	6.40	6.40	6.40	6.40	6.40	0.00	0.00	0.00
6	**LOANS AGT. COLLECTED BILLS**	0.00	0.00	526.45	0.00	0.00	0.00	0.00	0.00
7	**FIXED ASSETS**	2618.31	2327.65	1889.00	1869.56	1741.42	-11.10	-18.85	-6.85
8	**OTHER ASSETS**	10181.79	10605.10	11401.12	11425.43	11510.53	4.16	7.51	0.74
	a. Accrued Interests	5961.44	6694.97	7259.36	7314.19	7092.28	12.30	8.43	-3.03
	b. Others	4220.34	3910.13	4141.76	4111.23	4418.25	-7.35	5.92	7.47
9	**Expenses not Written off**	50.19	38.48	30.34	29.82	28.79	-23.32	-21.17	-3.46
10	**Non Banking Assets**	1170.53	801.69	1253.12	852.97	841.23	-31.51	56.31	-1.38
11	**Reconcillation Account**	1699.39	1802.25	2081.80	2145.43	2132.85	6.05	15.51	-0.59
12	**Profit & Loss A/c**	879.82	178.66	210.77	207.32	171.37	-79.69	17.97	-17.34
	TOTAL	**110342.35**	**108007.39**	**103443.22**	**102603.48**	**94815.25**	**-2.12**	**-4.23**	**-7.59**

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

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2014	2015	2016	2016	2016			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	68151.35	67271.02	64943.04	12530.14	18355.04	-1.29	-3.46	46.49
1.1 Deposit Liabilities	66485.63	65418.33	63252.25	12238.03	17852.16	-1.61	-3.31	45.87
1.1.1 Saving A/c	21763.14	22494.48	21234.79	3897.78	5697.34	3.36	-5.60	46.17
1.1.2 Fixed A/c	34583.20	31594.10	31710.65	6189.33	9073.52	-8.64	0.37	46.60
1.1.2.1 Upto 3 Months Fixed A/c	2866.37	1995.01	1914.75	236.78	368.21	-30.40	-4.02	55.50
1.1.2.2 3 to 6 Months fixed A/c	1065.31	1043.26	1240.54	239.06	314.26	-2.07	18.91	31.46
1.1.2.3 6 Months to 1 Year Fixed A/c	15136.29	14308.11	15369.26	3223.25	4680.06	-5.47	7.42	45.20
1.1.2.4 Above 1 Year	15515.23	14247.72	13186.09	2490.24	3710.98	-8.17	-7.45	49.02
1.1.3 Call Deposit	10108.65	11302.25	10301.47	2144.43	3071.57	11.81	-8.85	43.24
1.1.4 Certificate of Deposits	30.64	27.50	5.34	6.49	9.73	-10.26	-80.57	49.90
1.2 Others	1665.72	1852.69	1690.79	292.12	502.88	11.22	-8.74	72.15
2 Commission/Fee Expense	448.04	509.46	546.23	75.90	134.01	13.71	7.22	76.57
3 Employees Expenses	18747.82	21218.85	22715.53	3793.41	6313.51	13.18	7.05	66.43
4 Office Operating Expenses	15067.83	17624.25	18123.58	2469.07	4245.42	16.97	2.83	71.94
5 Exchange Fluctuation Loss	30.99	64.81	197.03	11.07	10.54	109.15	203.99	-4.81
5.1 Due to Change in Exchange Rates	16.21	64.83	182.01	10.69	7.91	299.81	180.76	-26.00
5.2 Due to Foreign Currency Transactions	14.77	-0.01	15.02	0.38	2.63	-100.09	-117828.70	593.40
6 Non-Operatiing Expenses	143.87	89.80	106.14	43.74	39.15	-37.58	18.20	-10.49
7. Provision for Risk	14274.84	12781.47	9649.95	422.33	4791.10	-10.46	-24.50	1034.44
7.1 Loan loss Provision	12362.41	11018.41	8451.80	404.99	4746.30	-10.87	-23.29	1071.94
7.1.1 General Loan loss Provision	2835.44	4071.38	5107.97	436.79	2169.53	43.59	25.46	396.70
7.1.1.1 Pass Loan Loss Provision	0.00	3210.53	4530.40	350.27	1632.65	0.00	41.11	366.11
7.1.1.2 Watch List Provision	0.00	860.85	577.57	86.52	536.89	0.00	-32.91	520.55
7.1.2 Special Loan Loss Provision	9424.45	6627.48	3028.49	-87.11	2498.20	-29.68	-54.30	-2967.75
7.1.3 Additional Loan Loss Provision	102.52	319.54	315.34	55.32	78.56	211.68	-1.32	42.02
7.2. Provision for Non-Banking Assets	1498.26	1429.51	1012.22	22.73	37.02	-4.59	-29.19	62.88
7.3. Provision for Loss on Investment	40.12	101.98	14.53	0.20	10.57	154.17	-85.75	5094.34
7.4. Provision for Loss of Other Assets	374.06	231.58	171.40	-5.59	-2.79	0.00	0.00	-50.13
8 Loan Written Off	623.54	439.90	355.03	22.03	336.03	-29.45	-19.29	1425.04
9 Provision for Staff Bonus	3452.11	4053.16	5851.53	546.41	1389.87	17.41	44.37	154.36
10 Provision for Income Tax	10677.75	12158.39	17591.64	1649.29	4271.82	13.87	44.69	159.01
11 Others	45.06	495.79	61.16	34.78	5.57	1000.27	-87.66	-84.00
12 Net Profit	29331.59	37039.32	49004.93	4615.69	12237.16	26.28	32.31	165.12
TOTAL EXPENSES	**160994.78**	**173746.23**	**189145.80**	**26213.87**	**52129.22**	**7.92**	**8.86**	98.86
Income								
1. Interest Income	127191.89	134011.48	146483.09	19128.89	40104.05	5.36	9.31	109.65
1.1. On Loans and Advance	119484.79	127175.43	138782.71	17723.69	37255.90	6.44	9.13	110.20
1.2. On Investment	3502.98	2309.29	3487.02	850.03	1371.08	-34.08	51.00	61.30
1.2.1 Government Bonds	3049.44	1982.25	3005.11	678.78	1109.83	-35.00	51.60	63.50
1.2.2 Foreign Bonds	28.74	76.54	136.72	29.02	41.64	166.33	78.62	43.48
1.2.3 NRB Bonds	234.04	160.24	199.66	93.18	187.09	-31.53	24.60	100.79
1.2.4 Deventure & Bonds	190.76	90.26	145.54	49.05	32.52	-52.68	61.24	-33.71
1.3 Agency Balance	962.10	716.42	589.35	74.00	161.99	-25.54	-17.74	118.90
1.4 On Call Deposit	2108.65	2633.89	2513.39	303.55	946.31	24.91	-4.57	211.75
1.5 Others	1133.37	1176.47	1110.61	177.62	368.76	3.80	-5.60	107.61
2. Comission & Discount	8051.43	8935.14	9828.97	1800.16	2790.76	10.98	10.00	55.03
2.1 Bills Purchase & Discount	231.80	248.42	300.48	32.60	47.44	7.17	20.96	45.52
2.2 Comission	6517.57	7494.65	8074.48	1515.65	2340.24	14.99	7.74	54.40
2.3 Others	1302.07	1192.07	1454.01	251.91	403.07	-8.45	21.97	60.01
3 Income From Exchange Fluctuation	4168.69	4761.74	5708.82	906.33	1470.56	14.23	19.89	62.25
3.1 Due to Change in Exchange Rate	220.18	983.31	1342.09	119.18	165.01	346.60	36.49	38.45
3.2 Due to Foreign Currency Trans.	3948.52	3778.43	4366.73	787.15	1305.54	-4.31	15.57	65.86
4 Other Operating Income	5508.69	7326.73	9123.21	1566.55	2597.95	33.00	24.52	65.84
5 Non Operating Income	4041.44	4743.47	4775.86	322.01	1739.46	17.37	0.68	440.19
6 Provision Written Back	8679.68	11842.55	11550.65	448.20	2686.45	36.44	-2.46	499.38
7 Recovery from Written off Loan	806.02	1508.63	1276.09	124.19	**225.34**	87.17	-15.41	81.45
8 Income from Extra Ordinary Expenses	526.32	157.81	231.44	46.66	82.63	-70.02	46.65	77.09
9 Net Loss	2020.61	458.66	167.67	1870.87	432.05	-77.30	-63.44	-76.91
TOTAL INCOME	**160994.77**	**173746.22**	**189145.79**	**26213.87**	**52129.23**	**7.92**	**8.86**	98.86

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2014	2015	2016	2016	2016			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	49263.53	49191.03	47854.50	9369.68	13835.42	-0.15	-2.72	47.66
1.1 Deposit Liabilities	47872.14	47732.95	46323.77	9102.08	13406.87	-0.29	-2.95	47.29
1.1.1 Saving A/c	13593.22	14740.74	13684.45	2505.43	3694.57	8.44	-7.17	47.46
1.1.2 Fixed A/c	26009.72	23632.62	24433.35	4860.17	7264.58	-9.14	3.39	49.47
1.1.2.1 Upto 3 Months Fixed A/c	2734.87	1909.08	1842.14	227.80	352.71	-30.20	-3.51	54.83
1.1.2.2 3 to 6 Months fixed A/c	861.78	890.25	935.82	191.03	241.95	3.30	5.12	26.65
1.1.2.3 6 Months to 1 Year Fixed A/c	10816.67	10151.63	11607.80	2461.52	3728.90	-6.15	14.34	51.49
1.1.2.4 Above 1 Year	11596.41	10681.65	10047.59	1979.82	2941.02	-7.89	-5.94	48.55
1.1.3 Call Deposit	8238.57	9332.14	8200.79	1730.01	2438.01	13.27	-12.12	40.92
1.1.4 Certificate of Deposits	30.63	27.45	5.18	6.47	9.71	-10.37	-81.14	49.99
1.2 Others	1391.40	1458.08	1530.73	267.60	428.55	4.79	4.98	60.14
2 Commission/Fee Expense	441.61	505.07	543.21	75.23	126.95	14.37	7.55	68.76
3 Employees Expenses	15561.92	17776.14	19107.70	3191.32	5173.32	14.23	7.49	62.11
4 Office Operating Expenses	11195.23	13613.82	14313.59	1919.46	3363.65	21.60	5.14	75.24
5 Exchange Fluctuation Loss	23.74	63.27	19.05	10.56	4.33	166.46	-69.90	-58.96
5.1 Due to Change in Exchange Rates	12.23	63.27	4.39	10.19	1.91	417.26	-93.06	-81.22
5.2 Due to Foreign Currency Transactions	11.51	0.00	14.66	0.36	2.42	-100.00	0.00	568.17
6 Non-Operatiing Expenses	15.61	13.39	70.03	25.89	26.89	-14.18	422.82	3.87
7. Provision for Risk	8339.38	9962.24	7061.61	340.88	3645.76	19.46	-29.12	969.51
7.1 Loan loss Provision	8091.42	9070.71	6401.84	330.62	3597.74	12.10	-29.42	988.17
7.1.1 General Loan loss Provision	2084.15	3891.06	4110.57	193.00	1576.29	86.70	5.64	716.72
7.1.1.1 Pass Loan Loss Provision	0.00	3163.99	3625.52	117.93	1315.28	0.00	14.59	1015.34
7.1.1.2 Watch List Provision	0.00	727.07	485.05	75.07	261.01	0.00	-33.29	247.67
7.1.2 Special Loan Loss Provision	6007.27	5176.73	2197.47	82.20	1971.16	-13.83	-57.55	2297.86
7.1.3 Additional Loan Loss Provision	0.00	2.92	93.81	55.42	50.29	0.00	3118.15	-9.25
7.2. Provision for Non-Banking Assets	207.96	679.65	611.52	15.65	47.53	226.82	-10.02	203.69
7.3. Provision for Loss on Investment	-1.14	40.37	4.97	0.20	3.38	-3643.82	-87.68	1558.93
7.4. Provision for Loss of Other Assets	41.14	171.51	43.27	-5.59	-2.88	0.00	0.00	-48.44
8 Loan Written Off	269.95	103.45	77.54	18.27	309.20	-61.68	-25.05	1592.24
9 Provision for Staff Bonus	2660.27	3139.60	4628.86	466.87	1169.58	18.02	47.43	150.51
10 Provision for Income Tax	8232.63	9521.99	14145.34	1411.15	3642.55	15.66	48.55	158.13
11 Others	6.14	465.47	56.32	29.15	0.16	7475.89	-87.90	-99.45
12 Net Profit	21294.17	28386.05	38128.55	3631.05	10122.57	33.30	34.32	178.78
TOTAL EXPENSES	**117304.18**	**132741.51**	**146006.29**	**20489.50**	**41420.38**	**13.16**	**9.99**	102.15
Income								
1. Interest Income	95849.23	101174.86	113200.58	14951.45	31514.37	5.56	11.89	110.78
1.1. On Loans and Advance	91023.28	97566.06	108083.45	13774.91	29609.08	7.19	10.78	114.95
1.2. On Investment	3239.70	2065.62	3265.06	817.50	1294.27	-36.24	58.07	58.32
1.2.1 Government Bonds	2816.91	1774.19	2828.94	654.03	1049.41	-37.02	59.45	60.45
1.2.2 Foreign Bonds	28.74	76.54	136.72	29.02	41.64	166.33	78.62	43.48
1.2.3 NRB Bonds	218.55	132.56	167.89	92.99	184.81	-39.35	26.65	98.73
1.2.4 Deventure & Bonds	175.50	82.33	131.52	41.46	18.41	-53.09	59.75	-55.59
1.3 Agency Balance	714.00	491.44	420.46	62.80	92.73	-31.17	-14.44	47.65
1.4 On Call Deposit	258.09	399.14	627.38	131.27	230.33	54.65	57.18	75.46
1.5 Others	614.16	652.61	804.22	164.96	287.96	6.26	23.23	74.56
2. Comission & Discount	7252.50	8247.23	9230.35	1715.23	2643.57	13.72	11.92	54.12
2.1 Bills Purchase & Discount	231.59	247.40	300.36	32.58	47.43	6.82	21.41	45.54
2.2 Comission	6022.89	7055.01	7688.74	1464.42	2247.01	17.14	8.98	53.44
2.3 Others	998.02	944.82	1241.25	218.23	349.14	-5.33	31.37	59.99
3 Income From Exchange Fluctuation	4118.09	4712.88	5461.96	897.49	1454.56	14.44	15.89	62.07
3.1 Due to Change in Exchange Rate	219.24	980.69	1116.14	118.52	164.75	347.31	13.81	39.01
3.2 Due to Foreign Currency Trans.	3898.85	3732.18	4345.81	778.98	1289.82	-4.27	16.44	65.58
4 Other Operating Income	3614.09	5281.25	6555.19	1139.39	1902.99	46.13	24.12	67.02
5 Non Operating Income	1241.27	3880.23	2757.19	81.83	1463.97	212.60	-28.94	1688.94
6 Provision Written Back	4031.87	7604.21	7698.29	63.85	1988.72	88.60	1.24	3014.80
7 Recovery from Written off Loan	776.54	1445.40	1024.53	121.03	209.49	86.13	-29.12	73.10
8 Income from Extra Ordinary Expenses	420.58	64.77	78.21	2.23	18.28	-84.60	20.73	720.61
9 Net Loss	0.00	330.67	0.00	1517.00	224.44	0.00	-100.00	-85.20
TOTAL INCOME	**117304.17**	**132741.51**	**146006.29**	**20489.50**	**41420.39**	**13.16**	**9.99**	102.15

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2014	2015	2016	2016	2016			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	13000.57	13157.27	13312.19	2327.31	3637.65	1.21	1.18	56.30
1.1 Deposit Liabilities	12811.12	12804.81	13172.88	2312.82	3583.40	-0.05	2.87	54.94
1.1.1 Saving A/c	5944.44	5804.70	5946.21	1028.96	1578.85	-2.35	2.44	53.44
1.1.2 Fixed A/c	5071.10	5086.43	5212.02	878.92	1380.74	0.30	2.47	57.10
1.1.2.1 Upto 3 Months Fixed A/c	93.84	59.93	54.26	6.31	11.89	-36.13	-9.47	88.59
1.1.2.2 3 to 6 Months fixed A/c	146.20	116.36	278.90	44.34	67.27	-20.41	139.69	51.70
1.1.2.3 6 Months to 1 Year Fixed A/c	2573.54	2716.01	2769.74	480.87	721.22	5.54	1.98	49.98
1.1.2.4 Above 1 Year	2257.51	2194.14	2109.12	347.40	580.35	-2.81	-3.87	67.06
1.1.3 Call Deposit	1795.59	1913.68	2014.52	404.92	623.79	6.58	5.27	54.05
1.1.4 Certificate of Deposits	0.00	0.00	0.12	0.01	0.02	0.00	0.00	48.17
1.2 Others	189.45	352.45	139.31	14.49	54.25	86.04	-60.47	274.42
2 Commission/Fee Expense	5.43	3.26	1.36	0.34	6.35	-39.85	-58.30	1765.20
3 Employees Expenses	2356.60	2640.86	2907.09	468.08	901.16	12.06	10.08	92.52
4 Office Operating Expenses	2905.88	3017.24	3038.53	396.41	713.07	3.83	0.71	79.88
5 Exchange Fluctuation Loss	7.25	1.55	177.98	0.52	6.21	-78.64	11400.55	1100.69
5.1 Due to Change in Exchange Rates	3.98	1.56	177.62	0.50	6.00	-60.83	11283.12	1099.73
5.2 Due to Foreign Currency Transactions	3.26	-0.01	0.36	0.02	0.21	-100.39	-2960.52	1128.59
6 Non-Operatiing Expenses	110.83	41.67	16.31	15.20	11.83	-62.40	-60.86	-22.12
7. Provision for Risk	3525.12	1866.82	1415.40	21.00	905.28	-47.04	-24.18	4209.94
7.1 Loan loss Provision	2554.92	1349.90	1271.31	18.18	917.90	-47.16	-5.82	4948.39
7.1.1 General Loan loss Provision	563.53	154.01	733.07	241.64	516.85	-72.67	375.98	113.89
7.1.1.1 Pass Loan Loss Provision	0.00	27.86	652.10	230.20	259.56	0.00	2240.61	12.76
7.1.1.2 Watch List Provision	0.00	126.15	80.97	11.44	257.29	0.00	-35.81	2148.53
7.1.2 Special Loan Loss Provision	1934.63	1104.99	502.83	-223.36	396.58	-42.88	-54.49	-277.55
7.1.3 Additional Loan Loss Provision	56.76	90.90	35.40	-0.10	4.46	60.14	-61.05	######
7.2. Provision for Non-Banking Assets	642.02	497.62	108.91	2.82	-14.76	-22.49	-78.11	-623.06
7.3. Provision for Loss on Investment	2.81	11.46	-0.43	0.00	2.05	308.19	-103.77	0.00
7.4. Provision for Loss of Other Assets	325.37	7.84	35.62	0.00	0.09	0.00	0.00	0.00
8 Loan Written Off	165.54	225.49	155.56	3.76	8.57	36.22	-31.01	127.77
9 Provision for Staff Bonus	569.23	704.19	962.73	51.40	181.43	23.71	36.71	252.98
10 Provision for Income Tax	1810.11	2043.98	2793.14	153.72	529.08	12.92	36.65	244.19
11 Others	36.78	20.53	4.17	0.26	0.03	-44.18	-79.70	-89.01
12 Net Profit	4691.95	5925.13	7762.81	399.71	1388.44	26.28	31.01	247.36
TOTAL EXPENSES	**29185.27**	**29648.00**	**32547.27**	**3837.71**	**8289.11**	**1.59**	**9.78**	115.99
Income								
1. Interest Income	22130.34	24453.29	26440.45	3096.78	7129.91	10.50	8.13	130.24
1.1. On Loans and Advance	20111.26	22110.85	24547.15	2965.18	6426.51	9.94	11.02	116.73
1.2. On Investment	152.46	134.58	123.20	19.21	48.72	-11.73	-8.46	153.63
1.2.1 Government Bonds	137.26	121.98	101.73	11.98	34.05	-11.14	-16.60	184.16
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	6.77	10.90	11.11	0.00	1.11	60.88	2.00	0.00
1.2.4 Deventure & Bonds	8.42	1.71	10.35	7.22	13.55	-79.75	506.78	87.60
1.3 Agency Balance	168.42	137.10	103.08	11.20	27.23	-18.59	-24.81	143.25
1.4 On Call Deposit	1401.86	1688.66	1486.16	96.81	576.28	20.46	-11.99	495.26
1.5 Others	296.34	382.10	180.86	4.39	51.17	28.94	-52.67	1066.78
2. Comission & Discount	616.60	585.87	487.12	71.89	127.82	-4.98	-16.86	77.81
2.1 Bills Purchase & Discount	0.20	1.02	0.12	0.02	0.02	409.97	-88.61	0.00
2.2 Comission	401.50	390.41	364.54	47.63	88.58	-2.76	-6.62	86.00
2.3 Others	214.90	194.44	122.46	24.25	39.22	-9.52	-37.02	61.76
3 Income From Exchange Fluctuation	50.60	48.86	246.86	8.84	15.99	-3.43	405.20	80.88
3.1 Due to Change in Exchange Rate	0.94	2.62	225.94	0.67	0.27	179.65	8539.48	-60.08
3.2 Due to Foreign Currency Trans.	49.67	46.25	20.92	8.17	15.72	-6.88	-54.77	92.40
4 Other Operating Income	1372.85	1552.34	2088.22	325.06	550.61	13.07	34.52	69.39
5 Non Operating Income	2135.56	402.44	1130.88	53.01	128.93	-81.16	181.01	143.23
6 Provision Written Back	1658.69	2531.66	2018.37	37.63	230.31	52.63	-20.27	512.10
7 Recovery from Written off Loan	10.34	21.45	2.61	0.00	0.41	107.40	-87.85	0.00
8 Income from Extra Ordinary Expenses	69.49	35.69	128.54	4.04	23.96	-48.64	260.14	493.29
9 Net Loss	1140.79	16.40	4.23	240.47	81.17	-98.56	-74.18	-66.25
TOTAL INCOME	**29185.27**	**29648.00**	**32547.27**	**3837.71**	**8289.11**	**1.59**	**9.78**	115.99

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2014	2015	2016	2016	2016			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	5887.25	4922.73	3776.34	833.15	881.98	-16.38	-23.29	5.86
1.1 Deposit Liabilities	5802.37	4880.57	3755.60	823.13	861.89	-15.89	-23.05	4.71
1.1.1 Saving A/c	2225.47	1949.03	1604.12	363.39	423.92	-12.42	-17.70	16.66
1.1.2 Fixed A/c	3502.38	2875.05	2065.28	450.24	428.20	-17.91	-28.17	-4.90
1.1.2.1 Upto 3 Months Fixed A/c	37.66	26.00	18.35	2.68	3.60	-30.95	-29.42	34.56
1.1.2.2 3 to 6 Months fixed A/c	57.33	36.65	25.82	3.68	5.05	-36.08	-29.53	37.01
1.1.2.3 6 Months to 1 Year Fixed A/c	1746.08	1440.47	991.72	280.86	229.94	-17.50	-31.15	-18.13
1.1.2.4 Above 1 Year	1661.31	1371.93	1029.38	163.02	189.61	-17.42	-24.97	16.31
1.1.3 Call Deposit	74.49	56.44	86.16	9.49	9.78	-24.24	52.65	2.98
1.1.4 Certificate of Deposits	0.02	0.05	0.04	0.00	0.00	170.55	-19.53	######
1.2 Others	84.88	42.16	20.74	10.02	20.08	-50.33	-50.79	100.35
2 Commission/Fee Expense	1.00	1.13	1.67	0.33	0.71	12.23	48.06	113.75
3 Employees Expenses	829.30	801.85	700.74	134.02	239.04	-3.31	-12.61	78.36
4 Office Operating Expenses	966.71	993.19	771.46	153.21	168.70	2.74	-22.32	10.11
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	17.43	34.74	19.81	2.65	0.42	99.32	-42.98	-84.06
7. Provision for Risk	2410.35	952.41	1172.94	60.45	240.06	-60.49	23.15	297.15
7.1 Loan loss Provision	1716.07	597.80	778.65	56.19	230.66	-65.16	30.25	310.50
7.1.1 General Loan loss Provision	187.76	26.31	264.33	2.15	76.39	-85.99	904.68	######
7.1.1.1 Pass Loan Loss Provision	0.00	18.68	252.78	2.15	57.81	0.00	1253.25	######
7.1.1.2 Watch List Provision	0.00	7.63	11.55	0.00	18.58	0.00	51.34	0.00
7.1.2 Special Loan Loss Provision	1482.55	345.76	328.19	54.04	130.46	-76.68	-5.08	141.42
7.1.3 Additional Loan Loss Provision	45.76	225.73	186.13	0.00	23.80	393.30	-17.55	0.00
7.2. Provision for Non-Banking Assets	648.27	252.23	291.80	4.26	4.26	-61.09	15.68	0.00
7.3. Provision for Loss on Investment	38.45	50.14	9.99	0.00	5.14	30.40	-80.08	0.00
7.4. Provision for Loss of Other Assets	7.55	52.23	92.51	0.00	0.01	0.00	0.00	0.00
8 Loan Written Off	188.06	110.96	121.93	0.00	18.26	-41.00	9.89	0.00
9 Provision for Staff Bonus	222.60	209.37	259.93	28.14	38.86	-5.94	24.15	38.09
10 Provision for Income Tax	635.01	592.41	653.15	84.42	100.19	-6.71	10.25	18.67
11 Others	2.14	9.80	0.67	5.38	5.38	357.41	-93.13	0.00
12 Net Profit	3345.47	2728.14	3113.58	584.92	726.15	-18.45	14.13	24.14
TOTAL EXPENSES	**14505.33**	**11356.71**	**10592.23**	**1886.66**	**2419.73**	**-21.71**	**-6.73**	28.25
Income								
1. Interest Income	9212.31	8383.33	6842.06	1080.66	1459.77	-9.00	-18.38	35.08
1.1. On Loans and Advance	8350.25	7498.52	6152.12	983.60	1220.31	-10.20	-17.96	24.07
1.2. On Investment	110.82	109.09	98.76	13.32	28.08	-1.56	-9.47	110.89
1.2.1 Government Bonds	95.26	86.08	74.44	12.77	26.36	-9.64	-13.52	106.49
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	8.72	16.78	20.65	0.18	1.17	92.50	23.06	538.95
1.2.4 Deventure & Bonds	6.84	6.23	3.67	0.37	0.55	-8.96	-41.05	50.00
1.3 Agency Balance	79.67	87.87	65.81	0.00	42.02	10.30	-25.11	######
1.4 On Call Deposit	448.70	546.09	399.84	75.47	139.70	21.71	-26.78	85.11
1.5 Others	222.87	141.75	125.53	8.27	29.64	-36.40	-11.45	258.35
2. Comission & Discount	182.33	102.04	111.50	13.05	19.37	-44.04	9.27	48.41
2.1 Bills Purchase & Discount	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00
2.2 Comission	93.18	49.23	21.19	3.61	4.65	-47.17	-56.95	28.89
2.3 Others	89.15	52.81	90.30	9.44	14.71	-40.77	71.00	55.88
3 Income From Exchange Fluctuation	0.00	0.00	0.00	0.00	0.00	-10.24	-99.57	0.00
3.1 Due to Change in Exchange Rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	0.00	0.00	0.00	0.00	0.00	-10.24	-99.94	0.00
4 Other Operating Income	521.75	493.14	479.80	102.10	144.35	-5.48	-2.71	41.38
5 Non Operating Income	664.61	460.80	887.79	187.17	146.56	-30.67	92.66	-21.70
6 Provision Written Back	2989.11	1706.69	1833.99	346.73	467.42	-42.90	7.46	34.81
7 Recovery from Written off Loan	19.14	41.78	248.95	3.16	15.44	118.26	495.90	387.95
8 Income from Extra Ordinary Expenses	36.25	57.35	24.70	40.39	40.39	58.18	-56.94	0.00
9 Net Loss	879.82	111.60	163.43	113.40	126.44	-87.32	46.45	11.50
TOTAL INCOME	**14505.33**	**11356.71**	**10592.23**	**1886.66**	**2419.73**	**-21.71**	**-6.73**	28.25

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

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2014	2015	2016	2016	2016			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	48152.08	61783.87	76816.32	80101.53	81924.25	28.31	24.33	2.28
Fishery Related	2747.06	3355.59	1980.46	2044.64	2143.31	22.15	-40.98	4.83
Mining Related	3580.05	3525.74	3404.03	3572.03	3602.13	-1.52	-3.45	0.84
Agriculture, Forestry & Bevarage Production Related	222489.70	255534.57	296097.02	303226.36	309304.12	14.85	15.87	2.00
Construction	118632.87	152480.40	182851.94	190734.95	193580.52	28.53	19.92	1.49
Electricity,Gas and Water	25606.61	34540.43	46417.77	47985.12	49334.48	34.89	34.39	2.81
Metal Products, Machinary & Electronic Equipment & Asse	13994.97	16208.31	19473.46	20029.44	20939.47	15.82	20.14	4.54
Transport, Communication and Public Utilities	43707.55	48451.67	67489.25	71110.29	72252.13	10.85	39.29	1.61
Wholesaler & Retailer	243966.15	297286.58	374322.54	388849.16	395003.99	21.86	25.91	1.58
Finance, Insurance and Real Estate	90353.77	107293.66	135000.17	135770.85	140947.30	18.75	25.82	3.81
Hotel or Restaurant	32909.63	44028.90	54426.26	56752.96	58956.30	33.79	23.61	3.88
Other Services	54154.23	63957.60	72146.41	74353.26	76041.83	18.10	12.80	2.27
Consumption Loans	87003.21	101450.14	120843.49	126625.73	129684.08	16.61	19.12	2.42
Local Government	1182.73	1714.14	1654.98	1561.52	1569.97	44.93	-3.45	0.54
Others	141309.64	169740.36	228955.74	233839.25	243213.03	20.12	34.89	4.01
TOTAL	**1129803.67**	**1361351.97**	**1681879.83**	**1736557.09**	**1778496.92**	**20.49**	**23.54**	2.42
Productwise								
Term Loan	173069.81	223149.61	272694.42	276786.72	285348.14	28.94	22.20	3.09
Overdraft	211367.58	245994.73	294326.89	309241.53	317327.83	16.38	19.65	2.61
Trust Receipt Loan / Import Loan	48161.32	55141.88	72678.07	79395.98	76917.50	14.49	31.80	-3.12
Demand & Other Working Capital Loan	250607.47	293603.14	365785.23	381347.86	389245.70	17.16	24.58	2.07
Residential Personal Home Loan (Up to Rs. 1 Crore)	89484.87	118861.54	142815.41	149478.42	153097.78	32.83	20.15	2.42
Real Estate Loan	82482.16	85678.07	108071.88	110377.47	113439.32	3.87	26.14	2.77
Margin Nature Loan	20031.63	24084.77	37681.04	37305.06	38774.94	20.23	56.45	3.94
Hire Purchase Loan	63653.90	80966.96	110094.35	118639.59	123900.08	27.20	35.97	4.43
Deprived Sector Loan	50576.56	63889.82	81239.19	77963.46	87861.77	26.32	27.16	12.70
Bills Purchased	10045.08	13511.29	12530.80	10775.20	10664.54	34.51	-7.26	-1.03
Other Product	130323.28	156470.18	183962.55	185245.81	181919.34	20.06	17.57	-1.80
Total	**1129803.66**	**1361351.98**	**1681879.83**	**1736557.10**	**1778496.93**	**20.49**	**23.54**	2.42
Collateral wise								
Gold and Silver	31102.67	31374.67	30642.25	29769.63	28269.75	0.87	-2.33	-5.04
Government Securities	992.12	784.73	1014.67	1180.78	1590.44	-20.90	29.30	34.69
Non Governmental Securities	14092.14	18776.93	29668.70	29427.19	30394.67	33.24	58.01	3.29
Fixed Deposit Receipts	10774.58	9824.90	10553.39	11406.70	12149.33	-8.81	7.41	6.51
Own	9893.47	8925.88	9577.14	9961.46	10672.02	-9.78	7.30	7.13
Other Licences Institutions	881.11	899.02	976.25	1445.24	1477.31	2.03	8.59	2.22
Collateral of Properties	936410.77	1131830.49	1463645.87	1516765.99	1554161.20	20.87	29.32	2.47
Fixed Assets	785804.82	957231.98	1207217.80	1253569.61	1284739.44	21.82	26.12	2.49
Current Assets	150605.95	174598.50	256428.07	263196.39	269421.76	15.93	46.87	2.37
Against security of Bill	11927.48	13969.01	15710.45	14841.72	14406.88	17.12	12.47	-2.93
Domestic Bills	2817.51	3532.80	3525.87	1527.63	1414.30	25.39	-0.20	-7.42
Foreign Bills	9109.97	10436.21	12184.58	13314.09	12992.59	14.56	16.75	-2.41
Against Guarantee	29975.14	40479.05	52993.07	52905.89	55185.31	35.04	30.91	4.31
Government Guarantee	2155.95	2385.24	2364.19	2518.79	2525.77	10.64	-0.88	0.28
Institutional Guarantee	20737.62	27833.31	33209.50	33847.66	35190.25	34.22	19.32	3.97
Personal Guarantee	2001.69	2350.72	4054.12	4411.66	4977.52	17.44	72.46	12.83
Collective Guarantee	2167.66	3581.03	4855.55	5136.50	5313.48	65.20	35.59	3.45
International Rated Foreign Bank's Guarantee	192.25	93.08	4226.93	900.78	897.80	-51.58	4441.02	-0.33
Other Guarantee	2706.26	4235.68	4282.79	6090.49	6280.49	56.51	1.11	3.12
Credit Card	410.98	427.58	416.03	553.38	676.45	4.04	-2.70	22.24
Others	94117.78	113884.53	77235.40	79705.83	81662.90	21.00	-32.18	2.46
Total	**1129803.67**	**1361351.89**	**1681879.83**	**1736557.11**	**1778496.93**	**20.49**	**23.54**	**2.42**

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2014	2015	2016	2016	2016			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	37810.81	47818.18	59611.10	62639.89	64046.92	26.47	24.66	2.25
Fishery Related	2491.48	2888.07	1513.96	1561.61	1653.28	15.92	-47.58	5.87
Mining Related	3258.97	3064.11	2970.72	3184.62	3197.62	-5.98	-3.05	0.41
Agriculture, Forestry & Bevarage Production Related	207142.86	239722.81	278304.22	285593.03	291187.81	15.73	16.09	1.96
Construction	88914.98	115175.72	142303.46	148982.34	151665.49	29.53	23.55	1.80
Electricity,Gas and Water	21784.34	29412.29	42101.95	43878.11	45047.04	35.02	43.14	2.66
Metal Products, Machinary & Electronic Equipment & Asse	10887.77	12402.24	16327.51	16882.77	17893.96	13.91	31.65	5.99
Transport, Communication and Public Utilities	25221.64	26254.45	43246.45	45074.59	46411.44	4.09	64.72	2.97
Wholesaler & Retailer	205667.15	256252.52	330886.83	344737.71	351020.41	24.60	29.13	1.82
Finance, Insurance and Real Estate	72768.84	89220.30	114517.91	114379.15	118584.98	22.61	28.35	3.68
Hotel or Restaurant	24846.43	35337.97	43361.87	45990.96	47822.01	42.23	22.71	3.98
Other Services	43987.36	53099.98	60591.89	62910.63	64173.53	20.72	14.11	2.01
Consumption Loans	68227.23	80339.71	99230.33	104876.57	106685.96	17.75	23.51	1.73
Local Government	1096.16	1621.81	1576.17	1480.80	1485.50	47.95	-2.81	0.32
Others	88042.57	110543.10	155958.26	159221.56	164658.78	25.56	41.08	3.41
TOTAL	**902162.01**	**1103153.25**	**1392502.62**	**1441394.34**	**1475534.73**	**22.28**	**26.23**	2.37
Productwise								
Term Loan	142965.53	187297.61	227581.99	230774.15	237569.06	31.01	21.51	2.94
Overdraft	170872.66	200106.73	239961.46	255207.35	260956.32	17.11	19.92	2.25
Trust Receipt Loan / Import Loan	48161.32	55141.88	72677.77	79395.98	76917.50	14.49	31.80	-3.12
Demand & Other Working Capital Loan	216015.90	260320.80	334766.54	350321.95	357643.62	20.51	28.60	2.09
Residential Personal Home Loan (Up to Rs. 1 Crore)	64673.30	87842.96	109296.95	114413.22	117325.25	35.83	24.42	2.55
Real Estate Loan	60467.66	63879.59	83603.42	85276.34	87993.08	5.64	30.88	3.19
Margin Nature Loan	11988.14	16360.29	28428.82	28652.20	29857.03	36.47	73.77	4.20
Hire Purchase Loan	41023.45	54406.77	79566.01	86027.85	89864.15	32.62	46.24	4.46
Deprived Sector Loan	40962.32	51515.94	66005.84	62542.81	71652.98	0.00	0.00	14.57
Bills Purchased	10034.34	13497.19	12523.00	10766.86	10658.14	34.51	-7.22	-1.01
Other Product	94997.38	112783.49	138090.81	138015.66	135097.62	18.72	22.44	-2.11
Total	**902162.00**	**1103153.26**	**1392502.62**	**1441394.35**	**1475534.74**	22.28	26.23	2.37
Collateral wise								
Gold and Silver	27088.37	26813.12	26326.42	25614.19	24364.08	-1.02	-1.82	-4.88
Government Securities	968.71	751.68	991.90	1155.04	1559.94	-22.40	31.96	35.06
Non Governmental Securities	8973.82	13183.16	23084.76	22935.11	23713.73	46.91	75.11	3.39
Fixed Deposit Receipts	7359.78	6561.88	7542.78	8419.56	8952.54	-10.84	14.95	6.33
Own	6478.67	5662.90	6566.55	6974.32	7475.23	-12.59	15.96	7.18
Other Licences Institutions	881.11	898.97	976.23	1445.24	1477.31	2.03	8.59	2.22
Collateral of Properties	733614.96	900985.02	1206655.78	1254377.65	1284204.76	22.81	33.93	2.38
Fixed Assets	583662.27	726933.32	950449.10	991385.68	1014988.83	24.55	30.75	2.38
Current Assets	149952.69	174051.71	256206.67	262991.97	269215.93	16.07	47.20	2.37
Against security of Bill	11923.28	13672.66	15133.48	14317.07	13888.08	14.67	10.68	-3.00
Domestic Bills	2813.31	3236.45	2950.40	1004.46	896.96	15.04	-8.84	-10.70
Foreign Bills	9109.97	10436.21	12183.08	13312.61	12991.12	14.56	16.74	-2.41
Against Guarantee	25697.50	34298.71	44016.18	43231.78	45191.89	33.47	28.33	4.53
Government Guarantee	1975.30	2208.28	2191.40	2343.25	2348.86	11.79	-0.76	0.24
Institutional Guarantee	18972.97	24969.73	28853.08	29200.85	30356.80	31.61	15.55	3.96
Personal Guarantee	1684.14	2069.26	3325.36	3528.97	4098.33	22.87	60.70	16.13
Collective Guarantee	404.05	951.02	1365.35	1417.38	1433.25	135.37	43.57	1.12
International Rated Foreign Bank's Guarantee	117.47	93.08	4226.93	900.78	897.80	-20.76	4441.02	-0.33
Other Guarantee	2529.85	4007.34	4054.06	5840.54	6056.84	58.40	1.17	3.70
Credit Card	410.98	427.58	416.03	553.38	676.45	4.04	-2.70	22.24
Others	86124.60	106459.44	68335.30	70790.57	72983.26	23.61	-35.81	3.10
Total	**902162.02**	**1103153.26**	**1392502.62**	**1441394.36**	**1475534.73**	**22.28**	**26.23**	**2.37**

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2014	2015	2016	2016	2016			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	8423.26	12002.65	15169.69	15369.19	15917.75	42.49	26.39	3.57
Fishery Related	214.77	404.87	410.64	425.06	456.77	88.51	1.42	7.46
Mining Related	275.24	390.09	391.51	346.19	368.80	41.73	0.36	6.53
Agriculture, Forestry & Bevarage Production Related	10699.48	12179.35	14829.67	14715.09	15541.00	13.83	21.76	5.61
Construction	19507.92	26554.42	32645.74	33638.12	34292.34	36.12	22.94	1.94
Electricity,Gas and Water	3617.75	4933.46	4000.83	3817.29	3990.24	36.37	-18.90	4.53
Metal Products, Machinary & Electronic Equipment & Asse	2385.15	2976.90	2395.14	2383.67	2335.47	24.81	-19.54	-2.02
Transport, Communication and Public Utilities	12897.59	15099.18	17830.86	19240.76	19892.83	17.07	18.09	3.39
Wholesaler & Retailer	29633.88	32542.18	35847.16	36520.12	37552.18	9.81	10.16	2.83
Finance, Insurance and Real Estate	12797.65	13368.46	16264.86	17234.70	18487.32	4.46	21.67	7.27
Hotel or Restaurant	6278.73	7231.42	9287.71	8968.74	9829.75	15.17	28.44	9.60
Other Services	7909.36	8661.91	9369.02	9294.29	9933.90	9.51	8.16	6.88
Consumption Loans	12728.61	15563.89	17035.39	17308.50	18763.94	22.27	9.45	8.41
Local Government	38.04	32.34	41.32	43.22	46.97	-14.98	27.76	8.68
Others	34396.15	41529.50	57473.73	58928.83	64103.81	20.74	38.39	8.78
TOTAL	**161803.56**	**193470.61**	**232993.26**	**238233.77**	**251513.07**	**19.57**	**20.43**	5.57
Productwise								
Term Loan	21437.34	27992.73	37259.67	38086.57	40736.85	30.58	33.10	6.96
Overdraft	40494.92	45887.99	54365.43	54034.19	56371.51	13.32	18.47	4.33
Trust Receipt Loan / Import Loan	0.00	0.00	0.30	0.00	0.00	0.00	0.00	0.00
Demand & Other Working Capital Loan	19857.01	20503.15	20231.27	20343.83	22657.25	3.25	-1.33	11.37
Residential Personal Home Loan (Up to Rs. 1 Crore)	16820.26	22476.27	26787.73	28122.82	28853.88	33.63	19.18	2.60
Real Estate Loan	12773.90	13116.83	17273.22	18026.28	18718.56	2.68	31.69	3.84
Margin Nature Loan	4112.98	3831.26	5205.67	5031.45	5403.06	-6.85	35.87	7.39
Hire Purchase Loan	15906.14	18970.95	23685.84	25243.72	27626.96	19.27	24.85	9.44
Deprived Sector Loan	7564.63	10198.29	12938.71	13216.71	14099.88	0.00	0.00	6.68
Bills Purchased	4.34	7.70	1.40	1.94	0.00	77.26	-81.82	-100.00
Other Product	22832.03	30485.43	35244.02	36126.27	37045.12	33.52	15.61	2.54
Total	**161803.56**	**193470.61**	**232993.26**	**238233.77**	**251513.07**	**19.57**	**20.43**	5.57
Collateral wise								
Gold and Silver	3680.33	4111.82	4189.41	4003.34	3737.92	11.72	1.89	-6.63
Government Securities	5.85	12.34	6.15	9.11	13.86	110.90	-50.16	52.12
Non Governmental Securities	3181.68	3330.32	4660.50	4659.83	4977.18	4.67	39.94	6.81
Fixed Deposit Receipts	1709.14	2014.24	2155.69	2124.44	2427.94	17.85	7.02	14.29
Own	1709.14	2014.20	2155.67	2124.44	2427.94	17.85	7.02	14.29
Other Licences Institutions	0.00	0.05	0.02	0.00	0.00	0.00	-55.56	0.00
Collateral of Properties	147209.51	177855.55	213181.75	217977.17	229894.10	20.82	19.86	5.47
Fixed Assets	146794.10	177513.72	213171.49	217966.92	229884.99	20.93	20.09	5.47
Current Assets	415.41	341.83	10.26	10.24	9.12	-17.71	-97.00	-10.99
Against security of Bill	4.20	15.30	8.28	8.32	8.30	264.19	-45.88	-0.27
Domestic Bills	4.20	15.30	8.28	8.32	8.30	264.19	-45.88	-0.27
Foreign Bills	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Against Guarantee	3621.07	5424.35	7887.82	8543.33	8949.41	49.80	45.42	4.75
Government Guarantee	112.75	112.07	113.69	118.44	117.07	-0.60	1.44	-1.16
Institutional Guarantee	1492.52	2552.54	3716.23	3982.33	4234.82	71.02	45.59	6.34
Personal Guarantee	200.91	155.40	570.85	726.55	725.25	-22.65	267.33	-0.18
Collective Guarantee	1737.70	2602.75	3481.97	3710.88	3866.99	49.78	33.78	4.21
International Rated Foreign Bank's Guarantee	74.78	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
Other Guarantee	2.41	1.59	5.10	5.13	5.28	-33.93	220.21	2.89
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	2391.77	706.70	903.66	908.22	1504.34	-70.45	27.87	65.64
Total	**161803.56**	**193470.61**	**232993.26**	**238233.77**	**251513.07**	**19.57**	**20.43**	5.57

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2014	2015	2016	2016	2016			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	1918.01	1963.05	2035.53	2092.45	1959.58	2.35	3.69	-6.35
Fishery Related	40.81	62.64	55.86	57.98	33.27	53.49	-10.83	-42.62
Mining Related	45.84	71.55	41.80	41.22	35.71	56.09	-41.57	-13.37
Agriculture, Forestry & Bevarage Production Related	4647.36	3632.41	2963.13	2918.24	2575.31	-21.84	-18.43	-11.75
Construction	10209.97	10750.27	7902.75	8114.49	7622.69	5.29	-26.49	-6.06
Electricity,Gas and Water	204.52	194.69	314.99	289.72	297.20	-4.81	61.79	2.58
Metal Products, Machinary & Electronic Equipment & Asse	722.06	829.16	750.81	763.00	710.04	14.83	-9.45	-6.94
Transport, Communication and Public Utilities	5588.33	7098.04	6411.94	6794.94	5947.86	27.02	-9.67	-12.47
Wholesaler & Retailer	8665.13	8491.89	7588.55	7591.33	6431.40	-2.00	-10.64	-15.28
Finance, Insurance and Real Estate	4787.27	4704.90	4217.40	4157.00	3874.99	-1.72	-10.36	-6.78
Hotel or Restaurant	1784.46	1459.52	1776.67	1793.26	1304.54	-18.21	21.73	-27.25
Other Services	2257.51	2195.70	2185.50	2148.33	1934.40	-2.74	-0.46	-9.96
Consumption Loans	6047.38	5546.54	4577.78	4440.65	4234.19	-8.28	-17.47	-4.65
Local Government	48.53	59.99	37.50	37.50	37.50	23.63	-37.50	0.00
Others	18870.91	17667.77	15523.75	15688.86	14450.45	-6.38	-12.14	-7.89
TOTAL	**65838.09**	**64728.11**	**56383.96**	**56928.98**	**51449.13**	**-1.69**	**-12.89**	-9.63
Productwise								
Term Loan	8666.94	7859.26	7852.76	7926.00	7042.24	-9.32	-0.08	-11.15
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	14734.55	12779.18	10787.42	10682.08	8944.83	-13.27	-15.59	-16.26
Residential Personal Home Loan (Up to Rs. 1 Crore)	7991.30	8542.32	6730.72	6942.39	6918.65	6.90	-21.21	-0.34
Real Estate Loan	9240.60	8681.64	7195.24	7074.85	6727.68	-6.05	-17.12	-4.91
Margin Nature Loan	3930.51	3893.22	4046.55	3621.40	3514.85	-0.95	3.94	-2.94
Hire Purchase Loan	6724.31	7589.24	6842.49	7368.03	6408.97	12.86	-9.84	-13.02
Deprived Sector Loan	2049.60	2175.58	2294.65	2203.95	2108.92	0.00	0.00	-4.31
Bills Purchased	6.40	6.40	6.40	6.40	6.40	0.00	0.00	0.00
Other Product	12493.87	13201.26	10627.73	11103.88	9776.59	5.66	-19.49	-11.95
Total	**65838.09**	**64728.11**	**56383.96**	**56928.98**	**51449.13**	**-1.69**	**-12.89**	-9.63
Collateral wise								
Gold and Silver	333.97	449.73	126.42	152.10	167.75	34.66	-71.89	10.29
Government Securities	17.56	20.72	16.63	16.63	16.63	17.98	-19.73	0.03
Non Governmental Securities	1936.64	2263.45	1923.44	1832.25	1703.76	16.88	-15.02	-7.01
Fixed Deposit Receipts	1705.66	1248.78	854.92	862.70	768.85	-26.79	-31.54	-10.88
Own	1705.66	1248.78	854.92	862.70	768.85	-26.79	-31.54	-10.88
Other Licences Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collateral of Properties	55586.29	52989.91	43808.35	44411.18	40062.33	-4.67	-17.33	-9.79
Fixed Assets	55348.44	52784.94	43597.21	44217.01	39865.63	-4.63	-17.41	-9.84
Current Assets	237.85	204.97	211.14	194.17	196.71	-13.82	3.01	1.31
Against security of Bill	0.00	281.05	568.69	516.33	510.50	0.00	102.34	-1.13
Domestic Bills	0.00	281.05	567.19	514.85	509.04	0.00	101.81	-1.13
Foreign Bills	0.00	0.00	1.50	1.48	1.47	0.00	0.00	-0.88
Against Guarantee	656.57	755.99	1089.07	1130.78	1044.01	15.14	44.06	-7.67
Government Guarantee	67.90	64.90	59.11	57.11	59.85	-4.42	-8.93	4.80
Institutional Guarantee	272.12	311.04	640.19	664.48	598.62	14.30	105.83	-9.91
Personal Guarantee	116.64	126.05	157.91	156.14	153.94	8.07	25.27	-1.41
Collective Guarantee	25.91	27.25	8.24	8.24	13.24	5.20	-69.78	60.71
International Rated Foreign Bank's Guarantee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Guarantee	174.00	226.74	223.63	244.82	218.36	30.31	-1.37	-10.81
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	5601.40	6718.39	7996.44	8007.03	7175.30	19.94	19.02	-10.39
Total	**65838.09**	**64728.01**	**56383.96**	**56928.98**	**51449.13**	**-1.69**	**-12.89**	-9.63

Statement of Assets and Liabilities as on Asoj end, 2073(Mid-Oct, 2016)

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	MBL
	Liabilities													
1	**CAPITAL FUND**	**6273.54**	**9322.99**	**11587.92**	**16287.75**	**7573.52**	**9276.78**	**6977.80**	**6039.33**	**6890.38**	**8509.02**	**3921.20**	**7715.15**	**5382.41**
	a. Paid-up Capital	6499.48	8588.97	6183.54	8706.61	2812.43	4499.15	3883.74	3037.13	2742.60	4576.89	2353.18	5819.65	3864.54
	b. Calls in Advance						465.21							
	c. Proposed Bonus Share								974.63					
	d. General Reserves	2060.87	4454.68	4067.50	3205.83	2897.53	2073.86	1390.16	1825.39	1940.60	1490.87	596.82	1263.49	603.69
	e. Share Premium	2.76		0.07	3104.51					18.56		0.08	319.96	112.79
	f. Retained Earning	-3136.74	-3607.73	618.35	246.58	1102.18	1942.87	1175.73	68.09	1039.26	1780.29	966.25	105.64	733.85
		847.17	-112.93	718.45	1024.22	761.38	295.69	528.17	134.09	1149.36	660.97	4.87	206.41	67.54
2	**BORROWINGS**		940.20	300.00	2599.78		600.00	6807.20	19.49	1073.85	2944.40	2.50	2900.00	1553.82
	a. NRB								19.49	5.00	94.40	2.50		1553.82
	b. Interbank Borrowing		640.20		1049.78						1850.00		2400.00	
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.		300.00					5807.20						
	e. Bonds and Securities			300.00	1550.00		600.00	1000.00		1068.85	1000.00		500.00	
3	**DEPOSITS**	86223.77	146595.45	120128.22	114869.88	57412.82	93226.21	68897.83	39695.13	89155.10	69326.38	30633.05	72478.71	58137.05
	a. Current	19059.85	30972.54	18037.14	14782.49	15797.80	10567.44	5634.51	2659.41	8172.65	5149.56	1276.11	2232.39	2141.27
	Domestic	18858.17	30921.83	15191.83	9099.30	9162.25	8605.28	5288.64	2379.46	7844.43	4800.92	1179.54	2181.67	2112.26
	Foreign	201.68	50.71	2845.31	5683.18	6635.55	1962.16	345.87	279.95	328.22	348.65	96.58	50.71	29.01
	b. Savings	53007.36	92205.53	56834.19	41425.99	26612.27	47875.09	29158.83	12394.88	40596.51	22111.48	9925.43	20301.98	22428.69
	Domestic	52993.93	92150.63	53537.35	40234.06	22973.36	46554.13	28919.55	12346.84	40426.63	21679.89	9610.76	20231.63	22387.19
	Foreign	13.43	54.90	3296.84	1191.93	3638.91	1320.96	239.29	48.04	169.88	431.59	314.67	70.35	41.50
	c. Fixed	10103.58	12101.70	9673.26	29686.75	3683.66	18953.15	21633.98	18417.83	25211.36	28538.64	11136.70	29261.59	21907.22
	Domestic	10018.46	12101.70	8349.55	29148.36	2863.87	16171.74	18004.48	17765.59	20522.78	28484.54	10859.15	28576.93	21799.40
	Foreign	85.12		1323.71	538.38	819.79	2781.41	3629.50	652.23	4688.58	54.10	277.55	684.65	107.82
	d. Call Deposits	2585.46	9645.58	33008.19	27048.61	10717.67	14251.99	12000.29	5507.63	13749.15	12869.23	7920.62	20133.31	11270.48
	Domestic	2585.46	9468.85	18795.88	21020.79	2192.95	7948.77	6195.14	5112.99	10402.94	12584.04	7912.35	19476.67	10778.80
	Foreign		176.73	14212.31	6027.82	8524.72	6303.22	5805.14	394.64	3346.20	285.19	8.27	656.64	491.68
	e. Others	1467.52	1670.10	2575.43	1926.05	601.42	1578.55	470.22	715.39	1425.43	657.46	374.18	549.44	389.39
	Domestic	1466.72	1670.10	2375.05	1565.76	536.11	1248.25	406.56	715.15	1419.86	558.66	373.17	549.44	334.08
	Foreign	0.80		200.38	360.29	65.31	330.31	63.66	0.24	5.57	98.80	1.01		55.31
4	**Bills Payable**	33.43	63.35	296.14	0.21	204.02	189.56	312.19	126.35	423.79	39.19	4.27	98.59	28.13
5	**Other Liabilities**	14511.73	20377.20	17486.96	12115.86	2704.18	4011.73	2512.22	5786.26	12140.35	3341.86	1861.98	3041.98	4465.54
	1. Sundry Creditors	5522.98	2217.90	7765.00	1274.30	424.49	256.79	202.61	242.61	500.91	217.76	214.17	486.42	1590.68
	2. Loan Loss Provision	2166.53	3970.98	1714.94	1681.59	409.41	1407.41	618.77	632.87	963.56	2042.70	459.59	1082.89	679.14
	3. Interest Suspense a/c	4391.36	9982.56	440.01	500.40	163.40	563.26	73.61	328.41	227.87	296.32	190.51	289.59	190.72
	4. Others	2430.86	4205.76	7567.01	8659.57	1706.88	1784.28	1617.23	4582.38	10448.01	785.07	997.71	1183.09	2005.00
6	**Reconcillation A/c**	9421.98			13.22		257.96	161.99	1.03	7.31		4.74		
7	**Profit & Loss A/c**	1183.28	720.87	958.96	740.80	351.59	438.46	354.18	337.45	513.42	270.97	198.73	261.05	226.69
		117647.72	178020.06	150758.19	146627.51	68246.12	108000.71	86023.41	52005.04	110204.19	84431.82	36626.47	86495.48	69793.63
	Assets													
1	**LIQUID FUNDS**	13836.45	22303.01	12736.78	13859.42	11055.23	10446.04	6892.54	5544.78	18029.40	8463.64	4473.70	9006.10	8684.70
	a. Cash Balance	3305.02	4888.87	2121.73	2826.19	902.14	1937.70	2808.05	1281.59	2930.72	2200.95	971.89	1613.43	2455.06
	Nepalese Notes & Coins	3267.68	4782.26	1982.67	2682.65	869.44	1836.47	2789.76	1249.01	2909.06	2147.38	967.10	1582.48	2424.99
	Foreign Currency	37.34	106.61	139.05	143.54	32.70	101.23	18.29	32.58	21.67	53.57	4.79	30.95	30.07
	b. Bank Balance	10531.44	15269.14	9788.82	10905.55	2983.50	8280.00	4069.07	4263.19	15098.68	5987.17	2693.93	6938.90	6229.64
	1. In Nepal Rastra Bank	9336.07	12309.45	7665.76	5063.62	1793.28	4081.24	3151.34	2934.22	12415.23	3929.39	2383.40	4390.27	4488.20
	Domestic Currency	9269.00	12147.69	6224.97	4587.09	1751.24	3933.51	3115.29	2840.71	12263.86	3890.69	2350.83	4350.68	4461.20
	Foreign Currency	67.08	161.76	1440.79	476.52	42.04	147.73	36.05	93.50	151.37	38.70	32.57	39.58	27.00
	2. "A"Class Licensed Institution	443.49	1679.90	184.31	708.76	64.82	142.01	340.54	272.67	774.11	489.10	197.29	271.41	889.75
	Domestic Currency	443.49	1668.94	184.31	633.75	64.82	142.01	340.54	272.65	763.20	483.91	190.06	271.36	791.96
	Foreign Currency		10.96		75.00				0.02	10.91	5.19	7.23	0.05	97.79
	3. Other Financial Ins.													47.82
	4. In Foreign Banks	751.88	1279.79	1938.75	5133.18	1125.40	4056.75	577.19	1056.31	1909.34	1568.68	113.24	2277.22	803.88
	c. Money at Call		2145.00	826.23	127.68	7169.59	228.34	15.42			275.52	807.89	453.77	
	Domestic Currency		2145.00	90.00									350.00	
	Foreign Currency			736.23	127.68	7169.59	228.34	15.42			275.52	807.89	103.77	
2	**INVESTMENT IN SECURITIES**	12278.82	40172.41	18100.72	13406.89	8770.51	9395.18	7777.97	3368.97	11221.06	9845.82	3927.41	10219.46	6104.78
	a. Govt.Securities	9152.74	28422.41	14573.33	10006.89	6240.51	5585.03	7777.97	2498.97	11221.06	9345.82	2847.41	6955.91	4965.28
	b. NRB Bond	3126.08	11750.00	3260.88	3400.00	2530.00	2200.00		870.00		500.00	1080.00	3065.90	
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e Non Residents			266.52			1610.14						197.65	1139.51
3	**SHARE & OTHER INVESTMENT**	5307.83	1594.87	20553.74	14402.76	14283.88	10731.05	15323.28	3022.39	6744.60	1628.88	364.29	2739.00	24.87
	a. Interbank Lending	3850.00							750.30			352.28		
	b. Non Residents	1329.48	620.88	20125.82	10459.60		9635.86	15167.51	2130.21	6668.75	1501.83		1632.51	
	c. Others	128.36	973.99	427.92	3943.16	14283.88	1095.19	155.77	141.89	75.85	127.05	12.01	1106.49	24.87
4	**LOANS & ADVANCES**	66026.65	85931.63	83432.29	93871.90	32390.86	70756.65	52209.12	33635.28	69487.34	60705.42	25212.34	61331.97	49376.39
	a. Private Sector	66026.65	81579.51	80381.08	92313.03	30882.09	65811.53	49577.90	32079.87	62442.44	57256.32	24952.51	60675.16	47750.20
	b. Financial Institutions		3079.27	3051.21	1451.85	1508.76	3147.31	2631.23	1527.72	2894.60	3186.19	187.99		1592.47
	c. Government Organizations		1272.85		107.03		1797.81		27.69	4150.30	262.91	71.84	656.82	33.72
5	**BILL PURCHASED**	4.62	57.77	7.48	573.38	0.42	1427.27	788.59	637.61	42.70	770.92	134.91	765.23	497.95
	a. Domestic Bills Purchased	0.40	39.38		69.36	0.09	15.20		568.48	39.38		13.77		0.68
	b. Foreign Bills Purchased	4.22	18.39	7.48	343.45	0.32	61.36	110.87	69.13	3.32		0.72	765.23	497.27
	c. Import Bills & Imports				160.57		1350.71	677.72			770.92	120.42		
6	**LOANS AGAINST COLLECTED BILLS**			106.86										
	a. Against Domestic Bills			106.86										
	b. Against Foreign Bills													
7	**FIXED ASSETS**	436.62	1383.94	1637.90	2389.72	421.50	1929.00	1525.77	189.68	734.62	1731.28	834.89	575.56	657.39
8	**OTHER ASSETS**	17038.02	19584.82	14182.42	8119.52	1323.73	3003.64	1506.13	5517.83	3944.48	1261.21	1039.61	1568.07	4208.30
	a. Accrued Interest:	4467.63	10079.33	1112.19	744.61	237.38	690.27	217.06	332.47	373.33	379.97	208.40	405.60	255.44
	Financia		7746.47	281.07	639.33	103.41	563.26	73.61	125.02	151.19	232.96	191.70	161.00	187.12
	Government Enterpris		137.15	81.69	66.23	13.38	23.57	55.75	4.06	79.28	79.12	16.70	89.50	55.12
	Private Sector	4467.63	2195.71	749.43	39.04	120.60	103.44	87.70	203.39	142.86	67.89		155.10	13.20
	b. Staff Loans / Adv.	1567.57	3991.24	2009.45	263.51	325.53	1087.84	735.38	667.83	1650.33	348.62	497.41	423.62	454.24
	c. Sundry Debtors	4976.68	741.29	4264.46	847.34	99.96		182.15	213.14	566.03	277.27	124.05	544.05	1570.54
	d. Cash In Transit		473.43				19.84			273.00				
	e. Others	6026.14	4299.53	6796.32	6264.07	660.86	1205.69	371.55	4304.39	1081.79	255.35	209.76	194.81	1928.08
9	**Expenses not Written off**	13.18					95.29						2.10	119.72
10	**Non Banking Assets**	136.94	84.08		3.93		216.58		88.49		24.66	569.61	287.99	119.52
11	**Reconcillation Account**	2568.59	6907.53											
12	**Profit & Loss A/c**											69.70		
	TOTAL ASSETS	117647.72	178020.06	150758.19	146627.51	68246.12	108000.71	86023.40	52005.04	110204.19	84431.82	36626.47	86495.48	69793.63

Statement of Assets and Liabilities as on Asoj end, 2073(Mid-Oct, 2016)

S.N.	BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata	Mega	Civil
	Liabilities													
1	**CAPITAL FUND**	**4063.42**	**5837.72**	**7231.90**	**18759.69**	**8705.72**	**6840.41**	**5461.01**	**6144.67**	**9269.51**	**6396.64**	**2678.69**	**4203.75**	**4024.43**
	a. Paid-up Capital	2699.17	3039.23	3022.08	10374.40	6164.27	5537.35	3705.26	5301.40	5430.06	5881.40	2060.00	3240.58	3082.78
	b. Calls in Advance		827.86	353.04										
	c. Proposed Bonus Share		0.53			986.28				0.07				
	d. General Reserves	546.37	563.48	822.96	4408.78	987.77	695.88	580.38	774.26	1006.86	634.69	164.86	367.47	177.55
	e. Share Premium		74.00	0.38			402.05			1424.86	98.73		0.54	1.08
	f. Retained Earning	13.39	1264.16	1958.91	2992.52	34.47	42.04	1140.66	16.00	1105.14	-1442.99	424.89	558.83	740.48
		804.48	68.47	1074.53	984.00	532.93	163.09	34.71	53.01	302.52	1224.81	28.94	36.34	22.54
2	**BORROWINGS**	184.20	400.00	1869.26	1940.90	400.00	2118.25	43.82		2031.66	20.53	1018.09	4146.11	
	a. NRB	184.20		60.00	44.67		100.43	43.82		1380.00			651.50	
	b. Interbank Borrowing			600.00			1517.83			40.96	20.53	1018.09	3494.61	
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.			5.74	516.23					110.69				
	e. Bonds and Securities		400.00	1203.52	1380.00	400.00	500.00			500.00				
3	**DEPOSITS**	40356.97	51584.73	70050.93	85664.69	80347.61	50319.22	52418.09	54083.01	65585.35	65296.26	25250.35	36774.15	31341.20
	a. Current	1633.64	2071.43	3583.17	8543.96	4123.18	1571.14	3479.21	2295.50	2747.87	2491.18	1000.71	1534.93	938.03
	Domestic	1553.41	1963.60	3395.74	8537.92	3983.87	1482.62	2970.89	2116.38	2427.93	2426.31	990.06	1493.98	907.84
	Foreign	80.23	107.83	187.43	6.04	139.31	88.52	508.33	179.12	319.94	64.87	10.65	40.96	30.19
	b. Savings	9921.95	11917.37	20726.32	40580.29	36268.01	11385.56	8996.40	17898.55	19904.84	35261.06	6707.19	10649.74	5443.44
	Domestic	9813.50	11624.93	20608.95	40580.06	33204.60	11288.93	8965.81	17825.81	19729.05	35208.86	6676.82	10562.71	5400.60
	Foreign	108.46	292.44	117.37	0.23	3063.41	96.64	30.59	72.74	175.80	52.21	30.37	87.03	42.84
	c. Fixed	18270.68	21983.32	21141.78	34404.59	21867.25	25682.02	24069.46	27417.61	24553.42	12146.23	10947.80	8853.57	18172.79
	Domestic	17096.43	20717.65	20824.35	34404.59	21478.01	25521.68	24069.46	26397.50	23654.94	11547.85	10681.05	8543.47	18172.79
	Foreign	1174.25	1265.67	317.43		389.24	160.34		1020.11	898.47	598.38	266.75	310.10	
	d. Call Deposits	10277.73	14860.89	23981.53	709.05	17380.14	11401.74	15343.14	5430.99	16281.70	14756.34	6486.08	15458.62	6364.08
	Domestic	9746.17	13556.31	23781.47	709.05	17128.69	11368.66	15306.24	5332.42	16070.12	14436.91	6486.08	15414.45	5988.63
	Foreign	531.56	1304.58	200.05		251.45	33.07	36.90	98.57	211.58	319.44		44.17	375.45
	e. Others	252.97	751.72	618.13	1426.80	709.04	278.76	529.87	1040.35	2097.52	641.45	108.57	277.30	422.86
	Domestic	252.97	705.79	616.96	1426.80	683.14	264.87	529.87	1040.08	1443.70	641.45	108.57	277.30	422.86
	Foreign		45.92	1.17		25.91	13.89		0.28	653.82				
4	**Bills Payable**	81.12	120.53				73.25	32.42	11.11	54.54	25.01	41.36	24.14	27.35
5	**Other Liabilities**	2793.57	4607.53	5917.57	23468.95	4884.94	4115.12	3164.56	3343.59	3167.97	9186.43	1085.35	2224.03	2522.73
	1. Sundry Creditors	779.29	1495.26	1868.37	8173.69	957.84	24.17	16.96	61.25	56.55	692.47	62.63	6.88	95.03
	2. Loan Loss Provision	676.21	885.24	1267.32	3662.29	1686.50	1089.79	822.81	982.99	1438.94	3960.18	431.45	525.67	1191.14
	3. Interest Suspense a/c	179.22	128.81	368.35	1803.20	209.11	362.55	238.59	464.12	219.42	2107.33	89.75	140.98	319.76
	4. Others	1158.85	2098.22	2413.53	9829.77	2031.48	2638.61	2086.20	1835.23	1453.06	2426.44	501.53	1550.50	916.80
6	**Reconcillation A/c**										7.29			
7	**Profit & Loss A/c**	239.02	135.85	274.20	422.39	420.93	345.16	251.06	313.53	555.79	282.45	63.98	146.95	
		47718.30	62686.36	85343.86	130256.62	94759.20	63811.40	61370.96	63895.90	80664.82	81214.60	30137.82	47519.12	37915.71
	Assets													
1	**LIQUID FUNDS**	6640.91	5305.78	8555.71	11189.61	7496.06	7381.93	9973.43	6259.18	11256.82	12627.23	3095.92	8273.69	3339.27
	a. Cash Balance	1125.30	1311.08	2401.43	3076.46	2063.56	2357.65	2159.51	1470.38	1809.27	2527.61	914.17	1183.22	668.87
	Nepalese Notes & Coins	1092.21	1294.24	2338.55	3055.82	2010.55	2333.46	2139.17	1457.84	1786.72	2409.71	902.24	1170.47	662.59
	Foreign Currency	33.10	16.84	62.88	20.64	53.01	24.19	20.33	12.54	22.56	117.91	11.93	12.75	6.28
	b. Bank Balance	4335.60	3994.71	4864.06	7961.87	5432.49	4487.14	6315.70	4788.80	8489.62	7389.52	2181.75	2036.67	2670.40
	1. In Nepal Rastra Bank	3161.91	2661.60	3851.39	5771.19	4710.95	3434.86	5122.35	3158.41	4447.88	4596.78	1304.69	1612.75	2105.84
	Domestic Currency	3156.19	2580.40	3843.41	5745.95	4659.06	3420.57	5114.82	3133.75	4328.78	4359.51	1305.62	1604.94	2087.89
	Foreign Currency	5.72	81.21	7.98	25.24	51.90	14.29	7.53	24.66	119.10	237.27	-0.93	7.82	17.95
	2. "A"Class Licensed Institution	161.38	274.23	235.55	1772.40	459.41	293.69	397.06	563.73	793.10	865.89	175.00	300.89	306.29
	Domestic Currency	149.26	269.51	221.37	1767.96	446.06	293.38	385.71	563.58	793.10	857.17	149.20	300.06	304.08
	Foreign Currency	12.12	4.73	14.18	4.44	13.35	0.31	11.35	0.16		8.72	25.80	0.83	2.21
	3. Other Financial Ins.				5.81	9.75				3.92	20.79	0.54		
	4. In Foreign Banks	1012.31	1058.87	777.11	412.47	252.38	758.60	796.29	1066.65	3244.71	1906.06	701.53	123.03	258.27
	c. Money at Call	1180.00		1290.22	151.28		537.14	1498.22		957.93	2710.10		5053.79	
	Domestic Currency	1180.00		1130.17			230.00	1498.22			2390.00		3960.00	
	Foreign Currency			160.05	151.28		307.14			957.93	320.10		1093.79	
2	**INVESTMENT IN SECURITIES**	3758.86	4243.46	7567.43	7357.42	10634.59	6452.79	4022.68	5584.70	5259.42	6713.01	2822.31	3604.51	3727.05
	a. Govt.Securities	3342.86	4239.96	7567.43	5201.42	10134.59	5371.77	4022.68	3954.35	4959.42	6649.96	1872.31	3604.51	3127.05
	b. NRB Bond	416.00	3.50		2156.00	500.00	1081.03		1630.35	300.00	63.05	950.00		600.00
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e Non Residents													
3	**SHARE & OTHER INVESTMENT**	2293.76	3581.19	2984.15	4329.05	6101.87	1257.24	1415.25	2404.79	3811.31	1180.63	1333.11	789.80	945.86
	a. Interbank Lending	565.78			840.00	247.29		575.22		1000.10				
	b. Non Residents	1664.97	2647.61	714.89		5465.40			2274.54	2412.53	574.58	266.80	600.30	866.29
	c. Others	63.02	933.58	2269.26	3489.05	389.19	1257.24	840.02	130.25	398.68	606.05	1066.31	189.51	79.57
4	**LOANS & ADVANCES**	32401.27	43170.26	59920.89	84792.76	66138.61	43654.45	42966.25	46296.00	56366.11	51510.86	21719.40	32344.72	27016.49
	a. Private Sector	31662.83	42804.53	59920.89	84771.05	66138.61	42041.36	40892.78	45110.33	54461.17	51510.86	20640.17	31633.20	25461.30
	b. Financial Institutions	738.44	365.72		21.71		1612.80	1637.40	1185.67	1904.95		949.14	711.52	1054.94
	c. Government Organizations						0.29	436.07				130.10		500.25
5	**BILL PURCHASED**	9.83	872.45	219.10		1025.87	76.30	197.67	155.50	1133.24	234.83			155.85
	a. Domestic Bills Purchased		35.85	33.35			76.30	6.95		1133.24	234.83			155.85
	b. Foreign Bills Purchased	9.83		185.75		1025.87		190.72	155.50					
	c. Import Bills & Imports		836.60											
6	**LOANS AGAINST COLLECTED BILLS**											89.85		172.46
	a. Against Domestic Bills													172.46
	b. Against Foreign Bills											89.85		
7	**FIXED ASSETS**	737.40	1450.02	1175.01	1333.44	1435.60	1636.97	771.23	829.63	1354.94	2932.48	479.12	564.45	520.91
8	**OTHER ASSETS**	1638.57	4014.11	4921.69	19706.53	1792.47	3351.72	1975.75	2225.34	1398.31	5896.87	598.11	1883.26	1811.67
	a. Accrued Interest:	225.31	221.95	368.35	1803.20	135.37	430.43	274.40	533.44	284.43	2179.96	112.04	205.39	372.64
	Financia	113.36	76.00	153.05			220.24	191.32	369.03	138.61	1392.12	76.23	82.88	249.73
	Government Enterpris	37.31	53.78			78.35	61.13	29.39	60.90	44.03	59.47	21.76	53.90	47.98
	Private Sector	74.63	92.17	215.30	1803.20	57.02	149.06	53.69	103.50	101.80	728.37	14.05	68.60	74.93
	b. Staff Loans / Adv.	254.54	240.18	585.20	3866.36	494.05	381.78	92.93	246.47	306.11	845.14	374.59	261.84	183.12
	c. Sundry Debtors	30.58	2184.29	1926.84	10947.45	400.10	23.39	31.60	513.47	12.54	1140.55	67.47	9.39	1.85
	d. Cash In Transit				24.36									
	e. Others	1128.14	1367.68	2041.30	3065.17	762.95	2516.13	1576.82	931.96	795.22	1731.23	44.02	1406.65	1254.06
9	**Expenses not Written off**													
10	**Non Banking Assets**	134.12	49.08		193.25	134.14		48.71	80.36	84.68	118.69		58.70	1.72
11	**Reconcillation Account**	2.00		-0.11	1354.57									
12	**Profit & Loss A/c**	101.59							60.41					224.44
	TOTAL ASSETS	47718.30	62686.36	85343.86	130256.62	94759.20	63811.40	61370.96	63895.90	80664.82	81214.60	30137.82	47519.12	37915.71

Statement of Assets and Liabilities as on Asoj end, 2073(Mid-Oct, 2016)

S.N.	BFI Name	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	Sahayogi	Karnali	Triveni	Suprim	Shangrila	Gandaki	Infrastructure
	Liabilities														
1	**CAPITAL FUND**	**3373.45**	**6023.02**	**3423.47**	**1736.69**	**1650.29**	**1532.30**	**-74.27**	**392.68**	**167.75**	**1243.97**	**1199.85**	**1457.70**	**755.29**	**1200.70**
	a. Paid-up Capital	2840.80	5279.00	415.82	1156.22	1419.17	1386.23	55.57	257.88	111.00	820.02	933.37	1073.46	538.56	940.91
	b. Calls in Advance							6.12		20.00	4.64				
	c. Proposed Bonus Share							10.05							
	d. General Reserves	84.67	564.54	905.40	241.75	223.35	178.81	17.52	56.73	13.66	103.82	109.71	182.64	102.67	122.15
	e. Share Premium	49.11	102.37									2.11	23.93	6.64	
	f. Retained Earning	4.34	2.80	1992.14	312.18	0.61	-267.98	-173.29	78.07	23.09	300.93	142.49	176.92	107.42	110.80
		394.53	74.32	110.10	26.53	7.16	235.24	9.76	0.01		14.57	12.18	0.76		26.83
2	**BORROWINGS**		3371.36								250.00	1090.00			
	a. NRB		3001.36												
	b. Interbank Borrowing										250.00	1090.00			
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities		370.00												
3	**DEPOSITS**	31681.64	48697.27	1540.09	11552.33	12656.74	10824.48	227.81	2916.42	1823.04	9097.61	7835.82	10946.61	5560.48	5249.25
	a. Current	2154.42	2478.10	34.40	286.91	388.11	239.13		85.22	9.10	223.25	138.14	201.10	100.57	56.52
	Domestic	2053.46	2407.61	34.40	286.91	387.84	228.61		85.22	9.10	223.25	138.09	201.10	100.57	56.52
	Foreign	100.96	70.48			0.27	10.52					0.05			
	b. Savings	8298.47	20585.08	439.15	6382.76	7390.39	4404.55	91.51	2366.99	1081.45	4879.45	2864.56	5883.46	2812.41	1980.48
	Domestic	8282.24	20231.89	439.15	6382.76	7390.39	4404.53	91.51	2366.99	1081.45	4879.45	2864.56	5883.46	2812.41	1980.48
	Foreign	16.23	353.19				0.02								
	c. Fixed	13797.90	14944.31	1049.10	3819.70	1991.15	3284.83	136.14	340.49	407.21	2050.28	1295.38	1804.65	1152.50	1339.95
	Domestic	13797.90	14730.91	1049.10	3819.70	1991.15	3284.83	136.14	340.49	407.21	2050.28	1295.38	1804.65	1152.50	1339.95
	Foreign		213.40												
	d. Call Deposits	7230.13	10382.26	17.45	1062.97	2879.26	2894.10		123.72	321.23	1830.35	3534.99	3038.45	1491.28	1867.06
	Domestic	7206.91	10145.08	17.45	1062.97	2879.26	2890.85		123.72	321.23	1830.35	3534.99	3038.45	1491.28	1867.06
	Foreign	23.22	237.17				3.24								
	e. Others	200.72	307.53			7.84	1.87	0.16		4.06	114.27	2.75	18.95	3.71	5.24
	Domestic	200.72	307.53			7.84	1.87	0.16		4.06	114.27	2.75	18.95	3.71	5.24
	Foreign														
4	**Bills Payable**	26.43					6.30						4.31		
5	**Other Liabilities**	1194.19	2946.54	1537.41	692.71	807.94	1439.47	347.32	107.95	76.26	449.36	391.87	492.86	236.48	343.76
	1. Sundry Creditors	35.96	2.70	53.98		74.72	26.57	45.27	1.30	1.19	86.23	1.98	19.05	7.03	0.39
	2. Loan Loss Provision	364.39	507.66	313.52	398.67	368.48	393.57	154.39	42.11	30.85	196.36	95.83	160.01	61.02	120.29
	3. Interest Suspense a/c	39.52	102.95	521.09	155.13	168.29	162.58	116.89	13.70	32.17	90.93	30.34	60.27	19.24	50.16
	4. Others	754.31	2333.23	648.81	138.91	196.45	856.74	30.78	50.84	12.05	75.85	263.72	253.53	149.19	172.91
6	**Reconcillation A/c**			5.10				86.74						0.06	
7	**Profit & Loss A/c**	74.92	271.62	21.01	20.43	28.19	63.13		15.52		24.94	55.62	44.34	32.58	20.35
		36350.63	61309.81	6527.08	14002.16	15143.16	13865.69	587.58	3432.56	2067.04	11065.87	10573.16	12945.83	6584.89	6814.07
	Assets														
1	**LIQUID FUNDS**	4732.07	3690.64	2810.62	3559.54	3140.80	2688.71	104.81	643.60	763.18	1882.27	2911.01	2210.61	1432.58	1911.45
	a. Cash Balance	1029.32	1113.21	18.19	235.02	352.45	283.88	3.37	51.05	106.00	268.95	259.82	306.73	168.39	155.15
	Nepalese Notes & Coins	1017.96	1091.32	18.19	234.51	352.12	282.28	3.37	51.05	106.00	268.95	253.89	305.43	167.97	155.13
	Foreign Currency	11.36	21.88		0.51	0.33	1.60					5.93	1.30	0.42	0.02
	b. Bank Balance	3702.75	2577.44	2792.42	736.90	757.75	2404.82	101.44	135.75	110.84	569.30	1604.48	1903.87	1264.19	453.99
	1. In Nepal Rastra Bank	2506.60	2377.74	113.01	647.03	677.47	563.66	0.47	124.08	110.84	510.18	444.61	559.89	258.26	406.82
	Domestic Currency	2453.70	2362.03	113.01	647.03	677.47	563.66	0.47	124.08	110.84	510.18	444.55	559.89	258.26	406.34
	Foreign Currency	52.90	15.71									0.06			0.48
	2. "A"Class Licensed Institution	306.33	93.00	2679.42	89.88	80.28	1490.04	7.39	11.48		58.02	1159.87	814.72	579.68	47.17
	Domestic Currency	298.43	85.75	2679.42	89.88	80.22	1466.33	7.39	11.48		58.02	1159.87	814.72	579.68	47.17
	Foreign Currency	7.89	7.26			0.06	23.71								
	3. Other Financial Ins.						348.36	93.58	0.18		1.10		414.61	426.24	
	4. In Foreign Banks	889.83	106.70				2.75						114.67		
	c. Money at Call				2587.62	2030.60			456.81	546.35	1044.03	1046.71			1302.31
	Domestic Currency				2587.62	2025.92			456.81	546.35	1044.03	1046.71			1302.25
	Foreign Currency					4.68									0.06
2	**INVESTMENT IN SECURITIES**	1024.09	7279.94	40.00	308.10	150.00	260.05				457.50	951.70	275.00		80.00
	a. Govt.Securities	544.09	6758.12	40.00	308.10	150.00	260.05				457.50	951.70	275.00		80.00
	b. NRB Bond	480.00													
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents		521.82												
3	**SHARE & OTHER INVESTMENT**	1387.20	2635.53	168.67	73.87	53.06	112.75	14.26	2.00		35.55	5.30	75.93	7.84	71.42
	a. Interbank Lending	929.74													
	b. Non Residents	373.45	2408.53												
	c. Others	84.01	227.00	168.67	73.87	53.06	112.75	14.26	2.00		35.55	5.30	75.93	7.84	71.42
4	**LOANS & ADVANCES**	27567.96	45115.81	2606.66	9304.68	11110.83	9124.44	160.71	2619.57	1043.23	8084.26	6326.26	9801.49	4811.24	4488.06
	a. Private Sector		43844.64	2606.66	9304.68	11110.83	8984.58	160.71	2619.57	1043.23	8057.66	6322.51	9801.49	4811.24	4488.06
	b. Financial Institutions	27567.96	1264.03				138.49				26.60				
	c. Government Organizations		7.13				1.37					3.75			
5	**BILL PURCHASED**	26.40													
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased	26.40													
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	490.80	666.79	110.88	173.06	317.37	232.78	3.69	65.94	78.88	220.31	79.22	107.89	132.11	122.41
8	**OTHER ASSETS**	1080.02	1921.08	790.25	581.37	360.94	959.73	214.54	101.45	176.61	370.44	249.74	474.90	201.13	140.51
	a. Accrued Interest:	55.99	190.22	521.09	155.13	168.59	202.87	119.02	13.70	32.17	90.93	53.36	76.32	19.24	61.83
	Financia	39.52	28.14	521.09				12.26			24.44	18.03			61.04
	Government Enterpris	12.22	61.56			0.31	1.46					23.01	2.96		0.79
	Private Sector	4.25	100.52		155.13	168.29	201.41	106.76	13.70	32.17	66.49	12.32	73.36	19.24	
	b. Staff Loans / Adv.	296.29	328.51	19.08	56.62	85.15	62.93	1.64	8.59	85.25	65.79	27.40	87.82	15.46	30.03
	c. Sundry Debtors	376.96	0.34	47.20		72.25	196.06	83.99	68.84	22.62	97.34	15.72	29.02	37.76	
	d. Cash In Transit								0.26						
	e. Others	350.77	1402.00	202.88	369.62	34.95	497.87	9.89	10.05	36.57	116.38	153.26	281.74	128.67	48.65
9	**Expenses not Written off**	3.40				5.00						11.27			
10	**Non Banking Assets**	38.69			1.54	5.17	487.23				15.54	38.67			
11	**Reconcillation Account**						0.00	86.78							0.23
12	**Profit & Loss A/c**							2.80		5.15					
	TOTAL ASSETS	36350.63	61309.81	6527.08	14002.16	15143.16	13865.69	587.58	3432.56	2067.04	11065.87	10573.16	12945.83	6584.89	6814.07

Statement of Assets and Liabilities as on Asoj end, 2073(Mid-Oct, 2016)

S.N.	BFI Name	Excel	Biratlaxmi	Western	Araniko	Deva	Miteri	Tinau	Muktinath	Sewa	Kankai	Mahakali	Ace	Bhargav	diyalo
	Liabilities														
1	**CAPITAL FUND**	**470.15**	**657.72**	**221.16**	**388.49**	**1128.26**	**351.46**	**385.48**	**1543.80**	**588.55**	**174.43**	**186.51**	**1414.68**	**177.40**	**303.25**
	a. Paid-up Capital	307.65	425.36	156.96	257.83	881.09	211.27	273.10	838.43	425.56	125.00	148.82	1000.40	120.00	240.35
	b. Calls in Advance				9.51				201.94						
	c. Proposed Bonus Share												202.58		
	d. General Reserves	75.87	67.77	20.98	27.86	106.04	123.34	22.91	126.48	52.06	14.23	12.32	193.20	50.05	31.03
	e. Share Premium	3.20				1.79		8.74			0.03				
	f. Retained Earning	83.42	164.48	43.22	93.17	138.72	14.49	80.74	372.42	108.70	35.17	25.37	0.13	7.24	30.30
			0.11		0.12	0.62	2.36		4.51	2.23			18.38	0.10	1.57
2	**BORROWINGS**	460.00				300.00					200.15		1590.05		
	a. NRB														
	b. Interbank Borrowing	460.00				300.00					200.15		1590.05		
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	3795.30	4916.10	2196.33	2095.46	7968.64	2300.94	3480.32	12881.76	5067.80	1324.86	1173.16	7346.20	1528.69	2074.75
	a. Current	64.84	88.22	44.78	53.21	246.69	35.31	56.59	256.81	62.91	21.93		240.66	17.33	40.84
	Domestic	64.84	88.22	44.78	53.21	246.52	35.31	56.59	256.81	62.91	21.93		193.35	17.33	40.84
	Foreign					0.17							47.31		
	b. Savings	2435.40	3211.07	1422.56	1276.76	5553.32	1155.35	2091.25	7797.13	2829.22	642.22	891.84	3839.95	659.18	1022.54
	Domestic	2435.40	3211.07	1422.56	1276.76	5551.97	1155.35	2091.25	7797.13	2829.22	642.22	891.84	3833.25	659.18	1022.54
	Foreign					1.35							6.71		
	c. Fixed	275.28	1199.82	499.09	468.50	1105.09	825.69	845.88	2464.32	1127.99	195.74	281.31	1904.43	610.46	668.99
	Domestic	275.28	1199.82	499.09	468.50	1104.03	825.69	845.88	2464.32	1127.99	195.74	281.31	1904.43	610.46	668.99
	Foreign					1.06									
	d. Call Deposits	1019.06	413.47	229.81	296.98	1045.83	284.56	446.44	2357.93	1047.31	464.69		1344.03	229.01	342.11
	Domestic	1019.06	413.47	229.81	296.98	1045.83	284.56	446.44	2357.93	1047.31	464.69		1344.03	229.01	342.11
	Foreign														
	e. Others	0.72	3.52	0.09		17.72	0.03	40.16	5.57	0.37	0.30		17.13	12.71	0.27
	Domestic	0.72	3.52	0.09		17.72	0.03	40.16	5.57	0.37	0.30		17.13	12.71	0.27
	Foreign														
4	**Bills Payable**					8.08									
5	**Other Liabilities**	207.89	177.73	28.14	196.76	630.24	69.91	172.82	780.13	253.16	51.48	52.05	784.29	26.96	55.96
	1. Sundry Creditors	3.24	24.83	1.46	114.75	173.63	3.60	17.69	1.94	33.99	0.94	16.65	1.43	1.21	2.48
	2. Loan Loss Provision	68.71	60.74	20.91	38.05	244.14	23.45	30.80	131.43	55.44	15.81	22.80	155.69	13.30	31.50
	3. Interest Suspense a/c	17.25	13.48		19.89	74.78	5.57	10.81	86.33	22.89	3.99	6.45	60.04	4.03	9.57
	4. Others	118.69	78.68	5.77	24.07	137.70	37.28	113.52	560.43	140.83	30.74	6.16	567.13	8.43	12.41
6	**Reconcillation A/c**				10.11	0.49	771.12		-0.01						
7	**Profit & Loss A/c**	27.72	9.87	2.96	8.17	50.69	25.84	19.18	99.71	26.47	8.91		63.59	6.58	2.73
		4961.06	5761.41	2448.59	2698.98	10086.41	3519.26	4057.81	15305.39	5935.98	1759.83	1411.71	11198.82	1739.63	2436.70
	Assets														
1	**LIQUID FUNDS**	1402.25	2068.07	659.62	720.52	2638.63	609.56	870.45	2652.44	1260.35	600.97	440.49	3105.29	419.40	648.62
	a. Cash Balance	287.86	115.14	75.57	109.04	440.29	50.56	102.00	449.35	226.37	69.06	29.21	117.17	53.24	83.23
	Nepalese Notes & Coins	287.86	115.14	75.57	108.83	438.52	50.56	102.00	449.35	226.34	69.06	29.21	112.84	53.24	83.23
	Foreign Currency				0.21	1.77				0.03			4.33		
	b. Bank Balance	260.47	272.67	97.54	113.56	426.38	118.95	714.91	907.81	1033.98	76.42	411.28	316.34	366.15	507.38
	1. In Nepal Rastra Bank	15.12	270.59	15.22	111.98	408.37	22.85	210.31	907.81	251.16	39.36	14.53	278.47	73.70	39.67
	Domestic Currency	15.12	270.59	15.22	111.98	407.83	22.85	210.31	907.81	251.16	39.36	14.53	277.24	73.70	39.67
	Foreign Currency					0.54							1.23		
	2. "A"Class Licensed Institution	244.14	2.06	82.32	1.43	17.89	96.10	334.58		570.73	37.04	237.52	9.13	206.73	223.77
	Domestic Currency	244.14	2.06	82.32	1.43	17.83	96.10	334.58		570.73	37.04	237.52	8.48	206.73	223.77
	Foreign Currency					0.06							0.65		
	3. Other Financial Ins.	1.20	0.02		0.14	0.12		170.02		212.09	0.01	159.23		85.72	243.94
	4. In Foreign Banks												28.74		
	c. Money at Call	853.92	1680.26	486.50	497.92	1771.96	440.05	53.54	1295.28		455.49		2671.79		58.01
	Domestic Currency	853.92	1680.26	486.50	497.92	1765.55	440.05	53.54	1295.28		455.49		2630.96		58.01
	Foreign Currency					6.40							40.82		
2	**INVESTMENT IN SECURITIES**		290.80		20.00	59.97		75.00		20.00			377.68		
	a. Govt.Securities		290.80		20.00	59.97		75.00		20.00			377.68		
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	14.04	4.41		31.55	170.36	0.47	12.40	234.94	38.95	2.10	0.54	188.03	6.86	0.20
	a. Interbank Lending					20.09			100.00						
	b. Non Residents														
	c. Others	14.04	4.41		31.55	150.27	0.47	12.40	134.94	38.95	2.10	0.54	188.03	6.86	0.20
4	**LOANS & ADVANCES**	3307.91	3149.55	1631.28	1790.71	6744.33	2093.11	2975.00	11441.41	4463.18	1105.60	923.38	6736.79	1234.97	1742.43
	a. Private Sector	3307.91	3149.55	1631.28	1790.71	6564.33	2093.11	2940.00	11441.41	4463.18	1105.60	923.38	6421.79	1234.97	1742.43
	b. Financial Institutions					180.00		35.00					284.99		
	c. Government Organizations												30.00		
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**	43.89	73.09	54.04	47.40	182.48	17.75	31.97	321.63	34.48	19.76	9.35	98.52	44.71	18.04
8	**OTHER ASSETS**	192.98	170.22	102.33	88.80	281.14	27.27	89.66	654.98	118.98	28.29	33.25	659.04	33.61	27.41
	a. Accrued Interest:	16.51	13.48		19.89	71.70	5.57	10.81	86.33	22.89	3.99	6.45	95.91	4.03	9.57
	Financia	8.10	6.74				1.66	0.66	4.73	10.33			37.59		
	Government Enterpris					0.23							5.71		
	Private Sector	8.41	6.75		19.89	71.47	3.91	10.15	81.60	12.56	3.99	6.45	52.61	4.03	9.57
	b. Staff Loans / Adv.	33.06	60.97	49.03	5.06	8.05	11.97	11.28	24.42	23.17		9.13	94.00	11.97	10.22
	c. Sundry Debtors	88.20	17.30	33.17	23.50	29.67	0.30	1.18	13.61	15.13	0.87	7.27	16.28	5.34	3.04
	d. Cash In Transit														
	e. Others	55.20	78.47	20.12	40.36	171.71	9.43	66.38	530.63	57.79	23.43	10.40	452.86	12.27	4.58
9	**Expenses not Written off**					9.51		3.33		0.05					
10	**Non Banking Assets**		2.17										33.21		
11	**Reconcillation Account**		3.10	1.33			771.10				3.11	0.87		0.09	
12	**Profit & Loss A/c**											3.82			
	TOTAL ASSETS	4961.06	5761.41	2448.59	2698.98	10086.41	3519.26	4057.81	15305.39	5935.98	1759.83	1411.71	11198.56	1739.63	2436.70

Statement of Assets and Liabilities as on Asoj end, 2073(Mid-Oct, 2016)

S.N.	BFI Name	Country	Alpine	Kastamandap	Garima	OmDB	FewaDB	Kabeli	Kaski	Corporate	Purnima	Jyoti	Bagmati	Hamro
	Liabilities													
1	**CAPITAL FUND**	**428.63**	**316.35**	**1142.38**	**1540.40**	**1627.66**	**1478.97**	**123.28**	**1049.73**	**-13.93**	**299.52**	**1250.28**	**77.39**	**170.29**
	a. Paid-up Capital	332.80	219.73	679.90	1080.51	1052.85	995.00	58.48	661.60	200.00	201.71	982.18	57.50	122.33
	b. Calls in Advance							0.25				4.47		
	c. Proposed Bonus Share	54.29						11.70						
	d. General Reserves	36.47	22.55	43.21	134.76	208.75	181.68	8.17	107.23	15.05	23.73	82.89	19.89	8.57
	e. Share Premium			0.11	25.56			4.65				1.35		
	f. Retained Earning	2.36	73.34	351.63	291.07	360.75	300.79	39.37	267.77	-242.75	73.87	175.13		38.78
		2.72	0.73	67.54	8.50	5.30	1.50	0.67	13.12	13.77	0.21	4.26		0.61
2	**BORROWINGS**			362.82										
	a. NRB													
	b. Interbank Borrowing			362.82										
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	**DEPOSITS**	1469.77	1774.36	7194.47	12013.00	12325.92	12119.80	649.89	6905.27	97.59	2403.28	7947.96	532.64	1141.25
	a. Current	51.69	75.73	294.20	258.44	220.89	133.23	16.30	90.83		86.73	506.91	6.56	36.82
	Domestic	51.69	75.73	294.08	258.44	220.89	133.23	16.30	90.83		86.73	506.89	6.56	
	Foreign			0.12								0.02		36.82
	b. Savings	573.36	1050.10	3662.24	6760.05	6202.63	5101.22	446.38	3692.23	75.84	1647.11	4395.19	384.88	708.61
	Domestic	573.36	1050.10	3661.11	6760.05	6202.63	5101.22	446.38	3692.23	75.84	1647.11	4394.61	384.88	
	Foreign			1.12								0.58		708.61
	c. Fixed	523.25	317.22	1782.83	2872.03	4438.54	3549.32	122.46	1779.45	2.90	482.46	1509.63	31.95	139.63
	Domestic	523.25	317.22	1782.83	2872.03	4438.54	3549.32	122.46	1779.45	2.90	482.46	1509.63	31.95	139.63
	Foreign													
	d. Call Deposits	321.48	327.41	1452.36	2069.18	1462.55	3336.03	64.76	1342.77	13.32	186.17	1521.55	109.25	256.18
	Domestic	321.48	327.41	1452.36	2069.18	1462.55	3336.03	64.76	1342.77	13.32	186.17	1521.55	109.25	256.18
	Foreign													
	e. Others		3.91	2.85	53.30	1.30				5.53	0.80	14.68		
	Domestic		3.91	2.85	53.30	1.30				5.53	0.80	14.68		
	Foreign													
4	**Bills Payable**				5.11	38.88								
5	**Other Liabilities**	104.51	125.90	432.26	519.33	668.99	478.00	18.69	261.39	573.65	93.40	669.36	32.66	138.21
	1. Sundry Creditors	1.77	46.00	134.19	48.19	3.02	16.07	1.93	8.10	20.55	26.04	56.14	0.47	111.54
	2. Loan Loss Provision	43.41	38.67	101.67	154.91	235.44	175.46	10.66	122.40	195.00	21.48	157.95	22.18	12.38
	3. Interest Suspense a/c	14.45	22.47	25.22	59.65	119.53	66.82	3.07	59.21	137.21	6.14	65.74	3.45	1.37
	4. Others	44.88	18.76	171.18	256.59	311.00	219.65	3.03	71.68	220.88	39.74	389.52	6.56	12.93
6	**Reconcillation A/c**		71.78	6719.83	2078.01		4.08					0.00		
7	**Profit & Loss A/c**	0.41	5.46	752.47	46.80	36.25	62.23	3.07	35.13	1.10	17.18	43.58		11.08
		2003.32	2293.85	16604.22	16202.65	14697.69	14143.08	794.93	8251.52	658.41	2813.37	9911.17	642.69	1460.83
	Assets													
1	**LIQUID FUNDS**	452.19	564.72	2380.21	2659.71	2724.07	2956.40	195.58	1744.35	3.54	923.52	1829.28	184.83	430.77
	a. Cash Balance	60.46	75.09	192.38	414.27	278.30	369.73	21.05	158.47	0.25	44.49	118.61	24.94	37.17
	Nepalese Notes & Coins	60.46	74.80	184.84	414.27	277.67	369.73	21.05	158.47	0.25	44.49	118.18	24.94	37.17
	Foreign Currency		0.29	7.54		0.63			0.00			0.43		
	b. Bank Balance	87.37	135.49	2187.83	666.78	2445.77	595.63	53.51	1585.88	3.29	879.03	431.45	30.71	53.81
	1. In Nepal Rastra Bank	65.47	47.20	373.20	666.78	622.23	595.63	14.53	404.72	0.17	130.71	386.98		1.31
	Domestic Currency	65.47	47.20	359.47	666.78	622.23	595.63	14.53	404.72	0.17	130.71	386.82		1.31
	Foreign Currency			13.73								0.16		
	2. "A"Class Licensed Institution	21.85	88.29	1208.29		1520.85		38.98	688.68	0.35	346.25	44.47	29.33	52.50
	Domestic Currency	21.85	88.29	1200.04		1520.85		38.98	688.68	0.35	346.25	44.43	29.33	52.50
	Foreign Currency			8.25								0.04		
	3. Other Financial Ins.	0.05		599.32		302.69			492.47	2.77	402.07		1.37	
	4. In Foreign Banks			7.02										
	c. Money at Call	304.36	354.14		1578.66		1991.04	121.01				1279.22	129.18	339.79
	Domestic Currency	304.36	354.14		1578.66		1991.04	121.01				1278.46	129.18	339.79
	Foreign Currency											0.75		
2	**INVESTMENT IN SECURITIES**	60.00		180.00	129.80	399.29	175.00		119.97			327.20		
	a. Govt.Securities	60.00		180.00	129.80	389.29	175.00		69.97			327.20		
	b. NRB Bond					10.00			50.00					
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e Non Residents													
3	**SHARE & OTHER INVESTMENT**	1.43	0.21	21.53	22.30	89.34	42.10		2.84		14.54	154.35	1.71	11.46
	a. Interbank Lending			7.58										
	b. Non Residents				1.45									
	c. Others	1.43	0.21	13.95	20.85	89.34	42.10		2.84		14.54	154.35	1.71	11.46
4	**LOANS & ADVANCES**	1414.23	1576.48	6112.86	10829.39	10780.56	10588.99	561.08	6142.96	232.13	1833.61	6767.68	411.42	924.71
	a. Private Sector	1414.23	1576.48	5872.31	10829.39	10736.50	10538.99	561.08	6142.96	232.13	1833.61	6767.68	411.42	924.71
	b. Financial Institutions			240.55		40.00	50.00							
	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**	33.01	13.02	203.90	127.37	142.02	96.95	14.01	79.18	3.22	17.40	156.33	14.39	19.62
8	**OTHER ASSETS**	40.63	139.43	254.61	356.07	557.78	283.64	24.27	162.22	201.78	24.30	639.52	13.46	73.39
	a. Accrued Interest:	17.63	22.90	42.96	59.65	139.89	84.93	3.07	59.21	136.18	6.14	103.18	3.45	1.37
	Financia	3.77	1.70	13.96					8.45	111.96	1.72			
	Government Enterpris	0.56	0.01	3.28		2.98	3.92					1.84		
	Private Sector	13.30	21.19	25.73	59.65	136.91	81.00	3.07	50.76	24.21	4.42	101.34	3.45	1.37
	b. Staff Loans / Adv.	18.23	0.95	34.71	70.86	44.26	40.30	8.75	1.43	0.42	6.16	23.89	2.01	5.62
	c. Sundry Debtors	1.48	92.59	16.59	98.92	10.57	137.09	1.23	26.25	3.16	8.44	153.97	2.78	65.60
	d. Cash In Transit													
	e. Others	3.29	23.00	160.35	126.65	363.07	21.33	11.21	75.33	62.02	3.56	358.49	5.22	0.80
9	**Expenses not Written off**	0.06		0.75									0.05	0.89
10	**Non Banking Assets**	1.78		21.78		4.62				217.74		36.81		
11	**Reconcillation Account**			6726.46	2078.01									
12	**Profit & Loss A/c**			702.13									16.82	
	TOTAL ASSETS	2003.32	2293.85	16604.22	16202.65	14697.69	14143.08	794.93	8251.52	658.41	2813.37	9911.17	642.69	1460.83

Statement of Assets and Liabilities as on Asoj end, 2073(Mid-Oct, 2016)

S.N.	BFI Name	Kakre	Shine	Pacific	IDBL	Kanchan	Matribhumi	Innovative	Vibor	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu
	Liabilities													
1	**CAPITAL FUND**	**82.99**	**1297.92**	**157.14**	**984.44**	**284.47**	**74.38**	**391.47**	**1850.08**	**178.11**	**1072.25**	**263.59**	**33.37**	**171.29**
	a. Paid-up Capital	60.89	868.42	108.92	770.88	198.00	55.66	290.50	1815.00	143.77	786.94	194.93	26.00	120.94
	b. Calls in Advance													
	c. Proposed Bonus Share		234.47	24.07										
	d. General Reserves	2.91	174.07	23.64	77.11	32.72	3.92	18.94	223.54	5.46	121.25	20.98	2.79	8.51
	e. Share Premium	5.92				2.16		20.23				5.33		
	f. Retained Earning	13.17	10.84	0.51	98.66	51.59	14.80	61.30	-200.86	27.91	157.89	41.97	4.58	41.84
		0.10	10.12		37.79			0.50	12.40	0.98	6.15	0.39		
2	**BORROWINGS**								5.00		310.00			
	a. NRB								5.00					
	b. Interbank Borrowing										310.00			
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	**DEPOSITS**	820.43	9053.32	1030.04	5689.02	2086.97	532.92	2603.68	14406.09	1030.78	9023.43	2329.25	171.74	1641.96
	a. Current	6.20	148.27	10.75	216.86	22.27	0.13	59.86	287.57	4.18	562.46	5.44	0.03	
	Domestic	6.20	148.27	10.75	216.86	22.27	0.13	59.86	287.57	4.18	507.66	5.44	0.03	
	Foreign										54.80			
	b. Savings	497.89	6876.49	592.09	2406.86	1487.53	412.77	1654.82	5902.48	505.82	3439.00	1467.12	150.37	1077.08
	Domestic	497.89	6876.49	592.09	2406.86	1487.53	412.77	1654.82	5902.31	505.82	3417.90	1467.12	150.37	1077.08
	Foreign								0.18		21.10			
	c. Fixed	160.75	1202.73	160.53	1498.81	382.62	64.52	521.80	4775.51	487.93	2476.91	285.19	12.85	188.09
	Domestic	160.75	1202.73	160.53	1498.81	382.62	64.52	521.80	4775.51	487.93	2476.91	285.19	12.85	188.09
	Foreign													
	d. Call Deposits	155.59	824.57	266.42	1559.07	194.53	55.20	367.20	3422.56	32.86	2403.58	571.50	8.49	
	Domestic	155.59	824.57	266.42	1559.07	194.53	55.20	367.20	3422.56	32.86	2186.13	571.50	8.49	
	Foreign										217.45			
	e. Others		1.26	0.25	7.41	0.04	0.31		17.97		141.47			376.79
	Domestic		1.26	0.25	7.41	0.04			17.97		141.47			376.79
	Foreign						0.31							
4	**Bills Payable**				1.59			0.17	1.88		11.02			
5	**Other Liabilities**	14.53	252.57	15.93	439.28	103.67	7.93	151.57	1535.47	34.44	760.55	123.51	26.96	121.70
	1. Sundry Creditors	0.39	41.21	1.03	18.93	20.69		32.88	141.27	6.55	9.60		18.33	0.37
	2. Loan Loss Provision	10.51	94.92	9.46	84.55	47.18	5.41	36.46	283.58	10.67	172.88	21.12	1.48	19.30
	3. Interest Suspense a/c	2.34	21.16	3.23	57.09	16.28	1.27	9.52	149.07	16.75	50.15	4.24	3.71	8.59
	4. Others	1.29	95.28	2.21	278.72	19.52	1.26	72.71	961.55	0.46	527.92	98.14	3.44	93.43
6	**Reconcillation A/c**		0.15		0.00		63.48	0.03		63.88			2.01	
7	**Profit & Loss A/c**	1.49	67.88	13.07	36.24	5.17	2.39	7.58	33.42		42.48	17.37	0.54	7.28
		919.43	10671.84	1216.18	7150.56	2480.28	681.11	3154.50	17831.96	1307.20	11219.73	2733.71	234.63	1942.22
	Assets													
1	**LIQUID FUNDS**	370.64	2303.20	252.25	1772.05	469.58	252.84	913.45	3891.62	359.27	2730.82	637.66	103.85	799.83
	a. Cash Balance	42.19	321.88	22.83	275.35	56.43	8.77	57.62	446.13	30.05	346.91	82.17	9.83	100.54
	Nepalese Notes & Coins	42.18	321.88	22.83	274.55	56.43	8.77	57.62	445.40	30.05	243.71	82.17	9.83	100.54
	Foreign Currency	0.01			0.80				0.73		103.20			0.01
	b. Bank Balance	328.45	482.43	68.23	429.32	104.99	33.29	218.33	3445.49	56.90	428.90	123.99	13.91	30.99
	1. In Nepal Rastra Bank	66.87	477.22	45.69	249.68	4.99	0.10	134.51	567.45	56.59	363.15	63.99		25.14
	Domestic Currency	66.87	477.22	45.69	249.68	4.99	0.10	134.51	567.45	56.59	346.20	63.99		25.14
	Foreign Currency										16.94			
	2. "A"Class Licensed Institution	72.50	4.39	20.89	175.98	100.00	33.19	82.46	2273.29	0.32		60.00	13.89	5.85
	Domestic Currency	72.50	4.39	20.89	175.98	100.00	33.19	82.46	2271.08	0.32		60.00	13.89	5.85
	Foreign Currency								2.21					
	3. Other Financial Ins.	189.08	0.82	1.65	0.58			1.36	604.74				0.02	
	4. In Foreign Banks				3.08						65.75			
	c. Money at Call		1498.88	161.19	1067.39	308.16	210.78	637.50		272.32	1955.02	431.50	80.11	668.30
	Domestic Currency		1498.88	161.19	1065.86	308.16	210.78	637.50		272.32	1928.67	431.50	80.11	668.30
	Foreign Currency				1.53						26.35			
2	**INVESTMENT IN SECURITIES**		10.00		201.70			1.00	443.45		219.16			10.00
	a. Govt.Securities		10.00		201.70				443.45		219.16			10.00
	b. NRB Bond													
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.							1.00						
	e Non Residents													
3	**SHARE & OTHER INVESTMENT**	0.10	24.26		89.49	19.95	0.14		213.28		12.18	0.21		10.98
	a. Interbank Lending				20.63									
	b. Non Residents													
	c. Others	0.10	24.26		68.86	19.95	0.14		213.28		12.18	0.21		10.98
4	**LOANS & ADVANCES**	513.77	8025.27	938.37	4592.23	1869.91	349.90	2176.57	11676.47	813.89	7570.40	2026.49	120.12	1047.02
	a. Private Sector	513.77	8025.27	933.37	4354.99	1869.91	349.90	2176.57	11178.75	813.89	7339.49	2026.49	120.12	1047.02
	b. Financial Institutions			5.00	237.24				492.35		230.91			
	c. Government Organizations								5.37					
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**	8.07	147.66	14.24	56.31	67.17	6.29	16.38	316.24	13.68	148.46	25.24	3.06	39.66
8	**OTHER ASSETS**	26.85	161.45	11.33	420.65	53.64	8.14	47.09	1255.97	72.99	499.52	44.11	7.59	34.73
	a. Accrued Interest:	2.34	21.16	3.23	59.05	16.28	4.58	9.52	187.00	16.74	51.82	4.24	3.71	8.59
	Financia				22.57			2.43	105.30		25.00	0.45		
	Government Enterpris				1.97				6.61		1.66			
	Private Sector	2.34	21.16	3.23	34.52	16.28	4.58	7.08	75.10	16.74	25.15	3.79	3.71	8.59
	b. Staff Loans / Adv.	13.15	32.46	3.21	61.56	20.13	0.34	0.73	59.25	16.13	45.80	0.44	0.74	4.13
	c. Sundry Debtors		0.87	4.22	94.62	11.43	0.03	0.90	673.29	0.33	47.48	1.89	0.16	0.02
	d. Cash In Transit													
	e. Others	11.36	106.96	0.67	205.41	5.80	3.19	35.94	336.42	39.79	354.43	37.55	2.98	21.99
9	**Expenses not Written off**					0.03	0.32							
10	**Non Banking Assets**								34.94		39.18			
11	**Reconcillation Account**					0.00	63.48		-0.01	46.25				
12	**Profit & Loss A/c**				18.14					1.11				
	TOTAL ASSETS	919.43	10671.84	1216.18	7150.56	2480.28	681.11	3154.50	17831.96	1307.20	11219.73	2733.71	234.63	1942.22

Statement of Assets and Liabilities as on Asoj end, 2073(Mid-Oct, 2016)

S.N.	BFI Name	Sahara	N.Community	Cosmos	Manaslu	Kalinchowk	Kailash	Saipa	Saptakoshi	Sajha	Apex	Green	Reliable	NFL	NIDC Capital
	Liabilities														
1	**CAPITAL FUND**	**51.81**	**244.42**	**117.70**	**350.72**	**124.09**	**2444.51**	**29.92**	**105.63**	**70.00**	**496.56**	**91.67**	**1328.22**	**-44.86**	**416.97**
	a. Paid-up Capital	23.60	209.50	98.92	183.53	106.00	1580.34	14.00	100.00	100.00	666.56	100.00	788.58	135.80	233.56
	b. Calls in Advance				87.13			11.51							
	c. Proposed Bonus Share			11.87			395.08								
	d. General Reserves	28.08	4.31	6.70	10.55	1.85	418.76	0.81	1.13		49.84		94.37	40.00	140.52
	e. Share Premium		15.39								0.39				
	f. Retained Earning		14.31	0.20	69.50	16.03	43.15	3.24	4.50	-30.00	-264.01	-8.33	444.16	-280.39	-5.63
		0.13	0.91			0.21	7.18	0.36			43.78		1.11	59.73	48.52
2	**BORROWINGS**												420.00		
	a. NRB														
	b. Interbank Borrowing												420.00		
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	561.02	1627.07	791.69	2170.36	601.93	15333.46	275.48	744.22	484.41	7072.98	323.84	8514.35	105.72	969.31
	a. Current	4.97	20.77	4.92	10.76	9.14	155.96	5.52	20.20	16.03		2.55	107.90		15.06
	Domestic	4.97	20.77	4.92	10.76	9.14	155.96	5.52	20.20	16.03		2.55	107.90		15.06
	Foreign														
	b. Savings	369.52	834.92	614.54	1421.14	364.51	6918.01	222.63	405.00	216.18	5445.35	92.77	2583.25	95.01	493.56
	Domestic	369.52	834.92	614.54	1421.14	364.51	6918.01	222.63	405.00	216.18	5445.34	92.77	2583.25	95.01	493.56
	Foreign										0.01				
	c. Fixed	43.19	254.05	70.42	251.85	58.62	4208.67	33.42	170.33	55.31	1625.64	75.49	3828.67	9.65	445.24
	Domestic	43.19	254.05	70.42	49.76	58.62	4208.67	33.42	170.33	55.31	1625.64	75.49	3828.67	9.65	445.24
	Foreign				202.09										
	d. Call Deposits	143.29	517.19	101.22	486.61	169.67	4046.76	12.84	148.69	196.89		152.53	1959.76		15.46
	Domestic	143.29	517.19	101.22	486.61	169.67	4046.76	12.84	148.69	196.89		152.53	1959.76		15.46
	Foreign						0.01								
	e. Others	0.05	0.13	0.60			4.05	1.07			1.99	0.50	34.77	1.06	
	Domestic	0.05	0.13	0.60			4.05	1.07			1.99	0.50	34.77	1.06	
	Foreign														
4	**Bills Payable**										2.09		2.05		
5	**Other Liabilities**	17.36	72.09	31.40	34.39	275.52	668.35	7.03	35.38	48.07	1101.62	9.69	547.11	542.86	415.16
	1. Sundry Creditors	0.23		0.51	3.85	251.66	57.34	0.13		25.86	13.04	1.23	132.45	71.36	60.37
	2. Loan Loss Provision	6.84	17.74	6.17	17.32	10.25	260.83	3.38	11.85	17.57	290.66	5.37	191.33	174.35	22.77
	3. Interest Suspense a/c	5.12	3.18	0.78	1.52	2.90	80.48	0.73	3.02	4.63	632.79	1.94	78.63	103.98	33.02
	4. Others	5.16	51.17	23.93	11.69	10.70	269.70	2.79	20.51	0.01	165.12	1.16	144.70	193.17	298.99
6	**Reconcillation A/c**												0.26		
7	**Profit & Loss A/c**	15.76	8.42	5.01	20.92	2.97	130.11	0.89	1.09	5.04		1.51	9.17	31.17	46.22
		645.96	1952.00	945.80	2576.37	1004.51	18576.43	313.32	886.32	607.52	8673.25	426.70	10821.16	634.90	1847.67
	Assets														
1	**LIQUID FUNDS**	290.01	488.36	387.60	751.70	624.03	3328.47	129.01	205.24	194.64	1596.75	110.22	2930.06	28.85	743.61
	a. Cash Balance	26.93	49.72	42.00	68.87	28.08	545.95	13.86	25.49	30.38	201.07	7.47	261.15	1.43	3.37
	Nepalese Notes & Coins	26.93	49.72	42.00	68.87	28.08	542.72	13.86	25.49	30.38	200.84	7.47	244.96	1.43	3.37
	Foreign Currency						3.23				0.24		16.19		
	b. Bank Balance	263.08	103.46	345.60	148.51	35.90	1003.21	20.07	45.14	27.63	495.34	102.75	518.48	27.42	740.24
	1. In Nepal Rastra Bank		23.64	49.57	17.37		956.37		45.12	27.63	459.57	2.18	515.33	0.99	68.68
	Domestic Currency		23.64	49.57	17.37		956.37		45.12	27.63	459.57	2.18	515.33	0.99	68.68
	Foreign Currency														
	2. "A"Class Licensed Institution	263.08	79.82	52.00	131.14	35.90	46.85	20.07	0.02		35.03	83.67	3.15	26.35	565.87
	Domestic Currency	263.08	79.82	52.00	131.14	35.90	46.85	20.07	0.02		35.03	83.67	3.15	26.35	565.87
	Foreign Currency														
	3. Other Financial Ins.			244.03							0.74	16.90		0.08	105.69
	4. In Foreign Banks														
	c. Money at Call		335.18		534.32	560.05	1779.31	95.08	134.61	136.63	900.34		2150.43		
	Domestic Currency		335.18		534.32	560.05	1776.84	95.08	134.61	136.63	900.34		2150.43		
	Foreign Currency						2.47								
2	**INVESTMENT IN SECURITIES**						293.28			1.50	135.75		300.00		10.00
	a. Govt.Securities						293.28				135.75		300.00		10.00
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.									1.50					
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**			0.14	0.53		407.43			0.02	47.89		117.76	10.47	57.09
	a. Interbank Lending						150.00								
	b. Non Residents										43.04				
	c. Others			0.14	0.53		257.43			0.02	4.85		117.76	10.47	57.09
4	**LOANS & ADVANCES**	319.46	1384.36	516.08	1716.71	352.46	13984.73	173.28	648.64	378.17	5993.25	305.85	7022.56	175.03	639.09
	a. Private Sector	319.46	1384.36	516.08	1716.71	352.46	13619.81	173.28	373.56	378.17	5993.25	305.85	6910.06	175.03	639.09
	b. Financial Institutions						364.92		275.08				112.50		
	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**	6.96	52.61	10.13	27.12	14.65	137.84	5.23	15.42	14.02	50.96	6.24	137.90	8.45	42.43
8	**OTHER ASSETS**	10.05	25.56	31.40	80.31	9.63	423.38	5.69	17.02	19.08	767.85	4.16	311.95	319.14	224.47
	a. Accrued Interest:	5.16	3.18	0.78	1.52	2.90	103.11	0.73	3.02	4.63	633.19	1.94	78.63	103.98	33.02
	Financia	0.70	1.31			0.51	29.97	0.13	1.32				22.16	42.74	33.02
	Government Enterpris						1.59				0.39			0.22	
	Private Sector	4.46	1.88	0.78	1.52	2.39	71.55	0.60	1.70	4.63	632.79	1.94	56.47	61.02	
	b. Staff Loans / Adv.	0.44	7.50	0.32	10.42		25.93	3.18		7.40	46.20	0.36	29.02		1.52
	c. Sundry Debtors	2.34		20.72		2.42	232.38	0.34	0.11	0.06	4.30		20.96	127.52	85.92
	d. Cash In Transit														
	e. Others	2.11	14.87	9.58	68.37	4.31	61.96	1.43	13.89	6.99	84.17	1.87	183.34	87.64	104.01
9	**Expenses not Written off**		1.11	0.46		3.75		0.11			0.03	0.24	0.52		
10	**Non Banking Assets**						1.30				18.29		0.40	92.94	130.98
11	**Reconcillation Account**									0.09	11.01			0.04	
12	**Profit & Loss A/c**	19.49									51.46				
	TOTAL ASSETS	645.96	1952.00	945.80	2576.37	1004.51	18576.43	313.32	886.32	607.52	8673.25	426.70	10821.16	634.90	1847.67

Statement of Assets and Liabilities as on Asoj end, 2073(Mid-Oct, 2016)

S.N.	BFI Name	NSMFL	Gurkhas	Union	PFCL	Goodwill	SIFCL	Lumbini	ILFCO	Lalitpur	United FC	General	Progressive	Janaki	Pokhara
	Liabilities														
1	**CAPITAL FUND**	**-1.61**	**788.50**	**116.43**	**501.61**	**550.53**	**325.70**	**883.96**	**2288.88**	**7.33**	**810.49**	**147.20**	**200.71**	**528.51**	**685.03**
	a. Paid-up Capital	233.33	578.66	176.59	349.03	453.75	243.10	412.50	2008.80	187.95	643.82	132.23	200.16	310.78	491.12
	b. Calls in Advance		0.82							4.53		87.97			
	c. Proposed Bonus Share														66.30
	d. General Reserves	170.47	346.98	33.96	109.31	82.46	82.39	128.74	213.37	94.66	128.81	15.81	4.43	86.54	125.84
	e. Share Premium	2.48	8.26						3.59		1.49	0.23	6.80		
	f. Retained Earning	-428.88	-202.22	-137.80	40.93	14.33	0.16	292.59	59.77	-368.98	34.60	-95.97	-12.71	131.19	1.01
		21.00	56.01	43.68	2.34		0.05	50.13	3.36	89.17	1.77	6.93	2.03		0.77
2	**BORROWINGS**					720.00					80.00				
	a. NRB														
	b. Interbank Borrowing					720.00					80.00				
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	502.42	2949.27	857.47	3033.65	3711.13	1798.94	2095.28	1139.40	252.27	4695.05	18.64	519.21	1417.34	3083.32
	a. Current			9.24					8.72						
	Domestic			9.24					8.72						
	Foreign														
	b. Savings	32.03	1950.41	284.14	1559.63	2252.35	578.48	1138.06	612.24	186.13	2980.08	15.02	353.62	591.86	1680.94
	Domestic	32.03	1950.41	284.14	1559.63	2252.35	578.48	1138.06	612.24	186.13	2980.08	15.02	353.62	591.86	1680.94
	Foreign														
	c. Fixed		998.86	485.23	1474.02	1449.69	1220.46	956.26	476.23	59.03	1714.97	3.62	165.59	823.31	1402.38
	Domestic		998.86	485.23	1474.02	1449.69	1220.46	151.61	476.23	59.03	1714.97	3.62	165.59	823.31	1402.38
	Foreign							804.65							
	d. Call Deposits	204.83		44.61					29.70						
	Domestic	204.83		44.61					29.70						
	Foreign														
	e. Others	265.56		34.24		9.10		0.96	12.52	7.11				2.17	
	Domestic	265.56		34.24		9.10		0.96	12.52	7.11				2.17	
	Foreign														
4	**Bills Payable**			0.23											
5	**Other Liabilities**	4989.13	873.92	168.84	720.91	366.24	125.73	312.58	541.08	788.12	200.01	356.67	27.94	156.47	293.02
	1. Sundry Creditors	85.97	10.76		9.70	39.98	8.69	9.54	24.88	0.30	30.13	7.03	0.85	2.32	62.44
	2. Loan Loss Provision	2320.89	234.92	124.47	303.20	128.05	18.60	195.86	196.79	454.08	83.48	170.30	11.78	43.49	79.77
	3. Interest Suspense a/c	2432.21	215.67	25.21	104.93	26.78	2.96	109.72	138.38	295.82	39.26	155.65	4.63	59.50	89.57
	4. Others	150.05	412.57	19.16	303.08	171.44	95.47	-2.55	181.04	37.92	47.13	23.69	10.68	51.16	61.23
6	**Reconcillation A/c**	0.05								0.04		-0.47			
7	**Profit & Loss A/c**	69.72	59.07	4.30		11.96	27.13	6.14	3.01	32.05	10.22		3.69	27.57	16.47
		5559.71	4670.76	1147.26	4256.18	5359.87	2277.50	3297.95	3972.37	1079.80	5795.76	522.04	751.55	2129.89	4077.85
	Assets														
1	**LIQUID FUNDS**	75.75	860.09	367.38	1549.61	1505.04	464.78	917.83	891.13	85.48	1070.54	145.80	152.83	766.04	755.18
	a. Cash Balance	2.71	95.89	6.78	46.04	122.29	18.70	8.04	5.83	1.84	81.64	1.23	14.06	1.87	36.38
	Nepalese Notes & Coins	2.71	95.89	6.78	46.04	122.29	18.70	8.04	5.83	1.84	81.64	1.23	14.06	1.87	36.38
	Foreign Currency														
	b. Bank Balance	38.83	85.26	152.13	1503.57	1382.74	446.08	50.40	885.31	83.64	988.90	144.57	138.77	33.46	61.43
	1. In Nepal Rastra Bank	0.21	85.26	137.54	145.49	157.93	48.31	41.57	45.57	13.47	188.08	0.75	13.81	32.67	61.43
	Domestic Currency	0.21	85.26	137.54	145.49	157.93	48.31	41.57	45.57	13.47	188.08	0.75	13.81	32.67	61.43
	Foreign Currency														
	2. "A"Class Licensed Institution	2.30		13.87	327.14	1224.81	350.30	8.84	838.03	70.17	511.98	2.04	45.08	0.79	
	Domestic Currency	2.30		13.87	327.14	1224.81	350.30	8.84	838.03	70.17	511.98	2.04	45.08	0.79	
	Foreign Currency														
	3. Other Financial Ins.	36.33		0.72	1030.93		47.48		1.71		288.83	141.79	79.88		
	4. In Foreign Banks														
	c. Money at Call	34.20	678.94	208.47				859.39						730.72	657.37
	Domestic Currency	34.20	678.94	208.47				859.39						730.72	657.37
	Foreign Currency														
2	**INVESTMENT IN SECURITIES**	10.01	27.00	16.50		123.57	95.00	140.00	1490.00		180.00		5.00		129.48
	a. Govt.Securities	10.01	27.00			123.57	95.00	140.00	1490.00		180.00		5.00		1.48
	b. NRB Bond			16.50											128.00
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	72.55	185.93	2.53	3.80	197.50	3.30	144.88	53.34	14.12	94.76	0.20	10.83	5.78	22.49
	a. Interbank Lending														
	b. Non Residents														
	c. Others	72.55	185.93	2.53	3.80	197.50	3.30	144.88	53.34	14.12	94.76	0.20	10.83	5.78	22.49
4	**LOANS & ADVANCES**	2353.74	2680.44	649.63	2284.44	3123.67	1506.87	1787.04	1068.00	540.65	4233.97	170.75	557.92	1249.64	2803.61
	a. Private Sector	2353.74	2680.44	649.63	2284.44	3123.67	1506.87	1787.04	963.00	540.65	4233.97	170.75	507.92	1249.64	2762.68
	b. Financial Institutions								105.00				50.00		40.93
	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**	68.42	114.78	23.56	34.95	240.98	121.29	9.08	24.46	3.32	89.89	1.63	7.04	6.07	151.24
8	**OTHER ASSETS**	2963.15	648.08	88.05	310.38	163.21	66.07	299.12	289.68	427.66	126.06	184.74	17.93	99.01	215.84
	a. Accrued Interest:	2426.20	215.67	25.24	104.93	26.78	3.86	123.76	169.67	295.82	41.12	155.65	4.63	59.50	89.57
	Financia		162.81	18.21			0.33		127.22	17.91					
	Government Enterpris			0.03			0.89	14.04	21.58		1.86				
	Private Sector	2426.20	52.87	7.00	104.93	26.78	2.64	109.72	20.87	277.91	39.26	155.65	4.63	59.50	89.57
	b. Staff Loans / Adv.		3.50	9.61	4.65	5.68	0.80	1.82		27.33	42.53	3.14	1.25		
	c. Sundry Debtors	427.23	26.26	8.99	3.55		3.88	0.00	16.64		26.62	25.90	4.46	5.17	20.60
	d. Cash In Transit														
	e. Others	109.72	402.65	44.20	197.25	130.76	57.54	173.54	103.37	104.51	15.80	0.05	7.59	34.34	105.67
9	**Expenses not Written off**		0.98	0.02		5.91			19.24						
10	**Non Banking Assets**	16.10	77.66		0.13		1.00		80.72	8.58	0.54	16.56		3.34	
11	**Reconcillation Account**		75.80	-0.74	0.07							0.97			
12	**Profit & Loss A/c**			0.32	72.82		19.19		55.80			1.39			
	TOTAL ASSETS	5559.71	4670.76	1147.26	4256.18	5359.87	2277.50	3297.95	3972.37	1079.80	5795.76	522.04	751.55	2129.89	4077.85

Statement of Assets and Liabilities as on Asoj end, 2073(Mid-Oct, 2016)

S.N.	BFI Name	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori	Everest	ICFC	Sagarmatha	Kuber	Seti
	Liabilities														
1	**CAPITAL FUND**	**400.01**	**83.75**	**51.72**	**253.30**	**360.79**	**-110.10**	**-794.27**	**-82.45**	**424.80**	**182.79**	**962.57**	**567.10**	**-198.70**	**86.42**
	a. Paid-up Capital	246.76	150.00	37.03	474.41	201.60	181.98	935.07	70.00	293.74	157.46	685.29	369.30	150.00	63.45
	b. Calls in Advance		50.36				1.37		24.49					25.23	
	c. Proposed Bonus Share											116.50			
	d. General Reserves	47.95	1.96	4.63	80.63	41.25	20.69	193.49	46.44	58.72	24.08	123.55	55.01	4.49	9.29
	e. Share Premium	0.12			0.52	10.07	1.36	2.61			0.99	25.79		0.62	
	f. Retained Earning	104.56	-169.77	9.39	-429.47	105.17	-315.50	-1925.43	-384.68	70.33	0.26	9.67	134.26	-379.04	13.68
		0.63	51.20	0.67	127.21	2.70			161.30	2.01		1.77	8.53		
2	**BORROWINGS**					400.00		29.74		200.00		1830.12			
	a. NRB														
	b. Interbank Borrowing					400.00		29.74		200.00		1830.12			
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	1875.76	40.28	143.90	1871.66	2430.13	151.74	859.15	278.69	2165.02	1341.08	5995.29	3055.46	205.72	277.41
	a. Current														
	Domestic														
	Foreign														
	b. Savings	973.30	34.17	58.92	1006.20	1973.83	96.67	22.68	128.26	774.71	809.47	4155.86	1575.25	21.39	172.60
	Domestic		34.17	58.92	1006.20	1973.83	96.67	22.68	128.26	774.71	809.47	4155.86	1575.25	21.39	172.60
	Foreign	973.30													
	c. Fixed	902.46	4.89	84.98	862.16	455.48	55.07			848.85	531.61	1837.16	1191.79	184.33	104.81
	Domestic	902.46	4.89	84.98	862.16	455.48	55.07			848.85	531.61	1837.16	1191.79	184.33	104.81
	Foreign														
	d. Call Deposits												288.42		
	Domestic												288.42		
	Foreign														
	e. Others		1.22		3.30	0.81		836.47	150.42	541.46		2.28			
	Domestic		1.22		3.30	0.81		836.47	150.42	541.46		2.28			
	Foreign														
4	**Bills Payable**											0.04			
5	**Other Liabilities**	154.88	162.86	24.42	763.60	162.46	601.23	3538.28	882.61	103.15	70.41	597.56	438.35	433.42	26.11
	1. Sundry Creditors	34.30	0.81	1.80	39.28	7.63	4.29	14.91	4.35	13.68	5.09	153.09	4.00	13.67	4.59
	2. Loan Loss Provision	38.20	53.76	9.44	364.61	36.77	259.70	1731.52	374.03	34.98	20.20	124.89	131.02	172.90	6.55
	3. Interest Suspense a/c	22.98	28.37	5.70	198.38	13.48	257.85	1738.05	393.72	8.38	8.55	32.15	79.50	223.04	8.16
	4. Others	59.40	79.91	7.47	161.33	104.59	79.39	53.80	110.50	46.10	36.57	287.42	223.84	23.81	6.82
6	**Reconcillation A/c**		2.05					0.00					700.27	1353.90	3.93
7	**Profit & Loss A/c**	12.32		1.51	10.27	23.12	8.22	8.43	36.00	22.32		66.13	32.76	170.46	1.08
		2442.97	288.95	221.55	2898.83	3376.51	651.09	3641.33	1114.85	2915.28	1594.29	9451.70	4793.95	1964.80	394.94
	Assets														
1	**LIQUID FUNDS**	784.89	71.20	34.59	475.53	851.15	41.02	54.48	95.65	706.65	441.68	3758.23	698.43	106.03	80.36
	a. Cash Balance	23.91	1.08	1.91	38.93	65.55	1.44	1.56	0.38	16.67	17.28	232.95	21.90	6.70	3.72
	Nepalese Notes & Coins	23.91	1.08	1.91	38.93	65.55	1.44	1.56	0.38	16.62	17.28	232.95	21.90	6.70	3.70
	Foreign Currency									0.04					0.01
	b. Bank Balance	96.82	70.12	17.56	436.60	79.16	39.57	52.92	95.27	53.83	424.41	3525.28	676.53	0.00	76.65
	1. In Nepal Rastra Bank	95.46	2.97		42.81	78.92	0.08	4.24	1.28	53.32	28.50	231.70	123.14	0.00	0.16
	Domestic Currency	95.46	2.97		42.81	78.92	0.08	4.24	1.28	53.32	28.50	231.70	123.14	0.00	0.16
	Foreign Currency														
	2. "A"Class Licensed Institution	1.36	66.79	17.56	303.48	0.24	24.87	23.96	90.97	0.52	215.32	2871.78	216.77		56.33
	Domestic Currency	1.36	66.79	17.56	303.48	0.24	24.87	23.96	90.97	0.52	215.32	2871.78	216.77		56.33
	Foreign Currency														
	3. Other Financial Ins.		0.37		90.31		14.63	24.71	3.02		180.59	421.80	336.62		20.16
	4. In Foreign Banks														
	c. Money at Call	664.15		15.12		706.44				636.15				99.32	
	Domestic Currency	664.15		15.12		706.44				636.15				99.32	
	Foreign Currency														
2	**INVESTMENT IN SECURITIES**				250.00	42.80				65.00		150.00	180.45		
	a. Govt.Securities				250.00					65.00		150.00	180.45		
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents					42.80									
3	**SHARE & OTHER INVESTMENT**	19.88	0.10	0.19	7.15		0.25	0.03	3.23	193.24	0.55	188.40	171.20	0.50	0.10
	a. Interbank Lending												8.00		
	b. Non Residents														
	c. Others	19.88	0.10	0.19	7.15		0.25	0.03	3.23	193.24	0.55	188.40	163.20	0.50	0.10
4	**LOANS & ADVANCES**	1469.98	54.91	155.07	1541.26	2182.10	249.12	1711.79	380.72	1789.53	1101.60	4717.63	2780.75	175.07	277.41
	a. Private Sector	1469.98	54.91	155.07	1541.26	2182.10	249.12	1711.79	380.72	1769.55	1101.60	4717.63	2780.75	175.07	277.41
	b. Financial Institutions									19.98					
	c. Government Organizations														
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**	44.30	3.33	7.13	127.09	35.87	15.33	86.51	201.07	58.46	10.75	86.77	31.97	7.90	5.57
8	**OTHER ASSETS**	107.45	90.68	23.64	392.65	263.27	278.20	1788.52	432.87	102.40	37.33	530.91	221.42	236.52	31.50
	a. Accrued Interest:	22.98	28.37	5.70	198.38	13.48	257.85	1738.05	393.72	9.00	8.55	71.94	81.51	223.09	8.16
	Financia							1738.05		0.70		12.86	16.07		
	Government Enterpris									0.62		3.47	2.02		
	Private Sector	22.98	28.37	5.70	198.38	13.48	257.85		393.72	7.68	8.55	55.62	63.43	223.09	8.16
	b. Staff Loans / Adv.	17.45	0.05	2.75	4.48	7.84	4.28	0.08		23.17	8.41	86.49	14.96	1.50	1.78
	c. Sundry Debtors	7.67	55.04	0.85	37.72	134.58	0.02	3.77	0.65	12.07	7.72	26.03	10.70	3.58	18.00
	d. Cash In Transit														
	e. Others	59.35	7.22	14.34	152.07	107.38	16.06	46.61	38.50	58.17	12.64	346.45	114.24	8.35	3.56
9	**Expenses not Written off**			0.24		0.24									
10	**Non Banking Assets**	7.14	65.54	0.69	100.21	1.07	66.52		1.31			19.76	5.66	82.28	
11	**Reconcillation Account**		2.15				0.65						700.27	1353.90	
12	**Profit & Loss A/c**	9.33	1.04		4.94						2.38				
	TOTAL ASSETS	2442.97	288.95	221.55	2898.83	3376.51	651.09	3641.33	1114.85	2915.28	1594.29	9451.70	4793.95	1964.80	394.94

S.N.	BFI Name	hama	Namaste	Unique	Manjushree	Jebils	Reliance	Bhaktapur
	Liabilities							
1	**CAPITAL FUND**	**290.87**	**54.90**	**315.50**	**369.92**	**321.64**	**626.20**	**225.42**
	a. Paid-up Capital	221.00	37.50	276.79	250.65	256.85	445.71	200.00
	b. Calls in Advance							
	c. Proposed Bonus Share		9.00					11.00
	d. General Reserves	26.26	7.60	38.06	20.50	28.47	28.66	5.66
	e. Share Premium							
	f. Retained Earning	28.43	0.01	0.64	97.94	36.32	147.79	8.76
		15.17	0.79		0.83		4.03	
2	**BORROWINGS**				827.90			2.20
	a. NRB				37.90			2.20
	b. Interbank Borrowing				790.00			
	c. Foreign Banks and Fin. Ins.							
	d. Other Financial Ins.							
	e. Bonds and Securities							
3	**DEPOSITS**	202.10	379.95	730.96	2637.03	940.21	2635.95	451.19
	a. Current					0.43		
	Domestic					0.43		
	Foreign							
	b. Savings	112.30	305.59	306.88	559.56	384.22	1146.82	224.19
	Domestic	112.30	305.59	306.88	559.56	384.22	1146.82	224.19
	Foreign							
	c. Fixed	29.52	74.33	319.25	937.06	410.93	594.82	125.84
	Domestic	29.52	74.33	319.25	937.06	410.93	594.82	125.84
	Foreign							
	d. Call Deposits					3.76		101.16
	Domestic					3.76		101.16
	Foreign							
	e. Others	60.28	0.02	104.83	1140.41	140.86	894.30	
	Domestic	60.28	0.02	104.83	1140.41	140.86	894.30	
	Foreign							
4	**Bills Payable**							
5	**Other Liabilities**	38.91	15.61	27.54	206.54	159.49	157.02	36.38
	1. Sundry Creditors	0.08	0.08	5.39	1.30	2.92	9.37	0.61
	2. Loan Loss Provision	4.87	5.13	7.75	84.01	53.21	77.64	27.08
	3. Interest Suspense a/c	2.11	0.93	2.86	77.67	29.86	36.36	0.55
	4. Others	31.86	9.46	11.54	43.55	73.50	33.66	8.15
6	**Reconcillation A/c**							
7	**Profit & Loss A/c**	3.45	2.73	3.46	8.46	6.79	2.47	2.36
		535.33	453.19	1077.46	4049.85	1428.14	3421.63	717.55
	Assets							
1	**LIQUID FUNDS**	169.38	178.90	448.71	1486.98	220.57	952.72	180.87
	a. Cash Balance	1.58	5.56	2.88	35.97	7.24	28.32	8.89
	Nepalese Notes & Coins	1.58	5.55	2.88	35.97	7.24	28.32	8.89
	Foreign Currency		0.01					
	b. Bank Balance	167.80	9.32	445.83	1451.02	34.76	924.40	171.98
	1. In Nepal Rastra Bank	11.02		19.85	167.27	34.76	142.04	23.66
	Domestic Currency	11.02		19.85	167.27	34.76	142.04	23.66
	Foreign Currency							
	2. "A"Class Licensed Institution	13.53	9.32	187.22	1072.41		492.28	14.77
	Domestic Currency	13.53	9.32	187.22	1072.41		492.28	14.77
	Foreign Currency							
	3. Other Financial Ins.	143.25		238.75	211.34		290.08	133.54
	4. In Foreign Banks							
	c. Money at Call		164.03			178.57		
	Domestic Currency		164.03			178.57		
	Foreign Currency							
2	**INVESTMENT IN SECURITIES**			50.00		67.50		18.60
	a. Govt.Securities			50.00		67.50		18.60
	b. NRB Bond							
	c. Govt.Non-Fin. Ins.							
	d. Other Non-Fin Ins.							
	e Non Residents							
3	**SHARE & OTHER INVESTMENT**	40.17		0.42		22.19	120.45	23.44
	a. Interbank Lending							
	b. Non Residents							
	c. Others	40.17		0.42		22.19	120.45	23.44
4	**LOANS & ADVANCES**	277.88	269.81	559.82	2323.89	934.07	2205.03	460.81
	a. Private Sector	255.38	269.81	530.22	2265.39	903.07	2094.26	460.81
	b. Financial Institutions	22.50		29.60	58.50	31.00	73.50	
	c. Government Organizations						37.27	
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**	7.95	0.67	2.63	35.16	4.31	17.90	3.17
8	**OTHER ASSETS**	26.50	3.71	15.88	162.48	176.18	116.71	29.11
	a. Accrued Interest:	2.11	0.93	3.63	77.67	30.57	36.36	0.82
	Financia	0.89	0.08	0.86	18.81	7.59	0.35	
	Government Enterpris			0.77		0.70		0.27
	Private Sector	1.22	0.85	2.01	58.86	22.28	36.01	0.55
	b. Staff Loans / Adv.	0.18		0.82	35.18	10.55	11.47	2.76
	c. Sundry Debtors		1.79	0.67	13.34	61.65	2.73	20.88
	d. Cash In Transit							
	e. Others	24.21	0.99	10.77	36.28	73.41	66.15	4.65
9	**Expenses not Written off**		0.11			0.50		1.55
10	**Non Banking Assets**	13.45			41.35		7.72	
11	**Reconcillation Account**						-0.25	
12	**Profit & Loss A/c**					2.81	1.35	
	TOTAL ASSETS	535.33	453.19	1077.46	4049.85	1428.14	3421.63	717.55

Profit and Loss Statement of upto Asoj end, 2073(Mid-Oct, 2016)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global
Expenses																		
1. Interest Expense	**392.57**	**469.47**	**452.27**	**779.01**	**130.18**	**507.83**	**460.87**	**403.06**	**490.93**	**644.78**	**314.76**	**706.29**	**488.17**	**412.38**	**509.43**	**454.00**	**991.15**	**599.67**
1.1 On Deposit Liabilities	299.09	468.43	441.41	741.33	129.16	487.38	424.46	403.05	490.93	619.39	313.84	685.26	472.42	411.89	500.25	451.17	960.51	583.47
1.1.1 Saving Account	164.45	302.51	242.72	152.06	79.47	210.43	132.73	84.00	140.41	121.19	74.92	106.12	125.51	70.65	81.18	152.94	407.83	169.29
1.1.2 Fixed Account	124.73	143.29	92.18	400.34	30.93	276.95	241.62	257.23	286.99	380.56	162.98	393.94	257.05	238.36	296.97	280.57	526.37	280.14
1.1.2.1 Up to 3 months Fixed Account		1.03	13.83	4.56	0.04	37.65	55.33		118.53						1.43	76.61		0.26
1.1.2.2 3 to 6 months Fixed Account		0.90	18.44		3.04		44.09	0.07	24.53						0.19	67.32		12.93
1.1.2.3 6 months to 1 year Fixed Account		65.66	46.09		25.68	239.30	121.03		106.50	380.56	11.16	367.39	54.89		217.43	64.23		205.46
1.1.2.4 Above 1 year Fixed Account	124.73	75.70	13.83	395.78	2.17		21.17	257.16	37.43		151.83	26.55	202.16	238.36	77.92	72.41	526.37	61.49
1.1.3 Call Deposit	9.91	22.63	106.51	188.93	18.77		50.11	61.82	63.53	117.63	75.93	185.20	89.85	102.88	122.09	17.66	16.61	134.04
1.1.4 Certificate of Deposit																	9.71	
1.2 On Borrowing	93.48	1.04	10.86	37.67	1.02	20.45	36.41	0.01		25.39	0.93	21.03	15.76	0.49	9.18	2.83	30.64	16.20
2. Commission Expense		**15.14**	**48.09**	**40.66**				**4.06**									**0.17**	**15.62**
3. Staff Expense	**540.89**	**518.56**	**243.09**	**142.90**	**118.40**	**240.86**	**190.66**	**106.13**	**186.16**	**184.73**	**66.36**	**197.45**	**132.08**	**79.97**	**84.27**	**104.96**	**803.20**	**223.64**
4. Office Operating Expenses	**159.91**	**157.20**	**134.65**	**152.09**	**84.80**	**190.88**	**146.66**	**68.10**	**119.88**	**138.75**	**49.83**	**133.12**	**103.66**	**59.77**	**100.59**	**126.55**	**187.46**	**174.75**
5. Foreign Exchange Loss								**0.84**			**0.21**						**1.06**	
5.1 Due to Change in Exchange Rates								0.84			0.21						0.25	
5.2 Due to Foreign Currency Transaction																	0.81	
6. Non Operating Expense														**0.04**			**0.00**	
7. Provision for Risk	**177.78**	**331.96**		**166.36**	**29.33**	**52.61**	**68.33**	**163.31**	**49.77**	**97.69**	**30.41**	**39.44**	**81.10**	**69.40**	**163.49**	**172.39**	**581.12**	**159.40**
7.1 Loan loss Provision	179.36	327.72		166.36	29.33	52.61	68.33	163.31	42.43	97.59	30.41	35.44	81.10	69.40	163.49	172.39	579.92	159.40
7.1.1 General Loan loss Provision	179.36	36.43		142.71	16.03		54.79	101.00	42.43	38.51	30.39	19.74	66.11	43.11	39.47	172.39	69.01	159.40
7.1.1.1 Pass Loan Loss Provision	179.36	36.43		77.23	11.40		54.79	79.45	42.43	-0.61	30.39	29.61	53.83	23.17	17.17	172.39	66.87	159.40
7.1.1.2 Watch List Provision				65.49	4.62			21.54		39.12		-9.87	12.28	19.94	22.29		2.14	
7.1.2 Special Loan Loss Provision		291.29		23.64	13.31		13.54	62.31		59.07	0.02	15.70	14.99	26.29	124.02		510.91	
7.1.3 Additional Loan Loss Provision						52.61												
7.2. Provision for Non-Banking Assets	3.68	0.94							7.34			4.00					1.21	
7.3. Provision for Loss on Investment		1.03																
7.5. Provision for Loss of Other Assets	-5.26	2.27								0.11								
8. Loan Written Off			**0.52**		**2.46**												**0.00**	
9. Provision for Staff Bonus	**135.01**		**135.24**	**105.83**	**50.23**	**62.75**	**50.60**		**73.35**	**38.71**	**18.43**	**37.29**	**32.38**	**19.63**	**19.41**	**39.17**	**45.06**	**59.75**
10. Provision for Income Tax	**504.33**		**393.49**	**317.49**	**150.68**	**189.00**	**151.79**		**220.04**	**116.13**	**55.30**	**111.88**	**97.15**	**58.90**	**58.22**	**117.52**	**140.80**	**176.54**
11. Others		**0.16**																
12. Net Profit	**1183.28**	**720.87**	**958.96**	**740.80**	**351.59**	**438.46**	**354.18**	**337.45**	**513.42**	**270.97**	**129.03**	**261.05**	**226.69**	**137.44**	**135.85**	**274.20**	**422.39**	**420.93**
Total Expenses	**3093.78**	**2213.36**	**2366.31**	**2445.13**	**917.67**	**1682.38**	**1423.08**	**1082.94**	**1653.55**	**1491.77**	**664.34**	**1486.52**	**1161.23**	**837.52**	**1071.25**	**1288.79**	**3172.40**	**1830.30**
Income																		
1. Interest Income	**1566.95**	**1763.80**	**1836.35**	**1888.69**	**630.22**	**1334.01**	**1153.76**	**732.53**	**1401.83**	**1269.79**	**557.17**	**1266.37**	**995.53**	**674.90**	**889.52**	**983.01**	**2609.13**	**1423.18**
1.1 On Loans and Advances	1505.15	1633.31	1624.16	1824.23	540.46	1240.45	991.60	695.75	1311.72	1204.23	538.35	1180.26	952.71	637.46	837.45	882.82	2592.31	1346.23
1.2 On Investment	51.15	96.81	100.81	31.11	30.56	66.53	63.05	18.03	83.74	60.49	12.59	73.71	39.91	21.07	52.07	79.73	5.92	64.02
1.2.1 Government Bonds	51.15	48.49	96.47	31.11	30.56	66.53	63.05	4.26	13.70	60.49	9.97	62.60	36.97	21.07	52.00	79.73	5.92	64.02
1.2.2 Foreign Bonds			4.34						27.41			3.70						
1.2.3 NRB Bonds		32.84						13.77	42.63		2.63	7.41			0.06			
1.2.4 Debenture & Bonds		15.48											2.93					
1.3 On Agency Balance	1.43	10.69	1.90	32.27	0.48	27.02	1.28	0.41				0.85				2.80		
1.4 On Call Deposit		14.81	90.04	1.03	9.65			13.74	6.37	1.34	1.27	8.97				17.66		12.90
1.5 On Others	9.23	8.18	19.45	0.06	49.07		97.83	4.60		3.74	4.96	2.58	2.91	16.36			10.90	0.02
2. Commission and Discount	**63.99**	**132.82**	**282.37**	**202.86**	**98.62**	**162.24**	**211.00**	**129.49**	**78.55**	**88.75**	**35.29**	**26.46**	**90.68**	**51.70**	**110.08**	**194.51**	**57.46**	**220.35**
2.1 Bills Purchase and Discount		0.71	0.11	1.31	2.18	6.39		15.16	0.74	5.69	0.05	3.54	0.29	0.04	5.93			
2.2 Commission	63.99	127.94	276.85	201.55	67.93	122.16	121.91	112.38	77.81	83.06	33.80	19.62	90.39	14.67	100.50	95.72	57.46	212.67
2.3 Others		4.17	5.40		28.51	33.69	89.09	1.94			1.44	3.30		37.00	3.65	98.79		7.68
3. Exchange Flactuation Income	**18.52**	**6.12**	**152.76**	**161.96**	**155.99**	**154.51**	**40.27**	**37.37**	**21.53**	**57.76**	**12.31**	**51.05**	**35.12**	**26.18**	**44.21**	**18.14**	**42.93**	**58.75**
3.1 Due to Change in Exchange Rate	-7.47	-18.14	90.29	1.77	16.69		2.04					-0.30	0.46	0.59	0.47	-17.59	20.89	47.31
3.2 Due to Foreign Currency Transaction	25.99	24.26	62.46	160.18	139.30	154.51	38.23	37.37	21.53	57.76	12.31	51.35	34.67	25.60	43.75	35.73	22.04	11.44
4. Other Operating Income	**107.21**	**172.64**	**36.03**	**116.23**	**13.79**	**25.79**		**47.15**	**114.31**	**41.12**	**27.25**	**109.44**	**22.77**	**17.00**		**93.13**	**159.70**	**10.46**
5. Non Operating Income	**1189.44**	**8.18**	**53.53**	**41.89**	**0.03**	**0.12**	**0.04**	**22.79**	**2.02**		**-0.01**	**32.40**	**0.62**	**3.19**	**23.86**		**0.02**	**10.03**
6. Write Back from Provisions for loss	**89.59**	**95.40**		**33.51**	**14.32**		**18.01**	**83.97**	**35.31**	**33.86**	**32.33**			**64.55**	**3.57**		**258.00**	**107.53**
7. Recovery of written-off Loan	**58.06**	**34.40**	**5.27**		**4.70**			**29.64**		**0.50**		**0.80**	**16.50**				**33.47**	
8. Income from Extra Ordinary transactions						**5.73**											**11.70**	
9. Net Loss																		
Total Income	**3093.78**	**2213.36**	**2366.31**	**2445.13**	**917.67**	**1682.38**	**1423.08**	**1082.94**	**1653.55**	**1491.77**	**664.34**	**1486.52**	**1161.23**	**837.52**	**1071.25**	**1288.79**	**3172.40**	**1830.30**

BFI Name	Citizens	Prime	Sunrise	NMB	PRABHU	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	Sahayogi	Karnali	Triveni	Suprim	Shangrila
Expenses																				
1. Interest Expense	**552.31**	**568.43**	**544.14**	**641.49**	**489.55**	**272.44**	**370.66**	**384.66**	**324.74**	**480.20**	**23.36**	**162.38**	**153.33**	**155.14**	**1.19**	**34.98**	**23.48**	**118.74**	**100.30**	**127.52**
1.1 On Deposit Liabilities	531.98	568.43	543.99	616.86	489.51	267.17	357.25	383.91	324.74	439.61	23.36	162.38	153.33	152.72	1.19	34.98	23.48	118.71	94.68	127.52
1.1.1 Saving Account	46.14	60.08	109.42	94.02	171.97	50.35	83.17	42.25	67.35	151.40	5.22	67.44	73.50	72.12	0.74	25.25	13.47	50.00	29.88	58.52
1.1.2 Fixed Account	374.87	345.99	385.96	403.24	187.48	157.35	106.11	267.38	183.93	181.05	17.77	80.32	42.68	46.79	0.46	8.87	10.01	44.47	25.71	34.76
1.1.2.1 Up to 3 months Fixed Account	0.34		0.33	27.53	0.02	8.11				7.13	0.76	0.16	0.01					0.05		0.16
1.1.2.2 3 to 6 months Fixed Account	27.86	2.59	2.87	0.27	5.81	5.94				25.09	0.31	1.80	38.22			0.00		0.56	0.21	0.81
1.1.2.3 6 months to 1 year Fixed Account	265.60	315.54	364.20	51.27	145.31	124.13	106.11	267.38	183.93	0.04	2.42	17.97	0.61	7.84		2.10		24.71	24.82	19.20
1.1.2.4 Above 1 year Fixed Account	81.07	27.86	18.55	324.19	36.33	19.17				148.80	14.28	60.39	3.84	38.95	0.46	6.77	10.01	19.14	0.68	14.59
1.1.3 Call Deposit	110.97	162.36	48.61	119.59	130.06	59.46	167.97	74.28	73.45	107.15	0.37	14.61	37.15	33.81		0.85		24.24	39.09	34.25
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	20.34		0.15	24.63	0.04	5.28	13.40	0.75		40.59				2.42				0.03	5.62	
2. Commission Expense	**0.54**		**2.67**																	
3. Staff Expense	**106.31**	**67.24**	**112.24**	**162.53**	**205.73**	**52.99**	**86.49**	**59.47**	**70.99**	**85.05**	**12.19**	**36.26**	**33.48**	**28.19**	**1.41**	**9.15**	**6.88**	**26.19**	**20.03**	**32.52**
4. Office Operating Expenses	**88.11**	**241.15**	**108.06**	**128.38**	**155.08**	**61.56**	**73.50**	**60.52**	**66.09**	**92.54**	**8.74**	**24.62**	**30.86**	**28.07**	**0.85**	**5.06**	**6.87**	**25.09**	**16.60**	**22.44**
5. Foreign Exchange Loss					**0.61**		**1.61**												**0.21**	
5.1 Due to Change in Exchange Rates					0.61														0.21	
5.2 Due to Foreign Currency Transaction							1.61													
6. Non Operating Expense					**2.18**		**2.40**		**0.18**	**22.09**		**0.04**								**0.01**
7. Provision for Risk	**62.51**	**18.93**	**151.76**	**176.07**	**100.37**	**42.28**	**132.43**	**418.68**	**43.52**	**65.31**	**50.97**	**37.93**	**-8.94**	**34.99**	**1.63**	**18.57**	**6.31**	**30.77**	**17.69**	**41.22**
7.1 Loan loss Provision	62.51	18.93	136.11	161.60	100.37	42.28	129.85	418.68	43.52	65.31	50.97	37.93	-8.94	34.99	1.63	18.57	6.31	30.74	17.69	41.22
7.1.1 General Loan loss Provision	28.61	39.86	65.84	77.49	-25.55	12.39	70.97	0.03	35.98	59.79	3.92		-6.78	14.83	1.63	10.40	6.31	30.74	11.44	31.18
7.1.1.1 Pass Loan Loss Provision	28.61	14.73	19.50	34.33	63.42	10.44	46.23	0.03	22.68	42.00	3.52		-6.78	0.57	1.63	1.85	6.31	30.74	0.15	-0.09
7.1.1.2 Watch List Provision		25.14	46.34	43.16	-88.97	1.95	24.74		13.30	17.79	0.39			14.27		8.55			11.29	31.27
7.1.2 Special Loan Loss Provision	33.90	-20.93	70.27	84.11	128.23	29.89	58.88	418.65	7.54	5.52	47.06	37.93	-2.17	20.15		8.17			6.25	10.03
7.1.3 Additional Loan Loss Provision					-2.32															
7.2. Provision for Non-Banking Assets			15.65	14.71														0.03		
7.3. Provision for Loss on Investment				-0.24			2.58													
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off	**278.23**				**26.16**	**1.83**							**0.60**	**3.76**						
9. Provision for Staff Bonus	**49.31**	**35.87**	**36.16**		**45.77**	**9.14**	**20.99**		**10.70**	**38.80**	**2.21**	**2.81**	**4.03**	**10.02**		**2.22**		**3.56**		**6.33**
10. Provision for Income Tax	**147.92**	**107.60**	**108.48**		**175.27**	**27.42**	**62.98**		**37.23**	**116.41**	**6.62**	**7.68**	**12.08**	**27.06**		**6.65**		**10.69**		**19.00**
11. Others							**0.00**							**0.03**						
12. Net Profit	**345.16**	**251.06**	**253.12**	**555.79**	**282.45**	**63.98**	**146.95**		**74.92**	**271.62**	**21.01**	**20.43**	**28.19**	**63.13**		**15.52**		**24.94**	**55.62**	**44.34**
Total Expenses	**1630.39**	**1290.27**	**1316.62**	**1664.26**	**1483.17**	**531.63**	**898.00**	**923.32**	**628.37**	**1172.03**	**125.10**	**292.16**	**253.63**	**350.39**	**5.08**	**92.14**	**43.53**	**239.97**	**210.45**	**293.38**
Income																				
1. Interest Income	**988.26**	**948.68**	**1059.79**	**1274.78**	**959.30**	**459.65**	**727.44**	**563.69**	**542.90**	**1013.14**	**80.49**	**269.14**	**298.31**	**272.83**	**0.61**	**81.47**	**32.65**	**209.00**	**191.93**	**268.76**
1.1 On Loans and Advances	942.68	920.78	1010.35	1221.04	873.94	441.17	658.11	527.02	529.21	946.13	58.10	242.93	277.33	247.77	0.61	74.60	31.05	192.00	162.04	251.87
1.2 On Investment	43.46	20.34	40.00	41.01	51.20	13.92	39.40	30.98	6.89	55.76		1.09	1.70	2.09				1.33	10.66	2.71
1.2.1 Government Bonds	37.84	20.34	1.80	41.01	51.20	11.65	0.21	30.98	6.70	49.57			1.70	1.90				1.33		
1.2.2 Foreign Bonds										6.20										
1.2.3 NRB Bonds	5.63		38.20			2.27	39.19		0.19			1.09								
1.2.4 Debenture & Bonds														0.18					10.66	2.71
1.3 On Agency Balance	1.51	0.46	0.20		8.36	0.30	0.07		2.72					22.27	0.00					
1.4 On Call Deposit	0.61		6.84	1.95	12.83		24.65	5.68			22.39	24.89	17.76			6.86	1.60	15.68	18.79	12.84
1.5 On Others		7.11	2.41	10.77	12.97	4.26	5.22		4.08	11.25		0.24	1.52	0.70		0.02			0.44	1.34
2. Commission and Discount	**25.71**	**112.50**	**40.69**	**61.75**	**52.36**	**33.76**	**19.79**	**16.35**	**13.48**	**29.97**	**0.29**	**1.75**	**4.02**	**1.33**		**2.03**	**5.74**	**6.84**	**0.74**	**1.94**
2.1 Bills Purchase and Discount	0.01	1.30	1.76		0.64	0.62	0.09	0.86												
2.2 Commission	15.93	99.56	32.48	60.81	46.04	33.14	19.69	15.49	13.48	29.97	0.29	1.75	4.02	1.33		2.03	0.35	6.84	0.74	1.93
2.3 Others	9.77	11.64	6.45	0.93	5.68												5.39			0.00
3. Exchange Flactuation Income	**49.40**	**25.34**	**34.03**	**61.89**	**50.12**	**13.88**	**33.82**	**20.03**	**22.84**	**47.73**			**0.01**	**0.06**					**1.19**	**0.05**
3.1 Due to Change in Exchange Rate		-1.63	2.29	2.19		8.71		11.43	4.63	0.10			0.00	-0.01						0.05
3.2 Due to Foreign Currency Transaction	49.40	26.97	31.74	59.70	50.12	5.17	33.82	8.60	18.21	47.63			0.01	0.06					1.19	
4. Other Operating Income	**98.78**	**203.25**	**89.31**	**77.45**	**89.23**	**23.80**	**42.71**	**39.93**	**44.77**	**79.75**	**2.28**	**11.36**	**22.31**	**20.02**	**0.01**	**7.20**		**15.67**	**8.42**	**22.45**
5. Non Operating Income	**22.42**	**0.50**	**20.47**	**27.72**		**0.55**	**1.59**		**2.58**		**11.70**		**0.38**	**2.35**				**0.07**		**0.18**
6. Write Back from Provisions for loss	**445.81**		**72.34**	**160.68**	**305.95**		**72.66**	**58.89**	**1.00**	**1.44**	**30.34**	**9.90**	**-71.40**	**44.81**	**1.66**	**1.44**		**2.98**	**8.17**	
7. Recovery of written-off Loan					**26.16**															
8. Income from Extra Ordinary transactions					**0.05**				**0.80**					**9.01**				**5.40**		
9. Net Loss								**224.44**							**2.80**		**5.15**			
Total Income	**1630.39**	**1290.27**	**1316.62**	**1664.26**	**1483.17**	**531.63**	**898.00**	**923.32**	**628.37**	**1172.03**	**125.10**	**292.16**	**253.63**	**350.39**	**5.08**	**92.14**	**43.53**	**239.97**	**210.45**	**293.38**

BFI Name	Gandaki	Infrastructure	Excel	Biratlaxmi	Western	Aaniko	Deva	Miteri	Tinau	Muktinath	Sewa	Kankai	Mahakali	Ace	Bhargav	dyalo	Country	Alpine	Kastamandap	Garima
Expenses																				
1. Interest Expense	**96.21**	**72.42**	**24.47**	**53.25**	**29.03**	**24.53**	**76.23**	**32.51**	**47.66**	**148.48**	**66.65**	**14.02**	**17.46**	**82.78**	**23.95**	**28.75**	**21.46**	**23.03**	**85.15**	**133.19**
1.1 On Deposit Liabilities	71.20	72.42	23.33	53.25	29.03	24.53	75.37	32.51	47.66	147.12	66.65	14.02	17.46	71.21	23.95	28.75	21.46	22.45	84.57	133.19
1.1.1 Saving Account	29.52	21.07	12.41	28.22	17.32	12.83	49.55	12.25	22.90	82.68	27.73	6.86	11.55	30.84	7.29	11.48	6.71	11.05	38.33	65.96
1.1.2 Fixed Account	24.27	29.04	4.52	23.58	11.71	10.85	18.87	17.08	20.73	45.03	27.33	4.34	5.92	28.19	12.92	13.55	11.56	6.57	32.35	45.53
1.1.2.1 Up to 3 months Fixed Account			0.00					0.68	0.11	0.88	0.06				0.10	0.02	0.09		1.50	0.38
1.1.2.2 3 to 6 months Fixed Account	0.65	0.21	0.00	1.67	0.10			0.85	0.12	2.93	0.28	0.35		0.13	0.58	0.66			0.72	2.74
1.1.2.3 6 months to 1 year Fixed Account	19.73	20.46	0.61	8.65	2.38	7.46		5.98	9.67	28.21	6.47	2.11	5.92	23.25	8.46	8.66	6.78	5.08	25.80	18.07
1.1.2.4 Above 1 year Fixed Account	3.89	8.37	3.91	13.27	9.22	3.39	18.87	9.56	10.83	13.00	20.52	1.89		4.82	3.78	4.20	4.69	1.49	4.33	24.33
1.1.3 Call Deposit	17.41	22.31	6.40	1.45		0.85	6.95	3.19	4.03	19.42	11.60	2.82		12.18	3.74	3.72	3.18	4.81	13.90	21.71
1.1.4 Certificate of Deposit																		0.02		
1.2 On Borrowing	25.01		1.13				0.86			1.35				11.57				0.58	0.59	
2. Commission Expense		**0.00**		**0.02**													**0.33**		**0.01**	
3. Staff Expense	**15.70**	**18.86**	**12.47**	**19.97**	**8.55**	**12.81**	**26.93**	**8.03**	**9.84**	**57.75**	**13.51**	**6.74**	**4.78**	**22.39**	**5.31**	**7.18**	**4.45**	**5.87**	**19.90**	**30.99**
4. Office Operating Expenses	**9.08**	**16.80**	**9.32**	**9.04**	**5.37**	**3.62**	**29.15**	**3.92**	**4.36**	**35.96**	**6.92**	**4.60**	**3.17**	**20.59**	**5.88**	**7.10**	**5.63**	**6.41**	**20.80**	**30.07**
5. Foreign Exchange Loss							**0.52**												**3.76**	
5.1 Due to Change in Exchange Rates							0.52												3.76	
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense				**0.45**	**11.22**					**0.01**							**0.02**			
7. Provision for Risk	**11.06**	**2.15**	**14.23**	**26.92**	**7.05**	**9.03**	**38.64**	**3.02**	**3.38**	**25.68**	**6.98**	**3.26**	**9.06**	**20.09**	**0.86**	**9.72**	**15.97**	**9.23**	**-22.05**	**27.75**
7.1 Loan loss Provision	11.06	2.15	14.23	26.92	7.05	9.03	38.64	3.02	3.38	25.68	6.98	3.26	9.06	20.09	0.86	9.72	15.97	9.23	-0.62	27.75
7.1.1 General Loan loss Provision	6.68	-2.08	3.70	7.59		3.00	21.11	2.27	2.50	21.14	3.36	1.27	9.06	1.29	0.86	3.55	3.58	9.23	11.77	24.81
7.1.1.1 Pass Loan Loss Provision	1.98	-1.61	1.29	0.39		0.42	7.98	-0.04	2.48	13.99	3.24	0.55	9.06		0.86			9.23	0.43	6.27
7.1.1.2 Watch List Provision	4.70	-0.47	2.41	7.20		2.58	13.13	2.31	0.02	7.15	0.12	0.73		1.29		3.55	3.58		11.35	18.54
7.1.2 Special Loan Loss Provision	4.38	4.22	10.53	19.33		6.03	17.53	0.74	0.88	4.54	3.63	1.99		18.80		6.16	12.39		0.61	2.94
7.1.3 Additional Loan Loss Provision					7.05														-13.00	
7.2. Provision for Non-Banking Assets																			-21.43	
7.3. Provision for Loss on Investment																				
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off														**4.20**						
9. Provision for Staff Bonus	**4.65**	**2.91**	**3.96**	**1.41**	**0.42**	**1.17**	**7.24**	**3.69**	**2.74**	**14.09**	**3.78**	**1.27**		**9.08**	**0.94**	**0.39**	**0.06**	**0.78**	**7.19**	**6.69**
10. Provision for Income Tax	**13.96**	**8.72**	**11.88**	**4.23**	**1.27**	**3.50**	**21.73**	**11.08**	**8.22**	**41.14**	**11.35**	**3.82**		**27.25**	**2.82**	**1.17**	**0.17**	**2.34**	**21.58**	**20.06**
11. Others																				
12. Net Profit	**32.58**	**20.35**	**27.72**	**9.87**	**2.96**	**8.17**	**50.69**	**25.84**	**19.18**	**99.71**	**26.47**	**8.91**		**63.59**	**6.58**	**2.73**	**0.41**	**5.46**	**50.34**	**46.80**
Total Expenses	**183.25**	**142.22**	**104.05**	**125.14**	**65.87**	**62.83**	**251.13**	**88.09**	**95.39**	**422.82**	**135.67**	**42.63**	**34.47**	**249.98**	**46.34**	**57.04**	**48.50**	**53.12**	**186.67**	**295.55**
Income																				
1. Interest Income	**170.48**	**129.00**	**92.82**	**115.38**	**53.77**	**49.59**	**193.39**	**78.71**	**85.08**	**361.08**	**124.96**	**38.26**	**28.27**	**206.64**	**41.19**	**51.82**	**39.26**	**44.27**	**165.46**	**266.56**
1.1 On Loans and Advances	136.53	108.68	84.11	91.74	53.77	49.59	173.52	72.80	78.38	346.23	116.90	36.58	24.90	171.65	38.06	46.88	35.88	41.07	147.69	246.03
1.2 On Investment		0.64		2.94			0.02							3.87			0.46		1.89	
1.2.1 Government Bonds		0.64		2.94			0.02							3.87			0.46		1.89	
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance																4.94				
1.4 On Call Deposit	8.93	19.68	8.70	20.59			19.75	5.92	6.71	14.44	8.06	1.68		31.12	3.13		2.62	3.20		19.38
1.5 On Others	25.01		0.00	0.10			0.10			0.42	0.00		3.36				0.31		15.89	1.15
2. Commission and Discount	**0.18**	**0.82**	**1.14**	**1.96**	**6.73**	**0.94**	**2.09**	**0.30**	**0.82**	**4.23**	**0.97**	**3.96**	**2.39**	**0.44**	**4.54**	**0.21**	**0.10**	**1.02**	**1.94**	**1.74**
2.1 Bills Purchase and Discount							0.02													
2.2 Commission	0.18	0.82	0.53	1.96	6.73	0.94	2.08	0.13	0.82	4.23	0.97	0.63	2.15	0.44	0.50	0.21	0.10	0.55	1.94	1.74
2.3 Others			0.61					0.16				3.33	0.24		4.04			0.47		
3. Exchange Flactuation Income	**0.01**	**0.00**					**0.55**							**0.36**					**3.98**	
3.1 Due to Change in Exchange Rate	0.01	0.00					0.49							-0.07						
3.2 Due to Foreign Currency Transaction							0.06							0.43					3.98	
4. Other Operating Income	**11.67**	**8.13**	**5.51**	**5.00**	**5.37**	**9.32**	**19.97**	**9.07**	**7.85**	**45.64**	**9.74**			**19.60**	**0.55**	**3.89**	**2.97**	**7.20**	**8.99**	**27.08**
5. Non Operating Income	**0.75**		**0.59**				**0.57**	**0.00**	**0.87**	**11.35**							**0.10**			**0.17**
6. Write Back from Provisions for loss	**0.18**	**4.27**	**3.98**	**2.82**		**2.98**	**34.56**		**0.76**	**0.53**		**0.41**		**22.94**	**0.05**	**1.12**	**6.07**	**0.64**		
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																			**6.32**	
9. Net Loss													**3.82**							
Total Income	**183.25**	**142.22**	**104.05**	**125.14**	**65.87**	**62.83**	**251.13**	**88.09**	**95.39**	**422.82**	**135.67**	**42.63**	**34.47**	**249.98**	**46.34**	**57.04**	**48.50**	**53.12**	**186.67**	**295.55**

BFI Name	OmDB	FewaDB	Kabeli	Kaski	Corporate	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	IDBL	Kanchan	Matribhumi	Innovative	Vibor	Raptiveri	Tourism	Mission
Expenses																				
1. Interest Expense	**156.84**	**162.13**	**6.32**	**90.40**	**0.89**	**29.06**	**93.32**	**6.68**	**11.02**	**10.30**	**89.60**	**14.35**	**67.78**	**26.63**	**5.81**	**32.74**	**193.07**	**23.41**	**100.64**	**26.67**
1.1 On Deposit Liabilities	156.82	162.13	6.32	90.40	0.89	29.06	93.32	6.68	11.02	10.30	89.60	14.35	67.78	26.63	5.81	32.74	192.71	23.41	98.80	26.67
1.1.1 Saving Account	56.85	52.33	3.26	39.73	0.44	15.99	47.11	4.23	4.70	4.77	60.56	7.77	22.40	16.05	4.13	17.77	58.96	8.53	35.15	15.80
1.1.2 Fixed Account	90.62	70.33	2.40	36.13	0.38	10.41	29.38	0.84	3.78	4.59	23.32	4.26	28.33	8.07	1.27	11.80	92.59	14.37	43.25	6.33
1.1.2.1 Up to 3 months Fixed Account	1.34	0.34	0.04	0.94		0.08					0.13	0.00	0.01		0.01		0.20			0.00
1.1.2.2 3 to 6 months Fixed Account	2.60	1.11	0.03	1.92		0.31	0.76			0.01	0.43	0.11	0.48	0.16	0.14	0.18	0.87		1.23	0.06
1.1.2.3 6 months to 1 year Fixed Account	52.82	47.67	1.03	23.97	0.38	5.19	19.46	0.29	2.78	0.19	10.71	1.56	27.75	2.87	0.55	6.05	18.70	4.78	25.36	3.38
1.1.2.4 Above 1 year Fixed Account	33.86	21.23	1.31	9.30		4.83	9.16	0.56	1.01	4.39	12.06	2.58	0.09	5.03	0.57	5.58	72.81	9.59	16.67	2.90
1.1.3 Call Deposit	9.36	39.47	0.65	14.54	0.07	2.67	16.83	1.60	2.54	0.94	5.72	2.33	17.04	2.51	0.41	3.17	41.16	0.51	20.40	4.54
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	0.01																0.36		1.83	
2. Commission Expense														**6.00**						
3. Staff Expense	**26.75**	**30.58**	**3.21**	**18.28**	**0.77**	**6.35**	**26.13**	**2.31**	**2.75**	**2.44**	**22.61**	**2.06**	**18.16**	**8.46**	**2.00**	**6.25**	**50.23**	**3.16**	**20.79**	**8.53**
4. Office Operating Expenses	**22.00**	**16.39**	**1.38**	**12.69**	**0.63**	**4.74**	**18.55**	**2.41**	**2.51**	**2.52**	**20.24**	**2.26**	**17.48**	**8.05**	**1.10**	**6.57**	**44.68**	**1.61**	**20.64**	**5.67**
5. Foreign Exchange Loss							**0.01**						**0.08**				**0.01**		**1.50**	
5.1 Due to Change in Exchange Rates							0.01										0.00		1.50	
5.2 Due to Foreign Currency Transaction													0.08				0.00			
6. Non Operating Expense																	**0.05**			
7. Provision for Risk	**71.14**	**38.55**	**4.11**	**33.68**	**0.10**	**3.43**	**30.25**	**19.13**	**2.06**	**3.11**	**8.55**	**0.54**	**10.58**	**10.48**	**1.74**	**15.28**	**55.14**	**2.04**	**31.12**	**3.03**
7.1 Loan loss Provision	66.52	38.55	4.11	33.68	0.10	3.43	30.25	19.13	2.06	3.11	8.55	0.54	10.49	10.48	1.74	15.28	54.04	2.04	28.15	3.03
7.1.1 General Loan loss Provision	66.52	38.55	1.18	33.68		1.70	12.20	1.66	1.87	1.53	7.53	0.54	3.16		0.04	9.35	18.12	0.69	18.05	2.73
7.1.1.1 Pass Loan Loss Provision	66.52	38.55	-0.29	33.68		1.10	-3.24		0.48	0.12	7.12	0.46			0.12	0.52	4.70	0.42	1.39	2.00
7.1.1.2 Watch List Provision			1.48			0.60	15.44	1.66	1.40	1.41	0.41	0.08	3.16		-0.07	8.83	13.42	0.27	16.66	0.73
7.1.2 Special Loan Loss Provision			2.93		0.10	1.73	18.06	17.47	0.18	1.58	1.02		7.33		1.77	5.94	35.92	1.35	10.11	0.30
7.1.3 Additional Loan Loss Provision														10.48	-0.07					
7.2. Provision for Non-Banking Assets	4.62																		2.02	
7.3. Provision for Loss on Investment																	1.10		0.95	
7.5. Provision for Loss of Other Assets													0.09							
8. Loan Written Off																				
9. Provision for Staff Bonus	**5.18**	**8.89**	**0.44**	**5.02**		**2.45**	**6.23**	**0.02**	**1.58**		**9.70**		**2.59**	**0.74**		**1.08**	**3.34**		**6.07**	**2.48**
10. Provision for Income Tax	**15.53**	**26.67**	**1.32**	**15.06**		**7.36**	**18.68**		**4.75**		**29.09**		**7.76**	**2.22**		**3.25**			**18.21**	**7.44**
11. Others		**0.00**																		
12. Net Profit	**36.25**	**62.23**	**3.07**	**35.13**	**0.22**	**17.18**	**43.58**		**11.08**	**1.49**	**67.88**	**13.07**	**18.10**	**5.17**	**2.39**	**7.58**	**33.42**		**42.48**	**17.37**
Total Expenses	**333.69**	**345.45**	**19.85**	**210.24**	**2.61**	**70.57**	**236.74**	**30.54**	**35.75**	**19.85**	**247.66**	**32.27**	**142.52**	**67.74**	**13.04**	**72.74**	**379.93**	**30.21**	**241.44**	**71.19**
Income																				
1. Interest Income	**289.63**	**316.83**	**17.40**	**185.55**	**2.61**	**63.58**	**192.72**	**11.27**	**30.50**	**18.07**	**224.64**	**29.98**	**126.81**	**55.47**	**11.78**	**66.74**	**313.13**	**26.52**	**191.83**	**63.62**
1.1 On Loans and Advances	264.50	297.32	17.40	172.87	2.61	52.96	167.66	9.33	26.74	15.76	208.62	28.60	110.47	51.06	9.98	57.86	276.38	26.52	168.76	58.52
1.2 On Investment	1.80	1.98					3.22				0.10		1.80				4.55		1.39	
1.2.1 Government Bonds	1.77	1.98					3.22				0.10		1.80				4.55		1.39	
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds	0.02																			
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance																			0.02	
1.4 On Call Deposit	23.33	17.53		12.68		10.62	21.84	1.94	3.76	2.32	15.92	1.38	14.53	4.41	1.79	8.88	31.68		21.65	5.10
1.5 On Others	0.00	0.00															0.52		0.00	
2. Commission and Discount	**3.20**	**0.77**	**0.32**	**1.80**	**0.00**	**0.35**	**0.67**	**0.63**	**0.24**	**0.42**	**19.19**	**0.88**	**1.22**	**8.93**	**1.27**	**0.29**	**1.34**	**2.48**	**8.19**	**0.38**
2.1 Bills Purchase and Discount																				
2.2 Commission	3.20	0.77	0.32	1.80		0.35	0.67	0.20	0.24	0.25	2.82	0.88	1.22	6.47	0.24	0.24	1.34	0.24	8.19	0.38
2.3 Others					0.00			0.43		0.18	16.37			2.46	1.02	0.05		2.24		
3. Exchange Flactuation Income							**0.00**						**0.01**						**9.95**	
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction							0.00						0.01						9.95	
4. Other Operating Income	**32.92**	**27.84**	**2.13**	**16.09**	**0.00**	**6.48**	**14.70**	**1.28**	**2.45**	**1.36**		**1.42**	**5.99**	**2.68**		**5.20**	**23.34**		**17.94**	**7.19**
5. Non Operating Income	**7.95**			**6.79**			**25.92**				**0.58**		**0.16**						**0.08**	
6. Write Back from Provisions for loss						**0.16**	**2.73**	**0.53**	**2.56**		**3.25**		**8.34**	**0.60**		**0.51**	**41.71**	**0.10**	**13.45**	
7. Recovery of written-off Loan																	**0.41**			
8. Income from Extra Ordinary transactions														**0.06**						
9. Net Loss								**16.82**										**1.11**		
Total Income	**333.69**	**345.45**	**19.85**	**210.24**	**2.61**	**70.57**	**236.74**	**30.54**	**35.75**	**19.85**	**247.66**	**32.27**	**142.52**	**67.74**	**13.04**	**72.74**	**379.93**	**30.21**	**241.44**	**71.19**

BFI Name	Mt. Makalu	Sindhu	Sahara	N Community	Cosmos	Manasilu	Kalinchowk	Kailash	Salpa	Sajha	Apex	Green	Reliable	NFL	NIDC Capital	NSMFL	Gurkhas	Union	PFCL
Expenses																			
1. Interest Expense	**1.93**	**10.91**	**7.82**	**18.75**	**8.08**	**29.36**	**5.33**	**181.47**	**3.79**	**6.92**	**77.76**	**5.59**	**120.65**	**1.98**	**13.98**	**1.06**	**57.97**	**15.01**	**55.23**
1.1 On Deposit Liabilities	1.93	10.91	7.82	18.75	8.08	29.36	5.33	181.47	3.79	6.92	77.76	5.59	117.77	1.98	13.98	1.06	57.97	15.01	55.23
1.1.1 Saving Account	1.53	7.14	5.47	8.81	5.01	15.55	2.11	64.43	2.84	2.89	52.61	1.29	25.84	1.58	6.22	0.98	34.02	3.79	21.96
1.1.2 Fixed Account	0.31	3.77	1.00	5.13	1.73	5.41	1.34	72.33	0.81	1.18	25.15	1.67	68.71	0.40	7.76		23.95	10.39	33.27
1.1.2.1 Up to 3 months Fixed Account				0.10	0.03	0.01		1.28	0.04		0.00		2.38						
1.1.2.2 3 to 6 months Fixed Account	0.00			0.19	0.05	0.12		1.01	0.07	0.02	0.14	0.02	1.21						0.07
1.1.2.3 6 months to 1 year Fixed Account	0.06	2.20		1.83	0.47	2.40	0.48	58.47	0.17	0.28	18.68	0.44	65.12	0.03	3.60			8.60	32.47
1.1.2.4 Above 1 year Fixed Account	0.24	1.57	1.00	3.01	1.19	2.88	0.86	11.57	0.53	0.88	6.33	1.22		0.37	4.16		23.95	1.79	0.73
1.1.3 Call Deposit	0.09		1.35	4.80	1.34	8.40	1.88	44.72	0.14	2.85		2.62	23.22			0.08		0.83	
1.1.4 Certificate of Deposit																			
1.2 On Borrowing													2.88						
2. Commission Expense																			
3. Staff Expense	**0.73**	**6.98**	**2.75**	**6.81**	**3.32**	**7.59**	**2.29**	**43.40**	**2.27**	**3.99**	**10.13**	**1.76**	**24.05**	**0.97**	**4.35**	**1.77**	**8.17**	**4.64**	**7.80**
4. Office Operating Expenses	**0.77**	**6.62**	**1.90**	**5.51**	**3.25**	**8.17**	**2.65**	**31.12**	**0.70**	**2.74**	**8.23**	**1.01**	**16.53**	**1.51**	**3.22**	**4.37**	**9.91**	**3.82**	**5.90**
5. Foreign Exchange Loss								**0.13**											
5.1 Due to Change in Exchange Rates																			
5.2 Due to Foreign Currency Transaction								0.13											
6. Non Operating Expense								**0.04**										**0.42**	
7. Provision for Risk	**0.32**		**3.13**	**4.16**	**1.03**	**1.30**	**3.04**	**31.05**	**0.76**	**17.57**		**1.15**	**38.34**	**1.23**	**0.59**			**-3.64**	**72.14**
7.1 Loan loss Provision	0.32		3.13	4.16	1.03	1.30	3.04	31.05	0.76	17.57		1.15	38.34	1.23	0.59			-3.64	72.14
7.1.1 General Loan loss Provision	0.18		3.13	4.08	0.61	1.30	1.03	19.39	0.42	4.74		0.28	21.75					1.02	20.01
7.1.1.1 Pass Loan Loss Provision			3.13	3.05	0.03	1.05	0.00	0.36	0.16	3.28		0.02							20.01
7.1.1.2 Watch List Provision	0.18			1.03	0.58	0.25	1.03	19.04	0.26	1.46		0.27	21.75					1.02	
7.1.2 Special Loan Loss Provision	0.14			0.08	0.42		2.01	11.66	0.33	12.83		0.87	16.59	1.23	0.59			-4.66	52.13
7.1.3 Additional Loan Loss Provision																			
7.2. Provision for Non-Banking Assets																			
7.3. Provision for Loss on Investment																			
7.5. Provision for Loss of Other Assets																			
8. Loan Written Off																	**18.26**		
9. Provision for Staff Bonus	**0.08**			**1.20**	**0.72**			**18.59**	**0.09**				**1.31**		**4.65**		**8.44**		
10. Provision for Income Tax	**0.23**			**3.61**	**2.15**			**55.76**					**3.93**		**0.23**		**25.32**		
11. Others																			
12. Net Profit	**0.54**	**7.28**	**-3.72**	**8.42**	**5.01**	**20.92**	**2.97**	**130.11**	**0.89**	**5.04**		**1.51**	**9.17**	**31.17**	**46.22**	**69.72**	**59.07**		
Total Expenses	**4.61**	**31.79**	**11.88**	**48.46**	**23.56**	**67.34**	**16.28**	**491.68**	**8.50**	**36.27**	**96.12**	**11.02**	**213.97**	**36.86**	**73.24**	**76.92**	**187.14**	**20.26**	**141.07**
Income																			
1. Interest Income	**4.15**	**28.13**	**9.82**	**41.51**	**20.45**	**62.17**	**14.88**	**393.66**	**7.57**	**12.55**	**36.16**	**9.97**	**185.73**	**16.19**	**23.24**	**13.99**	**85.08**	**21.47**	**63.16**
1.1 On Loans and Advances	3.73	22.97	9.81	37.14	17.62	56.66	10.68	364.60	6.40	10.73	36.16	9.04	156.48	16.19	14.16	13.73	69.64	18.41	51.48
1.2 On Investment		0.00						1.44					3.05		0.13	0.26	0.20		
1.2.1 Government Bonds								1.44					3.05		0.13	0.26	0.20		
1.2.2 Foreign Bonds																			
1.2.3 NRB Bonds																			
1.2.4 Debenture & Bonds		0.00																	
1.3 On Agency Balance																			
1.4 On Call Deposit	0.42	5.16	0.01	4.37	2.84	5.51	4.20	27.62	1.17	1.83		0.93	26.15		8.95	0.01	15.24	3.06	11.68
1.5 On Others													0.05						
2. Commission and Discount	**0.16**	**1.19**		**0.30**	**1.28**	**1.06**	**0.18**	**1.60**	**0.12**	**0.37**	**0.99**	**0.02**	**6.69**	**0.00**			**0.02**	**0.01**	**0.08**
2.1 Bills Purchase and Discount																			
2.2 Commission	0.16	0.31		0.30	1.28	1.06	0.18	1.60	0.12	0.37	0.99	0.02	5.35	0.00			0.02	0.01	0.08
2.3 Others		0.88											1.34						
3. Exchange Flactuation Income								**0.03**					**-0.21**						
3.1 Due to Change in Exchange Rate													-0.21						
3.2 Due to Foreign Currency Transaction								0.03											
4. Other Operating Income	**0.10**	**2.46**	**2.06**	**6.03**	**1.82**	**4.02**	**1.22**	**25.86**	**0.81**	**0.91**	**4.34**	**0.85**	**11.96**	**0.00**	**1.93**	**0.11**	**7.49**	**1.32**	**5.01**
5. Non Operating Income								**54.22**					**4.17**		**22.66**	**2.81**	**11.07**		
6. Write Back from Provisions for loss	**0.19**			**0.62**		**0.10**		**16.31**		**22.43**		**0.18**	**5.64**	**20.67**	**25.41**	**60.01**	**83.48**	**0.55**	
7. Recovery of written-off Loan																		**0.90**	
8. Income from Extra Ordinary transactions											**3.17**								
9. Net Loss											**51.46**							**-3.98**	**72.82**
Total Income	**4.61**	**31.79**	**11.88**	**48.46**	**23.56**	**67.34**	**16.28**	**491.68**	**8.50**	**36.27**	**96.12**	**11.02**	**213.97**	**36.86**	**73.24**	**76.92**	**187.14**	**20.26**	**141.07**

BFI Name	Goodwill	SIFCL	Lumbini	ILFCO	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori	Everest
Expenses																				
1. Interest Expense	**61.29**	**29.34**	**35.33**	**15.56**	**4.02**	**69.38**	**0.22**	**9.99**	**26.06**	**41.51**	**33.41**	**0.27**	**3.21**	**33.54**	**31.90**	**0.32**	**1.39**	**0.34**	**33.78**	**22.71**
1.1 On Deposit Liabilities	55.22	29.34	35.33	15.56	4.02	69.29	0.22	9.99	26.06	41.51	33.41	0.27	3.21	33.54	31.90	0.32	1.17	0.34	33.54	22.71
1.1.1 Saving Account	26.77	7.67	11.23	7.01	2.32	35.96	0.08	6.80	8.08	20.15	13.17	0.13	0.00	12.95	22.91	0.18	0.12	0.34	16.47	11.37
1.1.2 Fixed Account	28.46	21.68	24.10	8.44	1.70	33.32	0.15	3.19	17.98	21.35	20.24	0.15	3.21	20.60	8.99	0.14	0.00		17.07	11.33
1.1.2.1 Up to 3 months Fixed Account	0.03	0.01	0.14			1.74	0.13				0.12	0.04		0.00	0.36				0.13	0.03
1.1.2.2 3 to 6 months Fixed Account	0.13	0.00	0.94			0.16				1.07	0.17			0.16	0.16				0.25	0.07
1.1.2.3 6 months to 1 year Fixed Account	14.64	1.86	16.33	4.67	0.01	6.35		0.67	11.16	8.54	12.21			11.08	5.25	0.00			12.39	7.89
1.1.2.4 Above 1 year Fixed Account	13.66	19.81	6.68	3.77	1.69	25.07	0.02	2.52	6.82	11.74	7.75	0.10	3.21	9.36	3.23	0.14	0.00		4.31	3.34
1.1.3 Call Deposit				0.11													1.05			
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	6.06					0.09											0.22		0.24	
2. Commission Expense															**0.71**					
3. Staff Expense	**12.08**	**5.99**	**3.31**	**60.86**	**3.04**	**15.02**	**2.28**	**1.97**	**2.19**	**8.89**	**6.44**	**0.53**	**0.94**	**15.19**	**5.72**	**1.31**	**1.31**	**0.29**	**4.09**	**4.21**
4. Office Operating Expenses	**12.64**	**3.57**	**3.26**	**15.29**	**1.97**	**12.53**	**0.85**	**1.77**	**0.99**	**5.94**	**3.03**	**1.09**	**0.43**	**8.50**	**4.67**	**1.01**	**0.90**	**0.35**	**2.89**	**3.60**
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense																				
7. Provision for Risk	**18.13**	**2.84**	**0.09**	**7.72**	**1.99**	**29.77**		**1.86**		**6.30**	**0.82**	**1.37**	**0.74**	**3.80**	**16.87**				**6.28**	**6.96**
7.1 Loan loss Provision	18.13	2.84	0.09	7.72	1.99	27.08		1.86		6.30	0.82	1.37	0.74	3.80	16.87				3.83	6.96
7.1.1 General Loan loss Provision		1.73	0.09	0.14		4.03				1.43			0.16	3.45	8.94				3.83	0.82
7.1.1.1 Pass Loan Loss Provision		0.19	0.09			1.24				1.43			0.16	1.48	2.00				3.83	0.82
7.1.1.2 Watch List Provision		1.54		0.14		2.79								1.97	6.94					
7.1.2 Special Loan Loss Provision		1.11		7.58		23.05				4.87		1.37	0.58	0.35	7.93					6.14
7.1.3 Additional Loan Loss Provision	18.13				1.99			1.86			0.82									
7.2. Provision for Non-Banking Assets																				
7.3. Provision for Loss on Investment						2.68													2.46	
7.5. Provision for Loss of Other Assets						0.01														
8. Loan Written Off																				
9. Provision for Staff Bonus	**1.69**	**1.13**	**0.88**			**1.46**				**2.35**	**0.43**			**0.53**						
10. Provision for Income Tax	**4.98**	**3.40**	**2.63**			**4.38**				**7.06**	**1.28**									
11. Others					**5.35**															
12. Net Profit	**11.96**	**7.94**	**6.14**		**32.05**	**10.22**		**3.69**	**27.57**	**16.47**	**2.99**		**1.51**	**5.33**	**23.12**	**8.22**	**8.43**	**36.00**	**22.32**	
Total Expenses	**122.78**	**54.23**	**51.64**	**99.42**	**48.44**	**142.75**	**3.35**	**19.28**	**56.81**	**88.51**	**48.40**	**3.26**	**6.84**	**66.90**	**82.99**	**10.86**	**12.02**	**36.97**	**69.36**	**37.48**
Income																				
1. Interest Income	**86.83**	**49.27**	**45.87**	**44.88**	**8.08**	**116.26**	**0.52**	**13.75**	**52.29**	**81.89**	**43.91**	**1.12**	**4.94**	**42.31**	**72.91**	**1.64**	**11.78**	**0.59**	**57.03**	**32.64**
1.1 On Loans and Advances	70.30	42.72	33.86	19.03	8.08	105.23	0.52	13.75	43.76	72.31	36.82	1.12	4.94	34.47	72.90	1.64	11.78	0.45	48.91	27.44
1.2 On Investment	1.58	0.86	1.47	15.77		1.79				0.40				0.27					0.55	
1.2.1 Government Bonds	1.58	0.86	1.47	15.77		1.79														
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds										0.40				0.27						
1.2.4 Debenture & Bonds																			0.55	
1.3 On Agency Balance		5.69																		
1.4 On Call Deposit	14.94		10.54			8.22			8.53	9.18	7.09			7.58	0.01				7.58	5.19
1.5 On Others				10.08		1.03	0.00											0.14		0.02
2. Commission and Discount	**0.41**		**0.08**	**0.65**		**0.45**		**1.57**	**0.01**	**6.62**	**0.32**	**0.00**	**0.45**	**0.62**		**0.01**			**0.36**	**0.31**
2.1 Bills Purchase and Discount																				
2.2 Commission	0.41		0.08			0.31		0.00	0.01		0.32	0.00		0.62					0.33	0.31
2.3 Others				0.65		0.14		1.57		6.62			0.45			0.01			0.03	
3. Exchange Flactuation Income																				
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																				
4. Other Operating Income	**19.40**	**3.18**	**3.47**	**0.72**		**26.04**			**1.35**		**4.18**	**0.74**		**7.72**	**7.37**		**0.00**		**7.14**	**2.14**
5. Non Operating Income	**16.14**	**1.78**	**2.22**					**1.86**	**0.66**					**1.40**			**0.24**		**4.46**	
6. Write Back from Provisions for loss							**1.44**	**2.11**	**0.86**			**0.36**	**1.45**	**14.84**	**2.70**	**9.21**		**36.38**	**0.36**	
7. Recovery of written-off Loan				**0.37**					**1.65**											
8. Income from Extra Ordinary transactions					**40.36**															
9. Net Loss				**52.79**			**1.39**					**1.04**								**2.38**
Total Income	**122.78**	**54.23**	**51.64**	**99.42**	**48.44**	**142.75**	**3.35**	**19.28**	**56.81**	**88.51**	**48.40**	**3.26**	**6.84**	**66.90**	**82.99**	**10.86**	**12.02**	**36.97**	**69.36**	**37.48**

BFI Name	ICFC	Sagarmatha	Kuber	Seti	hama	Namaste	Unique	Manjushree	Jebils	Reliance	Bhaktapur
Expenses											
1. Interest Expense	**90.75**	**49.52**	**1.62**	**4.65**	**2.77**	**6.73**	**13.94**	**48.01**	**15.80**	**43.39**	**6.00**
1.1 On Deposit Liabilities	79.45	49.52	1.62	4.65	2.77	6.73	13.94	45.84	15.80	43.39	6.00
1.1.1 Saving Account	47.73	21.24	1.59	1.88	2.01	5.02	6.06	27.54	5.37	30.84	2.41
1.1.2 Fixed Account	31.72	23.32	0.03	2.77	0.77	1.70	7.88	18.30	8.68	12.55	2.60
1.1.2.1 Up to 3 months Fixed Account	0.13	0.31					0.08	0.12	0.00	0.23	
1.1.2.2 3 to 6 months Fixed Account	0.14	0.71			0.06	0.06	0.06	0.17	0.01	0.68	
1.1.2.3 6 months to 1 year Fixed Account	22.44	17.61		1.12	0.70	0.28	5.40	14.29	5.23	3.95	1.17
1.1.2.4 Above 1 year Fixed Account	9.00	4.68	0.03	1.65	0.01	1.37	2.34	3.72	3.45	7.69	1.44
1.1.3 Call Deposit		4.96							1.75		0.99
1.1.4 Certificate of Deposit											
1.2 On Borrowing	11.30							2.17			
2. Commission Expense											
3. Staff Expense	**17.13**	**9.58**	**3.07**	**1.70**	**1.09**	**1.36**	**2.35**	**6.54**	**3.47**	**7.60**	**1.78**
4. Office Operating Expenses	**17.00**	**7.01**	**8.70**	**0.90**	**1.98**	**0.62**	**2.14**	**5.54**	**2.92**	**6.30**	**1.58**
5. Foreign Exchange Loss											
5.1 Due to Change in Exchange Rates											
5.2 Due to Foreign Currency Transaction											
6. Non Operating Expense											
7. Provision for Risk	**0.96**	**16.73**		**1.15**	**0.43**	**0.86**	**1.00**	**2.93**	**8.97**	**29.63**	**1.55**
7.1 Loan loss Provision	0.96	16.73		1.15	0.43	0.86	1.00	2.93	8.97	25.37	1.55
7.1.1 General Loan loss Provision	2.04			0.34	0.07	-0.46		2.93		25.37	0.47
7.1.1.1 Pass Loan Loss Provision	-1.46			0.13	0.07	-0.46		2.93		25.37	
7.1.1.2 Watch List Provision	3.51			0.21							0.47
7.1.2 Special Loan Loss Provision	-1.08	16.73		0.81	0.37	1.32			8.97		1.09
7.1.3 Additional Loan Loss Provision							1.00				
7.2. Provision for Non-Banking Assets										4.26	
7.3. Provision for Loss on Investment											
7.5. Provision for Loss of Other Assets									0.00		
8. Loan Written Off											
9. Provision for Staff Bonus	**9.45**	**4.68**		**0.15**	**0.50**	**0.39**		**1.21**	**0.42**	**0.16**	**0.34**
10. Provision for Income Tax	**28.34**	**14.04**		**0.46**	**1.56**	**1.17**		**3.63**	**0.22**	**0.48**	**1.01**
11. Others			**0.02**								
12. Net Profit	**66.13**	**32.76**	**170.46**	**1.08**	**3.45**	**2.73**	**3.46**	**8.46**	**3.98**	**1.12**	**2.36**
Total Expenses	**229.74**	**134.33**	**183.88**	**10.09**	**11.79**	**13.85**	**22.89**	**76.31**	**35.77**	**88.68**	**14.63**
Income											
1. Interest Income	**154.67**	**73.98**	**8.88**	**9.38**	**10.08**	**12.69**	**22.03**	**69.86**	**31.22**	**64.18**	**11.14**
1.1 On Loans and Advances	116.48	66.88	8.88	8.20	7.50	10.09	15.40	58.33	27.99	55.96	10.97
1.2 On Investment	1.85	1.65					0.51		0.62		0.18
1.2.1 Government Bonds	1.85	1.65							0.62		0.18
1.2.2 Foreign Bonds											
1.2.3 NRB Bonds							0.51				
1.2.4 Debenture & Bonds											
1.3 On Agency Balance	36.34										
1.4 On Call Deposit					2.59	2.60	6.11		2.40	8.22	
1.5 On Others		5.45		1.18			0.00	11.53	0.21		
2. Commission and Discount	**1.15**	**0.83**		**0.05**	**0.00**	**0.01**		**5.12**	**0.03**	**0.19**	**0.00**
2.1 Bills Purchase and Discount											
2.2 Commission	1.15	0.83		0.05	0.00	0.01		0.02	0.03	0.04	0.00
2.3 Others								5.10		0.15	
3. Exchange Flactuation Income											
3.1 Due to Change in Exchange Rate											
3.2 Due to Foreign Currency Transaction											
4. Other Operating Income	**7.68**	**11.16**	**11.33**	**0.66**	**0.54**	**1.16**			**2.59**	**6.46**	**3.46**
5. Non Operating Income	**31.74**	**46.66**			**1.17**		**0.86**		**0.07**	**0.79**	
6. Write Back from Provisions for loss	**34.51**	**1.70**	**163.67**					**1.33**	**1.83**	**4.54**	**0.02**
7. Recovery of written-off Loan										**12.52**	
8. Income from Extra Ordinary transactions									**0.03**		
9. Net Loss											
Total Income	**229.74**	**134.33**	**183.88**	**10.09**	**11.79**	**13.85**	**22.89**	**76.31**	**35.77**	**88.68**	**14.63**

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens
Sector Wise																			
Agricultural and Forest Related	4248.99	5496.50	813.98	3636.88	691.59	1799.58	1111.15	385.89	1977.39	2495.67	876.67	1270.57	1214.41	469.56	690.99	1268.04	24368.07	1344.93	305.89
Fishery Related	73.07	312.91		35.14		10.63		11.84	13.30	42.83	29.97	2.20	33.38	44.59	1.19	10.18	843.80	17.98	73.95
Mining Related	340.17	117.56	55.10	216.84				28.15	300.86	61.52	291.93		17.48	464.05		269.39	153.60	34.36	136.36
Manufacturing (Producing) Related	11267.25	9878.06	25851.41	26654.56	7325.49	22864.88	12014.30	6218.16	11846.07	12297.77	5811.13	10213.49	10578.63	7966.40	7857.85	9518.05	9636.44	13036.49	6680.19
Construction	6827.97	10153.25	2217.34	5300.46	7164.15	4600.06	2765.80	8919.45	9590.13	4565.82	2883.23	12094.50	6418.31	5368.69	8833.50	2768.03	4977.12	8633.77	1242.61
Electricity,Gas and Water	1823.24	1309.48	3820.41	4049.57	46.59	593.44	845.49	585.71	2101.23	2264.23	1001.87	929.58	1345.59	1304.30	1750.14	1883.86	54.05	3833.18	2531.77
Metal Products, Mach. & Ele. Eqp.	544.12	1027.33	556.24	352.98	1625.36	244.31	1589.30	618.76	1145.51	772.06	484.64	20.51	715.21	291.63	1547.27	510.13	502.46	1347.59	58.03
Tras., Com. and Public Utilities	1089.19	2023.75	626.76	3628.98	152.42	4263.55	1815.98	791.50	3250.28	1513.40	2531.63	211.37	1266.27	618.61	4443.72	5323.49	199.34	1429.34	482.36
Wholesaler & Retailer	17816.31	26999.15	21200.26	23852.21	8909.12	15796.83	15815.58	6191.56	18742.50	15542.33	5638.27	14833.80	11260.99	7457.89	9266.40	10906.57	17629.45	19582.18	7638.33
Finance, Insurance and Real Estate	1989.34	8257.96	4548.03	7058.32	1359.27	8352.87	2631.23	4467.87	7115.30	4945.01	1517.97	3910.28	4692.54	2223.22	3959.99	6197.64	147.79	3842.81	4612.85
Hotel or Restaurant	1435.01	4391.08	2387.95	7289.85	9.72	2214.21	264.91	605.89	857.42	2784.95	564.68	549.10	631.02	238.63	619.69	2133.21	3495.02	2311.33	663.57
Other Services	2312.54	2473.21	1971.07	6880.18	175.16	4070.30	1097.06	1390.94	1936.12	4104.21	1181.22	2371.21	2965.82	1516.14	1721.75	2280.05	3799.04	2432.36	2190.61
Consumption Loans	10702.64	9492.75	2963.23	1862.40	3354.17	2431.67	298.71	1316.05	4708.23	5988.70	672.07	8955.09	3168.10	2049.34	3112.83	1746.73	10640.91	2637.30	6172.26
Local Government		216.60	7.50	368.27	138.81	255.20							129.84		134.63	135.05	1.48	96.55	1.58
Others	5561.43	3839.81	16527.35	3258.64	1439.44	4686.40	12748.20	2741.12	5945.70	4097.83	1861.97	6735.51	5436.75	2398.06	102.76	15189.58	8344.20	6584.30	10940.40
TOTAL sectorwise	66031.27	85989.40	83546.62	94445.28	32391.27	72183.93	52997.71	34272.90	69530.04	61476.34	25347.25	62097.20	49874.34	32411.10	44042.71	60139.99	84792.76	67164.47	43730.75
Product Wise																			
Term Loan	13748.88	12424.00	12388.51	22620.56	1923.34	9318.02	2898.10	4124.17	9480.36	10018.97	3120.07	6401.48	5628.55	6290.97	7319.96	12196.02	19806.63	8528.59	8744.87
Overdraft	10303.32	13475.58	14495.90	16045.61	1820.74	9280.56	999.40	6619.62	15808.20	22134.35	7914.27	12971.76	7114.12	8650.85	3333.50	16293.12	6614.60	17835.06	6142.32
Trust Receipt Loan / Import Loan	2746.76	575.77	6702.16	15958.75	3829.37	7841.36	2014.04	1607.71	4505.61	2103.52	940.44	2446.41	1986.91	822.58	3389.41	2447.59	8.06	2728.65	585.15
Demand & Other Working Capital Loan	15696.44	31783.88	21782.40	24475.97	8980.22	23256.97	26955.03	6167.01	11171.10	8776.98	3300.57	11432.43	6591.22	6482.14	11588.75	8156.18	45397.54	17450.91	4089.78
Res. Per. H. Loan (Up to Rs. 10 mil.)	4125.19	6536.34	6722.37	1268.38	4954.72	4600.06	1769.63	3224.61	9582.98	3813.91	1824.69	10060.91	5878.99	3704.13	2161.64	3905.83	4281.98	5715.14	2538.65
Real Estate Loan	1727.70	3850.34	3911.73	5408.86	1902.88	3430.98	3691.54	3450.75	3695.80	1766.42	461.34	3141.24	3059.32	1817.72	1275.11	6016.81	695.14	3440.89	5119.33
Margin Nature Loan	1825.23	1246.19	1279.49	477.02		2116.64		440.40	1254.62	486.57	59.10	3626.71	31.81	1257.09	1588.24	1106.84		1413.18	3231.06
Hire Purchase Loan	3505.45	3039.83	2464.26	2433.34	3177.64	5600.05	489.62	3529.66	4741.24	6481.29	3138.36	4996.70	5263.85	1716.41	3279.10	6722.26	183.02	3765.09	2302.44
Deprived Sector Loan	4201.34	4909.65	3471.20	4255.93	1498.07	3343.71	2376.20	1573.32	3659.46	2754.86	1178.28	2677.70	2094.88	1438.25	1959.80	2409.90	6429.63	3080.85	2688.41
Bills Purchased	4.62	57.77	112.59	412.67	56.94	1427.28	788.59	637.61	42.70	1614.70	134.92	765.23	497.94	9.83	836.60	219.10		1025.87	114.79
Other Product	8146.33	8090.05	10216.02	1088.21	4247.35	1968.31	11015.55	2898.03	5587.97	1524.77	3275.21	3576.62	11726.76	221.13	7310.59	666.34	1376.16	2180.25	8173.94
Total Product wise Loan	66031.27	85989.40	83546.62	94445.28	32391.27	72183.93	52997.71	34272.90	69530.04	61476.34	25347.25	62097.20	49874.34	32411.10	44042.71	60139.99	84792.76	67164.47	43730.75
Collateral Wise																			
Gold and Silver	7436.08	7166.16	268.00	805.27			1.25	251.03		102.01	139.28	367.17	36.51	32.00	231.52		158.77	0.88	2450.77
Government Securities	203.88	237.27	853.60	1.33					19.60	79.64			6.86			29.02		43.69	2.31
Non Governmental Securities	0.09	1070.10	1364.90	477.02		2116.64		632.40	1644.54	597.83	157.70	3626.71		1060.71		1069.80			3234.63
Fixed Deposit Receipts	365.26	259.58	682.84	141.97	404.47	147.71	1040.51	70.25	1216.70	130.83	182.28	543.72	127.57	18.89	87.00	501.25	249.19	1162.98	282.52
Own	357.90	259.58	332.85	141.97	26.10	147.71	1040.51	69.89	1048.26	130.83	182.26	543.72	43.03	18.89	87.00	501.25	249.19	680.20	279.09
Other Licences Institutions	7.36		350.00		378.38			0.36	168.44		0.02		84.54					482.78	3.43
Collateral of Properties	31880.81	74080.55	69432.53	78806.16	27214.80	65025.30	45600.18	30667.42	62121.46	54105.22	22691.00	54848.06	47156.42	30019.98	40078.66	53598.11	84384.79	59964.29	33773.53
Fixed Assets	22738.84	74044.50	35519.68	56999.06	20652.83	64166.29	39535.88	28945.35	38663.35	51103.07	21330.55	29770.86	25778.76	29123.78	29510.71	35079.10	84384.79	29117.04	22366.97
Current Assets	9141.97	36.05	33912.85	21807.10	6561.97	859.01	6064.29	1722.07	23458.11	3002.16	1360.45	25077.20	21377.67	896.21	10567.94	18519.01		30847.26	11406.57
Against security of Bill	162.61	87.93	4224.69	737.12		1427.27	1619.40	657.53	27.87	1279.85	295.71	2.44	5.20	6.54		928.44			811.22
Domestic Bills	0.33	19.05	10.68	69.36		15.20		548.95					1.17	1.62		35.11			29.60
Foreign Bills	162.28	68.88	4214.00	667.76		1412.08	1619.40	108.57	27.87	1279.85	295.71	2.44	4.03	4.92		893.33			781.62
Against Guarantee	285.60	2422.18	782.04	5262.10	1832.52	3385.73	2375.56	1680.53	4145.59	4637.38	1173.72	2601.72	1756.21	998.14	134.76	1388.76		307.84	75.82
Government Guarantee	65.43	35.86		368.27	138.81		156.12	91.30	198.74	2.17	71.84	216.53	129.84	146.62	134.63	135.05		91.86	
Institutional Guarantee	78.05	2370.70	778.36	2274.19	1693.71		2219.44	1296.54	2358.72	2876.02	1069.10	2385.19	1626.36	837.53	0.00	1155.15		4.39	
Personal Guarantee	3.64	11.60	3.68	1018.04				193.16	1581.42		32.78			13.99	0.13	38.53		211.59	75.82
Collective Guarantee	0.01	4.02						99.54	6.72	3.06									
Int. Rtd. Foreign Bank's Guarantee	12.00					42.03				843.78									
Other Guarantee	126.48			1601.60		3343.71				912.35						60.02			
Credit Card			264.17	29.79	140.78	81.26			0.07	9.86		3.94	1.41		26.46			86.44	9.55
Others	25696.94	665.63	5673.85	8184.51	2798.71		2360.81	313.73	354.21	533.72	707.56	103.44	784.16	274.85	3484.31	2624.62		5598.35	3090.39
Total	66031.27	85989.40	83546.62	94445.28	32391.27	72183.93	52997.71	34272.90	69530.04	61476.34	25347.25	62097.20	49874.34	32411.10	44042.71	60139.99	84792.76	67164.47	43730.75

Statement of Credit as on Asoj end, 2073(Mid-Oct, 2016)

BFI Name	Prime	Sunrise	NMB	PRABHU	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	Sahayogi	Karnali	Triveni	Suprim	Shangrila	Gandaki
Sector Wise																				
Agricultural and Forest Related	954.69	1144.00	1003.59	1561.14	594.00	740.27	1371.13	735.97	1475.39	47.07	191.11	770.06	77.70	1.07	198.51	194.54	1095.62	1051.51	281.22	252.45
Fishery Related	0.96	4.32	46.93	3.87	7.33	21.53	1.65	1.11	8.61		14.88	62.99	6.31		24.87		56.17	15.83	8.50	9.52
Mining Related	6.40	44.35	51.86		17.99	29.94	58.02	501.71				62.89	10.57				3.46	14.55	31.21	33.23
Manufacturing (Producing) Related	6739.19	6902.81	10585.43	7814.57	6410.37	7667.90	4875.26	6364.14	6311.51	501.85	763.67	1034.57	422.02	8.52	156.15	11.75	523.13	413.00	570.05	551.73
Construction	4742.53	3652.49	8890.53	9012.99	239.75	621.88	1897.66	3206.06	4077.44	20.46		1222.55	206.41	20.57	125.94	96.16	1906.23	555.10	1099.08	1103.73
Electricity,Gas and Water	2414.37	786.21	3820.86	1296.66	817.24	998.48	721.42	620.37	1497.71	621.24	6.30	131.63	253.98		0.63			0.50	7.37	7.75
Metal Products, Mach. & Ele. Eqp.	124.08	389.92	1480.39	345.89	161.89	332.47	87.82	344.78	673.26	16.45	1.00	509.75	39.96				134.58	92.41	86.66	31.60
Tras., Com. and Public Utilities	1192.72	585.50	2653.73	1984.41	630.79	468.00	310.52	338.29	2585.55		11.18	1007.11	136.81	5.34	32.73	151.32	889.85	247.47	894.13	176.08
Wholesaler & Retailer	4397.28	11009.92	13216.12	8865.82	4816.15	9671.97	8621.88	5931.54	9410.00	287.52	1533.28	1576.97	540.15	9.40	878.47	81.17	719.40	1359.33	1451.12	541.30
Finance, Insurance and Real Estate	4206.63	4567.99	4129.63	7868.84	3465.85	3603.63	3348.37	3618.32	1945.42	63.31	69.70	1461.26	1264.13	26.30	80.68		758.86	14.57	944.13	306.25
Hotel or Restaurant	910.54	1825.29	3071.01	3040.64	220.34	1720.91	1126.40	1102.38	1357.27	312.32	464.74	384.24	916.04	4.34	9.80		272.78	250.16	385.06	130.83
Other Services	821.47	1807.87	2294.76	4983.72	955.74	923.34	2103.11	1371.68	2042.84	380.57	504.96	592.38	131.34		73.31	494.72	264.05	221.13	592.33	90.67
Consumption Loans	4334.85	4560.72	2683.99	3246.77	1783.60	1981.22	1713.44	1854.63	2253.56	3.56	1422.46	836.05	2510.42	23.18	14.89	13.58	369.11	157.78	322.19	112.24
Local Government													1.37					3.75		
Others	12318.20	9170.10	3570.53	1720.38	1688.20	3563.19	1108.12	1603.37	11477.24	352.30	4321.41	1458.39	2607.24	61.99	1023.60		1091.03	1929.17	3128.45	1463.86
TOTAL sectorwise	43163.92	46451.50	57499.35	51745.69	21809.25	32344.72	27344.81	27594.36	45115.81	2606.66	9304.68	11110.83	9124.44	160.71	2619.57	1043.23	8084.26	6326.26	9801.49	4811.24
Product Wise																				
Term Loan	6479.52	4407.09	10103.19	10542.10	4385.91	5125.42	5421.28	6927.31	7195.18	1722.72	2027.84	1144.68	1855.79	10.04		92.92	783.13	251.79	2994.65	225.77
Overdraft	9743.24	9315.55	3029.71	8410.24	4792.21	9884.00	5800.54	6113.66	6014.31	543.44			2835.37	61.99		339.97	1688.48	972.81	2200.74	2449.71
Trust Receipt Loan / Import Loan	377.39	1670.52	3257.43	1992.47	729.36	2276.31	1724.64	686.90	962.24											
Demand & Other Working Capital Loan	4243.94	8184.23	11140.85	8929.13	4827.63	5679.13	8373.43	5665.53	7064.25	89.79	4690.14	3222.44		9.40	1004.03			858.04	1167.93	10.90
Res. Per. H. Loan (Up to Rs. 10 mil.)	2665.90	5761.73	6104.07	7053.76	1177.79	1192.34	949.15	2543.57	3206.81	12.19	534.93	1031.44	463.07	20.57	52.56		1415.22	545.06	876.52	869.94
Real Estate Loan	6123.22	2877.67	4270.16	5245.09	849.98	2976.84	900.83	2225.28	4660.11	56.58		1062.35	1125.64	26.30	193.53	96.16	863.96	177.72	595.58	375.07
Margin Nature Loan	1736.11	2120.59	822.64	2109.43	578.64	110.27	48.66	458.79	431.70		200.55	330.81	693.43	21.01			51.90	29.31	57.77	
Hire Purchase Loan	1389.32	4010.29	3872.73	3173.38	1212.32	2458.74	1958.65	964.76	3994.35	21.50	1265.30	1459.90	1240.53	5.34	11.55	151.32	1154.16	342.99	1154.08	206.56
Deprived Sector Loan	1936.77	2089.38	2622.09	2248.88	1177.99	1290.94	1255.21	1158.64	1871.62	142.77	443.60	516.76	405.38	3.88	140.70	74.24	319.33	265.74	447.76	190.34
Bills Purchased	197.67	155.50	1133.24	15.72			155.85	26.40	214.02											
Other Product	8270.84	5858.95	11143.25	2025.49	2077.44	1350.73	756.56	823.53	9501.23	17.67	142.32	2342.46	505.23	2.18	1217.21	288.63	1808.08	2882.81	306.45	482.95
Total Product wise Loan	43163.92	46451.50	57499.35	51745.69	21809.25	32344.72	27344.81	27594.36	45115.81	2606.66	9304.68	11110.83	9124.44	160.71	2619.57	1043.23	8084.26	6326.26	9801.49	4811.24
Collateral Wise																				
Gold and Silver	3570.71	312.31		60.54	128.53		227.01	149.01	469.25			49.66	344.41						12.74	12.97
Government Securities	0.83		0.83	18.73	41.00	8.69			12.68									3.75		
Non Governmental Securities	1781.93	155.19	1367.10	2198.22	537.45	113.34	48.66	458.79			149.69	330.81	633.13	21.01			51.90	29.31	57.77	
Fixed Deposit Receipts	168.14	149.88	188.65	166.93	89.02	41.44	165.72	270.26	96.95	10.21	125.94	47.49	159.07	2.18	14.89	13.58	75.76	11.88	28.15	36.18
Own	168.14	149.88	186.65	166.93	89.02	41.44	165.72	270.26	96.95	10.21	125.94	47.49	159.07	2.18	14.89	13.58	75.76	11.88	28.15	36.18
Other Licences Institutions			2.00																	
Collateral of Properties	32785.40	42017.07	54708.19	46165.61	19893.59	31158.53	24450.40	25408.74	42167.96	2532.21	8417.02	10293.40	7294.40	124.24	2602.68	1029.65	7849.43	6281.32	9351.86	4762.08
Fixed Assets	32462.03	36920.79	44480.38	43769.83	15063.94	28111.45	22495.14	14676.85	38177.02	2532.21	8417.02	10293.40	7294.40	124.24	2602.68	1029.65	7847.95	6281.32	9351.86	4762.08
Current Assets	323.36	5096.28	10227.81	2395.78	4829.65	3047.08	1955.26	10731.90	3990.95								1.48			
Against security of Bill	6.35		39.28	616.77			295.91	26.40	629.56											
Domestic Bills			39.28	63.12			63.49													
Foreign Bills	6.35			553.65			232.42	26.40	629.56											
Against Guarantee	3128.72	34.73	1065.30	1875.22		954.21	1731.24	1154.83	1.42		218.36	389.47	693.43	13.28			75.92		350.98	
Government Guarantee	117.80		124.00	123.98								18.51		2.72						
Institutional Guarantee	2758.78		366.48	1218.31		836.89	1004.13	1148.77			217.69	370.96	693.43				35.85		161.47	
Personal Guarantee	239.51	34.73	539.65	90.89		0.08	1.60	6.06	1.42					10.56			40.07		79.22	
Collective Guarantee			35.17	442.04		117.17	725.51				0.68								110.29	
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee	12.63					0.06														
Credit Card			7.89			13.39			1.46											
Others	1721.85	3782.31	122.12	643.67	1119.65	55.12	425.87	126.33	1736.54	64.24	393.66				2.01		31.25			
Total	43163.92	46451.50	57499.35	51745.69	21809.25	32344.72	27344.81	27594.36	45115.81	2606.66	9304.68	11110.83	9124.44	160.71	2619.57	1043.23	8084.26	6326.26	9801.49	4811.24

Statement of Credit as on Asoj end, 2073(Mid-Oct, 2016)

BFI Name	Infrastructure	Excel	Biratlaxmi	Western	Araniko	Deva	Miteri	Tinau	Muktinath	Sewa	Kankai	Mahakali	Ace	Bhargav	diyalo	Country	Alpine	Kastamandap	Garima	OmDB
Sector Wise																				
Agricultural and Forest Related	218.48	207.56	181.12	185.12	133.81	252.21	155.52	274.27	2662.93	403.51	165.18	76.68	157.42	83.05	419.79	107.51	183.70	45.57	428.03	326.38
Fishery Related		4.04			8.98	1.56	1.53	4.56	16.98	30.61					0.70	0.18			3.24	12.34
Mining Related							1.61			18.01					8.00			26.15		16.93
Manufacturing (Producing) Related	237.66	357.73	388.75	86.38	45.77	404.74	108.37	166.88	316.77	283.44	16.87	116.28	686.02	74.90	216.94	126.97	35.50	458.72	349.52	556.53
Construction	434.96	483.59	99.85	91.22	161.69	804.13	207.50	513.48	2054.75	442.75	102.88	53.11	1098.56	212.59	85.14	74.77	122.56	1174.12	2110.56	2979.86
Electricity,Gas and Water	48.29					246.91	3.90		26.96				734.49	1.38	3.48			265.42	11.21	27.72
Metal Products, Mach. & Ele. Eqp.	0.01	4.67			22.11	45.54	36.42	10.53	97.69	25.24			16.69		7.44	19.10	2.74	59.87	79.65	66.25
Tras., Com. and Public Utilities	488.82	45.06		35.82	241.44	355.39	155.94	291.04	1435.73	396.16	44.72		247.29	96.10	261.40	3.82	169.39	321.60	1845.11	1971.64
Wholesaler & Retailer	1242.09	930.38	1026.18	449.59	304.18	632.44	230.25	667.43	1114.33	1378.18	248.39	288.16	566.16	292.89	124.58	315.29	389.08	681.35	940.41	1080.27
Finance, Insurance and Real Estate	100.66	295.67	80.55		24.39	639.23	152.44	285.67	646.95	119.64	18.38		912.13		77.11	64.30		676.88	366.12	803.94
Hotel or Restaurant	249.47	155.51		67.80	27.78	102.78	53.96	77.91	587.32	116.59	16.27	42.39	417.51	20.56	12.64	24.50	32.40	651.21	253.31	390.75
Other Services	41.44	248.23	203.58	70.68	23.93	255.60	51.22	232.55	121.44	111.69	13.56	1.91	611.72	73.41	13.10	23.48	29.93	130.45	168.12	225.01
Consumption Loans	153.63	159.55	264.68	18.18	289.36	730.73	161.53	69.33	289.33	189.10	45.51	59.71	97.28	19.75	64.62	244.25	64.62	563.87	716.52	797.56
Local Government						10.33	1.50			1.37			15.16		2.04		1.97	4.85	0.03	
Others	1272.54	415.93	904.85	626.50	507.26	2262.75	771.42	381.35	2070.23	946.86	433.85	285.15	1176.35	360.34	445.45	410.06	544.60	1052.81	3557.56	1525.39
TOTAL sectorwise	4488.06	3307.91	3149.55	1631.28	1790.71	6744.33	2093.11	2975.00	11441.41	4463.18	1105.60	923.38	6736.79	1234.97	1742.43	1414.23	1576.48	6112.86	10829.39	10780.56
Product Wise																				
Term Loan	552.38	598.39	637.69	542.13	127.33	464.54	65.71	350.49	2142.21	1400.94	580.33		2353.75	484.24	57.22	122.04	250.68	1300.94	2351.88	535.17
Overdraft	1932.14	748.86	500.04	702.71	582.65	766.76	357.24	1061.25	2023.07	1851.67	258.63	230.34	1694.54	332.13	319.81	566.00	591.76	1848.95	2952.31	1114.33
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan		935.50	1009.05	151.04	25.85	189.67				13.76		404.44	4.46		640.07	134.53		320.60	44.69	55.95
Res. Per. H. Loan (Up to Rs. 10 mil.)	432.61	345.19	99.85	91.22	121.08	558.81	186.00	511.53	1839.09	239.60	102.88	53.11	974.06	201.11	56.83	64.68	133.08	993.25	1771.97	1772.51
Real Estate Loan	237.70	341.48	174.28		41.03	836.09	151.21	181.05	646.05	104.75	18.38		597.14		44.23	52.17		523.05	626.43	1698.19
Margin Nature Loan	256.03	16.18			234.38	346.05		1.47		3.55			17.61		6.40			348.62		56.67
Hire Purchase Loan	488.82	56.01	64.27	35.82	251.84	458.38	174.26	238.51	1601.69	470.60	77.31	52.95	404.67	96.10	265.95	243.17	192.09	369.84	2075.37	2156.18
Deprived Sector Loan	201.60	131.74	139.20	84.53	87.10	328.06	98.65	111.92	2716.97	229.21	50.34	42.67	330.15	54.95	73.85	65.80	60.48	280.51	449.67	431.88
Bills Purchased																				
Other Product	386.79	134.56	525.17	23.83	319.44	2795.97	1060.03	518.77	472.33	149.10	17.73	139.87	360.41	66.44	278.06	165.85	348.38	127.10	557.08	2959.69
Total Product wise Loan	4488.06	3307.91	3149.55	1631.28	1790.71	6744.33	2093.11	2975.00	11441.41	4463.18	1105.60	923.38	6736.79	1234.97	1742.43	1414.23	1576.48	6112.86	10829.39	10780.56
Collateral Wise																				
Gold and Silver	129.02	118.40	153.82		30.83	249.70	63.48	33.72	89.70									69.77	439.94	372.54
Government Securities			3.99																	
Non Governmental Securities					234.38	345.89		1.47					17.61		9.40			348.63		56.67
Fixed Deposit Receipts	24.61	7.62	42.60	18.18	5.59	22.97	55.83	34.14	50.11	51.99	12.91	6.75	9.27	10.32	3.30	8.57	6.12	41.10	77.56	193.27
Own	24.61	7.62	42.60	18.18	5.59	22.97	55.83	34.14	50.11	51.99	12.91	6.75	9.27	10.32	3.30	8.57	6.12	41.10	77.56	193.27
Other Licences Institutions																				
Collateral of Properties	4076.86	3181.87	2949.14	1613.10	1502.53	5718.47	1972.30	2870.52	8828.83	4242.99	1089.53	916.62	6379.76	1215.22	1727.69	1384.11	1429.37	5316.10	10096.55	10000.36
Fixed Assets	4076.86	3181.87	2949.14	1613.10	1502.53	5718.47	1972.30	2870.52	8828.83	4242.99	1089.53	916.62	6379.76	1215.22	1727.69	1384.11	1429.37	5316.10	10096.55	10000.36
Current Assets																				
Against security of Bill					8.30															
Domestic Bills					8.30															
Foreign Bills																				
Against Guarantee	1.53				9.07	349.46		35.15	2472.76	164.64			330.15		2.04	21.56	140.99	337.25	215.34	157.73
Government Guarantee						10.33				1.37			15.16		2.04	21.56	1.97		0.03	4.07
Institutional Guarantee	0.03				8.99	189.66		35.15		20.00			314.99					265.40	20.00	40.00
Personal Guarantee	1.50				0.08	89.61											37.73	71.85	5.12	7.40
Collective Guarantee						59.86			2472.76	143.27							101.29		190.18	106.26
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee																				
Credit Card																				
Others	256.03	0.02				57.84	1.50			3.55	3.15			9.43						
Total	4488.06	3307.91	3149.55	1631.28	1790.71	6744.33	2093.11	2975.00	11441.41	4463.18	1105.60	923.38	6736.79	1234.97	1742.43	1414.23	1576.48	6112.86	10829.39	10780.56

Statement of Credit as on Asoj end, 2073(Mid-Oct, 2016)

BFI Name	FewaDB	Kabeli	Kaski	Corporate	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	IDBL	Kanchan	Matribhumi	Innovative	Vibor	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu
Sector Wise																					
Agricultural and Forest Related	196.33	74.49	215.33	2.65	79.49	126.95	148.46	159.84	121.61	593.28	137.43	2.11	159.02	10.85	144.31	293.31	159.58	317.35	333.44	21.08	29.16
Fishery Related	17.43	2.75	16.20							49.45		26.00	0.95		18.69	6.71	7.23	12.43	2.92		
Mining Related												44.94			6.75	47.14		22.90			
Manufacturing (Producing) Related	298.88	12.97	229.64	121.70	90.38	387.00	22.67		13.13	693.64	12.30	320.18	204.78	3.10	313.80	628.34	24.41	385.47	22.48	1.14	
Construction	1517.85	140.95	1284.82	33.41	123.41	668.59	50.88	33.12	33.75	939.24	152.64	625.22	144.60	50.72	271.31	1595.92	77.37	1280.65	116.99	17.18	192.81
Electricity,Gas and Water						347.26				0.09	0.71	72.67			8.31	620.55		43.78			
Metal Products, Mach. & Ele. Eqp.	58.99	3.27	83.99	7.10		87.56							3.18		31.66	45.97		114.69	1.37		
Tras., Com. and Public Utilities	1079.09	19.77	487.50	17.52	113.24	473.35		5.35		622.96	47.26	166.34	64.18	50.28	112.34	881.34	25.52	589.58	251.87	3.91	271.67
Wholesaler & Retailer	1276.05	129.87	650.51	25.14	396.73	1066.44	96.99	245.38	136.45	1900.05	134.05	596.58	625.26	111.02	333.17	1929.24	229.91	920.85	478.91	15.89	391.51
Finance, Insurance and Real Estate	444.46		564.15		114.05	797.22				687.94	23.19	772.99	14.61	9.67	145.50	1226.60	53.28	498.97	47.70		8.30
Hotel or Restaurant	394.79	15.85	176.41		6.92	123.57			13.45	266.13	4.82	81.56	77.30		60.54	464.51	10.71	552.15	77.87		7.28
Other Services	178.34	28.56	200.48		35.97	182.99		1.19	14.55	515.00	11.86	130.92	107.66	1.01	72.83	879.84	8.49	105.48	152.76	14.25	1.62
Consumption Loans	856.18	64.55	313.63	6.86	69.61	1030.47	26.50	187.18	11.58	279.97	163.86	637.36	5.37	1.48	120.60	1554.29	12.76	372.44	86.13	32.13	48.61
Local Government						4.60															
Others	4270.62	68.04	1920.30	17.73	803.81	1471.69	65.93	292.66	169.26	1477.51	250.25	1115.34	462.99	111.78	536.76	1502.69	204.63	2353.65	454.05	14.54	96.06
TOTAL sectorwise	10588.99	561.08	6142.96	232.13	1833.61	6767.68	411.42	924.71	513.77	8025.27	938.37	4592.23	1869.91	349.90	2176.57	11676.47	813.89	7570.40	2026.49	120.12	1047.02
Product Wise																					
Term Loan	343.43	193.98	1846.09	12.11		1006.74	127.74	5.35	258.72	1010.34	64.95	350.44	106.38	68.88	306.74	1890.54	82.70	1959.40	151.89	35.14	124.42
Overdraft	3737.73		1341.64	71.86	310.95	1771.15	8.80	83.86	60.12	718.05	64.64	806.59	622.93	154.04	540.20	3261.62	53.39	2522.02	660.90		363.31
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan	186.57	191.40		75.69	439.27	387.49	179.18	1.44		2509.75	230.11	78.35	96.32		408.09	197.10	506.52	284.49		6.56	
Res. Per. H. Loan (Up to Rs. 10 mil.)	1469.14	55.27	1160.31	22.81	129.91	680.48	48.48	29.44	33.75	683.42	144.23	478.77	145.09	56.80	271.31	1326.55		1229.74	92.50	17.18	191.17
Real Estate Loan	1204.73		585.47		107.55	233.15				943.76	14.71	530.77	15.80	3.07	131.50	1068.84	68.16	41.33	81.74		
Margin Nature Loan	0.25		4.40		0.25	451.06		10.91		8.25		522.01	7.16			726.55		31.78			11.05
Hire Purchase Loan	1484.35	11.34	650.62	26.14	166.40	377.01	23.95	164.38	5.50	853.82	86.70	256.60	62.31	49.36	191.02	1205.25	25.52	894.34	239.72	3.37	271.67
Deprived Sector Loan	363.59	46.92	261.94	12.41	93.53	491.32	20.79	33.97	121.61	328.81	45.95	252.67	253.57	15.70	83.64	539.22	48.70	370.95	338.71	16.95	46.22
Bills Purchased																					
Other Product	1799.19	62.18	292.50	11.10	585.76	1369.27	2.49	595.37	34.07	969.07	287.07	1316.02	560.35	2.05	244.07	1460.80	28.91	236.34	461.03	40.92	39.18
Total Product wise Loan	10588.99	561.08	6142.96	232.13	1833.61	6767.68	411.42	924.71	513.77	8025.27	938.37	4592.23	1869.91	349.90	2176.57	11676.47	813.89	7570.40	2026.49	120.12	1047.02
Collateral Wise																					
Gold and Silver	387.26	57.22	154.38		0.56	214.50		7.69		13.41	70.77	65.66				18.58		64.12	6.83	44.16	30.41
Government Securities																0.60					
Non Governmental Securities						444.86						522.01				724.24		31.78			11.05
Fixed Deposit Receipts	81.96	4.96	70.55		15.64	35.81	2.57	4.19	11.58	27.46	5.38	10.40	4.77	1.48	33.78	542.22	12.76	132.48	8.19	0.23	7.15
Own	81.96	4.96	70.55		15.64	35.81	2.57	4.19	11.58	27.46	5.38	10.40	4.77	1.48	33.78	542.22	12.76	132.48	8.19	0.23	7.15
Other Licences Institutions																					
Collateral of Properties	9868.99	498.90	5797.46	228.66	1817.41	5457.92	408.85	912.82	502.19	7873.39	827.29	3754.36	1524.23	348.42	2128.79	9854.13	801.13	7126.45	1673.06	73.06	998.41
Fixed Assets	9868.99	498.90	5797.46	228.66	1817.41	5450.61	408.85	912.82	502.19	7873.39	827.29	3754.36	1524.23	348.42	2128.79	9854.13	801.13	7126.12	1673.06	73.06	998.41
Current Assets						7.31												0.33			
Against security of Bill																					
Domestic Bills																					
Foreign Bills																					
Against Guarantee	250.63		46.75	0.02		484.51				102.76	34.93	239.79	228.39		14.00	453.45		215.58	338.41	2.67	
Government Guarantee	2.69		0.38			4.60										17.19					
Institutional Guarantee	50.00					472.64				76.50	8.64	239.74			14.00	417.15		169.95	0.39		
Personal Guarantee	197.94		10.02	0.02		3.89						0.05				6.03		45.63			
Collective Guarantee			36.34			0.77				26.26	26.29		228.39			13.09			338.02		
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee						2.61														2.67	
Credit Card																					
Others	0.15		73.82	3.45		130.08				8.25			112.52			83.25					
Total	10588.99	561.08	6142.96	232.13	1833.61	6767.68	411.42	924.71	513.77	8025.27	938.37	4592.23	1869.91	349.90	2176.57	11676.47	813.89	7570.40	2026.49	120.12	1047.02

Statement of Credit as on Asoj end, 2073(Mid-Oct, 2016)

BFI Name	Sahara	N.Community	Cosmos	Manaslu	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	Apex	Green	Reliable	NFL	NIDC Capital	NSMFL	Gurkhas	Union	PFCL	Goodwill	SIFCL
Sector Wise																				
Agricultural and Forest Related	4.15	148.40	45.12	92.75	51.05	180.70	48.19	233.78	142.14	354.20	32.87	429.66		0.60	0.52	45.26	3.94	131.88	17.09	95.85
Fishery Related						1.61			4.90			5.71						1.60		
Mining Related				2.19					0.99	7.30		10.00					1.90	1.34		2.23
Manufacturing (Producing) Related	12.77	243.01	0.50	28.35	13.91	650.09	0.36		65.23	385.46	4.26	359.85		36.16	61.10	3.44	5.39	126.02		72.45
Construction		168.30	32.97	374.40	38.22	2030.12		35.21	22.06	1103.71	5.52	1466.12	33.18	27.37	41.16	215.25	117.92	816.55	1014.53	517.73
Electricity,Gas and Water				0.38	0.13	413.55				48.57		35.10		8.60				10.53		
Metal Products, Mach. & Ele. Eqp.	2.49	11.81	1.33			83.75	2.15	0.14	25.90	240.05		123.69			3.45		24.37	42.66	130.63	19.04
Tras., Com. and Public Utilities	15.28	39.01	108.40	148.24	56.89	1613.86	0.20	1.29	25.30	43.59	49.71	549.48	0.36	4.88		252.20	187.04	78.34	339.91	72.66
Wholesaler & Retailer	78.74	202.67	32.19	129.87	65.58	1603.17	39.95	247.36	58.58	1004.61	40.13	479.61	60.47	232.10	33.33	588.11	13.94	243.28	1007.26	122.09
Finance, Insurance and Real Estate		188.18				1947.52				351.92	4.78	333.06		76.70	40.31	414.81	47.82	37.18		146.73
Hotel or Restaurant	1.20	41.19	1.36	6.16	14.77	578.43	25.72	0.52	6.33	152.49	10.21	226.57		11.07	27.50	18.80	11.11	13.64		27.92
Other Services	4.74	29.74	163.66	31.58	5.34	506.79	0.61	2.50	5.69	180.00		362.97		0.59		54.14	37.83	27.73	139.81	282.87
Consumption Loans	3.21	20.28	40.96	201.04	30.53	498.75	0.83	19.99	7.07	482.30	27.94	764.93	0.36	240.22	147.83	435.85	105.75	88.22	195.78	106.34
Local Government															33.18					
Others	196.89	291.77	89.60	701.75	76.04	3876.41	55.26	107.85	13.98	1639.04	130.44	1875.82	80.66	0.81	1965.35	652.58	92.63	665.47	278.66	40.96
TOTAL sectorwise	319.46	1384.36	516.08	1716.71	352.46	13984.73	173.28	648.64	378.17	5993.25	305.85	7022.56	175.03	639.09	2353.74	2680.44	649.63	2284.44	3123.67	1506.87
Product Wise																				
Term Loan		68.08	195.55	129.87	89.83	1674.40	21.61	266.75	156.34	406.33	37.70	1717.02		191.22	125.37	10.00	121.85	1028.11	720.26	294.41
Overdraft		370.30	85.71	317.22	125.34	2805.10	98.23	271.32	175.53	1477.32	157.58	1806.40								
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan	279.65	18.20				285.61				1122.07		191.11	60.47	33.67	227.18	642.55	25.62	101.49		184.48
Res. Per. H. Loan (Up to Rs. 10 mil.)		146.74	32.97	9.03	22.98	2030.12		35.21	20.06	874.15	6.38	1039.99	27.56	72.70	20.07	215.25	89.11	331.47	916.04	402.69
Real Estate Loan		179.97	0.10			1945.80				427.84	9.42	278.72	22.72	66.24	1786.97	327.92	40.93	248.58	322.59	205.44
Margin Nature Loan						419.31				13.08		525.23	0.36	228.49	26.19	412.07	52.73		278.66	66.05
Hire Purchase Loan	17.52	71.51	114.99	529.52	83.36	1869.53		11.99	6.81	310.35	50.10	724.84	0.36	5.68	125.20	252.20	191.22	95.59	466.21	57.82
Deprived Sector Loan	18.10	48.41	22.54	141.34	18.62	595.70	9.00	51.88	17.87	262.29	19.48	187.71	2.96	32.28	33.18	86.89	28.41	118.42	87.98	57.54
Bills Purchased																				
Other Product	4.19	481.15	64.23	589.73	12.34	2359.16	44.44	11.50	1.56	1099.82	25.19	551.54	60.60	8.81	9.57	733.57	99.76	360.77	331.95	238.45
Total Product wise Loan	319.46	1384.36	516.08	1716.71	352.46	13984.73	173.28	648.64	378.17	5993.25	305.85	7022.56	175.03	639.09	2353.74	2680.44	649.63	2284.44	3123.67	1506.87
Collateral Wise																				
Gold and Silver			31.97	215.11		124.21				12.96	23.20	24.21						9.43	102.13	
Government Securities												5.53								
Non Governmental Securities						423.62				13.08		518.87		228.49	26.19	412.07	52.73			66.05
Fixed Deposit Receipts	1.14	4.07	1.75	6.18	2.31	87.46	0.83	9.29	1.56	31.69	1.99	57.99		7.43	0.05	23.78	35.92	54.81	93.65	40.29
Own	1.14	4.07	1.75	6.18	2.31	87.46	0.83	9.29	1.56	31.69	1.99	57.99		7.43	0.05	23.78	35.92	54.81	93.65	40.29
Other Licences Institutions																				
Collateral of Properties	318.32	1372.18	469.23	1378.92	350.15	12969.76	172.45	639.35	376.17	5773.27	267.24	6280.92	171.71	372.37	506.05	2157.70	520.93	2217.45	2518.60	1400.53
Fixed Assets	318.32	1372.18	469.23	1378.92	350.15	12969.76	172.45	639.35	376.17	5773.27	267.24	6280.92	171.71	372.37	506.05	2157.70	520.93	2217.45	2518.60	1400.53
Current Assets																				
Against security of Bill																				
Domestic Bills																				
Foreign Bills																				
Against Guarantee		8.11	13.13	116.50		379.37				41.31				30.00	83.27	86.89	28.41	2.74	130.63	
Government Guarantee						14.45									33.18		3.25	2.74		
Institutional Guarantee		8.00				364.92				39.28				30.00		86.89	25.16			
Personal Guarantee				116.50						2.03					50.09					
Collective Guarantee		0.11	13.13																	
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee																			130.63	
Credit Card																				
Others						0.31			0.43	120.95	13.43	135.03	3.32	0.81	1738.17		11.65		278.66	
Total	319.46	1384.36	516.08	1716.71	352.46	13984.73	173.28	648.64	378.17	5993.25	305.85	7022.56	175.03	639.09	2353.74	2680.44	649.63	2284.44	3123.67	1506.87

Statement of Credit as on Asoj end, 2073(Mid-Oct, 2016)

BFI Name	Lumbini	ILFCO	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori	Everest	ICFC	Sagarmatha	Kuber
Sector Wise																					
Agricultural and Forest Related	0.05	0.47				20.28	77.79	33.18	81.67	0.17	71.17	151.81	285.30		328.30		22.26	112.35	175.60	106.50	
Fishery Related												5.45						4.36	19.65	1.05	
Mining Related			2.03						5.10	14.34							1.04		4.25		
Manufacturing (Producing) Related	146.55	128.68		73.46	0.55	28.94	103.86	132.98	63.43		4.15	120.35		2.29	592.42		56.60	35.11	390.31	76.59	4.50
Construction	159.60	50.26	15.40	454.59	18.45	104.20	82.39	436.80	448.28	7.27	25.35	58.03	53.67	40.37			373.68	201.59	95.56	664.69	14.84
Electricity,Gas and Water		92.57						3.50	15.57								2.50		35.74	39.75	
Metal Products, Mach. & Ele. Eqp.		24.18		336.26		8.93				0.08		17.55					6.93	0.45	7.78	10.39	
Tras., Com. and Public Utilities	121.51	429.20		1145.22		43.37		240.30	82.37			381.00		5.80	2.94		68.13	255.71	29.81	841.02	2.97
Wholesaler & Retailer	216.03	7.27	100.93	228.38	79.21	18.37	450.81	334.71	127.89	7.95	24.18	133.07	420.16	39.96	115.16		91.73	156.84	870.11	164.18	21.34
Finance, Insurance and Real Estate	178.10	155.84	202.68	115.43		50.00		344.29	13.50			126.67	69.67	44.86			187.74	41.85	981.27	6.74	65.31
Hotel or Restaurant	187.57					25.00	101.50	108.95	9.40	7.10		82.59	5.45		74.77		108.00	2.19	181.32	44.09	0.58
Other Services	373.35	26.28	137.59		5.07	22.83	44.48	124.65	56.06		4.82	61.14	7.31	0.93			49.41	28.56	155.72	57.48	5.14
Consumption Loans	20.03	118.62	18.54	611.94		35.61	61.11	21.23	74.27	4.57	18.67	66.28	65.78	5.17	2.04	9.44	434.16	31.46	264.74	316.30	6.70
Local Government												4.02								0.30	
Others	384.25	34.64	63.48	1268.69	67.47	200.40	327.70	1023.01	492.44	13.42	6.73	333.30	1274.75	109.75	596.16	371.29	387.35	231.13	1505.75	455.49	56.29
TOTAL sectorwise	1787.04	1068.00	540.65	4233.97	170.75	557.92	1249.64	2803.61	1469.98	54.91	155.07	1541.26	2182.10	249.12	1711.79	380.72	1789.53	1101.60	4717.63	2784.55	177.67
Product Wise																					
Term Loan		310.24	100.93	26.15		86.83	554.67	168.16	51.31			317.56	420.16	81.06	981.03	258.46	256.19	10.72	372.79	134.23	1.99
Overdraft																					
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan	941.01	35.27		185.93		52.76		693.65	831.21	29.39	112.33	197.75		56.29	149.60	16.77	25.00	258.48	2618.97	258.36	68.93
Res. Per. H. Loan (Up to Rs. 10 mil.)	155.60	20.65	15.40	395.99		33.87	82.39	365.76	448.28		25.35	599.75					233.34	123.85	380.37	621.11	11.77
Real Estate Loan	163.60	33.95	202.68	426.33	18.45	3.09	73.09	334.41	13.50	7.27		234.80	69.67	29.05	465.19	102.75	267.79	104.42	390.46	52.69	13.06
Margin Nature Loan	62.44	99.03	8.62	505.24	2.17	40.97		40.07	6.52			0.93		34.50		0.02	320.71		368.15	297.43	
Hire Purchase Loan	47.00	388.10	9.26	1504.87	5.07	44.46	14.91	240.30	55.40	4.32	3.23	81.77	42.93	10.95	2.76	2.72	51.66	173.71	218.73	860.76	10.17
Deprived Sector Loan	70.00	120.25	10.29	188.88	0.40	54.33	49.07	122.85	63.76	1.44	6.73	58.25	115.43	3.86			68.80	59.59	230.10	122.20	
Bills Purchased																				3.80	2.60
Other Product	347.40	60.51	193.47	1000.58	144.66	241.61	475.51	838.41		12.49	7.43	50.47	1533.91	33.40	113.22		566.03	370.84	138.05	433.99	69.13
Total Product wise Loan	1787.04	1068.00	540.65	4233.97	170.75	557.92	1249.64	2803.61	1469.98	54.91	155.07	1541.26	2182.10	249.12	1711.79	380.72	1789.53	1101.60	4717.63	2784.55	177.67
Collateral Wise																					
Gold and Silver				40.14																11.55	
Government Securities																			16.63		
Non Governmental Securities		99.03	8.62		2.17	16.04			6.52					14.50						289.35	
Fixed Deposit Receipts	10.14	16.26	0.66	43.17		0.18	46.20	21.23	52.05	0.25	15.44	33.84	22.85	0.02		6.70	69.16	24.80	71.24	20.25	0.06
Own	10.14	16.26	0.66	43.17		0.18	46.20	21.23	52.05	0.25	15.44	33.84	22.85	0.02		6.70	69.16	24.80	71.24	20.25	0.06
Other Licences Institutions																					
Collateral of Properties	1645.47	831.43	340.59	2032.92	168.58	465.36	1201.43	2680.68	1411.41	41.23	139.62	1503.41	112.60	198.50	1711.79	374.00	1298.84	1046.65	4089.95	2449.39	175.30
Fixed Assets	1645.47	831.43	227.34	1959.47	168.58	455.36	1201.43	2680.68	1411.41	41.23	139.62	1503.41	112.60	198.50	1711.79	374.00	1298.84	1046.65	4089.95	2449.39	175.30
Current Assets			113.25	73.46		10.00															
Against security of Bill				505.24																3.80	
Domestic Bills				505.24																3.80	
Foreign Bills																					
Against Guarantee	70.00	120.25				74.40		61.63				4.02		33.63			10.00	30.00	34.01	7.12	0.87
Government Guarantee		15.25										4.02								1.41	
Institutional Guarantee	70.00	105.00				72.29								23.74			10.00	30.00	23.00		0.24
Personal Guarantee						2.11		61.63						9.89					11.01	4.71	0.63
Collective Guarantee																				1.00	
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee																					
Credit Card																					
Others	61.44	1.03	190.78	1612.50		1.95	2.01	40.07		13.42			2046.65	2.47		0.02	411.53	0.15	505.79	3.10	1.43
Total	1787.04	1068.00	540.65	4233.97	170.75	557.92	1249.64	2803.61	1469.98	54.91	155.07	1541.26	2182.10	249.12	1711.79	380.72	1789.53	1101.60	4717.63	2784.55	177.67

BFI Name	Seti	hama	Namaste	Unique	Manjushree	Jebils	Reliance	Bhaktapur
Sector Wise								
Agricultural and Forest Related	65.40		20.24		23.72	36.92	31.65	19.62
Fishery Related			0.35					0.82
Mining Related								3.49
Manufacturing (Producing) Related	20.36	63.58	1.19	5.79	47.76	20.52	103.36	47.42
Construction	22.48	2.78	84.88	63.41	694.37	248.08	267.24	150.75
Electricity,Gas and Water					81.46		6.98	
Metal Products, Mach. & Ele. Eqp.			0.98		16.96		51.88	7.51
Tras., Com. and Public Utilities		44.70	2.76	70.80	344.21	165.38	670.75	64.55
Wholesaler & Retailer	83.05	4.90	8.59	99.28	147.42	26.19	141.29	11.84
Finance, Insurance and Real Estate		47.60	0.78	29.60	206.86	41.56	184.10	17.00
Hotel or Restaurant	2.45	2.10	3.52	64.29	66.97	17.61	84.09	14.96
Other Services	26.44	5.50	12.16	0.60	96.65	7.99	63.19	18.09
Consumption Loans	0.42	29.90	1.81	62.34	294.44	232.92	86.46	18.87
Local Government								
Others	56.82	76.82	132.56	163.73	303.07	136.90	514.05	85.89
TOTAL sectorwise	277.41	277.88	269.81	559.82	2323.89	934.07	2205.03	460.81
Product Wise								
Term Loan	40.22	25.08	46.25		235.67	20.23		51.06
Overdraft								
Trust Receipt Loan / Import Loan								
Demand & Other Working Capital Loan	176.42	88.59		209.83	514.47	61.11	33.02	54.25
Res. Per. H. Loan (Up to Rs. 10 mil.)	22.48	2.32	85.61	50.91	614.27	201.29	246.36	107.07
Real Estate Loan		25.10	0.78	45.80	225.51	75.59	312.54	14.73
Margin Nature Loan		68.77		49.65	281.56	200.45	60.43	2.67
Hire Purchase Loan	0.27	45.52	2.07	84.30	344.21	193.51	677.40	94.34
Deprived Sector Loan	17.67	22.50	10.24	29.60	83.13	39.77	91.76	20.36
Bills Purchased								
Other Product	20.36		124.85	89.74	25.06	142.13	783.53	116.32
Total Product wise Loan	277.41	277.88	269.81	559.82	2323.89	934.07	2205.03	460.81
Collateral Wise								
Gold and Silver								4.50
Government Securities								
Non Governmental Securities					281.56	200.45		
Fixed Deposit Receipts	2.46		1.77	14.67	12.88	4.34	16.45	5.81
Own	2.46		1.77	14.67	12.88	4.34	16.45	5.81
Other Licences Institutions								
Collateral of Properties	274.95	186.61	267.94	465.80	1956.95	689.32	2006.25	430.03
Fixed Assets	274.95	186.61	267.94	465.80	1956.95	689.32	2006.25	430.03
Current Assets								
Against security of Bill							1.47	
Domestic Bills								
Foreign Bills							1.47	
Against Guarantee		12.50		49.65		39.10	114.40	20.47
Government Guarantee								
Institutional Guarantee		12.50				31.00	72.00	6.80
Personal Guarantee						8.07	4.32	1.48
Collective Guarantee						0.04		12.20
Int. Rtd. Foreign Bank's Guarantee								
Other Guarantee				49.65			38.08	
Credit Card								
Others		78.77	0.10	29.69	72.49	0.86	66.46	
Total	277.41	277.88	269.81	559.82	2323.89	934.07	2205.03	460.81

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

	Liabilities	Mid-July			Mid-Sep	Mid-Oct	% change		
		2014	2015	2016	2016	2016			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	4950.7	6147.3	8684.9	11556.5	11387.5	24.17	41.28	-1.46
	a. Paid-up Capital	2974.3	3987.3	5436.5	5506.5	5658.9	34.06	36.35	2.77
	b. Statutory Reserves	523.1	750.3	1214.8	1254.9	1430.7	43.45	61.90	14.01
	c. Retained Earning	220.6	8.9	363.6	3058.5	2426.6	-95.97	3993.66	-20.66
	d. Others Reserves	1232.7	1400.8	1670.0	1736.6	1871.3	13.64	19.22	7.76
2	**BORROWINGS**	27897.3	38244.9	52434.4	53305.4	55663.2	37.09	37.10	4.42
	a. NRB	526.4	306.6	91.1	115.1	108.1	-41.75	-70.27	-6.08
	f. Others	27371.0	37938.3	52343.3	53190.3	55555.1	38.61	37.97	4.45
3	**DEPOSITS**	11001.2	15775.5	24095.3	25158.0	26154.6	43.40	52.74	3.96
4	**BILLS PAYABLE**	0.0	0.0	0.8	0.3	0.0	0.00	0.00	-86.92
5	**OTHER LIABILITIES**	3777.5	5205.7	7205.0	8244.9	8532.1	37.81	38.41	3.48
	a. Loan Loss Provision	829.4	986.0	1345.6	1364.9	1437.7	18.88	36.47	5.33
	b. Interest Suspense a/c	475.0	575.3	652.7	720.2	684.0	21.13	13.45	-5.02
	c. Others	2473.1	3644.3	5206.8	6159.8	6410.4	47.36	42.87	4.07
6	**RECONCILIATION A/c**	1088.2	2330.2	5031.9	5016.7	5375.3	114.13	115.95	7.15
7	**PROFIT & LOSS A/c**	1473.7	2524.8	3318.2	863.6	937.8	71.32	31.43	8.59
	Total	**50188.7**	**70228.2**	**100770.6**	**104145.4**	**108050.6**	39.93	43.49	3.75
	Assets								
1	**LIQUID FUNDS**	7202.8	6597.2	11096.2	11011.9	10948.7	-8.41	68.20	-0.57
	a. Cash Balance	39.2	62.2	75.5	103.9	137.2	58.52	21.36	32.09
	b. Bank Balance	3710.6	3900.5	6327.0	7320.7	6498.1	5.12	62.21	-11.24
	c. Money at Call	3452.9	2634.4	4693.6	3587.4	4313.4	-23.70	78.17	20.24
2	INVESTMENT IN SECURITIES EX	116.2	116.2	38.7	38.7	38.7	0.00	-66.67	0.00
3	**SHARE & OTHER INVESTMEN**	2894.2	2350.1	2809.8	2762.3	2800.4	-18.80	19.56	1.38
4	**LOANS & ADVANCES**	35689.3	54915.5	77232.9	80852.0	84492.2	53.87	40.64	4.50
	Institutional	9863.5	14853.5	19194.3	19279.9	20664.8	50.59	29.22	7.18
	Individual	25825.8	40062.0	58038.6	61572.1	63827.4	55.12	44.87	3.66
5	**FIXED ASSETS**	624.4	775.2	961.1	1000.3	1030.9	24.14	23.98	3.05
6	**OTHER ASSETS**	2485.4	3205.4	3598.2	3590.9	3388.6	28.97	12.25	-5.63
7	**EXPENSES NOT WRITTEN OFF**	9.4	7.2	4.5	5.3	6.1	-23.43	-38.06	15.77
8	**NON BANKING ASSETS**	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00
9	**RECONCILIATION A/c**	1085.2	2215.3	5017.3	4876.8	5339.3	104.14	126.49	9.48
10	**PROFIT & LOSS A/c**	81.8	46.2	11.9	6.8	5.6	-43.57	-74.22	-18.70
	Total	**50188.7**	**70228.2**	**100770.6**	**104145.2**	**108050.6**	39.93	43.49	3.75
	Profit & Loss A/cExpenses								
	1 INTEREST EXPENSES	1967.84	2369.56	3494.31	637.82	1161.24	20.41	47.47	82.07
	2 COMMISSION/FEE EXPENSES	46.72	0.00	0.01	0.05	0.06	-99.99	177.16	10.41
	3 EMPLOYEE EXPENSES	1464.44	1827.28	2671.95	590.90	960.28	24.78	46.23	62.51
	4 OFFICE OPERATING EXPENSES	491.46	907.22	1505.00	175.20	417.95	84.60	65.89	138.55
	5 NON OPERATING EXPENSES	0.00	1.78	4.81	0.66	0.55	0.00	170.37	-16.71
	6 PROVISION FOR RISK	188.17	326.79	560.23	53.47	168.21	73.67	71.44	214.57
	7 LOAN WRITTEN OFF	0.44	1.12	0.00	0.00	1.50	152.70	-100.00	0.00
	8 EXTRAORDINORY EXPENSES			0.00	0.00	0.00	0.00	0.00	0.00
	9 PROVISION FOR STAFF BONUS	102.53	140.66	314.96	74.07	107.84	37.20	123.91	45.59
	10 PROVISION FOR INCOME TAX	302.38	407.48	946.11	221.87	322.30	34.76	132.18	45.27
	11 NET PROFIT	1435.59	2496.01	3374.46	859.44	936.41	73.87	35.19	8.96
	TOTAL EXPENSES	**5999.57**	**8477.90**	**12871.83**	**2613.49**	**4076.35**	41.31	51.83	55.97
	Income								
	1. INTEREST INCOME	5389.71	7637.78	11628.63	2389.27	3698.67	41.71	52.25	54.80
	2. COMMISSION & DISCOUNT	130.84	220.38	286.71	58.26	90.68	68.44	30.10	55.66
	3 OTHER OPERATING INCOME	304.84	411.08	684.42	150.01	227.52	34.85	66.49	51.67
	4 NON OPERATING INCOME	40.15	12.53	34.47	5.10	8.60	-68.80	175.15	68.38
	5 PROVISION FOR WRITTEN BACK	88.32	165.27	222.11	9.02	47.43	87.12	34.39	425.69
	6 RECOVERY FOR WRITE BACK	1.97	13.44	4.63	0.01	0.01	582.37	-65.57	0.00
	7 INCOME FOR EXTRA ORDINARY EXPENSES	0.05	0.00	0.01	0.00	0.00	-100.00	0.00	0.00
	8 NET LOSS	43.68	17.42	10.85	1.82	3.45	-60.12	-37.70	89.07
	TOTAL INCOME	**5999.57**	**8477.90**	**12871.83**	**2613.49**	**4076.35**	41.31	51.83	55.97
	Miscellaneous Information								
	No. of Total Staffs	4405	5756	7132	7211	7302	30.67	23.91	1.26
	No. of Total Branches	861	1116	1378	1414	1442	29.62	23.48	1.98
	No. of Total Centers	59380	77616	100794	106607	109139	30.71	29.86	2.38
	No. of Total Groups	292238	304737	366540	381585	388569	4.28	20.28	1.83
	No. of Total Passive Groups	9138	11504	4601	4707	5120	25.90	-60.01	8.77
	No. of Total Members	1612430	1548767	1898891	1974763	2009699	-3.95	22.61	1.77
	No. of Total Passive Members	66441	56436	32378	33345	35531	-15.06	-42.63	6.56
	No. of Total Borrowers	1102132	1080878	1296303	1331817	1359757	-1.93	19.93	2.10
	No. of Total Overdue Borrowers	30657	45697	44861	40063	44684	49.06	-1.83	11.54
	No. of Total Saving Members	1198487	1521152	1873432	1979947	2010036	26.92	23.16	1.52
	Total Saving Amount (Rs million)	11000.65	15770.90	24111.28	25147.78	26170.44	43.36	52.88	4.07

Districtwise List of Bank and Financial Institutions Branches (Asoj, 2073)

S.No.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	Mechi	Jhapa	66	27	7	100	875828	8758
2		Ilam	14	7	0	21	302791	14419
3		Panchthar	10	2	0	12	195334	16278
4		Taplejung	6	0	0	6	129694	21616
Total			96	36	7	139	**1503647**	10818
5	Koshi	Sunsari	60	16	8	84	845555	10066
6		Morang	73	29	4	106	1036841	9782
7		Dhankuta	8	6	0	14	168131	12009
8		Terhathum	8	2	0	10	101546	10155
9		Sankhuwasabha	12	3	0	15	157854	10524
10		Bhojpur	10	1	1	12	169139	14095
Total			171	57	13	241	**2479066**	10287
11	Sagarmatha	Saptari	18	0	2	20	679548	33977
12		Udayapur	16	2	1	19	339267	17856
13		Siraha	31	0	0	31	674923	21772
14		Khotang	5	3	1	9	190100	21122
15		Okhaldhunga	5	2	1	8	150428	18804
16		Solukhumbu	7	1	1	9	104415	11602
Total			82	8	6	96	**2138681**	22278
17	Janakpur	Sarlahi	20	11	0	31	838695	27055
18		Dhanusha	34	6	1	41	803785	19605
19		Mahottari	19	7	0	26	673405	25900
20		Dolakha	11	9	0	20	187584	9379
21		Ramechhap	7	3	0	10	206653	20665
22		Sindhuli	7	8	0	15	305164	20344
Total			98	44	1	143	**3015286**	21086
23	Narayani	Bara	29	6	0	35	765053	21859
24		Rautahat	16	3	0	19	772098	40637
25		Parsa	39	15	2	56	663559	11849
26		Chitawan	68	72	7	147	644219	4382
27		Makawanpur	24	16	3	43	443976	10325
Total			176	112	12	300	**3288905**	10963
28	Bagmati	Kathmandu	400	90	56	546	2011978	3685
29		Bhaktapur	36	9	6	51	340066	6668
30		Lalitpur	87	19	12	118	525211	4451
31		Rasuwa	10	0	1	11	44399	4036
32		Dhading	22	11	0	33	346950	10514
33		Sindhupalchok	20	10	1	31	292370	9431
34		Kavre	28	25	3	56	394229	7040
35		Nuwakot	12	8	0	20	283827	14191
Total			615	172	79	866	**4239030**	4895
36	Gandaki	Lamjung	12	8	1	21	170568	8122
37		Tanahu	27	26	1	54	336710	6235
38		Gorkha	15	7	0	22	259299	11786
39		Manang	2	1	0	3	6444	2148
40		Syangja	19	17	1	37	270403	7308
41		Kaski	67	78	12	157	543767	3463
Total			142	137	15	294	**1587191**	5399
42		Gulmi	10	9	0	19	268597	14137
43		Nawalparasi	30	33	4	67	690731	10309

44	Lumbini	Palpa	16	11	1	28	255386	9121
45		Arghakhanchi	12	5	0	17	200967	11822
46		Rupandehi	89	74	11	174	982851	5649
47		Kapilbastu	18	12	3	33	625522	18955
Total			175	144	19	338	**3024054**	8947
48	Dhawalagiri	Baglung	20	10	0	30	277582	9253
49		Parbat	9	8	1	18	148130	8229
50		Mustang	5	2	0	7	12477	1782
51		Myagdi	10	8	2	20	112643	5632
Total			44	28	3	75	**550832**	7344
52	Rapti	Rolpa	6	0	0	6	232419	38737
53		Dang	39	26	7	72	605796	8414
54		Rukum	9	1	0	10	220092	22009
55		Salyan	8	2	0	10	259309	25931
56		Pyuthan	6	8	0	14	236540	16896
Total			68	37	7	112	**1554156**	13876
57	Karnali	Jumla	5	1	0	6	117958	19660
58		Mugu	2	0	0	2	60109	30055
59		Humla	3	0	0	3	55261	18420
60		Kalikot	3	0	0	3	149371	49790
61		Dolpa	3	0	0	3	39832	13277
Total			16	1	0	17	**422531**	24855
62	Bheri	Dailekh	8	1	0	9	281758	31306
63		Surkhet	16	8	0	24	387858	16161
64		Jajarkot	4	1	0	5	186375	37275
65		Bardiya	13	12	0	25	456547	18262
66		Banke	49	19	3	71	554630	7812
Total			90	41	3	134	**1867168**	13934
67	Seti	Bajhang	4	0	0	4	210122	52531
68		Doti	6	2	67	FALSE	213619	#DIV/0!
69		Bajura	3	0	0	3	146338	48779
70		Kailali	51	15	1	67	870771	12997
71		Achham	5	2	0	7	274505	39215
Total			69	19	1	89	**1715355**	19274
72	Mahakali	Darchula	6	0	0	6	139712	23285
73		Baitadi	5	1	0	6	260015	43336
74		Dadeldhura	10	3	0	13	151312	11639
75		Kanchanpur	23	11	0	34	494553	14546
Total			44	15	0	59	**1045592**	17722
Total of Class "A","B" and "C"			**1886**	**851**	**166**	**2903**	**28431494**	9794

Bank/BFI Class	**A**	**B**	**C#**	**D$**	**Total**
No. of BFIs	**28**	**64**	**39**	**45**	**176**
No. of Branches	**1886**	**851**	**166**	**1442**	**4345**
Population per Branch*					**6543**

Region/BFI Class	**A**	**B**	**C**	**Total**
Eastern	**349**	**101**	**26**	**476**
Central	**889**	**328**	**92**	**1309**
Western	**361**	**309**	**37**	**707**
Mid-western	**174**	**79**	**10**	**263**
Far-western	**113**	**34**	**1**	**148**
Total	**1886**	**851**	**166**	**2903**

* Population 28,431,494 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.and Himalaya Finance are in the process of liquidation

$ Area office and Liason Office Network has not been counted as branch

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2070 (Mid Jul, 2013)				Asar, 2071 (Mid Jul, 2014)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	2.00	12.34	3.86	284221.80	1.75	12.34	3.19	400747.32
2	Fixed:	1.75	16.00	8.10	252197.92	1.00	16.00	6.67	327493.28
2.1	up to 1 month	1.75	12.00	6.45	4615.73	1.50	12.00	6.20	5725.18
2.2	1-3 months	3.00	12.00	7.08	12768.78	1.00	12.00	6.73	18052.57
2.3	3-6 months	3.00	12.00	6.92	19791.12	2.00	13.50	6.14	18317.82
2.4	6-12 months	2.50	13.00	8.13	140261.64	2.50	14.50	6.48	182218.93
2.5	1-2 yrs	3.00	14.00	8.37	53449.11	1.00	15.00	6.90	78274.02
2.6	2 yrs and above	2.25	16.00	9.28	21311.54	2.25	16.00	7.75	24904.76
3	Call	0.50	12.00	5.85	170810.14	0.20	12.00	4.24	213449.60
4	Certificate of Deposits	10.00	10.00	10.00	50.14	5.00	10.00	10.00	6.70
5	Other	3.00	10.00	7.30	190.68	3.00	10.00	6.82	206.28
6	Non interest bearing deposits				81543.08				106464.64
6.1	Current				72085.12				95170.81
6.2	Margin				8564.16				10266.61
6.3	Other				893.80				1027.22
	Aggregate	0.50	16.00	5.25	789013.77	0.20	16.00	4.17	1048367.82

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2070 (Mid Jul, 2013)				Asar, 2071 (Mid Jul, 2014)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	11.71	15487.12	4.00	22.00	11.31	33982.48
2	Fishery Related	6.00	20.00	12.97	64.01	4.50	20.00	11.51	599.74
3	Mining Related	8.75	20.00	12.15	2519.98	7.50	20.00	10.91	2699.66
4	Agriculture, Forestry & Beverage Production Related	3.85	20.00	11.33	44691.36	2.75	20.00	9.67	57138.71
5	Non Food Production Related	4.50	21.00	11.63	95602.05	3.85	21.00	9.55	123830.72
6	Construction	4.00	21.00	12.63	56541.71	5.00	21.00	11.06	79993.06
7	Electricity,Gas and Water	5.00	21.00	11.74	14375.43	7.50	20.00	10.60	19545.60
8	Metal Products, Machinary & Electronic Equipment & Assemblage	8.00	21.00	12.16	8421.07	5.00	20.00	10.10	9997.13
9	Transport, Communication and Public Utilities	7.00	21.00	12.46	20176.00	4.00	20.00	10.69	23365.22
10	Wholesaler & Retailer	2.00	21.00	12.16	125012.29	4.50	21.00	10.66	181578.31
11	Finance, Insurance and Real Estate	2.50	21.00	11.37	58297.57	2.00	19.00	8.96	66615.38
12	Hotel or Restaurant	5.00	21.00	12.61	14690.34	0.75	20.00	11.02	22279.18
13	Other Services	5.00	20.00	12.48	28172.01	4.50	20.00	10.97	38852.20
14	Consumption Loans	5.00	30.00	12.94	33232.55	5.00	30.00	11.83	54672.62
15	Local Government	5.00	12.00	5.07	689.70	3.50	12.00	4.43	1096.02
16	Others	1.50	22.00	12.48	106275.67	1.50	22.00	10.86	133845.88
	Aggregate	1.50	30.00	12.09	624248.86	0.75	30.00	10.48	850091.93

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2070 (Mid Jul, 2013)				Asar, 2071 (Mid Jul, 2014)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	4.00	20.00	12.17	83513.98	0.75	20.00	11.11	128891.11
2	Overdraft	6.00	21.00	12.47	134667.60	5.25	21.00	10.90	163611.35
3	Trust Receipt Loan / Import Loan	2.00	21.00	10.98	37292.19	4.50	21.00	8.83	44824.42
4	Demand & Other Working Capital Loan	4.50	20.00	11.93	146580.58	0.75	20.00	10.17	209227.10
5	Residential Personal Home Loan (Up to Rs. 10 million)	3.50	20.00	12.60	40237.09	3.50	20.00	11.33	61158.02
6	Real Estate Loan	6.00	21.00	13.23	57758.92	7.00	19.00	11.54	57673.18
7	Margin Nature Loan	10.00	18.00	12.73	5319.88	7.50	18.00	10.35	10229.42
8	Hire Purchase Loan	7.00	18.25	13.05	29450.76	4.00	21.00	11.45	38297.30
9	Deprived Sector Loan	1.50	22.00	6.87	23200.43	1.50	22.00	6.40	39407.92
10	Bills Purchased	3.85	16.00	1.60	5602.11	2.75	15.50	1.65	8297.87
11	Other Product	5.00	30.00	12.98	60625.32	3.00	30.00	11.63	88473.52
	Aggregate	1.50	30.00	12.06	624248.86	0.75	30.00	10.51	850091.22

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2072 (Mid Jul, 2015)				Asar, 2073 (Mid Jul, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.91	548126.69	1.00	9.00	2.24	677491.77
2	Fixed:	1.13	16.00	6.45	394658.43	0.50	19.00	5.57	491833.03
2.1	up to 1 month	1.13	12.00	5.70	5133.97	1.00	14.50	5.24	3299.76
2.2	1-3 months	1.25	12.00	5.09	17077.26	1.00	17.55	5.01	18238.17
2.3	3-6 months	1.75	12.00	5.53	27069.18	1.50	17.55	4.48	45190.74
2.4	6-12 months	2.50	13.00	6.47	184288.49	0.50	17.55	5.76	277140.74
2.5	1-2 yrs	3.00	15.00	6.52	133408.99	2.00	17.55	5.39	124298.95
2.6	2 yrs and above	2.99	16.00	7.84	27680.54	2.00	19.00	6.90	23664.67
3	Call	0.05	12.00	4.57	266676.00	0.05	10.05	3.81	279169.40
4	Certificate of Deposits	5.00	5.00	5.00	1.47	5.00	5.00	5.00	672.41
5	Other	3.25	9.00	5.50	247.33	2.50	9.00	3.06	1034.97
6	Non interest bearing deposits				149231.23				174483.91
6.1	Current				135293.86				156449.58
6.2	Margin				11774.43				15137.08
6.3	Other				2162.93				2897.26
	Aggregate	0.05	16.00	3.94	1358941.15	0.05	19.00	3.28	1624685.48

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2072 (Mid Jul, 2015)				Asar, 2073 (Mid Jul, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	20.00	9.71	46901.77	4.00	21.50	10.41	57366.95
2	Fishery Related	4.50	20.00	10.05	1030.55	4.50	20.00	9.84	1499.73
3	Mining Related	7.50	20.00	10.82	2672.82	6.00	17.00	8.56	2906.15
4	Agriculture, Forestry & Beverage Production Related	2.20	20.00	9.34	70017.77	2.00	21.00	8.25	86822.22
5	Non Food Production Related	2.20	24.00	9.04	146439.44	4.00	21.00	8.15	160559.01
6	Construction	4.25	21.00	9.81	112011.90	2.00	21.00	9.38	138218.98
7	Electricity,Gas and Water	5.00	20.00	9.73	26599.29	2.25	21.00	9.27	37890.16
8	Metal Products, Machinary & Electronic Equipment & Assemblage	4.50	21.00	9.87	11318.76	4.50	20.00	8.68	15660.47
9	Transport, Communication and Public Utilities	2.20	20.00	9.87	25074.98	3.43	20.00	9.22	39505.08
10	Wholesaler & Retailer	2.20	21.00	9.63	237824.59	2.25	21.50	8.72	307114.06
11	Finance, Insurance and Real Estate	2.00	24.00	8.60	83376.75	2.00	21.50	7.21	108300.07
12	Hotel or Restaurant	0.75	20.00	10.22	32347.75	6.00	21.00	8.77	38591.14
13	Other Services	3.00	20.00	10.13	50007.59	3.00	21.00	9.47	56684.66
14	Consumption Loans	2.75	30.00	10.69	77717.11	2.50	30.00	9.81	95766.15
15	Local Government	3.00	15.00	4.38	1621.81	3.00	15.00	3.04	1513.94
16	Others	0.75	24.00	9.81	160286.34	2.00	21.00	9.29	209284.19
	Aggregate	0.75	30.00	9.62	1085249.23	2.00	30.00	8.86	1357682.96

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2072 (Mid Jul, 2015)				Asar, 2073 (Mid Jul, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	0.75	20.00	10.37	177808.97	2.25	21.50	9.33	220017.14
2	Overdraft	2.20	24.00	9.92	198141.51	3.00	21.00	9.47	237791.00
3	Trust Receipt Loan / Import Loan	6.00	21.00	7.71	50370.21	5.00	21.00	6.27	68689.24
4	Demand & Other Working Capital Loan	2.20	20.00	9.48	260709.85	2.75	21.00	8.48	329660.73
5	Residential Personal Home Loan (Up to Rs. 10 million)	4.25	19.00	10.15	87168.51	2.00	20.00	9.29	108177.85
6	Real Estate Loan	4.00	24.00	10.57	61728.82	4.00	18.00	9.37	81240.87
7	Margin Nature Loan	6.50	18.00	9.55	16083.92	6.00	17.00	8.01	27939.10
8	Hire Purchase Loan	2.20	19.00	10.19	52431.49	3.99	19.00	9.52	76618.57
9	Deprived Sector Loan	2.00	20.00	6.25	49456.30	2.00	21.50	5.69	65175.30
10	Bills Purchased	2.50	17.00	1.83	6754.09	2.00	17.00	2.97	7336.24
11	Other Product	3.50	30.00	9.40	124595.57	3.00	30.00	10.26	135036.91
	Aggregate	0.75	30.00	9.57	1085249.24	2.00	30.00	8.86	1357682.95

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Saun, 2073 (Mid Aug, 2016)				Bhadau, 2073 (Mid Sep, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.12	692634.89	1.00	9.00	2.13	700640.75
2	Fixed:	0.50	19.00	5.61	503034.68	0.40	19.00	5.65	501932.97
2.1	up to 1 month	2.00	17.55	5.20	4927.63	1.00	17.55	4.87	7279.14
2.2	1-3 months	0.75	17.55	5.11	21487.80	1.40	17.55	5.09	20823.72
2.3	3-6 months	1.50	17.55	4.46	45594.48	1.00	17.55	4.29	37211.91
2.4	6-12 months	0.50	17.55	5.83	284119.60	0.40	17.55	5.87	284140.27
2.5	1-2 yrs	1.00	17.55	5.34	119366.90	2.00	17.55	5.50	128730.55
2.6	2 yrs and above	2.00	19.00	6.88	27538.26	2.00	19.00	6.86	23747.39
3	Call	0.05	10.50	3.95	291844.55	0.05	10.50	3.79	307838.34
4	Certificate of Deposits	5.00	5.00	5.00	671.52	5.00	5.00	5.00	665.10
5	Other	2.50	9.00	4.09	177.37	2.50	9.00	4.51	178.11
6	Non interest bearing deposits				166473.18	0.00	0.00	0.00	169401.46
6.1	Current				147302.51	0.00	0.00	0.00	149265.92
6.2	Margin				16099.74	0.00	0.00	0.00	17067.77
6.3	Other				3070.92	0.00	0.00	0.00	3067.77
	Aggregate	0.05	19.00	3.29	1654836.17	0.05	19.00	3.27	1680656.73

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2073 (Mid Aug, 2016)				Bhadau, 2073 (Mid Sep, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	10.36	59611.18	4.00	21.50	10.27	61841.44
2	Fishery Related	4.50	20.00	9.86	1525.19	4.50	20.00	9.80	1561.61
3	Mining Related	6.00	17.00	8.41	2990.89	6.00	17.00	8.28	3127.52
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.32	88099.91	2.00	20.00	8.15	88734.92
5	Non Food Production Related	4.00	21.00	8.29	164379.08	2.00	21.00	8.08	169478.55
6	Construction	2.00	21.00	9.36	142122.65	2.00	21.00	9.28	146705.72
7	Electricity,Gas and Water	2.25	19.00	9.18	39369.51	2.25	19.00	9.19	40103.02
8	Metal Products, Machinary & Electronic Equipment & Assemblage	4.50	18.00	8.56	15865.42	4.50	18.00	8.52	16267.57
9	Transport, Communication and Public Utilities	4.50	20.00	9.26	41163.44	4.00	20.00	9.14	43464.62
10	Wholesaler & Retailer	2.25	21.50	8.75	312227.08	2.25	21.50	8.59	323552.71
11	Finance, Insurance and Real Estate	2.00	21.50	7.06	109437.91	2.00	21.50	7.05	109744.59
12	Hotel or Restaurant	4.50	21.00	8.70	41797.35	4.50	21.00	8.57	42707.05
13	Other Services	3.00	19.00	9.55	59150.57	3.00	19.00	9.38	60233.32
14	Consumption Loans	2.50	30.00	9.91	100167.31	1.00	30.00	9.71	102035.77
15	Local Government	3.00	15.00	3.27	1512.43	3.00	14.00	3.04	1473.30
16	Others	1.00	21.00	9.30	211643.06	2.00	21.00	9.26	219658.59
	Aggregate	1.00	30.00	8.88	1391062.98	1.00	30.00	8.77	1430690.30

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2073 (Mid Aug, 2016)				Bhadau, 2073 (Mid Sep, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.50	9.30	224827.33	2.25	21.50	9.16	227038.66
2	Overdraft	3.00	20.00	9.32	242714.87	3.00	20.00	9.20	255207.22
3	Trust Receipt Loan / Import Loan	5.00	21.00	6.39	74242.90	5.00	21.00	6.42	76462.38
4	Demand & Other Working Capital Loan	2.75	21.00	8.55	336527.18	2.00	19.00	8.45	349882.39
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	9.24	111697.05	2.00	20.00	9.16	114413.22
6	Real Estate Loan	2.00	19.00	9.42	83266.44	4.00	19.00	9.20	85276.34
7	Margin Nature Loan	6.00	18.00	8.43	28475.15	6.00	18.00	7.87	28652.20
8	Hire Purchase Loan	1.00	19.00	9.57	83518.22	1.00	20.00	9.40	86013.60
9	Deprived Sector Loan	2.00	21.50	5.72	62152.96	2.00	21.50	5.77	62542.81
10	Bills Purchased	2.00	17.00	2.40	7311.68	2.00	17.00	2.94	7422.85
11	Other Product	1.00	30.00	10.21	136329.19	2.50	30.00	10.15	137778.65
	Aggregate	1.00	30.00	8.86	1391062.97	1.00	30.00	8.75	1430690.32

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asoj, 2073 (Mid Oct, 2016)			
S.N.	**Description**	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.06	724050.92
2	Fixed:	1.00	19.00	5.67	515349.32
2.1	up to 1 month	2.00	14.00	5.63	8913.31
2.2	1-3 months	1.00	17.55	5.10	25732.87
2.3	3-6 months	1.00	17.55	4.53	37389.05
2.4	6-12 months	1.50	17.55	5.87	294465.94
2.5	1-2 yrs	1.00	17.55	5.52	124730.18
2.6	2 yrs and above	2.00	19.00	6.37	24117.97
3	Call	0.05	10.50	4.16	307134.49
4	Certificate of Deposits	5.00	5.00	5.00	665.69
5	Other	2.50	9.00	2.61	535.97
6	Non interest bearing deposits	0.00	0.00	0.00	177288.20
6.1	Current	0.00	0.00	0.00	156343.24
6.2	Margin	0.00	0.00	0.00	17007.76
6.3	Other	0.00	0.00	0.00	3937.20
	Aggregate	0.05	19.00	3.30	1725024.61

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asoj, 2073 (Mid Oct, 2016)			
S.N.	**Description**	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	9.90	63232.88
2	Fishery Related	4.50	20.00	9.77	1653.28
3	Mining Related	5.75	17.00	8.36	3142.52
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.10	88938.21
5	Non Food Production Related	2.00	21.00	7.90	173831.19
6	Construction	2.00	21.00	9.24	149448.15
7	Electricity,Gas and Water	2.25	19.00	9.06	41226.64
8	Metal Products, Machinary & Electronic Equipment & Assemblage	4.50	18.00	8.20	17317.94
9	Transport, Communication and Public Utilities	4.00	20.00	9.12	44881.64
10	Wholesaler & Retailer	2.25	21.50	8.54	329403.87
11	Finance, Insurance and Real Estate	2.00	21.50	7.06	114036.94
12	Hotel or Restaurant	4.50	21.00	8.51	44537.90
13	Other Services	3.00	19.00	9.29	61515.64
14	Consumption Loans	1.00	30.00	9.61	103691.57
15	Local Government	3.00	14.00	3.06	1478.00
16	Others	2.00	21.00	8.80	226981.02
	Aggregate	1.00	30.00	8.62	1465317.39

Overall Summary of Interest Rate on LCY Productwise Credit		Asoj, 2073 (Mid Oct, 2016)			
S.N.	**Description**	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.5	8.96	233962.2844
2	Overdraft	3.00	20.00	9.23	260956.20
3	Trust Receipt Loan / Import Loan	5.00	21.00	6.37	74540.18
4	Demand & Other Working Capital Loan	2.00	19.00	8.31	357245.74
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	19.00	9.07	117325.25
6	Real Estate Loan	4.00	19.00	9.16	87993.08
7	Margin Nature Loan	6.00	17.00	7.87	29857.03
8	Hire Purchase Loan	1.00	19.00	9.34	89851.49
9	Deprived Sector Loan	2.00	21.50	6.01	71652.98
10	Bills Purchased	2.00	17.00	3.58	7192.43
11	Other Product	2.50	30.00	10.02	134740.77
	Aggregate	1.00	30.00	8.67	1465317.41

Annex-I

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 Bangaladesh Bank Ltd.	NBB
9	Everest Bank Ltd.	EBL	10	Bank of Kathmandu Lumbini Ltd.	BOK
11	Nepal Credit and Commerce Bank Ltd.	NCC	12	NIC ASIA Bank Ltd.	NIC
13	Machhapuchhre Bank Ltd.	MBL	14	Kumari Bank Ltd.	Kumari
15	Laxmi Bank Ltd.	Laxmi	16	Siddhartha Bank Ltd.	SBL
17	Agriculture Development Bank Ltd.	ADBNL	18	Global IME Bank Ltd.	Global
19	Citizens Bank International Ltd.	Citizens	20	Prime Commercial Bank Ltd.	Prime
21	Sunrise Bank Ltd.	Sunrise	22	NMB Bank Ltd.	NMB
23	Prabhu Bank Ltd.	PRABHU	24	Janata Bank Nepal Ltd.	Janata
25	Mega Bank Nepal Ltd.	Mega	26	Civil Bank Ltd.	Civil
27	Century Commercial Bank Ltd.	Century	28	Sanima Bank Ltd.	Sanima
B. Development Banks					
1	NIDC Development Bank Ltd.	NIDC	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	Sahayogi Bikas Bank Ltd.	Sahayogi
7	Karnali Bikash Bank Ltd.	Karnali	8	Triveni Bikas Bank Ltd.	Triveni
9	Supreme Development Bank Ltd.	Suprim	10	Sangrila Development Bank Ltd.	Shangrila
11	Gandaki Development Bank Ltd.	Gandaki	12	Infrastructure Development Bank Ltd.	Infrastructure
13	Excel Development Bank Ltd.	Excel	14	Biratlaxmi Bikas Bank Ltd.	Biratlaxmi
15	Western Development Bank Ltd.	Western	16	Arniko Development Bank Ltd.	Araniko
17	Deva Development Bank Ltd.	Deva	18	Miteri Development Bank Ltd.	Miteri
19	Tinau Bikas Bank Ltd.	Tinau	20	Muktinath Bikas Bank Ltd.	Muktinath
21	Sewa Bikas Bank Ltd.	Sewa	22	Kankai Bikas Bank Ltd.	Kankai
23	Mahakali Bikas Bank Ltd.	Mahakali	24	Ace Development Bank Ltd.	Ace
25	Bhargab Bikas Bank Ltd.	Bhargav	26	Professional Diyalo Bikas Bank Ltd.	diyalo
27	Country Development Bank Ltd.	Country	28	Alpine Development Bank Ltd.	Alpine
29	Kasthamandap Development Bank Ltd.	Kastamandap	30	Garima Bikas Bank Ltd.	Garima
31	Om Development Bank Ltd.	OmDB	32	Fewa Bikas Bank Ltd.	FewaDB
33	Kabeli Bikas Bank Ltd.	Kabeli	34	Kaski Bikas Bank Ltd.	Kaski
35	Corporate Development Bank Ltd.	Corporate	36	Purnima Bikas Bank Ltd.	Purnima
37	Jyoti Bikas Bank Ltd.	Jyoti	38	Bagmati Development Bank Ltd.	Bagmati
39	Hamro Bikas Bank Ltd.	Hamro	40	Kakre Bihar Bikas Bank Ltd.	Kakre
41	Shine Resunga Development Bank Ltd.	Shine	42	Pacific Development Bank Ltd.	Pacific
43	International Development Bank Ltd.	IDBL	44	Kanchan Development Bank Ltd.	Kanchan
45	Matribhumi Bikas Bank Ltd.	Matribhumi	46	Innovative Development Bank Ltd.	Innovative
47	Vibor Bikas Bank Ltd.	Vibor	48	Raptibheri Bikas Bank Ltd.	Raptiveri
49	Tourism Development Bank Ltd.	Tourism	50	Mission Development Bank Ltd.	Mission
51	Mount Makalu Development Bank Ltd.	Mt. Makalu	52	Sindhu Bikas Bank Ltd.	Sindhu
53	Sahara Bikas Bank Ltd.	Sahara	54	Nepal Community Development Bank Ltd.	N.Community
55	Cosmos Development Bank Ltd.	Cosmos	56	Manasalu Bikash Bank Ltd.	Manaslu
57	Kalinchowk Development Bank Ltd.	Kalinchowk	58	Kailash Bikash Bank Ltd.	Kailash
59	Salapa Bikash Bank Ltd.	Salpa	60	Saptakoshi Development Bank Ltd.	Saptakoshi
61	Sajha Bikash Bank Ltd.	Sajha	62	Apex Development Bank Ltd.	Apex
63	Green Development Bank Ltd.	Green	64	Reliable Development Bank Ltd.	Reliable
C. Finance Companies					
1	Nepal Finance Ltd.	NFL	2	NIDC Capital Markets Ltd.	NIDC Capital
3	Nepal Share Markets and Finance Ltd.	NSMFL	4	Gurkhas Finance Ltd.	Gurkhas
5	Union Finance Ltd.	Union	6	Paschhimanchal Finance Co.Ltd.	PFCL
7	Goodwill Finance Ltd.	Goodwill	8	Shree Investment & Finance Co. Ltd.	SIFCL
9	Lumbini Finance & Leasing Co. Ltd.	Lumbini	10	International Leasing & Finance Co. Ltd.	PFCL
11	Lalitpur Finance Co. Ltd.	Lalitpur	12	United Finance Co. Ltd.	United FC
13	General Finance Ltd.	General	14	Progressive Finance Co. Ltd.	Progressive
15	Janaki Finance Co. Ltd.	Janaki	16	Pokhara Finance Ltd.	Pokhara
17	Central Finance Ltd.	Central	18	Arun Finance Ltd.	Arun
19	Multipurpose Finance Co. Ltd	Multipurpose	20	Synergy Finance Ltd.	Synergy
21	Shrijana Finance Ltd.	Srijana	22	World Merchant Banking & Finance Ltd.	WMBFL
23	Capital Merchant Banking & Finance Co. Ltd.	CMBFCL	24	Crystal Finance Ltd.	Crystal
25	Guheshwori Merchant Banking & Finance Ltd.	Guheshwori	26	Everest Finance Ltd.	Everest
27	ICFC Finance Ltd.	ICFC	28	Sagarmatha Finance Ltd.	Sagarmatha
29	Kuber Merchant Finance Ltd.	Kuber	30	Seti Finance Ltd.	Seti
31	Hama Merchant & Finance Ltd.	hama	32	Namaste Bitiya Sanstha Ltd.	Namaste
33	Unique Financial Institution Ltd.	Unique	34	Manjushree Financial Institution Ltd.	Manjushree
35	Jebil's Finance Ltd.	Jebils	36	Reliance Lotus Finance Ltd.	Reliance
37	Bhaktapur Finance Ltd.	Bhaktapur			

Annex-I

D. Microfinance Financial Institutions					
1	Nepal Grameen Bikas Bank Ltd.	NepalGBB	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	Sworojgar	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	NMB Microfinance Bittiya Sanstha Ltd.	NMBMF
25	Forward Community Microfinance Bittiya Sanstha Ltd.	FORWARD	26	Reliable Microfinance Bittiya Sanstha Ltd.	Reliable
27	Mahuli Samudyik Laghubitta Bittiya Sanstha Ltd.	Mahuli	28	Suryodaya Laghubitta Bitiya Sanstha Ltd.	Suryodaya
29	Mero Microfinance Bittiya Sanatha Ltd.	Mero	30	Samata Microfinance Bittiya Sanatha Ltd.	Samata
31	RSDC Laghubitta Bitiya Sanstha Ltd.	RSDC	32	Samudayik Laghubitta Bitiya Sanstha Ltd.	Samudayik
33	National Microfinance Bittiya Sanstha Ltd.	National	34	Nepal Sewa Laghubitta Bitiya 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 Microfinace 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	42	Ghodighoda Laghubitta Bittiya Sanstha Ltd.	Ghodighoda
43	Asha Laghubitta Bittiya Sanstha Ltd.	Asha	44	Nepal Agro Microfinance Bittiya Sastha Ltd.	Agro
45	Creative Laghubitta Bittiya Sastha Ltd.	Creative			