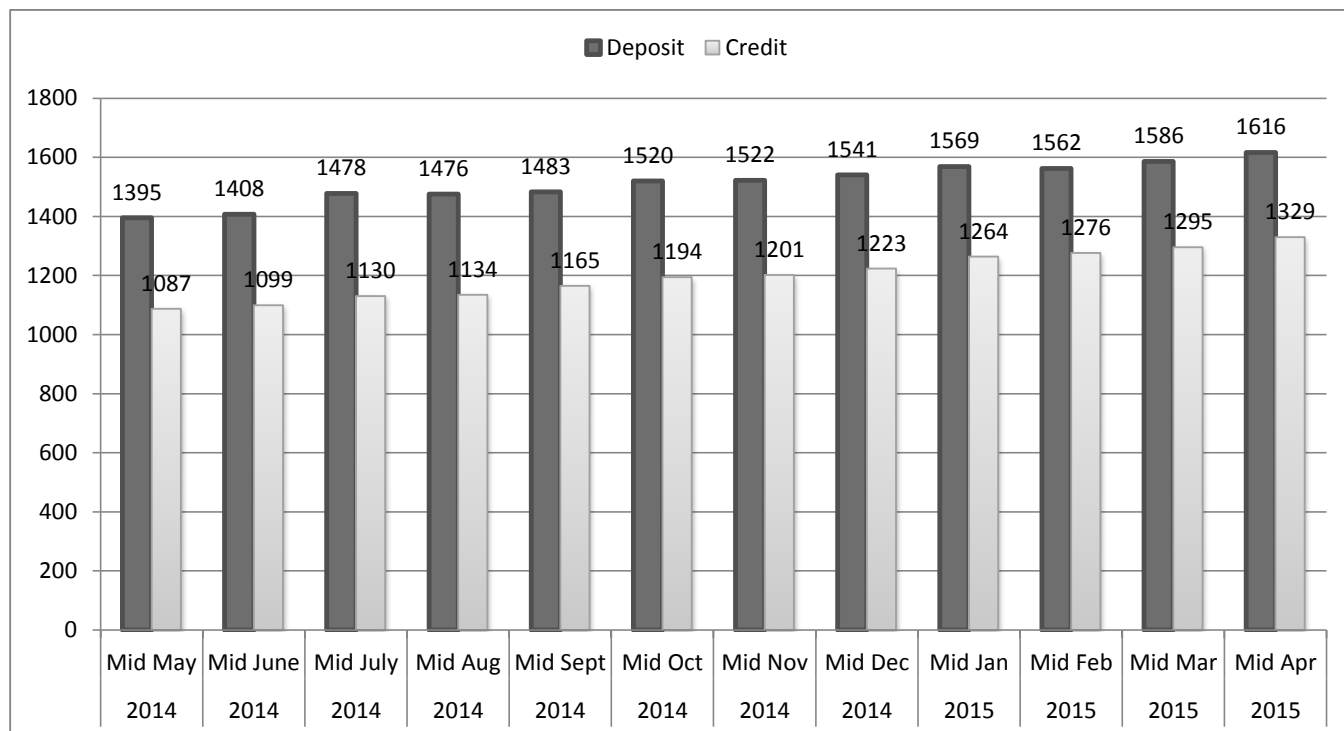


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Statistics Division

2071 Chait
Mid-Apr, 2015

Contents

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

Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	30	81	51	35	197
Total Number of Licensed BFIs*	30	81	52	35	198

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

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

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

6 Short Names of BFIs are used in notification and their full names have been provided in the last page

7 The capital Fund for the commercial bank is as of Poush, 2071 (2015 January)

Major Financial Indicators

as on Chait End, 2071

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	69.23	10.74	3.84	83.80
2	Total Credit/GDP	56.02	9.35	3.56	68.94
3	Total Credit/ Total Deposit	80.93	87.05	92.85	82.26
4	Lcy Credit/Lcy Deposit & Core Capital	86.15	89.75	94.83	87.04
5	Fixed Deposit/Total Deposit	30.63	27.33	44.87	30.86
6	Saving Deposit/Total Deposit	37.99	51.89	45.34	40.11
7	Current Deposit/Total Deposit	8.79	1.86	0.18	7.50
8	NPL/ Total Loan	2.68	3.84	13.74	3.41
9	Total LLP/Total Loan	3.30	3.81	14.97	3.97
10	Deprived SectorLoan/Total Loan	5.01	5.94	3.88	5.08
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	13.70	15.51	24.53	14.43
2	Investment in Gov. Security/Total Deposit	9.67	1.34	3.22	8.31
3	Total Liquid Assets/Total Deposit	25.13	31.25	36.81	26.45
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	10.06	14.99	13.15	10.86
2	Total Capital/RWA	11.66	15.83	15.10	12.39
D. Other Information					
1	No. of Branches	1656	797	239	2692
2	No. of ATM	1467	205	30	1702
3	No. of Debit Card	3943587	349788	23434	4316809
4	No. of Credit Card	42791	0	0	42791
5	No. of Deposit Accounts	10880622	2885226	567891	14333739
6	No. of Loan	687939	266782	53606	1008327
1	Wt. Avg Interest on Deposit	4.07			
	(a) Saving	2.93			
	(b) Fixed	6.33			
	(c) Call	4.77			
2	Wt. Avg Interest on Credit	9.56			

Note: Bank balance includes money at call

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

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

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

	Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
		2012	2013	2014	2015	2015	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	115162.99	131724.33	145861.43	165294.80	164109.38	14.38	10.73	-0.72
	a. Paid-up Capital	104303.78	119506.94	128985.27	138591.94	139898.15	14.58	7.93	0.94
	b. Statutory Reserves	22068.14	26038.22	32722.08	36209.97	36547.40	17.99	25.67	0.93
	c. Retained Earning	-24321.75	-22344.20	-27214.24	-22263.84	-24526.56	-8.13	21.80	10.16
	d. Others Reserves	13112.82	8523.37	11368.33	12756.72	12190.39	-35.00	33.38	-4.44
2	BORROWINGS	17805.91	26999.28	18202.84	31232.20	25750.93	51.63	-32.58	-17.55
	a. NRB	4286.68	2884.28	2010.04	2313.86	2763.85	-32.72	-30.31	19.45
	b. "A"Class Licensed Institution	3297.01	10466.63	5182.01	16166.17	10231.33	217.46	-50.49	-36.71
	c. Foreign Banks and Fin. Ins.	2507.93	2954.26	4.12	0.00	0.00	17.80	-99.86	0.00
	d. Other Financial Ins.	781.08	2438.25	1306.53	1302.03	1305.60	212.16	-46.42	0.27
	e. Bonds and Securities	6933.22	8255.86	9700.14	11450.14	11450.14	19.08	17.49	0.00
3	DEPOSITS	1071394.11	1250061.98	1477832.61	1585996.76	1616161.14	16.68	18.22	1.90
	a. Current	95993.06	111686.53	129108.41	127141.67	121284.11	16.35	15.60	-4.61
	b. Savings	400723.15	471215.43	587593.46	646263.05	648228.63	17.59	24.70	0.30
	c. Fixed	372137.55	423478.43	453408.61	485746.68	498712.21	13.80	7.07	2.67
	d. Call Deposits	187998.54	225704.81	285024.29	303217.29	323792.19	20.06	26.28	6.79
	e. Others	14541.81	17976.78	22697.85	23628.06	24144.00	23.62	26.26	2.18
4	Bills Payable	1626.36	1561.63	1553.13	2299.49	1923.43	-3.98	-0.54	-16.35
5	Other Liabilities	123660.25	140770.30	169227.44	196015.61	196390.12	13.84	20.22	0.19
	1. Loan Loss Provision	33873.99	42223.77	48932.49	51092.05	52792.01	24.65	15.89	3.33
	2. Interest Suspense a/c	26056.17	27920.72	30453.76	41009.75	34001.73	7.16	9.07	-17.09
	3. Others	63730.08	70625.81	89841.19	103913.81	109596.38	10.82	27.21	5.47
6	Reconciliation A/c	1537.81	7290.04	2869.47	10519.72	6755.32	374.05	-60.64	-35.78
7	Profit & Loss A/c	19776.52	26544.74	31566.75	20893.56	27460.80	34.22	18.92	31.43
	TOTAL	1350963.95	1584952.29	1847113.68	2012252.14	2038551.11	17.32	16.54	1.31

Assets

1	LIQUID FUNDS	236056.86	259224.93	319196.62	285748.27	293218.95	9.81	23.14	2.61
	a. Cash Balance	31020.07	35728.20	41862.07	40113.27	38568.34	15.18	17.17	-3.85
	Nepalese Notes & Coins	30353.28	34876.14	41073.72	38554.84	36969.47	14.90	17.77	-4.11
	Foreign Currency	666.79	852.06	788.35	1558.43	1598.87	27.79	-7.48	2.59
	b. Bank Balance	164605.21	173856.67	220546.60	185936.74	194614.77	5.62	26.86	4.67
	1. In Nepal Rastra Bank	120457.25	130802.82	162286.93	108530.04	120342.36	8.59	24.07	10.88
	2. "A"Class Licensed Institution	26284.33	23269.10	34656.48	38302.70	36079.99	-11.47	48.94	-5.80
	3. Other Financial Ins.	7649.81	5673.35	5302.85	4957.79	6419.59	-25.84	-6.53	29.48
	4. In Foreign banks	10213.81	14111.40	18300.33	34146.21	31772.83	38.16	29.68	-6.95
	c. Money at Call	40431.58	49640.06	56787.95	59698.27	60035.85	22.78	14.40	0.57
2	INVESTMENTS	137304.43	151339.99	162544.89	159919.05	149398.07	10.22	7.40	-6.58
	a. Govt. Securities	133251.15	149700.83	160867.12	147512.22	134283.31	12.34	7.46	-8.97
	b. Others	4053.28	1639.16	1677.78	12406.83	15114.76	-59.56	2.36	21.83
3	SHARE & OTHER INVESTMENT	52851.08	66725.48	72656.22	79550.17	81297.23	26.25	8.89	2.20
4	LOANS & ADVANCES	779560.90	945698.45	1119260.81	1278655.61	1313243.49	21.31	18.35	2.71
	a. Private Sector	741145.02	915010.01	1084965.27	1194638.13	1245730.40	23.46	18.57	4.28
	b. Financial Institutions	31389.29	21910.20	26247.72	58331.97	40854.68	-30.20	19.80	-29.96
	c. Government Organizations	7026.59	8778.24	8047.82	25685.51	26658.41	24.93	-8.32	3.79
5	BILLS PURCHASED	9634.19	9007.88	9805.60	15808.45	15203.08	-6.50	8.86	-3.83
6	LOANS AGT. COLLECTED BILLS	645.89	1015.49	737.25	855.11	1003.25	57.22	-27.40	17.32
7	FIXED ASSETS	27146.40	28916.79	30477.72	31399.68	31472.29	6.52	5.40	0.23
8	OTHER ASSETS	93318.34	104448.21	123962.34	146115.18	139932.44	11.93	18.68	-4.23
	a. Accrued Interests	27621.76	30638.63	32041.34	45270.43	35811.68	10.92	4.58	-20.89
	b. Others	65696.59	73809.58	91920.99	100844.75	104120.75	12.35	24.54	3.25
9	Expenses not Written off	586.90	622.02	491.99	439.67	431.41	5.98	-20.90	-1.88
10	Non Banking Assets	2225.09	3731.30	4756.96	5602.21	5617.75	67.69	27.49	0.28
11	Reconciliation Account	8638.94	10394.09	-1032.54	6772.52	6633.29	20.32	-109.93	-2.06
12	Profit & Loss A/c	2994.86	3827.69	4255.78	1386.23	1099.72	27.81	11.18	-20.67
	TOTAL	1350963.88	1584952.31	1847113.65	2012252.13	2038550.96	17.32	16.54	1.31

Statement of Assets and Liabilities of Commercial Banks

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2012	2013	2014	2015	2015	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	77142.57	94660.68	108212.91	124551.64	123198.95	22.71	14.32	-1.09
a. Paid-up Capital	65983.34	79652.07	87454.02	95968.43	96756.95	20.72	9.80	0.82
b. Statutory Reserves	18708.72	21995.65	27696.23	30146.21	30462.43	17.57	25.92	1.05
c. Retained Earning	-19595.10	-14452.96	-16561.92	-12188.40	-14266.54	-26.24	14.59	17.05
d. Others Reserves	12045.61	7465.92	9624.58	10625.40	10246.11	-38.02	28.91	-3.57
2 BORROWINGS	15507.22	22792.86	15228.20	24949.52	18634.65	46.98	-33.19	-25.31
a. NRB	4286.68	2314.28	2010.04	2313.86	2763.85	-46.01	-13.15	19.45
b. "A"Class Licensed Institution	1970.74	7368.77	2601.47	10130.26	3361.51	273.91	-64.70	-66.82
c. Foreign Banks and Fin. Ins.	2175.84	2954.26	4.12	0.00	0.00	35.78	-99.86	0.00
d. Other Financial Ins.	146.18	1905.41	912.42	1055.25	1059.15	1203.46	-52.11	0.37
e. Bonds and Securities	6927.77	8250.14	9700.14	11450.14	11450.14	19.09	17.58	0.00
3 DEPOSITS	867978.25	1020830.77	1204463.40	1310165.86	1335042.51	17.61	17.99	1.90
a. Current	93304.43	108656.63	125065.83	123417.79	117308.61	16.45	15.10	-4.95
b. Savings	304786.78	358546.88	450524.99	506213.38	507197.46	17.64	25.65	0.19
c. Fixed	298835.74	345412.03	365048.50	396475.54	408905.20	15.59	5.68	3.14
d. Call Deposits	161784.11	196045.33	247429.62	266469.42	284487.44	21.18	26.21	6.76
e. Others	9267.20	12169.90	16394.45	17589.73	17143.81	31.32	34.71	-2.54
4 Bills Payable	1599.38	1549.62	1513.82	2275.02	1910.14	-3.11	-2.31	-16.04
5 Other Liabilities	92665.24	104427.07	127781.31	149216.33	152391.51	12.69	22.36	2.13
1. Loan Loss Provision	22093.98	25582.29	31622.89	34308.43	35635.97	15.79	23.61	3.87
2. Interest Suspense a/c	19491.92	20628.97	21397.75	29113.37	23541.49	5.83	3.73	-19.14
3. Others	51079.35	58215.80	74760.68	85794.54	93214.05	13.97	28.42	8.65
6 Reconciliation A/c	-3672.89	1927.71	-2495.70	5818.08	2301.13	-152.48	-229.46	-60.45
7 Profit & Loss A/c	15876.84	21060.43	23141.71	16697.33	21526.65	32.65	9.88	28.92
TOTAL	1067096.61	1267249.14	1477845.65	1633673.78	1655005.54	18.76	16.62	1.31

Assets

1 LIQUID FUNDS	161785.49	185758.20	226401.82	197739.24	206405.23	14.82	21.88	4.38
a. Cash Balance	26026.91	29908.23	34628.53	33157.58	32119.72	14.91	15.78	-3.13
Nepalese Notes & Coins	25398.02	29107.29	33928.61	31740.74	30628.82	14.60	16.56	-3.50
Foreign Currency	628.90	800.94	699.91	1416.83	1490.90	27.36	-12.61	5.23
b. Bank Balance	127706.17	140521.89	177300.62	140017.71	150800.80	10.04	26.17	7.70
1. In Nepal Rastra Bank	110572.60	120642.29	149910.91	95870.53	108214.20	9.11	24.26	12.88
2. "A"Class Licensed Institution	6784.54	5753.34	9153.13	10066.41	10826.51	-15.20	59.09	7.55
3. Other Financial Ins.	187.69	160.35	18.78	151.67	214.95	-14.57	-88.29	41.72
4. In Foreign banks	10161.35	13965.91	18217.79	33929.10	31545.14	37.44	30.44	-7.03
c. Money at Call	8052.41	15328.08	14472.67	24563.96	23484.71	90.35	-5.58	-4.39
2 INVESTMENTS	131017.87	146469.06	156830.54	154606.69	144224.20	11.79	7.07	-6.72
a. Govt. Securities	127213.05	144855.42	155190.33	142287.42	129134.55	13.87	7.13	-9.24
b. Others	3804.83	1613.63	1640.22	12319.27	15089.65	-57.59	1.65	22.49
3 SHARE & OTHER INVESTMENT	50254.78	63457.22	69534.76	75840.31	77222.26	26.27	9.58	1.82
4 LOANS & ADVANCES	612322.64	748753.66	891629.91	1036450.11	1064241.87	22.28	19.08	2.68
a. Private Sector	577113.21	723355.09	860588.35	955255.28	1000573.82	25.34	18.97	4.74
b. Financial Institutions	28302.71	16673.89	23050.77	55607.49	37098.26	-41.09	38.24	-33.29
c. Government Organizations	6906.71	8724.68	7990.78	25587.34	26569.78	26.32	-8.41	3.84
5 BILLS PURCHASED	9606.97	7438.39	9794.86	15797.85	15192.48	-22.57	31.68	-3.83
6 LOANS AGT. COLLECTED BILLS	645.89	1015.49	737.25	855.11	1003.25	57.22	-27.40	17.32
7 FIXED ASSETS	19818.66	21164.90	22600.03	23835.90	23885.53	6.79	6.78	0.21
8 OTHER ASSETS	76147.88	85601.07	102400.91	123007.63	117669.75	12.41	19.63	-4.34
a. Accrued Interests	20790.32	23015.22	22763.51	33200.05	24797.78	10.70	-1.09	-25.31
b. Others	55357.56	62585.85	79637.40	89807.58	92871.97	13.06	27.25	3.41
9 Expenses not Written off	447.80	475.18	398.44	363.90	359.23	6.11	-16.15	-1.28
10 Non Banking Assets	1638.51	2037.98	2046.79	2524.18	2499.32	24.38	0.43	-0.98
11 Reconciliation Account	3410.11	4988.80	-6377.24	2163.59	2183.53	46.29	-227.83	0.92
12 Profit & Loss A/c	0.00	89.21	1847.55	489.28	118.90	0.00	1971.02	-75.70
TOTAL	1067096.59	1267249.16	1477845.62	1633673.77	1655005.54	18.76	16.62	1.31

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
		2012	2013	2014	2015	2015	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	22702.17	25094.11	27683.64	29462.01	29633.59	10.54	10.32	0.58
	a. Paid-up Capital	21224.20	23568.92	25606.53	26349.54	26811.55	11.05	8.65	1.75
	b. Statutory Reserves	1555.69	2105.95	2706.17	3475.89	3497.09	35.37	28.50	0.61
	c. Retained Earning	-764.13	-1106.59	-1481.47	-1586.10	-1760.75	44.82	33.88	11.01
	d. Others Reserves	686.41	525.84	852.40	1222.68	1085.71	-23.39	62.10	-11.20
2	BORROWINGS	1193.00	2753.56	2408.48	4416.78	4456.46	130.81	-12.53	0.90
	a. NRB	0.00	570.00	0.00	0.00	0.00	0.00	-100.00	0.00
	b. "A"Class Licensed Institution	651.10	1645.00	2014.38	4170.00	4210.00	152.65	22.45	0.96
	c. Foreign Banks and Fin. Ins.	332.08	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
	d. Other Financial Ins.	204.37	532.84	394.11	246.78	246.46	160.73	-26.04	-0.13
	e. Bonds and Securities	5.45	5.72	0.00	0.00	0.00	4.96	-100.00	0.00
3	DEPOSITS	127300.11	160249.64	199932.80	202479.59	207150.70	25.88	24.76	2.31
	a. Current	2657.06	2944.14	3964.21	3667.11	3845.70	10.80	34.65	4.87
	b. Savings	60924.67	83215.90	105094.40	106445.24	107496.25	36.59	26.29	0.99
	c. Fixed	37454.34	45134.34	53998.41	55932.78	56618.28	20.50	19.64	1.23
	d. Call Deposits	25427.81	28491.56	36345.53	35747.56	38361.74	12.05	27.57	7.31
	e. Others	836.23	463.70	530.25	686.90	828.73	-44.55	14.35	20.65
4	Bills Payable	18.91	8.37	32.71	23.61	12.17	-55.72	290.66	-48.45
5	Other Liabilities	13437.99	16778.07	20116.85	22569.00	20432.57	24.86	19.90	-9.47
	1. Loan Loss Provision	4781.47	5847.74	6860.14	6686.26	6876.20	22.30	17.31	2.84
	2. Interest Suspense a/c	3068.90	2594.60	3117.96	4873.90	3674.73	-15.46	20.17	-24.60
	3. Others	5587.62	8335.74	10138.76	11008.84	9881.64	49.18	21.63	-10.24
6	Reconciliation A/c	3894.17	3374.90	3671.63	3003.53	2779.79	-13.33	8.79	-7.45
7	Profit & Loss A/c	2347.45	3251.27	5079.57	2985.57	4232.18	38.50	56.23	41.75
	TOTAL	170893.79	211509.94	258925.69	264940.10	268697.46	23.77	22.42	1.42
	Assets								
1	LIQUID FUNDS	47387.40	52289.75	68931.29	63306.75	61969.08	10.35	31.83	-2.11
	a. Cash Balance	3646.17	4833.15	6139.82	5930.03	5444.68	32.55	27.04	-8.18
	Nepalese Notes & Coins	3609.10	4782.29	6051.74	5788.60	5336.97	32.51	26.54	-7.80
	Foreign Currency	37.08	50.85	88.07	141.43	107.71	37.16	73.18	-23.84
	b. Bank Balance	20316.68	19565.36	27923.34	28612.47	26675.14	-3.70	42.72	-6.77
	1. In Nepal Rastra Bank	5968.59	7457.99	9163.59	9610.01	9590.50	24.95	22.87	-0.20
	2. "A"Class Licensed Institution	10461.52	9507.63	15810.29	16295.85	13629.06	-9.12	66.29	-16.36
	3. Other Financial Ins.	3834.11	2454.26	2866.92	2489.50	3227.89	-35.99	16.81	29.66
	4. In Foreign banks	52.46	145.49	82.54	217.11	227.69	177.33	-43.27	4.87
	c. Money at Call	23424.55	27891.24	34868.13	28764.25	29849.25	19.07	25.01	3.77
2	INVESTMENTS	3728.21	3118.77	3230.11	2894.70	2766.46	-16.35	3.57	-4.43
	a. Govt. Securities	3701.16	3118.24	3229.98	2844.58	2766.34	-15.75	3.58	-2.75
	b. Others	27.05	0.54	0.12	50.12	0.12	-98.02	-76.93	-99.75
3	SHARE & OTHER INVESTMENT	1626.01	2124.29	1564.99	2074.53	2290.22	30.64	-26.33	10.40
4	LOANS & ADVANCES	100611.07	131168.99	161799.22	174389.71	180328.90	30.37	23.35	3.41
	a. Private Sector	99510.91	126319.47	160516.87	172605.30	178170.34	26.94	27.07	3.22
	b. Financial Institutions	1022.55	4809.98	1246.52	1730.18	2124.07	370.39	-74.08	22.77
	c. Government Organizations	77.61	39.54	35.83	54.22	34.49	-49.06	-9.38	-36.39
5	BILLS PURCHASED	10.73	1562.24	4.34	4.20	4.20	14461.57	-99.72	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	3904.49	4745.85	5259.37	5024.01	5032.96	21.55	10.82	0.18
8	OTHER ASSETS	8164.94	10596.49	11379.64	12270.69	11466.83	29.78	7.39	-6.55
	a. Accrued Interests	3247.83	2815.95	3316.39	5002.06	4173.01	-13.30	17.77	-16.57
	b. Others	4917.11	7780.55	8063.25	7268.63	7293.82	58.23	3.63	0.35
9	Expenses not Written off	68.87	71.58	43.37	30.92	27.46	3.94	-39.41	-11.19
10	Non Banking Assets	275.99	940.33	1539.64	1590.81	1612.24	240.71	63.73	1.35
11	Reconciliation Account	3917.20	3375.86	3645.30	2914.55	2778.82	-13.82	7.98	-4.66
12	Profit & Loss A/c	1198.79	1515.77	1528.41	439.23	420.11	26.44	0.83	-4.35
	TOTAL	170893.70	211509.94	258925.69	264940.10	268697.30	23.77	22.42	1.42

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
		2012	2013	2014	2015	2015	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	15318.24	11969.53	9964.89	11281.15	11276.83	-21.86	-16.75	-0.04
	a. Paid-up Capital	17096.24	16285.95	15924.71	16273.97	16329.65	-4.74	-2.22	0.34
	b. Statutory Reserves	1803.73	1936.62	2319.67	2587.87	2587.87	7.37	19.78	0.00
	c. Retained Earning	-3962.52	-6784.65	-9170.85	-8489.33	-8499.26	71.22	35.17	0.12
	d. Others Reserves	380.79	531.61	891.35	908.64	858.57	39.61	67.67	-5.51
2	BORROWINGS	1105.70	1452.87	566.16	1865.90	2659.82	31.40	-61.03	42.55
	a. NRB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b. "A"Class Licensed Institution	675.16	1452.87	566.16	1865.90	2659.82	115.19	-61.03	42.55
	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.	430.54	0.00	0.00	0.00	0.00	-100.00	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	76115.75	68981.56	73436.41	73351.31	73967.93	-9.37	6.46	0.84
	a. Current	31.57	85.76	78.38	56.77	129.80	171.62	-8.61	128.66
	b. Savings	35011.70	29452.65	31974.07	33604.43	33534.93	-15.88	8.56	-0.21
	c. Fixed	35847.48	32932.05	34361.69	33338.37	33188.73	-8.13	4.34	-0.45
	d. Call Deposits	786.61	1167.92	1249.13	1000.31	943.01	48.47	6.95	-5.73
	e. Others	4438.39	5343.18	5773.15	5351.43	6171.45	20.39	8.05	15.32
4	Bills Payable	8.07	3.63	6.60	0.86	1.12	-55.00	81.73	30.11
5	Other Liabilities	17557.02	19565.16	21329.27	24230.28	23566.04	11.44	9.02	-2.74
	1. Loan Loss Provision	6998.55	10793.74	10449.46	10097.36	10279.83	54.23	-3.19	1.81
	2. Interest Suspense a/c	3495.35	4697.16	5938.05	7022.48	6785.51	34.38	26.42	-3.37
	3. Others	7063.11	4074.26	4941.75	7110.44	6500.69	-42.32	21.29	-8.58
6	Reconciliation A/c	1316.54	1987.43	1693.55	1698.11	1674.41	50.96	-14.79	-1.40
7	Profit & Loss A/c	1552.23	2233.04	3345.47	1210.65	1701.97	43.86	49.82	40.58
	TOTAL	112973.55	106193.21	110342.35	113638.26	114848.12	-6.00	3.91	1.06
Assets									
1	LIQUID FUNDS	26883.96	21176.97	23863.52	24702.28	24844.65	-21.23	12.69	0.58
	a. Cash Balance	1346.98	986.82	1093.73	1025.66	1003.93	-26.74	10.83	-2.12
	Nepalese Notes & Coins	1346.17	986.56	1093.36	1025.49	1003.68	-26.71	10.83	-2.13
	Foreign Currency	0.82	0.26	0.37	0.17	0.25	-67.84	39.63	45.27
	b. Bank Balance	16582.35	13769.41	15322.64	17306.56	17138.83	-16.96	11.28	-0.97
	1. In Nepal Rastra Bank	3916.06	2702.54	3212.44	3049.50	2537.66	-30.99	18.87	-16.78
	2. "A"Class Licensed Institution	9038.28	8008.13	9693.05	11940.45	11624.42	-11.40	21.04	-2.65
	3. Other Financial Ins.	3628.01	3058.74	2417.15	2316.61	2976.75	-15.69	-20.98	28.50
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c. Money at Call	8954.63	6420.74	7447.15	6370.06	6701.88	-28.30	15.99	5.21
2	INVESTMENTS	2558.35	1752.16	2484.24	2417.66	2407.40	-31.51	41.78	-0.42
	a. Govt. Securities	2336.94	1727.17	2446.81	2380.22	2382.42	-26.09	41.67	0.09
	b. Others	221.41	24.99	37.44	37.44	24.99	-88.72	49.83	-33.26
3	SHARE & OTHER INVESTMENT	970.29	1143.97	1556.47	1635.33	1784.75	17.90	36.06	9.14
4	LOANS & ADVANCES	66627.19	65775.79	65831.69	67815.79	68672.72	-1.28	0.08	1.26
	a. Private Sector	64520.90	65335.45	63860.05	66777.55	66986.23	1.26	-2.26	0.31
	b. Financial Institutions	2064.03	426.32	1950.43	994.30	1632.35	-79.35	357.50	64.17
	c. Government Organizations	42.26	14.02	21.21	43.94	54.13	-66.82	51.22	23.19
5	BILLS PURCHASED	16.49	7.25	6.40	6.40	6.40	-56.05	-11.70	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	3423.26	3006.04	2618.31	2539.78	2553.80	-12.19	-12.90	0.55
8	OTHER ASSETS	9005.53	8250.65	10181.79	10836.86	10795.85	-8.38	23.41	-0.38
	a. Accrued Interests	3583.61	4807.46	5961.44	7068.32	6840.89	34.15	24.00	-3.22
	b. Others	5421.92	3443.18	4220.34	3768.54	3954.96	-36.50	22.57	4.95
9	Expenses not Written off	70.23	75.26	50.19	44.84	44.71	7.16	-33.32	-0.30
10	Non Banking Assets	310.59	752.98	1170.53	1487.22	1506.19	142.43	55.45	1.28
11	Reconciliation Account	1311.63	2029.43	1699.39	1694.38	1670.94	54.73	-16.26	-1.38
12	Profit & Loss A/c	1796.07	2222.71	879.82	457.72	560.71	23.75	-60.42	22.50
	TOTAL	112973.60	106193.21	110342.35	113638.26	114848.12	-6.00	3.91	1.06

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

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2012	2013	2014	2015	2015			
	1	2	3	4	5	2/1	3/2	5/4*
1 Interest Expenses	72179.66	65347.35	68151.35	42409.76	48372.34	-9.47	4.29	14.06
1.1 Deposit Liabilities	70896.36	64029.79	66485.63	41443.98	47192.77	-9.69	3.84	13.87
1.1.1 Saving A/c	21343.97	21211.31	21763.14	14326.20	16419.40	-0.62	2.60	14.61
1.1.2 Fixed A/c	37398.27	33220.30	34583.20	20400.90	23063.28	-11.17	4.10	13.05
1.1.2.1 Upto 3 Months Fixed A/c	1930.44	1471.28	2866.37	684.96	771.48	-23.79	94.82	12.63
1.1.2.2 3 to 6 Months fixed A/c	1713.10	1574.49	1065.31	745.12	835.16	-8.09	-32.34	12.08
1.1.2.3 6 Months to 1 Year Fixed A/c	13688.24	15584.32	15136.29	9601.15	10847.51	13.85	-2.87	12.98
1.1.2.4 Above 1 Year	20066.50	14590.21	15515.23	9369.67	10609.12	-27.29	6.34	13.23
1.1.3 Call Deposit	12144.22	9552.50	10108.65	6692.91	7685.52	-21.34	5.82	14.83
1.1.4 Certificate of Deposits	9.89	45.69	30.64	23.97	24.57	361.71	-32.92	2.50
1.2 Others	1283.30	1317.56	1665.72	965.78	1179.57	2.67	26.42	22.14
2 Commission/Fee Expense	173.76	385.30	448.04	311.79	355.70	121.75	16.28	14.09
3 Employees Expenses	14555.88	15947.51	18747.82	12689.02	14573.43	9.56	17.56	14.85
4 Office Operating Expenses	12059.09	14673.00	15067.83	10182.61	11822.27	21.68	2.69	16.10
5 Exchange Fluctuation Loss	12.28	30.53	30.99	66.09	75.65	148.62	1.51	14.46
5.1 Due to Change in Exchange Rates	10.73	14.83	16.21	66.03	75.44	38.14	9.34	14.26
5.2 Due to Foreign Currency Transactions	1.54	15.70	14.77	0.06	0.21	917.06	-5.88	235.47
6 Non-Operating Expenses	621.21	1309.70	143.87	68.91	72.05	110.83	-89.02	4.55
7. Provision for Risk	14165.84	14903.98	14274.84	7391.60	10427.82	5.21	-4.22	41.08
7.1 Loan loss Provision	11597.56	12280.32	12362.41	6418.62	9295.08	5.89	0.67	44.81
7.1.1 General Loan loss Provision	2767.77	2998.01	2835.44	2432.91	3531.25	8.32	-5.42	45.15
7.1.1.1 Pass Loan Loss Provision	0.00	0.00	0.00	0.00	2949.84			
7.1.1.2 Watch List Provision	0.00	0.00	0.00	0.00	581.41			
7.1.2 Special Loan Loss Provision	8644.68	8865.40	9424.45	3882.20	5506.96	2.55	6.31	41.85
7.1.3 Additional Loan Loss Provision	185.11	416.91	102.52	103.51	256.86	125.22	-75.41	148.15
7.2. Provision for Non-Banking Assets	694.26	1916.95	1498.26	902.27	1044.36	176.11	-21.84	15.75
7.3. Provision for Loss on Investment	119.70	204.60	40.12	82.94	95.90	70.93	-80.39	15.63
7.4. Provision for Loss of Other Assets	1754.32	502.11	374.06	-12.23	-7.53	0.00	0.00	-38.44
8 Loan Written Off	1670.80	942.54	623.54	174.30	198.99	-43.59	-33.84	14.17
9 Provision for Staff Bonus	2307.91	2879.03	3452.11	2191.01	3007.79	24.75	19.91	37.28
10 Provision for Income Tax	6568.35	8638.47	10677.75	6071.14	8501.52	31.52	23.61	40.03
11 Others	64.39	481.92	45.06	24.69	29.98	648.50	-90.65	21.45
12 Net Profit	19783.27	25958.90	29331.59	20263.07	27142.70	31.22	12.99	33.95
TOTAL EXPENSES	144162.43	151498.22	160994.78	101843.99	124580.25	5.09	6.27	22.32
Income								
1. Interest Income	114134.49	120744.64	127191.89	77433.76	96314.85	5.79	5.34	24.38
1.1. On Loans and Advance	102148.17	111530.06	119484.79	73721.89	91669.48	9.18	7.13	24.34
1.2. On Investment	6524.71	4109.86	3502.98	1504.02	1706.55	-37.01	-14.77	13.47
1.2.1 Government Bonds	5854.22	3700.66	3049.44	1292.28	1467.31	-36.79	-17.60	13.54
1.2.2 Foreign Bonds	51.09	22.70	28.74	49.42	55.44	-55.56	26.59	12.19
1.2.3 NRB Bonds	524.75	336.67	234.04	97.23	111.81	-35.84	-30.48	14.99
1.2.4 Deventure & Bonds	94.66	49.84	190.76	65.09	71.99	-47.35	282.77	10.60
1.3 Agency Balance	848.82	1183.87	962.10	459.13	540.88	39.47	-18.73	17.80
1.4 On Call Deposit	2873.30	2528.67	2108.65	1224.28	1715.96	-11.99	-16.61	40.16
1.5 Others	1739.49	1392.18	1133.37	524.43	681.99	-19.97	-18.59	30.04
2. Comission & Discount	6021.96	7162.36	8051.43	5707.56	6475.13	18.94	12.41	13.45
2.1 Bills Purchase & Discount	259.33	212.27	231.80	163.00	184.53	-18.15	9.20	13.20
2.2 Comission	4395.19	5444.04	6517.57	4703.26	5315.61	23.86	19.72	13.02
2.3 Others	1367.44	1506.06	1302.07	841.30	975.00	10.14	-13.54	15.89
3 Income From Exchange Fluctuation	3060.09	3225.60	4168.69	2669.34	3139.27	5.41	29.24	17.60
3.1 Due to Change in Exchange Rate	849.82	731.73	220.18	652.31	746.53	-13.90	-69.91	14.44
3.2 Due to Foreign Currency Trans.	2210.27	2493.87	3948.52	2017.04	2392.74	12.83	58.33	18.63
4 Other Operating Income	3681.22	4603.37	5508.69	4174.14	5058.41	25.05	19.67	21.18
5 Non Operating Income	1366.07	2359.48	4041.44	3982.10	4072.59	72.72	71.29	2.27
6 Provision Written Back	11094.90	8345.00	8679.68	6464.17	8177.51	-24.79	4.01	26.51
7 Recovery from Written off Loan	1213.33	1274.79	806.02	489.48	595.64	5.06	-36.77	21.69
8 Income from Extra Ordinary Expenses	595.51	434.89	526.32	168.62	169.87289	-26.97	21.02	0.74
9 Net Loss	2994.86	3348.21	2020.61	754.82	576.98	11.80	-39.65	-23.56
TOTAL INCOME	144162.43	151498.33	160994.77	101843.99	124580.25	5.09	6.27	22.32

* Cumulative figure adjusted for percentage calculation

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2012	2013	2014	2015	2015	2/1	3/2	5/4*
	1	2	3	4	5			
1 Interest Expenses	52642.80	46386.97	49263.53	30571.03	35049.79	-11.88	6.20	14.65
1.1 Deposit Liabilities	51958.59	45396.82	47872.14	29719.59	34022.76	-12.63	5.45	14.48
1.1.1 Saving A/c	13924.51	13318.11	13593.22	9218.85	10634.86	-4.35	2.07	15.36
1.1.2 Fixed A/c	28072.47	24186.65	26009.72	14970.68	17024.06	-13.84	7.54	13.72
1.1.2.1 Upto 3 Months Fixed A/c	1535.48	1329.07	2734.87	631.32	713.08	-13.44	105.77	12.95
1.1.2.2 3 to 6 Months fixed A/c	1371.62	1287.26	861.78	636.31	706.56	-6.15	-33.05	11.04
1.1.2.3 6 Months to 1 Year Fixed A/c	9137.25	10714.10	10816.67	6813.32	7726.34	17.26	0.96	13.40
1.1.2.4 Above 1 Year	16028.12	10856.21	11596.41	6889.73	7878.09	-32.27	6.82	14.35
1.1.3 Call Deposit	9951.97	7846.59	8238.57	5508.67	6341.85	-21.16	5.00	15.12
1.1.4 Certificate of Deposits	9.64	45.47	30.63	21.39	21.98	371.59	-32.64	2.79
1.2 Others	684.20	990.15	1391.40	851.44	1027.03	44.72	40.52	20.62
2 Commission/Fee Expense	166.54	377.73	441.61	309.08	352.89	126.81	16.91	14.17
3 Employees Expenses	12127.26	13238.73	15561.92	10538.76	12141.14	9.17	17.55	15.20
4 Office Operating Expenses	8651.35	10544.25	11195.23	7946.97	9105.99	21.88	6.17	14.58
5 Exchange Fluctuation Loss	5.25	30.04	23.74	65.64	68.49	472.26	-20.96	4.34
5.1 Due to Change in Exchange Rates	3.71	14.41	12.23	65.64	68.35	288.86	-15.13	4.14
5.2 Due to Foreign Currency Transactions	1.54	15.63	11.51	0.00	0.13	912.74	-26.33	0.00
6 Non-Operating Expenses	523.25	1254.67	15.61	5.30	13.06	139.78	-98.76	146.24
7. Provision for Risk	7964.99	7951.98	8339.38	5052.90	7123.68	-0.16	4.87	40.98
7.1 Loan loss Provision	7670.51	6870.91	8091.42	4835.77	6790.76	-10.42	17.76	40.43
7.1.1 General Loan loss Provision	2442.46	2080.28	2084.15	1767.65	2811.20	-14.83	0.19	59.04
7.1.1.1 Pass Loan Loss Provision					2306.00			
7.1.1.2 Watch List Provision					505.20			
7.1.2 Special Loan Loss Provision	5142.21	4584.12	6007.27	3057.91	3971.04	-10.85	31.05	29.86
7.1.3 Additional Loan Loss Provision	85.84	206.52	0.00	10.21	8.51	140.57	-100.00	-16.61
7.2. Provision for Non-Banking Assets	209.47	824.76	207.96	214.25	324.62	293.74	-74.79	51.52
7.3. Provision for Loss on Investment	55.92	92.97	-1.14	28.66	34.32	66.26	-101.23	19.77
7.4. Provision for Loss of Other Assets	29.10	163.35	41.14	-25.78	-26.03	0.00	0.00	0.99
8 Loan Written Off	1556.26	525.54	269.95	23.48	46.20	-66.23	-48.63	96.77
9 Provision for Staff Bonus	1908.98	2381.36	2660.27	1850.27	2446.47	24.75	11.71	32.22
10 Provision for Income Tax	5428.45	7136.63	8232.63	5101.65	6856.46	31.47	15.36	34.40
11 Others	47.23	479.03	6.14	2.13	3.63	914.30	-98.72	70.42
12 Net Profit	15876.84	21058.94	21294.17	16484.05	21431.35	32.64	1.12	30.01
TOTAL EXPENSES	106899.19	111365.88	117304.18	77951.26	94639.13	4.18	5.33	21.41
Income								
1. Interest Income	85435.77	90916.84	95849.23	58784.72	72923.35	6.42	5.43	24.05
1.1. On Loans and Advance	77346.55	84815.44	91023.28	56513.19	70322.09	9.66	7.32	24.43
1.2. On Investment	6239.18	3834.88	3239.70	1353.17	1526.45	-38.54	-15.52	12.80
1.2.1 Government Bonds	5635.43	3459.06	2816.91	1160.21	1308.20	-38.62	-18.56	12.76
1.2.2 Foreign Bonds	51.09	22.70	28.74	49.42	55.44	-55.56	26.59	12.19
1.2.3 NRB Bonds	508.88	317.74	218.55	83.55	96.38	-37.56	-31.22	15.35
1.2.4 Deventure & Bonds	43.78	35.38	175.50	60.00	66.43	-19.19	396.02	10.72
1.3 Agency Balance	564.50	896.86	714.00	335.89	368.42	58.88	-20.39	9.69
1.4 On Call Deposit	548.72	585.23	258.09	220.83	279.05	6.65	-55.90	26.37
1.5 Others	736.82	784.42	614.16	361.64	427.33	6.46	-21.70	18.16
2. Comission & Discount	5279.17	6347.13	7252.50	5286.32	5997.40	20.23	14.26	13.45
2.1 Bills Purchase & Discount	254.35	210.85	231.59	161.99	183.51	-17.10	9.84	13.29
2.2 Comission	4072.44	5028.62	6022.89	4418.18	5001.70	23.48	19.77	13.21
2.3 Others	952.39	1107.66	998.02	706.16	812.19	16.30	-9.90	15.02
3 Income From Exchange Fluctuation	2994.53	3134.60	4118.09	2631.10	3104.91	4.68	31.38	18.01
3.1 Due to Change in Exchange Rate	798.95	725.00	219.24	642.35	744.62	-9.26	-69.76	15.92
3.2 Due to Foreign Currency Trans.	2195.58	2409.60	3898.85	1988.75	2360.29	9.75	61.80	18.68
4 Other Operating Income	2309.35	3015.50	3614.09	2875.36	3492.68	30.58	19.85	21.47
5 Non Operating Income	1076.52	1631.73	1241.27	3599.82	3616.74	51.57	-23.93	0.47
6 Provision Written Back	8092.41	4665.37	4031.87	3966.28	4856.59	-42.35	-13.58	22.45
7 Recovery from Written off Loan	1184.11	1172.17	776.54	450.81	542.02	-1.01	-33.75	20.23
8 Income from Extra Ordinary Expenses	527.34	393.34	420.58	80.84	81.85	-25.41	6.93	1.26
9 Net Loss	0.00	89.21	0.00	276.01	23.60	0.00	-100.00	-91.45
TOTAL INCOME	106899.20	111365.87	117304.17	77951.26	94639.13	4.18	5.33	21.41

* Cumulative figure adjusted for percentage calcul:

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2012	2013	2014	2015	2015	2/1	3/2	5/4*
	1	2	3	4	5			
1 Interest Expenses	11219.04	12397.19	13000.57	8252.17	9292.26	10.50	4.87	12.60
1.1 Deposit Liabilities	10839.44	12161.49	12811.12	8165.51	9176.67	12.20	5.34	12.38
1.1.1 Saving A/c	4469.02	5534.38	5944.44	3745.36	4227.20	23.84	7.41	12.86
1.1.2 Fixed A/c	4325.68	5016.64	5071.10	3277.78	3656.94	15.97	1.09	11.57
1.1.2.1 Upto 3 Months Fixed A/c	205.94	64.12	93.84	35.11	38.91	-68.86	46.35	10.81
1.1.2.2 3 to 6 Months fixed A/c	189.48	171.54	146.20	81.35	100.66	-9.47	-14.77	23.73
1.1.2.3 6 Months to 1 Year Fixed A/c	2285.74	2882.56	2573.54	1673.66	1864.02	26.11	-10.72	11.37
1.1.2.4 Above 1 Year	1644.52	1898.41	2257.51	1487.66	1653.35	15.44	18.92	11.14
1.1.3 Call Deposit	2044.75	1610.48	1795.59	1139.82	1289.98	-21.24	11.49	13.17
1.1.4 Certificate of Deposits	0.00	0.00	0.00	2.55	2.55	0.00	0.00	0.00
1.2 Others	379.59	235.69	189.45	86.66	115.59	-37.91	-19.62	33.39
2 Commission/Fee Expense	5.66	5.04	5.43	2.11	2.16	-10.95	7.71	1.93
3 Employees Expenses	1567.28	1921.62	2356.60	1598.05	1806.79	22.61	22.64	13.06
4 Office Operating Expenses	2163.78	2670.50	2905.88	1681.32	1976.13	23.42	8.81	17.53
5 Exchange Fluctuation Loss	7.03	0.49	7.25	0.46	7.17	-93.08	1389.04	1474.95
5.1 Due to Change in Exchange Rates	7.03	0.42	3.98	0.39	7.09	-94.06	854.36	1706.79
5.2 Due to Foreign Currency Transactions	0.00	0.07	3.26	0.06	0.08	27215.26	4614.50	21.47
6 Non-Operating Expenses	77.73	52.52	110.83	31.76	26.67	-32.43	111.03	-16.02
7. Provision for Risk	2291.23	3989.53	3525.12	1077.70	1666.36	74.12	-11.64	54.62
7.1 Loan loss Provision	2058.27	3020.91	2554.92	835.42	1393.03	46.77	-15.43	66.75
7.1.1 General Loan loss Provision	106.57	343.74	563.53	219.59	376.47	222.56	63.94	71.44
7.1.1.1 Pass Loan Loss Provision					304.94			
7.1.1.2 Watch List Provision					71.53			
7.1.2 Special Loan Loss Provision	1933.48	2630.48	1934.63	577.00	973.16	36.05	-26.45	68.66
7.1.3 Additional Loan Loss Provision	18.23	46.69	56.76	38.83	43.39	156.13	21.57	11.75
7.2. Provision for Non-Banking Assets	210.93	535.23	642.02	208.99	237.68	153.74	19.95	13.73
7.3. Provision for Loss on Investment	21.53	103.17	2.81	29.38	30.78	379.27	-97.28	4.78
7.4. Provision for Loss of Other Assets	0.50	330.22	325.37	3.91	4.87	0.00	0.00	24.60
8 Loan Written Off	52.35	349.24	165.54	30.35	31.52	567.15	-52.60	3.86
9 Provision for Staff Bonus	241.76	332.34	569.23	271.31	430.03	37.47	71.28	58.50
10 Provision for Income Tax	648.44	1008.99	1810.11	790.66	1274.02	55.60	79.40	61.13
11 Others	13.44	0.18	36.78	21.89	22.56	-98.65	20106.10	3.09
12 Net Profit	2354.20	2848.11	4691.95	2613.81	3856.89	20.98	64.74	47.56
TOTAL EXPENSES	20641.93	25575.76	29185.27	16371.58	20392.57	23.90	14.11	24.56
Income								
1. Interest Income	17036.95	19976.69	22130.34	13526.23	16917.21	17.26	10.78	25.07
1.1. On Loans and Advance	14481.13	17902.49	20111.26	12521.12	15512.08	23.63	12.34	23.89
1.2. On Investment	148.65	152.17	152.46	84.59	99.88	2.36	0.20	18.08
1.2.1 Government Bonds	101.97	138.40	137.26	78.33	92.96	35.72	-0.82	18.68
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	7.50	4.72	6.77	5.13	5.79	-37.04	43.40	12.82
1.2.4 Deventure & Bonds	39.18	9.05	8.42	1.13	1.13	-76.91	-6.87	0.28
1.3 Agency Balance	143.55	184.86	168.42	90.37	118.36	28.78	-8.89	30.98
1.4 On Call Deposit	1684.52	1355.93	1401.86	735.49	1045.56	-19.51	3.39	42.16
1.5 Others	579.09	381.25	296.34	94.66	141.33	-34.17	-22.27	49.30
2. Comission & Discount	547.16	662.53	616.60	343.75	403.88	21.09	-6.93	17.49
2.1 Bills Purchase & Discount	4.98	1.42	0.20	1.02	1.02	-71.57	-85.81	0.02
2.2 Comission	239.05	345.01	401.50	239.83	278.52	44.33	16.37	16.14
2.3 Others	303.14	316.10	214.90	102.90	124.34	4.28	-32.02	20.83
3 Income From Exchange Fluctuation	17.83	89.37	50.60	38.25	34.36	401.22	-43.38	-10.15
3.1 Due to Change in Exchange Rate	3.14	5.10	0.94	9.96	1.91	62.36	-81.66	-80.85
3.2 Due to Foreign Currency Trans.	14.69	84.27	49.67	28.29	32.46	473.65	-41.06	14.73
4 Other Operating Income	837.49	1101.70	1372.85	988.68	1188.64	31.55	24.61	20.23
5 Non Operating Income	201.29	539.65	2135.56	140.71	150.33	168.09	295.73	6.84
6 Provision Written Back	732.83	1872.67	1658.69	1234.29	1600.33	155.54	-11.43	29.66
7 Recovery from Written off Loan	1.42	86.24	10.34	1.20	20.88	5958.70	-88.01	1640.00
8 Income from Extra Ordinary Expenses	68.16	37.31	69.49	31.94	32.12	-45.26	86.24	0.54
9 Net Loss	1198.79	1209.71	1140.79	66.54	44.81	0.91	-5.70	-32.66
TOTAL INCOME	20641.93	25575.88	29185.27	16371.58	20392.57	23.90	14.11	24.56

* Cumulative figure adjusted for percentage calcul:

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2012	2013	2014	2015	2015	2/1	3/2	5/4*
	1	2	3	4	5			
1 Interest Expenses	8317.83	6563.19	5887.25	3586.56	4030.29	-21.09	-10.30	12.37
1.1 Deposit Liabilities	8098.32	6471.47	5802.37	3558.88	3993.34	-20.09	-10.34	12.21
1.1.1 Saving A/c	2950.45	2358.82	2225.47	1362.00	1557.35	-20.05	-5.65	14.34
1.1.2 Fixed A/c	5000.12	4017.01	3502.38	2152.43	2382.28	-19.66	-12.81	10.68
1.1.2.1 Upto 3 Months Fixed A/c	189.02	78.09	37.66	18.53	19.50	-58.69	-51.78	5.23
1.1.2.2 3 to 6 Months fixed A/c	152.00	115.68	57.33	27.46	27.95	-23.90	-50.44	1.77
1.1.2.3 6 Months to 1 Year Fixed A/c	2265.25	1987.66	1746.08	1114.17	1257.15	-12.25	-12.15	12.83
1.1.2.4 Above 1 Year	2393.86	1835.58	1661.31	992.28	1077.68	-23.32	-9.49	8.61
1.1.3 Call Deposit	147.49	95.43	74.49	44.42	53.68	-35.30	-21.94	20.85
1.1.4 Certificate of Deposits	0.25	0.22	0.02	0.03	0.04	-14.47	-91.20	12.30
1.2 Others	219.51	91.72	84.88	27.68	36.95	-58.22	-7.46	33.47
2 Commission/Fee Expense	1.56	2.53	1.00	0.59	0.66	62.38	-60.40	11.86
3 Employees Expenses	861.34	787.16	829.30	552.21	625.49	-8.61	5.35	13.27
4 Office Operating Expenses	1243.95	1458.25	966.71	554.32	740.15	17.23	-33.71	33.52
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-Operating Expenses	20.24	2.51	17.43	31.85	32.32	-87.60	594.51	1.47
7. Provision for Risk	3909.63	2962.47	2410.35	1261.00	1637.78	-24.23	-18.64	29.88
7.1 Loan loss Provision	1868.78	2388.50	1716.07	747.44	1111.30	27.81	-28.15	48.68
7.1.1 General Loan loss Provision	218.75	573.99	187.76	445.67	343.58	162.39	-67.29	-22.91
7.1.1.1 Pass Loan Loss Provision					338.90			
7.1.1.2 Watch List Provision					4.68			
7.1.2 Special Loan Loss Provision	1568.99	1650.81	1482.55	247.29	562.76	5.21	-10.19	127.57
7.1.3 Additional Loan Loss Provision	81.04	163.70	45.76	54.47	204.96	102.00	-72.05	276.25
7.2. Provision for Non-Banking Assets	273.86	556.97	648.27	479.03	482.06	103.37	16.39	0.63
7.3. Provision for Loss on Investment	42.25	8.46	38.45	24.90	30.80	-79.99	354.73	23.67
7.4. Provision for Loss of Other Assets	1724.73	8.54	7.55	9.64	13.63	0.00	0.00	41.43
8 Loan Written Off	62.19	67.76	188.06	120.47	121.27	8.95	177.56	0.67
9 Provision for Staff Bonus	157.17	165.33	222.60	69.44	131.29	5.19	34.64	89.08
10 Provision for Income Tax	491.45	492.85	635.01	178.83	371.05	0.28	28.85	107.49
11 Others	3.72	2.71	2.14	0.67	3.79	-27.11	-20.93	465.45
12 Net Profit	1552.23	2051.85	3345.47	1165.20	1854.46	32.19	63.05	59.15
TOTAL EXPENSES	16621.30	14556.59	14505.33	7521.15	9548.55	-12.42	-0.35	26.96
Income								
1. Interest Income	11661.78	9851.11	9212.31	5122.82	6474.29	-15.53	-6.48	26.38
1.1. On Loans and Advance	10320.49	8812.13	8350.25	4687.59	5835.30	-14.62	-5.24	24.48
1.2. On Investment	136.88	122.82	110.82	66.26	80.22	-10.27	-9.77	21.08
1.2.1 Government Bonds	116.81	103.20	95.26	53.74	66.15	-11.65	-7.69	23.08
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	8.37	14.21	8.72	8.55	9.64	69.81	-38.63	12.79
1.2.4 Deventure & Bonds	11.70	5.41	6.84	3.96	4.43	-53.76	26.42	11.84
1.3 Agency Balance	140.77	102.16	79.67	32.88	54.10	-27.43	-22.01	64.53
1.4 On Call Deposit	640.06	587.50	448.70	267.96	391.34	-8.21	-23.63	46.05
1.5 Others	423.57	226.51	222.87	68.13	113.32	-46.52	-1.60	66.32
2. Comission & Discount	195.63	152.70	182.33	77.49	73.85	-21.95	19.40	-4.70
2.1 Bills Purchase & Discount	0.01	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
2.2 Comission	83.71	70.40	93.18	45.26	35.38	-15.90	32.35	-21.81
2.3 Others	111.92	82.30	89.15	32.24	38.47	-26.46	8.33	19.33
3 Income From Exchange Fluctuation	47.72	1.64	0.00	0.00	0.00	-96.57	-99.95	1.61
3.1 Due to Change in Exchange Rate	47.72	1.64	0.00	0.00	0.00	-96.57	-100.00	0.00
3.2 Due to Foreign Currency Trans.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.61
4 Other Operating Income	534.38	486.17	521.75	310.09	377.09	-9.02	7.32	21.61
5 Non Operating Income	88.27	188.09	664.61	241.58	305.52	113.10	253.34	26.47
6 Provision Written Back	2269.66	1806.96	2989.11	1263.59	1720.59	-20.39	65.42	36.17
7 Recovery from Written off Loan	27.79	16.38	19.14	37.46	32.74	-41.08	16.88	-12.61
8 Income from Extra Ordinary Expenses	0.00	4.25	36.25	55.84	55.90	0.00	753.72	0.11
9 Net Loss	1796.07	2049.29	879.82	412.27	508.57	14.10	-57.07	23.36
TOTAL INCOME	16621.30	14556.59	14505.33	7521.15	9548.55	-12.42	-0.35	26.96

* Cumulative figure adjusted for percentage calcul:

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

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2012	2013	2014	2015	2015	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	28575.01	39147.82	48152.08	57080.14	58237.98	37.00	23.00	2.03
Fishery Related	1828.05	657.80	2747.06	3082.86	3127.48	-64.02	317.62	1.45
Mining Related	2712.58	3897.30	3580.05	3794.66	3494.46	43.68	-8.14	-7.91
Agriculture, Forestry & Bevarage Production Related	156338.79	190575.19	222489.70	254095.49	258337.42	21.90	16.75	1.67
Construction	82307.15	96067.34	118632.87	142056.85	145909.74	16.72	23.49	2.71
Electricity, Gas and Water	14210.52	20694.25	25606.61	30641.85	31687.40	45.63	23.74	3.41
Metal Products, Machinery & Electronic Equipment & Asse	10851.60	13050.42	13994.97	15720.08	16500.57	20.26	7.24	4.96
Transport, Communication and Public Utilities	39374.63	41298.89	43707.55	45228.67	45851.59	4.89	5.83	1.38
Wholesaler & Retailer	159507.00	198319.29	243966.15	283258.54	291609.97	24.33	23.02	2.95
Finance, Insurance and Real Estate	80169.47	84683.50	90353.77	96059.25	100781.25	5.63	6.70	4.92
Hotel or Restaurant	20941.32	25087.38	32909.63	41396.98	42469.50	19.80	31.18	2.59
Other Services	38895.21	46718.82	54154.23	59736.70	61083.98	20.11	15.92	2.26
Consumption Loans	49308.15	69436.96	87003.21	95277.66	99392.65	40.82	25.30	4.32
Local Government	1356.01	1255.49	1182.73	1574.63	1641.99	-7.41	-5.80	4.28
Others	103353.98	124829.52	141309.64	166314.80	169323.82	20.78	13.20	1.81
TOTAL	789729.46	955719.96	1129803.67	1295319.15	1329449.80	21.02	18.21	2.63
Productwise								
Term Loan	110369.23	136442.95	173069.81	202209.75	209938.75	23.62	26.84	3.82
Overdraft	133617.29	184614.72	211367.58	239496.08	248562.14	38.17	14.49	3.79
Trust Receipt Loan / Import Loan	35443.88	41471.44	48161.32	57846.82	57341.56	17.01	16.13	-0.87
Demand & Other Working Capital Loan	185390.70	220401.50	250607.47	293675.46	297478.02	18.88	13.70	1.29
Residential Personal Home Loan (Up to Rs. 80 Lakh)	50649.71	66210.53	89484.87	109663.08	113020.04	30.72	35.15	3.06
Real Estate Loan	92771.23	86062.16	82482.16	83572.65	83939.09	-7.23	-4.16	0.44
Margin Nature Loan	10333.69	12935.41	20031.63	21489.91	22825.20	25.18	54.86	6.21
Hire Purchase Loan	48999.00	53933.61	63653.90	74774.99	75645.84	10.07	18.02	1.16
Deprived Sector Loan	28968.06	39549.07	50576.56	55832.65	59220.44	36.53	27.88	6.07
Bills Purchased	9790.65	8024.25	10045.08	14102.35	14243.03	-18.04	25.18	1.00
Other Product	83396.38	106074.30	130323.28	142655.43	147235.70	27.19	22.86	3.21
Total	789729.82	955719.96	1129803.66	1295319.16	1329449.80	21.02	18.21	2.63
Collateral wise								
Gold and Silver	23300.88	28785.76	31102.67	30346.42	31317.57	23.54	8.05	3.20
Government Securities	2441.77	3004.07	992.12	917.16	899.58	23.03	-66.97	-1.92
Non Governmental Securities	7621.90	8218.97	14092.14	17332.62	18570.46	7.83	71.46	7.14
Fixed Deposit Receipts	10470.55	11671.47	10774.58	10389.52	11228.91	11.47	-7.68	8.08
Own	9958.82	10995.52	9893.47	9402.96	10203.66	10.41	-10.02	8.52
Other Licences Institutions	511.72	675.95	881.11	986.56	1025.25	32.09	30.35	3.92
Collateral of Properties	676874.58	820463.46	936410.77	1076128.48	1105470.81	21.21	14.13	2.73
Fixed Assets	572980.23	681424.84	785804.82	906939.43	932623.68	18.93	15.32	2.83
Current Assets	103894.35	139038.62	150605.95	169189.05	172847.13	33.83	8.32	2.16
Against security of Bill	9828.09	7710.77	11927.48	16368.78	16343.07	-21.54	54.69	-0.16
Domestic Bills	658.92	1010.89	2817.51	5269.07	4932.82	53.42	178.72	-6.38
Foreign Bills	9169.17	6699.89	9109.97	11099.71	11410.26	-26.93	35.97	2.80
Against Guarantee	16980.09	21747.59	29975.14	37614.66	38357.31	28.08	37.83	1.97
Government Guarantee	2422.90	3394.30	2155.95	2305.72	2330.78	40.09	-36.48	1.09
Institutional Guarantee	9239.31	13009.84	20737.62	25357.54	26151.68	40.81	59.40	3.13
Personal Guarantee	1164.41	959.91	2001.69	2769.33	2392.52	-17.56	108.53	-13.61
Collective Guarantee	1079.20	1364.92	2167.66	3559.11	3632.20	26.48	58.81	2.05
International Rated Foreign Bank's Guarantee	171.26	115.10	192.25	129.56	155.86	-32.79	67.03	20.30
Other Guarantee	2903.00	2903.51	2706.26	3493.40	3694.27	0.02	-6.79	5.75
Credit Card	395.19	373.59	410.98	507.19	519.44	-5.47	10.01	2.42
Others	41816.42	53744.25	94117.78	105714.33	106742.64	28.52	75.12	0.97
Total	789729.48	955719.94	1129803.67	1295319.16	1329449.80	21.02	18.21	2.63

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2012	2013	2014	2015	2015	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	23209.58	31030.97	37810.81	44634.11	45313.33	33.70	21.85	1.52
Fishery Related	1775.62	500.33	2491.48	2733.28	2752.97	-71.82	397.97	0.72
Mining Related	2358.68	3487.15	3258.97	3421.37	3075.05	47.84	-6.54	-10.12
Agriculture, Forestry & Bevarage Production Related	143972.14	176661.91	207142.86	238914.72	242719.11	22.71	17.25	1.59
Construction	61312.20	71712.79	88914.98	108266.78	111240.88	16.96	23.99	2.75
Electricity, Gas and Water	12752.06	18386.51	21784.34	26215.29	27130.71	44.18	18.48	3.49
Metal Products, Machinery & Electronic Equipment & Asse	8401.64	10044.44	10887.77	12436.12	13146.19	19.55	8.40	5.71
Transport, Communication and Public Utilities	25206.57	24431.32	25221.64	25118.66	25473.49	-3.08	3.23	1.41
Wholesaler & Retailer	127671.13	161588.16	205667.15	245153.55	252411.16	26.57	27.28	2.96
Finance, Insurance and Real Estate	62184.80	66141.44	72768.84	79655.51	84051.62	6.36	10.02	5.52
Hotel or Restaurant	15285.04	18753.75	24846.43	33828.81	34693.99	22.69	32.49	2.56
Other Services	30521.68	38101.27	43987.36	48960.23	50148.43	24.83	15.45	2.43
Consumption Loans	37780.10	53754.45	68227.23	76268.80	79221.53	42.28	26.92	3.87
Local Government	1271.67	1176.32	1096.16	1468.18	1536.77	-7.50	-6.81	4.67
Others	68872.28	81436.73	88042.57	106027.65	107522.34	18.24	8.11	1.41
TOTAL	622575.20	757207.54	902162.01	1053103.05	1080437.58	21.63	19.14	2.60
Productwise								
Term Loan	87203.30	112480.40	142965.53	168941.68	175811.43	28.99	27.10	4.07
Overdraft	107443.63	150298.94	170872.66	195876.00	203265.05	39.89	13.69	3.77
Trust Receipt Loan / Import Loan	35342.77	41470.26	48161.32	57846.82	57177.08	17.34	16.13	-1.16
Demand & Other Working Capital Loan	155371.13	185398.02	216015.90	261746.20	264989.95	19.33	16.51	1.24
Residential Personal Home Loan (Up to Rs. 80 Lakh)	35647.57	47256.27	64673.30	80759.52	83229.85	32.57	36.86	3.06
Real Estate Loan	69685.45	63044.62	60467.66	62371.46	62396.01	-9.53	-4.09	0.04
Margin Nature Loan	6274.21	7440.61	11988.14	14251.00	15331.84	18.59	61.12	7.58
Hire Purchase Loan	32002.61	34094.00	41023.45	49885.70	50528.17	6.54	20.32	1.29
Deprived Sector Loan	23601.26	32445.25	40962.32	44547.73	47486.07	0.00	0.00	6.60
Bills Purchased	9765.53	7997.56	10034.34	14091.75	14232.43	-18.10	25.47	1.00
Other Product	60238.10	75281.64	94997.38	102785.20	105989.70	24.97	26.19	3.12
Total	622575.56	757207.55	902162.00	1053103.06	1080437.58	21.63	19.14	2.60
Collateral wise								
Gold and Silver	21213.11	25038.53	27088.37	26024.30	26737.59	18.03	8.19	2.74
Government Securities	2385.14	2974.77	968.71	888.75	865.78	24.72	-67.44	-2.59
Non Governmental Securities	5015.72	4925.55	8973.82	12159.37	12913.01	-1.80	82.19	6.20
Fixed Deposit Receipts	7243.22	8102.32	7359.78	7242.27	7775.14	11.86	-9.16	7.36
Own	6731.54	7428.97	6478.67	6255.71	6749.89	10.36	-12.79	7.90
Other Licences Institutions	511.68	673.35	881.11	986.56	1025.25	31.60	30.85	3.92
Collateral of Properties	526067.86	642544.50	733614.96	859187.34	882934.49	22.14	14.17	2.76
Fixed Assets	423201.69	504299.03	583662.27	690595.58	710665.55	19.16	15.74	2.91
Current Assets	102866.17	138245.47	149952.69	168591.76	172268.94	34.39	8.47	2.18
Against security of Bill	9815.82	7675.08	11923.28	16357.52	16331.81	-21.81	55.35	-0.16
Domestic Bills	646.65	976.93	2813.31	5257.81	4921.56	51.08	187.97	-6.40
Foreign Bills	9169.17	6698.14	9109.97	11099.71	11410.26	-26.95	36.01	2.80
Against Guarantee	14372.11	18424.77	25697.50	31659.26	32277.50	28.20	39.47	1.95
Government Guarantee	2268.48	3230.85	1975.30	2122.90	2150.82	42.42	-38.86	1.31
Institutional Guarantee	8242.66	11547.20	18972.97	22663.26	23347.13	40.09	64.31	3.02
Personal Guarantee	774.31	645.28	1684.14	2400.32	2086.97	-16.66	160.99	-13.05
Collective Guarantee	153.23	204.05	404.05	1069.43	1061.98	33.16	98.01	-0.70
International Rated Foreign Bank's Guarantee	163.16	104.10	117.47	129.56	155.86	-36.20	12.84	20.30
Other Guarantee	2770.27	2693.29	2529.85	3273.79	3474.75	-2.78	-6.07	6.14
Credit Card	393.67	373.59	410.98	507.19	519.44	-5.10	10.01	2.42
Others	36068.58	47148.40	86124.60	99077.06	100082.82	30.72	82.67	1.02
Total	622575.22	757207.52	902162.02	1053103.07	1080437.58	21.63	19.14	2.60

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2012	2013	2014	2015	2015	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	3694.43	6233.37	8423.26	10429.37	10862.27	68.72	35.13	4.15
Fishery Related	39.59	129.14	214.77	300.46	320.97	226.22	66.31	6.82
Mining Related	193.23	267.11	275.24	271.98	324.33	38.23	3.04	19.24
Agriculture, Forestry & Beverage Production Related	7138.72	9194.30	10699.48	11014.49	11500.68	28.79	16.37	4.41
Construction	12038.33	15248.53	19507.92	21986.33	22837.87	26.67	27.93	3.87
Electricity, Gas and Water	1322.28	2092.11	3617.75	4246.08	4370.19	58.22	72.92	2.92
Metal Products, Machinery & Electronic Equipment & Asse	1561.44	2138.61	2385.15	2417.30	2467.87	36.96	11.53	2.09
Transport, Communication and Public Utilities	8992.22	11223.12	12897.59	13956.43	14079.10	24.81	14.92	0.88
Wholesaler & Retailer	21289.09	27070.92	29633.88	29632.07	30531.29	27.16	9.47	3.03
Finance, Insurance and Real Estate	9938.88	12589.36	12797.65	11485.59	11936.71	26.67	1.65	3.93
Hotel or Restaurant	3865.87	4735.00	6278.73	5929.58	6230.41	22.48	32.60	5.07
Other Services	5344.00	6294.93	7909.36	7740.77	7806.11	17.79	25.65	0.84
Consumption Loans	6086.21	9767.01	12728.61	13978.71	14778.07	60.48	30.32	5.72
Local Government	31.68	31.05	38.04	42.29	42.29	-1.99	22.49	0.00
Others	18968.50	25714.82	34396.15	40962.46	42244.95	35.57	33.76	3.13
TOTAL	100504.46	132729.37	161803.56	174393.91	180333.10	32.06	21.90	3.41
Productwise								
Term Loan	12569.31	15064.74	21437.34	24626.22	25627.85	19.85	42.30	4.07
Overdraft	26173.66	34315.79	40494.92	43594.72	45270.73	31.11	18.01	3.84
Trust Receipt Loan / Import Loan	101.11	1.18	0.00	0.00	164.48	-98.83	-100.00	0.00
Demand & Other Working Capital Loan	12733.81	18697.09	19857.01	18682.43	19005.85	46.83	6.20	1.73
Residential Personal Home Loan (Up to Rs. 80 Lakh)	9288.00	12309.08	16820.26	19563.95	20203.30	32.53	36.65	3.27
Real Estate Loan	11905.08	12864.26	12773.90	12094.41	12592.94	8.06	-0.70	4.12
Margin Nature Loan	2002.50	2709.85	4112.98	3553.27	3738.60	35.32	51.78	5.22
Hire Purchase Loan	10406.74	13300.38	15906.14	17285.46	17400.42	27.81	19.59	0.67
Deprived Sector Loan	3576.77	5212.97	7564.63	9117.59	9463.61	0.00	0.00	3.80
Bills Purchased	8.63	19.45	4.34	4.20	4.20	125.43	-77.66	0.00
Other Product	11738.86	18234.59	22832.03	25871.66	26861.11	55.34	25.21	3.82
Total	100504.46	132729.37	161803.56	174393.91	180333.10	32.06	21.90	3.41
Collateral wise								
Gold and Silver	1774.53	3363.91	3680.33	3862.93	4071.03	89.57	9.41	5.39
Government Securities	53.97	21.40	5.85	10.77	16.17	-60.35	-72.67	50.15
Non Governmental Securities	1530.23	2018.23	3181.68	3244.85	3519.89	31.89	57.65	8.48
Fixed Deposit Receipts	1344.59	1635.28	1709.14	1864.78	2088.33	21.62	4.52	11.99
Own	1344.59	1635.28	1709.14	1864.78	2088.33	21.62	4.52	11.99
Other Licences Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collateral of Properties	91056.58	121886.57	147209.51	159519.43	164630.66	33.86	20.78	3.20
Fixed Assets	90496.97	121492.70	146794.10	159154.89	164266.14	34.25	20.83	3.21
Current Assets	559.61	393.88	415.41	364.55	364.52	-29.62	5.47	-0.01
Against security of Bill	8.54	21.13	4.20	11.26	11.26	147.39	-80.12	0.00
Domestic Bills	8.54	19.39	4.20	11.26	11.26	126.97	-78.34	0.00
Foreign Bills	0.00	1.74	0.00	0.00	0.00	0.00	-100.00	0.00
Against Guarantee	1751.48	2622.99	3621.07	5092.88	5197.92	49.76	38.05	2.06
Government Guarantee	88.84	97.04	112.75	117.62	114.77	9.23	16.18	-2.42
Institutional Guarantee	650.06	1139.82	1492.52	2289.14	2398.28	75.34	30.94	4.77
Personal Guarantee	109.43	205.86	200.91	221.63	142.18	88.12	-2.41	-35.85
Collective Guarantee	902.82	1145.92	1737.70	2463.03	2541.17	26.93	51.64	3.17
International Rated Foreign Bank's Guarantee	0.00	11.00	74.78	0.00	0.00	0.00	579.83	0.00
Other Guarantee	0.33	23.34	2.41	1.46	1.52	6870.44	-89.67	4.04
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	2984.54	1159.86	2391.77	787.02	797.85	-61.14	106.21	1.38
Total	100504.46	132729.37	161803.56	174393.91	180333.10	32.06	21.90	3.41

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Mar	Mid-Apr	% Change			
	2012	2013	2014	2015	2015	2/1	3/2	4/3	5/4
Sectorwise	1	2	3	4	5				
Agricultural and Forest Related	1671.00	1883.48	1918.01	2016.65	2062.39	12.72	1.83	5.14	2.27
Fishery Related	12.84	28.33	40.81	49.12	53.55	120.71	44.04	20.37	9.01
Mining Related	160.67	143.05	45.84	101.30	95.08	-10.97	-67.96	121.00	-6.14
Agriculture, Forestry & Bevarage Production Related	5227.92	4718.98	4647.36	4166.28	4117.63	-9.74	-1.52	-10.35	-1.17
Construction	8956.62	9106.02	10209.97	11803.74	11831.00	1.67	12.12	15.61	0.23
Electricity, Gas and Water	136.18	215.63	204.52	180.48	186.50	58.34	-5.15	-11.76	3.34
Metal Products, Machinery & Electronic Equipment & Asse	888.53	867.37	722.06	866.65	886.51	-2.38	-16.75	20.03	2.29
Transport, Communication and Public Utilities	5175.84	5644.44	5588.33	6153.58	6299.00	9.05	-0.99	10.11	2.36
Wholesaler & Retailer	10546.78	9660.22	8665.13	8472.92	8667.52	-8.41	-10.30	-2.22	2.30
Finance, Insurance and Real Estate	8045.80	5952.69	4787.27	4918.15	4792.92	-26.01	-19.58	2.73	-2.55
Hotel or Restaurant	1790.41	1598.63	1784.46	1638.60	1545.09	-10.71	11.62	-8.17	-5.71
Other Services	3029.52	2322.62	2257.51	3035.69	3129.44	-23.33	-2.80	34.47	3.09
Consumption Loans	5441.84	5915.50	6047.38	5030.15	5393.05	8.70	2.23	-16.82	7.21
Local Government	52.66	48.11	48.53	64.16	62.93	-8.64	0.87	32.22	-1.93
Others	15513.20	17677.97	18870.91	19324.70	19556.53	13.95	6.75	2.40	1.20
TOTAL	66649.80	65783.04	65838.09	67822.19	68679.12	-1.30	0.08	3.01	1.26
Productwise									
Term Loan	10596.61	8897.82	8666.94	8641.85	8499.47	-16.03	-2.59	-0.29	-1.65
Overdraft	0.00	0.00	0.00	25.35	26.35	-100.00	0.00	0.00	3.94
Trust Receipt Loan / Import Loan	0.00	0.00	0.00	0.00	0.00	-100.00	0.00	0.00	0.00
Demand & Other Working Capital Loan	17285.75	16306.39	14734.55	13246.83	13482.22	-5.67	-9.64	-10.10	1.78
Residential Personal Home Loan (Up to Rs. 80 Lakh)	5714.14	6645.18	7991.30	9339.61	9586.89	16.29	20.26	16.87	2.65
Real Estate Loan	11180.70	10153.28	9240.60	9106.78	8950.14	-9.19	-8.99	-1.45	-1.72
Margin Nature Loan	2056.98	2784.96	3930.51	3685.64	3754.76	35.39	41.13	-6.23	1.88
Hire Purchase Loan	6589.66	6539.24	6724.31	7603.83	7717.25	-0.77	2.83	13.08	1.49
Deprived Sector Loan	1790.04	1890.85	2049.60	2167.33	2270.76	0.00	0.00	0.00	4.77
Bills Purchased	16.49	7.25	6.40	6.40	6.40	-56.05	-11.70	0.00	0.00
Other Product	11419.42	12558.07	12493.87	13998.56	14384.88	9.97	-0.51	12.04	2.76
Total	66649.80	65783.04	65838.09	67822.19	68679.12	-1.30	0.08	3.01	1.26
Collateral wise									
Gold and Silver	313.25	383.32	333.97	459.19	508.95	22.37	-12.87	37.49	10.84
Government Securities	2.65	7.91	17.56	17.64	17.64	197.92	122.07	0.45	0.00
Non Governmental Securities	1075.95	1275.19	1936.64	1928.41	2137.56	18.52	51.87	-0.42	10.85
Fixed Deposit Receipts	1882.74	1933.87	1705.66	1282.47	1365.44	2.72	-11.80	-24.81	6.47
Own	1882.69	1931.27	1705.66	1282.47	1365.44	2.58	-11.68	-24.81	6.47
Other Licences Institutions	0.05	2.60	0.00	0.00	0.00	5677.78	-100.00	0.00	0.00
Collateral of Properties	59750.14	56032.38	55586.29	57421.71	57905.65	-6.22	-0.80	3.30	0.84
Fixed Assets	59281.57	55633.11	55348.44	57188.96	57691.99	-6.15	-0.51	3.33	0.88
Current Assets	468.57	399.27	237.85	232.75	213.66	-14.79	-40.43	-2.14	-8.20
Against security of Bill	3.73	14.57	0.00	0.00	0.00	290.37	-100.00	0.00	0.00
Domestic Bills	3.73	14.57	0.00	0.00	0.00	290.37	-100.00	0.00	0.00
Foreign Bills	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Against Guarantee	856.50	699.83	656.57	862.52	881.89	-18.29	-6.18	31.37	2.25
Government Guarantee	65.59	66.41	67.90	65.20	65.20	1.26	2.24	-3.98	0.00
Institutional Guarantee	346.59	322.82	272.12	405.14	406.27	-6.86	-15.70	48.88	0.28
Personal Guarantee	280.67	108.77	116.64	147.38	163.36	-61.24	7.23	26.35	10.85
Collective Guarantee	23.15	14.95	25.91	26.65	29.05	-35.42	73.30	2.86	9.02
International Rated Foreign Bank's Guarantee	8.10	0.00	0.00	0.00	0.00	-100.00	0.00	0.00	0.00
Other Guarantee	132.40	186.87	174.00	218.15	218.01	41.14	-6.89	25.38	-0.07
Credit Card	1.52	0.00	0.00	0.00	0.00	-100.00	0.00	0.00	0.00
Others	2763.31	5435.98	5601.40	5850.26	5861.98	96.72	3.04	4.44	0.20
Total	66649.80	65783.04	65838.09	67822.19	68679.12	-1.30	0.08	3.01	1.26

S.N.	BFI Name	Suvechcha	Shangrila	Gurkha	Gandaki	Infrastructure	Business	Birattaxmi	Excel	Western	H & B	Araniko	NDEP	CFDBL	Miteri
Liabilities															
1	CAPITAL FUND	178.51	852.86	-672.51	413.20	952.14	1049.94	421.98	255.95	146.50	596.56	289.46	479.21	1403.86	192.43
	a. Paid-up Capital	150.26	736.00	198.25	352.00	827.53	934.69	340.29	202.50	109.00	897.93	223.23	582.45	1259.91	162.52
	b. Calls in Advance			0.82											
	c. Proposed Bonus Share														
	d. General Reserves	17.13	103.10	81.40	54.62	74.22	107.14	48.61	41.63	9.88	77.83	16.77	32.47	119.94	24.31
	e. Share Premium	0.96		2.38	0.28	5.69	0.38			6.76			1.79		
	f. Retained Earning	8.00	2.49	-972.10	1.32	7.60	4.65	11.77	2.20	20.86	-395.24	47.95	-144.47	7.67	4.31
	g. Others Reserves Fund	2.17	11.27	16.74	4.97	37.10	3.08	21.33	9.62		16.04	1.51	6.97	16.34	1.30
2	BORROWINGS					200.00			20.00					803.72	
	a. NRB														
	b. Interbank Borrowing					200.00			20.00					610.00	
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.													193.72	
	e. Bonds and Securities														
3	DEPOSITS	1560.04	7087.83	1266.86	4106.79	4742.63	5885.37	3972.49	2529.58	1416.86	4904.08	1187.25	4416.22	8618.21	1449.68
	a. Current	16.79	113.69	142.99	60.75	65.97	69.60	83.26	65.23	23.93	77.45	27.77	100.90	201.55	26.49
	Domestic	16.79	113.69	142.99	60.75	65.97	69.60	83.26	65.23	23.93	77.45	27.77	100.85	201.21	26.49
	Foreign												0.05	0.34	
	b. Savings	706.22	4159.48	73.71	1841.15	1541.79	2173.99	2505.85	1759.43	918.58	2506.38	739.87	3060.37	3179.00	808.23
	Domestic	706.22	4159.48	73.68	1841.15	1541.79	2173.99	2505.85	1759.43	918.58	2506.38	739.87	3058.12	3107.90	808.23
	Foreign			0.03									2.25	71.10	
	c. Fixed	600.07	1493.87	3.38	924.85	1434.84	2194.53	1050.06	221.21	338.85	1363.12	299.45	809.00	4142.07	477.20
	Domestic	600.07	1493.87	3.38	924.85	1434.84	2194.53	1050.06	221.21	338.85	1363.12	299.45	809.00	4112.39	477.20
	Foreign													29.68	
	d. Call Deposits	236.97	1310.03	1043.49	1277.17	1698.00	1443.51	329.00	482.90	135.19	924.61	120.15	432.59	998.15	137.76
	Domestic	236.97	1310.03	1043.47	1277.17	1698.00	1443.51	329.00	482.90	135.19	924.61	120.15	432.59	985.86	137.76
	Foreign			0.02										12.30	
	e. Others		10.76	3.29	2.88	2.03	3.74	4.32	0.81	0.30	32.53	0.01	13.36	97.43	
	Domestic		10.76	3.29	2.88	2.03	3.74	4.32	0.81	0.30	32.53	0.01	13.36	97.43	
	Foreign									0.30					
4	Bills Payable		0.20								1.39		0.36	1.25	
5	Other Liabilities	88.75	354.97	1984.38	105.15	330.07	619.45	136.60	124.72	21.43	1177.00	90.34	461.06	643.77	53.67
	1. Sundry Creditors	10.93	3.35	2.52	2.66	0.89	0.12	14.99	0.85	1.31	3.63	5.21	11.07	12.43	0.68
	2. Loan Loss Provision	30.78	114.36	918.98	46.07	127.31	137.93	37.80	49.79	17.62	253.15	24.14	160.11	234.34	16.57
	3. Interest Suspense a/c	11.07	39.99	686.56	9.76	37.75	96.99	4.57	9.65		106.04	16.48	61.59	174.07	1.57
	4. Others	35.97	197.28	376.32	46.65	164.11	384.41	79.24	64.42	2.51	814.19	44.51	228.29	222.92	34.86
6	Reconciliation A/c				2.29				0.07	3.44	0.49		0.00	441.76	
7	Profit & Loss A/c	17.09	117.57	241.70	117.48	72.15	71.34	61.27	48.54	23.93	59.74	19.69	146.83	23.35	44.69
		1844.39	8413.43	2820.43	4744.90	6297.00	7626.10	4592.34	2978.86	1612.16	6739.27	1586.74	5503.67	11494.16	2182.23
Assets															
1	LIQUID FUNDS	468.03	1631.53	247.20	889.83	1737.93	1360.78	1506.33	758.12	485.97	1234.92	252.71	1424.66	2702.77	339.09
	a. Cash Balance	67.43	146.92	3.92	128.86	116.18	107.37	82.25	133.76	40.14	172.40	57.83	146.65	139.53	26.28
	Nepalese Notes & Coins	67.43	145.90	3.92	127.82	115.98	107.26	82.24	133.76	40.14	172.22	57.66	143.94	138.99	26.28
	Foreign Currency		1.03		1.04	0.20	0.11	0.01			0.18	0.17	2.71	0.54	
	b. Bank Balance	400.60	1484.60	0.41	760.97	317.77	448.32	210.95	311.69	74.51	1062.53	130.16	232.05	472.02	72.11
	1. In Nepal Rastra Bank	14.67	456.10	0.41	195.26	314.45	323.70	208.87	123.76	0.03	260.94	68.82	215.32	393.07	7.11
	Domestic Currency	14.67	456.10	0.06	195.26	314.20	323.70	208.87	123.76	0.03	260.94	68.82	214.86	390.98	7.11
	Foreign Currency			0.35		0.25							0.46	2.09	
	2. "A"Class Licensed Institution	278.12	740.57		399.50	3.32	68.59	2.06	187.93	74.48	779.30	59.48	16.51	38.46	65.00
	Domestic Currency	278.12	740.57		399.50	3.32	68.59	2.06	187.93	74.48	777.37	59.48	16.46	38.46	65.00
	Foreign Currency										1.93		0.05		
	3. Other Financial Ins.	107.81	166.28		166.21		56.03	0.02			22.29	1.86	0.22		
	4. In Foreign Banks		121.66											40.48	
	c. Money at Call			242.87		1303.98	805.10	1213.13	312.67	371.32		64.72	1045.97	2091.22	240.69
	Domestic Currency			242.52		1303.93	805.10	1213.13	312.67	371.32		64.72	1044.65	2011.58	240.69
	Foreign Currency			0.35		0.05							1.32	79.65	
2	INVESTMENT IN SECURITIES		70.00		0.12	30.00	120.00	120.70			70.00		70.93	239.80	
	a. Govt. Securities		70.00			30.00	120.00	120.70			70.00		70.93	239.80	
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.				0.12										
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	16.04	27.71	15.92	2.91	105.81	92.74	6.33	0.10		24.14	11.50	104.96	99.66	5.47
	a. Interbank Lending				2.91										
	b. Non Residents														
	c. Others	16.04	27.71	15.92		105.81	92.74	6.33	0.10		24.14	11.50	104.96	99.66	5.47
4	LOANS & ADVANCES	1241.43	6343.15	1135.45	3613.49	4107.55	5369.78	2780.91	2105.60	1033.84	4322.34	1199.64	3440.47	8006.03	1337.58
	a. Private Sector	1241.43	6343.15	1135.45	3613.49	4107.55	5369.78	2780.91	2105.60	1033.84	4184.55	1199.64	3327.78	7677.27	1337.58
	b. Financial Institutions										136.89		112.69	328.76	
	c. Government Organizations										0.90				
5	BILL PURCHASED										3.20				
	a. Domestic Bills Purchased										3.20				
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	71.11	104.76	106.92	159.18	121.77	248.12	69.96	41.47	37.35	244.98	51.40	263.15	128.14	16.47
8	OTHER ASSETS	47.29	235.98	1027.96	79.36	131.04	215.33	102.45	73.45	55.00	765.27	67.86	175.56	317.76	41.86
	a. Accrued Interest:	11.07	50.55	686.56	9.76	50.34	99.08	4.57	9.65	2.40	107.41	16.48	81.73	189.37	1.57
	Financial In					37.75		1.75	4.48		70.01		61.62	147.68	0.64
	Government Enterprise		1.63			0.32	2.09				1.37		0.17	3.02	
	Private Sector	11.07	48.92	686.56	9.76	12.27	96.99	2.82	5.17	2.40	36.03	16.48	19.94	38.67	0.93
	b. Staff Loans / Adv.	2.02	68.15	14.43	12.89	5.29	36.26	46.28	10.75	34.40					

S.N.	BFI Name	Tinau	Rising	Muktnath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	dhyalo	Country	Alpine	Nilgiri
Liabilities														
1	CAPITAL FUND	202.82	258.86	706.76	411.19	116.56	187.51	146.84	1028.33	112.16	240.96	359.47	142.82	152.42
	a. Paid-up Capital	185.15	235.55	599.03	360.64	100.00	165.00	127.20	885.31	100.00	220.00	320.00	118.00	120.00
	b. Calls in Advance						1.77							15.49
	c. Proposed Bonus Share											12.80		
	d. General Reserves	14.73	19.75	78.10	37.68	8.92	13.30	7.50	115.93	4.44	18.57	21.94	23.69	13.16
	e. Share Premium	2.66		19.10	8.68	0.03		2.08						2.67
	f. Retained Earning	0.28	1.48	1.34	4.18	7.06	3.17	9.55	4.24	7.72	1.33	3.91	0.16	1.10
	g. Others Reserves Fund		2.08	9.20		0.55	4.27	0.50	22.85		1.06	0.82	0.97	
2	BORROWINGS			40.14					1700.00					
	a. NRB													
	b. Interbank Borrowing								1700.00					
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.			40.14										
	e. Bonds and Securities													
3	DEPOSITS	2046.97	1626.72	6479.74	3527.51	880.44	906.43	623.82	6146.49	777.08	1294.60	1340.15	988.31	795.76
	a. Current	30.17	13.54	87.85	35.02	17.11	2.51		106.29	4.82	20.68	12.01	39.91	2.48
	Domestic	30.17	13.54	87.85	35.02	17.11	2.51		96.01	4.82	20.68	12.01	39.91	2.48
	Foreign								10.29					
	b. Savings	1117.46	920.82	4006.22	1740.40	467.11	347.18	515.23	3618.10	374.85	553.87	480.74	544.64	398.25
	Domestic	1117.46	920.82	4006.22	1740.40	467.11	347.18	515.23	3609.69	374.85	553.87	480.74	544.64	398.25
	Foreign								8.41					
	c. Fixed	685.70	381.39	1201.37	836.15	205.66	475.31	108.59	1538.21	225.09	468.69	529.70	203.85	259.89
	Domestic	685.70	381.39	1201.37	836.15	205.66	475.31		1538.21	225.09	468.69	529.70	203.85	259.89
	Foreign							108.59						
	d. Call Deposits	181.31	310.82	1182.97	914.78	190.08	81.43		875.59	159.97	251.08	317.71	199.46	134.89
	Domestic	181.31	310.82	1182.97	914.78	190.08	81.43		875.59	159.97	251.08	296.49	199.46	134.89
	Foreign								0.00			21.21		
	e. Others	32.32	0.16	1.34	1.15	0.48			8.30	12.36	0.27		0.45	0.25
	Domestic	32.32	0.16	1.34	1.15	0.48			8.30	12.36	0.27		0.45	0.25
	Foreign													
4	Bills Payable													
5	Other Liabilities	92.63	116.99	385.25	142.08	20.85	105.12	21.47	787.53	18.57	48.99	131.39	75.85	67.78
	1. Sundry Creditors	1.38	5.41	0.34	7.87	1.10	1.67	1.85	1.58	0.21	1.35	2.33	3.75	0.22
	2. Loan Loss Provision	19.29	55.50	77.28	36.79	11.22	63.45	9.88	223.33	7.84	25.82	34.29	30.50	9.45
	3. Interest Suspense a/c	5.42	14.81	43.97	7.74	3.33	29.43	3.98	83.86		7.06	12.42	13.50	3.73
	4. Others	66.53	41.27	263.65	89.68	5.21	10.57	5.77	478.76	10.52	14.76	82.35	28.09	54.38
6	Reconciliation A/c			-0.02										0.05
7	Profit & Loss A/c	29.26	10.93	160.41	53.06	27.57	2.11	8.20	78.41	16.69	13.49	18.03	22.78	16.20
		2371.68	2013.50	7772.29	4133.83	1045.42	1201.17	800.33	9740.76	924.51	1598.04	1849.04	1229.75	1032.21
Assets														
1	LIQUID FUNDS	492.27	457.77	1560.92	805.46	205.44	191.16	271.78	3030.49	218.43	379.43	316.74	236.07	257.31
	a. Cash Balance	58.22	63.20	160.99	129.07	69.53	13.85	10.15	87.25	38.80	26.75	60.46	40.41	18.54
	Nepalese Notes & Coins	58.22	63.20	160.99	128.95	69.53	13.85	10.15	82.91	38.80	26.75	60.46	39.16	18.52
	Foreign Currency				0.12				4.33				1.25	0.02
	b. Bank Balance	383.23	98.35	330.45	676.39	47.14	55.97	261.63	119.32	179.62	255.86	86.37	59.46	42.03
	1. In Nepal Rastra Bank	50.85	18.68	330.45	91.25	3.61	55.97	0.33	90.07	43.62	12.19	59.77	9.17	0.01
	Domestic Currency	50.85	18.68	330.45	91.25	3.61	55.97	0.33	89.58	43.62	12.19	59.77	9.17	0.01
	Foreign Currency								0.48					
	2. "A" Class Licensed Institution	243.93	79.68		497.16	43.52		114.98	2.78	111.79	169.73	26.57	50.29	42.02
	Domestic Currency	243.93	79.68		497.16	43.52		114.98	2.78	111.79	169.73	26.57	50.29	42.02
	Foreign Currency													
	3. Other Financial Ins.	88.45			87.98	0.01		146.32	0.01	24.22	73.93	0.03		
	4. In Foreign Banks								26.47					
	c. Money at Call	50.82	296.21	1069.48		88.77	121.34		2823.92		96.83	169.91	136.20	196.74
	Domestic Currency	50.82	296.21	1069.48		88.77	121.34		2816.86		96.83	169.91	136.20	196.74
	Foreign Currency								7.06					
2	INVESTMENT IN SECURITIES	75.00		30.00			10.50	2.02	344.42	3.20	5.00	57.36	10.00	
	a. Govt. Securities	75.00		30.00			10.50	2.02	344.42	3.20	5.00	57.36	10.00	
	b. NRB Bond													
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents													
3	SHARE & OTHER INVESTMENT	13.68	20.19	98.15	38.11	0.10	34.77	0.61	194.37	6.79	0.20	0.50	0.71	
	a. Interbank Lending		20.09											
	b. Non Residents													
	c. Others	13.68	0.10	98.15	38.11	0.10	34.77	0.61	194.37	6.79	0.20	0.50	0.71	
4	LOANS & ADVANCES	1713.63	1469.47	5814.55	3137.94	804.03	859.81	493.06	5533.67	656.33	1174.28	1379.97	894.61	712.02
	a. Private Sector	1708.63	1469.47	5814.55	3137.94	804.03	859.81	493.06	5335.35	656.33	1174.28	1361.35	894.61	712.02
	b. Financial Institutions	5.00							198.32			0.76		
	c. Government Organizations											17.86		
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	35.56	29.14	89.04	41.89	19.58	23.06	4.29	105.99	12.82	15.44	33.55	15.32	3.44
8	OTHER ASSETS	37.70	36.93	209.62	79.36	15.78	58.38	28.57	516.26	26.80	23.69	51.18	67.61	59.43
	a. Accrued Interest:	5.42	14.83	43.97	7.74	3.33	29.43	3.98	115.79		7.21	15.43	13.49	3.73
	Financial In	0.47			2.55				54.47			2.80		
	Government Enterprise								5.57		0.15	1.62	0.17	
	Private Sector	4.95	14.83	43.97	5.19	3.33	29.43	3.98	55.75		7.06	11.01	13.32	3.73
	b. Staff Loans / Adv.	6.63		17.21	24.14	1.02	14.99	6.03	63.09	11.08	2.27	22.50	1.49	1.90
	c. Sundry Debtors	2.99	4.19	10.93	18.71	0.22	3.42	12.27	2.11	9.54	3.92	0.62	45.38	16.28
	d. Cash In Transit													
	e. Others	22.66	17.90	137.51	28.77	11.22	10.54	6.30	335.27	6.17	10.29	12.64	7.25	37.52
9	Expenses not Written off	3.84			1.07					0.21		0.28	0.28	
10	Non Banking Assets						4.45		15.40				9.43	
11	Reconciliation Account					0.48				-0.05		0.02	5.14	
12	Profit & Loss A/c						19.03							
	TOTAL ASSETS	2371.68	2013.50	7772.29	4133.83	1045.42	1201.17	800.33	9740.60	924.51	1598.04	1849.04	1229.75	1032.21

S.N.	BFI Name	Shine	Pacific	Civic	IDBL	Kanchan	Matribhumi	Bright	Innovative	Jhmruk	Metro	Vibor	Gaunakhee	Rapthveri	Tourism	
Liabilities																
1	CAPITAL FUND	752.10	100.19	53.98	763.91	151.86	54.84	179.52	170.09	53.15	203.77	531.77	53.14	142.86	748.52	
	a. Paid-up Capital	633.33	87.84	50.00	704.00	132.00	44.00	168.00	150.00	41.50	185.67	917.07	44.93	125.01	678.40	
	b. Calls in Advance												4.34			
	c. Proposed Bonus Share						4.40									
	d. General Reserves	76.12	9.99	2.94	35.74	11.76	2.61	9.17	9.89	4.08	15.78	41.76	2.70	3.69	54.40	
	e. Share Premium	25.71		0.79					2.59							
	f. Retained Earning	13.79	2.36	0.25	2.32	2.54	3.83	2.24	7.12	7.38	0.71	-490.68	0.51	13.18	8.28	
	g. Others Reserves Fund	3.14			21.85	5.56		0.10	0.50	0.19	1.61	63.61	0.65	0.98	7.44	
2	BORROWINGS			10.00									0.11		180.00	
	a. NRB															
	b. Interbank Borrowing														180.00	
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.			10.00									0.11			
	e. Bonds and Securities															
3	DEPOSITS	5698.64	849.02	455.14	4513.21	1235.84	301.11	506.65	1748.44	542.68	1910.52	4194.17	571.26	490.49	5707.54	
	a. Current	68.94	4.76	0.42	87.81	2.10	0.09	5.68	40.98	8.78	30.77	86.18	3.39	3.09	280.09	
	Domestic	68.94	4.76	0.42	87.81	2.10	0.09	5.68	40.98	8.78	30.77	86.18	3.39		248.68	
	Foreign													3.09	31.41	
	b. Savings	4125.82	386.81	302.29	1806.01	911.04	211.98	269.49	1002.08	371.63	891.67	1685.88	494.34	260.02	2160.18	
	Domestic		386.81	302.29	1806.01	911.04	211.98	269.49	1002.08	371.63	891.67	1685.75	494.34	260.02	2158.69	
	Foreign	4125.82										0.13			1.49	
	c. Fixed	928.48	158.23	99.94	1311.22	223.01	55.67	99.47	460.72	73.75	508.00	1842.87	63.46	205.26	1535.66	
	Domestic	928.48	158.23	99.94	1311.22	223.01	55.67	99.47	460.72	73.75	508.00	1842.87	63.46	205.26	1535.66	
	Foreign															
	d. Call Deposits	574.15	298.92	52.50	1298.39	99.68	33.06	131.70	244.66	87.71	480.08	576.13	5.25	22.12	1624.92	
	Domestic	574.15	298.92	52.50	1298.39	99.68	33.06	131.70	244.66	87.71	480.08	576.13	5.25	22.12	1423.44	
	Foreign														201.48	
	e. Others	1.25	0.30		9.79		0.30	0.31		0.81		3.11	4.82		106.68	
	Domestic	1.25	0.30		9.79		0.30	0.31		0.81		3.11	4.82		106.68	
	Foreign															
4	Bills Payable				1.85				0.32			0.03			3.23	
5	Other Liabilities	193.77	13.12	18.80	362.34	50.57	9.43	43.38	76.46	14.93	67.02	366.67	12.75	39.76	535.39	
	1. Sundry Creditors	14.19		0.03	22.00	0.98	0.21	0.01	1.07	1.61	4.76	0.54	0.03	22.57	1.05	
	2. Loan Loss Provision	70.62	7.74	5.31	84.02	25.53	4.72	14.28	19.50	5.96	19.16	125.38	4.89	6.81	127.20	
	3. Interest Suspense a/c	9.64	2.99	3.05	58.58	9.44	1.32	4.31	3.55	1.10	6.93	39.90	0.71	7.52	56.73	
	4. Others	99.32	2.40	10.42	197.73	14.62	3.17	24.79	52.34	6.26	36.17	200.85	7.12	2.87	350.42	
6	Reconciliation A/c	0.01			0.32	20.04					0.00		83.74	43.15		
7	Profit & Loss A/c	134.72	31.11	8.11	59.42	27.94	4.97	8.81	45.19	9.27	34.23	102.80	9.93	5.05	71.86	
		6779.24	993.45	546.03	5700.74	1466.53	390.38	738.36	2040.51	620.03	2215.54	5195.44	730.92	721.31	7246.54	
Assets																
1	LIQUID FUNDS	1441.21	190.66	121.99	1184.32	281.83	119.31	166.16	546.70	166.15	461.75	920.91	187.33	196.31	1640.95	
	a. Cash Balance	130.13	15.81	17.18	213.82	27.08	5.85	15.70	28.57	23.26	40.53	54.62	24.25	11.03	261.41	
	Nepalese Notes & Coins	130.13	15.81	17.18	213.16	27.08	5.85	15.70	28.57	23.16	40.53	54.62	24.04	11.03	182.92	
	Foreign Currency				0.66					0.09			0.21		78.49	
	b. Bank Balance	306.59	44.99	21.30	232.59	67.46	15.37	150.46	117.64	30.75	66.39	866.29	30.57	37.72	320.83	
	1. In Nepal Rastra Bank	294.73	26.91		222.35	7.46	0.10	10.43	112.30		65.45	198.95	18.26	37.00	292.75	
	Domestic Currency	294.73	26.91		222.35	7.46	0.10	10.43	112.30		65.45	198.95	18.26	37.00	242.46	
	Foreign Currency														50.29	
	2. "A" Class Licensed Institution	7.74	17.17	21.30	4.77	60.00	15.27	92.63	5.22	30.75	0.68	442.47	12.31	0.72		
	Domestic Currency	7.74	17.17	21.30	4.77	60.00	15.27	92.63	5.22	30.75	0.68	441.66	12.31	0.72		
	Foreign Currency											0.81				
	3. Other Financial Ins.	4.12	0.91		2.92	0.00		47.39	0.12		0.27	224.87				
	4. In Foreign Banks				2.55										28.08	
	c. Money at Call	1004.49	129.86	83.51	737.91	187.28	98.10		400.49	112.14	354.82		132.51	147.56	1058.71	
	Domestic Currency	1004.49	129.86	83.51	736.79	187.28	98.10		400.49	112.14	354.82		132.51	147.56	1057.92	
	Foreign Currency				1.12										0.79	
2	INVESTMENT IN SECURITIES				22.30						70.86	129.00				
	a. Govt. Securities				22.30						70.86	129.00				
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	18.69		4.58	60.30	35.46		6.01	0.45	0.10	0.41	97.14			12.18	
	a. Interbank Lending															
	b. Non Residents															
	c. Others	18.69		4.58	60.30	35.46		6.01	0.45	0.10	0.41	97.14			12.18	
4	LOANS & ADVANCES	5112.47	770.16	395.60	4074.95	1115.07	236.25	523.35	1430.15	436.14	1634.97	3542.82	442.31	451.28	5052.50	
	a. Private Sector	5112.47	770.16	78.25	3945.78	1115.07	236.25	514.19	1430.15	436.14	1634.97	3460.42	442.31	451.28	4980.23	
	b. Financial Institutions			317.35	129.18			9.16				82.40			72.28	
	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	47.27	15.52	9.98	76.67	14.07	7.34	17.53	17.64	7.10	18.75	23.69	6.92	7.27	124.71	
8	OTHER ASSETS	159.59	16.85	13.88	282.11	20.10	6.71	18.00	45.57	10.58	28.79	388.18	10.18	39.83	379.01	
	a. Accrued Interest:	9.64	2.96	3.05	58.83	9.44	1.32	4.31	3.55	1.10	8.36	40.99	0.71	7.52	57.64	
	Financial In			0.31	0.02	2.80			1.12			24.04	0.15		34.09	
	Government Enterprise				0.25						1.43	1.08				
	Private Sector	9.64	2.96	2.73	58.56	6.64	1.32	4.31	2.42	1.10	6.93	15.86	0.55	7.52	23.55	
	b. Staff Loans / Adv.	27.48	2.67		56.19	1.22	0.19	6.35	0.92	0.80		10.17	0.20	6.11	34.69	
	c. Sundry Debtors		1.96	2.00	7.74	2.23	0.02	1.21	0.57	3.53	2.55	25.77	3.80	22.50	3.59	
	d. Cash In Transit														0.02	
	e. Others	122.47	9.26	8.83	159.36	7.21	5.18	6.14	40.53	5.15	17.89	311.25	5.46	3.71	283.10	
9	Expenses not Written off		0.26		0.09											

S.N.	BFI Name	Mission	Mt. Makalu	Sindhu	Sahara	NCommunity	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Spirakoshi	Sajha	Apex	
Liabilities																
1	CAPITAL FUND	131.56	24.58	113.37	30.52	101.65	45.55	169.45	208.94	104.36	1129.85	16.93	63.70	33.19	602.42	
	a. Paid-up Capital	115.00	20.00	107.50	20.00	100.00	43.75	161.70	200.00	100.00	895.32	14.00	60.00	51.00	666.56	
	b. Calls in Advance	7.56										8.13				
	c. Proposed Bonus Share															
	d. General Reserves	5.40	0.97	5.05	10.45	1.60		3.80	6.34	0.80	211.82		0.74		49.84	
	e. Share Premium							3.40							0.39	
	f. Retained Earning	3.21	3.62	0.47		-0.86	1.80	0.11	2.21	3.35	12.26	-5.24	2.74	-17.81	-193.73	
	g. Others Reserves Fund	0.39	0.00	0.35	0.07	0.91		0.44	0.39	0.21	10.45	0.04	0.21		79.35	
2	BORROWINGS	0.74					1.75									
	a. NRB															
	b. Interbank Borrowing															
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.	0.74					1.75									
	e. Bonds and Securities															
3	DEPOSITS	1261.75	122.55	901.09	341.99	868.23	378.74	1125.01	1966.60	208.67	8346.45	157.37	356.08	404.29	5110.47	
	a. Current	5.60	0.03		5.74	8.44		6.25	33.09	6.94	98.71	3.17	9.18	12.65		
	Domestic	5.60	0.03		5.74	8.44		6.25	33.09	6.94	98.71	3.17	9.18	12.65		
	Foreign															
	b. Savings	877.62	107.82	454.98	223.31	418.87	313.67	513.40	986.58	66.06	3451.95	121.99	153.28	115.44	3652.03	
	Domestic	877.62	107.82	454.98	223.31	418.87	313.67	513.40	986.58	66.06	3451.95	121.99	153.28	115.44	3652.03	
	Foreign															
	c. Fixed	245.96	10.91	198.26	18.98	202.61	65.07	247.49	388.52	49.79	2765.05	28.91	64.53	38.37	1456.08	
	Domestic	245.96	10.91	198.26	18.98	202.61	65.07	247.49	388.52	49.79	2765.05	28.91	64.53	38.37	1456.08	
	Foreign															
	d. Call Deposits	132.57	3.79		93.92	238.31		357.87	557.93	85.88	2018.01	2.92	129.08	237.41		
	Domestic	132.57	3.79		93.92	238.31		357.87	557.93	85.88	2018.00	2.92	129.08	237.41		
	Foreign										0.00					
	e. Others			247.85	0.05				0.48		12.74	0.38		0.41	2.36	
	Domestic			247.85	0.05				0.48		7.40	0.38		0.41	2.36	
	Foreign										5.34					
4	Bills Payable														0.57	
5	Other Liabilities	49.23	5.86	43.84	13.92	44.39	10.48	15.92	54.39	11.21	485.85	4.18	7.82	5.24	687.04	
	1. Sundry Creditors		0.37	13.02	2.65		0.31	2.50	2.27	0.69	12.01	0.08	0.10	0.13	5.99	
	2. Loan Loss Provision	9.78	1.34	21.35	3.11	10.61	4.05	10.08	17.49	3.29	210.34	2.48	3.54	3.33	183.16	
	3. Interest Suspense a/c	2.07	2.64	4.71	2.13	2.56	0.37	0.67	2.51	1.01	63.63	0.50	0.52	0.56	400.69	
	4. Others	37.38	1.50	4.76	6.03	31.22	5.76	2.67	32.13	6.22	199.87	1.13	3.66	1.22	97.20	
6	Reconciliation A/c										0.01				0.11	
7	Profit & Loss A/c	19.34	2.41	16.63	10.34	7.13	6.41	27.36	32.28	7.51	161.08	1.83	3.35	2.16		
		1462.63	155.40	1074.94	396.77	1021.40	442.95	1337.73	2262.22	331.75	10123.24	180.31	430.94	444.98	6400.50	
Assets																
1	LIQUID FUNDS	463.89	37.28	266.76	100.56	261.10	82.36	277.13	586.81	89.19	1865.74	48.55	87.75	133.60	1195.83	
	a. Cash Balance	37.27	6.96	19.76	19.54	14.03	22.87	27.08	32.64	11.32	203.79	5.16	13.12	22.74	204.02	
	Nepalese Notes & Coins	37.27	6.96	19.07	19.54	14.03	22.87	27.08	32.64	11.32	201.60	5.16	13.12	22.74	204.02	
	Foreign Currency			0.69							2.19					
	b. Bank Balance	75.01	7.26	18.58	81.02	47.58	7.56	56.08	554.17	10.48	452.78	10.42	18.11	22.36	421.03	
	1. In Nepal Rastra Bank	27.97		10.10		1.63	0.51	13.58	97.42		445.29		18.09	22.36	421.03	
	Domestic Currency	27.97		10.10		1.63	0.51	13.58	97.42		445.29		18.09	22.36	421.03	
	Foreign Currency															
	2. "A" Class Licensed Institution	47.04	7.25	8.47	81.02	45.94	7.05	42.50	213.30	10.48	7.05	10.42	0.02			
	Domestic Currency	47.04	7.25	8.47	81.02	45.94	7.05	42.50	213.30	10.48	7.05	10.42	0.02			
	Foreign Currency															
	3. Other Financial Ins.		0.01						243.45		0.43					
	4. In Foreign Banks															
	c. Money at Call	351.61	23.07	228.43		199.49	51.93	193.97		67.39	1209.17	32.96	56.52	88.50	570.78	
	Domestic Currency	351.61	23.07	228.43		199.49	51.93	193.97		67.39	1203.20	32.96	56.52	88.50	570.78	
	Foreign Currency										5.97					
2	INVESTMENT IN SECURITIES			10.00							169.82				92.85	
	a. Govt. Securities			10.00							169.82				92.85	
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	0.21		3.24				0.01	1.81		260.71			1.18	48.71	
	a. Interbank Lending															
	b. Non Residents														43.04	
	c. Others	0.21		3.24				0.01	1.81		260.71			1.18	5.68	
4	LOANS & ADVANCES	959.93	108.32	744.39	281.01	701.59	340.73	1007.88	1626.99	224.50	7482.97	121.68	319.59	276.03	4229.29	
	a. Private Sector	959.93	108.32	744.39	281.01	701.59	340.73	1007.88	1616.99	224.50	7260.31	121.68	158.06	276.03	4229.29	
	b. Financial Institutions								10.00		222.66		161.52			
	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	22.68	4.26	22.46	6.74	36.15	8.01	26.33	24.96	12.65	110.68	4.35	16.96	20.65	289.94	
8	OTHER ASSETS	15.93	4.32	28.09	8.46	21.51	10.79	26.39	21.65	5.41	225.69	5.39	6.38	13.53	478.01	
	a. Accrued Interest:	2.07	2.64	4.71	2.17	2.56	0.37	0.67	2.51	1.01	78.34	0.50	0.52	0.56	401.51	
	Financial In	0.37			0.18	1.47				0.12	28.12	0.02	0.24			
	Government Enterprise										2.30				0.82	
	Private Sector	1.69	2.64	4.71	1.99	1.09	0.37	0.67	2.51	0.89	47.91	0.47	0.28	0.56	400.69	
	b. Staff Loans / Adv.	0.19		0.46	0.14	3.73	0.74	7.29	0.23		16.30	2.55		7.18	27.07	
	c. Sundry Debtors	2.28	0.03	0.94	4.53		4.59	1.67	3.37	1.36	29.12	0.61	0.10	0.60	8.54	
	d. Cash In Transit															
	e. Others	11.39	1.65	21.97	1.61	15.23	5.09	16.76	15.54	3.04	101.93	1.73	5.75	5.19	40.90	
9	Expenses not Written off		0.85			1										

S.N.	BFI Name	Green	Reliable	Nepal Awaz	NFL	NIBC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL
Liabilities														
1	CAPITAL FUND	48.48	795.75	257.40	-8.04	210.53	947.20	-332.72	76.13	250.29		135.55	399.33	84.37
	a. Paid-up Capital	55.00	716.89	200.80	135.80	233.56	679.86	2034.29	289.01	183.66		176.59	303.51	220.30
	b. Calls in Advance									30.00				
	c. Proposed Bonus Share													
	d. General Reserves		76.92	55.39	40.00	77.86	200.87	58.80	109.97	33.86		33.96	88.42	50.87
	e. Share Premium						12.79	2.48	10.74	0.22				0.22
	f. Retained Earning	-6.53	0.02	0.30	-225.02	-140.36	10.90	-2437.57	-335.15	1.24		-103.02	5.38	-299.82
	g. Others Reserves Fund		1.91	0.91	41.18	39.47	42.78	9.29	1.56	1.32		28.03	2.02	112.80
2	BORROWINGS		1000.00					34.15						
	a. NRB													
	b. Interbank Borrowing		1000.00					34.15						
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	181.15	5400.20	486.42	272.61	982.95	5858.11	1073.58	30.80	875.99		950.32	3143.85	1238.87
	a. Current	5.18	32.31			12.27						8.78		
	Domestic	5.18	32.31			12.27						8.78		
	Foreign													
	b. Savings	37.23	1808.07	130.66	74.28	363.90	2430.81	38.43	21.05	468.58		248.72	1523.14	338.73
	Domestic	37.23	1808.07	130.66	74.28	363.90	2430.81	38.43	21.05	468.58		248.72	1523.14	338.73
	Foreign													
	c. Fixed	48.83	2191.03	236.31	195.68	591.12	2767.87	1.52	9.29	405.27		617.08	1620.71	755.46
	Domestic	48.83	2191.03	236.31	195.68	591.12	2767.87	1.52	9.29	405.27		617.08	1620.71	755.46
	Foreign													
	d. Call Deposits	89.48	1290.17			15.66		280.60				40.54		
	Domestic	89.48	1290.17			15.66		280.60				40.54		
	Foreign													
	e. Others	0.44	78.62	119.45	2.65		659.44	753.03	0.45	2.14		35.19		144.68
	Domestic	0.44	78.62	119.45	2.65		659.44	753.03	0.45	2.14		35.19		144.68
	Foreign													
4	Bills Payable											0.05		
5	Other Liabilities	3.80	382.93	61.43	531.84	596.36	258.67	4972.02	458.60	53.83		180.52	428.02	528.38
	1. Sundry Creditors	0.95	87.00	16.69	46.71	110.51	15.91	35.45	13.59	3.69			11.63	
	2. Loan Loss Provision	1.69	116.71	13.36	204.36	183.00	105.52	2575.26	29.47	13.63		131.22	92.06	75.53
	3. Interest Suspense a/c	0.50	51.50	16.21	88.24	127.30	46.33	2066.56	15.33	6.01		27.61	73.58	28.57
	4. Others	0.66	127.72	15.17	192.53	175.57	90.91	294.75	400.22	30.50		21.69	250.75	424.29
6	Reconciliation A/c	0.09	0.71					6.37						0.00
7	Profit & Loss A/c		73.18	9.18		26.84	104.35	124.41		8.13				50.28
		233.51	7652.76	814.42	796.41	1816.68	7168.33	5877.83	565.53	1188.24		1266.44	4021.48	1851.62
Assets														
1	LIQUID FUNDS	54.18	2206.75	84.52	42.89	715.58	1335.40	169.88	63.24	241.70		431.16	918.06	380.85
	a. Cash Balance	4.45	128.23	2.62	3.19	3.56	90.61	3.25	1.49	6.24		6.17	54.50	9.67
	Nepalese Notes & Coins	4.45	125.95	2.62	3.19	3.56	90.61	3.25	1.49	6.24		6.17	54.50	9.67
	Foreign Currency		2.28											
	b. Bank Balance	49.73	290.86	81.36	39.69	712.02	1244.78	166.63	2.78	46.72		126.00	863.56	99.76
	1. In Nepal Rastra Bank	0.03	290.86	35.48	14.86	1.60	140.81	42.87	2.78	46.72		123.60	126.60	99.55
	Domestic Currency	0.03	290.86	35.48	14.86	1.60	140.81	42.87	2.78	46.72		123.60	126.60	99.55
	Foreign Currency													
	2. "A" Class Licensed Institution	49.71		14.18	24.75	688.34	959.46	123.40				2.27	333.33	0.21
	Domestic Currency	49.71		14.18	24.75	688.34	959.46	123.40				2.27	333.33	0.21
	Foreign Currency													
	3. Other Financial Ins.			31.69	0.08	22.07	144.51	0.35				0.14	403.63	
	4. In Foreign Banks													
	c. Money at Call		1787.66	0.54					58.98	188.75		298.98		271.43
	Domestic Currency		1787.66	0.54					58.98	188.75		298.98		271.43
	Foreign Currency													
2	INVESTMENT IN SECURITIES		203.81	20.00	10.00		89.29	10.01		2.00		20.00		44.90
	a. Govt. Securities		203.81	20.00	10.00		89.29	10.01		2.00		20.00		20.18
	b. NRB Bond													
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													24.72
	e. Non Residents													
3	SHARE & OTHER INVESTMENT		209.50	63.72	18.56	58.92	103.54	21.59	1.20	76.88		8.86	5.90	14.15
	a. Interbank Lending		150.00					20.00						
	b. Non Residents													
	c. Others		59.50	63.72	18.56	58.92	103.54	1.59	1.20	76.88		8.86	5.90	14.15
4	LOANS & ADVANCES	166.48	4618.07	592.50	295.11	650.42	5396.89	2608.51	29.72	837.29		688.53	2812.78	706.09
	a. Private Sector	166.48	4469.29	592.50	295.11		5396.89	2608.51	21.37	766.87		688.53	2812.78	706.09
	b. Financial Institutions		133.04			650.42			8.35	70.42				
	c. Government Organizations		15.74											
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	8.86	239.54	7.10	10.83	44.96	113.93	114.47	110.54	10.92		28.78	40.20	128.86
8	OTHER ASSETS	2.42	155.97	46.58	279.20	211.92	124.37	2937.27	22.59	14.50		85.68	243.91	207.02
	a. Accrued Interest:	0.50	51.52	16.75	88.45	127.30	53.90	2041.64	15.33	6.03		28.75	75.61	29.12
	Financial In		9.74	0.92	50.94	127.30	6.27					23.31		
	Government Enterprise		0.49	0.54	0.21		7.57			0.02		0.78		0.55
	Private Sector	0.50	41.30	15.29	37.30		40.07	2041.64	15.33	6.01		4.65	75.61	28.57
	b. Staff Loans / Adv.		23.18	19.12	0.01	1.37	14.12	0.08		1.08		12.88	6.30	6.34
	c. Sundry Debtors		32.53	2.56	103.19	14.92	11.29	643.19	0.95	1.58		14.11	3.30	
	d. Cash In Transit													
	e. Others	1.92	48.73	8.15	87.55	68.33	45.05	252.36	6.31	5.81		29.95	158.70	171.56
9	Expenses not Written off	0.48	1.04				1.15			0.91		0.62		
10	Non Banking Assets		18.08		94.03	134.88	3.77	16.10	323.68	4.04			0.63	353.67
11	Reconciliation Account													
12	Profit & Loss A/c	1.11			45.79				14.57			2.81		16.07
	TOTAL ASSETS	233.51	7652.76	814.42	796.41	1816.68	7168.33	5877.83	565.53	1188.24		1266.44	4021.48	1851.62

S.N.	BFI Name	Goodwill	SFL	SFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central
Liabilities														
1	CAPITAL FUND	380.32	398.40	267.67	573.31	2090.09	519.00	35.57	502.48	-2.03	98.03	332.92	452.60	258.99
	a. Paid-up Capital	330.00	324.31	197.12	339.18	2008.80	420.00	187.95	403.42	132.23	120.00	248.63	330.72	185.38
	b. Calls in Advance													
	c. Proposed Bonus Share													
	d. General Reserves	46.70	73.36	70.30	109.06	206.24	97.86	94.66	82.77	15.81	4.43	72.68	76.96	39.11
	e. Share Premium					3.59			1.49	0.23	4.84			0.12
	f. Retained Earning	3.61		0.20	94.63	-131.92	0.06	-370.52	11.82	-155.85	-41.70	11.62	10.99	26.72
	g. Others Reserves Fund		0.73	0.05	30.44	3.39	1.09	123.47	2.97	5.56	10.46		33.93	7.66
2	BORROWINGS	660.00			135.00				300.00					
	a. NRB													
	b. Interbank Borrowing	660.00			135.00				300.00					
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	3048.69	2062.67	1560.28	1867.22	1370.00	4123.34	1117.29	3842.28	83.54	267.55	1254.37	2577.62	1689.24
	a. Current					33.64	26.11							
	Domestic					33.64	26.11							
	Foreign													
	b. Savings	1622.39	1107.15	521.40	896.11	415.78	1496.71	417.23	2460.73	18.24	131.35	496.45	1453.93	715.17
	Domestic	1622.39	1107.15	521.40	896.11	415.78	1496.71	417.23	2460.73	18.24	131.35	496.45	1453.93	715.17
	Foreign													
	c. Fixed	1418.44	953.62	1038.88	970.16	867.10	2134.82	693.47	1381.54	65.29	136.20	755.61	1123.69	974.07
	Domestic	1418.44	953.62	1038.88	970.16	867.10	2134.82	693.47	1381.54	65.29	136.20	755.61	1123.69	974.07
	Foreign													
	d. Call Deposits					28.56	449.68							
	Domestic					28.56	449.68							
	Foreign													
	e. Others	7.86	1.90		0.96	24.92	16.03	6.59				2.31		
	Domestic	7.86	1.90		0.96	24.92	16.03	6.59				2.31		
	Foreign													
4	Bills Payable													
5	Other Liabilities	1440.51	246.49	129.77	338.06	1291.16	170.20	785.48	107.04	364.15	27.48	180.07	283.05	190.09
	1. Sundry Creditors	1241.28	4.45	7.06	1.77	405.82	19.43	0.11	16.58	12.71	1.29	3.41	0.53	6.48
	2. Loan Loss Provision	62.32	154.47	15.00	153.29	577.00	57.61	456.09	57.81	206.93	7.37	62.50	94.71	79.03
	3. Interest Suspense a/c	31.46	66.98	24.97	142.89	212.95	8.51	224.24	25.00	126.02	7.38	60.26	67.89	62.05
	4. Others	105.46	20.60	82.75	40.12	95.38	84.64	105.03	7.64	18.50	11.44	53.90	119.91	42.53
6	Reconciliation A/c						0.01	0.00		-0.49				
7	Profit & Loss A/c	41.67	19.76	7.28	46.31	16.61	56.13		97.76	29.79	18.33	67.76	124.45	17.66
		5571.20	2727.33	1965.00	2959.90	4767.87	4868.68	1938.33	4849.55	474.97	411.39	1835.12	3437.72	2155.98
Assets														
1	LIQUID FUNDS	2486.73	555.67	418.65	607.37	1327.55	894.83	408.25	788.36	84.79	82.78	667.73	815.56	743.39
	a. Cash Balance	56.19	22.91	4.45	8.09	7.57	28.47	4.73	61.01	2.60	3.62	2.50	18.50	16.39
	Nepalese Notes & Coins	56.19	22.91	4.45	8.09	7.57	28.47	4.73	61.01	2.60	3.62	2.50	18.50	16.39
	Foreign Currency													
	b. Bank Balance	2430.53	532.75	414.19	27.18	1319.98	207.09	403.53	727.35	82.19	79.16	31.32	62.18	67.74
	1. In Nepal Rastra Bank	133.87	59.06	43.39	26.47	57.68	177.81	127.44	191.34	5.57	6.54	30.19	62.18	65.88
	Domestic Currency	133.87	59.06	43.39	26.47	57.68	177.81	127.44	191.34	5.57	6.54	30.19	62.18	65.88
	Foreign Currency													
	2. "A" Class Licensed Institution	2296.66	285.34	318.27	0.71	1261.10	29.27	276.09	526.15	48.42	18.02	1.13		1.86
	Domestic Currency	2296.66	285.34	318.27	0.71	1261.10	29.27	276.09	526.15	48.42	18.02	1.13		1.86
	Foreign Currency													
	3. Other Financial Ins.		188.35	52.54		1.20	0.01		9.86	28.20	54.60			
	4. In Foreign Banks													
	c. Money at Call				572.10		659.27					633.92	734.88	659.26
	Domestic Currency				572.10		659.27					633.92	734.88	659.26
	Foreign Currency													
2	INVESTMENT IN SECURITIES	121.09	70.00	65.12	90.00	890.00	124.99		150.00	15.00	3.20			30.00
	a. Govt. Securities	121.09	70.00	65.12	90.00	890.00	124.99		150.00	15.00	3.20			30.00
	b. NRB Bond													
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents													
3	SHARE & OTHER INVESTMENT	120.49	9.73	3.15	113.67	55.63	57.06	35.41	290.13	0.20	2.76	3.65	1.21	31.90
	a. Interbank Lending								150.00					
	b. Non Residents													
	c. Others	120.49	9.73	3.15	113.67	55.63	57.06	35.41	140.13	0.20	2.76	3.65	1.21	31.90
4	LOANS & ADVANCES	2473.59	1948.81	1284.53	1902.60	2022.98	3626.95	943.32	3466.27	210.81	279.23	1052.95	2303.08	1171.08
	a. Private Sector	2473.59	1948.81	1284.53	1902.60	1982.98	3586.95	943.32	3466.27	210.81	275.23	1052.95	2284.58	1171.08
	b. Financial Institutions					40.00	40.00				4.00			
	c. Government Organizations												18.50	
5	BILL PURCHASED													
	a. Domestic Bills Purchased													
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
6	LOANS AGAINST COLLECTED BILLS													
	a. Against Domestic Bills													
	b. Against Foreign Bills													
7	FIXED ASSETS	242.90	52.38	120.16	8.30	42.61	92.34	47.40	87.33	3.06	2.80	17.30	139.89	48.70
8	OTHER ASSETS	114.02	90.74	68.09	237.96	302.92	70.02	397.76	66.69	143.30	32.29	90.16	177.98	130.24
	a. Accrued Interest:	31.46	66.98	25.26	145.43	226.56	8.51	229.36	27.47	126.02	7.38	60.26	67.89	62.88
	Financial In			7.76		181.20	2.10	33.59						
	Government Enterprise			0.30	2.55	11.82		2.47						0.83
	Private Sector	31.46	66.98	17.21	142.89	33.54	6.42	195.77	25.00	126.02	7.38	60.26	67.89	62.05
	b. Staff Loans / Adv.	2.29	8.11	1.22	1.55		6.53	30.32	26.77	3.33	3.07			17.15
	c. Sundry Debtors	0.00	7.23	2.82	0.00	18.23	14.44	7.50	13.90	19.73	3.17	0.04		16.46
	d. Cash In Transit						0.08							
	e. Others	80.27	8.42	38.79	90.97	58.12	40.46	138.08	4.96	0.05	2.12	26.73	110.04	33.75
9	Expenses not Written off	9.15				25.11	1.30		0.23					
10	Non Banking Assets	3.23		1.43		21.86	1.20	57.23	0.54	16.86	8.34	3.32		0.68
11	Reconciliation Account							0.00		0.95				
12	Profit & Loss A/c			3.87		79.21		48.96			0.00			
	TOTAL ASSETS	5571.20	2727.33	1965.00	2959.90	4767.87	4868.68	1938.33	4849.55	474.97	411.39	1835.12	3437.72	2155.98

S.N.	BFI Name	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFL	Crystal	Ganeshwari	Patan	Fewa	Everest	Prudential	
Liabilities																
1	CAPITAL FUND	1.87	-68.19	36.60	183.97	153.86	478.89	-311.03	-1048.03	-413.52	306.38	50.13	486.19	135.98	519.28	
	a. Paid-up Capital	127.01	150.00	28.75	474.41	134.40	389.22	181.98	935.07	70.00	255.40	110.00	396.40	120.63	483.10	
	b. Calls in Advance		8.00					1.37		24.49						
	c. Proposed Bonus Share			3.45												
	d. General Reserves	20.69	1.96	3.04	71.04	17.00	77.43	20.69	80.83	42.32	48.44	8.20	89.18	14.33	61.68	
	e. Share Premium	0.43			0.52			1.36	2.61			0.48		0.99	0.07	
	f. Retained Earning	-147.10	-228.15	0.55	-489.38	2.46	0.41	-516.43	-2066.54	-567.13	0.86	-68.55	0.56	0.03	-36.00	
	g. Others Reserves Fund	0.84		0.80	127.39		11.82			16.80	1.68		0.06		10.44	
2	BORROWINGS				100.00			8.30	37.35	50.02						
	a. NRB															
	b. Interbank Borrowing				100.00			8.30	37.35	50.02						
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	DEPOSITS	811.24	130.57	90.80	1794.61	1085.84	4373.74	319.33	943.59	340.44	1215.02	261.86	4474.50	861.12	987.74	
	a. Current														49.00	
	Domestic														49.00	
	Foreign															
	b. Savings	356.52	35.75	26.52	849.76	865.59	2157.71	181.38	24.70	177.57	375.21	140.98	2028.28	518.79	264.66	
	Domestic	356.52	35.75	26.52	849.76	865.59	2157.71	181.38	24.70	177.57	375.21	140.98	2028.28	518.79	264.66	
	Foreign															
	c. Fixed	407.52	43.60	64.29	938.07	216.20	2216.03	137.95	1.66		650.14	120.88	1668.05	342.32	618.86	
	Domestic	407.52	43.60	64.29	938.07	216.20	2216.03	137.95	1.66		650.14	120.88	132.31	342.32	618.86	
	Foreign												1535.74			
	d. Call Deposits														54.74	
	Domestic														54.74	
	Foreign															
	e. Others	47.20	51.21		6.79	4.05			917.23	162.86	189.67		778.17		0.47	
	Domestic	47.20	51.21		6.79	4.05			917.23	162.86	189.67		778.17		0.47	
	Foreign															
4	Bills Payable						0.05									
5	Other Liabilities	782.88	216.40	45.06	739.10	64.16	264.69	829.18	3373.68	1036.46	100.65	164.20	200.39	46.77	122.15	
	1. Sundry Creditors	14.31	0.86	0.83	7.90	10.09	0.73	8.79	34.24	10.82	10.24	3.92	0.83	2.28	6.20	
	2. Loan Loss Provision	372.60	91.63	15.76	339.91	15.43	97.74	502.72	1831.49	483.97	37.34	57.39	66.86	14.52	48.71	
	3. Interest Suspense a/c	354.87	40.64	13.70	201.48	3.65	34.72	292.77	1414.39	332.08	8.39	25.70	28.45	3.26	27.61	
	4. Others	41.09	83.27	14.76	189.81	34.99	131.50	24.90	93.56	209.59	44.67	77.19	104.24	26.70	39.63	
6	Reconciliation A/c		11.39													
7	Profit & Loss A/c		23.65	3.34	87.39	50.46	79.71	0.33	204.78	22.48	33.21		78.28	12.79	3.23	
		1596.00	313.82	175.80	2905.06	1354.31	5197.07	846.11	3511.38	1035.88	1655.25	476.19	5239.36	1056.65	1632.40	
Assets																
1	LIQUID FUNDS	79.52	36.64	11.79	689.13	243.80	1134.60	8.55	53.83	27.62	177.96	202.21	1104.96	218.99	586.20	
	a. Cash Balance	9.95	1.91	0.91	53.12	20.10	60.75	1.18	1.23	0.83	5.24	1.98	127.93	16.59	7.49	
	Nepalese Notes & Coins	9.95	1.91	0.91	53.12	20.10	60.75	1.18	1.23	0.83	5.14	1.98	127.93	16.59	7.36	
	Foreign Currency										0.10				0.13	
	b. Bank Balance	69.57	34.73	10.88	636.00	23.20	1073.85	7.37	52.60	26.79	25.60	200.23	117.06	202.40	56.92	
	1. In Nepal Rastra Bank	47.63	13.40		48.21	21.99	88.10	0.08	3.99	1.89	23.96	5.08	107.25	17.71	55.38	
	Domestic Currency	47.63	13.40		48.21	21.99	88.10	0.08	3.99	1.89	23.96	5.08	107.25	17.71	55.38	
	Foreign Currency															
	2. "A" Class Licensed Institution	16.35	16.59	10.88	427.58	1.21	820.58	2.83	15.99	24.03	1.64	81.22	9.20	90.00	1.55	
	Domestic Currency	16.35	16.59	10.88	427.58	1.21	820.58	2.83	15.99	24.03	1.64	81.22	9.20	90.00	1.55	
	Foreign Currency															
	3. Other Financial Ins.	5.59	4.74		160.21		165.17	4.46	32.63	0.87		113.93	0.61	94.69		
	4. In Foreign Banks															
	c. Money at Call					200.50					147.12		859.98		521.79	
	Domestic Currency					200.50					147.12		859.98		521.79	
	Foreign Currency															
2	INVESTMENT IN SECURITIES				162.00	0.26	130.00				50.00	12.45	25.00		23.98	
	a. Govt. Securities				162.00		130.00				50.00	12.45	25.00		23.98	
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents				0.26											
3	SHARE & OTHER INVESTMENT	1.24	0.10	0.19	7.23		2.16	0.25	0.03	3.23	80.84	46.28	0.35	0.55	30.97	
	a. Interbank Lending															
	b. Non Residents															
	c. Others	1.24	0.10	0.19	7.23		2.16	0.25	0.03	3.23	80.84	46.28	0.35	0.55	30.97	
4	LOANS & ADVANCES	761.72	105.99	124.80	1383.84	1022.20	3726.87	501.83	1831.49	490.60	1182.61	149.88	3968.47	807.48	686.57	
	a. Private Sector	761.72	105.99	124.80	1383.84	1022.20	3726.87	501.83	1831.49	289.31	1156.61	143.38	3968.47	807.48	669.57	
	b. Financial Institutions									201.29	21.25	6.50			17.00	
	c. Government Organizations										4.75					
5	BILL PURCHASED											3.80				
	a. Domestic Bills Purchased											3.80				
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	41.10	5.60	3.24	133.43	8.54	65.22	20.01	93.66	61.55	56.30	2.79	67.86	9.43	249.81	
8	OTHER ASSETS	368.31	83.46	34.62	387.99	78.77	105.76	309.44	1532.32	367.73	107.55	40.52	72.73	20.20	47.20	
	a. Accrued Interest:	354.87	40.64	13.70	201.48	3.65	46.84	292.77	1414.39	332.08	9.48	25.86	28.77	3.26	27.72	
	Financial In							34.72		1374.01		0.34			7.34	
	Government Enterprise							12.13			1.09	0.16	0.32		0.11	
	Private Sector	354.87	40.64	13.70	201.48	3.65		292.77	40.39	332.08	8.05	25.70	28.45	3.26	20.27	
	b. Staff Loans / Adv.		0.10	4.98	5.12	3.06	1.77	5.05	0.09		11.12	0.89	0.42	5.87		
	c. Sundry Debtors	3.76	7.60	4.83	161.99	16.02	9.44	0.06	5.59	0.19	3.02	0.44	1.26	5.06	1.29	
	d. Cash In Transit															
	e. Others	9.68	35.11	11.12	19.40	56.03	47.71	11.57	112.24	35.45	83.93	13.33	42.28	6.01	18.19	
9	Expenses not Written off			0.15		0.25	1.88								0.86	
10	Non Banking Assets	38.93	70.52	1.01	128.92	0.49	30.60	5.37		85.17		5.66			6.80	
11	Reconciliation Account		11.51					0.66	0.04							
12	Profit & Loss A/c	305.17			12.52							12.60				
	TOTAL ASSETS															

S.N.	BFI Name	ICFC	Sugamatha	Kuber	NEFL	Seti	hama	Namaste	Kaski	Unique	Manushree	Jebils	Reliance	Bhaktapur
Liabilities														
1	CAPITAL FUND	525.85	296.61	-222.96	301.02	65.23	234.01	36.79	322.54	247.94	264.25	236.46	393.28	136.04
	a. Paid-up Capital	426.81	263.77	150.00	264.11	55.66	200.00	31.25	283.58	223.00	225.00	220.00	320.00	125.00
	b. Calls in Advance			25.23										
	c. Proposed Bonus Share													
	d. General Reserves	82.40	31.53	4.49	34.52	7.58	14.67	3.82	38.77	23.98	16.51	11.05	19.56	2.21
	e. Share Premium		0.05	0.62										
	f. Retained Earning	1.67	0.96	-403.30	0.21	1.84	-4.71	1.34	0.19	0.95	19.35	0.15	51.10	8.83
	g. Others Reserves Fund	14.97	0.29		2.18	0.14	24.05	0.38			3.38	5.26	2.62	
2	BORROWINGS	1200.00									135.00			
	a. NRB													
	b. Interbank Borrowing	1200.00									135.00			
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	4216.07	2277.92	317.85	1050.02	162.54	237.69	258.88	2699.32	622.50	1837.96	838.61	1553.76	426.85
	a. Current													
	Domestic													
	Foreign													
	b. Savings	2729.10	827.79	67.39	692.31	107.64	106.60	217.86	1702.62	255.22	231.51	304.99	657.97	239.57
	Domestic	2729.10	827.79	67.39	692.31	107.64	106.60	217.86	1702.62	255.22	231.51	304.99	657.97	239.57
	Foreign													
	c. Fixed	1484.59	793.08	250.46	357.58	54.90	54.62	40.99	996.70	299.20	694.27	373.16	536.36	114.04
	Domestic	1484.59	793.08	243.40	357.58	54.90	54.62	40.99	996.70	299.20	694.27	373.16	536.36	114.04
	Foreign			7.06										
	d. Call Deposits													73.24
	Domestic													73.24
	Foreign													
	e. Others	2.38	657.06		0.13		76.47	0.02		68.08	912.17	160.46	359.43	
	Domestic	2.38	657.06		0.13		76.47	0.02		68.08	912.17	160.46	359.43	
	Foreign													
4	Bills Payable	1.02												
5	Other Liabilities	427.66	179.99	612.62	32.85	16.24	52.80	10.10	102.61	34.75	165.16	130.95	170.75	20.55
	1. Sundry Creditors	20.37	0.68	5.43	1.69	0.66	0.08	0.04	0.12	3.86	0.30	2.50	3.23	0.01
	2. Loan Loss Provision	128.70	66.56	352.94	9.54	3.46	10.51	3.13	44.94	9.09	81.71	69.73	103.56	12.37
	3. Interest Suspense a/c	40.51	26.80	229.28	0.20	4.99	5.61	0.41	27.01	4.50	56.46	24.02	26.37	1.30
	4. Others	238.08	85.95	24.98	21.43	7.13	36.60	6.53	30.53	17.30	26.69	34.71	37.59	6.87
6	Reconciliation A/c		369.15	1287.97	0.00									
7	Profit & Loss A/c	27.25	40.14	9.12	20.29	4.65	25.19	6.08	38.87	14.86	12.25	4.96	24.76	7.21
		6397.85	3163.80	2004.60	1404.18	248.66	549.69	311.85	3163.35	920.05	2414.61	1210.99	2142.55	590.64
Assets														
1	LIQUID FUNDS	2166.11	488.68	45.82	307.24	50.94	254.41	109.10	706.59	270.28	551.67	232.53	559.69	260.87
	a. Cash Balance	131.46	14.51	1.87	9.38	1.20	1.82	2.28	52.14	2.99	23.02	5.82	21.25	8.66
	Nepalese Notes & Coins	131.46	14.51	1.87	9.38	1.20	1.82	2.27	52.14	2.99	23.02	5.82	21.25	8.66
	Foreign Currency				0.01	0.00	0.01							
	b. Bank Balance	2034.64	474.17	0.00	297.85	49.74	252.60	6.06	95.80	267.30	528.65	35.66	538.44	252.22
	1. In Nepal Rastra Bank	151.95	66.95	0.00	29.73	0.16	12.77		89.97	12.44	33.83	35.66	27.81	19.41
	Domestic Currency	151.95	66.95	0.00	29.73	0.16	12.77		89.97	12.44	33.83	35.66	27.81	19.41
	Foreign Currency													
	2. "A" Class Licensed Institution	1669.90	209.52		114.19	15.64	128.82	6.06	5.59	109.51	224.03		282.02	130.56
	Domestic Currency	1669.90	209.52		114.19	15.64	128.82	6.06	5.59	109.51	224.03		282.02	130.56
	Foreign Currency													
	3. Other Financial Ins.	212.79	197.70		153.94	33.94	111.00		0.24	145.35	270.79		228.61	102.25
	4. In Foreign Banks													
	c. Money at Call			43.95				100.76	558.65			191.05		
	Domestic Currency			43.95				100.76	558.65			191.05		
	Foreign Currency													
2	INVESTMENT IN SECURITIES	0.50	82.61		30.00				17.00	55.00	50.00	3.00	10.00	
	a. Govt. Securities	0.50	82.61		30.00				17.00	55.00	50.00	3.00	10.00	
	b. NRB Bond													
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents													
3	SHARE & OTHER INVESTMENT	140.72	96.55	0.50	52.40	0.10	28.28		14.15	5.58		40.72	110.59	23.43
	a. Interbank Lending													
	b. Non Residents													
	c. Others	140.72	96.55	0.50	52.40	0.10	28.28		14.15	5.58		40.72	110.59	23.43
4	LOANS & ADVANCES	3627.69	1989.65	415.13	933.61	181.15	204.38	197.81	2362.09	600.51	1670.84	783.48	1372.93	285.04
	a. Private Sector	3627.69	1975.47		901.61	181.15	189.38	197.81	2362.09	578.21	1670.84	753.78	1297.23	285.04
	b. Financial Institutions		14.18	415.13	32.00		15.00			22.30		29.70	44.82	
	c. Government Organizations												30.89	
5	BILL PURCHASED			2.60										
	a. Domestic Bills Purchased			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	67.10	20.48	10.53	7.54	5.45	10.02	1.02	41.38	3.81	27.21	5.89	15.25	3.81
8	OTHER ASSETS	358.49	82.67	241.10	73.39	10.93	37.53	3.60	39.12	22.86	109.89	97.44	59.94	7.07
	a. Accrued Interest:	64.50	27.48	229.33	1.07	4.99	5.61	0.41	27.01	4.94	56.46	27.33	26.37	1.52
	Financial In	18.18	3.13				5.13	0.01		2.17		4.56	0.00	
	Government Enterprise	0.00	0.72		0.87					0.44		0.61	0.21	
	Private Sector	46.32	23.64	229.33	0.20	4.99	0.47	0.40	27.01	2.33	56.46	22.17	26.37	1.30
	b. Staff Loans / Adv.	58.89		1.34	1.03	2.18	0.18		3.20	0.87	22.97	10.27	2.33	0.70
	c. Sundry Debtors	20.13	3.43	2.05	56.65	1.27	0.03	0.23	0.00	0.63	8.08	5.23	3.06	1.29
	d. Cash In Transit													
	e. Others	214.98	51.76	8.38	14.64	2.49	31.70	2.96	8.91	16.42	22.38	54.60	28.18	3.56
9	Expenses not Written off					0.09		0.32				0.93	1.34	0.42
10	Non Banking Assets	37.24	34.00	0.95			15.07							
11	Reconciliation Account		369.15	1287.97									0.66	
12	Profit & Loss A/c												19.14	
	TOTAL ASSETS	6397.85	3163.80	2004.60	1404.18	248.66	549.69	311.85	3163.35	920.05	2414.61	1210.99	2142.55	590.64

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses																		
1. Interest Expense	1299.23	1430.83	1610.24	2021.71	487.21	1450.69	1341.13	890.24	1502.49	1012.45	803.19	1679.04	654.33	1263.06	1072.11	1147.99	1326.51	2288.03
1.1 On Deposit Liabilities	1024.23	1418.86	1591.31	1904.17	484.52	1345.50	1265.69	889.92	1483.73	984.51	803.13	1648.33	654.33	1262.36	1071.10	1102.07	1249.13	2202.52
1.1.1 Saving Account	553.15	813.57	774.40	554.65	256.92	692.25	326.00	259.96	556.85	230.61	231.41	365.97	117.92	404.67	194.05	169.64	288.77	941.34
1.1.2 Fixed Account	471.20	532.33	497.39	869.33	92.71	653.25	831.38	500.93	647.99	473.96	413.92	902.77	394.50	594.19	633.31	656.89	588.99	1144.53
1.1.2.1 Up to 3 months Fixed Account		0.17	74.61	9.77	7.06	178.73	190.39		87.86		0.21					7.75	74.36	
1.1.2.2 3 to 6 months Fixed Account		2.02	99.48		4.40		151.73	0.05	164.46							43.91	121.86	
1.1.2.3 6 months to 1 year Fixed Account		238.90	248.69		77.29	474.53	416.44		304.75	473.96	20.19	1.57	394.50	594.19		465.48	211.63	
1.1.2.4 Above 1 year Fixed Account	471.20	291.24	74.61	859.55	3.95		72.83	500.88	90.92		393.52	901.19			633.31	139.75	181.14	1144.53
1.1.3 Call Deposit	-0.13	72.96	319.53	480.19	134.90		108.31	129.03	278.89	279.94	157.80	379.59	141.92	263.50	243.73	275.54	371.37	94.79
1.1.4 Certificate of Deposit																		21.87
1.2 On Borrowing	275.00	11.97	18.93	117.55	2.68	105.20	75.44	0.32	18.76	27.94	0.06	30.71		0.69	1.01	45.92	77.38	85.51
2. Commission Expense		50.81	149.31	107.74				8.93										
3. Staff Expense	1238.03	1818.82	496.11	329.79	347.82	609.68	390.55	229.79	356.04	315.27	142.01	306.31	83.13	225.36	206.28	220.76	227.00	2351.77
4. Office Operating Expenses	426.85	504.78	253.75	395.90	320.16	773.54	362.01	195.87	360.25	295.67	151.23	316.73	104.05	282.55	175.97	203.20	334.35	355.30
5. Foreign Exchange Loss											2.17	0.17	1.05					2.89
5.1 Due to Change in Exchange Rates											2.17	0.17	1.05					2.76
5.2 Due to Foreign Currency Transaction																		0.13
6. Non Operating Expense		0.24						0.42						1.20	9.64	0.94		0.04
7. Provision for Risk	344.11	558.99	174.79	510.05	116.94	173.36	92.83	421.08	84.53	67.41	77.02	120.41	115.05	254.52	198.34	248.47	31.09	991.17
7.1 Loan loss Provision	377.07	557.27	168.75	506.12	116.94	173.36	92.83	421.08	84.53	67.41	77.02	120.41	115.05	253.18	177.79	217.86	31.09	991.17
7.1.1 General Loan loss Provision	377.07	126.18	117.50	189.50	85.15	173.36	46.54	198.69	84.53	46.59	72.31	83.25	67.79	8.20	41.15	70.65	31.09	256.37
7.1.1.1 Pass Loan Loss Provision		126.18	74.06	99.81	39.42	173.36	42.80	189.43	84.53	41.63	72.31	-1.21	60.74	8.20	40.32	65.17	31.09	253.74
7.1.1.2 Watch List Provision			43.44	89.69	45.73		3.74	9.26		4.96		84.47	7.06		0.83	5.48		2.63
7.1.2 Special Loan Loss Provision		431.09	51.25	316.63	31.79		46.28	222.39		20.82	4.70	37.15	38.75	244.98	136.64	147.21		734.80
7.1.3 Additional Loan Loss Provision													8.51					
7.2. Provision for Non-Banking Assets	0.54			3.93										1.34	20.55			
7.3. Provision for Loss on Investment	-0.66		4.30														30.62	
7.5. Provision for Loss of Other Assets	-32.85	1.72	1.74															
8. Loan Written Off			9.71		21.42							1.68						5.20
9. Provision for Staff Bonus		359.10	230.25	219.28	136.80	128.83	118.42		170.56	69.17	46.25	82.11	35.18	62.36	35.91	34.29	78.03	66.90
10. Provision for Income Tax	209.13	427.99	682.77	669.81	410.39	386.48	356.24		511.66	211.32	130.52	246.33	105.03	187.08	107.72	102.87	234.10	301.76
11. Others		2.34																1.29
12. Net Profit	526.44	4061.36	1619.78	1527.93	957.58	901.79	827.95	757.95	1193.88	480.42	331.99	574.76	246.78	436.52	251.35	240.03	546.23	1174.35
Total Expenses	4043.78	9215.26	5226.71	5782.20	2798.32	4424.37	3489.13	2504.28	4179.41	2451.72	1684.39	3327.53	1344.60	2712.65	2057.32	2198.56	2777.31	7538.71
Income																		
1. Interest Income	3386.24	4548.13	4278.18	4224.02	1889.90	3384.67	2845.67	1650.42	3590.52	2062.15	1414.93	2901.57	1155.39	2289.02	1742.80	1805.99	2337.54	6066.74
1.1 On Loans and Advances	3248.89	4326.68	3991.21	4132.04	1784.64	3157.31	2623.89	1587.75	3486.46	1994.00	1390.65	2743.19	1138.37	2271.82	1709.71	1787.85	2240.71	5949.89
1.2 On Investment	115.96	139.83	155.38	48.64	39.85	111.42	56.21	23.42	103.04	65.38	22.09	150.56	11.14	12.44	13.88	18.14	64.76	53.34
1.2.1 Government Bonds	115.96	73.40	143.72	48.64	39.85	111.42	56.21	8.59	3.25	65.38	15.73	140.29	11.14	12.44	13.88	18.14	64.76	53.34
1.2.2 Foreign Bonds			11.66						33.51			10.27						
1.2.3 NRB Bonds									14.83	66.28	6.36							
1.2.4 Debenture & Bonds		66.43																
1.3 On Agency Balance	16.36	41.00	0.87	39.38	1.72	115.94	129.05	0.25				0.33	1.40					4.06
1.4 On Call Deposit	5.03	11.84	96.98	3.96	12.58			24.09	1.02	1.37		7.50						28.00
1.5 On Others		28.78	33.74		51.12		36.52	14.91		1.40	2.19		4.49	4.76	19.20			63.50
2. Commission and Discount	156.45	340.28	557.37	485.49	271.51	548.60	481.60	230.86	225.82	203.37	67.41	72.07	25.37	135.75	121.75	263.83	313.76	165.31
2.1 Bills Purchase and Discount	-0.02	1.25	1.24	6.18	7.28	56.23	0.07	17.07	12.93	30.61	1.15	12.78	0.00	1.62	0.23	12.35		
2.2 Commission	156.47	326.74	553.16	479.31	203.23	413.84	337.59	206.38	212.05	169.26	61.92	48.88	25.37	134.13	38.22	243.80	154.80	165.31
2.3 Others		12.29	2.97	61.00	78.53	143.94	7.41	0.84	3.50	4.34	10.40			83.31	7.68	158.95		
3. Exchange Fluctuation Income	-108.87	12.90	347.33	322.06	379.79	310.54	86.96	83.19	49.35	123.45	15.27	104.64	36.97	62.70	71.34	80.40	101.89	135.69
3.1 Due to Change in Exchange Rate	-139.08	-38.77	226.08	27.86	3.72		1.64	2.46	61.35					0.47	40.67	7.99	96.78	73.62
3.2 Due to Foreign Currency Transaction	30.21	51.67	121.25	294.21	376.06	310.54	85.32	80.73	-12.00	123.45	15.27	104.64	36.97	62.23	30.67	72.41	5.11	62.07
4. Other Operating Income	242.38	298.48		167.55	32.43	149.70		115.26	282.06	47.00	60.78	213.20	39.88	58.55	32.78		1.06	396.97
5. Non Operating Income	230.92	2874.15	40.87	17.93	90.32	18.20	6.08		6.22	3.35	29.14	8.14	1.46	92.81	1.55	29.36	22.19	35.38
6. Write Back from Provisions for loss	116.36	791.12	2.27	565.15	110.57		51.68	399.36	25.44	9.90	96.16	27.90	58.70	70.15	87.10	18.98	0.87	598.45
7. Recovery of written-off Loan	20.30	347.24	0.69		23.80		17.15	25.02		2.50	0.70		23.46	3.68				77.44
8. Income from Extra Ordinary transactions		2.96					12.65			0.17			3.36					62.72
9. Net Loss																		
Total Income	4043.78	9215.26	5226.71	5782.20	2798.32	4424.37	3489.13	2504.28	4179.41	2451.72								

BFI Name	Global	Citizens	Prime	Sunrise	Grand	NMB	PRABHU	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Karnali	
Expenses																					
1. Interest Expense	1718.05	1047.09	1311.18	909.58	671.40	887.94	985.49	781.10	656.94	950.98	862.07	987.49	75.14	113.83	289.82	383.03	20.62	179.17	85.06	53.74	
1.1 On Deposit Liabilities	1685.41	1009.11	1309.82	906.85	667.90	881.29	984.23	780.84	643.81	950.15	861.66	956.28	75.14	113.83	289.82	379.97	20.62	175.14	85.06	53.74	
1.1.1 Saving Account	480.67	140.89	110.49	254.48	121.33	167.77	609.15	116.18	182.64	141.44	257.53	320.16	17.12	83.19	153.36	138.08	9.64	85.06	61.50	34.78	
1.1.2 Fixed Account	951.90	662.48	632.46	492.09	416.09	405.31	291.36	455.65	303.93	597.24	471.96	444.03	57.29	13.25	90.58	152.73	10.98	77.51	21.34	18.96	
1.1.2.1 Up to 3 months Fixed Account	0.11	11.06	0.31		1.28	39.56	0.06	18.68		0.03		11.09		0.07	0.06			0.70			
1.1.2.2 3 to 6 months Fixed Account	14.41	1.56	3.95	5.52		1.58	2.09	0.00		87.15		2.39		0.10	0.07			1.08			
1.1.2.3 6 months to 1 year Fixed Account	780.06	504.74	571.57	475.46		122.57	215.03	291.88		366.41	471.96	4.53	8.65	0.26	11.58	25.44	1.46	71.23	4.64		
1.1.2.4 Above 1 year Fixed Account	157.32	145.11	56.64	11.11	414.81	241.60	74.19	145.09	303.93	143.66		426.02	48.64	12.82	78.87	127.29	9.52	4.51	16.71	18.96	
1.1.3 Call Deposit	252.84	205.75	566.86	160.28	130.38	308.21	83.72	209.01	157.24	211.47	132.17	192.09	0.72	17.39	45.88	89.16		12.56	2.22		
1.1.4 Certificate of Deposit					0.11																
1.2 On Borrowing	32.64	37.97	1.36	2.73	3.50	6.65	1.26	0.26	13.12	0.83	0.41	31.21				3.06		4.04			
2. Commission Expense	24.32	6.45		5.33																	
3. Staff Expense	415.71	164.32	122.93	196.12	79.65	158.39	393.22	162.56	137.30	150.68	127.23	138.49	34.13	35.54	50.25	54.98	6.79	32.68	14.42	15.31	
4. Office Operating Expenses	487.14	208.81	773.95	263.65	92.95	205.67	364.03	150.78	191.65	184.38	175.13	195.71	23.57	36.62	59.73	75.19	6.29	28.97	15.79	16.49	
5. Foreign Exchange Loss					58.11							4.11									
5.1 Due to Change in Exchange Rates					58.11							4.11									
5.2 Due to Foreign Currency Transaction																					
6. Non Operating Expense								0.11			0.47										
7. Provision for Risk	397.85	245.54	74.60	338.19	259.57	88.59	543.90	61.55	133.13	149.35	145.43	105.82	62.59	16.48	216.58	152.25	13.59	36.29	28.52	6.58	
7.1 Loan loss Provision	397.85	181.34	66.37	265.19	259.57	88.52	491.08	61.55	78.77	149.35	99.78	102.47	62.59	13.31	210.27	76.31	13.59	36.29	28.52	6.58	
7.1.1 General Loan loss Provision	90.63	134.18	40.51	55.44	24.45	68.55	50.08	32.07	40.67	47.00	58.16	93.54	5.77	13.31	9.54	2.93	0.24	36.29	5.27	6.58	
7.1.1.1 Pass Loan Loss Provision	64.21	120.42	34.84	28.62		44.63	20.08	20.39	25.69	47.00	48.85	72.62	5.48	13.31	4.47	2.93		36.29	2.66	6.58	
7.1.1.2 Watch List Provision	26.42	13.76	5.67	26.82	24.45	23.92	30.00	11.68	14.99		9.32	20.92	0.29		5.06		0.24		2.61		
7.1.2 Special Loan Loss Provision	307.22	47.16	25.86	209.75	235.12	19.97	440.99	29.48	38.10	102.35	41.61	8.93	55.32		200.74	65.54	13.36		23.25		
7.1.3 Additional Loan Loss Provision													1.50			7.84					
7.2. Provision for Non-Banking Assets		64.20	8.23	73.00			52.82		54.36		45.65					75.94					
7.3. Provision for Loss on Investment						0.07									6.26						
7.5. Provision for Loss of Other Assets												3.36		3.17	0.04						
8. Loan Written Off								8.19								2.35					
9. Provision for Staff Bonus	115.29	65.58	79.06	48.27			95.55	19.23	38.15	28.13	23.30	60.45	34.00	5.70	13.94	8.01		6.27	5.95	1.03	
10. Provision for Income Tax	343.26	197.96	237.19	145.49	-10.11		153.76	57.70	114.46	84.38	69.89	181.27	82.92	17.09	46.73	24.04		18.82	17.84	3.08	
11. Others																0.19					
12. Net Profit	809.64	457.88	553.44	337.24		629.36	801.77	134.64	267.08	196.89	163.09	423.21	342.07	39.89	92.72	56.09		43.91	41.62	7.19	
Total Expenses	4311.27	2393.63	3152.35	2243.87	1151.57	1969.96	3337.72	1367.68	1546.89	1744.79	1566.60	2096.56	654.43	265.14	769.76	756.14	47.29	346.11	209.19	103.42	
Income																					
1. Interest Income	3440.26	1991.54	2261.28	1739.46	895.48	1660.40	2054.55	1251.35	1301.22	1603.94	1340.70	1809.28	407.28	216.55	524.72	564.88	21.61	320.63	171.17	93.19	
1.1 On Loans and Advances	3351.67	1921.29	2244.51	1710.33	868.36	1564.79	1948.84	1234.16	1238.92	1579.74	1329.90	1764.51	337.87	203.69	487.57	508.59	20.33	295.23	158.75	90.49	
1.2 On Investment	84.07	65.08	13.44	12.23	24.73	42.43	20.77	13.66	9.13	10.84	0.11	24.45	0.61	1.33	12.45	4.86					
1.2.1 Government Bonds	84.07	65.08	13.44	3.33	24.73	42.43	20.77	13.66	9.13	10.84	0.11	24.45	0.61	1.33	12.45	4.53					
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds				8.91																	
1.2.4 Debenture & Bonds																0.33					
1.3 On Agency Balance		0.48	2.11	0.13			10.34	0.06	0.06		4.89					49.45	1.28				
1.4 On Call Deposit	3.92	4.33		11.08		1.79	7.27		44.94	13.36			68.80	8.35	24.62			25.18	12.35	2.70	
1.5 On Others	0.60	0.36	1.21	5.69	2.39	51.39	67.32	3.46	8.17		5.80	20.32		3.17	0.07	1.98		0.22	0.06		
2. Commission and Discount	465.12	45.30	212.34	87.26	10.97	85.58	198.34	70.37	25.79	40.50	49.54	39.70	0.39	7.33	8.32	3.78		1.91	5.34	10.23	
2.1 Bills Purchase and Discount	1.92	2.89	5.94	3.61	0.33		2.07	3.27	0.29	2.22											
2.2 Commission	448.39	27.57	174.56	67.57	10.64	84.80	37.59	67.09	25.50	38.28	49.54	39.70	0.39	7.33	8.32	3.78		1.91	5.34	1.53	
2.3 Others	14.81	14.84	31.84	16.08		0.77	158.68														8.69
3. Exchange Fluctuation Income	141.94	62.06	49.45	56.92	63.24	86.93	64.83	34.32	83.83	49.21	56.13	140.44			0.30	0.15					
3.1 Due to Change in Exchange Rate	114.94	11.33	-6.48	33.32		2.94	8.74	196.81		11.17	7.04				0.28	0.15					
3.2 Due to Foreign Currency Transaction	27.00	50.72	55.92	23.60	63.24	83.99	56.09	-162.50	83.83	38.04	49.10	140.44			0.02	0.00					
4. Other Operating Income	18.84	140.72	627.70	138.16	13.99	92.24		9.23	89.70	51.14	71.61	101.26	17.04	18.29	33.30	42.77	0.07	22.31	14.40		
5. Non Operating Income	13.75	29.51	1.59	3.11	2.03	16.90	33.10	2.42	0.52		1.12	4.63	30.25		1.46	5.83		0.06			
6. Write Back from Provisions for loss	231.36	124.50		218.96	142.26	27.91	986.85		45.83	0.00	47.50	1.25	179.78	22.97	201.65	137.66	23.92		18.28		
7. Recovery of written-off Loan							0.05						19.68								
8. Income from Extra Ordinary transactions																	1.07				
9. Net Loss					23.60												1.69				
Total Income	4311.27	2393.63	3152.35	2243.87	1151.57	1969.96	3337.72	1367.68	1546.89	1744.79	1566.60	2096.56	654.43	265.14	769.76	756.14	47.29	346.11	209.19	103.42	

Statement of Credit as on Chait end, 2071(Mid-Apr, 2015)

BFI Name	Triveni	Suprim	Bhrikuti	Suvechha	Shangrila	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktimath	
Expenses																					
1. Interest Expense	223.31	122.76	202.25	89.27	290.05	36.15	210.90	205.75	280.10	172.16	84.56	68.81	248.33	50.02	193.56	385.26	102.36	99.48	77.37	248.04	
1.1 On Deposit Liabilities	223.31	122.76	202.25	89.27	290.05	36.15	161.81	205.39	280.10	172.16	84.47	68.81	248.33	50.02	191.13	373.04	102.36	99.48	77.37	243.65	
1.1.1 Saving Account	84.27	56.34	92.13	29.34	137.12	1.26	73.30	67.32	93.15	96.60	54.76	42.56	94.84	28.49	125.86	116.19	63.25	41.72	47.78	137.70	
1.1.2 Fixed Account	84.88	50.96	66.51	49.10	99.17	0.68	50.91	85.45	133.96	67.24	14.66	26.25	109.86	18.49	56.22	222.04	33.74	50.62	29.59	72.04	
1.1.2.1 Up to 3 months Fixed Account	0.45	0.30	0.33	0.09	0.51			0.03	1.25		0.11		0.32			5.08	1.35	0.18		1.07	
1.1.2.2 3 to 6 months Fixed Account	0.87	0.62	1.12	0.43	2.39		0.76	1.69	2.64	2.68	0.14	6.28	2.24			2.81	1.69	0.25	0.17	5.42	
1.1.2.3 6 months to 1 year Fixed Account	41.20	47.72	50.71	14.90	51.69		39.67	44.38	73.07	24.13	2.42	9.02	23.06	11.28		162.76	11.81	25.99	11.94	42.58	
1.1.2.4 Above 1 year Fixed Account	42.36	2.32	14.35	33.68	44.58	0.68	10.48	39.35	56.99	40.43	12.01	10.96	84.24	7.21	56.22	51.39	18.89	24.21	17.48	22.97	
1.1.3 Call Deposit	54.16	15.46	43.61	10.83	53.76	34.22	37.60	52.63	52.99	8.33	15.05		43.62	3.05	9.05	34.81	5.37	7.13		33.91	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing							49.09	0.36			0.09				2.43	12.22				4.38	
2. Commission Expense								0.02		0.09						1.23					
3. Staff Expense	29.01	39.47	39.40	14.16	51.38	13.21	27.77	38.52	29.98	37.37	22.24	13.15	61.37	19.47	48.05	49.45	13.77	18.79	20.51	93.19	
4. Office Operating Expenses	39.89	38.39	31.79	16.93	68.60	19.52	30.26	53.85	44.50	28.65	19.40	9.77	79.97	8.23	57.46	48.65	8.98	14.81	17.86	67.07	
5. Foreign Exchange Loss															0.04	0.19					
5.1 Due to Change in Exchange Rates															0.00	0.19					
5.2 Due to Foreign Currency Transaction															0.04						
6. Non Operating Expense					0.07	1.41	0.06		8.46			2.40			0.05	4.58				0.16	
7. Provision for Risk	34.84	89.61	10.20	3.71	43.52	1.08	19.87	46.70	8.50	18.48	16.58	1.79	9.01	10.86	-147.95	40.51	4.61	5.15	17.49	17.05	
7.1 Loan loss Provision	34.84	55.73	10.20	3.71	43.52		19.87	46.70		17.04	16.58	1.79		10.86	-147.95	39.10	4.61	5.15	17.49	17.05	
7.1.1 General Loan loss Provision	6.99	13.26	6.14	1.15	12.16		9.48	7.75		5.50	-12.31			2.66	11.58	9.08	1.43	3.37	-0.23	14.57	
7.1.1.1 Pass Loan Loss Provision	4.11	9.86	4.50	1.15	7.43		8.68	6.52		4.40	-13.93			2.66	11.58	9.08	1.08	3.22	-0.23	13.66	
7.1.1.2 Watch List Provision	2.88	3.40	1.65		4.73		0.80	1.23		1.10	1.62						0.35	0.15		0.91	
7.1.2 Special Loan Loss Provision	27.85	41.87	4.06	2.57	31.35		10.39	38.96		11.55	28.89			8.20	-159.53	30.02	3.18	1.78	17.71	2.48	
7.1.3 Additional Loan Loss Provision		0.60											1.79								
7.2. Provision for Non-Banking Assets		33.88							8.50	1.44			9.01								
7.3. Provision for Loss on Investment						1.08										1.41					
7.5. Provision for Loss of Other Assets																					
8. Loan Written Off						8.55		1.61							7.12						
9. Provision for Staff Bonus	8.36		15.79	2.44	16.80			10.35	10.19	8.75	6.93	3.42	8.53	2.81	20.98	3.34	6.39	4.18	1.56	22.92	
10. Provision for Income Tax	25.07		47.38	7.32	50.39			31.39	30.58	26.26	20.80	10.26	25.60	8.44	62.93	10.01	19.17	12.54	4.68	68.75	
11. Others																					
12. Net Profit	58.50	68.47	110.54	17.09	117.57	241.70	117.48	72.15	71.34	61.27	48.54	23.93	59.74	19.69	146.83	23.35	44.69	29.26	10.93	160.41	
Total Expenses	418.97	358.70	457.36	150.92	638.37	321.63	406.35	460.36	483.66	353.02	219.06	133.53	492.56	119.52	389.07	566.56	199.98	184.22	150.39	677.58	
Income																					
1. Interest Income	386.91	260.94	429.33	133.97	577.34	80.80	371.45	369.53	451.57	309.95	205.60	106.85	427.84	97.38	338.47	515.76	149.78	164.91	137.69	589.90	
1.1 On Loans and Advances	350.98	241.96	399.50	124.08	543.69	74.32	313.78	338.28	415.90	266.77	181.93	106.85	396.39	97.38	283.95	463.57	140.44	154.44	132.12	562.79	
1.2 On Investment		0.96	2.50	1.89				0.78	3.15	7.58			7.49		0.52	6.76		1.31			
1.2.1 Government Bonds		0.96	2.50	1.89				0.78	3.06	7.58			7.49		0.52	6.76					
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds									0.09									1.31			
1.2.4 Debenture & Bonds																					
1.3 On Agency Balance											23.67				32.93						
1.4 On Call Deposit	35.92	18.02	27.33	9.89	29.01	6.48	8.58	30.39	32.51	33.69			22.69		15.10	44.83	9.35	9.16	5.57	26.27	
1.5 On Others				2.74			49.09	0.07		1.91			1.27		5.98	0.59				0.84	
2. Commission and Discount	3.36	2.82	5.57	1.37	6.52	0.06	0.58	3.03	1.26	7.76	2.27	11.71	6.35	2.75	6.37	45.49	1.19	4.35	2.49	6.91	
2.1 Bills Purchase and Discount															0.99	0.01					
2.2 Commission	3.36	2.82	5.57	1.37	6.16	0.06	0.58	2.83	1.26	7.76	1.58	11.71	6.35	2.75	5.38	7.96	0.61	4.35	2.31	6.91	
2.3 Others				0.36				0.20			0.68					37.52	0.58		0.18		
3. Exchange Fluctuation Income				0.09	0.02	0.01	0.22	0.00					0.25		0.25	0.72					
3.1 Due to Change in Exchange Rate						0.00	0.01	0.22	0.00				0.23		0.11						
3.2 Due to Foreign Currency Transaction				0.09	0.02								0.02		0.13	0.72					
4. Other Operating Income	27.57	30.18	22.46	12.66	49.33	0.62	30.53	27.08	25.27	21.68	11.19	14.97	20.59	12.13	19.13		49.01	14.82	10.21	72.73	
5. Non Operating Income			2.93	0.23	3.26	2.21	14.18	5.55					4.26	0.85				0.06		4.87	
6. Write Back from Provisions for loss		64.76		4.87	236.87	1.58	46.32			13.64			33.27	7.25	23.99	4.58		0.07		3.17	
7. Recovery of written-off Loan																					
8. Income from Extra Ordinary transactions	1.14																				
9. Net Loss																					
Total Income	418.97	358.70	457.36	150.92	638.37	321.63	406.35	460.36	483.66	353.02	219.06	133.53	492.56	119.52	389.07	566.56	199.98	184.22	150.39	677.58	

Statement of Credit as on Chait end, 2071(Mid-Apr, 2015)

BFI Name	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	diyalo	Country	Alpine	Nilgiri	Kastamandap	Garima	City	Bishow	Kabeli	Kamana	Corporate	Pathihara	Purnima	Jyoti
Expenses																				
1. Interest Expense	164.44	40.20	64.49	27.82	246.19	37.05	69.75	76.59	39.28	42.65	212.77	193.32	201.10	198.79	15.12	124.28	27.33	61.12	72.33	228.53
1.1 On Deposit Liabilities	164.44	40.20	64.49	27.82	224.23	37.05	69.75	76.59	39.28	42.65	212.53	193.32	200.33	198.02	15.12	124.28	27.33	61.12	72.33	228.44
1.1.1 Saving Account	62.40	19.04	15.50	20.50	120.89	15.03	26.19	24.75	19.75	19.75	107.04	109.67	84.95	49.64	8.64	59.31	8.70	38.73	34.42	119.61
1.1.2 Fixed Account	69.06	15.21	42.94	7.32	92.41	15.72	34.05	35.67	12.36	19.08	89.05	56.85	96.71	114.68	4.62	49.62	17.57	13.32	32.69	67.66
1.1.2.1 Up to 3 months Fixed Account	0.05				0.01	0.12	0.72	0.03	0.00	0.06	8.87	1.15	4.18	0.13	0.11	1.99		0.06	0.29	
1.1.2.2 3 to 6 months Fixed Account	0.18	1.31	13.83		0.28	0.76	0.21	0.05		1.52	0.63	4.40	5.21	1.90	0.08	2.94		0.30	0.60	1.75
1.1.2.3 6 months to 1 year Fixed Account	13.46	11.10	12.21		52.89	10.10	22.82	26.51	6.40	10.02	55.00	28.47	58.03	73.00	1.99	10.92	16.69	6.14	19.96	40.59
1.1.2.4 Above 1 year Fixed Account	55.38	2.81	16.90	7.32	39.24	4.73	10.30	9.08	5.96	7.49	24.55	22.83	29.29	39.65	2.44	33.76	0.88	6.82	11.83	25.32
1.1.3 Call Deposit	32.97	5.95	6.06		10.93	6.29	9.51	16.17	7.17	3.82	16.44	26.80	18.67	33.69	1.85	15.35	1.06	9.07	5.22	41.17
1.1.4 Certificate of Deposit																				
1.2 On Borrowing					21.96						0.23		0.77	0.77						0.09
2. Commission Expense								0.50			0.05									
3. Staff Expense	25.93	11.18	16.69	7.12	49.35	8.93	13.40	9.68	10.17	5.62	46.88	36.15	25.05	32.06	6.06	18.44	6.93	15.59	11.54	41.67
4. Office Operating Expenses	23.30	12.88	14.26	4.33	54.01	11.01	13.83	16.98	13.59	4.11	63.01	45.38	34.34	32.88	4.68	18.94	5.99	18.61	12.61	55.94
5. Foreign Exchange Loss											0.22									0.02
5.1 Due to Change in Exchange Rates											0.22									0.03
5.2 Due to Foreign Currency Transaction																				-0.01
6. Non Operating Expense								0.11								0.07				0.40
7. Provision for Risk	9.77	4.97	31.35	5.06	54.64	2.27	8.98	27.07	12.18	1.25	9.60	18.72	18.87	11.98	3.64	14.02	9.53	10.74	3.74	52.23
7.1 Loan loss Provision	9.77	4.97	31.35	5.06	45.24	2.27	8.98	17.64	12.18	1.25	34.68	18.72	18.87	11.98	3.64	13.86	9.53	10.74	3.74	34.63
7.1.1 General Loan loss Provision	9.77	4.97	0.22	5.06	8.63	1.25	1.47	2.54	3.08	1.05	6.07	9.16	18.87	7.68	3.64	13.86		2.74	2.24	5.18
7.1.1.1 Pass Loan Loss Provision	9.77	4.08		4.92	4.72	1.25	1.47	0.42	3.08	1.05	-0.21	8.04	15.12	7.00	3.46	13.53		1.89	2.09	1.17
7.1.1.2 Watch List Provision		0.89	0.22	0.14	3.91			2.11			6.28	1.12	3.74	0.68	0.18	0.32		0.84	0.15	4.01
7.1.2 Special Loan Loss Provision			31.13		36.61	1.01	7.50	15.10	9.10	0.19	12.91	9.56	4.29				9.53	8.00	1.50	29.45
7.1.3 Additional Loan Loss Provision											15.70									
7.2. Provision for Non-Banking Assets					9.28			9.43			-25.41									17.61
7.3. Provision for Loss on Investment					0.12															
7.5. Provision for Loss of Other Assets											0.33					0.16				
8. Loan Written Off																				
9. Provision for Staff Bonus	7.58			1.07	11.20	2.38	1.93	2.58	3.25	2.31	7.07	14.26	11.56	12.37	1.43	7.62		4.84	4.48	8.34
10. Provision for Income Tax	22.74			2.46	33.60	7.15	5.78	7.73	9.76	6.94	21.21	42.78	34.69	37.10	4.30	22.85		14.52	13.43	25.02
11. Others			0.60																	
12. Net Profit	53.06	27.57		8.20	78.41	16.69	13.49	18.03	22.78	16.20	49.50	99.81	80.94	86.58	10.03	53.32	16.57	33.89	31.34	58.39
Total Expenses	306.82	96.80	127.40	56.06	527.40	85.49	127.16	159.28	111.01	79.08	410.30	450.42	406.55	411.76	45.26	259.54	66.34	159.31	149.48	470.56
Income																				
1. Interest Income	283.82	86.71	99.77	51.48	463.11	67.39	116.34	142.24	90.91	73.09	355.79	404.73	373.84	367.59	39.58	236.36	37.59	137.81	134.49	439.54
1.1 On Loans and Advances	267.30	84.15	93.03	42.60	385.39	64.95	105.00	132.45	85.63	67.50	313.69	386.97	345.29	350.38	37.46	214.89	34.25	125.07	118.39	403.42
1.2 On Investment	0.80		0.37	0.08	10.25	0.14	0.33	3.58	0.64		2.66		2.61							4.79
1.2.1 Government Bonds				0.08	10.25	0.14	0.33	3.58			2.66		2.61							4.79
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds	0.80		0.37																	
1.2.4 Debenture & Bonds									0.64											
1.3 On Agency Balance							11.01													
1.4 On Call Deposit	15.72	2.56	6.36		67.47	2.30		4.98	4.64	5.60			24.80	17.21	2.12	21.47		12.74	16.09	31.33
1.5 On Others			0.01	8.80				1.23			39.43	17.76	1.13			3.33				
2. Commission and Discount	3.83	7.45	6.01	4.58	5.53	6.38	0.60	1.20	13.50	1.27	6.22	4.41	31.15	2.30	0.03	4.04	0.63	2.04	0.96	2.77
2.1 Bills Purchase and Discount																				
2.2 Commission	3.83	0.77	6.01	4.19	5.53	0.85	0.60	1.20	1.36	1.27	6.22	4.41	31.15	2.30	0.03	4.04	0.01	2.04	0.96	2.77
2.3 Others		6.68		0.39		5.53			12.15								0.62			
3. Exchange Flactuation Income					4.80						1.78		0.00							
3.1 Due to Change in Exchange Rate					-0.04								0.00							
3.2 Due to Foreign Currency Transaction					4.84				0.05		1.78		0.00							
4. Other Operating Income	19.17		0.13		32.59		10.21	8.31		4.72	20.21	40.58		34.01	5.66	18.08	2.06	10.35	12.61	26.74
5. Non Operating Income			0.87				0.00	0.00				0.69	1.56	0.02				0.06	1.41	
6. Write Back from Provisions for loss		2.64	3.70		21.37	11.34		7.52	5.95					7.83		1.05	26.07	9.06		1.51
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions						0.37			0.60		26.31									
9. Net Loss			16.92																	
Total Income	306.82	96.80	127.40	56.06	527.40	85.49	127.16	159.28	111.01	79.08	410.30	450.42	406.55	411.76	45.26	259.54	66.34	159.31	149.48	470.56

Statement of Credit as on Chait end, 2071(Mid-Apr, 2015)

BFI Name	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Kanchan	Matribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumnukhee	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	
Expenses																					
1. Interest Expense	23.00	23.37	28.78	208.66	39.95	20.05	161.19	56.04	15.81	28.83	79.08	28.95	85.76	205.74	28.76	32.19	217.83	62.15	4.58	36.73	
1.1 On Deposit Liabilities	23.00	23.37	28.78	208.66	39.93	19.48	161.19	56.04	15.81	28.83	79.08	28.95	85.76	201.92	28.72	32.19	213.87	62.12	4.58	36.73	
1.1.1 Saving Account	15.32	11.24	15.59	136.51	19.93	11.09	55.31	42.43	9.70	12.38	38.54	18.46	35.60	67.06	23.79	16.48	92.18	35.96	3.63	22.85	
1.1.2 Fixed Account	4.90	7.29	9.42	56.00	10.88	6.24	75.15	13.61	4.37	10.37	32.34	5.29	33.83	115.01	4.93	14.86	87.84	22.66	0.81	13.88	
1.1.2.1 Up to 3 months Fixed Account				0.06		0.72	0.13	0.09	0.05				0.17	0.00				0.10			
1.1.2.2 3 to 6 months Fixed Account				0.70	0.66	0.84	1.18	0.55	0.05	0.00	0.14	0.00	1.68	0.19			11.33	0.19	0.03		
1.1.2.3 6 months to 1 year Fixed Account	0.99	5.40		33.30	5.26	2.56	72.75	4.49	1.81	5.65	18.41	1.67	18.72	2.15	1.32	6.47	59.44	15.55	0.15	10.23	
1.1.2.4 Above 1 year Fixed Account	3.91	1.89	9.42	21.95	4.95	2.13	1.09	8.47	2.46	4.72	13.80	3.61	13.27	112.67	3.61	8.40	17.07	6.81	0.64	3.64	
1.1.3 Call Deposit	2.78	4.84	3.76	16.15	9.12	2.15	30.73	0.00	1.74	6.07	8.20	5.21	16.33	19.85		0.84	33.85	3.50	0.14		
1.1.4 Certificate of Deposit																					
1.2 On Borrowing					0.02	0.57								3.82	0.04		3.96	0.04			
2. Commission Expense												0.26									
3. Staff Expense	5.93	6.43	5.25	34.42	4.95	5.97	41.41	12.66	4.13	4.68	11.88	5.18	9.34	35.69	5.41	6.49	38.45	14.97	1.34	10.46	
4. Office Operating Expenses	4.93	6.99	4.08	34.49	6.26	8.52	56.20	13.55	2.83	7.97	17.91	4.85	16.01	40.24	4.16	3.95	55.32	14.77	2.41	10.88	
5. Foreign Exchange Loss							0.04										6.58				
5.1 Due to Change in Exchange Rates																	6.58				
5.2 Due to Foreign Currency Transaction							0.04														
6. Non Operating Expense														0.03							
7. Provision for Risk	1.44	3.81	1.46	21.78	1.38	4.30	32.50	3.70	1.68	3.97	8.76	4.61	5.47	141.48	0.96	3.03	110.76	0.56	0.56	4.45	
7.1 Loan loss Provision	1.44	1.71	1.46	21.78	1.38	3.83	32.17	3.70	1.68	3.95	8.76	4.21	5.47	82.20	0.96	3.03	73.68	0.56	0.56	4.34	
7.1.1 General Loan loss Provision	0.82	1.62	0.38	8.28	1.38	1.06	10.60	3.70	0.38	0.64	3.74	0.94	2.69	10.89	0.82	1.08	13.45	0.39	0.29	4.34	
7.1.1.1 Pass Loan Loss Provision	0.50	1.62	0.35	7.76	1.38	0.60	7.77	3.52	0.04	0.04	2.72	0.59	2.68	9.78	0.81	1.08	9.56	0.32	0.28	3.56	
7.1.1.2 Watch List Provision	0.33		0.03	0.52		0.46	2.83	0.18	0.34	0.60	1.02	0.36	0.01	1.11	0.01		3.89	0.07	0.00	0.78	
7.1.2 Special Loan Loss Provision	0.61	0.09	1.08	13.50		2.77	21.57		1.30	3.31	5.01	3.27	0.92	71.31	0.14	1.95	59.30	0.16	0.27		
7.1.3 Additional Loan Loss Provision													1.85				0.92				
7.2. Provision for Non-Banking Assets										0.02				40.10			37.09				
7.3. Provision for Loss on Investment		2.10					0.01							19.18						0.12	
7.5. Provision for Loss of Other Assets						0.47	0.31					0.40									
8. Loan Written Off														9.49							
9. Provision for Staff Bonus		1.60		19.25		1.16	8.49	3.99		1.26		1.32	4.89		1.42		10.27	2.76	0.34		
10. Provision for Income Tax		4.79		57.74		3.48	25.47	11.98		3.77		3.97	14.67		4.26		30.80	8.29	1.03		
11. Others										0.08											
12. Net Profit	11.32	11.17	8.22	134.72	31.11	8.11	59.42	27.94	4.97	8.81	45.19	9.27	34.23	102.80	9.93	5.05	71.86	19.34	2.41	16.63	
Total Expenses	46.62	58.15	47.78	511.04	83.65	51.58	384.73	129.86	29.42	59.37	162.82	58.41	170.37	535.47	54.90	50.70	541.87	122.84	12.68	79.15	
Income																					
1. Interest Income	40.47	49.59	41.62	472.11	77.67	44.13	331.00	108.57	26.53	53.21	145.80	49.03	155.09	293.40	47.32	44.53	416.62	111.10	10.84	69.94	
1.1 On Loans and Advances	36.92	46.81	38.28	444.25	76.26	41.90	311.14	100.03	24.54	47.64	134.35	47.38	143.64	262.60	45.44	44.53	378.50	100.67	10.17	63.88	
1.2 On Investment		0.04					0.57						3.20	2.69			4.27			0.16	
1.2.1 Government Bonds		0.04											3.20	0.04			4.27				
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds							0.57							2.65							
1.2.4 Debenture & Bonds																				0.16	
1.3 On Agency Balance																		0.01			
1.4 On Call Deposit	3.54	2.74	3.35	27.85	1.40	2.23	19.28	8.55	2.00	5.22	11.46	1.64	8.24	28.11	1.88		33.82	10.43	0.67	5.90	
1.5 On Others										0.35							0.02				
2. Commission and Discount	1.07	1.23	2.88	36.14	2.70	0.99	4.73	9.73	2.89	0.49	2.06	5.66	1.74	0.72	7.10	5.88	9.21	1.27	0.66	1.23	
2.1 Bills Purchase and Discount												0.00					0.02				
2.2 Commission	1.06	1.23	0.73	10.26	2.70	0.99	4.73	1.38	1.64	0.49	1.78	5.61		0.72	2.26	0.42	9.20	1.27	0.66	1.09	
2.3 Others	0.01		2.15	25.88				8.35	1.25		0.28	0.05	1.74		4.84	5.47				0.14	
3. Exchange Fluctuation Income														-0.16			24.69				
3.1 Due to Change in Exchange Rate														-0.17							
3.2 Due to Foreign Currency Transaction														0.01			24.69				
4. Other Operating Income	4.50	6.12			3.28	4.72	25.71	10.79		3.97	14.95	1.36	13.55	28.85	0.22		35.93	10.08	0.42	7.98	
5. Non Operating Income				0.03						0.04				8.74			0.22				
6. Write Back from Provisions for loss	0.58	1.21	3.28	2.77		1.74	23.29	0.23		1.67		2.36		203.93	0.26	0.28	55.19	0.01	0.75		
7. Recovery of written-off Loan																					
8. Income from Extra Ordinary transactions								0.54											0.37		
9. Net Loss																					
Total Income	46.62	58.15	47.78	511.04	83.65	51.58	384.73	129.86	29.42	59.37	162.82	58.41	170.37	535.47	54.90	50.70	541.87	122.84	12.68	79.15	

Statement of Credit as on Chait end, 2071(Mid-Apr, 2015)

BFI Name	Sahara	NCommunity	Cosmos	Manaslu	Ekata	Kailinchowk	Kailash	Salpa	Saptakoshi	Sajha	Apex	Green	Reliable	Nepal Awasth	NFL	NIDC Capital	NNFL	NSMFL	Peoples	KFL
Expenses																				
1. Interest Expense	15.01	41.08	17.17	53.34	90.38	12.77	347.51	8.85	14.48	16.26	296.51	7.52	249.90	22.54	28.16	57.84	305.81	11.15	9.68	48.58
1.1 On Deposit Liabilities	15.01	41.08	17.11	53.34	90.38	12.77	347.51	8.85	14.48	16.26	296.35	7.52	242.49	22.54	28.16	57.84	305.81	10.15	9.68	48.58
1.1.1 Saving Account	10.80	17.98	13.49	21.20	40.81	5.76	122.30	6.08	5.80	4.06	187.26	1.04	75.35	8.34	6.29	15.05	133.34	8.76	1.17	17.22
1.1.2 Fixed Account		15.83	3.62	15.71	25.99	3.11	161.18	2.60	3.88	2.23	109.10	2.90	129.49	14.20	21.87	42.79	172.47	0.34	8.52	31.35
1.1.2.1 Up to 3 months Fixed Account		0.12	0.04	0.31	0.27		3.31	0.13		0.11	0.18		3.46		0.18					0.91
1.1.2.2 3 to 6 months Fixed Account		0.67	0.06	0.35	0.31		3.60	0.17	0.15	0.07	1.51	2.18	4.69		0.04		1.00			0.68
1.1.2.3 6 months to 1 year Fixed Account		12.06	1.47	5.01	17.67	2.18	113.45	0.99	1.45	0.55	71.65	0.33	82.99	10.84	16.05	17.90	123.50		7.36	13.11
1.1.2.4 Above 1 year Fixed Account		2.97	2.05	10.03	7.74	0.92	40.82	1.31	2.28	1.50	35.76	0.39	38.35	3.36	5.60	24.89	47.98	0.34	1.16	16.65
1.1.3 Call Deposit	1.67	7.26		16.43	23.58	3.91	64.03	0.16	4.80	9.97			3.58	37.65					1.06	
1.1.4 Certificate of Deposit	2.55																			
1.2 On Borrowing			0.06								0.16		7.42						1.00	
2. Commission Expense																				
3. Staff Expense	3.15	9.82	5.32	11.59	11.97	4.53	63.99	2.70	6.51	8.01	42.79	4.07	44.52	7.29	5.63	8.70	31.58	9.11	4.39	6.78
4. Office Operating Expenses	3.97	14.17	8.21	14.32	14.40	4.48	64.99	1.57	8.86	8.16	42.58	1.80	44.38	6.28	6.77	11.43	30.59	15.65	6.45	9.46
5. Foreign Exchange Loss							0.08													
5.1 Due to Change in Exchange Rates							0.07													
5.2 Due to Foreign Currency Transaction							0.00													
6. Non Operating Expense				6.70			0.00						2.16				0.42	1.47		
7. Provision for Risk	0.82	5.92	1.59	2.55	6.63	1.83	45.62	1.54	3.47	1.61	128.93	0.91	13.20	4.35	33.36	42.21	43.76	15.02	0.78	7.28
7.1 Loan loss Provision	0.82	5.92	1.59	2.55	6.63	1.83	45.12	1.54	3.47	1.61	108.16	0.91	13.20	4.35	10.43	16.03	43.76	0.11	0.00	4.15
7.1.1 General Loan loss Provision	0.82	1.79	1.02	2.55	5.80	0.81	10.55	0.25	1.71	0.88	1.90	0.91	1.82	1.82	0.58	0.58	43.76			4.15
7.1.1.1 Pass Loan Loss Provision	0.82	1.30	0.76	2.55	4.56	0.64	5.96	0.20	1.20	0.88	1.90	0.85	1.82		0.58	0.58	43.76			3.48
7.1.1.2 Watch List Provision		0.49	0.26		1.24	0.17	4.59	0.05	0.51			0.06								0.67
7.1.2 Special Loan Loss Provision		4.13	0.57		0.83	1.02	34.57	1.29	1.76	0.73	106.26	0.00		2.53	10.43	15.45		0.11	0.00	
7.1.3 Additional Loan Loss Provision													13.20							
7.2. Provision for Non-Banking Assets											20.77			22.92	12.71			14.91	0.77	3.13
7.3. Provision for Loss on Investment							0.50													
7.5. Provision for Loss of Other Assets																13.47				
8. Loan Written Off											2.40			5.57						
9. Provision for Staff Bonus		1.02	0.92		4.61		22.97	0.18		0.22			10.45				14.91			1.16
10. Provision for Income Tax		3.06	2.75		13.84		68.62						31.36				44.72			3.49
11. Others											21.70						0.22	0.28		
12. Net Profit	10.34	7.13	6.41	27.36	32.28	7.51	161.08	1.83	3.35	2.16			73.18	9.18		26.84	104.35	124.41		8.13
Total Expenses	33.29	82.18	42.37	115.87	174.10	31.11	774.85	16.67	36.67	36.42	534.91	14.30	469.16	49.64	79.49	147.03	576.36	177.09	21.30	84.88
Income																				
1. Interest Income	26.65	74.59	36.06	98.65	156.85	27.36	666.69	14.46	30.71	27.47	322.42	11.65	406.97	44.75	15.40	74.71	534.99	34.24	1.62	68.35
1.1 On Loans and Advances	25.81	68.32	35.41	94.68	145.84	25.00	617.97	13.05	29.50	26.08	306.43	10.74	364.89	38.30	13.07	53.85	502.83	33.45	0.52	60.65
1.2 On Investment							5.56				4.02		0.90	1.49	0.38		6.56	0.09		0.04
1.2.1 Government Bonds							5.56				4.02		0.90	1.49			6.56	0.09		0.04
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds														0.38						
1.2.4 Debenture & Bonds											0.00									
1.3 On Agency Balance																				
1.4 On Call Deposit	0.84	6.27	0.61	3.97	11.01	2.36	43.15	1.41	1.21	0.95	11.97	0.91	40.42	1.96	20.86	25.60	0.70			7.66
1.5 On Others			0.04							0.45			0.76	4.95	0.00	0.00			1.10	
2. Commission and Discount		0.59	1.77	3.37	1.52	0.52	4.53	0.64	0.42	1.06	4.69		21.92	0.00	0.03	0.17	1.90			0.11
2.1 Bills Purchase and Discount																				
2.2 Commission		0.59	1.77	2.77	1.52	0.52	4.53	0.64	0.42	1.06	4.69		21.92	0.00	0.03	0.17	1.90			0.11
2.3 Others				0.60																
3. Exchange Fluctuation Income							0.09						1.09							
3.1 Due to Change in Exchange Rate							0.01						1.09							
3.2 Due to Foreign Currency Transaction							0.08													
4. Other Operating Income	6.64	5.75	4.55	6.66	15.52	3.23	44.62	1.57	3.49	3.22	26.39	1.54	27.24	4.75	0.96	1.91	25.86	1.40	0.06	9.64
5. Non Operating Income				6.70	0.21		50.50				2.52		0.76	0.14	11.83	22.41	4.51	42.46		1.93
6. Write Back from Provisions for loss		1.25		0.49			8.43		2.05	2.13	154.90		10.86		0.08	47.83	4.19	98.99	2.40	4.85
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions											1.41		0.31							2.65
9. Net Loss											25.09	1.11			45.79					14.57
Total Income	33.29	82.18	42.37	115.87	174.10	31.11	774.85	16.67	36.67	36.42	534.91	14.30	469.16	49.64	79.49	147.03	576.36	177.09	21.30	84.88

BFI Name	Himalaya	Union	PFCL	NHMFEL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahaxmi	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	
Expenses																					
1. Interest Expense		58.46	184.41	92.15	182.65	124.20	76.90	118.61	78.96	204.66	78.44	185.20	6.17	18.21	76.56	134.62	107.81	61.11	9.19	7.94	
1.1 On Deposit Liabilities		58.46	184.41	92.15	180.05	124.20	76.90	118.61	78.96	204.66	78.44	182.89	6.17	18.21	76.56	134.62	107.81	61.11	9.19	7.94	
1.1.1 Saving Account		11.11	67.33	16.58	81.77	41.96	20.15	21.38	18.60	58.48	24.40	86.89	0.95	6.83	23.07	61.14	32.54	23.12	2.66	1.64	
1.1.2 Fixed Account		45.09	117.08	75.57	98.28	82.25	56.76	97.23	59.54	127.22	54.04	96.00	5.23	11.38	53.49	73.48	75.27	34.18	6.54	6.30	
1.1.2.1 Up to 3 months Fixed Account		0.03	0.13	0.24	1.15		0.24	0.00		0.18	0.15	1.12	0.96				0.08	0.97	3.53		
1.1.2.2 3 to 6 months Fixed Account		0.05	0.06	0.37	1.54		0.07	2.94		0.54	0.49	0.63	0.21			0.63	1.32	0.45	0.01		
1.1.2.3 6 months to 1 year Fixed Account		33.18	7.44	35.90	50.89		31.55	56.90	33.16	13.36	50.41	15.62		2.61	31.66	61.18	50.50	27.21	0.03		
1.1.2.4 Above 1 year Fixed Account		11.82	109.45	39.06	44.69	82.25	24.90	37.39	26.38	113.14	3.00	78.62	4.06	8.77	21.84	11.68	23.37	5.56	2.97	6.30	
1.1.3 Call Deposit		2.26							0.82	18.92									3.80		
1.1.4 Certificate of Deposit										0.04											
1.2 On Borrowing					2.61							2.31									
2. Commission Expense										0.01		0.13			0.10						
3. Staff Expense		15.79	16.74	21.77	23.50	16.63	10.22	9.68	36.95	33.07	10.55	38.67	5.85	5.84	4.56	12.02	11.85	7.23	6.07	1.42	
4. Office Operating Expenses		11.91	16.86	7.91	37.09	14.49	8.84	6.06	34.78	26.13	25.28	37.37	7.90	3.44	3.40	11.55	9.04	10.39	4.68	1.50	
5. Foreign Exchange Loss																					
5.1 Due to Change in Exchange Rates																					
5.2 Due to Foreign Currency Transaction																					
6. Non Operating Expense			0.01							0.00				30.16							
7. Provision for Risk		17.16	22.70	377.74	3.44	62.23	0.55	2.72	149.10	20.61	114.73	9.11	2.60	8.03	6.26	29.62	0.43	283.42	49.66	0.98	
7.1 Loan loss Provision		17.16	22.70	17.35		62.23	0.55	2.72	149.10	13.42	114.73	8.48	2.60	2.81	6.26	29.62		283.42	2.04	0.98	
7.1.1 General Loan loss Provision			22.70	0.72			0.55	2.72	149.10	13.42		2.89		1.29						0.16	
7.1.1.1 Pass Loan Loss Provision			22.70	0.72			0.55	2.72	149.10	13.42		2.89		1.29						0.16	
7.1.1.2 Watch List Provision																					
7.1.2 Special Loan Loss Provision		17.16		16.63								5.59	2.60	2.81	4.98	29.62		283.42	2.04	0.82	
7.1.3 Additional Loan Loss Provision						62.23					114.73										
7.2. Provision for Non-Banking Assets				360.39	3.23									5.22			0.43			47.62	
7.3. Provision for Loss on Investment					0.21					7.19		0.58									
7.5. Provision for Loss of Other Assets												0.05									
8. Loan Written Off		0.59		72.13								0.76									
9. Provision for Staff Bonus			7.18		5.85		0.49	6.62		8.02						17.78	2.52				
10. Provision for Income Tax			21.55		16.87		1.46	19.85		24.06						53.33	7.57				
11. Others				0.09																	
12. Net Profit			50.28		41.67	19.76	3.41	46.31		56.13		97.76	29.79	18.33	67.76	124.45	17.66		23.65	3.34	
Total Expenses		103.91	319.74	571.79	311.08	237.32	101.87	209.83	299.80	372.68	228.99	369.00	52.32	84.01	158.63	383.36	156.87	362.15	93.25	15.18	
Income																					
1. Interest Income		72.08	291.03	118.63	268.38	190.14	93.23	167.16	227.52	312.95	99.60	336.84	14.67	35.80	121.04	252.77	126.40	45.83	26.35	13.94	
1.1 On Loans and Advances		61.73	277.77	111.88	235.93	170.19	86.95	143.02	179.71	289.13	88.98	314.27	13.43	35.65	101.97	235.45	110.37	45.81	25.88	13.94	
1.2 On Investment		0.84			5.44		1.96	4.60	26.43	4.18		6.18		0.14			2.11				
1.2.1 Government Bonds		0.84			5.44		1.96		26.43	4.18		6.18									
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds								4.60													
1.2.4 Debenture & Bonds														0.14			2.11				
1.3 On Agency Balance							4.32														
1.4 On Call Deposit		9.51	13.26	5.33	27.01			19.54		19.64		11.95	1.24		19.08	17.32	13.92		0.47		
1.5 On Others				1.43		19.95			21.39		10.62	4.44						0.02			
2. Commission and Discount		0.07	1.63	0.04	1.57	14.14		0.16	0.95	1.13	2.89	1.81	0.03	1.63	0.08	10.09	0.75	0.02	0.03		
2.1 Bills Purchase and Discount																					
2.2 Commission		0.07	1.63	0.04	1.57	1.14		0.16		0.75	2.89	0.69	0.02	0.01	0.08	10.09	0.75	0.01	0.03		
2.3 Others						13.00			0.95	0.38		1.12	0.01	1.63				0.01			
3. Exchange Flactuation Income																					
3.1 Due to Change in Exchange Rate																					
3.2 Due to Foreign Currency Transaction																					
4. Other Operating Income		4.64	25.09	1.21	25.14		8.59	8.88	6.95	14.67	1.57	30.07	0.37	2.36	4.61		9.60	1.61	11.65	0.60	
5. Non Operating Income		5.08	0.19	1.97	14.78	0.24		6.01		39.17	75.98	0.28			0.83	5.81	2.92			0.44	
6. Write Back from Provisions for loss		19.17	1.80	432.53	1.21	32.79	0.05	27.62		4.75			37.25	42.64	18.20	114.69	17.19	9.52	55.22	0.21	
7. Recovery of written-off Loan		0.05							1.78					0.88	13.88						
8. Income from Extra Ordinary transactions				1.32										0.70							
9. Net Loss		2.81		16.07					62.60		48.96							305.17			
Total Income		103.91	319.74	571.79	311.08	237.32	101.87	209.83	299.80	372.68	228.99	369.00	52.32	84.01	158.63	383.36	156.87	362.15	93.25	15.18	

BFI Name	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Guheshwori	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Kuber	NEFL	Seti	hama	Namaste	Kaski	Unique
Expenses																				
1. Interest Expense	127.10	51.55	245.40	3.66	9.60	1.92	70.08	19.84	217.76	46.81	63.71	212.68	113.87	4.77	69.06	9.40	13.74	12.31	133.44	36.66
1.1 On Deposit Liabilities	125.05	51.55	245.40	3.66	8.78	1.13	70.08	19.84	217.76	46.81	63.71	197.37	113.87	4.77	59.74	9.40	13.74	12.31	133.44	36.66
1.1.1 Saving Account	38.36	35.59	80.59	2.74	2.78	1.13	26.56	7.61	103.97	21.54	11.34	96.63	66.43	3.94	32.28	4.90	8.52	9.45	64.01	15.77
1.1.2 Fixed Account	86.70	15.96	164.81	0.92	0.51	0.01	43.52	12.23	113.79	25.28	47.67	100.74	47.44	0.83	27.46	4.50	5.22	2.86	69.43	20.89
1.1.2.1 Up to 3 months Fixed Account	0.14		2.38				0.76		1.11	0.33			1.00						1.24	0.03
1.1.2.2 3 to 6 months Fixed Account	1.61		3.59	0.01			1.19		1.94	0.11	0.13	0.17	2.62		0.09				2.39	0.34
1.1.2.3 6 months to 1 year Fixed Account	48.19	8.13	94.82	0.02			38.52		77.54	8.19	25.40	58.21	33.89	0.83	15.42	1.34	3.26	0.80	58.20	17.46
1.1.2.4 Above 1 year Fixed Account	36.76	7.83	64.02	0.89	0.51	0.01	3.05	12.23	33.21	16.64	22.14	42.36	9.93		11.95	3.17	1.96	2.06	7.60	3.07
1.1.3 Call Deposit					5.48						4.70									
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	2.05				0.82	0.79						15.31			9.33					
2. Commission Expense		0.43																		
3. Staff Expense	25.27	6.31	23.51	1.79	6.43	2.85	6.37	3.38	28.96	8.28	16.21	33.60	17.37	3.55	8.79	3.46	3.23	2.25	17.70	4.45
4. Office Operating Expenses	23.49	8.28	28.19	1.77	5.05	85.21	8.05	2.89	35.89	11.09	12.27	44.52	14.33	5.32	10.43	1.47	5.99	1.32	18.21	5.98
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense								0.16			0.08									
7. Provision for Risk	75.24	9.36	5.04				19.54	6.86	10.81	3.21	14.48	34.75	25.49		1.06	0.93		1.09	14.72	1.04
7.1 Loan loss Provision	66.68	9.36	5.04				16.59	6.86	10.81	3.21	14.37	34.75	9.80		1.06	0.93		1.09	14.72	1.04
7.1.1 General Loan Loss Provision	3.64	2.97	5.04				16.59	6.86	6.38	1.49	0.64	3.33			1.00	0.15		0.59	0.23	
7.1.1.1 Pass Loan Loss Provision	1.02	2.63	5.04				16.59	6.86	6.12	1.49	0.50	3.33			1.00	-0.03		0.59		
7.1.1.2 Watch List Provision	2.62	0.34							0.26		0.15					0.18			0.23	
7.1.2 Special Loan Loss Provision	63.03	6.40							4.43	1.72	13.73	31.42	9.80		0.06	0.78		0.50	14.49	
7.1.3 Additional Loan Loss Provision																				1.04
7.2. Provision for Non-Banking Assets	8.18												2.55							
7.3. Provision for Loss on Investment	0.38						2.95						13.14							
7.5. Provision for Loss of Other Assets											0.11									
8. Loan Written Off	39.41							0.00	2.80											
9. Provision for Staff Bonus	7.53		11.39				4.74		11.18	1.83	0.46	3.89	5.73		2.90	0.66	3.62	0.87	5.55	2.12
10. Provision for Income Tax	0.41		34.16				14.23		33.55	5.48	1.39	11.68	17.20		8.69	1.99	11.02	2.60	16.66	6.37
11. Others	0.04													0.04			3.13			
12. Net Profit	74.87	50.46	79.71	0.33	204.78	22.48	33.21		78.28	12.79	3.23	27.25	40.14	9.12	20.29	4.65	25.19	6.08	38.87	14.86
Total Expenses	373.34	126.39	427.40	7.55	225.86	112.46	156.22	33.13	419.22	89.50	111.83	368.39	234.14	22.79	121.22	22.57	65.91	26.52	245.15	71.49
Income																				
1. Interest Income	176.37	107.91	400.14	7.07	39.24	5.93	101.99	18.81	387.35	82.56	85.03	342.82	194.48	5.53	109.15	21.09	34.06	23.23	226.69	69.14
1.1 On Loans and Advances	161.61	103.42	355.14	7.02	38.72	5.54	90.35	11.96	363.92	77.40	68.93	293.01	184.49	5.53	84.81	19.01	26.37	20.05	215.93	61.62
1.2 On Investment	4.25		5.84				2.18	0.30	0.59		0.26	0.03	1.07		1.87					1.14
1.2.1 Government Bonds			5.84					0.30	0.59		0.26	0.03	1.07		1.87					1.14
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds	4.25																			
1.2.4 Debenture & Bonds							2.18													
1.3 On Agency Balance												49.78								
1.4 On Call Deposit	10.51	4.49	39.16		0.23	9.46	6.56	22.83	5.16	15.75					7.21		7.69	3.18	10.76	6.37
1.5 On Others				0.05	0.52	0.17		0.00		0.09		8.91		15.26	2.08					0.01
2. Commission and Discount	1.03	0.05	0.48				2.34		1.92	1.02	4.22	3.51	0.73		2.17	0.10	0.06	0.10		2.35
2.1 Bills Purchase and Discount																				
2.2 Commission	1.03	0.05	0.00			2.29		1.92	1.02	0.31	3.51	0.73		1.78	0.10	0.06	0.10			
2.3 Others			0.48			0.05					3.92				0.39					2.35
3. Exchange Fluctuation Income											0.00									
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction											0.00									
4. Other Operating Income	4.41	12.47	26.31		0.15		10.83	0.47	29.40	5.92		20.70	15.37	0.62	5.33	1.38	1.55	3.19	18.46	
5. Non Operating Income	1.94		0.95		0.84	1.06	23.04		0.55		1.65	1.36	2.17		4.58		0.46			
6. Write Back from Provisions for loss	136.57	5.96			185.64	105.47	18.03	1.25			20.92		21.40	16.65			29.77			
7. Recovery of written-off Loan	1.79																			
8. Income from Extra Ordinary transactions	51.24																			
9. Net Loss								12.60												
Total Income	373.34	126.39	427.40	7.55	225.86	112.46	156.22	33.13	419.22	89.50	111.83	368.39	234.14	22.79	121.22	22.57	65.91	26.52	245.15	71.49

BFI Name	Manjushree	Jeebhi	Reliance	Bhaktapur
Expenses				
1. Interest Expense	98.77	51.54	99.39	18.09
1.1 On Deposit Liabilities	96.77	51.54	99.39	18.09
1.1.1 Saving Account	53.05	13.69	54.68	8.29
1.1.2 Fixed Account	43.72	28.43	44.71	7.70
1.1.2.1 Up to 3 months Fixed Account	0.07	0.22	2.35	
1.1.2.2 3 to 6 months Fixed Account	0.48	0.20	2.05	
1.1.2.3 6 months to 1 year Fixed Account	22.61	24.45	27.77	1.79
1.1.2.4 Above 1 year Fixed Account	20.56	3.57	12.54	5.91
1.1.3 Call Deposit		9.42		2.10
1.1.4 Certificate of Deposit				
1.2 On Borrowing	2.00			
2. Commission Expense				
3. Staff Expense	9.99	8.44	12.31	3.47
4. Office Operating Expenses	12.18	8.45	15.51	4.33
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	14.88	22.34	67.54	1.58
7.1 Loan loss Provision	14.88	22.34	61.21	1.58
7.1.1 General Loan loss Provision	14.88	1.40	34.25	0.29
7.1.1.1 Pass Loan Loss Provision	14.88	1.40	34.25	0.06
7.1.1.2 Watch List Provision				0.23
7.1.2 Special Loan Loss Provision		20.94		1.29
7.1.3 Additional Loan Loss Provision			26.96	
7.2. Provision for Non-Banking Assets				
7.3. Provision for Loss on Investment			6.34	
7.5. Provision for Loss of Other Assets				
8. Loan Written Off				
9. Provision for Staff Bonus	1.75	0.69	0.80	1.03
10. Provision for Income Tax	5.25	1.98	2.41	3.09
11. Others				
12. Net Profit	12.25	4.96	5.61	7.21
Total Expenses	155.07	98.41	203.58	38.80
Income				
1. Interest Income	140.74	79.98	155.27	32.30
1.1 On Loans and Advances	125.11	70.18	136.62	25.28
1.2 On Investment	0.29	1.40	0.12	0.44
1.2.1 Government Bonds		1.40		0.44
1.2.2 Foreign Bonds				
1.2.3 NRB Bonds	0.29		0.12	
1.2.4 Debenture & Bonds				
1.3 On Agency Balance				
1.4 On Call Deposit		8.40	18.52	
1.5 On Others	15.34	0.00		6.57
2. Commission and Discount	14.32	0.07	0.07	0.04
2.1 Bills Purchase and Discount				
2.2 Commission	0.17	0.07	0.05	0.04
2.3 Others	14.15		0.02	
3. Exchange Fluctuation Income				
3.1 Due to Change in Exchange Rate				
3.2 Due to Foreign Currency Transaction				
4. Other Operating Income		5.84	9.85	2.51
5. Non Operating Income		8.72	20.44	
6. Write Back from Provisions for loss		3.79	13.86	3.95
7. Recovery of written-off Loan			4.09	
8. Income from Extra Ordinary transactions				
9. Net Loss				
Total Income	155.07	98.41	203.58	38.80

BFI Name	NBL	RBB	NABIL	NIBL	SCB/IL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	
Sector Wise																					
Agricultural and Forest Related	3535.34	3273.64	713.75	1575.96	395.79	1518.35	1304.28	293.98	1845.10	693.54	717.30	424.81	813.75	144.08	458.04	517.32	411.70	17483.10	1176.35	210.98	
Fishery Related	41.17	68.87	1847.32	26.58		1.65		4.49	10.92	17.41	4.46	0.49	2.38		0.53	13.66	37.63	564.07	9.10	50.05	
Mining Related	289.26	90.24	398.80	160.84				125.66	129.24		29.21	76.56	28.50	76.44	262.83		241.18		30.17	10.46	
Manufacturing (Producing) Related	8858.69	7643.92	19318.35	22962.72	11193.73	17602.10	8485.82	5496.96	10351.46	10254.02	5244.06	9165.46	2279.83	7223.46	7232.49	4789.68	7125.69	8143.37	9724.76	6115.91	
Construction	5444.24	8812.40	3351.36	3666.95	6985.73	4119.10	2676.40	7123.68	8305.93	2234.90	1994.95	8278.47	1305.35	4311.15	3489.78	5402.02	2155.29	4028.92	5787.79	519.21	
Electricity,Gas and Water	262.96	897.41	2594.04	1544.13	22.90	595.16	582.19	262.50	1308.21	1425.52	775.33	976.44	473.02	1147.78	1234.10	745.69	1365.17	81.24	2262.83	1777.44	
Metal Products, Mach. & Ele. Eqp.	328.11	795.48	928.77	487.26	367.62	104.32	961.64	436.91	887.24	458.03	296.91	13.67	29.05	270.16	302.07	384.39	495.09	601.17	1822.64	51.17	
Tras., Com. and Public Utilities	794.59	1750.74	473.45	1140.32	126.24	1809.97	1182.08	318.34	2374.53	606.04	1487.47	800.33	992.87	935.14	537.62	1154.10	1896.01	288.49	1060.00	131.83	
Wholesaler & Retailer	13205.01	21068.04	17566.36	13943.33	6073.61	11996.26	12115.35	4917.36	15570.86	8811.35	4447.42	9084.71	2895.78	7747.33	6086.18	7388.89	7403.05	13717.31	14550.15	4665.98	
Finance, Insurance and Real Estate	2058.99	5374.52	4663.03	4162.94	1159.41	6247.30	1669.79	1480.23	5786.17	2288.50	1456.81	3346.15	961.91	2775.56	3479.10	2895.61	3276.84	81.42	2871.20	3926.08	
Hotel or Restaurant	1128.33	3561.39	1913.11	5738.02	7.06	1307.49	301.68	575.30	964.46	573.83	592.17	469.02	1654.00	385.28	336.90	320.92	1137.76	2517.62	1524.97	728.41	
Other Services	1718.26	2066.23	2016.80	4684.75	139.00	3754.27	591.33	1095.90	1831.54	2421.89	1070.92	1708.58	1156.72	1461.89	830.97	1462.78	1646.89	4335.61	1843.35	1204.43	
Consumption Loans	10195.01	10303.78	2390.78	1488.91	2588.08	1398.08	244.34	873.79	3346.07	2372.00	679.03	5690.43	323.16	2729.10	1511.72	3048.90	523.63	8481.03	1952.72	2926.86	
Local Government		216.60		368.27	138.81	255.20							58.82	44.71		134.63	135.05	1.48	91.86	1.59	
Others	1183.40	3854.67	8130.86	4198.07	1600.34	4791.73	10110.80	2325.09	3783.05	743.93	1251.83	2829.60	3780.64	5847.01	936.98	1718.75	7927.61	9716.63	5232.08	6420.12	
TOTAL sectorwise	49043.37	69777.93	66306.80	66149.03	30798.31	55500.98	40225.68	25330.19	56494.79	32900.96	20047.87	42864.74	16755.78	35099.08	26699.29	29977.35	35778.58	70041.45	49939.95	28740.52	

Product Wise

Term Loan	10304.98	10065.00	9531.48	13239.71	2613.48	6995.41	2133.91	2924.08	7023.26	4590.66	2772.44	3122.70	2614.83	4455.32	4875.02	4693.64	7319.00	26046.90	5962.99	5826.93
Overdraft	7451.55	10433.85	14559.12	12712.78	1617.51	8508.95	955.81	5343.57	15602.07	10160.49	6195.86	6939.77	1764.34	7141.59	7426.68	2757.28	10025.11	6766.38	16038.94	6099.83
Trust Receipt Loan / Import Loan	1206.46	679.90	6524.68	9123.65	3506.22	7303.04	1447.33	1929.99	2853.93	950.91	870.59	2227.84	675.36	949.19	1042.82	1955.69	1603.91		1732.96	816.97
Demand & Other Working Capital Loan	10903.06	24412.57	12375.42	18172.77	7621.63	14566.57	19852.14	5367.51	8073.58	7870.70	2733.59	10621.93	3792.34	4454.01	5336.36	8098.29	5499.18	26718.91	12487.89	4019.68
Res. Per. H. Loan (Up to Rs. 10 mil.)	3125.47	5344.80	5725.04	1409.06	5052.16	4119.10	2141.28	2782.95	8305.93	2079.44	1231.06	6506.29	590.44	3835.47	2667.01	1321.12	2366.83	3369.34	3163.82	1587.23
Real Estate Loan	1503.47	2426.47	4792.11	4366.48	1507.48	3236.41	2026.25	1368.39	2268.48	882.87	831.77	3216.05	1487.41	2178.47	2036.18	1164.72	3607.90	659.38	2463.98	3303.62
Margin Nature Loan	1434.65	717.09		117.04		427.81		264.45	538.23	60.65	8.00	3025.12	261.34	178.54	854.58	348.26	469.52		825.10	941.97
Hire Purchase Loan	1373.73	1776.32	1880.00	1627.27	2471.74	2830.41	302.24	1621.96	3123.52	2499.23	1667.50	3527.25	1599.40	2666.93	1124.08	2403.52	2324.84	0.89	2505.24	1039.51
Deprived Sector Loan	417.37	3808.96	2799.55	2848.51	1298.45	2255.22	1706.57	977.08	2426.51	1440.60	867.27	1743.69	684.08	1490.17	1141.27	1182.03	1301.12	6479.10	1759.53	1129.40
Bills Purchased	5.12	65.30	266.15	1401.26	85.29	3326.29	1013.68	268.69	503.59	1815.46	94.81	931.80		638.78	17.54	10.47	823.11		990.12	86.69
Other Product	11317.52	10047.67	7853.25	1130.50	5024.34	1931.76	8646.47	2481.52	5775.68	549.94	2774.98	1002.30	3286.23	7110.61	177.77	6042.33	438.05	0.55	2009.39	3888.68
Total Product wise Loan	49043.37	69777.93	66306.80	66149.03	30798.31	55500.98	40225.68	25330.19	56494.79	32900.96	20047.87	42864.74	16755.78	35099.08	26699.29	29977.35	35778.58	70041.45	49939.95	28740.52

Collateral Wise

Gold and Silver	8343.82	9078.12	0.99	858.86				313.81			26.71	292.57	56.59		19.66		240.37			12.49	1763.14
Government Securities	1.92	219.18	497.00	38.00	5.50		0.41	8.99			4.35		64.39				16.20				2.45
Non Governmental Securities	0.09	715.08	21.04	117.04		427.81		324.88	1094.52		113.01	3049.73	539.33	267.56	813.39		319.07		85.92	942.62	
Fixed Deposit Receipts	201.02	276.94	1161.34	141.64	429.86	394.44	940.70	81.96	1014.65	106.60	224.82	300.05	75.09	647.67	112.52	78.65	391.33	312.18	0.17	92.62	
Own	200.04	276.94	760.44	141.64	8.28	394.44	940.70	81.96	819.69	106.60	224.82	300.05	75.09	646.68	112.52	78.65	391.33	312.18	0.17	92.62	
Other Licences Institutions	0.98		400.90		421.58				194.96						0.99						
Collateral of Properties	17158.61	57161.29	56921.98	53833.80	24806.88	48728.46	34595.78	22760.58	48969.10	29062.23	17849.39	37743.12	14368.78	32104.85	24618.23	28802.78	31860.40	69729.27	1087.34	22997.69	
Fixed Assets	10840.08	57002.24	30305.88	45258.03	19458.51	47211.94	30092.14	21253.66	31026.06	24972.39	15979.56	21117.71	14163.62	25453.90	24462.09	19654.23	18535.39	69729.27	708.77	14099.69	
Current Assets	6318.53	159.05	26616.10	8575.77	5348.37	1516.52	4503.64	1506.92	17943.03	4089.84	1869.83	16625.41	205.17	6650.95	156.14	9148.55	13325.01		378.57	8898.01	
Against security of Bill	561.14	139.46	3300.65	1522.29		3326.29	1360.70	164.60	90.68	1945.00	205.30	2.44	582.24	75.15	16.24		517.98			955.02	
Domestic Bills	0.01	21.94	1.55	1400.19		3009.61	5.37	99.71	19.60					24.41						76.66	
Foreign Bills	561.13	117.52	3299.10	122.10		316.68	1355.33	64.89	71.08	1945.00	205.30	2.44	582.24	50.74	16.24		517.98			878.36	
Against Guarantee	116.04	1443.56	614.67	2766.12	2748.88	2561.43	1706.12	1312.64	4699.60	1745.28	854.72	1695.71	582.31	1395.25	954.88	134.78	776.95		120.56	33.46	
Government Guarantee	49.15	7.30		368.27	138.81		156.12	91.30	198.74	2.17	71.84	216.53	1.52	129.84	152.72	134.63	135.05			0.98	
Institutional Guarantee	42.08	1407.31	583.02	2110.74	2610.07		1550.00	828.89	3489.48	1138.88	768.64	1479.18	457.83	1229.03	754.78		625.28				
Personal Guarantee	4.46	11.98	11.37	286.40				93.50	1007.70		14.24			16.33		0.14	7.71		41.50	32.48	
Collective Guarantee		4.02						298.95		9.96				20.00			8.91				
Int. Rtd. Foreign Bank's Guarantee		12.95	20.29																		
Other Guarantee	20.35			0.70		2438.81			3.69	594.27			122.96	0.04	47.38					79.06	
Credit Card			191.85	19.36	106.15	62.55				10.79							27.87			97.40	
Others	22660.74	744.30	3597.28	6851.93	2701.04		1621.96	362.73	626.23		508.06	17.10	543.63	588.95	184.03	692.90	1896.66		48536.08	1953.52	
Total	49043.37	69777.93	66306.80	66149.03	30798.31	55500.98	40225.68	25330.19	56494.79	32900.96	20047.87	42864.74	16755.78	35099.08	26699.29	29977.35	35778.58	70041.45	49939.95	28740.52	

BFI Name	Prime	Sunrise	Grand	NMB	PRABHU	Janata	Mega	Civil	Century	Samima	NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Karnali	Triveni	Suprim
Sector Wise																				
Agricultural and Forest Related	668.55	626.73	808.67	547.07	1136.41	532.87	473.30	879.68	583.72	1549.17	42.29	43.03	290.26	51.77	4.37	179.04	118.34	119.81	654.98	867.79
Fishery Related	0.34	4.56		19.88	4.64	3.98	3.90	5.57	2.92	6.39		1.87	28.81	1.20		33.72	13.49		42.06	6.82
Mining Related		46.70	515.62	63.77	1.83	77.25	39.03	61.90	319.55				19.78	12.45		0.25			16.55	2.79
Manufacturing (Producing) Related	6272.17	5830.71	1823.80	7452.68	3538.13	6446.44	4874.23	6090.73	5495.20	5682.55	507.31	355.28	580.99	401.90	8.94	230.98	119.60	19.93	489.07	122.35
Construction	2881.77	1153.06	663.13	4303.45	5148.93	200.71	344.83	1623.46	1954.89	2973.01	33.58	79.56	705.40	286.32	25.48	538.91	100.35	85.74	857.59	360.83
Electricity, Gas and Water	1543.92	506.38	474.72	717.08	761.23	638.82	487.22	432.96	316.35	917.96	248.67	1.15	52.51	133.60		6.36			7.35	0.88
Metal Products, Mach. & Ele. Eqp.	67.47	297.80	174.47	1039.58	361.46	129.49	316.73	107.79	277.08	352.64	12.45		254.29	35.20		43.05			42.97	90.88
Tras., Com. and Public Utilities	712.96	346.17	777.22	443.31	569.09	584.74	410.02	406.05	122.52	1241.25			510.56	53.08	7.00	272.27	9.56	100.64	384.02	111.09
Wholesaler & Retailer	3693.50	6476.82	1010.44	6372.10	5874.16	3241.78	6429.18	5444.53	4922.25	5692.09	109.90	795.10	807.98	735.31	25.59	771.79	587.09	79.17	420.96	620.45
Finance, Insurance and Real Estate	5135.65	3003.71	2588.26	1364.44	2708.00	2621.77	1036.75	2791.61	1812.35	1027.50	156.75	64.66	474.35	421.22	45.86	242.71			301.91	46.26
Hotel or Restaurant	571.11	777.38	419.35	1350.26	1617.07	556.59	784.06	1088.59	1005.46	786.42	328.32	55.61	242.03	159.42	6.73	136.98	10.55		151.90	58.43
Other Services	451.82	1387.03	775.29	1822.60	2612.81	944.84	769.59	2140.80	900.09	1301.46	279.21	132.71	369.01	138.36		99.22	62.01	389.36	155.49	116.62
Consumption Loans	4328.92	1668.31	59.66	785.28	2131.46	1806.46	1022.66	1073.68	1477.66	1800.02	38.71	61.25	453.92	1684.60	39.76	93.15	14.16	18.51	136.28	132.19
Local Government			89.77																	3.75
Others	5608.06	3429.44	539.26	682.65	2212.97	1060.15	1434.63	712.80	883.88	4575.30	315.35	685.84	539.61	2149.74	78.72	526.06	683.19		438.53	548.49
TOTAL sectorwise	31936.25	25554.77	10719.65	26964.16	28678.20	18845.90	18426.14	22860.15	20073.94	27905.76	2072.54	2276.05	5329.49	6264.16	242.46	3174.49	1718.35	813.15	4099.66	3089.63

Product Wise

Term Loan	4382.75	2553.16	2124.06	4658.94	5055.97	4174.06	2687.44	4342.16	4380.55	4340.58	1154.14	154.29	866.66	902.35	14.89	226.23		99.10	468.93	67.07
Overdraft	7118.10	5891.39	1324.68	1338.78	7565.16	3731.58	4369.07	4654.65	5213.74	3556.43	408.23			27.46	78.72	1468.30		223.23	971.27	521.37
Trust Receipt Loan / Import Loan	526.02	1379.21	99.14	1306.77	1100.60	1094.35	1556.18	1207.49	664.25	841.63										
Demand & Other Working Capital Loan	2851.00	6993.25	3357.97	6624.32	4103.17	4275.75	5550.88	7543.37	4970.33	5741.78	112.23	1730.81	1656.10	2695.11	25.29		626.80			342.15
Res. Per. H. Loan (Up to Rs. 10 mil.)	1796.72	2321.52	176.26	2931.37	4053.88	681.44	559.22	919.51	1535.50	1530.60	13.37	79.56	592.85	360.10	25.00	118.92	90.27		759.81	353.69
Real Estate Loan	4047.31	2112.59	2059.77	1637.71	2017.15	1033.76	588.76	885.36	811.85	1873.86	150.80		295.50	435.40	45.87	621.26	81.80	85.74	329.36	54.42
Margin Nature Loan	1920.87	342.41	31.91	216.87	858.01	857.38	12.11	14.53	94.93	510.47			180.89	418.66	34.49	2.45			57.51	31.17
Hire Purchase Loan	532.15	1560.92	106.11	1109.38	1703.12	876.24	1702.25	1442.23	767.09	2363.12	27.84	58.65	699.29	470.42	7.00	210.79	8.20	100.64	454.40	196.10
Deprived Sector Loan	1330.55	1080.70	631.91	1084.99	1057.23	789.13	808.21	1015.29	869.23	1062.33	142.85	133.18	191.62	241.21	5.92	119.70	77.58	32.23	154.19	133.12
Bills Purchased	378.54	29.56	0.09	978.15	9.00	1.31		86.06	95.03	310.54			1.00							
Other Product	7052.23	1290.07	807.75	5076.89	1154.91	1330.92	592.02	749.50	671.44	5774.42	63.07	119.55	845.57	713.43	5.28	406.85	833.69	272.22	904.20	1390.55
Total Product wise Loan	31936.25	25554.77	10719.65	26964.16	28678.20	18845.90	18426.14	22860.15	20073.94	27905.76	2072.54	2276.05	5329.49	6264.16	242.46	3174.49	1718.35	813.15	4099.66	3089.63

Collateral Wise

Gold and Silver	3838.04	395.59	20.00		47.21	368.82	0.04	231.53	564.32	264.92			40.96	632.16						
Government Securities				0.47			6.92													3.75
Non Governmental Securities	1954.44			270.07	861.11	862.18	19.71	19.48	94.93		35.90		180.89	536.96	34.49	2.45			57.51	31.17
Fixed Deposit Receipts	147.29	32.19	33.64	69.54	207.07	59.90	31.66	4.50	64.41	140.68	20.10	16.97	43.76	77.85	5.28	26.36	14.16	18.51	42.22	22.07
Own	143.01	32.19	33.64	67.98	207.07	59.90	31.66	4.50	64.41	140.68	20.10	16.97	43.76	77.85	5.28	26.36	14.16	18.51	42.22	22.07
Other Licences Institutions	4.28			1.55																
Collateral of Properties	22895.17	23693.60	10269.42	26079.82	26487.67	16305.25	17553.15	20902.19	18261.81	25325.83	1873.68	2193.27	4912.32	4598.52	191.46	3134.17	1702.18	794.64	3940.33	3032.65
Fixed Assets	22364.59	18755.41	8931.04	20593.06	25381.53	11389.08	13402.63	18522.26	8279.25	21721.54	1873.68	2193.27	4912.32	4598.52	191.46	3134.17	1702.18	794.64	3940.33	3032.65
Current Assets	530.58	4938.19	1338.38	5486.77	1106.14	4916.18	4150.52	2379.93	9982.56	3604.29										
Against security of Bill	92.89		148.62	10.26	23.53	3.42	65.79	86.06	95.03	1041.02			1.00							
Domestic Bills			148.62	10.26	9.00			86.06	6.09	2.47			1.00							
Foreign Bills	92.89			14.53	3.42	65.79	88.94	1038.56												
Against Guarantee	2151.14		159.36	521.68	643.90		323.06	1345.22	867.23	2.94	100.00	65.81	150.56	418.66	11.23	10.97			31.17	
Government Guarantee	117.80		89.77	52.81	35.45								16.00		2.72					
Institutional Guarantee	1900.19		49.57	61.09	502.74		35.07	856.02	867.23		100.00	64.66	133.96	418.66					21.03	
Personal Guarantee	128.06		20.03	357.44	43.64			7.07		2.94			0.60		8.51	9.00			10.14	
Collective Guarantee				37.54	62.08		138.38	482.13				1.15				1.97				
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee	5.08		0.00	12.80			149.62													
Credit Card																				
Others	857.29	1433.38	88.61	8.84	407.70	1246.32	425.81	271.15	126.21	1130.37	42.85					0.54	2.01		28.44	
Total	31936.25	25554.77	10719.65	26964.16	28678.20	18845.90	18426.14	22860.15	20073.94	27905.76	2072.54	2276.05	5329.49	6264.16	242.46	3174.49	1718.35	813.15	4099.66	3089.63

BFI Name	Bhrikuti	Suvechha	Shangrila	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktnath	Sewa	Kankai	
Sector Wise																					
Agricultural and Forest Related	155.74	48.47	127.78	11.50	138.14	184.11	66.88	161.93	211.48	85.48	59.30	76.61	91.03	86.76	132.64	143.84	110.76	1846.09	311.04	107.33	
Fishery Related	34.95	0.93	6.65		29.82		5.11				3.03	9.21		1.79	1.25				9.40		
Mining Related			24.84	33.81	31.96							1.75				16.90			4.18		
Manufacturing (Producing) Related	302.08	0.97	351.73	0.73	292.57	238.63	199.45	179.38	209.95	75.52	256.35	39.67	169.51	712.46	66.77	110.72	161.27		198.61	30.86	
Construction	758.84	201.06	782.03	8.60	717.43	412.34	585.06	146.59	32.20	64.74	691.60	130.73	360.09	652.04	164.01	240.64	376.04	901.69	360.64	77.81	
Electricity, Gas and Water	3.90		8.51		3.72	6.31					39.16		163.27	1917.66	8.15						
Metal Products, Mach. & Ele. Eqp.	13.15		84.69		17.12	0.03	50.88		21.33		31.71	8.51	4.26	912.48	20.96	14.38			1.94		
Tras., Com. and Public Utilities	802.77	343.11	607.82	11.08	175.59	286.27	706.64		64.86	6.71	177.05	89.75	106.11	567.89	151.75	157.32		841.80	272.52	37.84	
Wholesaler & Retailer	1057.42	468.38	1086.83	120.01	442.32	1121.84	569.58	776.32	584.75	325.62	1184.26	234.43	361.74	1124.60	246.55	457.79	73.17	702.71	999.93	181.93	
Finance, Insurance and Real Estate	238.67		440.82	714.83	270.30	167.51	273.96		222.86		364.92	8.60	289.38	754.41	87.21	154.88	20.39	165.15	137.39		
Hotel or Restaurant	33.76	1.00	547.10	1.00	107.28	264.71	39.34		108.38	41.46	169.80	27.36	83.53	174.22	32.12	20.46			60.67	8.08	
Other Services	349.66	57.50	349.55		83.89	67.24	295.22	122.30	102.89	53.17	386.45	11.20	262.86	100.38	43.79	169.94	24.04	12.32	79.96	21.82	
Consumption Loans	80.71	63.86	349.44	33.50	107.80	227.59	663.71	265.63	126.72	14.25	225.19	97.58	549.67	232.31	38.03	43.36	33.07	103.03	107.22	28.01	
Local Government													10.33		1.50					1.37	
Others	742.13	56.15	1575.37	200.37	1195.54	1130.98	1913.96	1128.77	420.18	366.90	736.73	464.25	988.70	769.03	342.86	181.70	670.71	1241.75	593.04	310.34	
TOTAL sectorwise	4573.79	1241.43	6343.15	1135.45	3613.49	4107.55	5369.78	2780.91	2105.60	1033.84	4325.54	1199.64	3440.47	8006.03	1337.58	1713.63	1469.47	5814.55	3137.94	804.03	

Product Wise

Term Loan	226.36	61.40	1413.96		113.06	436.57	515.62	671.20	216.26	302.83	440.02	124.50	489.01	2376.45	48.57	136.45		968.69	561.11	419.32
Overdraft	1002.25	315.11	1410.69	101.78	1986.07	1968.98	741.62	529.83	769.22	407.75	1757.38	541.11	1135.18	1926.70	337.22	770.32	313.47	933.74	1489.72	196.88
Trust Receipt Loan / Import Loan				164.48																
Demand & Other Working Capital Loan		76.23	1189.96		10.22		198.13	749.39	673.91	152.44	49.48	24.90		728.99					41.98	
Res. Per. H. Loan (Up to Rs. 10 mil.)	596.92	185.54	591.69	8.60	561.55	407.18	499.80	146.59	149.23	64.74	577.37	111.99	267.27	452.80	160.58	242.69	358.47	901.69	316.36	77.81
Real Estate Loan	279.45	92.55	392.35	753.83	330.15	182.44	295.36	107.36	70.41		451.98	16.32	491.96	790.03	77.57	101.72	22.55	165.15	81.00	5.00
Margin Nature Loan		2.50	29.57	33.50		223.19	599.96				82.65	55.31	166.56	98.12					5.00	
Hire Purchase Loan	830.65	372.25	879.36	11.08	197.12	286.27	870.95	36.08	27.52	6.71	238.66	92.07	143.27	362.08	163.04	141.22	43.88	841.80	324.59	55.44
Deprived Sector Loan	193.03	49.05	187.71	23.48	114.73	169.61	247.04	130.27	84.05	80.49	202.78	57.08	177.84	386.64	82.23	58.20	98.62	1796.71	158.62	33.43
Bills Purchased											3.20									
Other Product	1445.14	86.79	247.86	38.69	300.59	433.32	1401.30	410.19	115.00	18.89	522.04	176.37	569.38	884.22	468.37	263.04	632.47	206.78	159.57	16.15
Total Product wise Loan	4573.79	1241.43	6343.15	1135.45	3613.49	4107.55	5369.78	2780.91	2105.60	1033.84	4325.54	1199.64	3440.47	8006.03	1337.58	1713.63	1469.47	5814.55	3137.94	804.03

Collateral Wise

Gold and Silver	23.47		25.00		23.97	178.74	32.78	174.05	90.77		18.79	9.64	225.81		8.29	25.89	14.83	46.78		
Government Securities																				
Non Governmental Securities		2.50	28.27	33.50			466.25				91.41	55.42	169.23	98.12						
Fixed Deposit Receipts	19.81	32.22	59.31		43.18	48.85	51.02	55.50	8.42	14.25	70.64	9.79	33.38	115.05	8.48	17.47	18.25	56.25	33.79	10.41
Own	19.81	32.22	59.31		43.18	48.85	51.02	55.50	8.42	14.25	70.64	9.79	33.38	115.05	8.48	17.47	18.25	56.25	33.79	10.41
Other Licences Institutions																				
Collateral of Properties	4522.74	1206.71	6103.97	1078.61	3546.34	3656.74	4783.01	2551.36	2005.96	1019.59	4016.51	1112.64	2845.39	7364.77	1319.31	1664.40	1436.39	4104.66	3043.49	792.30
Fixed Assets	4522.74	1206.71	6103.97	1078.61	3546.34	3656.74	4783.01	2551.36	2005.96	1019.59	4016.51	1112.57	2842.52	7009.47	1319.31	1664.40	1436.39	4104.66	3043.49	792.30
Current Assets												0.08	2.87	355.30						
Against security of Bill											3.20	7.06								
Domestic Bills											3.20	7.06								
Foreign Bills																				
Against Guarantee			120.23			0.03	21.20				124.71	5.08	126.62	323.74		5.87		1606.86	60.66	
Government Guarantee											12.07			15.88					1.42	
Institutional Guarantee						0.03					110.20	5.00	114.99	307.86		5.87			1.29	
Personal Guarantee			19.29				21.20				1.07	0.08	11.63						0.04	
Collective Guarantee			100.94								1.36							1606.86	57.91	
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee																				
Credit Card																				
Others	7.78		6.38	23.34		223.19	15.53				0.45		40.04	104.35	1.50					1.31
Total	4573.79	1241.43	6343.15	1135.45	3613.49	4107.55	5369.78	2780.91	2105.60	1033.84	4325.54	1199.64	3440.47	8006.03	1337.58	1713.63	1469.47	5814.55	3137.94	804.03

BFI Name	Public	Mahakali	Ace	Bhargav	diyalo	Country	Alpine	Nilgiri	Kastamandap	Garima	City	Bishow	Kabeli	Kamana	Corporate	Pathbhara	Purnima	Jyoti	Bagmati	Hamro	Kakre
Sector Wise																					
Agricultural and Forest Related	41.70	45.01	85.88	31.00	288.96	122.01	188.21	9.98	30.83	215.31	134.05	116.73	32.39	112.53	2.65	54.46	70.80	109.24	91.00	103.71	40.39
Fishery Related	2.41					0.25					13.89		0.47	3.84							
Mining Related	6.05								26.82		2.85										
Manufacturing (Producing) Related	64.81	39.25	710.01		124.74	138.28	16.63		253.08	116.01	269.72		17.51	97.14	128.98	58.47	71.70	298.49	21.39		8.65
Construction	273.46	45.79	740.60	124.23	60.85	120.70			790.70	994.02	1147.76	378.49	85.57	668.13	66.73	169.24	74.04	661.38	48.66	17.99	33.70
Electricity, Gas and Water	2.14		521.25		1.50				154.84	3.45	4.89							513.74			
Metal Products, Mach. & Ele. Eqp.	13.80		68.98		3.73	25.19			55.74	20.03	38.75		4.63	33.95	12.65			87.83			3.44
Tras., Com. and Public Utilities	166.65		231.79	101.91	131.37	7.19	114.42	22.83	233.93	617.15	753.43		14.97	149.66	36.65		84.64	361.12		4.88	
Wholesaler & Retailer	84.11	157.27	635.14	218.79	173.28	303.17	208.41	123.57	457.59	455.61	535.23	616.27	73.33	333.05	52.40	294.58	290.89	588.59	107.32	181.96	107.09
Finance, Insurance and Real Estate	55.46		731.41		96.76	80.29	93.20	46.44	480.30	100.08	247.56	402.21	0.38	123.77	8.02		110.75	252.54	1.56		
Hotel or Restaurant	10.38	20.24	317.85	6.76	15.72	7.31	16.76		370.24	104.42	223.37	140.59	12.01	77.43		12.55	2.98	132.46			8.75
Other Services	25.81		379.89	27.34	15.77	9.74			150.05	110.62	125.61	49.59	19.59	143.06	0.34	38.27	30.55	139.53		2.07	8.21
Consumption Loans	89.24	34.98	85.15	12.09	35.89	102.08	9.12	112.57	263.40	464.22	226.49	2041.48	94.05	173.04	10.79	146.22	51.43	598.15	16.54	75.01	5.50
Local Government			15.16				1.97		3.58	0.03								4.60			
Others	23.80	150.53	1010.58	134.21	225.71	463.76	245.90	396.64	611.50	1197.54	53.55	155.28	69.98	473.31	30.40	418.34	417.52	1029.04	76.62	173.14	134.04
TOTAL sectorwise	859.81	493.06	5533.67	656.33	1174.28	1379.97	894.61	712.02	3882.59	4398.47	3777.13	3900.65	424.89	2388.91	349.61	1192.13	1205.30	4776.72	363.10	558.77	349.77

Product Wise

Term Loan	10.41		1543.11	114.10	8.13	50.72	336.09	90.87	525.56	789.25	346.65	519.69	129.51	602.73	14.12			884.97	79.88	4.88	209.02
Overdraft	201.33	121.77	1570.97	142.21	223.76	610.95	267.62	253.68	1200.99	1266.45	769.53	1373.14		590.41	107.78	440.80	201.77	1120.46	9.24	63.29	44.19
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan		196.52	128.77		478.32	147.90		123.57	337.59	5.36			123.63		88.94	114.38	322.94	404.20	192.16	56.26	
Res. Per. H. Loan (Up to Rs. 10 mil.)	68.17	45.79	653.63	125.71	27.88	87.42	63.60	26.82	695.59	946.17	818.37	378.49	36.43	484.70	37.58	169.24	74.04	448.35	46.68	14.29	33.70
Real Estate Loan	20.26		482.31		71.74	127.65	29.61	46.44	411.95	98.65	315.38	402.21		184.58			110.75	251.40	1.56		
Margin Nature Loan	0.82		24.09		18.52				186.01		12.76			2.24			0.55	306.15			24.11
Hire Purchase Loan	171.22	30.81	302.65	101.91	107.05	97.94	117.59	22.83	226.79	764.23	797.40	475.93	13.16	219.54	48.28	11.60	123.29	289.26	14.01	40.32	1.23
Deprived Sector Loan	36.18	20.43	253.48	42.11	42.84	54.59	71.53	31.76	155.20	216.44	187.52	155.28	30.24	109.16	21.24	47.25	68.01	180.29	17.02	19.84	40.39
Bills Purchased																					
Other Product	351.42	77.75	574.66	130.28	196.03	202.79	8.58	116.05	142.92	311.93	529.52	595.90	91.91	195.55	31.67	408.86	303.95	891.64	2.54	335.79	21.24
Total Product wise Loan	859.81	493.06	5533.67	656.33	1174.28	1379.97	894.61	712.02	3882.59	4398.47	3777.13	3900.65	424.89	2388.91	349.61	1192.13	1205.30	4776.72	363.10	558.77	349.77

Collateral Wise

Gold and Silver			0.02				1.25	100.84	72.62	287.88	135.70	346.36	87.75	100.63		128.02		171.49		8.19	
Government Securities																					
Non Governmental Securities			24.09		18.52				186.01		12.76						0.55	308.90		24.00	
Fixed Deposit Receipts	39.94	4.16	28.67	5.59	4.80	15.47	7.33	11.73	51.84	20.33	45.32	64.03	4.17	36.97	0.40	6.61	12.23	17.42	3.58	2.51	5.50
Own	39.94	4.16	28.67	5.59	4.80	15.47	7.33	11.73	51.84	20.33	45.32	64.03	4.17	36.97	0.40	6.61	12.23	17.42	3.58	2.51	5.50
Other Licences Institutions																					
Collateral of Properties	818.46	488.90	5227.42	644.24	1148.92	1346.65	814.88	599.45	3426.92	3903.61	3413.22	3334.98	332.98	2225.77	345.68	1056.97	1192.52	4119.62	359.52	524.07	344.27
Fixed Assets	818.46	488.90	5227.42	644.24	1148.92	1346.65	814.88	599.45	3426.92	3903.61	3413.22	3334.98	332.98	2225.77	345.68	1056.97	1192.52	4114.32	359.52	524.07	344.27
Current Assets																		5.31			
Against security of Bill																					
Domestic Bills																					
Foreign Bills																					
Against Guarantee			253.48		2.04	17.86	71.15		145.20	186.66	170.12	155.28		8.42	0.09			157.11			
Government Guarantee			15.16		2.04	17.86	1.97			0.03	4.07	2.69						4.60			
Institutional Guarantee			238.32						140.20	10.00								146.28			
Personal Guarantee									5.00		7.10			8.42	0.09			4.92			
Collective Guarantee							69.19			176.62	158.95	152.59						1.31			
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee																					
Credit Card																					
Others	1.42			6.50										17.13	3.45	0.53		2.18			
Total	859.81	493.06	5533.67	656.33	1174.28	1379.97	894.61	712.02	3882.59	4398.47	3777.13	3900.65	424.89	2388.91	349.61	1192.13	1205.30	4776.72	363.10	558.77	349.77

BFI Name	Shine	Pacific	Civic	IDBL	Kanchan	Mairibhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaurukhee	Raptiveri	Tourism	Mission	MT- Makalu	Sindhu	Sahara	N.Community	Cosmos
Sector Wise																				
Agricultural and Forest Related	199.43	76.55	80.69	3.34	77.11	11.69	33.94	132.29	18.54	56.84	100.50	50.83	75.25	228.02	169.13	16.49	17.43	4.84	75.05	9.51
Fishery Related			0.15	26.00	0.75		0.25	8.28	1.69		13.88		5.88	7.82	0.60					
Mining Related				72.57	0.43			0.60			23.84			13.07	2.30					
Manufacturing (Producing) Related	439.54	18.78	0.30	329.79	127.35	7.53	38.80	238.62	8.37		70.25	3.85	26.12	290.79	6.17	1.33		11.17	96.99	0.50
Construction	547.07	142.36	44.31	577.45	145.31	47.88	10.69	178.89	8.84	236.49	375.64	63.48	32.49	874.86	43.54	16.09	81.41		93.14	23.71
Electricity, Gas and Water		1.29						7.14			343.46	1.00		19.46						
Metal Products, Mach. & Ele. Eqp.				2.71	0.15		8.07	31.75		23.15	35.12	0.96		124.14	11.10			2.50	14.55	
Tras., Com. and Public Utilities	617.28	42.42	4.14	128.91	54.64	35.87	50.20	81.53	123.08	380.03	179.99	56.99	8.83	257.48	102.14	4.41	268.76	15.12	5.04	72.64
Wholesaler & Retailer	1121.69	114.92	88.21	653.33	367.36	55.42	51.37	196.95	110.02	370.28	269.18	107.38	123.73	701.79	248.19	15.99	223.89	64.46	107.57	30.24
Finance, Insurance and Real Estate	401.42	13.35	5.00	533.54	27.68	7.01	28.83	119.89		155.51	440.16		10.02	88.09	11.46		8.30		40.36	
Hotel or Restaurant	146.86	8.35	12.15	96.77	31.60	1.00	4.71	31.19	3.05	70.97	104.70	13.57	2.44	452.01	15.95	0.01	6.32	0.00	43.29	0.92
Other Services	348.94	18.02	4.20	175.44	59.34	3.57	5.51	35.13	2.64	73.32	387.56	4.70	6.20	101.26	87.74	16.59	2.85	4.10	30.62	90.05
Consumption Loans	238.89	184.93	10.74	607.36	3.70	4.69	77.74	71.84	78.47	68.59	728.41	26.49	8.31	262.90	51.09	27.80	62.07	1.20	14.65	56.49
Local Government																				
Others	1051.36	149.20	145.71	867.75	219.64	61.60	213.25	296.04	81.42	199.81	470.12	113.05	152.02	1630.82	210.52	9.62	73.36	177.61	180.32	56.68
TOTAL sectorwise	5112.47	770.16	395.60	4074.95	1115.07	236.25	523.35	1430.15	436.14	1634.97	3542.82	442.31	451.28	5052.50	959.93	108.32	744.39	281.01	701.59	340.73

Product Wise

Term Loan	483.28	61.00		190.65	15.80	33.47	38.30	193.96	31.48	150.53	879.59	46.75	35.42	1077.42	135.57	0.89	106.26		8.38	116.67
Overdraft	672.37	37.28	31.53	837.90	417.93	121.94	306.60	355.22	104.96	454.78	798.53	118.90	64.88	1898.62	323.26	0.70	193.28		132.56	46.50
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan	1561.86	215.81	173.22	278.29	146.62		2.84	256.58	43.84	5.00	75.11		178.44	262.73		38.69		242.39	7.00	
Res. Per. H. Loan (Up to Rs. 10 mil.)	461.76	131.80	44.50	493.80	143.73	27.25	10.30	178.89	8.84	228.52	329.79	62.37	0.20	855.59	42.39	16.09	81.25		85.50	23.71
Real Estate Loan	486.73	9.15	5.00	441.54	28.88	2.37	13.96	119.87		155.51	322.15	1.06	13.69	78.86	58.26				38.64	
Margin Nature Loan	5.95			439.31	10.78		61.58			0.20	350.04	4.57		12.65			19.86			
Hire Purchase Loan	815.67	68.09	9.71	130.23	51.91	34.05	48.08	130.88	127.03	431.74	307.29	56.99	8.83	544.80	96.60	3.91	268.76	20.14	19.98	82.19
Deprived Sector Loan	191.02	29.52	58.55	146.82	43.26	9.19	21.30	69.14	24.56	57.04	123.15	16.63	46.01	170.55	148.64	12.63	29.92	13.49	27.67	10.74
Bills Purchased																				
Other Product	433.83	217.52	73.09	1116.40	256.15	7.99	20.41	125.61	95.42	151.66	357.18	135.04	103.80	151.28	155.20	35.42	45.06	4.99	381.87	60.93
Total Product wise Loan	5112.47	770.16	395.60	4074.95	1115.07	236.25	523.35	1430.15	436.14	1634.97	3542.82	442.31	451.28	5052.50	959.93	108.32	744.39	281.01	701.59	340.73

Collateral Wise

Gold and Silver		157.12	2.41	97.01					72.68			19.62		90.81	4.46	42.96	35.25			46.05
Government Securities				5.40						0.45										
Non Governmental Securities				439.31			61.58			0.20	350.04			13.11		19.86				
Fixed Deposit Receipts	34.55	2.55	2.76	33.75	3.70	3.59	4.19	12.82	3.19	16.23	295.09	4.57	8.31	24.56	6.57	0.18	6.96		7.54	0.89
Own	34.55	2.55	2.76	33.75	3.70	3.59	4.19	12.82	3.19	16.23	295.09	4.57	8.31	24.56	6.57	0.18	6.96		7.54	0.89
Other Licences Institutions																				
Collateral of Properties	5009.31	591.04	339.91	3368.28	1100.59	232.66	448.43	1417.33	359.99	1618.10	2695.40	414.50	442.98	4866.95	798.38	63.68	682.32	281.01	693.91	283.10
Fixed Assets	5009.31	591.04	339.91	3368.28	1100.59	232.66	448.43	1417.33	359.99	1618.10	2695.40	414.50	442.98	4865.98	798.38	63.68	682.32	281.01	693.91	283.10
Current Assets														0.97						
Against security of Bill																				
Domestic Bills																				
Foreign Bills																				
Against Guarantee	62.65	19.45		131.20					0.27		121.04	3.62		57.06	150.51	1.52			0.14	10.68
Government Guarantee											5.12									
Institutional Guarantee	47.50			131.14							95.00			55.00	2.48					
Personal Guarantee				0.06					0.27		5.75			1.99						
Collective Guarantee	15.15	19.45									15.18	3.62		0.07	148.03				0.14	10.68
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee																1.52				
Credit Card																				
Others	5.95		50.52		10.78		9.16				81.24									
Total	5112.47	770.16	395.60	4074.95	1115.07	236.25	523.35	1430.15	436.14	1634.97	3542.82	442.31	451.28	5052.50	959.93	108.32	744.39	281.01	701.59	340.73

BFI Name	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Septakoshi	Sajha	Apex	Green	Reliable	Nepal Aawas	NFL	NIDC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	
Sector Wise																						
Agricultural and Forest Related	66.80	150.40	38.81	108.13	7.87	99.13	98.59	248.28	9.48	141.91		15.50	11.53	61.37	40.52	5.93	25.82		9.12	136.69	74.82	
Fishery Related				2.04			0.96							0.12							1.00	
Mining Related	3.76							6.77												2.58	21.14	
Manufacturing (Producing) Related	17.49	172.28	6.31	409.30	2.37		21.50	233.54	3.33	49.84		17.32	26.39	396.24	61.10	2.47			64.78	227.13	28.12	
Construction	203.11	122.29	34.97	1107.91		16.42	23.84	542.30	3.42		412.31	39.78	45.99	1440.83	113.20	5.88	131.94		142.41	1172.60	99.33	
Electricity, Gas and Water	0.71		0.27	151.81				42.03				2.86	10.72								6.62	
Metal Products, Mach. & Ele. Eqp.			0.41	68.70		12.45	18.47	84.68					0.71	26.28	3.45					28.01	32.62	24.34
Tras., Com. and Public Utilities	77.11	241.72	21.55	798.66	0.20	2.80	36.71	30.40	31.80	461.00	43.51	0.36	18.48	102.46		0.50	36.05		124.72	189.88	80.91	
Wholesaler & Retailer	111.60	213.97	40.24	1023.08	45.20	125.96	60.79	778.57	38.72			91.02	284.95	445.70	33.33		131.07		15.56	134.31	9.89	
Finance, Insurance and Real Estate				913.13				165.46	8.78	63.00			109.64	110.84	100.31		77.89		50.26	90.53	83.47	
Hotel or Restaurant	13.97	18.61	9.06	437.62	18.59	0.80	7.05	197.12	8.58	123.14		8.48	38.10	42.10	27.50		2.95		2.59	4.32	14.86	
Other Services	21.70	113.40	0.77	395.26	1.26	2.62	5.45	195.67					9.84	70.66			22.89		48.03	21.42	36.32	
Consumption Loans	187.72	88.52	22.96	363.30	2.52	11.59	2.66	402.94	5.96	392.89	14.01	24.54	91.75	146.70	175.47	1.94	265.01		95.29	126.22	71.93	
Local Government															33.18		21.06					
Others	303.92	505.82	49.16	1704.03	43.68	47.82		1301.53	56.41	3386.29	122.68	95.25	2.32	2553.59	2020.45	13.01	122.62		105.19	648.30	182.09	
TOTAL sectorwise	1007.88	1626.99	224.50	7482.97	121.68	319.59	276.03	4229.29	166.48	4618.07	592.50	295.11	650.42	5396.89	2608.51	29.72	837.29		688.53	2812.78	706.09	

Product Wise

Term Loan	75.88	49.36	57.15	982.20	25.49	122.30	102.14	181.33	14.68	677.18		0.82	57.90	144.36	125.37	2.47				156.48	1355.28	119.72
Overdraft	208.09	623.11	75.14	1864.94	82.61	132.85	125.47	1201.09	99.97	1025.78												
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan	0.10	23.13		475.73		1.74		841.42		370.64		134.36	331.63	626.77	297.65		276.91		89.03	45.63		
Res. Per. H. Loan (Up to Rs. 10 mil.)	200.78	122.29	27.96	1106.73		16.42	21.75	414.47		711.55	238.96	34.16	113.53	1403.29	23.14	8.84	131.94		85.53	499.44	91.74	
Real Estate Loan	16.95	91.02		893.24				197.89	8.78	247.62	155.62	28.17	17.08	477.36	1913.16	5.88	77.89		46.23	230.76	72.65	
Margin Nature Loan				32.14				17.76		186.98	39.08	11.73	76.14	81.53	26.19	0.78	240.57		46.23	2.25	4.06	
Hire Purchase Loan	87.78	302.53	40.45	837.14		14.21	8.99	226.43	30.63	461.00	44.91	0.36	19.31	262.06	140.20	1.65	36.05		133.38	196.97	80.91	
Deprived Sector Loan	42.54	78.39	13.76	274.67	7.13	28.13	17.11	225.63	6.46	155.91	17.73	4.16	22.70	177.45	33.18	5.93	21.06		27.41	118.12	41.85	
Bills Purchased																						
Other Product	375.75	337.17	10.05	1016.17	6.45	3.94	0.56	923.27	5.96	781.41	96.20	81.36	12.13	2224.06	49.60	4.17	52.88		104.25	364.33	295.16	
Total Product wise Loan	1007.88	1626.99	224.50	7482.97	121.68	319.59	276.03	4229.29	166.48	4618.07	592.50	295.11	650.42	5396.89	2608.51	29.72	837.29		688.53	2812.78	706.09	

Collateral Wise

Gold and Silver	175.18	21.70		149.83				17.81	5.96	119.54	11.16										24.04	
Government Securities										6.57												
Non Governmental Securities				32.14				17.76		186.98			76.14		26.19	0.78	240.57		46.23			
Fixed Deposit Receipts	4.69	6.01	1.74	66.70	2.52		0.56	65.78		86.37	1.45	12.59	8.98	60.45	9.08		24.44		30.76	41.58	69.97	
Own	4.69	6.01	1.74	66.70	2.52		0.56	65.78		86.37	1.45	12.59	8.98	60.45	9.08		24.44		30.76	41.58	69.97	
Other Licences Institutions																						
Collateral of Properties	809.24	1598.91	222.76	7007.32	119.17	319.59	275.47	3976.95	157.60	4218.61	540.82	266.41	562.98	5254.91	767.17	28.92	572.28		543.97	2150.23	599.35	
Fixed Assets	809.24	1598.91	222.76	7007.32	119.17	319.59	275.47	3976.95	157.60	4218.61	540.82	266.41	562.98	5254.91	767.17	28.92	572.28		543.97	2150.23	599.35	
Current Assets																						
Against security of Bill																						
Domestic Bills																						
Foreign Bills																						
Against Guarantee	18.77			226.29				43.92							83.27					55.27		
Government Guarantee				13.15											33.18					3.25		
Institutional Guarantee				209.51				39.28												24.16		
Personal Guarantee	18.77			3.63				4.64							50.09					27.86		
Collective Guarantee																						
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee																						
Credit Card																						
Others		0.37		0.68				107.05	2.92		39.08	16.10	2.32	81.53	1722.80	0.02				12.31	596.93	36.77
Total	1007.88	1626.99	224.50	7482.97	121.68	319.59	276.03	4229.29	166.48	4618.07	592.50	295.11	650.42	5396.89	2608.51	29.72	837.29		688.53	2812.78	706.09	

BFI Name	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahaxami	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	
Sector Wise																						
Agricultural and Forest Related	75.36	24.14	74.34	26.00	39.17	29.77		2.79		5.47	53.73	38.82	44.88	5.80	9.76	34.74	104.03	99.31	29.33		334.51	
Fishery Related						33.66		0.39									0.86					
Mining Related			1.94	1.33	5.69	1.50	2.82						42.55		14.32							
Manufacturing (Producing) Related		101.67	102.02	203.36	274.96	190.99		209.65	0.55	2.93	109.89	69.62	32.32	71.67		3.86	166.43		113.39	22.28	609.95	
Construction	723.32	12.05	359.61	255.68	91.59	396.84	25.15	909.08	20.13	28.16	87.93	135.82	270.59	125.33	24.68	29.94	136.90	45.81	556.25	45.94	0.04	
Electricity, Gas and Water			0.17		72.25							3.50	8.45	29.82			0.07					
Metal Products, Mach. & Ele. Eqp.	139.57		6.93		67.12	36.38		307.20		5.29				28.80	0.10		10.50		2.20	0.13		
Tras., Com. and Public Utilities	240.54	190.85	64.94	114.43	548.05	565.72				36.82		317.88	39.13	78.60			229.65		576.95	19.57	2.94	
Wholesaler & Retailer	793.20	668.37	130.30	264.47	169.72	719.44	190.96	147.17	90.61	24.98	356.60	296.95	98.17	82.74	19.30	27.41	119.72	249.53	422.77	50.29	129.44	
Finance, Insurance and Real Estate		127.17	125.03	106.96	259.05	235.25	326.33	376.04		8.00	16.22	172.41	60.65	95.23			116.76		321.35	181.02		
Hotel or Restaurant			46.06	100.07	2.34	326.99					66.99	125.02	8.10	32.45	7.10		63.54		60.87	0.36	74.77	
Other Services	91.34	12.05	272.09	312.44	62.85	160.49	141.51	801.77	5.07	3.53	50.05	138.75	52.93		0.13	5.97	84.67	14.82	25.57	5.27	1.37	
Consumption Loans	170.05	34.98	85.98	69.63	286.53	491.85	103.88	218.43	0.99	17.57	48.68	17.75	103.81	22.75	6.08	18.52	68.40	19.64	500.57	9.46	2.06	
Local Government											2.01						4.02					
Others	240.21	777.51	15.11	448.26	143.65	438.06	152.68	493.74	93.46	146.49	260.86	986.56	409.49	188.51	24.52	4.36	278.30	593.10	1117.62	167.50	676.41	
TOTAL sectorwise	2473.59	1948.81	1284.53	1902.60	2022.98	3626.95	943.32	3466.27	210.81	279.23	1052.95	2303.08	1171.08	761.72	105.99	124.80	1383.84	1022.20	3726.87	501.83	1831.49	

Product Wise

Term Loan	744.61		166.44		483.79	378.00	190.96	30.20		1.90	466.49	240.27	47.65	19.15			279.76	249.53	443.71	111.33	1020.42	
Overdraft																						
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan		679.95	340.15	922.71	290.61	1109.82		339.90		47.38		494.33	697.38	272.05	40.73	76.77	219.12		242.67	96.58	153.00	
Res. Per. H. Loan (Up to Rs. 10 mil.)	621.61	120.43	296.91	205.68	38.66	311.08	25.15	446.89		22.82	87.93	291.23	270.59	56.92		29.94	351.81		304.85		0.04	
Real Estate Loan	215.58	127.17	168.12	156.96	249.99	236.26	326.33	275.99	20.13		91.43	308.23	50.65	304.41	24.68		328.42		550.32	162.44	542.03	
Margin Nature Loan	240.21	103.40	53.77	10.20	253.17	348.72	45.41	223.42	2.17	17.20			25.98	11.79			9.14		30.25	38.59		
Hire Purchase Loan	261.73	190.85	53.30	58.52	518.35	600.14	20.03	1155.42	5.07	36.87	6.38	317.88	35.44	26.31	5.00	4.93	59.16	9.47	619.14	15.33	2.78	
Deprived Sector Loan	132.09	38.73	42.61	35.00	55.25	110.98	13.46	137.09	0.79	15.60	33.86	78.32	43.38	30.78	3.55	4.36	66.63	36.40	119.32	4.03		
Bills Purchased																						
Other Product	257.75	688.28	163.24	513.54	133.14	531.95	321.99	857.36	182.66	137.45	366.86	572.80		40.32	32.04	8.79	69.80	726.80	1416.62	73.53	113.22	
Total Product wise Loan	2473.59	1948.81	1284.53	1902.60	2022.98	3626.95	943.32	3466.27	210.81	279.23	1052.95	2303.08	1171.08	761.72	105.99	124.80	1383.84	1022.20	3726.87	501.83	1831.49	

Collateral Wise

Gold and Silver	35.67							26.35												320.28		
Government Securities																						
Non Governmental Securities			53.77		253.17	339.90	45.41		2.17	7.73			25.98	11.79					30.25	18.59		
Fixed Deposit Receipts	134.38	34.98	32.22	50.01	33.82	121.46	38.44	123.51	0.99	4.61	42.19	17.75	62.13	10.50	1.08	13.59	47.11	10.17	76.46	2.78		
Own	134.38	34.98	32.22	50.01	33.82	121.46	38.44	123.51	0.99	4.61	42.19	17.75	62.13	10.50	1.08	13.59	47.11	10.17	76.46	2.78		
Other Licences Institutions																						
Collateral of Properties	1923.76	1913.82	1198.55	1625.04	1680.73	3121.81	578.74	2895.10	207.65	242.13	1008.48	2285.33	1082.97	722.97	80.39	111.21	1332.72	9.47	3299.87	438.93	1831.49	
Fixed Assets	1923.76	1913.82	1198.55	1625.04	1680.73	3121.81	371.51	2888.71	207.65	242.13	1008.48	2285.33	1082.97	722.97	80.39	111.21	1332.72	9.47	3299.87	438.93	1831.49	
Current Assets							207.23	6.40														
Against security of Bill																						
Domestic Bills																						
Foreign Bills																						
Against Guarantee	139.57			35.00	55.25	40.00		127.52		17.80				16.47			4.02					
Government Guarantee					15.25									2.00			4.02					
Institutional Guarantee				35.00	40.00	40.00		100.48		12.16				14.00								
Personal Guarantee								27.04		4.33				0.47								
Collective Guarantee																						
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee	139.57									1.31												
Credit Card																						
Others	240.21			192.55		3.78	280.73	293.79		6.96	2.28				24.52			1002.57		41.53		
Total	2473.59	1948.81	1284.53	1902.60	2022.98	3626.95	943.32	3466.27	210.81	279.23	1052.95	2303.08	1171.08	761.72	105.99	124.80	1383.84	1022.20	3726.87	501.83	1831.49	

BFI Name	Crystal	Ganeshwari	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Kuber	NEFL	Seti	hama	Namaste	Kaski	Unique	Manushree	Jebills	Reliance	Bhaktapur
Sector Wise																			
Agricultural and Forest Related		4.20	7.49	102.63	48.43	2.68	123.36	84.63		3.27	35.98		14.79	112.29		23.82	38.58	21.70	25.30
Fishery Related				9.99	2.75		0.50	1.79					0.60	1.87					
Mining Related		0.50					0.70												
Manufacturing (Producing) Related		69.60	7.00	132.67	48.59	67.51	282.02	72.58	7.61	35.19	16.68		3.45	78.77	11.92	125.24	6.54	20.47	22.71
Construction	177.90	224.20	29.02	1187.84	156.85	35.01	112.67	506.30	19.80	101.11	5.57	4.43	61.34	374.52	45.41	358.44	214.27	265.59	65.63
Electricity, Gas and Water							39.95	1.60											10.49
Metal Products, Mach. & Ele. Eqp.		4.48	0.08	49.33	18.15		56.15	9.56		0.28			0.36			9.91	0.20	17.67	0.70
Tras., Com. and Public Utilities		7.17		557.44	199.73	56.33	25.16	518.62	2.96	191.13		68.54	2.90	360.53	62.77	243.08	85.22	254.84	39.64
Wholesaler & Retailer		25.32	11.23	599.41	102.51	31.58	677.63	100.29	25.61	86.42	70.82	4.50	8.99	399.11	86.82	106.05	34.07	80.88	18.31
Finance, Insurance and Real Estate		55.50	21.80		24.48	75.72	800.06	22.22	211.88	56.33		28.70		205.20	22.30	27.43	28.69	53.20	9.00
Hotel or Restaurant		2.23		91.54	4.37	20.00	96.84	28.63	0.24	4.00	1.56	2.50	1.56	87.25	50.00	47.43	7.00	27.37	17.03
Other Services		101.22	14.03	89.82	11.53	107.95	71.60	62.90	16.69	4.42	13.51	29.27	8.30	14.69	9.23	17.00	17.35	78.03	10.07
Consumption Loans	9.44	322.91	30.76	185.42	22.98	160.27	198.91	282.24	12.20	77.70	1.07	0.94	1.12	47.74	32.85	270.85	241.66	160.71	22.79
Local Government			1.37							1.30									
Others	303.26	365.28	30.92	962.38	167.11	129.51	1142.14	298.29	120.73	372.46	35.96	65.52	94.41	680.12	279.22	441.59	109.90	381.97	53.85
TOTAL sectorwise	490.60	1182.61	153.68	3968.47	807.48	686.57	3627.69	1989.65	417.73	933.61	181.15	204.38	197.81	2362.09	600.51	1670.84	783.48	1372.93	285.04

Product Wise																			
Term Loan	252.92	269.32		141.27	173.65	19.70	174.20	58.64	4.09	340.66	16.32	1.46	34.20	78.07		62.34	11.77		24.27
Overdraft								26.35											
Trust Receipt Loan / Import Loan																			
Demand & Other Working Capital Loan	16.77		38.97	815.38	205.47	318.20	2016.56	162.83	169.37	108.70	131.02	104.25		507.92	287.11	662.14	55.02		57.37
Res. Per. H. Loan (Up to Rs. 10 mil.)	54.38	156.67	14.64	990.33	81.64	35.01	333.68	463.94	16.74	100.09	5.57	2.39	63.45	374.52	33.91	336.81	162.40	199.98	47.61
Real Estate Loan	163.80	81.34	6.00	297.33	97.71	58.72	368.41	8.04	54.75	77.03		5.70		205.20	50.42	41.41	53.56	216.82	
Margin Nature Loan	0.02	225.90	26.58	0.25	147.67	147.67	381.78	260.74	0.40	50.76		22.51		6.73	77.13	257.41	203.19	151.33	0.40
Hire Purchase Loan	2.72	15.34	0.12	549.16	162.22	64.11	121.90	533.36	13.23	213.04	0.76	53.08	3.12	360.53	49.73	226.60	101.90	256.37	72.06
Deprived Sector Loan		31.46	7.33	125.24	23.27	23.99	135.99	111.01	0.30	34.32	10.80	15.00	6.31	88.75	22.30	50.24	30.33	71.98	10.32
Bills Purchased			3.80						2.60										
Other Product		402.58	56.26	1049.51	63.53	19.17	95.17	364.73	156.26	9.01	16.68		90.74	740.39	79.90	33.90	165.32	476.45	73.01
Total Product wise Loan	490.60	1182.61	153.68	3968.47	807.48	686.57	3627.69	1989.65	417.73	933.61	181.15	204.38	197.81	2362.09	600.51	1670.84	783.48	1372.93	285.04

Collateral Wise																			
Gold and Silver				56.36				11.30						19.63					4.15
Government Securities							17.64												
Non Governmental Securities			26.58			147.67		260.74	0.40	50.76					269.17	203.59			
Fixed Deposit Receipts	6.70	32.17	4.19	24.42	17.69	2.91	58.61	16.40	1.68	5.03	1.13	0.94	0.91	21.39	8.35	13.44	19.30	7.59	5.15
Own	6.70	32.17	4.19	24.42	17.69	2.91	58.61	16.40	1.68	5.03	1.13	0.94	0.91	21.39	8.35	13.44	19.30	7.59	5.15
Other Licences Institutions																			
Collateral of Properties	483.88	748.19	109.40	3887.68	789.80	512.16	3063.17	1670.89	414.13	844.52	180.02	166.87	196.80	2283.56	403.51	1319.29	534.71	1154.37	264.48
Fixed Assets	483.88	748.19	109.37	3887.68	789.80	512.16	3063.17	1670.89	414.13	844.52	180.02	166.87	196.80	2283.56	403.51	1319.29	534.71	1154.37	264.48
Current Assets			0.03																
Against security of Bill																			
Domestic Bills																			
Foreign Bills																			
Against Guarantee			9.70			23.84	28.86	30.33	1.37			15.00		30.79	77.13		25.89	53.56	11.26
Government Guarantee			0.30				4.85							2.35					
Institutional Guarantee			6.50			23.84	13.00	14.18	0.24			15.00					12.00	46.00	9.71
Personal Guarantee			2.90				15.86	11.30	1.13								13.84	7.56	0.99
Collective Guarantee														28.44			0.05		0.56
Int. Rtd. Foreign Bank's Guarantee																			
Other Guarantee															77.13				
Credit Card																			
Others	0.02	402.25	3.82				459.41		0.15	33.30		21.57	0.10	6.73	111.52	68.94		157.41	
Total	490.60	1182.61	153.68	3968.47	807.48	686.57	3627.69	1989.65	417.73	933.61	181.15	204.38	197.81	2362.09	600.51	1670.84	783.48	1372.93	285.04

Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% change		
	2012	2013	2014	2015	2015	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	2816.6	3801.3	4950.7	5698.8	5789.9	34.96	30.23	1.60
a. Paid-up Capital	1717.2	2234.0	2974.3	3522.4	3666.0	30.10	33.14	4.08
b. Statutory Reserves	288.3	383.5	523.1	737.1	749.3	33.02	36.38	1.65
c. Retained Earning	107.6	208.2	220.6	25.3	10.0	93.51	5.97	-60.58
d. Others Reserves	703.6	975.6	1232.7	1414.0	1364.7	38.66	26.35	-3.48
2 BORROWINGS	16586.4	20216.3	27897.3	32158.8	36002.4	21.88	37.99	11.95
a. NRB	198.4	210.3	526.4	423.2	105.9	6.01	150.31	-74.98
f. Others	16388.0	20006.0	27371.0	31735.6	35896.5	22.08	36.81	13.11
3 DEPOSITS	5235.2	7221.6	11001.2	13375.4	14156.5	37.94	52.34	5.84
4 BILLS PAYABLE			0.0	0.0	0.0			0.00
5 OTHER LIABILITIES	2502.9	3009.7	3777.5	4928.3	5270.6	20.25	25.51	6.95
a. Loan Loss Provision	505.5	694.0	829.4	953.1	1002.2	37.30	19.51	5.15
b. Interest Suspense a/c	410.0	446.9	475.0	544.0	547.9	9.01	6.28	0.71
c. Others	1587.5	1868.8	2473.1	3431.2	3720.5	17.72	32.34	8.43
6 RECONCILIATION A/c	2236.6	688.6	1088.2	1872.6	2196.2	-69.21	58.04	17.28
7 PROFIT & LOSS A/c	629.8	837.9	1473.7	1345.1	1838.8	33.04	75.89	36.71
Total	30007.5	35775.3	50188.7	59379.0	65254.5	19.22	40.29	9.89
Assets								
1 LIQUID FUNDS	5843.5	6322.8	7202.8	6042.2	6436.1	8.20	13.92	6.52
a. Cash Balance	44.2	42.8	39.2	73.1	63.7	-3.25	-8.21	-12.93
b. Bank Balance	3253.9	3561.6	3710.6	4003.1	4107.8	9.46	4.18	2.61
c. Money at Call	2545.4	2718.5	3452.9	1966.0	2264.7	6.80	27.02	15.19
2 INVESTMENT IN SECURITIES EX	128.7	116.2	116.2	116.2	116.2	-9.71	0.00	0.00
3 SHARE & OTHER INVESTMEN	2040.6	2963.6	2894.2	2265.4	2290.6	45.23	-2.34	1.11
4 LOANS & ADVANCES	17738.3	23401.7	35689.3	45753.3	50572.7	31.93	52.51	10.53
Institutional	6194.1	6740.3	9863.5	12560.7	13782.2	8.82	46.34	9.73
Individual	11544.2	16661.4	25825.8	33192.7	36790.4	44.33	55.00	10.84
5 FIXED ASSETS	340.2	444.6	624.4	701.9	734.5	30.67	40.46	4.65
6 OTHER ASSETS	1594.9	1685.8	2485.4	2639.6	3066.9	5.70	47.43	16.19
7 EXPENSES NOT WRITTEN OFF	0.7	9.8	9.4	2.8	2.7	1301.73	-4.02	-4.31
8 NON BANKING ASSETS	0.0	0.0	0.0	0.0	0.5	0.00	0.00	0.00
9 RECONCILIATION A/c	2234.8	699.6	1085.2	1843.9	2013.1	-68.70	55.12	9.18
10 PROFIT & LOSS A/c	85.8	131.2	81.8	13.7	21.2	52.88	-37.63	55.03
Total	30007.5	35775.4	50188.7	59379.0	65254.5	19.22	40.29	9.89
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	1515.05	1631.87	1967.84	1282.87	1687.95	7.71	20.59	31.58
2 COMMISSION/FEE EXPENSES	29.25	41.55	46.72	37.55	52.09	42.06	12.45	38.73
3 EMPLOYEE EXPENSES	951.61	1148.18	1464.44	1044.29	1340.78	20.66	27.54	28.39
4 OFFICE OPERATING EXPENSES	274.30	372.35	491.46	472.90	609.79	35.74	31.99	28.95
5 NON OPERATING EXPENSES	0.08	0.21	0.00	0.16	0.28	171.78	-100.00	74.98
6 PROVISION FOR RISK	169.29	174.20	188.17	165.22	238.16	2.90	8.02	44.15
7 LOAN WRITTEN OFF	0.00	0.89	0.44	0.00	0.00	0.00	-50.03	0.00
8 PROVISION FOR STAFF BONUS	53.64	76.99	102.53	62.23	82.55	43.52	33.17	32.66
9 PROVISION FOR INCOME TAX	162.12	232.91	302.38	194.92	257.90	43.67	29.82	32.31
10 NET PROFIT	589.89	807.06	1435.59	1333.80	1820.94	36.82	77.88	36.52
TOTAL EXPENSES	3745.22	4486.20	5999.57	4593.93	6090.45	19.78	33.73	32.58
Income								
1. INTEREST INCOME	3239.36	3898.75	5389.71	4186.79	5543.36	20.36	38.24	32.40
2. COMMISSION & DISCOUNT	22.77	28.23	130.84	102.64	139.39	23.99	363.49	35.80
3 OTHER OPERATING INCOME	323.81	379.13	304.84	236.53	327.18	17.08	-19.59	38.32
4 NON OPERATING INCOME	18.89	46.00	40.15	3.38	2.71	143.49	-12.71	-19.62
5 PROVISION FOR WRITTEN BACK	86.92	92.01	88.32	52.31	61.85	5.86	-4.01	18.24
6 RECOVERY FOR WRITE BACK	3.54	3.13	1.97	9.89	12.63	-11.72	-37.00	27.69
7 INCOME FOR EXTRA ORDINARY EXPENSES	0.71	0.00	0.05	0.00	0.00	-100.00	0.00	0.00
8 NET LOSS	49.22	38.96	43.68	2.40	3.32	-20.85	12.13	38.36
TOTAL INCOME	3745.22	4486.20	5999.57	4593.93	6090.45	19.78	33.73	32.58
Miscellaneous Information								
No. of Total Staffs	3143	3465	4405	5363	5650	10.24	27.13	5.35
No. of Total Branches	580	646	861	1015	1047	11.38	33.28	3.15
No. of Total Centers	36118	42612	59380	69520	73073	17.98	39.35	5.11
No. of Total Groups	198477	229126	292238	331032	291013	15.44	27.54	-12.09
No. of Total Passive Groups	7815	9543	9138	11290	11020	22.11	-4.25	-2.39
No. of Total Members	1058772	1252389	1612430	1809275	1478605	18.29	28.75	-18.28
No. of Total Passive Members	53388	64322	66441	62967	52846	20.48	3.29	-16.07
No. of Total Borrowers	794195	894671	1102132	1213861	1030650	12.65	23.19	-15.09
No. of Total Overdue Borrowers	35510	35637	30657	34270	32709	0.36	-13.97	-4.56
No. of Total Saving Members	793362	913173	1198487	1399673	1447812	15.10	31.24	3.44
Total Saving Amount (Rs million)	5492.12	7221.02	11000.65	13372.74	14226.46	31.48	52.34	6.38

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 Baniya Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Bank Ltd.	NIBL
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Nepal Bangladesh Bank Ltd.	NBB
9	Everest Bank Ltd.	EBL	10	Bank of Kathmandu Ltd.	BOK
11	Nepal Credit and Commerce Bank Ltd.	NCC	12	NIC ASIA Bank Ltd.	NIC
13	Lumbini Bank Ltd.	Lumbini	14	Machhapuchhre Bank Ltd.	MBL
15	Kumari Bank Ltd.	Kumari	16	Laxmi Bank Ltd.	Laxmi
17	Siddhartha Bank Ltd.	SBL	18	Agriculture Development Bank Ltd.	ADBNL
19	Global IME Bank Ltd.	Global	20	Citizens Bank International Ltd.	Citizens
21	Prime Commercial Bank Ltd.	Prime	22	Sunrise Bank Ltd.	Sunrise
23	Grand Bank Nepal Ltd.	Grand	24	NMB Bank Ltd.	NMB
25	Prabhu Bank Ltd.	PRABHU	26	Janata Bank Nepal Ltd.	Janata
27	Mega Bank Nepal Ltd.	Mega	28	Civil Bank Ltd.	Civil
29	Century Commercial Bank Ltd.	Century	30	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	Pashimanchal Development Bank Ltd.	PDBL
7	Sahayogi Bikas Bank Ltd.	Sahayogi	8	Karnali Bikash Bank Ltd.	Karnali
9	Triveni Bikas Bank Ltd.	Triveni	10	Suprim Development Bank Ltd.	Suprim
11	Bhrikuti Development Bank Ltd.	Bhrikuti	12	Shubhechchha Bikas Bank Ltd.	Suvekchha
13	Sangrila Development Bank Ltd.	Shangrila	14	Gorkha Development Bank (Nepal) Ltd.	Gurkha
15	Gandaki Development Bank Ltd.	Gandaki	16	Infrastructure Development Bank Ltd.	Infrastructure
17	Business Universal Development Bank Ltd.	Business	18	Biratlaxmi Bikas Bank Ltd.	Biratlaxmi
19	Excel Development Bank Ltd.	Excel	20	Western Development Bank Ltd.	Western
21	H&B Development Bank Ltd.	H & B	22	Arniko Development Bank Ltd.	Araniko
23	NDEP Development Bank Ltd.	NDEP	24	Clean Energy Development Bank Ltd.	CEDBL
25	Miteri Development Bank Ltd.	Miteri	26	Tinau Bikas Bank Ltd.	Tinau
27	Rising Development Bank Ltd.	Rising	28	Muktinath Bikas Bank Ltd.	Muktinath
29	Sewa Bikas Bank Ltd.	Sewa	30	Kankai Bikas Bank Ltd.	Kankai
31	Public Development Bank Ltd.	Public	32	Mahakali Bikas Bank Ltd.	Mahakali
33	Ace Development Bank Ltd.	Ace	34	Bhargab Bikas Bank Ltd.	Bhargav
35	Professional Diyalo Bikas Bank Ltd.	diyalo	36	Country Development Bank Ltd.	Country
37	Alpine Development Bank Ltd.	Alpine	38	Nilgiri Bikas Bank Ltd.	Nilgiri
39	Kasthamandap Development Bank Ltd.	Kasthamandap	40	Garima Bikas Bank Ltd.	Garima
41	City Development Bank Ltd.	City	42	Biswo Bikas Bank Ltd.	Bishow
43	Kabeli Bikas Bank Ltd.	Kabeli	44	Kamana Bikas Bank Ltd.	Kamana
45	Corporate Development Bank Ltd.	Corporate	46	Pathibhara Bikas Bank Ltd.	Pathibhara
47	Purnima Bikas Bank Ltd.	Purnima	48	Jyoti Bikas Bank Ltd.	Jyoti
49	Bagmati Development Bank Ltd.	Bagmati	50	Hamro Bikas Bank Ltd.	Hamro
51	Kakre Bihar Bikas Bank Ltd.	Kakre	52	Shine Resunga Development Bank Ltd.	Shine
53	Pacific Development Bank Ltd.	Pacific	54	Civic Development Bank Ltd.	Civic
55	International Development Bank Ltd.	IDBL	56	Kanchan Development Bank Ltd.	Kanchan
57	Matribhumi Bikas Bank Ltd.	Matribhumi	58	Bright Development Bank Ltd.	Bright
59	Innovative Development Bank Ltd.	Innovative	60	Jhimruk Bikas Bank Ltd.	Jhimruk
61	Metro Development Bank Ltd.	Metro	62	Vibor Bikas Bank Ltd.	Vibor
63	Gaumukhee Bikas Bank Ltd.	Gaumukhee	64	Raptibheri Bikas Bank Ltd.	Raptiveri
65	Tourism Development Bank Ltd.	Tourism	66	Mission Development Bank Ltd.	Mission
67	Mount Makalu Development Bank Ltd.	Mt. Makalu	68	Sindhu Bikas Bank Ltd.	Sindhu
69	Sahara Bikas Bank Ltd.	Sahara	70	Nepal Community Development Bank Ltd.	N.Community
71	Cosmos Development Bank Ltd.	Cosmos	72	Manasalu Bikash Bank Ltd.	Manaslu
73	Ekata Bikash Bank Ltd.	Ekata	74	Kalinchowk Development Bank Ltd.	Kalinchowk
75	Kailsh Bikash Bank Ltd.	Kailash	76	Salpa Bikash Bank Ltd.	Salpa
77	Saptakoshi Development Bank Ltd.	Saptakoshi	78	Sajha Bikash Bank Ltd.	Sajha
79	Apex Development Bank Ltd.	Apex	80	Green Development Bank Ltd.	Green
81	Reliable Development Bank Ltd.	Reliable			
C. Finance Companies					
1	Nepal Aawas Finance Ltd.	Nepal Aawas	2	Nepal Finance Ltd.	NFL
3	NIDC Capital Markets Ltd.	NIDC Capital	4	Narayani National Finance Ltd.	NNFL
5	Nepal Share Markets and Finance Ltd.	NSMFL	6	Peoples Finance Ltd.	Peoples
7	Kathmandu Finance Ltd.	KFL	8	Himalaya Finance Ltd.	Himalaya
9	Union Finance Ltd.	Union	10	Paschimanchal Finance Co.Ltd.	PFCL
11	Nepal Housing & Merchant Finance Ltd.	NHMFL	12	Goodwill Finance Ltd.	Goodwill
13	Siddhartha Finance Ltd.	SFL	14	Shree Investment & Finance Co. Ltd.	SIFCL
15	Lumbini Finance & Leasing Co. Ltd.	Lumbini	16	International Leasing & Finance Co. Ltd.	ILFCO
17	Mahalaxmi Finance Ltd.	Mahalaxmi	18	Lalitpur Finance Co. Ltd.	Lalitpur
19	United Finance Co. Ltd.	United FC	20	General Finance Ltd.	General
21	Progressive Finance Co. Ltd.	Progressive	22	Janaki Finance Co. Ltd.	Janaki
23	Pokhara Finance Ltd.	Pokhara	24	Central Finance Ltd.	Central
25	Premier Finance Co. Ltd.	Premier	26	Arun Finance Ltd.	Arun
27	Multipurpose Finance Co. Ltd	Multipurpose	28	Synergy Finance Ltd.	Synergy
29	Shrijana Finance Ltd.	Srijana	30	Om Finance Ltd.	Om

31	World Merchant Banking & Finance Ltd.	WMBFL	32	Capital Merchant Banking & Finance Co. Ltd.	CMBFCL
33	Crystal Finance Ltd.	Crystal	34	Guheshwori Merchant Banking & Finance Ltd.	Guheshwori
35	Patan Finance Co. Ltd.	Patan	36	Fewa Finance Ltd.	Fewa
37	Everest Finance Ltd.	Everest	38	Prudential Finance Company Ltd.	Prudential
39	ICFC Finance Ltd.	ICFC	40	Sagarmatha Merchant Banking and Finance Ltd.	Sagarmatha
41	Kuber Merchant Finance Ltd.	Kuber	42	Nepal Express Finance Ltd.	NEFL
43	Seti Finance Ltd.	Seti	44	Hama Merchant & Finance Ltd.	hama
45	Namaste Bitya Sanstha Ltd.	Namaste	46	Kaski Finance Ltd.	Kaski
47	Unique Financial Institution Ltd.	Unique	48	Manjushree Financial Institution Ltd.	Manjushree
49	Jebil's Finance Ltd.	Jebils	50	Reliance Lotus Finance Ltd.	Reliance
51	Bhaktapur Finance Ltd.				

D. Micro-credit Development Banks

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	Shawalamban 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	Clean Village Microfinance Bittiya Sanstha Ltd.	Clean Village
25	Forward Community Microfinance Bittiya Sanstha Ltd.	FORWARD	26	Reliable Microfinance Bittiya Sanstha Ltd.	Reliable
27	Mahuli Samudayik Laghubitta Bittiya Sanstha Ltd.	Mahuli	28	Suryodaya Laghubitta Bitya Sanstha Ltd.	Suryodaya
29	Mero Microfinance Bittiya Sanatha Ltd.	Mero	30	Samata Microfinance Bittiya Sanatha Ltd.	Samata
31	RSDC Laghubitta Bitya Sanstha Ltd.	RSDC	32	Samudayik Laghubitta Bitya Sanstha Ltd.	Samudayik
33	National Microfinance Bittiya Sanstha Ltd.	National	34	Nepal Sewa Laghubitta Bitya Sanstha Ltd.	Sewa MF
35	Unnati Microfinance Bittiya Sanstha Ltd.	Unnati			

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

S.No.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	Mechi	Jhapa	57	26	7	90	850557	9451
2		Ilam	12	2	0	14	297776	21270
3		Panchthar	8	1	1	10	193927	19393
4		Taplejung	5	1	0	6	128801	21467
Total			82	30	8	120	1471061	12259
5	Koshi	Sunsari	59	19	7	85	812728	9562
6		Morang	62	34	6	102	1008253	9885
7		Dhankuta	8	5	0	13	166243	12788
8		Terhathum	6	2	1	9	101558	11284
9		Sankhuwasabha	10	3	0	13	158209	12170
10		Bhojpur	8	1	0	9	174467	19385
Total			153	64	14	231	2421458	10483
11	Sagarmatha	Saptari	18	1	2	21	663442	31592
12		Udayapur	13	2	1	16	330573	20661
13		Siraha	26	1	0	27	659885	24440
14		Khotang	5	2	0	7	196585	28084
15		Okhaldhunga	4	1	0	5	149450	29890
16		Solukhumbu	6	2	1	9	105003	11667
Total			72	9	4	85	2104939	24764
17	Janakpur	Sarlahi	16	9	1	26	811109	31196
18		Dhanusha	32	5	1	38	784182	20636
19		Mahottari	12	3	2	17	655075	38534
20		Dolakha	11	8	0	19	187173	9851
21		Ramechhap	6	3	0	9	205050	22783
22		Sindhuli	6	6	0	12	301575	25131
Total			83	34	4	121	2944164	24332
23	Narayani	Bara	23	5	2	30	734115	24471
24		Rautahat	13	5	0	18	737948	40997
25		Parsa	42	15	3	60	638542	10642
26		Chitawan	63	64	12	139	618525	4450
27		Makawanpur	24	15	5	44	434576	9877
Total			165	104	22	291	3163706	10872
28	Bagmati	Kathmandu	370	83	81	534	1904883	3567
29		Bhaktapur	35	10	6	51	325900	6390
30		Lalitpur	84	12	14	110	502379	4567
31		Rasuwa	8	0	1	9	43959	4884
32		Dhading	22	7	2	31	342597	11052
33		Sindhupalchok	20	9	1	30	290541	9685
34		Kavre	23	23	5	51	389312	7634
35		Nuwakot	9	6	0	15	281285	18752
Total			571	150	110	831	4080856	4911
36	Gandaki	Lamjung	10	9	3	22	169430	7701
37		Tanahu	18	20	4	42	331341	7889
38		Gorkha	13	9	0	22	264004	12000
39		Manang	2	1	0	3	6482	2161
40		Syangja	11	19	2	32	277901	8684
41		Kaski	57	72	24	153	523099	3419
Total			111	130	33	274	1572257	5738
42	Lumbini	Gulmi	8	9	1	18	273222	15179
43		Nawalparasi	23	32	6	61	671842	11014
44		Palpa	11	10	1	22	257704	11714
45		Arghakhanchi	9	4	0	13	199633	15356
46		Rupandehi	73	78	17	168	941789	5606
47		Kapilbastu	12	14	4	30	604088	20136
Total			136	147	29	312	2948277	9450

48	Dhawalagiri	Baglung	19	9	0	28	273994	9786
49		Parbat	6	10	1	17	147514	8677
50		Mustang	5	1	1	7	12867	1838
51		Myagdi	9	7	2	18	113042	6280
Total			39	27	4	70	547418	7820
52	Rapti	Rolpa	6	0	0	6	229254	38209
53		Dang	33	23	5	61	584511	9582
54		Rukum	6	1	0	7	215482	30783
55		Salyan	7	0	0	7	252563	36080
56		Pyuthan	4	12	0	16	233165	14573
Total			56	36	5	97	1514974	15618
57	Karnali	Jumla	5	0	0	5	114343	22869
58		Mugu	2	0	0	2	58180	29090
59		Humla	3	0	0	3	53500	17833
60		Kalikot	2	0	0	2	144402	72201
61		Dolpa	3	0	0	3	38579	12860
Total			15	0	0	15	409004	27267
62	Bheri	Dailekh	8	0	0	8	273763	34220
63		Surkhet	14	7	0	21	373036	17764
64		Jajarkot	3	1	0	4	180347	45087
65		Bardiya	11	9	0	20	444559	22228
66		Banke	43	21	4	68	529303	7784
Total			79	38	4	121	1801008	14884
67	Seti	Bajhang	3	0	0	3	204137	68046
68		Doti	6	1	0	7	212870	30410
69		Bajura	2	0	0	2	141768	70884
70		Kailali	41	12	2	55	832746	15141
71		Achham	4	2	0	6	267694	44616
Total			56	15	2	73	1659214	22729
72	Mahakali	Darchula	4	0	0	4	137137	34284
73		Baitadi	5	1	0	6	256368	42728
74		Dadeldhura	6	2	0	8	147625	18453
75		Kanchanpur	23	10	0	33	477231	14462
Total			38	13	0	51	1018361	19968
Total of Class "A", "B" and "C"			1656	797	239	2692	27656698	10274

Bank/BFI Class	A	B	C [#]	D	Total
No. of BFIs	30	81	52	35	198
No. of Branches	1656	797	239	1047	3739
Population per Branch [*]					7397
Region/BFI Class	A	B	C	Total	
Eastern	307	103	26	436	
Central	819	288	136	1243	
Western	286	304	66	656	
Mid-western	150	74	9	233	
Far-western	94	28	2	124	
Total	1656	797	239	2692	

* Population 27,656,698 calculated on yearly basis based on five yearly population projection
Source :<http://cbs.gov.np/wp-content/uploads/2014/10/PopulationProjection2011-2031.pdf>
Samjhana Finance Ltd. is in the process of liquidation