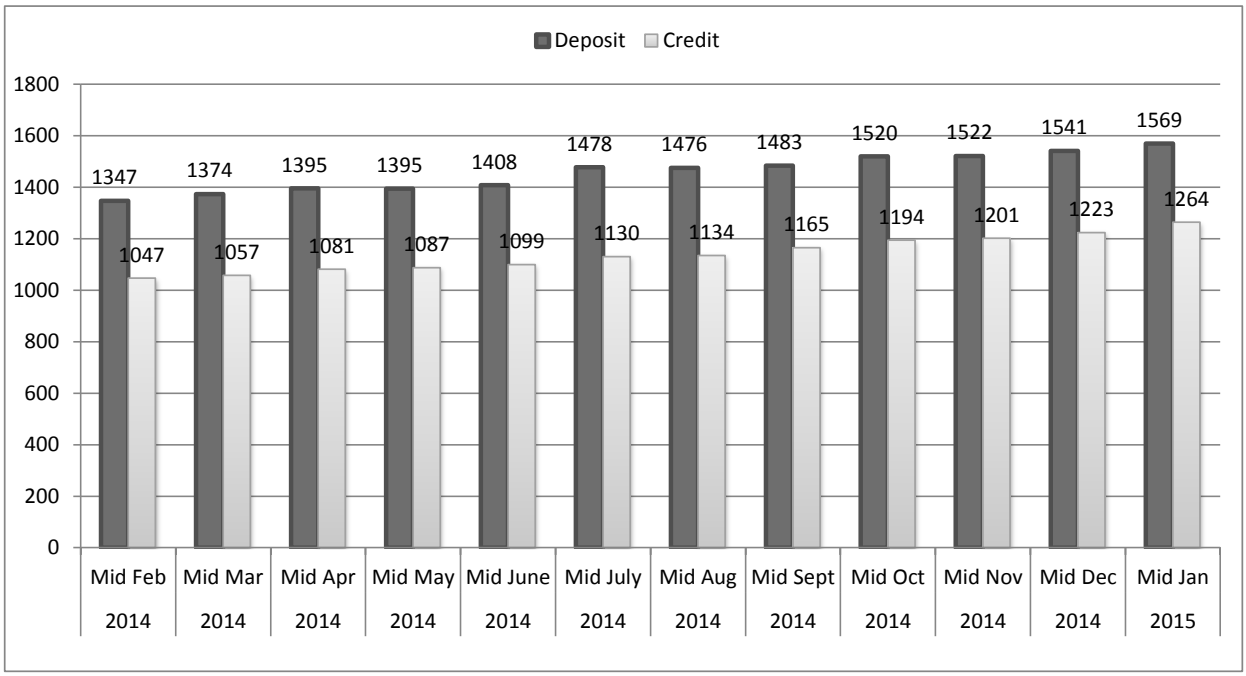
BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Statistics Division

2071 Pus

Mid-Jan, 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	50	35	196
Total Number of BFIs in Operation	30	81	51	35	197

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 List of Bank & Financial Institutions.

7 Capital of commercial banks is as on 2014 mid December (2071 Mangshir)

Major Financial Indicators

as on Pus End, 2071

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	66.98	10.51	3.88	81.37
2	Total Credit/GDP	53.38	8.75	3.41	65.53
3	Total Credit/ Total Deposit	79.69	83.23	87.72	80.53
4	Lcy Credit/Lcy Deposit & Core Capital	76.72	72.73	76.48	76.14
5	Fixed Deposit/Total Deposit	30.64	27.31	45.04	30.90
6	Saving Deposit/Total Deposit	38.82	52.37	45.19	40.87
7	Current Deposit/Total Deposit	9.09	1.91	0.15	7.73
8	NPL/ Total Loan	2.80	4.01	14.90	3.59
9	Total LLP/Total Loan	3.34	4.07	15.56	4.07
10	Deprived SectorLoan/Total Loan	4.87	5.80	4.49	4.97
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	12.30	17.05	24.83	13.51
2	Investment in Gov. Security/Total Deposit	12.33	1.48	3.20	10.49
3	Total Liquid Assets/Total Deposit	26.53	34.81	38.27	28.16
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.69	14.57	13.24	10.52
2	Total Capital/RWA	11.30	15.40	13.96	11.98
D. Other Information					
1	No. of Branches	1638	829	239	2706
2	No. of ATM	1433	224	30	1687
3	No. of Debit Card	3738713	342955	23740	4105408
4	No. of Credit Card	53042	0	0	53042
5	No. of Deposit Accounts	10621935	2752375	610158	13984468
6	No.of Loan	681467	271861	50195	1003523
1	**Wt. Avg Interest on Deposit**	**3.75**			
	(a) Saving	2.92			
	(b) Fixed	6.03			
	(c) Call	3.71			
2	**Wt. Avg Interest on Credit**	**9.74**			

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-Dec	Mid-Jan	% Change		
		2012	2013	2014	2014	2015			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	115162.99	131724.33	145861.43	165568.39	164674.50	14.38	10.73	-0.54
	a. Paid-up Capital	104303.78	119506.94	128985.27	134852.78	137719.45	14.58	7.93	2.13
	b. Statutory Reserves	22068.14	26038.22	32722.08	34738.31	36138.19	17.99	25.67	4.03
	c. Retained Earning	-24321.75	-22344.20	-27214.24	-17591.53	-21771.86	-8.13	21.80	23.76
	d. Others Reserves	13112.82	8523.37	11368.33	13568.83	12588.72	-35.00	33.38	-7.22
2	**BORROWINGS**	17805.91	26999.28	18202.84	23880.30	28212.52	51.63	-32.58	18.14
	a. NRB	4286.68	2884.28	2010.04	1091.26	2111.61	-32.72	-30.31	93.50
	b. "A"Class Licensed Institution	3297.01	10466.63	5182.01	10305.35	13895.89	217.46	-50.49	34.84
	c. Foreign Banks and Fin. Ins.	2507.93	2954.26	4.12	32.88	0.00	17.80	-99.86	-100.00
	d. Other Financial Ins.	781.08	2438.25	1306.53	2000.66	1354.89	212.16	-46.42	-32.28
	e. Bonds and Securities	6933.22	8255.86	9700.14	10450.14	10850.14	19.08	17.49	3.83
3	**DEPOSITS**	1071394.11	1250061.98	1477832.61	1541076.73	1569233.73	16.68	18.22	1.83
	a. Current	95993.06	111686.53	129108.41	120351.16	121366.76	16.35	15.60	0.84
	b. Savings	400723.15	471215.43	587593.46	626137.47	641385.46	17.59	24.70	2.44
	c. Fixed	372137.55	423478.43	453408.61	470886.29	484840.28	13.80	7.07	2.96
	d. Call Deposits	187998.54	225704.81	285024.29	299909.36	298618.49	20.06	26.28	-0.43
	e. Others	14541.81	17976.78	22697.85	23792.46	23022.74	23.62	26.26	-3.24
4	**Bills Payable**	1626.36	1561.63	1553.13	2809.18	2119.32	-3.98	-0.54	-24.56
5	**Other Liabilities**	123660.25	140770.30	169227.44	194837.80	184644.49	13.84	20.22	-5.23
	1. Loan Loss Provision	33873.99	42223.77	48932.49	52427.68	51436.15	24.65	15.89	-1.89
	2. Interest Suspense a/c	26056.17	27920.72	30453.76	40134.45	33469.99	7.16	9.07	-16.61
	3. Others	63730.08	70625.81	89841.19	102275.67	99738.36	10.82	27.21	-2.48
6	**Reconcillation A/c**	1537.81	7290.04	2869.47	14143.31	4650.02	374.05	-60.64	-67.12
7	**Profit & Loss A/c**	19776.52	26544.74	31566.75	9528.52	19522.74	34.22	18.92	104.89
	TOTAL	**1350963.95**	**1584952.29**	**1847113.68**	**1951844.23**	**1973057.32**	17.32	16.54	1.09
	Assets								
1	**LIQUID FUNDS**	236056.86	259224.93	319196.62	286734.74	277304.82	9.81	23.14	-3.29
	a. Cash Balance	31020.07	35728.20	41862.07	38202.40	36552.63	15.18	17.17	-4.32
	Nepalese Notes & Coins	30353.28	34876.14	41073.72	36506.65	35172.38	14.90	17.77	-3.65
	Foreign Currency	666.79	852.06	788.35	1695.75	1380.25	27.79	-7.48	-18.61
	b. Bank Balance	164605.21	173856.67	220546.60	183659.92	175483.76	5.62	26.86	-4.45
	1. In Nepal Rastra Bank	120457.25	130802.82	162286.93	117967.40	104709.25	8.59	24.07	-11.24
	2. "A"Class Licensed Institution	26284.33	23269.10	34656.48	35999.74	34913.52	-11.47	48.94	-3.02
	3. Other Financial Ins.	7649.81	5673.35	5302.85	6408.79	6365.56	-25.84	-6.53	-0.67
	4. In Foreign banks	10213.81	14111.40	18300.33	23283.99	29495.42	38.16	29.68	26.68
	c. Money at Call	40431.58	49640.06	56787.95	64872.42	65268.43	22.78	14.40	0.61
2	**INVESTMENTS**	137304.43	151339.99	162544.89	174314.68	176360.08	10.22	7.40	1.17
	a. Govt.Securities	133251.15	149700.83	160867.12	164490.51	164625.41	12.34	7.46	0.08
	b Others	4053.28	1639.16	1677.78	9824.17	11734.67	-59.56	2.36	19.45
3	**SHARE & OTHER INVESTMENT**	52851.08	66725.48	72656.22	78111.59	79140.24	26.25	8.89	1.32
4	**LOANS & ADVANCES**	779560.90	945698.45	1119260.81	1208745.94	1248088.55	21.31	18.35	3.25
	a. Private Sector	741145.02	915010.01	1084965.27	1174563.86	1211851.61	23.46	18.57	3.17
	b. Financial Institutions	31389.29	21910.20	26247.72	27197.48	26774.54	-30.20	19.80	-1.56
	c. Government Organizations	7026.59	8778.24	8047.82	6984.61	9462.40	24.93	-8.32	35.48
5	**BILLS PURCHASED**	9634.19	9007.88	9805.60	13603.33	14642.57	-6.50	8.86	7.64
6	**LOANS AGT. COLLECTED BILLS**	645.89	1015.49	737.25	914.79	1001.32	57.22	-27.40	9.46
7	**FIXED ASSETS**	27146.40	28916.79	30477.72	31096.24	31184.36	6.52	5.40	0.28
8	**OTHER ASSETS**	93318.34	104448.21	123962.34	142814.62	132060.67	11.93	18.68	-7.53
	a. Accrued Interests	27621.76	30638.63	32041.34	44367.04	34611.25	10.92	4.58	-21.99
	b. Others	65696.59	73809.58	91920.99	98447.58	97449.42	12.35	24.54	-1.01
9	**Expenses not Written off**	586.90	622.02	491.99	913.34	458.31	5.98	-20.90	-49.82
10	**Non Banking Assets**	2225.09	3731.30	4756.96	5416.73	5595.85	67.69	27.49	3.31
11	**Reconcillation Account**	8638.94	10394.09	-1032.54	6851.02	5924.18	20.32	-109.93	-13.53
12	**Profit & Loss A/c**	2994.86	3827.69	4255.78	2327.20	1296.38	27.81	11.18	-44.29
	TOTAL	**1350963.88**	**1584952.31**	**1847113.65**	**1951844.22**	**1973057.34**	17.32	16.54	1.09

Statement of Assets and Liabilities of Commercial Banks

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
		2012	2013	2014	2014	2015			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	77142.57	94660.68	108212.91	124956.18	123981.84	22.71	14.32	-0.78
	a. Paid-up Capital	65983.34	79652.07	87454.02	93162.33	95569.55	20.72	9.80	2.58
	b. Statutory Reserves	18708.72	21995.65	27696.23	28958.96	30106.66	17.57	25.92	3.96
	c. Retained Earning	-19595.10	-14452.96	-16561.92	-8528.18	-12115.36	-26.24	14.59	42.06
	d. Others Reserves	12045.61	7465.92	9624.58	11363.07	10420.99	-38.02	28.91	-8.29
2	**BORROWINGS**	15507.22	22792.86	15228.20	18606.77	22199.38	46.98	-33.19	19.31
	a. NRB	4286.68	2314.28	2010.04	1053.36	2073.71	-46.01	-13.15	96.87
	b. "A"Class Licensed Institution	1970.74	7368.77	2601.47	5399.50	8230.09	273.91	-64.70	52.42
	c. Foreign Banks and Fin. Ins.	2175.84	2954.26	4.12	32.88	0.00	35.78	-99.86	-100.00
	d. Other Financial Ins.	146.18	1905.41	912.42	1670.89	1045.44	1203.46	-52.11	-37.43
	e. Bonds and Securities	6927.77	8250.14	9700.14	10450.14	10850.14	19.09	17.58	3.83
3	**DEPOSITS**	867978.25	1020830.77	1204463.40	1271327.20	1291660.89	17.61	17.99	1.60
	a. Current	93304.43	108656.63	125065.83	116942.33	117384.62	16.45	15.10	0.38
	b. Savings	304786.78	358546.88	450524.99	490728.90	501406.99	17.64	25.65	2.18
	c. Fixed	298835.74	345412.03	365048.50	383107.48	395766.68	15.59	5.68	3.30
	d. Call Deposits	161784.11	196045.33	247429.62	263520.34	260904.06	21.18	26.21	-0.99
	e. Others	9267.20	12169.90	16394.45	17028.14	16198.54	31.32	34.71	-4.87
4	**Bills Payable**	1599.38	1549.62	1513.82	2760.59	2087.02	-3.11	-2.31	-24.40
5	**Other Liabilities**	92665.24	104427.07	127781.31	150313.66	144007.40	12.69	22.36	-4.20
	1. Loan Loss Provision	22093.98	25582.29	31622.89	34614.20	34345.92	15.79	23.61	-0.78
	2. Interest Suspense a/c	19491.92	20628.97	21397.75	28374.85	23348.75	5.83	3.73	-17.71
	3. Others	51079.35	58215.80	74760.68	87324.61	86312.73	13.97	28.42	-1.16
6	**Reconcillation A/c**	-3672.89	1927.71	-2495.70	8744.71	-103.54	-152.48	-229.46	-101.18
7	**Profit & Loss A/c**	15876.84	21060.43	23141.71	7504.60	15465.94	32.65	9.88	106.09
	TOTAL	1067096.61	1267249.14	1477845.65	1584213.72	1599298.92	18.76	16.62	0.95
	Assets								
1	**LIQUID FUNDS**	161785.49	185758.20	226401.82	196056.23	183491.30	14.82	21.88	-6.41
	a. Cash Balance	26026.91	29908.23	34628.53	31602.86	30215.46	14.91	15.78	-4.39
	Nepalese Notes & Coins	25398.02	29107.29	33928.61	29980.06	28919.66	14.60	16.56	-3.54
	Foreign Currency	628.90	800.94	699.91	1622.80	1295.80	27.36	-12.61	-20.15
	b. Bank Balance	127706.17	140521.89	177300.62	138057.84	128666.27	10.04	26.17	-6.80
	1. In Nepal Rastra Bank	110572.60	120642.29	149910.91	104997.08	91429.99	9.11	24.26	-12.92
	2. "A"Class Licensed Institution	6784.54	5753.34	9153.13	9910.74	7770.29	-15.20	59.09	-21.60
	3. Other Financial Ins.	187.69	160.35	18.78	20.67	131.77	-14.57	-88.29	537.63
	4. In Foreign banks	10161.35	13965.91	18217.79	23129.36	29334.22	37.44	30.44	26.83
	c. Money at Call	8052.41	15328.08	14472.67	26395.53	24609.56	90.35	-5.58	-6.77
2	**INVESTMENTS**	131017.87	146469.06	156830.54	168687.59	170874.41	11.79	7.07	1.30
	a. Govt.Securities	127213.05	144855.42	155190.33	158900.97	159227.29	13.87	7.13	0.21
	b Others	3804.83	1613.63	1640.22	9786.61	11647.11	-57.59	1.65	19.01
3	**SHARE & OTHER INVESTMENT**	50254.78	63457.22	69534.76	74582.47	75535.45	26.27	9.58	1.28
4	**LOANS & ADVANCES**	612322.64	748753.66	891629.91	979122.80	1013720.22	22.28	19.08	3.53
	a. Private Sector	577113.21	723355.09	860588.35	949258.83	982281.85	25.34	18.97	3.48
	b. Financial Institutions	28302.71	16673.89	23050.77	22945.15	24222.47	-41.09	38.24	5.57
	c. Government Organizations	6906.71	8724.68	7990.78	6918.82	7215.90	26.32	-8.41	4.29
5	**BILLS PURCHASED**	9606.97	7438.39	9794.86	13592.73	14625.44	-22.57	31.68	7.60
6	**LOANS AGT. COLLECTED BILLS**	645.89	1015.49	737.25	914.79	1001.32	57.22	-27.40	9.46
7	**FIXED ASSETS**	19818.66	21164.90	22600.03	23702.35	23724.34	6.79	6.78	0.09
8	**OTHER ASSETS**	76147.88	85601.07	102400.91	121560.26	111997.57	12.41	19.63	-7.87
	a. Accrued Interests	20790.32	23015.22	22763.51	32421.47	24374.38	10.70	-1.09	-24.82
	b. Others	55357.56	62585.85	79637.40	89138.79	87623.20	13.06	27.25	-1.70
9	**Expenses not Written off**	447.80	475.18	398.44	828.93	378.61	6.11	-16.15	-54.33
10	**Non Banking Assets**	1638.51	2037.98	2046.79	2708.85	2510.78	24.38	0.43	-7.31
11	**Reconcillation Account**	3410.11	4988.80	-6377.24	1548.93	1156.21	46.29	-227.83	-25.35
12	**Profit & Loss A/c**	0.00	89.21	1847.55	907.79	283.28	0.00	1971.02	-68.79
	TOTAL	**1067096.59**	**1267249.16**	**1477845.62**	**1584213.71**	**1599298.93**	18.76	16.62	0.95

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
		2012	2013	2014	2014	2015			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	22702.17	25094.11	27683.64	29328.93	29378.95	10.54	10.32	0.17
	a. Paid-up Capital	21224.20	23568.92	25606.53	25632.36	25909.94	11.05	8.65	1.08
	b. Statutory Reserves	1555.69	2105.95	2706.17	3230.79	3432.23	35.37	28.50	6.23
	c. Retained Earning	-764.13	-1106.59	-1481.47	-800.39	-1190.94	44.82	33.88	48.79
	d. Others Reserves	686.41	525.84	852.40	1266.17	1227.72	-23.39	62.10	-3.04
2	**BORROWINGS**	1193.00	2753.56	2408.48	4079.77	4319.45	130.81	-12.53	5.87
	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	3750.00	4010.00	152.65	22.45	6.93
	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	329.77	309.45	160.73	-26.04	-6.16
	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	196484.87	202680.05	25.88	24.76	3.15
	a. Current	2657.06	2944.14	3964.21	3354.91	3871.73	10.80	34.65	15.40
	b. Savings	60924.67	83215.90	105094.40	102960.49	106135.58	36.59	26.29	3.08
	c. Fixed	37454.34	45134.34	53998.41	54204.59	55341.84	20.50	19.64	2.10
	d. Call Deposits	25427.81	28491.56	36345.53	35331.28	36573.98	12.05	27.57	3.52
	e. Others	836.23	463.70	530.25	633.58	756.92	-44.55	14.35	19.47
4	**Bills Payable**	18.91	8.37	32.71	48.33	20.03	-55.72	290.66	-58.56
5	**Other Liabilities**	13437.99	16778.07	20116.85	21826.18	18922.67	24.86	19.90	-13.30
	1. Loan Loss Provision	4781.47	5847.74	6860.14	7110.98	6867.15	22.30	17.31	-3.43
	2. Interest Suspense a/c	3068.90	2594.60	3117.96	4898.37	3635.64	-15.46	20.17	-25.78
	3. Others	5587.62	8335.74	10138.76	9816.84	8419.88	49.18	21.63	-14.23
6	**Reconcillation A/c**	3894.17	3374.90	3671.63	3119.56	3069.51	-13.33	8.79	-1.60
7	**Profit & Loss A/c**	2347.45	3251.27	5079.57	1462.48	2881.81	38.50	56.23	97.05
	TOTAL	170893.79	211509.94	258925.69	256350.12	261272.46	23.77	22.42	1.92
	Assets								
1	**LIQUID FUNDS**	47387.40	52289.75	68931.29	66058.57	67552.33	10.35	31.83	2.26
	a. Cash Balance	3646.17	4833.15	6139.82	5628.21	5361.21	32.55	27.04	-4.74
	Nepalese Notes & Coins	3609.10	4782.29	6051.74	5555.42	5276.87	32.51	26.54	-5.01
	Foreign Currency	37.08	50.85	88.07	72.79	84.35	37.16	73.18	15.89
	b. Bank Balance	20316.68	19565.36	27923.34	29395.69	29200.29	-3.70	42.72	-0.66
	1. In Nepal Rastra Bank	5968.59	7457.99	9163.59	10142.10	10158.27	24.95	22.87	0.16
	2. "A"Class Licensed Institution	10461.52	9507.63	15810.29	16069.07	15725.62	-9.12	66.29	-2.14
	3. Other Financial Ins.	3834.11	2454.26	2866.92	3029.90	3155.20	-35.99	16.81	4.14
	4. In Foreign banks	52.46	145.49	82.54	154.63	161.21	177.33	-43.27	4.25
	c. Money at Call	23424.55	27891.24	34868.13	31034.67	32990.82	19.07	25.01	6.30
2	**INVESTMENTS**	3728.21	3118.77	3230.11	3154.14	3048.09	-16.35	3.57	-3.36
	a. Govt.Securities	3701.16	3118.24	3229.98	3154.02	2997.97	-15.75	3.58	-4.95
	b Others	27.05	0.54	0.12	0.12	50.12	-98.02	-76.93	40420.37
3	**SHARE & OTHER INVESTMENT**	1626.01	2124.29	1564.99	1912.95	1988.55	30.64	-26.33	3.95
4	**LOANS & ADVANCES**	100611.07	131168.99	161799.22	164162.58	168675.78	30.37	23.35	2.75
	a. Private Sector	99510.91	126319.47	160516.87	162592.64	164864.09	26.94	27.07	1.40
	b. Financial Institutions	1022.55	4809.98	1246.52	1525.01	1606.43	370.39	-74.08	5.34
	c. Government Organizations	77.61	39.54	35.83	44.94	2205.27	-49.06	-9.38	4807.38
5	**BILLS PURCHASED**	10.73	1562.24	4.34	4.20	10.73	14461.57	-99.72	155.38
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	4861.38	4936.00	21.55	10.82	1.53
8	**OTHER ASSETS**	8164.94	10596.49	11379.64	10858.07	9941.24	29.78	7.39	-8.44
	a. Accrued Interests	3247.83	2815.95	3316.39	5029.06	3764.92	-13.30	17.77	-25.14
	b. Others	4917.11	7780.55	8063.25	5829.01	6176.32	58.23	3.63	5.96
9	**Expenses not Written off**	68.87	71.58	43.37	35.64	32.86	3.94	-39.41	-7.82
10	**Non Banking Assets**	275.99	940.33	1539.64	1590.13	1542.23	240.71	63.73	-3.01
11	**Reconcillation Account**	3917.20	3375.86	3645.30	3030.44	3088.93	-13.82	7.98	1.93
12	**Profit & Loss A/c**	1198.79	1515.77	1528.41	682.02	455.74	26.44	0.83	-33.18
	TOTAL	**170893.70**	**211509.94**	**258925.69**	**256350.12**	**261272.46**	23.77	22.42	1.92

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
		2012	2013	2014	2014	2015			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	15318.24	11969.53	9964.89	11283.28	11313.72	-21.86	-16.75	0.27
	a. Paid-up Capital	17096.24	16285.95	15924.71	16058.09	16239.96	-4.74	-2.22	1.13
	b. Statutory Reserves	1803.73	1936.62	2319.67	2548.55	2599.30	7.37	19.78	1.99
	c. Retained Earning	-3962.52	-6784.65	-9170.85	-8262.95	-8465.56	71.22	35.17	2.45
	d. Others Reserves	380.79	531.61	891.35	939.59	940.01	39.61	67.67	0.05
2	**BORROWINGS**	1105.70	1452.87	566.16	1193.75	1693.70	31.40	-61.03	41.88
	a. NRB	0.00	0.00	0.00	37.90	37.90	0.00	0.00	0.00
	b. "A"Class Licensed Institution	675.16	1452.87	566.16	1155.85	1655.80	115.19	-61.03	43.25
	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	73264.66	74892.79	-9.37	6.46	2.22
	a. Current	31.57	85.76	78.38	53.91	110.41	171.62	-8.61	104.79
	b. Savings	35011.70	29452.65	31974.07	32448.07	33842.89	-15.88	8.56	4.30
	c. Fixed	35847.48	32932.05	34361.69	33574.21	33731.76	-8.13	4.34	0.47
	d. Call Deposits	786.61	1167.92	1249.13	1057.73	1140.45	48.47	6.95	7.82
	e. Others	4438.39	5343.18	5773.15	6130.73	6067.28	20.39	8.05	-1.04
4	**Bills Payable**	8.07	3.63	6.60	0.26	12.28	-55.00	81.73	4547.30
5	**Other Liabilities**	17557.02	19565.16	21329.27	22697.95	21714.42	11.44	9.02	-4.33
	1. Loan Loss Provision	6998.55	10793.74	10449.46	10702.50	10223.07	54.23	-3.19	-4.48
	2. Interest Suspense a/c	3495.35	4697.16	5938.05	6861.23	6485.59	34.38	26.42	-5.47
	3. Others	7063.11	4074.26	4941.75	5134.22	5005.76	-42.32	21.29	-2.50
6	**Reconcillation A/c**	1316.54	1987.43	1693.55	2279.04	1684.05	50.96	-14.79	-26.11
7	**Profit & Loss A/c**	1552.23	2233.04	3345.47	561.45	1174.99	43.86	49.82	109.28
	TOTAL	112973.55	106193.21	110342.35	111280.39	112485.95	-6.00	3.91	1.08
	Assets								
1	**LIQUID FUNDS**	26883.96	21176.97	23863.52	24619.94	26261.19	-21.23	12.69	6.67
	a. Cash Balance	1346.98	986.82	1093.73	971.33	975.96	-26.74	10.83	0.48
	Nepalese Notes & Coins	1346.17	986.56	1093.36	971.16	975.86	-26.71	10.83	0.48
	Foreign Currency	0.82	0.26	0.37	0.17	0.10	-67.84	39.63	-41.15
	b. Bank Balance	16582.35	13769.41	15322.64	16206.39	17617.19	-16.96	11.28	8.71
	1. In Nepal Rastra Bank	3916.06	2702.54	3212.44	2828.22	3120.99	-30.99	18.87	10.35
	2. "A"Class Licensed Institution	9038.28	8008.13	9693.05	10019.94	11417.61	-11.40	21.04	13.95
	3. Other Financial Ins.	3628.01	3058.74	2417.15	3358.23	3078.59	-15.69	-20.98	-8.33
	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	7442.21	7668.05	-28.30	15.99	3.03
2	**INVESTMENTS**	2558.35	1752.16	2484.24	2472.95	2437.58	-31.51	41.78	-1.43
	a. Govt.Securities	2336.94	1727.17	2446.81	2435.52	2400.14	-26.09	41.67	-1.45
	b Others	221.41	24.99	37.44	37.44	37.44	-88.72	49.83	0.00
3	**SHARE & OTHER INVESTMENT**	970.29	1143.97	1556.47	1616.17	1616.24	17.90	36.06	0.00
4	**LOANS & ADVANCES**	66627.19	65775.79	65831.69	65460.57	65692.54	-1.28	0.08	0.35
	a. Private Sector	64520.90	65335.45	63860.05	62712.39	64705.66	1.26	-2.26	3.18
	b. Financial Institutions	2064.03	426.32	1950.43	2727.33	945.65	-79.35	357.50	-65.33
	c. Government Organizations	42.26	14.02	21.21	20.85	41.23	-66.82	51.22	97.75
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	2532.52	2524.02	-12.19	-12.90	-0.34
8	**OTHER ASSETS**	9005.53	8250.65	10181.79	10396.29	10121.86	-8.38	23.41	-2.64
	a. Accrued Interests	3583.61	4807.46	5961.44	6916.51	6471.95	34.15	24.00	-6.43
	b. Others	5421.92	3443.18	4220.34	3479.78	3649.91	-36.50	22.57	4.89
9	**Expenses not Written off**	70.23	75.26	50.19	48.77	46.85	7.16	-33.32	-3.93
10	**Non Banking Assets**	310.59	752.98	1170.53	1117.74	1542.84	142.43	55.45	38.03
11	**Reconcillation Account**	1311.63	2029.43	1699.39	2271.66	1679.05	54.73	-16.26	-26.09
12	**Profit & Loss A/c**	1796.07	2222.71	879.82	737.39	557.36	23.75	-60.42	-24.41
	TOTAL	**112973.60**	**106193.21**	**110342.35**	**111280.39**	**112485.95**	-6.00	3.91	1.08

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

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2012	2013	2014	2014	2015			
	1	2	3	4	5	2/1	3/2	5/4*
1 Interest Expenses	72179.66	65347.35	68151.35	26450.58	32196.13	-9.47	4.29	21.72
1.1 Deposit Liabilities	70896.36	64029.79	66485.63	25961.21	31426.88	-9.69	3.84	21.05
1.1.1 Saving A/c	21343.97	21211.31	21763.14	8919.73	10878.29	-0.62	2.60	21.96
1.1.2 Fixed A/c	37398.27	33220.30	34583.20	12897.02	15513.57	-11.17	4.10	20.29
1.1.2.1 Upto 3 Months Fixed A/c	1930.44	1471.28	2866.37	450.42	524.76	-23.79	94.82	16.51
1.1.2.2 3 to 6 Months fixed A/c	1713.10	1574.49	1065.31	404.32	492.53	-8.09	-32.34	21.82
1.1.2.3 6 Months to 1 Year Fixed A/c	13688.24	15584.32	15136.29	6008.10	7198.14	13.85	-2.87	19.81
1.1.2.4 Above 1 Year	20066.50	14590.21	15515.23	6034.19	7298.14	-27.29	6.34	20.95
1.1.3 Call Deposit	12144.22	9552.50	10108.65	4132.44	5018.07	-21.34	5.82	21.43
1.1.4 Certificate of Deposits	9.89	45.69	30.64	12.02	16.95	361.71	-32.92	41.02
1.2 Others	1283.30	1317.56	1665.72	489.37	769.25	2.67	26.42	57.19
2 Commission/Fee Expense	173.76	385.30	448.04	195.80	236.47	121.75	16.28	20.77
3 Employees Expenses	14555.88	15947.51	18747.82	7797.51	9149.58	9.56	17.56	17.34
4 Office Operatiing Expenses	12059.09	14673.00	15067.83	6112.56	7645.72	21.68	2.69	25.08
5 Exchange Fluctuation Loss	12.28	30.53	30.99	11.81	17.34	148.62	1.51	46.79
5.1 Due to Change in Exchange Rates	10.73	14.83	16.21	11.80	17.28	38.14	9.34	46.40
5.2 Due to Foreign Currency Transactions	1.54	15.70	14.77	0.01	0.06	917.06	-5.88	568.27
6 Non-Operatiing Expenses	621.21	1309.70	143.87	27.44	45.63	110.83	-89.02	66.28
7. Provision for Risk	14165.84	14903.98	14274.84	4801.46	6749.57	5.21	-4.22	40.57
7.1 Loan loss Provision	11597.56	12280.32	12362.41	4511.12	6042.36	5.89	0.67	33.94
7.1.1 General Loan loss Provision	2767.77	2998.01	2835.44	1320.11	2407.40	8.32	-5.42	82.36
7.1.2 Special Loan Loss Provision	8644.68	8865.40	9424.45	3119.23	3531.52	2.55	6.31	13.22
7.1.3 Additional Loan Loss Provision	185.11	416.91	102.52	71.78	103.44	125.22	-75.41	44.12
7.2. Provision for Non-Banking Assets	694.26	1916.95	1498.26	246.10	637.63	176.11	-21.84	159.09
7.3. Provision for Loss on Investment	119.70	204.60	40.12	56.14	**84.06**	70.93	-80.39	49.74
7.4. Provision for Loss of Other Assets	1754.32	502.11	374.06	-11.90	-14.49	0.00	0.00	21.77
8 Loan Written Off	1670.80	942.54	623.54	40.09	156.30	-43.59	-33.84	289.89
9 Provision for Staff Bonus	2307.91	2879.03	3452.11	929.35	1776.90	24.75	19.91	91.20
10 Provision for Income Tax	6568.35	8638.47	10677.75	3294.31	5450.82	31.52	23.61	65.46
11 Others	64.39	481.92	45.06	23.76	38.71	648.50	-90.65	62.91
12 Net Profit	19783.27	25958.90	29331.59	8942.61	18929.37	31.22	12.99	111.68
TOTAL EXPENSES	**144162.43**	**151498.22**	**160994.78**	**58627.28**	**82392.53**	5.09	6.27	40.54
Income								
1. Interest Income	114134.49	120744.64	127191.89	45030.36	63291.37	5.79	5.34	40.55
1.1. On Loans and Advance	102148.17	111530.06	119484.79	42853.46	60269.51	9.18	7.13	40.64
1.2. On Investment	6524.71	4109.86	3502.98	898.21	1137.02	-37.01	-14.77	26.59
1.2.1 Government Bonds	5854.22	3700.66	3049.44	780.32	990.03	-36.79	-17.60	26.87
1.2.2 Foreign Bonds	51.09	22.70	28.74	12.02	14.78	-55.56	26.59	22.97
1.2.3 NRB Bonds	524.75	336.67	234.04	62.60	80.78	-35.84	-30.48	29.04
1.2.4 Deventure & Bonds	94.66	49.84	190.76	43.26	51.43	-47.35	282.77	18.88
1.3 Agency Balance	848.82	1183.87	962.10	307.40	384.45	39.47	-18.73	25.06
1.4 On Call Deposit	2873.30	2528.67	2108.65	660.25	1057.30	-11.99	-16.61	60.14
1.5 Others	1739.49	1392.18	1133.37	311.04	443.09	-19.97	-18.59	42.46
2. Comission & Discount	6021.96	7162.36	8051.43	3596.16	4462.53	18.94	12.41	24.09
2.1 Bills Purchase & Discount	259.33	212.27	231.80	93.83	117.60	-18.15	9.20	25.33
2.2 Comission	4395.19	5444.04	6517.57	2894.32	3699.20	23.86	19.72	27.81
2.3 Others	1367.44	1506.06	1302.07	608.01	645.73	10.14	-13.54	6.20
3 Income From Exchange Fluctuation	3060.09	3225.60	4168.69	1470.22	1929.24	5.41	29.24	31.22
3.1 Due to Change in Exchange Rate	849.82	731.73	220.18	653.24	510.07	-13.90	-69.91	-21.92
3.2 Due to Foreign Currency Trans.	2210.27	2493.87	3948.52	816.98	1419.17	12.83	58.33	73.71
4 Other Operating Income	3681.22	4603.37	5508.69	2434.88	3056.67	25.05	19.67	25.54
5 Non Operating Income	1366.07	2359.48	4041.44	1170.61	3663.64	72.72	71.29	212.97
6 Provision Written Back	11094.90	8345.00	8679.68	2907.81	4893.52	-24.79	4.01	68.29
7 Recovery from Written off Loan	1213.33	1274.79	806.02	135.64	**246.03**	5.06	-36.77	81.39
8 Income from Extra Ordinary Expenses	595.51	434.89	526.32	133.11	146.5448	-26.97	21.02	10.09
9 Net Loss	2994.86	3348.21	2020.61	1748.49	703.01	11.80	-39.65	-59.79
TOTAL INCOME	**144162.43**	**151498.33**	**160994.77**	**58627.28**	**82392.54**	5.09	6.27	40.54

*** Cumulative figure adjusted for percentage calculation**

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2012	2013	2014	2014	2015			
	1	2	3	4	5	2/1	3/2	5/4*
1 Interest Expenses	52642.80	46386.97	49263.53	19016.67	23227.31	-11.88	6.20	22.14
1.1 Deposit Liabilities	51958.59	45396.82	47872.14	18584.07	22543.10	-12.63	5.45	21.30
1.1.1 Saving A/c	13924.51	13318.11	13593.22	5736.05	6994.39	-4.35	2.07	21.94
1.1.2 Fixed A/c	28072.47	24186.65	26009.72	9442.29	11418.57	-13.84	7.54	20.93
1.1.2.1 Upto 3 Months Fixed A/c	1535.48	1329.07	2734.87	414.58	484.79	-13.44	105.77	16.94
1.1.2.2 3 to 6 Months fixed A/c	1371.62	1287.26	861.78	334.74	410.01	-6.15	-33.05	22.48
1.1.2.3 6 Months to 1 Year Fixed A/c	9137.25	10714.10	10816.67	4235.25	5119.16	17.26	0.96	20.87
1.1.2.4 Above 1 Year	16028.12	10856.21	11596.41	4457.72	5404.61	-32.27	6.82	21.24
1.1.3 Call Deposit	9951.97	7846.59	8238.57	3393.74	4113.22	-21.16	5.00	21.20
1.1.4 Certificate of Deposits	9.64	45.47	30.63	11.99	16.92	371.59	-32.64	41.06
1.2 Others	684.20	990.15	1391.40	432.61	684.21	44.72	40.52	58.16
2 Commission/Fee Expense	166.54	377.73	441.61	193.37	234.34	126.81	16.91	21.19
3 Employees Expenses	12127.26	13238.73	15561.92	6410.95	7510.73	9.17	17.55	17.15
4 Office Operatiing Expenses	8651.35	10544.25	11195.23	4802.58	5924.88	21.88	6.17	23.37
5 Exchange Fluctuation Loss	5.25	30.04	23.74	10.15	12.87	472.26	-20.96	26.80
5.1 Due to Change in Exchange Rates	3.71	14.41	12.23	10.15	12.87	288.86	-15.13	26.80
5.2 Due to Foreign Currency Transactions	1.54	15.63	11.51	0.00	0.00	912.74	-26.33	0.00
6 Non-Operatiing Expenses	523.25	1254.67	15.61	0.92	4.81	139.78	-98.76	424.56
7. Provision for Risk	7964.99	7951.98	8339.38	3253.28	4736.75	-0.16	4.87	45.60
7.1 Loan loss Provision	7670.51	6870.91	8091.42	3080.74	4515.52	-10.42	17.76	46.57
7.1.1 General Loan loss Provision	2442.46	2080.28	2084.15	866.66	1737.58	-14.83	0.19	100.49
7.1.2 Special Loan Loss Provision	5142.21	4584.12	6007.27	2199.48	2764.70	-10.85	31.05	25.70
7.1.3 Additional Loan Loss Provision	85.84	206.52	0.00	14.60	13.24	140.57	-100.00	-9.34
7.2. Provision for Non-Banking Assets	209.47	824.76	207.96	170.03	216.65	293.74	-74.79	27.42
7.3. Provision for Loss on Investment	55.92	92.97	-1.14	23.15	28.66	66.26	-101.23	23.78
7.4. Provision for Loss of Other Assets	29.10	163.35	41.14	-20.64	-24.08	0.00	0.00	16.66
8 Loan Written Off	1556.26	525.54	269.95	12.66	16.58	-66.23	-48.63	30.97
9 Provision for Staff Bonus	1908.98	2381.36	2660.27	790.66	1431.89	24.75	11.71	81.10
10 Provision for Income Tax	5428.45	7136.63	8232.63	2905.26	4463.49	31.47	15.36	53.63
11 Others	47.23	479.03	6.14	1.29	1.40	914.30	-98.72	9.23
12 Net Profit	15876.84	21058.94	21294.17	7364.44	15379.41	32.64	1.12	108.83
TOTAL EXPENSES	**106899.19**	**111365.88**	**117304.18**	**44762.21**	**62944.47**	4.18	5.33	40.62
Income								
1. Interest Income	85435.77	90916.84	95849.23	34501.73	48010.75	6.42	5.43	39.15
1.1. On Loans and Advance	77346.55	84815.44	91023.28	33090.74	46269.34	9.66	7.32	39.83
1.2. On Investment	6239.18	3834.88	3239.70	812.10	1012.85	-38.54	-15.52	24.72
1.2.1 Government Bonds	5635.43	3459.06	2816.91	703.19	883.02	-38.62	-18.56	25.57
1.2.2 Foreign Bonds	51.09	22.70	28.74	12.02	14.78	-55.56	26.59	22.97
1.2.3 NRB Bonds	508.88	317.74	218.55	56.98	67.74	-37.56	-31.22	18.87
1.2.4 Deventure & Bonds	43.78	35.38	175.50	39.90	47.31	-19.19	396.02	18.57
1.3 Agency Balance	564.50	896.86	714.00	237.56	284.00	58.88	-20.39	19.55
1.4 On Call Deposit	548.72	585.23	258.09	134.71	154.89	6.65	-55.90	14.98
1.5 Others	736.82	784.42	614.16	226.63	289.67	6.46	-21.70	27.82
2. Comission & Discount	5279.17	6347.13	7252.50	3298.22	4098.40	20.23	14.26	24.26
2.1 Bills Purchase & Discount	254.35	210.85	231.59	92.82	116.58	-17.10	9.84	25.60
2.2 Comission	4072.44	5028.62	6022.89	2697.45	3445.48	23.48	19.77	27.73
2.3 Others	952.39	1107.66	998.02	507.96	536.34	16.30	-9.90	5.59
3 Income From Exchange Fluctuation	2994.53	3134.60	4118.09	1452.61	1906.32	4.68	31.38	31.23
3.1 Due to Change in Exchange Rate	798.95	725.00	219.24	651.77	508.67	-9.26	-69.76	-21.96
3.2 Due to Foreign Currency Trans.	2195.58	2409.60	3898.85	800.84	1397.65	9.75	61.80	74.52
4 Other Operating Income	2309.35	3015.50	3614.09	1691.53	2104.76	30.58	19.85	24.43
5 Non Operating Income	1076.52	1631.73	1241.27	979.37	3377.65	51.57	-23.93	244.88
6 Provision Written Back	8092.41	4665.37	4031.87	1904.01	2969.74	-42.35	-13.58	55.97
7 Recovery from Written off Loan	1184.11	1172.17	776.54	116.22	**214.48**	-1.01	-33.75	84.55
8 Income from Extra Ordinary Expenses	527.34	393.34	420.58	50.88	65.63760873	-25.41	6.93	29.01
9 Net Loss	0.00	89.21	0.00	767.62	196.75	0.00	-100.00	-74.37
TOTAL INCOME	**106899.20**	**111365.87**	**117304.17**	**44762.21**	**62944.48**	4.18	5.33	40.62

*** Cumulative figure adjusted for percentage calcul**

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2012	2013	2014	2014	2015			
	1	2	3	4	5	2/1	3/2	5/4*
1 Interest Expenses	11219.04	12397.19	13000.57	5174.08	6234.33	10.50	4.87	20.49
1.1 Deposit Liabilities	10839.44	12161.49	12811.12	5131.54	6167.35	12.20	5.34	20.19
1.1.1 Saving A/c	4469.02	5534.38	5944.44	2330.95	2810.68	23.84	7.41	20.58
1.1.2 Fixed A/c	4325.68	5016.64	5071.10	2089.74	2486.75	15.97	1.09	19.00
1.1.2.1 Upto 3 Months Fixed A/c	205.94	64.12	93.84	22.87	24.68	-68.86	46.35	7.92
1.1.2.2 3 to 6 Months fixed A/c	189.48	171.54	146.20	51.50	61.03	-9.47	-14.77	18.51
1.1.2.3 6 Months to 1 Year Fixed A/c	2285.74	2882.56	2573.54	1063.87	1218.29	26.11	-10.72	14.51
1.1.2.4 Above 1 Year	1644.52	1898.41	2257.51	951.50	1182.76	15.44	18.92	24.30
1.1.3 Call Deposit	2044.75	1610.48	1795.59	710.85	869.92	-21.24	11.49	22.38
1.1.4 Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2 Others	379.59	235.69	189.45	42.55	66.98	-37.91	-19.62	57.44
2 Commission/Fee Expense	5.66	5.04	5.43	1.34	1.65	-10.95	7.71	23.25
3 Employees Expenses	1567.28	1921.62	2356.60	1024.99	1213.55	22.61	22.64	18.40
4 Office Operatiing Expenses	2163.78	2670.50	2905.88	979.95	1295.54	23.42	8.81	32.21
5 Exchange Fluctuation Loss	7.03	0.49	7.25	1.67	4.47	-93.08	1389.04	168.64
5.1 Due to Change in Exchange Rates	7.03	0.42	3.98	1.66	4.41	-94.06	854.36	166.48
5.2 Due to Foreign Currency Transactions	0.00	0.07	3.26	0.01	0.06	27215.26	4614.50	568.27
6 Non-Operatiing Expenses	77.73	52.52	110.83	13.65	8.97	-32.43	111.03	-34.27
7. Provision for Risk	2291.23	3989.53	3525.12	740.89	1026.35	74.12	-11.64	38.53
7.1 Loan loss Provision	2058.27	3020.91	2554.92	680.99	828.39	46.77	-15.43	21.64
7.1.1 General Loan loss Provision	106.57	343.74	563.53	165.76	235.65	222.56	63.94	42.16
7.1.2 Special Loan Loss Provision	1933.48	2630.48	1934.63	514.38	553.25	36.05	-26.45	7.56
7.1.3 Additional Loan Loss Provision	18.23	46.69	56.76	0.85	39.50	156.13	21.57	4548.34
7.2. Provision for Non-Banking Assets	210.93	535.23	642.02	49.57	167.88	153.74	19.95	238.65
7.3. Provision for Loss on Investment	21.53	103.17	2.81	10.32	29.34	379.27	-97.28	184.14
7.4. Provision for Loss of Other Assets	0.50	330.22	325.37	0.00	0.74	0.00	0.00	0.00
8 Loan Written Off	52.35	349.24	165.54	8.55	19.25	567.15	-52.60	125.07
9 Provision for Staff Bonus	241.76	332.34	569.23	117.44	268.78	37.47	71.28	128.86
10 Provision for Income Tax	648.44	1008.99	1810.11	327.19	782.48	55.60	79.40	139.15
11 Others	13.44	0.18	36.78	22.16	21.82	-98.65	20106.10	-1.55
12 Net Profit	2354.20	2848.11	4691.95	1107.20	2473.43	20.98	64.74	123.40
TOTAL EXPENSES	**20641.93**	**25575.76**	**29185.27**	**9519.10**	**13350.64**	23.90	14.11	40.25
Income								
1. Interest Income	17036.95	19976.69	22130.34	7651.87	11075.46	17.26	10.78	44.74
1.1. On Loans and Advance	14481.13	17902.49	20111.26	7108.99	10185.49	23.63	12.34	43.28
1.2. On Investment	148.65	152.17	152.46	48.23	67.52	2.36	0.20	40.01
1.2.1 Government Bonds	101.97	138.40	137.26	45.77	61.91	35.72	-0.82	35.26
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	2.06	4.49	-37.04	43.40	118.30
1.2.4 Deventure & Bonds	39.18	9.05	8.42	0.40	1.12	-76.91	-6.87	181.96
1.3 Agency Balance	143.55	184.86	168.42	48.18	67.61	28.78	-8.89	40.35
1.4 On Call Deposit	1684.52	1355.93	1401.86	393.73	661.07	-19.51	3.39	67.90
1.5 Others	579.09	381.25	296.34	52.75	93.76	-34.17	-22.27	77.75
2. Comission & Discount	547.16	662.53	616.60	248.23	304.69	21.09	-6.93	22.75
2.1 Bills Purchase & Discount	4.98	1.42	0.20	1.01	1.02	-71.57	-85.81	0.74
2.2 Comission	239.05	345.01	401.50	168.82	220.00	44.33	16.37	30.32
2.3 Others	303.14	316.10	214.90	78.40	83.67	4.28	-32.02	6.72
3 Income From Exchange Fluctuation	17.83	89.37	50.60	17.61	22.92	401.22	-43.38	30.15
3.1 Due to Change in Exchange Rate	3.14	5.10	0.94	1.47	1.39	62.36	-81.66	-5.29
3.2 Due to Foreign Currency Trans.	14.69	84.27	49.67	16.14	21.53	473.65	-41.06	33.38
4 Other Operating Income	837.49	1101.70	1372.85	560.83	715.09	31.55	24.61	27.51
5 Non Operating Income	201.29	539.65	2135.56	102.63	138.09	168.09	295.73	34.55
6 Provision Written Back	732.83	1872.67	1658.69	580.90	1016.85	155.54	-11.43	75.05
7 Recovery from Written off Loan	1.42	86.24	10.34	0.00	**1.20**	5958.70	-88.01	0.00
8 Income from Extra Ordinary Expenses	68.16	37.31	69.49	30.30	28.9737642	-45.26	86.24	-4.37
9 Net Loss	1198.79	1209.71	1140.79	326.74	47.37	0.91	-5.70	-85.50
TOTAL INCOME	**20641.93**	**25575.88**	**29185.27**	**9519.10**	**13350.64**	23.90	14.11	40.25

*** Cumulative figure adjusted for percentage calcul**

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2012	2013	2014	2014	2015			
	1	2	3	4	5	2/1	3/2	5/4*
1 Interest Expenses	8317.83	6563.19	5887.25	2259.82	2734.48	-21.09	-10.30	21.00
1.1 Deposit Liabilities	8098.32	6471.47	5802.37	2245.60	2716.43	-20.09	-10.34	20.97
1.1.1 Saving A/c	2950.45	2358.82	2225.47	852.73	1073.22	-20.05	-5.65	25.86
1.1.2 Fixed A/c	5000.12	4017.01	3502.38	1364.99	1608.24	-19.66	-12.81	17.82
1.1.2.1 Upto 3 Months Fixed A/c	189.02	78.09	37.66	12.98	15.29	-58.69	-51.78	17.85
1.1.2.2 3 to 6 Months fixed A/c	152.00	115.68	57.33	18.07	21.49	-23.90	-50.44	18.89
1.1.2.3 6 Months to 1 Year Fixed A/c	2265.25	1987.66	1746.08	708.98	860.69	-12.25	-12.15	21.40
1.1.2.4 Above 1 Year	2393.86	1835.58	1661.31	624.96	710.77	-23.32	-9.49	13.73
1.1.3 Call Deposit	147.49	95.43	74.49	27.86	34.94	-35.30	-21.94	25.41
1.1.4 Certificate of Deposits	0.25	0.22	0.02	0.02	0.03	-14.47	-91.20	17.46
1.2 Others	219.51	91.72	84.88	14.22	18.06	-58.22	-7.46	26.99
2 Commission/Fee Expense	1.56	2.53	1.00	1.10	0.48	62.38	-60.40	-56.06
3 Employees Expenses	861.34	787.16	829.30	361.58	425.29	-8.61	5.35	17.62
4 Office Operatiing Expenses	1243.95	1458.25	966.71	330.04	425.29	17.23	-33.71	28.86
5 Exchange Fluctuation Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Non-Operatiing Expenses	20.24	2.51	17.43	12.87	31.84	-87.60	594.51	147.40
7. Provision for Risk	3909.63	2962.47	2410.35	807.29	986.47	-24.23	-18.64	22.19
7.1 Loan loss Provision	1868.78	2388.50	1716.07	749.39	698.46	27.81	-28.15	-6.80
7.1.1 General Loan loss Provision	218.75	573.99	187.76	287.69	434.18	162.39	-67.29	50.92
7.1.2 Special Loan Loss Provision	1568.99	1650.81	1482.55	405.38	213.57	5.21	-10.19	-47.31
7.1.3 Additional Loan Loss Provision	81.04	163.70	45.76	56.32	50.71	102.00	-72.05	-9.97
7.2. Provision for Non-Banking Assets	273.86	556.97	648.27	26.50	253.10	103.37	16.39	855.13
7.3. Provision for Loss on Investment	42.25	8.46	38.45	22.66	26.06	-79.99	354.73	15.02
7.4. Provision for Loss of Other Assets	1724.73	8.54	7.55	8.74	8.85	0.00	0.00	1.20
8 Loan Written Off	62.19	67.76	188.06	18.88	120.47	8.95	177.56	538.21
9 Provision for Staff Bonus	157.17	165.33	222.60	21.24	76.23	5.19	34.64	258.87
10 Provision for Income Tax	491.45	492.85	635.01	61.86	204.85	0.28	28.85	231.14
11 Others	3.72	2.71	2.14	0.32	15.49	-27.11	-20.93	4805.62
12 Net Profit	1552.23	2051.85	3345.47	470.97	1076.52	32.19	63.05	128.57
TOTAL EXPENSES	**16621.30**	**14556.59**	**14505.33**	**4345.97**	**6097.42**	-12.42	-0.35	40.30
Income								
1. Interest Income	11661.78	9851.11	9212.31	2876.76	4205.17	-15.53	-6.48	46.18
1.1. On Loans and Advance	10320.49	8812.13	8350.25	2653.74	3814.68	-14.62	-5.24	43.75
1.2. On Investment	136.88	122.82	110.82	37.88	56.65	-10.27	-9.77	49.54
1.2.1 Government Bonds	116.81	103.20	95.26	31.36	45.10	-11.65	-7.69	43.83
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	8.37	14.21	8.72	3.56	8.55	69.81	-38.63	140.20
1.2.4 Deventure & Bonds	11.70	5.41	6.84	2.97	3.00	-53.76	26.42	1.14
1.3 Agency Balance	140.77	102.16	79.67	21.66	32.84	-27.43	-22.01	51.57
1.4 On Call Deposit	640.06	587.50	448.70	131.81	241.33	-8.21	-23.63	83.09
1.5 Others	423.57	226.51	222.87	31.66	59.66	-46.52	-1.60	88.43
2. Comission & Discount	195.63	152.70	182.33	49.71	59.44	-21.95	19.40	19.58
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	28.05	33.72	-15.90	32.35	20.19
2.3 Others	111.92	82.30	89.15	21.65	25.72	-26.46	8.33	18.79
3 Income From Exchange Fluctuation	47.72	1.64	0.00	0.00	0.00	-96.57	-99.95	32.50
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	32.50
4 Other Operating Income	534.38	486.17	521.75	182.52	236.82	-9.02	7.32	29.75
5 Non Operating Income	88.27	188.09	664.61	88.61	147.90	113.10	253.34	66.92
6 Provision Written Back	2269.66	1806.96	2989.11	422.89	906.92	-20.39	65.42	114.46
7 Recovery from Written off Loan	27.79	16.38	19.14	19.41	**30.34**	-41.08	16.88	56.29
8 Income from Extra Ordinary Expenses	0.00	4.25	36.25	51.93	51.9334	0.00	753.72	0.00
9 Net Loss	1796.07	2049.29	879.82	654.13	458.89	14.10	-57.07	-29.85
TOTAL INCOME	**16621.30**	**14556.59**	**14505.33**	**4345.97**	**6097.42**	-12.42	-0.35	40.30

*** Cumulative figure adjusted for percentage calcul**

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

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2012	2013	2014	2014	2015			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	28575.01	39147.82	48152.08	52648.16	54394.75	37.00	23.00	3.32
Fishery Related	1828.05	657.80	2747.06	2889.90	2958.55	-64.02	317.62	2.38
Mining Related	2712.58	3897.30	3580.05	3507.96	3544.10	43.68	-8.14	1.03
Agriculture, Forestry & Bevarage Production Related	156338.79	190575.19	222489.70	244304.31	256695.55	21.90	16.75	5.07
Construction	82307.15	96067.34	118632.87	132069.01	135650.37	16.72	23.49	2.71
Electricity,Gas and Water	14210.52	20694.25	25606.61	28490.27	29663.86	45.63	23.74	4.12
Metal Products, Machinary & Electronic Equipment & Asse	10851.60	13050.42	13994.97	15214.66	15384.88	20.26	7.24	1.12
Transport, Communication and Public Utilities	39374.63	41298.89	43707.55	45473.74	44462.53	4.89	5.83	-2.22
Wholesaler & Retailer	159507.00	198319.29	243966.15	267413.33	276669.47	24.33	23.02	3.46
Finance, Insurance and Real Estate	80169.47	84683.50	90353.77	91894.23	94333.23	5.63	6.70	2.65
Hotel or Restaurant	20941.32	25087.38	32909.63	36491.90	38882.42	19.80	31.18	6.55
Other Services	38895.21	46718.82	54154.23	56568.19	57219.28	20.11	15.92	1.15
Consumption Loans	49308.15	69436.96	87003.21	92461.79	94037.56	40.82	25.30	1.70
Local Government	1356.01	1255.49	1182.73	1579.48	1578.75	-7.41	-5.80	-0.05
Others	103353.98	124829.52	141309.64	152267.67	158257.12	20.78	13.20	3.93
TOTAL	**789729.46**	**955719.96**	**1129803.67**	**1223274.60**	**1263732.43**	21.02	18.21	3.31
Productwise								
Term Loan	110369.23	136442.95	173069.81	188098.70	192735.86	23.62	26.84	2.47
Overdraft	133617.29	184614.72	211367.58	225650.20	237373.34	38.17	14.49	5.20
Trust Receipt Loan / Import Loan	35443.88	41471.44	48161.32	57249.93	55754.41	17.01	16.13	-2.61
Demand & Other Working Capital Loan	185390.70	220401.50	250607.47	278780.24	290532.01	18.88	13.70	4.22
Residential Personal Home Loan (Up to Rs. 80 Lakh)	50649.71	66210.53	89484.87	99597.91	103079.45	30.72	35.15	3.50
Real Estate Loan	92771.23	86062.16	82482.16	82316.38	82803.27	-7.23	-4.16	0.59
Margin Nature Loan	10333.69	12935.41	20031.63	20420.56	20510.00	25.18	54.86	0.44
Hire Purchase Loan	48999.00	53933.61	63653.90	71121.47	72801.48	10.07	18.02	2.36
Deprived Sector Loan	28968.06	39549.07	50576.56	52788.73	55391.97	36.53	27.88	4.93
Bills Purchased	9790.65	8024.25	10045.08	12104.52	12681.22	-18.04	25.18	4.76
Other Product	83396.38	106074.30	130323.28	135145.95	140069.42	27.19	22.86	3.64
Total	**789729.82**	**955719.96**	**1129803.66**	**1223274.60**	**1263732.43**	21.02	18.21	3.31
Collateral wise								
Gold and Silver	23300.88	28785.76	31102.67	30545.18	30937.08	23.54	8.05	1.28
Government Securities	2441.77	3004.07	992.12	922.01	942.76	23.03	-66.97	2.25
Non Governmental Securities	7621.90	8218.97	14092.14	15692.25	16067.63	7.83	71.46	2.39
Fixed Deposit Receipts	10470.55	11671.47	10774.58	9729.47	10100.00	11.47	-7.68	3.81
Own	9958.82	10995.52	9893.47	8872.60	9238.02	10.41	-10.02	4.12
Other Licences Institutions	511.72	675.95	881.11	856.87	861.98	32.09	30.35	0.60
Collateral of Properties	676874.58	820463.46	936410.77	1016789.20	1048281.95	21.21	14.13	3.10
Fixed Assets	572980.23	681424.84	785804.82	851650.32	876227.02	18.93	15.32	2.89
Current Assets	103894.35	139038.62	150605.95	165138.89	172054.93	33.83	8.32	4.19
Against security of Bill	9828.09	7710.77	11927.48	14020.72	15708.07	-21.54	54.69	12.03
Domestic Bills	658.92	1010.89	2817.51	4022.87	4954.28	53.42	178.72	23.15
Foreign Bills	9169.17	6699.89	9109.97	9997.85	10753.79	-26.93	35.97	7.56
Against Guarantee	16980.09	21747.59	29975.14	34872.98	36953.81	28.08	37.83	5.97
Government Guarantee	2422.90	3394.30	2155.95	2295.15	2301.07	40.09	-36.48	0.26
Institutional Guarantee	9239.31	13009.84	20737.62	22981.16	25069.15	40.81	59.40	9.09
Personal Guarantee	1164.41	959.91	2001.69	2620.95	2470.03	-17.56	108.53	-5.76
Collective Guarantee	1079.20	1364.92	2167.66	3143.19	3497.82	26.48	58.81	11.28
International Rated Foreign Bank's Guarantee	171.26	115.10	192.25	227.40	115.85	-32.79	67.03	-49.06
Other Guarantee	2903.00	2903.51	2706.26	3580.68	3445.18	0.02	-6.79	-3.78
Credit Card	395.19	373.59	410.98	496.13	476.68	-5.47	10.01	-3.92
Others	41816.42	53744.25	94117.78	100206.67	104264.45	28.52	75.12	4.05
Total	**789729.48**	**955719.94**	**1129803.67**	**1223274.61**	**1263732.44**	21.02	18.21	3.31

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2012	2013	2014	2014	2015			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	23209.58	31030.97	37810.81	41147.08	42412.24	33.70	21.85	3.07
Fishery Related	1775.62	500.33	2491.48	2595.60	2642.84	-71.82	397.97	1.82
Mining Related	2358.68	3487.15	3258.97	3167.20	3196.73	47.84	-6.54	0.93
Agriculture, Forestry & Bevarage Production Related	143972.14	176661.91	207142.86	229705.41	241878.85	22.71	17.25	5.30
Construction	61312.20	71712.79	88914.98	100193.02	102747.92	16.96	23.99	2.55
Electricity,Gas and Water	12752.06	18386.51	21784.34	24306.26	25314.85	44.18	18.48	4.15
Metal Products, Machinary & Electronic Equipment & Asse	8401.64	10044.44	10887.77	12030.78	12223.27	19.55	8.40	1.60
Transport, Communication and Public Utilities	25206.57	24431.32	25221.64	26313.91	25150.56	-3.08	3.23	-4.42
Wholesaler & Retailer	127671.13	161588.16	205667.15	230359.22	238940.27	26.57	27.28	3.73
Finance, Insurance and Real Estate	62184.80	66141.44	72768.84	76046.23	78331.64	6.36	10.02	3.01
Hotel or Restaurant	15285.04	18753.75	24846.43	29309.46	31627.77	22.69	32.49	7.91
Other Services	30521.68	38101.27	43987.36	46872.73	47510.99	24.83	15.45	1.36
Consumption Loans	37780.10	53754.45	68227.23	73802.10	75038.86	42.28	26.92	1.68
Local Government	1271.67	1176.32	1096.16	1466.96	1467.22	-7.50	-6.81	0.02
Others	68872.28	81436.73	88042.57	96314.36	100862.99	18.24	8.11	4.72
TOTAL	**622575.20**	**757207.54**	**902162.01**	**993630.31**	**1029346.98**	21.63	19.14	3.59
Productwise								
Term Loan	87203.30	112480.40	142965.53	156509.50	160884.93	28.99	27.10	2.80
Overdraft	107443.63	150298.94	170872.66	184171.62	194605.76	39.89	13.69	5.67
Trust Receipt Loan / Import Loan	35342.77	41470.26	48161.32	57249.93	55754.41	17.34	16.13	-2.61
Demand & Other Working Capital Loan	155371.13	185398.02	216015.90	246995.82	258797.19	19.33	16.51	4.78
Residential Personal Home Loan (Up to Rs. 80 Lakh)	35647.57	47256.27	64673.30	73102.55	75804.00	32.57	36.86	3.70
Real Estate Loan	69685.45	63044.62	60467.66	61879.72	61978.49	-9.53	-4.09	0.16
Margin Nature Loan	6274.21	7440.61	11988.14	13393.49	13657.53	18.59	61.12	1.97
Hire Purchase Loan	32002.61	34094.00	41023.45	47065.63	48451.36	6.54	20.32	2.94
Deprived Sector Loan	23601.26	32445.25	40962.32	42414.57	44434.05	0.00	0.00	4.76
Bills Purchased	9765.53	7997.56	10034.34	12093.91	12664.09	-18.10	25.47	4.71
Other Product	60238.10	75281.64	94997.38	98753.54	102315.17	24.97	26.19	3.61
Total	**622575.56**	**757207.55**	**902162.00**	**993630.31**	**1029346.98**	21.63	19.14	3.59
Collateral wise								
Gold and Silver	21213.11	25038.53	27088.37	26416.64	26641.82	18.03	8.19	0.85
Government Securities	2385.14	2974.77	968.71	895.54	921.70	24.72	-67.44	2.92
Non Governmental Securities	5015.72	4925.55	8973.82	11067.96	11373.98	-1.80	82.19	2.76
Fixed Deposit Receipts	7243.22	8102.32	7359.78	7092.51	7294.03	11.86	-9.16	2.84
Own	6731.54	7428.97	6478.67	6235.87	6462.28	10.36	-12.79	3.63
Other Licences Institutions	511.68	673.35	881.11	856.65	831.76	31.60	30.85	-2.91
Collateral of Properties	526067.86	642544.50	733614.96	811044.97	838863.91	22.14	14.17	3.43
Fixed Assets	423201.69	504299.03	583662.27	646529.21	667428.94	19.16	15.74	3.23
Current Assets	102866.17	138245.47	149952.69	164515.77	171434.97	34.39	8.47	4.21
Against security of Bill	9815.82	7675.08	11923.28	14014.42	15692.18	-21.81	55.35	11.97
Domestic Bills	646.65	976.93	2813.31	4016.57	4938.39	51.08	187.97	22.95
Foreign Bills	9169.17	6698.14	9109.97	9997.85	10753.79	-26.95	36.01	7.56
Against Guarantee	14372.11	18424.77	25697.50	29777.54	31581.78	28.20	39.47	6.06
Government Guarantee	2268.48	3230.85	1975.30	2115.19	2115.11	42.42	-38.86	0.00
Institutional Guarantee	8242.66	11547.20	18972.97	20832.48	22588.15	40.09	64.31	8.43
Personal Guarantee	774.31	645.28	1684.14	2334.36	2235.39	-16.66	160.99	-4.24
Collective Guarantee	153.23	204.05	404.05	869.89	1161.53	33.16	98.01	33.53
International Rated Foreign Bank's Guarantee	163.16	104.10	117.47	227.40	115.85	-36.20	12.84	-49.06
Other Guarantee	2770.27	2693.29	2529.85	3373.78	3311.04	-2.78	-6.07	-1.86
Credit Card	393.67	373.59	410.98	496.13	476.68	-5.10	10.01	-3.92
Others	36068.58	47148.40	86124.60	92824.59	96500.90	30.72	82.67	3.96
Total	**622575.22**	**757207.52**	**902162.02**	**993630.32**	**1029346.99**	21.63	19.14	3.59

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2011	2012	2013	2014	2015			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	2555.78	3694.43	6233.37	9595.58	10018.50	44.55	68.72	4.41
Fishery Related	8356.03	10839.44	12161.49	5131.54	268.83	29.72	12.20	-94.76
Mining Related	3385.31	4469.02	5534.38	2330.95	240.45	32.01	23.84	-89.68
Agriculture, Forestry & Bevarage Production Related	7159.00	7138.72	9194.30	10652.00	10920.62	-0.28	28.79	2.52
Construction	10269.20	12038.33	15248.53	20968.16	21782.06	17.23	26.67	3.88
Electricity,Gas and Water	1109.22	1322.28	2092.11	3983.33	4130.08	19.21	58.22	3.68
Metal Products, Machinary & Electronic Equipment & Asse	1521.42	1561.44	2138.61	2474.45	2455.84	2.63	36.96	-0.75
Transport, Communication and Public Utilities	8813.18	8992.22	11223.12	13130.66	13266.54	2.03	24.81	1.03
Wholesaler & Retailer	16886.02	21289.09	27070.92	28683.76	29437.82	26.08	27.16	2.63
Finance, Insurance and Real Estate	9548.36	9938.88	12589.36	11184.40	11436.60	4.09	26.67	2.25
Hotel or Restaurant	2942.81	3865.87	4735.00	5474.65	5547.72	31.37	22.48	1.33
Other Services	5407.03	5344.00	6294.93	7461.73	7482.98	-1.17	17.79	0.28
Consumption Loans	5143.70	6086.21	9767.01	13213.60	13583.94	18.32	60.48	2.80
Local Government	733.24	31.68	31.05	43.56	43.56	-95.68	-1.99	0.00
Others	16628.17	18968.50	25714.82	36817.32	38070.95	14.07	35.57	3.41
TOTAL	**88969.03**	**100504.46**	**132729.38**	**164166.78**	**168686.51**	12.97	32.06	2.75
Productwise								
Term Loan	10524.31	12569.31	15064.74	22562.35	23235.94	19.43	19.85	2.99
Overdraft	21146.31	26173.66	34315.79	41472.80	42742.22	23.77	31.11	3.06
Trust Receipt Loan / Import Loan	18.53	101.11	1.18	0.00	0.00	445.54	-98.83	0.00
Demand & Other Working Capital Loan	13019.69	12733.81	18697.09	18561.17	18738.50	-2.20	46.83	0.96
Residential Personal Home Loan (Up to Rs. 80 Lakh)	5642.94	9288.00	12309.08	17949.23	18485.35	64.60	32.53	2.99
Real Estate Loan	13059.84	11905.08	12864.26	11299.91	11781.82	-8.84	8.06	4.26
Margin Nature Loan	2297.07	2002.50	2709.85	3459.31	3360.40	-12.82	35.32	-2.86
Hire Purchase Loan	10017.58	10406.74	13300.38	16729.72	16901.18	3.88	27.81	1.02
Deprived Sector Loan	2894.62	3576.77	5212.97	8310.61	8762.96	0.00	0.00	5.44
Bills Purchased	45.71	8.63	19.45	4.20	10.73	-81.13	125.43	155.38
Other Product	10302.41	11738.86	18234.59	23817.48	24667.42	13.94	55.34	3.57
Total	**88969.03**	**100504.46**	**132729.37**	**164166.78**	**168686.51**	12.97	32.06	2.75
Collateral wise								
Gold and Silver	910.11	1774.53	3363.91	3736.85	3899.80	94.98	89.57	4.36
Government Securities	21.17	53.97	21.40	10.78	5.37	154.99	-60.35	-50.20
Non Governmental Securities	1509.67	1530.23	2018.23	2814.34	2790.20	1.36	31.89	-0.86
Fixed Deposit Receipts	1648.40	1344.59	1635.28	1505.71	1695.53	-18.43	21.62	12.61
Own	1617.08	1344.59	1635.28	1505.48	1665.31	-16.85	21.62	10.62
Other Licences Institutions	31.32	0.00	0.00	0.23	30.23	-100.00	0.00	13333.33
Collateral of Properties	77066.21	91056.58	121886.57	150619.69	154170.17	18.15	33.86	2.36
Fixed Assets	75985.87	90496.97	121492.70	150228.79	153782.17	19.10	34.25	2.37
Current Assets	1080.35	559.61	393.88	390.90	388.00	-48.20	-29.62	-0.74
Against security of Bill	29.48	8.54	21.13	6.30	15.90	-71.02	147.39	152.31
Domestic Bills	29.48	8.54	19.39	6.30	15.90	-71.02	126.97	152.31
Foreign Bills	0.00	0.00	1.74	0.00	0.00	0.00	0.00	0.00
Against Guarantee	1361.03	1751.48	2622.99	4370.10	4726.25	28.69	49.76	8.15
Government Guarantee	52.64	88.84	97.04	111.57	117.57	68.78	9.23	5.38
Institutional Guarantee	365.67	650.06	1139.82	1848.47	2180.49	77.77	75.34	17.96
Personal Guarantee	680.26	109.43	205.86	164.22	117.71	-83.91	88.12	-28.32
Collective Guarantee	248.83	902.82	1145.92	2244.45	2309.01	262.82	26.93	2.88
International Rated Foreign Bank's Guarantee	13.18	0.00	11.00	0.00	0.00	-100.00	0.00	0.00
Other Guarantee	0.44	0.33	23.34	1.39	1.48	-24.74	6870.44	6.12
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	6422.96	2984.54	1159.86	1103.02	1383.30	-53.53	-61.14	25.41
Total	**88969.03**	**100504.46**	**132729.37**	**164166.78**	**168686.51**	12.97	32.06	2.75

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Dec	Mid-Jan	% Change			
	2012	2013	2014	2014	2015				
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**4/3**	**5/4**
Agricultural and Forest Related	1671.00	1883.48	1918.01	1905.50	1964.01	12.72	1.83	-0.65	3.07
Fishery Related	12.84	28.33	40.81	44.99	46.89	120.71	44.04	10.25	4.21
Mining Related	160.67	143.05	45.84	106.48	106.92	-10.97	-67.96	132.29	0.41
Agriculture, Forestry & Bevarage Production Related	5227.92	4718.98	4647.36	3946.90	3896.08	-9.74	-1.52	-15.07	-1.29
Construction	8956.62	9106.02	10209.97	10907.83	11120.39	1.67	12.12	6.84	1.95
Electricity,Gas and Water	136.18	215.63	204.52	200.69	218.93	58.34	-5.15	-1.88	9.09
Metal Products, Machinary & Electronic Equipment & Asse	888.53	867.37	722.06	709.43	705.78	-2.38	-16.75	-1.75	-0.51
Transport, Communication and Public Utilities	5175.84	5644.44	5588.33	6029.17	6045.42	9.05	-0.99	7.89	0.27
Wholesaler & Retailer	10546.78	9660.22	8665.13	8370.35	8291.38	-8.41	-10.30	-3.40	-0.94
Finance, Insurance and Real Estate	8045.80	5952.69	4787.27	4663.60	4564.99	-26.01	-19.58	-2.58	-2.11
Hotel or Restaurant	1790.41	1598.63	1784.46	1707.79	1706.94	-10.71	11.62	-4.30	-0.05
Other Services	3029.52	2322.62	2257.51	2233.73	2225.32	-23.33	-2.80	-1.05	-0.38
Consumption Loans	5441.84	5915.50	6047.38	5446.09	5414.76	8.70	2.23	-9.94	-0.58
Local Government	52.66	48.11	48.53	68.96	67.97	-8.64	0.87	42.10	-1.44
Others	15513.20	17677.97	18870.91	19136.00	19323.18	13.95	6.75	1.40	0.98
TOTAL	**66649.80**	**65783.04**	**65838.09**	**65477.51**	**65698.94**	-1.30	0.08	-0.55	0.34
Productwise									
Term Loan	10596.61	8897.82	8666.94	9026.85	8614.99	-16.03	-2.59	4.15	-4.56
Overdraft	0.00	0.00	0.00	5.78	25.35	-100.00	0.00	0.00	339.03
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	13223.25	12996.32	-5.67	-9.64	-10.26	-1.72
Residential Personal Home Loan (Up to Rs. 80 Lakh)	5714.14	6645.18	7991.30	8546.12	8790.09	16.29	20.26	6.94	2.85
Real Estate Loan	11180.70	10153.28	9240.60	9136.76	9042.96	-9.19	-8.99	-1.12	-1.03
Margin Nature Loan	2056.98	2784.96	3930.51	3567.76	3492.08	35.39	41.13	-9.23	-2.12
Hire Purchase Loan	6589.66	6539.24	6724.31	7326.12	7448.95	-0.77	2.83	8.95	1.68
Deprived Sector Loan	1790.04	1890.85	2049.60	2063.55	2194.96	0.00	0.00	0.00	6.37
Bills Purchased	16.49	7.25	6.40	6.41	6.40	-56.05	-11.70	0.08	-0.08
Other Product	11419.42	12558.07	12493.87	12574.93	13086.83	9.97	-0.51	0.65	4.07
Total	**66649.80**	**65783.04**	**65838.09**	**65477.51**	**65698.94**	-1.30	0.08	-0.55	0.34
Collateral wise									
Gold and Silver	313.25	383.32	333.97	391.68	395.47	22.37	-12.87	17.28	0.97
Government Securities	2.65	7.91	17.56	15.69	15.69	197.92	122.07	-10.66	0.00
Non Governmental Securities	1075.95	1275.19	1936.64	1809.95	1903.45	18.52	51.87	-6.54	5.17
Fixed Deposit Receipts	1882.74	1933.87	1705.66	1131.25	1110.43	2.72	-11.80	-33.68	-1.84
Own	1882.69	1931.27	1705.66	1131.25	1110.43	2.58	-11.68	-33.68	-1.84
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	55124.54	55247.87	-6.22	-0.80	-0.83	0.22
Fixed Assets	59281.57	55633.11	55348.44	54892.32	55015.91	-6.15	-0.51	-0.82	0.23
Current Assets	468.57	399.27	237.85	232.22	231.96	-14.79	-40.43	-2.37	-0.11
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	725.34	645.78	-18.29	-6.18	10.47	-10.97
Government Guarantee	65.59	66.41	67.90	68.39	68.39	1.26	2.24	0.72	0.00
Institutional Guarantee	346.59	322.82	272.12	300.21	300.52	-6.86	-15.70	10.32	0.10
Personal Guarantee	280.67	108.77	116.64	122.38	116.93	-61.24	7.23	4.92	-4.45
Collective Guarantee	23.15	14.95	25.91	28.85	27.29	-35.42	73.30	11.37	-5.43
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	205.51	132.66	41.14	-6.89	18.11	-35.45
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	6279.06	6380.26	96.72	3.04	12.10	1.61
Total	**66649.80**	**65783.04**	**65838.09**	**65477.51**	**65698.94**	-1.30	0.08	-0.55	0.34

Statement of Assets and Liabilities as on Mangsir end, 2071(Mid-Dec, 2014)

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL
	Liabilities														
1	**CAPITAL FUND**	**3347.09**	**2386.57**	**7582.11**	**7927.97**	**5090.41**	**6083.41**	**4810.08**	**4110.24**	**5457.16**	**3548.56**	**2656.28**	**4873.03**	**2547.45**	**3235.79**
	a. Paid-up Capital	6465.00	8588.97	3657.65	4771.20	2248.16	3332.70	2659.18	2430.29	2137.39	1920.21	1470.00	2658.28	2000.83	2776.25
	b. Calls in Advance														
	c. Proposed Bonus Share							398.88	1.08		200.00				0.09
	d. General Reserves	1820.70	3525.90	3084.50	2303.31	2381.02	1763.71	1110.69	1422.94	1925.73	881.15	527.17	914.04	474.19	300.77
	e. Share Premium	90.55		0.07	11.85			79.16		18.56		0.08	67.84		
	f. Retained Earning	-5900.65	-9983.13	463.69	181.38	10.03	18.36	191.46	123.24	607.44	4.76	619.82	170.71	38.15	45.74
	g. Others Reserves Fund	871.48	254.83	376.20	660.22	451.20	968.64	370.71	132.69	768.04	542.43	39.21	1062.15	34.28	112.95
2	**BORROWINGS**		**1551.19**	**300.00**	**2118.80**		**1100.00**	**1000.00**	**160.04**	**468.85**	**1792.00**		**500.00**		**464.85**
	a. NRB								60.64		92.00				
	b. Interbank Borrowing		1251.19		318.80						1300.00				450.00
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.		300.00						99.40						14.85
	e. Bonds and Securities			300.00	1800.00		1100.00	1000.00		468.85	400.00		500.00		
3	**DEPOSITS**	**69271.27**	**102542.05**	**88772.24**	**79926.02**	**50663.70**	**67025.51**	**57258.33**	**27206.59**	**70019.79**	**34155.07**	**22382.28**	**48092.21**	**17588.80**	**39609.43**
	a. Current	12186.06	20328.63	12086.11	9210.89	15444.27	6005.10	4393.55	1461.14	5987.94	3549.66	744.58	1664.42	640.44	1278.48
	Domestic	12008.86	20262.64	9276.77	5740.05	7291.09	4783.11	4147.15	1257.30	5820.71	3307.82	707.62	1625.83	623.75	1249.41
	Foreign	177.20	65.99	2809.34	3470.84	8153.18	1221.99	246.40	203.84	167.23	241.84	36.96	38.59	16.68	29.07
	b. Savings	42163.44	61511.93	37516.47	28088.50	20650.27	35744.05	18893.70	9279.66	29120.80	11752.32	7750.73	13767.06	4167.45	16175.56
	Domestic	42150.34	61464.26	34679.85	27268.06	17600.41	34656.15	18744.25	9249.14	28995.12	11550.10	7522.74	13694.70	4110.13	16132.55
	Foreign	13.10	47.67	2836.62	820.44	3049.86	1087.90	149.45	30.51	125.68	202.23	227.99	72.36	57.32	43.00
	c. Fixed	11417.69	13074.96	16244.15	21132.51	2765.43	12018.82	27361.77	10799.42	17054.84	10167.26	7906.84	19134.07	7746.80	12940.59
	Domestic	11338.33	13072.79	14778.03	21022.02	2468.98	10463.39	15160.54	10489.52	17054.84	9223.28	7638.33	18130.29	7746.80	12532.77
	Foreign	79.36	2.17	1466.12	110.50	296.46	1555.43	12201.23	309.89		943.99	268.52	1003.78		407.82
	d. Call Deposits	2742.04	6965.90	21257.81	20561.78	10222.72	12152.61	6189.76	5155.49	16999.83	8288.29	5797.46	13178.54	4895.66	8935.06
	Domestic	2742.04	6802.70	15301.47	17171.34	3860.18	7958.29	4581.94	4870.37	8931.65	8057.46	5769.33	12913.54	4844.09	7688.86
	Foreign		163.20	5956.35	3390.44	6362.55	4194.31	1607.82	285.11	8068.18	230.84	28.13	265.00	51.58	1246.21
	e. Others	762.03	660.63	1667.70	932.33	1581.00	1104.94	419.55	510.89	856.39	397.53	182.66	348.13	138.45	279.73
	Domestic	762.03	660.63	1609.02	814.74	872.16	932.13	358.98	510.67	851.20	357.91	181.72	333.35	138.45	265.10
	Foreign			58.68	117.59	708.84	172.80	60.58	0.22	5.19	39.62	0.94	14.78		14.64
4	**Bills Payable**	**59.25**	**15.18**	**256.93**	**0.23**	**132.32**	**289.75**	**194.57**	**26.54**	**445.84**	**28.91**	**3.72**	**206.23**	**44.85**	**13.39**
5	**Other Liabilities**	**10339.16**	**21410.79**	**12268.29**	**8136.19**	**2156.36**	**3908.16**	**2647.81**	**4405.79**	**8203.84**	**2218.85**	**2108.80**	**2801.09**	**1309.51**	**2692.64**
	1. Sundry Creditors	3395.13	2734.03	5037.67	1204.04	255.91	164.81	68.59	237.22	292.40	172.15	195.56	291.51	625.21	1013.83
	2. Loan Loss Provision	2386.69	3681.11	1642.08	1430.26	344.56	1245.46	472.28	451.12	895.86	594.00	583.32	1071.96	254.47	565.56
	3. Interest Suspense a/c	3693.37	11516.10	557.17	309.05	153.26	494.23	75.41	252.73	209.34	149.74	252.45	317.89	37.41	137.11
	4. Others	863.97	3479.55	5031.38	5192.84	1402.62	2003.66	2031.53	3464.72	6806.24	1302.96	1077.47	1119.73	392.42	976.13
6	**Reconcillation A/c**	**-184.71**			**8.40**		**47.30**		**11.80**	**6.91**				**2.58**	
7	**Profit & Loss A/c**	**420.39**	**3849.34**	**1186.22**	**966.07**	**644.69**	**589.50**	**532.78**	**497.48**	**771.23**	**330.76**	**248.79**	**360.61**	**170.04**	**344.08**
		83252.45	**131755.12**	**110365.80**	**99083.68**	**58687.48**	**79043.63**	**66443.56**	**36418.48**	**85373.63**	**42074.15**	**27399.87**	**56833.17**	**21663.24**	**46360.19**
	Assets														
1	**LIQUID FUNDS**	**8440.86**	**12724.27**	**10248.33**	**10258.32**	**18382.60**	**6148.91**	**6960.36**	**3175.89**	**14537.73**	**4731.98**	**3448.55**	**6179.13**	**2310.66**	**5739.43**
	a. Cash Balance	2526.46	3013.98	1087.48	1598.29	676.60	869.74	1502.50	857.96	2018.32	782.58	465.12	687.08	401.37	1461.88
	Nepalese Notes & Coins	2441.96	2962.55	976.72	1472.09	529.24	782.31	1479.34	838.53	1999.70	761.77	456.96	665.59	383.28	1404.68
	Foreign Currency	84.50	51.43	110.76	126.20	147.36	87.43	23.16	19.44	18.63	20.82	8.16	21.49	18.09	57.20
	b. Bank Balance	4764.40	8565.91	8157.25	8460.03	6507.55	4645.50	4819.17	2317.92	12519.41	3897.22	2571.54	5492.05	1909.30	4277.56
	1. In Nepal Rastra Bank	2973.56	7674.06	5213.53	5942.84	4759.35	4313.76	2731.36	1675.09	8832.80	2636.53	2233.88	4638.75	1583.73	2369.41
	Domestic Currency	2882.33	7888.06	5134.39	5651.71	4684.87	4206.70	2670.82	1665.06	8807.20	2610.59	2219.58	4614.35	1558.62	2346.95
	Foreign Currency	91.23	-214.00	79.14	291.12	74.48	107.06	60.55	10.03	25.59	25.93	14.30	24.40	25.11	22.46
	2. "A"Class Licensed Institution	414.73	458.01	59.25	137.20	28.48	173.55	369.15	118.44	235.51	248.42	127.82	163.12	39.97	328.27
	Domestic Currency	414.73	427.58	59.25	106.18	28.48	173.55	369.15	118.44	235.44	246.18	119.96	163.08	39.64	327.08
	Foreign Currency		30.43		31.02					0.08	2.24	7.86	0.04	0.32	1.20
	3. Other Financial Ins.								0.72						103.11
	4. In Foreign Banks	1376.12	433.84	2884.47	2379.99	1719.72	158.20	1718.66	523.67	3451.10	1012.27	209.84	690.18	285.60	1476.76
	c. Money at Call	1150.00	1144.38	1003.60	200.00	11198.45	633.67	638.68			52.17	411.89			
	Domestic Currency	1150.00	1050.00	246.60	200.00		420.00	400.00							
	Foreign Currency		94.38	757.00		11198.45	213.67	238.68			52.17	411.89			
2	**INVESTMENT IN SECURITIES**	**13287.43**	**30437.14**	**13083.58**	**10288.95**	**2442.16**	**8582.80**	**4359.89**	**3452.72**	**9186.83**	**4239.24**	**2631.08**	**6823.33**	**1465.63**	**2782.70**
	a. Govt.Securities	13287.43	21437.14	12835.15	10288.95	2442.16	8582.80	4359.89	3187.51	9186.83	4239.24	2631.08	6611.38	1465.63	2782.70
	b. NRB Bond		9000.00						265.21						
	c. Govt.Non-Fin. Ins.												27.82		
	d. Other Non-Fin Ins.														
	e Non Residents			248.43									184.12		
3	**SHARE & OTHER INVESTMENT**	**2267.50**	**1244.53**	**10829.93**	**8128.80**	**6957.90**	**7376.43**	**12647.96**	**1509.62**	**4387.25**	**448.57**	**17.92**	**925.41**	**912.64**	**315.51**
	a. Interbank Lending	**0.05**		**210.60**					**110.00**		**139.38**	**5.90**		**430.00**	
	b. Non Residents			1.91											
	c. Others	2267.46	1244.53	10617.42	8128.80	6957.90	7376.43	12647.96	1399.62	4387.25	309.20	12.02	925.41	482.64	315.51
4	**LOANS & ADVANCES**	**44996.49**	**65833.85**	**64370.35**	**61953.49**	**29429.92**	**50097.67**	**38665.70**	**23287.34**	**54275.93**	**28582.52**	**19075.11**	**39808.54**	**15656.73**	**32628.74**
	a. Private Sector	44996.49	63381.87	61463.19	59816.68	28317.26	48072.53	37058.97	22325.17	48889.64	27091.62	18868.24	39698.54	15081.73	31483.74
	b. Financial Institutions		1402.02	2107.16	1966.84	1059.49	1769.94	1606.73	863.56	2134.76	1095.00	119.81		575.00	1096.40
	c. Government Organizations		1049.96	800.00	169.96	53.17	255.20		98.60	3251.53	395.90	87.06	110.00		48.60
5	**BILL PURCHASED**	**5.01**	**63.69**	**12.94**	**1791.18**	**27.45**	**2846.97**	**748.54**	**393.75**	**425.82**	**2008.36**	**88.78**	**668.78**		**1020.61**
	a. Domestic Bills Purchased	0.10	44.98	0.91	39.19	0.01	3.43		253.47	71.90		77.99			0.15
	b. Foreign Bills Purchased	3.80	18.71	12.03	1705.11	27.44	364.70	1.12	140.27	353.92		10.79	668.78		1020.46
	c. Import Bills & Imports	1.11			46.88		2478.83	747.42			2008.36				
6	**LOANS AGAINST COLLECTED BILLS**			**314.50**							**16.62**				
	a. Against Domestic Bills			314.50							16.62				
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**410.33**	**1234.89**	**806.20**	**1092.97**	**408.25**	**1294.37**	**1325.13**	**307.93**	**667.41**	**1114.38**	**682.81**	**610.70**	**412.11**	**661.14**
8	**OTHER ASSETS**	**12717.31**	**20123.98**	**10699.96**	**5566.04**	**1024.41**	**2262.19**	**1729.64**	**4133.06**	**1846.72**	**932.20**	**993.98**	**1509.45**	**845.44**	**2924.76**
	a. Accrued Interest:	3742.88	11652.12	845.47	442.29	184.69	549.58	233.74	254.64	230.14	165.90	262.78	362.66	37.41	161.62
	Financia		1.25		285.68	5.52			0.59	38.63		0.13		15.29	3.65
	Government Enterprise	49.51	491.13	84.81	7.85	32.42	55.35	158.06	18.00	65.33	16.16	10.83	44.76		12.10
	Private Sector	3693.37	11159.74	760.66	148.77	146.75	494.23	75.67	236.05	126.18	149.74	251.82	317.90	22.12	145.87
	b. Staff Loans / Adv.	1621.13	3298.04	1158.85	193.92	261.03	1006.08	430.45	619.90	1252.65	282.83	322.64	252.05	51.34	326.35
	c. Sundry Debtors	2557.49	384.07	3800.85	396.50	302.35		141.83	46.96	32.48	275.72	179.72	549.63	648.52	1015.18
	d. Cash In Transit		406.17												
	e. Others	4795.81	4383.58	4894.80	4533.33	276.35	706.54	923.62	3211.56	331.45	207.76	228.83	345.11	108.16	1421.61
9	**Expenses not Written off**	**19.84**				**14.80**	**163.62**	**4.26**					**9.93**	**6.19**	**139.04**
10	**Non Banking Assets**	**226.79**	**98.43**		**3.93**		**270.68**		**158.17**	**45.93**	**0.28**	**444.43**	**297.89**	**52.03**	**148.25**
11	**Reconcillation Account**	**880.88**	**-5.66**					**2.09**				**17.22**		**1.80**	
12	**Profit & Loss A/c**														
	TOTAL ASSETS	**83252.45**	**131755.12**	**110365.80**	**99083.68**	**58687.48**	**79043.63**	**66443.56**	**36418.48**	**85373.63**	**42074.15**	**27399.87**	**56833.17**	**21663.24**	**46360.19**

Statement of Assets and Liabilities as on Mangsir end, 2071(Mid-Dec, 2014)

S.N.	BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	Grand	NMB	PRABHU	Janata	Mega	Civil	Century
	Liabilities															
1	**CAPITAL FUND**	**2966.61**	**3225.49**	**3000.38**	**15732.38**	**6362.89**	**2757.27**	**3616.94**	**2844.47**	**1060.51**	**2812.95**	**2847.56**	**2207.23**	**2738.98**	**3068.34**	**2250.29**
	a. Paid-up Capital	2431.68	2337.87	2031.18	9636.80	5011.60	2379.54	3140.05	2236.65	2000.00	2400.00	3208.89	2060.00	2330.00	2698.92	2000.00
	b. Calls in Advance		51.50						146.56							
	c. Proposed Bonus Share		0.53											279.60	188.92	
	d. General Reserves	467.41	480.24	531.55	3383.94	519.21	335.74	431.26	200.59	175.20	350.57	221.58	70.56	115.82	131.55	15.11
	e. Share Premium					201.63	2.97		32.41		10.08	3.41			1.08	
	f. Retained Earning	26.27	13.60	12.15	2701.89	354.32	8.10	12.18	195.61	-1612.77	0.98	-622.41	76.11	3.51	39.58	56.15
	g. Others Reserves Fund	41.24	341.76	425.50	9.74	276.13	30.93	33.45	32.66	498.08	51.32	36.09	0.56	10.05	8.29	179.03
2	**BORROWINGS**	**160.39**	**750.00**	**1363.97**	**2987.01**	**542.51**	**1263.54**		**1300.00**			**19.44**	**27.64**	**2844.44**	**99.66**	
	a. NRB	160.39		12.00	82.13	125.51	156.00									
	b. Interbank Borrowing					17.00	607.54		1300.00			17.57	27.64	2840.69	99.66	
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.			20.68	604.88							1.88		3.75		
	e. Bonds and Securities		750.00	1331.29	2300.00	400.00	500.00									
3	**DEPOSITS**	**29884.77**	**34332.43**	**38938.54**	**69075.69**	**55202.62**	**30918.05**	**36928.99**	**29210.86**	**12744.98**	**29064.90**	**33160.08**	**20735.81**	**19854.69**	**23564.15**	**23383.61**
	a. Current	1493.80	1186.55	1900.54	6652.27	2807.29	637.23	931.56	902.36	316.86	1306.20	619.07	862.49	748.98	513.80	602.23
	Domestic	1456.20	1003.61	1738.34	6640.95	2707.21	600.53	904.57	857.48	295.98	1267.48	599.04	854.97	723.18	503.21	562.32
	Foreign	37.60	182.94	162.20	11.32	100.08	36.70	26.99	44.88	20.88	38.73	20.03	7.52	25.80	10.60	39.90
	b. Savings	7516.97	7218.47	10887.18	30095.47	22230.23	6672.38	5505.68	10642.36	2370.96	6540.40	22984.91	3732.43	6825.01	4312.50	6971.58
	Domestic	7411.90	7067.74	10800.64	30095.47	22158.76	6615.59	5477.59	10611.76	2356.70	6480.95	22974.26	3729.50	6749.87	4287.28	6953.74
	Foreign	105.07	150.73	86.54		71.47	56.79	28.10	30.60	14.25	59.45	10.66	2.93	75.14	25.21	17.85
	c. Fixed	12609.67	15436.73	13377.56	29629.26	21575.32	15423.31	14789.14	11565.57	7088.75	9193.59	5715.84	9529.56	6338.37	11847.19	10372.23
	Domestic	12351.36	13706.21	12923.40	29629.26	20895.13	15121.42	14789.14	10918.80	6400.00	8126.10	4730.79	9380.39	5755.67	11635.58	10173.82
	Foreign	258.31	1730.52	454.16		680.19	301.89		646.77	688.74	1067.48	985.05	149.18	582.70	211.62	198.41
	d. Call Deposits	8103.62	9904.10	12324.30	2021.43	8003.04	7965.53	15308.94	5748.65	2838.27	10309.47	3612.31	6491.03	5765.83	6640.03	5263.66
	Domestic	7873.90	8839.08	12048.73	2021.43	7818.68	7949.93	15262.44	5645.00	2747.21	9049.27	3547.05	6491.03	5702.75	6369.41	5263.66
	Foreign	229.72	1065.02	275.57		184.35	15.60	46.50	103.65	91.06	1260.20	65.26		63.08	270.62	
	e. Others	160.71	586.58	448.96	677.26	586.73	219.60	393.66	351.93	130.15	1715.24	227.95	120.31	176.49	250.62	173.90
	Domestic	160.71	566.52	447.34	677.26	584.19	198.77	393.66	351.93	128.04	1059.22	227.95	118.02	176.49	250.62	173.90
	Foreign		20.06	1.62		2.54	20.83			2.11	656.02		2.29			
4	**Bills Payable**	**35.05**	**4.19**			**18.48**	**46.83**	**56.48**	**10.62**	**14.16**	**8.33**	**23.22**	**102.02**	**11.71**	**20.33**	**17.87**
5	**Other Liabilities**	**2761.25**	**3627.26**	**3951.86**	**23440.86**	**4259.31**	**1885.45**	**2504.46**	**2304.97**	**3584.14**	**711.76**	**4477.25**	**625.21**	**1508.68**	**1297.47**	**968.62**
	1. Sundry Creditors	861.67	1312.73	1272.17	2992.77	272.95	1.41	139.01	13.08		38.67	270.22	5.23	5.34	8.11	7.83
	2. Loan Loss Provision	950.19	502.04	822.89	5272.07	1353.05	693.20	785.01	972.01	2584.12	342.54	2696.65	266.17	462.94	451.34	264.88
	3. Interest Suspense a/c	290.59	94.41	180.20	1764.23	212.38	166.48	305.99	442.74	680.40	61.19	607.31	32.35	116.81	167.17	17.38
	4. Others	658.80	1718.08	1676.60	13411.79	2420.93	1024.36	1274.45	877.14	319.63	269.36	903.06	321.46	923.59	670.85	678.52
6	**Reconcillation A/c**									**0.79**		**3.39**				
7	**Profit & Loss A/c**	**268.20**	**177.18**	**326.08**	**534.53**	**540.46**	**279.87**	**362.10**	**270.16**		**425.20**	**540.21**	**116.92**	**158.33**	**176.97**	**99.56**
		36076.26	**42116.56**	**47580.83**	**111770.47**	**66926.26**	**37151.01**	**43468.97**	**35941.09**	**17404.58**	**33023.14**	**41071.16**	**23814.83**	**27116.84**	**28226.93**	**26719.95**
	Assets															
1	**LIQUID FUNDS**	**4138.46**	**5054.73**	**5101.28**	**7989.96**	**6843.93**	**4211.22**	**3916.09**	**2446.75**	**1991.91**	**3858.91**	**5719.75**	**2982.64**	**5470.57**	**2850.26**	**3909.85**
	a. Cash Balance	546.16	468.49	829.82	2145.58	1138.27	951.51	1013.95	654.67	686.35	459.51	1018.92	425.29	338.31	605.94	444.77
	Nepalese Notes & Coins	519.97	456.16	747.30	2136.28	1082.01	929.48	985.38	642.44	565.05	430.43	987.38	411.06	329.14	593.80	428.96
	Foreign Currency	26.18	12.33	82.51	9.30	56.26	22.03	28.58	12.23	121.30	29.08	31.54	14.22	9.16	12.14	15.80
	b. Bank Balance	2706.11	4586.24	2397.67	5755.79	5705.66	3251.71	2853.91	1792.08	1305.56	2910.31	3743.07	2557.35	1607.20	1944.32	3465.09
	1. In Nepal Rastra Bank	2390.60	204.15	2265.71	4018.75	4240.41	2347.26	2422.11	1016.10	931.26	1812.77	1980.63	1889.90	1511.33	1303.79	2933.14
	Domestic Currency	2378.49	176.37	2241.15	4018.75	4181.58	2337.61	2414.84	938.83	864.62	1599.26	1964.39	1878.11	1500.79	1267.55	2894.79
	Foreign Currency	12.10	27.79	24.57		58.83	9.65	7.27	77.27	66.64	213.51	16.24	11.79	10.55	36.24	38.35
	2. "A"Class Licensed Institution	92.19	1866.29	39.87	787.68	378.88	326.55	141.74	76.27	97.32	163.37	381.14	82.94	55.76	167.73	126.12
	Domestic Currency	85.71	1852.96	38.70	761.24	353.30	323.51	136.64	73.47	80.27	163.37	380.63	82.94	55.76	161.85	125.56
	Foreign Currency	6.47	13.33	1.17	26.44	25.58	3.04	5.10	2.80	17.04		0.51			5.88	0.56
	3. Other Financial Ins.					8.79				8.10		1.05	10.00			
	4. In Foreign Banks	223.33	2515.80	92.08	949.37	1077.58	577.90	290.06	699.71	268.88	934.16	1380.26	574.51	40.10	472.80	405.83
	c. Money at Call	886.19		1873.80	88.58		8.00	48.22			489.10	957.76		3525.06	300.00	
	Domestic Currency	300.00		1675.00				48.22				900.00		1960.00	300.00	
	Foreign Currency	586.19		198.80	88.58		8.00				489.10	57.75		1565.06		
2	**INVESTMENT IN SECURITIES**	**3765.28**	**3240.91**	**4241.68**	**10382.16**	**7686.92**	**3146.35**	**5658.38**	**6591.49**	**789.45**	**1449.12**	**2710.83**	**1485.88**	**1788.49**	**2037.90**	**700.00**
	a. Govt.Securities	3765.28	3240.91	4241.68	10382.16	6465.40	3146.35	5658.38	6591.49	789.45	1449.12	2710.83	1485.88	1788.49	2037.90	
	b. NRB Bond					1221.53										700.00
	c. Govt.Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e Non Residents															
3	**SHARE & OTHER INVESTMENT**	**650.93**	**689.99**	**1721.89**	**3675.24**	**1009.76**	**1177.79**	**793.83**	**977.64**	**310.33**	**2957.21**	**200.81**	**185.50**	**2.30**	**523.31**	**767.30**
	a. Interbank Lending	**350.00**			**1758.90**	**853.69**		**29.81**			**907.71**					**498.94**
	b. Non Residents															
	c. Others	300.93	689.99	1721.89	1916.34	156.07	1177.79	764.02	977.64	310.33	2049.50	200.81	185.50	2.30	523.31	268.36
4	**LOANS & ADVANCES**	**25272.63**	**26946.30**	**32335.64**	**67034.64**	**46886.46**	**26479.76**	**30673.24**	**24262.63**	**11781.02**	**23130.27**	**27193.70**	**18337.44**	**18011.52**	**20907.94**	**19603.01**
	a. Private Sector	24647.57	26556.83	32335.64	67023.54	46886.46	25564.41	29079.98	23467.11	11154.59	22361.44	27193.70	17464.94	17555.94	19895.81	18855.68
	b. Financial Institutions	625.06	389.47		11.10		814.45	1470.74	795.52	561.67	768.83		714.50	455.58	564.17	747.33
	c. Government Organizations						100.90	122.51		64.77			158.00		447.96	
5	**BILL PURCHASED**	**16.62**	**2038.05**	**486.93**		**677.39**	**76.32**	**313.97**	**77.64**	**75.65**	**524.90**	**9.00**			**54.55**	**172.53**
	a. Domestic Bills Purchased	6.84	16.67	48.97		677.39	58.52	126.05		0.05	524.90	9.00			54.55	0.95
	b. Foreign Bills Purchased	9.78	0.30	437.96				187.92	77.64	75.60						171.58
	c. Import Bills & Imports		2021.09				17.80									
6	**LOANS AGAINST COLLECTED BILLS**												**74.61**		**595.59**	
	a. Against Domestic Bills														595.59	
	b. Against Foreign Bills												74.61			
7	**FIXED ASSETS**	**649.25**	**793.20**	**857.53**	**1328.91**	**1275.84**	**926.88**	**641.72**	**599.10**	**712.93**	**430.92**	**2094.58**	**395.03**	**463.08**	**552.04**	**402.24**
8	**OTHER ASSETS**	**1433.67**	**3282.59**	**2835.88**	**21049.52**	**2448.60**	**992.44**	**1462.34**	**881.65**	**1495.82**	**614.00**	**3046.26**	**350.02**	**1380.88**	**693.35**	**1135.64**
	a. Accrued Interest:	298.21	99.56	207.62	1764.23	63.68	178.01	310.84	449.52	744.57	93.87	617.70	35.21	131.43	170.37	18.20
	Financia	4.44	0.05					0.25	1.00	2.02	1.51		0.00	0.10	0.07	17.38
	Government Enterprise	7.62	5.16			37.48	11.53	4.85	6.79	7.99	30.56	10.38	2.90	14.62	5.91	0.82
	Private Sector	286.14	94.35	207.62	1764.23	26.20	166.48	305.73	441.73	734.56	61.80	607.31	32.31	116.71	164.39	
	b. Staff Loans / Adv.	183.25	246.00	401.23	4151.75	292.78	195.20	40.67	163.48	20.49	119.68	393.60	198.31	179.45	117.05	164.31
	c. Sundry Debtors	17.71	1760.27	965.47	9088.96	271.77	55.48	82.97	3.71	88.39	98.85	1082.41	38.98	6.57	1.19	490.84
	d. Cash In Transit				132.33											
	e. Others	934.49	1176.76	1261.56	5912.26	1820.37	563.75	1027.86	264.94	642.38	301.60	952.55	77.52	1063.44	404.74	462.29
9	**Expenses not Written off**						**4.58**		**0.81**	**10.96**		**4.59**				
10	**Non Banking Assets**	**60.90**	**70.79**		**62.59**	**97.36**	**135.66**	**9.40**	**103.22**	**39.76**	**57.81**	**91.64**	**3.71**		**1.72**	**29.39**
11	**Reconcillation Account**	**1.99**		**0.00**	**247.45**				**0.16**						**10.28**	
12	**Profit & Loss A/c**	**86.53**								**196.75**						
	TOTAL ASSETS	**36076.26**	**42116.56**	**47580.83**	**111770.47**	**66926.26**	**37151.01**	**43468.97**	**35941.09**	**17404.58**	**33023.14**	**41071.16**	**23814.83**	**27116.84**	**28226.93**	**26719.95**

Statement of Assets and Liabilities as on Mangsir end, 2071(Mid-Dec, 2014)

S.N.	BFI Name	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Karnali	Triveni	Suprim	Bhrikuti	Suvechha	Shangrila	Gurkha
	Liabilities															
1	**CAPITAL FUND**	**2833.40**	**2624.34**	**336.33**	**683.49**	**906.88**	**-110.91**	**491.13**	**227.65**	**145.20**	**463.22**	**959.71**	**609.51**	**178.26**	**896.29**	**-672.51**
	a. Paid-up Capital	2550.24	415.82	242.55	645.00	1386.23	55.57	336.52	180.03	80.00	407.44	811.62	521.23	131.19	640.00	198.25
	b. Calls in Advance						6.12			20.00						0.82
	c. Proposed Bonus Share						10.05						0.06	18.81		
	d. General Reserves	240.50	745.77	36.15	50.98	150.97	17.52	48.99	42.70	4.91	54.76	60.35	85.78	17.13	103.72	81.40
	e. Share Premium	10.56		0.35				0.54				2.11		0.96		2.38
	f. Retained Earning	28.34	1355.60	37.61	-45.04	-794.28	-209.92	88.08	0.45	37.30	0.79	84.34	0.77	7.99	142.23	-972.10
	g. Others Reserves Fund	3.75	107.15	19.67	32.55	163.96	9.76	16.99	4.46	3.00	0.23	1.28	1.66	2.17	10.34	16.74
2	**BORROWINGS**	**1385.04**						**500.00**								
	a. NRB	1385.04														
	b. Interbank Borrowing							500.00								
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	**DEPOSITS**	**30147.44**	**1358.83**	**2758.65**	**6378.59**	**7358.11**	**468.44**	**3579.74**	**2037.67**	**1346.88**	**4895.04**	**2708.52**	**5202.46**	**1513.53**	**6946.78**	**1294.38**
	a. Current	922.13	37.61	85.57	184.00	165.13		19.23	58.24	9.86	96.93	53.29	84.23	15.21	87.94	178.33
	Domestic	912.31	37.61	85.57	183.75	160.32		19.23	58.24	9.86	96.93	53.29	84.23	15.21	87.94	178.33
	Foreign	9.82			0.25	4.81										
	b. Savings	10318.51	419.92	1973.80	3870.59	2361.83	270.87	2030.31	1625.13	1077.89	2172.48	1316.23	2892.26	669.46	4001.90	77.12
	Domestic	10256.60	419.92	1973.80	3870.59	2361.81	270.87	2030.31	1625.13	1077.89	2172.48	1316.23	2892.26	669.46	4001.90	77.09
	Foreign	61.91				0.02										0.03
	c. Fixed	11509.44	884.74	278.75	1326.27	2644.45	197.01	1135.34	288.09	254.75	1273.84	689.73	1014.56	583.61	1462.24	7.52
	Domestic	9605.10	884.74	278.75	1326.27	2644.45	197.01	1135.34	288.09	254.75	1273.84	689.73	1014.56	583.61	1462.24	7.52
	Foreign	1904.34														
	d. Call Deposits	7260.88	16.56	416.77	993.60	2184.50		387.67	66.20		1345.49	649.14	1173.78	245.26	1384.87	1028.13
	Domestic	7255.09	16.56	416.77	993.60	2184.50		387.67	66.20		1345.49	649.14	1173.78	245.26	1384.87	1028.09
	Foreign	5.79														0.03
	e. Others	136.48		3.76	4.13	2.20	0.57	7.20		4.38	6.30	0.14	37.63		9.83	3.29
	Domestic	136.48		3.76	4.13	2.20	0.57	7.20		4.38	6.30	0.14	37.63		9.83	3.29
	Foreign															
4	**Bills Payable**					**0.77**									**2.11**	
5	**Other Liabilities**	**1491.55**	**1780.21**	**174.85**	**636.64**	**1648.95**	**331.59**	**175.80**	**113.39**	**56.75**	**129.97**	**287.95**	**120.21**	**81.85**	**350.46**	**2134.56**
	1. Sundry Creditors	1.46	56.90	0.90	29.68	22.90	11.94	3.42	6.54	1.28	0.59	1.14	4.32	5.14	7.54	2.17
	2. Loan Loss Provision	308.11	369.28	63.67	382.92	803.94	185.12	41.52	44.23	28.18	66.21	93.89	48.98	29.91	97.80	1014.95
	3. Interest Suspense a/c	53.85	642.26	16.50	174.44	251.62	93.72	7.92	8.59	12.01	16.44	31.13	4.22	11.73	43.03	701.20
	4. Others	1128.14	711.78	93.78	49.60	570.48	40.81	122.93	54.03	15.28	46.73	161.79	62.70	35.06	202.10	416.24
6	**Reconcillation A/c**		**2.09**				**37.23**						**367.81**			
7	**Profit & Loss A/c**	**278.17**	**211.32**	**18.40**	**0.31**	**17.38**		**40.85**	**15.15**	**5.06**	**36.45**	**30.87**	**75.33**	**8.35**	**76.75**	**132.95**
		36135.61	**5976.79**	**3288.23**	**7699.03**	**9932.08**	**726.36**	**4787.52**	**2393.86**	**1553.90**	**5524.68**	**3987.05**	**6375.32**	**1781.98**	**8272.38**	**2889.39**
	Assets															
1	**LIQUID FUNDS**	**3717.97**	**2959.22**	**868.46**	**1725.30**	**2497.99**	**144.61**	**1670.64**	**668.18**	**660.85**	**1518.87**	**949.61**	**1351.45**	**485.87**	**1852.22**	**232.94**
	a. Cash Balance	538.58	13.46	96.77	130.01	162.41	0.94	116.53	45.40	75.56	108.43	73.99	107.65	70.07	156.75	5.67
	Nepalese Notes & Coins	520.11	13.46	93.17	129.95	161.43	0.94	116.53	45.40	75.56	108.43	73.99	107.65	70.07	155.57	5.67
	Foreign Currency	18.47		3.60	0.06	0.97									1.18	
	b. Bank Balance	3179.39	2945.76	249.81	392.55	2335.59	143.67	160.10	118.90	83.88	801.88	822.38	363.80	415.80	1695.47	14.51
	1. In Nepal Rastra Bank	2583.44	97.51	162.03	361.65	1076.11	10.94	20.20	110.50	83.88	133.35	153.87	53.14	32.94	361.13	14.51
	Domestic Currency	2566.45	97.51	162.03	361.65	1076.11	0.47	20.20	110.50	83.88	133.35	153.87	53.14	32.94	361.13	14.16
	Foreign Currency	17.00					10.46									0.35
	2. "A"Class Licensed Institution	84.52	2848.26	87.77	30.90	1145.21		134.68	7.99		546.46	668.51	268.91	258.37	1075.50	
	Domestic Currency	84.52	2848.26	87.77	30.84	1136.80		134.68	7.99		546.46	668.51	268.91	258.37	1075.50	
	Foreign Currency				0.05	8.41										
	3. Other Financial Ins.					109.51	132.73	5.22	0.41		122.07		41.76	124.50	183.80	
	4. In Foreign Banks	511.43				4.76									75.05	
	c. Money at Call			521.88	1202.74			1394.01	503.88	501.42	608.56	53.25	880.00			212.76
	Domestic Currency			521.88	1201.68			1394.01	503.88	501.42	608.56	53.25	880.00			212.42
	Foreign Currency				1.06											0.35
2	**INVESTMENT IN SECURITIES**	**2136.08**	**40.00**	**20.00**	**200.49**	**158.07**						**85.18**	**100.00**		**70.00**	
	a. Govt.Securities	2136.08	40.00	20.00	200.49	158.07						35.18	100.00		70.00	
	b. NRB Bond											50.00				
	c. Govt.Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e Non Residents															
3	**SHARE & OTHER INVESTMENT**	**1921.65**	**168.84**	**6.40**	**74.00**	**12.31**	**21.92**	**10.04**	**15.03**	**3.00**	**23.36**	**7.58**	**1.02**	**16.04**	**7.16**	**15.92**
	a. Interbank Lending															
	b. Non Residents															
	c. Others	1921.65	168.84	6.40	74.00	12.31	21.92	10.04	15.03	3.00	23.36	7.58	1.02	16.04	7.16	15.92
4	**LOANS & ADVANCES**	**26201.65**	**1816.60**	**2195.41**	**5088.86**	**6043.39**	**270.54**	**2976.40**	**1620.90**	**749.96**	**3821.18**	**2713.72**	**4439.57**	**1176.37**	**5982.11**	**1186.30**
	a. Private Sector	25692.55	1796.92	2195.41	5088.86	6014.46	270.54	2976.40	1620.90	749.96	3821.18	2713.72	4439.57	1176.37	5982.11	1186.30
	b. Financial Institutions	507.33				28.93										
	c. Government Organizations	1.76	19.68													
5	**BILL PURCHASED**				**7.53**											
	a. Domestic Bills Purchased				7.53											
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	**LOANS AGAINST COLLECTED BILLS**															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	**FIXED ASSETS**	**572.48**	**123.46**	**47.53**	**288.30**	**229.74**	**6.46**	**56.13**	**50.48**	**34.11**	**79.19**	**55.56**	**34.61**	**71.24**	**92.33**	**123.11**
8	**OTHER ASSETS**	**1585.77**	**868.66**	**148.94**	**297.65**	**705.04**	**243.67**	**74.31**	**39.16**	**105.86**	**82.08**	**100.16**	**80.88**	**31.70**	**267.77**	**1044.13**
	a. Accrued Interest:	65.45	642.26	16.57	176.24	263.77	95.85	7.92	8.59	12.01	16.45	37.44	4.58	11.73	51.04	701.20
	Financia	0.22														
	Government Enterprise	11.60	106.74	0.06	1.80	12.39						6.35	0.35		8.01	
	Private Sector	53.63	535.52	16.50	174.44	251.39	95.85	7.92	8.59	12.01	16.45	31.09	4.22	11.73	43.03	701.20
	b. Staff Loans / Adv.	130.92	19.83	50.02	35.29	40.16	3.54	28.47	3.79	63.33	18.22	16.94	3.06	2.47	56.30	17.58
	c. Sundry Debtors	1.24	111.25		46.88	68.16	133.86	4.43	2.32	13.60	12.75	13.66	34.00	8.94	14.25	9.12
	d. Cash In Transit								0.26							
	e. Others	1388.17	95.33	82.35	39.25	332.95	10.42	33.48	24.20	16.92	34.66	32.12	39.24	8.56	146.18	316.23
9	**Expenses not Written off**			**0.03**								**9.14**		**0.76**	**0.79**	**0.00**
10	**Non Banking Assets**			**1.46**	**16.91**	**280.44**						**66.11**				**286.89**
11	**Reconcillation Account**					**5.09**	**37.23**		**0.11**	**0.12**			**367.81**			**0.10**
12	**Profit & Loss A/c**						**1.93**									
	TOTAL ASSETS	**36135.61**	**5976.79**	**3288.23**	**7699.03**	**9932.08**	**726.36**	**4787.52**	**2393.86**	**1553.90**	**5524.68**	**3987.05**	**6375.32**	**1781.98**	**8272.38**	**2889.39**

Statement of Assets and Liabilities as on Mangsir end, 2071(Mid-Dec, 2014)

S.N.	BFI Name	Gandaki	Infrastructure	Business	Biratlaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktinath
	Liabilities														
1	**CAPITAL FUND**	**413.20**	**951.53**	**1049.94**	**422.28**	**256.15**	**148.78**	**596.17**	**289.46**	**479.17**	**1409.89**	**192.43**	**202.65**	**260.24**	**662.48**
	a. Paid-up Capital	352.00	827.53	934.69	340.29	202.50	109.00	897.93	223.23	582.45	1145.38	162.52	161.00	235.55	507.15
	b. Calls in Advance														66.70
	c. Proposed Bonus Share														
	d. General Reserves	54.62	74.22	107.14	48.61	41.63	9.88	77.83	16.77	32.47	119.94	24.31	8.68	23.22	78.10
	e. Share Premium	0.28	5.69	0.38			6.76			1.79	5.41		2.66		
	f. Retained Earning	1.32	7.60	4.65	11.77	2.41	23.14	-395.64	47.95	-144.50	122.83	4.31	30.31	1.48	1.34
	g. Others Reserves Fund	4.97	36.48	3.08	21.62	9.62		16.04	1.51	6.97	16.34	1.30			9.20
2	**BORROWINGS**		**100.00**			**20.00**				**200.00**	**853.72**				**52.81**
	a. NRB														
	b. Interbank Borrowing		100.00			20.00				200.00	660.00				
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.										193.72				52.81
	e. Bonds and Securities														
3	**DEPOSITS**	**3671.11**	**4421.69**	**5465.17**	**3991.15**	**2587.42**	**1421.13**	**5028.65**	**1216.38**	**4727.94**	**8872.99**	**1440.30**	**1970.78**	**1553.24**	**5851.92**
	a. Current	54.05	46.07	56.61	74.39	53.86	22.14	90.82	30.65	104.85	290.84	22.24	28.71	20.08	89.81
	Domestic	54.05	46.07	56.61	74.39	53.86	22.14	90.82	30.65	104.80	290.53	22.24	28.71	20.08	89.81
	Foreign									0.04	0.31				
	b. Savings	1746.59	1574.96	2186.67	2473.51	1793.57	882.63	2487.42	762.10	3265.38	3371.63	807.02	1075.35	854.38	3697.78
	Domestic	1746.59	1574.96	2186.67	2473.51	1793.57	882.63	2487.42	762.10	3263.11	3300.82	807.02	1075.35	854.38	3697.78
	Foreign									2.27	70.81				
	c. Fixed	773.80	1308.28	2071.53	992.28	238.28	336.55	1410.67	299.26	856.62	4054.38	475.34	682.72	371.85	1155.68
	Domestic	773.80	1308.28	2071.53	992.28	238.28	336.55	1410.67	299.26	856.62	4024.91	475.34	682.72	371.85	1155.68
	Foreign										29.47				
	d. Call Deposits	1093.97	1490.88	1146.15	446.69	500.90	179.78	1010.83	124.35	487.91	1055.39	135.71	158.77	306.59	907.54
	Domestic	1093.97	1490.88	1146.15	446.69	500.90	179.78	1010.83	124.35	487.91	1042.61	135.71	158.77	306.59	907.54
	Foreign										12.79				
	e. Others	2.70	1.50	4.22	4.28	0.80	0.03	28.92	0.01	13.18	100.75		25.23	0.34	1.11
	Domestic	2.70	1.50	4.22	4.28	0.80	0.03	28.92	0.01	13.18	100.75		25.23	0.34	1.11
	Foreign														
4	**Bills Payable**							**4.03**		**0.76**	**0.79**				
5	**Other Liabilities**	**104.79**	**354.45**	**582.44**	**101.24**	**139.68**	**27.93**	**670.85**	**70.49**	**472.11**	**475.71**	**43.17**	**96.31**	**131.27**	**314.52**
	1. Sundry Creditors	4.62	0.72	0.03	12.49	28.76	1.14	14.61	4.65	11.57	18.81	2.97	7.37	5.29	0.56
	2. Loan Loss Provision	43.33	115.23	122.73	41.10	46.65	15.61	261.93	24.14	161.14	216.18	13.57	16.86	49.33	71.09
	3. Interest Suspense a/c	12.94	37.15	91.23	5.29	8.59		110.93	12.81	55.53	66.95	0.42	4.72	12.71	40.79
	4. Others	43.89	201.36	368.45	42.36	55.69	11.17	283.38	28.88	243.87	173.78	26.21	67.37	63.94	202.07
6	**Reconcillation A/c**	**1.91**					**2.54**		**1.30**			**356.71**			**0.00**
7	**Profit & Loss A/c**	**65.38**	**48.50**	**41.60**	**48.62**	**30.89**	**15.04**	**55.03**	**14.74**	**129.42**	**71.62**	**30.50**	**19.22**	**7.23**	**102.51**
		4256.38	**5876.17**	**7139.15**	**4563.28**	**3034.15**	**1615.42**	**6354.74**	**1592.37**	**6009.41**	**11684.73**	**2063.12**	**2288.96**	**1951.98**	**6984.24**
	Assets														
1	**LIQUID FUNDS**	**807.32**	**1573.05**	**1496.59**	**1612.22**	**847.23**	**540.28**	**1536.93**	**340.44**	**2237.29**	**3004.28**	**417.01**	**514.96**	**484.95**	**1372.51**
	a. Cash Balance	119.26	150.23	96.51	97.66	127.88	47.18	207.76	43.86	145.82	145.91	26.33	43.75	78.18	136.84
	Nepalese Notes & Coins	117.99	150.20	96.31	97.65	127.88	47.18	207.48	43.69	142.56	145.29	26.33	43.75	78.18	136.84
	Foreign Currency	1.27	0.03	0.20	0.01			0.28	0.17	3.26	0.62				
	b. Bank Balance	688.06	290.81	373.42	262.73	432.74	87.50	1329.17	143.79	231.88	430.70	72.35	409.35	94.38	343.89
	1. In Nepal Rastra Bank	195.36	285.26	292.29	260.65	269.27	0.03	302.97	67.94	172.54	371.42	7.11	55.92	16.73	343.89
	Domestic Currency	195.36	285.01	292.29	260.65	269.27	0.03	302.97	67.94	171.52	368.78	7.11	55.92	16.73	343.89
	Foreign Currency		0.25							1.01	2.65				
	2. "A"Class Licensed Institution	396.79	5.55	80.03	2.06	163.37	87.47	1010.90	60.81	59.13	31.64	65.23	242.23	77.65	
	Domestic Currency	396.79	5.50	80.03	2.06	163.37	87.47	1001.19	60.81	59.07	31.64	65.23	242.23	77.65	
	Foreign Currency		0.05					9.71		0.05					
	3. Other Financial Ins.	95.91		1.10	0.02	0.09		15.30	15.04	0.22			111.20		
	4. In Foreign Banks										27.63				
	c. Money at Call		1132.01	1026.66	1251.83	286.61	405.61		152.79	1859.59	2427.68	318.34	61.86	312.39	891.78
	Domestic Currency		1132.01	1026.66	1251.83	286.61	405.61		152.79	1858.63	2338.10	318.34	61.86	312.39	891.78
	Foreign Currency									0.96	89.58				
2	**INVESTMENT IN SECURITIES**	**0.12**	**30.00**	**120.00**	**121.96**			**140.00**		**44.97**	**239.80**		**75.00**		
	a. Govt.Securities		30.00	120.00	121.96			140.00		44.97	239.80		75.00		
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.	0.12													
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	**2.91**	**93.02**	**79.48**	**6.33**	**0.10**	**0.50**	**17.14**	**11.50**	**93.20**	**101.33**	**5.47**	**13.68**	**20.19**	**91.42**
	a. Interbank Lending	**2.91**												**20.09**	
	b. Non Residents														
	c. Others		93.02	79.48	6.33	0.10	0.50	17.14	11.50	93.20	101.33	5.47	13.68	0.10	91.42
4	**LOANS & ADVANCES**	**3210.02**	**3833.81**	**4782.59**	**2663.44**	**2041.62**	**975.60**	**4100.04**	**1131.32**	**3180.29**	**8017.87**	**1247.57**	**1601.44**	**1387.19**	**5201.98**
	a. Private Sector	3210.02	3833.81	4782.59	2663.44	2041.62	975.60	1791.21	1131.32	3070.30	7690.85	1247.57	1596.44	1387.19	5201.98
	b. Financial Institutions							141.10		109.99	327.02		5.00		
	c. Government Organizations							2167.73							
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**	**157.54**	**121.06**	**248.00**	**68.81**	**39.19**	**36.74**	**240.70**	**49.71**	**261.46**	**127.96**	**9.24**	**31.86**	**26.75**	**83.41**
8	**OTHER ASSETS**	**78.47**	**150.05**	**174.33**	**84.86**	**105.06**	**62.30**	**217.54**	**55.72**	**168.21**	**193.48**	**27.12**	**48.44**	**32.90**	**234.91**
	a. Accrued Interest:	12.94	46.21	91.76	5.29	8.59		112.91	12.82	47.09	68.31	0.42	4.72	12.71	40.79
	Financia							0.09			0.79				
	Government Enterprise		9.07	0.52				2.02		14.51	1.29				
	Private Sector	12.94	37.15	91.23	5.29	8.59		110.80	12.82	32.57	66.23	0.42	4.72	12.71	40.79
	b. Staff Loans / Adv.	15.28	6.04	30.84	41.30	10.64	29.74	30.63	6.30	10.32	52.06	12.37	7.31		14.33
	c. Sundry Debtors	24.54		4.85	1.34	35.28	19.16	5.29	2.16	21.51	0.88	1.12	5.11	2.30	7.71
	d. Cash In Transit														
	e. Others	25.71	97.80	46.89	36.93	50.56	13.40	68.72	34.44	89.30	72.23	13.21	31.31	17.90	172.08
9	**Expenses not Written off**			**1.34**				**0.88**					**3.58**		
10	**Non Banking Assets**		**74.97**	**236.65**	**2.17**			**75.86**	**3.68**	**23.93**					
11	**Reconcillation Account**		**0.20**	**0.17**	**3.49**	**0.95**				**0.05**		**356.71**			
12	**Profit & Loss A/c**							**22.46**							
	TOTAL ASSETS	**4256.38**	**5876.17**	**7139.15**	**4563.28**	**3034.15**	**1615.42**	**6354.74**	**1592.37**	**6009.41**	**11684.73**	**2063.12**	**2288.96**	**1951.98**	**6984.24**

S.N.	BFI Name	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	diyalo	Country	Alpine	Nilgiri	Kastamandap	Garima	City	Bishow
	Liabilities														
1	**CAPITAL FUND**	**351.58**	**116.56**	**187.51**	**131.98**	**1028.33**	**112.16**	**240.96**	**359.47**	**123.69**	**136.98**	**580.44**	**539.61**	**528.78**	**480.44**
	a. Paid-up Capital	309.12	100.00	165.00	112.37	885.31	100.00	220.00	320.00	100.00	120.00	678.01	448.80	461.64	360.36
	b. Calls in Advance			1.77									15.95		
	c. Proposed Bonus Share								12.80	18.00					59.46
	d. General Reserves	37.68	8.92	13.30	7.50	115.93	4.44	18.57	21.94	4.56	13.16	29.39	57.36	58.50	48.97
	e. Share Premium	0.60	0.03		2.06						2.67	0.11	10.50		5.73
	f. Retained Earning	4.18	7.61	3.17	9.55	3.51	7.72	1.33	3.91	0.16	1.10	-150.37	3.85	2.44	0.58
	g. Others Reserves Fund			4.27	0.50	23.58		1.06	0.82	0.97	0.06	23.29	3.14	6.20	5.34
2	**BORROWINGS**					**1800.00**								**25.00**	**25.00**
	a. NRB														
	b. Interbank Borrowing					1800.00									
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.													25.00	25.00
	e. Bonds and Securities														
3	**DEPOSITS**	**3309.17**	**849.35**	**1074.21**	**590.24**	**5991.17**	**734.06**	**1304.75**	**1379.67**	**942.96**	**772.78**	**4869.10**	**4719.95**	**4332.26**	**4171.22**
	a. Current	41.00	13.08	2.51		164.67	4.84	21.64	12.26	40.64	2.46	100.18	76.98	25.51	104.95
	Domestic	41.00	13.08	2.51		138.76	4.84	21.64	12.26	40.64	2.46	99.90	76.98	25.51	104.95
	Foreign					25.91						0.29			
	b. Savings	1600.96	447.61	396.54	485.92	3712.88	363.81	561.71	500.38	536.09	392.42	2871.04	2820.79	2382.70	1514.73
	Domestic	1600.96	447.61	396.54	485.92	3705.38	363.81	561.71	500.38	536.09	392.42	2868.06	2820.79	2382.70	
	Foreign					7.50						2.98			1514.73
	c. Fixed	849.87	210.75	536.90	104.32	1572.77	211.65	477.07	515.11	194.46	251.34	1441.70	845.39	1427.41	1616.53
	Domestic	849.87	210.75	536.90	104.32	1572.77	211.65	477.07	515.11	194.46	251.34	1441.70	845.39	1427.41	1616.53
	Foreign														
	d. Call Deposits	816.42	177.44	138.26		532.25	147.36	244.06	351.92	171.32	126.09	448.46	976.80	439.19	933.90
	Domestic	816.42	177.44	138.26		532.23	147.36	244.06	351.92	171.32	126.09	448.46	976.80	439.19	933.90
	Foreign					0.02									
	e. Others	0.92	0.48			8.60	6.40	0.27		0.45	0.47	7.71		57.45	1.10
	Domestic	0.92	0.48			8.60	6.40	0.27		0.45	0.47	7.71		57.45	1.10
	Foreign														
4	**Bills Payable**													**0.19**	**2.30**
5	**Other Liabilities**	**121.65**	**22.97**	**97.58**	**17.35**	**622.27**	**18.26**	**39.43**	**126.21**	**85.36**	**63.14**	**652.90**	**173.24**	**264.51**	**278.46**
	1. Sundry Creditors	4.58	1.22	2.42	3.49	0.91	0.19	1.35	2.40	4.34	0.38	39.80	29.59	0.54	20.15
	2. Loan Loss Provision	31.87	12.96	50.73	7.34	207.71	7.39	20.51	28.25	31.97	9.13	323.12	48.47	55.37	38.07
	3. Interest Suspense a/c	7.95	3.38	27.83	1.78	74.89		4.72	12.84	12.31	5.36	68.31	13.18	28.36	21.55
	4. Others	77.25	5.42	16.60	4.73	338.77	10.68	12.85	82.71	36.73	48.27	221.67	82.00	180.24	198.69
6	**Reconcillation A/c**									**0.91**		**902.56**	**893.91**		
7	**Profit & Loss A/c**	**33.49**	**15.43**	**15.77**	**5.51**	**51.75**	**14.60**	**9.84**	**10.63**	**13.15**	**8.62**	**391.15**	**65.27**	**55.93**	**55.06**
		3815.88	**1004.31**	**1375.08**	**745.07**	**9493.52**	**879.09**	**1594.99**	**1875.97**	**1166.07**	**981.53**	**7396.15**	**6391.98**	**5206.66**	**5012.48**
	Assets														
1	**LIQUID FUNDS**	**861.61**	**184.90**	**353.84**	**270.10**	**3225.46**	**226.41**	**493.78**	**376.17**	**253.40**	**252.75**	**2154.47**	**1248.19**	**1260.62**	**1033.22**
	a. Cash Balance	111.82	58.86	16.16	15.00	80.92	40.07	28.90	39.02	43.84	16.03	116.68	144.09	116.52	73.59
	Nepalese Notes & Coins	111.77	58.86	16.16	15.00	75.91	40.07	28.90	39.02	43.42	16.01	113.86	144.09	116.51	73.59
	Foreign Currency	0.06				5.01				0.42	0.02	2.82	0.01	0.01	
	b. Bank Balance	749.79	49.63	53.39	255.10	170.00	186.34	341.66	97.32	65.39	42.09	2037.79	298.29	944.49	959.63
	1. In Nepal Rastra Bank	18.93	1.00	53.39	0.33	141.43	35.95	9.21	52.39	8.39	0.01	232.86	298.29	223.86	230.60
	Domestic Currency	18.93	1.00	53.39	0.33	139.27	35.95	9.21	52.39	8.39	0.01	232.86	298.29	223.86	230.60
	Foreign Currency					2.16									
	2. "A"Class Licensed Institution	627.55	48.62		110.38	7.39	124.95	189.78	44.89	56.98	42.08	1700.39		615.94	581.23
	Domestic Currency	627.55	48.62		110.38	7.39	124.95	189.78	44.89	56.98	42.08	1699.88		615.94	581.23
	Foreign Currency											0.50			
	3. Other Financial Ins.	103.31	0.01		144.38	0.01	25.44	142.68	0.03	0.03		99.57		104.69	147.80
	4. In Foreign Banks					21.16						4.97			
	c. Money at Call		76.41	284.30		2974.54		123.22	239.84	144.16	194.63		805.81	199.61	
	Domestic Currency		76.41	284.30		2949.53		123.22	239.84	144.16	194.63		805.81	199.61	
	Foreign Currency					25.01									
2	**INVESTMENT IN SECURITIES**	**30.00**		**10.50**	**2.02**	**345.28**	**3.20**	**5.00**	**57.89**	**10.00**		**100.47**	**30.00**	**51.13**	
	a. Govt.Securities	30.00		10.50	2.02	345.28	3.20	5.00	57.89	10.00		100.47	30.00	51.13	
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	**36.51**	**0.10**	**34.77**	**0.61**	**231.20**	**6.26**	**0.20**	**0.50**	**0.71**		**50.79**	**8.73**	**52.59**	**25.82**
	a. Interbank Lending													**34.15**	
	b. Non Residents														
	c. Others	36.51	0.10	34.77	0.61	231.20	6.26	0.20	0.50	0.71		50.79	8.73	18.43	25.82
4	**LOANS & ADVANCES**	**2780.66**	**785.87**	**855.56**	**451.59**	**5091.66**	**604.93**	**1064.26**	**1352.46**	**823.42**	**684.62**	**3433.33**	**4053.80**	**3637.27**	**3694.51**
	a. Private Sector	2780.66	785.87	855.56	451.59	4935.96	604.93	1064.26	1333.65	823.42	684.62	3342.70	4053.80	3637.27	3694.51
	b. Financial Institutions					155.70			0.95			90.63			
	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**	**32.47**	**19.73**	**23.02**	**4.46**	**105.07**	**12.76**	**14.28**	**33.60**	**15.75**	**3.15**	**154.73**	**56.22**	**88.64**	**80.60**
8	**OTHER ASSETS**	**73.56**	**13.19**	**56.36**	**16.29**	**486.15**	**25.27**	**17.47**	**44.20**	**62.50**	**41.01**	**164.17**	**101.13**	**116.41**	**177.66**
	a. Accrued Interest:	7.95	3.38	27.83	1.78	108.16		4.76	15.36	12.30	5.36	80.47	13.18	35.77	21.55
	Financia					0.03			0.00			0.13			
	Government Enterprise					33.28		0.04	2.52			12.16	13.18	0.97	
	Private Sector	7.95	3.38	27.83	1.78	74.85		4.72	12.84	12.30	5.36	68.19		34.80	21.55
	b. Staff Loans / Adv.	24.71	1.24	15.10	5.22	57.00	9.71	1.78	19.85	1.60	1.92	13.26	27.92	16.51	35.24
	c. Sundry Debtors	23.58	0.32	3.01	6.32	7.29	9.50	4.29	0.95	35.84	0.98	8.79	30.63	0.25	23.29
	d. Cash In Transit														
	e. Others	17.33	8.25	10.41	2.97	313.70	6.06	6.64	8.05	12.76	32.75	61.65	29.40	63.88	97.58
9	**Expenses not Written off**	**1.07**					**0.25**		**0.38**	**0.28**		**1.70**			
10	**Non Banking Assets**			**8.15**		**8.69**			**9.43**			**68.55**			**0.67**
11	**Reconcillation Account**		**0.53**			**0.00**	**0.01**		**1.34**			**905.42**	**893.91**		
12	**Profit & Loss A/c**			**32.88**								**362.51**			
	TOTAL ASSETS	**3815.88**	**1004.31**	**1375.08**	**745.07**	**9493.52**	**879.09**	**1594.99**	**1875.97**	**1166.07**	**981.53**	**7396.15**	**6391.98**	**5206.66**	**5012.48**

Statement of Assets and Liabilities as on Mangsir end, 2071(Mid-Dec, 2014)

S.N.	BFI Name	Kabeli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Kanchan
	Liabilities														
1	**CAPITAL FUND**	**49.41**	**320.03**	**2.37**	**159.69**	**152.64**	**911.05**	**52.99**	**73.73**	**43.70**	**752.10**	**100.19**	**54.39**	**853.50**	**151.87**
	a. Paid-up Capital	34.40	278.30	200.00	141.45	136.13	791.80	50.00	64.31	34.50	633.33	87.84	50.00	640.00	132.00
	b. Calls in Advance	0.25													
	c. Proposed Bonus Share	6.88								3.45					
	d. General Reserves	4.88	39.35	15.05	15.22	14.52	42.93	2.58	5.34	2.91	76.12	9.99	2.94	15.55	11.76
	e. Share Premium	0.71									25.71		0.79		
	f. Retained Earning	1.77	1.38	-226.45	0.25	0.45	74.79	0.41	2.33	2.54	13.79	2.36	0.25	173.28	2.54
	g. Others Reserves Fund	0.53	1.00	13.77	2.77	1.54	1.53		1.74	0.30	3.14		0.41	24.66	5.57
2	**BORROWINGS**												**10.00**		
	a. NRB														
	b. Interbank Borrowing														
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.												10.00		
	e. Bonds and Securities														
3	**DEPOSITS**	**497.49**	**2764.85**	**406.79**	**1481.50**	**1611.89**	**5445.70**	**415.54**	**567.87**	**597.02**	**5603.43**	**817.63**	**440.96**	**4236.35**	**1193.77**
	a. Current	8.72	33.87		21.76	37.38	285.62	15.50	35.72	4.36	83.41	4.88	0.36	55.89	
	Domestic	8.72	33.87		21.76	37.38	285.56	15.50	35.72	4.36	83.41	4.88	0.36	55.89	
	Foreign						0.06								
	b. Savings	369.91	1610.34	151.43	940.27	956.79	2813.01	284.68	317.51	303.36	4055.02	391.04	294.47	1803.83	992.90
	Domestic	369.91	1610.34	151.43	940.27	956.79	2812.47	284.68	317.51	303.36	4055.02	391.04	294.47	1803.83	992.90
	Foreign						0.54								
	c. Fixed	75.49	728.28	235.54	191.18	474.00	1014.12	65.61	124.47	110.94	875.65	148.46	91.25	1248.95	200.87
	Domestic	75.49	728.28	235.54	191.18	474.00	1014.12	65.61	124.47	110.94	875.65	148.46	91.25	1248.95	200.87
	Foreign														
	d. Call Deposits	43.37	392.37	13.27	327.69	143.12	1290.65	49.70	90.16	178.35	588.11	272.96	54.89	1119.14	
	Domestic	43.37	392.37	13.27	327.69	143.12	1287.10	49.70	90.16	178.35	588.11	272.96	54.89	1119.14	
	Foreign						3.55								
	e. Others			6.55	0.60	0.60	42.30	0.05			1.25	0.30		8.54	
	Domestic			6.55	0.60	0.60	42.30	0.05			1.25	0.30		8.54	
	Foreign														
4	**Bills Payable**		**0.01**											**4.56**	
5	**Other Liabilities**	**13.50**	**110.79**	**485.32**	**54.26**	**54.40**	**496.40**	**14.90**	**16.05**	**10.22**	**173.34**	**13.51**	**19.14**	**328.57**	**57.20**
	1. Sundry Creditors	1.62	20.29	5.61	0.29	6.20	20.74	0.21	1.69	0.48	22.40		0.03	16.50	4.00
	2. Loan Loss Provision	5.51	26.87	173.51	22.23	12.24	133.98	4.06	8.39	7.35	65.21	7.23	3.74	90.95	24.48
	3. Interest Suspense a/c	2.10	17.31	84.62	4.29	1.85	75.39	1.30	0.31	1.50	11.03	3.56	2.31	79.30	8.42
	4. Others	4.27	46.31	221.59	27.45	34.11	266.28	9.32	5.66	0.90	74.69	2.73	13.06	141.82	20.30
6	**Reconcillation A/c**				**371.78**										
7	**Profit & Loss A/c**	**5.68**	**35.59**	**17.18**	**19.92**	**18.70**	**44.22**	**5.82**	**5.74**	**3.66**	**85.96**	**18.65**	**5.75**	**30.47**	**17.98**
		566.08	**3231.27**	**911.66**	**2087.15**	**1837.63**	**6897.36**	**489.25**	**663.39**	**654.60**	**6614.83**	**949.99**	**530.24**	**5453.44**	**1420.82**
	Assets														
1	**LIQUID FUNDS**	**178.73**	**939.59**	**76.43**	**518.80**	**661.27**	**1552.49**	**119.31**	**129.30**	**301.44**	**1498.09**	**201.37**	**127.74**	**1453.58**	**317.45**
	a. Cash Balance	17.66	45.40	3.85	72.98	28.72	87.49	28.25	11.61	29.67	110.35	16.14	10.06	206.10	23.68
	Nepalese Notes & Coins	17.66	45.17	3.85	72.98	28.72	87.42	28.25	11.61	29.65	110.35	16.14	10.06	205.58	23.68
	Foreign Currency		0.23				0.07			0.02				0.52	
	b. Bank Balance	33.68	894.20	72.58	99.50	632.55	316.02	30.99	29.27	271.77	307.01	43.30	21.45	229.82	6.78
	1. In Nepal Rastra Bank	2.67	158.99	39.99	8.19	84.17	299.24		0.27	61.00	295.05	16.93		223.21	6.78
	Domestic Currency	2.67	158.99	39.99	8.19	84.17	299.24		0.27	61.00	295.05	16.93		223.21	6.78
	Foreign Currency														
	2. "A"Class Licensed Institution	31.01	17.92	18.07	90.62	364.21	16.78	30.99	29.00	112.88	5.04	26.37	21.45	4.69	
	Domestic Currency	31.01	17.92	18.07	90.62	364.21	16.73	30.99	29.00	112.88	5.04	26.37	21.45	4.69	
	Foreign Currency						0.05								
	3. Other Financial Ins.		717.29	14.53	0.69	184.17				97.90	6.93			0.95	
	4. In Foreign Banks													0.97	
	c. Money at Call	127.39			346.31		1148.98	60.06	88.43		1080.72	141.93	96.23	1017.66	286.99
	Domestic Currency	127.39			346.31		1144.76	60.06	88.43		1080.72	141.93	96.23	1016.53	286.99
	Foreign Currency						4.22							1.12	
2	**INVESTMENT IN SECURITIES**						**189.83**		**1.00**					**22.30**	
	a. Govt.Securities						189.83		1.00					22.30	
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**		**6.10**			**13.57**	**6.79**	**1.03**	**21.03**	**0.20**	**18.69**		**4.58**	**48.85**	**32.96**
	a. Interbank Lending														
	b. Non Residents														
	c. Others		6.10			13.57	6.79	1.03	21.03	0.20	18.69		4.58	48.85	32.96
4	**LOANS & ADVANCES**	**359.52**	**2198.79**	**434.01**	**1137.03**	**1123.53**	**4682.56**	**346.90**	**483.53**	**333.71**	**4929.08**	**722.76**	**373.84**	**3576.50**	**1032.04**
	a. Private Sector	359.52	2198.79	434.01	1137.03	1123.53	4595.03	346.90	483.53	333.71	4929.08	722.76	373.84	3459.44	1032.04
	b. Financial Institutions						87.53							117.07	
	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**	**15.04**	**41.51**	**32.71**	**21.44**	**11.29**	**125.66**	**9.08**	**18.10**	**7.29**	**48.89**	**11.94**	**10.17**	**77.30**	**15.30**
8	**OTHER ASSETS**	**12.79**	**44.68**	**150.11**	**38.10**	**27.97**	**313.56**	**12.69**	**9.29**	**11.96**	**120.08**	**13.65**	**13.91**	**267.18**	**23.06**
	a. Accrued Interest:	2.06	17.31	84.60	4.29	1.85	94.64	1.30	0.31	1.50	11.03	3.73	2.31	79.35	11.57
	Financia													0.06	3.15
	Government Enterprise						14.05							0.06	
	Private Sector	2.06	17.31	84.60	4.29	1.85	80.59	1.30	0.31	1.50	11.03	3.73	2.31	79.24	8.42
	b. Staff Loans / Adv.	5.79	2.55	1.34	6.41	1.66	19.59	1.72	2.88	3.81	27.04	2.88		58.78	0.64
	c. Sundry Debtors	1.63	10.83	2.63	11.65	12.51	56.54	7.00	1.94	0.15		2.17		10.31	4.20
	d. Cash In Transit														
	e. Others	3.31	13.99	61.54	15.75	11.96	142.78	2.68	4.16	6.50	82.00	4.87	11.60	118.73	6.64
9	**Expenses not Written off**		**0.59**				**0.85**	**0.24**	**1.14**			**0.26**		**0.09**	
10	**Non Banking Assets**			**218.40**			**25.63**								
11	**Reconcillation Account**				**371.78**		**0.00**								**0.02**
12	**Profit & Loss A/c**													**7.64**	
	TOTAL ASSETS	**566.08**	**3231.27**	**911.66**	**2087.15**	**1837.63**	**6897.36**	**489.25**	**663.39**	**654.60**	**6614.83**	**949.99**	**530.24**	**5453.44**	**1420.82**

Statement of Assets and Liabilities as on Mangsir end, 2071(Mid-Dec, 2014)

S.N.	BFI Name	Matribhumi	Bright	Innovative	Uhimruk	Metro	Vibor	Gaumukhee	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos
	Liabilities															
1	**CAPITAL FUND**	**54.84**	**179.52**	**170.09**	**53.15**	**203.77**	**531.77**	**54.65**	**92.85**	**748.52**	**126.46**	**24.23**	**118.62**	**30.52**	**101.65**	**45.55**
	a. Paid-up Capital	44.00	168.00	131.25	41.50	185.67	917.07	41.60	75.01	678.40	100.00	20.00	100.00	20.00	100.00	43.75
	b. Calls in Advance							0.02			2.46					
	c. Proposed Bonus Share	4.40		18.75							15.00					
	d. General Reserves	2.61	9.17	9.89	4.08	15.78	41.76	1.29	3.69	54.40	5.40	0.95	2.96	10.45	1.60	
	e. Share Premium			2.59												
	f. Retained Earning	3.83	2.24	7.12	7.38	0.71	-490.68	11.74	13.18	8.28	3.21	3.56	15.41		-0.86	1.80
	g. Others Reserves Fund		0.10	0.50	0.19	1.61	63.61		0.98	7.44	0.39	-0.28	0.26	0.07	0.91	
2	**BORROWINGS**							**0.43**		**180.00**	**0.74**					**1.75**
	a. NRB															
	b. Interbank Borrowing									180.00						
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.							0.43			0.74					1.75
	e. Bonds and Securities															
3	**DEPOSITS**	**307.84**	**578.94**	**1655.90**	**509.19**	**1818.97**	**3982.06**	**555.68**	**440.69**	**5274.77**	**1212.94**	**128.38**	**879.09**	**294.10**	**767.29**	**350.26**
	a. Current	0.11	5.17	36.33	8.69	31.99	76.94	3.08	3.00	259.65	3.97	0.03		5.49	6.65	
	Domestic	0.11	5.17	36.33	8.69	31.99	76.94	3.08	3.00	241.16	3.97	0.03		5.49	6.65	
	Foreign									18.49						
	b. Savings	208.71	281.76	953.59	353.16	915.19	1700.31	479.66	271.10	2222.93	789.31	112.83	446.54	198.40	384.01	299.04
	Domestic	208.71	281.76	953.59	353.16	915.19	1700.16	479.66	271.10	2221.58	789.31	112.83	446.54	198.40	384.01	299.04
	Foreign						0.15			1.34						
	c. Fixed	56.97	101.76	430.21	66.49	482.32	1729.14	62.93	154.65	1508.59	276.25	10.61	194.20	17.54	222.29	51.22
	Domestic	56.97	101.76	430.21	66.49	482.32	1729.14	62.93	154.65	1508.59	276.25	10.61	194.20	17.54	222.29	51.22
	Foreign															
	d. Call Deposits	41.76	189.93	235.78	80.25	389.48	472.58	5.74	11.94	1195.58	143.41	4.91		72.62	154.34	
	Domestic	41.76	189.93	235.78	80.25	389.48	472.58	5.74	11.94	995.82	143.41	4.91		72.62	154.34	
	Foreign									199.76						
	e. Others	0.30	0.31		0.61		3.08	4.27		88.02			238.35	0.05		
	Domestic	0.30	0.31		0.61		3.08	4.27		88.02			238.35	0.05		
	Foreign															
4	**Bills Payable**			**0.23**			**0.13**			**2.86**						
5	**Other Liabilities**	**8.76**	**42.02**	**76.36**	**13.19**	**53.61**	**359.98**	**10.54**	**15.26**	**554.31**	**49.17**	**5.69**	**44.20**	**6.93**	**41.63**	**8.19**
	1. Sundry Creditors	0.18	0.30	9.35	0.68	3.43	0.54	0.55	1.63	0.94	0.02	0.35	18.11	0.49		0.38
	2. Loan Loss Provision	3.45	13.31	14.91	6.95	19.16	151.63	4.90	5.53	106.04	10.27	0.93	17.53	3.11	7.65	3.36
	3. Interest Suspense a/c	0.85	4.00	3.29	2.21	7.69	51.29	0.67	5.24	51.85	2.64	2.55	3.97	0.60	2.54	0.25
	4. Others	4.28	24.41	48.82	3.35	23.33	156.52	4.42	2.86	395.48	36.23	1.86	4.59	2.73	31.44	4.20
6	**Reconcillation A/c**	**18.82**				**0.00**		**85.99**	**26.12**			**0.00**				
7	**Profit & Loss A/c**	**3.98**	**5.01**	**30.19**	**3.99**	**20.32**	**97.48**	**6.05**	**3.95**	**52.35**	**10.97**	**1.35**	**12.22**	**7.68**	**5.21**	**3.72**
		394.23	**805.49**	**1932.78**	**579.53**	**2096.68**	**4971.41**	**713.33**	**578.87**	**6812.80**	**1400.29**	**159.65**	**1054.12**	**339.23**	**915.78**	**409.48**
	Assets															
1	**LIQUID FUNDS**	**129.92**	**287.53**	**546.61**	**140.64**	**468.00**	**1035.30**	**186.23**	**132.56**	**1675.75**	**472.20**	**57.32**	**296.70**	**67.47**	**227.55**	**73.69**
	a. Cash Balance	3.64	14.20	31.83	27.85	34.76	52.25	26.89	23.32	198.34	44.03	7.11	19.67	14.24	14.91	21.24
	Nepalese Notes & Coins	3.64	14.20	31.83	27.76	34.76	52.25	26.66	23.32	136.28	44.03	7.11	18.95	14.24	14.91	21.24
	Foreign Currency				0.09			0.23		62.06			0.72			
	b. Bank Balance	16.00	273.33	96.68	30.92	99.23	983.05	27.93	28.85	321.61	73.18	8.27	20.57	53.23	45.58	6.80
	1. In Nepal Rastra Bank	0.10	13.03	91.35		98.29	199.11	18.26	28.74	294.95	18.13		20.10		1.54	
	Domestic Currency	0.10	13.03	91.35		98.29	199.11	18.26	28.74	240.37	18.13		20.10		1.54	
	Foreign Currency									54.58						
	2. "A"Class Licensed Institution	15.90	185.67	5.22	30.92	0.68	681.56	9.67	0.12		55.04	8.02	0.47	53.23	44.04	6.80
	Domestic Currency	15.90	185.67	5.22	30.92	0.68	680.67	9.67	0.12		55.04	8.02	0.47	53.23	44.04	6.80
	Foreign Currency						0.88									
	3. Other Financial Ins.		74.63	0.12		0.27	102.39					0.26				
	4. In Foreign Banks									26.66						
	c. Money at Call	110.28		418.10	81.87	334.01		131.41	80.39	1155.80	354.99	41.94	256.46		167.05	45.65
	Domestic Currency	110.28		418.10	81.87	334.01		131.41	80.39	1154.82	354.99	41.94	256.46		167.05	45.65
	Foreign Currency									0.98						
2	**INVESTMENT IN SECURITIES**					**76.25**	**69.00**			**70.75**			**10.00**			
	a. Govt.Securities					76.25	69.00			70.75			10.00			
	b. NRB Bond															
	c. Govt.Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e Non Residents															
3	**SHARE & OTHER INVESTMENT**		**6.01**		**0.10**	**0.01**	**96.90**			**12.18**	**0.21**		**1.91**			
	a. Interbank Lending															
	b. Non Residents															
	c. Others		6.01		0.10	0.01	96.90			12.18	0.21		1.91			
4	**LOANS & ADVANCES**	**231.49**	**470.66**	**1328.21**	**420.60**	**1512.63**	**3276.83**	**424.45**	**395.82**	**4566.43**	**891.68**	**93.21**	**699.96**	**256.37**	**636.91**	**318.28**
	a. Private Sector	231.49	463.18	1328.21	420.60	1512.63	3194.39	424.45	395.82	4498.25	891.68	93.21	699.96	256.37	636.91	318.28
	b. Financial Institutions		7.48				82.44			68.18						
	c. Government Organizations															
5	**BILL PURCHASED**															
	a. Domestic Bills Purchased															
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	**LOANS AGAINST COLLECTED BILLS**															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	**FIXED ASSETS**	**6.72**	**17.64**	**18.41**	**5.57**	**18.56**	**26.65**	**6.87**	**8.49**	**114.56**	**23.54**	**4.36**	**22.33**	**6.74**	**31.08**	**7.77**
8	**OTHER ASSETS**	**6.57**	**16.35**	**39.56**	**12.71**	**21.23**	**413.13**	**9.36**	**15.42**	**342.01**	**12.66**	**3.91**	**23.23**	**8.66**	**19.20**	**8.87**
	a. Accrued Interest:	0.85	4.00	3.29	2.21	8.29	51.56	0.67	5.24	53.52	2.64	2.55	3.97	0.64	2.54	0.25
	Financia						0.00			0.47				0.12		
	Government Enterprise					0.59	0.27		5.24	1.67						
	Private Sector	0.85	4.00	3.29	2.21	7.69	51.28	0.67		51.38	2.64	2.55	3.97	0.52	2.54	0.25
	b. Staff Loans / Adv.	0.04	6.58	0.88	0.76		10.69	0.21	3.42	27.83	0.07		1.42	0.13	3.36	0.82
	c. Sundry Debtors	0.02	1.48	1.59	5.08	2.71	34.47	2.44	6.30	2.16	1.05	0.02	1.00	6.27		3.70
	d. Cash In Transit															
	e. Others	5.66	4.28	33.81	4.66	10.23	316.41	6.04	0.46	258.51	8.90	1.34	16.84	1.61	13.30	4.11
9	**Expenses not Written off**	**0.73**					**0.00**	**0.44**		**1.59**		**0.85**			**1.05**	**0.87**
10	**Non Banking Assets**		**7.29**				**53.60**			**29.53**						
11	**Reconcillation Account**	**18.82**			**-0.09**		**0.00**	**85.99**	**26.58**							
12	**Profit & Loss A/c**															
	TOTAL ASSETS	**394.23**	**805.49**	**1932.78**	**579.53**	**2096.68**	**4971.41**	**713.33**	**578.87**	**6812.80**	**1400.29**	**159.65**	**1054.12**	**339.23**	**915.78**	**409.48**

Statement of Assets and Liabilities as on Mangsir end, 2071(Mid-Dec, 2014)

S.N.	BFI Name	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	Apex	Green	Reliable	Nepal Awas	NFL	NIDC Capital	NNFL	NSMFL
	Liabilities															
1	**CAPITAL FUND**	**136.05**	**208.94**	**104.36**	**1129.85**	**15.33**	**63.70**	**33.19**	**602.42**	**48.48**	**831.36**	**257.40**	**-5.85**	**210.53**	**947.20**	**-328.75**
	a. Paid-up Capital	131.70	200.00	100.00	895.32	14.00	60.00	51.00	666.56	55.00	682.75	200.80	135.80	233.56	679.86	2034.29
	b. Calls in Advance					6.53										
	c. Proposed Bonus Share										34.14					
	d. General Reserves	3.80	6.34	0.80	211.82		0.74		49.84		76.92	55.39	40.00	77.86	200.87	58.80
	e. Share Premium								0.39						12.79	2.48
	f. Retained Earning	0.11	2.21	3.35	12.26	-5.24	2.74	-17.81	-193.72	-6.53	23.57	0.30	-222.83	-140.36	10.90	-2433.61
	g. Others Reserves Fund	0.44	0.39	0.21	10.45	0.04	0.21		79.35		13.97	0.91	41.18	39.47	42.78	9.29
2	**BORROWINGS**										**550.00**					**34.15**
	a. NRB															
	b. Interbank Borrowing										550.00					34.15
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	**DEPOSITS**	**1022.80**	**1779.06**	**201.00**	**8272.48**	**149.08**	**320.50**	**355.39**	**5236.46**	**147.67**	**5250.35**	**378.72**	**364.80**	**1129.06**	**5676.25**	**1119.55**
	a. Current	5.97	39.35	2.28	78.20	2.98	7.72	8.07		0.97	26.22			7.01		
	Domestic	5.97	39.35	2.28	78.20	2.98	7.72	8.07		0.97	26.22			7.01		
	Foreign															
	b. Savings	458.61	868.64	62.25	3444.83	113.02	115.89	91.46	3820.38	24.22	1908.87	129.66	99.56	434.80	2515.26	45.61
	Domestic	458.61	868.64	62.25	3444.83	113.02	115.89		3820.38	24.22	1908.87	129.66	99.56	434.80	2515.26	45.61
	Foreign							91.46								
	c. Fixed	233.14	377.86	41.11	2718.07	30.13	60.71	35.15	1413.87	46.34	2112.10	169.80	262.05	660.57	2607.97	2.77
	Domestic	233.14	377.86	41.11	2718.07	30.13	60.71	35.15	1413.87	46.34	2112.10	169.80	262.05	660.57	2607.97	2.77
	Foreign															
	d. Call Deposits	325.08	492.73	95.36	2022.57	1.98	136.19	220.30		75.94	1200.82			26.69		299.42
	Domestic	325.08	492.73	95.36	2022.56	1.98	136.19	220.30		75.94	1200.82			26.69		299.42
	Foreign				0.00											
	e. Others		0.48		8.81	0.98		0.40	2.20	0.20	2.34	79.26	3.19		553.02	771.76
	Domestic		0.48		3.47	0.98		0.40	2.20	0.20	2.34	79.26	3.19		553.02	771.76
	Foreign				5.34											
4	**Bills Payable**								**1.29**							
5	**Other Liabilities**	**14.30**	**42.04**	**9.80**	**453.04**	**3.51**	**6.58**	**4.51**	**651.80**	**3.72**	**404.43**	**128.38**	**499.31**	**539.34**	**258.87**	**4897.69**
	1. Sundry Creditors	2.30	1.78	0.60	22.40	0.06	0.15	0.14	5.22	1.32	55.18	89.44	38.16	67.49	12.11	26.30
	2. Loan Loss Provision	9.00	15.18	2.64	193.61	1.63	2.84	2.77	222.45	1.30	118.86	11.19	194.63	179.27	102.69	2612.80
	3. Interest Suspense a/c	0.68	2.14	0.77	62.11	0.40	0.33	0.44	338.47	0.33	39.71	11.84	79.18	120.37	48.50	1991.52
	4. Others	2.32	22.94	5.80	174.92	1.41	3.26	1.17	85.66	0.77	190.68	15.92	187.35	172.22	95.57	267.07
6	**Reconcillation A/c**							**0.53**		**-0.76**	**0.05**		**0.00**			**6.34**
7	**Profit & Loss A/c**	**17.34**	**20.03**	**4.57**	**111.26**	**1.34**	**2.38**	**2.41**			**47.03**	**6.91**		**33.94**	**60.02**	**86.11**
		1190.49	**2050.07**	**319.72**	**9966.63**	**169.27**	**393.16**	**396.03**	**6491.96**	**199.10**	**7083.21**	**771.41**	**858.26**	**1912.87**	**6942.34**	**5815.09**
	Assets															
1	**LIQUID FUNDS**	**244.48**	**538.46**	**96.06**	**2269.03**	**47.36**	**98.23**	**97.75**	**1361.66**	**57.65**	**2302.40**	**124.84**	**112.66**	**852.18**	**1318.52**	**139.22**
	a. Cash Balance	29.64	24.08	9.89	207.81	4.86	15.30	20.72	161.59	7.64	121.16	1.31	4.96	4.48	78.62	2.35
	Nepalese Notes & Coins	29.64	24.08	9.89	207.50	4.86	15.30	20.72	161.59	7.64	121.08	1.31	4.96	4.48	78.62	2.35
	Foreign Currency				0.31						0.08					
	b. Bank Balance	54.13	514.38	12.48	472.78	9.58	15.79	18.36	845.35	50.01	147.50	122.99	107.71	847.70	1239.90	136.87
	1. In Nepal Rastra Bank	14.13	92.42		460.76		15.77	18.36	809.46	0.03	147.50	13.48	15.00	68.65	132.42	65.47
	Domestic Currency	14.13	92.42		460.76		15.77	18.36	809.46	0.03	147.50	13.48	15.00	68.65	132.42	65.47
	Foreign Currency															
	2. "A"Class Licensed Institution	40.00	209.63	12.48	12.02	9.58	0.02		19.96	49.98		11.25	92.62	777.06	1095.26	71.07
	Domestic Currency	40.00	209.63	12.48	12.02	9.58	0.02		19.96	49.98		11.25	92.62	777.06	1095.26	71.07
	Foreign Currency															
	3. Other Financial Ins.		212.34						15.92			98.26	0.08	1.99	12.22	0.33
	4. In Foreign Banks															
	c. Money at Call	160.71		73.69	1588.44	32.92	67.14	58.67	354.73		2033.73	0.53				
	Domestic Currency	160.71		73.69	1582.62	32.92	67.14	58.67	354.73		2033.73	0.53				
	Foreign Currency				5.82											
2	**INVESTMENT IN SECURITIES**				**175.45**				**117.85**		**224.58**	**20.00**	**10.00**	**20.00**	**139.29**	**10.01**
	a. Govt.Securities				175.45				117.85		224.58	20.00	10.00	20.00	139.29	10.01
	b. NRB Bond															
	c. Govt.Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e Non Residents															
3	**SHARE & OTHER INVESTMENT**	**0.01**	**1.31**		**249.47**			**1.18**	**48.71**		**49.08**	**63.72**	**22.66**	**58.92**	**100.27**	**21.59**
	a. Interbank Lending															
	b. Non Residents								43.04							
	c. Others	0.01	1.31		249.47			1.18	5.68		49.08	63.72	22.66	58.92	100.27	21.59
4	**LOANS & ADVANCES**	**899.54**	**1468.49**	**207.32**	**6996.13**	**113.43**	**275.54**	**263.82**	**4198.86**	**129.90**	**4095.43**	**516.77**	**314.73**	**608.71**	**5128.84**	**2646.05**
	a. Private Sector	899.54	1458.49	207.32	6777.65	113.43	142.61	263.82	4198.86	129.90	4072.43	516.77	314.73	608.71	5128.84	2646.05
	b. Financial Institutions		10.00		218.48		132.93				23.00					
	c. Government Organizations															
5	**BILL PURCHASED**															
	a. Domestic Bills Purchased															
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	**LOANS AGAINST COLLECTED BILLS**															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	**FIXED ASSETS**	**26.08**	**24.34**	**12.58**	**105.66**	**4.06**	**16.16**	**21.15**	**288.71**	**8.22**	**224.87**	**7.00**	**10.83**	**43.79**	**112.74**	**114.47**
8	**OTHER ASSETS**	**20.39**	**17.48**	**3.75**	**162.98**	**4.09**	**2.96**	**12.12**	**417.14**	**1.94**	**167.72**	**39.08**	**262.01**	**194.39**	**137.53**	**2867.65**
	a. Accrued Interest:	0.68	2.14	0.77	74.92	0.40	0.33	0.44	339.08	0.33	39.70	11.91	79.39	120.37	58.14	1966.59
	Financia				1.01		0.18				39.68					
	Government Enterprise				12.81				0.61	0.33	0.02	0.08	0.21		9.64	0.02
	Private Sector	0.68	2.14	0.77	61.10	0.40	0.15	0.44	338.47			11.84	79.18	120.37	48.50	1966.58
	b. Staff Loans / Adv.	5.42	0.58		12.52	2.30		8.01	22.85		23.29	19.11	0.01	1.48	18.36	0.16
	c. Sundry Debtors	2.24	2.46	0.63	11.28	0.59	0.20		11.79		16.11	2.40	97.53	8.86	25.49	643.11
	d. Cash In Transit															
	e. Others	12.05	12.29	2.36	64.25	0.80	2.43	3.67	43.42	1.62	88.62	5.65	85.08	63.68	35.54	257.78
9	**Expenses not Written off**				**0.47**	**0.34**	**0.27**		**1.35**	**0.48**	**1.04**				**1.37**	
10	**Non Banking Assets**				**7.44**				**17.67**		**18.08**		**94.03**	**134.88**	**3.77**	**16.10**
11	**Reconcillation Account**								**12.60**							
12	**Profit & Loss A/c**								**27.40**	**0.92**			**31.33**			
	TOTAL ASSETS	**1190.49**	**2050.07**	**319.72**	**9966.63**	**169.27**	**393.16**	**396.03**	**6491.96**	**199.10**	**7083.21**	**771.41**	**858.26**	**1912.87**	**6942.34**	**5815.09**

Statement of Assets and Liabilities as on Mangsir end, 2071(Mid-Dec, 2014)

S.N.	BFI Name	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC
	Liabilities														
1	**CAPITAL FUND**	**76.13**	**252.55**		**135.55**	**399.56**	**86.37**	**382.36**	**398.40**	**267.67**	**584.34**	**2090.09**	**519.00**	**35.57**	**502.48**
	a. Paid-up Capital	289.01	183.66		176.59	270.99	222.30	330.00	324.31	197.12	339.18	2008.80	420.00	187.95	403.42
	b. Calls in Advance		30.00												
	c. Proposed Bonus Share					32.52									
	d. General Reserves	109.97	33.86		33.96	88.42	50.87	46.70	73.36	70.30	109.06	206.24	97.86	94.66	82.77
	e. Share Premium	10.74	0.22				0.22					3.59			1.49
	f. Retained Earning	-335.15	1.24		-103.02	5.38	-299.82	5.66		0.20	105.67	-129.60	0.06	-370.52	11.82
	g. Others Reserves Fund	1.56	3.58		28.03	2.25	112.80		0.73	0.05	30.44	1.07	1.09	123.47	2.97
2	**BORROWINGS**														**150.00**
	a. NRB														
	b. Interbank Borrowing														150.00
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	**31.69**	**699.06**		**972.38**	**3024.82**	**1389.90**	**3242.91**	**2175.55**	**1523.94**	**2028.75**	**1349.87**	**4127.56**	**1372.89**	**3637.94**
	a. Current				10.98							13.28	50.24		
	Domestic				10.98							13.28	50.24		
	Foreign														
	b. Savings	21.58	302.73		253.83	1428.11	316.07	1794.26	1121.78	512.09	1071.46	403.04	1474.97	621.24	2192.29
	Domestic	21.58	302.73		253.83	1428.11	316.07	1794.26	1121.78	512.09	1071.46	403.04	1474.97	621.24	2192.29
	Foreign														
	c. Fixed	9.65	392.64		629.56	1596.71	947.58	1440.88	1050.31	1011.85	956.33	877.55	2024.14	743.06	1445.65
	Domestic	9.65	392.64		629.56	1596.71	947.58	1440.88	1050.31	1011.85	956.33	877.55	2024.14	743.06	1445.65
	Foreign														
	d. Call Deposits				41.69							29.73	550.50		
	Domestic				41.69							29.73	550.50		
	Foreign														
	e. Others	0.45	3.69		36.31		126.25	7.77	3.45		0.96	26.26	27.71	8.60	
	Domestic	0.45	3.69		36.31		126.25	7.77	3.45		0.96	26.26	27.71	8.60	
	Foreign														
4	**Bills Payable**				**0.20**										
5	**Other Liabilities**	**457.80**	**50.38**		**200.32**	**432.01**	**633.77**	**231.51**	**269.54**	**107.40**	**190.37**	**811.43**	**127.28**	**795.08**	**180.51**
	1. Sundry Creditors	13.65	2.17			27.10		16.98	6.04	8.48	12.81	55.69	8.75	0.11	72.44
	2. Loan Loss Provision	29.47	15.47		146.42	90.40	123.14	57.58	174.36	15.00	150.57	476.01	49.45	451.33	61.38
	3. Interest Suspense a/c	14.62	5.89		31.61	62.73	40.14	20.70	69.59	2.82		186.62	6.59	254.12	24.53
	4. Others	400.00	26.84		22.29	251.77	470.49	136.24	19.55	81.11	26.99	93.12	62.50	89.53	22.16
6	**Reconcillation A/c**					**0.01**							**1.36**	**1.03**	
7	**Profit & Loss A/c**		**2.16**			**24.98**		**32.00**		**20.01**	**23.45**	**44.95**	**21.02**		**52.61**
		565.61	**1004.15**		**1308.45**	**3881.38**	**2110.04**	**3888.78**	**2843.49**	**1919.02**	**2826.91**	**4296.35**	**4796.22**	**2204.57**	**4523.54**
	Assets														
1	**LIQUID FUNDS**	**64.96**	**251.52**		**449.10**	**905.00**	**453.42**	**916.73**	**825.64**	**365.43**	**680.93**	**1158.30**	**1055.93**	**579.66**	**769.46**
	a. Cash Balance	0.28	2.94		4.45	67.05	8.18	69.07	23.45	12.10	7.96	8.66	29.47	4.28	70.33
	Nepalese Notes & Coins	0.28	2.94		4.45	67.05	8.18	69.07	23.45	12.10	7.96	8.66	29.47	4.28	70.33
	Foreign Currency														
	b. Bank Balance	42.78	59.16		67.67	837.95	123.69	847.66	802.19	353.33	45.39	1149.64	192.31	575.38	699.14
	1. In Nepal Rastra Bank	42.78	59.16		64.95	137.92	117.53	134.29	67.44	33.78	41.98	60.03	173.65	430.97	199.27
	Domestic Currency	42.78	59.16		64.95	137.92	117.53	134.29	67.44	33.78	41.98	60.03	173.65	430.97	199.27
	Foreign Currency														
	2. "A"Class Licensed Institution				2.58	361.76	6.16	713.37	389.78	47.98	3.41	1086.51	18.51	144.41	498.55
	Domestic Currency				2.58	361.76	6.16	713.37	389.78	47.98	3.41	1086.51	18.51	144.41	498.55
	Foreign Currency														
	3. Other Financial Ins.				0.14	338.27	0.01		344.96	271.57		3.10	0.15		1.32
	4. In Foreign Banks														
	c. Money at Call	21.90	189.42		376.98		321.54				627.58		834.15		
	Domestic Currency	21.90	189.42		376.98		321.54				627.58		834.15		
	Foreign Currency														
2	**INVESTMENT IN SECURITIES**		**2.00**		**20.00**		**44.90**	**121.09**	**70.00**	**65.12**	**90.00**	**890.00**	**124.99**		**150.00**
	a. Govt.Securities		2.00		20.00		20.18	121.09	70.00	65.12	90.00	890.00	124.99		150.00
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.						24.72								
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	**1.20**	**79.14**		**8.86**	**5.90**	**13.80**	**110.35**	**9.73**	**3.15**	**138.65**	**55.63**	**58.81**	**47.55**	**136.85**
	a. Interbank Lending														
	b. Non Residents														
	c. Others	1.20	79.14		8.86	5.90	13.80	110.35	9.73	3.15	138.65	55.63	58.81	47.55	136.85
4	**LOANS & ADVANCES**	**30.09**	**648.18**		**693.79**	**2706.88**	**820.18**	**2378.55**	**1766.15**	**1311.67**	**1835.54**	**1845.14**	**3413.16**	**1040.11**	**3314.40**
	a. Private Sector	21.37	648.18		693.79	2706.88	820.18	2378.55	1766.15	1311.67	1835.54	1805.14	3368.16	1040.11	3314.40
	b. Financial Institutions	8.72										40.00	45.00		
	c. Government Organizations														
5	**BILL PURCHASED**														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**110.54**	**5.56**		**29.68**	**39.92**	**129.11**	**242.05**	**51.64**	**120.15**	**8.25**	**45.26**	**92.85**	**47.28**	**81.42**
8	**OTHER ASSETS**	**21.61**	**12.80**		**85.97**	**221.26**	**203.35**	**107.64**	**90.37**	**45.81**	**73.54**	**224.14**	**46.89**	**424.48**	**69.30**
	a. Accrued Interest:	14.62	5.89		32.46	65.21	40.22	20.70	69.59	3.12	1.38	190.42	6.59	256.85	24.93
	Financia											0.08	0.00		
	Government Enterprise				0.86		0.08		69.59	0.30	1.38	3.80			0.41
	Private Sector	14.62	5.89		31.61	65.21	40.14	20.70		2.82		186.54	6.58	256.85	24.53
	b. Staff Loans / Adv.		1.07		12.41	5.06	7.76	2.50	7.90	1.48	1.37		7.48	30.05	20.57
	c. Sundry Debtors	0.68	2.72		10.97	3.31		0.00	4.56	2.43	0.00	17.82	9.85	0.50	19.16
	d. Cash In Transit														
	e. Others	6.31	3.13		30.12	147.68	155.37	84.44	8.32	38.79	70.79	15.90	22.97	137.07	4.64
9	**Expenses not Written off**		**0.91**		**0.62**			**9.15**				**23.77**	**2.38**		**1.56**
10	**Non Banking Assets**	**323.68**	**4.04**			**2.42**	**363.21**	**3.23**		**1.43**		**21.86**	**1.20**	**55.23**	**0.54**
11	**Reconcillation Account**													**1.03**	
12	**Profit & Loss A/c**	**13.54**			**20.43**		**82.08**		**29.96**	**6.27**		**32.25**		**9.24**	
	TOTAL ASSETS	**565.61**	**1004.15**		**1308.45**	**3881.38**	**2110.04**	**3888.78**	**2843.49**	**1919.02**	**2826.91**	**4296.35**	**4796.22**	**2204.57**	**4523.54**

Statement of Assets and Liabilities as on Mangsir end, 2071(Mid-Dec, 2014)

S.N.	BFI Name	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Guheshwori
	Liabilities															
1	**CAPITAL FUND**	**-2.03**	**98.03**	**332.92**	**452.77**	**266.90**	**1.06**	**-68.09**	**36.47**	**183.97**	**153.86**	**478.89**	**-311.03**	**-1048.03**	**-413.52**	**306.34**
	a. Paid-up Capital	132.23	120.00	248.63	330.72	185.38	127.01	150.00	28.75	474.41	134.40	389.22	181.98	935.07	70.00	255.36
	b. Calls in Advance							8.00					1.37		24.49	
	c. Proposed Bonus Share								3.45							
	d. General Reserves	15.81	4.43	72.68	76.96	39.11	20.69	1.96	3.04	71.04	17.00	77.43	20.69	80.83	42.32	48.44
	e. Share Premium	0.23	4.84			0.12	0.43			0.52			1.36	2.61		
	f. Retained Earning	-155.85	-41.70	11.62	7.74	34.63	-147.10	-228.05	0.55	-489.38	2.46	0.41	-516.43	-2066.54	-567.13	0.86
	g. Others Reserves Fund	5.56	10.46		37.35	7.66	0.03		0.67	127.39		11.82			16.80	1.68
2	**BORROWINGS**									**150.00**			**8.30**	**37.35**	**51.00**	
	a. NRB															
	b. Interbank Borrowing									150.00			8.30	37.35	51.00	
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	**DEPOSITS**	**89.29**	**329.87**	**1249.42**	**2583.85**	**1749.55**	**837.32**	**153.32**	**95.91**	**1864.53**	**947.86**	**4628.08**	**319.33**	**974.38**	**340.55**	**1220.42**
	a. Current															
	Domestic															
	Foreign															
	b. Savings	21.09	198.56	498.79	1463.09	725.42	356.61	52.17	31.33	852.41	751.21	2233.34	181.38	49.46	177.77	405.30
	Domestic	21.09	198.56	498.79	1463.09	725.42	356.61	52.17	31.33	852.41	751.21	2233.34	181.38	49.46	177.77	405.30
	Foreign															
	c. Fixed	68.20	131.31	743.72	1120.75	1024.13	418.01	50.83	64.58	1004.63	192.87	2394.73	137.95	5.98		644.11
	Domestic	68.20	131.31	743.72	1120.75	1024.13	418.01	50.83	64.58	1004.63	192.87	2394.73	137.95	5.98		644.11
	Foreign															
	d. Call Deposits															
	Domestic															
	Foreign															
	e. Others			6.91			62.70	50.33		7.49	3.78			918.95	162.78	171.01
	Domestic			6.91			62.70	50.33		7.49	3.78			918.95	162.78	171.01
	Foreign															
4	**Bills Payable**											**12.06**				
5	**Other Liabilities**	**366.91**	**27.83**	**202.59**	**432.03**	**179.90**	**757.55**	**194.56**	**45.06**	**746.71**	**60.79**	**250.03**	**829.18**	**3363.25**	**1009.55**	**104.20**
	1. Sundry Creditors	11.79	0.45	4.20	42.99	8.84	16.16	1.02	1.03	26.27	10.05	0.52	8.79	26.84	11.08	8.83
	2. Loan Loss Provision	214.69	6.69	67.57	95.65	58.38	366.15	103.57	15.81	303.99	11.78	99.37	502.72	1856.60	560.74	37.50
	3. Interest Suspense a/c	121.80	6.42	61.78	109.39	66.99	325.77	54.29	12.43	201.48	3.58	40.42	292.77	1381.76	330.27	6.04
	4. Others	18.63	14.26	69.04	184.01	45.68	49.47	35.68	15.79	214.97	35.38	109.73	24.90	98.05	107.48	51.82
6	**Reconcillation A/c**	**-0.49**						**13.65**								
7	**Profit & Loss A/c**	**22.59**	**15.05**	**29.86**	**5.59**	**23.35**		**45.61**	**1.04**	**74.75**	**33.19**	**47.54**	**0.33**	**178.20**	**28.94**	**21.81**
		476.27	**470.78**	**1814.79**	**3474.24**	**2219.70**	**1595.94**	**339.05**	**178.48**	**3019.96**	**1195.70**	**5416.59**	**846.11**	**3505.16**	**1016.52**	**1652.77**
	Assets															
1	**LIQUID FUNDS**	**79.77**	**155.69**	**733.87**	**823.21**	**849.90**	**91.64**	**63.16**	**18.53**	**638.06**	**222.14**	**1745.08**	**8.55**	**54.05**	**18.07**	**500.32**
	a. Cash Balance	3.53	5.96	2.00	17.83	19.25	17.12	6.47	2.39	47.25	19.69	53.96	1.18	1.38	0.51	6.51
	Nepalese Notes & Coins	3.53	5.96	2.00	17.83	19.25	17.12	6.47	2.39	47.25	19.69	53.96	1.18	1.38	0.51	6.42
	Foreign Currency															0.09
	b. Bank Balance	76.24	149.73	30.96	122.43	87.95	74.52	56.69	16.14	590.81	50.44	1691.12	7.37	52.68	17.56	28.61
	1. In Nepal Rastra Bank	4.90	9.43	29.66	122.43	81.30	51.84	13.40		48.29	47.62	114.46	0.08	3.17	1.98	28.13
	Domestic Currency	4.90	9.43	29.66	122.43	81.30	51.84	13.40		48.29	47.62	114.46	0.08	3.17	1.98	28.13
	Foreign Currency															
	2. "A"Class Licensed Institution	46.77	41.61	1.31		6.65	22.12	23.04	16.14	430.13	2.82	1457.66	2.83	15.32	14.72	0.48
	Domestic Currency	46.77	41.61	1.31		6.65	22.12	23.04	16.14	430.13	2.82	1457.66	2.83	15.32	14.72	0.48
	Foreign Currency															
	3. Other Financial Ins.	24.57	98.69				0.57	20.25		112.38		119.00	4.46	34.18	0.87	
	4. In Foreign Banks															
	c. Money at Call			700.92	682.95	742.70					152.01					465.20
	Domestic Currency			700.92	682.95	742.70					152.01					465.20
	Foreign Currency															
2	**INVESTMENT IN SECURITIES**	**15.00**	**3.20**			**30.00**				**162.00**	**0.26**	**130.00**				**60.00**
	a. Govt.Securities	15.00	3.20			30.00				162.00		130.00				60.00
	b. NRB Bond															
	c. Govt.Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e Non Residents										0.26					
3	**SHARE & OTHER INVESTMENT**	**0.20**	**1.86**	**3.65**	**0.40**	**14.11**	**1.24**	**0.10**	**0.19**	**4.73**		**2.16**	**0.25**	**0.03**	**3.23**	**83.28**
	a. Interbank Lending															
	b. Non Residents															
	c. Others	0.20	1.86	3.65	0.40	14.11	1.24	0.10	0.19	4.73		2.16	0.25	0.03	3.23	83.28
4	**LOANS & ADVANCES**	**221.73**	**270.84**	**973.11**	**2241.74**	**1140.57**	**774.31**	**136.10**	**123.72**	**1535.53**	**902.61**	**3342.02**	**501.83**	**1856.88**	**567.37**	**896.71**
	a. Private Sector	221.73	266.84	973.11	2223.24	1140.57	774.31	136.10	123.72	1535.53	902.61	3342.02	501.83	1856.88	338.22	886.46
	b. Financial Institutions		4.00												229.15	10.00
	c. Government Organizations				18.50											0.25
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**	**3.05**	**2.62**	**17.30**	**141.18**	**47.16**	**43.48**	**5.95**	**3.39**	**131.86**	**4.83**	**63.58**	**20.01**	**94.63**	**61.55**	**56.14**
8	**OTHER ASSETS**	**138.73**	**25.12**	**83.39**	**158.53**	**126.52**	**337.87**	**97.19**	**31.49**	**393.36**	**64.69**	**101.28**	**309.44**	**1499.57**	**366.31**	**56.32**
	a. Accrued Interest:	121.80	6.42	61.78	69.12	67.10	325.77	54.29	12.43	201.48	3.58	50.69	292.77	1381.76	330.27	6.52
	Financia											40.42				
	Government Enterprise				69.12	0.12	325.77				3.58	10.27				0.48
	Private Sector	121.80	6.42	61.78		66.99		54.29	12.43	201.48			292.77	1381.76	330.27	6.04
	b. Staff Loans / Adv.	3.39	3.09			16.89		0.11	4.98	5.17	3.09	1.90	5.05	0.11		6.56
	c. Sundry Debtors	13.49	13.56	6.14	0.05	10.33	3.28	7.60	3.89	167.36	9.31	14.07	0.06	5.44	0.59	2.54
	d. Cash In Transit															
	e. Others	0.05	2.05	15.47	89.35	32.20	8.82	35.19	10.19	19.35	48.72	34.62	11.57	112.25	35.45	40.69
9	**Expenses not Written off**								**0.15**		**0.25**	**1.88**				
10	**Non Banking Assets**	**16.86**	**11.46**	**3.47**	**109.19**	**4.92**	**48.45**	**22.90**	**1.01**	**154.43**	**0.92**	**30.60**	**5.37**			
11	**Reconcillation Account**	**0.93**						**13.65**					**0.66**			
12	**Profit & Loss A/c**					**6.52**	**298.95**									
	TOTAL ASSETS	**476.27**	**470.78**	**1814.79**	**3474.24**	**2219.70**	**1595.94**	**339.05**	**178.48**	**3019.96**	**1195.70**	**5416.59**	**846.11**	**3505.16**	**1016.52**	**1652.77**

Statement of Assets and Liabilities as on Mangsir end, 2071(Mid-Dec, 2014)

S.N.	BFI Name	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Kuber	NEFL	Seti	Ihama	Namaste	Kaski	Unique	Manjushree	Jebils
	Liabilities															
1	**CAPITAL FUND**	**50.13**	**486.19**	**129.26**	**519.28**	**525.85**	**296.61**	**-222.96**	**301.02**	**65.23**	**246.68**	**36.79**	**322.57**	**247.94**	**264.25**	**236.46**
	a. Paid-up Capital	110.00	396.40	113.92	483.09	374.39	263.77	150.00	264.11	55.66	200.00	31.25	283.58	223.00	225.00	220.00
	b. Calls in Advance							25.23								
	c. Proposed Bonus Share					52.41										
	d. General Reserves	8.20	89.18	14.33	61.68	82.40	31.53	4.49	34.52	7.58	17.26	3.82	38.77	23.98	16.51	11.05
	e. Share Premium	0.48		0.99	0.07		0.05	0.62								
	f. Retained Earning	-68.55	0.56	0.03	-36.00	1.67	0.96	-403.30	0.21	1.84	11.50	1.34	0.21	0.95	19.35	0.15
	g. Others Reserves Fund		0.06		10.44	14.97	0.29		2.18	0.14	17.91	0.38			3.38	5.26
2	**BORROWINGS**					**1050.00**									**212.90**	
	a. NRB														37.90	
	b. Interbank Borrowing					1050.00									175.00	
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	**DEPOSITS**	**286.24**	**4343.39**	**874.26**	**1060.69**	**4410.16**	**2126.70**	**328.27**	**1060.89**	**157.39**	**240.21**	**227.98**	**2621.93**	**685.90**	**1798.29**	**910.74**
	a. Current				28.90											
	Domestic				28.90											
	Foreign															
	b. Savings	157.97	1925.05	549.27	262.43	2839.61	935.69	76.94	702.57	106.85	102.58	187.38	1618.16	225.91	249.56	292.58
	Domestic	157.97	1925.05	549.27	262.43	2839.61	935.69	76.94	702.57	33.85	102.58	187.38	1618.16	225.91	249.56	292.58
	Foreign									73.00						
	c. Fixed	128.27	1672.26	325.00	656.27	1567.63	734.38	251.33	358.20	50.54	65.45	40.58	1003.77	318.96	641.02	379.46
	Domestic	128.27	1672.26	325.00	656.27	1567.63	734.38	243.40	358.20	50.54	65.45	40.58	1003.77	318.96	641.02	379.46
	Foreign							7.93								
	d. Call Deposits				112.02											
	Domestic				112.02											
	Foreign															
	e. Others		746.09		1.07	2.92	456.63		0.13		72.18	0.02		141.03	907.71	238.71
	Domestic		746.09		1.07	2.92	456.63		0.13		72.18	0.02		141.03	907.71	238.71
	Foreign															
4	**Bills Payable**					**0.02**										
5	**Other Liabilities**	**154.43**	**190.66**	**46.85**	**114.85**	**389.95**	**169.93**	**602.87**	**37.35**	**16.73**	**56.17**	**8.14**	**96.98**	**28.15**	**148.88**	**117.79**
	1. Sundry Creditors	0.91	1.62	2.09	1.88	18.13	0.65	5.43	11.90	0.60	0.08	0.11	0.12	3.84	0.19	2.04
	2. Loan Loss Provision	51.31	67.78	14.73	48.88	93.35	61.16	352.94	8.53	2.68	14.26	3.04	42.04	7.09	80.17	60.63
	3. Interest Suspense a/c	23.69	30.23	5.05	27.51	35.42	26.80	220.02	1.41	4.30	5.40	0.46	24.87	2.10	47.42	20.07
	4. Others	78.51	91.03	24.99	36.58	243.05	81.31	24.48	15.51	9.15	36.43	4.54	29.94	15.12	21.11	35.06
6	**Reconcillation A/c**						**380.87**	**1281.28**	**0.00**							
7	**Profit & Loss A/c**		**46.56**	**6.43**	**2.46**	**30.67**	**28.57**	**9.03**	**10.59**	**2.96**	**11.47**	**5.61**	**22.24**	**12.01**	**4.32**	**10.91**
		490.80	**5066.80**	**1056.81**	**1697.28**	**6406.63**	**3002.67**	**1998.49**	**1409.86**	**242.31**	**554.53**	**278.53**	**3063.72**	**974.00**	**2428.64**	**1275.92**
	Assets															
1	**LIQUID FUNDS**	**217.64**	**1242.44**	**286.22**	**654.16**	**2406.30**	**398.34**	**47.40**	**469.09**	**51.96**	**223.15**	**99.33**	**681.09**	**309.66**	**744.62**	**369.67**
	a. Cash Balance	1.06	88.68	19.64	7.12	128.50	16.81	3.29	15.61	1.26	0.61	4.12	42.29	3.14	17.25	4.12
	Nepalese Notes & Coins	1.06	88.68	19.64	7.12	128.50	16.81	3.29	15.60	1.26	0.61	4.12	42.29	3.14	17.25	4.12
	Foreign Currency				0.00				0.01	0.00						
	b. Bank Balance	216.58	137.13	266.58	97.00	2277.80	381.53	0.00	453.48	50.69	222.54	5.75	110.52	306.53	727.37	41.90
	1. In Nepal Rastra Bank	12.44	123.11	19.85	93.38	120.32	43.10	0.00	45.21	0.16	15.14		85.38	21.31	19.60	41.90
	Domestic Currency	12.44	123.11	19.85	93.38	120.32	43.10	0.00	45.21	0.16	15.14		85.38	21.31	19.60	41.90
	Foreign Currency															
	2. "A"Class Licensed Institution	181.38	13.75	200.88	3.63	1726.20	225.87		245.35	11.23	71.65	5.74	24.95	173.38	425.84	
	Domestic Currency	181.38	13.75	200.88	3.63	1726.20	225.87		245.35	11.23	71.65	5.74	24.95	173.38	425.84	
	Foreign Currency															
	3. Other Financial Ins.	22.77	0.27	45.85		431.28	112.56		162.93	39.30	135.75	0.01	0.19	111.84	281.93	
	4. In Foreign Banks															
	c. Money at Call		1016.63		550.04			44.11				89.46	528.27			323.65
	Domestic Currency		1016.63		550.04			44.11				89.46	528.27			323.65
	Foreign Currency															
2	**INVESTMENT IN SECURITIES**	**12.45**	**25.00**		**14.00**	**0.50**	**87.76**		**30.00**					**17.00**	**10.00**	**50.00**
	a. Govt.Securities		25.00		14.00	0.50	87.76		30.00					17.00	10.00	50.00
	b. NRB Bond	12.45														
	c. Govt.Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e Non Residents															
3	**SHARE & OTHER INVESTMENT**	**46.28**	**0.35**	**0.55**	**29.36**	**133.76**	**103.68**	**0.50**	**39.53**	**0.10**	**28.52**		**14.15**	**5.58**		**41.28**
	a. Interbank Lending															
	b. Non Residents															
	c. Others	46.28	0.35	0.55	29.36	133.76	103.68	0.50	39.53	0.10	28.52		14.15	5.58		41.28
4	**LOANS & ADVANCES**	**160.38**	**3673.99**	**743.22**	**691.77**	**3449.66**	**1888.71**	**423.47**	**802.02**	**175.59**	**241.62**	**174.56**	**2291.74**	**626.34**	**1548.39**	**720.15**
	a. Private Sector	153.88	3673.99	743.22	668.25	3449.66	1875.81		770.02	175.59	226.62	174.56	2291.74	607.04	1507.79	708.15
	b. Financial Institutions	6.50			23.52		12.90	423.47	32.00		15.00			19.30	40.60	12.00
	c. Government Organizations															
5	**BILL PURCHASED**	**3.80**						**2.60**								
	a. Domestic Bills Purchased	3.80						2.60								
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	**LOANS AGAINST COLLECTED BILLS**															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	**FIXED ASSETS**	**2.79**	**56.70**	**9.89**	**249.84**	**66.32**	**19.92**	**10.53**	**7.44**	**5.45**	**10.39**	**1.02**	**39.65**	**4.03**	**25.72**	**5.73**
8	**OTHER ASSETS**	**38.47**	**68.30**	**16.93**	**50.38**	**312.85**	**74.39**	**231.74**	**61.77**	**9.11**	**34.46**	**3.30**	**37.08**	**11.39**	**99.90**	**79.67**
	a. Accrued Interest:	23.75	30.23	5.05	27.57	52.12	31.57	220.23	1.66	4.30	5.40	0.46	24.87	2.16	47.42	23.08
	Financia													0.00	1.24	
	Government Enterprise	0.06			0.06	16.70	4.76		0.63					0.06		0.14
	Private Sector	23.69	30.23	5.05	27.51	35.43	26.80	220.23	1.04	4.30	5.40	0.46	24.87	2.10	46.17	22.94
	b. Staff Loans / Adv.	0.98	0.44	3.63		51.06		1.28	1.13	1.72	0.23	0.00	3.22	0.72	24.23	8.50
	c. Sundry Debtors	0.55	4.01	4.70	2.91	13.43	3.34	2.11	49.04	1.75	0.03	1.11	0.00	0.10	7.26	1.99
	d. Cash In Transit															
	e. Others	13.18	33.63	3.55	19.90	196.23	39.48	8.13	9.94	1.34	28.79	1.73	8.98	8.41	21.00	46.12
9	**Expenses not Written off**				**0.96**					**0.09**		**0.32**				**1.00**
10	**Non Banking Assets**	**5.66**			**6.80**	**37.24**	**41.96**	**0.95**			**15.07**					
11	**Reconcillation Account**		**0.02**				**380.87**	**1281.30**								
12	**Profit & Loss A/c**	**3.33**					**7.04**				**1.33**					**8.41**
	TOTAL ASSETS	**490.80**	**5066.80**	**1056.81**	**1697.28**	**6406.63**	**3002.67**	**1998.49**	**1409.86**	**242.31**	**554.53**	**278.53**	**3063.72**	**974.00**	**2428.64**	**1275.92**

S.N.	BFI Name	Reliance	Bhaktapur
	Liabilities		
1	**CAPITAL FUND**	**393.28**	**136.04**
	a. Paid-up Capital	320.00	125.00
	b. Calls in Advance		
	c. Proposed Bonus Share		
	d. General Reserves	19.56	11.04
	e. Share Premium		
	f. Retained Earning	51.10	
	g. Others Reserves Fund	2.62	
2	**BORROWINGS**		
	a. NRB		
	b. Interbank Borrowing		
	c. Foreign Banks and Fin. Ins.		
	d. Other Financial Ins.		
	e. Bonds and Securities		
3	**DEPOSITS**	**1738.63**	**391.80**
	a. Current		
	Domestic		
	Foreign		
	b. Savings	675.41	198.69
	Domestic	675.41	198.69
	Foreign		
	c. Fixed	595.05	112.72
	Domestic	595.05	112.72
	Foreign		
	d. Call Deposits		80.40
	Domestic		80.40
	Foreign		
	e. Others	468.16	
	Domestic	468.16	
	Foreign		
4	**Bills Payable**		
5	**Other Liabilities**	**134.05**	**19.49**
	1. Sundry Creditors	3.00	0.01
	2. Loan Loss Provision	60.68	11.42
	3. Interest Suspense a/c	23.03	1.30
	4. Others	47.34	6.76
6	**Reconcillation A/c**		
7	**Profit & Loss A/c**	**29.90**	**5.26**
		2295.86	**552.59**
	Assets		
1	**LIQUID FUNDS**	**823.09**	**211.50**
	a. Cash Balance	13.15	4.37
	Nepalese Notes & Coins	13.15	4.37
	Foreign Currency		
	b. Bank Balance	809.94	207.14
	1. In Nepal Rastra Bank	45.22	19.41
	Domestic Currency	45.22	19.41
	Foreign Currency		
	2. "A"Class Licensed Institution	602.33	103.57
	Domestic Currency	602.33	103.57
	Foreign Currency		
	3. Other Financial Ins.	162.39	84.16
	4. In Foreign Banks		
	c. Money at Call		
	Domestic Currency		
	Foreign Currency		
2	**INVESTMENT IN SECURITIES**	**3.00**	**10.00**
	a. Govt.Securities	3.00	10.00
	b. NRB Bond		
	c. Govt.Non-Fin. Ins.		
	d. Other Non-Fin Ins.		
	e Non Residents		
3	**SHARE & OTHER INVESTMENT**	**103.87**	**16.48**
	a. Interbank Lending		
	b. Non Residents		
	c. Others	103.87	16.48
4	**LOANS & ADVANCES**	**1293.33**	**283.61**
	a. Private Sector	1247.34	283.61
	b. Financial Institutions	23.50	
	c. Government Organizations	22.48	
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**	**15.53**	**3.78**
8	**OTHER ASSETS**	**47.73**	**26.80**
	a. Accrued Interest:	16.55	1.37
	Financia		
	Government Enterprise	0.00	0.07
	Private Sector	16.55	1.30
	b. Staff Loans / Adv.	2.14	
	c. Sundry Debtors	5.37	21.32
	d. Cash In Transit		
	e. Others	23.66	4.11
9	**Expenses not Written off**	**2.02**	**0.42**
10	**Non Banking Assets**		
11	**Reconcillation Account**	**0.60**	
12	**Profit & Loss A/c**	**6.70**	
	TOTAL ASSETS	**2295.86**	**552.59**

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses																		
1. Interest Expense	**921.49**	**988.97**	**996.36**	**1336.29**	**326.90**	**970.28**	**931.31**	**594.72**	**998.48**	**655.05**	**537.54**	**1123.47**	**435.87**	**828.02**	**714.10**	**751.61**	**870.11**	**1491.61**
1.1 On Deposit Liabilities	738.38	981.63	983.64	1257.43	325.11	900.42	881.20	594.55	979.73	637.44	537.54	1102.21	435.87	827.96	713.23	720.82	825.72	1412.43
1.1.1 Saving Account	390.71	540.26	454.19	371.60	172.29	458.75	214.03	182.07	370.10	153.30	158.45	228.30	80.01	266.09	131.35	112.53	196.37	562.26
1.1.2 Fixed Account	347.80	386.99	318.84	568.62	60.35	441.67	597.47	325.01	420.11	302.55	280.44	619.87	266.11	395.81	425.54	436.00	392.21	766.82
1.1.2.1 Up to 3 months Fixed Account		0.12	47.83	6.49	7.06	114.27	136.82		48.48		0.13					7.75	58.63	
1.1.2.2 3 to 6 months Fixed Account		1.36	63.77		4.40		109.04	0.05	49.23							14.12	94.67	
1.1.2.3 6 months to 1 year Fixed Account		181.06	159.42		46.48	327.40	299.27		250.84	302.55	13.58		266.11	98.08		298.95	118.63	
1.1.2.4 Above 1 year Fixed Account	347.80	204.45	47.83	562.12	2.41		52.34	324.96	71.56		266.73	619.87		297.73	425.54	115.18	120.28	766.82
1.1.3 Call Deposit	-0.13	54.38	210.61	317.21	92.46		69.71	87.47	189.52	181.59	98.65	254.05	89.76	166.06	156.33	172.29	237.14	66.54
1.1.4 Certificate of Deposit																		16.81
1.2 On Borrowing	183.11	7.34	12.72	78.86	1.79	69.86	50.11	0.17	18.75	17.61		21.26		0.06	0.88	30.79	44.39	79.18
2. Commission Expense		**31.27**	**104.15**	**69.21**				**6.01**										**0.68**
3. Staff Expense	**788.62**	**906.38**	**338.48**	**218.83**	**231.24**	**360.82**	**239.66**	**153.75**	**242.81**	**204.87**	**97.48**	**204.56**	**53.79**	**153.94**	**134.66**	**139.93**	**137.11**	**1419.94**
4. Office Operating Expenses	**296.50**	**345.51**	**261.91**	**263.73**	**224.81**	**502.61**	**230.51**	**121.46**	**257.42**	**185.78**	**100.17**	**203.82**	**68.60**	**187.31**	**114.76**	**133.82**	**214.89**	**202.16**
5. Foreign Exchange Loss											**1.08**		**0.83**					
5.1 Due to Change in Exchange Rates											1.08		0.83					
5.2 Due to Foreign Currency Transaction																		
6. Non Operating Expense		**0.05**						**3.06**						**1.20**				**0.01**
7. Provision for Risk	**169.81**	**276.22**	**132.36**	**364.25**	**63.60**	**121.38**	**53.73**	**255.69**	**43.02**	**38.27**	**38.77**	**91.15**	**71.72**	**79.33**	**96.35**	**159.69**	**33.82**	**632.24**
7.1 Loan loss Provision	203.90	274.51	130.65	360.32	63.60	121.38	53.73	255.69	43.02	38.27	38.77	91.15	71.72	77.99	96.35	131.79	33.79	632.24
7.1.1 General Loan loss Provision	203.90	78.65	95.24	105.15	37.42	121.38	37.05	132.71	43.02	19.81	24.59	30.66	44.00	41.08	25.46	58.13	33.79	127.07
7.1.2 Special Loan Loss Provision		195.86	35.41	255.17	26.18		16.68	122.98		18.46	14.18	60.48	14.48	36.91	70.89	73.66		505.17
7.1.3 Additional Loan Loss Provision													13.24					
7.2. Provision for Non-Banking Assets	0.54			3.93													0.02	
7.3. Provision for Loss on Investment	-0.59													1.34		27.91		
7.5. Provision for Loss of Other Assets	-34.05	1.71	1.72															
8. Loan Written Off					**15.56**													**1.01**
9. Provision for Staff Bonus			**168.07**	**138.36**	**92.10**	**84.21**	**76.25**		**110.18**	**47.52**	**34.38**	**51.52**	**25.91**	**49.15**	**25.95**	**25.31**	**46.58**	**66.90**
10. Provision for Income Tax	**163.89**		**494.51**	**417.49**	**276.29**	**252.64**	**229.74**		**330.53**	**144.47**	**95.04**	**154.55**	**89.01**	**147.98**	**77.86**	**75.94**	**139.75**	**301.76**
11. Others		**1.31**																**0.09**
12. Net Profit	**420.39**	**3849.34**	**1186.22**	**966.07**	**644.69**	**589.50**	**532.78**	**497.48**	**771.23**	**330.76**	**248.79**	**360.61**	**170.04**	**344.08**	**181.67**	**177.18**	**326.08**	**534.53**
Total Expenses	**2760.70**	**6399.05**	**3682.07**	**3774.23**	**1875.20**	**2881.44**	**2293.98**	**1632.16**	**2753.66**	**1606.72**	**1153.25**	**2189.68**	**915.76**	**1791.03**	**1345.35**	**1463.49**	**1768.33**	**4650.95**
Income																		
1. Interest Income	**2308.10**	**2948.90**	**2921.56**	**2774.45**	**1261.73**	**2226.79**	**1898.37**	**1056.99**	**2380.59**	**1357.00**	**944.72**	**1939.10**	**774.31**	**1497.44**	**1148.21**	**1180.48**	**1479.65**	**3826.33**
1.1 On Loans and Advances	2215.59	2805.22	2731.66	2713.84	1191.75	2070.79	1733.02	1018.37	2310.28	1311.27	927.04	1829.62	763.13	1487.01	1127.34	1170.34	1419.12	3733.85
1.2 On Investment	78.17	100.19	106.14	31.67	24.10	75.38	38.99	16.21	46.50	44.09	17.10	100.31	7.52	10.43	9.04	10.15	44.20	35.89
1.2.1 Government Bonds	78.17	52.88	98.33	31.67	24.10	75.38	38.99	6.30	1.08	44.09	10.86	93.34	7.52	10.43	9.04	10.15	44.20	35.89
1.2.2 Foreign Bonds			7.80									6.97						
1.2.3 NRB Bonds								9.91	45.42		6.24							
1.2.4 Debenture & Bonds		47.31																
1.3 On Agency Balance	12.90	22.45	0.49	27.10	1.22	80.62	96.83	0.19	23.44			0.26	1.09				2.49	
1.4 On Call Deposit	1.43	5.86	60.99	1.84	7.98			12.23	0.37	0.80		8.91					13.84	
1.5 On Others	0.01	15.18	22.29		36.68		29.53	9.99		0.84	0.58		2.56		11.83			56.59
2. Commission and Discount	**100.04**	**222.04**	**502.60**	**306.03**	**189.03**	**363.72**	**317.77**	**135.17**	**167.60**	**121.80**	**42.45**	**47.37**	**16.91**	**90.82**	**79.69**	**186.44**	**203.48**	**131.45**
2.1 Bills Purchase and Discount	-0.02	0.71	0.81		4.37	38.00	0.01	10.98	9.99	18.81	0.72	7.97	0.00	1.59	0.20	8.60		
2.2 Commission	100.06	212.97	499.39	306.03	142.40	274.07	227.22	118.84	156.76	102.99	38.78	32.55	16.91	89.23	26.05	173.58	90.07	131.45
2.3 Others		8.36	2.41		42.26	51.65	90.55	5.35	0.85		2.95	6.85			53.44	4.27	113.41	
3. Exchange Flactuation Income	**-48.98**	**8.95**	**225.42**	**212.75**	**226.84**	**185.01**	**59.54**	**57.85**	**32.68**	**83.11**	**8.92**	**62.69**	**22.19**	**41.15**	**37.34**	**54.48**	**58.75**	**74.71**
3.1 Due to Change in Exchange Rate	-66.44	-27.45	147.26	24.68	16.96		1.43	0.55	-7.05			1.86			17.64	5.15	59.43	40.09
3.2 Due to Foreign Currency Transaction	17.46	36.40	78.16	188.08	209.88	185.01	58.11	57.30	39.73	83.11	8.92	60.83	22.19	41.15	19.70	49.33	-0.68	34.63
4. Other Operating Income	**158.39**	**201.43**		**111.40**	**22.61**	**96.56**		**77.98**	**143.16**	**35.68**	**39.22**	**138.30**	**24.73**	**43.29**	**22.30**		**5.27**	**223.91**
5. Non Operating Income	**222.89**	**2755.99**	**31.96**	**1.36**	**90.31**	**1.79**	**2.18**		**4.19**	**-0.19**	**28.87**	**2.23**		**92.55**	**1.27**	**23.93**	**21.02**	**4.86**
6. Write Back from Provisions for loss		**179.45**		**368.24**	**70.82**		**16.12**	**290.39**	**25.44**	**6.82**	**88.62**		**52.80**	**22.66**	**56.54**	**18.14**	**0.16**	**278.80**
7. Recovery of written-off Loan	**20.26**	**80.22**	**0.54**		**13.87**			**13.70**		**2.50**	**0.45**		**23.46**	**3.11**				**56.33**
8. Income from Extra Ordinary transactions		**2.07**				**7.58**		**0.08**					**1.37**					**54.54**
9. Net Loss																		
Total Income	**2760.70**	**6399.05**	**3682.07**	**3774.23**	**1875.20**	**2881.44**	**2293.98**	**1632.16**	**2753.66**	**1606.72**	**1153.25**	**2189.68**	**915.76**	**1791.03**	**1345.35**	**1463.49**	**1768.33**	**4650.95**

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	**1140.77**	**686.78**	**861.79**	**595.35**	**497.06**	**555.75**	**668.04**	**505.99**	**425.07**	**632.47**	**564.92**	**621.16**	**52.06**	**78.82**	**199.39**	**255.07**	**15.75**	**119.48**	**56.67**	**37.36**
1.1 On Deposit Liabilities	1118.83	663.08	861.79	594.99	497.06	554.94	666.87	505.77	420.49	632.02	564.53	607.43	52.06	78.82	199.39	254.04	15.75	118.70	56.67	37.36
1.1.1 Saving Account	323.43	98.65	77.08	171.77	87.19	102.05	417.19	74.76	124.76	93.27	176.21	205.37	11.27	56.88	104.74	88.36	6.98	57.79	41.28	24.89
1.1.2 Fixed Account	630.33	432.09	412.29	319.48	310.04	257.11	202.24	297.68	222.17	398.09	300.25	284.59	40.42	8.67	62.84	105.80	8.77	52.33	13.81	12.47
1.1.2.1 Up to 3 months Fixed Account	0.12	7.76	0.19		1.28	27.07	0.06	13.62		0.03		7.07		0.04	0.03			0.46		
1.1.2.2 3 to 6 months Fixed Account	9.97	0.75	2.53	3.66		1.42	1.77	0.00		51.92		1.34		0.07	0.06			0.82		
1.1.2.3 6 months to 1 year Fixed Account	519.28	322.33	369.87	304.77		95.83	148.28	197.19		260.51	300.25	238.46	6.94	0.18	8.16	18.44	1.29	48.13	3.19	
1.1.2.4 Above 1 year Fixed Account	100.96	101.24	39.68	11.05	308.76	132.79	52.13	86.87	222.17	85.63		37.72	33.48	8.38	54.58	87.36	7.48	2.92	10.62	12.47
1.1.3 Call Deposit	165.07	132.33	372.42	103.74	99.72	195.78	47.43	133.34	73.56	140.67	88.07	117.47	0.36	13.27	31.82	59.88		8.58	1.58	
1.1.4 Certificate of Deposit					0.11															
1.2 On Borrowing	21.94	23.70		0.36	0.00	0.81	1.18	0.22	4.58	0.44	0.39	13.73				1.03		0.78		
2. Commission Expense	**14.31**	**5.37**		**3.34**																
3. Staff Expense	**269.87**	**108.15**	**82.78**	**131.55**	**53.23**	**109.21**	**267.84**	**99.56**	**94.53**	**94.24**	**78.58**	**94.35**	**20.57**	**24.92**	**34.71**	**37.87**	**5.28**	**23.28**	**8.84**	**10.82**
4. Office Operating Expenses	**311.03**	**135.76**	**366.75**	**174.10**	**60.20**	**140.25**	**238.23**	**92.09**	**123.45**	**120.77**	**116.42**	**130.05**	**14.70**	**24.86**	**41.28**	**48.64**	**4.03**	**17.62**	**11.02**	**10.93**
5. Foreign Exchange Loss					**6.32**					**0.06**	**1.23**	**3.34**								
5.1 Due to Change in Exchange Rates					6.32					0.06	1.23	3.34								
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense				**0.26**				**0.10**			**0.13**									
7. Provision for Risk	**289.17**	**194.72**	**60.99**	**94.45**	**482.26**	**42.92**	**504.74**	**11.54**	**131.80**	**32.24**	**106.65**	**63.87**	**36.71**	**8.01**	**186.40**	**107.98**	**11.94**	**3.77**	**23.98**	**3.20**
7.1 Loan loss Provision	289.17	139.09	52.76	21.45	482.26	42.92	458.84	11.54	128.80	32.24	77.26	60.32	36.71	8.01	181.68	32.04	11.94	3.77	23.98	3.20
7.1.1 General Loan loss Provision	68.51	107.52	30.62	14.96		28.95	44.82	24.31	31.34	21.33	50.37	55.73	2.18	8.01	3.18	2.93		3.77		3.20
7.1.2 Special Loan Loss Provision	220.66	31.57	22.13	6.49	482.26	13.97	414.02	-12.78	97.47	10.92	26.90	4.59	34.53		178.49	29.11	11.94		23.98	
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets		55.63	8.23	73.00			45.90				29.39					75.94				
7.3. Provision for Loss on Investment															4.71					
7.5. Provision for Loss of Other Assets									3.00			3.54			0.02					
8. Loan Written Off																**1.18**				
9. Provision for Staff Bonus	**76.85**	**39.98**	**51.73**	**38.69**			**63.67**	**16.70**	**22.62**	**25.28**	**14.22**	**39.73**	**19.91**	**2.63**	**0.24**	**2.48**		**5.84**	**2.16**	**0.72**
10. Provision for Income Tax	**228.09**	**119.94**	**155.19**	**116.74**			**96.47**	**50.11**	**67.86**	**75.85**	**42.67**	**119.11**	**37.58**	**7.88**	**2.12**	**7.45**		**17.51**	**6.49**	**2.17**
11. Others																**0.19**				
12. Net Profit	**540.46**	**279.87**	**362.10**	**270.16**		**425.20**	**540.21**	**116.92**	**158.33**	**176.97**	**99.56**	**278.17**	**211.32**	**18.40**	**0.31**	**17.38**		**40.85**	**15.15**	**5.06**
Total Expenses	**2870.55**	**1570.59**	**1941.33**	**1424.65**	**1099.07**	**1273.33**	**2379.20**	**893.00**	**1023.66**	**1157.88**	**1024.38**	**1349.78**	**392.86**	**165.53**	**464.46**	**478.24**	**37.00**	**228.35**	**124.32**	**70.27**

Income																				
1. Interest Income	**2286.52**	**1302.29**	**1513.72**	**1147.97**	**635.59**	**1070.85**	**1359.42**	**819.74**	**843.91**	**1064.97**	**882.23**	**1158.79**	**204.64**	**141.99**	**316.44**	**357.06**	**15.70**	**211.91**	**109.81**	**64.61**
1.1 On Loans and Advances	2227.22	1253.79	1503.33	1128.11	616.56	1007.91	1291.40	808.84	810.65	1055.42	875.77	1131.11	160.07	134.37	294.46	324.79	14.79	197.19	101.44	62.62
1.2 On Investment	56.77	44.63	8.11	8.42	17.14	28.27	15.93	8.56	6.25	6.97	0.00	15.72	0.61	0.89	8.36	4.07				
1.2.1 Government Bonds	56.77	44.63	8.11	2.25	17.14	28.27	15.93	8.56	6.25	6.97	0.00	15.72	0.61	0.89	8.36	3.74				
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds				6.17																
1.2.4 Debenture & Bonds																0.33				
1.3 On Agency Balance		0.25	1.25	0.07			10.20	0.05	0.04		3.08					26.73	0.91			
1.4 On Call Deposit	1.94	3.26		7.58		0.85	2.70		21.72	2.57			43.96	4.52	13.58			14.49	8.33	1.99
1.5 On Others	0.59	0.36	1.03	3.78	1.90	33.82	39.20	2.29	5.26		3.37	11.96		2.21	0.04	1.47		0.22	0.05	
2. Commission and Discount	**302.18**	**41.38**	**125.63**	**58.58**	**9.32**	**58.52**	**128.49**	**43.86**	**16.98**	**29.40**	**33.72**	**25.91**	**0.30**	**4.90**	**5.61**	**2.65**		**1.40**	**3.65**	
2.1 Bills Purchase and Discount	0.99	1.62	4.40	2.80	0.24		1.30	0.87	0.16	1.46										
2.2 Commission	290.76	30.29	102.78	45.00	9.08	57.74	23.10	42.99	16.82	27.94	33.72	25.91	0.30	4.90	5.61	2.65		1.40	3.65	
2.3 Others	10.43	9.47	18.45	10.79		0.77	104.09													
3. Exchange Flactuation Income	**77.17**	**36.49**	**29.19**	**35.80**	**12.23**	**46.82**	**38.25**	**22.21**	**45.23**	**31.33**	**31.53**	**96.66**			**0.29**	**0.13**				
3.1 Due to Change in Exchange Rate	65.54	6.27	-3.94	21.54		1.31	8.20	195.65							0.28	0.13				
3.2 Due to Foreign Currency Transaction	11.63	30.22	33.12	14.26	12.23	45.50	30.05	-173.44	45.23	31.33	31.53	96.66			0.02	0.01				
4. Other Operating Income	**12.79**	**95.77**	**271.79**	**87.70**	**10.17**	**65.45**		**6.25**	**66.37**	**32.19**	**48.28**	**63.79**	**14.94**	**10.80**	**20.87**	**26.91**	**0.07**	**13.78**	**10.59**	**1.10**
5. Non Operating Income	**13.43**	**23.11**	**1.00**	**0.31**	**1.17**	**15.02**	**33.18**	**0.94**	**0.42**		**0.43**	**3.45**	**24.22**		**0.98**	**3.19**		**0.07**		**4.56**
6. Write Back from Provisions for loss	**178.47**	**71.55**		**94.29**	**233.83**	**16.68**	**819.82**		**50.74**		**28.19**	**1.17**	**148.76**	**7.84**	**120.26**	**87.29**	**19.30**		**0.27**	
7. Recovery of written-off Loan							**0.05**											**1.20**		
8. Income from Extra Ordinary transactions																**1.01**				
9. Net Loss					**196.75**												**1.93**			
Total Income	**2870.55**	**1570.59**	**1941.33**	**1424.65**	**1099.07**	**1273.33**	**2379.20**	**893.00**	**1023.66**	**1157.88**	**1024.38**	**1349.78**	**392.86**	**165.53**	**464.46**	**478.24**	**37.00**	**228.35**	**124.32**	**70.27**

BFI Name	Triveni	Suprim	Bhrikuti	Suvekchha	Shangrila	Gurkha	Gandaki	Infrastructure	Business	Biratlaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktinath
Expenses																				
1. Interest Expense	**147.82**	**80.12**	**132.86**	**59.20**	**189.21**	**25.98**	**136.62**	**134.49**	**189.19**	**116.42**	**57.87**	**46.22**	**170.31**	**37.57**	**135.69**	**295.09**	**51.86**	**66.05**	**51.50**	**163.34**
1.1 On Deposit Liabilities	147.82	80.12	132.86	59.20	189.21	25.98	104.43	134.48	189.19	116.42	57.87	46.22	170.31	37.57	135.12	286.40	51.86	66.05	51.50	160.20
1.1.1 Saving Account	56.12	37.00	60.89	19.08	91.43	1.07	48.35	46.53	62.52	65.75	37.19	28.84	63.31	21.35	88.90	88.53	25.09	27.42	31.50	88.50
1.1.2 Fixed Account	54.78	33.23	43.77	32.97	67.16	0.55	32.52	54.60	88.16	44.50	10.42	17.38	76.80	13.95	40.10	171.71	22.76	33.90	20.00	47.88
1.1.2.1 Up to 3 months Fixed Account	0.35		0.25	0.06	0.39				0.77		0.06		0.26			4.43	0.91	0.10		0.92
1.1.2.2 3 to 6 months Fixed Account	0.66	0.42	0.68	0.30	1.34		0.47	1.41	2.06	1.80	0.12	3.57	1.64			2.10	1.14	0.20	0.13	3.80
1.1.2.3 6 months to 1 year Fixed Account	24.97	31.20	33.35	10.54	36.13		25.38	27.16	49.35	15.78	1.86	6.23	14.71	8.52		125.10	7.97	17.55	8.30	28.71
1.1.2.4 Above 1 year Fixed Account	28.81	1.62	9.50	22.07	29.30	0.55	6.67	26.03	35.98	26.92	8.38	7.57	60.19	5.43	40.10	40.08	12.75	16.04	11.56	14.45
1.1.3 Call Deposit	36.92	9.89	28.20	7.16	30.61	24.36	23.56	33.34	38.51	6.18	10.26		30.20	2.27	6.11	26.16	4.01	4.73		23.82
1.1.4 Certificate of Deposit																				
1.2 On Borrowing							32.19	0.02							0.57	8.69				3.15
2. Commission Expense								**0.00**								**0.95**				
3. Staff Expense	**18.65**	**23.83**	**27.14**	**9.65**	**34.83**	**9.57**	**19.17**	**26.30**	**20.97**	**26.34**	**12.88**	**8.93**	**40.30**	**14.50**	**31.03**	**36.69**	**9.09**	**12.54**	**13.32**	**62.67**
4. Office Operating Expenses	**27.85**	**23.86**	**19.54**	**11.56**	**34.05**	**14.67**	**19.19**	**36.10**	**30.09**	**24.83**	**11.05**	**6.14**	**51.66**	**5.65**	**44.24**	**40.31**	**5.09**	**8.93**	**11.25**	**41.44**
5. Foreign Exchange Loss															**0.02**	**0.13**				
5.1 Due to Change in Exchange Rates															0.00	0.13				
5.2 Due to Foreign Currency Transaction															0.02					
6. Non Operating Expense					**0.05**	**1.41**	**0.06**		**0.26**			**2.85**			**0.01**		**0.00**			**0.16**
7. Provision for Risk	**19.17**	**81.18**	**8.57**	**3.31**	**26.95**	**1.08**	**16.52**	**28.42**	**8.31**	**14.24**	**13.51**		**0.09**	**10.86**	**-146.92**	**22.34**	**1.60**	**2.68**	**11.31**	**10.85**
7.1 Loan loss Provision	19.17	47.30	8.57	3.31	26.95		16.52	28.42		12.80	13.51		0.09	10.86	-146.92	20.93	1.60	2.68	11.31	10.85
7.1.1 General Loan loss Provision	3.48	7.61	4.30	1.05	7.27		5.04	4.79		3.61	5.57			2.66	7.68	9.56	0.47	2.15	0.26	7.99
7.1.2 Special Loan Loss Provision	15.70	39.69	4.27	2.26	19.67		11.47	23.63		9.18	7.94		0.09	8.20	-154.60	11.37	1.11	0.53	11.06	2.86
7.1.3 Additional Loan Loss Provision																	0.02			
7.2. Provision for Non-Banking Assets		33.88							8.31	1.44										
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**									**7.12**					
9. Provision for Staff Bonus	**5.21**		**10.76**	**1.19**	**10.96**			**6.93**	**5.94**		**4.41**	**2.15**	**4.65**	**2.11**	**18.49**	**10.23**	**4.36**	**2.75**	**1.03**	**14.64**
10. Provision for Income Tax	**15.62**		**32.29**	**3.58**	**32.89**			**20.78**	**17.83**		**13.24**	**6.45**	**13.96**	**6.32**	**55.47**	**30.70**	**13.08**	**8.24**	**3.10**	**43.93**
11. Others																				
12. Net Profit	**36.45**	**30.87**	**75.33**	**8.35**	**76.75**	**132.95**	**65.38**	**48.50**	**41.60**	**48.62**	**30.89**	**15.04**	**32.57**	**14.74**	**129.42**	**71.62**	**30.50**	**19.22**	**7.23**	**102.51**
Total Expenses	**270.76**	**239.87**	**306.48**	**96.84**	**405.68**	**194.22**	**256.94**	**301.53**	**314.20**	**230.45**	**143.87**	**87.78**	**313.55**	**91.75**	**274.57**	**508.07**	**115.57**	**120.40**	**98.74**	**439.53**

Income																				
1. Interest Income	**249.41**	**166.08**	**284.97**	**86.38**	**363.09**	**49.94**	**235.12**	**240.29**	**296.45**	**206.78**	**134.95**	**69.55**	**284.79**	**72.86**	**233.34**	**464.74**	**99.35**	**107.67**	**90.79**	**381.41**
1.1 On Loans and Advances	225.47	153.01	267.03	80.20	345.12	45.78	197.23	220.70	272.63	175.32	118.74	69.55	264.85	72.86	198.42	426.55	92.55	100.45	88.84	362.43
1.2 On Investment		0.67	1.68		1.26				2.07	5.05			5.13		0.35	5.11		1.31		
1.2.1 Government Bonds		0.67	1.68		1.26				2.04	5.05			5.13		0.35	5.11				
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds									0.03									1.31		
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance											16.21				17.06					
1.4 On Call Deposit	23.95	12.39	16.26	6.19	14.98	4.16	5.69	18.91	21.75	20.23			13.98		12.00	32.51	6.80	5.92	1.95	18.44
1.5 On Others					1.73		32.19	0.68		6.17			0.84		5.51	0.57				0.53
2. Commission and Discount	**2.18**	**1.82**	**3.61**	**0.92**	**4.48**	**0.04**	**0.35**	**2.85**	**0.79**	**5.00**	**1.30**	**7.71**	**4.44**	**1.99**	**4.55**	**38.16**	**0.65**	**2.29**	**1.64**	**4.38**
2.1 Bills Purchase and Discount															0.99	0.01				
2.2 Commission	2.18	1.82	3.61	0.92	4.48	0.04	0.35	1.86	0.79	5.00	0.89	7.71	4.44	1.99	3.56	6.28	0.27	2.29	1.52	4.38
2.3 Others								0.99			0.41					31.87	0.37		0.12	
3. Exchange Flactuation Income						**0.02**	**0.00**	**0.22**	**0.01**				**0.24**		**0.22**	**0.59**				
3.1 Due to Change in Exchange Rate						0.00	0.00		0.01				0.22		0.13					
3.2 Due to Foreign Currency Transaction						0.02		0.22					0.01		0.09	0.59				
4. Other Operating Income	**18.03**	**17.18**	**15.85**	**8.02**	**33.03**	**0.28**	**19.98**	**16.18**	**15.17**	**12.57**	**7.62**	**10.30**	**12.30**	**9.65**	**12.41**		**15.57**	**10.34**	**6.31**	**45.90**
5. Non Operating Income				**1.53**	**0.21**	**3.04**	**1.49**	**30.87**	**1.78**				**0.45**		**0.07**			**0.06**		**4.81**
6. Write Back from Provisions for loss		**54.80**	**2.05**		**4.87**	**140.90**		**11.12**		**6.10**		**0.22**	**11.34**	**7.25**	**23.99**	**4.58**		**0.04**		**3.03**
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions	**1.14**																			
9. Net Loss																				
Total Income	**270.76**	**239.87**	**306.48**	**96.84**	**405.68**	**194.22**	**256.94**	**301.53**	**314.20**	**230.45**	**143.87**	**87.78**	**313.55**	**91.75**	**274.57**	**508.07**	**115.57**	**120.40**	**98.74**	**439.53**

BFI Name	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	dyalo	Country	Alpine	Nilgiri	Kastamandap	Garima	City	Bishow	Kabeli	Kamana	Corporate	Pathibhara	Purnima	Jyoti
Expenses																				
1. Interest Expense	**109.48**	**26.87**	**46.01**	**18.85**	**168.11**	**23.79**	**46.80**	**51.85**	**25.76**	**28.62**	**147.79**	**126.06**	**132.96**	**130.96**	**9.95**	**84.52**	**21.97**	**41.61**	**48.16**	**153.66**
1.1 On Deposit Liabilities	109.48	26.87	46.01	18.85	156.92	23.79	46.80	51.85	25.76	28.62	147.79	126.06	132.34	130.34	9.95	84.52	21.97	41.61	48.16	153.57
1.1.1 Saving Account	40.51	12.72	10.95	14.06	82.70	9.87	17.61	16.95	13.11	13.42	74.39	71.76	55.88	32.86	5.79	39.32	7.30	26.40	23.04	80.05
1.1.2 Fixed Account	46.81	10.23	30.40	4.80	67.90	10.16	22.98	23.47	8.02	12.90	60.18	38.78	64.47	76.72	2.90	34.23	13.72	9.10	21.51	44.68
1.1.2.1 Up to 3 months Fixed Account	0.03				0.01	0.10	0.46	0.03	0.00	0.04	5.95	0.64	2.66	0.12	0.03	1.42		0.05	0.18	
1.1.2.2 3 to 6 months Fixed Account	0.15	1.00	1.50		0.18	0.47	0.19	0.04	0.00	1.12	0.35	3.01	3.74	1.45	0.06	2.05		0.10	0.44	1.36
1.1.2.3 6 months to 1 year Fixed Account	9.44	7.45	8.66		33.92	6.46	15.60	17.48	3.94	6.72	36.37	21.38	38.90	49.22	1.29	7.41	12.99	4.36	13.49	27.05
1.1.2.4 Above 1 year Fixed Account	37.18	1.77	20.23	4.80	33.79	3.13	6.73	5.92	4.08	5.02	17.51	13.75	19.18	25.93	1.52	23.35	0.73	4.60	7.40	16.28
1.1.3 Call Deposit	22.17	3.92	4.67		6.32	3.76	6.21	11.42	4.63	2.30	13.22	15.53	11.99	20.76	1.27	10.97	0.95	6.11	3.61	28.84
1.1.4 Certificate of Deposit																				
1.2 On Borrowing					11.19								0.62	0.62						0.09
2. Commission Expense								**0.49**			**0.04**									
3. Staff Expense	**16.99**	**7.64**	**12.10**	**5.03**	**33.38**	**5.92**	**9.24**	**6.85**	**6.94**	**3.86**	**33.46**	**23.22**	**17.37**	**19.83**	**4.27**	**12.19**	**4.61**	**10.96**	**7.78**	**28.08**
4. Office Operating Expenses	**13.66**	**8.37**	**8.93**	**2.87**	**35.70**	**7.36**	**9.47**	**11.46**	**8.42**	**2.61**	**43.66**	**29.73**	**20.59**	**22.02**	**3.29**	**12.63**	**4.15**	**12.15**	**8.99**	**34.34**
5. Foreign Exchange Loss											**0.07**									**0.00**
5.1 Due to Change in Exchange Rates											0.07									-0.01
5.2 Due to Foreign Currency Transaction																				0.01
6. Non Operating Expense								**0.06**								**0.04**				
7. Provision for Risk	**4.85**	**4.08**	**30.05**	**2.53**	**40.97**	**1.77**	**3.66**	**20.93**	**7.70**	**1.06**	**6.65**	**10.12**	**7.55**	**6.84**	**1.70**	**3.51**	**23.84**	**6.44**	**2.21**	**37.22**
7.1 Loan loss Provision	4.85	4.08	30.05	2.53	37.00	1.77	3.66	11.50	7.70	1.06	32.00	10.12	7.55	6.84	1.70	3.51	23.84	6.44	2.21	19.62
7.1.1 General Loan loss Provision	4.85	4.08	30.05	2.53	3.29	0.78	0.51	0.83	1.16	0.87	-0.54	5.62	7.55	5.33	1.70	3.51		1.25	1.39	3.35
7.1.2 Special Loan Loss Provision					33.72	0.98	3.16	10.67	6.54	0.19	-2.46	4.50		1.51			23.84	5.19	0.83	16.27
7.1.3 Additional Loan Loss Provision											35.00									
7.2. Provision for Non-Banking Assets					3.86			9.43			-25.41									17.61
7.3. Provision for Loss on Investment					0.11															
7.5. Provision for Loss of Other Assets											0.05									
8. Loan Written Off																				
9. Provision for Staff Bonus	**4.78**			**0.72**	**7.39**	**1.75**	**1.41**	**1.52**	**1.88**	**1.23**	**4.09**	**9.32**	**7.99**	**7.87**	**0.81**	**5.08**		**2.85**	**2.67**	**6.32**
10. Provision for Income Tax	**14.35**			**1.65**	**22.18**	**2.88**	**4.22**	**4.56**	**5.64**	**3.70**	**12.28**	**27.97**	**23.97**	**23.60**	**2.43**	**15.25**		**8.54**	**8.01**	**18.95**
11. Others																				
12. Net Profit	**33.49**	**15.43**		**5.51**	**51.75**	**14.60**	**9.84**	**10.63**	**13.15**	**8.62**	**28.64**	**65.27**	**55.93**	**55.06**	**5.68**	**35.59**	**17.18**	**19.92**	**18.70**	**44.22**
Total Expenses	**197.60**	**62.39**	**97.09**	**37.17**	**359.48**	**58.07**	**84.63**	**108.34**	**69.48**	**49.70**	**276.69**	**291.69**	**266.35**	**266.18**	**28.14**	**168.81**	**71.76**	**102.46**	**96.53**	**322.79**

Income																				
1. Interest Income	**183.16**	**57.23**	**64.38**	**34.37**	**303.61**	**44.53**	**78.20**	**94.16**	**59.05**	**45.99**	**234.73**	**263.43**	**244.30**	**235.80**	**24.74**	**154.11**	**24.38**	**91.07**	**86.37**	**292.26**
1.1 On Loans and Advances	171.34	55.53	59.81	34.37	255.64	43.15	71.27	87.91	55.20	42.41	207.84	252.14	227.62	224.99	23.16	140.99	21.55	82.31	76.49	268.98
1.2 On Investment	0.80		0.22		6.90	0.14	0.22	2.39	0.64		1.68		1.81							1.74
1.2.1 Government Bonds					6.90	0.14	0.22	2.39			1.68		1.81							1.74
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds	0.80		0.22																	
1.2.4 Debenture & Bonds									0.64											
1.3 On Agency Balance							6.71													
1.4 On Call Deposit	11.02	1.71	4.35		41.06	1.23		3.50	3.21	3.58			14.07	10.82	1.58	13.13		8.76	9.88	21.54
1.5 On Others			0.00					0.36			25.21	11.28	0.79				2.83			
2. Commission and Discount	**2.38**	**5.15**	**4.07**	**2.80**	**3.65**	**4.06**	**0.36**	**0.91**	**8.62**	**0.97**	**4.57**	**25.47**	**20.86**	**1.55**	**3.40**	**2.69**	**0.52**	**1.21**	**0.63**	**15.66**
2.1 Bills Purchase and Discount																				
2.2 Commission	2.38	0.57	4.07	2.53	3.65	0.53	0.36	0.91	0.95		4.57	25.47	20.86	1.55	0.22	2.69	0.01	1.21	0.63	15.66
2.3 Others		4.58		0.27		3.53			7.67	0.97					3.18		0.51			
3. Exchange Flactuation Income					**2.51**				**0.05**		**1.36**		**0.00**							
3.1 Due to Change in Exchange Rate					0.05								0.00							
3.2 Due to Foreign Currency Transaction					2.46				0.05		1.36		0.00							
4. Other Operating Income	**12.06**		**0.10**		**21.15**		**6.07**	**5.85**		**2.74**	**10.99**	**2.79**		**21.98**		**11.18**	**1.62**	**6.59**	**8.40**	**4.55**
5. Non Operating Income							**0.00**	**0.00**					**1.19**	**0.02**					**1.12**	
6. Write Back from Provisions for loss			**11.42**		**28.56**	**9.15**		**7.42**	**1.16**					**6.83**		**0.82**	**45.24**	**3.60**		**10.31**
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions						**0.34**			**0.60**		**25.05**									
9. Net Loss			**17.11**																	
Total Income	**197.60**	**62.39**	**97.09**	**37.17**	**359.48**	**58.07**	**84.63**	**108.34**	**69.48**	**49.70**	**276.69**	**291.69**	**266.35**	**266.18**	**28.14**	**168.81**	**71.76**	**102.46**	**96.53**	**322.79**

BFI Name	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Kanchan	Matribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhee	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu
Expenses																				
1. Interest Expense	**15.24**	**15.70**	**19.41**	**136.13**	**26.14**	**13.16**	**106.14**	**37.82**	**10.65**	**20.64**	**52.25**	**18.53**	**56.32**	**134.22**	**18.75**	**20.69**	**140.97**	**42.73**	**3.16**	**24.61**
1.1 On Deposit Liabilities	15.24	15.70	19.41	136.13	26.14	12.74	106.14	37.82	10.65	20.64	52.25	18.53	56.32	131.09	18.72	20.69	139.51	42.70	3.16	24.61
1.1.1 Saving Account	10.02	7.68	10.48	90.19	13.74	7.32	36.17	28.85	5.62	8.56	25.14	12.19	23.11	43.14	15.45	0.56	60.97	24.09	2.52	15.21
1.1.2 Fixed Account	3.17	4.50	6.06	36.63	7.05	3.95	50.50	8.98	2.97	7.88	21.33	3.32	22.73	74.68	3.26	9.08	59.33	16.07	0.55	9.40
1.1.2.1 Up to 3 months Fixed Account				0.04		0.45	0.04	0.07	0.04				0.13	0.00				0.09		
1.1.2.2 3 to 6 months Fixed Account				0.54	0.51	0.54	0.83	0.38	0.04	0.00	0.08	0.00	0.95	0.15			8.55	0.16	0.03	
1.1.2.3 6 months to 1 year Fixed Account	0.65	3.30	0.96	21.61	3.43	1.65	48.88	3.07	1.25	4.72	12.16	1.13	12.69	1.57	0.94	3.93	39.85	11.22	0.11	7.07
1.1.2.4 Above 1 year Fixed Account	2.51	1.21	5.10	14.45	3.11	1.31	0.74	5.45	1.65	3.16	9.08	2.18	8.96	72.96	2.33	5.15	10.93	4.59	0.41	2.33
1.1.3 Call Deposit	2.05	3.52	2.87	9.31	5.35	1.48	19.48		2.06	4.19	5.77	3.02	10.48	13.28		11.05	19.21	2.54	0.09	
1.1.4 Certificate of Deposit																				
1.2 On Borrowing						0.42								3.13	0.03		1.46	0.03		
2. Commission Expense												**0.16**								
3. Staff Expense	**3.98**	**3.99**	**3.85**	**23.20**	**3.49**	**4.02**	**27.37**	**8.83**	**2.86**	**3.16**	**8.39**	**3.52**	**5.93**	**21.94**	**3.79**	**4.26**	**24.84**	**10.27**	**0.91**	**7.02**
4. Office Operating Expenses	**3.45**	**4.63**	**2.06**	**21.66**	**4.34**	**6.18**	**37.21**	**8.88**	**1.80**	**5.28**	**11.65**	**2.93**	**10.79**	**27.41**	**2.87**	**2.68**	**33.00**	**9.43**	**1.59**	**6.62**
5. Foreign Exchange Loss							**0.02**										**4.15**			
5.1 Due to Change in Exchange Rates																	4.15			
5.2 Due to Foreign Currency Transaction							0.02													
6. Non Operating Expense														**0.03**						
7. Provision for Risk	**1.11**	**4.03**	**1.05**	**13.65**	**0.87**	**2.06**	**21.55**	**2.66**	**0.41**	**2.98**	**3.72**	**4.13**	**5.47**	**78.52**	**0.75**	**1.54**	**70.57**	**1.40**	**0.15**	**0.51**
7.1 Loan loss Provision	1.11	2.27	1.05	13.65	0.87	2.06	21.28	2.66	0.41	2.98	3.72	3.73	5.47	59.41	0.75	1.54	40.44	1.40	0.15	0.51
7.1.1 General Loan loss Provision	0.50	2.27	0.16	6.60	0.87	0.52	4.66	2.66	0.31		2.45	0.55	1.93	7.60	0.63	0.56	7.82		0.15	0.51
7.1.2 Special Loan Loss Provision	0.61		0.89	7.05		1.54	16.62		0.10	2.30	1.27	3.19	0.34	51.80	0.12	0.98	32.03	1.40		
7.1.3 Additional Loan Loss Provision										0.68			3.20				0.60			
7.2. Provision for Non-Banking Assets																	30.13			
7.3. Provision for Loss on Investment		1.75												19.11						
7.5. Provision for Loss of Other Assets							0.28					0.40								
8. Loan Written Off																				
9. Provision for Staff Bonus		**0.82**		**12.28**		**0.82**	**3.26**	**2.57**		**0.72**		**0.57**	**2.90**		**0.86**		**7.48**	**1.57**	**0.19**	
10. Provision for Income Tax		**2.46**		**36.84**		**2.46**	**9.78**	**7.71**		**2.15**		**1.71**	**8.71**		**2.59**		**22.44**	**4.70**	**0.58**	
11. Others																				
12. Net Profit	**5.82**	**5.74**	**3.66**	**85.96**	**18.65**	**5.75**	**22.83**	**17.98**	**3.98**	**5.01**	**30.19**	**3.99**	**20.32**	**97.48**	**6.05**	**3.95**	**52.35**	**10.97**	**1.35**	**12.22**
Total Expenses	**29.60**	**37.37**	**30.04**	**329.72**	**53.48**	**34.45**	**228.17**	**86.45**	**19.70**	**39.92**	**106.20**	**35.54**	**110.44**	**359.60**	**35.67**	**33.12**	**355.79**	**81.07**	**7.92**	**50.98**

Income																				
1. Interest Income	**25.83**	**31.65**	**27.81**	**305.75**	**49.24**	**29.07**	**203.40**	**70.21**	**17.80**	**35.79**	**94.41**	**30.11**	**101.01**	**184.33**	**30.95**	**29.27**	**266.00**	**73.99**	**6.48**	**44.70**
1.1 On Loans and Advances	23.19	29.42	25.66	288.61	48.62	27.53	190.84	64.57	16.39	32.02	87.32	29.14	93.76	163.40	29.72	29.27	242.27	67.50	6.28	40.81
1.2 On Investment		0.04					0.38						2.16	1.75			2.97			0.15
1.2.1 Government Bonds		0.04											2.16				2.97			
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds							0.38							1.75						
1.2.4 Debenture & Bonds																				0.15
1.3 On Agency Balance																	0.00			
1.4 On Call Deposit	2.64	2.19	2.16	17.13	0.62	1.55	12.17	5.64	1.41	3.53	7.09	0.97	5.09	19.18	1.23		20.74	6.49	0.20	3.73
1.5 On Others										0.24							0.02			
2. Commission and Discount	**1.49**	**0.85**	**1.75**	**23.94**	**1.94**	**0.67**	**3.16**	**0.98**	**1.90**	**0.25**	**1.41**	**4.54**	**1.15**	**0.37**	**4.51**	**3.85**	**6.11**	**0.85**	**0.46**	**0.79**
2.1 Bills Purchase and Discount												0.00					0.02			
2.2 Commission	0.67	0.85	0.43	7.60	1.94	0.67	3.16	0.98	0.83	0.25	1.18	3.70		0.37	1.34	0.19	6.09	0.85	0.46	0.70
2.3 Others	0.82		1.32	16.34					1.08		0.23	0.84	1.15		3.17	3.66				0.09
3. Exchange Flactuation Income														**-0.08**			**16.62**			
3.1 Due to Change in Exchange Rate														-0.09						
3.2 Due to Foreign Currency Transaction														0.01			16.62			
4. Other Operating Income	**2.27**	**3.67**			**2.29**	**3.17**	**16.19**	**14.80**		**2.18**	**10.38**		**8.27**	**12.76**	**0.17**		**23.77**	**5.89**	**0.99**	**5.49**
5. Non Operating Income				**0.03**						**0.04**				**7.33**			**0.18**			
6. Write Back from Provisions for loss		**1.21**	**0.48**			**1.54**	**5.42**	**0.23**		**1.67**		**0.89**		**154.88**	**0.04**		**43.11**	**0.34**		
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions								**0.24**												
9. Net Loss																				
Total Income	**29.60**	**37.37**	**30.04**	**329.72**	**53.48**	**34.45**	**228.17**	**86.45**	**19.70**	**39.92**	**106.20**	**35.54**	**110.44**	**359.60**	**35.67**	**33.12**	**355.79**	**81.07**	**7.92**	**50.98**

BFI Name	Sahara	N.Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	Apex	Green	Reliable	Nepal Aawas	NFL	NIDC Capital	NNFL	NSMFL	Peoples	KFL
Expenses																				
1. Interest Expense	**11.24**	**27.65**	**11.00**	**34.34**	**57.68**	**8.33**	**234.07**	**5.94**	**9.00**	**10.35**	**198.92**	**4.57**	**162.18**	**13.56**	**20.73**	**40.56**	**203.78**	**8.40**	**9.26**	**31.52**
1.1 On Deposit Liabilities	11.24	27.65	10.97	34.34	57.68	8.33	234.07	5.94	9.00	10.35	198.81	4.57	159.35	13.56	20.73	40.56	203.78	7.72	9.26	31.52
1.1.1 Saving Account	8.19	12.16	8.76	13.86	26.21	3.62	80.30	4.03	3.24	2.45	124.80	0.57	51.24	5.39	4.77	10.25	89.56	6.71	0.96	10.31
1.1.2 Fixed Account	1.26	10.83	2.21	10.15	16.81	2.04	110.84	1.82	2.39	1.35	74.01	1.78	83.61	8.17	15.96	30.31	114.22	0.27	8.30	21.22
1.1.2.1 Up to 3 months Fixed Account		0.11	0.03	0.17	0.25		2.28	0.10			0.14				0.18		0.55			0.72
1.1.2.2 3 to 6 months Fixed Account		0.47	0.04	0.25	0.24		2.15	0.14	0.11	0.03	1.09	1.37	2.40		0.03		2.74			0.26
1.1.2.3 6 months to 1 year Fixed Account		8.55	0.88	3.07	11.25	1.43	77.66	0.71	0.85	0.29	49.03	0.19	2.93	5.93	11.89	12.47	78.81		7.36	7.47
1.1.2.4 Above 1 year Fixed Account	1.26	1.70	1.25	6.67	5.07	0.61	28.74	0.87	1.43	1.03	23.75	0.23	78.29	2.24	3.86	17.84	32.12	0.27	0.95	12.77
1.1.3 Call Deposit	1.79	4.66		10.33	14.67	2.66	42.93	0.10	3.36	6.55		2.22	24.50					0.74		
1.1.4 Certificate of Deposit																				
1.2 On Borrowing			0.03								0.11		2.83					0.68		
2. Commission Expense																				
3. Staff Expense	**2.37**	**6.04**	**3.65**	**7.21**	**7.79**	**3.11**	**44.56**	**1.92**	**3.91**	**5.20**	**25.15**	**2.82**	**29.77**	**5.26**	**3.60**	**6.17**	**18.82**	**7.09**	**3.48**	**4.18**
4. Office Operating Expenses	**3.25**	**8.73**	**5.79**	**9.11**	**9.44**	**2.91**	**43.74**	**0.91**	**5.61**	**5.59**	**26.70**	**1.09**	**27.29**	**4.51**	**4.60**	**6.51**	**18.37**	**9.43**	**4.89**	**5.05**
5. Foreign Exchange Loss							**0.07**													
5.1 Due to Change in Exchange Rates							0.07													
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense				**4.04**														**1.47**		
7. Provision for Risk	**0.82**	**1.86**	**0.91**	**1.46**	**4.32**	**1.17**	**21.11**	**0.70**	**2.33**	**0.91**	**18.01**	**0.52**	**15.35**	**2.18**	**62.87**	**28.88**	**38.13**	**0.11**	**0.78**	**4.28**
7.1 Loan loss Provision	0.82	1.86	0.91	1.46	4.32	1.17	19.96	0.70	2.33	0.91	5.32	0.52	15.35	2.18	39.95	7.44	38.13	0.11	0.00	1.15
7.1.1 General Loan loss Provision	0.82	0.64	0.72	1.46	3.80	0.59	4.35	0.18	0.74	0.78	1.03	0.52	4.42	1.08		0.16	38.13			
7.1.2 Special Loan Loss Provision		1.22	0.19		0.52	0.58	15.61	0.52	1.59	0.13	4.29		10.93	1.10	39.95	7.28		0.11	0.00	1.15
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets											12.69				22.92	12.71			0.77	3.13
7.3. Provision for Loss on Investment							1.15													
7.5. Provision for Loss of Other Assets																8.74				
8. Loan Written Off											**2.40**				**5.57**					
9. Provision for Staff Bonus		**0.74**	**0.53**		**2.86**		**15.71**	**0.13**		**0.24**			**7.03**				**8.57**			**0.31**
10. Provision for Income Tax		**2.23**	**1.59**		**8.58**		**45.86**						**23.24**				**25.72**			**0.93**
11. Others											**21.63**						**0.22**	**15.19**		
12. Net Profit	**7.68**	**5.21**	**3.72**	**17.34**	**20.03**	**4.57**	**111.26**	**1.34**	**2.38**	**2.41**			**47.03**	**6.91**		**33.94**	**60.02**	**86.11**		**2.16**
Total Expenses	**25.36**	**52.46**	**27.20**	**73.50**	**110.70**	**20.09**	**516.38**	**10.94**	**23.23**	**24.70**	**292.81**	**9.00**	**311.88**	**32.42**	**97.37**	**116.07**	**373.64**	**127.81**	**18.41**	**48.43**

Income																				
1. Interest Income	**20.37**	**48.29**	**22.72**	**62.75**	**99.32**	**17.53**	**440.53**	**9.45**	**19.37**	**17.52**	**228.90**	**7.22**	**267.72**	**29.76**	**12.38**	**49.33**	**344.80**	**25.24**	**1.09**	**40.83**
1.1 On Loans and Advances	19.53	44.06	22.27	60.26	93.00	15.92	409.26	8.44	18.74	16.73	219.43	6.34	245.03	24.60	10.36	37.45	324.65	25.05	0.48	36.09
1.2 On Investment							3.65				2.52		0.80	1.03	0.38		4.47	0.09		0.02
1.2.1 Government Bonds							3.64				2.52		0.80	1.03			4.47	0.09		0.02
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	4.23	0.43	2.49	6.32	1.61	27.62	1.01	0.63		6.94	0.88	21.89		1.65	11.88	15.68	0.10		4.72
1.5 On Others			0.03							0.79				4.14	0.00	0.00			0.61	
2. Commission and Discount		**0.37**	**1.13**	**2.26**	**0.91**	**0.31**	**3.16**	**0.38**	**0.27**	**0.63**	**3.13**		**13.98**	**0.00**	**0.03**	**0.16**	**1.37**			**0.05**
2.1 Bills Purchase and Discount																				
2.2 Commission		0.37	1.13	1.76	0.91	0.31	3.16	0.38	0.27	0.63	3.13		13.98	0.00	0.03	0.16	1.37			0.05
2.3 Others				0.51																
3. Exchange Flactuation Income							**0.08**						**0.66**							
3.1 Due to Change in Exchange Rate													0.66							
3.2 Due to Foreign Currency Transaction							0.08													
4. Other Operating Income	**4.99**	**3.64**	**3.35**	**3.95**	**10.31**	**2.24**	**28.56**	**1.11**	**1.99**	**2.03**	**20.27**	**0.86**	**17.66**	**2.55**	**0.96**	**1.20**	**17.83**	**1.26**	**0.06**	**5.61**
5. Non Operating Income				**4.04**	**0.16**		**43.40**			**2.52**			**0.72**	**0.09**	**8.00**	**22.41**	**3.35**	**39.86**		**1.93**
6. Write Back from Provisions for loss		**0.16**		**0.49**			**0.65**		**1.60**	**2.00**	**12.77**		**10.86**		**39.33**	**42.97**	**1.40**	**61.45**	**2.40**	
7. Recovery of written-off Loan															**5.34**		**4.89**		**1.33**	
8. Income from Extra Ordinary transactions											**0.33**		**0.28**							
9. Net Loss											**27.40**	**0.92**			**31.33**				**13.54**	
Total Income	**25.36**	**52.46**	**27.20**	**73.50**	**110.70**	**20.09**	**516.38**	**10.94**	**23.23**	**24.70**	**292.81**	**9.00**	**311.88**	**32.42**	**97.37**	**116.07**	**373.64**	**127.81**	**18.41**	**48.43**

Profit and Loss Statement of upto Mangsir end, 2071(Mid-Dec, 2014)

BFI Name	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose
Expenses																				
1. Interest Expense		**40.58**	**122.63**	**66.16**	**122.28**	**86.84**	**57.50**	**81.44**	**53.73**	**136.35**	**56.34**	**126.51**	**5.04**	**12.19**	**51.41**	**91.03**	**72.14**	**42.19**	**6.92**	**5.90**
1.1 On Deposit Liabilities		40.58	122.63	66.16	122.08	86.84	57.50	81.44	53.73	136.35	56.34	125.54	5.04	12.19	51.41	91.03	72.14	42.19	6.92	5.90
1.1.1 Saving Account		7.65	44.35	11.03	55.81	57.18	14.84	14.69	12.48	38.52	18.28	58.07	0.72	4.61	15.32	40.18	20.86	15.74	1.96	1.64
1.1.2 Fixed Account		31.42	78.28	55.13	66.27	29.66	42.66	66.75	40.65	85.25	38.06	67.47	4.32	7.58	36.09	50.84	51.28	23.66	4.96	4.26
1.1.2.1 Up to 3 months Fixed Account		0.00	0.06	0.23	0.74		0.20	0.00		0.09	0.15	0.78	0.68				0.06	0.75	2.88	
1.1.2.2 3 to 6 months Fixed Account		0.04	0.05	0.30	1.18		0.05	1.84		0.37	0.79	0.50	0.16			0.35	0.76	0.31	0.01	
1.1.2.3 6 months to 1 year Fixed Account		22.81	0.00	36.56	33.05		26.36	38.92	18.49	8.94	33.61	10.30		1.73	21.53	42.94	34.27	18.89	0.02	
1.1.2.4 Above 1 year Fixed Account		8.56	78.17	18.03	31.30	29.66	16.05	25.99	22.17	75.84	3.51	55.89	3.49	5.85	14.57	7.54	16.19	3.71	2.05	4.26
1.1.3 Call Deposit		1.51							0.60	12.55								2.79		
1.1.4 Certificate of Deposit										0.03										
1.2 On Borrowing					0.20							0.97								
2. Commission Expense										**0.01**		**0.12**			**0.09**					
3. Staff Expense		**10.11**	**11.39**	**16.78**	**16.18**	**11.87**	**7.95**	**6.74**	**26.17**	**22.52**	**7.37**	**26.41**	**4.23**	**3.97**	**2.97**	**8.34**	**8.16**	**4.66**	**4.26**	**0.93**
4. Office Operating Expenses		**7.94**	**14.26**	**5.97**	**26.26**	**9.18**	**7.39**	**4.37**	**23.47**	**16.59**	**7.65**	**24.40**	**6.93**	**2.08**	**2.00**	**6.53**	**5.62**	**6.70**	**3.28**	**0.76**
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		**30.43**	**21.11**	**193.82**	**3.44**	**50.71**	**0.55**		**48.11**	**10.72**		**12.63**	**2.60**	**9.31**	**0.83**	**30.55**		**276.97**	**0.10**	**1.39**
7.1 Loan loss Provision		30.43	21.11			50.71	0.55		48.11	5.05		12.05	2.60	0.98	0.83	30.55		276.97	0.10	1.39
7.1.1 General Loan loss Provision							0.55		48.11	5.05		0.91			0.43			276.97	0.10	0.15
7.1.2 Special Loan Loss Provision		30.43	21.11									11.14	2.60	0.98	0.40	30.55				1.24
7.1.3 Additional Loan Loss Provision						50.71														
7.2. Provision for Non-Banking Assets				193.82	3.23									8.34						
7.3. Provision for Loss on Investment					0.21					5.67		0.58								
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off		**0.59**		**74.13**								**0.76**								
9. Provision for Staff Bonus			**3.57**		**4.28**		**1.96**	**3.35**	**1.81**	**3.00**						**0.80**	**2.41**			
10. Provision for Income Tax			**10.71**		**10.82**		**5.89**	**10.05**	**5.44**	**9.01**						**2.40**	**7.22**			
11. Others																				
12. Net Profit			**24.98**		**32.00**	**-29.96**	**13.74**	**23.45**	**12.70**	**21.02**		**52.61**	**22.59**	**15.05**	**29.86**	**5.59**	**16.84**		**45.61**	**1.04**
Total Expenses		**89.64**	**208.66**	**356.86**	**215.26**	**128.64**	**94.98**	**129.40**	**171.44**	**219.22**	**71.36**	**243.45**	**41.39**	**72.77**	**87.15**	**145.23**	**112.37**	**330.53**	**60.16**	**10.02**

Income																				
1. Interest Income		**44.17**	**190.66**	**85.06**	**179.46**	**118.61**	**88.09**	**90.74**	**165.31**	**204.70**	**59.82**	**222.20**	**11.51**	**27.88**	**72.42**	**133.81**	**79.85**	**30.53**	**7.16**	**8.50**
1.1 On Loans and Advances		37.51	181.78	80.66	164.64	106.06	81.80	76.25	137.26	190.08	53.53	207.32	11.36	27.73	61.32	123.34	71.12	30.52	6.98	8.50
1.2 On Investment		0.84			3.67		1.96	3.49	17.62	2.80		4.12		0.14			1.40			
1.2.1 Government Bonds		0.84			3.67		1.96		17.62	2.80		4.12								
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds								3.49												
1.2.4 Debenture & Bonds														0.14			1.40			
1.3 On Agency Balance							4.32													
1.4 On Call Deposit		5.82	8.88	3.44	11.15			11.00		11.81		7.08	0.15		11.11	10.47	7.33		0.18	
1.5 On Others				0.95		12.55			10.43		6.29	3.69						0.02		
2. Commission and Discount		**0.05**	**1.21**	**0.01**	**1.07**	**8.45**		**0.15**	**0.92**	**0.88**	**1.23**	**1.26**	**0.02**	**1.08**	**0.08**	**5.92**	**0.50**	**0.01**	**0.02**	
2.1 Bills Purchase and Discount																				
2.2 Commission		0.05	1.21	0.01	1.07	0.82		0.15		0.50	1.23	0.51	0.01	0.01	0.08	5.92	0.50	0.00	0.02	
2.3 Others						7.62			0.92	0.38		0.76	0.01	1.07				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		**3.16**	**16.79**	**0.61**	**15.42**		**6.84**	**5.08**	**3.44**	**8.60**	**1.08**	**19.84**	**0.37**	**1.63**	**2.62**		**6.76**	**1.04**	**11.64**	**0.50**
5. Non Operating Income		**4.60**		**1.54**	**13.36**	**0.20**		**5.81**		**0.50**		**0.14**			**0.47**					**0.44**
6. Write Back from Provisions for loss		**17.24**		**187.57**	**5.94**	**1.38**	**0.05**	**27.62**		**4.54**			**29.49**	**41.49**	**7.54**	**5.50**	**25.26**		**41.34**	**0.58**
7. Recovery of written-off Loan									**1.78**						**4.01**					
8. Income from Extra Ordinary transactions														**0.70**						
9. Net Loss		**20.43**		**82.08**							**9.24**							**298.95**		
Total Income		**89.64**	**208.66**	**356.86**	**215.26**	**128.64**	**94.98**	**129.40**	**171.44**	**219.22**	**71.36**	**243.45**	**41.39**	**72.77**	**87.15**	**145.23**	**112.37**	**330.53**	**60.16**	**10.02**

BFI Name	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Guheshwori	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Kuber	NEFL	Seti	Ihama	Namaste	Kaski	Unique
Expenses																				
1. Interest Expense	**88.07**	**34.01**	**168.94**	**3.66**	**8.58**	**1.70**	**47.09**	**13.82**	**145.25**	**31.17**	**44.71**	**140.62**	**74.80**	**3.83**	**47.87**	**6.31**	**9.69**	**7.89**	**88.49**	**24.18**
1.1 On Deposit Liabilities	86.80	34.01	168.94	3.66	7.92	0.99	47.09	13.82	145.25	31.17	44.71	133.97	74.80	3.83	40.96	6.31	9.69	7.89	88.49	24.18
1.1.1 Saving Account	25.87	23.28	55.92	2.74	2.72	0.99	17.71	5.22	67.53	14.18	7.90	64.82	44.35	3.14	22.44	3.35	5.83	6.07	41.34	10.43
1.1.2 Fixed Account	60.93	10.73	113.02	0.92	0.45	0.01	29.38	8.60	77.72	16.99	33.18	69.15	30.45	0.69	18.52	2.97	3.87	1.82	47.15	13.74
1.1.2.1 Up to 3 months Fixed Account	0.13		1.67				0.63		0.65	0.22			0.69						0.93	0.02
1.1.2.2 3 to 6 months Fixed Account	1.06		2.52	0.01			0.87		1.32	0.03	0.08	0.15	1.76		0.08				1.88	0.22
1.1.2.3 6 months to 1 year Fixed Account	34.42	5.64	65.17	0.02			27.88		53.98	5.46	17.12	40.41	21.51	0.69	10.65	0.92	2.20	0.50	39.29	11.53
1.1.2.4 Above 1 year Fixed Account	25.32	5.09	43.67	0.89	0.45	0.01		8.60	21.77	11.28	15.98	28.58	6.49		7.79	2.04	1.67	1.32	5.04	1.97
1.1.3 Call Deposit					4.75						3.63									
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	1.27				0.66	0.70						6.65			6.91					
2. Commission Expense		**0.26**																		
3. Staff Expense	**17.11**	**4.22**	**15.83**	**1.79**	**4.80**	**2.85**	**4.11**	**2.16**	**19.50**	**5.44**	**10.41**	**22.13**	**11.97**	**2.82**	**5.96**	**2.44**	**2.18**	**1.56**	**12.18**	**3.09**
4. Office Operating Expenses	**15.59**	**5.67**	**18.02**	**1.77**	**4.39**	**1.31**	**5.53**	**1.67**	**21.84**	**6.42**	**8.89**	**29.19**	**9.95**	**4.65**	**7.18**	**1.02**	**4.03**	**0.89**	**11.83**	**3.91**
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense								**0.11**			**0.08**									
7. Provision for Risk	**28.24**	**4.57**	**5.27**				**13.35**	**0.78**	**11.72**	**3.42**	**13.33**		**16.25**		**0.06**	**0.15**		**0.99**	**11.82**	
7.1 Loan loss Provision	19.68	4.57	5.27				10.39	0.78	11.72	3.42	13.22		4.41		0.06	0.15		0.99	11.82	
7.1.1 General Loan loss Provision	0.56	1.73	5.27				10.39	0.78	11.72	0.84	0.50					0.05		0.36		
7.1.2 Special Loan Loss Provision	19.12	2.84								2.58	12.72		4.41		0.06	0.10		0.64	11.82	
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets	8.18																			
7.3. Provision for Loss on Investment	0.38						2.95						11.84							
7.5. Provision for Loss of Other Assets											0.11									
8. Loan Written Off	**39.41**							**0.00**												
9. Provision for Staff Bonus	**7.50**		**6.79**				**3.12**		**6.71**	**0.92**	**0.35**	**4.38**	**3.08**		**1.51**	**0.42**	**1.47**		**3.18**	**1.72**
10. Provision for Income Tax	**0.20**		**20.37**				**9.35**		**20.53**	**2.76**	**1.06**	**13.14**	**9.23**		**4.54**	**1.27**	**4.52**		**9.53**	**5.15**
11. Others	**0.04**													**0.04**						
12. Net Profit	**74.75**	**33.19**	**47.54**	**0.33**	**178.20**	**28.94**	**21.81**		**46.56**	**6.43**	**2.46**	**30.67**	**21.53**	**9.03**	**10.59**	**2.96**	**10.14**	**5.61**	**22.24**	**12.01**
Total Expenses	**270.91**	**81.92**	**282.77**	**7.55**	**195.97**	**34.79**	**104.35**	**18.54**	**272.11**	**56.55**	**81.29**	**240.12**	**146.80**	**20.38**	**77.72**	**14.58**	**32.02**	**16.94**	**159.28**	**50.05**

Income																				
1. Interest Income	**115.81**	**69.19**	**266.62**	**7.07**	**34.75**	**5.13**	**67.03**	**13.56**	**251.99**	**52.06**	**57.18**	**222.00**	**125.08**	**3.67**	**72.45**	**13.74**	**24.53**	**14.90**	**147.54**	**47.58**
1.1 On Loans and Advances	106.34	65.95	237.08	7.02	34.61	4.74	59.30	8.60	237.92	48.87	47.96	193.47	118.40	3.67	56.38	12.33	19.99	12.93	141.12	43.73
1.2 On Investment	4.25		3.92				1.46	0.20	0.28		0.17	0.02	0.86		1.25					0.76
1.2.1 Government Bonds			3.92						0.28		0.17	0.02	0.86		1.25					0.76
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds	4.25							0.20												
1.2.4 Debenture & Bonds							1.46													
1.3 On Agency Balance												28.52								
1.4 On Call Deposit	5.21	3.24	25.61			0.23	6.27	4.76	13.79	3.20	8.96				14.83		4.54	1.96	6.41	3.08
1.5 On Others				0.05	0.14	0.16		0.00			0.09		5.82			1.41				0.01
2. Commission and Discount	**0.68**	**0.02**		**0.48**			**2.06**		**11.63**	**0.68**	**3.13**	**2.44**	**0.50**		**1.41**	**0.06**	**0.06**	**0.08**		**1.52**
2.1 Bills Purchase and Discount																				
2.2 Commission	0.68	0.02		0.00			2.03		11.63	0.68	0.30	2.44	0.50		1.23	0.06	0.06	0.08		
2.3 Others				0.48			0.02				2.84				0.18					1.52
3. Exchange Flactuation Income											**0.00**									
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction											0.00									
4. Other Operating Income	**2.68**	**8.34**	**15.40**		**0.13**		**5.83**	**0.40**	**8.49**	**3.80**		**14.14**	**11.41**	**0.06**	**2.75**	**0.79**	**1.33**	**1.96**	**11.74**	
5. Non Operating Income	**0.37**		**0.74**		**0.56**	**0.96**	**17.99**				**1.49**	**0.96**	**4.29**		**1.10**		**0.25**			
6. Write Back from Provisions for loss	**99.98**	**4.38**			**160.53**	**28.70**	**11.45**	**1.25**			**19.49**	**0.59**	**5.52**	**16.65**			**5.85**			
7. Recovery of written-off Loan	**0.17**																			**0.96**
8. Income from Extra Ordinary transactions	**51.24**																			
9. Net Loss								**3.33**												
Total Income	**270.91**	**81.92**	**282.77**	**7.55**	**195.97**	**34.79**	**104.35**	**18.54**	**272.11**	**56.55**	**81.29**	**240.12**	**146.80**	**20.38**	**77.72**	**14.58**	**32.02**	**16.94**	**159.28**	**50.05**

BFI Name	Manjushree	Jebils	Reliance	Bhaktapur
Expenses				
1. Interest Expense	**62.04**	**35.31**	**69.21**	**12.26**
1.1 On Deposit Liabilities	62.03	35.31	69.21	12.26
1.1.1 Saving Account	33.97	8.88	37.04	5.59
1.1.2 Fixed Account	28.05	19.55	32.17	5.17
1.1.2.1 Up to 3 months Fixed Account	0.07	0.19	2.05	
1.1.2.2 3 to 6 months Fixed Account	0.29	0.14	1.34	
1.1.2.3 6 months to 1 year Fixed Account	13.58	16.90	19.26	1.21
1.1.2.4 Above 1 year Fixed Account	14.12	2.33	9.52	3.96
1.1.3 Call Deposit		6.87		1.49
1.1.4 Certificate of Deposit				
1.2 On Borrowing	0.01			
2. Commission Expense				
3. Staff Expense	**6.40**	**5.88**	**8.48**	**2.38**
4. Office Operating Expenses	**8.12**	**5.67**	**10.04**	**2.95**
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	**13.34**	**10.27**	**20.83**	**1.59**
7.1 Loan loss Provision	13.34	10.26	16.41	1.59
7.1.1 General Loan loss Provision	13.34	0.38	16.41	0.23
7.1.2 Special Loan Loss Provision		9.89		1.36
7.1.3 Additional Loan Loss Provision				
7.2. Provision for Non-Banking Assets				
7.3. Provision for Loss on Investment			4.43	
7.5. Provision for Loss of Other Assets		0.00		
8. Loan Written Off				
9. Provision for Staff Bonus	**0.62**	**0.35**	**3.31**	**0.75**
10. Provision for Income Tax	**1.85**	**0.99**	**9.94**	**2.25**
11. Others				
12. Net Profit	**4.32**	**2.50**	**23.20**	**5.26**
Total Expenses	**96.69**	**60.96**	**145.01**	**27.44**

Income				
1. Interest Income	**86.57**	**55.93**	**105.94**	**20.93**
1.1 On Loans and Advances	77.33	49.38	94.65	16.46
1.2 On Investment	0.11	0.93	0.12	0.29
1.2.1 Government Bonds		0.93		0.29
1.2.2 Foreign Bonds				
1.2.3 NRB Bonds	0.11		0.12	
1.2.4 Debenture & Bonds				
1.3 On Agency Balance				
1.4 On Call Deposit		5.62	11.17	
1.5 On Others	9.12	0.00		4.17
2. Commission and Discount	**10.12**	**0.05**	**0.04**	**0.03**
2.1 Bills Purchase and Discount				
2.2 Commission	0.21	0.05	0.04	0.03
2.3 Others	9.92		0.00	
3. Exchange Flactuation Income				
3.1 Due to Change in Exchange Rate				
3.2 Due to Foreign Currency Transaction				
4. Other Operating Income		**4.06**	**7.01**	**1.59**
5. Non Operating Income		**0.21**	**16.30**	
6. Write Back from Provisions for loss		**0.70**	**3.85**	**4.90**
7. Recovery of written-off Loan			**11.87**	
8. Income from Extra Ordinary transactions				
9. Net Loss				
Total Income	**96.69**	**60.96**	**145.01**	**27.44**

Statement of Credit as on Mangsir end, 2071(Mid-Dec, 2014)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens
Sector Wise																				
Agricultural and Forest Related	3476.90	2958.88	767.36	1515.31	489.97	1273.27	1132.03	296.12	1174.90	591.31	666.23	370.54	774.64	160.92	534.51	597.32	313.36	16348.84	1433.06	165.31
Fishery Related	35.57	53.30	1848.59	7.86		1.74		4.62	10.27	2.00	4.35	0.53	2.41		0.45	14.14	32.05	529.17	11.58	36.08
Mining Related	275.79	53.67	400.35	137.53				151.16	138.00			162.37	45.30	57.93	297.61		242.88		32.01	11.58
Manufacturing (Producing) Related	7889.65	7221.46	20300.14	22477.12	11208.07	17911.98	9445.01	4971.54	10675.97	9639.00	5060.18	8983.78	2534.50	7455.08	7127.13	7240.93	6852.28	7800.86	9347.59	5322.96
Construction	4772.27	8274.97	3593.72	3787.10	6679.92	3802.51	2718.70	6450.17	7808.13	2116.30	1807.90	7676.93	1257.51	3464.46	3042.31	4755.63	2041.30	3680.93	5158.09	464.17
Electricity,Gas and Water	248.83	934.43	2174.26	1218.42	19.73	597.58	489.79	244.46	1288.77	1367.03	732.76	1157.72	478.78	1109.70	1149.38	778.48	1238.84	84.60	2003.62	1573.67
Metal Products, Mach. & Ele. Eqp.	314.61	807.10	801.96	432.05	373.14	76.04	956.39	387.86	980.94	419.50	271.71	17.76	30.89	259.94	255.38	481.94	278.49	597.93	1570.47	39.08
Tras., Com. and Public Utilities	683.45	1674.29	413.82	1077.21	140.13	1710.96	984.97	268.05	2814.94	473.40	1357.42	898.95	902.95	756.04	507.60	1067.88	2078.06	283.24	1101.99	119.67
Wholesaler & Retailer	11484.41	20179.01	16628.73	13608.99	4888.19	11522.16	11690.94	4959.67	14507.05	8160.31	4317.14	8674.71	2610.64	7252.20	5712.16	6458.97	6807.19	12968.03	14418.11	4386.38
Finance, Insurance and Real Estate	1762.10	4371.10	4343.40	4101.80	1059.49	5473.52	1606.73	1333.86	6140.68	2041.76	1512.76	3159.80	774.62	2471.72	3424.70	2850.14	3102.85	84.10	2840.78	3338.61
Hotel or Restaurant	1074.12	3428.07	1910.02	4688.33	28.71	1226.49	297.26	529.52	962.74	517.37	596.84	493.93	1441.10	452.16	219.40	229.81	913.60	2351.28	1423.79	693.60
Other Services	1648.54	2008.26	2044.94	4322.87	149.86	3577.70	609.60	983.91	1838.93	2239.36	1018.14	1605.11	1205.54	1466.79	847.99	1066.32	1563.41	4134.52	1875.53	961.98
Consumption Loans	10106.28	10043.05	2383.03	1550.84	2665.11	1282.35	256.35	863.62	2957.95	2289.91	737.59	4703.44	306.30	2592.12	952.14	2921.90	425.62	8087.11	1439.04	2573.01
Local Government		216.60		368.27	138.81	255.20							58.82	0.15		134.63	135.05	1.48	91.86	1.59
Others	1228.95	3673.35	7087.47	4450.97	1616.25	4233.14	9226.48	2236.53	3402.47	750.24	1080.87	2571.77	3232.73	6150.13	1218.47	386.27	6797.60	10082.56	4816.35	6868.36
TOTAL sectorwise	45001.50	65897.54	64697.79	63744.67	29457.37	52944.63	39414.24	23681.09	54701.75	30607.50	19163.89	40477.33	15656.73	33649.35	25289.25	28984.35	32822.57	67034.64	47563.85	26556.08
Product Wise																				
Term Loan	9965.01	9633.36	8938.39	10484.52	2425.84	6257.67	2075.49	2721.38	6967.95	4279.97	2641.25	3059.40	2344.86	4617.50	4479.25	3885.67	6351.06	23853.35	5254.37	5335.18
Overdraft	6510.02	9780.14	14178.11	12248.66	2304.15	8506.02	2024.12	5129.67	16241.81	9143.04	5732.76	5940.78	1811.41	6659.32	6779.30	2590.15	9411.95	6265.32	15897.16	5495.63
Trust Receipt Loan / Import Loan	1180.86	677.16	7491.88	9938.61	2559.87	7413.51	1084.13	1560.00	2355.19	782.67	855.17	2148.29	585.79	787.21	1122.43	1431.96	1582.38		2183.12	571.35
Demand & Other Working Capital Loan	9710.39	23379.82	11972.11	18078.40	6940.18	14143.40	19409.90	4952.93	6830.78	7182.38	2877.74	10619.10	3634.82	4588.26	5092.79	8549.96	5366.77	26099.45	12613.89	4147.93
Res. Per. H. Loan (Up to Rs. 10 mil.)	2612.14	4838.61	5468.26	1477.42	4843.69	4051.16	2222.08	2509.97	7808.13	1953.90	1072.99	6052.33	518.33	3142.77	2354.13	1125.18	2087.54	3034.24	2559.45	1400.51
Real Estate Loan	1351.50	2287.42	4673.84	4315.07	1483.14	2766.53	1829.10	1374.74	2746.44	935.55	910.09	2825.28	1425.64	2481.47	2106.11	1281.68	3382.36	646.28	2102.28	3247.76
Margin Nature Loan	1341.11	985.41		44.25		318.57		234.69	510.26	60.56	3.00	2276.33	207.91	199.43	739.05	460.12	412.09		437.45	777.53
Hire Purchase Loan	1479.30	1587.70	2049.99	1693.12	2535.96	2777.71	319.46	1486.81	2996.74	2442.51	1471.54	3561.03	1529.73	2360.80	1020.49	2282.14	2129.59	103.49	2388.26	976.68
Deprived Sector Loan	361.05	2864.56	2463.31	2618.66	1198.53	2015.74	1609.70	923.71	2306.72	1354.36	862.06	1696.86	630.26	1413.82	1121.74	1092.06	1221.09	6954.36	1715.54	1038.18
Bills Purchased	5.01	63.69	327.45	1742.92	232.51	2846.97	748.54	393.75	425.82	1898.42	88.78	668.78		354.50	16.62		486.93		677.39	76.32
Other Product	10485.12	9799.67	7134.45	1103.03	4933.49	1847.36	8091.72	2393.43	5511.91	574.15	2648.51	1629.14	2967.99	7044.27	457.33	6285.43	390.79	78.15	1734.94	3489.01
Total Product wise Loan	45001.50	65897.54	64697.79	63744.67	29457.37	52944.63	39414.24	23681.09	54701.75	30607.50	19163.89	40477.33	15656.73	33649.35	25289.25	28984.35	32822.57	67034.64	47563.85	26556.08
Collateral Wise																				
Gold and Silver	8331.22	8891.72	18.33	862.26				317.25		19.88	349.57	79.23		19.43		223.51			12.48	1570.37
Government Securities	1.12	219.14	551.38	37.98	5.50			0.22		4.55			64.39	20.00			16.20			
Non Governmental Securities	0.09	695.28	16.04	44.25		318.57		309.37	963.13		108.01	2307.58	539.30	227.09	708.43		229.22		150.00	778.17
Fixed Deposit Receipts	195.06	281.24	913.09	113.31	430.52	301.80	1105.19	96.52	792.20	94.47	243.65	233.86	70.01	735.37	93.24	36.10	345.59	293.01	0.20	77.43
Own	194.41	281.24	721.59	113.31	8.66	301.80	1105.19	96.52	583.35	94.47	243.65	233.86	70.01	735.37	93.24	36.10	345.59	293.01	0.20	77.43
Other Licences Institutions	0.65		191.50		421.86				208.86											
Collateral of Properties	13605.77	54214.47	55688.80	51349.69	22946.20	46745.15	33963.24	20927.39	47310.09	27134.56	16868.13	36180.06	13308.56	29952.39	23161.16	27600.25	29561.86	66741.63	1095.53	21045.58
Fixed Assets	8830.50	54078.50	29259.84	42978.04	17303.34	45163.24	29042.45	19369.52	29313.90	23196.12	14815.79	20096.97	13102.92	23436.53	23006.03	17173.26	16847.11	66741.63	777.64	12550.29
Current Assets	4775.27	135.97	26428.96	8371.66	5642.87	1581.91	4920.79	1557.87	17996.18	3938.44	2052.34	16083.09	205.64	6515.86	155.13	10426.98	12714.75		317.89	8495.30
Against security of Bill	603.46	139.39	3267.34	1831.93		2846.97	1198.75	318.93	60.81	1888.00	279.87	2.44	611.72	27.48			445.63			690.60
Domestic Bills	0.01	20.01	4.36	1741.47		2534.08	1.41	239.52	20.24	1.62			44.16	24.82			0.60			52.50
Foreign Bills	603.45	119.38	3262.98	90.46		312.88	1197.33	79.41	40.57	1886.38	279.87	2.44	567.56	2.66			445.03			638.10
Against Guarantee	69.57	985.21	648.84	3130.90	3343.93	2679.50	1609.23	1379.14	4691.49	1455.24	853.79	1647.88	503.08	1250.94	883.62	134.78	767.21		24.06	0.99
Government Guarantee		53.78		368.27	138.81		156.12	91.30	198.74	2.17	71.84	216.53	1.52	129.84	145.21	134.63	135.05			0.99
Institutional Guarantee		907.32	584.01	2051.65	3205.12		1453.11	753.16	3609.92	1134.71	768.58	1431.35	373.01	1084.72	689.45		626.26			
Personal Guarantee		12.51	12.16	710.27				92.94	881.54		13.37		3.30	16.33		0.14	5.90		10.00	
Collective Guarantee		1.99						441.74		13.36				20.00						
Int. Rtd. Foreign Bank's Guarantee		9.61	52.67			53.57														
Other Guarantee	14.86			0.70		2625.93			1.29	304.99			125.25	0.04	48.95				14.06	
Credit Card			154.48	21.83	120.13	52.64				10.81						25.40			87.97	
Others	22195.20	471.09	3439.50	6352.52	2611.09		1537.83	332.27	884.04		460.87	26.28	559.67	1416.66	442.80	964.31	1456.87		46193.62	2392.94
Total	45001.50	65897.54	64697.79	63744.67	29457.37	52944.63	39414.24	23681.09	54701.75	30607.50	19163.89	40477.33	15656.73	33649.35	25289.25	28984.35	32822.57	67034.64	47563.85	26556.08

Statement of Credit as on Mangsir end, 2071(Mid-Dec, 2014)

BFI Name	Prime	Sunrise	Grand	NMB	PRABHU	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Kamali	Triveni	Suprim	Bhrikuti	Suvechha	Shangrila	Gurkha
Sector Wise																								
Agricultural and Forest Related	693.86	590.70	865.50	506.91	1141.54	497.05	427.89	838.48	516.76	1292.75	42.27	43.38	278.98	48.72	4.48	168.32	121.20	111.40	624.35	716.23	153.72	49.58	135.18	11.50
Fishery Related	0.70	4.76		18.52	5.34		3.87	5.65	2.98	6.29		1.90	12.24			31.77	14.16		42.73	6.64	37.62	1.07	5.23	
Mining Related		73.74	516.75	61.98	0.48	57.54	42.77	42.71	394.58				19.57	14.73		0.30			6.41	2.69			9.48	33.81
Manufacturing (Producing) Related	6467.20	5588.87	2052.91	6023.07	3301.65	6422.39	5394.80	6058.61	5373.79	5730.32	468.32	303.41	592.03	411.45	9.04	237.85	96.28	20.02	447.17	104.64	308.63	1.30	304.46	0.73
Construction	2672.42	1151.09	754.26	3838.31	4333.01	158.67	384.38	1571.28	1892.78	2638.71	35.02	76.81	680.00	316.08	27.05	517.04	98.28	70.84	748.85	300.96	697.39	175.65	693.85	10.83
Electricity,Gas and Water	1422.71	463.87	461.83	639.83	766.89	663.34	474.92	407.32	301.50	821.77	201.84	1.15	60.08	120.12		3.42			7.37	0.72	3.95		6.79	
Metal Products, Mach. & Ele. Eqp.	52.92	282.68	172.91	795.51	328.37	120.11	305.62	123.31	282.03	406.62	15.81		261.40	6.68		30.34			42.77	80.17	15.96		88.64	
Tras., Com. and Public Utilities	631.93	353.97	907.81	352.80	758.06	586.43	415.28	425.87	140.42	1262.95			506.70	46.07	7.68	255.91	9.95	96.68	364.14	112.65	760.31	325.01	578.76	11.85
Wholesaler & Retailer	3581.74	6488.15	1114.50	5883.32	6042.39	3269.06	6211.37	4892.34	4703.50	5518.93	101.12	780.52	751.43	751.62	34.81	723.29	572.14	69.05	394.90	562.68	983.36	451.25	1061.82	120.01
Finance, Insurance and Real Estate	4959.14	2986.77	2825.71	1247.08	2478.42	2221.59	835.16	2400.59	1623.95	958.72	160.56	64.89	445.51	436.56	45.86	187.72			269.03	41.77	278.10		394.63	729.78
Hotel or Restaurant	471.87	582.96	479.72	1109.27	1630.23	570.97	687.77	967.01	905.39	744.42	256.75	52.66	182.07	134.29	8.15	113.86	7.41		158.78	50.36	28.66		507.85	15.60
Other Services	630.19	1193.12	891.64	1745.30	2163.04	884.29	695.15	2137.70	880.21	1121.06	302.34	156.03	379.25	106.95		102.45	60.59	366.64	142.08	102.13	361.99	51.93	347.23	
Consumption Loans	4344.50	1422.58	65.78	751.23	2083.37	1733.70	936.46	1046.04	1751.49	1766.93	41.12	68.94	429.60	1640.53	41.89	100.78	12.37	15.33	117.17	137.65	78.65	66.15	320.69	45.17
Local Government			64.77																	3.75			0.00	
Others	5058.01	3157.02	682.58	682.05	2169.91	1226.89	1196.07	641.16	1006.17	3932.17	191.45	645.71	497.51	2009.60	91.58	503.35	628.51		455.42	490.68	731.22	54.44	1527.50	207.03
TOTAL sectorwise	30987.21	24340.27	11856.67	23655.17	27202.70	18412.05	18011.52	21558.08	19775.54	26201.65	1816.60	2195.41	5096.38	6043.39	270.54	2976.40	1620.90	749.96	3821.18	2713.72	4439.57	1176.37	5982.11	1186.30
Product Wise																								
Term Loan	3933.39	2196.22	2292.53	4335.31	4200.66	3820.26	2534.69	4188.26	3893.18	3918.92	1072.62	146.79	906.86	804.44	15.73	216.21		89.07	474.46	68.07	224.24	60.60	1207.84	
Overdraft	6817.22	5243.55	1469.29	1085.51	7322.87	3618.24	3811.76	4342.84	5092.54	3152.42	328.38			28.20	91.58	1374.37		203.03	885.07	473.04	945.77	301.15	1370.78	104.14
Trust Receipt Loan / Import Loan	523.32	1250.52	125.99	1386.20	894.34	1021.78	1527.97	1424.37	718.80	569.54														
Demand & Other Working Capital Loan	3125.78	7557.00	3748.62	5308.43	4355.16	4646.76	6255.13	6074.70	5239.86	6294.74	125.13	1664.75	1503.18	2554.44	34.51		605.05			307.76		77.90	1220.33	179.08
Res. Per. H. Loan (Up to Rs. 10 mil.)	1690.01	2123.64	184.92	2713.44	3187.77	605.48	500.69	820.33	1455.66	1389.23	19.98	79.46	576.28	371.42	26.42	123.36	86.92		670.14	293.53	553.23	158.25	607.52	10.83
Real Estate Loan	4248.35	2084.07	2301.34	1486.25	2224.56	1037.03	422.41	1535.17	784.37	1682.66	148.81		261.25	488.35	45.86	524.06	80.65	70.84	305.11	36.94	305.01	89.60	273.85	768.78
Margin Nature Loan	1708.57	237.92	34.26	232.51	972.27	825.23	3.94	40.29	100.52	494.30		2.18	171.96	431.66	34.42	2.45			68.83	46.08		2.50	15.67	45.17
Hire Purchase Loan	451.15	1374.30	122.85	1028.65	1551.50	858.20	1633.24	1340.18	771.35	2126.90	29.93	59.09	706.24	455.46	7.68	196.75	7.80	96.68	423.60	196.13	795.74	354.76	846.71	11.85
Deprived Sector Loan	1264.85	1002.28	628.02	995.29	1031.25	714.50	782.48	875.52	691.37	986.19	37.33	123.43	191.18	216.26	6.87	117.94	80.00	33.77	126.98	118.70	177.91	48.47	195.62	23.71
Bills Purchased	313.97	77.64	75.65	524.90	9.00			54.55	172.53	381.46			7.53											
Other Product	6910.60	1193.15	873.20	4558.69	1453.33	1264.58	539.21	861.87	855.35	5205.30	54.43	119.72	771.92	693.16	7.47	421.25	760.47	256.57	866.99	1173.46	1437.65	83.14	243.79	42.75
Total Product wise Loan	30987.21	24340.27	11856.67	23655.17	27202.70	18412.05	18011.52	21558.08	19775.54	26201.65	1816.60	2195.41	5096.38	6043.39	270.54	2976.40	1620.90	749.96	3821.18	2713.72	4439.57	1176.37	5982.11	1186.30
Collateral Wise																								
Gold and Silver	3877.55	371.44	20.00		51.84	398.03		245.38	751.50	230.84			39.89	623.91							22.64		27.95	
Government Securities				0.02			1.21																	
Non Governmental Securities	1747.33			275.74	964.46	822.99	13.43	40.33	115.19		37.70		186.57	540.74	34.42	2.45			68.83	46.08		2.50	13.17	45.17
Fixed Deposit Receipts	237.86	35.64	35.64	42.65	154.18	97.82	42.04	7.32	64.81	124.20	9.85	16.09	37.40	65.49	7.47	25.97	12.37	15.33	26.57	12.01	16.15	33.89	62.81	
Own	228.98	35.64	35.64	42.65	154.18	97.82	42.04	7.32	64.81	124.20	9.85	16.09	37.40	65.49	7.47	25.97	12.37	15.33	26.57	12.01	16.15	33.89	62.81	
Other Licences Institutions	8.88																							
Collateral of Properties	22293.91	22685.56	11280.94	22828.02	25105.35	15938.54	17408.52	20018.10	17853.43	24051.03	1731.73	2113.28	4674.42	4381.60	215.39	2936.07	1606.52	734.63	3687.48	2651.87	4393.29	1139.98	5754.41	1117.80
Fixed Assets	21848.89	17242.30	9796.06	18545.20	24352.32	10859.27	12508.75	17424.41	7727.68	20040.45	1731.73	2113.28	4674.42	4381.60	215.39	2936.07	1606.52	734.63	3687.48	2651.87	4393.29	1139.98	5754.41	1117.80
Current Assets	445.02	5443.26	1484.88	4282.82	753.03	5079.26	4899.77	2593.69	10125.75	4010.58														
Against security of Bill	205.06		179.82	5.86	32.39	11.09	53.42	54.61	172.53	764.10			7.53											
Domestic Bills			179.82	5.86	9.00			54.61	0.95	3.35			7.53											
Foreign Bills	205.06				23.39	11.09	53.42		171.58	760.75														
Against Guarantee	2001.45		146.73	488.60	761.78		337.04	1094.22	689.16	3.42		66.04	150.57	431.66	13.25	11.39			21.94				118.13	
Government Guarantee	117.80		64.77	52.81	34.91								16.00		2.72									
Institutional Guarantee	1785.52		49.57	89.29	516.20		41.40	744.66	689.16			64.89	133.97	431.66					13.47					
Personal Guarantee	98.05		20.32	300.48	47.56			7.09		3.42			0.60		10.53	9.01			8.46				10.99	
Collective Guarantee				33.22	163.11		145.87	342.24				1.15				2.38							106.81	
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee	0.08		12.08	12.80			149.77	0.24															0.33	
Credit Card				3.43																				
Others	624.05	1247.64	193.54	10.85	132.70	1143.58	155.87	98.11	128.93	1028.07	37.33					0.51	2.01		16.36	3.75	7.48		5.65	23.34
Total	30987.21	24340.27	11856.67	23655.17	27202.70	18412.05	18011.52	21558.08	19775.54	26201.65	1816.60	2195.41	5096.38	6043.39	270.54	2976.40	1620.90	749.96	3821.18	2713.72	4439.57	1176.37	5982.11	1186.30

Statement of Credit as on Mangsir end, 2071(Mid-Dec, 2014)

BFI Name	Gandaki	Infrastructure	Business	Biratlaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	diyalo	Country	Alpine	Nilgiri
Sector Wise																								
Agricultural and Forest Related	132.20	180.39	67.25	164.14	199.68	67.84	50.33	68.63	91.80	83.70	127.85	122.62	112.66	1667.24	205.74	93.28	36.58	39.26	77.24	34.35	268.29	116.79	160.91	8.27
Fishery Related	4.41		5.18				3.08	8.69		1.79	1.00	0.10			4.19		1.43							
Mining Related	25.64							1.25				16.90			9.83		7.77							
Manufacturing (Producing) Related	246.31	238.08	204.94	175.63	201.89	74.62	214.51	34.14	128.31	727.06	76.26	105.55	143.63		177.06	28.43	72.31	34.23	688.24		105.30	136.67	15.44	
Construction	619.48	393.27	600.59	148.16	31.59	57.34	567.85	120.88	333.03	671.94	146.04	220.79	333.11	806.51	411.79	75.50	258.47	41.22	652.25	109.64	59.45	115.93		
Electricity,Gas and Water	2.40	6.50					36.96	0.06	155.42	1873.63	9.20						0.75		483.39		1.50			
Metal Products, Mach. & Ele. Eqp.	16.97	0.04	51.82		17.37		29.00	6.07	2.61	944.51	16.92	15.43			7.87		14.78		60.88		4.60	24.52		
Tras., Com. and Public Utilities	186.69	266.75	614.19		61.04	4.41	190.91	80.74	81.67	607.63	150.17	153.98		836.02	264.28	38.70	183.34	3.58	235.96	98.36	118.15	7.26	116.10	23.76
Wholesaler & Retailer	357.98	1009.00	601.27	740.68	572.54	294.64	1149.04	220.31	340.63	1140.15	247.31	430.18	76.84	599.26	871.93	192.12	88.72	148.28	552.56	205.48	169.06	308.97	192.62	153.43
Finance, Insurance and Real Estate	281.21	130.10	290.06		217.35		380.86	10.28	295.07	744.07	80.77	129.60	27.16	137.93	143.08		70.30		673.63		78.14	86.76	83.26	18.26
Hotel or Restaurant	102.21	211.75	40.77		98.78	34.18	138.19	40.34	75.66	140.70	30.45	14.23			43.44	7.75	10.12	20.84	307.54	5.85	11.60	8.24	14.75	
Other Services	75.29	50.91	295.37	114.74	101.76	59.12	398.35	13.72	280.09	165.02	50.04	170.98	23.75	12.86	65.96	19.36	26.66		375.70	18.62	15.13	9.50		
Consumption Loans	81.41	258.64	629.08	221.21	121.49	12.82	262.26	98.22	481.63	195.78	38.43	40.71	27.68	75.65	99.66	31.31	60.89	28.66	78.28	11.72	29.95	83.92	11.94	104.94
Local Government									10.33		1.50				1.37				15.16				1.97	
Others	1077.81	1088.39	1382.05	1098.90	418.11	370.62	681.88	427.99	904.05	721.88	271.62	180.38	642.35	1066.50	474.45	299.42	23.44	135.52	890.84	120.91	203.07	453.90	226.43	375.97
TOTAL sectorwise	3210.02	3833.81	4782.59	2663.44	2041.62	975.60	4103.24	1131.32	3180.29	8017.87	1247.57	1601.44	1387.19	5201.98	2780.66	785.87	855.56	451.59	5091.66	604.93	1064.26	1352.46	823.42	684.62
Product Wise																								
Term Loan	96.31	332.04	507.76	633.43	194.48	290.20	415.57	121.43	397.67	2373.82	43.55	120.95		823.22	401.86	393.22	12.23		1447.94	96.86	5.39	45.55	312.26	70.34
Overdraft	1714.78	1896.83	733.60	505.27	723.53	382.93	1684.62	525.35	1054.92	1938.98	337.18	730.71	299.61	794.53	1293.20	205.09	211.20	108.33	1438.96	128.14	212.57	598.15	236.94	236.11
Trust Receipt Loan / Import Loan																								
Demand & Other Working Capital Loan	9.98		100.42	736.43	626.22	151.48	30.95	24.40		767.47					38.34			182.50	124.72		432.87	160.09		153.43
Res. Per. H. Loan (Up to Rs. 10 mil.)	481.07	386.07	531.89	148.16	145.09	57.34	471.86	100.42	240.32	464.80	146.14	221.68	316.37	806.51	399.02	75.50	60.14	41.22	561.63	109.64	23.26	87.39	54.10	48.93
Real Estate Loan	303.77	152.61	281.39	107.32	80.03		426.07	15.08	499.85	770.42	71.37	81.42	30.50	137.93	83.08	5.00	27.14		460.72		57.64	127.24	29.17	18.26
Margin Nature Loan		240.11	543.21				88.70	58.44	106.95	92.33					5.07		0.82		11.87		15.53			
Hire Purchase Loan	204.14	266.75	792.50	35.99	29.40	4.41	263.75	91.02	117.34	351.76	165.68	135.73	46.29	836.02	306.45	57.08	187.98	27.78	289.58	98.36	97.08	82.45	119.82	23.76
Deprived Sector Loan	106.09	168.45	251.74	129.00	133.12	72.39	205.59	50.20	181.27	386.51	72.66	57.57	70.54	1617.10	134.44	32.87	35.72	17.81	200.86	39.86	42.24	55.67	59.75	24.91
Bills Purchased							3.20																	
Other Product	293.88	390.95	1040.08	367.84	109.74	16.84	512.92	144.97	581.97	871.77	410.99	253.37	623.88	186.66	119.20	17.11	320.34	73.95	555.37	132.07	177.69	195.93	11.38	108.89
Total Product wise Loan	3210.02	3833.81	4782.59	2663.44	2041.62	975.60	4103.24	1131.32	3180.29	8017.87	1247.57	1601.44	1387.19	5201.98	2780.66	785.87	855.56	451.59	5091.66	604.93	1064.26	1352.46	823.42	684.62
Collateral Wise																								
Gold and Silver	21.23	215.16	31.09	140.35	81.76		16.21	3.14	228.72		8.17	24.21	12.40	35.43									1.65	94.56
Government Securities																								
Non Governmental Securities			430.98				88.70	59.04	109.67	92.33									11.87		15.53			
Fixed Deposit Receipts	24.00	43.47	46.92	44.86	10.32	12.82	106.48	12.09	12.81	80.18	8.42	16.50	15.29	40.22	30.32	12.94	14.22	4.46	23.02	5.22	4.03	11.14	9.73	13.60
Own	24.00	43.47	46.92	44.86	10.32	12.82	106.48	12.09	12.81	80.18	8.42	16.50	15.29	40.22	30.32	12.94	14.22	4.46	23.02	5.22	4.03	11.14	9.73	13.60
Other Licences Institutions																								
Collateral of Properties	3164.78	3335.03	4250.68	2478.23	1946.18	962.78	3762.81	1046.79	2660.99	7383.76	1229.47	1560.02	1359.51	3683.88	2717.24	771.29	839.92	447.13	4855.91	593.21	1042.67	1323.46	749.69	576.46
Fixed Assets	3164.78	3335.03	4250.68	2478.23	1946.18	962.78	3762.81	1046.65	2660.72	7001.32	1229.47	1560.02	1359.51	3683.88	2717.24	771.29	839.92	447.13	4855.91	593.21	1042.67	1323.46	749.69	576.46
Current Assets								0.13	0.27	382.44														
Against security of Bill							3.20	5.17																
Domestic Bills							3.20	5.17																
Foreign Bills																								
Against Guarantee		0.04	7.39		2.85		125.84	5.08	125.73	320.16		0.72		1442.45	33.10				200.86		2.04	17.86	62.35	
Government Guarantee					2.85		12.07			15.88					1.37				15.16		2.04	17.86	1.97	
Institutional Guarantee		0.04					111.00	5.00	109.99	304.28		0.72							185.70					
Personal Guarantee			7.39				1.35	0.08	15.74															
Collective Guarantee							1.41							1442.45	31.72								60.39	
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee																								
Credit Card																								
Others		240.11	15.53		0.50				42.37	141.44	1.50					1.64	1.42			6.50				
Total	3210.02	3833.81	4782.59	2663.44	2041.62	975.60	4103.24	1131.32	3180.29	8017.87	1247.57	1601.44	1387.19	5201.98	2780.66	785.87	855.56	451.59	5091.66	604.93	1064.26	1352.46	823.42	684.62

Statement of Credit as on Mangsir end, 2071(Mid-Dec, 2014)

BFI Name	Kathmandup	Garima	City	Bishow	Kabeli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL
Sector Wise																	
Agricultural and Forest Related	30.09	188.03	124.67	110.42	33.27	87.25	2.65	44.57	70.49	99.02	81.51	86.32	37.86	205.64	71.64	69.25	13.55
Fishery Related			14.02			5.11										0.15	26.00
Mining Related	18.10		3.74														29.08
Manufacturing (Producing) Related	238.26	86.32	248.71		3.69	89.83	138.40	45.82	75.13	279.03	20.71		7.44	388.07	21.01	0.30	340.19
Construction	625.79	908.97	1060.62	322.85	56.72	643.21	71.63	146.42	70.27	656.09	46.43	15.54	29.86	496.85	143.88	49.23	523.57
Electricity,Gas and Water	133.66	1.17	4.91		0.27					494.01					1.44		
Metal Products, Mach. & Ele. Eqp.	49.26	10.53	38.05		1.68	27.43	13.16			91.22			3.64				2.80
Tras., Com. and Public Utilities	211.27	588.38	765.33		9.49	156.28	44.52		85.52	332.60		3.21		642.53	43.09	5.12	132.64
Wholesaler & Retailer	420.17	435.59	544.56	588.59	70.30	323.60	104.99	292.93	294.23	570.73	106.10	171.98	93.05	1211.79	103.72	79.06	617.65
Finance, Insurance and Real Estate	494.78	116.53	245.29	363.88	0.99	112.00	8.02		79.65	293.07	1.68			305.29	13.61	5.00	461.76
Hotel or Restaurant	364.40	97.26	228.12	188.33	7.96	70.97		12.27	5.32	119.45			8.34	110.01	9.34	14.65	89.54
Other Services	139.29	118.53	104.56	46.39	16.14	139.31	0.35	30.05	23.26	126.24		2.11	7.68	280.49	18.57	4.20	136.94
Consumption Loans	123.70	428.67	204.31	1931.44	81.68	141.29	12.61	160.96	49.60	673.12	17.11	50.87	3.43	234.66	153.45	9.49	386.00
Local Government	4.85	0.03								4.60							
Others	579.70	1073.79	50.39	142.62	77.33	402.51	37.67	404.01	370.07	943.38	73.36	153.50	142.42	1053.75	143.00	137.40	816.79
TOTAL sectorwise	3433.33	4053.80	3637.27	3694.51	359.52	2198.79	434.01	1137.03	1123.53	4682.56	346.90	483.53	333.71	4929.08	722.76	373.84	3576.50
Product Wise																	
Term Loan	486.20	638.35	317.66	532.63	91.72	530.23	14.39			821.92	76.26	3.21	193.90	474.18	50.54		109.87
Overdraft	1081.78	1198.25	755.47	1310.60		545.07	161.74	405.32	171.63	1105.34	8.63	60.58	52.65	670.33	30.22	24.95	833.21
Trust Receipt Loan / Import Loan																	
Demand & Other Working Capital Loan	360.06	5.44			110.65		96.85	112.42	321.33	432.78	181.45	54.50		1596.96	198.41	170.93	246.89
Res. Per. H. Loan (Up to Rs. 10 mil.)	585.41	858.91	753.06	322.85	42.52	429.16	40.51	146.42	70.27	451.21	44.27	11.84	29.86	413.90	133.27	49.35	467.81
Real Estate Loan	380.91	116.80	293.93	363.88		198.87			79.65	299.01	1.68			388.24	9.28	5.00	365.40
Margin Nature Loan	117.57		12.86			0.70			0.55	342.85		8.57		5.95			224.83
Hire Purchase Loan	198.98	715.35	823.99	465.70	9.64	212.03	57.68	14.02	126.03	280.91	14.71	33.45	1.27	848.48	70.39	10.40	139.94
Deprived Sector Loan	147.65	224.63	183.42	142.62	23.83	108.08	23.47	49.32	70.49	184.83	17.50	17.85	37.86	180.02	31.31	47.99	133.60
Bills Purchased																	
Other Product	74.76	296.07	496.88	556.23	81.15	174.65	39.37	409.53	283.58	763.72	2.40	293.54	18.19	351.01	199.35	65.22	1054.96
Total Product wise Loan	3433.33	4053.80	3637.27	3694.51	359.52	2198.79	434.01	1137.03	1123.53	4682.56	346.90	483.53	333.71	4929.08	722.76	373.84	3576.50
Collateral Wise																	
Gold and Silver	60.22	264.29	121.18	312.83	77.05	92.13		132.33		183.30		6.64			124.39	2.99	106.72
Government Securities																	
Non Governmental Securities			12.86						0.55	341.41		8.57					224.83
Fixed Deposit Receipts	62.51	26.99	32.31	64.27	3.47	20.30	0.40	14.62	8.53	16.36	2.07	2.22	3.43	30.11	1.32	1.22	19.82
Own	32.28	26.99	32.31	64.27	3.47	20.30	0.40	14.62	8.53	16.36	2.07	2.22	3.43	30.11	1.32	1.22	19.82
Other Licences Institutions	30.23																
Collateral of Properties	3077.44	3570.75	3291.03	3174.79	279.00	2063.92	430.05	989.56	1114.45	3979.60	344.83	466.10	330.28	4829.02	577.08	329.32	3107.48
Fixed Assets	3077.44	3570.75	3291.03	3174.79	279.00	2063.92	430.05	989.56	1114.45	3974.45	344.83	466.10	330.28	4829.02	577.08	329.32	3107.48
Current Assets										5.15							
Against security of Bill																	
Domestic Bills																	
Foreign Bills																	
Against Guarantee	114.47	191.77	179.90	142.62		6.79	0.11			158.99				64.00	19.97		117.65
Government Guarantee		0.03	4.07	2.69						4.60							
Institutional Guarantee	105.47	10.00								147.44				47.50			117.59
Personal Guarantee	9.00		7.06			6.79	0.11			5.29							0.06
Collective Guarantee		181.74	168.78	139.93						1.65				16.50	19.97		
Int. Rtd. Foreign Bank's Guarantee																	
Other Guarantee																	
Credit Card																	
Others	118.70					15.64	3.45	0.53		2.90				5.95		40.30	
Total	3433.33	4053.80	3637.27	3694.51	359.52	2198.79	434.01	1137.03	1123.53	4682.56	346.90	483.53	333.71	4929.08	722.76	373.84	3576.50

Statement of Credit as on Mangsir end, 2071(Mid-Dec, 2014)

BFI Name	Kanchan	Matribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhee	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi
Sector Wise																						
Agricultural and Forest Related	56.94	9.67	37.77	128.50	16.40	32.91	102.57	56.52	53.21	214.27	158.82	14.58	12.14	4.19	77.24	8.77	56.16	136.78	35.05	132.93	5.53	72.69
Fishery Related	0.15		0.25	8.37	1.91		11.40		3.63	7.79	0.34									2.82		
Mining Related				0.10			15.96			11.02	2.30						5.14					
Manufacturing (Producing) Related	57.44	7.03	36.48	260.21	8.72		88.74	4.06	23.79	308.16	8.53	0.51		9.67	98.49	0.50	18.67	152.06	5.38	338.96	0.64	
Construction	153.65	43.61	12.03	147.46	6.93	195.46	318.45	64.76	16.26	749.86	46.75	13.88	65.71		91.21	25.13	169.51	113.40	28.73	957.81		16.10
Electricity,Gas and Water				6.75			315.59	1.14		18.85							0.73		0.29	133.29		
Metal Products, Mach. & Ele. Eqp.			1.96	24.77		24.77	35.11	1.62		127.57	12.18			2.50	10.90				0.44	76.85		12.65
Tras., Com. and Public Utilities	47.26	37.99	33.45	76.02	117.07	402.85	164.09	56.53	8.18	217.09	148.35	5.12	261.86	11.57	5.37	70.64	76.12	237.94	12.86	775.95	0.46	2.95
Wholesaler & Retailer	444.58	57.02	48.96	170.85	107.88	352.11	256.76	104.26	112.21	680.70	255.56	13.50	218.31	65.18	88.97	34.77	100.65	209.31	45.68	971.63	44.99	106.52
Finance, Insurance and Real Estate	26.28	2.38	27.77	94.79		132.67	441.18		14.12	83.17	10.29		8.30		19.31					923.75		
Hotel or Restaurant	13.67	1.00	2.86	39.25	2.95	79.24	81.90	16.02	3.21	389.46	14.38	0.03	3.89	0.00	45.12	0.95	14.62	11.56	6.77	401.79	15.28	0.84
Other Services	28.62	4.33	5.51	32.92	2.83	69.96	366.26	6.33	5.31	91.56	34.55	10.62	0.95	3.20	27.86	85.83	16.11	92.29	0.82	378.14	1.35	0.87
Consumption Loans	3.94	3.12	65.09	69.27	76.49	67.01	611.04	25.36	5.82	242.73	43.87	26.02	64.64	1.22	8.29	51.83	181.10	82.36	23.30	296.11	1.93	12.45
Local Government																						
Others	199.52	65.34	198.51	268.94	79.42	155.67	467.78	87.84	150.08	1424.20	155.76	8.95	64.17	158.84	164.13	39.86	260.73	432.80	48.01	1606.11	43.25	50.48
TOTAL sectorwise	1032.04	231.49	470.66	1328.21	420.60	1512.63	3276.83	424.45	395.82	4566.43	891.68	93.21	699.96	256.37	636.91	318.28	899.54	1468.49	207.32	6996.13	113.43	275.54
Product Wise																						
Term Loan	12.84	32.79	36.53	174.62	32.32	142.63	837.99	43.68	22.16	840.55	133.94	0.89	88.33		3.93	113.70	67.32	41.56	60.04	903.87	20.16	96.94
Overdraft	375.78	122.03	283.74	353.12	101.17	434.45	748.88	119.64	59.73	1807.25	309.02	0.70	193.74		114.27	33.08	190.54	577.09	68.86	1906.88	83.91	116.50
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan	175.18		3.81	251.07	43.09	5.00	85.53		176.48	284.44		30.24		222.04	2.46		0.10	14.46		439.52		1.97
Res. Per. H. Loan (Up to Rs. 10 mil.)	140.73	25.52	10.00	147.46	6.93	185.89	267.82	63.52	0.25	748.21	43.49	13.88	65.51		82.82	21.71	167.14	113.40	24.87	957.81		16.10
Real Estate Loan	26.28	2.38	16.05	94.77		132.67	342.19	1.19	14.12	94.75	34.54				19.08		6.67	72.06		788.78		
Margin Nature Loan	10.88		54.63				322.42	3.33		12.55			23.57							39.10		
Hire Purchase Loan	47.26	36.33	29.56	127.35	117.02	458.16	292.87	56.53	8.18	487.39	97.12	3.81	261.86	16.58	18.47	80.89	86.17	296.09	32.99	828.36		14.95
Deprived Sector Loan	39.01	8.69	17.97	64.69	24.95	54.54	109.28	16.47	48.77	160.96	127.83	11.46	24.94	13.79	27.02	10.78	34.30	71.36	12.46	266.38	6.44	25.26
Bills Purchased																						
Other Product	204.08	3.76	18.37	115.12	95.12	99.29	269.86	120.08	66.12	130.34	145.73	32.22	42.02	3.95	368.84	58.11	347.31	282.48	8.10	865.43	2.92	3.84
Total Product wise Loan	1032.04	231.49	470.66	1328.21	420.60	1512.63	3276.83	424.45	395.82	4566.43	891.68	93.21	699.96	256.37	636.91	318.28	899.54	1468.49	207.32	6996.13	113.43	275.54
Collateral Wise																						
Gold and Silver					68.93			19.73		92.98	2.65	35.47	32.69			40.84	163.22	20.60		124.34		
Government Securities						0.45																
Non Governmental Securities						0.00	322.42			12.55			23.57							39.10		
Fixed Deposit Receipts	3.94	1.86	1.45	11.83	4.01	11.25	210.56	3.33	5.82	16.12	2.94	0.18	8.37	0.02	3.68	0.73	10.80	3.60	1.19	34.27	1.93	
Own	3.94	1.86	1.45	11.83	4.01	11.25	210.56	3.33	5.82	16.12	2.94	0.18	8.37	0.02	3.68	0.73	10.80	3.60	1.19	34.27	1.93	
Other Licences Institutions																						
Collateral of Properties	1017.22	229.63	461.73	1316.37	347.40	1500.93	2555.78	401.37	8.18	4387.70	756.92	56.42	635.33	256.35	632.94	275.84	713.05	1443.95	206.13	6578.92	111.50	275.54
Fixed Assets	1017.22	229.63	461.73	1316.37	347.40	1500.93	2555.78	401.37	8.18	4387.70	756.92	56.42	635.33	256.35	632.94	275.84	713.05	1443.95	206.13	6578.92	111.50	275.54
Current Assets																						
Against security of Bill																						
Domestic Bills																						
Foreign Bills																						
Against Guarantee					0.26		106.80	0.01		57.09	129.17	1.15			0.29	0.87	12.47			218.48		
Government Guarantee							5.12													13.15		
Institutional Guarantee							90.00			55.00	2.15									205.33		
Personal Guarantee					0.26		5.81			2.03							12.47					
Collective Guarantee							5.87	0.01		0.07	127.02				0.29	0.87						
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee												1.15										
Credit Card																						
Others	10.88		7.48				81.26		381.82									0.34		1.02		
Total	1032.04	231.49	470.66	1328.21	420.60	1512.63	3276.83	424.45	395.82	4566.43	891.68	93.21	699.96	256.37	636.91	318.28	899.54	1468.49	207.32	6996.13	113.43	275.54

Statement of Credit as on Mangsir end, 2071(Mid-Dec, 2014)

BFI Name	Sajha	Apex	Green	Reliable	Nepal Aswas	NFL	NIDC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur
Sector Wise																						
Agricultural and Forest Related	75.34	245.78	6.72	224.47		15.50	10.90	56.88	40.52	5.93	12.74		9.13	149.46	80.49	100.55	22.32	72.44	29.50	39.05	26.86	
Fishery Related	2.29			1.37				0.14						1.00							28.20	
Mining Related	0.50	6.13											2.68	20.99				1.86	1.73	5.59	1.30	2.84
Manufacturing (Producing) Related	24.77	235.76	0.91	114.28		17.32	26.42	348.05	61.10	2.84			74.04	190.34	29.35		82.82	110.48	262.85	296.72	187.60	
Construction	18.95	525.12	3.50	906.39	370.86	39.78	47.14	1338.18	113.20	5.88	101.29		154.08	1028.62	100.36	686.81	129.15	368.62	260.41	100.57	420.44	36.23
Electricity,Gas and Water		42.73				2.86	8.33							2.42				0.17		65.70		
Metal Products, Mach. & Ele. Eqp.	17.14	114.45					4.82	14.36	3.45				28.76	25.68	24.34	131.22		6.93		73.30	36.55	
Tras., Com. and Public Utilities	29.51	23.69	24.23		8.80	0.36	23.16	106.10		0.50	30.28		94.99	142.93	120.31	213.37	181.91	74.88	123.37	569.03	520.64	
Wholesaler & Retailer	76.87	782.87	37.64			91.02	266.38	425.46	33.33		67.60		16.23	186.37	35.52	771.40	580.95	121.07	249.01	182.44	728.46	208.36
Finance, Insurance and Real Estate		177.35	5.88	35.50			102.27	115.86	134.47		57.18		50.42	75.80	88.18		99.82	122.70	107.96	250.52	241.61	412.81
Hotel or Restaurant	5.47	189.64	8.01			8.48	37.40	65.37	27.50		2.95		57.49	6.11	15.16		15.80	62.26	200.13	2.39	301.20	
Other Services	8.16	191.94					11.42	34.57			18.01		48.35	26.44	28.41	92.40	14.33	264.67	278.72	47.29	179.27	143.52
Consumption Loans	4.83	349.17	6.02	396.24	2.11	34.81	67.79	132.58	178.45	1.94	247.03		75.21	133.47	89.87	136.82	18.50	94.57	35.96	66.32	340.40	99.52
Local Government									33.18		22.91											
Others		1314.24	36.99	2417.18	135.00	104.60	2.68	2491.29	2020.85	13.01	88.19		82.41	717.25	208.19	245.98	620.55	11.04	285.90	146.23	400.63	136.83
TOTAL sectorwise	263.82	4198.86	129.90	4095.43	516.77	314.73	608.71	5128.84	2646.05	30.09	648.18		693.79	2706.88	820.18	2378.55	1766.15	1311.67	1835.54	1845.14	3413.16	1040.11
Product Wise																						
Term Loan	83.75	164.40	11.76	505.17		0.82	59.35	132.85	125.37	2.84	80.34		206.41	1408.11	159.84	706.82		166.20		500.43	388.75	208.36
Overdraft	138.34	1216.28	78.04	796.33																		
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan		859.19		443.84		134.36	315.13	616.10	298.05		88.19		106.61	40.76			610.39	360.62	1034.00	312.38	1095.73	
Res. Per. H. Loan (Up to Rs. 10 mil.)	18.95	399.79		557.06	231.68	34.16	105.64	1308.01	23.14	8.84	101.29		95.57	387.13	82.32	565.83	129.15	297.98	210.40	39.22	302.18	36.23
Real Estate Loan		219.73	5.88	242.91	125.81	28.17	17.08	468.56	1947.32	5.88	57.18		41.16	199.75	85.35	256.11	99.82	173.72	157.96	242.02	246.61	412.81
Margin Nature Loan		18.59		177.51	56.90	15.24	51.74	98.97	26.19	0.78	247.03		44.56		6.51	245.98	87.00	65.68	10.54	33.80	286.99	51.51
Hire Purchase Loan	3.72	229.69	23.01	404.30	8.80	0.36	23.45	267.47	143.19	1.65	30.28		107.01	207.03	120.31	236.99	181.91	58.19	70.21	549.94	569.62	22.14
Deprived Sector Loan	17.95	190.88	5.19	102.57	13.36	11.64	22.90	170.65	33.18	5.93	22.91		27.41	104.30	34.66	141.24	31.36	42.94	35.00	55.25	109.85	20.73
Bills Purchased																						
Other Product	1.11	900.30	6.02	865.73	80.21	89.97	13.43	2066.23	49.60	4.17	20.96		65.06	359.81	331.20	225.58	626.51	146.34	317.43	112.10	413.43	288.33
Total Product wise Loan	263.82	4198.86	129.90	4095.43	516.77	314.73	608.71	5128.84	2646.05	30.09	648.18		693.79	2706.88	820.18	2378.55	1766.15	1311.67	1835.54	1845.14	3413.16	1040.11
Collateral Wise																						
Gold and Silver		22.41	5.82	157.58	0.16									25.79		24.82						
Government Securities				4.92																		
Non Governmental Securities		18.59					51.74	10.88	26.19	0.78	226.95		44.56					65.68		33.80	286.95	51.51
Fixed Deposit Receipts	1.11	40.77	0.20	61.15	1.95	19.56	9.37	29.80	9.08		20.08		9.16	35.76	87.77	111.99	18.50	28.89	17.08	16.20	33.83	25.86
Own	1.11	40.77	0.20	61.15	1.95	19.56	9.37	29.80	9.08		20.08		9.16	35.76	87.77	111.99	18.50	28.89	17.08	16.20	33.83	25.86
Other Licences Institutions																						
Collateral of Properties	262.71	3994.38	121.49	3787.34	457.76	268.28	544.93	4953.41	804.72	29.29	401.15		585.83	1924.47	698.36	1864.53	1747.65	1217.10	1737.92	1739.89	3043.61	703.11
Fixed Assets	262.71	3994.38	121.49	3787.34	457.76	268.28	544.93	4953.41	804.72	29.29	401.15		585.83	1924.47	698.36	1864.53	1747.65	1217.10	1737.92	1739.89	3043.61	471.18
Current Assets																						231.93
Against security of Bill																						
Domestic Bills																						
Foreign Bills																						
Against Guarantee		43.95							83.27				41.27			131.22			35.00	55.25	45.00	
Government Guarantee									33.18				3.25							15.25		
Institutional Guarantee		39.28											24.16						35.00	40.00	45.00	
Personal Guarantee		4.67							50.09				13.86									
Collective Guarantee																						
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee																131.22						
Credit Card																						
Others		78.76	2.39	84.45	56.90	26.89	2.68	134.75	1722.80	0.02			12.96	720.85	34.05	245.98			45.54		3.78	259.62
Total	263.82	4198.86	129.90	4095.43	516.77	314.73	608.71	5128.84	2646.05	30.09	648.18		693.79	2706.88	820.18	2378.55	1766.15	1311.67	1835.54	1845.14	3413.16	1040.11

Statement of Credit as on Mangsir end, 2071(Mid-Dec, 2014)

BFI Name	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Guheshwori	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Kuber	NEFL
Sector Wise																								
Agricultural and Forest Related	5.74		1.38	46.41	47.13	32.98	5.84	10.51	31.62	110.16	80.14	29.26		334.51		3.20	7.49	93.79	36.62	0.09	73.02	83.17		3.76
Fishery Related										0.81								10.00	2.88		0.57	1.80		
Mining Related	2.80					52.12		14.31													0.70			
Manufacturing (Producing) Related	53.33	0.55	2.96	104.28	71.65	51.00	70.87		4.85	121.44		104.20	22.28	621.16		60.93	8.04	132.81	35.73	55.48	286.71	77.89	7.61	30.28
Construction	741.30	24.21	26.04	90.47	143.89	222.99	131.41	30.11	30.31	145.27	40.03	472.98	45.94	0.17	193.41	233.68	27.66	1058.61	160.86	34.98	112.45	493.68	21.66	83.09
Electricity,Gas and Water					3.50	8.65	29.82			48.93											34.81	1.60		
Metal Products, Mach. & Ele. Eqp.	128.34		5.20				32.33	4.11		11.92		2.20	0.13			0.99	0.08	59.91	18.41		56.58	7.57		0.31
Tras., Com. and Public Utilities	72.02		38.99		335.11	41.49	79.04			218.88		534.09	19.57	3.14		1.63		529.74	185.94	59.08	17.16	457.57	2.96	185.02
Wholesaler & Retailer	35.01	90.76	23.08	345.20	309.45	82.40	87.23	31.35	28.28	141.40	263.63	395.49	50.29	129.44		2.42	11.28	526.89	95.54	26.73	650.20	100.65	27.93	64.95
Finance, Insurance and Real Estate	111.92		8.00	16.83	188.96	113.30	95.27			123.48		237.33	181.02			39.69	21.83		25.59	91.27	786.70	31.11	214.86	49.14
Hotel or Restaurant	10.45			59.28	121.46	6.30	32.45	7.10		64.86		76.03	0.36	74.77		0.44		96.86	4.05	20.00	104.18	29.05	0.24	1.16
Other Services	0.10	5.64	3.59	47.12	139.88	56.61		0.13	6.19	87.67	12.84	21.22	5.27	1.37		72.15	14.05	90.88	7.93	111.60	67.17	62.76	16.69	4.71
Consumption Loans	968.81	1.10	17.09	43.97	10.74	94.29	24.11	6.27	17.98	126.57	17.24	384.02	9.46	2.06	10.16	205.11	30.68	180.20	21.33	155.99	189.42	256.26	12.77	77.88
Local Government				2.01						7.20							1.37							1.30
Others	1184.57	99.47	144.51	217.55	869.97	378.44	185.93	32.22	4.48	326.93	488.74	1085.20	167.50	690.26	363.80	276.47	41.71	894.30	148.35	136.56	1069.98	285.59	121.34	300.43
TOTAL sectorwise	3314.40	221.73	270.84	973.11	2241.74	1140.57	774.31	136.10	123.72	1535.53	902.61	3342.02	501.83	1856.88	567.37	896.71	164.18	3673.99	743.22	691.77	3449.66	1888.71	426.07	802.02
Product Wise																								
Term Loan	23.97		3.63	449.49	214.74	43.34	19.68			325.52	263.63	496.05	111.33	1031.63	313.53	206.32		125.46	131.30	20.00	156.54	52.90	4.82	267.07
Overdraft																						25.35		
Trust Receipt Loan / Import Loan																								
Demand & Other Working Capital Loan	305.08		43.54		508.05	670.46	278.11	56.76	73.94	228.85		170.42	96.58	157.28	16.77		40.06	778.36	193.12	310.94	1877.36	166.90	173.02	81.30
Res. Per. H. Loan (Up to Rs. 10 mil.)	470.29		20.06	90.47	246.51	220.13	54.84		30.31	371.66		264.06		0.17	54.29	154.41	13.29	867.93	5.05	34.98	290.94	449.66	16.74	82.44
Real Estate Loan	204.08	24.21		84.85	332.85	103.30	312.75	30.11		352.47		421.87	162.44	551.61	179.32	77.12	6.03	243.80	172.76	67.75	412.52	16.91	54.75	70.34
Margin Nature Loan	263.80	2.17	19.16			26.31	11.79			9.63		23.68	38.59		0.02	173.89	26.36	0.25		137.56	377.02	241.63	0.40	55.26
Hire Purchase Loan	1085.69	5.28	39.05	3.53	335.11	33.21	26.38	5.00	4.98	66.13	10.93	565.61	15.33	2.98	3.44	12.50	0.12	545.77	152.89	68.38	114.40	477.60	13.80	196.92
Deprived Sector Loan	120.01	0.79	15.00	34.02	80.69	43.82	29.09	4.51	4.48	74.24	31.61	120.32	4.03			30.81	7.36	117.32	24.54	30.56	135.50	112.55	0.30	33.94
Bills Purchased																	3.80						2.60	
Other Product	841.48	189.29	130.41	310.75	523.78		41.67	39.72	10.01	107.03	596.44	1280.01	73.53	113.22		241.66	67.16	995.10	63.57	21.60	85.37	345.20	159.64	14.74
Total Product wise Loan	3314.40	221.73	270.84	973.11	2241.74	1140.57	774.31	136.10	123.72	1535.53	902.61	3342.02	501.83	1856.88	567.37	896.71	164.18	3673.99	743.22	691.77	3449.66	1888.71	426.07	802.02
Collateral Wise																								
Gold and Silver	26.25											240.75						45.71				9.11		
Government Securities																					15.69			
Non Governmental Securities		2.17	8.28			26.31	11.79					18.10	18.59				26.36			137.56		241.63	0.40	55.26
Fixed Deposit Receipts	114.50	1.10	2.74	39.67	10.74	46.02	11.85	1.27	13.00	83.96	6.31	58.89	2.78		6.70	18.73	4.31	28.85	13.84	7.21	59.19	10.88	1.68	10.72
Own	114.50	1.10	2.74	39.67	10.74	46.02	11.85	1.27	13.00	83.96	6.31	58.89	2.78		6.70	18.73	4.31	28.85	13.84	7.21	59.19	10.88	1.68	10.72
Other Licences Institutions																								
Collateral of Properties	2098.95	218.47	233.40	930.49	2231.00	1068.24	734.20	102.61	110.72	1444.36	10.93	3024.29	438.93	1856.88	560.65	691.47	119.98	3599.18	729.38	516.65	2892.32	1604.12	422.47	702.74
Fixed Assets	2098.95	218.47	233.40	930.49	2231.00	1068.24	734.20	102.61	110.72	1444.36	10.93	3024.29	438.93	1856.88	560.65	691.47	119.95	3599.18	729.38	516.65	2892.32	1604.12	422.47	702.74
Current Assets																	0.03							
Against security of Bill																								
Domestic Bills																								
Foreign Bills																								
Against Guarantee	6.27		19.33				16.47			7.20							9.70			30.36	28.86	22.97	1.37	
Government Guarantee							2.00			7.20							0.30					4.85		
Institutional Guarantee	4.72		13.44				14.00										6.50			30.36	13.00	14.20	0.24	
Personal Guarantee	1.55		4.45				0.47										2.90				15.86	3.92	1.13	
Collective Guarantee																								
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee			1.44																					
Credit Card																								
Others	1068.43		7.09	2.95				32.22			885.37		41.53		0.02	186.50	3.83	0.25			453.60		0.15	33.30
Total	3314.40	221.73	270.84	973.11	2241.74	1140.57	774.31	136.10	123.72	1535.53	902.61	3342.02	501.83	1856.88	567.37	896.71	164.18	3673.99	743.22	691.77	3449.66	1888.71	426.07	802.02

Statement of Credit as on Mangsir end, 2071(Mid-Dec, 2014)

BFI Name	Seti	hama	Namaste	Kaski	Unique	Manjushree	Jebils	Reliance	Bhaktapur
Sector Wise									
Agricultural and Forest Related	32.70	2.65	11.77	101.53		23.82	39.12	17.33	26.03
Fishery Related			0.60	0.90					
Mining Related									
Manufacturing (Producing) Related	17.22		2.25	71.86	14.66	127.30	6.54	20.59	21.66
Construction	5.63	4.71	58.22	361.65	36.03	285.68	188.48	249.65	63.50
Electricity,Gas and Water								10.13	2.00
Metal Products, Mach. & Ele. Eqp.			0.51			9.91	0.20	16.97	0.70
Tras., Com. and Public Utilities		73.00	2.80	371.40	65.52	189.46	70.11	239.16	41.90
Wholesaler & Retailer	73.33	6.27	9.11	364.27	99.32	125.72	37.90	74.77	17.47
Finance, Insurance and Real Estate		26.90		235.12	19.30	31.70	13.60	33.50	9.00
Hotel or Restaurant	1.76	2.50	2.00	66.09	50.00	30.80	7.04	18.32	17.20
Other Services	11.78	34.88	8.10	15.50	9.23	16.46	17.43	78.55	10.42
Consumption Loans	1.20		1.49	46.90	53.79	270.36	224.42	170.77	26.95
Local Government									
Others	31.98	90.70	77.70	656.53	278.49	437.17	115.30	363.58	46.78
TOTAL sectorwise	175.59	241.62	174.56	2291.74	626.34	1548.39	720.15	1293.33	283.61
Product Wise									
Term Loan	16.15	1.46	32.19	60.68		62.49	12.10		22.48
Overdraft									
Trust Receipt Loan / Import Loan									
Demand & Other Working Capital Loan	125.58	105.44		458.10	288.44	661.64	58.82		59.06
Res. Per. H. Loan (Up to Rs. 10 mil.)	5.63	2.40	59.74	361.65	36.03	272.44	129.07	187.52	38.60
Real Estate Loan		11.90		235.12	52.60	46.14	51.96	198.12	
Margin Nature Loan		45.80		6.33	76.77	263.76	201.50	160.86	0.09
Hire Purchase Loan	0.89	59.59	3.07	371.40	49.96	172.78	87.33	241.52	78.85
Deprived Sector Loan	10.12	15.00	5.23	81.21	19.30	40.60	24.15	50.54	9.99
Bills Purchased									
Other Product	17.22	0.03	74.33	717.26	103.24	28.53	155.20	454.76	74.53
Total Product wise Loan	175.59	241.62	174.56	2291.74	626.34	1548.39	720.15	1293.33	283.61
Collateral Wise									
Gold and Silver				17.95					4.93
Government Securities									
Non Governmental Securities					76.12	279.94	201.90		
Fixed Deposit Receipts	0.96		1.22	22.63	31.96	6.60	3.20	7.91	6.12
Own	0.96		1.22	22.63	31.96	6.60	3.20	7.91	6.12
Other Licences Institutions									
Collateral of Properties	174.63	177.70	173.23	2215.26	412.82	1188.21	495.64	1084.36	261.59
Fixed Assets	174.63	177.70	173.23	2215.26	412.82	1188.21	495.64	1084.36	261.59
Current Assets									
Against security of Bill									
Domestic Bills									
Foreign Bills									
Against Guarantee		18.11		29.58			19.40	34.17	10.96
Government Guarantee				2.35					
Institutional Guarantee		15.00					12.00	23.50	9.40
Personal Guarantee		3.11					7.35	10.67	1.56
Collective Guarantee				27.23			0.06		
Int. Rtd. Foreign Bank's Guarantee									
Other Guarantee									
Credit Card									
Others		45.80	0.10	6.33	105.44	73.64		166.89	
Total	175.59	241.62	174.56	2291.74	626.34	1548.39	720.15	1293.33	283.61

Major Financial Indicators of Micro-credit Development Banks

Rs in million

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% change		
		2012	2013	2014	2014	2015			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	2816.6	3801.3	4950.7	5563.6	5563.1	34.96	30.23	-0.01
	a. Paid-up Capital	1717.2	2234.0	2974.3	3325.6	3451.3	30.10	33.14	3.78
	b. Statutory Reserves	288.3	383.5	523.1	670.5	695.5	33.02	36.38	3.74
	c. Retained Earning	107.6	208.2	220.6	144.6	30.6	93.51	5.97	-78.83
	d. Others Reserves	703.6	975.6	1232.7	1422.9	1385.6	38.66	26.35	-2.62
2	**BORROWINGS**	16586.4	20216.3	27897.3	30493.9	31586.5	21.88	37.99	3.58
	a. NRB	198.4	210.3	526.4	353.5	432.4	6.01	150.31	22.31
	f. Others	16388.0	20006.0	27371.0	30140.4	31154.1	22.08	36.81	3.36
3	**DEPOSITS**	5235.2	7221.6	11001.2	12591.9	13093.3	37.94	52.34	3.98
4	**BILLS PAYABLE**			0.0	0.0	0.0			0.00
5	**OTHER LIABILITIES**	2502.9	3009.7	3777.5	5178.3	4985.9	20.25	25.51	-3.71
	a. Loan Loss Provision	505.5	694.0	829.4	914.2	956.2	37.30	19.51	4.59
	b. Interest Suspense a/c	410.0	446.9	475.0	598.8	558.3	9.01	6.28	-6.76
	c. Others	1587.5	1868.8	2473.1	3665.2	3471.4	17.72	32.34	-5.29
6	**RECONCILIATION A/c**	2236.6	688.6	1088.2	2070.9	2115.2	-69.21	58.04	2.14
7	**PROFIT & LOSS A/c**	629.8	837.9	1473.7	914.2	1089.5	33.04	75.89	19.17
	Total	**30007.5**	**35775.3**	**50188.7**	**56812.8**	**58433.6**	19.22	40.29	2.85
	Assets								
1	**LIQUID FUNDS**	5843.5	6322.8	7202.8	6895.6	6750.0	8.20	13.92	-2.11
	a. Cash Balance	44.2	42.8	39.2	69.9	66.0	-3.25	-8.21	-5.48
	b. Bank Balance	3253.9	3561.6	3710.6	4565.0	4158.5	9.46	4.18	-8.90
	c. Money at Call	2545.4	2718.5	3452.9	2260.7	2525.4	6.80	27.02	11.71
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	2467.9	2386.7	45.23	-2.34	-3.29
4	**LOANS & ADVANCES**	17738.3	23401.7	35689.3	42356.9	44070.4	31.93	52.51	4.05
	Institutional	6194.1	6740.3	9863.5	11655.1	12122.6	8.82	46.34	4.01
	Individual	11544.2	16661.4	25825.8	30701.9	31947.8	44.33	55.00	4.06
5	**FIXED ASSETS**	340.2	444.6	624.4	683.6	685.9	30.67	40.46	0.34
6	**OTHER ASSETS**	1594.9	1685.8	2485.4	2482.6	2630.4	5.70	47.43	5.95
7	**EXPENSES NOT WRITTEN OFF**	0.7	9.8	9.4	213.4	3.0	1301.73	-4.02	-98.59
8	**NON BANKING ASSETS**	0.0	0.0	0.0	0.0	201.3	0.00	0.00	0.00
9	**RECONCILIATION A/c**	2234.8	699.6	1085.2	1586.9	1576.7	-68.70	55.12	-0.64
10	**PROFIT & LOSS A/c**	85.8	131.2	81.8	9.7	13.1	52.88	-37.63	34.78
	Total	**30007.5**	**35775.4**	**50188.7**	**56812.8**	**58433.6**	19.22	40.29	2.85
	Profit & Loss A/c								
	Expenses								
	1 INTEREST EXPENSES	1515.05	1631.87	1967.84	859.28	1093.59	7.71	20.59	-72.73
	2 COMMISSION/FEE EXPENSES	29.25	41.55	46.72	25.76	32.41	42.06	12.45	-74.21
	3 EMPLOYEE EXPENSES	951.61	1148.18	1464.44	774.25	902.95	20.66	27.54	-83.38
	4 OFFICE OPERATING EXPENSES	274.30	372.35	491.46	321.34	375.64	35.74	31.99	-83.10
	5 NON OPERATING EXPENSES	0.08	0.21	0.00	0.15	0.15	171.78	-100.00	-100.00
	6 PROVISION FOR RISK	169.29	174.20	188.17	84.68	130.17	2.90	8.02	-46.28
	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	41.62	52.49	43.52	33.17	-73.88
	9 PROVISION FOR INCOME TAX	162.12	232.91	302.38	130.76	164.55	43.67	29.82	-74.16
	10 NET PROFIT	589.89	807.06	1435.59	908.01	1078.67	36.82	77.88	-81.20
	TOTAL EXPENSES	**3745.22**	**4486.20**	**5999.57**	**3145.85**	**3830.62**	19.78	33.73	-78.23
	Income								
	1. INTEREST INCOME	3239.36	3898.75	5389.71	2890.56	3504.87	20.36	38.24	-78.75
	2. COMMISSION & DISCOUNT	22.77	28.23	130.84	74.14	91.36	23.99	363.49	-76.78
	3 OTHER OPERATING INCOME	323.81	379.13	304.84	156.75	195.60	17.08	-19.59	-75.22
	4 NON OPERATING INCOME	18.89	46.00	40.15	2.39	2.80	143.49	-12.71	-82.93
	5 PROVISION FOR WRITTEN BACK	86.92	92.01	88.32	18.32	24.95	5.86	-4.01	-63.80
	6 RECOVERY FOR WRITE BACK	3.54	3.13	1.97	0.05	8.82	-11.72	-37.00	18760.00
	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	3.49	2.22	-20.85	12.13	-136.27
	TOTAL INCOME	**3745.22**	**4486.20**	**5999.57**	**3145.71**	**3830.62**	19.78	33.73	-78.23
	Miscellaneous Information								
	No. of Total Staffs	3143	3465	4405	4893	5184	10.24	27.13	5.95
	No. of Total Branches	580	646	861	988	1002	11.38	33.28	1.42
	No. of Total Centers	36118	42612	59380	66655	67922	17.98	39.35	1.90
	No. of Total Groups	198477	229126.2	292238	317215	325851	15.44	27.54	2.72
	No. of Total Passive Groups	7815.4	9543	9138	12583	12583	22.11	-4.25	0.00
	No. of Total Members	1058772	1252389	1612430	1737873	1781682	18.29	28.75	2.52
	No. of Total Passive Members	53388	64322	66441	69247	69612	20.48	3.29	0.53
	No. of Total Borrowers	794195	894671	1102132	1183449	1201693	12.65	23.19	1.54
	No. of Total Overdue Borrowers	35510	35637	30657	38549	38126	0.36	-13.97	-1.10
	No. of Total Saving Members	793362.4	913173	1198487	1329313	1363110	15.10	31.24	2.54
	Total Saving Amount (Rs million)	5492.12	7221.02	11000.65	12588.77	13090.69	31.48	52.34	3.99

Name list of Bank and Financial Institutions

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

31	World Merchant Banking & Finance Limited	WMBFL	32	Capital Merchant Banking & Finance Co. Limited	CMBFCL
33	Crystal Finance Limited	Crystal	34	Guheshworil Merchant Banking & Finance Limited	Guheshwori
35	Patan Finance Co. Limited	Patan	36	Fewa Finance Limited	Fewa
37	Everest Finance Limited	Everest	38	Prudential Finance Company Limited	Prudential
39	ICFC Finance Limited	ICFC	40	Sagarmatha Merchant Banking and Finance Limited	Sagarmatha
41	Kuber Merchant Finance Limited	Kuber	42	Nepal Express Finance Limited	NEFL
43	Seti Bittiya Sanstha Limited	Seti	44	Hama Merchant & Finance Limited	hama
45	Namaste Bitiya Sanstha Limited.	Namaste	46	Kaski Finance Limited	Kaski
47	Unique Finance Limited	Unique	48	Manjushree Financial Institution Limited	Manjushree
49	Jebil's Finance Limited	Jebils	50	Reliance Lotus Finance Limited	Reliance
51	Bhaktapur Finance Limited	Bhaktapur			
	D. Micro-credit Development Banks				
1	Nepal Grameen Bikas Bank Limited	NepalGBB	2	Nirdhan Utthan Bank Limited	NIRDHAN
3	Rural Microfinance Development Centre Limited	RMDC	4	Deprosc Microfinance Development Bank Limited	DEPROSC
5	Chhimek Microfinance Development Banks Limited	CHHIMEK	6	Shawalamban Laghu Bitta Bikas Banks Limited	Swabalamban
7	Sana Kisan Vikas Bank Limited	Sanakisan	8	Nerude Laghu Bitta Bikas Bank Limited	NERUDE
9	Naya Nepal Laghu Bitta Bikas Bank Limited	Naya Nepal	10	Summit Microfinance Development Bank Limited	Summit
11	Sworojagar Laghu Bitta Bikas Bank Limited	Sworojgar	12	Frist Microfinance Development Bank Limited	First
13	Nagbeli Microfinance Development Bank Limited	Nagbeli	14	Kalika Microcredit Development Bank Limited	Kalika
15	Mirmire Microfinance Development Bank Limited	Mirmire	16	Janautthan Samudayik Microfinance Dev. Bank Limited	Janautthan
17	Mithila Laghu Bitta Bikas Banks Limited	Mithila	18	Womi Microfinance Bittiya Sanstha	Womi
19	Laxmi Microfinance Bittiya Sanstha Limited	Laxmi	20	ILFCO Microfinance Bittiya Sanstha Ltd.	ILFCO
21	Mahila Sahayatra Microfinance Dev. Bank 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 Limited	FORWARD	26	Reliable Microfinance Bittiya Sanstha Limited	Reliable
27	Mahuli Samudayik Lagubitta Bittiya Sanstha Limited	Mahuli	28	Suryodaya Laghubitta Bittiya Sansatha Limited	Suryodaya
29	Mero Microfinance Bittiya Sanstha Limited	Mero	30	Samata Microfinance Bittiya Sanatha Ltd.	Samata
31	RSDC Laghubitta Bitiya Sanstha Ltd.	RSDC	32	Samudayik Laghubitta Bitiya Sanstha Ltd.¤	Samudayik
33	National Microfinance Bittiya Sanstha Ltd.	National	34	Seva Microfinance Bittiya Sanstha Ltd.	Seva MF
35	Unnati Microfinance Bittiya Sanstha Ltd.	Unnati			

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

S.No.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	Mechi	Jhapa	57	26	7	90	812650	9029
2		Ilam	12	2	0	14	290254	20732
3		Panchthar	7	1	1	9	191817	21313
4		Taplejung	5	1	0	6	127461	21244
Total			81	30	8	119	**1422182**	11951
5	Koshi	Sunsari	58	21	7	86	763487	8878
6		Morang	62	35	6	103	965370	9373
7		Dhankuta	8	5	0	13	163412	12570
8		Terhathum	6	2	1	9	101577	11286
9		Sankhuwasabha	10	3	0	13	158742	12211
10		Bhojpur	7	1	0	8	182459	22807
Total			151	67	14	232	**2335047**	10065
11	Sagarmatha	Saptari	18	2	2	22	639284	29058
12		Udayapur	13	2	1	16	317532	19846
13		Siraha	26	4	0	30	637328	21244
14		Khotang	5	1	0	6	206312	34385
15		Okhaldhunga	4	1	0	5	147984	29597
16		Solukhumbu	6	2	1	9	105886	11765
Total			72	12	4	88	**2054326**	23345
17	Janakpur	Sarlahi	16	10	1	27	769729	28508
18		Dhanusha	32	7	1	40	754777	18869
19		Mahottari	12	3	2	17	627580	36916
20		Dolakha	11	8	0	19	186557	9819
21		Ramechhap	6	3	0	9	202646	22516
22		Sindhuli	6	6	0	12	296192	24683
Total			83	37	4	124	**2837481**	22883
23	Narayani	Bara	21	7	1	29	687708	23714
24		Rautahat	13	5	0	18	686722	38151
25		Parsa	42	16	3	61	601017	9853
26		Chitawan	62	69	12	143	579984	4056
27		Makawanpur	24	17	5	46	420477	9141
Total			162	114	21	297	**2975908**	10020
28	Bagmati	Kathmandu	368	92	82	542	1744240	3218
29		Bhaktapur	35	11	6	52	304651	5859
30		Lalitpur	83	14	14	111	468132	4217
31		Rasuwa	7	0	1	8	43300	5413
32		Dhading	22	11	2	35	336067	9602
33		Sindhupalchok	20	9	1	30	287798	9593
34		Kavre	23	23	5	51	381937	7489
35		Nuwakot	9	6	0	15	277471	18498
Total			567	166	111	844	**3843596**	4554
36	Gandaki	Lamjung	10	9	3	22	167724	7624
37		Tanahu	18	20	3	41	323288	7885
38		Gorkha	13	9	0	22	271061	12321
39		Manang	2	1	0	3	6538	2179
40		Syangja	11	19	2	32	289148	9036
41		Kaski	57	69	24	150	492098	3281
Total			111	127	32	270	**1549857**	5740
42		Gulmi	8	9	1	18	280160	15564
43		Nawalparasi	23	34	6	63	643508	10214

44	Lumbini	Palpa	11	6	1	18	261180	14510
45		Arghakhanchi	9	4	0	13	197632	15202
46		Rupandehi	72	74	17	163	880196	5400
47		Kapilbastu	12	12	4	28	571936	20426
Total			135	139	29	303	**2834612**	9355
48	Dhawalagiri	Baglung	18	11	1	30	268613	8954
49		Parbat	6	10	1	17	146590	8623
50		Mustang	5	2	1	8	13452	1682
51		Myagdi	9	9	2	20	113641	5682
Total			38	32	5	75	**542296**	7231
52	Rapti	Rolpa	6	0	0	6	224506	37418
53		Dang	32	24	5	61	552583	9059
54		Rukum	6	1	0	7	208567	29795
55		Salyan	7	0	0	7	242444	34635
56		Pyuthan	4	12	0	16	228102	14256
Total			55	37	5	97	**1456202**	15012
57	Karnali	Jumla	5	0	0	5	108921	21784
58		Mugu	2	0	0	2	55286	27643
59		Humla	3	0	0	3	50858	16953
60		Kalikot	2	0	0	2	136948	68474
61		Dolpa	2	0	0	2	36700	18350
Total			14	0	0	14	**388713**	27765
62	Bheri	Dailekh	8	1	0	9	261770	29086
63		Surkhet	14	7	0	21	350804	16705
64		Jajarkot	3	1	0	4	171304	42826
65		Bardiya	10	9	0	19	426576	22451
66		Banke	42	22	4	68	491313	7225
Total			77	40	4	121	**1701767**	14064
67	Seti	Bajhang	2	0	0	2	195159	97580
68		Doti	6	1	0	7	211746	30249
69		Bajura	2	0	0	2	134912	67456
70		Kailali	41	12	2	55	775709	14104
71		Achham	4	2	0	6	257477	42913
Total			55	15	2	72	**1575003**	21875
72	Mahakali	Darchula	3	0	0	3	133274	44425
73		Baitadi	5	1	0	6	250898	41816
74		Dadeldhura	6	2	0	8	142094	17762
75		Kanchanpur	23	10	0	33	451248	13674
Total			37	13	0	50	**977514**	19550
Total of Class "A","B" and "C"			**1638**	**829**	**239**	**2706**	**26494504**	9791

Bank/BFI Class	**A**	**B**	**C**	**D**	**Total**
No. of BFIs	**30**	**81**	**51**	**35**	**197**
No. of Branches	**1638**	**829**	**239**	**919**	**3625**
Population per Branch*					**7309**

Region/BFI Class	**A**	**B**	**C**	**Total**
Eastern	**304**	**109**	**26**	**439**
Central	**812**	**317**	**136**	**1265**
Western	**284**	**298**	**66**	**648**
Mid-western	**146**	**77**	**9**	**232**
Far-western	**92**	**28**	**2**	**122**
Total	**1638**	**829**	**239**	**2706**

* Population 26,494,504 as per cbs.gov.np