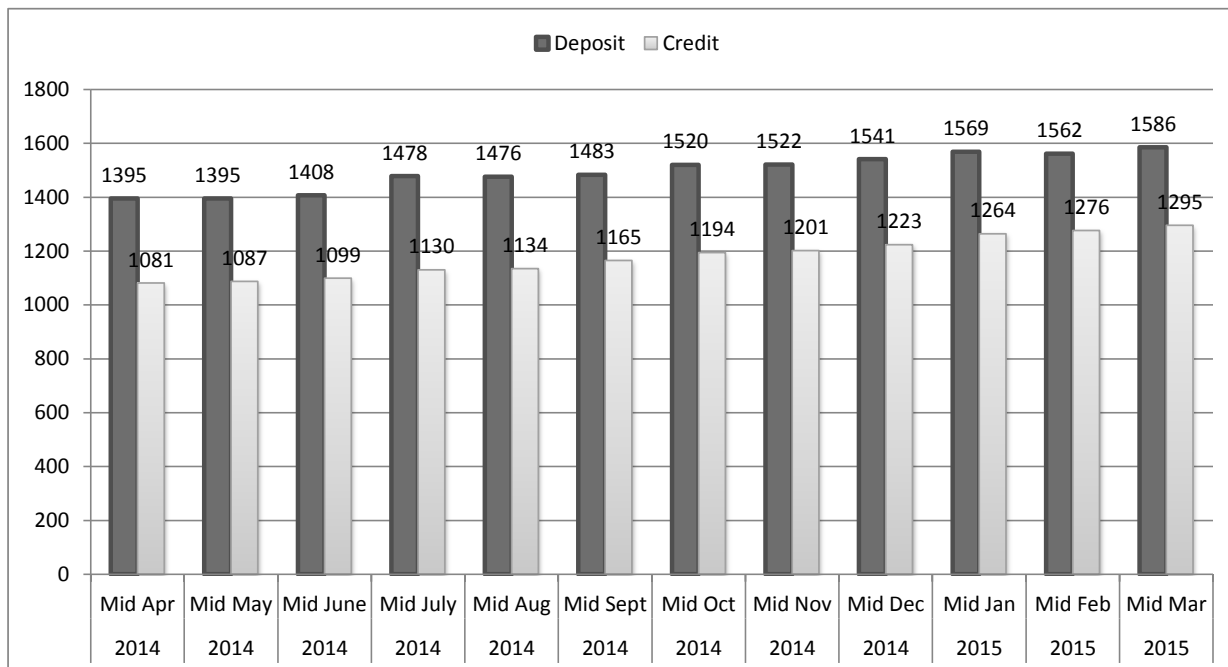


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Statistics Division

2071 Fagun

Mid-Mar, 2015

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## Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	30	81	50	35	196
Total Number of Licensed BFIs*	30	81	52	35	198

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

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

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

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

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

## Major Financial Indicators

as on Fagun End, 2071

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	67.94	10.50	3.80	82.24
2	Total Credit/GDP	54.61	9.04	3.52	67.17
3	Total Credit/ Total Deposit	80.38	86.13	92.46	81.67
4	Lcy Credit/Lcy Deposit & Core Capital	76.91	75.55	78.14	76.79
5	Fixed Deposit/Total Deposit	30.26	27.62	45.45	30.63
6	Saving Deposit/Total Deposit	38.64	52.57	45.81	40.75
7	Current Deposit/Total Deposit	9.42	1.81	0.08	8.02
8	NPL/ Total Loan*	2.73	3.88	14.43	3.50
9	Total LLP/Total Loan	3.26	3.83	14.89	3.94
10	Deprived SectorLoan/Total Loan*	4.87	5.80	4.49	4.97
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	13.22	17.06	24.99	14.25
2	Investment in Gov. Security/Total Deposit	10.86	1.40	3.24	9.30
3	Total Liquid Assets/Total Deposit	25.95	32.67	36.92	27.32
<b>C. Capital Adequacy Ratios (%)</b>					
1	Core Capital/RWA	10.06	14.85	14.38	10.87
2	Total Capital/RWA	11.66	15.67	15.12	12.33
<b>D. Other Information</b>					
1	No. of Branches	1656	797	239	2692
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	10627836	2790951	571682	13990469
6	No. of Loan	683973	252446	50964	987383
1	<b>Wt. Avg Interest on Deposit</b>	<b>3.79</b>			
	(a) Saving	2.89			
	(b) Fixed	5.95			
	(c) Call	4.05			
2	<b>Wt. Avg Interest on Credit</b>	<b>9.58</b>			

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

\* Based on Second quarter of FY 2071/72.

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

Liabilities		Mid-July			Mid-Feb	Mid-Mar	% Change		
		2012	2013	2014	2015	2015	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	115162.99	131724.33	145861.43	163783.57	179638.32	14.38	10.73	9.68
	a. Paid-up Capital	104303.78	119506.94	128985.27	137921.98	138591.94	14.58	7.93	0.49
	b. Statutory Reserves	22068.14	26038.22	32722.08	36456.16	36209.97	17.99	25.67	-0.68
	c. Retained Earning	-24321.75	-22344.20	-27214.24	-23395.13	-22263.84	-8.13	21.80	-4.84
	d. Others Reserves	13112.82	8523.37	11368.33	12800.57	12756.72	-35.00	33.38	-0.34
<b>2</b>	<b>BORROWINGS</b>	17805.91	26999.28	18202.84	32490.10	31232.20	51.63	-32.58	-3.87
	a. NRB	4286.68	2884.28	2010.04	3041.21	2313.86	-32.72	-30.31	-23.92
	b. "A"Class Licensed Institution	3297.01	10466.63	5182.01	17099.75	16166.17	217.46	-50.49	-5.46
	c. Foreign Banks and Fin. Ins.	2507.93	2954.26	4.12	0.00	0.00	17.80	-99.86	0.00
	d. Other Financial Ins.	781.08	2438.25	1306.53	1399.00	1302.03	212.16	-46.42	-6.93
	e. Bonds and Securities	6933.22	8255.86	9700.14	10950.14	11450.14	19.08	17.49	4.57
<b>3</b>	<b>DEPOSITS</b>	1071394.11	1250061.98	1477832.61	1562028.49	1585996.76	16.68	18.22	1.53
	a. Current	95993.06	111686.53	129108.41	119000.64	127141.67	16.35	15.60	6.84
	b. Savings	400723.15	471215.43	587593.46	645222.33	646263.05	17.59	24.70	0.16
	c. Fixed	372137.55	423478.43	453408.61	486248.75	485746.68	13.80	7.07	-0.10
	d. Call Deposits	187998.54	225704.81	285024.29	289334.85	303217.29	20.06	26.28	4.80
	e. Others	14541.81	17976.78	22697.85	22221.92	23628.06	23.62	26.26	6.33
<b>4</b>	<b>Bills Payable</b>	1626.36	1561.63	1553.13	2589.81	2299.49	-3.98	-0.54	-11.21
<b>5</b>	<b>Other Liabilities</b>	123660.25	140770.30	169227.44	185837.75	196015.61	13.84	20.22	5.48
	1. Loan Loss Provision	33873.99	42223.77	48932.49	51024.59	51092.05	24.65	15.89	0.13
	2. Interest Suspense a/c	26056.17	27920.72	30453.76	37053.08	41009.75	7.16	9.07	10.68
	3. Others	63730.08	70625.81	89841.19	97760.08	103913.81	10.82	27.21	6.29
<b>6</b>	<b>Reconciliation A/c</b>	1537.81	7290.04	2869.47	7003.25	10519.72	374.05	-60.64	50.21
<b>7</b>	<b>Profit &amp; Loss A/c</b>	19776.52	26544.74	31566.75	20253.82	20893.56	34.22	18.92	3.16
	<b>TOTAL</b>	<b>1350963.95</b>	<b>1584952.29</b>	<b>1847113.68</b>	<b>1973986.79</b>	<b>2012252.14</b>	<b>17.32</b>	<b>16.54</b>	<b>1.94</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	236056.86	259224.93	319196.62	257753.92	285748.27	9.81	23.14	10.86
	a. Cash Balance	31020.07	35728.20	41862.07	37631.79	40113.27	15.18	17.17	6.59
	Nepalese Notes & Coins	30353.28	34876.14	41073.72	36295.59	38554.84	14.90	17.77	6.22
	Foreign Currency	666.79	852.06	788.35	1336.20	1558.43	27.79	-7.48	16.63
	b. Bank Balance	164605.21	173856.67	220546.60	166636.11	185936.74	5.62	26.86	11.58
	1. In Nepal Rastra Bank	120457.25	130802.82	162286.93	96060.78	108530.04	8.59	24.07	12.98
	2. "A"Class Licensed Institution	26284.33	23269.10	34656.48	33953.56	38302.70	-11.47	48.94	12.81
	3. Other Financial Ins.	7649.81	5673.35	5302.85	5467.08	4957.79	-25.84	-6.53	-9.32
	4. In Foreign banks	10213.81	14111.40	18300.33	31154.69	34146.21	38.16	29.68	9.60
	c. Money at Call	40431.58	49640.06	56787.95	53486.01	59698.27	22.78	14.40	11.61
<b>2</b>	<b>INVESTMENTS</b>	137304.43	151339.99	162544.89	172361.27	159919.05	10.22	7.40	-7.22
	a. Govt. Securities	133251.15	149700.83	160867.12	159559.21	147512.22	12.34	7.46	-7.55
	b. Others	4053.28	1639.16	1677.78	12802.06	12406.83	-59.56	2.36	-3.09
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	52851.08	66725.48	72656.22	82980.85	79550.17	26.25	8.89	-4.13
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	779560.90	945698.45	1119260.81	1259922.71	1278655.61	21.31	18.35	1.49
	a. Private Sector	741145.02	915010.01	1084965.27	1200486.51	1194638.13	23.46	18.57	-0.49
	b. Financial Institutions	31389.29	21910.20	26247.72	34906.35	58331.97	-30.20	19.80	67.11
	c. Government Organizations	7026.59	8778.24	8047.82	24529.84	25685.51	24.93	-8.32	4.71
<b>5</b>	<b>BILLS PURCHASED</b>	9634.19	9007.88	9805.60	15752.84	15808.45	-6.50	8.86	0.35
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	645.89	1015.49	737.25	723.62	855.11	57.22	-27.40	18.17
<b>7</b>	<b>FIXED ASSETS</b>	27146.40	28916.79	30477.72	31297.63	31399.68	6.52	5.40	0.33
<b>8</b>	<b>OTHER ASSETS</b>	93318.34	104448.21	123962.34	138283.21	146115.18	11.93	18.68	5.66
	a. Accrued Interests	27621.76	30638.63	32041.34	39548.39	45270.43	10.92	4.58	14.47
	b. Others	65696.59	73809.58	91920.99	98734.82	100844.75	12.35	24.54	2.14
<b>9</b>	<b>Expenses not Written off</b>	586.90	622.02	491.99	446.61	439.67	5.98	-20.90	-1.56
<b>10</b>	<b>Non Banking Assets</b>	2225.09	3731.30	4756.96	5771.75	5602.21	67.69	27.49	-2.94
<b>11</b>	<b>Reconciliation Account</b>	8638.94	10394.09	-1032.54	7289.60	6772.52	20.32	-109.93	-7.09
<b>12</b>	<b>Profit &amp; Loss A/c</b>	2994.86	3827.69	4255.78	1402.76	1386.23	27.81	11.18	-1.18
	<b>TOTAL</b>	<b>1350963.88</b>	<b>1584952.31</b>	<b>1847113.65</b>	<b>1973986.78</b>	<b>2012252.13</b>	<b>17.32</b>	<b>16.54</b>	<b>1.94</b>

**Statement of Assets and Liabilities of Commercial Banks**

Liabilities		Mid-July			Mid-Feb	Mid-Mar	% Change		
		2012	2013	2014	2015	2015	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	77142.57	94660.68	108212.91	123030.00	138895.16	22.71	14.32	12.90
	a. Paid-up Capital	65983.34	79652.07	87454.02	95621.70	95968.43	20.72	9.80	0.36
	b. Statutory Reserves	18708.72	21995.65	27696.23	30404.99	30146.21	17.57	25.92	-0.85
	c. Retained Earning	-19595.10	-14452.96	-16561.92	-13528.17	-12188.40	-26.24	14.59	-9.90
	d. Others Reserves	12045.61	7465.92	9624.58	10531.49	10625.40	-38.02	28.91	0.89
<b>2</b>	<b>BORROWINGS</b>	15507.22	22792.86	15228.20	28135.60	24949.52	46.98	-33.19	-11.32
	a. NRB	4286.68	2314.28	2010.04	3003.31	2313.86	-46.01	-13.15	-22.96
	b. "A"Class Licensed Institution	1970.74	7368.77	2601.47	13079.93	10130.26	273.91	-64.70	-22.55
	c. Foreign Banks and Fin. Ins.	2175.84	2954.26	4.12	0.00	0.00	35.78	-99.86	0.00
	d. Other Financial Ins.	146.18	1905.41	912.42	1102.22	1055.25	1203.46	-52.11	-4.26
	e. Bonds and Securities	6927.77	8250.14	9700.14	10950.14	11450.14	19.09	17.58	4.57
<b>3</b>	<b>DEPOSITS</b>	867978.25	1020830.77	1204463.40	1286960.40	1310165.86	17.61	17.99	1.80
	a. Current	93304.43	108656.63	125065.83	114622.57	123417.79	16.45	15.10	7.67
	b. Savings	304786.78	358546.88	450524.99	506020.94	506213.38	17.64	25.65	0.04
	c. Fixed	298835.74	345412.03	365048.50	396596.77	396475.54	15.59	5.68	-0.03
	d. Call Deposits	161784.11	196045.33	247429.62	254038.43	266469.42	21.18	26.21	4.89
	e. Others	9267.20	12169.90	16394.45	15681.68	17589.73	31.32	34.71	12.17
<b>4</b>	<b>Bills Payable</b>	1599.38	1549.62	1513.82	2556.25	2275.02	-3.11	-2.31	-11.00
<b>5</b>	<b>Other Liabilities</b>	92665.24	104427.07	127781.31	143377.51	149216.33	12.69	22.36	4.07
	1. Loan Loss Provision	22093.98	25582.29	31622.89	34206.71	34308.43	15.79	23.61	0.30
	2. Interest Suspense a/c	19491.92	20628.97	21397.75	25950.60	29113.37	5.83	3.73	12.19
	3. Others	51079.35	58215.80	74760.68	83220.20	85794.54	13.97	28.42	3.09
<b>6</b>	<b>Reconciliation A/c</b>	-3672.89	1927.71	-2495.70	2421.58	5818.08	-152.48	-229.46	140.26
<b>7</b>	<b>Profit &amp; Loss A/c</b>	15876.84	21060.43	23141.71	16228.66	16697.33	32.65	9.88	2.89
	<b>TOTAL</b>	<b>1067096.61</b>	<b>1267249.14</b>	<b>1477845.65</b>	<b>1602710.00</b>	<b>1633673.78</b>	<b>18.76</b>	<b>16.62</b>	<b>1.93</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	161785.49	185758.20	226401.82	171229.23	197739.24	14.82	21.88	15.48
	a. Cash Balance	26026.91	29908.23	34628.53	30837.77	33157.58	14.91	15.78	7.52
	Nepalese Notes & Coins	25398.02	29107.29	33928.61	29559.04	31740.74	14.60	16.56	7.38
	Foreign Currency	628.90	800.94	699.91	1278.73	1416.83	27.36	-12.61	10.80
	b. Bank Balance	127706.17	140521.89	177300.62	122177.13	140017.71	10.04	26.17	14.60
	1. In Nepal Rastra Bank	110572.60	120642.29	149910.91	83548.07	95870.53	9.11	24.26	14.75
	2. "A"Class Licensed Institution	6784.54	5753.34	9153.13	7568.31	10066.41	-15.20	59.09	33.01
	3. Other Financial Ins.	187.69	160.35	18.78	99.46	151.67	-14.57	-88.29	52.50
	4. In Foreign banks	10161.35	13965.91	18217.79	30961.29	33929.10	37.44	30.44	9.59
	c. Money at Call	8052.41	15328.08	14472.67	18214.34	24563.96	90.35	-5.58	34.86
<b>2</b>	<b>INVESTMENTS</b>	131017.87	146469.06	156830.54	166771.52	154606.69	11.79	7.07	-7.29
	a. Govt. Securities	127213.05	144855.42	155190.33	154057.01	142287.42	13.87	7.13	-7.64
	b. Others	3804.83	1613.63	1640.22	12714.50	12319.27	-57.59	1.65	-3.11
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	50254.78	63457.22	69534.76	79286.88	75840.31	26.27	9.58	-4.35
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	612322.64	748753.66	891629.91	1022477.17	1036450.11	22.28	19.08	1.37
	a. Private Sector	577113.21	723355.09	860588.35	965750.92	955255.28	25.34	18.97	-1.09
	b. Financial Institutions	28302.71	16673.89	23050.77	32277.85	55607.49	-41.09	38.24	72.28
	c. Government Organizations	6906.71	8724.68	7990.78	24448.40	25587.34	26.32	-8.41	4.66
<b>5</b>	<b>BILLS PURCHASED</b>	9606.97	7438.39	9794.86	15742.24	15797.85	-22.57	31.68	0.35
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	645.89	1015.49	737.25	723.62	855.11	57.22	-27.40	18.17
<b>7</b>	<b>FIXED ASSETS</b>	19818.66	21164.90	22600.03	23779.37	23835.90	6.79	6.78	0.24
<b>8</b>	<b>OTHER ASSETS</b>	76147.88	85601.07	102400.91	116721.26	123007.63	12.41	19.63	5.39
	a. Accrued Interests	20790.32	23015.22	22763.51	28369.56	33200.05	10.70	-1.09	17.03
	b. Others	55357.56	62585.85	79637.40	88351.70	89807.58	13.06	27.25	1.65
<b>9</b>	<b>Expenses not Written off</b>	447.80	475.18	398.44	369.48	363.90	6.11	-16.15	-1.51
<b>10</b>	<b>Non Banking Assets</b>	1638.51	2037.98	2046.79	2522.55	2524.18	24.38	0.43	0.06
<b>11</b>	<b>Reconciliation Account</b>	3410.11	4988.80	-6377.24	2708.54	2163.59	46.29	-227.83	-20.12
<b>12</b>	<b>Profit &amp; Loss A/c</b>	0.00	89.21	1847.55	378.12	489.28	0.00	1971.02	29.40
	<b>TOTAL</b>	<b>1067096.59</b>	<b>1267249.16</b>	<b>1477845.62</b>	<b>1602709.98</b>	<b>1633673.77</b>	<b>18.76</b>	<b>16.62</b>	<b>1.93</b>

**Statement of Assets and Liabilities of Development Banks**

Liabilities		Mid-July			Mid-Feb	Mid-Mar	% Change		
		2012	2013	2014	2015	2015	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	22702.17	25094.11	27683.64	29401.56	29462.01	10.54	10.32	0.21
	a. Paid-up Capital	21224.20	23568.92	25606.53	26027.76	26349.54	11.05	8.65	1.24
	b. Statutory Reserves	1555.69	2105.95	2706.17	3463.30	3475.89	35.37	28.50	0.36
	c. Retained Earning	-764.13	-1106.59	-1481.47	-1445.17	-1586.10	44.82	33.88	9.75
	d. Others Reserves	686.41	525.84	852.40	1355.67	1222.68	-23.39	62.10	-9.81
<b>2</b>	<b>BORROWINGS</b>	1193.00	2753.56	2408.48	2886.78	4416.78	130.81	-12.53	53.00
	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	2590.00	4170.00	152.65	22.45	61.00
	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	296.78	246.78	160.73	-26.04	-16.85
	e. Bonds and Securities	5.45	5.72	0.00	0.00	0.00	4.96	-100.00	0.00
<b>3</b>	<b>DEPOSITS</b>	127300.11	160249.64	199932.80	200913.13	202479.59	25.88	24.76	0.78
	a. Current	2657.06	2944.14	3964.21	4298.10	3667.11	10.80	34.65	-14.68
	b. Savings	60924.67	83215.90	105094.40	105666.86	106445.24	36.59	26.29	0.74
	c. Fixed	37454.34	45134.34	53998.41	56080.34	55932.78	20.50	19.64	-0.26
	d. Call Deposits	25427.81	28491.56	36345.53	34183.77	35747.56	12.05	27.57	4.57
	e. Others	836.23	463.70	530.25	684.06	686.90	-44.55	14.35	0.41
<b>4</b>	<b>Bills Payable</b>	18.91	8.37	32.71	24.94	23.61	-55.72	290.66	-5.36
<b>5</b>	<b>Other Liabilities</b>	13437.99	16778.07	20116.85	20509.35	22569.00	24.86	19.90	10.04
	1. Loan Loss Provision	4781.47	5847.74	6860.14	6787.35	6686.26	22.30	17.31	-1.49
	2. Interest Suspense a/c	3068.90	2594.60	3117.96	4339.69	4873.90	-15.46	20.17	12.31
	3. Others	5587.62	8335.74	10138.76	9382.30	11008.84	49.18	21.63	17.34
<b>6</b>	<b>Reconciliation A/c</b>	3894.17	3374.90	3671.63	2908.70	3003.53	-13.33	8.79	3.26
<b>7</b>	<b>Profit &amp; Loss A/c</b>	2347.45	3251.27	5079.57	2867.60	2985.57	38.50	56.23	4.11
	<b>TOTAL</b>	<b>170893.79</b>	<b>211509.94</b>	<b>258925.69</b>	<b>259512.06</b>	<b>264940.10</b>	<b>23.77</b>	<b>22.42</b>	<b>2.09</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	47387.40	52289.75	68931.29	62324.40	63306.75	10.35	31.83	1.58
	a. Cash Balance	3646.17	4833.15	6139.82	5751.57	5930.03	32.55	27.04	3.10
	Nepalese Notes & Coins	3609.10	4782.29	6051.74	5694.20	5788.60	32.51	26.54	1.66
	Foreign Currency	37.08	50.85	88.07	57.37	141.43	37.16	73.18	146.54
	b. Bank Balance	20316.68	19565.36	27923.34	28211.93	28612.47	-3.70	42.72	1.42
	1. In Nepal Rastra Bank	5968.59	7457.99	9163.59	9653.53	9610.01	24.95	22.87	-0.45
	2. "A"Class Licensed Institution	10461.52	9507.63	15810.29	15571.38	16295.85	-9.12	66.29	4.65
	3. Other Financial Ins.	3834.11	2454.26	2866.92	2793.60	2489.50	-35.99	16.81	-10.89
	4. In Foreign banks	52.46	145.49	82.54	193.41	217.11	177.33	-43.27	12.26
	c. Money at Call	23424.55	27891.24	34868.13	28360.91	28764.25	19.07	25.01	1.42
<b>2</b>	<b>INVESTMENTS</b>	3728.21	3118.77	3230.11	3152.10	2894.70	-16.35	3.57	-8.17
	a. Govt. Securities	3701.16	3118.24	3229.98	3101.98	2844.58	-15.75	3.58	-8.30
	b. Others	27.05	0.54	0.12	50.12	50.12	-98.02	-76.93	0.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	1626.01	2124.29	1564.99	2038.47	2074.53	30.64	-26.33	1.77
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	100611.07	131168.99	161799.22	170787.63	174389.71	30.37	23.35	2.11
	a. Private Sector	99510.91	126319.47	160516.87	169042.31	172605.30	26.94	27.07	2.11
	b. Financial Institutions	1022.55	4809.98	1246.52	1706.88	1730.18	370.39	-74.08	1.37
	c. Government Organizations	77.61	39.54	35.83	38.44	54.22	-49.06	-9.38	41.07
<b>5</b>	<b>BILLS PURCHASED</b>	10.73	1562.24	4.34	4.20	4.20	14461.57	-99.72	0.00
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>7</b>	<b>FIXED ASSETS</b>	3904.49	4745.85	5259.37	4986.36	5024.01	21.55	10.82	0.76
<b>8</b>	<b>OTHER ASSETS</b>	8164.94	10596.49	11379.64	11193.63	12270.69	29.78	7.39	9.62
	a. Accrued Interests	3247.83	2815.95	3316.39	4415.20	5002.06	-13.30	17.77	13.29
	b. Others	4917.11	7780.55	8063.25	6778.43	7268.63	58.23	3.63	7.23
<b>9</b>	<b>Expenses not Written off</b>	68.87	71.58	43.37	31.78	30.92	3.94	-39.41	-2.70
<b>10</b>	<b>Non Banking Assets</b>	275.99	940.33	1539.64	1587.95	1590.81	240.71	63.73	0.18
<b>11</b>	<b>Reconciliation Account</b>	3917.20	3375.86	3645.30	2912.27	2914.55	-13.82	7.98	0.08
<b>12</b>	<b>Profit &amp; Loss A/c</b>	1198.79	1515.77	1528.41	493.27	439.23	26.44	0.83	-10.95
	<b>TOTAL</b>	<b>170893.70</b>	<b>211509.94</b>	<b>258925.69</b>	<b>259512.06</b>	<b>264940.10</b>	<b>23.77</b>	<b>22.42</b>	<b>2.09</b>

**Statement of Assets and Liabilities of Finance Companies**

Liabilities		Mid-July			Mid-Feb	Mid-Mar	% Change		
		2012	2013	2014	2015	2015	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	15318.24	11969.53	9964.89	11352.01	11281.15	-21.86	-16.75	-0.62
	a. Paid-up Capital	17096.24	16285.95	15924.71	16272.52	16273.97	-4.74	-2.22	0.01
	b. Statutory Reserves	1803.73	1936.62	2319.67	2587.87	2587.87	7.37	19.78	0.00
	c. Retained Earning	-3962.52	-6784.65	-9170.85	-8421.79	-8489.33	71.22	35.17	0.80
	d. Others Reserves	380.79	531.61	891.35	913.41	908.64	39.61	67.67	-0.52
<b>2</b>	<b>BORROWINGS</b>	1105.70	1452.87	566.16	1467.72	1865.90	31.40	-61.03	27.13
	a. NRB	0.00	0.00	0.00	37.90	0.00	0.00	0.00	-100.00
	b. "A"Class Licensed Institution	675.16	1452.87	566.16	1429.82	1865.90	115.19	-61.03	30.50
	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
<b>3</b>	<b>DEPOSITS</b>	76115.75	68981.56	73436.41	74154.96	73351.31	-9.37	6.46	-1.08
	a. Current	31.57	85.76	78.38	79.97	56.77	171.62	-8.61	-29.02
	b. Savings	35011.70	29452.65	31974.07	33534.53	33604.43	-15.88	8.56	0.21
	c. Fixed	35847.48	32932.05	34361.69	33571.64	33338.37	-8.13	4.34	-0.69
	d. Call Deposits	786.61	1167.92	1249.13	1112.65	1000.31	48.47	6.95	-10.10
	e. Others	4438.39	5343.18	5773.15	5856.17	5351.43	20.39	8.05	-8.62
<b>4</b>	<b>Bills Payable</b>	8.07	3.63	6.60	8.62	0.86	-55.00	81.73	-90.00
<b>5</b>	<b>Other Liabilities</b>	17557.02	19565.16	21329.27	21950.89	24230.28	11.44	9.02	10.38
	1. Loan Loss Provision	6998.55	10793.74	10449.46	10030.53	10097.36	54.23	-3.19	0.67
	2. Interest Suspense a/c	3495.35	4697.16	5938.05	6762.78	7022.48	34.38	26.42	3.84
	3. Others	7063.11	4074.26	4941.75	5157.58	7110.44	-42.32	21.29	37.86
<b>6</b>	<b>Reconciliation A/c</b>	1316.54	1987.43	1693.55	1672.97	1698.11	50.96	-14.79	1.50
<b>7</b>	<b>Profit &amp; Loss A/c</b>	1552.23	2233.04	3345.47	1157.55	1210.65	43.86	49.82	4.59
	<b>TOTAL</b>	<b>112973.55</b>	<b>106193.21</b>	<b>110342.35</b>	<b>111764.73</b>	<b>113638.26</b>	<b>-6.00</b>	<b>3.91</b>	<b>1.68</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	26883.96	21176.97	23863.52	24200.29	24702.28	-21.23	12.69	2.07
	a. Cash Balance	1346.98	986.82	1093.73	1042.46	1025.66	-26.74	10.83	-1.61
	Nepalese Notes & Coins	1346.17	986.56	1093.36	1042.35	1025.49	-26.71	10.83	-1.62
	Foreign Currency	0.82	0.26	0.37	0.11	0.17	-67.84	39.63	57.89
	b. Bank Balance	16582.35	13769.41	15322.64	16247.06	17306.56	-16.96	11.28	6.52
	1. In Nepal Rastra Bank	3916.06	2702.54	3212.44	2859.18	3049.50	-30.99	18.87	6.66
	2. "A"Class Licensed Institution	9038.28	8008.13	9693.05	10813.86	11940.45	-11.40	21.04	10.42
	3. Other Financial Ins.	3628.01	3058.74	2417.15	2574.01	2316.61	-15.69	-20.98	-10.00
	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	6910.77	6370.06	-28.30	15.99	-7.82
<b>2</b>	<b>INVESTMENTS</b>	2558.35	1752.16	2484.24	2437.66	2417.66	-31.51	41.78	-0.82
	a. Govt. Securities	2336.94	1727.17	2446.81	2400.22	2380.22	-26.09	41.67	-0.83
	b. Others	221.41	24.99	37.44	37.44	37.44	-88.72	49.83	0.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	970.29	1143.97	1556.47	1655.50	1635.33	17.90	36.06	-1.22
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	66627.19	65775.79	65831.69	66657.92	67815.79	-1.28	0.08	1.74
	a. Private Sector	64520.90	65335.45	63860.05	65693.28	66777.55	1.26	-2.26	1.65
	b. Financial Institutions	2064.03	426.32	1950.43	921.63	994.30	-79.35	357.50	7.89
	c. Government Organizations	42.26	14.02	21.21	43.01	43.94	-66.82	51.22	2.18
<b>5</b>	<b>BILLS PURCHASED</b>	16.49	7.25	6.40	6.40	6.40	-56.05	-11.70	0.00
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>7</b>	<b>FIXED ASSETS</b>	3423.26	3006.04	2618.31	2531.90	2539.78	-12.19	-12.90	0.31
<b>8</b>	<b>OTHER ASSETS</b>	9005.53	8250.65	10181.79	10368.32	10836.86	-8.38	23.41	4.52
	a. Accrued Interests	3583.61	4807.46	5961.44	6763.63	7068.32	34.15	24.00	4.50
	b. Others	5421.92	3443.18	4220.34	3604.69	3768.54	-36.50	22.57	4.55
<b>9</b>	<b>Expenses not Written off</b>	70.23	75.26	50.19	45.34	44.84	7.16	-33.32	-1.10
<b>10</b>	<b>Non Banking Assets</b>	310.59	752.98	1170.53	1661.26	1487.22	142.43	55.45	-10.48
<b>11</b>	<b>Reconciliation Account</b>	1311.63	2029.43	1699.39	1668.78	1694.38	54.73	-16.26	1.53
<b>12</b>	<b>Profit &amp; Loss A/c</b>	1796.07	2222.71	879.82	531.37	457.72	23.75	-60.42	-13.86
	<b>TOTAL</b>	<b>112973.60</b>	<b>106193.21</b>	<b>110342.35</b>	<b>111764.73</b>	<b>113638.26</b>	<b>-6.00</b>	<b>3.91</b>	<b>1.68</b>



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

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2012	2013	2014	2015	2015	2/1	3/2	5/4*
	1	2	3	4	5			
<b>1 Interest Expenses</b>	72179.66	65347.35	68151.35	37232.23	42409.76	-9.47	4.29	13.91
1.1 Deposit Liabilities	70896.36	64029.79	66485.63	36371.97	41443.98	-9.69	3.84	13.94
1.1.1 Saving A/c	21343.97	21211.31	21763.14	12559.56	14326.20	-0.62	2.60	14.07
1.1.2 Fixed A/c	37398.27	33220.30	34583.20	17973.51	20400.90	-11.17	4.10	13.51
1.1.2.1 Upto 3 Months Fixed A/c	1930.44	1471.28	2866.37	613.35	684.96	-23.79	94.82	11.68
1.1.2.2 3 to 6 Months fixed A/c	1713.10	1574.49	1065.31	600.30	745.12	-8.09	-32.34	24.12
1.1.2.3 6 Months to 1 Year Fixed A/c	13688.24	15584.32	15136.29	8119.89	9601.15	13.85	-2.87	18.24
1.1.2.4 Above 1 Year	20066.50	14590.21	15515.23	8639.97	9369.67	-27.29	6.34	8.45
1.1.3 Call Deposit	12144.22	9552.50	10108.65	5819.78	6692.91	-21.34	5.82	15.00
1.1.4 Certificate of Deposits	9.89	45.69	30.64	19.11	23.97	361.71	-32.92	25.43
1.2 Others	1283.30	1317.56	1665.72	860.26	965.78	2.67	26.42	12.27
<b>2 Commission/Fee Expense</b>	173.76	385.30	448.04	273.60	311.79	121.75	16.28	13.96
<b>3 Employees Expenses</b>	14555.88	15947.51	18747.82	11273.24	12689.02	9.56	17.56	12.56
<b>4 Office Operating Expenses</b>	12059.09	14673.00	15067.83	8930.27	10182.61	21.68	2.69	14.02
<b>5 Exchange Fluctuation Loss</b>	12.28	30.53	30.99	11.27	66.09	148.62	1.51	486.34
5.1 Due to Change in Exchange Rates	10.73	14.83	16.21	11.20	66.03	38.14	9.34	489.72
5.2 Due to Foreign Currency Transactions	1.54	15.70	14.77	0.08	0.06	917.06	-5.88	-16.66
<b>6 Non-Operating Expenses</b>	621.21	1309.70	143.87	56.32	68.91	110.83	-89.02	22.36
<b>7. Provision for Risk</b>	14165.84	14903.98	14274.84	7254.73	7391.60	5.21	-4.22	1.89
7.1 Loan loss Provision	11597.56	12280.32	12362.41	6379.35	6418.62	5.89	0.67	0.62
7.1.1 General Loan loss Provision	2767.77	2998.01	2835.44	2361.81	2432.91	8.32	-5.42	3.01
7.1.2 Special Loan Loss Provision	8644.68	8865.40	9424.45	3717.40	3882.20	2.55	6.31	4.43
7.1.3 Additional Loan Loss Provision	185.11	416.91	102.52	300.14	103.51	125.22	-75.41	-65.51
7.2. Provision for Non-Banking Assets	694.26	1916.95	1498.26	809.06	902.27	176.11	-21.84	11.52
7.3. Provision for Loss on Investment	119.70	204.60	40.12	83.92	82.94	70.93	-80.39	-1.16
7.4. Provision for Loss of Other Assets	1754.32	502.11	374.06	-17.60	-12.23	0.00	0.00	-30.54
<b>8 Loan Written Off</b>	1670.80	942.54	623.54	166.56	174.30	-43.59	-33.84	4.65
<b>9 Provision for Staff Bonus</b>	2307.91	2879.03	3452.11	2096.93	2191.01	24.75	19.91	4.49
<b>10 Provision for Income Tax</b>	6568.35	8638.47	10677.75	5850.15	6071.14	31.52	23.61	3.78
<b>11 Others</b>	64.39	481.92	45.06	39.19	24.69	648.50	-90.65	-37.01
<b>12 Net Profit</b>	19783.27	25958.90	29331.59	19596.20	20263.07	31.22	12.99	3.40
<b>TOTAL EXPENSES</b>	<b>144162.43</b>	<b>151498.22</b>	<b>160994.78</b>	<b>92780.69</b>	<b>101843.99</b>	5.09	6.27	9.77
<b>Income</b>								
<b>1. Interest Income</b>	114134.49	120744.64	127191.89	70388.93	77433.76	5.79	5.34	10.01
1.1. On Loans and Advance	102148.17	111530.06	119484.79	67059.25	73721.89	9.18	7.13	9.94
1.2. On Investment	6524.71	4109.86	3502.98	1292.53	1504.02	-37.01	-14.77	16.36
1.2.1 Government Bonds	5854.22	3700.66	3049.44	1127.98	1292.28	-36.79	-17.60	14.57
1.2.2 Foreign Bonds	51.09	22.70	28.74	17.50	49.42	-55.56	26.59	182.36
1.2.3 NRB Bonds	524.75	336.67	234.04	88.79	97.23	-35.84	-30.48	9.51
1.2.4 Deventure & Bonds	94.66	49.84	190.76	58.27	65.09	-47.35	282.77	11.71
1.3 Agency Balance	848.82	1183.87	962.10	431.00	459.13	39.47	-18.73	6.53
1.4 On Call Deposit	2873.30	2528.67	2108.65	1130.87	1224.28	-11.99	-16.61	8.26
1.5 Others	1739.49	1392.18	1133.37	475.27	524.43	-19.97	-18.59	10.35
<b>2. Comission &amp; Discount</b>	6021.96	7162.36	8051.43	5059.91	5707.56	18.94	12.41	12.80
2.1 Bills Purchase & Discount	259.33	212.27	231.80	137.69	163.00	-18.15	9.20	18.39
2.2 Comission	4395.19	5444.04	6517.57	4192.17	4703.26	23.86	19.72	12.19
2.3 Others	1367.44	1506.06	1302.07	730.05	841.30	10.14	-13.54	15.24
<b>3 Income From Exchange Fluctuation</b>	3060.09	3225.60	4168.69	2307.82	2669.34	5.41	29.24	15.66
3.1 Due to Change in Exchange Rate	849.82	731.73	220.18	551.55	652.31	-13.90	-69.91	18.27
3.2 Due to Foreign Currency Trans.	2210.27	2493.87	3948.52	1756.27	2017.04	12.83	58.33	14.85
<b>4 Other Operating Income</b>	3681.22	4603.37	5508.69	3566.94	4174.14	25.05	19.67	17.02
<b>5 Non Operating Income</b>	1366.07	2359.48	4041.44	3824.84	3982.10	72.72	71.29	4.11
<b>6 Provision Written Back</b>	11094.90	8345.00	8679.68	6349.90	6464.17	-24.79	4.01	1.80
<b>7 Recovery from Written off Loan</b>	1213.33	1274.79	806.02	378.37	489.48	5.06	-36.77	29.36
<b>8 Income from Extra Ordinary Expenses</b>	595.51	434.89	526.32	158.84	168.6205	-26.97	21.02	6.16
<b>9 Net Loss</b>	2994.86	3348.21	2020.61	745.12	754.82	11.80	-39.65	1.30
<b>TOTAL INCOME</b>	<b>144162.43</b>	<b>151498.33</b>	<b>160994.77</b>	<b>92780.69</b>	<b>101843.99</b>	5.09	6.27	9.77

\* Cumulative figure adjusted for percentage calculation

**Profit and Loss Statement of Commercial Banks**

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2012	2013	2014	2015	2015	2/1	3/2	5/4*
	1	2	3	4	5			
<b>1 Interest Expenses</b>	52642.80	46386.97	49263.53	26859.85	30571.03	-11.88	6.20	13.82
1.1 Deposit Liabilities	51958.59	45396.82	47872.14	26096.07	29719.59	-12.63	5.45	13.89
1.1.1 Saving A/c	13924.51	13318.11	13593.22	8092.33	9218.85	-4.35	2.07	13.92
1.1.2 Fixed A/c	28072.47	24186.65	26009.72	13203.89	14970.68	-13.84	7.54	13.38
1.1.2.1 Upto 3 Months Fixed A/c	1535.48	1329.07	2734.87	565.16	631.32	-13.44	105.77	11.71
1.1.2.2 3 to 6 Months fixed A/c	1371.62	1287.26	861.78	504.44	636.31	-6.15	-33.05	26.14
1.1.2.3 6 Months to 1 Year Fixed A/c	9137.25	10714.10	10816.67	5662.06	6813.32	17.26	0.96	20.33
1.1.2.4 Above 1 Year	16028.12	10856.21	11596.41	6472.23	6889.73	-32.27	6.82	6.45
1.1.3 Call Deposit	9951.97	7846.59	8238.57	4780.77	5508.67	-21.16	5.00	15.23
1.1.4 Certificate of Deposits	9.64	45.47	30.63	19.08	21.39	371.59	-32.64	12.07
1.2 Others	684.20	990.15	1391.40	763.79	851.44	44.72	40.52	11.48
<b>2 Commission/Fee Expense</b>	166.54	377.73	441.61	271.14	309.08	126.81	16.91	13.99
<b>3 Employees Expenses</b>	12127.26	13238.73	15561.92	9380.88	10538.76	9.17	17.55	12.34
<b>4 Office Operating Expenses</b>	8651.35	10544.25	11195.23	6854.13	7946.97	21.88	6.17	15.94
<b>5 Exchange Fluctuation Loss</b>	5.25	30.04	23.74	6.48	65.64	472.26	-20.96	912.38
5.1 Due to Change in Exchange Rates	3.71	14.41	12.23	6.48	65.64	288.86	-15.13	912.38
5.2 Due to Foreign Currency Transactions	1.54	15.63	11.51	0.00	0.00	912.74	-26.33	0.00
<b>6 Non-Operating Expenses</b>	523.25	1254.67	15.61	5.01	5.30	139.78	-98.76	5.91
<b>7. Provision for Risk</b>	7964.99	7951.98	8339.38	4862.43	5052.90	-0.16	4.87	3.92
7.1 Loan loss Provision	7670.51	6870.91	8091.42	4646.73	4835.77	-10.42	17.76	4.07
7.1.1 General Loan loss Provision	2442.46	2080.28	2084.15	1697.10	1767.65	-14.83	0.19	4.16
7.1.2 Special Loan Loss Provision	5142.21	4584.12	6007.27	2936.42	3057.91	-10.85	31.05	4.14
7.1.3 Additional Loan Loss Provision	85.84	206.52	0.00	13.21	10.21	140.57	-100.00	-22.71
7.2. Provision for Non-Banking Assets	209.47	824.76	207.96	214.25	214.25	293.74	-74.79	0.00
7.3. Provision for Loss on Investment	55.92	92.97	-1.14	28.66	28.66	66.26	-101.23	0.00
7.4. Provision for Loss of Other Assets	29.10	163.35	41.14	-27.21	-25.78	0.00	0.00	-5.29
<b>8 Loan Written Off</b>	1556.26	525.54	269.95	17.47	23.48	-66.23	-48.63	34.42
<b>9 Provision for Staff Bonus</b>	1908.98	2381.36	2660.27	1774.34	1850.27	24.75	11.71	4.28
<b>10 Provision for Income Tax</b>	5428.45	7136.63	8232.63	4929.82	5101.65	31.47	15.36	3.49
<b>11 Others</b>	47.23	479.03	6.14	1.81	2.13	914.30	-98.72	17.62
<b>12 Net Profit</b>	15876.84	21058.94	21294.17	16066.37	16484.05	32.64	1.12	2.60
<b>TOTAL EXPENSES</b>	<b>106899.19</b>	<b>111365.88</b>	<b>117304.18</b>	<b>71029.74</b>	<b>77951.26</b>	4.18	5.33	9.74
<b>Income</b>								
<b>1. Interest Income</b>	85435.77	90916.84	95849.23	53595.37	58784.72	6.42	5.43	9.68
1.1. On Loans and Advance	77346.55	84815.44	91023.28	51622.90	56513.19	9.66	7.32	9.47
1.2. On Investment	6239.18	3834.88	3239.70	1156.73	1353.17	-38.54	-15.52	16.98
1.2.1 Government Bonds	5635.43	3459.06	2816.91	1010.11	1160.21	-38.62	-18.56	14.86
1.2.2 Foreign Bonds	51.09	22.70	28.74	17.50	49.42	-55.56	26.59	182.36
1.2.3 NRB Bonds	508.88	317.74	218.55	75.46	83.55	-37.56	-31.22	10.72
1.2.4 Deventure & Bonds	43.78	35.38	175.50	53.66	60.00	-19.19	396.02	11.82
1.3 Agency Balance	564.50	896.86	714.00	319.14	335.89	58.88	-20.39	5.25
1.4 On Call Deposit	548.72	585.23	258.09	178.17	220.83	6.65	-55.90	23.94
1.5 Others	736.82	784.42	614.16	318.42	361.64	6.46	-21.70	13.57
<b>2. Comission &amp; Discount</b>	5279.17	6347.13	7252.50	4678.05	5286.32	20.23	14.26	13.00
2.1 Bills Purchase & Discount	254.35	210.85	231.59	136.67	161.99	-17.10	9.84	18.52
2.2 Comission	4072.44	5028.62	6022.89	3926.48	4418.18	23.48	19.77	12.52
2.3 Others	952.39	1107.66	998.02	614.91	706.16	16.30	-9.90	14.84
<b>3 Income From Exchange Fluctuation</b>	2994.53	3134.60	4118.09	2282.41	2631.10	4.68	31.38	15.28
3.1 Due to Change in Exchange Rate	798.95	725.00	219.24	550.18	642.35	-9.26	-69.76	16.75
3.2 Due to Foreign Currency Trans.	2195.58	2409.60	3898.85	1732.23	1988.75	9.75	61.80	14.81
<b>4 Other Operating Income</b>	2309.35	3015.50	3614.09	2430.12	2875.36	30.58	19.85	18.32
<b>5 Non Operating Income</b>	1076.52	1631.73	1241.27	3517.60	3599.82	51.57	-23.93	2.34
<b>6 Provision Written Back</b>	8092.41	4665.37	4031.87	3895.17	3966.28	-42.35	-13.58	1.83
<b>7 Recovery from Written off Loan</b>	1184.11	1172.17	776.54	338.75	<b>450.81</b>	-1.01	-33.75	33.08
<b>8 Income from Extra Ordinary Expenses</b>	527.34	393.34	420.58	76.45	80.83631126	-25.41	6.93	5.73
<b>9 Net Loss</b>	0.00	89.21	0.00	215.82	276.01	0.00	-100.00	27.89
<b>TOTAL INCOME</b>	<b>106899.20</b>	<b>111365.87</b>	<b>117304.17</b>	<b>71029.73</b>	<b>77951.26</b>	4.18	5.33	9.74

\* Cumulative figure adjusted for percentage calcul

**Profit and Loss Statement of Development Banks**

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2012	2013	2014	2015	2015	2/1	3/2	5/4*
	1	2	3	4	5			
<b>1 Interest Expenses</b>	11219.04	12397.19	13000.57	7220.73	8252.17	10.50	4.87	14.28
1.1 Deposit Liabilities	10839.44	12161.49	12811.12	7145.89	8165.51	12.20	5.34	14.27
1.1.1 Saving A/c	4469.02	5534.38	5944.44	3268.59	3745.36	23.84	7.41	14.59
1.1.2 Fixed A/c	4325.68	5016.64	5071.10	2878.08	3277.78	15.97	1.09	13.89
1.1.2.1 Upto 3 Months Fixed A/c	205.94	64.12	93.84	31.21	35.11	-68.86	46.35	12.50
1.1.2.2 3 to 6 Months fixed A/c	189.48	171.54	146.20	71.34	81.35	-9.47	-14.77	14.04
1.1.2.3 6 Months to 1 Year Fixed A/c	2285.74	2882.56	2573.54	1458.10	1673.66	26.11	-10.72	14.78
1.1.2.4 Above 1 Year	1644.52	1898.41	2257.51	1317.44	1487.66	15.44	18.92	12.92
1.1.3 Call Deposit	2044.75	1610.48	1795.59	999.22	1139.82	-21.24	11.49	14.07
1.1.4 Certificate of Deposits	0.00	0.00	0.00	0.00	2.55	0.00	0.00	0.00
1.2 Others	379.59	235.69	189.45	74.83	86.66	-37.91	-19.62	15.80
<b>2 Commission/Fee Expense</b>	5.66	5.04	5.43	1.94	2.11	-10.95	7.71	9.26
<b>3 Employees Expenses</b>	1567.28	1921.62	2356.60	1401.49	1598.05	22.61	22.64	14.03
<b>4 Office Operating Expenses</b>	2163.78	2670.50	2905.88	1500.53	1681.32	23.42	8.81	12.05
<b>5 Exchange Fluctuation Loss</b>	7.03	0.49	7.25	4.79	0.46	-93.08	1389.04	-90.50
5.1 Due to Change in Exchange Rates	7.03	0.42	3.98	4.71	0.39	-94.06	854.36	-91.67
5.2 Due to Foreign Currency Transactions	0.00	0.07	3.26	0.08	0.06	27215.26	4614.50	-16.66
<b>6 Non-Operating Expenses</b>	77.73	52.52	110.83	19.47	31.76	-32.43	111.03	63.13
<b>7. Provision for Risk</b>	2291.23	3989.53	3525.12	1060.62	1077.70	74.12	-11.64	1.61
7.1 Loan loss Provision	2058.27	3020.91	2554.92	821.67	835.42	46.77	-15.43	1.67
7.1.1 General Loan loss Provision	106.57	343.74	563.53	209.16	219.59	222.56	63.94	4.99
7.1.2 Special Loan Loss Provision	1933.48	2630.48	1934.63	572.95	577.00	36.05	-26.45	0.71
7.1.3 Additional Loan Loss Provision	18.23	46.69	56.76	39.57	38.83	156.13	21.57	-1.86
7.2. Provision for Non-Banking Assets	210.93	535.23	642.02	209.26	208.99	153.74	19.95	-0.13
7.3. Provision for Loss on Investment	21.53	103.17	2.81	28.94	29.38	379.27	-97.28	1.50
7.4. Provision for Loss of Other Assets	0.50	330.22	325.37	0.74	3.91	0.00	0.00	427.69
<b>8 Loan Written Off</b>	52.35	349.24	165.54	28.63	30.35	567.15	-52.60	6.03
<b>9 Provision for Staff Bonus</b>	241.76	332.34	569.23	253.24	271.31	37.47	71.28	7.13
<b>10 Provision for Income Tax</b>	648.44	1008.99	1810.11	737.46	790.66	55.60	79.40	7.21
<b>11 Others</b>	13.44	0.18	36.78	21.89	21.89	-98.65	20106.10	0.00
<b>12 Net Profit</b>	2354.20	2848.11	4691.95	2427.41	2613.81	20.98	64.74	7.68
<b>TOTAL EXPENSES</b>	<b>20641.93</b>	<b>25575.76</b>	<b>29185.27</b>	<b>14678.18</b>	<b>16371.58</b>	<b>23.90</b>	<b>14.11</b>	<b>11.54</b>
<b>Income</b>								
<b>1. Interest Income</b>	17036.95	19976.69	22130.34	12140.18	13526.23	17.26	10.78	11.42
1.1. On Loans and Advance	14481.13	17902.49	20111.26	11193.97	12521.12	23.63	12.34	11.86
1.2. On Investment	148.65	152.17	152.46	74.54	84.59	2.36	0.20	13.48
1.2.1 Government Bonds	101.97	138.40	137.26	68.64	78.33	35.72	-0.82	14.12
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	4.78	5.13	-37.04	43.40	7.48
1.2.4 Deventure & Bonds	39.18	9.05	8.42	1.13	1.13	-76.91	-6.87	0.00
1.3 Agency Balance	143.55	184.86	168.42	78.98	90.37	28.78	-8.89	14.42
1.4 On Call Deposit	1684.52	1355.93	1401.86	699.51	735.49	-19.51	3.39	5.14
1.5 Others	579.09	381.25	296.34	93.18	94.66	-34.17	-22.27	1.59
<b>2. Comission &amp; Discount</b>	547.16	662.53	616.60	313.77	343.75	21.09	-6.93	9.56
2.1 Bills Purchase & Discount	4.98	1.42	0.20	1.02	1.02	-71.57	-85.81	0.00
2.2 Comission	239.05	345.01	401.50	226.63	239.83	44.33	16.37	5.82
2.3 Others	303.14	316.10	214.90	86.12	102.90	4.28	-32.02	19.49
<b>3 Income From Exchange Fluctuation</b>	17.83	89.37	50.60	25.41	38.25	401.22	-43.38	50.50
3.1 Due to Change in Exchange Rate	3.14	5.10	0.94	1.37	9.96	62.36	-81.66	624.09
3.2 Due to Foreign Currency Trans.	14.69	84.27	49.67	24.04	28.29	473.65	-41.06	17.69
<b>4 Other Operating Income</b>	837.49	1101.70	1372.85	855.25	988.68	31.55	24.61	15.60
<b>5 Non Operating Income</b>	201.29	539.65	2135.56	160.56	140.71	168.09	295.73	-12.37
<b>6 Provision Written Back</b>	732.83	1872.67	1658.69	1098.28	1234.29	155.54	-11.43	12.38
<b>7 Recovery from Written off Loan</b>	1.42	86.24	10.34	1.20	1.20	5958.70	-88.01	0.00
<b>8 Income from Extra Ordinary Expenses</b>	68.16	37.31	69.49	30.45	31.94	22571	-45.26	86.24
<b>9 Net Loss</b>	1198.79	1209.71	1140.79	53.08	66.54	0.91	-5.70	25.38
<b>TOTAL INCOME</b>	<b>20641.93</b>	<b>25575.88</b>	<b>29185.27</b>	<b>14678.18</b>	<b>16371.58</b>	<b>23.90</b>	<b>14.11</b>	<b>11.54</b>

\* Cumulative figure adjusted for percentage calcul

**Profit and Loss Statement of Finance Companies**

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2012	2013	2014	2015	2015			
	1	2	3	4	5	2/1	3/2	5/4*
<b>1 Interest Expenses</b>	8317.83	6563.19	5887.25	3151.65	3586.56	-21.09	-10.30	13.80
1.1 Deposit Liabilities	8098.32	6471.47	5802.37	3130.01	3558.88	-20.09	-10.34	13.70
1.1.1 Saving A/c	2950.45	2358.82	2225.47	1198.64	1362.00	-20.05	-5.65	13.63
1.1.2 Fixed A/c	5000.12	4017.01	3502.38	1891.54	2152.43	-19.66	-12.81	13.79
1.1.2.1 Upto 3 Months Fixed A/c	189.02	78.09	37.66	16.98	18.53	-58.69	-51.78	9.11
1.1.2.2 3 to 6 Months fixed A/c	152.00	115.68	57.33	24.53	27.46	-23.90	-50.44	11.95
1.1.2.3 6 Months to 1 Year Fixed A/c	2265.25	1987.66	1746.08	999.73	1114.17	-12.25	-12.15	11.45
1.1.2.4 Above 1 Year	2393.86	1835.58	1661.31	850.30	992.28	-23.32	-9.49	16.70
1.1.3 Call Deposit	147.49	95.43	74.49	39.80	44.42	-35.30	-21.94	11.60
1.1.4 Certificate of Deposits	0.25	0.22	0.02	0.03	0.03	-14.47	-91.20	13.45
1.2 Others	219.51	91.72	84.88	21.64	27.68	-58.22	-7.46	27.91
<b>2 Commission/Fee Expense</b>	1.56	2.53	1.00	0.52	0.59	62.38	-60.40	12.80
<b>3 Employees Expenses</b>	861.34	787.16	829.30	490.86	552.21	-8.61	5.35	12.50
<b>4 Office Operating Expenses</b>	1243.95	1458.25	966.71	575.61	554.32	17.23	-33.71	-3.70
<b>5 Exchange Fluctuation Loss</b>	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
<b>6 Non-Operating Expenses</b>	20.24	2.51	17.43	31.84	31.85	-87.60	594.51	0.01
<b>7. Provision for Risk</b>	3909.63	2962.47	2410.35	1331.68	1261.00	-24.23	-18.64	-5.31
7.1 Loan loss Provision	1868.78	2388.50	1716.07	910.95	747.44	27.81	-28.15	-17.95
7.1.1 General Loan loss Provision	218.75	573.99	187.76	455.55	445.67	162.39	-67.29	-2.17
7.1.2 Special Loan Loss Provision	1568.99	1650.81	1482.55	208.03	247.29	5.21	-10.19	18.87
7.1.3 Additional Loan Loss Provision	81.04	163.70	45.76	247.37	54.47	102.00	-72.05	-77.98
7.2. Provision for Non-Banking Assets	273.86	556.97	648.27	385.55	479.03	103.37	16.39	24.24
7.3. Provision for Loss on Investment	42.25	8.46	38.45	26.31	24.90	-79.99	354.73	-5.36
7.4. Provision for Loss of Other Assets	1724.73	8.54	7.55	8.87	9.64	0.00	0.00	8.64
<b>8 Loan Written Off</b>	62.19	67.76	188.06	120.47	120.47	8.95	177.56	0.00
<b>9 Provision for Staff Bonus</b>	157.17	165.33	222.60	69.35	69.44	5.19	34.64	0.13
<b>10 Provision for Income Tax</b>	491.45	492.85	635.01	182.88	178.83	0.28	28.85	-2.21
<b>11 Others</b>	3.72	2.71	2.14	15.49	0.67	-27.11	-20.93	-95.68
<b>12 Net Profit</b>	1552.23	2051.85	3345.47	1102.41	1165.20	32.19	63.05	5.70
<b>TOTAL EXPENSES</b>	<b>16621.30</b>	<b>14556.59</b>	<b>14505.33</b>	<b>7072.78</b>	<b>7521.15</b>	-12.42	-0.35	6.34
<b>Income</b>								
<b>1. Interest Income</b>	11661.78	9851.11	9212.31	4653.39	5122.82	-15.53	-6.48	10.09
1.1. On Loans and Advance	10320.49	8812.13	8350.25	4242.38	4687.59	-14.62	-5.24	10.49
1.2. On Investment	136.88	122.82	110.82	61.27	66.26	-10.27	-9.77	8.14
1.2.1 Government Bonds	116.81	103.20	95.26	49.24	53.74	-11.65	-7.69	9.15
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	8.37	14.21	8.72	8.55	8.55	69.81	-38.63	0.00
1.2.4 Deventure & Bonds	11.70	5.41	6.84	3.48	3.96	-53.76	26.42	13.80
1.3 Agency Balance	140.77	102.16	79.67	32.88	32.88	-27.43	-22.01	0.00
1.4 On Call Deposit	640.06	587.50	448.70	253.19	267.96	-8.21	-23.63	5.83
1.5 Others	423.57	226.51	222.87	63.67	68.13	-46.52	-1.60	7.01
<b>2. Comission &amp; Discount</b>	195.63	152.70	182.33	68.10	77.49	-21.95	19.40	13.80
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	39.07	45.26	-15.90	32.35	15.84
2.3 Others	111.92	82.30	89.15	29.03	32.24	-26.46	8.33	11.05
<b>3 Income From Exchange Fluctuation</b>	47.72	1.64	0.00	0.00	0.00	-96.57	-99.95	1.64
3.1 Due to Change in Exchange Rate	47.72	1.64	0.00	0.00	0.00	-96.57	-100.00	0.00
3.2 Due to Foreign Currency Trans.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.64
<b>4 Other Operating Income</b>	534.38	486.17	521.75	281.57	310.09	-9.02	7.32	10.13
<b>5 Non Operating Income</b>	88.27	188.09	664.61	146.68	241.58	113.10	253.34	64.70
<b>6 Provision Written Back</b>	2269.66	1806.96	2989.11	1356.46	1263.59	-20.39	65.42	-6.85
<b>7 Recovery from Written off Loan</b>	27.79	16.38	19.14	38.42	<b>37.46</b>	-41.08	16.88	-2.49
<b>8 Income from Extra Ordinary Expenses</b>	0.00	4.25	36.25	51.93	55.8419	0.00	753.72	7.53
<b>9 Net Loss</b>	1796.07	2049.29	879.82	476.23	412.27	14.10	-57.07	-13.43
<b>TOTAL INCOME</b>	<b>16621.30</b>	<b>14556.59</b>	<b>14505.33</b>	<b>7072.78</b>	<b>7521.15</b>	-12.42	-0.35	6.34

\* Cumulative figure adjusted for percentage calcul

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

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2012	2013	2014	2015	2015			
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>2/1</b>	<b>3/2</b>	<b>5/4</b>
Agricultural and Forest Related	28575.01	39147.82	48152.08	55387.43	57080.14	37.00	23.00	3.06
Fishery Related	1828.05	657.80	2747.06	3012.25	3082.86	-64.02	317.62	2.34
Mining Related	2712.58	3897.30	3580.05	3512.56	3794.66	43.68	-8.14	8.03
Agriculture, Forestry & Beverage Production Related	156338.79	190575.19	222489.70	255377.99	254095.49	21.90	16.75	-0.50
Construction	82307.15	96067.34	118632.87	139253.32	142056.85	16.72	23.49	2.01
Electricity, Gas and Water	14210.52	20694.25	25606.61	30147.81	30641.85	45.63	23.74	1.64
Metal Products, Machinery & Electronic Equipment & Asse	10851.60	13050.42	13994.97	15431.85	15720.08	20.26	7.24	1.87
Transport, Communication and Public Utilities	39374.63	41298.89	43707.55	44639.82	45228.67	4.89	5.83	1.32
Wholesaler & Retailer	159507.00	198319.29	243966.15	279017.30	283258.54	24.33	23.02	1.52
Finance, Insurance and Real Estate	80169.47	84683.50	90353.77	94143.17	96059.25	5.63	6.70	2.04
Hotel or Restaurant	20941.32	25087.38	32909.63	39742.26	41396.98	19.80	31.18	4.16
Other Services	38895.21	46718.82	54154.23	59390.62	59736.70	20.11	15.92	0.58
Consumption Loans	49308.15	69436.96	87003.21	93548.18	95277.66	40.82	25.30	1.85
Local Government	1356.01	1255.49	1182.73	1583.20	1574.63	-7.41	-5.80	-0.54
Others	103353.98	124829.52	141309.64	162211.40	166314.80	20.78	13.20	2.53
<b>TOTAL</b>	<b>789729.46</b>	<b>955719.96</b>	<b>1129803.67</b>	<b>1276399.19</b>	<b>1295319.15</b>	21.02	18.21	1.48
<b>Productwise</b>								
Term Loan	110369.23	136442.95	173069.81	195750.48	202209.75	23.62	26.84	3.30
Overdraft	133617.29	184614.72	211367.58	237503.69	239496.08	38.17	14.49	0.84
Trust Receipt Loan / Import Loan	35443.88	41471.44	48161.32	56477.18	57846.82	17.01	16.13	2.43
Demand & Other Working Capital Loan	185390.70	220401.50	250607.47	292529.01	293675.46	18.88	13.70	0.39
Residential Personal Home Loan (Up to Rs. 80 Lakh)	50649.71	66210.53	89484.87	106124.22	109663.08	30.72	35.15	3.33
Real Estate Loan	92771.23	86062.16	82482.16	83926.30	83572.65	-7.23	-4.16	-0.42
Margin Nature Loan	10333.69	12935.41	20031.63	20930.58	21489.91	25.18	54.86	2.67
Hire Purchase Loan	48999.00	53933.61	63653.90	73861.82	74774.99	10.07	18.02	1.24
Deprived Sector Loan	28968.06	39549.07	50576.56	55058.28	55832.65	36.53	27.88	1.41
Bills Purchased	9790.65	8024.25	10045.08	14367.23	14102.35	-18.04	25.18	-1.84
Other Product	83396.38	106074.30	130323.28	139870.39	142655.43	27.19	22.86	1.99
<b>Total</b>	<b>789729.82</b>	<b>955719.96</b>	<b>1129803.66</b>	<b>1276399.19</b>	<b>1295319.16</b>	21.02	18.21	1.48
<b>Collateral wise</b>								
Gold and Silver	23300.88	28785.76	31102.67	30343.48	30346.42	23.54	8.05	0.01
Government Securities	2441.77	3004.07	992.12	914.59	917.16	23.03	-66.97	0.28
Non Governmental Securities	7621.90	8218.97	14092.14	15755.04	17332.62	7.83	71.46	10.01
Fixed Deposit Receipts	10470.55	11671.47	10774.58	10519.33	10389.52	11.47	-7.68	-1.23
Own	9958.82	10995.52	9893.47	9606.82	9402.96	10.41	-10.02	-2.12
Other Licences Institutions	511.72	675.95	881.11	912.51	986.56	32.09	30.35	8.11
Collateral of Properties	676874.58	820463.46	936410.77	1060735.96	1076128.48	21.21	14.13	1.45
Fixed Assets	572980.23	681424.84	785804.82	890426.78	906939.43	18.93	15.32	1.85
Current Assets	103894.35	139038.62	150605.95	170309.18	169189.05	33.83	8.32	-0.66
Against security of Bill	9828.09	7710.77	11927.48	16810.36	16368.78	-21.54	54.69	-2.63
Domestic Bills	658.92	1010.89	2817.51	5599.43	5269.07	53.42	178.72	-5.90
Foreign Bills	9169.17	6699.89	9109.97	11210.92	11099.71	-26.93	35.97	-0.99
Against Guarantee	16980.09	21747.59	29975.14	36757.55	37614.66	28.08	37.83	2.33
Government Guarantee	2422.90	3394.30	2155.95	2298.84	2305.72	40.09	-36.48	0.30
Institutional Guarantee	9239.31	13009.84	20737.62	24674.88	25357.54	40.81	59.40	2.77
Personal Guarantee	1164.41	959.91	2001.69	2625.36	2769.33	-17.56	108.53	5.48
Collective Guarantee	1079.20	1364.92	2167.66	3530.28	3559.11	26.48	58.81	0.82
International Rated Foreign Bank's Guarantee	171.26	115.10	192.25	114.55	129.56	-32.79	67.03	13.10
Other Guarantee	2903.00	2903.51	2706.26	3513.65	3493.40	0.02	-6.79	-0.58
Credit Card	395.19	373.59	410.98	477.52	507.19	-5.47	10.01	6.21
Others	41816.42	53744.25	94117.78	104085.35	105714.33	28.52	75.12	1.57
<b>Total</b>	<b>789729.48</b>	<b>955719.94</b>	<b>1129803.67</b>	<b>1276399.18</b>	<b>1295319.16</b>	21.02	18.21	1.48

**Statement of Loans and Advances of Commercial Banks**

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2012	2013	2014	2015	2015			
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>2/1</b>	<b>3/2</b>	<b>5/4</b>
Agricultural and Forest Related	23209.58	31030.97	37810.81	43189.17	44634.11	33.70	21.85	3.35
Fishery Related	1775.62	500.33	2491.48	2692.88	2733.28	-71.82	397.97	1.50
Mining Related	2358.68	3487.15	3258.97	3151.24	3421.37	47.84	-6.54	8.57
Agriculture, Forestry & Beverage Production Related	143972.14	176661.91	207142.86	240293.73	238914.72	22.71	17.25	-0.57
Construction	61312.20	71712.79	88914.98	105234.52	108266.78	16.96	23.99	2.88
Electricity, Gas and Water	12752.06	18386.51	21784.34	25805.75	26215.29	44.18	18.48	1.59
Metal Products, Machinery & Electronic Equipment & Asse	8401.64	10044.44	10887.77	12152.01	12436.12	19.55	8.40	2.34
Transport, Communication and Public Utilities	25206.57	24431.32	25221.64	25193.85	25118.66	-3.08	3.23	-0.30
Wholesaler & Retailer	127671.13	161588.16	205667.15	241111.00	245153.55	26.57	27.28	1.68
Finance, Insurance and Real Estate	62184.80	66141.44	72768.84	77868.39	79655.51	6.36	10.02	2.30
Hotel or Restaurant	15285.04	18753.75	24846.43	32476.66	33828.81	22.69	32.49	4.16
Other Services	30521.68	38101.27	43987.36	48849.41	48960.23	24.83	15.45	0.23
Consumption Loans	37780.10	53754.45	68227.23	74888.43	76268.80	42.28	26.92	1.84
Local Government	1271.67	1176.32	1096.16	1473.56	1468.18	-7.50	-6.81	-0.37
Others	68872.28	81436.73	88042.57	104562.44	106027.65	18.24	8.11	1.40
<b>TOTAL</b>	<b>622575.20</b>	<b>757207.54</b>	<b>902162.01</b>	<b>1038943.04</b>	<b>1053103.05</b>	21.63	19.14	1.36
<b>Productwise</b>								
Term Loan	87203.30	112480.40	142965.53	163031.92	168941.68	28.99	27.10	3.62
Overdraft	107443.63	150298.94	170872.66	194538.79	195876.00	39.89	13.69	0.69
Trust Receipt Loan / Import Loan	35342.77	41470.26	48161.32	56477.18	57846.82	17.34	16.13	2.43
Demand & Other Working Capital Loan	155371.13	185398.02	216015.90	261035.80	261746.20	19.33	16.51	0.27
Residential Personal Home Loan (Up to Rs. 80 Lakh)	35647.57	47256.27	64673.30	77931.25	80759.52	32.57	36.86	3.63
Real Estate Loan	69685.45	63044.62	60467.66	63130.39	62371.46	-9.53	-4.09	-1.20
Margin Nature Loan	6274.21	7440.61	11988.14	14039.97	14251.00	18.59	61.12	1.50
Hire Purchase Loan	32002.61	34094.00	41023.45	49172.66	49885.70	6.54	20.32	1.45
Deprived Sector Loan	23601.26	32445.25	40962.32	43996.63	44547.73	0.00	0.00	1.25
Bills Purchased	9765.53	7997.56	10034.34	14356.63	14091.75	-18.10	25.47	-1.85
Other Product	60238.10	75281.64	94997.38	101231.82	102785.20	24.97	26.19	1.53
<b>Total</b>	<b>622575.56</b>	<b>757207.55</b>	<b>902162.00</b>	<b>1038943.04</b>	<b>1053103.06</b>	21.63	19.14	1.36
<b>Collateral wise</b>								
Gold and Silver	21213.11	25038.53	27088.37	26096.16	26024.30	18.03	8.19	-0.28
Government Securities	2385.14	2974.77	968.71	889.79	888.75	24.72	-67.44	-0.12
Non Governmental Securities	5015.72	4925.55	8973.82	11002.68	12159.37	-1.80	82.19	10.51
Fixed Deposit Receipts	7243.22	8102.32	7359.78	7563.00	7242.27	11.86	-9.16	-4.24
Own	6731.54	7428.97	6478.67	6650.48	6255.71	10.36	-12.79	-5.94
Other Licences Institutions	511.68	673.35	881.11	912.51	986.56	31.60	30.85	8.11
Collateral of Properties	526067.86	642544.50	733614.96	847787.22	859187.34	22.14	14.17	1.34
Fixed Assets	423201.69	504299.03	583662.27	678096.19	690595.58	19.16	15.74	1.84
Current Assets	102866.17	138245.47	149952.69	169691.03	168591.76	34.39	8.47	-0.65
Against security of Bill	9815.82	7675.08	11923.28	16799.80	16357.52	-21.81	55.35	-2.63
Domestic Bills	646.65	976.93	2813.31	5588.88	5257.81	51.08	187.97	-5.92
Foreign Bills	9169.17	6698.14	9109.97	11210.92	11099.71	-26.95	36.01	-0.99
Against Guarantee	14372.11	18424.77	25697.50	30977.03	31659.26	28.20	39.47	2.20
Government Guarantee	2268.48	3230.85	1975.30	2112.83	2122.90	42.42	-38.86	0.48
Institutional Guarantee	8242.66	11547.20	18972.97	22056.45	22663.26	40.09	64.31	2.75
Personal Guarantee	774.31	645.28	1684.14	2294.15	2400.32	-16.66	160.99	4.63
Collective Guarantee	153.23	204.05	404.05	1094.64	1069.43	33.16	98.01	-2.30
International Rated Foreign Bank's Guarantee	163.16	104.10	117.47	114.55	129.56	-36.20	12.84	13.10
Other Guarantee	2770.27	2693.29	2529.85	3304.41	3273.79	-2.78	-6.07	-0.93
Credit Card	393.67	373.59	410.98	477.52	507.19	-5.10	10.01	6.21
Others	36068.58	47148.40	86124.60	97349.85	99077.06	30.72	82.67	1.77
<b>Total</b>	<b>622575.22</b>	<b>757207.52</b>	<b>902162.02</b>	<b>1038943.04</b>	<b>1053103.07</b>	21.63	19.14	1.36

**Statement of Loans and Advances of Development Banks**

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2012	2013	2014	2015	2015			
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>2/1</b>	<b>3/2</b>	<b>5/4</b>
Agricultural and Forest Related	3694.43	6233.37	8423.26	10250.56	10429.37	68.72	35.13	1.74
Fishery Related	39.59	129.14	214.77	270.49	300.46	226.22	66.31	11.08
Mining Related	193.23	267.11	275.24	257.12	271.98	38.23	3.04	5.78
Agriculture, Forestry & Beverage Production Related	7138.72	9194.30	10699.48	11003.45	11014.49	28.79	16.37	0.10
Construction	12038.33	15248.53	19507.92	22342.98	21986.33	26.67	27.93	-1.60
Electricity, Gas and Water	1322.28	2092.11	3617.75	4167.03	4246.08	58.22	72.92	1.90
Metal Products, Machinery & Electronic Equipment & Asse	1561.44	2138.61	2385.15	2451.02	2417.30	36.96	11.53	-1.38
Transport, Communication and Public Utilities	8992.22	11223.12	12897.59	13352.80	13956.43	24.81	14.92	4.52
Wholesaler & Retailer	21289.09	27070.92	29633.88	29430.03	29632.07	27.16	9.47	0.69
Finance, Insurance and Real Estate	9938.88	12589.36	12797.65	11379.26	11485.59	26.67	1.65	0.93
Hotel or Restaurant	3865.87	4735.00	6278.73	5567.07	5929.58	22.48	32.60	6.51
Other Services	5344.00	6294.93	7909.36	7583.38	7740.77	17.79	25.65	2.08
Consumption Loans	6086.21	9767.01	12728.61	13897.15	13978.71	60.48	30.32	0.59
Local Government	31.68	31.05	38.04	42.29	42.29	-1.99	22.49	0.00
Others	18968.50	25714.82	34396.15	38797.20	40962.46	35.57	33.76	5.58
<b>TOTAL</b>	<b>100504.46</b>	<b>132729.38</b>	<b>161803.56</b>	<b>170791.83</b>	<b>174393.91</b>	<b>32.06</b>	<b>21.90</b>	<b>2.11</b>
<b>Productwise</b>								
Term Loan	12569.31	15064.74	21437.34	24081.43	24626.22	19.85	42.30	2.26
Overdraft	26173.66	34315.79	40494.92	42939.55	43594.72	31.11	18.01	1.53
Trust Receipt Loan / Import Loan	101.11	1.18	0.00	0.00	0.00	-98.83	-100.00	0.00
Demand & Other Working Capital Loan	12733.81	18697.09	19857.01	18523.39	18682.43	46.83	6.20	0.86
Residential Personal Home Loan (Up to Rs. 80 Lakh)	9288.00	12309.08	16820.26	19086.32	19563.95	32.53	36.65	2.50
Real Estate Loan	11905.08	12864.26	12773.90	11609.38	12094.41	8.06	-0.70	4.18
Margin Nature Loan	2002.50	2709.85	4112.98	3402.35	3553.27	35.32	51.78	4.44
Hire Purchase Loan	10406.74	13300.38	15906.14	17153.28	17285.46	27.81	19.59	0.77
Deprived Sector Loan	3576.77	5212.97	7564.63	8876.67	9117.59	0.00	0.00	2.71
Bills Purchased	8.63	19.45	4.34	4.20	4.20	125.43	-77.66	0.00
Other Product	11738.86	18234.59	22832.03	25115.26	25871.66	55.34	25.21	3.01
<b>Total</b>	<b>100504.46</b>	<b>132729.37</b>	<b>161803.56</b>	<b>170791.83</b>	<b>174393.91</b>	<b>32.06</b>	<b>21.90</b>	<b>2.11</b>
<b>Collateral wise</b>								
Gold and Silver	1774.53	3363.91	3680.33	3843.52	3862.93	89.57	9.41	0.50
Government Securities	53.97	21.40	5.85	9.12	10.77	-60.35	-72.67	18.10
Non Governmental Securities	1530.23	2018.23	3181.68	2963.73	3244.85	31.89	57.65	9.49
Fixed Deposit Receipts	1344.59	1635.28	1709.14	1718.94	1864.78	21.62	4.52	8.48
Own	1344.59	1635.28	1709.14	1718.94	1864.78	21.62	4.52	8.48
Other Licences Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collateral of Properties	91056.58	121886.57	147209.51	156363.91	159519.43	33.86	20.78	2.02
Fixed Assets	90496.97	121492.70	146794.10	155979.25	159154.89	34.25	20.83	2.04
Current Assets	559.61	393.88	415.41	384.66	364.55	-29.62	5.47	-5.23
Against security of Bill	8.54	21.13	4.20	10.56	11.26	147.39	-80.12	6.66
Domestic Bills	8.54	19.39	4.20	10.56	11.26	126.97	-78.34	6.66
Foreign Bills	0.00	1.74	0.00	0.00	0.00	0.00	-100.00	0.00
Against Guarantee	1751.48	2622.99	3621.07	4954.21	5092.88	49.76	38.05	2.80
Government Guarantee	88.84	97.04	112.75	117.62	117.62	9.23	16.18	0.00
Institutional Guarantee	650.06	1139.82	1492.52	2225.67	2289.14	75.34	30.94	2.85
Personal Guarantee	109.43	205.86	200.91	200.90	221.63	88.12	-2.41	10.32
Collective Guarantee	902.82	1145.92	1737.70	2408.66	2463.03	26.93	51.64	2.26
International Rated Foreign Bank's Guarantee	0.00	11.00	74.78	0.00	0.00	0.00	579.83	0.00
Other Guarantee	0.33	23.34	2.41	1.34	1.46	6870.44	-89.67	8.68
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	2984.54	1159.86	2391.77	927.84	787.02	-61.14	106.21	-15.18
<b>Total</b>	<b>100504.46</b>	<b>132729.37</b>	<b>161803.56</b>	<b>170791.83</b>	<b>174393.91</b>	<b>32.06</b>	<b>21.90</b>	<b>2.11</b>

**Statement of Loans and Advances of Finance Companies**

	Mid-July			Mid-Feb	Mid-Mar	% Change			
	2012	2013	2014	2015	2015	2/1	3/2	4/3	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>				
Agricultural and Forest Related	1671.00	1883.48	1918.01	1947.70	2016.65	12.72	1.83	1.55	3.54
Fishery Related	12.84	28.33	40.81	48.87	49.12	120.71	44.04	19.76	0.51
Mining Related	160.67	143.05	45.84	104.20	101.30	-10.97	-67.96	127.32	-2.78
Agriculture, Forestry & Beverage Production Related	5227.92	4718.98	4647.36	4080.81	4166.28	-9.74	-1.52	-12.19	2.09
Construction	8956.62	9106.02	10209.97	11675.82	11803.74	1.67	12.12	14.36	1.10
Electricity, Gas and Water	136.18	215.63	204.52	175.03	180.48	58.34	-5.15	-14.42	3.11
Metal Products, Machinery & Electronic Equipment & Asse	888.53	867.37	722.06	828.83	866.65	-2.38	-16.75	14.79	4.56
Transport, Communication and Public Utilities	5175.84	5644.44	5588.33	6093.18	6153.58	9.05	-0.99	9.03	0.99
Wholesaler & Retailer	10546.78	9660.22	8665.13	8476.27	8472.92	-8.41	-10.30	-2.18	-0.04
Finance, Insurance and Real Estate	8045.80	5952.69	4787.27	4895.51	4918.15	-26.01	-19.58	2.26	0.46
Hotel or Restaurant	1790.41	1598.63	1784.46	1698.53	1638.60	-10.71	11.62	-4.82	-3.53
Other Services	3029.52	2322.62	2257.51	2957.83	3035.69	-23.33	-2.80	31.02	2.63
Consumption Loans	5441.84	5915.50	6047.38	4762.61	5030.15	8.70	2.23	-21.25	5.62
Local Government	52.66	48.11	48.53	67.35	64.16	-8.64	0.87	38.79	-4.73
Others	15513.20	17677.97	18870.91	18851.77	19324.70	13.95	6.75	-0.10	2.51
<b>TOTAL</b>	<b>66649.80</b>	<b>65783.04</b>	<b>65838.09</b>	<b>66664.32</b>	<b>67822.19</b>	<b>-1.30</b>	<b>0.08</b>	<b>1.25</b>	<b>1.74</b>
<b>Productwise</b>									
Term Loan	10596.61	8897.82	8666.94	8637.12	8641.85	-16.03	-2.59	-0.34	0.05
Overdraft	0.00	0.00	0.00	25.35	25.35	-100.00	0.00	0.00	0.00
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	12969.82	13246.83	-5.67	-9.64	-11.98	2.14
Residential Personal Home Loan (Up to Rs. 80 Lakh)	5714.14	6645.18	7991.30	9106.65	9339.61	16.29	20.26	13.96	2.56
Real Estate Loan	11180.70	10153.28	9240.60	9186.53	9106.78	-9.19	-8.99	-0.59	-0.87
Margin Nature Loan	2056.98	2784.96	3930.51	3488.26	3685.64	35.39	41.13	-11.25	5.66
Hire Purchase Loan	6589.66	6539.24	6724.31	7535.88	7603.83	-0.77	2.83	12.07	0.90
Deprived Sector Loan	1790.04	1890.85	2049.60	2184.98	2167.33	0.00	0.00	0.00	-0.81
Bills Purchased	16.49	7.25	6.40	6.40	6.40	-56.05	-11.70	0.00	0.00
Other Product	11419.42	12558.07	12493.87	13523.31	13998.56	9.97	-0.51	8.24	3.51
<b>Total</b>	<b>66649.80</b>	<b>65783.04</b>	<b>65838.09</b>	<b>66664.32</b>	<b>67822.19</b>	<b>-1.30</b>	<b>0.08</b>	<b>1.25</b>	<b>1.74</b>
<b>Collateral wise</b>									
Gold and Silver	313.25	383.32	333.97	403.80	459.19	22.37	-12.87	20.91	13.72
Government Securities	2.65	7.91	17.56	15.69	17.64	197.92	122.07	-10.66	12.43
Non Governmental Securities	1075.95	1275.19	1936.64	1788.62	1928.41	18.52	51.87	-7.64	7.82
Fixed Deposit Receipts	1882.74	1933.87	1705.66	1237.39	1282.47	2.72	-11.80	-27.45	3.64
Own	1882.69	1931.27	1705.66	1237.39	1282.47	2.58	-11.68	-27.45	3.64
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	56584.84	57421.71	-6.22	-0.80	1.80	1.48
Fixed Assets	59281.57	55633.11	55348.44	56351.34	57188.96	-6.15	-0.51	1.81	1.49
Current Assets	468.57	399.27	237.85	233.50	232.75	-14.79	-40.43	-1.83	-0.32
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	826.32	862.52	-18.29	-6.18	25.85	4.38
Government Guarantee	65.59	66.41	67.90	68.39	65.20	1.26	2.24	0.72	-4.66
Institutional Guarantee	346.59	322.82	272.12	392.76	405.14	-6.86	-15.70	44.33	3.15
Personal Guarantee	280.67	108.77	116.64	130.31	147.38	-61.24	7.23	11.72	13.10
Collective Guarantee	23.15	14.95	25.91	26.97	26.65	-35.42	73.30	4.12	-1.21
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	207.90	218.15	41.14	-6.89	19.48	4.93
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	5807.66	5850.26	96.72	3.04	3.68	0.73
<b>Total</b>	<b>66649.80</b>	<b>65783.04</b>	<b>65838.09</b>	<b>66664.32</b>	<b>67822.19</b>	<b>-1.30</b>	<b>0.08</b>	<b>1.25</b>	<b>1.74</b>



S.N.	BFI Name	NBL	RBB	NABIL	NBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini
<b>Liabilities</b>														
1	<b>CAPITAL FUND</b>	17690.61	2386.57	7642.11	7927.97	5090.41	6083.41	4623.94	4110.24	5457.16	3548.56	2656.28	4873.03	2547.45
	a. Paid-up Capital	6465.00	8588.97	3657.65	4771.20	2248.16	3332.70	3058.06	2430.29	2137.39	1920.21	1470.00	2658.28	2000.83
	b. Calls in Advance													
	c. Proposed Bonus Share								1.08		200.00			
	d. General Reserves	1820.70	3525.90	3084.50	2303.28	2381.02	1763.71	1110.69	1422.94	1925.73	881.15	527.17	914.04	474.19
	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	5.31	123.24	607.44	4.76	619.82	170.71	38.15
	g. Others Reserves Fund	871.48	254.83	436.20	660.25	451.20	968.64	370.71	132.69	768.04	542.43	39.21	1062.15	34.28
2	<b>BORROWINGS</b>		1453.51	300.00	2121.06		1100.00	2900.03	108.29	468.85	422.73		1150.00	
	a. NRB								8.24		22.73			
	b. Interbank Borrowing		1153.51		321.06			1900.03					650.00	
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.		300.00						100.05					
	e. Bonds and Securities			300.00	1800.00		1100.00	1000.00		468.85	400.00		500.00	
3	<b>DEPOSITS</b>	69238.18	105725.45	90628.98	80895.29	51172.01	66915.98	50623.11	28322.09	67006.19	38080.66	22669.54	47320.73	18568.64
	a. Current	12704.67	24945.14	11998.12	9875.63	13844.16	6127.11	3099.75	1597.05	4980.98	3977.98	830.29	1604.92	505.50
	Domestic	12477.62	24875.06	9287.81	5835.40	8542.40	4437.52	2750.18	1333.22	4815.38	3708.95	794.42	1550.13	488.60
	Foreign	227.05	70.08	2710.30	4040.23	5301.76	1689.59	349.57	263.84	165.61	269.03	35.87	54.79	16.90
	b. Savings	42710.56	62253.04	38079.20	28145.66	20577.01	36032.98	19407.45	9187.93	29372.39	11612.11	7616.29	13926.50	4248.67
	Domestic	42698.35	62171.74	35245.63	27307.05	17480.01	34921.74	19245.60	9152.42	29237.98	11463.87	7525.00	13855.88	4188.53
	Foreign	12.22	81.30	2833.57	838.61	3097.00	1111.24	161.85	35.51	134.41	148.23	91.29	70.61	60.14
	c. Fixed	11365.93	12461.12	16155.76	20989.87	2988.99	11893.72	22306.32	12516.65	17633.08	11963.02	8549.05	18224.02	8123.87
	Domestic	11336.00	12459.05	14856.08	20678.99	2689.78	10172.53	14061.38	11905.63	17089.29	11161.02	8198.00	17164.08	8123.87
	Foreign	29.93	2.07	1299.68	310.88	299.21	1721.19	8244.94	611.02	543.79	802.00	351.05	1059.94	
	d. Call Deposits	1616.00	4916.03	22669.86	20781.69	12478.58	11543.84	5234.44	4498.87	14069.85	10132.46	5468.71	13219.94	5540.82
	Domestic	1616.00	4750.62	13459.74	17566.27	5115.93	7551.31	4014.64	4267.74	7774.35	9947.62	5438.46	13127.43	5502.03
	Foreign		165.41	9210.12	3215.42	7362.65	3992.53	1219.81	231.13	6295.51	184.84	30.25	92.51	38.79
	e. Others	841.03	1150.12	1726.04	1102.43	1283.28	1318.33	575.15	521.58	949.88	395.09	205.21	345.36	149.79
	Domestic	841.03	1150.12	1669.69	923.25	579.64	967.40	401.62	521.36	944.65	357.73	204.26	331.22	149.79
	Foreign			56.35	179.19	703.64	350.92	173.54	0.22	5.24	37.36	0.95	14.13	
4	<b>Bills Payable</b>	26.87	15.06	154.55	0.22	222.29	326.48	196.88	40.91	574.11	26.99	9.13	83.38	37.26
5	<b>Other Liabilities</b>	10436.64	21909.16	12243.28	8099.11	2332.91	4096.45	3213.03	4740.88	5569.25	2384.28	2626.12	3252.45	823.70
	1. Sundry Creditors	3603.04	2474.65	4856.26	725.39	256.01	175.90	69.31	222.77	878.60	215.26	372.22	252.98	20.94
	2. Loan Loss Provision	2215.80	3202.25	1643.12	1430.26	327.62	1282.40	472.28	451.60	895.86	594.00	583.32	1071.96	276.37
	3. Interest Suspense a/c	3786.34	11679.87	469.30	292.47	293.88	504.08	505.94	534.39	712.11	160.82	497.09	616.25	37.36
	4. Others	831.47	4552.39	5274.60	5650.99	1455.41	2134.08	2165.50	3532.12	3082.68	1414.19	1173.49	1311.26	489.02
6	<b>Reconciliation A/c</b>	5673.40			51.53		19.75	37.74	14.03	7.81				0.02
7	<b>Profit &amp; Loss A/c</b>	523.64	4127.89	1500.70	1295.26	802.82	771.27	467.02	413.03	1110.12	437.62	204.61	310.95	121.48
		89245.83	135617.64	112469.63	100390.43	59620.44	79313.34	62061.76	37749.47	80193.49	44900.85	28165.68	56990.54	22098.55
<b>Assets</b>														
1	<b>LIQUID FUNDS</b>	12850.21	18967.58	13269.43	10363.39	14088.83	8145.60	6287.14	4254.05	9537.49	6202.86	2864.53	4680.96	2765.46
	a. Cash Balance	2266.96	4186.20	1377.08	1804.54	764.37	1107.52	1694.56	900.64	1231.75	970.13	569.96	786.70	356.27
	Nepalese Notes & Coins	2192.46	4099.45	1269.48	1673.88	661.82	1016.73	1668.35	874.14	1196.85	926.54	559.68	752.85	337.86
	Foreign Currency	74.50	86.75	107.60	130.65	102.55	90.80	26.21	26.51	34.90	43.58	10.28	33.84	18.42
	b. Bank Balance	7783.22	12517.53	10380.31	7858.84	6219.56	6188.02	4592.58	3353.41	7705.75	4433.98	2034.53	3894.26	2409.19
	1. In Nepal Rastra Bank	5915.57	11086.32	5919.94	5996.14	4912.31	4045.28	2937.62	2134.75	5108.96	3197.66	1684.49	3089.83	1723.25
	Domestic Currency	5844.05	11411.00	5859.47	5914.63	4837.70	4010.89	2899.71	2127.06	5035.63	3173.50	1663.68	3037.86	1719.24
	Foreign Currency	71.52	-324.68	60.47	81.52	74.60	34.38	37.91	7.69	73.33	24.15	20.81	51.96	4.01
	2. "A"Class Licensed Institution	490.18	748.49	70.25	192.14	32.45	137.77	192.53	92.20	408.94	131.24	146.86	140.88	51.06
	Domestic Currency	490.18	747.55	70.25	105.15	32.45	137.77	192.53	92.20	408.86	129.23	141.65	140.84	50.73
	Foreign Currency		0.94		86.99					0.08	2.01	5.21	0.04	0.33
	3. Other Financial Ins.								0.72					
	4. In Foreign Banks	1377.48	682.72	4390.12	1670.55	1274.81	2004.97	1462.43	1125.73	2187.85	1105.08	203.18	663.55	634.88
	c. Money at Call	2800.03	2263.85	1512.04	700.01	7104.90	850.05			600.00	798.75	260.05		
	Domestic Currency	2800.03	2230.00	191.34	700.01		750.00			600.00	780.02			
	Foreign Currency		33.85	1320.70		7104.90	100.05				18.74	260.05		
2	<b>INVESTMENT IN SECURITIES</b>	13175.25	25515.32	10003.30	8627.03	5331.14	6898.81	3899.26	2085.25	6343.34	4509.97	2869.16	7193.00	1664.87
	a. Govt Securities	13175.25	17015.32	9753.25	8627.03	5331.14	6898.81	3899.26	1620.04	6343.34	4509.97	2869.16	7007.58	1664.87
	b. NRB Bond		8500.00						465.21					
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents			250.05									185.42	
3	<b>SHARE &amp; OTHER INVESTMENT</b>	1542.77	1302.62	11730.78	9479.69	9544.18	5926.42	8616.03	1735.92	4125.50	530.23	218.52	1034.23	865.92
	a. Interbank Lending	0.05							430.11			206.50		480.00
	b. Non Residents	1313.80	1003.43	11097.06	8379.21		4742.26	8567.12	1241.17	4062.15	328.51	0.00	804.80	350.38
	c. Others	228.93	299.19	633.72	1100.48	9544.18	1184.15	48.91	64.63	63.35	201.72	12.01	229.42	35.54
4	<b>LOANS &amp; ADVANCES</b>	47646.39	66278.44	65399.90	62302.10	29093.92	50827.11	38766.66	24381.17	54514.01	29546.31	19446.25	40542.56	16059.77
	a. Private Sector	47646.39	63698.05	62260.23	60098.40	28034.43	49034.46	37270.17	23382.71	47775.09	27942.33	19207.65	40432.56	14274.88
	b. Financial Institutions		1529.55	2059.68	2083.72	1059.49	1792.65	1496.49	873.73	2105.39	1208.47	119.64		1784.89
	c. Government Organizations		1050.84	1079.99	119.98				124.73	4633.53	395.50	118.95	110.00	
5	<b>BILL PURCHASED</b>	5.01	65.61	14.68	2121.20	14.44	3254.60	955.43	353.64	453.87	1782.95	136.81	705.92	
	a. Domestic Bills Purchased	0.10	46.91	0.72	30.67	0.07	2928.37		204.02	11.30		123.93		
	b. Foreign Bills Purchased	3.80	18.70	13.96	1678.75	14.37	326.23	11.14	149.62	442.57		12.89	705.92	
	c. Import Bills & Imports	1.11			411.78			944.28			1782.95			
6	<b>LOANS AGAINST COLLECTED BILLS</b>			242.40								19.60		
	a. Against Domestic Bills			242.40										

S.N.	BFI Name	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	Grand	NMB	PRABHU	Janata	Mega	Civil	
<b>Liabilities</b>																	
1	<b>CAPITAL FUND</b>	3235.79	2966.61	3301.91	3000.38	16349.66	6362.89	2757.27	3616.94	2851.31	1055.73	2812.95	2847.74	2207.23	2738.98	3068.34	
	a. Paid-up Capital	2776.25	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	
	b. Calls in Advance			127.92						153.40							
	c. Proposed Bonus Share	0.08		0.53											279.60	188.92	
	d. General Reserves	300.77	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	171.13	
	e. Share Premium						201.63	2.97		32.41		10.08	3.41			1.08	
	f. Retained Earning	45.74	26.27	13.60	12.15	2859.18	354.32	8.10	12.18	195.61	-1617.55	0.98	-622.23	76.11	3.51		
	g. Others Reserves Fund	112.95	41.24	341.76	425.50	469.74	276.13	30.93	33.45	32.66	498.08	51.32	36.09	0.56	10.05	8.29	
2	<b>BORROWINGS</b>	21.16	20.00	750.00	2697.94	3086.39	519.57	1569.92				1100.01	19.52	15.87	3308.15		
	a. NRB		20.00			67.50	119.57	259.31									
	b. Interbank Borrowing				1255.25	100.00		810.61				600.01	19.52	15.87	3304.40		
	c. Foreign Banks and Fin. Ins.																
	d. Other Financial Ins.	21.16			11.41	618.88									3.75		
	e. Bonds and Securities			750.00	1431.29	2300.00	400.00	500.00				500.00					
3	<b>DEPOSITS</b>	41382.58	30910.54	36508.73	40066.50	69385.45	57596.66	31482.14	37407.14	29308.66	11253.27	31289.68	34154.13	22088.69	20905.46	24574.71	
	a. Current	1488.04	1217.14	1753.22	1927.07	8841.62	2597.73	1117.73	944.42	814.58	228.82	1595.76	617.33	1416.62	752.20	557.44	
	Domestic	1445.65	1172.93	1552.19	1754.78	8832.62	2457.09	1090.06	897.15	758.08	215.62	1540.41	597.69	1410.03	729.66	521.07	
	Foreign	42.39	44.21	201.04	172.29	8.99	140.64	27.67	47.27	56.50	13.21	55.36	19.63	6.59	22.54	36.38	
	b. Savings	16232.87	7461.31	7319.83	10979.25	31156.33	22475.92	6762.09	5562.28	10483.18	2200.10	6976.34	22761.71	3858.97	6704.90	4418.06	
	Domestic	16190.98	7366.00	7165.03	10890.01	31152.28	22407.15	6701.66	5525.56	10450.92	2183.50	6887.29	22749.11	3856.88	6622.40	4356.73	
	Foreign	41.89	95.30	154.81	89.23	4.05	68.76	60.42	36.72	32.26	16.61	89.05	12.59	2.09	82.50	61.33	
	c. Fixed	12582.90	13588.06	16122.04	13397.04	26650.37	22039.59	15325.61	14280.00	12233.20	6293.08	10685.73	5528.52	10692.00	5109.44	12720.54	
	Domestic	12384.57	13077.55	14028.98	12839.58	26650.37	21414.88	14921.80	14280.00	11581.55	5851.86	8854.94	4774.68	10521.32	4861.85	12719.54	
	Foreign	198.33	510.51	2093.06	557.46	624.71	403.81			651.65	441.22	1830.79	753.84	170.68	247.59	1.00	
	d. Call Deposits	10703.59	8430.19	10896.85	13269.39	2059.86	9903.79	8093.73	16219.57	5406.41	2410.98	10209.72	4965.86	5978.97	7940.40	6622.74	
	Domestic	9195.23	8199.62	9847.11	13021.84	2059.86	9698.28	8079.70	16179.46	5315.91	2294.06	8818.49	4871.05	5978.97	7892.67	6344.86	
	Foreign	1508.36	230.58	1049.74	247.56	205.51	14.03	40.10	90.50	116.92	1391.23	94.81			47.72	277.88	
	e. Others	375.18	213.84	416.79	493.76	677.26	579.63	182.98	400.88	371.30	120.28	1822.13	280.72	142.13	398.53	255.93	
	Domestic	286.48	213.84	384.40	493.76	677.26	577.16	181.08	400.88	371.30	118.16	1072.50	280.72	142.13	398.53	255.93	
	Foreign	88.69		32.39		2.47	1.90			2.12	749.63						
4	<b>Bills Payable</b>	16.29	59.87	38.35		29.72	137.99	100.99	13.53	18.39	32.65	14.81	13.07	53.71	10.66		
5	<b>Other Liabilities</b>	3359.44	3387.66	4055.70	4113.57	23854.66	3148.39	2802.55	3126.27	2649.89	3995.37	1088.42	4694.84	1042.95	1503.98	1660.59	
	1. Sundry Creditors	1018.94	1082.46	1444.19	1085.94	4078.35	1397.76	0.24	155.01	13.93		64.39	132.05	5.56	2.26	11.59	
	2. Loan Loss Provision	556.68	950.19	502.04	822.89	5867.84	1353.05	693.20	785.32	947.22	2584.12	342.54	2696.65	272.98	462.94	451.34	
	3. Interest Suspense a/c	493.05	549.03	337.85	206.18	1960.15	208.60	496.46	696.85	706.08	907.83	291.69	847.62	243.19	116.81	423.14	
	4. Others	1290.77	805.97	1771.62	1998.57	11948.32	1446.98	1612.65	1489.10	982.67	503.43	389.80	1018.51	521.21	921.98	774.51	
6	<b>Reconciliation A/c</b>										12.38		1.40				
7	<b>Profit &amp; Loss A/c</b>	307.74	135.46	100.89	453.14	801.27	731.03	183.35	260.19	221.48		338.49	473.85	16.44	236.72	83.28	
		48323.00	37480.14	44755.60	50331.54	113477.42	68388.24	38933.21	44511.53	35044.88	16335.14	36662.20	42206.29	25384.25	28747.01	29397.58	
<b>Assets</b>																	
1	<b>LIQUID FUNDS</b>	6562.10	4961.20	5935.68	5500.69	9802.24	6730.10	4218.69	5522.92	3451.42	1601.05	5252.82	5495.99	3527.73	5903.68	3223.58	
	a. Cash Balance	1816.26	581.86	480.49	1032.29	2203.17	1332.73	1210.76	1138.75	623.52	535.36	602.38	1058.47	430.40	477.72	460.05	
	Nepalese Notes & Coins	1708.58	554.36	466.40	945.95	2177.96	1284.54	1181.56	1113.74	611.69	461.40	571.23	1020.02	419.17	461.10	448.93	
	Foreign Currency	107.69	27.50	14.09	86.34	25.21	48.19	29.21	25.01	11.82	73.96	31.15	38.45	11.23	16.62	11.11	
	b. Bank Balance	4745.83	4089.24	5455.20	3093.28	7509.34	5397.37	2857.78	4335.94	2827.90	1065.68	3908.17	3615.51	3097.33	1989.27	2043.53	
	1. In Nepal Rastra Bank	2823.53	2597.87	16.13	2875.28	4115.30	4095.04	1605.64	3824.04	1793.26	558.96	1823.02	2616.06	2453.03	1758.97	1769.26	
	Domestic Currency	2797.46	2583.43	16.13	2841.88	4115.30	3890.13	1599.53	3771.55	1736.09	549.80	1736.46	2606.41	2434.40	1758.14	1752.81	
	Foreign Currency	26.07	14.43		33.40		204.91	6.11	52.49	57.17	9.16	86.56	9.65	18.63	0.84	16.45	
	2. "A"Class Licensed Institution	305.19	110.99	4038.10	32.66	858.37	460.41	168.22	57.36	106.44	80.48	199.21	229.45	80.96	76.18	131.44	
	Domestic Currency	290.40	99.35	4038.10	30.87	750.74	431.49	162.95	51.63	105.10	62.22	199.21	228.02	80.96	76.18	126.46	
	Foreign Currency	14.78	11.65		1.79	107.63	28.93	5.26	5.74	1.35	18.26		1.43		4.98		
	3. Other Financial Ins.	123.00				8.79					4.10		1.06	14.00			
	4. In Foreign Banks	1494.11	1380.38	1400.97	185.34	2535.67	833.13	1083.92	454.54	928.20	422.14	1885.94	768.94	549.34	154.12	142.83	
	c. Money at Call		290.10		1375.12	89.72		150.15	48.22			742.27	822.00		3436.70	720.00	
	Domestic Currency		200.01		1275.00				48.22				420.00		2210.00	720.00	
	Foreign Currency		90.09		100.12	89.72		150.15				742.27	402.00		1226.70		
2	<b>INVESTMENT IN SECURITIES</b>	3151.21	3763.46	2420.49	4433.86	9171.88	8235.49	2856.68	4268.54	4003.15	788.77	1456.45	2399.73	1385.79	1788.49	1886.67	
	a. Govt. Securities	2449.18	3763.46	2420.49	4433.86	9171.88	7013.96	2856.68	4268.54	4003.15	788.77	1456.45	2399.73	1385.79	1788.49	1886.67	
	b. NRB Bond						1221.53										
	c. Govt. Non-Fin. Ins.																
	d. Other Non-Fin Ins.																
	e. Non Residents	702.03															
3	<b>SHARE &amp; OTHER INVESTMENT</b>	561.08	760.96	2286.14	1937.74	2928.86	1355.20	840.68	810.49	846.84	112.18	1997.77	251.56	251.71	153.05	528.25	
	a. Interbank Lending		380.03			782.11	1199.13		30.03			153.22					
	b. Non Residents	471.67	350.37	1792.07	626.63					808.28	100.05	1626.50	100.50	122.51	150.75	419.40	
	c. Others	89.41	30.57	494.07	1311.12	2146.75	156.07	840.68	780.46	38.56	12.13	218.04	151.06	129.21	2.30	108.85	
4	<b>LOANS &amp; ADVANCES</b>	33776.97	25455.42	27877.24	33456.38	68657.73	48207.73	27267.13	30869.68	24885.55	11026.90	25243.91	27993.03	19015.37	19071.37	21690.43	
	a. Private Sector	32668.70	24805.82	27529.82													

S.N.	BFI Name	Century	Sanima	NDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Karnali	Triveni	Suprim	Bhrikuti	Suvechha
<b>Liabilities</b>															
1	<b>CAPITAL FUND</b>	2250.29	2833.40	2624.34	332.18	683.49	906.88	-110.91	491.13	227.65	133.96	463.22	959.71	609.51	178.26
	a. Paid-up Capital	2000.00	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
	b. Calls in Advance							6.12			20.00				
	c. Proposed Bonus Share							10.05						0.06	18.81
	d. General Reserves	15.11	240.50	745.77	40.19	50.98	150.97	17.52	48.99	42.70	8.35	54.76	60.35	85.78	17.13
	e. Share Premium		10.56		0.35				0.54				2.11		0.96
	f. Retained Earning	56.15	28.34	1355.60	25.34	-45.04	-794.28	-209.92	88.08	0.45	22.61	0.79	84.34	0.77	8.00
	g. Others Reserves Fund	179.03	3.75	107.15	23.76	32.55	163.96	9.76	16.99	4.46	3.00	0.23	1.28	1.66	2.17
2	<b>BORROWINGS</b>		1816.52						500.00						
	a. NRB		1816.52												
	b. Interbank Borrowing								500.00						
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	<b>DEPOSITS</b>	23448.91	31235.74	1351.33	2796.36	6236.68	7599.51	437.94	3556.88	2023.36	1348.10	4765.11	2726.34	5312.39	1584.48
	a. Current	597.97	858.80	38.62	85.08	157.19	138.72		22.26	95.37	7.37	82.33	81.89	55.55	18.53
	Domestic	493.37	844.43	38.62	85.08	156.94	136.00		22.26	95.37	7.37	82.33	81.89	55.55	18.53
	Foreign	104.60	14.37			0.25	2.72								
	b. Savings	6818.35	10872.12	442.13	2032.71	3814.70	2435.34	261.24	2063.16	1552.92	883.63	2254.83	1421.84	2908.93	716.32
	Domestic	6799.51	10795.00	442.13	2032.71	3814.70	2435.32	261.24	2063.16	1552.92	883.63	2254.83	1421.84	2908.93	716.32
	Foreign	18.84	77.13				0.02								
	c. Fixed	11271.68	12784.34	758.45	286.20	1282.50	2655.21	176.16	1102.60	300.47	259.81	1292.02	782.44	1096.02	580.78
	Domestic	11071.68	10952.67	758.45	286.20	1282.50	2655.21	176.16	1102.60	300.47	259.81	1292.02	782.44	1096.02	580.78
	Foreign	200.00	1831.67												
	d. Call Deposits	4589.14	6597.14	112.13	388.91	977.84	2368.26		360.46	74.59	192.92	1128.90	439.98	1217.82	268.86
	Domestic	4589.14	6592.91	112.13	388.91	977.84	2368.26		360.46	74.59	192.92	1128.90	439.98	1217.82	268.86
	Foreign		4.22												
	e. Others	171.78	123.34		3.45	4.44	1.98	0.54	8.40		4.38	7.04	0.19	34.07	
	Domestic	171.78	123.34		3.45	4.44	1.98	0.54	8.40		4.38	7.04	0.19	34.07	
	Foreign														
4	<b>Bills Payable</b>	20.86					4.51								
5	<b>Other Liabilities</b>	1265.24	1739.54	1796.61	220.17	689.16	1811.10	356.56	228.62	118.88	77.95	204.39	312.78	189.39	70.51
	1. Sundry Creditors	16.30	3.71	51.79	0.77	61.65	21.54	29.72	7.93	0.79	2.34	1.28	1.63	1.27	5.76
	2. Loan Loss Provision	264.48	308.11	369.28	63.67	314.04	803.94	185.12	41.52	44.23	27.44	66.21	93.89	48.98	29.91
	3. Interest Suspense a/c	234.44	304.49	663.51	30.08	171.13	331.88	98.40	35.03	13.96	21.72	45.46	46.92	35.51	
	4. Others	750.02	1123.24	712.03	125.64	142.34	653.75	43.32	144.14	59.91	26.44	91.44	170.33	103.63	34.84
6	<b>Reconciliation A/c</b>			103.54				127.36	0.33						94.82
7	<b>Profit &amp; Loss A/c</b>	12.79	254.82	205.68	21.61	71.50			35.08	22.39	3.52	35.14	42.05	79.41	10.57
		26998.08	37880.02	6081.50	3370.31	7680.83	10322.00	810.95	4812.03	2392.28	1563.53	5467.87	4040.87	6285.52	1843.82
<b>Assets</b>															
1	<b>LIQUID FUNDS</b>	3133.17	2638.68	2888.35	911.45	1697.87	2664.29	155.43	1553.08	580.88	553.80	1299.38	736.57	1500.59	464.20
	a. Cash Balance	467.20	689.49	11.42	128.49	145.49	166.17	2.51	124.25	52.01	87.97	124.32	73.72	129.64	51.79
	Nepalese Notes & Coins	442.94	641.07	11.42	127.24	145.47	164.74	2.51	124.25	52.01	87.97	124.32	73.72	129.64	51.79
	Foreign Currency	24.26	48.41		1.25	0.02	1.43								
	b. Bank Balance	2665.97	1949.19	2876.93	247.11	443.28	2498.12	152.92	160.10	137.34	88.51	365.84	614.81	349.60	412.41
	1. In Nepal Rastra Bank	2071.50	1321.51	103.16	144.22	398.82	380.26	0.47	55.53	125.26	88.51	126.57	180.06	57.06	12.44
	Domestic Currency	2057.93	1300.49	103.16	144.22	398.82	380.26	0.47	55.53	125.26	88.51	126.57	180.06	57.06	12.44
	Foreign Currency	13.58	21.02												
	2. "A"Class Licensed Institution	171.71	124.25	2773.77	102.89	44.47	2074.47	23.22	99.35	11.67		237.05	434.75	277.51	308.40
	Domestic Currency	171.14	123.56	2773.77	102.89	44.41	2068.93	23.22	99.35	11.67		237.05	434.75	277.51	308.40
	Foreign Currency	0.57	0.69			0.05	5.55								
	3. Other Financial Ins.						39.66	129.23	5.22	0.41		2.21		15.03	91.56
	4. In Foreign Banks	422.76	503.43				3.73								
	c. Money at Call				535.85	1109.09			1268.74	391.52	377.32	809.22	48.05	1021.34	
	Domestic Currency				535.85	1107.88			1268.74	391.52	377.32	809.22	48.05	1021.34	
	Foreign Currency					1.21									
2	<b>INVESTMENT IN SECURITIES</b>	900.00	3580.34	40.00	20.00	200.29	158.07						65.20	100.00	
	a. Govt. Securities		3485.31	40.00	20.00	200.29	158.07						15.20	100.00	
	b. NRB Bond	900.00											50.00		
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents		95.03												
3	<b>SHARE &amp; OTHER INVESTMENT</b>	1349.94	2215.06	168.84	6.61	74.00	29.70	21.40	10.04	15.03	3.00	23.36	7.58	1.02	16.04
	a. Interbank Lending	1099.02													
	b. Non Residents	250.00	2146.15												
	c. Others	0.92	68.91	168.84	6.61	74.00	29.70	21.40	10.04	15.03	3.00	23.36	7.58	1.02	16.04
4	<b>LOANS &amp; ADVANCES</b>	19839.52	27311.16	1969.53	2197.07	5096.49	6135.50	249.25	3085.35	1661.41	812.83	3967.18	2971.79	4446.35	1266.92
	a. Private Sector	19063.67	26804.44	1949.85	2197.07	5096.49	6109.52	249.25	3085.35	1661.41	812.83	3967.18	2971.79	4446.35	1266.92
	b. Financial Institutions	775.85	504.24				25.98								
	c. Government Organizations		2.48	19.68											
5	<b>BILL PURCHASED</b>	89.68				1.00									
	a. Domestic Bills Purchased	0.48				1.00									
	b. Foreign Bills Purchased	89.21													
	c. Import Bills & Imports														
6	<b>LOANS AGAINST COLLECTED BILLS</b>														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	<b>FIXED ASSETS</b>	409.71	624.00	123.71	45.74	289.92	230.12	6.46	56.12	53.10	34.22	79.51	56.22	37.63	70.88
8	<b>OTHER ASSETS</b>	1246.67	1488.96	891.07	187.96	304.36	813.54	246.46	107.11	81.83	159.54	98.43	129.09	105.11	25.02
	a. Accrued Interest:	236.06	323.27	663.51	30.15	175.84	343.25	100.53	35.03	13.96	21.72	45.46	50.70	36.41	
	Financial	234.44	236.34	656.98				6.75				18.21	14.25	15.08	
	Government Enterprise		12.26		0.06	4.71	2.34				0.00	0.35	0.90		
	Private Sector	1.62	74.66	6.53	30.08	171.13	340.91	93.79	35.03	13.96	21.72	27.25	36.11	20.43	
	b. Staff Loans / Adv.	182.09	130.50	18.49	47.96	40.28	44.53	3.21	27.00	3.65	64.99	20.66	23.93	3.28	2.07
	c. Sundry Debtors														

S.N.	BFI Name	Shangrila	Gurkha	Gandaki	Infrastructure	Business	Biratnami	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau
<b>Liabilities</b>															
1	<b>CAPITAL FUND</b>	893.18	-672.51	413.20	952.49	1049.94	422.28	255.94	148.78	596.59	289.46	479.20	1403.86	192.43	202.82
	a. Paid-up Capital	640.00	198.25	352.00	827.53	934.69	340.29	202.50	109.00	897.93	223.23	582.45	1259.91	162.52	185.15
	b. Calls in Advance		0.82												
	c. Proposed Bonus Share														
	d. General Reserves	103.10	81.40	54.62	73.96	107.14	48.61	41.63	9.88	77.83	16.77	32.47	119.94	24.31	14.73
	e. Share Premium		2.38	0.28	5.69	0.38			6.76			1.79			2.66
	f. Retained Earning	138.81	-972.10	1.32	7.60	4.65	11.77	2.20	23.14	-395.22	47.95	-144.48	7.67	4.31	0.28
	g. Others Reserves Fund	11.27	16.74	4.97	37.70	3.08	21.62	9.62		16.04	1.51	6.97	16.34	1.30	
2	<b>BORROWINGS</b>				200.00								803.72		
	a. NRB														
	b. Interbank Borrowing				200.00								610.00		
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.												193.72		
	e. Bonds and Securities														
3	<b>DEPOSITS</b>	7062.78	1275.89	3756.09	4623.13	5596.19	4017.18	2550.23	1413.41	4862.16	1187.25	4607.75	8618.21	1429.64	2041.53
	a. Current	106.21	147.99	39.54	46.77	64.38	75.37	63.84	23.83	67.20	27.77	108.22	201.55	19.50	29.35
	Domestic	106.21	147.99	39.54	46.77	64.38	75.37	63.84	23.83	67.20	27.77	108.17	201.21	19.50	29.35
	Foreign											0.05	0.34		
	b. Savings	4094.34	74.71	1831.25	1565.21	2161.13	2498.16	1751.71	902.41	2469.41	739.87	3124.37	3179.00	816.78	1106.24
	Domestic	4094.34	74.68	1831.25	1565.21	2161.13	2498.16	1751.71	902.41	2469.41	739.87	3122.12	3107.90	816.78	1106.24
	Foreign		0.03									2.25	71.10		
	c. Fixed	1478.96	3.66	863.82	1377.16	2239.59	1039.90	218.53	337.92	1326.37	299.45	827.00	4142.07	471.98	691.78
	Domestic	1478.96	3.66	863.82	1377.16	2239.59	1039.90	218.53	337.92	1326.37	299.45	827.00	4112.39	471.98	691.78
	Foreign												29.68		
	d. Call Deposits	1372.58	1046.23	1018.76	1632.64	1127.32	399.21	515.33	149.01	956.12	120.15	538.72	998.15	121.39	188.52
	Domestic	1372.58	1046.20	1018.76	1632.64	1127.32	399.21	515.33	149.01	956.12	120.15	538.72	985.86	121.39	188.52
	Foreign		0.02										12.30		
	e. Others	10.69	3.29	2.72	1.36	3.76	4.54	0.81	0.24	43.05	0.01	9.45	97.43		25.64
	Domestic	10.69	3.29	2.72	1.36	3.76	4.54	0.81	0.24	43.05	0.01	9.45	97.43		25.64
	Foreign														
4	<b>Bills Payable</b>	1.74								1.54		2.76	1.25		
5	<b>Other Liabilities</b>	364.35	2088.14	152.02	382.33	636.04	163.18	130.89	49.75	1245.09	90.34	485.02	643.77	64.65	109.16
	1. Sundry Creditors	4.42	1.99	2.81	0.72	0.05	31.97	0.93	10.28	5.42	5.21	19.75	12.43	1.08	1.41
	2. Loan Loss Provision	103.45	1014.95	43.40	115.23	122.73	41.10	46.65	14.33	252.98	24.14	148.13	234.34	13.57	16.86
	3. Interest Suspense a/c	88.81	673.91	32.16	67.82	143.65	15.96	24.26		154.31	16.48	56.18	174.07	7.57	11.14
	4. Others	167.67	397.29	73.65	198.55	369.60	74.15	59.05	25.14	832.38	44.51	260.96	222.92	42.43	79.75
6	<b>Reconciliation A/c</b>			0.79				0.00	0.79	0.00				401.46	
7	<b>Profit &amp; Loss A/c</b>	77.87	141.09	79.79	47.48	24.72	56.56	41.43	15.72	20.05	19.69	150.97	23.35	39.80	21.12
		8399.92	2832.60	4401.89	6205.42	7306.88	4659.19	2978.49	1628.45	6725.43	1586.74	5725.70	11494.16	2127.99	2374.64
<b>Assets</b>															
1	<b>LIQUID FUNDS</b>	1804.53	241.23	624.10	1811.89	1275.23	1622.39	764.01	522.55	1330.04	252.71	1701.74	2702.77	362.50	531.53
	a. Cash Balance	154.99	1.69	135.88	126.04	116.39	108.33	156.90	56.43	209.45	57.83	155.01	139.53	25.41	68.75
	Nepalese Notes & Coins	154.29	1.69	134.78	126.00	116.28	108.32	156.90	56.43	209.24	57.66	153.17	138.99	25.41	68.75
	Foreign Currency	0.70		1.10	0.04	0.11	0.01			0.20	0.17	1.84	0.54		
	b. Bank Balance	1649.54	0.41	488.22	254.07	396.91	198.29	351.26	75.44	1120.60	130.16	227.23	472.02	73.71	402.72
	1. In Nepal Rastra Bank	386.23	0.41	192.18	250.46	310.29	196.20	167.16	0.03	265.97	68.82	219.05	393.07	7.11	51.09
	Domestic Currency	386.23	0.06	192.18	250.21	310.29	196.20	167.16	0.03	265.97	68.82	218.61	390.98	7.11	51.09
	Foreign Currency		0.35		0.25							0.44	2.09		
	2. "A"Class Licensed Institution	1031.64		243.64	3.61	85.90	2.06	184.10	75.41	846.16	59.48	7.96	38.46	66.60	257.08
	Domestic Currency	1031.64		243.64	3.61	85.90	2.06	184.10	75.41	845.07	59.48	7.91	38.46	66.60	257.08
	Foreign Currency									1.09		0.05			
	3. Other Financial Ins.	116.15		52.40		0.72	0.02			8.47	1.86	0.22			94.54
	4. In Foreign Banks	115.53											40.48		
	c. Money at Call		239.14		1431.79	761.94	1315.77	255.84	390.68		64.72	1319.50	2091.22	263.37	60.06
	Domestic Currency		238.79		1431.73	761.94	1315.77	255.84	390.68		64.72	1318.75	2011.58	263.37	60.06
	Foreign Currency		0.35		0.05							0.75	79.65		
2	<b>INVESTMENT IN SECURITIES</b>	70.00		0.12	30.00	120.00	121.12			140.00		74.95	239.80		75.00
	a. Govt. Securities	70.00			30.00	120.00	121.12			140.00		74.95	239.80		75.00
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.			0.12											
	e. Non Residents														
3	<b>SHARE &amp; OTHER INVESTMENT</b>	14.12	15.92	2.91	106.15	79.88	6.33	0.10	0.50	17.14	11.50	97.91	99.66	5.47	13.68
	a. Interbank Lending			2.91											
	b. Non Residents														
	c. Others	14.12	15.92		106.15	79.88	6.33	0.10	0.50	17.14	11.50	97.91	99.66	5.47	13.68
4	<b>LOANS &amp; ADVANCES</b>	6131.75	1149.41	3491.97	3894.74	5106.21	2719.53	2090.38	1011.96	4117.92	1199.64	3356.98	8006.03	1301.12	1677.30
	a. Private Sector	6131.75	1149.41	3491.97	3894.74	5106.21	2719.53	2090.38	1011.96	3980.90	1199.64	3246.99	7677.27	1301.12	1672.30
	b. Financial Institutions										136.13				5.00
	c. Government Organizations										0.90				
5	<b>BILL PURCHASED</b>									3.20					
	a. Domestic Bills Purchased									3.20					
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	<b>LOANS AGAINST COLLECTED BILLS</b>														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	<b>FIXED ASSETS</b>	98.15	123.11	159.41	121.35	250.33	69.81	39.41	37.25	246.17	51.40	262.86	128.14	13.36	35.23
8	<b>OTHER ASSETS</b>	280.58	1015.94	123.36	174.13	255.64	114.36	84.57	56.19	780.65	67.86	207.34	317.76	44.08	38.17
	a. Accrued Interest:	89.35	673.91	32.16	67.97	145.22	15.96	24.26		156.29	16.48	71.69	189.37	7.57	11.14
	Financial		590.13		32.25		5.67	11.85		103.98		57.43	147.68	3.70	0.75
	Government Enterprise	0.50			0.15	1.57				2.08		0.21	3.02	0.01	
	Private Sector	88.86	83.79	32.16	35.57	143.65	10.28	12.41		50.23	16.48	14.06	38.67	3.86	10.39
	b. Staff Loans / Adv.	67.02	16.94	14.31	5.56	32.38	44.89	10.94	33.11	31.24	6.08	11.47	56.47	13.58	6.72
	c. Sundry Debtors	39.65													

S.N.	BFI Name	Rising	Mukhinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	dhyalo	Country	Alpine	Nigiri	Katmandu
<b>Liabilities</b>														
1	<b>CAPITAL FUND</b>	258.86	706.76	411.19	116.56	187.51	131.98	1028.33	112.16	240.96	359.47	134.45	152.42	582.33
	a. Paid-up Capital	235.55	599.03	360.64	100.00	165.00	112.37	885.31	100.00	220.00	320.00	118.00	120.00	679.90
	b. Calls in Advance					1.77								15.49
	c. Proposed Bonus Share										12.80			
	d. General Reserves	19.75	78.10	37.68	8.92	13.30	7.50	115.93	4.44	18.57	21.94	15.32	13.16	29.39
	e. Share Premium		19.10	8.68	0.03		2.06							2.67
	f. Retained Earning	1.48	1.34	4.18	7.06	3.17	9.55	3.51	7.72	1.33	3.91	0.16	1.10	-150.37
	g. Others Reserves Fund	2.08	9.20		0.55	4.27	0.50	23.58		1.06	0.82	0.97		23.29
2	<b>BORROWINGS</b>		40.14					1710.00						200.00
	a. NRB													
	b. Interbank Borrowing							1710.00						200.00
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.		40.14											
	e. Bonds and Securities													
3	<b>DEPOSITS</b>	1609.82	5887.69	3437.24	892.51	960.02	609.52	5839.39	743.04	1246.27	1329.69	956.33	787.86	4649.95
	a. Current	13.39	86.11	37.94	11.13	2.33		179.57	3.63	18.24	12.45	39.93	2.93	125.13
	Domestic	13.39	86.11	37.94	11.13	2.33		143.28	3.63	18.24	12.45	39.93	2.93	124.84
	Foreign							36.29						0.29
	b. Savings	883.18	3876.73	1690.07	470.21	357.89	502.65	3586.69	364.81	546.04	477.40	539.87	382.92	2745.87
	Domestic	883.18	3876.73	1690.07	470.21	357.89	502.65	3579.22	364.81	546.04	477.40	539.87	382.92	2742.85
	Foreign							7.47						3.01
	c. Fixed	385.85	1181.86	841.01	203.06	499.24	106.87	1495.06	213.03	459.06	525.32	203.75	250.79	1401.45
	Domestic	385.85	1181.86	841.01	203.06	499.24	106.87	1495.06	213.03	459.06	525.32	203.75	250.79	1401.45
	Foreign													
	d. Call Deposits	327.19	741.73	867.30	207.63	100.55		570.45	154.78	222.61	314.52	172.33	150.94	369.85
	Domestic	327.19	741.73	867.30	207.63	100.55		570.43	154.78	222.61	314.52	172.33	150.94	369.85
	Foreign							0.02						
	e. Others	0.21	1.27	0.92	0.48			7.61	6.79	0.32		0.45	0.28	7.65
	Domestic	0.21	1.27	0.92	0.48			7.61	6.79	0.32		0.45	0.28	7.65
	Foreign													
4	<b>Bills Payable</b>													
5	<b>Other Liabilities</b>	128.52	394.53	169.89	35.00	113.28	28.57	717.65	26.68	56.66	145.79	87.91	72.14	695.68
	1. Sundry Creditors	5.25	0.32	4.45	1.24	2.11	12.26	1.64	0.16	1.35	1.43	8.79	0.15	42.75
	2. Loan Loss Provision	49.33	72.62	31.87	12.96	50.73	8.39	207.71	7.39	20.51	28.25	31.97	9.13	323.12
	3. Interest Suspense a/c	17.74	47.79	32.75	8.24	34.71	3.78	132.78		9.11	21.84	14.89	10.87	93.50
	4. Others	56.20	273.80	100.82	12.55	25.74	4.14	375.53	19.13	25.68	94.27	32.26	51.99	236.31
6	<b>Reconciliation A/c</b>		0.00									16.15	-0.60	862.66
7	<b>Profit &amp; Loss A/c</b>	9.90	136.49	30.10	15.65		11.72	44.54	10.81	11.18	12.18	17.90	13.56	394.97
		2007.10	7165.61	4048.42	1059.71	1260.81	781.79	9339.91	892.70	1555.07	1847.12	1212.73	1025.37	7385.58
<b>Assets</b>														
1	<b>LIQUID FUNDS</b>	531.31	1244.17	791.54	250.07	234.11	264.13	2786.50	204.35	407.20	301.64	234.23	268.42	1932.41
	a. Cash Balance	101.86	178.19	132.59	58.26	19.74	11.14	84.43	31.41	31.10	51.87	42.97	18.48	120.33
	Nepalese Notes & Coins	101.86	178.19	132.46	58.26	19.74	11.14	79.50	31.41	31.10	51.87	42.06	18.46	115.35
	Foreign Currency			0.13				4.93				0.91	0.02	4.99
	b. Bank Balance	122.36	350.63	658.96	49.41	62.98	252.99	261.89	172.94	245.33	88.12	67.08	42.46	1812.08
	1. In Nepal Rastra Bank	45.27	350.63	102.73	5.24	62.98	0.33	236.18	42.42	14.95	56.48	6.72	0.01	214.78
	Domestic Currency	45.27	350.63	102.73	5.24	62.98	0.33	235.26	42.42	14.95	56.48	6.72	0.01	214.78
	Foreign Currency							0.92						
	2. "A"Class Licensed Institution	77.09		486.28	44.16		108.09	1.71	115.92	164.98	31.62	60.33	42.45	1529.72
	Domestic Currency	77.09		486.28	44.16		108.09	1.71	115.92	164.98	31.62	60.33	42.45	1528.78
	Foreign Currency													0.94
	3. Other Financial Ins.			69.95	0.01		144.56	0.01	14.61	65.40	0.03	0.03		60.35
	4. In Foreign Banks							23.99						7.23
	c. Money at Call	307.09	715.34		142.41	151.39		2440.18		130.77	161.65	124.18	207.48	
	Domestic Currency	307.09	715.34		142.41	151.39		2406.29		130.77	161.65	124.18	207.48	
	Foreign Currency							33.88						
2	<b>INVESTMENT IN SECURITIES</b>			30.00		10.50	2.02	345.28	3.20	5.00	57.53	10.00		86.95
	a. Govt. Securities			30.00		10.50	2.02	345.28	3.20	5.00	57.53	10.00		86.95
	b. NRB Bond													
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents													
3	<b>SHARE &amp; OTHER INVESTMENT</b>	20.19	91.72	38.11	0.10	34.77	0.61	231.20	6.26	0.20	0.50	0.71		50.79
	a. Interbank Lending	20.09												
	b. Non Residents													
	c. Others	0.10	91.72	38.11	0.10	34.77	0.61	231.20	6.26	0.20	0.50	0.71		50.79
4	<b>LOANS &amp; ADVANCES</b>	1382.37	5559.40	3052.23	772.55	860.32	477.35	5258.38	642.51	1106.26	1388.69	884.65	691.75	3634.51
	a. Private Sector	1382.37	5559.40	3052.23	772.55	860.32	477.35	5088.15	642.51	1106.26	1369.98	884.65	691.75	3543.88
	b. Financial Institutions							170.23			0.85			90.63
	c. Government Organizations										17.86			
5	<b>BILL PURCHASED</b>													
	a. Domestic Bills Purchased													
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
6	<b>LOANS AGAINST COLLECTED BILLS</b>													
	a. Against Domestic Bills													
	b. Against Foreign Bills													
7	<b>FIXED ASSETS</b>	28.92	87.54	37.93	19.60	23.02	4.44	105.66	13.79	14.30	33.55	16.11	3.15	155.35
8	<b>OTHER ASSETS</b>	44.30	182.78	97.54	16.94	70.91	33.25	597.48	22.32	22.10	55.07	66.76	62.05	219.52
	a. Accrued Interest:	17.74	47.79	32.75	8.24	34.71	3.78	152.95		9.15	23.98	14.88	10.87	94.23
	Financial			12.47				84.66			5.84			30.81
	Government Enterprise							4.15		0.04	1.22			0.75
	Private Sector	17.74	47.79	20.29	8.24	34.71	3.78	64.14		9.11	16.92	14.88	10.87	62.67
	b. Staff Loans / Adv.		14.81	24.42	1.17	15.23	6.10	61.98	11.02	1.88	22.61	1.35	1.91	14.45
	c. Sundry Debtors	2.87	10.12	22.87	0.19	10.10	20.32	0.57	5.00	4.32	0.63	47.81	16.28	45.01
	d. Cash In Transit													
	e. Others	23.69	110.06	17.49	7.33	10.87	3.05	381.99	6.30	6.76	7.85	2.72	33.00	65.83
9	<b>Expenses not Written off</b>			1.07					0.25		0.31	0.28		1.70
10	<b>Non Banking Assets</b>					8.15		15.40			9.43			68.55
11	<b>Reconciliation Account</b>				0.45			0.00	0.01		0.40			873.28
12	<b>Profit &amp; Loss A/c</b>					19.03								362.51
	<b>TOTAL ASSETS</b>	2007.10	7165.61	4048.42	1059.71	1260.81	781.79	9339.91	892.70	1555.07	1847.12	1212.73	1025.37	7385.58

S.N.	BFI Name	Garima	City	Bishow	Kabelli	Kamanta	Corporate	Patilbhara	Purnima	Jyoti	Bagnati	Hamro	Kakre	Shine
<b>Liabilities</b>														
1	<b>CAPITAL FUND</b>	565.23	551.56	480.44	49.41	320.03	2.37	159.69	152.64	911.05	52.99	118.12	43.70	752.10
	a. Paid-up Capital	448.80	468.16	360.36	41.28	278.30	200.00	141.45	136.13	791.80	50.00	106.38	37.95	633.33
	b. Calls in Advance	41.57			0.25									
	c. Proposed Bonus Share			59.46										
	d. General Reserves	57.36	58.50	48.97	4.88	39.35	15.05	15.22	14.52	42.93	2.58	5.34	2.91	76.12
	e. Share Premium	10.50	16.26	5.73	0.71							2.32		25.71
	f. Retained Earning	3.85	2.44	0.58	1.77	1.38	-226.45	0.25	0.45	74.79	0.41	2.33	2.54	13.79
	g. Others Reserves Fund	3.14	6.20	5.34	0.53	1.00	13.77	2.77	1.54	1.53		1.74	0.30	3.14
2	<b>BORROWINGS</b>													
	a. NRB													
	b. Interbank Borrowing													
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	<b>DEPOSITS</b>	4722.27	4435.59	4258.39	482.09	2773.18	301.63	1494.31	1650.16	5126.43	439.56	541.77	556.10	5582.91
	a. Current	92.47	20.00	57.47	10.17	43.68		26.20	38.93	232.98	9.94	23.59	5.60	74.84
	Domestic	92.47	20.00	57.47	10.17	43.68		26.20	38.93	232.92	9.94	23.59	5.60	74.84
	Foreign									0.05				
	b. Savings	2944.21	2419.41	1563.91	341.87	1644.38	115.50	930.03	999.59	2761.14	296.90	304.48	299.93	4066.87
	Domestic	2944.21	2419.41		341.87	1644.38	115.50	930.03	999.59	2760.60	296.90	304.48	299.93	4066.87
	Foreign			1563.91						0.54				
	c. Fixed	862.61	1495.66	1710.18	88.93	706.55	170.85	191.44	480.50	1017.34	66.71	122.39	115.67	884.92
	Domestic	862.61	1495.66	1710.18	88.93	706.55	170.85	191.44	480.50	1017.34	66.71	122.39	115.67	50.00
	Foreign													834.92
	d. Call Deposits	822.97	467.36	925.72	41.12	378.56	8.67	345.74	130.55	1080.61	66.01	91.31	134.91	555.03
	Domestic	822.97	467.36	925.72	41.12	378.56	8.67	345.74	130.55	1077.03	66.01	91.31	134.91	555.03
	Foreign									3.58				
	e. Others		33.17	1.10			6.61	0.90	0.60	34.36				1.25
	Domestic		33.17	1.10			6.61	0.90	0.60	34.36				1.25
	Foreign													
4	<b>Bills Payable</b>		0.20	0.99		0.03								
5	<b>Other Liabilities</b>	226.37	315.81	339.04	20.41	127.30	489.38	160.65	68.17	611.59	20.03	21.37	16.58	259.32
	1. Sundry Creditors	29.63	0.48	20.44	2.04	8.85	5.57	89.38	3.07	34.38	0.18	0.75	0.84	13.08
	2. Loan Loss Provision	48.47	63.32	38.07	6.30	26.87	160.36	22.23	12.24	133.98	4.06	8.39	7.35	65.23
	3. Interest Suspense a/c	31.09	44.84	54.11	4.59	22.18	83.65	11.36	8.56	129.37	2.23	0.18	2.17	72.21
	4. Others	117.18	207.17	226.41	7.48	69.41	239.80	37.67	44.30	313.86	13.55	12.06	6.22	108.79
6	<b>Reconciliation A/c</b>	888.70						384.36						
7	<b>Profit &amp; Loss A/c</b>	78.89	57.44	56.67	6.81	43.87	17.50	22.38	20.66	39.37	7.72	9.11	3.73	76.92
		6481.47	5360.60	5135.53	558.72	3264.40	810.87	2221.38	1891.62	6688.44	520.30	690.37	620.11	6671.25
<b>Assets</b>														
1	<b>LIQUID FUNDS</b>	1075.17	1342.61	1022.63	129.56	877.88	33.42	612.81	633.50	1311.91	135.93	110.24	245.52	1425.47
	a. Cash Balance	135.39	105.84	94.77	16.59	51.14	3.70	71.12	23.17	77.07	27.63	11.12	43.77	134.99
	Nepalese Notes & Coins	135.39	105.84	94.77	16.59	51.04	3.70	71.12	23.17	77.00	27.63	11.12	43.77	134.99
	Foreign Currency	0.01	0.00			0.10				0.07				
	b. Bank Balance	227.29	1077.16	927.86	30.86	826.74	29.72	107.97	610.34	1234.84	23.90	29.27	201.75	313.18
	1. In Nepal Rastra Bank	227.29	234.11	225.54	4.23	144.81	10.99	13.83	86.95	275.30		0.27	65.47	293.02
	Domestic Currency	227.29	234.11	225.54	4.23	144.81	10.99	13.83	86.95	275.30		0.27	65.47	293.02
	Foreign Currency													
	2. "A"Class Licensed Institution		725.25	554.44	26.63	17.28	13.71	93.11	377.24	959.54	23.38	29.00	45.01	8.98
	Domestic Currency		725.25	554.44	26.63	17.28	13.71	93.11	377.24	955.07	23.38	29.00	45.01	8.98
	Foreign Currency									4.47				
	3. Other Financial Ins.		117.81	147.88		664.66	5.03	1.03	146.15		0.52		91.26	11.18
	4. In Foreign Banks													
	c. Money at Call	712.49	159.61		82.10			433.72			84.40	69.85		977.30
	Domestic Currency	712.49	159.61		82.10			433.72			84.40	69.85		977.30
	Foreign Currency													
2	<b>INVESTMENT IN SECURITIES</b>	30.00	51.13							179.79		1.00		
	a. Govt. Securities	30.00	51.13							179.79		1.00		
	b. NRB Bond													
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents													
3	<b>SHARE &amp; OTHER INVESTMENT</b>	8.72	59.54	31.04		6.10			20.13	17.22	1.03	23.13	0.20	18.69
	a. Interbank Lending		34.15											
	b. Non Residents													
	c. Others	8.72	25.39	31.04		6.10			20.13	17.22	1.03	23.13	0.20	18.69
4	<b>LOANS &amp; ADVANCES</b>	4284.87	3666.10	3804.20	397.94	2269.95	362.25	1162.71	1198.11	4576.49	356.91	521.16	354.21	5000.79
	a. Private Sector	4284.87	3666.10	3804.20	397.94	2269.95	362.25	1162.71	1198.11	4489.02	356.91	521.16	354.21	5000.79
	b. Financial Institutions									87.47				
	c. Government Organizations													
5	<b>BILL PURCHASED</b>													
	a. Domestic Bills Purchased													
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
6	<b>LOANS AGAINST COLLECTED BILLS</b>													
	a. Against Domestic Bills													
	b. Against Foreign Bills													
7	<b>FIXED ASSETS</b>	59.29	89.40	85.23	15.01	41.58	32.43	21.68	11.31	125.89	9.15	17.88	6.56	49.14
8	<b>OTHER ASSETS</b>	134.72	151.81	191.76	16.21	68.29	149.03	39.83	26.07	450.13	17.03	15.81	13.63	177.16
	a. Accrued Interest:	31.09	45.81	54.11	4.84	22.18	83.64	11.36	8.56	137.92	2.23	4.89	2.17	72.21
	Financial		15.46			3.56	67.31		2.74					
	Government Enterprise		0.98					0.00		2.37				
	Private Sector	31.09	29.37	54.11	4.84	18.62	16.33	11.36	5.82	135.55	2.23	4.89	2.17	72.21
	b. Staff Loans / Adv.	31.32	16.70	35.83	6.27	24.28	1.16	6.58	1.59	23.86	2.58	3.17	3.43	26.80
	c. Sundry Debtors	42.94	0.22	14.20	1.66	7.60	2.60	6.01	3.86	63.26	9.22	3.61	0.15	
	d. Cash In Transit													
	e. Others	29.38	89.07	87.61	3.44	14.24	61.63	15.88	12.07	225.09	2.99	4.14	7.88	78.15
9	<b>Expenses not Written off</b>					0.59				0.38	0.24	1.16		
10	<b>Non Banking Assets</b>			0.67			233.75			25.63				
11	<b>Reconciliation Account</b>	888.70						384.36	2.50	1.00				
12	<b>Profit &amp; Loss A/c</b>													
	<b>TOTAL ASSETS</b>	6481.47	5360.60	5135.53	558.72	3264.40	810.87	2221.38	1891.62	6688.44	520.30	690.37	620.11	6671.25

S.N.	BFI Name	Pacific	Cvric	IDBL	Kanchan	Matribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Ganukhee	Reptveri	Tourism	Mission	
<b>Liabilities</b>																
1	<b>CAPITAL FUND</b>	100.19	53.98	765.33	151.86	54.84	179.52	170.09	53.15	203.77	531.77	52.83	92.85	748.52	126.74	
	a. Paid-up Capital	87.84	50.00	640.00	132.00	44.00	168.00	150.00	41.50	185.67	917.07	44.93	75.01	678.40	115.00	
	b. Calls in Advance											4.02			2.75	
	c. Proposed Bonus Share			64.00		4.40										
	d. General Reserves	9.99	2.94	35.74	11.76	2.61	9.17	9.89	4.08	15.78	41.76	2.70	3.69	54.40	5.40	
	e. Share Premium		0.79					2.59								
	f. Retained Earning	2.36	0.25	2.32	2.54	3.83	2.24	7.12	7.38	0.71	-490.68	0.52	13.18	8.28	3.21	
	g. Others Reserves Fund			23.27	5.56		0.10	0.50	0.19	1.61	63.61	0.65	0.98	7.44	0.39	
2	<b>BORROWINGS</b>		10.00								150.00	0.43		350.00	0.74	
	a. NRB															
	b. Interbank Borrowing										150.00			350.00		
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.		10.00									0.43			0.74	
	e. Bonds and Securities															
3	<b>DEPOSITS</b>	823.00	421.37	3876.28	1212.99	302.26	517.47	1704.99	545.80	1812.74	3983.61	566.53	441.10	5505.42	1240.48	
	a. Current	3.53	0.20	46.14	1.10	0.19	4.88	50.65	7.81	17.53	84.53	4.48	7.06	251.01	4.59	
	Domestic	3.53	0.20	46.14	1.10	0.19	4.88	50.65	7.81	17.53	84.53	4.48	7.06	228.77	4.59	
	Foreign													22.24		
	b. Savings	394.69	276.38	1775.74	974.26	212.58	272.23	997.02	363.21	881.10	1624.28	487.83	244.31	2216.19	837.87	
	Domestic	394.69	276.38	1775.74	974.26	212.58	272.23	997.02	363.21	881.10	1624.15	487.83	244.31	2213.98	837.87	
	Foreign										0.13			2.21		
	c. Fixed	155.04	95.02	1238.92	207.33	54.43	98.78	453.54	67.66	503.25	1829.32	63.95	176.61	1429.96	263.76	
	Domestic	155.04	95.02	1238.92	207.33	54.43	98.78	453.54	67.66	503.25	1829.32	63.95	176.61	1429.96	263.76	
	Foreign															
	d. Call Deposits	269.45	49.77	793.14	30.30	34.76	141.27	203.79	106.31	410.85	442.79	5.16	13.13	1523.76	134.26	
	Domestic	269.45	49.77	793.14	30.30	34.76	141.27	203.79	106.31	410.85	442.79	5.16	13.13	1322.29	134.26	
	Foreign													201.47		
	e. Others	0.30		22.33		0.30	0.31		0.81		2.68	5.10		84.50		
	Domestic	0.30		22.33		0.30	0.31		0.81		2.68	5.10		84.50		
	Foreign															
4	<b>Bills Payable</b>			1.23				0.15			0.12			8.56		
5	<b>Other Liabilities</b>	26.55	22.97	469.00	75.97	13.51	49.54	89.44	22.09	85.57	430.03	20.35	25.94	582.68	58.03	
	1. Sundry Creditors		0.03	13.62	2.98	0.13	0.01	2.15	0.62	3.65	0.54	0.45	1.17	1.04		
	2. Loan Loss Provision	7.23	3.74	84.67	24.48	3.45	13.31	14.91	6.95	19.16	102.59	4.90	5.53	105.46	10.27	
	3. Interest Suspense a/c	8.51	5.77	93.60	19.68	3.68	8.03	9.50	5.20	19.17	80.03	4.39	9.57	98.10	6.74	
	4. Others	10.81	13.43	277.12	28.83	6.25	28.19	62.88	9.33	43.59	246.87	10.61	9.67	378.09	41.01	
6	<b>Reconciliation A/c</b>				0.07	13.81				0.00		73.17	35.97			
7	<b>Profit &amp; Loss A/c</b>	21.55	6.03	33.29	17.12	2.51	4.79	32.68	4.44	21.90	69.22	5.89	2.20	63.74	12.05	
		971.30	514.34	5145.12	1458.01	386.93	751.31	1997.36	625.48	2123.98	5164.74	719.20	598.06	7258.92	1438.04	
<b>Assets</b>																
1	<b>LIQUID FUNDS</b>	161.46	95.06	924.20	287.76	118.88	213.80	528.76	159.56	413.68	1049.75	181.34	109.67	1798.22	487.26	
	a. Cash Balance	24.32	9.71	207.51	28.05	4.79	20.68	33.65	20.56	44.36	58.59	34.39	16.45	320.44	43.98	
	Nepalese Notes & Coins	24.32	9.71	206.91	28.05	4.79	20.68	33.65	20.47	44.36	58.59	34.16	16.45	201.13	43.98	
	Foreign Currency			0.59				0.09				0.23		119.31		
	b. Bank Balance	52.01	21.98	224.21	70.30	17.36	193.12	92.27	30.66	99.49	991.16	29.62	30.17	314.81	89.19	
	1. In Nepal Rastra Bank	26.91		211.67	10.30	0.10	9.44	86.94		98.55	194.29	18.26	29.45	291.48	42.15	
	Domestic Currency	26.91		211.67	10.30	0.10	9.44	86.94		98.55	194.29	18.26	29.45	257.95	42.15	
	Foreign Currency													33.53		
	2. "A"Class Licensed Institution	24.28	21.08	7.01	60.00	17.26	139.98	5.22	30.66	0.68	660.16	11.36	0.72	47.04		
	Domestic Currency	24.28	21.08	7.01	60.00	17.26	139.98	5.22	30.66	0.68	659.36	11.36	0.72	47.04		
	Foreign Currency										0.80					
	3. Other Financial Ins.	0.83	0.91	2.71			43.70	0.12		0.27	136.70					
	4. In Foreign Banks			2.81										23.33		
	c. Money at Call	85.12	63.36	492.48	189.41	96.73		402.84	108.34	269.83		117.33	63.06	1162.97	354.10	
	Domestic Currency	85.12	63.36	491.35	189.41	96.73		402.84	108.34	269.83		117.33	63.06	1161.66	354.10	
	Foreign Currency			1.13										1.31		
2	<b>INVESTMENT IN SECURITIES</b>			22.30					75.98		99.00			70.75		
	a. Govt. Securities			22.30					75.98		99.00			70.75		
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin. Ins.															
	e. Non Residents															
3	<b>SHARE &amp; OTHER INVESTMENT</b>		4.58	48.85	32.96		6.01	0.45	0.10	0.01	97.14			12.18	0.21	
	a. Interbank Lending															
	b. Non Residents															
	c. Others		4.58	48.85	32.96		6.01	0.45	0.10	0.01	97.14			12.18	0.21	
4	<b>LOANS &amp; ADVANCES</b>	773.26	388.84	3723.69	1076.64	233.71	486.44	1402.87	444.81	1579.03	3367.00	447.08	420.23	4823.51	908.06	
	a. Private Sector	773.26	388.84	3593.23	1076.64	233.71	477.73	1402.87	444.81	1579.03	3284.60	447.08	420.23	4751.24	908.06	
	b. Financial Institutions			130.47			8.71				82.41			72.28		
	c. Government Organizations															
5	<b>BILL PURCHASED</b>															
	a. Domestic Bills Purchased															
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	<b>LOANS AGAINST COLLECTED BILLS</b>															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	<b>FIXED ASSETS</b>	15.52	10.17	76.33	15.30	6.74	17.65	17.85	7.01	18.65	24.51	6.92	7.22	124.48	23.59	
8	<b>OTHER ASSETS</b>	20.80	15.69	345.13	45.35	12.93	20.13	47.43	13.75	36.61	433.63	10.31	27.10	398.66	18.92	
	a. Accrued Interest:	8.49	5.77	93.66	19.68	3.68	8.03	9.50	5.20	22.50	80.88	4.39	9.57	108.03	6.74	
	Financial		0.85	1.06	19.68			3.67			54.42	1.27		54.54	2.70	
	Government Enterprise			0.06						1.29	0.88			1.67		
	Private Sector	8.49	4.92	92.55		3.68	8.03	5.83	5.20	21.21	25.58	3.12	9.57	51.81	4.05	
	b. Staff Loans / Adv.	2.88		57.96	1.38	0.13	6.44	0.95	0.82		10.24	0.20	6.25	28.02	0.18	
	c. Sundry Debtors	4.69		47.43	14.31	0.02	1.20	3.57	4.29	1.92	25.58	2.52	8.52	2.04	2.66	
	d. Cash In Transit													0.00		
	e. Others	4.74	9.92	146.08	9.97	9.10	4.46	33.41	3.44	12.19	316.93	3.20	2.76	260.57	9.35	
9	<b>Expenses not Written off</b>	0.26		0.10			0.73				0.00	0.44		1.59		
10	<b>Non Banking Assets</b>						7.29									

S.N.	BFI Name	Mt. Mahalu	Sindhur	Sahara	N. Community	Cosmos	Manaslu	Ekata	Kalnichowk	Kailash	Salpa	Saptakoshi	Sajha	Apex	Green
<b>Liabilities</b>															
1	<b>CAPITAL FUND</b>	24.58	113.37	30.52	101.65	45.55	136.05	208.94	104.36	1129.85	15.53	63.70	33.19	602.42	48.48
	a. Paid-up Capital	20.00	107.50	20.00	100.00	43.75	131.70	200.00	100.00	895.32	14.00	60.00	51.00	666.56	55.00
	b. Calls in Advance									6.73					
	c. Proposed Bonus Share														
	d. General Reserves	0.97	5.05	10.45	1.60		3.80	6.34	0.80	211.82		0.74		49.84	
	e. Share Premium													0.39	
	f. Retained Earning	3.62	0.47		-0.86	1.80	0.11	2.21	3.35	12.26	-5.24	2.74	-17.81	-193.73	-6.53
	g. Others Reserves Fund	0.00	0.35	0.07	0.91		0.44	0.39	0.21	10.45	0.04	0.21		79.35	
2	<b>BORROWINGS</b>					1.75									
	a. NRB														
	b. Interbank Borrowing														
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.					1.75									
	e. Bonds and Securities														
3	<b>DEPOSITS</b>	123.51	812.83	341.99	781.04	344.80	1105.39	1788.92	185.26	8290.19	154.83	349.39	369.78	5484.76	162.70
	a. Current	0.03		5.74	9.41		8.40	30.55	2.18	88.42	2.89	9.53	12.47		1.93
	Domestic	0.03		5.74	9.41		8.40	30.55	2.18	88.42	2.89	9.53	12.47		1.93
	Foreign													0.00	
	b. Savings	107.33	438.96	223.31	420.43	288.38	491.44	897.28	57.51	3457.71	117.95	147.25	110.10	4011.06	26.70
	Domestic	107.33	438.96	223.31	420.43	288.38	491.44	897.28	57.51	3457.71	117.95	147.25	110.10	4011.06	26.70
	Foreign														
	c. Fixed	10.86	194.87	18.98	207.13	56.41	240.32	370.37	42.29	2826.39	28.12	63.76	36.90	1471.22	46.12
	Domestic	10.86	194.87	18.98	207.13	56.41	240.32	370.37	42.29	2826.39	28.12	63.76	36.90	1471.22	46.12
	Foreign														
	d. Call Deposits	5.29		93.92	144.06		365.23	490.25	83.29	1904.93	3.79	128.85	210.04		87.75
	Domestic	5.29		93.92	144.06		365.23	490.25	83.29	1904.92	3.79	128.85	210.04		87.75
	Foreign									0.00					
	e. Others		179.00	0.05				0.48		12.74	2.08		0.28	2.48	0.20
	Domestic		179.00	0.05				0.48		7.40	2.08		0.28	2.48	0.20
	Foreign									5.34					
4	<b>Bills Payable</b>													0.53	
5	<b>Other Liabilities</b>	6.48	70.76	13.92	50.89	15.45	30.52	73.36	17.45	527.16	5.17	9.83	11.57	722.81	5.32
	1. Sundry Creditors	0.32	10.91	2.65		0.52	3.07	0.69	4.29	13.90	0.07	0.10	0.10	7.05	1.25
	2. Loan Loss Provision	0.93	17.53	3.11	7.65	3.36	9.00	15.18	2.64	196.86	1.63	3.02	2.77	164.84	1.30
	3. Interest Suspense a/c	3.03	7.10	2.13	7.04	3.86	5.47	15.26	2.92	92.95	0.68	0.70	4.12	406.02	0.96
	4. Others	2.20	35.23	6.03	36.19	7.71	12.98	42.23	7.61	223.45	2.79	6.01	4.59	144.91	1.81
6	<b>Reconciliation A/c</b>	0.00								0.00			0.04		-0.01
7	<b>Profit &amp; Loss A/c</b>	2.00	14.48	10.34	4.31	3.58	19.78	30.26	4.79	126.48	1.68	2.67			
		156.57	1011.45	396.77	937.89	411.13	1291.74	2101.48	311.86	10073.69	177.20	425.59	414.59	6810.52	216.48
<b>Assets</b>															
1	<b>LIQUID FUNDS</b>	45.25	191.76	100.56	201.28	38.40	266.65	486.45	80.33	2015.86	54.16	108.36	108.21	1619.80	58.22
	a. Cash Balance	2.81	18.80	19.54	17.53	11.92	38.33	39.43	7.17	215.21	5.52	16.90	19.56	218.94	5.76
	Nepalese Notes & Coins	2.81	18.10	19.54	17.53	11.92	38.33	39.43	7.17	213.35	5.52	16.90	19.56	218.94	5.76
	Foreign Currency		0.69							1.86					
	b. Bank Balance	7.20	21.77	81.02	44.42	7.55	53.49	447.02	10.48	442.91	10.38	19.36	18.83	1033.37	52.46
	1. In Nepal Rastra Bank		13.30		1.54	0.50	10.99	92.42		434.25		19.34	18.83	1008.09	0.03
	Domestic Currency		13.30		1.54	0.50	10.99	92.42		434.25		19.34	18.83	1008.09	0.03
	Foreign Currency														
	2. "A"Class Licensed Institution	7.20	8.47	81.02	42.88	7.05	42.50	164.45	10.48	8.63	10.38	0.02		9.35	52.43
	Domestic Currency	7.20	8.47	81.02	42.88	7.05	42.50	164.45	10.48	8.63	10.38	0.02		9.35	52.43
	Foreign Currency														
	3. Other Financial Ins.							190.15		0.03				15.92	
	4. In Foreign Banks														
	c. Money at Call	35.25	151.20		139.33	18.93	174.82		62.69	1357.74	38.26	72.09	69.82	367.50	
	Domestic Currency	35.25	151.20		139.33	18.93	174.82		62.69	1351.90	38.26	72.09	69.82	367.50	
	Foreign Currency									5.84					
2	<b>INVESTMENT IN SECURITIES</b>		10.00							119.89				105.35	
	a. Govt. Securities		10.00							119.89				105.35	
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin. Ins.														
	e. Non Residents														
3	<b>SHARE &amp; OTHER INVESTMENT</b>		2.60			0.01	1.81			249.39			1.18	48.71	
	a. Interbank Lending														
	b. Non Residents													43.04	
	c. Others		2.60			0.01	1.81			249.39			1.18	5.68	
4	<b>LOANS &amp; ADVANCES</b>	101.76	709.83	281.01	677.38	350.60	970.80	1554.60	212.33	7305.46	112.16	297.22	269.03	4193.84	143.90
	a. Private Sector	101.76	709.83	281.01	677.38	350.60	970.80	1544.60	212.33	7082.46	112.16	150.02	269.03	4193.84	143.90
	b. Financial Institutions							10.00		223.00		147.20			
	c. Government Organizations														
5	<b>BILL PURCHASED</b>														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	<b>LOANS AGAINST COLLECTED BILLS</b>														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	<b>FIXED ASSETS</b>	4.37	22.88	6.74	31.09	8.25	27.10	25.26	12.64	107.43	4.26	16.83	21.45	289.25	8.84
8	<b>OTHER ASSETS</b>	4.34	74.38	8.46	27.09	13.01	27.19	33.38	6.56	267.93	6.28	2.92	13.85	485.40	3.21
	a. Accrued Interest:	3.03	7.10	2.17	7.04	3.86	5.47	15.26	2.92	104.56	0.68	0.70	4.12	412.82	0.96
	Financial			0.18	3.81				1.14	41.77	0.09	0.32			
	Government Enterprise									1.64				0.30	
	Private Sector	3.03	7.10	1.99	3.24	3.86	5.47	15.26	1.77	61.14	0.59	0.39	4.12	412.52	0.96
	b. Staff Loans / Adv.		0.49	0.14	3.63	0.76	6.39	0.35		16.45	2.49		7.19	24.20	
	c. Sundry Debtors	0.03	0.98	4.53		4.24	2.48	5.27	1.14	64.41	0.73	0.13	0.30	3.24	
	d. Cash In Transit														
	e. Others	1.28	65.81	1.61	16.41	4.15	12.85	12.51	2.50	82.51	2.38	2.08	2.24	45.14	2.25
9	<b>Expenses not Written off</b>	0.85			1.05	0.87				0.29	0.34	0.27		1.28	0.48
10	<b>Non Banking Assets</b>									7.44				26.42	
11	<b>Reconciliation Account</b>													10.57	
12	<b>Profit &amp; Loss A/c</b>												0.85	29.88	1.84
	<b>TOTAL ASSETS</b>	156.57	1011.45	396.77	937.89	411.13	1291.74	2101.48	311.86	10073.69	177.20	425.59	414.59	6810.52	216



S.N.	BFI Name	Reliable	Nepal Assets	NFL	NBC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill
<b>Liabilities</b>														
1	<b>CAPITAL FUND</b>	809.03	257.40	-8.04	210.53	947.20	-328.93	76.13	250.29		135.55	399.33	84.37	380.32
	a. Paid-up Capital	716.89	200.80	135.80	233.56	679.86	2034.29	289.01	183.66		176.59	303.51	220.30	330.00
	b. Calls in Advance								30.00					
	c. Proposed Bonus Share													
	d. General Reserves	76.92	55.39	40.00	77.86	200.87	58.80	109.97	33.86		33.96	88.42	50.87	46.70
	e. Share Premium					12.79	2.48	10.74	0.22				0.22	
	f. Retained Earning	1.36	0.30	-225.02	-140.36	10.90	-2433.78	-335.15	1.24		-103.02	5.38	-299.82	3.61
	g. Others Reserves Fund	13.85	0.91	41.18	39.47	42.78	9.29	1.56	1.32		28.03	2.02	112.80	
2	<b>BORROWINGS</b>	450.00					34.15							110.00
	a. NRB													
	b. Interbank Borrowing	450.00					34.15							110.00
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	<b>DEPOSITS</b>	5136.56	414.40	293.00	1066.81	5654.51	1109.41	30.80	785.26		945.63	3080.29	1291.49	3130.73
	a. Current	38.81			12.38						8.47			
	Domestic	38.81			12.38						8.47			
	Foreign													
	b. Savings	1877.27	137.01	77.89	395.55	2857.91	39.53	21.05	389.11		243.14	1460.09	332.33	1679.82
	Domestic	1877.27	137.01	77.89	395.55	2857.91	39.53	21.05	389.11		243.14	1460.09	332.33	1679.82
	Foreign													
	c. Fixed	2110.47	229.95	211.92	636.00	2792.97	2.02	9.29	393.68		610.72	1620.20	818.14	1443.00
	Domestic	2110.47	229.95	211.92	636.00	2792.97	2.02	9.29	393.68		610.72	1620.20	818.14	1443.00
	Foreign													
	d. Call Deposits	1108.19			22.88		296.55				41.19			
	Domestic	1108.19			22.88		296.55				41.19			
	Foreign													
	e. Others	1.83	47.44	3.19	3.64	771.31	0.45	2.47			42.11		141.03	7.91
	Domestic	1.83	47.44	3.19	3.64	771.31	0.45	2.47			42.11		141.03	7.91
	Foreign													
4	<b>Bills Payable</b>										0.05			
5	<b>Other Liabilities</b>	1007.47	63.64	481.82	1216.24	348.66	4992.78	458.60	58.49		212.26	451.07	505.47	1452.34
	1. Sundry Creditors	646.38	15.98	8.07	727.37	9.30	46.40	13.59	3.00			13.18		594.72
	2. Loan Loss Provision	118.86	11.19	194.63	179.27	102.69	2610.03	29.47	15.47		146.42	90.40	58.18	57.58
	3. Interest Suspense a/c	95.20	17.05	85.86	130.12	95.27	2067.96	15.33	4.22		33.22	103.44	31.99	35.34
	4. Others	147.04	19.42	193.27	179.48	141.40	268.39	400.22	35.80		32.62	244.05	415.30	764.71
6	<b>Reconciliation A/c</b>	0.12		0.21			6.37					0.02		
7	<b>Profit &amp; Loss A/c</b>	31.16	7.29		23.29	54.57	84.86		0.22			20.40	1.63	31.62
		7434.34	742.73	766.99	2516.87	7004.94	5898.64	565.53	1094.25		1293.49	3951.11	1882.96	5105.01
<b>Assets</b>														
1	<b>LIQUID FUNDS</b>	2442.23	53.30	54.70	1448.71	1183.18	153.58	63.24	215.42		460.00	765.24	395.71	2024.98
	a. Cash Balance	136.06	2.10	3.14	3.76	93.08	4.49	1.49	4.18		6.57	34.31	9.73	63.53
	Nepalese Notes & Coins	135.98	2.10	3.14	3.76	93.08	4.49	1.49	4.18		6.57	34.31	9.73	63.53
	Foreign Currency	0.09												
	b. Bank Balance	90.24	50.66	51.56	1444.95	1090.09	149.09	2.78	45.97		65.45	730.93	100.76	1961.45
	1. In Nepal Rastra Bank	90.24	17.72	14.86	164.92	176.79	65.09	2.78	45.97		62.49	134.43	97.52	130.97
	Domestic Currency	90.24	17.72	14.86	164.92	176.79	65.09	2.78	45.97		62.49	134.43	97.52	130.97
	Foreign Currency													
	2. "A"Class Licensed Institution		6.00	36.62	1278.03	902.93	83.65				2.83	317.39	3.24	1830.48
	Domestic Currency		6.00	36.62	1278.03	902.93	83.65				2.83	317.39	3.24	1830.48
	Foreign Currency													
	3. Other Financial Ins.		26.95	0.08	1.99	10.38	0.35				0.14	279.10	0.01	
	4. In Foreign Banks													
	c. Money at Call	2215.93	0.53					58.98	165.27		387.97		285.21	
	Domestic Currency	2215.93	0.53					58.98	165.27		387.97		285.21	
	Foreign Currency													
2	<b>INVESTMENT IN SECURITIES</b>	124.46	20.00	10.00		139.29	10.01		2.00		20.00		44.90	121.09
	a. Govt. Securities	124.46	20.00	10.00		139.29	10.01		2.00		20.00		20.18	121.09
	b. NRB Bond													
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.												24.72	
	e. Non Residents													
3	<b>SHARE &amp; OTHER INVESTMENT</b>	59.50	63.72	19.14	58.92	103.54	21.59	1.20	76.88		8.86	5.90	13.80	119.68
	a. Interbank Lending													
	b. Non Residents													
	c. Others	59.50	63.72	19.14	58.92	103.54	21.59	1.20	76.88		8.86	5.90	13.80	119.68
4	<b>LOANS &amp; ADVANCES</b>	4353.35	553.94	308.37	622.76	5303.85	2643.27	29.72	773.00		660.46	2874.74	718.95	2463.88
	a. Private Sector	4236.46	553.94	308.37	622.76	5303.85	2643.27	21.37	750.70		660.46	2874.74	718.95	2463.88
	b. Financial Institutions	101.10						8.35	22.29					
	c. Government Organizations	15.79												
5	<b>BILL PURCHASED</b>													
	a. Domestic Bills Purchased													
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
6	<b>LOANS AGAINST COLLECTED BILLS</b>													
	a. Against Domestic Bills													
	b. Against Foreign Bills													
7	<b>FIXED ASSETS</b>	238.15	7.04	10.83	45.14	113.17	114.47	110.54	6.24		29.68	40.11	129.11	242.51
8	<b>OTHER ASSETS</b>	197.58	44.72	234.62	206.45	156.78	2939.62	22.59	11.56		88.20	262.70	226.82	120.49
	a. Accrued Interest:	95.20	17.44	86.07	130.12	95.57	2043.04	15.33	5.92		34.00	106.12	32.15	35.34
	Financial	31.66	1.14	49.51	130.12	18.21					27.13			
	Government Enterprise	0.43	0.39	0.24		0.30			0.02		0.78		0.08	
	Private Sector	63.11	15.92	36.33		77.06	2043.04	15.33	5.90		6.08	106.12	32.07	35.34
	b. Staff Loans / Adv.	23.11	18.97	0.01	1.42	18.57	0.10		1.11		13.68	6.89	6.62	2.18
	c. Sundry Debtors	24.53	2.66	61.97	9.76	15.75	643.15	0.95	0.81		9.53	3.74		0.00
	d. Cash In Transit													
	e. Others	54.74	5.65	86.57	65.15	26.89	253.33	6.31	3.71		30.98	145.95	188.06	82.96
9	<b>Expenses not Written off</b>	0.99				1.37			0.88		0.62			9.15
10	<b>Non Banking Assets</b>	18.08		94.03	134.88	3.77	16.10	323.68	4.04			2.42	353.67	3.23
11	<b>Reconciliation Account</b>										0.37			
12	<b>Profit &amp; Loss A/c</b>			35.29				14.57	4.25		25.30			
	<b>TOTAL ASSETS</b>	7434.34	742.73	766.99	2516.87	7004.94	5898.64	565.53	1094.25		1293.49	3951.11	1882.96	5105.01

S.N.	BFI Name	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Arun
<b>Liabilities</b>															
1	<b>CAPITAL FUND</b>	398.40	267.67	584.34	2090.09	519.00	23.67	502.48	-2.03	98.03	332.92	452.77	266.90	1.87	-68.19
	a. Paid-up Capital	324.31	197.12	339.18	2008.80	420.00	187.95	403.42	132.23	120.00	248.63	330.72	185.38	127.01	150.00
	b. Calls in Advance														8.00
	c. Proposed Bonus Share														
	d. General Reserves	73.36	70.30	109.06	206.24	97.86	94.66	82.77	15.81	4.43	72.68	76.96	39.11	20.69	1.96
	e. Share Premium				3.59			1.49	0.23	4.84			0.12	0.43	
	f. Retained Earning		0.20	105.67	-129.60	0.06	-382.41	11.82	-155.85	-41.70	11.62	7.74	34.63	-147.10	-228.15
	g. Others Reserves Fund	0.73	0.05	30.44	1.07	1.09	123.47	2.97	5.56	10.46		37.35	7.66	0.84	
2	<b>BORROWINGS</b>							150.00							
	a. NRB														
	b. Interbank Borrowing							150.00							
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	<b>DEPOSITS</b>	2067.89	1560.28	1907.45	1389.71	3995.52	1293.73	3657.50	83.66	274.34	1233.23	2570.16	1790.65	818.20	131.39
	a. Current				20.39	12.38									
					20.39	12.38									
	Foreign														
	b. Savings	1055.51	521.40	943.41	445.85	1468.49	562.79	2259.98	18.10	136.54	481.65	1476.99	802.50	354.87	33.66
		1055.51	521.40	943.41	445.85	1468.49	562.79	2259.98	18.10	136.54	481.65	1476.99	802.50	354.87	33.66
	Domestic														
	Foreign														
	c. Fixed	1010.51	1038.88	963.08	865.04	2035.28	724.16	1397.52	65.57	137.80	748.30	1093.17	988.14	403.10	46.40
		1010.51	1038.88	963.08	865.04	2035.28	724.16	1397.52	65.57	137.80	748.30	1093.17	988.14	403.10	46.40
	Domestic														
	Foreign														
	d. Call Deposits				32.37	458.78									
					32.37	458.78									
	Domestic														
	Foreign														
	e. Others	1.87		0.96	26.06	20.58	6.78				3.27			60.23	51.33
		1.87		0.96	26.06	20.58	6.78				3.27			60.23	51.33
	Domestic														
	Foreign														
4	<b>Bills Payable</b>														
5	<b>Other Liabilities</b>	299.67	129.77	212.04	855.24	230.49	711.65	186.07	363.61	33.97	186.45	444.73	231.08	787.37	205.89
	1. Sundry Creditors	3.08	7.06	11.78	70.63	52.50	0.10	30.45	11.63	0.41	3.65	54.98	15.64	17.59	0.99
	2. Loan Loss Provision	174.36	15.00	150.57	476.01	49.45	398.08	61.38	214.69	8.52	59.10	93.13	58.38	377.09	103.57
	3. Interest Suspense a/c	83.71	24.97		209.63	46.03	255.58	47.08	118.80	8.22	61.21	119.64	70.90	340.88	55.71
	4. Others	38.51	82.75	49.69	98.97	82.51	57.89	47.15	18.50	16.82	62.48	176.98	86.17	51.81	45.62
6	<b>Reconciliation A/c</b>						0.00		-0.49						11.24
7	<b>Profit &amp; Loss A/c</b>		7.28	21.43	16.61	4.15	60.92	56.50	21.87	11.49	60.15	2.23			35.97
		2765.96	1965.00	2725.26	4351.65	4749.17	2089.98	4552.55	466.63	417.83	1812.75	3469.89	2288.63	1607.44	316.30
<b>Assets</b>															
1	<b>LIQUID FUNDS</b>	695.34	418.65	490.06	1128.57	893.78	538.42	651.77	76.81	92.55	704.22	750.25	811.61	102.35	40.33
	a. Cash Balance	25.50	4.45	5.81	7.06	37.56	4.27	63.78	3.10	6.08	2.31	17.79	10.94	13.13	3.34
		25.50	4.45	5.81	7.06	37.56	4.27	63.78	3.10	6.08	2.31	17.79	10.94	13.13	3.34
	Nepalese Notes & Coins														
	Foreign Currency														
	b. Bank Balance	669.84	414.19	40.63	1121.51	194.05	534.14	587.99	73.71	86.47	31.10	227.44	87.08	89.23	36.99
	1. In Nepal Rastra Bank	73.82	43.39	39.24	59.90	165.10	82.98	205.78	5.57	8.70	30.19	227.44	77.94	51.22	13.40
		73.82	43.39	39.24	59.90	165.10	82.98	205.78	5.57	8.70	30.19	227.44	77.94	51.22	13.40
	Domestic Currency														
	Foreign Currency														
	2. "A" Class Licensed Institution	351.50	318.27	1.39	1060.53	28.94	451.17	380.93	47.44	25.92	0.91		9.14	32.36	15.18
		351.50	318.27	1.39	1060.53	28.94	451.17	380.93	47.44	25.92	0.91		9.14	32.36	15.18
	Domestic Currency														
	Foreign Currency														
	3. Other Financial Ins.	244.53	52.54		1.08	0.00		1.28	20.70	51.85				5.64	8.41
	4. In Foreign Banks														
	c. Money at Call			443.62		662.18					670.81	505.03	713.59		
				443.62		662.18					670.81	505.03	713.59		
	Domestic Currency														
	Foreign Currency														
2	<b>INVESTMENT IN SECURITIES</b>	70.00	65.12	90.00	890.00	124.99		150.00	15.00	3.20				30.00	
	a. Govt. Securities	70.00	65.12	90.00	890.00	124.99		150.00	15.00	3.20				30.00	
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin. Ins.														
	e. Non Residents														
3	<b>SHARE &amp; OTHER INVESTMENT</b>	9.73	3.15	122.65	55.63	58.81	47.55	140.13	0.20	2.18	3.65	0.40	31.90	1.24	0.10
	a. Interbank Lending														
	b. Non Residents														
	c. Others	9.73	3.15	122.65	55.63	58.81	47.55	140.13	0.20	2.18	3.65	0.40	31.90	1.24	0.10
4	<b>LOANS &amp; ADVANCES</b>	1800.52	1284.53	1931.62	1876.67	3453.51	1023.86	3431.10	218.29	278.38	1004.86	2301.85	1181.26	759.50	128.73
	a. Private Sector	1800.52	1284.53	1931.62	1876.67	3453.51	1023.86	3431.10	218.29	278.38	1004.86	2283.35	1181.26	759.50	128.73
	b. Financial Institutions				40.00	40.00				4.00					
	c. Government Organizations											18.50			
5	<b>BILL PURCHASED</b>														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	<b>LOANS AGAINST COLLECTED BILLS</b>														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	<b>FIXED ASSETS</b>	52.02	120.16	8.30	43.53	92.42	47.39	84.52	3.05	2.80	17.30	141.41	47.29	41.56	5.71
8	<b>OTHER ASSETS</b>	106.76	68.09	82.63	272.27	82.50	422.43	92.83	135.49	27.27	79.41	166.79	134.43	360.58	98.59
	a. Accrued Interest:	83.71	25.26	1.38	224.39	46.03	255.58	48.86	118.80	8.22	61.21	79.38	71.49	340.88	55.71
	Financial		7.76		177.10	20.25	36.20	1.78							
	Government Enterprises		0.30	1.38	9.00								0.59		
	Private Sector	83.71	17.21		38.28	25.79	219.38	47.08	118.80	8.22	61.21	79.38	70.90	340.88	55.71
	b. Staff Loans / Adv.	8.16	1.22	1.48		6.87	29.73	27.74	3.35	3.08			17.83		0.10
	c. Sundry Debtors	6.55	2.82	0.00	19.02	3.73		8.90	13.30	13.87	4.15	2.55	11.7		

S.N.	BFI Name	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Gulshwori	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha
<b>Liabilities</b>															
<b>1</b>	<b>CAPITAL FUND</b>	<b>36.60</b>	<b>183.97</b>	<b>153.86</b>	<b>478.89</b>	<b>-311.03</b>	<b>-1048.03</b>	<b>-413.52</b>	<b>306.38</b>	<b>50.13</b>	<b>486.19</b>	<b>129.26</b>	<b>519.28</b>	<b>525.85</b>	<b>296.61</b>
	a. Paid-up Capital	32.20	474.41	134.40	389.22	181.98	935.07	70.00	255.40	110.00	396.40	113.92	483.10	374.39	263.77
	b. Calls in Advance					1.37		24.49							
	c. Proposed Bonus Share													52.41	
	d. General Reserves	3.04	71.04	17.00	77.43	20.69	80.83	42.32	48.44	8.20	89.18	14.33	61.68	82.40	31.53
	e. Share Premium		0.52			1.36	2.61			0.48		0.99	0.07		0.05
	f. Retained Earning	0.55	-489.38	2.46	0.41	-516.43	-2066.54	-567.13	0.86	-68.55	0.56	0.03	-36.00	1.67	0.96
	g. Others Reserves Fund	0.80	127.39		11.82			16.80	1.68		0.06		10.44	14.97	0.29
<b>2</b>	<b>BORROWINGS</b>		<b>100.00</b>			<b>8.30</b>	<b>37.35</b>	<b>51.00</b>							<b>1200.10</b>
	a. NRB														
	b. Interbank Borrowing		100.00			8.30	37.35	51.00							1200.10
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
<b>3</b>	<b>DEPOSITS</b>	<b>91.19</b>	<b>1830.06</b>	<b>1003.98</b>	<b>4376.28</b>	<b>319.33</b>	<b>943.59</b>	<b>340.55</b>	<b>1185.00</b>	<b>272.58</b>	<b>4344.69</b>	<b>866.40</b>	<b>963.58</b>	<b>4198.53</b>	<b>2187.69</b>
	a. Current													3.15	
	Domestic													3.15	
	Foreign														
	b. Savings	27.26	869.36	791.71	2141.95	181.38	24.70	177.77	349.16	149.43	2003.45	526.69	254.80	2686.03	858.48
	Domestic	27.26	164.78	791.71	2141.95	181.38	24.70	177.77	349.16	149.43	2003.45	526.69	254.80	2686.03	858.48
	Foreign		704.58												
	c. Fixed	63.93	953.39	208.61	2234.33	137.95	1.66		639.93	123.16	1644.39	339.71	632.17	1510.12	771.57
	Domestic	63.93	953.39	208.61	2234.33	137.95	1.66		639.93	123.16	1644.39	339.71	632.17	1510.12	771.57
	Foreign														
	d. Call Deposits													72.33	
	Domestic													72.33	
	Foreign														
	e. Others		7.31	3.66			917.23	162.78	195.91		696.85		1.13	2.39	557.64
	Domestic		7.31	3.66			917.23	162.78	195.91		696.85		1.13	2.39	557.64
	Foreign														
<b>4</b>	<b>Bills Payable</b>				0.17										0.64
<b>5</b>	<b>Other Liabilities</b>	<b>42.45</b>	<b>746.86</b>	<b>83.59</b>	<b>317.70</b>	<b>829.18</b>	<b>3373.68</b>	<b>1009.55</b>	<b>113.18</b>	<b>152.48</b>	<b>241.51</b>	<b>57.20</b>	<b>134.25</b>	<b>414.29</b>	<b>208.62</b>
	1. Sundry Creditors	0.88	20.48	31.69	2.18	8.79	34.24	11.08	9.79	2.80	1.08	3.28	5.86	22.17	0.60
	2. Loan Loss Provision	15.81	303.72	11.78	112.35	502.72	1831.49	560.74	37.50	51.31	67.78	14.73	48.88	93.35	66.21
	3. Interest Suspense a/c	12.43	216.68	5.18	66.21	292.77	1414.39	330.27	17.51	23.36	56.50	10.39	34.73	17.17	44.85
	4. Others	13.33	205.98	34.95	136.97	24.90	93.56	107.48	48.38	75.01	116.16	28.81	44.78	281.60	96.96
<b>6</b>	<b>Reconciliation A/c</b>														392.79
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>4.42</b>	<b>87.39</b>	<b>44.08</b>	<b>42.00</b>	<b>0.33</b>	<b>204.78</b>	<b>28.94</b>	<b>24.46</b>		<b>46.06</b>	<b>5.40</b>		<b>49.32</b>	<b>22.48</b>
	<b>TOTAL LIABILITIES</b>	<b>174.66</b>	<b>2948.27</b>	<b>1285.51</b>	<b>5215.03</b>	<b>846.11</b>	<b>3511.38</b>	<b>1016.52</b>	<b>1629.02</b>	<b>475.20</b>	<b>5118.45</b>	<b>1058.27</b>	<b>1617.12</b>	<b>6388.74</b>	<b>3108.19</b>
<b>Assets</b>															
<b>1</b>	<b>LIQUID FUNDS</b>	<b>11.54</b>	<b>665.36</b>	<b>218.03</b>	<b>1257.56</b>	<b>8.55</b>	<b>53.83</b>	<b>18.07</b>	<b>209.95</b>	<b>203.56</b>	<b>1035.12</b>	<b>238.78</b>	<b>603.49</b>	<b>2212.18</b>	<b>404.62</b>
	a. Cash Balance	2.54	40.62	29.78	64.75	1.18	1.23	0.51	6.90	1.70	104.44	19.06	8.24	167.31	21.01
	Nepalese Notes & Coins	2.54	40.62	29.78	64.75	1.18	1.23	0.51	6.80	1.70	104.44	19.06	8.18	167.31	21.01
	Foreign Currency							0.09					0.06		
	b. Bank Balance	9.01	624.74	34.23	1192.81	7.37	52.60	17.56	25.36	201.86	110.48	219.72	64.07	2044.87	383.61
	1. In Nepal Rastra Bank		51.15	24.62	97.17	0.08	3.99	1.98	24.59	9.57	98.69	21.23	62.92	281.01	56.33
	Domestic Currency		51.15	24.62	97.17	0.08	3.99	1.98	24.59	9.57	98.69	21.23	62.92	281.01	56.33
	Foreign Currency														
	2. "A"Class Licensed Institution	9.01	453.37	9.61	1011.00	2.83	15.99	14.72	0.77	79.53	9.84	151.04	1.15	1569.98	220.93
	Domestic Currency	9.01	453.37	9.61	1011.00	2.83	15.99	14.72	0.77	79.53	9.84	151.04	1.15	1569.98	220.93
	Foreign Currency														
	3. Other Financial Ins.		120.21		84.63	4.46	32.63	0.87		112.77	1.96	47.45		193.88	106.35
	4. In Foreign Banks														
	c. Money at Call			154.01					177.70				531.18		
	Domestic Currency			154.01					177.70				531.18		
	Foreign Currency														
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>162.00</b>	<b>0.26</b>	<b>130.00</b>					<b>60.00</b>	<b>12.45</b>	<b>25.00</b>		<b>14.00</b>	<b>0.50</b>	<b>87.84</b>
	a. Govt Securities	162.00		130.00					60.00	12.45	25.00		14.00	0.50	87.84
	b. NRB Bond									12.45					
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents			0.26											
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>0.19</b>	<b>7.23</b>		<b>2.16</b>	<b>0.25</b>	<b>0.03</b>	<b>3.23</b>	<b>80.84</b>	<b>46.28</b>	<b>0.35</b>	<b>0.55</b>	<b>29.36</b>	<b>140.72</b>	<b>96.55</b>
	a. Interbank Lending														
	b. Non Residents														
	c. Others	0.19	7.23		2.16	0.25	0.03	3.23	80.84	46.28	0.35	0.55	29.36	140.72	96.55
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>126.24</b>	<b>1443.35</b>	<b>990.88</b>	<b>3608.55</b>	<b>501.83</b>	<b>1831.49</b>	<b>567.37</b>	<b>1141.33</b>	<b>158.37</b>	<b>3868.70</b>	<b>781.67</b>	<b>643.26</b>	<b>3540.29</b>	<b>1976.58</b>
	a. Private Sector	126.24	1443.35	990.88	3608.55	501.83	1831.49	567.37	1141.33	158.37	3868.70	781.67	643.26	3540.29	1962.40
	b. Financial Institutions							229.15	19.00	6.50			17.00		14.18
	c. Government Organizations														
<b>5</b>	<b>BILL PURCHASED</b>									<b>3.80</b>					
	a. Domestic Bills Purchased									3.80					
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
<b>7</b>	<b>FIXED ASSETS</b>	<b>3.39</b>	<b>133.38</b>	<b>4.97</b>	<b>64.17</b>	<b>20.01</b>	<b>93.66</b>	<b>61.55</b>	<b>56.36</b>	<b>2.79</b>	<b>63.90</b>	<b>9.57</b>	<b>249.84</b>	<b>68.80</b>	<b>19.93</b>
<b>8</b>	<b>OTHER ASSETS</b>	<b>32.13</b>	<b>408.03</b>	<b>70.62</b>	<b>110.33</b>	<b>309.44</b>	<b>1532.32</b>	<b>366.31</b>	<b>80.53</b>	<b>38.11</b>	<b>125.35</b>	<b>27.70</b>	<b>62.74</b>	<b>389.02</b>	<b>95.94</b>
	a. Accrued Interest:	12.43	216.68	5.18	66.80	292.77	1414.39	330.27	18.69	23.42	56.50	10.39	34.75	96.85	47.19
	Financial				66.21		1374.01		3.35				10.73	34.38	10.49
	Government Enterprise				0.59				1.18	0.06			0.08		0.42
	Private Sector	12.43	216.68	5.18		292.77	40.39	330.27	14.16	23.36	56.50	10.39	23.94	62.47	36.28
	b. Staff Loans / Adv.	4.98	5.37	4.10	1.78	5.05	0.09		10.21	0.90	0.42	4.70		53.01	
	c. Sundry Debtors	4.01	166.61	12.43	7.88	0.06	5.59	0.59	4.51	0.46	1.32	8.18	6.31	31.24	1.87
	d. Cash In Transit														

S.N.	BFI Name	Kuber	NEFL	Seti	Itama	Namaste	Kaski	Unique	Manushree	Jeebis	Reliance	Bhaktapur
<b>Liabilities</b>												
1	<b>CAPITAL FUND</b>	<b>-222.96</b>	<b>301.02</b>	<b>65.23</b>	<b>234.01</b>	<b>36.79</b>	<b>322.57</b>	<b>247.94</b>	<b>264.25</b>	<b>236.46</b>	<b>393.28</b>	<b>136.04</b>
	a. Paid-up Capital	150.00	264.11	55.66	200.00	31.25	283.58	223.00	225.00	220.00	320.00	125.00
	b. Calls in Advance	25.23										
	c. Proposed Bonus Share											
	d. General Reserves	4.49	34.52	7.58	14.67	3.82	38.77	23.98	16.51	11.05	19.56	2.21
	e. Share Premium	0.62										
	f. Retained Earning	-403.30	0.21	1.84	-4.71	1.34	0.21	0.95	19.35	0.15	51.10	8.83
	g. Others Reserves Fund		2.18	0.14	24.05	0.38			3.38	5.26	2.62	
2	<b>BORROWINGS</b>								175.00			
	a. NRB											
	b. Interbank Borrowing								175.00			
	c. Foreign Banks and Fin. Ins.											
	d. Other Financial Ins.											
	e. Bonds and Securities											
3	<b>DEPOSITS</b>	317.85	1021.56	163.71	236.42	259.55	2514.42	670.49	1745.40	892.26	1624.03	406.14
	a. Current											
	Domestic											
	Foreign											
	b. Savings	67.39	657.88	112.01	104.89	218.88	1523.16	239.35	242.23	323.59	662.69	215.01
	Domestic	67.39	657.88	112.01	104.89	218.88	1523.16	239.35	242.23	323.59	662.69	215.01
	Foreign											
	c. Fixed	250.46	363.55	51.69	58.02	40.64	991.26	324.07	674.85	366.56	556.58	114.92
	Domestic	243.40	363.55	51.69	58.02	40.64	991.26	324.07	674.85	366.56	556.58	114.92
	Foreign	7.06										
	d. Call Deposits											76.22
	Domestic											76.22
	Foreign											
	e. Others		0.13		73.52	0.02		107.07	828.31	202.10	404.75	
	Domestic		0.13		73.52	0.02		107.07	828.31	202.10	404.75	
	Foreign											
4	<b>Bills Payable</b>											
5	<b>Other Liabilities</b>	612.62	43.21	14.99	59.89	8.92	127.30	24.22	189.89	125.84	156.64	22.79
	1. Sundry Creditors	5.43	1.87	0.65	0.08	0.04	0.12	3.78	0.62	0.43	1.05	0.01
	2. Loan Loss Provision	352.94	8.53	2.68	15.20	3.04	42.04	7.01	80.17	60.63	60.68	11.42
	3. Interest Suspense a/c	229.28	6.69	2.86	5.96	0.92	36.40	2.10	70.07	27.23	35.09	1.30
	4. Others	24.98	26.12	8.79	38.66	4.93	48.73	11.32	39.03	37.54	59.83	10.06
6	<b>Reconciliation A/c</b>	1287.97	0.00									
7	<b>Profit &amp; Loss A/c</b>	9.12	9.88	4.82	21.26	6.85	26.17	16.73		3.73	24.76	5.19
		2004.60	1375.67	248.74	551.58	312.11	2990.45	959.37	2374.54	1258.29	2198.71	570.17
<b>Assets</b>												
1	<b>LIQUID FUNDS</b>	45.82	328.29	54.60	241.13	117.14	534.33	286.98	581.92	298.56	621.23	238.85
	a. Cash Balance	1.87	14.75	1.50	1.31	2.61	49.51	1.72	22.96	5.29	13.90	9.49
	Nepalese Notes & Coins	1.87	14.74	1.50	1.31	2.60	49.51	1.72	22.96	5.29	13.90	9.49
	Foreign Currency		0.01			0.01						
	b. Bank Balance	0.00	313.55	53.10	239.82	5.82	111.57	285.26	558.96	25.41	607.32	229.36
	1. In Nepal Rastra Bank	0.00	27.85	0.16	12.77		106.21	14.07	42.54	25.41	69.17	19.76
	Domestic Currency	0.00	27.85	0.16	12.77		106.21	14.07	42.54	25.41	69.17	19.76
	Foreign Currency											
	2. "A"Class Licensed Institution		107.09	21.56	146.13	5.81	5.18	136.04	353.41		321.23	109.40
	Domestic Currency		107.09	21.56	146.13	5.81	5.18	136.04	353.41		321.23	109.40
	Foreign Currency											
	3. Other Financial Ins.		178.61	31.38	80.92	0.01	0.19	135.15	163.01		216.92	100.20
	4. In Foreign Banks											
	c. Money at Call	43.95				108.71	373.25			267.87		
	Domestic Currency	43.95				108.71	373.25			267.87		
	Foreign Currency											
2	<b>INVESTMENT IN SECURITIES</b>		30.00					17.00	10.00	50.00	3.00	10.00
	a. Govt. Securities		30.00					17.00	10.00	50.00	3.00	10.00
	b. NRB Bond											
	c. Govt. Non-Fin. Ins.											
	d. Other Non-Fin Ins.											
	e. Non Residents											
3	<b>SHARE &amp; OTHER INVESTMENT</b>	0.50	39.53	0.10	28.28		14.15	5.58		41.28	104.16	23.43
	a. Interbank Lending											
	b. Non Residents											
	c. Others	0.50	39.53	0.10	28.28		14.15	5.58		41.28	104.16	23.43
4	<b>LOANS &amp; ADVANCES</b>	415.13	861.78	180.18	220.33	190.67	2354.56	629.18	1639.59	776.74	1373.90	286.21
	a. Private Sector		829.78	180.18	205.33	190.67	2354.56	609.88	1598.99	757.54	1295.85	286.21
	b. Financial Institutions	415.13	32.00		15.00			19.30	40.60	19.20	52.60	
	c. Government Organizations										25.45	
5	<b>BILL PURCHASED</b>	2.60										
	a. Domestic Bills Purchased	2.60										
	b. Foreign Bills Purchased											
	c. Import Bills & Imports											
6	<b>LOANS AGAINST COLLECTED BILLS</b>											
	a. Against Domestic Bills											
	b. Against Foreign Bills											
7	<b>FIXED ASSETS</b>	10.53	7.46	5.45	10.14	1.02	40.96	4.03	27.00	5.97	14.78	3.81
8	<b>OTHER ASSETS</b>	241.10	108.61	8.32	36.63	2.95	46.44	16.61	110.55	84.78	80.20	7.45
	a. Accrued Interest:	229.33	6.94	2.86	5.96	0.92	36.40	2.16	70.07	29.16	34.85	1.37
	Financial				0.90	0.14		0.60	20.22	5.19	0.40	
	Government Enterprise		0.25					0.06		0.14		0.07
	Private Sector	229.33	6.69	2.86	5.06	0.78	36.40	1.50	49.84	23.83	34.45	1.30
	b. Staff Loans / Adv.	1.34	0.82	2.08	0.23		3.21	0.78	23.12	9.80	2.46	0.55
	c. Sundry Debtors	2.05	88.90	2.04	0.03	0.31	0.00	0.78	1.51	0.38	3.05	1.37
	d. Cash In Transit											
	e. Others	8.38	11.94	1.34	30.42	1.73	6.83	12.88	15.85	45.44	39.83	4.16
9	<b>Expenses not Written off</b>			0.09		0.32				0.95	1.37	0.42
10	<b>Non Banking Assets</b>	0.95			15.07							
11	<b>Reconciliation Account</b>	1287.97									0.08	
12	<b>Profit &amp; Loss A/c</b>								5.48			
	<b>TOTAL ASSETS</b>	2004.60	1375.67	248.74	551.58	312.11	2990.45	959.37	2374.54	1258.29	2198.71	570.17

BFI Name	NBL	RBB	NABL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
<b>Expenses</b>																		
1. Interest Expense	961.65	1275.72	1416.87	1790.07	433.15	1287.66	1195.05	785.04	1330.55	882.76	708.35	1488.80	578.38	1111.99	945.32	1012.39	1166.40	1835.25
1.1 On Deposit Liabilities	778.17	1264.75	1400.03	1685.39	430.76	1193.87	1127.96	784.73	1311.79	857.76	708.29	1461.36	578.38	1111.33	944.34	971.54	1099.79	1754.56
1.1.1 Saving Account	422.89	718.36	679.57	493.05	227.41	613.05	286.24	234.01	493.98	204.52	206.96	312.56	105.00	358.14	173.16	150.55	257.20	699.14
1.1.2 Fixed Account	355.40	480.23	437.98	768.79	82.04	580.82	753.36	439.15	567.77	410.24	365.10	812.98	351.87	523.69	558.88	581.90	523.31	965.86
1.1.2.1 Up to 3 months Fixed Account		0.16	65.70	8.67	7.06	154.93	172.52		67.84		0.18					7.75	73.21	
1.1.2.2 3 to 6 months Fixed Account		1.80	87.60		4.40		137.49	0.05	155.00								30.09	115.44
1.1.2.3 6 months to 1 year Fixed Account		216.89	218.99		67.15	425.89	377.36		268.55	410.24	17.88	1.15	351.87	523.69		409.25	171.63	
1.1.2.4 Above 1 year Fixed Account	355.40	261.38	65.70	760.13	3.43		65.99	439.10	76.38		347.04	811.83		558.88	134.81	163.03	965.86	
1.1.3 Call Deposit	-0.13	66.16	282.49	423.55	121.31		88.36	111.57	250.04	243.00	136.23	335.82	121.51	229.50	212.30	239.09	319.28	68.28
1.1.4 Certificate of Deposit																		21.28
1.2 On Borrowing	183.48	10.97	16.84	104.67	2.39	93.79	67.09	0.31	18.76	25.00	0.06	27.44		0.67	0.98	40.85	66.61	80.69
2. Commission Expense		43.52	130.73	94.91				7.89										0.82
3. Staff Expense	1154.08	1476.99	443.14	291.83	299.30	540.55	313.94	203.15	318.85	278.60	127.50	272.19	72.98	200.82	182.23	193.99	185.33	2007.24
4. Office Operating Expenses	387.23	419.62	368.73	336.09	264.54	674.39	315.24	165.84	321.59	250.03	131.78	277.58	91.97	243.04	157.38	178.98	296.67	263.29
5. Foreign Exchange Loss											1.61	0.34	1.03					
5.1 Due to Change in Exchange Rates											1.61	0.34	1.03					
5.2 Due to Foreign Currency Transaction																		
6. Non Operating Expense		0.23						2.88	0.47				0.00	1.20	0.00			0.03
7. Provision for Risk	115.30	274.10	132.36	364.25	71.08	158.93	53.73	255.73	43.02	38.27	38.77	91.15	98.48	117.50	96.35	159.69	33.82	825.38
7.1 Loan loss Provision	149.39	272.38	130.65	360.32	71.08	158.93	53.73	255.73	43.02	38.27	38.77	91.15	98.48	116.16	96.35	131.79	33.79	825.38
7.1.1 General Loan loss Provision	149.39	75.91	95.24	105.15	39.42	158.93	37.05	132.75	43.02	19.81	24.59	30.66	52.92	6.36	25.46	58.13	33.79	181.17
7.1.2 Special Loan Loss Provision		196.47	35.41	255.17	31.66		16.68	122.98		18.46	14.18	60.48	35.35	109.80	70.89	73.66		644.21
7.1.3 Additional Loan Loss Provision													10.21					
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	1.72	1.72															
8. Loan Written Off					18.71													4.77
9. Provision for Staff Bonus		315.90	212.62	185.38	114.69	110.18	66.86		158.59	62.79	22.45	44.42	25.91	34.03	13.81	14.41	64.73	66.90
10. Provision for Income Tax	208.14	347.99	625.51	558.57	344.06	330.54	201.56		475.77	190.27	59.20	133.26	89.01	102.60	41.43	43.24	194.20	301.76
11. Others		2.04																0.09
12. Net Profit	523.64	4127.89	1500.70	1295.26	802.82	771.27	467.02	413.03	1110.12	437.62	165.32	310.95	77.70	238.18	96.66	100.89	453.14	801.27
Total Expenses	3350.05	8284.00	4830.66	4916.36	2348.34	3873.52	2613.40	1833.56	3758.95	2140.34	1254.98	2618.68	1035.46	2049.36	1533.18	1703.59	2394.29	6106.79
<b>Income</b>																		
1. Interest Income	2725.63	3877.22	3866.29	3732.93	1530.67	2978.38	2082.12	1176.03	3269.95	1809.30	1015.41	2277.04	863.35	1662.99	1282.52	1360.56	2005.36	4903.81
1.1 On Loans and Advances	2625.29	3681.12	3612.53	3651.93	1438.31	2769.62	1880.15	1131.36	3178.04	1749.33	993.35	2135.35	848.38	1648.32	1253.57	1346.51	1923.40	4788.19
1.2 On Investment	82.39	127.22	138.12	42.19	33.41	99.73	50.54	17.66	91.01	57.62	20.32	133.86	9.87	10.26	12.25	14.06	58.32	69.99
1.2.1 Government Bonds	82.39	67.22	127.76	42.19	33.41	99.73	50.54	7.75	1.95	57.62	14.00	124.71	9.87	10.26	12.25	14.06	58.32	69.99
1.2.2 Foreign Bonds			10.36						29.91			9.15						
1.2.3 NRB Bonds								9.91	59.15		6.32							
1.2.4 Debenture & Bonds		60.00																
1.3 On Agency Balance	13.68	36.24	0.73	35.36	1.56	109.03	117.16	0.19				0.31	1.16					3.44
1.4 On Call Deposit	4.26	9.25	85.05	3.45	11.12			15.71	0.90	1.15		7.52						20.20
1.5 On Others		23.39	29.86		46.26		34.28	11.11		1.19	1.74		3.95	4.41	16.70			45.62
2. Commission and Discount	144.26	302.15	617.83	350.70	240.76	471.21	413.94	189.05	228.99	172.99	57.83	64.50	21.92	116.09	102.17	234.92	270.22	162.37
2.1 Bills Purchase and Discount	-0.02	0.85	1.11	4.93	5.70	51.64	0.04	14.83	12.17	26.96	0.95	11.17	0.00	1.61	0.22	10.81		
2.2 Commission	144.28	290.39	613.94	345.77	181.09	351.50	290.65	167.67	215.96	142.97	53.14	44.15	21.92	114.48	33.14	218.34	122.48	162.37
2.3 Others		10.91	2.79		53.97	68.07	123.26	6.55	0.86	3.06	3.73	9.19		68.81	5.77	147.73		
3. Exchange Fluctuation Income	-100.73	11.93	305.28	289.11	341.28	261.51	77.53	67.81	40.16	103.11	12.87	86.54	31.50	52.28	61.92	62.73	87.59	95.02
3.1 Due to Change in Exchange Rate	-126.95	-36.28	197.96	29.47	5.88		1.56	2.04	52.69				0.87	36.05	8.16	84.81		48.03
3.2 Due to Foreign Currency Transaction	26.22	48.21	107.32	259.64	335.40	261.51	75.97	65.77	-12.53	103.11	12.87	86.54	31.50	51.40	25.86	54.57	2.78	46.99
4. Other Operating Income	213.32	256.06		170.44	28.92	131.98		96.49	188.54	42.28	50.79	182.49	33.36	51.67	28.54		3.90	293.01
5. Non Operating Income	230.94	2873.23	40.72	4.94	90.32	18.05	6.69		5.87	3.35	29.01	8.10	1.30	96.18	1.49	27.24	26.38	34.44
6. Write Back from Provisions for loss	116.36	679.48		368.24	95.24		16.12	290.45	25.44	6.82	88.62		57.66	70.15	56.54	18.14	0.84	484.88
7. Recovery of written-off Loan	20.26	281.24	0.54		21.15		17.01	13.61		2.50	0.45		23.46					70.55
8. Income from Extra Ordinary transactions		2.69				12.40			0.12				2.91					62.72
9. Net Loss																		
Total Income	3350.05	8284.00	4830.66	4916.36	2348.34	3873.52	2613.40	1833.56	3758.95	2140.34	1254.98	2618.68	1035.46	2049.36	1533.18	1703.59	2394.29	6106.79

BFI Name	Global	Citizens	Prime	Sunrise	Grand	NIMB	PRABHU	Janata	Mega	Civil	Century	Sanima	NIDC	Mallika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Karnali
<b>Expenses</b>																				
<b>1. Interest Expense</b>	<b>1519.97</b>	<b>919.06</b>	<b>1152.79</b>	<b>799.56</b>	<b>615.85</b>	<b>769.71</b>	<b>873.90</b>	<b>683.69</b>	<b>574.07</b>	<b>839.53</b>	<b>758.40</b>	<b>859.12</b>	<b>67.95</b>	<b>101.67</b>	<b>259.56</b>	<b>338.78</b>	<b>19.01</b>	<b>158.72</b>	<b>75.76</b>	<b>48.24</b>
1.1 On Deposit Liabilities	1490.94	885.15	1151.43	796.85	614.00	766.17	872.68	683.44	563.52	838.74	757.99	833.88	67.95	101.67	259.56	336.66	19.01	156.31	75.76	48.24
1.1.1 Saving Account	427.59	126.99	99.54	226.79	109.99	144.65	544.55	102.12	163.82	125.98	230.50	280.54	15.16	73.54	137.07	120.56	8.67	75.90	54.83	31.47
1.1.2 Fixed Account	843.26	583.28	553.78	431.00	383.95	355.32	261.09	397.99	277.27	526.46	410.07	387.84	52.23	11.88	81.44	137.36	10.34	69.15	18.94	16.78
1.1.2.1 Up to 3 months Fixed Account	0.09	9.93	0.27		1.28	35.48	0.06	16.59		0.03		9.57		0.05	0.06			0.63		
1.1.2.2 3 to 6 months Fixed Account	12.77	0.93	3.52	4.88		1.53	2.00	0.00		76.82		2.00		0.09	0.06			0.99		
1.1.2.3 6 months to 1 year Fixed Account	691.04	442.18	498.58	415.02		119.59	192.35	257.75		322.98	410.07	3.23	8.09	0.22	10.51	23.09	1.45	63.55	4.13	
1.1.2.4 Above 1 year Fixed Account	139.36	130.25	51.40	11.10	382.67	198.73	66.68	123.66	277.27	126.63		373.04	44.14	11.53	70.81	114.27	8.89	3.98	14.81	16.78
1.1.3 Call Deposit	220.09	174.87	498.11	139.06	119.94	266.19	67.04	183.33	122.44	186.31	117.43	165.50	0.56	16.25	41.05	78.75		11.26	1.99	
1.1.4 Certificate of Deposit				0.11																
1.2 On Borrowing	29.03	33.91	1.36	2.71	1.85	3.54	1.22	0.24	10.55	0.79	0.41	25.24				2.11		2.42		
<b>2. Commission Expense</b>	<b>20.49</b>	<b>6.13</b>		<b>4.59</b>																
<b>3. Staff Expense</b>	<b>369.07</b>	<b>146.64</b>	<b>109.12</b>	<b>175.29</b>	<b>71.51</b>	<b>141.41</b>	<b>338.43</b>	<b>136.43</b>	<b>123.22</b>	<b>130.09</b>	<b>111.14</b>	<b>123.73</b>	<b>28.24</b>	<b>32.06</b>	<b>44.23</b>	<b>49.29</b>	<b>6.22</b>	<b>29.17</b>	<b>12.61</b>	<b>13.84</b>
<b>4. Office Operating Expenses</b>	<b>426.50</b>	<b>185.60</b>	<b>589.42</b>	<b>232.75</b>	<b>80.79</b>	<b>185.14</b>	<b>314.31</b>	<b>132.23</b>	<b>166.91</b>	<b>163.39</b>	<b>154.44</b>	<b>171.51</b>	<b>21.40</b>	<b>31.76</b>	<b>52.95</b>	<b>66.43</b>	<b>5.70</b>	<b>24.42</b>	<b>13.48</b>	<b>14.62</b>
<b>5. Foreign Exchange Loss</b>					<b>58.23</b>							<b>4.42</b>								
5.1 Due to Change in Exchange Rates					58.23							4.42								
5.2 Due to Foreign Currency Transaction																				
<b>6. Non Operating Expense</b>							<b>0.10</b>				<b>0.39</b>									
<b>7. Provision for Risk</b>	<b>289.17</b>	<b>194.72</b>	<b>61.30</b>	<b>161.46</b>	<b>482.26</b>	<b>42.92</b>	<b>502.34</b>	<b>18.35</b>	<b>128.80</b>	<b>32.24</b>	<b>106.25</b>	<b>65.16</b>	<b>36.71</b>	<b>11.17</b>	<b>186.48</b>	<b>107.98</b>	<b>11.94</b>	<b>3.77</b>	<b>23.98</b>	<b>3.20</b>
7.1 Loan loss Provision	289.17	139.09	53.07	88.46	482.26	42.92	458.84	18.35	128.80	32.24	76.86	60.32	36.71	8.00	181.68	32.04	11.94	3.77	23.98	3.20
7.1.1 General Loan Loss Provision	68.51	107.52	31.37	34.32		28.95	44.82	24.03	31.34	21.33	49.96	55.73	2.18	8.00	3.18	2.93		3.77		3.20
7.1.2 Special Loan Loss Provision	220.66	31.57	21.70	54.15	482.26	13.97	414.02	-5.67	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			43.50				29.39						75.94			
7.3. Provision for Loss on Investment														4.76						
7.5. Provision for Loss of Other Assets												4.83		3.17	0.04					
<b>8. Loan Written Off</b>																	<b>1.18</b>			
<b>9. Provision for Staff Bonus</b>	<b>104.08</b>	<b>26.36</b>	<b>37.17</b>	<b>31.74</b>			<b>54.08</b>	<b>2.35</b>	<b>33.82</b>	<b>11.90</b>	<b>1.83</b>	<b>33.28</b>	<b>19.26</b>	<b>3.09</b>	<b>10.41</b>			<b>5.01</b>	<b>3.20</b>	
<b>10. Provision for Income Tax</b>	<b>309.76</b>	<b>80.30</b>	<b>111.51</b>	<b>95.88</b>	<b>-59.44</b>		<b>67.00</b>	<b>7.04</b>	<b>101.45</b>	<b>35.69</b>	<b>5.48</b>	<b>99.85</b>	<b>35.10</b>	<b>9.26</b>	<b>32.63</b>			<b>15.03</b>	<b>9.60</b>	
<b>11. Others</b>																	<b>0.19</b>			
<b>12. Net Profit</b>	<b>731.03</b>	<b>183.35</b>	<b>260.19</b>	<b>221.48</b>		<b>338.49</b>	<b>473.85</b>	<b>16.44</b>	<b>236.72</b>	<b>83.28</b>	<b>12.79</b>	<b>232.98</b>	<b>205.68</b>	<b>21.61</b>	<b>71.50</b>			<b>35.08</b>	<b>22.39</b>	<b>3.52</b>
<b>Total Expenses</b>	<b>3770.06</b>	<b>1742.16</b>	<b>2321.49</b>	<b>1722.74</b>	<b>1249.20</b>	<b>1477.68</b>	<b>2623.91</b>	<b>996.63</b>	<b>1364.98</b>	<b>1296.11</b>	<b>1150.72</b>	<b>1590.06</b>	<b>414.34</b>	<b>210.62</b>	<b>657.77</b>	<b>563.85</b>	<b>42.87</b>	<b>271.20</b>	<b>161.01</b>	<b>83.42</b>
<b>Income</b>																				
<b>1. Interest Income</b>	<b>3060.00</b>	<b>1419.62</b>	<b>1636.04</b>	<b>1298.47</b>	<b>651.80</b>	<b>1220.51</b>	<b>1552.10</b>	<b>897.83</b>	<b>1140.11</b>	<b>1176.65</b>	<b>973.15</b>	<b>1338.88</b>	<b>218.87</b>	<b>174.98</b>	<b>432.79</b>	<b>421.63</b>	<b>18.91</b>	<b>249.62</b>	<b>143.38</b>	<b>75.21</b>
1.1 On Loans and Advances	2981.81	1356.41	1621.42	1272.33	627.26	1135.82	1463.56	882.62	1090.60	1162.77	963.92	1299.89	173.79	166.55	407.41	376.06	18.00	234.53	134.98	73.29
1.2 On Investment	74.34	58.47	11.74	11.00	22.24	37.46	18.89	11.90	8.11	9.27	0.00	20.91	0.61	0.89	11.07	5.28				
1.2.1 Government Bonds	74.34	58.47	11.74	2.84	22.24	37.46	18.89	11.90	8.11	9.27	0.00	20.91	0.61	0.89	11.07	4.95				
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds				8.17																
1.2.4 Debenture & Bonds																	0.33			
1.3 On Agency Balance		0.39	1.81	0.10			10.30	0.06	0.04		4.32					38.57	0.91			
1.4 On Call Deposit	3.26	3.98		9.96		1.32	4.86		34.24	4.60			44.47	4.67	14.25			14.87	8.35	1.92
1.5 On Others	0.59	0.36	1.06	5.07	2.30	45.92	54.49	3.26	7.11		4.90	18.07		2.86	0.06	1.72		0.22	0.05	
<b>2. Commission and Discount</b>	<b>396.45</b>	<b>39.48</b>	<b>163.85</b>	<b>77.44</b>	<b>10.28</b>	<b>73.63</b>	<b>169.32</b>	<b>59.22</b>	<b>21.69</b>	<b>35.22</b>	<b>44.34</b>	<b>33.52</b>	<b>0.37</b>	<b>6.46</b>	<b>7.07</b>	<b>3.41</b>		<b>1.72</b>	<b>4.86</b>	
2.1 Bills Purchase and Discount	1.63	2.12	4.97	3.28	0.29		1.79	2.73	0.27	1.93										
2.2 Commission	381.52	24.79	132.13	60.21	9.99	72.85	33.40	56.49	21.42	33.30	44.34	33.52	0.37	6.46	7.07	3.41		1.72	4.86	
2.3 Others	13.30	12.56	26.75	13.94		0.77	134.13													
<b>3. Exchange Fluctuation Income</b>	<b>104.64</b>	<b>59.28</b>	<b>40.41</b>	<b>46.82</b>	<b>62.48</b>	<b>70.83</b>	<b>49.49</b>	<b>29.86</b>	<b>71.33</b>	<b>41.47</b>	<b>41.80</b>	<b>125.26</b>			<b>0.30</b>	<b>0.30</b>				
3.1 Due to Change in Exchange Rate	81.59	17.17	-5.88	27.73		2.64	8.23	195.35		6.75	4.50				0.28	0.14				
3.2 Due to Foreign Currency Transaction	23.05	42.11	46.29	19.10	62.48	68.19	41.26	-165.49	71.33	34.72	37.31	125.26			0.02	0.16				
<b>4. Other Operating Income</b>	<b>16.73</b>	<b>121.25</b>	<b>479.61</b>	<b>112.76</b>	<b>12.77</b>	<b>79.98</b>		<b>8.12</b>	<b>80.65</b>	<b>42.77</b>	<b>62.60</b>	<b>86.34</b>	<b>16.08</b>	<b>13.95</b>	<b>27.35</b>	<b>36.49</b>	<b>0.07</b>	<b>18.59</b>	<b>12.51</b>	<b>1.27</b>
<b>5. Non Operating Income</b>	<b>13.77</b>	<b>26.23</b>	<b>1.59</b>	<b>1.17</b>	<b>2.04</b>	<b>16.06</b>	<b>33.13</b>	<b>1.59</b>	<b>0.47</b>			<b>0.63</b>	<b>4.89</b>	<b>30.25</b>	<b>1.11</b>	<b>3.32</b>		<b>0.07</b>		<b>6.94</b>
<b>6. Write Back from Provisions for loss</b>	<b>178.47</b>	<b>76.31</b>		<b>186.09</b>	<b>233.83</b>	<b>16.68</b>	<b>819.82</b>		<b>50.74</b>		<b>28.19</b>	<b>1.17</b>	<b>148.76</b>	<b>15.23</b>	<b>189.15</b>	<b>87.29</b>	<b>19.30</b>		<b>0.27</b>	
<b>7. Recovery of written-off Loan</b>							<b>0.05</b>													
<b>8. Income from Extra Ordinary transactions</b>																	<b>1.07</b>			
<b>9. Net Loss</b>					<b>276.01</b>											<b>10.35</b>	<b>4.59</b>			
<b>Total Income</b>	<b>3770.06</b>	<b>1742.16</b>	<b>2321.49</b>	<b>1722.74</b>	<b>1249.20</b>	<b>1477.68</b>	<b>2623.91</b>	<b>996.63</b>	<b>1364.98</b>	<b>1296.11</b>	<b>1150.72</b>	<b>1590.06</b>	<b>414.34</b>	<b>210.62</b>	<b>657.77</b>	<b>563.85</b>	<b>42.87</b>	<b>271.20</b>	<b>161.01</b>	<b>83.42</b>

BFI Name	Triveni	Suprim	Bhrikuti	Suvechha	Shangrila	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Mulkinath	
<b>Expenses</b>																					
<b>1. Interest Expense</b>	<b>198.26</b>	<b>107.79</b>	<b>178.39</b>	<b>78.90</b>	<b>257.89</b>	<b>32.64</b>	<b>173.93</b>	<b>180.09</b>	<b>249.31</b>	<b>153.24</b>	<b>58.27</b>	<b>61.09</b>	<b>222.33</b>	<b>50.02</b>	<b>174.84</b>	<b>385.26</b>	<b>84.20</b>	<b>88.13</b>	<b>68.52</b>	<b>218.76</b>	
1.1 On Deposit Liabilities	198.26	107.79	178.39	78.90	257.89	32.64	141.74	179.88	249.31	153.24	58.22	61.09	222.33	50.02	172.69	373.04	84.20	88.13	68.52	214.73	
1.1.1 Saving Account	74.85	49.67	81.51	25.82	121.46	1.19	64.87	60.12	83.14	86.35	37.54	37.79	84.24	28.49	113.73	116.19	49.17	36.84	42.15	120.88	
1.1.2 Fixed Account	74.69	44.80	58.59	43.64	88.48	0.64	44.36	74.47	118.51	59.41	10.42	23.30	99.00	18.49	50.96	222.04	30.11	45.00	26.37	63.82	
1.1.2.1 Up to 3 months Fixed Account	0.42		0.31	0.08	0.48			1.12		0.06			0.30			5.08	1.20	0.16		1.03	
1.1.2.2 3 to 6 months Fixed Account	0.80	0.55	0.97	0.39	2.03		0.67	1.63	2.49	2.37	0.12	5.19	2.05			2.81	1.51	0.24	0.16	4.92	
1.1.2.3 6 months to 1 year Fixed Account	35.68	42.16	44.57	13.46	46.74		34.53	38.13	65.15	21.18	1.86	7.81	20.03	11.28		162.76	10.54	23.14	10.74	37.80	
1.1.2.4 Above 1 year Fixed Account	37.78	2.09	12.73	29.71	39.22	0.64	9.16	34.71	49.76	35.86	8.38	10.29	76.61	7.21	50.96	51.39	16.86	21.46	15.47	20.07	
1.1.3 Call Deposit	48.72	13.32	38.29	9.44	47.95	30.81	32.50	45.29	47.65	7.48	10.26		39.09	3.05	8.00	34.81	4.92	6.28		30.03	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing							32.19	0.20			0.05				2.14	12.22				4.04	
<b>2. Commission Expense</b>								<b>0.02</b>		<b>0.08</b>						<b>1.23</b>					
<b>3. Staff Expense</b>	<b>24.27</b>	<b>31.63</b>	<b>34.99</b>	<b>12.73</b>	<b>46.05</b>	<b>12.09</b>	<b>25.06</b>	<b>33.86</b>	<b>26.85</b>	<b>33.70</b>	<b>19.70</b>	<b>11.75</b>	<b>53.75</b>	<b>19.47</b>	<b>41.47</b>	<b>49.45</b>	<b>11.95</b>	<b>16.68</b>	<b>18.12</b>	<b>83.26</b>	
<b>4. Office Operating Expenses</b>	<b>35.39</b>	<b>32.42</b>	<b>28.84</b>	<b>14.34</b>	<b>46.80</b>	<b>17.47</b>	<b>24.99</b>	<b>43.06</b>	<b>37.44</b>	<b>25.34</b>	<b>16.88</b>	<b>8.10</b>	<b>64.91</b>	<b>8.23</b>	<b>51.02</b>	<b>48.65</b>	<b>7.33</b>	<b>13.49</b>	<b>14.59</b>	<b>55.96</b>	
<b>5. Foreign Exchange Loss</b>															<b>0.05</b>	<b>0.19</b>					
5.1 Due to Change in Exchange Rates															0.00	0.19					
5.2 Due to Foreign Currency Transaction															0.05						
<b>6. Non Operating Expense</b>					<b>0.07</b>	<b>1.41</b>	<b>0.06</b>		<b>8.46</b>			<b>10.20</b>			<b>0.01</b>	<b>4.58</b>	<b>0.00</b>			<b>0.16</b>	
<b>7. Provision for Risk</b>	<b>19.17</b>	<b>81.18</b>	<b>8.57</b>	<b>3.31</b>	<b>32.61</b>	<b>1.08</b>	<b>16.58</b>	<b>28.66</b>		<b>14.24</b>	<b>13.43</b>		<b>9.01</b>	<b>10.86</b>	<b>-159.93</b>	<b>40.51</b>	<b>1.62</b>	<b>2.68</b>	<b>11.31</b>	<b>12.38</b>	
7.1 Loan loss Provision	19.17	47.30	8.57	3.31	32.61		16.58	28.42		12.80	13.43			10.86	-159.93	39.10	1.62	2.68	11.31	12.38	
7.1.1 General Loan loss Provision	3.48	7.61	4.30	1.05	7.22		5.11	4.79		3.61	-13.49			2.66	7.68	9.08	0.49	2.15	0.26	9.49	
7.1.2 Special Loan Loss Provision	15.70	39.69	4.27	2.26	25.39		11.47	23.63		9.18	26.93			8.20	-167.61	30.02	1.11	0.53	11.06	2.90	
7.1.3 Additional Loan Loss Provision																		0.02			
7.2. Provision for Non-Banking Assets		33.88								1.44			9.01								
7.3. Provision for Loss on Investment						1.08		0.24								1.41					
7.5. Provision for Loss of Other Assets																					
<b>8. Loan Written Off</b>						<b>8.55</b>		<b>1.61</b>							<b>7.12</b>						
<b>9. Provision for Staff Bonus</b>	<b>5.02</b>		<b>11.34</b>	<b>1.51</b>	<b>11.12</b>			<b>6.82</b>	<b>3.53</b>		<b>5.92</b>	<b>2.25</b>	<b>2.08</b>	<b>2.81</b>	<b>21.57</b>	<b>3.34</b>	<b>5.69</b>	<b>3.02</b>	<b>1.41</b>	<b>19.50</b>	
<b>10. Provision for Income Tax</b>	<b>15.06</b>		<b>34.03</b>	<b>4.53</b>	<b>33.37</b>			<b>20.74</b>	<b>10.59</b>		<b>17.76</b>	<b>6.74</b>	<b>6.23</b>	<b>8.44</b>	<b>64.70</b>	<b>10.01</b>	<b>17.08</b>	<b>9.05</b>	<b>4.24</b>	<b>58.50</b>	
<b>11. Others</b>																					
<b>12. Net Profit</b>	<b>35.14</b>	<b>42.05</b>	<b>79.41</b>	<b>10.57</b>	<b>77.87</b>	<b>141.09</b>	<b>79.79</b>	<b>47.48</b>	<b>24.72</b>	<b>56.56</b>	<b>41.43</b>	<b>15.72</b>	<b>14.54</b>	<b>19.69</b>	<b>150.97</b>	<b>23.35</b>	<b>39.80</b>	<b>21.12</b>	<b>9.90</b>	<b>136.49</b>	
<b>Total Expenses</b>	<b>332.32</b>	<b>295.07</b>	<b>375.57</b>	<b>125.89</b>	<b>505.77</b>	<b>214.33</b>	<b>320.42</b>	<b>362.34</b>	<b>360.90</b>	<b>283.15</b>	<b>173.39</b>	<b>115.84</b>	<b>372.85</b>	<b>119.52</b>	<b>351.82</b>	<b>566.56</b>	<b>167.66</b>	<b>154.17</b>	<b>128.09</b>	<b>585.01</b>	

## Income

<b>1. Interest Income</b>	<b>304.47</b>	<b>212.97</b>	<b>349.37</b>	<b>109.93</b>	<b>451.66</b>	<b>69.70</b>	<b>290.17</b>	<b>283.91</b>	<b>327.40</b>	<b>250.98</b>	<b>161.86</b>	<b>94.10</b>	<b>323.51</b>	<b>97.38</b>	<b>305.38</b>	<b>515.76</b>	<b>148.08</b>	<b>137.30</b>	<b>117.57</b>	<b>507.86</b>	
1.1 On Loans and Advances	280.20	196.57	324.85	103.71	427.96	65.53	252.21	265.77	303.09	223.99	145.58	94.10	303.09	97.38	257.15	463.57	141.38	130.08	113.52	488.58	
1.2 On Investment		0.68	2.23		1.26			0.61	2.81	5.05			5.13		0.45	6.76		1.31			
1.2.1 Government Bonds		0.68	2.23		1.26			0.61	2.72	5.05			5.13		0.45	6.76					
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds									0.09									1.31			
1.2.4 Debenture & Bonds																					
1.3 On Agency Balance											16.28				27.86						
1.4 On Call Deposit	24.27	15.72	22.30	6.23	20.07	4.17	5.78	17.52	21.50	20.42			14.17		14.10	44.83	6.70	5.92	4.05	18.55	
1.5 On Others					2.36		32.19	0.02		1.51			1.13		5.82	0.59				0.74	
<b>2. Commission and Discount</b>	<b>3.00</b>	<b>2.43</b>	<b>4.76</b>	<b>1.19</b>	<b>5.72</b>	<b>0.06</b>	<b>0.47</b>	<b>2.59</b>	<b>1.07</b>	<b>6.68</b>	<b>1.73</b>	<b>10.18</b>	<b>5.68</b>	<b>2.75</b>	<b>5.45</b>	<b>45.49</b>	<b>0.95</b>	<b>3.57</b>	<b>2.18</b>	<b>5.95</b>	
2.1 Bills Purchase and Discount															0.99	0.01					
2.2 Commission	3.00	2.43	4.76	1.19	5.39	0.06	0.47	2.41	1.07	6.68	1.36	10.18	5.68	2.75	4.46	7.96	0.44	3.57	2.02	5.95	
2.3 Others					0.34			0.18			0.37					37.52	0.51			0.16	
<b>3. Exchange Fluctuation Income</b>					<b>0.09</b>	<b>0.02</b>	<b>0.00</b>	<b>0.22</b>	<b>0.00</b>				<b>0.26</b>		<b>0.24</b>	<b>0.72</b>					
3.1 Due to Change in Exchange Rate					0.00	0.00	0.00	0.22	0.00				0.24		0.12						
3.2 Due to Foreign Currency Transaction					0.09	0.02							0.02		0.12	0.72					
<b>4. Other Operating Income</b>	<b>23.71</b>	<b>24.88</b>	<b>19.39</b>	<b>11.37</b>	<b>43.22</b>	<b>0.55</b>	<b>27.92</b>	<b>21.71</b>	<b>20.54</b>	<b>19.40</b>	<b>9.80</b>	<b>11.34</b>	<b>17.06</b>	<b>12.13</b>	<b>16.30</b>		<b>18.62</b>	<b>13.20</b>	<b>8.35</b>	<b>63.19</b>	
<b>5. Non Operating Income</b>				<b>3.40</b>	<b>0.21</b>	<b>3.10</b>	<b>1.84</b>	<b>13.79</b>	<b>5.19</b>				<b>2.59</b>		<b>0.45</b>			<b>0.06</b>		<b>4.84</b>	
<b>6. Write Back from Provisions for loss</b>		<b>54.80</b>	<b>2.05</b>		<b>4.87</b>	<b>140.90</b>		<b>40.12</b>	<b>6.69</b>	<b>6.10</b>		<b>0.22</b>	<b>23.75</b>	<b>7.25</b>	<b>23.99</b>	<b>4.58</b>		<b>0.04</b>		<b>3.16</b>	
<b>7. Recovery of written-off Loan</b>																					
<b>8. Income from Extra Ordinary transactions</b>	<b>1.14</b>																				
<b>9. Net Loss</b>																					
<b>Total Income</b>	<b>332.32</b>	<b>295.07</b>	<b>375.57</b>	<b>125.89</b>	<b>505.77</b>	<b>214.33</b>	<b>320.42</b>	<b>362.34</b>	<b>360.90</b>	<b>283.15</b>	<b>173.39</b>	<b>115.84</b>	<b>372.85</b>	<b>119.52</b>	<b>351.82</b>	<b>566.56</b>	<b>167.66</b>	<b>154.17</b>	<b>128.09</b>	<b>585.01</b>	

BFI Name	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	dhyalo	Country	Alpine	Nligrri	Karamandap	Garima	City	Bishow	Kabeli	Kamana	Corporate	Paribhara	Purnima	Jyoti	
<b>Expenses</b>																					
<b>1. Interest Expense</b>	<b>145.45</b>	<b>35.70</b>	<b>58.64</b>	<b>18.93</b>	<b>219.08</b>	<b>32.49</b>	<b>62.13</b>	<b>68.21</b>	<b>34.75</b>	<b>37.84</b>	<b>190.98</b>	<b>170.36</b>	<b>177.92</b>	<b>175.60</b>	<b>13.37</b>	<b>110.72</b>	<b>25.70</b>	<b>54.64</b>	<b>64.26</b>	<b>203.77</b>	
1.1 On Deposit Liabilities	145.45	35.70	58.64	18.93	201.19	32.49	62.13	68.21	34.75	37.84	190.98	170.36	177.15	174.83	13.37	110.72	25.70	54.64	64.26	203.68	
1.1.1 Saving Account	54.79	16.86	14.00	14.07	108.23	13.26	23.36	22.13	18.95	17.63	96.28	96.79	75.03	43.94	7.69	52.34	8.27	34.67	30.60	105.88	
1.1.2 Fixed Account	61.63	13.56	38.93	4.86	84.42	13.82	30.46	31.51	9.55	16.95	79.45	50.63	85.90	101.59	4.03	44.52	16.41	11.90	28.96	60.61	
1.1.2.1 Up to 3 months Fixed Account	0.04				0.01	0.11	0.63	0.03	0.00	0.06	7.92	0.99	3.70	0.13	0.08	1.83		0.05	0.25		
1.1.2.2 3 to 6 months Fixed Account	0.17	1.21	1.59		0.25	0.66	0.20	0.05	0.00	1.37	0.54	3.96	4.78	1.72	0.07	2.63		0.22	0.56	1.73	
1.1.2.3 6 months to 1 year Fixed Account	12.15	9.93	11.16		46.26	8.87	20.57	23.44	4.61	8.88	48.68	26.46	51.65	64.85	1.75	9.78	15.57	5.56	17.78	35.97	
1.1.2.4 Above 1 year Fixed Account	49.26	2.42	26.19	4.86	37.91	4.18	9.06	8.00	4.93	6.65	22.32	19.22	25.77	34.89	2.13	30.28	0.84	6.06	10.37	22.90	
1.1.3 Call Deposit	29.03	5.28	5.71		8.54	5.41	8.31	14.57	6.26	3.26	15.25	22.93	16.22	29.30	1.65	13.87	1.02	8.07	4.71	37.19	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing					17.88								0.77	0.77						0.09	
<b>2. Commission Expense</b>								<b>0.50</b>			<b>0.05</b>										
<b>3. Staff Expense</b>	<b>22.72</b>	<b>9.93</b>	<b>15.74</b>	<b>6.42</b>	<b>44.16</b>	<b>7.90</b>	<b>11.99</b>	<b>8.73</b>	<b>9.02</b>	<b>5.05</b>	<b>42.30</b>	<b>31.89</b>	<b>22.47</b>	<b>25.55</b>	<b>5.47</b>	<b>16.30</b>	<b>5.86</b>	<b>14.06</b>	<b>10.01</b>	<b>36.27</b>	
<b>4. Office Operating Expenses</b>	<b>20.01</b>	<b>11.52</b>	<b>11.57</b>	<b>3.84</b>	<b>46.58</b>	<b>8.97</b>	<b>11.57</b>	<b>15.01</b>	<b>11.06</b>	<b>3.42</b>	<b>53.84</b>	<b>37.96</b>	<b>28.47</b>	<b>26.37</b>	<b>4.36</b>	<b>17.06</b>	<b>5.38</b>	<b>15.37</b>	<b>11.56</b>	<b>42.62</b>	
<b>5. Foreign Exchange Loss</b>											<b>0.10</b>									<b>0.02</b>	
5.1 Due to Change in Exchange Rates											0.10									0.03	
5.2 Due to Foreign Currency Transaction																				-0.01	
<b>6. Non Operating Expense</b>								<b>0.11</b>								<b>0.07</b>				<b>0.40</b>	
<b>7. Provision for Risk</b>	<b>4.85</b>	<b>4.08</b>	<b>18.63</b>	<b>3.44</b>	<b>39.69</b>	<b>1.77</b>	<b>3.66</b>	<b>20.93</b>	<b>7.70</b>	<b>1.06</b>	<b>6.65</b>	<b>10.22</b>	<b>15.50</b>	<b>6.84</b>	<b>2.49</b>	<b>3.51</b>	<b>5.36</b>	<b>6.44</b>	<b>2.21</b>	<b>37.22</b>	
7.1 Loan loss Provision	4.85	4.08	18.63	3.44	37.00	1.77	3.66	11.50	7.70	1.06	32.00	10.22	15.50	6.84	2.49	3.51	5.36	6.44	2.21	19.62	
7.1.1 General Loan loss Provision	4.85	4.08	18.63	3.44	3.29	0.78	0.51	0.83	1.16	0.87	-0.54	5.62	15.50	5.33	2.49	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	4.60		1.51			5.36	5.19	0.83	16.27	
7.1.3 Additional Loan Loss Provision											35.00										
7.2. Provision for Non-Banking Assets					2.58			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										
<b>8. Loan Written Off</b>																					
<b>9. Provision for Staff Bonus</b>	<b>4.32</b>			<b>0.72</b>	<b>6.49</b>	<b>1.54</b>	<b>1.41</b>	<b>1.74</b>	<b>2.56</b>			<b>11.27</b>	<b>8.21</b>	<b>8.10</b>	<b>0.97</b>	<b>6.27</b>		<b>3.20</b>	<b>2.95</b>	<b>5.62</b>	
<b>10. Provision for Income Tax</b>	<b>12.96</b>			<b>1.65</b>	<b>19.46</b>	<b>4.63</b>	<b>4.22</b>	<b>5.22</b>	<b>7.67</b>			<b>33.81</b>	<b>24.62</b>	<b>24.29</b>	<b>2.92</b>	<b>18.80</b>		<b>9.59</b>	<b>8.85</b>	<b>16.87</b>	
<b>11. Others</b>																					
<b>12. Net Profit</b>	<b>30.10</b>	<b>15.65</b>		<b>11.72</b>	<b>45.41</b>	<b>10.81</b>	<b>11.23</b>	<b>12.18</b>	<b>17.90</b>	<b>13.56</b>	<b>32.46</b>	<b>78.89</b>	<b>57.44</b>	<b>56.67</b>	<b>6.81</b>	<b>43.87</b>	<b>17.50</b>	<b>22.38</b>	<b>20.66</b>	<b>39.37</b>	
<b>Total Expenses</b>	<b>240.42</b>	<b>76.88</b>	<b>104.58</b>	<b>46.71</b>	<b>420.88</b>	<b>68.13</b>	<b>106.21</b>	<b>132.62</b>	<b>90.66</b>	<b>60.93</b>	<b>326.40</b>	<b>374.40</b>	<b>334.61</b>	<b>323.40</b>	<b>36.41</b>	<b>216.60</b>	<b>59.80</b>	<b>125.67</b>	<b>120.51</b>	<b>382.18</b>	

<b>Income</b>																					
<b>1. Interest Income</b>	<b>220.64</b>	<b>70.79</b>	<b>80.36</b>	<b>42.93</b>	<b>355.87</b>	<b>52.44</b>	<b>97.35</b>	<b>116.68</b>	<b>77.12</b>	<b>55.84</b>	<b>276.97</b>	<b>334.52</b>	<b>306.52</b>	<b>285.35</b>	<b>31.51</b>	<b>196.73</b>	<b>32.75</b>	<b>111.52</b>	<b>107.18</b>	<b>347.32</b>	
1.1 On Loans and Advances	208.82	69.02	75.65	42.85	289.05	51.10	90.39	107.87	73.26	52.25	247.91	322.87	289.50	274.79	29.63	183.59	29.93	102.74	97.16	319.58	
1.2 On Investment	0.80		0.22	0.08	9.70	0.14	0.22	3.18	0.64		1.71		1.81							4.26	
1.2.1 Government Bonds				0.08	9.70	0.14	0.22	3.18			1.71		1.81							4.26	
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							6.75														
1.4 On Call Deposit	11.02	1.77	4.48		57.13	1.19		4.53	3.22	3.60			14.24	10.56	1.87	13.15		8.78	10.02	23.49	
1.5 On Others			0.01					1.09			27.35	11.65	0.96			2.83					
<b>2. Commission and Discount</b>	<b>3.31</b>	<b>6.09</b>	<b>5.07</b>	<b>3.78</b>	<b>4.87</b>	<b>5.52</b>	<b>0.53</b>	<b>1.11</b>	<b>11.73</b>	<b>1.13</b>	<b>5.48</b>	<b>3.79</b>	<b>26.54</b>	<b>2.06</b>	<b>0.02</b>	<b>3.55</b>	<b>0.62</b>	<b>1.75</b>	<b>0.73</b>	<b>2.29</b>	
2.1 Bills Purchase and Discount																					
2.2 Commission	3.31	0.67	5.07	3.43	4.87	0.65	0.53	1.11	1.12	1.13	5.48	3.79	26.54	2.06	0.02	3.55	0.01	1.75	0.73	2.29	
2.3 Others		5.42		0.36	4.87				10.61							0.60					
<b>3. Exchange Flactuation Income</b>					<b>4.34</b>				<b>0.05</b>		<b>1.61</b>		<b>0.00</b>								
3.1 Due to Change in Exchange Rate					-0.03								0.00								
3.2 Due to Foreign Currency Transaction					4.37				0.05		1.61		0.00								
<b>4. Other Operating Income</b>	<b>16.47</b>		<b>0.11</b>		<b>27.23</b>		<b>8.32</b>	<b>7.42</b>		<b>3.96</b>	<b>16.16</b>	<b>35.48</b>		<b>29.14</b>	<b>4.88</b>	<b>15.50</b>	<b>1.87</b>	<b>8.74</b>	<b>11.41</b>	<b>22.26</b>	
<b>5. Non Operating Income</b>							<b>0.00</b>	<b>0.00</b>				<b>0.61</b>	<b>1.55</b>	<b>0.02</b>				<b>0.06</b>	<b>1.19</b>		
<b>6. Write Back from Provisions for loss</b>					<b>28.56</b>	<b>9.79</b>		<b>7.42</b>	<b>1.16</b>					<b>6.83</b>		<b>0.82</b>	<b>24.55</b>	<b>3.60</b>		<b>10.31</b>	
<b>7. Recovery of written-off Loan</b>																					
<b>8. Income from Extra Ordinary transactions</b>						<b>0.37</b>				<b>0.60</b>	<b>26.19</b>										
<b>9. Net Loss</b>			<b>19.03</b>																		
<b>Total Income</b>	<b>240.42</b>	<b>76.88</b>	<b>104.58</b>	<b>46.71</b>	<b>420.88</b>	<b>68.13</b>	<b>106.21</b>	<b>132.62</b>	<b>90.66</b>	<b>60.93</b>	<b>326.40</b>	<b>374.40</b>	<b>334.61</b>	<b>323.40</b>	<b>36.41</b>	<b>216.60</b>	<b>59.80</b>	<b>125.67</b>	<b>120.51</b>	<b>382.18</b>	



BFI Name	Bagmati	Hemro	Kakre	Shine	Pacific	Civic	IDBL	Kanchan	Matribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaunukhee	Raptiveri	Tourism	Mission	Mt. Malabu	Sindhu	
<b>Expenses</b>																					
<b>1. Interest Expense</b>	<b>20.28</b>	<b>20.74</b>	<b>25.59</b>	<b>183.76</b>	<b>35.18</b>	<b>17.50</b>	<b>142.51</b>	<b>49.51</b>	<b>14.07</b>	<b>26.21</b>	<b>69.93</b>	<b>25.19</b>	<b>75.85</b>	<b>180.98</b>	<b>25.17</b>	<b>27.97</b>	<b>190.87</b>	<b>55.30</b>	<b>4.10</b>	<b>32.61</b>	
1.1 On Deposit Liabilities	20.28	20.74	25.59	183.76	35.18	16.99	142.51	49.51	14.07	26.21	69.93	25.19	75.85	177.49	25.13	27.97	187.93	55.27	4.10	32.61	
1.1.1 Saving Account	13.48	10.04	13.84	120.62	17.84	9.69	48.86	37.51	8.58	11.13	33.94	16.20	31.48	58.91	20.79	14.59	82.00	30.16	3.25	20.25	
1.1.2 Fixed Account	4.32	6.37	8.26	49.51	9.55	5.41	66.75	12.00	3.91	9.55	28.58	4.57	30.03	101.13	4.34	12.64	78.15	21.94	0.72	12.36	
1.1.2.1 Up to 3 months Fixed Account				0.04		0.62	0.10	0.08	0.05				0.15	0.00				0.10			
1.1.2.2 3 to 6 months Fixed Account				0.64	0.61	0.73	1.08	0.50	0.04	0.00	0.12	0.00	1.39	0.19			10.50	1.67	0.03		
1.1.2.3 6 months to 1 year Fixed Account	0.88	4.71		29.43	4.61	2.22	64.60	3.99	1.63	5.35	16.25	1.48	16.67	1.99	1.19	5.48	52.67	14.14	0.13	9.18	
1.1.2.4 Above 1 year Fixed Account	3.44	1.65	8.26	19.39	4.33	1.84	0.97	7.43	2.19	4.20	12.21	3.08	11.82	98.96	3.16	7.16	14.99	6.04	0.56	3.18	
1.1.3 Call Deposit	2.49	4.32	3.49	13.63	7.79	1.88	26.90		1.57	5.53	7.42	4.42	14.34	17.44		0.74	27.78	3.17	0.13		
1.1.4 Certificate of Deposit																					
1.2 On Borrowing						0.52								3.50	0.03		2.94	0.03			
<b>2. Commission Expense</b>												<b>0.24</b>									
<b>3. Staff Expense</b>	<b>5.29</b>	<b>5.17</b>	<b>4.93</b>	<b>29.43</b>	<b>4.44</b>	<b>5.25</b>	<b>35.72</b>	<b>11.35</b>	<b>3.72</b>	<b>4.00</b>	<b>10.71</b>	<b>4.63</b>	<b>8.13</b>	<b>29.14</b>	<b>4.87</b>	<b>5.61</b>	<b>33.08</b>	<b>13.37</b>	<b>1.20</b>	<b>9.35</b>	
<b>4. Office Operating Expenses</b>	<b>4.10</b>	<b>6.27</b>	<b>3.31</b>	<b>29.13</b>	<b>5.71</b>	<b>7.40</b>	<b>47.38</b>	<b>10.56</b>	<b>2.38</b>	<b>6.69</b>	<b>17.16</b>	<b>4.40</b>	<b>14.05</b>	<b>35.93</b>	<b>3.68</b>	<b>3.49</b>	<b>43.90</b>	<b>11.69</b>	<b>2.05</b>	<b>8.26</b>	
<b>5. Foreign Exchange Loss</b>							<b>0.02</b>														
5.1 Due to Change in Exchange Rates																					
5.2 Due to Foreign Currency Transaction							0.02														
<b>6. Non Operating Expense</b>														<b>0.03</b>							
<b>7. Provision for Risk</b>	<b>1.11</b>	<b>4.03</b>	<b>1.05</b>	<b>13.67</b>	<b>0.87</b>	<b>2.47</b>	<b>18.34</b>	<b>2.65</b>	<b>0.41</b>	<b>2.98</b>	<b>3.72</b>	<b>4.13</b>	<b>5.47</b>	<b>118.62</b>	<b>0.75</b>	<b>1.54</b>	<b>70.60</b>	<b>1.40</b>	<b>0.15</b>	<b>0.51</b>	
7.1 Loan loss Provision	1.11	2.27	1.05	13.67	0.87	2.06	18.09	2.65	0.41	2.98	3.72	3.73	5.47	59.41	0.75	1.54	40.46	1.40	0.15	0.51	
7.1.1 General Loan loss Provision	0.50	2.27	0.16	6.62	0.87	0.52	4.78	2.65	0.31		2.45	0.55	2.59	7.61	0.63	0.56	7.84		0.15	0.51	
7.1.2 Special Loan Loss Provision	0.61		0.89	7.05		1.54	13.31		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			2.53				0.60				
7.2. Provision for Non-Banking Assets														40.10			30.13				
7.3. Provision for Loss on Investment		1.75				0.41								19.11							
7.5. Provision for Loss of Other Assets							0.25					0.40									
<b>8. Loan Written Off</b>														<b>9.49</b>							
<b>9. Provision for Staff Bonus</b>		<b>1.30</b>		<b>10.99</b>		<b>0.82</b>	<b>4.11</b>	<b>2.45</b>		<b>0.68</b>		<b>0.57</b>	<b>3.13</b>		<b>0.84</b>		<b>7.53</b>	<b>1.72</b>	<b>0.29</b>		
<b>10. Provision for Income Tax</b>		<b>3.90</b>		<b>32.97</b>		<b>2.46</b>	<b>12.32</b>	<b>7.34</b>		<b>2.05</b>		<b>1.71</b>	<b>9.39</b>		<b>2.52</b>		<b>22.59</b>	<b>5.16</b>	<b>0.86</b>		
<b>11. Others</b>																					
<b>12. Net Profit</b>	<b>7.72</b>	<b>9.11</b>	<b>3.73</b>	<b>76.92</b>	<b>21.55</b>	<b>6.03</b>	<b>28.75</b>	<b>17.12</b>	<b>2.37</b>	<b>4.79</b>	<b>32.68</b>	<b>4.44</b>	<b>21.90</b>	<b>69.22</b>	<b>5.89</b>	<b>2.20</b>	<b>63.74</b>	<b>12.05</b>	<b>2.00</b>	<b>14.48</b>	
<b>Total Expenses</b>	<b>38.50</b>	<b>50.52</b>	<b>38.61</b>	<b>376.86</b>	<b>67.75</b>	<b>41.92</b>	<b>289.16</b>	<b>100.97</b>	<b>22.95</b>	<b>47.42</b>	<b>134.20</b>	<b>45.30</b>	<b>137.91</b>	<b>443.40</b>	<b>43.72</b>	<b>40.81</b>	<b>432.31</b>	<b>100.69</b>	<b>10.63</b>	<b>65.20</b>	
<b>Income</b>																					
<b>1. Interest Income</b>	<b>33.66</b>	<b>42.90</b>	<b>35.59</b>	<b>346.41</b>	<b>62.41</b>	<b>35.36</b>	<b>256.11</b>	<b>82.69</b>	<b>20.63</b>	<b>42.32</b>	<b>119.21</b>	<b>38.26</b>	<b>124.60</b>	<b>212.19</b>	<b>37.35</b>	<b>35.90</b>	<b>320.82</b>	<b>91.17</b>	<b>8.99</b>	<b>57.25</b>	
1.1 On Loans and Advances	31.02	40.66	33.44	329.26	61.78	33.82	243.66	77.11	19.21	38.48	112.12	37.27	114.61	190.39	36.12	35.90	288.86	84.70	8.31	53.33	
1.2 On Investment		0.04					0.38						2.86	2.35			2.97			0.15	
1.2.1 Government Bonds		0.04											2.86	0.02			2.97				
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds							0.38							2.34							
1.2.4 Debenture & Bonds																				0.15	
1.3 On Agency Balance																	0.00				
1.4 On Call Deposit	2.64	2.20	2.16	17.16	0.63	1.55	12.06	5.58	1.41	3.53	7.09	1.00	7.13	19.44	1.24	28.97	6.47	0.67	3.76		
1.5 On Others										0.32							0.02				
<b>2. Commission and Discount</b>	<b>2.01</b>	<b>1.10</b>	<b>2.54</b>	<b>30.42</b>	<b>2.39</b>	<b>0.95</b>	<b>4.25</b>	<b>7.83</b>	<b>2.32</b>	<b>0.44</b>	<b>1.82</b>	<b>5.02</b>	<b>1.53</b>	<b>0.59</b>	<b>6.12</b>	<b>4.91</b>	<b>7.99</b>	<b>1.02</b>	<b>0.55</b>	<b>0.99</b>	
2.1 Bills Purchase and Discount												0.00					0.02				
2.2 Commission	0.87	1.10	0.64	10.83	2.39	0.95	4.25	1.25	1.05	0.44	1.55	4.96		0.59	1.81	0.30	7.97	1.02	0.55	0.87	
2.3 Others	1.14		1.90	19.59				6.58	1.28		0.27	0.05	1.53		4.31	4.60				0.13	
<b>3. Exchange Fluctuation Income</b>														<b>-0.18</b>			<b>29.18</b>				
3.1 Due to Change in Exchange Rate														-0.18			8.15				
3.2 Due to Foreign Currency Transaction														0.01			21.03				
<b>4. Other Operating Income</b>	<b>2.82</b>	<b>5.31</b>			<b>2.94</b>	<b>4.07</b>	<b>20.27</b>	<b>9.72</b>		<b>2.95</b>	<b>13.17</b>	<b>1.12</b>	<b>11.79</b>	<b>18.50</b>	<b>0.20</b>		<b>30.42</b>	<b>7.77</b>	<b>1.09</b>	<b>6.96</b>	
<b>5. Non Operating Income</b>				<b>0.03</b>						<b>0.04</b>				<b>8.37</b>			<b>0.21</b>				
<b>6. Write Back from Provisions for loss</b>		<b>1.21</b>	<b>0.48</b>			<b>1.54</b>	<b>8.53</b>	<b>0.23</b>		<b>1.67</b>		<b>0.89</b>		<b>203.93</b>	<b>0.04</b>		<b>43.71</b>	<b>0.35</b>			
<b>7. Recovery of written-off Loan</b>																					
<b>8. Income from Extra Ordinary transactions</b>								<b>0.51</b>										<b>0.37</b>			
<b>9. Net Loss</b>																					
<b>Total Income</b>	<b>38.50</b>	<b>50.52</b>	<b>38.61</b>	<b>376.86</b>	<b>67.75</b>	<b>41.92</b>	<b>289.16</b>	<b>100.97</b>	<b>22.95</b>	<b>47.42</b>	<b>134.20</b>	<b>45.30</b>	<b>137.91</b>	<b>443.40</b>	<b>43.72</b>	<b>40.81</b>	<b>432.31</b>	<b>100.69</b>	<b>10.63</b>	<b>65.20</b>	

BFI Name	Sahara	Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Saipa	Syamtakoshi	Sajha	Apex	Green	Reliable	Manal Awasi	NFL	NDC Capital	N/NFL	NSMFL	Peoples	KFL
<b>Expenses</b>																				
<b>1. Interest Expense</b>	<b>15.01</b>	<b>36.55</b>	<b>14.98</b>	<b>47.29</b>	<b>79.06</b>	<b>10.46</b>	<b>309.33</b>	<b>7.85</b>	<b>12.49</b>	<b>14.12</b>	<b>264.44</b>	<b>6.49</b>	<b>218.68</b>	<b>19.74</b>	<b>25.93</b>	<b>52.51</b>	<b>271.23</b>	<b>9.75</b>	<b>9.68</b>	<b>42.31</b>
1.1 On Deposit Liabilities	15.01	36.55	14.95	47.29	79.06	10.46	309.33	7.85	12.49	14.12	264.29	6.49	214.12	19.74	25.93	52.51	271.23	8.94	9.68	42.31
1.1.1 Saving Account	10.80	16.10	11.88	19.18	35.76	4.23	108.13	5.37	4.54	3.45	167.19	0.87	66.75	7.20	5.83	13.56	118.62	7.66	1.17	14.51
1.1.2 Fixed Account		14.23	3.07	13.82	22.90	2.71	144.49	2.33	3.36	1.92	97.10	2.52	114.32	12.54	20.10	38.95	152.60	0.32	8.52	27.81
1.1.2.1 Up to 3 months Fixed Account		0.12	0.04	0.26	0.26		2.95	0.11		0.10	0.16		3.15		0.18		0.77			0.91
1.1.2.2 3 to 6 months Fixed Account		0.61	0.05	0.32	0.29		3.06	0.16	0.14	0.05	1.40	1.91	4.09		0.03		3.30			0.58
1.1.2.3 6 months to 1 year Fixed Account		10.95	1.25	4.34	15.50	1.90	101.46	0.90	1.24	0.43	63.87	0.28	72.44	9.63	14.86	16.11	105.92		7.36	11.50
1.1.2.4 Above 1 year Fixed Account		2.55	1.73	8.90	6.84	0.81	37.02	1.16	1.98	1.34	31.67	0.33	34.63	2.91	5.03	22.84	42.60	0.32	1.16	14.82
1.1.3 Call Deposit	1.67	6.22		14.28	20.40	3.52	56.71	0.14	4.59	8.75			3.11	33.05				0.96		
1.1.4 Certificate of Deposit	2.55																			
1.2 On Borrowing			0.03								0.16		4.56					0.81		
<b>2. Commission Expense</b>																				
<b>3. Staff Expense</b>	<b>3.15</b>	<b>8.48</b>	<b>4.72</b>	<b>9.85</b>	<b>10.36</b>	<b>4.01</b>	<b>57.54</b>	<b>2.40</b>	<b>5.62</b>	<b>7.13</b>	<b>38.77</b>	<b>3.68</b>	<b>38.66</b>	<b>6.34</b>	<b>4.85</b>	<b>7.82</b>	<b>28.20</b>	<b>8.59</b>	<b>4.39</b>	<b>5.73</b>
<b>4. Office Operating Expenses</b>	<b>3.97</b>	<b>11.63</b>	<b>7.14</b>	<b>11.63</b>	<b>11.76</b>	<b>3.49</b>	<b>59.15</b>	<b>1.24</b>	<b>7.70</b>	<b>6.84</b>	<b>38.22</b>	<b>1.52</b>	<b>36.98</b>	<b>5.20</b>	<b>6.36</b>	<b>8.25</b>	<b>25.08</b>	<b>14.46</b>	<b>6.45</b>	<b>7.44</b>
<b>5. Foreign Exchange Loss</b>							<b>0.08</b>													
5.1 Due to Change in Exchange Rates							0.07													
5.2 Due to Foreign Currency Transaction							0.00													
<b>6. Non Operating Expense</b>				<b>4.04</b>			<b>0.00</b>						<b>2.16</b>					<b>1.47</b>		
<b>7. Provision for Risk</b>	<b>0.82</b>	<b>1.86</b>	<b>0.91</b>	<b>1.46</b>	<b>4.32</b>	<b>1.17</b>	<b>23.71</b>	<b>0.70</b>	<b>2.70</b>	<b>0.91</b>	<b>34.06</b>	<b>0.52</b>	<b>15.35</b>	<b>2.18</b>	<b>62.87</b>	<b>29.62</b>	<b>38.13</b>	<b>15.02</b>	<b>0.78</b>	<b>4.28</b>
7.1 Loan loss Provision	0.82	1.86	0.91	1.46	4.32	1.17	23.21	0.70	2.70	0.91	19.79	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	7.60	0.18	1.06	0.78	1.60	0.52	3.19	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	1.64	0.13	18.19		12.16	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											14.27				22.92	12.71		14.91	0.77	3.13
7.3. Provision for Loss on Investment											0.50									
7.5. Provision for Loss of Other Assets															9.48					
<b>8. Loan Written Off</b>											<b>2.40</b>				<b>5.57</b>					
<b>9. Provision for Staff Bonus</b>		<b>0.62</b>	<b>0.51</b>				<b>17.89</b>	<b>0.17</b>					<b>4.45</b>				<b>7.80</b>			<b>0.31</b>
<b>10. Provision for Income Tax</b>		<b>1.85</b>	<b>1.53</b>				<b>52.38</b>						<b>13.35</b>				<b>23.39</b>			<b>0.93</b>
<b>11. Others</b>											<b>21.70</b>						<b>0.22</b>	<b>0.28</b>		
<b>12. Net Profit</b>	<b>10.34</b>	<b>4.31</b>	<b>3.58</b>	<b>19.78</b>	<b>30.26</b>	<b>4.79</b>	<b>126.48</b>	<b>1.68</b>	<b>2.67</b>				<b>31.16</b>	<b>7.29</b>		<b>23.29</b>	<b>54.57</b>	<b>84.86</b>		
<b>Total Expenses</b>	<b>33.29</b>	<b>65.30</b>	<b>33.38</b>	<b>94.04</b>	<b>135.75</b>	<b>23.94</b>	<b>646.55</b>	<b>14.03</b>	<b>31.18</b>	<b>29.01</b>	<b>399.58</b>	<b>12.22</b>	<b>360.79</b>	<b>40.75</b>	<b>105.59</b>	<b>121.50</b>	<b>448.61</b>	<b>134.43</b>	<b>21.30</b>	<b>61.01</b>
<b>Income</b>																				
<b>1. Interest Income</b>	<b>26.65</b>	<b>59.70</b>	<b>27.78</b>	<b>80.76</b>	<b>121.14</b>	<b>20.54</b>	<b>559.65</b>	<b>12.24</b>	<b>25.94</b>	<b>20.03</b>	<b>255.57</b>	<b>9.22</b>	<b>308.01</b>	<b>36.54</b>	<b>13.60</b>	<b>54.46</b>	<b>414.47</b>	<b>27.14</b>	<b>1.62</b>	<b>47.00</b>
1.1 On Loans and Advances	25.81	55.47	27.32	78.25	114.76	18.93	517.12	11.23	25.30	19.13	245.06	8.61	283.19	31.05	11.57	42.95	393.90	26.35	0.52	40.52
1.2 On Investment							4.91				3.13		0.90	1.34	0.38		4.47	0.09		0.04
1.2.1 Government Bonds							4.90				3.13		0.90	1.34			4.47	0.09		0.04
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds															0.38					
1.2.4 Debenture & Bonds							0.00													
1.3 On Agency Balance																				
1.4 On Call Deposit	0.84	4.22	0.43	2.51	6.38	1.61	37.62	1.01	0.64		7.38	0.61	23.69		1.65	11.51	16.10	0.70		6.44
1.5 On Others			0.03							0.90			0.23	4.16	0.00	0.00			1.10	
<b>2. Commission and Discount</b>		<b>0.51</b>	<b>1.35</b>	<b>2.98</b>	<b>1.36</b>	<b>0.40</b>	<b>4.02</b>	<b>0.55</b>	<b>0.39</b>	<b>0.88</b>	<b>4.09</b>		<b>16.69</b>	<b>0.00</b>	<b>0.03</b>	<b>0.16</b>	<b>1.69</b>			<b>0.09</b>
2.1 Bills Purchase and Discount																				
2.2 Commission		0.51	1.35	2.38	1.36	0.40	4.02	0.55	0.39	0.88	4.09		16.69	0.00	0.03	0.16	1.69			0.09
2.3 Others				0.60																
<b>3. Exchange Flactuation Income</b>							<b>0.08</b>						<b>1.01</b>							
3.1 Due to Change in Exchange Rate													1.01							
3.2 Due to Foreign Currency Transaction							0.08													
<b>4. Other Operating Income</b>	<b>6.64</b>	<b>4.94</b>	<b>4.25</b>	<b>5.77</b>	<b>13.07</b>	<b>3.00</b>	<b>38.86</b>	<b>1.24</b>	<b>3.06</b>	<b>2.73</b>	<b>23.77</b>	<b>1.16</b>	<b>23.18</b>	<b>4.07</b>	<b>0.96</b>	<b>1.50</b>	<b>22.00</b>	<b>1.40</b>	<b>0.06</b>	<b>7.96</b>
<b>5. Non Operating Income</b>				<b>4.04</b>	<b>0.18</b>		<b>43.94</b>				<b>2.52</b>		<b>0.76</b>	<b>0.14</b>	<b>10.98</b>	<b>22.41</b>	<b>4.16</b>	<b>41.65</b>		<b>1.93</b>
<b>6. Write Back from Provisions for loss</b>		<b>0.16</b>		<b>0.49</b>					<b>1.79</b>	<b>2.00</b>	<b>84.86</b>		<b>10.86</b>		<b>39.33</b>	<b>42.97</b>	<b>1.40</b>	<b>64.23</b>	<b>2.40</b>	
<b>7. Recovery of written-off Loan</b>															<b>5.39</b>		<b>4.89</b>			
<b>8. Income from Extra Ordinary transactions</b>											<b>1.41</b>		<b>0.28</b>						<b>2.65</b>	
<b>9. Net Loss</b>										<b>0.85</b>	<b>29.88</b>	<b>1.84</b>			<b>35.29</b>				<b>14.57</b>	<b>4.03</b>
<b>Total Income</b>	<b>33.29</b>	<b>65.30</b>	<b>33.38</b>	<b>94.04</b>	<b>135.75</b>	<b>23.94</b>	<b>646.55</b>	<b>14.03</b>	<b>31.18</b>	<b>29.01</b>	<b>399.58</b>	<b>12.22</b>	<b>360.79</b>	<b>40.75</b>	<b>105.59</b>	<b>121.50</b>	<b>448.61</b>	<b>134.43</b>	<b>21.30</b>	<b>61.01</b>

BFI Name	Himalaya	Union	PFCL	NHWF	Goodwill	SFL	SFCL	Lumbini	ILFCO	Mahabaxmi	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose
<b>Expenses</b>																				
<b>1. Interest Expense</b>		52.43	163.62	83.85	161.15	111.90	76.90	106.42	70.49	180.93	71.53	164.56	5.81	16.18	68.10	120.10	95.99	54.81	8.48	6.05
1.1 On Deposit Liabilities		52.43	163.62	83.85	160.74	111.90	76.90	106.42	70.49	180.93	71.53	162.71	5.81	16.18	68.10	120.10	95.99	54.81	8.48	6.05
1.1.1 Saving Account		9.94	59.52	14.69	55.81	37.82	20.15	19.33	16.51	51.55	22.68	76.06	0.88	6.09	20.50	54.19	28.50	20.68	2.45	1.64
1.1.2 Fixed Account		40.49	104.11	69.17	104.94	74.07	56.76	87.09	53.23	112.54	48.85	86.65	4.94	10.09	47.60	65.92	67.48	30.66	6.04	4.41
1.1.2.1 Up to 3 months Fixed Account		0.02	0.11	0.24	0.80		0.24	0.00		0.13	0.15	1.01	0.87				0.07	0.89	3.33	
1.1.2.2 3 to 6 months Fixed Account		0.05	0.06	0.35	1.24		0.07	2.56		0.47	0.60	0.61	0.19		0.54		1.14	0.41	0.01	
1.1.2.3 6 months to 1 year Fixed Account		29.57	6.42	33.05	39.48		31.55	50.86	29.83	11.59	45.05	13.85		2.31	28.26	55.10	45.19	24.44	0.03	
1.1.2.4 Above 1 year Fixed Account		10.85	97.52	35.53	63.42	74.07	24.90	33.67	23.41	100.35	3.05	71.18	3.88	7.78	19.34	10.27	21.08	4.91	2.67	4.41
1.1.3 Call Deposit		2.00							0.75	16.80								3.48		
1.1.4 Certificate of Deposit										0.03										
1.2 On Borrowing					0.41							1.85								
<b>2. Commission Expense</b>									0.01			0.13			0.10					
<b>3. Staff Expense</b>		13.17	14.74	18.64	20.90	15.08	10.22	8.68	33.39	29.93	9.60	34.58	5.32	5.15	4.09	10.76	10.59	6.45	5.47	0.93
<b>4. Office Operating Expenses</b>		10.39	13.46	7.16	32.75	12.82	8.84	5.62	30.76	21.75	12.11	31.93	7.58	3.04	3.04	8.69	8.01	9.03	4.19	0.83
<b>5. Foreign Exchange Loss</b>																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
<b>6. Non Operating Expense</b>			0.01						0.00					30.16						
<b>7. Provision for Risk</b>		30.43	21.04	364.45	3.44	54.47	0.55		48.11	10.72		12.68	2.60	11.15	1.24	37.85	33.74	287.91	8.69	1.39
7.1 Loan loss Provision		30.43	21.04	4.49		54.47	0.55		48.11	5.05		12.05	2.60	2.81	1.24	37.85		287.91	0.10	1.39
7.1.1 General Loan loss Provision							0.55		48.11	5.05		0.91			0.84			287.91	0.10	0.15
7.1.2 Special Loan Loss Provision		30.43	21.04	4.49								11.14	2.60	2.81	0.40	37.85				1.24
7.1.3 Additional Loan Loss Provision						54.47														
7.2. Provision for Non-Banking Assets				359.96	3.23									8.34			33.74		8.59	
7.3. Provision for Loss on Investment					0.21						5.67	0.58								
7.5. Provision for Loss of Other Assets												0.05								
<b>8. Loan Written Off</b>		0.59		74.13								0.76								
<b>9. Provision for Staff Bonus</b>			2.91		4.22		0.49	3.06	1.81	0.59						0.32				
<b>10. Provision for Income Tax</b>			8.74		10.54		1.46	9.18	5.44	1.78						0.96				
<b>11. Others</b>				0.09																
<b>12. Net Profit</b>			20.40	1.63	31.62	-31.58	3.41	21.43	16.61	4.15	60.92	56.50	21.87	11.49	60.15	2.23			35.97	4.42
<b>Total Expenses</b>		107.02	244.94	549.95	264.62	162.70	101.87	154.40	206.62	249.87	154.16	301.15	43.19	77.16	136.72	180.91	148.32	358.20	62.80	13.62
<b>Income</b>																				
<b>1. Interest Income</b>		56.01	220.56	105.62	222.47	146.16	93.23	113.86	198.53	231.81	75.06	273.14	13.30	31.97	103.72	172.21	99.51	44.05	9.79	12.03
1.1 On Loans and Advances		49.24	211.56	101.09	204.70	133.40	86.95	98.81	158.73	216.74	68.72	255.84	12.07	31.82	87.65	161.69	90.30	44.03	9.41	12.03
1.2 On Investment		0.84		4.82			1.96	3.49	23.49	2.80		5.49		0.14			1.87			
1.2.1 Government Bonds		0.84		4.82			1.96		23.49	2.80		5.49								
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds								3.49												
1.2.4 Debenture & Bonds														0.14			1.87			
1.3 On Agency Balance								4.32												
1.4 On Call Deposit		5.93	9.00	3.57	12.95		11.56		12.27		7.09	1.24			16.08	10.52	7.34		0.38	
1.5 On Others				0.95		12.76			16.31		6.34	4.71						0.02		
<b>2. Commission and Discount</b>		0.07	1.53	0.04	1.29	11.12		0.16	1.04	1.03	1.72	1.63	0.03	1.36	0.08	8.70	0.76	0.02	0.02	
2.1 Bills Purchase and Discount																				
2.2 Commission		0.07	1.53	0.04	1.29	1.02		0.16		0.65	1.72	0.62	0.02	0.01	0.08	8.70	0.76	0.01	0.02	
2.3 Others						10.10			1.04	0.38		1.01	0.01	1.35				0.01		
<b>3. Exchange Fluctuation Income</b>																				
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																				
<b>4. Other Operating Income</b>		3.74	22.66	1.08	21.35		8.59	6.75	5.27	11.76	1.41	26.23	0.37	1.64	3.30		8.08	1.33	11.65	0.58
<b>5. Non Operating Income</b>		4.66	0.19	1.65	13.57	0.26		6.01		0.73	75.98	0.15			0.83		1.23			0.44
<b>6. Write Back from Provisions for loss</b>		17.24		440.31	5.94	5.15	0.05	27.62		4.54			29.49	41.49	16.58		25.26	9.52	41.34	0.58
<b>7. Recovery of written-off Loan</b>									1.78						12.22					
<b>8. Income from Extra Ordinary transactions</b>				1.26										0.70						
<b>9. Net Loss</b>		25.30															13.48	303.28		
<b>Total Income</b>		107.02	244.94	549.95	264.62	162.70	101.87	154.40	206.62	249.87	154.16	301.15	43.19	77.16	136.72	180.91	148.32	358.20	62.80	13.62

BFI Name	Synergy	Srijana	Om	WMBFL	CMBFL	Crystal	Ganeshwari	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Kuber	NEFL	Seti	hama	Namaste	Kaski	Unique
<b>Expenses</b>																				
<b>1. Interest Expense</b>	<b>114.08</b>	<b>45.24</b>	<b>220.42</b>	<b>3.66</b>	<b>9.60</b>	<b>1.70</b>	<b>62.30</b>	<b>14.00</b>	<b>193.45</b>	<b>41.51</b>	<b>57.62</b>	<b>187.50</b>	<b>100.15</b>	<b>4.77</b>	<b>62.06</b>	<b>6.37</b>	<b>12.40</b>	<b>10.73</b>	<b>118.36</b>	<b>32.60</b>
1.1 On Deposit Liabilities	112.30	45.24	220.42	3.66	8.78	0.99	62.30	14.00	193.45	41.51	57.62	176.08	100.15	4.77	53.58	6.37	12.40	10.73	118.36	32.60
1.1.1 Saving Account	34.08	31.14	72.43	2.74	2.78	0.99	23.48	5.25	91.63	19.05	10.18	85.77	58.52	3.94	30.67	3.35	7.60	6.08	56.34	14.02
1.1.2 Fixed Account	78.22	14.11	147.99	0.92	0.51	0.01	38.81	8.76	101.83	22.46	43.01	90.30	41.63	0.83	22.92	3.03	4.81	4.65	62.02	18.58
1.1.2.1 Up to 3 months Fixed Account	0.13		2.16				0.72		0.90	0.29			0.91						1.15	0.02
1.1.2.2 3 to 6 months Fixed Account	1.44		3.26	0.01			1.08		1.72	0.08	0.11	0.16	2.35		0.08				2.23	0.29
1.1.2.3 6 months to 1 year Fixed Account	43.79	7.23	85.29	0.02			27.33		69.73	7.28	22.66	52.42	29.62	0.83	13.79	0.97	2.85	3.03	51.91	15.57
1.1.2.4 Above 1 year Fixed Account	32.86	6.87	57.28	0.89	0.51	0.01	9.68	8.76	29.47	14.82	20.24	37.72	8.75		9.05	2.05	1.96	1.62	6.73	2.70
1.1.3 Call Deposit					5.48						4.43									
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	1.78				0.82	0.70						11.42			8.47					
<b>2. Commission Expense</b>		<b>0.36</b>																		
<b>3. Staff Expense</b>	<b>22.54</b>	<b>5.56</b>	<b>20.35</b>	<b>1.79</b>	<b>6.43</b>	<b>2.85</b>	<b>4.86</b>	<b>2.87</b>	<b>25.78</b>	<b>7.00</b>	<b>13.94</b>	<b>29.80</b>	<b>15.50</b>	<b>3.55</b>	<b>7.88</b>	<b>3.13</b>	<b>2.88</b>	<b>2.00</b>	<b>15.68</b>	<b>3.97</b>
<b>4. Office Operating Expenses</b>	<b>20.68</b>	<b>7.28</b>	<b>25.05</b>	<b>1.77</b>	<b>5.05</b>	<b>1.31</b>	<b>6.62</b>	<b>2.35</b>	<b>31.41</b>	<b>9.93</b>	<b>10.19</b>	<b>36.75</b>	<b>12.31</b>	<b>5.32</b>	<b>9.03</b>	<b>1.31</b>	<b>5.15</b>	<b>1.21</b>	<b>16.10</b>	<b>5.09</b>
<b>5. Foreign Exchange Loss</b>																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
<b>6. Non Operating Expense</b>								<b>0.11</b>			<b>0.08</b>									
<b>7. Provision for Risk</b>	<b>28.32</b>	<b>4.57</b>	<b>19.65</b>				<b>13.35</b>	<b>0.78</b>	<b>11.72</b>	<b>3.42</b>	<b>13.33</b>		<b>22.68</b>		<b>0.06</b>	<b>0.15</b>	<b>0.74</b>	<b>0.99</b>	<b>11.82</b>	
7.1 Loan loss Provision	19.76	4.57	19.65				10.39	0.78	11.72	3.42	13.22		9.45		0.06	0.15	0.74	0.99	11.82	
7.1.1 General Loan loss Provision	0.63	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	14.38										9.45		0.06	0.10	0.74	0.64	11.82	
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets	8.18												2.55							
7.3. Provision for Loss on Investment	0.38						2.95						10.68							
7.5. Provision for Loss of Other Assets											0.11									
<b>8. Loan Written Off</b>	<b>39.41</b>							<b>0.00</b>												
<b>9. Provision for Staff Bonus</b>	<b>8.74</b>		<b>4.60</b>				<b>3.49</b>		<b>6.64</b>	<b>0.77</b>		<b>7.05</b>	<b>3.21</b>		<b>1.41</b>	<b>0.69</b>	<b>3.30</b>		<b>3.74</b>	
<b>10. Provision for Income Tax</b>	<b>0.41</b>		<b>13.81</b>				<b>10.48</b>		<b>20.32</b>	<b>2.31</b>		<b>21.14</b>	<b>9.63</b>		<b>4.23</b>	<b>2.07</b>	<b>10.10</b>		<b>11.22</b>	
<b>11. Others</b>	<b>0.04</b>													<b>0.04</b>						
<b>12. Net Profit</b>	<b>87.39</b>	<b>44.08</b>	<b>32.21</b>	<b>0.33</b>	<b>204.78</b>	<b>28.94</b>	<b>24.46</b>		<b>46.06</b>	<b>5.40</b>		<b>49.32</b>	<b>22.48</b>	<b>9.12</b>	<b>9.88</b>	<b>4.82</b>	<b>21.26</b>	<b>6.85</b>	<b>26.17</b>	<b>16.73</b>
<b>Total Expenses</b>	<b>321.60</b>	<b>107.09</b>	<b>336.09</b>	<b>7.55</b>	<b>225.86</b>	<b>34.79</b>	<b>125.56</b>	<b>20.12</b>	<b>335.38</b>	<b>70.33</b>	<b>95.15</b>	<b>331.55</b>	<b>185.96</b>	<b>22.79</b>	<b>94.55</b>	<b>18.53</b>	<b>55.85</b>	<b>21.79</b>	<b>203.09</b>	<b>58.39</b>
<b>Income</b>																				
<b>1. Interest Income</b>	<b>137.80</b>	<b>91.11</b>	<b>313.36</b>	<b>7.07</b>	<b>39.24</b>	<b>5.13</b>	<b>79.45</b>	<b>14.25</b>	<b>308.11</b>	<b>64.27</b>	<b>63.93</b>	<b>309.45</b>	<b>150.68</b>	<b>5.53</b>	<b>87.61</b>	<b>17.32</b>	<b>28.03</b>	<b>18.97</b>	<b>186.96</b>	<b>55.26</b>
1.1 On Loans and Advances	128.43	87.85	283.26	7.02	38.72	4.74	68.94	9.29	294.03	61.07	54.71	280.87	143.78	5.53	68.31	15.90	21.59	17.01	180.55	51.40
1.2 On Investment	4.25		3.97				1.95	0.20	0.28		0.17	0.02	0.72		1.25					0.76
1.2.1 Government Bonds			3.97						0.28		0.17	0.02	0.72		1.25					0.76
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds	4.25							0.20												
1.2.4 Debenture & Bonds							1.95													
1.3 On Agency Balance												28.56								
1.4 On Call Deposit	5.12	3.26	26.13		0.23	8.57	4.76	13.80	3.21	8.96					18.06		6.45	1.96	6.41	3.09
1.5 On Others				0.05	0.52	0.16		0.00		0.09		6.17				1.42				0.01
<b>2. Commission and Discount</b>	<b>0.91</b>	<b>0.05</b>	<b>0.48</b>				<b>2.23</b>		<b>16.30</b>	<b>0.90</b>	<b>3.57</b>	<b>3.01</b>	<b>0.66</b>		<b>1.88</b>	<b>0.09</b>	<b>0.06</b>	<b>0.10</b>	<b>2.09</b>	
2.1 Bills Purchase and Discount																				
2.2 Commission	0.91	0.05	0.00				2.19		16.30	0.90	0.31	3.01	0.66		1.61	0.09	0.06	0.10		
2.3 Others			0.48				0.03				3.26				0.27					2.09
<b>3. Exchange Flactuation Income</b>											<b>0.00</b>									
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction											0.00									
<b>4. Other Operating Income</b>	<b>3.58</b>	<b>11.12</b>	<b>21.98</b>		<b>0.15</b>		<b>9.39</b>	<b>0.44</b>	<b>10.97</b>	<b>5.17</b>		<b>17.49</b>	<b>14.06</b>	<b>0.62</b>	<b>3.91</b>	<b>1.12</b>	<b>1.47</b>	<b>2.71</b>	<b>16.12</b>	
<b>5. Non Operating Income</b>	<b>1.94</b>		<b>0.74</b>		<b>0.84</b>	<b>0.96</b>	<b>23.04</b>				<b>1.50</b>	<b>1.01</b>	<b>2.16</b>		<b>1.15</b>		<b>0.46</b>			
<b>6. Write Back from Provisions for loss</b>	<b>125.84</b>	<b>4.81</b>			<b>185.64</b>	<b>28.70</b>	<b>11.45</b>	<b>1.25</b>			<b>19.49</b>	<b>0.59</b>	<b>18.40</b>	<b>16.65</b>			<b>25.82</b>			
<b>7. Recovery of written-off Loan</b>	<b>0.29</b>																			<b>1.03</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>51.24</b>																			
<b>9. Net Loss</b>								<b>4.18</b>			<b>6.66</b>									
<b>Total Income</b>	<b>321.60</b>	<b>107.09</b>	<b>336.09</b>	<b>7.55</b>	<b>225.86</b>	<b>34.79</b>	<b>125.56</b>	<b>20.12</b>	<b>335.38</b>	<b>70.33</b>	<b>95.15</b>	<b>331.55</b>	<b>185.96</b>	<b>22.79</b>	<b>94.55</b>	<b>18.53</b>	<b>55.85</b>	<b>21.79</b>	<b>203.09</b>	<b>58.39</b>

BFI Name	Manjunahree	Jeebils	Reliance	Bhaktapur
<b>Expenses</b>				
<b>1. Interest Expense</b>	<b>85.87</b>	<b>46.20</b>	<b>89.45</b>	<b>16.08</b>
1.1 On Deposit Liabilities	84.45	46.20	89.45	16.08
1.1.1 Saving Account	46.30	12.04	48.79	7.33
1.1.2 Fixed Account	38.15	25.53	40.66	6.85
1.1.2.1 Up to 3 months Fixed Account	0.07	0.21	2.25	
1.1.2.2 3 to 6 months Fixed Account	0.42	0.17	1.83	
1.1.2.3 6 months to 1 year Fixed Account	19.35	22.00	24.96	1.58
1.1.2.4 Above 1 year Fixed Account	18.33	3.15	11.62	5.27
1.1.3 Call Deposit		8.63		1.90
1.1.4 Certificate of Deposit				
1.2 On Borrowing	1.42			
<b>2. Commission Expense</b>				
<b>3. Staff Expense</b>	<b>8.72</b>	<b>7.52</b>	<b>10.88</b>	<b>3.08</b>
<b>4. Office Operating Expenses</b>	<b>10.56</b>	<b>7.63</b>	<b>13.42</b>	<b>3.51</b>
<b>5. Foreign Exchange Loss</b>				
5.1 Due to Change in Exchange Rates				
5.2 Due to Foreign Currency Transaction				
<b>6. Non Operating Expense</b>				
<b>7. Provision for Risk</b>	<b>13.34</b>	<b>10.34</b>	<b>20.83</b>	<b>1.59</b>
7.1 Loan loss Provision	13.34	10.34	16.41	1.59
7.1.1 General Loan loss Provision	13.34	0.45	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		
<b>8. Loan Written Off</b>				
<b>9. Provision for Staff Bonus</b>			<b>3.54</b>	<b>0.75</b>
<b>10. Provision for Income Tax</b>		<b>-2.18</b>	<b>10.61</b>	<b>2.25</b>
<b>11. Others</b>				
<b>12. Net Profit</b>		<b>3.73</b>	<b>24.76</b>	<b>5.19</b>
<b>Total Expenses</b>	<b>118.50</b>	<b>73.25</b>	<b>173.50</b>	<b>32.46</b>

<b>Income</b>				
<b>1. Interest Income</b>	<b>100.59</b>	<b>66.78</b>	<b>128.50</b>	<b>25.51</b>
1.1 On Loans and Advances	91.39	58.51	112.10	20.96
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		7.34	16.28	
1.5 On Others	9.09	0.00		4.26
<b>2. Commission and Discount</b>	<b>12.43</b>	<b>0.07</b>	<b>0.07</b>	<b>0.04</b>
2.1 Bills Purchase and Discount				
2.2 Commission	0.25	0.07	0.04	0.04
2.3 Others	12.18		0.02	
<b>3. Exchange Flactuation Income</b>				
3.1 Due to Change in Exchange Rate				
3.2 Due to Foreign Currency Transaction				
<b>4. Other Operating Income</b>		<b>5.27</b>	<b>8.77</b>	<b>2.02</b>
<b>5. Non Operating Income</b>		<b>0.36</b>	<b>20.44</b>	
<b>6. Write Back from Provisions for loss</b>		<b>0.78</b>	<b>3.85</b>	<b>4.90</b>
<b>7. Recovery of written-off Loan</b>			<b>11.87</b>	
<b>8. Income from Extra Ordinary transactions</b>				
<b>9. Net Loss</b>	<b>5.48</b>			
<b>Total Income</b>	<b>118.50</b>	<b>73.25</b>	<b>173.50</b>	<b>32.46</b>

## Statement of Credit as on Fagun end, 2071(Mid-Mar, 2015)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	A/DBNL	Global	Citizens
<b>Sector Wise</b>																				
Agricultural and Forest Related	3529.60	3129.31	739.98	1569.85	302.19	1394.72	1353.12	292.24	1899.91	652.43	663.51	408.81	788.32	179.62	504.20	535.43	378.69	17085.30	1330.61	196.18
Fishery Related	38.30	64.58	1848.52	24.56		1.68		4.42	10.18	17.49	4.34	0.50	2.41		0.66	14.11	43.15	561.97	11.74	39.47
Mining Related	283.87	74.65	401.27	408.57				180.27	87.01			112.14	42.03	70.99	347.15		259.68		30.46	10.95
Manufacturing (Producing) Related	8215.96	7262.11	19311.30	21749.35	10663.44	17738.14	8973.15	5295.81	9726.92	9620.14	5111.94	8838.97	2394.35	7626.63	6664.38	4977.77	6913.32	8015.22	9766.80	6025.79
Construction	5240.83	8566.80	3416.36	3690.42	6809.31	4000.86	2685.42	6999.59	8175.04	2182.57	1923.23	8155.94	1276.06	3807.44	3308.31	5186.29	2109.92	3865.18	5713.47	524.47
Electricity, Gas and Water	261.03	914.59	2481.79	1447.54	35.35	592.92	579.14	236.80	1303.21	1395.81	755.75	961.67	465.54	1134.87	1181.41	698.49	1293.67	79.46	2132.04	1672.59
Metal Products, Mach. & Ele. Eqp.	315.07	799.34	833.12	450.64	389.57	86.37	872.92	417.23	825.80	464.10	290.14	15.14	30.46	239.80	284.77	369.11	480.75	599.51	1483.06	43.52
Tras., Com. and Public Utilities	758.93	1689.42	501.39	1135.00	133.68	1853.31	1166.83	306.23	2381.84	474.73	1472.44	871.02	898.93	768.92	535.96	1095.86	1895.80	285.89	1089.88	127.75
Wholesaler & Retailer	12810.24	19819.05	17700.91	13539.92	5192.77	11603.90	11717.60	4753.13	15056.65	8457.97	4348.66	8681.79	2804.58	7614.50	5964.68	7064.58	6953.23	13358.31	14821.12	4429.25
Finance, Insurance and Real Estate	2074.85	4535.03	4248.43	4078.24	1059.49	5669.56	1496.49	1452.01	5930.86	2101.98	1450.39	3251.75	851.06	2541.94	3254.84	2948.42	3081.27	81.99	2924.76	3635.66
Hotel or Restaurant	1120.30	3509.18	1945.91	5442.35	30.93	1250.98	292.83	576.76	980.36	590.44	596.21	514.35	1455.14	371.37	341.06	297.32	1011.37	2434.45	1509.21	701.04
Other Services	1678.11	2007.62	2026.56	4527.83	142.93	3734.21	562.48	1053.92	1844.79	2309.10	1047.34	1626.95	1183.21	1461.68	778.81	1244.73	1643.73	4260.51	1862.21	1061.11
Consumption Loans	10058.18	9969.89	2421.41	1535.05	2606.19	1262.82	250.46	868.09	3101.72	2345.05	689.79	5229.90	303.99	2679.94	1016.38	2951.76	446.68	8357.13	1548.33	2637.72
Local Government		216.60		368.27	138.81	255.20							58.82	1.12		134.63	135.05	1.48	91.86	1.58
Others	1266.12	3785.88	7780.05	4455.70	1603.71	4637.03	9771.65	2298.31	3643.57	737.08	1229.34	2579.52	3504.87	6144.79	1281.49	7567.38	9671.36	4904.81	6238.40	
<b>TOTAL sectorwise</b>	<b>47651.40</b>	<b>66344.05</b>	<b>65656.98</b>	<b>64423.30</b>	<b>29108.36</b>	<b>54081.71</b>	<b>39722.08</b>	<b>24734.81</b>	<b>54967.87</b>	<b>31348.86</b>	<b>19583.06</b>	<b>41248.48</b>	<b>16059.77</b>	<b>34643.61</b>	<b>25464.11</b>	<b>29756.42</b>	<b>34213.67</b>	<b>68657.75</b>	<b>49220.35</b>	<b>27345.50</b>

**Product Wise**

Term Loan	10132.02	9974.24	9135.63	10814.72	2235.08	6945.49	2172.96	2899.57	6821.52	4474.32	2676.36	3066.81	2467.14	4627.23	4505.72	4590.89	6974.96	25406.13	5572.81	5588.58
Overdraft	7143.02	9768.00	14089.14	12359.18	1569.49	8527.97	1203.91	5154.03	14811.49	9537.20	5942.43	6665.29	1810.04	6877.34	6932.30	2688.84	9445.99	6728.11	15829.37	5665.81
Trust Receipt Loan / Import Loan	1259.73	726.47	7085.75	9685.42	2767.29	7374.68	1285.61	1765.70	2781.88	989.85	898.12	2233.62	667.47	896.03	1078.07	1756.62	1537.39		2149.50	648.99
Demand & Other Working Capital Loan	10506.22	23038.22	12559.21	18449.31	7373.79	13954.94	19730.14	5204.13	7887.69	7095.93	2793.50	10210.39	3453.98	4742.40	4971.75	7987.34	5483.34	26229.55	12810.15	3943.44
Res. Per. H. Loan (Up to Rs. 10 mil.)	2952.88	5181.55	5649.91	1431.10	4955.49	4000.86	2170.74	2710.66	8175.04	2026.65	1159.81	6421.55	559.02	3615.74	2584.47	1254.84	2275.98	3209.25	2973.66	1511.12
Real Estate Loan	1522.39	2368.27	4785.64	4277.77	1468.27	3001.86	1957.38	1360.80	2579.08	889.65	880.63	3110.58	1553.87	2419.32	2093.69	1192.50	3581.16	655.72	2441.56	3280.02
Margin Nature Loan	1434.29	680.92		31.95		271.34		254.86	495.29	60.54	8.00	2685.86	249.20	177.21	775.08	437.75	421.56		452.21	867.75
Hire Purchase Loan	1327.20	1700.55	2033.13	1794.97	2487.74	2807.03	308.87	1571.04	3057.69	2465.93	1594.91	3631.48	1565.98	2537.31	1077.20	2362.98	2228.27	0.83	2473.52	1013.32
Deprived Sector Loan	370.88	3128.23	2468.87	2742.30	1198.53	1997.10	937.76	2280.20	1447.67	839.91	1676.62	667.63	1380.59	1145.22	1129.46	1207.53	6427.68	1676.88	1112.62	
Bills Purchased	6.55	65.61	257.08	1708.25	142.22	3254.60	955.43	353.64	453.87	1802.55	136.56	705.92		866.64	8.68		757.29		1012.62	59.57
Other Product	10996.24	9711.99	7592.62	1128.33	4910.45	1945.84	8389.86	2522.62	5624.11	558.57	2652.83	840.36	3065.44	6503.80	291.91	6355.19	363.21	0.49	1828.07	3654.29
<b>Total Product wise Loan</b>	<b>47651.40</b>	<b>66344.05</b>	<b>65656.98</b>	<b>64423.30</b>	<b>29108.36</b>	<b>54081.71</b>	<b>39722.08</b>	<b>24734.81</b>	<b>54967.87</b>	<b>31348.86</b>	<b>19583.06</b>	<b>41248.48</b>	<b>16059.77</b>	<b>34643.61</b>	<b>25464.11</b>	<b>29756.42</b>	<b>34213.67</b>	<b>68657.75</b>	<b>49220.35</b>	<b>27345.50</b>

**Collateral Wise**

Gold and Silver	8202.67	8788.14	1.00	852.92				311.23		27.70	307.33	64.03			19.20		223.85		12.48	1649.24
Government Securities	1.92	219.73	491.52	37.98	5.50		0.21	15.28		2.35			64.39	30.00			16.20			2.45
Non Governmental Securities	0.09	681.42	21.04	31.24		271.34		320.35	1150.33		113.01	2717.20	509.37	236.16	731.68		234.03		150.00	813.53
Fixed Deposit Receipts	206.30	275.02	1149.55	142.06	416.13	323.32	895.82	82.81	721.38	100.62	224.59	306.15	75.54	652.41	98.01	64.89	322.11	309.27	0.24	79.20
Own	205.32	275.02	775.65	142.06	11.77	323.32	895.82	82.81	523.13	100.62	224.59	306.15	75.54	651.42	98.01	64.89	322.11	309.27	0.24	79.20
Other Licences Institutions	0.98		373.90		404.36				198.24					0.99						
Collateral of Properties	15965.97	54675.53	56226.24	51782.84	22577.74	47550.63	34347.79	22136.81	47995.57	27819.90	17405.83	36515.87	13637.14	31107.86	23378.70	28349.43	30535.50	68348.48	874.75	21944.70
Fixed Assets	10122.32	54519.10	29629.09	43580.09	18120.47	46279.86	29829.91	20643.21	30406.79	24053.99	15401.94	20647.30	13429.57	24320.67	23241.76	19374.16	17754.41	68348.48	756.22	13547.90
Current Assets	5843.64	156.43	26597.16	8202.75	4457.27	1270.77	4517.88	1493.60	17588.78	3765.91	2003.89	15868.57	207.57	6787.19	136.94	8975.27	12781.09		118.54	8396.80
Against security of Bill	575.25	141.00	3423.13	1860.25		3254.60	1336.20	334.32	61.37	1814.59	169.52	2.44	561.65	36.27	6.80		572.66			765.45
Domestic Bills	0.01	21.93	2.38	1711.84		2933.31	8.38	243.41	20.37				39.57	25.92						47.63
Foreign Bills	575.24	119.07	3420.75	148.41		321.29	1327.83	90.91	41.00	1814.59	169.52	2.44	522.08	10.35	6.80		572.66			717.82
Against Guarantee	111.20	1089.38	631.02	3275.87	3380.29	2623.21	1546.73	1163.25	4381.73	1573.18	831.57	1628.64	570.45	1276.94	956.54	134.78	763.09		24.06	18.57
Government Guarantee	52.47	7.27		368.27	138.81		156.12	91.30	198.74	2.17	71.84	216.53	1.52	129.84	146.71	134.63	135.05			0.98
Institutional Guarantee	35.79	1057.15	583.15	2064.84	3241.49		1390.61	788.18	3308.02	1203.44	746.45	1412.10	442.18	1110.72	760.87		620.69			
Personal Guarantee	4.57	12.51	11.39	842.05				92.03	871.23		13.29		3.30	16.33		0.14	7.34		10.00	17.59
Collective Guarantee		1.99						191.74		11.23				20.00						
Int. Rtd. Foreign Bank's Guarantee		10.46	36.48			82.62														
Other Guarantee	18.38			0.70		2540.59			3.75	356.34			123.45	0.04	48.95					14.06
Credit Card			185.18	22.05	108.49	58.60				10.51						25.24			93.04	
Others	22588.00	473.83	3528.28	6418.09	2620.22		1595.33	370.76	657.49		531.22	14.14	641.23	1284.77	292.37	958.22	1770.08		48065.78	2072.37
<b>Total</b>	<b>47651.40</b>	<b>66344.05</b>	<b>65656.98</b>	<b>64423.30</b>	<b>29108.36</b>	<b>54081.71</b>	<b>39722.08</b>	<b>24734.81</b>	<b>54967.87</b>	<b>31348.86</b>	<b>19583.06</b>	<b>41248.48</b>	<b>16059.77</b>	<b>34643.61</b>	<b>25464.11</b>	<b>29756.42</b>	<b>34213.67</b>	<b>68657.75</b>	<b>49220.35</b>	<b>27345.50</b>

## Statement of Credit as on Fagun end, 2071(Mid-Mar, 2015)

BFI Name	Prime	Sunrise	Grand	NMB	PRAABHU	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Karnali	Triveni	Suprim
<b>Sector Wise</b>																				
Agricultural and Forest Related	676.22	639.86	810.70	517.90	1131.40	507.73	499.34	836.61	547.19	1533.16	42.29	43.28	283.54	51.10	4.39	184.13	119.15	123.84	640.83	824.06
Fishery Related	0.70	4.87		13.72	4.47	2.62	3.66	5.59	2.98	6.57		1.87	11.88			33.25	14.25		41.06	6.82
Mining Related		38.31	515.86	64.55	1.83	66.11	40.68	62.67	322.34				19.09	13.35		0.25			15.26	2.79
Manufacturing (Producing) Related	6487.54	5806.58	1866.18	7166.01	3422.57	6774.26	5657.84	6120.84	5300.96	5420.46	530.71	303.31	529.65	409.50	8.98	235.59	109.90	19.93	476.42	111.06
Construction	2745.84	1166.97	696.17	4165.38	4858.83	159.24	352.66	1591.97	1958.87	2933.35	34.22	76.67	682.66	293.70	25.81	537.11	101.68	83.63	806.80	348.73
Electricity, Gas and Water	1447.38	482.07	466.66	691.08	753.39	657.46	481.39	417.95	315.07	879.16	217.98	1.15	51.95	130.42		3.39			7.50	0.89
Metal Products, Mach. & Ele. Eqp.	65.05	300.75	175.14	1039.97	359.03	126.33	306.06	115.82	262.72	394.85	16.84		244.09	36.36		29.92			43.77	86.32
Tras., Com. and Public Utilities	558.02	348.64	870.89	458.15	651.34	593.39	377.15	418.09	139.43	1259.76			517.75	52.18	7.27	271.91		98.37	371.56	115.13
Wholesaler & Retailer	3636.05	6295.97	1050.57	6127.99	5625.25	3347.34	6485.38	5174.89	4973.82	5743.43	105.03	776.77	781.79	749.70	28.54	713.54	574.83	80.70	406.84	584.80
Finance, Insurance and Real Estate	4927.13	3106.59	2589.36	1380.75	2759.05	2210.24	957.86	2442.65	1663.13	949.75	154.91	64.86	445.46	419.05	45.86	243.07			295.33	45.67
Hotel or Restaurant	568.53	629.34	456.91	1285.26	1652.22	593.58	778.73	1116.05	985.70	790.95	322.68	58.38	243.85	165.72	7.02	114.65	10.03		150.64	55.49
Other Services	567.13	1204.36	828.06	1830.04	2586.28	908.87	781.38	2084.68	889.47	1222.15	293.57	133.69	361.45	144.24		106.91	58.45	387.19	151.12	102.95
Consumption Loans	4016.59	1555.87	63.08	824.97	2027.90	1963.83	1002.93	1062.51	1682.48	1788.16	38.96	65.49	422.07	1640.27	39.80	101.37	11.55	19.16	125.67	141.78
Local Government			64.77																	3.75
Others	5364.44	3332.01	574.10	674.85	2168.48	1303.95	1346.32	650.07	885.03	4389.42	212.34	671.61	502.26	2029.90	81.60	510.26	653.27		434.37	541.54
<b>TOTAL sectorwise</b>	<b>31060.61</b>	<b>24912.20</b>	<b>11028.45</b>	<b>26240.62</b>	<b>28002.03</b>	<b>19214.93</b>	<b>19071.37</b>	<b>22100.36</b>	<b>19929.20</b>	<b>27311.16</b>	<b>1969.53</b>	<b>2197.07</b>	<b>5097.49</b>	<b>6135.50</b>	<b>249.25</b>	<b>3085.35</b>	<b>1661.41</b>	<b>812.83</b>	<b>3967.18</b>	<b>2971.79</b>

**Product Wise**

Term Loan	4334.98	2280.84	2200.90	4616.20	5059.57	4029.47	2746.58	4308.85	4120.99	4161.11	1148.70	144.68	863.29	851.46	14.98	212.57		100.64	487.59	71.21
Overdraft	6934.69	5494.38	1337.85	1207.92	7226.55	3745.70	3998.81	4639.11	5164.74	3377.28	392.31			28.20	81.60	1387.91		218.14	913.95	478.96
Trust Receipt Loan / Import Loan	434.41	1382.87	102.66	1566.08	1016.47	1349.54	1497.11	1385.20	684.48	839.81										
Demand & Other Working Capital Loan	3111.93	7140.41	3549.93	6242.70	3867.94	4496.31	6739.66	6960.65	5196.32	6014.94	125.13	1664.40	1537.17	2643.32	28.24		607.76			332.65
Res. Per. H. Loan (Up to Rs. 10 mil.)	1792.31	2271.55	184.28	2891.44	3717.09	655.23	522.70	881.39	1521.61	1501.61	13.87	76.67	578.57	361.16	25.31	120.76	90.12		721.69	342.68
Real Estate Loan	3972.94	2215.13	2061.21	1611.66	2101.71	1010.72	506.20	898.37	790.53	1845.84	148.81		265.47	424.29	45.86	599.66	78.58	83.63	332.27	62.33
Margin Nature Loan	1772.62	319.04	33.91	225.27	844.42	1083.38	10.22	28.32	121.62	508.39		2.18	160.80	452.67	34.42	2.45			57.89	38.14
Hire Purchase Loan	519.47	1472.96	110.97	1087.90	1630.18	863.23	1700.66	1451.93	774.44	2234.03	28.78	60.03	701.09	471.09	7.27	211.13	6.95	98.37	441.32	200.95
Deprived Sector Loan	1312.26	1036.25	607.95	1067.37	1063.86	699.41	768.29	879.86	687.52	1042.11	45.53	129.13	192.12	214.53	6.20	117.24	80.00	33.45	130.53	127.86
Bills Purchased	194.37	26.66	1.55	996.72	9.00	3.53		19.94	89.68	203.25			1.00							
Other Product	6680.62	1272.13	837.23	4727.36	1465.24	1278.42	581.14	646.75	777.29	5582.79	66.42	119.99	797.96	688.77	5.38	433.62	798.00	278.60	881.94	1317.02
<b>Total Product wise Loan</b>	<b>31060.61</b>	<b>24912.20</b>	<b>11028.45</b>	<b>26240.62</b>	<b>28002.03</b>	<b>19214.93</b>	<b>19071.37</b>	<b>22100.36</b>	<b>19929.20</b>	<b>27311.16</b>	<b>1969.53</b>	<b>2197.07</b>	<b>5097.49</b>	<b>6135.50</b>	<b>249.25</b>	<b>3085.35</b>	<b>1661.41</b>	<b>812.83</b>	<b>3967.18</b>	<b>2971.79</b>

**Collateral Wise**

Gold and Silver	3619.52	377.77	19.98		49.59	345.42	0.04	227.86	665.25	259.09			37.06	614.69						
Government Securities				0.02			1.21													3.75
Non Governmental Securities	1807.91			270.56	837.88	1084.03	19.06	37.50	121.62		35.90		160.80	536.32	34.42	2.45			57.89	38.14
Fixed Deposit Receipts	148.49	30.65	33.91	81.23	172.39	85.99	38.68	5.60	72.17	127.73	23.58	15.12	37.86	71.04	5.38	25.92	11.55	19.16	31.89	25.64
Own	140.40	30.65	33.91	81.23	172.39	85.99	38.68	5.60	72.17	127.73	23.58	15.12	37.86	71.04	5.38	25.92	11.55	19.16	31.89	25.64
Other Licences Institutions	8.09																			
Collateral of Properties	22698.03	23168.27	10565.83	25361.78	25729.81	16526.68	18387.46	20417.91	18169.32	24984.96	1864.53	2115.94	4710.21	4460.78	196.20	3045.26	1647.86	793.67	3823.25	2904.25
Fixed Assets	22132.91	18160.11	9169.35	20014.23	24962.84	11166.27	13513.86	18233.24	7969.19	21266.36	1864.53	2115.94	4710.21	4460.78	196.20	3045.26	1647.86	793.67	3823.25	2904.25
Current Assets	565.12	5008.16	1396.48	5347.55	766.97	5360.41	4873.60	2184.67	10200.13	3718.60										
Against security of Bill	157.43		163.39	10.26	28.32	7.92	68.53	19.94	89.68	896.54			1.00							
Domestic Bills			163.39	10.26	9.00			19.94	0.48				1.00							
Foreign Bills	157.43			19.32	7.92	68.53		89.21	896.54											
Against Guarantee	1997.78		134.52	503.78	802.36		321.69	1229.95	685.44	3.22		66.01	150.57	452.67	13.25	11.18			31.04	
Government Guarantee	117.80		64.77	52.81	35.25								16.00		2.72					
Institutional Guarantee	1788.21		49.57	69.53	546.59		35.00	723.23	685.44			64.86	133.97	452.67					20.68	
Personal Guarantee	86.68		20.19	333.55	47.80			7.09		3.22			0.60		10.53	9.01			10.36	
Collective Guarantee				35.09	172.71		137.04	499.63				1.15				2.17				
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee	5.08		0.00	12.80			149.65													
Credit Card				4.08																
Others	631.45	1335.52	110.81	8.91	381.67	1164.89	234.69	161.60	125.72	1039.62	45.53				0.53	2.01			23.10	
<b>Total</b>	<b>31060.61</b>	<b>24912.20</b>	<b>11028.45</b>	<b>26240.62</b>	<b>28002.03</b>	<b>19214.93</b>	<b>19071.37</b>	<b>22100.36</b>	<b>19929.20</b>	<b>27311.16</b>	<b>1969.53</b>	<b>2197.07</b>	<b>5097.49</b>	<b>6135.50</b>	<b>249.25</b>	<b>3085.35</b>	<b>1661.41</b>	<b>812.83</b>	<b>3967.18</b>	<b>2971.79</b>

BFI Name	Bhrikuti	Suvelchha	Shangrila	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktimath	Sewa	Kankai
<b>Sector Wise</b>																				
Agricultural and Forest Related	155.14	51.09	139.17	11.50	138.58	183.33	67.03	159.82	207.78	75.16	59.59	76.61	93.71	86.76	131.06	136.36	111.10	1775.48	290.81	92.95
Fishery Related	33.92	1.02	6.97		29.73		5.07				3.05	9.21		1.79	0.96	1.81				9.61
Mining Related			19.84	33.81	31.20							1.75				16.90				9.00
Manufacturing (Producing) Related	295.90	1.07	322.85	0.73	281.11	248.06	201.18	178.35	209.23	72.95	204.88	39.67	129.06	712.46	65.53	107.54	145.84		190.81	29.61
Construction	741.09	200.07	754.87	8.73	683.34	403.44	566.06	145.62	32.01	59.78	632.80	130.73	347.55	652.04	159.20	240.74	351.47	879.93	378.61	78.22
Electricity, Gas and Water	3.90		8.25		2.24	4.44					36.37		162.87	1917.66	9.11					
Metal Products, Mach. & Ele. Eqp.	13.52		81.94		16.92	0.03	51.36		19.41		27.29	8.51	4.10	912.48	16.66	15.86				8.47
Tras., Com. and Public Utilities	777.72	332.15	622.35	11.69	181.01	272.90	697.00		63.31	7.48	180.54	89.75	95.93	567.89	153.88	155.29		824.89	284.50	38.54
Wholesaler & Retailer	997.37	498.90	1037.21	120.01	415.42	1052.53	584.33	750.24	579.86	313.99	1151.86	234.43	351.08	1124.60	243.31	444.27	72.84	649.79	949.73	178.13
Finance, Insurance and Real Estate	246.96		375.91	714.93	279.06	126.37	288.14		223.30		359.97	8.60	295.81	754.41	76.25	159.49	18.45	168.94	145.73	
Hotel or Restaurant	27.57	1.00	546.91	1.00	106.10	241.89	39.36		107.39	40.45	137.57	27.36	85.97	174.22	30.80	20.74			59.54	7.91
Other Services	369.86	58.60	376.50		86.11	61.74	294.95	116.48	102.74	58.72	390.12	11.20	261.54	100.38	50.06	161.52	24.04	12.51	79.50	19.50
Consumption Loans	76.82	66.04	339.83	45.15	90.88	211.67	602.50	244.78	122.26	12.61	233.07	97.58	510.86	232.31	37.74	47.70	29.67	85.95	103.42	26.81
Local Government													10.33		1.50					1.37
Others	706.58	56.98	1499.14	201.85	1150.29	1088.34	1709.23	1124.25	423.10	370.82	704.02	464.25	1008.15	769.03	325.07	169.08	628.96	1161.90	541.12	300.87
TOTAL sectorwise	4446.35	1266.92	6131.75	1149.41	3491.97	3894.74	5106.21	2719.53	2090.38	1011.96	4121.12	1199.64	3356.98	8006.03	1301.12	1677.30	1382.37	5559.40	3052.23	772.55

**Product Wise**

Term Loan	223.29	64.16	1425.90		109.37	359.43	532.43	654.89	215.56	292.58	411.78	124.50	419.68	2376.45	48.79	136.08		906.16	502.66	397.71
Overdraft	944.11	338.59	1312.25	101.99	1819.91	1930.28	735.79	534.90	760.03	405.82	1661.98	541.11	1101.15	1926.70	328.44	730.35	288.97	860.84	1445.99	189.87
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan		77.92	1140.96	164.48	10.21		192.31	728.17	645.69	149.56	34.13	24.90		728.99						38.98
Res. Per. H. Loan (Up to Rs. 10 mil.)	588.47	186.17	608.24	8.73	552.15	397.60	493.52	145.62	151.38	59.78	510.78	111.99	256.02	452.80	157.35	243.22	334.72	879.93	350.15	78.22
Real Estate Loan	278.57	96.29	311.67	753.93	331.02	161.20	308.87	103.51	75.53		454.13	16.32	512.66	790.03	66.90	103.67	21.41	168.94	87.12	5.00
Margin Nature Loan		2.50	26.90	45.15		227.61	527.83				82.40	55.31	142.74	98.12						5.07
Hire Purchase Loan	803.71	361.67	894.39	11.69	200.99	272.90	862.33	36.47	28.70	7.48	250.05	92.07	136.61	362.08	168.81	139.79	46.12	824.89	323.88	55.80
Deprived Sector Loan	184.58	49.67	176.50	23.71	101.62	170.96	249.07	130.12	103.21	78.72	203.19	57.08	179.57	386.64	81.23	57.90	84.07	1726.06	143.73	32.52
Bills Purchased											3.20									
Other Product	1423.62	89.97	234.95	39.73	366.70	374.76	1204.06	385.84	110.28	18.02	509.49	176.37	608.54	884.22	449.59	266.29	607.09	192.58	154.66	13.43
TOTAL Product wise Loan	4446.35	1266.92	6131.75	1149.41	3491.97	3894.74	5106.21	2719.53	2090.38	1011.96	4121.12	1199.64	3356.98	8006.03	1301.12	1677.30	1382.37	5559.40	3052.23	772.55

**Collateral Wise**

Gold and Silver	22.84		25.47		22.51	168.20	28.07	155.22	85.15		15.36	9.64	212.97		8.24	23.74	13.07	39.97		
Government Securities																				
Non Governmental Securities		2.50	26.90	45.15			406.51				82.40	55.42	145.42	98.12						
Fixed Deposit Receipts	18.60	34.03	55.59		30.47	43.47	55.02	53.09	8.42	12.61	83.17	9.79	29.84	115.05	7.35	23.95	16.60	45.99	29.47	9.55
Own	18.60	34.03	55.59		30.47	43.47	55.02	53.09	8.42	12.61	83.17	9.79	29.84	115.05	7.35	23.95	16.60	45.99	29.47	9.55
Other Licences Institutions												0.08	2.83	355.30						
Collateral of Properties	4397.43	1230.39	5898.17	1080.92	3438.99	3455.43	4581.28	2511.22	1993.47	999.34	3811.82	1112.64	2790.61	7364.77	1284.03	1628.69	1352.71	3930.51	2969.30	761.42
Fixed Assets	4397.43	1230.39	5898.17	1080.92	3438.99	3455.43	4581.28	2511.22	1993.47	999.34	3811.82	1112.57	2787.78	7009.47	1284.03	1628.69	1352.71	3930.51	2969.30	761.42
Current Assets																				
Against security of Bill											3.20	7.06								
Domestic Bills											3.20	7.06								
Foreign Bills																				
Against Guarantee			119.50			0.03	19.79		2.85		125.17	5.08	131.74	323.74		0.92		1542.93	53.45	
Government Guarantee									2.85		12.07		15.88						1.42	
Institutional Guarantee						0.03					110.46	5.00	114.99	307.86		0.92			1.55	
Personal Guarantee			17.35				19.79				1.25	0.08	16.75							
Collective Guarantee			102.15								1.38							1542.93	50.49	
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee																				
Credit Card																				
Others	7.48		6.13	23.34		227.61	15.53		0.50				46.40	104.35	1.50					1.57
TOTAL	4446.35	1266.92	6131.75	1149.41	3491.97	3894.74	5106.21	2719.53	2090.38	1011.96	4121.12	1199.64	3356.98	8006.03	1301.12	1677.30	1382.37	5559.40	3052.23	772.55



BFI Name	Public	Mahakali	Ace	Bhargav	diyalo	Country	Alpine	Nigiri	Kasamandap	Garima	City	Bishow	Kabelli	Kamana	Corporate	Pathbhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	
<b>Sector Wise</b>																						
Agricultural and Forest Related	36.78	42.37	79.97	30.96	282.27	123.83	183.38	10.04	32.99	199.61	129.68	112.40	55.39	109.84	2.64	49.25	75.23	107.61	86.92	99.19	40.89	
Fishery Related	2.42					0.25					13.84			4.40								
Mining Related	7.80								22.22		0.58											
Manufacturing (Producing) Related	73.88	35.05	673.19		114.06	141.97	15.31		239.84	109.18	275.00		3.13	89.76	130.73	47.80	74.28	249.24	20.13		7.88	
Construction	265.17	44.14	714.80	121.16	57.89	120.80			705.91	966.41	1085.02	366.70	55.54	649.87	67.66	161.39	71.36	662.94	47.89	16.85	32.37	
Electricity, Gas and Water	0.75		504.69		1.50				142.40	4.21	4.90		0.08				496.58					
Metal Products, Mach. & Ele. Eqp.	13.80		65.03		3.70	26.14			53.90	14.98	39.77		4.91	32.59	13.15			83.23			3.44	
Tras., Com. and Public Utilities	172.87	3.58	227.86	102.90	128.51	7.38	121.10	23.47	226.77	617.64	756.63		5.08	149.84	38.54		87.13	349.25		4.98		
Wholesaler & Retailer	86.42	156.96	581.51	210.81	175.06	309.10	199.99	114.73	438.57	449.25	537.28	588.32	29.98	307.84	58.58	311.37	293.25	558.49	107.37	161.85	102.46	
Finance, Insurance and Real Estate	56.75		700.24		85.16	87.98	92.29	36.31	484.75	96.85	214.80	396.04	0.38	130.77	8.02		97.86	271.03	1.63			
Hotel or Restaurant	10.33	21.66	315.32	6.32	13.14	7.69	14.17		367.61	101.88	222.98	145.52	2.85	65.27		11.79	3.68	114.98			8.62	
Other Services	25.86		366.31	27.05	15.35	9.89			158.45	112.04	114.83	45.09	3.45	138.10	0.35	30.33	30.76	122.02		2.10	9.27	
Consumption Loans	86.09	32.55	77.15	12.66	36.92	96.10	10.89	110.68	184.12	450.68	217.89	1997.80	97.28	137.91	10.94	138.21	50.57	617.75	17.83	64.09	3.60	
Local Government			15.16					1.97		3.58	0.03						4.60					
Others	21.42	141.03	937.14	130.65	192.72	457.57	245.57	396.51	573.40	1162.10	52.90	152.34	139.89	453.76	31.67	412.57	414.00	938.78	75.14	172.09	145.68	
<b>TOTAL sectorwise</b>	<b>860.32</b>	<b>477.35</b>	<b>5258.38</b>	<b>642.51</b>	<b>1106.26</b>	<b>1388.69</b>	<b>884.65</b>	<b>691.75</b>	<b>3634.51</b>	<b>4284.87</b>	<b>3666.10</b>	<b>3804.20</b>	<b>397.94</b>	<b>2269.95</b>	<b>362.25</b>	<b>1162.71</b>	<b>1198.11</b>	<b>4576.49</b>	<b>356.91</b>	<b>521.16</b>	<b>354.21</b>	

**Product Wise**

Term Loan	14.16		1508.19	110.95	6.86	46.01	328.19	91.80	507.37	749.39	330.42	525.59	125.14	590.08	14.24			838.80	80.18	4.98	207.10
Overdraft	207.90	114.14	1456.35	134.00	217.04	607.14	258.72	251.63	1137.52	1233.19	757.69	1300.61		541.57	114.81	429.73	201.90	1072.35	8.36	47.52	52.35
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan		192.02	124.25		447.18	157.01		114.73	332.62	5.25			52.08		89.80	110.39	326.26	367.76	186.17	54.94	
Res. Per. H. Loan (Up to Rs. 10 mil.)	68.53	44.14	626.37	121.16	23.82	87.44	62.99	34.26	664.76	920.95	786.77	366.70	27.64	458.26	37.82	161.39	71.36	445.14	45.72	13.15	32.37
Real Estate Loan	19.95		463.06		60.33	135.26	29.30	36.31	368.50	95.68	268.86	396.04		195.01			97.86	258.13	1.63		
Margin Nature Loan	0.82		21.00		17.64				149.22		12.85			0.70			0.55	326.94			16.75
Hire Purchase Loan	178.90	32.32	300.78	102.90	101.87	93.23	123.21	23.47	217.90	756.29	805.90	474.12	16.58	192.69	50.04	13.08	126.28	291.46	14.25	38.34	1.24
Deprived Sector Loan	35.12	19.32	225.39	42.18	42.28	55.80	71.89	24.91	148.75	219.29	189.60	152.34	92.61	108.66	22.15	48.94	72.57	181.46	17.02	18.80	40.89
Bills Purchased																					
Other Product	334.95	75.43	533.00	131.33	189.25	206.79	10.35	114.64	107.86	304.83	514.00	588.81	83.91	182.98	33.39	399.17	301.34	794.45	3.58	326.67	20.24
<b>Total Product wise Loan</b>	<b>860.32</b>	<b>477.35</b>	<b>5258.38</b>	<b>642.51</b>	<b>1106.26</b>	<b>1388.69</b>	<b>884.65</b>	<b>691.75</b>	<b>3634.51</b>	<b>4284.87</b>	<b>3666.10</b>	<b>3804.20</b>	<b>397.94</b>	<b>2269.95</b>	<b>362.25</b>	<b>1162.71</b>	<b>1198.11</b>	<b>4576.49</b>	<b>356.91</b>	<b>521.16</b>	<b>354.21</b>

**Collateral Wise**

Gold and Silver							1.70	100.87	65.07	277.12	125.87	331.60	80.34	89.53		116.93		173.49		7.14	
Government Securities																					
Non Governmental Securities			21.00		21.69				149.22		12.85						0.55	327.57		16.34	
Fixed Deposit Receipts	37.00	3.82	19.62	6.16	4.47	14.99	8.65	9.82	28.18	23.84	42.73	76.14	4.65	36.14	0.40	8.20	10.87	16.50	2.53	2.28	3.60
Own	37.00	3.82	19.62	6.16	4.47	14.99	8.65	9.82	28.18	23.84	42.73	76.14	4.65	36.14	0.40	8.20	10.87	16.50	2.53	2.28	3.60
Other Licences Institutions																					
Collateral of Properties	821.90	473.53	4992.37	629.85	1078.06	1355.84	802.79	581.07	3252.85	3795.86	3282.48	3244.12	312.95	2120.53	358.31	1037.04	1186.69	3899.39	354.39	495.40	350.61
Fixed Assets	821.90	473.53	4992.37	629.85	1078.06	1355.84	802.79	581.07	3252.85	3795.86	3282.48	3244.12	312.95	2120.53	358.31	1037.04	1186.69	3894.05	354.39	495.40	350.61
Current Assets																		5.34			
Against security of Bill																					
Domestic Bills																					
Foreign Bills																					
Against Guarantee			225.39		2.04	17.86	71.51		139.20	188.05	202.17	152.34		8.11	0.10			157.35			
Government Guarantee			15.16		2.04	17.86	1.97			0.03	4.07	2.69						4.60			
Institutional Guarantee			210.23						134.20	10.00								146.41			
Personal Guarantee									5.00		34.25			8.11	0.10			5.02			
Collective Guarantee							69.54			178.02	163.86	149.66						1.32			
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee																					
Credit Card																					
Others	1.42			6.50										15.64	3.45	0.53		2.19			
<b>Total</b>	<b>860.32</b>	<b>477.35</b>	<b>5258.38</b>	<b>642.51</b>	<b>1106.26</b>	<b>1388.69</b>	<b>884.65</b>	<b>691.75</b>	<b>3634.51</b>	<b>4284.87</b>	<b>3666.10</b>	<b>3804.20</b>	<b>397.94</b>	<b>2269.95</b>	<b>362.25</b>	<b>1162.71</b>	<b>1198.11</b>	<b>4576.49</b>	<b>356.91</b>	<b>521.16</b>	<b>354.21</b>

BFI Name	Shine	Pacific	Civic	IDBL	Kanchan	Maitibhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhee	Reptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos
<b>Sector Wise</b>																				
Agricultural and Forest Related	205.06	77.48	79.10	3.45	73.33	10.70	31.78	129.84	18.25	33.61	101.07	55.40	65.44	225.23	162.77	14.75	14.19	4.84	79.53	9.79
Fishery Related			0.15	26.00	0.65		0.25	7.87	1.81		13.63		5.68	7.74	0.05					
Mining Related				28.41				0.10			23.91			12.59	2.30					
Manufacturing (Producing) Related	393.89	19.79	0.30	321.69	127.02	6.57	38.05	252.46	9.43		84.36	3.42	23.09	313.30	7.26	1.34		11.17	92.20	0.50
Construction	540.04	147.26	44.69	538.79	145.40	44.25	10.44	167.57	9.04	222.03	354.18	65.24	23.33	807.24	41.88	16.11	76.84		91.57	23.97
Electricity, Gas and Water		1.36						6.48			320.80	1.01		20.13						
Metal Products, Mach. & Ele. Eqp.				2.80			2.40	30.75		24.04	35.08	1.62		123.94	11.50			2.50	9.28	
Tras., Com. and Public Utilities	635.03	42.72	4.32	131.46	55.82	38.07	39.55	80.80	119.82	392.21	172.21	58.77	8.90	223.11	101.46	4.91	259.87	15.12	5.13	75.51
Wholesaler & Retailer	1113.65	120.20	84.27	616.59	337.66	55.95	49.50	192.09	104.46	352.64	265.38	100.97	117.28	698.55	257.93	14.16	206.92	64.46	99.75	33.05
Finance, Insurance and Real Estate	338.09	13.62	5.00	506.92	26.70	4.80	30.05	103.51		136.63	427.21		11.03	82.16	12.97		8.30		28.29	
Hotel or Restaurant	139.49	8.80	13.65	95.28	33.41	1.00	1.97	32.70	3.02	74.56	99.87	16.02	2.46	413.55	14.31	0.01	6.35	0.00	44.49	0.94
Other Services	365.78	17.99	4.20	135.53	55.62	3.66	5.42	33.29	2.69	74.44	392.14	5.47	5.20	90.93	84.14	13.65	2.88	4.10	27.89	92.49
Consumption Loans	233.50	174.69	11.53	519.46	3.74	4.96	69.90	73.36	80.17	75.76	614.89	28.55	7.83	256.49	11.84	27.24	59.12	1.20	10.77	55.95
Local Government																				
Others	1036.26	149.36	141.62	797.31	217.31	63.74	207.12	292.04	96.13	193.11	462.25	110.62	150.00	1548.55	199.67	9.60	75.36	177.61	188.47	58.39
<b>TOTAL sectorwise</b>	<b>5000.79</b>	<b>773.26</b>	<b>388.84</b>	<b>3723.69</b>	<b>1076.64</b>	<b>233.71</b>	<b>486.44</b>	<b>1402.87</b>	<b>444.81</b>	<b>1579.03</b>	<b>3367.00</b>	<b>447.08</b>	<b>420.23</b>	<b>4823.51</b>	<b>908.06</b>	<b>101.76</b>	<b>709.83</b>	<b>281.01</b>	<b>677.38</b>	<b>350.60</b>

**Product Wise**

Term Loan	367.04	61.56		122.47	12.31	33.31	35.62	189.08	30.69	144.97	873.03	46.36	26.61	968.89	128.65	0.89	101.80		3.90	120.04
Overdraft	701.33	39.86	26.66	810.05	382.59	120.13	290.80	350.30	115.12	444.84	768.32	116.26	61.73	1869.63	314.88	0.70	182.66		119.59	48.36
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan	1552.40	217.17	174.33	246.24	156.20		3.83	268.65	41.99	5.00	79.53		169.49	281.26		34.25		242.39	2.46	
Res. Per. H. Loan (Up to Rs. 10 mil.)	452.68	132.37	44.84	484.49	144.20	26.99	8.87	167.57	9.04	213.73	302.86	64.08	0.25	797.50	39.50	16.11	76.66		83.81	23.97
Real Estate Loan	425.45	9.19	5.00	386.00	27.90	2.38	15.95	103.49		136.63	328.26	1.11	14.56	79.83	38.13				28.03	
Margin Nature Loan	5.95			374.71	10.88		56.37				327.89	4.60		12.82			18.79			
Hire Purchase Loan	831.16	70.78	10.13	136.06	53.33	36.34	34.46	133.52	124.69	445.08	303.45	58.77	8.90	503.40	97.27	3.87	259.87	20.14	18.15	85.88
Deprived Sector Loan	183.63	31.03	55.28	146.86	44.01	8.89	19.82	68.48	24.61	57.54	115.04	15.96	46.68	168.98	137.87	13.32	26.84	13.49	25.34	10.60
Bills Purchased																				
Other Product	481.15	211.30	72.60	1016.80	245.23	5.67	20.73	121.78	98.68	131.24	268.63	139.94	92.01	141.19	151.75	32.61	43.20	4.99	396.10	61.75
<b>Total Product wise Loan</b>	<b>5000.79</b>	<b>773.26</b>	<b>388.84</b>	<b>3723.69</b>	<b>1076.64</b>	<b>233.71</b>	<b>486.44</b>	<b>1402.87</b>	<b>444.81</b>	<b>1579.03</b>	<b>3367.00</b>	<b>447.08</b>	<b>420.23</b>	<b>4823.51</b>	<b>908.06</b>	<b>101.76</b>	<b>709.83</b>	<b>281.01</b>	<b>677.38</b>	<b>350.60</b>

**Collateral Wise**

Gold and Silver		145.82	2.89	96.24					73.01			21.65		88.53	3.30	39.52	33.09			44.70
Government Securities										0.45										
Non Governmental Securities				374.71							327.89			13.28			18.79			
Fixed Deposit Receipts	31.42	2.43	2.83	15.79	3.74	3.77	4.01	8.82	3.65	22.44	206.18	4.60	7.83	24.68	8.54	0.18	7.23		6.08	0.89
Own	31.42	2.43	2.83	15.79	3.74	3.77	4.01	8.82	3.65	22.44	206.18	4.60	7.83	24.68	8.54	0.18	7.23		6.08	0.89
Other Licences Institutions																				
Collateral of Properties	4897.05	593.36	335.76	3105.69	1062.03	229.94	473.73	1394.05	353.93	1556.15	2638.51	420.82	412.40	4635.45	756.70	60.61	650.71	281.01	671.11	304.53
Fixed Assets	4897.05	593.36	335.76	3105.69	1062.03	229.94	473.73	1394.05	353.93	1556.15	2638.51	420.82	412.40	4634.45	756.70	60.61	650.71	281.01	671.11	304.53
Current Assets														1.00						
Against security of Bill																				
Domestic Bills																				
Foreign Bills																				
Against Guarantee	66.37	31.66		131.25					14.22		113.18	0.01		61.57	139.52	1.46			0.19	0.47
Government Guarantee											5.12									
Institutional Guarantee	47.50			131.19							90.00			55.00	2.48					
Personal Guarantee				0.06					14.22		6.00			6.50						
Collective Guarantee	18.87	31.66									12.06	0.01		0.07	137.04				0.19	0.47
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee																	1.46			
Credit Card																				
Others	5.95		47.35		10.88		8.71				81.24									
<b>Total</b>	<b>5000.79</b>	<b>773.26</b>	<b>388.84</b>	<b>3723.69</b>	<b>1076.64</b>	<b>233.71</b>	<b>486.44</b>	<b>1402.87</b>	<b>444.81</b>	<b>1579.03</b>	<b>3367.00</b>	<b>447.08</b>	<b>420.23</b>	<b>4823.51</b>	<b>908.06</b>	<b>101.76</b>	<b>709.83</b>	<b>281.01</b>	<b>677.38</b>	<b>350.60</b>

Statement of Credit as on Fagun end, 2071(Mid-Mar, 2015)

BFI Name	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	Apex	Green	Reliable	Nepal Awaz	NFL	NDC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	
<b>Sector Wise</b>																						
Agricultural and Forest Related	63.01	146.20	38.01	105.06	6.72	85.49	89.12	241.37	7.91			15.50	11.21	60.80	40.52	5.93	26.20		9.12	137.80	79.49	
Fishery Related				2.07			1.39							0.13							1.00	
Mining Related	4.24						0.50	6.09											2.62		21.07	
Manufacturing (Producing) Related	19.38	150.21	6.27	400.13	0.98		21.51	237.04	0.80										72.74	248.36	28.58	
Construction	201.60	120.71	33.95	1043.60		15.61	22.56	523.80	3.45		395.46	39.78	45.99	1389.43	113.20	5.88	107.71		153.58	1197.62	94.56	
Electricity, Gas and Water	0.71			141.20				40.88				2.86	10.83								6.62	
Metal Products, Mach. & Ele. Eqp.			0.41	69.38		12.66	17.98	84.50					0.71	26.71	3.45					28.26	31.72	24.34
Tras., Com. and Public Utilities	78.27	239.60	14.30	789.61	0.42	2.87	33.88	29.77	28.69	451.41	27.27	0.36	20.87	99.01		0.50	29.83		98.07	153.99	83.75	
Wholesaler & Retailer	99.35	208.60	40.24	1020.66	43.71	117.21	68.41	777.86	38.91			91.02	282.50	444.63	33.33		108.84		16.21	169.69	10.32	
Finance, Insurance and Real Estate				859.79				165.46	7.65				107.61	107.94	134.47		73.80		50.30	87.97	81.30	
Hotel or Restaurant	14.08	14.14	7.45	448.71	14.35	0.81	3.73	198.15	8.23			8.48	38.50	45.95	27.50		2.95		3.39	6.66	15.07	
Other Services	18.11	102.96	0.79	406.67	1.28	2.12	6.12	198.37					11.37	65.22			17.85		48.91	18.59	42.07	
Consumption Loans	173.27	86.08	21.75	323.13	2.43	12.40	3.83	385.59	5.53	368.28	9.50	28.49	64.28	143.05	175.67	1.94	264.65		79.48	132.01	82.27	
Local Government															33.18		22.29					
Others	298.77	486.10	48.88	1695.46	42.27	48.04		1304.95	42.74	3533.65	121.71	104.56	2.46	2543.04	2020.85	13.01	118.87		97.79	661.63	177.20	
<b>TOTAL sectorwise</b>	<b>970.80</b>	<b>1554.60</b>	<b>212.33</b>	<b>7305.46</b>	<b>112.16</b>	<b>297.22</b>	<b>269.03</b>	<b>4193.84</b>	<b>143.90</b>	<b>4353.35</b>	<b>553.94</b>	<b>308.37</b>	<b>622.76</b>	<b>5303.85</b>	<b>2643.27</b>	<b>29.72</b>	<b>773.00</b>		<b>660.46</b>	<b>2874.74</b>	<b>718.95</b>	

<b>Product Wise</b>																						
Term Loan	74.33	52.17	57.92	963.77	20.76	108.04	97.17	180.91	10.59	617.39		0.82	57.92	147.82	125.37	2.47	135.04		160.34	1403.59	133.97	
Overdraft	205.11	595.59	72.63	1864.39	79.61	124.60	126.13	1191.24	87.05	879.87												
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan	0.10	19.26		476.43		1.98		849.68		424.36		134.36	330.26	631.23	298.05		118.87		96.48	44.53		
Res. Per. H. Loan (Up to Rs. 10 mil.)	199.26	120.71	27.20	1043.60		15.61	20.56	401.56		647.58	234.09	34.16	111.51	1363.74	23.14	8.84	107.71		95.89	506.53	86.51	
Real Estate Loan	12.79	83.39		836.60				207.86	7.65	230.59	148.14	28.17	17.08	449.37	1947.32	5.88	73.80		41.12	226.09	71.13	
Margin Nature Loan				37.62				17.89		177.10	41.53	14.33	50.53	103.89	26.19	0.78	264.65		46.37	2.82	4.10	
Hire Purchase Loan	88.73	299.81	32.78	836.17		14.52	8.97	228.04	27.50	451.41	27.42	0.36	21.78	253.72	140.41	1.65	29.83		107.99	206.37	83.75	
Deprived Sector Loan	39.92	75.86	13.59	273.50	7.18	27.88	14.69	208.78	5.59	109.63	13.23	11.64	22.90	171.53	33.18	5.93	22.29		27.41	115.90	33.09	
Bills Purchased																						
Other Product	350.57	307.82	8.20	973.37	4.61	4.60	1.51	907.88	5.53	815.40	89.53	84.53	10.78	2182.56	49.60	4.17	20.80		84.86	368.93	306.39	
<b>Total Product wise Loan</b>	<b>970.80</b>	<b>1554.60</b>	<b>212.33</b>	<b>7305.46</b>	<b>112.16</b>	<b>297.22</b>	<b>269.03</b>	<b>4193.84</b>	<b>143.90</b>	<b>4353.35</b>	<b>553.94</b>	<b>308.37</b>	<b>622.76</b>	<b>5303.85</b>	<b>2643.27</b>	<b>29.72</b>	<b>773.00</b>		<b>660.46</b>	<b>2874.74</b>	<b>718.95</b>	

<b>Collateral Wise</b>																						
Gold and Silver	161.42	21.51		120.12				19.23	5.33	134.73	6.46										24.04	
Government Securities										6.57												
Non Governmental Securities				37.62				17.89		177.10			50.53		26.19	0.78	243.97		46.37			
Fixed Deposit Receipts	4.26	3.47	1.19	61.90	2.43		1.51	58.50	0.20	56.45	2.89	13.94	7.04	50.30	9.08		20.68		13.58	41.58	80.23	
Own	4.26	3.47	1.19	61.90	2.43		1.51	58.50	0.20	56.45	2.89	13.94	7.04	50.30	9.08		20.68		13.58	41.58	80.23	
Other Licences Institutions																						
Collateral of Properties	788.08	1529.25	211.14	6826.92	109.74	297.22	267.52	3960.49	135.90	3978.50	503.18	268.24	562.73	5149.26	801.94	28.92	508.35		532.28	2147.49	611.39	
Fixed Assets	788.08	1529.25	211.14	6826.92	109.74	297.22	267.52	3960.49	135.90	3978.50	503.18	268.24	562.73	5149.26	801.94	28.92	508.35		532.28	2147.49	611.39	
Current Assets																						
Against security of Bill																						
Domestic Bills																						
Foreign Bills																						
Against Guarantee	17.04			257.95				43.92							83.27					55.27		
Government Guarantee				13.15											33.18					3.25		
Institutional Guarantee				209.85				39.28												24.16		
Personal Guarantee	17.04			34.95				4.64							50.09					27.86		
Collective Guarantee																						
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee																						
Credit Card																						
Others		0.37		0.95				93.81	2.48		41.41	26.19	2.46	104.29	1722.80	0.02			12.96	661.63	27.33	
<b>Total</b>	<b>970.80</b>	<b>1554.60</b>	<b>212.33</b>	<b>7305.46</b>	<b>112.16</b>	<b>297.22</b>	<b>269.03</b>	<b>4193.84</b>	<b>143.90</b>	<b>4353.35</b>	<b>553.94</b>	<b>308.37</b>	<b>622.76</b>	<b>5303.85</b>	<b>2643.27</b>	<b>29.72</b>	<b>773.00</b>		<b>660.46</b>	<b>2874.74</b>	<b>718.95</b>	

BFI Name	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahabakmi	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFL	
<b>Sector Wise</b>																						
Agricultural and Forest Related	75.99	23.95	74.34	29.35	39.20	30.31		0.80		5.47	51.78	47.05	44.55	5.83	9.76	33.48	103.86	93.20	29.06		334.51	
Fishery Related						30.23		0.40									0.81					
Mining Related			1.94	1.73	5.66	1.47	2.82						48.97		14.32							
Manufacturing (Producing) Related		96.56	102.02	255.25	281.78	187.38		223.39	0.55	2.95	105.30	71.64	36.50	70.72		3.86	161.31		106.37	22.28	609.95	
Construction	717.47	129.19	359.61	262.95	97.88	407.24	28.41	913.01	23.52	28.28	85.97	143.25	262.19	125.43	27.73	32.08	146.73	45.60	511.28	45.94	0.04	
Electricity, Gas and Water			0.17		67.45							3.50	6.65	29.82			0.07					
Metal Products, Mach. & Ele. Eqp.	139.98		6.93		70.18	35.90		283.16		5.29					28.80	4.13			2.20	0.13		
Tras., Com. and Public Utilities	236.76	187.43	64.94	122.86	534.45	555.02				39.57		322.98	40.50	79.04			225.13		557.43	19.57	2.94	
Wholesaler & Retailer	800.22	421.11	130.30	263.52	171.17	717.70	203.31	190.27	90.76	22.73	337.51	303.47	96.79	82.74	31.39	28.11	124.45	250.65	421.82	50.29	129.44	
Finance, Insurance and Real Estate		120.30	125.03	111.46	259.07	239.93	402.73	403.51		8.00	16.23	171.27	80.80	95.24			119.47		291.29	181.02		
Hotel or Restaurant		14.30	46.06	198.57	2.36	313.18					59.43	121.44	6.30	32.45	7.10		63.68		74.52	0.36	74.77	
Other Services	91.57	13.43	272.09	282.72	55.28	134.26	141.52	753.24	5.27	3.54	49.70	139.07	56.30		0.13	6.01	100.31	13.29	24.64	5.27	1.37	
Consumption Loans	159.20	22.36	85.98	62.71	184.36	431.98	99.68	214.49	0.99	17.15	46.09	18.15	85.83	21.78	6.09	18.66	78.03	17.59	458.57	9.46	2.06	
Local Government											2.01						4.02					
Others	242.69	771.89	15.11	340.52	147.84	408.91	145.39	448.83	97.20	145.39	250.85	960.02	415.90	187.63	28.08	4.03	304.32	570.55	1131.37	167.50	676.41	
<b>TOTAL sectorwise</b>	<b>2463.88</b>	<b>1800.52</b>	<b>1284.53</b>	<b>1931.62</b>	<b>1916.67</b>	<b>3493.51</b>	<b>1023.86</b>	<b>3431.10</b>	<b>218.29</b>	<b>278.38</b>	<b>1004.86</b>	<b>2301.85</b>	<b>1181.26</b>	<b>759.50</b>	<b>128.73</b>	<b>126.24</b>	<b>1443.35</b>	<b>990.88</b>	<b>3608.55</b>	<b>501.83</b>	<b>1831.49</b>	

**Product Wise**

Term Loan	747.01		166.44		482.27	386.92	203.31	25.64		3.59	442.80	218.36	42.89	19.58			297.24	250.65	470.10	111.33	1020.42	
Overdraft																						
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan		577.02	340.15	1043.82	300.90	1054.18		325.75		43.50		512.67	702.01	271.05	56.85	76.31	221.70		221.11	96.58	153.00	
Res. Per. H. Loan (Up to Rs. 10 mil.)	615.67	129.19	296.91	247.95	38.73	303.26	28.41	458.44		22.94	85.97	281.40	262.18	56.92		32.08	352.02		280.79		0.04	
Real Estate Loan	220.92	120.30	168.12	161.46	250.38	243.46	402.73	244.75	23.52		86.78	314.52	70.80	304.41	27.73		351.59		497.40	162.44	542.03	
Margin Nature Loan	242.69	101.99	53.77	10.20	146.77	323.78	50.44	280.86	2.17	17.08			23.75	11.79			9.14		27.41	38.59		
Hire Purchase Loan	263.08	187.43	53.30	70.59	513.93	592.11	20.23	1109.59	5.27	39.62	3.52	322.98	36.51	26.37	5.00	4.97	61.86	9.56	599.89	15.33	2.78	
Deprived Sector Loan	127.38	29.18	42.61		55.25	108.86	20.03	127.47	0.79	15.24	33.55	79.86	43.12	30.04	3.99	4.03	68.93	35.01	115.41	4.03		
Bills Purchased																						
Other Product	247.13	655.42	163.24	397.61	128.45	480.93	298.72	858.59	186.55	136.42	352.23	572.05		39.34	35.17	8.84	80.87	695.66	1396.44	73.53	113.22	
<b>Total Product wise Loan</b>	<b>2463.88</b>	<b>1800.52</b>	<b>1284.53</b>	<b>1931.62</b>	<b>1916.67</b>	<b>3493.51</b>	<b>1023.86</b>	<b>3431.10</b>	<b>218.29</b>	<b>278.38</b>	<b>1004.86</b>	<b>2301.85</b>	<b>1181.26</b>	<b>759.50</b>	<b>128.73</b>	<b>126.24</b>	<b>1443.35</b>	<b>990.88</b>	<b>3608.55</b>	<b>501.83</b>	<b>1831.49</b>	

**Collateral Wise**

Gold and Silver	32.17							25.24												286.18		
Government Securities																						
Non Governmental Securities			53.77		146.77	314.96	50.44		2.17	7.73			23.75	11.79					15.72	18.59		
Fixed Deposit Receipts	127.03	22.36	32.22	41.81	29.39	85.14	29.02	120.38	0.99	4.33	42.47	18.15	45.15	9.52	1.09	13.69	57.89	8.02	77.45	2.78		
Own	127.03	22.36	32.22	41.81	29.39	85.14	29.02	120.38	0.99	4.33	42.47	18.15	45.15	9.52	1.09	13.69	57.89	8.02	77.45	2.78		
Other Licences Institutions																						
Collateral of Properties	1922.01	1778.16	1198.55	1763.15	1685.26	3049.63	677.52	2859.57	215.13	241.64	960.11	2283.70	1112.36	721.72	99.56	112.55	1381.45	9.56	3229.20	438.93	1831.49	
Fixed Assets	1922.01	1778.16	1198.55	1763.15	1685.26	3049.63	451.36	2853.01	215.13	241.64	960.11	2283.70	1112.36	721.72	99.56	112.55	1381.45	9.56	3229.20	438.93	1831.49	
Current Assets							226.16	6.56														
Against security of Bill																						
Domestic Bills																						
Foreign Bills																						
Against Guarantee	139.98			35.00	55.25	40.00		119.42		17.67				16.47			4.02					
Government Guarantee					15.25												4.02					
Institutional Guarantee				35.00	40.00	40.00		99.48		12.03				14.00								
Personal Guarantee								19.95		4.33				0.47								
Collective Guarantee																						
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee	139.98									1.31												
Credit Card																						
Others	242.69			91.66		3.78	266.88	306.48		7.00	2.28				28.08				973.30		41.53	
<b>Total</b>	<b>2463.88</b>	<b>1800.52</b>	<b>1284.53</b>	<b>1931.62</b>	<b>1916.67</b>	<b>3493.51</b>	<b>1023.86</b>	<b>3431.10</b>	<b>218.29</b>	<b>278.38</b>	<b>1004.86</b>	<b>2301.85</b>	<b>1181.26</b>	<b>759.50</b>	<b>128.73</b>	<b>126.24</b>	<b>1443.35</b>	<b>990.88</b>	<b>3608.55</b>	<b>501.83</b>	<b>1831.49</b>	

BFI Name	Crystal	Gulshwari	Patan	Fewa	Everest	Prudential	ICFC	Sugamtha	Kuber	NEFL	Seti	hama	Namaste	Kaski	Unique	Manjusree	Jebils	Reliance	Bhaktapur
<b>Sector Wise</b>																			
Agricultural and Forest Related		4.20	7.49	100.97	40.44	0.09	96.18	84.38		3.53	35.27		13.80	101.99		23.82	38.60	21.78	25.07
Fishery Related				9.99	2.76		0.53	1.80					0.60	0.89					
Mining Related								0.70											
Manufacturing (Producing) Related		60.92	7.04	132.27	48.63	63.89	283.05	71.62	7.61	30.06	17.00		2.06	83.27	14.55	122.15	6.54	20.58	22.30
Construction	193.41	246.28	27.37	1143.12	157.33	35.59	116.46	501.43	19.80	90.98	5.11	4.71	60.87	369.13	43.36	317.36	210.84	255.55	68.05
Electricity, Gas and Water								38.38	1.60										10.54
Metal Products, Mach. & Ele. Eqp.		0.99	0.08	50.51	18.41		56.14	8.20		0.29			0.38			9.91	0.20	17.78	0.70
Tras., Com. and Public Utilities		1.63		553.10	189.66	62.31	24.22	516.32	2.96	189.39		70.81	2.80	366.70	64.57	230.19	76.68	257.47	42.49
Wholesaler & Retailer		18.90	11.25	589.02	101.72	29.48	657.16	101.93	25.61	80.59	71.23	4.50	9.23	401.25	86.82	128.63	37.63	75.34	18.32
Finance, Insurance and Real Estate		57.89	21.83		25.90	82.20	802.31	22.47	211.88	56.64				210.16	19.30	29.97	22.71	53.20	9.00
Hotel or Restaurant		1.79		93.44	4.55	20.00	97.41	28.85	0.24	4.39	1.56	2.50	1.58	86.60	31.40	49.36	7.01	27.82	17.11
Other Services		101.12	14.04	91.52	9.36	108.50	75.92	60.81	16.69	4.65	13.01	32.38	8.45	15.21	9.23	15.18	17.45	78.89	10.25
Consumption Loans	10.16	277.36	30.97	180.05	18.39	104.44	197.04	284.66	12.20	68.94	1.20		1.14	47.55	57.95	268.46	249.18	174.00	23.91
Local Government			1.37							1.30									
Others	363.80	370.27	40.73	924.72	164.52	136.77	1094.78	292.52	120.73	331.02	35.81	81.48	89.75	671.82	302.00	444.56	109.89	380.94	47.02
<b>TOTAL sectorwise</b>	<b>567.37</b>	<b>1141.33</b>	<b>162.17</b>	<b>3868.70</b>	<b>781.67</b>	<b>643.26</b>	<b>3540.29</b>	<b>1976.58</b>	<b>417.73</b>	<b>861.78</b>	<b>180.18</b>	<b>220.33</b>	<b>190.67</b>	<b>2354.56</b>	<b>629.18</b>	<b>1639.59</b>	<b>776.74</b>	<b>1373.90</b>	<b>286.21</b>

<b>Product Wise</b>																			
Term Loan	313.53	216.93		127.06	159.54	19.87	171.42	56.69	4.09	297.29	16.75	1.46	33.77	71.64		62.49	11.94		21.50
Overdraft								25.35											
Trust Receipt Loan / Import Loan																			
Demand & Other Working Capital Loan	16.77		39.04	790.10	199.28	320.05	1931.52	166.32	169.37	100.55	129.83	106.32		518.21	298.82	688.90	58.52		62.84
Res. Per. H. Loan (Up to Rs. 10 mil.)	54.29	160.77	13.00	951.72	9.41	35.59	320.02	458.61	16.74	89.97	5.11	2.40	62.69	369.13	33.36	304.12	158.96	184.86	43.85
Real Estate Loan	179.32	82.85	6.03	291.43	173.65	65.20	376.61	8.28	54.75	77.34			8.95	210.16	52.43	43.94	53.58	220.86	
Margin Nature Loan	0.02	240.08	26.58	0.25		90.99	379.56	261.12	0.40	47.56		30.59		6.83	76.86	256.65	216.48	155.68	0.40
Hire Purchase Loan	3.44	15.17	0.12	559.60	157.24	71.10	115.88	531.17	13.23	200.19	0.89	55.62	3.04	366.70	51.69	212.11	93.62	259.23	76.59
Deprived Sector Loan		30.74	7.34	112.19	24.34	24.01	143.35	113.04	0.30	34.31	10.59	15.00	4.81	79.55	19.30	40.60	24.18	71.70	10.06
Bills Purchased			3.80						2.60										
Other Product		394.79	66.26	1036.35	58.21	16.45	101.93	355.98	156.26	14.58	17.00		86.36	732.34	96.71	30.77	159.47	481.56	70.97
<b>Total Product wise Loan</b>	<b>567.37</b>	<b>1141.33</b>	<b>162.17</b>	<b>3868.70</b>	<b>781.67</b>	<b>643.26</b>	<b>3540.29</b>	<b>1976.58</b>	<b>417.73</b>	<b>861.78</b>	<b>180.18</b>	<b>220.33</b>	<b>190.67</b>	<b>2354.56</b>	<b>629.18</b>	<b>1639.59</b>	<b>776.74</b>	<b>1373.90</b>	<b>286.21</b>

<b>Collateral Wise</b>																			
Gold and Silver				51.02				11.60						18.08					4.39
Government Securities							17.64												
Non Governmental Securities			26.58			90.99		261.12	0.40	47.56						271.35	216.88		
Fixed Deposit Receipts	6.70	22.28	4.40	27.46	12.12	2.74	63.08	18.18	1.68	10.58	0.95		1.11	22.65	33.43	11.81	13.26	16.38	5.47
Own	6.70	22.28	4.40	27.46	12.12	2.74	63.08	18.18	1.68	10.58	0.95		1.11	22.65	33.43	11.81	13.26	16.38	5.47
Other Licences Institutions																			
Collateral of Properties	560.65	743.14	117.67	3789.96	769.54	525.70	2965.97	1662.74	414.13	770.34	179.22	171.62	189.47	2278.07	381.06	1282.79	526.71	1142.83	265.07
Fixed Assets	560.65	743.14	117.63	3789.96	769.54	525.70	2965.97	1662.74	414.13	770.34	179.22	171.62	189.47	2278.07	381.06	1282.79	526.71	1142.83	265.07
Current Assets			0.03																
Against security of Bill																			
Domestic Bills																			
Foreign Bills																			
Against Guarantee			9.70			23.84	29.46	22.94	1.37			18.12		28.95	76.86		19.89	53.77	11.27
Government Guarantee			0.30					4.85						2.35					
Institutional Guarantee			6.50			23.84	13.00	14.18	0.24			15.00					12.00	46.00	9.71
Personal Guarantee			2.90				16.46	3.90	1.13			3.12					7.84	7.77	1.56
Collective Guarantee														26.59			0.05		
Int. Rtd. Foreign Bank's Guarantee																			
Other Guarantee															76.86				
Credit Card																			
Others	0.02	375.91	3.83	0.25			464.14		0.15	33.30		30.59	0.10	6.83	137.83	73.64		160.92	
<b>Total</b>	<b>567.37</b>	<b>1141.33</b>	<b>162.17</b>	<b>3868.70</b>	<b>781.67</b>	<b>643.26</b>	<b>3540.29</b>	<b>1976.58</b>	<b>417.73</b>	<b>861.78</b>	<b>180.18</b>	<b>220.33</b>	<b>190.67</b>	<b>2354.56</b>	<b>629.18</b>	<b>1639.59</b>	<b>776.74</b>	<b>1373.90</b>	<b>286.21</b>

## Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities	Mid-July			Mid-Feb	Mid-Mar	% change		
	2012	2013	2014	2015	2015	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	2816.6	3801.3	4950.7	5698.8	5750.3	34.96	30.23	0.90
a. Paid-up Capital	1717.2	2234.0	2974.3	3522.4	3567.3	30.10	33.14	1.27
b. Statutory Reserves	288.3	383.5	523.1	737.1	737.1	33.02	36.38	0.00
c. Retained Earning	107.6	208.2	220.6	25.3	28.0	93.51	5.97	10.72
d. Others Reserves	703.6	975.6	1232.7	1414.0	1417.9	38.66	26.35	0.28
<b>2 BORROWINGS</b>	16586.4	20216.3	27897.3	32158.8	32963.2	21.88	37.99	2.50
a. NRB	198.4	210.3	526.4	423.2	440.8	6.01	150.31	4.15
f. Others	16388.0	20006.0	27371.0	31735.6	32522.4	22.08	36.81	2.48
<b>3 DEPOSITS</b>	5235.2	7221.6	11001.2	13375.4	13696.7	37.94	52.34	2.40
<b>4 BILLS PAYABLE</b>			0.0	0.0	0.0			0.00
<b>5 OTHER LIABILITIES</b>	2502.9	3009.7	3777.5	4928.3	5347.6	20.25	25.51	8.51
a. Loan Loss Provision	505.5	694.0	829.4	953.1	965.0	37.30	19.51	1.25
b. Interest Suspense a/c	410.0	446.9	475.0	544.0	622.5	9.01	6.28	14.43
c. Others	1587.5	1868.8	2473.1	3431.2	3760.1	17.72	32.34	9.59
<b>6 RECONCILIATION A/c</b>	2236.6	688.6	1088.2	1872.6	2084.2	-69.21	58.04	11.30
<b>7 PROFIT &amp; LOSS A/c</b>	629.8	837.9	1473.7	1345.1	1630.6	33.04	75.89	21.23
<b>Total</b>	<b>30007.5</b>	<b>35775.3</b>	<b>50188.7</b>	<b>59379.0</b>	<b>61472.6</b>	19.22	40.29	3.53
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	5843.5	6322.8	7202.8	6042.2	5591.2	8.20	13.92	-7.47
a. Cash Balance	44.2	42.8	39.2	73.1	67.1	-3.25	-8.21	-8.23
b. Bank Balance	3253.9	3561.6	3710.6	4003.1	3694.5	9.46	4.18	-7.71
c. Money at Call	2545.4	2718.5	3452.9	1966.0	1829.5	6.80	27.02	-6.94
<b>2 INVESTMENT IN SECURITIES EX</b>	128.7	116.2	116.2	116.2	116.2	-9.71	0.00	0.00
<b>3 SHARE &amp; OTHER INVESTMEN</b>	2040.6	2963.6	2894.2	2265.4	2219.2	45.23	-2.34	-2.04
<b>4 LOANS &amp; ADVANCES</b>	17738.3	23401.7	35689.3	45753.3	47976.3	31.93	52.51	4.86
Institutional	6194.1	6740.3	9863.5	12560.7	13241.0	8.82	46.34	5.42
Individual	11544.2	16661.4	25825.8	33192.7	34735.3	44.33	55.00	4.65
<b>5 FIXED ASSETS</b>	340.2	444.6	624.4	701.9	715.8	30.67	40.46	1.99
<b>6 OTHER ASSETS</b>	1594.9	1685.8	2485.4	2639.6	2895.5	5.70	47.43	9.70
<b>7 EXPENSES NOT WRITTEN OFF</b>	0.7	9.8	9.4	2.8	2.9	1301.73	-4.02	2.12
<b>8 NON BANKING ASSETS</b>	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00
<b>9 RECONCILIATION A/c</b>	2234.8	699.6	1085.2	1843.9	1939.7	-68.70	55.12	5.20
<b>10 PROFIT &amp; LOSS A/c</b>	85.8	131.2	81.8	13.7	15.8	52.88	-37.63	15.89
<b>Total</b>	<b>30007.5</b>	<b>35775.4</b>	<b>50188.7</b>	<b>59379.0</b>	<b>61472.6</b>	19.22	40.29	3.53
<b>Profit &amp; Loss A/c</b>								
<b>Expenses</b>								
<b>1 INTEREST EXPENSES</b>	1515.05	1631.87	1967.84	1282.87	1435.22	7.71	20.59	11.88
<b>2 COMMISSION/FEE EXPENSES</b>	29.25	41.55	46.72	37.55	42.80	42.06	12.45	14.00
<b>3 EMPLOYEE EXPENSES</b>	951.61	1148.18	1464.44	1044.29	1206.36	20.66	27.54	15.52
<b>4 OFFICE OPERATING EXPENSES</b>	274.30	372.35	491.46	472.90	561.37	35.74	31.99	18.71
<b>5 NON OPERATING EXPENSES</b>	0.08	0.21	0.00	0.16	3.67	171.78	-100.00	2179.02
<b>6 PROVISION FOR RISK</b>	169.29	174.20	188.17	165.22	177.80	2.90	8.02	7.61
<b>7 LOAN WRITTEN OFF</b>	0.00	0.89	0.44	0.00	0.00	0.00	-50.03	0.00
<b>8 PROVISION FOR STAFF BONUS</b>	53.64	76.99	102.53	62.23	71.94	43.52	33.17	15.61
<b>9 PROVISION FOR INCOME TAX</b>	162.12	232.91	302.38	194.92	225.41	43.67	29.82	15.64
<b>10 NET PROFIT</b>	589.89	807.06	1435.59	1333.80	1617.61	36.82	77.88	21.28
<b>TOTAL EXPENSES</b>	<b>3745.22</b>	<b>4486.20</b>	<b>5999.57</b>	<b>4593.93</b>	<b>5342.20</b>	19.78	33.73	16.29
<b>Income</b>								
<b>1. INTEREST INCOME</b>	3239.36	3898.75	5389.71	4186.79	4868.64	20.36	38.24	16.29
<b>2. COMMISSION &amp; DISCOUNT</b>	22.77	28.23	130.84	102.64	121.05	23.99	363.49	17.94
<b>3 OTHER OPERATING INCOME</b>	323.81	379.13	304.84	236.53	281.60	17.08	-19.59	19.05
<b>4 NON OPERATING INCOME</b>	18.89	46.00	40.15	3.38	3.59	143.49	-12.71	6.45
<b>5 PROVISION FOR WRITTEN BACK</b>	86.92	92.01	88.32	52.31	54.07	5.86	-4.01	3.37
<b>6 RECOVERY FOR WRITE BACK</b>	3.54	3.13	1.97	9.89	10.40	-11.72	-37.00	5.15
<b>7 INCOME FOR EXTRA ORDINARY EXPENSES</b>	0.71	0.00	0.05	0.00	0.00	-100.00	0.00	0.00
<b>8 NET LOSS</b>	49.22	38.96	43.68	2.40	2.84	-20.85	12.13	18.50
<b>TOTAL INCOME</b>	<b>3745.22</b>	<b>4486.20</b>	<b>5999.57</b>	<b>4593.93</b>	<b>5342.20</b>	19.78	33.73	16.29
<b>Miscellaneous Information</b>								
No. of Total Staffs	3143	3465	4405	5363	5586	10.24	27.13	4.16
No. of Total Branches	580	646	861	1015	1029	11.38	33.28	1.38
No. of Total Centers	36118	42612	59380	69520	70991	17.98	39.35	2.12
No. of Total Groups	198477	229126	292238	331032	337845	15.44	27.54	2.06
No. of Total Passive Groups	7815	9543	9138	11290	11360	22.11	-4.25	0.62
No. of Total Members	1058772	1252389	1612430	1809275	1837808	18.29	28.75	1.58
No. of Total Passive Members	53388	64322	66441	62967	63509	20.48	3.29	0.86
No. of Total Borrowers	794195	894671	1102132	1213861	1229903	12.65	23.19	1.32
No. of Total Overdue Borrowers	35510	35637	30657	34270	33007	0.36	-13.97	-3.69
No. of Total Saving Members	793362	913173	1198487	1399673	1420537	15.10	31.24	1.49
Total Saving Amount (Rs million)	5492.12	7221.02	11000.65	13372.74	13693.25	31.48	52.34	2.40

**Name list of Bank and Financial Institutions**

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
<b>A. Commercial Banks</b>					
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 Bangladesh 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>B. Development Banks</b>					
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	Shubhechhha 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	Raptiveri 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			
<b>C. Finance Companies</b>					
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	Paschimanchal 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	Progressive 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 Bittiya 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
<b>D. Micro-credit Development Banks</b>					
51	Bhaktapur Finance Limited	Bhaktapur	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 Limi	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 Bittiya Sanstha Ltd.	RSDC
32	Samudayik Laghubitta Bittiya Sanstha Ltd.।	Samudayik	33	National Microfinance Bittiya Sanstha Ltd.	National
34	Sewa Microfinance Bittiya Sanstha Ltd.	Sewa MF	35	Unnati Microfinance Bittiya Sanstha Ltd.	Unnati



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

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

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

<b>Bank/BFI Class</b>	<b>A</b>	<b>B</b>	<b>C<sup>#</sup></b>	<b>D</b>	<b>Total</b>
<b>No. of BFIs</b>	<b>30</b>	<b>81</b>	<b>52</b>	<b>35</b>	<b>198</b>
<b>No. of Branches</b>	<b>1656</b>	<b>797</b>	<b>239</b>	<b>1029</b>	<b>3721</b>
<b>Population per Branch<sup>*</sup></b>					<b>7433</b>
<b>Region/BFI Class</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Total</b>	
<b>Eastern</b>	<b>307</b>	<b>103</b>	<b>26</b>	<b>436</b>	
<b>Central</b>	<b>819</b>	<b>288</b>	<b>136</b>	<b>1243</b>	
<b>Western</b>	<b>286</b>	<b>304</b>	<b>66</b>	<b>656</b>	
<b>Mid-western</b>	<b>150</b>	<b>74</b>	<b>9</b>	<b>233</b>	
<b>Far-western</b>	<b>94</b>	<b>28</b>	<b>2</b>	<b>124</b>	
<b>Total</b>	<b>1656</b>	<b>797</b>	<b>239</b>	<b>2692</b>	

\* Population 27,656,698 calculated on yearly basis based on five yearly population projection  
Source :<http://cbs.gov.np/wp-content/uploads/2014/10/PopulationProjection2011-2031.pdf>

# Samjhana Finance Ltd. is in the process of liquidation