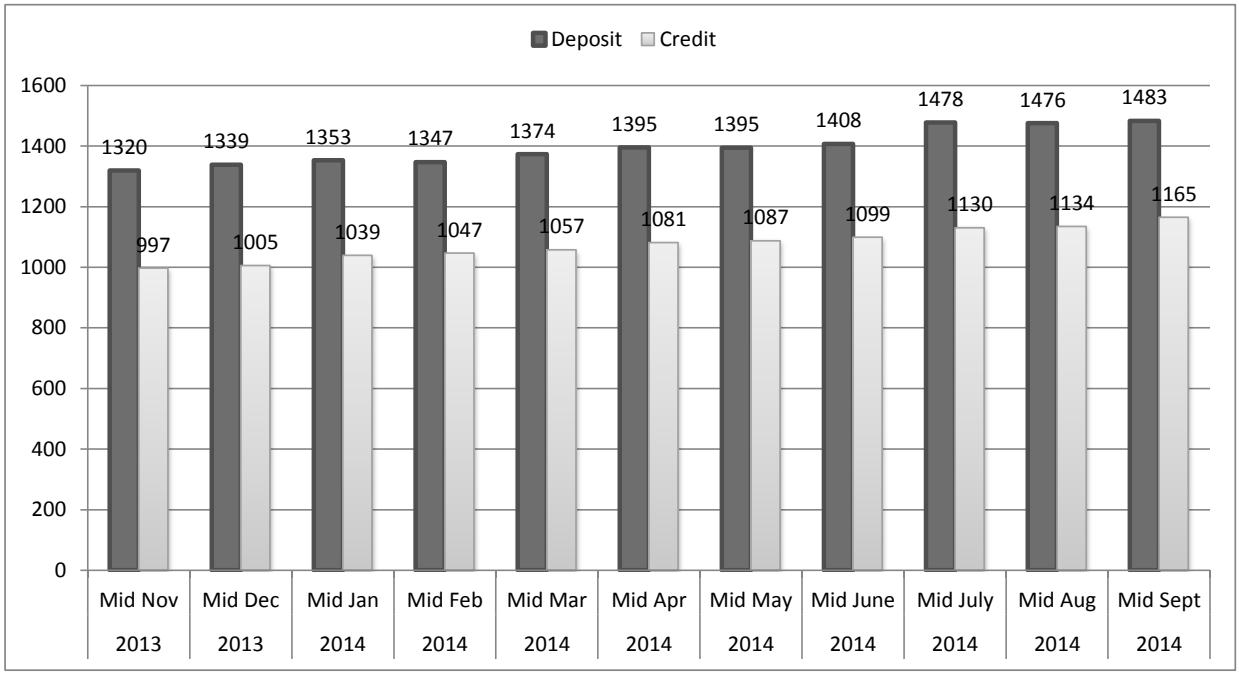
BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Statistics Division

2071 Bhadau

Mid-Sept, 2014

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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	83	52	33	198
Total Number of Licensed BFIs	30	84	53	34	201

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

6 Short Names of BFIs are used in notification and their full names have been provided in the last page (List of Bank & Financial Institutions).

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Major Financial Indicators

as on Bhadau End, 2071

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	63.38	9.79	3.76	76.92
2	Total Credit/GDP	48.92	8.10	3.37	60.39
3	Total Credit/ Total Deposit	77.20	82.77	89.67	78.51
4	Lcy Credit/Lcy Deposit & Core Capital	74.10	73.25	76.59	74.12
5	Fixed Deposit/Total Deposit	30.41	28.43	46.16	30.93
6	Saving Deposit/Total Deposit	38.81	51.97	44.24	40.75
7	Current Deposit/Total Deposit	9.48	1.83	0.10	8.05
8	NPL/ Total Loan*	2.79	4.23	14.42	3.63
9	Total LLP/Total Loan	3.49	4.24	15.67	4.27
10	Deprived SectorLoan/Total Loan*	5.18	5.45	3.55	5.12
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	14.05	18.33	23.25	15.05
2	Investment in Gov. Security/Total Deposit	13.04	1.67	3.42	11.12
3	Total Liquid Assets/Total Deposit	28.46	35.45	36.08	29.72
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.69	13.72	14.78	10.48
2	Total Capital/RWA	11.36	14.54	15.52	11.99
D. Other Information					
1	No. of Branches	1558	820	239	2617
2	No. of ATM	1362	257	30	1649
3	No. of Debit Card	3641960	461100	26651	4129711
4	No. of Credit Card	57898	0	0	57898
5	No. of Deposit Accounts	9791383	2746853	574645	13112881
6	No.of Loan	647701	238731	51441	937873
1	**Wt. Avg Interest on Deposit**	**3.90**			
	(a) Saving	3.10			
	(b) Fixed	6.41			
	(c) Call	3.70			
2	**Wt. Avg Interest on Credit**	**10.23**			

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 Fourth quarter of FY 2070/71.

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

	Liabilities	Mid-July			Mid-Aug	Mid-Sept	% Change		
		2012	2013	2014	2014	2014			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	115162.99	131724.33	145861.43	174774.24	174301.19	14.38	10.73	-0.27
	a. Paid-up Capital	104303.78	119506.94	128985.27	129071.55	129137.03	14.58	7.93	0.05
	b. Statutory Reserves	22068.14	26038.22	32722.08	34514.60	34180.40	17.99	25.67	-0.97
	c. Retained Earning	-24321.75	-22344.20	-27214.24	-1675.20	-3457.27	-8.13	21.80	106.38
	d. Others Reserves	13112.82	8523.37	11368.33	12863.29	14441.03	-35.00	33.38	12.27
2	**BORROWINGS**	17805.91	26999.28	18202.84	19220.16	21863.93	51.63	-32.58	13.76
	a. NRB	4286.68	2884.28	2010.04	1694.51	1443.84	-32.72	-30.31	-14.79
	b. "A"Class Licensed Institution	3297.01	10466.63	5182.01	5691.86	8630.00	217.46	-50.49	51.62
	c. Foreign Banks and Fin. Ins.	2507.93	2954.26	4.12	17.85	4.75	17.80	-99.86	-73.41
	d. Other Financial Ins.	781.08	2438.25	1306.53	1365.81	1335.20	212.16	-46.42	-2.24
	e. Bonds and Securities	6933.22	8255.86	9700.14	10450.14	10450.14	19.08	17.49	0.00
3	**DEPOSITS**	1071394.11	1250061.98	1477832.61	1475673.13	1483417.71	16.68	18.22	0.52
	a. Current	95993.06	111686.53	129108.41	118400.09	119342.09	16.35	15.60	0.80
	b. Savings	400723.15	471215.43	587593.46	595094.42	604444.69	17.59	24.70	1.57
	c. Fixed	372137.55	423478.43	453408.61	453181.36	458825.77	13.80	7.07	1.25
	d. Call Deposits	187998.54	225704.81	285024.29	285510.51	278192.87	20.06	26.28	-2.56
	e. Others	14541.81	17976.78	22697.85	23486.74	22612.29	23.62	26.26	-3.72
4	**Bills Payable**	1626.36	1561.63	1553.13	1942.34	2105.37	-3.98	-0.54	8.39
5	**Other Liabilities**	123660.25	140770.30	169227.44	173793.86	181807.06	13.84	20.22	4.61
	1. Loan Loss Provision	33873.99	42223.77	48932.49	49336.26	49713.72	24.65	15.89	0.77
	2. Interest Suspense a/c	26056.17	27920.72	30453.76	34533.43	38754.28	7.16	9.07	12.22
	3. Others	63730.08	70625.81	89841.19	89924.17	93339.06	10.82	27.21	3.80
6	**Reconcillation A/c**	1537.81	7290.04	2869.47	5740.24	5948.94	374.05	-60.64	3.64
7	**Profit & Loss A/c**	19776.52	26544.74	31566.75	2395.78	3000.72	34.22	18.92	25.25
	TOTAL	**1350963.95**	**1584952.29**	**1847113.68**	**1853539.76**	**1872444.92**	17.32	16.54	1.02
	Assets								
1	**LIQUID FUNDS**	236056.86	259224.93	319196.62	308387.03	275901.93	9.81	23.14	-10.53
	a. Cash Balance	31020.07	35728.20	41862.07	33943.69	35059.64	15.18	17.17	3.29
	Nepalese Notes & Coins	30353.28	34876.14	41073.72	33109.48	34112.72	14.90	17.77	3.03
	Foreign Currency	666.79	852.06	788.35	834.20	946.92	27.79	-7.48	13.51
	b. Bank Balance	164605.21	173856.67	220546.60	224885.43	188142.80	5.62	26.86	-16.34
	1. In Nepal Rastra Bank	120457.25	130802.82	162286.93	163287.21	127778.99	8.59	24.07	-21.75
	2. "A"Class Licensed Institution	26284.33	23269.10	34656.48	35738.15	34623.51	-11.47	48.94	-3.12
	3. Other Financial Ins.	7649.81	5673.35	5302.85	5673.59	5432.65	-25.84	-6.53	-4.25
	4. In Foreign banks	10213.81	14111.40	18300.33	20186.49	20307.65	38.16	29.68	0.60
	c. Money at Call	40431.58	49640.06	56787.95	49557.91	52699.49	22.78	14.40	6.34
2	**INVESTMENTS**	137304.43	151339.99	162544.89	160901.43	167532.28	10.22	7.40	4.12
	a. Govt.Securities	133251.15	149700.83	160867.12	159218.78	164997.58	12.34	7.46	3.63
	b Others	4053.28	1639.16	1677.78	1682.65	2534.70	-59.56	2.36	50.64
3	**SHARE & OTHER INVESTMENT**	52851.08	66725.48	72656.22	78066.63	80814.50	26.25	8.89	3.52
4	**LOANS & ADVANCES**	779560.90	945698.45	1119260.81	1124282.58	1152963.71	21.31	18.35	2.55
	a. Private Sector	741145.02	915010.01	1084965.27	1092771.88	1121843.54	23.46	18.57	2.66
	b. Financial Institutions	31389.29	21910.20	26247.72	26741.25	25342.31	-30.20	19.80	-5.23
	c. Government Organizations	7026.59	8778.24	8047.82	4769.45	5777.86	24.93	-8.32	21.14
5	**BILLS PURCHASED**	9634.19	9007.88	9805.60	9303.72	10894.58	-6.50	8.86	17.10
6	**LOANS AGT. COLLECTED BILLS**	645.89	1015.49	737.25	867.39	833.25	57.22	-27.40	-3.94
7	**FIXED ASSETS**	27146.40	28916.79	30477.72	30492.65	30677.66	6.52	5.40	0.61
8	**OTHER ASSETS**	93318.34	104448.21	123962.34	132563.70	138057.63	11.93	18.68	4.14
	a. Accrued Interests	27621.76	30638.63	32041.34	37614.38	43457.13	10.92	4.58	15.53
	b. Others	65696.59	73809.58	91920.99	94949.32	94600.50	12.35	24.54	-0.37
9	**Expenses not Written off**	586.90	622.02	491.99	492.63	916.10	5.98	-20.90	85.96
10	**Non Banking Assets**	2225.09	3731.30	4756.96	4788.99	4804.27	67.69	27.49	0.32
11	**Reconcillation Account**	8638.94	10394.09	-1032.54	917.69	4956.69	20.32	-109.93	440.13
12	**Profit & Loss A/c**	2994.86	3827.69	4255.78	2475.32	4092.33	27.81	11.18	65.33
	TOTAL	**1350963.88**	**1584952.31**	**1847113.65**	**1853539.76**	**1872444.91**	17.32	16.54	1.02

Statement of Assets and Liabilities of Commercial Banks

	Liabilities	Mid-July			Mid-Aug	Mid-Sept	% Change		
		2012	2013	2014	2014	2014			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	77142.57	94660.68	108212.91	130768.93	131529.24	22.71	14.32	0.58
	a. Paid-up Capital	65983.34	79652.07	87454.02	87654.01	88897.86	20.72	9.80	1.42
	b. Statutory Reserves	18708.72	21995.65	27696.23	29127.13	28870.83	17.57	25.92	-0.88
	c. Retained Earning	-19595.10	-14452.96	-16561.92	3036.03	1351.75	-26.24	14.59	-55.48
	d. Others Reserves	12045.61	7465.92	9624.58	10951.76	12408.80	-38.02	28.91	13.30
2	**BORROWINGS**	15507.22	22792.86	15228.20	15999.79	18521.27	46.98	-33.19	15.76
	a. NRB	4286.68	2314.28	2010.04	1694.51	1405.94	-46.01	-13.15	-17.03
	b. "A"Class Licensed Institution	1970.74	7368.77	2601.47	2851.92	5695.68	273.91	-64.70	99.71
	c. Foreign Banks and Fin. Ins.	2175.84	2954.26	4.12	17.85	4.75	35.78	-99.86	-73.41
	d. Other Financial Ins.	146.18	1905.41	912.42	985.37	964.77	1203.46	-52.11	-2.09
	e. Bonds and Securities	6927.77	8250.14	9700.14	10450.14	10450.14	19.09	17.58	0.00
3	**DEPOSITS**	867978.25	1020830.77	1204463.40	1202009.82	1222212.29	17.61	17.99	1.68
	a. Current	93304.43	108656.63	125065.83	114937.60	115809.43	16.45	15.10	0.76
	b. Savings	304786.78	358546.88	450524.99	456638.72	474288.91	17.64	25.65	3.87
	c. Fixed	298835.74	345412.03	365048.50	364784.37	371731.05	15.59	5.68	1.90
	d. Call Deposits	161784.11	196045.33	247429.62	248584.22	244201.89	21.18	26.21	-1.76
	e. Others	9267.20	12169.90	16394.45	17064.91	16181.01	31.32	34.71	-5.18
4	**Bills Payable**	1599.38	1549.62	1513.82	1932.77	2086.44	-3.11	-2.31	7.95
5	**Other Liabilities**	92665.24	104427.07	127781.31	132836.87	139903.04	12.69	22.36	5.32
	1. Loan Loss Provision	22093.98	25582.29	31622.89	32301.49	32911.29	15.79	23.61	1.89
	2. Interest Suspense a/c	19491.92	20628.97	21397.75	24193.12	27619.55	5.83	3.73	14.16
	3. Others	51079.35	58215.80	74760.68	76342.26	79372.20	13.97	28.42	3.97
6	**Reconcillation A/c**	-3672.89	1927.71	-2495.70	-76.58	633.77	-152.48	-229.46	-927.59
7	**Profit & Loss A/c**	15876.84	21060.43	23141.71	1410.26	2335.86	32.65	9.88	65.63
	TOTAL	1067096.61	1267249.14	1477845.65	1484881.86	1517221.91	18.76	16.62	2.18
	Assets								
1	**LIQUID FUNDS**	161785.49	185758.20	226401.82	214003.12	188485.02	14.82	21.88	-11.92
	a. Cash Balance	26026.91	29908.23	34628.53	27827.68	28969.17	14.91	15.78	4.10
	Nepalese Notes & Coins	25398.02	29107.29	33928.61	27068.84	28069.11	14.60	16.56	3.70
	Foreign Currency	628.90	800.94	699.91	758.84	900.06	27.36	-12.61	18.61
	b. Bank Balance	127706.17	140521.89	177300.62	177928.85	142797.15	10.04	26.17	-19.74
	1. In Nepal Rastra Bank	110572.60	120642.29	149910.91	150239.35	114569.16	9.11	24.26	-23.74
	2. "A"Class Licensed Institution	6784.54	5753.34	9153.13	7439.63	7855.69	-15.20	59.09	5.59
	3. Other Financial Ins.	187.69	160.35	18.78	182.35	176.02	-14.57	-88.29	-3.48
	4. In Foreign banks	10161.35	13965.91	18217.79	20067.51	20196.28	37.44	30.44	0.64
	c. Money at Call	8052.41	15328.08	14472.67	8246.60	16718.71	90.35	-5.58	102.73
2	**INVESTMENTS**	131017.87	146469.06	156830.54	155236.82	161813.76	11.79	7.07	4.24
	a. Govt.Securities	127213.05	144855.42	155190.33	153592.44	159367.33	13.87	7.13	3.76
	b Others	3804.83	1613.63	1640.22	1644.38	2446.43	-57.59	1.65	48.78
3	**SHARE & OTHER INVESTMENT**	50254.78	63457.22	69534.76	74577.77	77482.65	26.27	9.58	3.90
4	**LOANS & ADVANCES**	612322.64	748753.66	891629.91	898027.86	931775.05	22.28	19.08	3.76
	a. Private Sector	577113.21	723355.09	860588.35	871443.16	903512.25	25.34	18.97	3.68
	b. Financial Institutions	28302.71	16673.89	23050.77	21870.76	22545.22	-41.09	38.24	3.08
	c. Government Organizations	6906.71	8724.68	7990.78	4713.94	5717.58	26.32	-8.41	21.29
5	**BILLS PURCHASED**	9606.97	7438.39	9794.86	9289.05	10883.97	-22.57	31.68	17.17
6	**LOANS AGT. COLLECTED BILLS**	645.89	1015.49	737.25	867.39	833.25	57.22	-27.40	-3.94
7	**FIXED ASSETS**	19818.66	21164.90	22600.03	22701.67	23398.98	6.79	6.78	3.07
8	**OTHER ASSETS**	76147.88	85601.07	102400.91	111200.78	117408.70	12.41	19.63	5.58
	a. Accrued Interests	20790.32	23015.22	22763.51	27143.85	32152.36	10.70	-1.09	18.45
	b. Others	55357.56	62585.85	79637.40	84056.93	85256.34	13.06	27.25	1.43
9	**Expenses not Written off**	447.80	475.18	398.44	398.62	823.87	6.11	-16.15	106.68
10	**Non Banking Assets**	1638.51	2037.98	2046.79	2098.29	2101.97	24.38	0.43	0.18
11	**Reconcillation Account**	3410.11	4988.80	-6377.24	-4814.69	-296.29	46.29	-227.83	-93.85
12	**Profit & Loss A/c**	0.00	89.21	1847.55	1295.17	2510.97	0.00	1971.02	93.87
	TOTAL	**1067096.59**	**1267249.16**	**1477845.62**	**1484881.86**	**1517221.90**	18.76	16.62	2.18

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-Aug	Mid-Sept	% Change		
		2012	2013	2014	2014	2014			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	22702.17	25094.11	27683.64	31837.53	30388.52	10.54	10.32	-4.55
	a. Paid-up Capital	21224.20	23568.92	25606.53	25684.33	24732.31	11.05	8.65	-3.71
	b. Statutory Reserves	1555.69	2105.95	2706.17	3026.19	2949.51	35.37	28.50	-2.53
	c. Retained Earning	-764.13	-1106.59	-1481.47	2210.36	1677.60	44.82	33.88	-24.10
	d. Others Reserves	686.41	525.84	852.40	916.65	1029.10	-23.39	62.10	12.27
2	**BORROWINGS**	1193.00	2753.56	2408.48	2614.83	2650.43	130.81	-12.53	1.36
	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	2234.40	2280.00	152.65	22.45	2.04
	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	380.43	370.43	160.73	-26.04	-2.63
	e. Bonds and Securities	5.45	5.72	0.00	0.00	0.00	4.96	-100.00	0.00
3	**DEPOSITS**	127300.11	160249.64	199932.80	200567.03	188788.40	25.88	24.76	-5.87
	a. Current	2657.06	2944.14	3964.21	3405.49	3463.47	10.80	34.65	1.70
	b. Savings	60924.67	83215.90	105094.40	106064.55	98116.18	36.59	26.29	-7.49
	c. Fixed	37454.34	45134.34	53998.41	54775.18	53670.38	20.50	19.64	-2.02
	d. Call Deposits	25427.81	28491.56	36345.53	35827.20	32875.70	12.05	27.57	-8.24
	e. Others	836.23	463.70	530.25	494.61	662.67	-44.55	14.35	33.98
4	**Bills Payable**	18.91	8.37	32.71	8.11	17.08	-55.72	290.66	110.74
5	**Other Liabilities**	13437.99	16778.07	20116.85	19414.15	20211.03	24.86	19.90	4.10
	1. Loan Loss Provision	4781.47	5847.74	6860.14	6846.36	6623.75	22.30	17.31	-3.25
	2. Interest Suspense a/c	3068.90	2594.60	3117.96	4035.80	4561.27	-15.46	20.17	13.02
	3. Others	5587.62	8335.74	10138.76	8531.98	9026.02	49.18	21.63	5.79
6	**Reconcillation A/c**	3894.17	3374.90	3671.63	3920.33	3186.85	-13.33	8.79	-18.71
7	**Profit & Loss A/c**	2347.45	3251.27	5079.57	412.18	493.68	38.50	56.23	19.77
	TOTAL	170893.79	211509.94	258925.69	258774.16	245735.98	23.77	22.42	-5.04
	Assets								
1	**LIQUID FUNDS**	47387.40	52289.75	68931.29	69800.76	63766.32	10.35	31.83	-8.65
	a. Cash Balance	3646.17	4833.15	6139.82	5209.95	5172.42	32.55	27.04	-0.72
	Nepalese Notes & Coins	3609.10	4782.29	6051.74	5134.76	5125.81	32.51	26.54	-0.17
	Foreign Currency	37.08	50.85	88.07	75.18	46.61	37.16	73.18	-38.01
	b. Bank Balance	20316.68	19565.36	27923.34	30000.48	29427.10	-3.70	42.72	-1.91
	1. In Nepal Rastra Bank	5968.59	7457.99	9163.59	9659.39	10332.51	24.95	22.87	6.97
	2. "A"Class Licensed Institution	10461.52	9507.63	15810.29	17235.44	16099.73	-9.12	66.29	-6.59
	3. Other Financial Ins.	3834.11	2454.26	2866.92	2986.68	2883.49	-35.99	16.81	-3.46
	4. In Foreign banks	52.46	145.49	82.54	118.97	111.37	177.33	-43.27	-6.39
	c. Money at Call	23424.55	27891.24	34868.13	34590.33	29166.81	19.07	25.01	-15.68
2	**INVESTMENTS**	3728.21	3118.77	3230.11	3223.36	3206.40	-16.35	3.57	-0.53
	a. Govt.Securities	3701.16	3118.24	3229.98	3222.53	3155.57	-15.75	3.58	-2.08
	b Others	27.05	0.54	0.12	0.83	50.83	-98.02	-76.93	6024.10
3	**SHARE & OTHER INVESTMENT**	1626.01	2124.29	1564.99	1869.65	1777.17	30.64	-26.33	-4.95
4	**LOANS & ADVANCES**	100611.07	131168.99	161799.22	161330.08	156255.23	30.37	23.35	-3.15
	a. Private Sector	99510.91	126319.47	160516.87	157372.97	154961.02	26.94	27.07	-1.53
	b. Financial Institutions	1022.55	4809.98	1246.52	3921.27	1253.61	370.39	-74.08	-68.03
	c. Government Organizations	77.61	39.54	35.83	35.83	40.60	-49.06	-9.38	13.31
5	**BILLS PURCHASED**	10.73	1562.24	4.34	4.26	4.20	14461.57	-99.72	-1.41
6	**LOANS AGT. COLLECTED BILLS**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	**FIXED ASSETS**	3904.49	4745.85	5259.37	5263.29	4746.33	21.55	10.82	-9.82
8	**OTHER ASSETS**	8164.94	10596.49	11379.64	11021.74	10251.49	29.78	7.39	-6.99
	a. Accrued Interests	3247.83	2815.95	3316.39	4144.81	4688.13	-13.30	17.77	13.11
	b. Others	4917.11	7780.55	8063.25	6876.93	5563.36	58.23	3.63	-19.10
9	**Expenses not Written off**	68.87	71.58	43.37	44.22	41.22	3.94	-39.41	-6.78
10	**Non Banking Assets**	275.99	940.33	1539.64	1530.19	1541.45	240.71	63.73	0.74
11	**Reconcillation Account**	3917.20	3375.86	3645.30	3874.14	3157.49	-13.82	7.98	-18.50
12	**Profit & Loss A/c**	1198.79	1515.77	1528.41	812.48	988.68	26.44	0.83	21.69
	TOTAL	**170893.70**	**211509.94**	**258925.69**	**258774.16**	**245735.98**	23.77	22.42	-5.04

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-Aug	Mid-Sept	% Change		
		2012	2013	2014	2014	2014			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	15318.24	11969.53	9964.89	12167.78	12383.44	-21.86	-16.75	1.77
	a. Paid-up Capital	17096.24	16285.95	15924.71	15733.21	15506.86	-4.74	-2.22	-1.44
	b. Statutory Reserves	1803.73	1936.62	2319.67	2361.28	2360.06	7.37	19.78	-0.05
	c. Retained Earning	-3962.52	-6784.65	-9170.85	-6921.59	-6486.62	71.22	35.17	-6.28
	d. Others Reserves	380.79	531.61	891.35	994.88	1003.13	39.61	67.67	0.83
2	**BORROWINGS**	1105.70	1452.87	566.16	605.54	692.22	31.40	-61.03	14.32
	a. NRB	0.00	0.00	0.00	0.00	37.90	0.00	0.00	0.00
	b. "A"Class Licensed Institution	675.16	1452.87	566.16	605.54	654.32	115.19	-61.03	8.06
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	430.54	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	**DEPOSITS**	76115.75	68981.56	73436.41	73096.28	72417.03	-9.37	6.46	-0.93
	a. Current	31.57	85.76	78.38	57.01	69.19	171.62	-8.61	21.36
	b. Savings	35011.70	29452.65	31974.07	32391.15	32039.60	-15.88	8.56	-1.09
	c. Fixed	35847.48	32932.05	34361.69	33621.81	33424.35	-8.13	4.34	-0.59
	d. Call Deposits	786.61	1167.92	1249.13	1099.09	1115.28	48.47	6.95	1.47
	e. Others	4438.39	5343.18	5773.15	5927.22	5768.61	20.39	8.05	-2.68
4	**Bills Payable**	8.07	3.63	6.60	1.46	1.86	-55.00	81.73	26.99
5	**Other Liabilities**	17557.02	19565.16	21329.27	21542.84	21692.99	11.44	9.02	0.70
	1. Loan Loss Provision	6998.55	10793.74	10449.46	10188.40	10178.68	54.23	-3.19	-0.10
	2. Interest Suspense a/c	3495.35	4697.16	5938.05	6304.51	6573.46	34.38	26.42	4.27
	3. Others	7063.11	4074.26	4941.75	5049.93	4940.85	-42.32	21.29	-2.16
6	**Reconcillation A/c**	1316.54	1987.43	1693.55	1896.49	2128.32	50.96	-14.79	12.22
7	**Profit & Loss A/c**	1552.23	2233.04	3345.47	573.35	171.18	43.86	49.82	-70.14
	TOTAL	112973.55	106193.21	110342.35	109883.74	109487.03	-6.00	3.91	-0.36
	Assets								
1	**LIQUID FUNDS**	26883.96	21176.97	23863.52	24583.14	23650.59	-21.23	12.69	-3.79
	a. Cash Balance	1346.98	986.82	1093.73	906.06	918.06	-26.74	10.83	1.32
	Nepalese Notes & Coins	1346.17	986.56	1093.36	905.88	917.80	-26.71	10.83	1.32
	Foreign Currency	0.82	0.26	0.37	0.18	0.26	-67.84	39.63	39.53
	b. Bank Balance	16582.35	13769.41	15322.64	16956.10	15918.55	-16.96	11.28	-6.12
	1. In Nepal Rastra Bank	3916.06	2702.54	3212.44	3388.47	2877.32	-30.99	18.87	-15.09
	2. "A"Class Licensed Institution	9038.28	8008.13	9693.05	11063.08	10668.09	-11.40	21.04	-3.57
	3. Other Financial Ins.	3628.01	3058.74	2417.15	2504.55	2373.14	-15.69	-20.98	-5.25
	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	6720.98	6813.98	-28.30	15.99	1.38
2	**INVESTMENTS**	2558.35	1752.16	2484.24	2441.25	2512.12	-31.51	41.78	2.90
	a. Govt.Securities	2336.94	1727.17	2446.81	2403.81	2474.69	-26.09	41.67	2.95
	b Others	221.41	24.99	37.44	37.44	37.44	-88.72	49.83	0.00
3	**SHARE & OTHER INVESTMENT**	970.29	1143.97	1556.47	1619.21	1554.67	17.90	36.06	-3.99
4	**LOANS & ADVANCES**	66627.19	65775.79	65831.69	64924.64	64933.43	-1.28	0.08	0.01
	a. Private Sector	64520.90	65335.45	63860.05	63955.74	63370.26	1.26	-2.26	-0.92
	b. Financial Institutions	2064.03	426.32	1950.43	949.22	1543.48	-79.35	357.50	62.60
	c. Government Organizations	42.26	14.02	21.21	19.68	19.68	-66.82	51.22	0.00
5	**BILLS PURCHASED**	16.49	7.25	6.40	10.41	6.41	-56.05	-11.70	-38.42
6	**LOANS AGT. COLLECTED BILLS**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	**FIXED ASSETS**	3423.26	3006.04	2618.31	2527.69	2532.34	-12.19	-12.90	0.18
8	**OTHER ASSETS**	9005.53	8250.65	10181.79	10341.18	10397.44	-8.38	23.41	0.54
	a. Accrued Interests	3583.61	4807.46	5961.44	6325.73	6616.64	34.15	24.00	4.60
	b. Others	5421.92	3443.18	4220.34	4015.45	3780.80	-36.50	22.57	-5.84
9	**Expenses not Written off**	70.23	75.26	50.19	49.79	51.00	7.16	-33.32	2.44
10	**Non Banking Assets**	310.59	752.98	1170.53	1160.51	1160.86	142.43	55.45	0.03
11	**Reconcillation Account**	1311.63	2029.43	1699.39	1858.24	2095.49	54.73	-16.26	12.77
12	**Profit & Loss A/c**	1796.07	2222.71	879.82	367.68	592.68	23.75	-60.42	61.20
	TOTAL	**112973.60**	**106193.21**	**110342.35**	**109883.74**	**109487.03**	-6.00	3.91	-0.36

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

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2012	2013	2014	2014	2014			
	1	2	3	4	5	2/1	3/2	5/4*
1 Interest Expenses	72179.66	65347.35	68151.35	5458.43	10685.27	-9.47	4.29	195.76
1.1 Deposit Liabilities	70896.36	64029.79	66485.63	5382.82	10540.97	-9.69	3.84	-4.17
1.1.1 Saving A/c	21343.97	21211.31	21763.14	1793.08	3550.25	-0.62	2.60	-2.00
1.1.2 Fixed A/c	37398.27	33220.30	34583.20	2711.89	5287.05	-11.17	4.10	-5.04
1.1.2.1 Upto 3 Months Fixed A/c	1930.44	1471.28	2866.37	218.82	191.69	-23.79	94.82	-112.40
1.1.2.2 3 to 6 Months fixed A/c	1713.10	1574.49	1065.31	76.77	155.45	-8.09	-32.34	2.49
1.1.2.3 6 Months to 1 Year Fixed A/c	13688.24	15584.32	15136.29	1222.61	2451.67	13.85	-2.87	0.53
1.1.2.4 Above 1 Year	20066.50	14590.21	15515.23	1193.69	2488.24	-27.29	6.34	8.45
1.1.3 Call Deposit	12144.22	9552.50	10108.65	876.10	1700.18	-21.34	5.82	-5.94
1.1.4 Certificate of Deposits	9.89	45.69	30.64	1.75	3.48	361.71	-32.92	-1.02
1.2 Others	1283.30	1317.56	1665.72	75.60	144.30	2.67	26.42	-9.13
2 Commission/Fee Expense	173.76	385.30	448.04	24.63	59.75	121.75	16.28	42.64
3 Employees Expenses	14555.88	15947.51	18747.82	1485.72	3413.87	9.56	17.56	29.78
4 Office Operatiing Expenses	12059.09	14673.00	15067.83	987.11	2272.44	21.68	2.69	30.21
5 Exchange Fluctuation Loss	12.28	30.53	30.99	3.63	5.64	148.62	1.51	-44.85
5.1 Due to Change in Exchange Rates	10.73	14.83	16.21	3.63	5.62	38.14	9.34	-45.18
5.2 Due to Foreign Currency Transactions	1.54	15.70	14.77	0.00	0.02	917.06	-5.88	339.27
6 Non-Operatiing Expenses	621.21	1309.70	143.87	8.24	23.90	110.83	-89.02	89.86
7. Provision for Risk	14165.84	14903.98	14274.84	502.86	527.67	5.21	-4.22	-95.07
7.1 Loan loss Provision	11597.56	12280.32	12362.41	357.83	504.12	5.89	0.67	-59.12
7.1.1 General Loan loss Provision	2767.77	2998.01	2835.44	-52.35	9.11	8.32	-5.42	-217.39
7.1.2 Special Loan Loss Provision	8644.68	8865.40	9424.45	400.11	495.01	2.55	6.31	-76.28
7.1.3 Additional Loan Loss Provision	185.11	416.91	102.52	10.07	0.00	125.22	-75.41	-200.00
7.2. Provision for Non-Banking Assets	694.26	1916.95	1498.26	172.40	38.63	176.11	-21.84	-177.59
7.3. Provision for Loss on Investment	119.70	204.60	40.12	3.16	**8.68**	70.93	-80.39	74.99
7.4. Provision for Loss of Other Assets	1754.32	502.11	374.06	-30.53	-23.76	0.00	0.00	-122.18
8 Loan Written Off	1670.80	942.54	623.54	12.27	15.65	-43.59	-33.84	-72.44
9 Provision for Staff Bonus	2307.91	2879.03	3452.11	142.85	277.65	24.75	19.91	-5.64
10 Provision for Income Tax	6568.35	8638.47	10677.75	435.61	834.71	31.52	23.61	-8.38
11 Others	64.39	481.92	45.06	4.37	3.95	648.50	-90.65	-109.76
12 Net Profit	19783.27	25958.90	29331.59	1805.19	1994.30	31.22	12.99	-89.52
TOTAL EXPENSES	**144162.43**	**151498.22**	**160994.78**	**10870.93**	**20114.79**	5.09	6.27	-14.97
Income								
1. Interest Income	114134.49	120744.64	127191.89	6749.22	13484.56	5.79	5.34	-0.21
1.1. On Loans and Advance	102148.17	111530.06	119484.79	6419.20	12818.95	9.18	7.13	-0.30
1.2. On Investment	6524.71	4109.86	3502.98	162.67	326.22	-37.01	-14.77	0.54
1.2.1 Government Bonds	5854.22	3700.66	3049.44	139.99	282.29	-36.79	-17.60	1.65
1.2.2 Foreign Bonds	51.09	22.70	28.74	2.43	4.86	-55.56	26.59	-0.11
1.2.3 NRB Bonds	524.75	336.67	234.04	11.22	22.31	-35.84	-30.48	-1.16
1.2.4 Deventure & Bonds	94.66	49.84	190.76	9.02	16.76	-47.35	282.77	-14.26
1.3 Agency Balance	848.82	1183.87	962.10	44.36	117.32	39.47	-18.73	64.45
1.4 On Call Deposit	2873.30	2528.67	2108.65	61.70	118.20	-11.99	-16.61	-8.42
1.5 Others	1739.49	1392.18	1133.37	61.29	103.87	-19.97	-18.59	-30.53
2. Comission & Discount	6021.96	7162.36	8051.43	604.34	1394.69	18.94	12.41	30.78
2.1 Bills Purchase & Discount	259.33	212.27	231.80	21.40	46.45	-18.15	9.20	17.03
2.2 Comission	4395.19	5444.04	6517.57	493.20	1113.11	23.86	19.72	25.69
2.3 Others	1367.44	1506.06	1302.07	89.73	235.12	10.14	-13.54	62.02
3 Income From Exchange Fluctuation	3060.09	3225.60	4168.69	314.86	560.62	5.41	29.24	-21.95
3.1 Due to Change in Exchange Rate	849.82	731.73	220.18	192.52	229.63	-13.90	-69.91	-80.73
3.2 Due to Foreign Currency Trans.	2210.27	2493.87	3948.52	122.34	330.99	12.83	58.33	70.55
4 Other Operating Income	3681.22	4603.37	5508.69	343.44	895.42	25.05	19.67	60.72
5 Non Operating Income	1366.07	2359.48	4041.44	32.94	164.58	72.72	71.29	299.62
6 Provision Written Back	11094.90	8345.00	8679.68	884.94	421.49	-24.79	4.01	-152.37
7 Recovery from Written off Loan	1213.33	1274.79	806.02	33.80	**52.95**	5.06	-36.77	-43.35
8 Income from Extra Ordinary Expenses	595.51	434.89	526.32	22.66	54.51197	-26.97	21.02	40.51
9 Net Loss	2994.86	3348.21	2020.61	1884.73	3085.92	11.80	-39.65	-36.27
TOTAL INCOME	**144162.43**	**151498.33**	**160994.77**	**10870.93**	**20114.73**	5.09	6.27	-14.97

*** Cumulative figure adjusted for percentage calculation**

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2012	2013	2014	2014	2014			
	1	2	3	4	5	2/1	3/2	5/4*
1 Interest Expenses	52642.80	46386.97	49263.53	3808.16	7645.15	-11.88	6.20	0.76
1.1 Deposit Liabilities	51958.59	45396.82	47872.14	3741.72	7514.20	-12.63	5.45	0.82
1.1.1 Saving A/c	13924.51	13318.11	13593.22	1092.45	2262.48	-4.35	2.07	7.10
1.1.2 Fixed A/c	28072.47	24186.65	26009.72	1934.20	3857.43	-13.84	7.54	-0.57
1.1.2.1 Upto 3 Months Fixed A/c	1535.48	1329.07	2734.87	201.16	174.92	-13.44	105.77	-113.05
1.1.2.2 3 to 6 Months fixed A/c	1371.62	1287.26	861.78	61.31	126.94	-6.15	-33.05	7.03
1.1.2.3 6 Months to 1 Year Fixed A/c	9137.25	10714.10	10816.67	852.00	1728.43	17.26	0.96	2.87
1.1.2.4 Above 1 Year	16028.12	10856.21	11596.41	819.73	1827.14	-32.27	6.82	22.90
1.1.3 Call Deposit	9951.97	7846.59	8238.57	713.31	1390.82	-21.16	5.00	-5.02
1.1.4 Certificate of Deposits	9.64	45.47	30.63	1.75	3.48	371.59	-32.64	-0.86
1.2 Others	684.20	990.15	1391.40	66.45	130.95	44.72	40.52	-2.93
2 Commission/Fee Expense	166.54	377.73	441.61	24.29	59.04	126.81	16.91	43.06
3 Employees Expenses	12127.26	13238.73	15561.92	1216.01	2840.68	9.17	17.55	33.61
4 Office Operatiing Expenses	8651.35	10544.25	11195.23	725.35	1772.11	21.88	6.17	44.31
5 Exchange Fluctuation Loss	5.25	30.04	23.74	3.13	4.21	472.26	-20.96	-65.33
5.1 Due to Change in Exchange Rates	3.71	14.41	12.23	3.13	4.21	288.86	-15.13	-65.33
5.2 Due to Foreign Currency Transactions	1.54	15.63	11.51	0.00	0.00	912.74	-26.33	0.00
6 Non-Operatiing Expenses	523.25	1254.67	15.61	2.26	2.63	139.78	-98.76	-83.68
7. Provision for Risk	7964.99	7951.98	8339.38	73.52	103.52	-0.16	4.87	-59.20
7.1 Loan loss Provision	7670.51	6870.91	8091.42	54.89	130.71	-10.42	17.76	38.16
7.1.1 General Loan loss Provision	2442.46	2080.28	2084.15	24.55	84.09	-14.83	0.19	142.57
7.1.2 Special Loan Loss Provision	5142.21	4584.12	6007.27	30.34	46.62	-10.85	31.05	-46.33
7.1.3 Additional Loan Loss Provision	85.84	206.52	0.00	0.00	0.00	140.57	-100.00	0.00
7.2. Provision for Non-Banking Assets	209.47	824.76	207.96	49.16	3.39	293.74	-74.79	-193.10
7.3. Provision for Loss on Investment	55.92	92.97	-1.14	0.00	-1.05	66.26	-101.23	0.00
7.4. Provision for Loss of Other Assets	29.10	163.35	41.14	-30.53	-29.54	0.00	0.00	-103.23
8 Loan Written Off	1556.26	525.54	269.95	12.27	5.17	-66.23	-48.63	-157.83
9 Provision for Staff Bonus	1908.98	2381.36	2660.27	138.28	261.66	24.75	11.71	-10.77
10 Provision for Income Tax	5428.45	7136.63	8232.63	421.57	785.08	31.47	15.36	-13.77
11 Others	47.23	479.03	6.14	0.00	0.32	914.30	-98.72	0.00
12 Net Profit	15876.84	21058.94	21294.17	1228.31	1732.92	32.64	1.12	-58.92
TOTAL EXPENSES	**106899.19**	**111365.88**	**117304.18**	**7653.15**	**15212.49**	4.18	5.33	-1.23
Income								
1. Interest Income	85435.77	90916.84	95849.23	5279.68	10546.48	6.42	5.43	-0.24
1.1. On Loans and Advance	77346.55	84815.44	91023.28	5026.37	10010.31	9.66	7.32	-0.84
1.2. On Investment	6239.18	3834.88	3239.70	149.88	301.40	-38.54	-15.52	1.09
1.2.1 Government Bonds	5635.43	3459.06	2816.91	129.21	260.06	-38.62	-18.56	1.27
1.2.2 Foreign Bonds	51.09	22.70	28.74	2.43	4.86	-55.56	26.59	-0.11
1.2.3 NRB Bonds	508.88	317.74	218.55	10.10	20.20	-37.56	-31.22	0.00
1.2.4 Deventure & Bonds	43.78	35.38	175.50	8.14	16.28	-19.19	396.02	0.00
1.3 Agency Balance	564.50	896.86	714.00	37.04	102.74	58.88	-20.39	77.35
1.4 On Call Deposit	548.72	585.23	258.09	16.55	39.23	6.65	-55.90	36.99
1.5 Others	736.82	784.42	614.16	49.83	92.81	6.46	-21.70	-13.76
2. Comission & Discount	5279.17	6347.13	7252.50	557.79	1282.95	20.23	14.26	30.01
2.1 Bills Purchase & Discount	254.35	210.85	231.59	21.40	45.09	-17.10	9.84	10.68
2.2 Comission	4072.44	5028.62	6022.89	460.81	1039.51	23.48	19.77	25.59
2.3 Others	952.39	1107.66	998.02	75.58	198.35	16.30	-9.90	62.42
3 Income From Exchange Fluctuation	2994.53	3134.60	4118.09	299.77	554.31	4.68	31.38	-15.09
3.1 Due to Change in Exchange Rate	798.95	725.00	219.24	191.72	229.03	-9.26	-69.76	-80.54
3.2 Due to Foreign Currency Trans.	2195.58	2409.60	3898.85	108.06	325.28	9.75	61.80	101.02
4 Other Operating Income	2309.35	3015.50	3614.09	235.42	608.44	30.58	19.85	58.45
5 Non Operating Income	1076.52	1631.73	1241.27	8.47	107.19	51.57	-23.93	1065.00
6 Provision Written Back	8092.41	4665.37	4031.87	115.05	126.58	-42.35	-13.58	-89.98
7 Recovery from Written off Loan	1184.11	1172.17	776.54	30.37	**49.00**	-1.01	-33.75	-38.66
8 Income from Extra Ordinary Expenses	527.34	393.34	420.58	13.37	29.48782013	-25.41	6.93	20.59
9 Net Loss	0.00	89.21	0.00	1113.22	1908.03	0.00	-100.00	-28.60
TOTAL INCOME	**106899.20**	**111365.87**	**117304.17**	**7653.15**	15212.48	4.18	5.33	-1.23

*** Cumulative figure adjusted for percentage calcul**

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2012	2013	2014	2014	2014			
	1	2	3	4	5	2/1	3/2	5/4*
1 Interest Expenses	11219.04	12397.19	13000.57	1109.59	2094.40	10.50	4.87	-11.25
1.1 Deposit Liabilities	10839.44	12161.49	12811.12	1104.80	2085.27	12.20	5.34	-11.25
1.1.1 Saving A/c	4469.02	5534.38	5944.44	509.30	937.75	23.84	7.41	-15.87
1.1.2 Fixed A/c	4325.68	5016.64	5071.10	438.28	849.25	15.97	1.09	-6.23
1.1.2.1 Upto 3 Months Fixed A/c	205.94	64.12	93.84	4.93	9.92	-68.86	46.35	1.33
1.1.2.2 3 to 6 Months fixed A/c	189.48	171.54	146.20	10.36	20.64	-9.47	-14.77	-0.71
1.1.2.3 6 Months to 1 Year Fixed A/c	2285.74	2882.56	2573.54	221.37	432.04	26.11	-10.72	-4.84
1.1.2.4 Above 1 Year	1644.52	1898.41	2257.51	201.62	386.65	15.44	18.92	-8.23
1.1.3 Call Deposit	2044.75	1610.48	1795.59	157.22	298.27	-21.24	11.49	-10.28
1.1.4 Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2 Others	379.59	235.69	189.45	4.79	9.12	-37.91	-19.62	-9.42
2 Commission/Fee Expense	5.66	5.04	5.43	0.22	0.54	-10.95	7.71	43.33
3 Employees Expenses	1567.28	1921.62	2356.60	186.40	419.45	22.61	22.64	25.03
4 Office Operatiing Expenses	2163.78	2670.50	2905.88	176.19	361.20	23.42	8.81	5.00
5 Exchange Fluctuation Loss	7.03	0.49	7.25	0.51	1.43	-93.08	1389.04	81.56
5.1 Due to Change in Exchange Rates	7.03	0.42	3.98	0.50	1.41	-94.06	854.36	79.96
5.2 Due to Foreign Currency Transactions	0.00	0.07	3.26	0.00	0.02	27215.26	4614.50	339.27
6 Non-Operatiing Expenses	77.73	52.52	110.83	5.94	8.55	-32.43	111.03	-56.07
7. Provision for Risk	2291.23	3989.53	3525.12	146.57	96.82	74.12	-11.64	-133.94
7.1 Loan loss Provision	2058.27	3020.91	2554.92	79.95	55.43	46.77	-15.43	-130.67
7.1.1 General Loan loss Provision	106.57	343.74	563.53	-86.47	-75.20	222.56	63.94	-113.02
7.1.2 Special Loan Loss Provision	1933.48	2630.48	1934.63	156.35	130.64	36.05	-26.45	-116.44
7.1.3 Additional Loan Loss Provision	18.23	46.69	56.76	10.07	0.00	156.13	21.57	-200.00
7.2. Provision for Non-Banking Assets	210.93	535.23	642.02	63.46	34.66	153.74	19.95	-145.37
7.3. Provision for Loss on Investment	21.53	103.17	2.81	3.16	6.73	379.27	-97.28	13.16
7.4. Provision for Loss of Other Assets	0.50	330.22	325.37	0.00	0.00	0.00	0.00	0.00
8 Loan Written Off	52.35	349.24	165.54	0.00	8.55	567.15	-52.60	0.00
9 Provision for Staff Bonus	241.76	332.34	569.23	3.31	12.83	37.47	71.28	187.93
10 Provision for Income Tax	648.44	1008.99	1810.11	10.24	39.95	55.60	79.40	190.13
11 Others	13.44	0.18	36.78	4.33	3.55	-98.65	20106.10	-118.11
12 Net Profit	2354.20	2848.11	4691.95	20.77	133.06	20.98	64.74	440.74
TOTAL EXPENSES	**20641.93**	**25575.76**	**29185.27**	**1664.06**	**3180.32**	23.90	14.11	-8.88
Income								
1. Interest Income	17036.95	19976.69	22130.34	981.59	2082.99	17.26	10.78	12.21
1.1. On Loans and Advance	14481.13	17902.49	20111.26	925.61	1988.67	23.63	12.34	14.85
1.2. On Investment	148.65	152.17	152.46	7.56	14.13	2.36	0.20	-13.13
1.2.1 Government Bonds	101.97	138.40	137.26	6.59	13.50	35.72	-0.82	4.92
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	0.32	0.62	-37.04	43.40	-9.14
1.2.4 Deventure & Bonds	39.18	9.05	8.42	0.65	0.00	-76.91	-6.87	-199.39
1.3 Agency Balance	143.55	184.86	168.42	7.32	14.59	28.78	-8.89	-0.77
1.4 On Call Deposit	1684.52	1355.93	1401.86	35.23	61.22	-19.51	3.39	-26.22
1.5 Others	579.09	381.25	296.34	5.87	4.39	-34.17	-22.27	-125.28
2. Comission & Discount	547.16	662.53	616.60	34.36	90.46	21.09	-6.93	63.23
2.1 Bills Purchase & Discount	4.98	1.42	0.20	0.00	1.36	-71.57	-85.81	194392.86
2.2 Comission	239.05	345.01	401.50	27.77	63.40	44.33	16.37	28.28
2.3 Others	303.14	316.10	214.90	6.59	25.69	4.28	-32.02	189.93
3 Income From Exchange Fluctuation	17.83	89.37	50.60	15.09	6.31	401.22	-43.38	-158.16
3.1 Due to Change in Exchange Rate	3.14	5.10	0.94	0.81	0.60	62.36	-81.66	-125.89
3.2 Due to Foreign Currency Trans.	14.69	84.27	49.67	14.28	5.72	473.65	-41.06	-159.97
4 Other Operating Income	837.49	1101.70	1372.85	74.68	196.87	31.55	24.61	63.61
5 Non Operating Income	201.29	539.65	2135.56	14.66	30.58	168.09	295.73	8.57
6 Provision Written Back	732.83	1872.67	1658.69	113.31	120.03	155.54	-11.43	-94.07
7 Recovery from Written off Loan	1.42	86.24	10.34	0.00	**0.00**	5958.70	-88.01	0.00
8 Income from Extra Ordinary Expenses	68.16	37.31	69.49	9.30	25.0241497	-45.26	86.24	69.16
9 Net Loss	1198.79	1209.71	1140.79	421.07	628.06	0.91	-5.70	-50.84
TOTAL INCOME	**20641.93**	**25575.88**	**29185.27**	**1664.06**	**3180.32**	23.90	14.11	-8.88

*** Cumulative figure adjusted for percentage calcul**

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2012	2013	2014	2014	2014			
	1	2	3	4	5	2/1	3/2	5/4*
1 Interest Expenses	8317.83	6563.19	5887.25	540.67	945.73	-21.09	-10.30	-25.08
1.1 Deposit Liabilities	8098.32	6471.47	5802.37	536.31	941.49	-20.09	-10.34	-24.45
1.1.1 Saving A/c	2950.45	2358.82	2225.47	191.33	350.03	-20.05	-5.65	-17.06
1.1.2 Fixed A/c	5000.12	4017.01	3502.38	339.40	580.38	-19.66	-12.81	-29.00
1.1.2.1 Upto 3 Months Fixed A/c	189.02	78.09	37.66	12.73	6.85	-58.69	-51.78	-146.18
1.1.2.2 3 to 6 Months fixed A/c	152.00	115.68	57.33	5.09	7.86	-23.90	-50.44	-45.65
1.1.2.3 6 Months to 1 Year Fixed A/c	2265.25	1987.66	1746.08	149.23	291.20	-12.25	-12.15	-4.87
1.1.2.4 Above 1 Year	2393.86	1835.58	1661.31	172.34	274.46	-23.32	-9.49	-40.74
1.1.3 Call Deposit	147.49	95.43	74.49	5.57	11.09	-35.30	-21.94	-0.98
1.1.4 Certificate of Deposits	0.25	0.22	0.02	0.00	0.00	-14.47	-91.20	-92.29
1.2 Others	219.51	91.72	84.88	4.37	4.23	-58.22	-7.46	-103.11
2 Commission/Fee Expense	1.56	2.53	1.00	0.11	0.18	62.38	-60.40	-47.12
3 Employees Expenses	861.34	787.16	829.30	83.32	153.74	-8.61	5.35	-15.49
4 Office Operatiing Expenses	1243.95	1458.25	966.71	85.57	139.13	17.23	-33.71	-37.40
5 Exchange Fluctuation Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Non-Operatiing Expenses	20.24	2.51	17.43	0.04	12.71	-87.60	594.51	33016.04
7. Provision for Risk	3909.63	2962.47	2410.35	282.78	327.33	-24.23	-18.64	-84.24
7.1 Loan loss Provision	1868.78	2388.50	1716.07	222.99	317.97	27.81	-28.15	-57.41
7.1.1 General Loan loss Provision	218.75	573.99	187.76	9.57	0.22	162.39	-67.29	-197.74
7.1.2 Special Loan Loss Provision	1568.99	1650.81	1482.55	213.42	317.76	5.21	-10.19	-51.11
7.1.3 Additional Loan Loss Provision	81.04	163.70	45.76	0.00	0.00	102.00	-72.05	0.00
7.2. Provision for Non-Banking Assets	273.86	556.97	648.27	59.78	0.57	103.37	16.39	-199.04
7.3. Provision for Loss on Investment	42.25	8.46	38.45	0.00	3.00	-79.99	354.73	0.00
7.4. Provision for Loss of Other Assets	1724.73	8.54	7.55	0.00	5.78	0.00	0.00	0.00
8 Loan Written Off	62.19	67.76	188.06	0.00	1.92	8.95	177.56	0.00
9 Provision for Staff Bonus	157.17	165.33	222.60	1.27	3.16	5.19	34.64	49.37
10 Provision for Income Tax	491.45	492.85	635.01	3.80	9.69	0.28	28.85	54.73
11 Others	3.72	2.71	2.14	0.04	0.08	-27.11	-20.93	-9.79
12 Net Profit	1552.23	2051.85	3345.47	556.12	128.32	32.19	63.05	-176.93
TOTAL EXPENSES	**16621.30**	**14556.59**	**14505.33**	**1553.72**	**1721.98**	-12.42	-0.35	-89.17
Income								
1. Interest Income	11661.78	9851.11	9212.31	487.96	855.09	-15.53	-6.48	-24.76
1.1. On Loans and Advance	10320.49	8812.13	8350.25	467.23	819.97	-14.62	-5.24	-24.50
1.2. On Investment	136.88	122.82	110.82	5.23	10.69	-10.27	-9.77	4.52
1.2.1 Government Bonds	116.81	103.20	95.26	4.20	8.73	-11.65	-7.69	8.01
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	0.79	1.49	69.81	-38.63	-12.59
1.2.4 Deventure & Bonds	11.70	5.41	6.84	0.24	0.48	-53.76	26.42	0.00
1.3 Agency Balance	140.77	102.16	79.67	0.00	0.00	-27.43	-22.01	-100.00
1.4 On Call Deposit	640.06	587.50	448.70	9.91	17.75	-8.21	-23.63	-21.00
1.5 Others	423.57	226.51	222.87	5.59	6.67	-46.52	-1.60	-80.53
2. Comission & Discount	195.63	152.70	182.33	12.18	21.28	-21.95	19.40	-25.34
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	4.62	10.19	-15.90	32.35	20.58
2.3 Others	111.92	82.30	89.15	7.56	11.08	-26.46	8.33	-53.40
3 Income From Exchange Fluctuation	47.72	1.64	0.00	0.00	0.00	-96.57	-99.95	-33.33
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	-33.33
4 Other Operating Income	534.38	486.17	521.75	33.33	90.11	-9.02	7.32	70.33
5 Non Operating Income	88.27	188.09	664.61	9.81	26.81	113.10	253.34	73.36
6 Provision Written Back	2269.66	1806.96	2989.11	656.57	174.87	-20.39	65.42	-173.37
7 Recovery from Written off Loan	27.79	16.38	19.14	3.43	**3.95**	-41.08	16.88	-84.92
8 Income from Extra Ordinary Expenses	0.00	4.25	36.25	0.00	0	0.00	753.72	0.00
9 Net Loss	1796.07	2049.29	879.82	350.44	549.82	14.10	-57.07	-43.11
TOTAL INCOME	**16621.30**	**14556.59**	**14505.33**	**1553.72**	**1721.93**	-12.42	-0.35	-89.17

*** Cumulative figure adjusted for percentage calcul**

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

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2012	2013	2014	2014	2014			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	28575.01	39147.82	48152.08	47786.43	48610.66	37.00	23.00	1.72
Fishery Related	1828.05	657.80	2747.06	2760.55	2786.97	-64.02	317.62	0.96
Mining Related	2712.58	3897.30	3580.05	3548.04	3629.42	43.68	-8.14	2.29
Agriculture, Forestry & Bevarage Production Related	156338.79	190575.19	222489.70	226227.54	234375.63	21.90	16.75	3.60
Construction	82307.15	96067.34	118632.87	120026.32	125158.21	16.72	23.49	4.28
Electricity,Gas and Water	14210.52	20694.25	25606.61	26269.41	26791.34	45.63	23.74	1.99
Metal Products, Machinary & Electronic Equipment & Asse	10851.60	13050.42	13994.97	14092.99	14773.93	20.26	7.24	4.83
Transport, Communication and Public Utilities	39374.63	41298.89	43707.55	44155.76	44468.44	4.89	5.83	0.71
Wholesaler & Retailer	159507.00	198319.29	243966.15	246925.28	255092.56	24.33	23.02	3.31
Finance, Insurance and Real Estate	80169.47	84683.50	90353.77	88202.36	90563.81	5.63	6.70	2.68
Hotel or Restaurant	20941.32	25087.38	32909.63	33008.68	33957.25	19.80	31.18	2.87
Other Services	38895.21	46718.82	54154.23	54141.38	54959.13	20.11	15.92	1.51
Consumption Loans	49308.15	69436.96	87003.21	86344.70	87910.43	40.82	25.30	1.81
Local Government	1356.01	1255.49	1182.73	1552.48	1558.08	-7.41	-5.80	0.36
Others	103353.98	124829.52	141309.64	139426.58	140055.66	20.78	13.20	0.45
TOTAL	**789729.46**	**955719.96**	**1129803.67**	**1134468.50**	**1164691.53**	21.02	18.21	2.66
Productwise								
Term Loan	110369.23	136442.95	173069.81	173968.69	178697.67	23.62	26.84	2.72
Overdraft	133617.29	184614.72	211367.58	211182.31	215300.85	38.17	14.49	1.95
Trust Receipt Loan / Import Loan	35443.88	41471.44	48161.32	51176.76	54284.38	17.01	16.13	6.07
Demand & Other Working Capital Loan	185390.70	220401.50	250607.47	251657.08	262084.95	18.88	13.70	4.14
Residential Personal Home Loan (Up to Rs. 80 Lakh)	50649.71	66210.53	89484.87	91056.90	93946.34	30.72	35.15	3.17
Real Estate Loan	92771.23	86062.16	82482.16	81683.08	81799.48	-7.23	-4.16	0.14
Margin Nature Loan	10333.69	12935.41	20031.63	20159.91	20088.83	25.18	54.86	-0.35
Hire Purchase Loan	48999.00	53933.61	63653.90	64303.63	65260.73	10.07	18.02	1.49
Deprived Sector Loan	28968.06	39549.07	50576.56	49176.06	49711.30	36.53	27.88	1.09
Bills Purchased	9790.65	8024.25	10045.08	9492.20	10460.84	-18.04	25.18	10.20
Other Product	83396.38	106074.30	130323.28	130611.88	133056.17	27.19	22.86	1.87
Total	**789729.82**	**955719.96**	**1129803.66**	**1134468.51**	**1164691.54**	21.02	18.21	2.66
Collateral wise								
Gold and Silver	23300.88	28785.76	31102.67	30690.02	30263.25	23.54	8.05	-1.39
Government Securities	2441.77	3004.07	992.12	920.76	925.46	23.03	-66.97	0.51
Non Governmental Securities	7621.90	8218.97	14092.14	14583.85	14853.31	7.83	71.46	1.85
Fixed Deposit Receipts	10470.55	11671.47	10774.58	9660.06	10017.00	11.47	-7.68	3.70
Own	9958.82	10995.52	9893.47	8781.24	9130.32	10.41	-10.02	3.98
Other Licences Institutions	511.72	675.95	881.11	878.82	886.68	32.09	30.35	0.89
Collateral of Properties	676874.58	820463.46	936410.77	941466.01	967857.95	21.21	14.13	2.80
Fixed Assets	572980.23	681424.84	785804.82	786366.22	807298.98	18.93	15.32	2.66
Current Assets	103894.35	139038.62	150605.95	155099.78	160558.97	33.83	8.32	3.52
Against security of Bill	9828.09	7710.77	11927.48	12158.75	13190.67	-21.54	54.69	8.49
Domestic Bills	658.92	1010.89	2817.51	2415.80	2963.66	53.42	178.72	22.68
Foreign Bills	9169.17	6699.89	9109.97	9742.95	10227.01	-26.93	35.97	4.97
Against Guarantee	16980.09	21747.59	29975.14	30456.90	31541.00	28.08	37.83	3.56
Government Guarantee	2422.90	3394.30	2155.95	2299.43	2309.80	40.09	-36.48	0.45
Institutional Guarantee	9239.31	13009.84	20737.62	20188.12	20486.88	40.81	59.40	1.48
Personal Guarantee	1164.41	959.91	2001.69	2258.29	2387.77	-17.56	108.53	5.73
Collective Guarantee	1079.20	1364.92	2167.66	2569.36	2725.61	26.48	58.81	6.08
International Rated Foreign Bank's Guarantee	171.26	115.10	192.25	170.01	176.58	-32.79	67.03	3.86
Other Guarantee	2903.00	2903.51	2706.26	2953.05	3432.00	0.02	-6.79	16.22
Credit Card	395.19	373.59	410.98	463.04	480.13	-5.47	10.01	3.69
Others	41816.42	53744.25	94117.78	94069.11	95562.77	28.52	75.12	1.59
Total	**789729.48**	**955719.94**	**1129803.67**	**1134468.50**	**1164691.53**	21.02	18.21	2.66

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2012	2013	2014	2014	2014			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	23209.58	31030.97	37810.81	37354.48	38147.42	33.70	21.85	2.12
Fishery Related	1775.62	500.33	2491.48	2506.99	2534.32	-71.82	397.97	1.09
Mining Related	2358.68	3487.15	3258.97	3230.61	3347.16	47.84	-6.54	3.61
Agriculture, Forestry & Bevarage Production Related	143972.14	176661.91	207142.86	211339.63	219358.83	22.71	17.25	3.79
Construction	61312.20	71712.79	88914.98	89921.96	95120.70	16.96	23.99	5.78
Electricity,Gas and Water	12752.06	18386.51	21784.34	22370.38	22923.39	44.18	18.48	2.47
Metal Products, Machinary & Electronic Equipment & Asse	8401.64	10044.44	10887.77	10954.47	11504.85	19.55	8.40	5.02
Transport, Communication and Public Utilities	25206.57	24431.32	25221.64	25422.85	25923.20	-3.08	3.23	1.97
Wholesaler & Retailer	127671.13	161588.16	205667.15	209230.83	219206.98	26.57	27.28	4.77
Finance, Insurance and Real Estate	62184.80	66141.44	72768.84	71022.32	74525.66	6.36	10.02	4.93
Hotel or Restaurant	15285.04	18753.75	24846.43	24937.78	26831.33	22.69	32.49	7.59
Other Services	30521.68	38101.27	43987.36	44050.55	45335.10	24.83	15.45	2.92
Consumption Loans	37780.10	53754.45	68227.23	67905.61	69232.15	42.28	26.92	1.95
Local Government	1271.67	1176.32	1096.16	1465.48	1466.99	-7.50	-6.81	0.10
Others	68872.28	81436.73	88042.57	86470.37	88034.17	18.24	8.11	1.81
TOTAL	**622575.20**	**757207.54**	**902162.01**	**908184.30**	**943492.26**	21.63	19.14	3.89
Productwise								
Term Loan	87203.30	112480.40	142965.53	143796.40	149094.39	28.99	27.10	3.68
Overdraft	107443.63	150298.94	170872.66	171085.33	176284.01	39.89	13.69	3.04
Trust Receipt Loan / Import Loan	35342.77	41470.26	48161.32	51176.76	54272.98	17.34	16.13	6.05
Demand & Other Working Capital Loan	155371.13	185398.02	216015.90	218406.95	230259.11	19.33	16.51	5.43
Residential Personal Home Loan (Up to Rs. 80 Lakh)	35647.57	47256.27	64673.30	65822.26	68754.82	32.57	36.86	4.46
Real Estate Loan	69685.45	63044.62	60467.66	60311.03	61229.68	-9.53	-4.09	1.52
Margin Nature Loan	6274.21	7440.61	11988.14	12086.49	12743.41	18.59	61.12	5.44
Hire Purchase Loan	32002.61	34094.00	41023.45	41387.69	42575.97	6.54	20.32	2.87
Deprived Sector Loan	23601.26	32445.25	40962.32	39421.56	39948.21	0.00	0.00	1.34
Bills Purchased	9765.53	7997.56	10034.34	9477.54	10450.23	-18.10	25.47	10.26
Other Product	60238.10	75281.64	94997.38	95212.28	97879.47	24.97	26.19	2.80
Total	**622575.56**	**757207.55**	**902162.00**	**908184.31**	**943492.27**	21.63	19.14	3.89
Collateral wise								
Gold and Silver	21213.11	25038.53	27088.37	26697.61	26360.01	18.03	8.19	-1.26
Government Securities	2385.14	2974.77	968.71	897.71	896.94	24.72	-67.44	-0.09
Non Governmental Securities	5015.72	4925.55	8973.82	9391.87	10102.22	-1.80	82.19	7.56
Fixed Deposit Receipts	7243.22	8102.32	7359.78	6675.24	6980.02	11.86	-9.16	4.57
Own	6731.54	7428.97	6478.67	5796.42	6093.34	10.36	-12.79	5.12
Other Licences Institutions	511.68	673.35	881.11	878.82	886.68	31.60	30.85	0.89
Collateral of Properties	526067.86	642544.50	733614.96	739654.56	770853.97	22.14	14.17	4.22
Fixed Assets	423201.69	504299.03	583662.27	585262.44	611009.55	19.16	15.74	4.40
Current Assets	102866.17	138245.47	149952.69	154392.12	159844.41	34.39	8.47	3.53
Against security of Bill	9815.82	7675.08	11923.28	12150.55	13186.47	-21.81	55.35	8.53
Domestic Bills	646.65	976.93	2813.31	2407.60	2959.46	51.08	187.97	22.92
Foreign Bills	9169.17	6698.14	9109.97	9742.95	10227.01	-26.95	36.01	4.97
Against Guarantee	14372.11	18424.77	25697.50	25971.70	26921.90	28.20	39.47	3.66
Government Guarantee	2268.48	3230.85	1975.30	2120.33	2129.84	42.42	-38.86	0.45
Institutional Guarantee	8242.66	11547.20	18972.97	18402.29	18642.02	40.09	64.31	1.30
Personal Guarantee	774.31	645.28	1684.14	1851.06	1983.92	-16.66	160.99	7.18
Collective Guarantee	153.23	204.05	404.05	704.58	769.88	33.16	98.01	9.27
International Rated Foreign Bank's Guarantee	163.16	104.10	117.47	100.29	127.49	-36.20	12.84	27.13
Other Guarantee	2770.27	2693.29	2529.85	2774.52	3246.39	-2.78	-6.07	17.01
Credit Card	393.67	373.59	410.98	463.04	480.13	-5.10	10.01	3.69
Others	36068.58	47148.40	86124.60	86282.01	87710.61	30.72	82.67	1.66
Total	**622575.22**	**757207.52**	**902162.02**	**908184.30**	**943492.26**	21.63	19.14	3.89

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2012	2013	2014	2014	2014			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	3694.43	6233.37	8423.26	8552.50	8606.10	68.72	35.13	0.63
Fishery Related	10839.44	12161.49	12811.12	1104.80	210.94	12.20	5.34	-80.91
Mining Related	4469.02	5534.38	5944.44	509.30	214.10	23.84	7.41	-57.96
Agriculture, Forestry & Bevarage Production Related	7138.72	9194.30	10699.48	10524.68	10662.60	28.79	16.37	1.31
Construction	12038.33	15248.53	19507.92	19736.10	19824.22	26.67	27.93	0.45
Electricity,Gas and Water	1322.28	2092.11	3617.75	3699.93	3673.24	58.22	72.92	-0.72
Metal Products, Machinary & Electronic Equipment & Asse	1561.44	2138.61	2385.15	2458.49	2581.35	36.96	11.53	5.00
Transport, Communication and Public Utilities	8992.22	11223.12	12897.59	13113.78	12743.27	24.81	14.92	-2.83
Wholesaler & Retailer	21289.09	27070.92	29633.88	29275.47	27586.97	27.16	9.47	-5.77
Finance, Insurance and Real Estate	9938.88	12589.36	12797.65	12481.69	11201.44	26.67	1.65	-10.26
Hotel or Restaurant	3865.87	4735.00	6278.73	6420.83	5466.08	22.48	32.60	-14.87
Other Services	5344.00	6294.93	7909.36	7855.30	7395.88	17.79	25.65	-5.85
Consumption Loans	6086.21	9767.01	12728.61	12571.47	12906.22	60.48	30.32	2.66
Local Government	31.68	31.05	38.04	40.00	45.60	-1.99	22.49	13.99
Others	18968.50	25714.82	34396.15	34114.30	33141.44	35.57	33.76	-2.85
TOTAL	**100504.46**	**132729.38**	**161803.56**	**161334.34**	**156259.43**	32.06	21.90	-3.15
Productwise								
Term Loan	12569.31	15064.74	21437.34	21542.15	20928.51	19.85	42.30	-2.85
Overdraft	26173.66	34315.79	40494.92	40096.98	39011.49	31.11	18.01	-2.71
Trust Receipt Loan / Import Loan	101.11	1.18	0.00	0.00	10.50	-98.83	-100.00	0.00
Demand & Other Working Capital Loan	12733.81	18697.09	19857.01	19523.14	18042.24	46.83	6.20	-7.59
Residential Personal Home Loan (Up to Rs. 80 Lakh)	9288.00	12309.08	16820.26	17089.67	17213.29	32.53	36.65	0.72
Real Estate Loan	11905.08	12864.26	12773.90	12193.17	11308.92	8.06	-0.70	-7.25
Margin Nature Loan	2002.50	2709.85	4112.98	4060.28	3582.79	35.32	51.78	-11.76
Hire Purchase Loan	10406.74	13300.38	15906.14	16131.40	15699.48	27.81	19.59	-2.68
Deprived Sector Loan	3576.77	5212.97	7564.63	7724.19	7745.47	0.00	0.00	0.28
Bills Purchased	8.63	19.45	4.34	4.26	4.20	125.43	-77.66	-1.41
Other Product	11738.86	18234.59	22832.03	22969.10	22712.52	55.34	25.21	-1.12
Total	**100504.46**	**132729.37**	**161803.56**	**161334.34**	**156259.43**	32.06	21.90	-3.15
Collateral wise								
Gold and Silver	1774.53	3363.91	3680.33	3646.94	3547.98	89.57	9.41	-2.71
Government Securities	53.97	21.40	5.85	5.85	11.32	-60.35	-72.67	93.57
Non Governmental Securities	1530.23	2018.23	3181.68	3172.83	2882.53	31.89	57.65	-9.15
Fixed Deposit Receipts	1344.59	1635.28	1709.14	1591.05	1579.97	21.62	4.52	-0.70
Own	1344.59	1635.28	1709.14	1591.05	1579.97	21.62	4.52	-0.70
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	147038.88	142242.10	33.86	20.78	-3.26
Fixed Assets	90496.97	121492.70	146794.10	146564.59	141765.08	34.25	20.83	-3.27
Current Assets	559.61	393.88	415.41	474.30	477.02	-29.62	5.47	0.57
Against security of Bill	8.54	21.13	4.20	4.20	4.20	147.39	-80.12	0.00
Domestic Bills	8.54	19.39	4.20	4.20	4.20	126.97	-78.34	0.00
Foreign Bills	0.00	1.74	0.00	0.00	0.00	0.00	-100.00	0.00
Against Guarantee	1751.48	2622.99	3621.07	3813.77	3923.88	49.76	38.05	2.89
Government Guarantee	88.84	97.04	112.75	111.21	111.57	9.23	16.18	0.33
Institutional Guarantee	650.06	1139.82	1492.52	1511.76	1555.92	75.34	30.94	2.92
Personal Guarantee	109.43	205.86	200.91	282.00	277.27	88.12	-2.41	-1.68
Collective Guarantee	902.82	1145.92	1737.70	1837.87	1928.06	26.93	51.64	4.91
International Rated Foreign Bank's Guarantee	0.00	11.00	74.78	69.73	49.09	0.00	579.83	-29.60
Other Guarantee	0.33	23.34	2.41	1.20	1.97	6870.44	-89.67	63.46
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	2060.82	2067.46	-61.14	106.21	0.32
Total	**100504.46**	**132729.37**	**161803.56**	**161334.34**	**156259.43**	32.06	21.90	-3.15

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Aug	Mid-Sept	% Change			
	2012	2013	2014	2014	2014				
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**4/3**	**5/4**
Agricultural and Forest Related	1671.00	1883.48	1918.01	1879.44	1857.14	12.72	1.83	-2.01	-1.19
Fishery Related	12.84	28.33	40.81	40.58	41.70	120.71	44.04	-0.56	2.76
Mining Related	160.67	143.05	45.84	40.60	68.15	-10.97	-67.96	-11.43	67.86
Agriculture, Forestry & Bevarage Production Related	5227.92	4718.98	4647.36	4363.23	4354.20	-9.74	-1.52	-6.11	-0.21
Construction	8956.62	9106.02	10209.97	10368.26	10213.30	1.67	12.12	1.55	-1.49
Electricity,Gas and Water	136.18	215.63	204.52	199.11	194.71	58.34	-5.15	-2.65	-2.21
Metal Products, Machinary & Electronic Equipment & Asse	888.53	867.37	722.06	680.04	687.73	-2.38	-16.75	-5.82	1.13
Transport, Communication and Public Utilities	5175.84	5644.44	5588.33	5619.13	5801.97	9.05	-0.99	0.55	3.25
Wholesaler & Retailer	10546.78	9660.22	8665.13	8418.97	8298.61	-8.41	-10.30	-2.84	-1.43
Finance, Insurance and Real Estate	8045.80	5952.69	4787.27	4698.36	4836.71	-26.01	-19.58	-1.86	2.94
Hotel or Restaurant	1790.41	1598.63	1784.46	1650.07	1659.85	-10.71	11.62	-7.53	0.59
Other Services	3029.52	2322.62	2257.51	2235.53	2228.16	-23.33	-2.80	-0.97	-0.33
Consumption Loans	5441.84	5915.50	6047.38	5867.63	5772.06	8.70	2.23	-2.97	-1.63
Local Government	52.66	48.11	48.53	47.00	45.49	-8.64	0.87	-3.14	-3.22
Others	15513.20	17677.97	18870.91	18841.91	18880.05	13.95	6.75	-0.15	0.20
TOTAL	**66649.80**	**65783.04**	**65838.09**	**64949.86**	**64939.84**	-1.30	0.08	-1.35	-0.02
Productwise									
Term Loan	10596.61	8897.82	8666.94	8630.13	8674.77	-16.03	-2.59	-0.42	0.52
Overdraft	0.00	0.00	0.00	0.00	5.35	-100.00	0.00	0.00	0.00
Trust Receipt Loan / Import Loan	0.00	0.00	0.00	0.00	0.90	-100.00	0.00	0.00	0.00
Demand & Other Working Capital Loan	17285.75	16306.39	14734.55	13726.99	13783.60	-5.67	-9.64	-6.84	0.41
Residential Personal Home Loan (Up to Rs. 80 Lakh)	5714.14	6645.18	7991.30	8144.97	7978.22	16.29	20.26	1.92	-2.05
Real Estate Loan	11180.70	10153.28	9240.60	9178.89	9260.87	-9.19	-8.99	-0.67	0.89
Margin Nature Loan	2056.98	2784.96	3930.51	4013.14	3762.63	35.39	41.13	2.10	-6.24
Hire Purchase Loan	6589.66	6539.24	6724.31	6784.54	6985.28	-0.77	2.83	0.90	2.96
Deprived Sector Loan	1790.04	1890.85	2049.60	2030.30	2017.63	0.00	0.00	0.00	-0.62
Bills Purchased	16.49	7.25	6.40	10.40	6.41	-56.05	-11.70	62.50	-38.37
Other Product	11419.42	12558.07	12493.87	12430.50	12464.17	9.97	-0.51	-0.51	0.27
Total	**66649.80**	**65783.04**	**65838.09**	**64949.86**	**64939.84**	-1.30	0.08	-1.35	-0.02
Collateral wise									
Gold and Silver	313.25	383.32	333.97	345.46	355.26	22.37	-12.87	3.44	2.84
Government Securities	2.65	7.91	17.56	17.20	17.20	197.92	122.07	-2.03	-0.03
Non Governmental Securities	1075.95	1275.19	1936.64	2019.16	1868.57	18.52	51.87	4.26	-7.46
Fixed Deposit Receipts	1882.74	1933.87	1705.66	1393.78	1457.01	2.72	-11.80	-18.29	4.54
Own	1882.69	1931.27	1705.66	1393.78	1457.01	2.58	-11.68	-18.29	4.54
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	54772.57	54761.89	-6.22	-0.80	-1.46	-0.02
Fixed Assets	59281.57	55633.11	55348.44	54539.20	54524.35	-6.15	-0.51	-1.46	-0.03
Current Assets	468.57	399.27	237.85	233.37	237.54	-14.79	-40.43	-1.89	1.79
Against security of Bill	3.73	14.57	0.00	4.00	0.00	290.37	-100.00	0.00	-100.00
Domestic Bills	3.73	14.57	0.00	4.00	0.00	290.37	-100.00	0.00	-100.00
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	671.43	695.22	-18.29	-6.18	2.26	3.54
Government Guarantee	65.59	66.41	67.90	67.90	68.39	1.26	2.24	0.00	0.72
Institutional Guarantee	346.59	322.82	272.12	274.07	288.93	-6.86	-15.70	0.71	5.42
Personal Guarantee	280.67	108.77	116.64	125.22	126.58	-61.24	7.23	7.36	1.08
Collective Guarantee	23.15	14.95	25.91	26.91	27.68	-35.42	73.30	3.87	2.85
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	177.33	183.65	41.14	-6.89	1.91	3.56
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	5726.27	5784.69	96.72	3.04	2.23	1.02
Total	**66649.80**	**65783.04**	**65838.09**	**64949.86**	**64939.84**	-1.30	0.08	-1.35	-0.02

Statement of Assets and Liabilities as on Bhadau end, 2071(Mid-Sept, 2014)

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL
	Liabilities														
1	**CAPITAL FUND**	**3866.05**	**3227.55**	**7299.69**	**8943.02**	**5935.38**	**6393.94**	**4721.94**	**4555.17**	**6369.16**	**3548.56**	**2823.13**	**5692.08**	**2547.40**	**3505.00**
	a. Paid-up Capital	6465.00	8588.97	3047.17	4146.71	2041.67	2898.00	2650.21	2209.39	1921.24	1920.21	1470.00	2311.55	1887.54	2478.79
	b. Calls in Advance														
	c. Proposed Bonus Share			609.43					0.94		200.00			113.25	
	d. General Reserves	1820.70	3158.56	2620.50	2165.39	2113.71	2632.46	926.10	1274.47	1925.73	881.15	448.75	910.67	474.19	209.83
	e. Share Premium	90.55		0.07	11.85					18.56		0.08	67.84		
	f. Retained Earning	-5381.68	-9570.26	705.27	1964.54	1361.54	38.35	928.04	996.71	1735.59	4.76	850.51	1152.98	38.15	604.44
	g. Others Reserves Fund	871.48	1050.28	317.25	654.53	418.46	825.13	217.60	73.65	768.04	542.43	53.79	1249.05	34.27	211.93
2	**BORROWINGS**		**1584.47**	**300.00**	**2229.53**		**1100.00**	**1007.18**		**468.85**	**475.29**		**1300.01**		
	a. NRB				92.72						75.29				
	b. Interbank Borrowing		1284.47		336.81			7.18					800.01		
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.		300.00												
	e. Bonds and Securities			300.00	1800.00		1100.00	1000.00		468.85	400.00		500.00		
3	**DEPOSITS**	**66002.44**	**102130.99**	**79995.58**	**73263.50**	**47965.61**	**65543.11**	**55584.01**	**26924.83**	**62411.21**	**35427.10**	**22623.62**	**46135.04**	**16437.82**	**37659.67**
	a. Current	13001.67	18342.38	10084.82	10289.76	14244.90	6104.04	3910.65	1454.09	6195.47	3427.68	832.51	1459.72	450.68	1326.20
	Domestic	12848.60	18280.43	7737.43	6613.73	8471.96	4513.74	3703.16	1320.60	6032.95	3140.06	795.40	1418.49	428.54	1299.24
	Foreign	153.08	61.95	2347.39	3676.03	5772.94	1590.30	207.50	133.49	162.52	287.62	37.11	41.23	22.14	26.96
	b. Savings	38987.24	59086.01	33940.80	25968.60	19741.02	34161.20	17330.20	9242.28	27591.30	11425.35	7271.50	12100.97	3940.51	14979.89
	Domestic	38975.95	59048.16	31595.46	25204.09	16759.86	33088.73	17195.35	9211.66	27466.99	11120.79	7154.95	12033.05	3877.29	14949.87
	Foreign	11.29	37.85	2345.33	764.51	2981.16	1072.47	134.85	30.62	124.31	304.57	116.56	67.92	63.22	30.02
	c. Fixed	12071.01	15558.52	12776.34	17693.30	4166.29	12853.82	28805.78	9877.64	13634.61	9469.40	8716.23	18271.16	7732.32	12632.60
	Domestic	11993.09	15556.28	11876.90	16976.35	2449.40	10995.66	17018.85	9815.16	13587.77	8735.95	8452.30	17525.31	7732.32	12337.05
	Foreign	77.92	2.24	899.43	716.95	1716.89	1858.16	11786.93	62.49	46.84	733.44	263.93	745.85		295.54
	d. Call Deposits	1199.01	8514.74	21588.19	18283.19	8398.82	11201.01	5115.65	5759.94	14072.69	10541.86	5608.81	14054.55	4191.15	8486.40
	Domestic	1199.01	8504.38	14364.83	15069.06	4206.90	6796.60	4319.34	5526.81	8396.75	10407.67	5588.05	13281.62	4130.52	7701.23
	Foreign		10.36	7223.35	3214.13	4191.92	4404.42	796.31	233.13	5675.94	134.19	20.77	772.93	60.63	785.17
	e. Others	743.51	629.34	1605.44	1028.65	1414.58	1223.05	421.73	590.87	917.14	562.81	194.57	248.64	123.15	234.58
	Domestic	743.40	629.34	1583.62	884.53	332.78	1094.20	367.40	590.65	911.16	533.45	193.64	233.19	123.15	208.63
	Foreign	0.11		21.82	144.12	1081.80	128.84	54.32	0.22	5.98	29.36	0.92	15.44		25.95
4	**Bills Payable**	**24.58**	**15.36**	**258.54**	**0.26**	**53.30**	**72.30**	**185.42**	**17.05**	**886.55**	**28.02**	**2.33**	**103.94**	**12.51**	**5.21**
5	**Other Liabilities**	**10622.18**	**18303.74**	**14225.29**	**7479.30**	**2680.38**	**3481.16**	**2905.33**	**4325.18**	**2895.71**	**2241.21**	**2221.53**	**3395.65**	**1457.50**	**2459.12**
	1. Sundry Creditors	3885.16	679.58	6845.81	584.74	312.36	161.51	115.63	372.63	358.24	224.95	147.64	736.94	576.77	421.96
	2. Loan Loss Provision	2481.82	3432.03	1511.43	1438.70	324.30	1472.87	434.67	408.01	878.28	562.55	591.77	994.54	246.97	488.17
	3. Interest Suspense a/c	3615.81	11306.05	452.98	318.21	260.91	421.21	528.56	464.35	673.44	139.12	522.24	629.38	40.63	440.83
	4. Others	639.39	2886.08	5415.07	5137.64	1782.81	1425.58	1826.46	3080.19	985.76	1314.59	959.87	1034.79	593.13	1108.16
6	**Reconcillation A/c**	**549.54**			**12.23**		**16.93**	**0.79**	**38.06**	**7.28**		**8.82**		**0.26**	
7	**Profit & Loss A/c**		**186.20**	**451.58**	**312.85**	**151.50**	**198.42**			**277.22**	**114.32**				
		81064.79	**125448.31**	**102530.68**	**92240.69**	**56786.16**	**76805.87**	**64404.67**	**35860.29**	**73315.98**	**41834.50**	**27679.43**	**56626.72**	**20455.49**	**43629.00**
	Assets														
1	**LIQUID FUNDS**	**7039.35**	**11671.09**	**11759.77**	**8856.42**	**14001.70**	**6138.52**	**6142.63**	**5296.99**	**8694.69**	**5218.44**	**3443.37**	**5373.22**	**3754.96**	**6320.74**
	a. Cash Balance	2347.59	2861.79	1063.30	1798.56	727.29	993.39	1555.40	764.15	1054.95	727.01	481.69	765.17	344.77	1520.53
	Nepalese Notes & Coins	2304.97	2809.94	1016.16	1724.54	629.79	902.72	1539.62	745.35	1037.02	709.30	469.78	752.81	331.07	1471.43
	Foreign Currency	42.62	51.85	47.15	74.02	97.50	90.66	15.78	18.80	17.94	17.71	11.90	12.36	13.71	49.11
	b. Bank Balance	3441.75	8244.62	9837.36	6857.86	6526.24	4992.40	4587.23	4532.84	7639.73	4439.86	2687.26	3773.61	3410.18	4800.20
	1. In Nepal Rastra Bank	2155.31	7346.68	7489.13	5570.08	5417.52	3762.30	3181.97	3885.67	6497.00	3730.34	2348.16	2844.28	2700.59	3841.96
	Domestic Currency	2044.91	7464.58	7368.95	5519.24	5285.70	3677.36	3133.42	3860.42	6474.30	3706.87	2338.67	2795.20	2694.14	3823.08
	Foreign Currency	110.40	-117.90	120.18	50.84	131.82	84.94	48.55	25.24	22.71	23.46	9.49	49.08	6.45	18.88
	2. "A"Class Licensed Institution	498.01	344.53	105.49	131.12	96.29	199.49	253.78	41.02	140.93	161.07	130.42	113.65	294.92	474.32
	Domestic Currency	498.01	338.37	105.49	88.44	96.29	199.49	253.78	40.00	140.85	158.62	126.70	113.60	294.62	470.07
	Foreign Currency		6.16		42.68				1.02	0.07	2.45	3.71	0.04	0.29	4.25
	3. Other Financial Ins.								0.72					1.24	142.31
	4. In Foreign Banks	788.44	553.41	2242.74	1156.66	1012.43	1030.61	1151.48	605.43	1001.81	548.45	208.68	815.68	413.43	341.61
	c. Money at Call	1250.00	564.68	859.10	200.00	6748.17	152.73				51.57	274.43	834.44		
	Domestic Currency	1250.00	500.00	70.00	200.00		150.00								
	Foreign Currency		64.68	789.10		6748.17	2.73				51.57	274.43	834.44		
2	**INVESTMENT IN SECURITIES**	**15522.89**	**35511.57**	**9194.05**	**8773.57**	**2336.74**	**9633.35**	**6222.67**	**5342.93**	**5638.21**	**4515.08**	**3596.92**	**10299.41**	**182.50**	**3583.88**
	a. Govt.Securities	15522.89	35511.57	8950.11	8773.57	2336.74	9633.35	6222.67	4542.93	5638.21	4515.08	3596.92	10118.44	182.50	3583.88
	b. NRB Bond								800.00						
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents			243.93									180.97		
3	**SHARE & OTHER INVESTMENT**	**2837.90**	**1422.56**	**9668.51**	**9956.93**	**9327.88**	**7778.65**	**11817.82**	**719.03**	**4020.20**	**513.64**	**103.00**	**172.01**	**678.67**	**376.83**
	a. Interbank Lending			**161.64**					**100.00**			**54.78**		**197.70**	
	b. Non Residents			2.06											
	c. Others	2837.90	1422.56	9504.81	9956.93	9327.88	7778.65	11817.82	619.03	4020.20	513.64	48.23	172.01	480.97	376.83
4	**LOANS & ADVANCES**	**41917.19**	**58147.64**	**58906.30**	**57332.24**	**29170.89**	**47199.58**	**35979.61**	**19700.18**	**50047.37**	**28087.25**	**18035.55**	**37214.36**	**14478.25**	**29139.59**
	a. Private Sector	41917.19	55451.16	56715.40	55631.65	28204.34	45641.55	34631.07	18923.39	46499.13	26706.64	17879.76	36101.69	13929.80	28061.36
	b. Financial Institutions		1433.95	1390.90	1570.68	913.38	1558.03	1348.54	661.50	1744.30	990.94	60.22	977.66	548.45	1029.63
	c. Government Organizations		1262.53	800.00	129.91	53.17			115.29	1803.94	389.68	95.57	135.00		48.60
5	**BILL PURCHASED**	**4.96**	**69.35**	**20.22**	**486.95**	**6.95**	**2153.57**	**946.59**	**252.98**	**633.15**	**1258.79**	**12.46**	**0.04**		**848.68**
	a. Domestic Bills Purchased	0.01	50.65	3.17	310.18	0.02			165.05	5.00	1.22	10.62			5.21
	b. Foreign Bills Purchased	3.87	18.70	17.05	95.58	6.93	371.50	40.35	87.93	628.15	4.39	1.84	0.04		843.48
	c. Import Bills & Imports	1.07			81.19		1782.07	906.24			1253.17				
6	**LOANS AGAINST COLLECTED BILLS**			**216.11**							**24.64**				
	a. Against Domestic Bills			216.11							24.64				
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**408.03**	**1175.02**	**826.94**	**1092.11**	**411.53**	**1318.55**	**1310.01**	**318.34**	**609.73**	**1109.25**	**676.88**	**601.49**	**415.69**	**645.51**
8	**OTHER ASSETS**	**11207.52**	**19158.36**	**11938.78**	**5738.53**	**1514.48**	**2424.15**	**1800.24**	**3882.15**	**3626.71**	**1107.12**	**1193.57**	**2565.30**	**784.55**	**2341.04**
	a. Accrued Interest:	3643.31	11410.99	1446.97	1118.26	302.04	1348.33	645.00	465.91	723.61	483.00	535.53	694.29	40.63	469.31
	Financia		11.00	9.27	660.81	8.17			3.76	74.54		0.41		9.95	13.01
	Government Enterpri	27.50	337.62	139.10	30.93	42.85	16.66	116.10	3.68	80.70	32.62	13.21	64.98		15.05
	Private Sector	3615.81	11062.37	1298.59	426.52	251.02	1331.67	528.90	458.47	568.37	450.38	521.91	629.32	30.68	441.24
	b. Staff Loans / Adv.	1729.20	3258.17	1119.68	178.66	271.19	961.40	398.84	606.37	1222.55	190.48	283.87	242.57	52.52	306.93
	c. Sundry Debtors	1411.96	229.12	4754.86	224.01	304.06		82.69	79.33	380.24	230.14	179.36	502.43	543.30	425.25
	d. Cash In Transit		491.13		0.02					6.99					
	e. Others	4423.05	3768.95	4617.27	4217.57	637.19	114.42	673.71	2730.54	1293.31	203.51	194.82	1126.02	148.10	1139.55
9	**Expenses not Written off**	**463.20**				**15.99**	**159.50**	**7.98**					**11.31**	**6.74**	**132.55**
10	**Non Banking Assets**	**234.73**	**100.19**		**3.93**				**183.47**	**45.93**	**0.28**	**444.43**	**297.89**	**52.03**	**170.91**
11	**Reconcillation Account**	**1345.25**	**-1807.47**											**0.00**	
12	**Profit & Loss A/c**	**83.79**						**177.12**	**164.22**			**173.25**	**91.68**	**102.09**	**69.26**
	TOTAL ASSETS	**81064.79**	**125448.31**	**102530.68**	**92240.69**	**56786.16**	**76805.87**	**64404.67**	**35860.29**	**73315.98**	**41834.50**	**27679.43**	**56626.72**	**20455.49**	**43629.00**

Statement of Assets and Liabilities as on Bhadau end, 2071(Mid-Sept, 2014)

S.N.	BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	Grand	NMB	PRABHU	Janata	Mega	Civil	Century
	Liabilities															
1	**CAPITAL FUND**	**3196.38**	**3197.06**	**3689.78**	**15732.38**	**6373.51**	**3214.08**	**3722.26**	**3045.42**	**576.39**	**3066.08**	**2905.94**	**2207.23**	**2762.30**	**3227.70**	**2351.26**
	a. Paid-up Capital	1828.33	1948.30	1813.55	9636.80	4141.82	2101.84	2638.70	2236.65	2000.00	2000.00	3208.89	2060.00	2330.00	2698.92	2000.00
	b. Calls in Advance								105.85							
	c. Proposed Bonus Share		389.66	0.00												
	d. General Reserves	799.08	385.27	391.44	3383.94	510.79	236.12	320.57	151.23	175.20	268.58	221.58	70.57	54.71	83.93	15.11
	e. Share Premium						2.97	74.15	32.41		10.08	3.41			1.08	
	f. Retained Earning	4.70	140.31	1203.68	2701.89	683.80	836.70	654.24	506.09	-1604.54	647.00	-570.90	76.11	313.48	245.75	56.15
	g. Others Reserves Fund	564.27	333.52	281.11	9.74	1037.11	36.44	34.59	13.19	5.73	140.42	42.97	0.55	64.10	198.02	280.00
2	**BORROWINGS**	**117.29**	**750.00**	**1038.63**	**2993.65**	**511.04**	**1497.40**				**950.00**	**198.24**	**12.59**	**1525.73**	**29.31**	
	a. NRB	117.29		55.00	87.79	103.12	442.65									
	b. Interbank Borrowing					7.92	550.00				950.00	198.24	12.59	1519.17	29.31	
	c. Foreign Banks and Fin. Ins.						4.75									
	d. Other Financial Ins.			52.34	605.86									6.56		
	e. Bonds and Securities		750.00	931.29	2300.00	400.00	500.00									
3	**DEPOSITS**	**28987.23**	**31581.81**	**35086.66**	**65864.41**	**53630.26**	**28361.80**	**32888.74**	**26688.27**	**17077.68**	**24698.26**	**32073.83**	**19328.61**	**18569.91**	**22825.36**	**20359.24**
	a. Current	1224.86	1822.80	1806.82	9804.28	2339.88	847.57	799.29	751.64	268.65	1111.34	533.66	711.56	649.08	740.15	620.00
	Domestic	1179.53	1536.33	1617.29	9803.07	2199.93	810.31	793.35	705.62	252.62	1081.81	518.53	705.34	597.91	717.77	588.64
	Foreign	45.33	286.48	189.52	1.21	139.95	37.27	5.94	46.02	16.03	29.53	15.13	6.23	51.16	22.38	31.35
	b. Savings	7253.63	6856.02	10054.88	30509.14	21234.87	6371.11	5114.51	10228.69	2870.52	5885.80	22736.09	3355.58	6588.58	3895.18	6514.17
	Domestic	7139.36	6675.34	9995.34	30509.14	21159.37	6304.55	5081.85	10184.05	2854.91	5843.92	22722.95	3346.75	6522.69	3877.24	6501.89
	Foreign	114.27	180.68	59.54		75.51	66.56	32.66	44.63	15.60	41.89	13.14	8.83	65.89	17.94	12.28
	c. Fixed	13134.20	14865.90	12373.06	24653.27	19459.12	13082.56	11760.94	9642.33	9643.59	7665.34	4942.18	9473.07	7432.44	10875.77	8394.44
	Domestic	12418.92	12992.03	11978.94	24653.27	18340.28	12789.31	11760.94	8908.60	8943.18	6323.78	4933.13	9326.52	7092.52	10470.81	8199.74
	Foreign	715.29	1873.88	394.12		1118.84	293.25		733.73	700.41	1341.56	9.05	146.55	339.92	404.97	194.70
	d. Call Deposits	7199.40	7570.93	10527.77	20.46	10037.65	7867.55	14851.18	5731.71	3990.44	8459.82	3644.59	5666.05	3698.72	7089.93	4646.93
	Domestic	6963.48	6320.28	10388.64	20.46	9784.81	7856.45	14814.84	5637.92	3763.55	7406.95	3593.44	5666.05	3619.42	6639.19	4646.93
	Foreign	235.93	1250.65	139.13		252.83	11.10	36.34	93.79	226.89	1052.87	51.15		79.30	450.74	
	e. Others	175.13	466.15	324.14	877.26	558.74	193.01	362.81	333.91	304.48	1575.95	217.32	122.35	201.09	224.32	183.71
	Domestic	175.13	447.00	322.06	877.26	558.35	182.69	362.81	333.91	207.00	946.56	217.32	120.10	201.09	224.32	183.71
	Foreign		19.15	2.08		0.39	10.32			97.47	629.39		2.25			
4	**Bills Payable**	**23.98**	**10.68**			**12.53**	**5.22**	**24.24**	**6.03**	**64.59**	**26.51**	**11.91**	**43.97**	**26.11**	**2.58**	**162.73**
5	**Other Liabilities**	**3095.06**	**3464.63**	**3312.53**	**22719.17**	**4679.57**	**2968.39**	**2607.24**	**2471.21**	**3539.86**	**988.13**	**4889.18**	**884.22**	**1501.21**	**1359.04**	**1318.77**
	1. Sundry Creditors	853.96	1039.06	1054.55	2943.99	969.26	3.34	16.79	15.09		43.00	165.13	3.10	5.51	6.42	16.96
	2. Loan Loss Provision	912.47	372.64	670.37	5286.00	1138.81	565.48	587.72	947.81	2335.69	316.29	3006.12	254.63	384.88	406.14	211.17
	3. Interest Suspense a/c	548.28	314.98	169.73	1633.90	166.01	544.53	686.65	681.86	718.36	280.51	854.18	227.89	96.30	393.33	223.44
	4. Others	780.35	1737.94	1417.88	12855.28	2405.49	1855.04	1316.08	826.44	485.80	348.34	863.75	398.59	1014.51	553.14	867.20
6	**Reconcillation A/c**									**-0.20**	**0.00**					**0.06**
7	**Profit & Loss A/c**			**73.98**	**318.05**	**187.00**							**0.00**	**64.75**		
		35419.94	**39004.18**	**43201.59**	**107627.66**	**65393.91**	**36046.89**	**39242.47**	**32210.94**	**21258.31**	**29728.99**	**40079.11**	**22476.62**	**24450.00**	**27443.99**	**24192.05**
	Assets															
1	**LIQUID FUNDS**	**5682.40**	**5773.52**	**6489.52**	**11455.28**	**7677.08**	**3679.91**	**5646.07**	**5353.57**	**3241.05**	**4343.42**	**7298.15**	**3950.43**	**4182.29**	**3845.89**	**3403.77**
	a. Cash Balance	502.03	389.93	827.88	2254.18	1237.60	942.99	1021.27	527.60	517.11	460.52	1214.09	381.66	393.10	408.65	472.31
	Nepalese Notes & Coins	477.14	384.36	764.80	2251.75	1197.19	922.94	1010.86	519.63	456.71	436.84	1166.97	377.72	387.29	404.36	463.61
	Foreign Currency	24.89	5.57	63.07	2.43	40.41	20.05	10.41	7.97	60.40	23.68	47.12	3.94	5.81	4.29	8.70
	b. Bank Balance	5180.37	5183.60	4491.64	9113.01	6439.48	2639.17	3626.57	4801.49	2723.94	3608.93	5884.06	3392.68	1619.97	3051.50	2931.46
	1. In Nepal Rastra Bank	4315.21	4453.49	4158.12	7136.01	4648.54	1767.59	3474.53	4208.30	2185.42	1776.75	4354.87	2827.98	1202.73	2744.94	2636.77
	Domestic Currency	4297.70	4416.58	4132.25	7136.01	4557.53	1755.01	3449.36	4056.37	2134.33	1758.45	4345.05	2823.29	1190.56	2733.93	2635.43
	Foreign Currency	17.51	36.91	25.87		91.01	12.58	25.17	151.93	51.09	18.30	9.82	4.69	12.17	11.01	1.34
	2. "A"Class Licensed Institution	89.21	146.16	52.64	1203.66	570.93	433.98	44.41	86.94	299.76	106.69	1314.36	50.71	109.34	179.48	116.79
	Domestic Currency	82.17	137.13	47.39	1184.90	558.71	431.89	43.04	48.81	96.51	106.69	1222.38	50.71	109.34	171.54	116.23
	Foreign Currency	7.04	9.03	5.25	18.76	12.22	2.09	1.37	38.13	203.26		91.98			7.93	0.55
	3. Other Financial Ins.					8.79				0.10	1.26	13.58	8.00			
	4. In Foreign Banks	775.95	583.94	280.88	773.34	1211.22	437.60	107.62	506.26	238.66	1724.24	201.25	505.98	307.90	127.08	177.90
	c. Money at Call		200.00	1170.00	88.09		97.75	998.24	24.48		273.97	200.00	176.10	2169.22	385.74	
	Domestic Currency		200.00	1170.00				998.24				200.00	150.00	785.00	200.00	
	Foreign Currency				88.09		97.75		24.48		273.97		26.10	1384.22	185.74	
2	**INVESTMENT IN SECURITIES**	**2626.35**	**2190.18**	**2728.82**	**6650.00**	**8236.01**	**2462.24**	**2365.22**	**2370.70**	**999.21**	**1624.39**	**2700.51**	**909.00**	**1788.49**	**1396.33**	**275.85**
	a. Govt.Securities	2626.35	2190.18	2728.82	6650.00	7014.49	2462.24	2365.22	2370.70	999.21	1624.39	2700.51	909.00	1788.49	1396.33	275.85
	b. NRB Bond					1221.53										
	c. Govt.Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e Non Residents															
3	**SHARE & OTHER INVESTMENT**	**1043.33**	**1883.65**	**1538.75**	**4572.98**	**959.33**	**2059.76**	**446.05**	**644.80**	**383.39**	**1529.09**	**294.90**	**24.30**	**2.30**	**305.52**	**699.08**
	a. Interbank Lending	**485.84**			**590.01**	**803.26**	**29.33**	**29.31**	**135.22**		**143.23**					**357.43**
	b. Non Residents															
	c. Others	557.49	1883.65	1538.75	3982.97	156.07	2030.43	416.74	509.58	383.39	1385.86	294.90	24.30	2.30	305.52	341.65
4	**LOANS & ADVANCES**	**23472.22**	**23051.85**	**28423.58**	**62398.70**	**43742.83**	**24535.77**	**28141.01**	**21795.62**	**14171.74**	**20376.95**	**23462.22**	**16513.03**	**16888.81**	**19713.63**	**17532.74**
	a. Private Sector	22784.10	22662.65	28423.58	62375.50	43742.83	23750.70	26622.10	21062.81	13527.70	19686.46	23462.22	15740.09	16513.02	18350.92	16792.61
	b. Financial Institutions	688.12	389.20		23.21		684.17	1310.88	732.81	579.27	690.50		703.94	375.79	921.52	740.13
	c. Government Organizations						100.90	208.03		64.77			69.00		441.19	
5	**BILL PURCHASED**	**9.73**	**1979.20**	**281.65**		**452.37**	**38.00**	**138.78**	**140.20**	**505.75**	**350.51**	**9.00**			**29.17**	**254.91**
	a. Domestic Bills Purchased		21.54	19.62		452.37	38.00	8.10		0.05	350.51	9.00			29.17	100.00
	b. Foreign Bills Purchased	9.73		262.04				130.68	140.20	505.70		0.00				154.91
	c. Import Bills & Imports		1957.66													
6	**LOANS AGAINST COLLECTED BILLS**						**8.98**						**73.99**		**509.54**	
	a. Against Domestic Bills														509.54	
	b. Against Foreign Bills						8.98						73.99			
7	**FIXED ASSETS**	**638.29**	**760.39**	**846.16**	**1468.84**	**1221.14**	**896.29**	**633.35**	**598.28**	**706.12**	**399.50**	**2045.18**	**371.14**	**448.79**	**541.26**	**395.74**
8	**OTHER ASSETS**	**1738.69**	**3173.01**	**2893.10**	**20866.78**	**3003.33**	**2173.44**	**1655.64**	**1139.83**	**1012.70**	**977.19**	**4023.57**	**493.04**	**1139.31**	**932.05**	**1490.94**
	a. Accrued Interest:	557.90	341.84	553.67	1633.90	641.37	567.62	689.66	688.04	732.10	304.90	875.82	232.78	101.87	399.82	224.49
	Financia	9.10	3.31					13.78	5.97	4.58	4.72		3.14		5.75	223.44
	Government Enterpri	10.61	28.00			34.03	23.09	8.02	6.95	14.63	23.48	21.85	5.50	5.62	13.94	1.05
	Private Sector	538.19	310.53	553.67	1633.90	607.34	544.53	667.86	675.12	712.88	276.70	853.97	224.14	96.25	380.13	
	b. Staff Loans / Adv.	179.52	243.32	377.24	4266.12	304.16	177.10	33.11	164.69	24.23	110.97	441.91	180.95	168.17	116.65	154.16
	c. Sundry Debtors	16.31	1510.86	850.16	9116.04	172.24	15.64	143.52	0.34	102.67	27.12	1801.63	36.67	4.49	1.19	695.67
	d. Cash In Transit	34.00			129.26							0.73				
	e. Others	950.97	1076.99	1112.03	5721.46	1885.56	1413.08	789.34	286.77	153.69	534.20	903.48	42.64	864.79	414.39	416.61
9	**Expenses not Written off**						**8.13**		**2.42**	**10.96**		**5.10**				
10	**Non Banking Assets**	**60.90**	**86.55**		**72.89**	**101.81**	**17.45**	**46.40**	**35.15**	**39.76**	**57.81**	**45.74**	**3.71**			
11	**Reconcillation Account**	**0.00**			**142.18**				**0.23**			**18.47**			**5.05**	
12	**Profit & Loss A/c**	**148.02**	**105.83**				**166.93**	**169.94**	**130.13**	**187.64**	**70.12**	**176.27**	**137.98**		**165.55**	**139.03**
	TOTAL ASSETS	**35419.94**	**39004.18**	**43201.59**	**107627.66**	**65393.91**	**36046.89**	**39242.47**	**32210.94**	**21258.31**	**29728.99**	**40079.11**	**22476.62**	**24450.00**	**27443.99**	**24192.05**

Statement of Assets and Liabilities as on Bhadau end, 2071(Mid-Sept, 2014)

S.N.	BFI Name	Sanima	NIDC	Malika	Siddhartha	UDBL	Yeti	Narayani	PDBL	Sahayogi	Triveni	Suprim	Bhrikuti	Suvekchha	Shangrila	Gurkha
	Liabilities															
1	**CAPITAL FUND**	**2833.40**	**2781.30**	**336.33**	**683.49**		**1032.70**	**-110.90**	**491.12**	**241.73**	**463.86**	**1047.02**	**607.78**	**217.25**	**896.14**	**-809.72**
	a. Paid-up Capital	2217.60	415.82	220.50	645.00		1386.23	55.57	336.52	142.88	370.11	772.00	423.77	131.19	640.00	660.82
	b. Calls in Advance							6.12								0.82
	c. Proposed Bonus Share	332.64		22.05				10.05			37.01		97.53			
	d. General Reserves	240.50	545.27	36.15	50.98		150.97	17.52	48.99	28.82	54.76	58.16	85.78	17.13	103.78	45.63
	e. Share Premium	10.56		0.35					0.54			2.11		0.96		2.38
	f. Retained Earning	28.34	1714.53	37.61	-45.04		-517.00	-209.92	88.07	69.85	0.79	213.47	0.00	65.80	142.03	-1538.98
	g. Others Reserves Fund	3.75	105.68	19.67	32.55		12.51	9.76	16.99	0.17	1.19	1.28	0.69	2.17	10.34	19.60
2	**BORROWINGS**	**432.08**														
	a. NRB	432.08														
	b. Interbank Borrowing															
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	**DEPOSITS**	**26085.68**	**1425.20**	**2616.08**	**6262.68**		**7040.02**	**519.47**	**3404.33**	**1951.49**	**4150.93**	**2311.45**	**4867.45**	**1426.53**	**6720.53**	**1660.08**
	a. Current	653.27	9.49	85.41	237.22		160.39		15.49	78.03	76.11	37.86	60.53	13.93	94.10	308.48
	Domestic	641.17	9.49	85.41	236.97		155.68		15.49	78.03	76.11	37.86	60.53	13.93	94.10	308.48
	Foreign	12.10			0.25		4.71									
	b. Savings	9053.25	400.38	1889.58	3701.21		2159.41	275.09	1883.87	1526.09	1916.93	1210.39	2718.97	621.83	3770.67	89.53
	Domestic	8999.94	400.38	1889.58	3701.21		2159.39	275.09	1883.87	1526.09	1916.93	1210.39	2718.97	621.83	3770.67	89.50
	Foreign	53.31					0.02									0.03
	c. Fixed	10073.81	997.00	263.43	1332.50		2553.40	243.44	1057.66	273.99	1097.31	642.58	959.93	555.90	1439.18	9.53
	Domestic	8522.87	997.00	263.43	1332.50		2553.40	243.44	1057.66	273.99	1097.31	642.58	959.93	555.90	1439.18	9.53
	Foreign	1550.94														
	d. Call Deposits	6182.73	18.33	370.74	988.97		2164.84		438.17	73.37	1051.14	420.48	1090.51	234.87	1407.59	1249.15
	Domestic	6177.43	18.33	370.74	988.97		2164.84		438.17	73.37	1051.14	420.48	1090.51	234.87	1407.59	1249.12
	Foreign	5.30														0.03
	e. Others	122.62		6.92	2.78		1.99	0.95	9.14		9.45	0.14	37.52		9.00	3.39
	Domestic	122.62		6.92	2.78		1.99	0.95	9.14		9.45	0.14	37.52		9.00	3.39
	Foreign															
4	**Bills Payable**						**0.97**								**0.13**	
5	**Other Liabilities**	**1411.55**	**1720.52**	**185.85**	**646.96**		**1465.04**	**334.21**	**203.37**	**93.12**	**246.26**	**298.77**	**163.24**	**57.14**	**378.09**	**2295.39**
	1. Sundry Creditors	53.89	59.01	16.45	27.14		4.31	10.93	10.93	7.58	1.06	1.94	3.58	4.09	7.47	2.15
	2. Loan Loss Provision	248.96	447.98	63.24	316.33		595.44	192.48	37.75	20.52	47.00	94.29	42.46	27.82	70.85	1132.36
	3. Interest Suspense a/c	265.85	623.19	26.05	185.49		297.67	87.19	32.41	7.22	39.51	43.88	36.55		86.14	704.50
	4. Others	842.85	590.34	80.11	118.00		567.62	43.61	122.28	57.81	158.69	158.66	80.65	25.22	213.64	456.38
6	**Reconcillation A/c**		**2.08**					**138.98**	**1.21**	**0.17**			**393.38**	**0.00**	**0.19**	
7	**Profit & Loss A/c**									**6.93**			**13.82**			
		30762.70	**5929.09**	**3138.26**	**7593.13**		**9538.73**	**881.75**	**4100.03**	**2293.45**	**4861.05**	**3657.23**	**6045.68**	**1700.92**	**7995.09**	**3145.74**
	Assets															
1	**LIQUID FUNDS**	**2750.78**	**2738.29**	**765.30**	**1718.32**		**2507.43**	**157.48**	**992.51**	**661.66**	**1419.17**	**935.80**	**1333.34**	**485.88**	**2376.86**	**289.06**
	a. Cash Balance	412.65	12.70	106.99	141.50		142.77	0.99	122.78	58.55	113.22	68.96	125.23	33.42	141.85	3.93
	Nepalese Notes & Coins	402.43	12.70	106.65	140.69		137.56	0.99	122.78	58.55	113.22	68.96	125.23	33.42	140.47	3.93
	Foreign Currency	10.22		0.34	0.80		5.21								1.38	
	b. Bank Balance	2338.13	2725.58	229.25	910.32		2364.66	156.48	160.10	150.94	506.14	813.24	365.10	452.46	2235.01	0.97
	1. In Nepal Rastra Bank	1906.92	94.25	141.81	877.48		341.31	0.47	40.89	138.41	86.19	123.56	70.91	15.95	615.10	0.97
	Domestic Currency	1881.25	94.25	141.81	877.48		341.31	0.47	40.89	138.41	86.19	123.56	70.91	15.95	615.10	0.63
	Foreign Currency	25.67														0.34
	2. "A"Class Licensed Institution	65.61	2631.33	87.44	32.84		1991.69	6.44	113.99	12.42	214.75	689.68	277.33	292.65	1378.76	
	Domestic Currency	65.61	2631.33	87.44	32.79		1984.79	6.44	113.99	12.42	214.75	689.68	277.33	292.65	1378.76	
	Foreign Currency				0.05		6.89									
	3. Other Financial Ins.						24.29	149.57	5.22	0.11	205.20		16.86	143.85	176.00	
	4. In Foreign Banks	365.60					7.37								65.15	
	c. Money at Call			429.06	666.51				709.63	452.17	799.80	53.60	843.01			284.16
	Domestic Currency			429.06	658.00				709.63	452.17	799.80	53.60	843.01			283.82
	Foreign Currency				8.51											0.34
2	**INVESTMENT IN SECURITIES**	**2136.69**	**40.00**	**20.00**	**200.90**		**158.07**					**50.20**	**100.00**		**70.00**	
	a. Govt.Securities	2136.69	40.00	20.00	200.90		158.07					50.20	100.00		70.00	
	b. NRB Bond															
	c. Govt.Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e Non Residents															
3	**SHARE & OTHER INVESTMENT**	**1701.80**	**168.84**	**6.40**	**70.96**		**12.31**	**21.92**	**10.04**	**5.90**	**22.36**	**7.58**	**1.02**	**16.04**	**1.94**	**15.92**
	a. Interbank Lending															
	b. Non Residents															
	c. Others	1701.80	168.84	6.40	70.96		12.31	21.92	10.04	5.90	22.36	7.58	1.02	16.04	1.94	15.92
4	**LOANS & ADVANCES**	**22198.32**	**2037.06**	**2105.93**	**4983.90**		**5765.01**	**312.86**	**2948.40**	**1581.53**	**3222.98**	**2439.37**	**4111.46**	**1097.16**	**5193.21**	**1316.16**
	a. Private Sector	21720.82	2013.09	2105.93	4983.90		5734.42	312.86	2948.40	1581.53	3222.98	2439.37	4111.46	1097.16	5193.21	1316.16
	b. Financial Institutions	477.50					30.59									
	c. Government Organizations		23.98													
5	**BILL PURCHASED**				**1.00**											
	a. Domestic Bills Purchased				1.00											
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	**LOANS AGAINST COLLECTED BILLS**															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	**FIXED ASSETS**	**509.40**	**114.42**	**51.37**	**286.31**		**228.72**	**6.44**	**57.00**	**13.72**	**72.16**	**54.70**	**32.06**	**65.23**	**65.00**	**136.73**
8	**OTHER ASSETS**	**1413.60**	**815.31**	**178.57**	**278.17**		**564.27**	**239.78**	**83.72**	**30.64**	**109.42**	**121.06**	**63.91**	**31.20**	**260.43**	**1050.35**
	a. Accrued Interest:	279.40	623.19	26.12	190.38		308.99	89.32	32.41	7.22	39.51	44.20	37.48		86.69	704.50
	Financia	4.75														
	Government Enterpri	13.73	30.70	0.07	4.88		11.58					0.33	0.93		0.55	
	Private Sector	260.92	592.49	26.05	185.49		297.41	89.32	32.41	7.22	39.51	43.87	36.55		86.14	704.50
	b. Staff Loans / Adv.	120.21	18.14	52.47	35.89		38.98	4.21	27.80	4.05	17.77	18.50	1.60	2.54	45.41	17.70
	c. Sundry Debtors	0.97	130.38	0.06	47.86		17.68	135.83	3.73	12.48	9.98	8.46	20.01	8.16	40.29	9.11
	d. Cash In Transit								0.24	0.26						
	e. Others	1013.01	43.60	99.91	4.04		198.63	10.42	19.53	6.63	42.16	49.90	4.81	20.50	88.04	319.04
9	**Expenses not Written off**			**0.06**								**10.27**		**1.28**	**1.81**	**0.21**
10	**Non Banking Assets**			**1.77**	**21.61**		**248.46**					**32.23**				**328.29**
11	**Reconcillation Account**							**138.98**	**1.21**				**393.38**			**0.10**
12	**Profit & Loss A/c**	**52.11**	**15.18**	**8.87**	**31.97**		**54.46**	**4.30**	**7.15**		**14.96**	**6.03**	**10.51**	**4.13**	**25.85**	**8.93**
	TOTAL ASSETS	**30762.70**	**5929.09**	**3138.26**	**7593.13**		**9538.73**	**881.75**	**4100.03**	**2293.45**	**4861.05**	**3657.23**	**6045.68**	**1700.92**	**7995.09**	**3145.74**

Statement of Assets and Liabilities as on Bhadau end, 2071(Mid-Sept, 2014)

S.N.	BFI Name	Gandaki	Infrastructure	Business	Biratlaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktinath
	Liabilities														
1	**CAPITAL FUND**	**445.34**	**918.13**	**1065.42**	**425.01**	**258.99**	**127.92**	**802.26**	**289.65**	**411.68**	**1486.09**	**222.51**	**184.80**	**315.54**	**603.15**
	a. Paid-up Capital	320.00	827.53	842.06	234.68	150.00	109.00	897.93	223.23	582.45	1145.38	130.01	128.80	214.14	367.50
	b. Calls in Advance												16.90		
	c. Proposed Bonus Share														
	d. General Reserves	54.65	44.79	101.08	35.00	41.64	9.88	77.83	16.77	32.47	96.52	90.38	8.68	10.85	47.73
	e. Share Premium	0.28	5.69	0.38	1.07		6.76			1.79	5.41				15.20
	f. Retained Earning	66.32	35.04	110.75	122.58	57.31	2.28	-220.13	47.95	-211.25	226.14	1.41	30.43	90.46	165.60
	g. Others Reserves Fund	4.08	5.07	11.14	31.67	10.03		46.63	1.70	6.22	12.64	0.70		0.10	7.12
2	**BORROWINGS**										**501.39**				**85.48**
	a. NRB														
	b. Interbank Borrowing										280.00				
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.										221.39				85.48
	e. Bonds and Securities														
3	**DEPOSITS**	**2980.59**	**4078.36**	**5120.03**	**3723.52**	**2627.12**	**1314.28**	**4742.41**	**1070.93**	**4723.66**	**8835.18**	**1400.75**	**1797.70**	**1430.65**	**5310.71**
	a. Current	30.59	39.04	43.03	68.87	49.38	19.46	67.20	23.60	117.56	207.56	20.39	23.93	12.04	69.76
	Domestic	30.59	39.04	43.03	68.87	49.38	19.46	67.20	23.60	117.50	205.93	20.39	23.93	12.04	69.76
	Foreign									0.06	1.63				
	b. Savings	1559.10	1493.16	1957.18	2354.48	1810.88	811.17	2305.31	655.10	3136.84	3228.16	757.57	938.53	770.63	3229.55
	Domestic	1559.10	1493.16	1957.18	2354.48	1810.88	811.17	2305.31	655.10	3134.38	3157.22	757.57	938.53	770.63	3229.55
	Foreign									2.45	70.94				
	c. Fixed	675.03	1095.15	1852.17	952.60	260.65	297.69	1489.02	283.72	937.98	4324.85	470.30	657.57	377.19	1105.97
	Domestic	675.03	1095.15	1852.17	952.60	260.65	297.69	1489.02	283.72	937.98	4295.88	470.30	657.57	377.19	1105.97
	Foreign										28.97				
	d. Call Deposits	710.46	1449.75	1263.15	342.96	505.42	185.93	843.91	108.51	515.96	990.28	152.49	152.76	270.42	904.88
	Domestic	710.46	1449.75	1263.15	342.96	505.42	185.93	843.91	108.51	515.96	981.60	152.49	152.76	270.42	904.88
	Foreign										8.69				
	e. Others	5.40	1.25	4.50	4.63	0.80	0.03	36.98		15.32	84.33		24.91	0.38	0.55
	Domestic	5.40	1.25	4.50	4.63	0.80	0.03	36.98		15.32	84.33		24.91	0.38	0.55
	Foreign														
4	**Bills Payable**							**1.28**		**0.24**	**2.09**				
5	**Other Liabilities**	**191.54**	**414.13**	**634.87**	**166.06**	**139.91**	**30.33**	**877.97**	**67.44**	**699.22**	**564.40**	**41.11**	**112.26**	**82.78**	**365.49**
	1. Sundry Creditors	25.85	1.02	0.03	10.30	7.94	2.35	20.96	4.66	11.86	12.83	-0.48	9.48	0.74	0.16
	2. Loan Loss Provision	27.77	97.92	130.12	34.40	33.13	11.56	261.84	20.53	397.58	185.03	12.02	14.22	29.66	64.06
	3. Interest Suspense a/c	28.47	64.29	120.04	15.37	23.24		154.43	12.94	81.87	166.66	7.12	12.92	15.49	43.15
	4. Others	109.45	250.89	384.69	105.99	75.60	16.42	440.74	29.31	207.91	199.88	22.45	75.64	36.89	258.11
6	**Reconcillation A/c**			**0.13**		**9.15**	**10.26**	**0.05**				**262.34**			
7	**Profit & Loss A/c**	**6.97**				**10.09**			**0.92**	**2.87**		**3.07**			**25.04**
		3624.42	**5410.62**	**6820.45**	**4314.59**	**3045.27**	**1482.79**	**6423.98**	**1428.94**	**5837.67**	**11389.15**	**1929.77**	**2094.76**	**1828.97**	**6389.86**
	Assets														
1	**LIQUID FUNDS**	**599.74**	**1473.17**	**1631.57**	**1512.65**	**1095.40**	**537.49**	**1511.58**	**340.44**	**2268.51**	**2860.64**	**471.62**	**515.63**	**466.60**	**1349.99**
	a. Cash Balance	95.30	122.81	97.05	86.85	115.70	40.59	189.75	54.83	146.09	115.46	19.04	49.33	84.45	117.63
	Nepalese Notes & Coins	93.81	122.37	97.01	86.85	115.70	40.59	189.10	54.75	143.92	115.34	19.04	49.33	84.45	117.63
	Foreign Currency	1.49	0.44	0.04				0.65	0.08	2.17	0.12				
	b. Bank Balance	504.44	242.79	277.33	215.50	573.10	74.61	1321.83	91.75	254.49	532.25	70.55	405.68	107.37	298.20
	1. In Nepal Rastra Bank	152.46	237.80	273.92	213.42	418.49	0.03	293.79	59.53	245.07	485.69	7.11	79.80	12.50	298.20
	Domestic Currency	152.46	231.09	273.92	213.42	418.49	0.03	293.79	59.53	244.89	484.56	7.11	79.80	12.50	298.20
	Foreign Currency		6.70							0.17	1.13				
	2. "A"Class Licensed Institution	304.67	4.99	2.50	2.06	151.78	74.58	995.58	23.30	9.20	22.69	63.44	321.60	94.87	
	Domestic Currency	304.67	4.94	2.50	2.06	151.78	74.58	989.40	23.30	9.15	22.61	63.44	321.60	94.87	
	Foreign Currency		0.05					6.18		0.05	0.09				
	3. Other Financial Ins.	47.31		0.92	0.02	2.82		32.46	8.92	0.22	0.01		4.28		
	4. In Foreign Banks										23.86				
	c. Money at Call		1107.57	1257.19	1210.30	406.60	422.28		193.87	1867.94	2212.92	382.03	60.62	274.78	934.16
	Domestic Currency		1107.57	1257.19	1210.30	406.60	422.28		193.87	1862.68	2114.58	382.03	60.62	274.78	934.16
	Foreign Currency									5.25	98.35				
2	**INVESTMENT IN SECURITIES**	**0.12**	**30.00**	**120.00**	**123.64**			**154.90**		**94.99**	**212.99**		**75.00**		
	a. Govt.Securities		30.00	120.00	123.64			154.90		94.99	212.99		75.00		
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.	0.12													
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	**2.91**	**93.80**	**39.82**	**6.33**	**0.10**	**0.50**	**17.14**	**0.31**	**68.85**	**108.46**	**5.47**	**8.89**	**20.19**	**83.63**
	a. Interbank Lending	**2.91**												**20.09**	
	b. Non Residents														
	c. Others		93.80	39.82	6.33	0.10	0.50	17.14	0.31	68.85	108.46	5.47	8.89	0.10	83.63
4	**LOANS & ADVANCES**	**2756.53**	**3482.23**	**4258.05**	**2486.84**	**1825.93**	**884.17**	**4083.47**	**977.91**	**2898.04**	**7679.63**	**1141.88**	**1430.89**	**1275.21**	**4708.25**
	a. Private Sector	2756.53	3482.23	4258.05	2486.84	1825.93	884.17	3953.54	977.91	2788.04	7398.26	1141.88	1425.89	1275.21	4708.25
	b. Financial Institutions							129.03		110.00	281.36		5.00		
	c. Government Organizations							0.90							
5	**BILL PURCHASED**							**3.20**							
	a. Domestic Bills Purchased							3.20							
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**138.66**	**118.03**	**238.96**	**67.82**	**38.92**	**35.84**	**241.19**	**45.47**	**254.18**	**120.99**	**9.02**	**27.44**	**23.56**	**75.16**
8	**OTHER ASSETS**	**123.34**	**117.43**	**228.11**	**107.89**	**84.91**	**22.03**	**277.01**	**60.32**	**209.12**	**327.21**	**39.35**	**34.11**	**42.04**	**172.83**
	a. Accrued Interest:	28.51	64.36	121.48	15.37	23.24		156.28	12.94	115.14	181.26	7.11	12.92	15.49	43.15
	Financia							1.64			2.89		0.04		
	Government Enterpri		0.07	1.56				1.96		11.88	14.68				
	Private Sector	28.51	64.29	119.91	15.37	23.24		152.68	12.94	103.25	163.69	7.11	12.88	15.49	43.15
	b. Staff Loans / Adv.	13.90	4.48	32.16	33.27	10.75	17.82	30.31	6.96	8.34	49.31	8.86	5.47		14.31
	c. Sundry Debtors	41.11		18.10	20.07	13.55	3.78	5.13	4.33	19.89	4.62	2.01	0.23	1.87	1.38
	d. Cash In Transit														
	e. Others	39.82	48.60	56.37	39.18	37.36	0.44	85.29	36.08	65.76	92.03	21.37	15.49	24.68	113.97
9	**Expenses not Written off**			**2.20**				**2.46**					**2.17**		
10	**Non Banking Assets**		**89.30**	**228.65**				**87.19**	**3.68**	**43.96**					
11	**Reconcillation Account**	**3.12**	**0.20**		**3.50**				**0.80**	**0.00**		**262.44**			
12	**Profit & Loss A/c**		**6.45**	**73.10**	**5.93**		**2.75**	**45.83**			**79.23**		**0.64**	**1.38**	
	TOTAL ASSETS	**3624.42**	**5410.62**	**6820.45**	**4314.59**	**3045.27**	**1482.79**	**6423.98**	**1428.94**	**5837.67**	**11389.15**	**1929.77**	**2094.76**	**1828.97**	**6389.86**

Statement of Assets and Liabilities as on Bhadau end, 2071(Mid-Sept, 2014)

S.N.	BFI Name	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	divalo	Country	Alpine	Nilgiri	Kastamandap	Garima	City	Bishow
	Liabilities														
1	**CAPITAL FUND**	**351.58**	**137.30**	**186.74**	**133.40**	**1034.93**	**111.78**	**255.16**	**419.41**	**136.26**	**152.01**	**617.56**	**526.02**	**507.23**	**483.64**
	a. Paid-up Capital	257.60	100.00	150.00	112.37	827.39	100.00	200.00	320.00	100.00	100.00	678.01	374.00	308.00	360.36
	b. Calls in Advance			1.77										55.48	
	c. Proposed Bonus Share	51.52													
	d. General Reserves	37.68	5.10	9.28	5.18	96.61	12.33	14.15	70.92	10.76	8.28	29.39	36.52	39.91	49.03
	e. Share Premium	0.60	0.03		2.06						2.67	0.11	10.50		5.73
	f. Retained Earning	4.18	32.17	21.22	13.29	100.79	-0.55	40.31	27.99	24.67	41.00	-113.24	104.85	98.86	63.87
	g. Others Reserves Fund			4.46	0.50	10.14		0.70	0.50	0.83	0.06	23.29	0.15	4.98	4.65
2	**BORROWINGS**					**1240.00**								**25.00**	**25.00**
	a. NRB														
	b. Interbank Borrowing					1240.00									
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.													25.00	25.00
	e. Bonds and Securities														
3	**DEPOSITS**	**3191.50**	**822.53**	**1272.16**	**540.13**	**5865.45**	**601.91**	**1173.49**	**1314.64**	**871.27**	**759.43**	**4842.57**	**4052.84**	**4051.98**	**3718.51**
	a. Current	33.70	10.44	9.30		123.51	11.22	8.93	13.21	30.90	4.88	126.75	78.58	45.20	38.25
	Domestic	33.70	10.44	9.30		106.85	11.22	8.93	13.21	30.90	4.88	126.71	78.58	45.20	38.25
	Foreign					16.66						0.04			
	b. Savings	1450.70	451.89	472.47	447.06	3418.58	317.61	483.72	483.03	511.65	398.42	2744.37	2571.47	2246.44	1391.74
	Domestic	1450.70	451.89	472.47	447.06	3416.45	317.61	483.72	483.03	511.65	398.42	2741.45	2571.47	2246.44	
	Foreign					2.13						2.92			1391.74
	c. Fixed	850.75	199.41	581.07	93.07	1848.79	170.40	448.56	463.29	164.02	247.82	1368.03	853.99	1386.65	1590.61
	Domestic	850.75	199.41	581.07	93.07	1848.79	170.40	448.56	463.29	164.02	247.82	1368.03	853.99	1386.65	1590.61
	Foreign														
	d. Call Deposits	855.24	160.28	209.33		463.39	95.72	232.01	355.11	164.22	107.85	595.65	548.80	360.84	696.81
	Domestic	855.24	160.28	209.33		463.37	95.72	232.01	355.11	164.22	107.85	595.65	548.80	360.84	696.81
	Foreign					0.02									
	e. Others	1.11	0.51			11.18	6.96	0.27		0.48	0.47	7.77		12.86	1.10
	Domestic	1.11	0.51			11.18	6.96	0.27		0.48	0.47	7.77		12.86	1.10
	Foreign														
4	**Bills Payable**													**1.03**	**1.95**
5	**Other Liabilities**	**155.35**	**30.88**	**103.57**	**17.46**	**659.58**	**33.07**	**54.92**	**81.53**	**81.00**	**58.53**	**649.50**	**215.90**	**307.24**	**296.28**
	1. Sundry Creditors	2.72	1.02	2.32	1.55	2.15	0.24	1.46	1.05	7.91	0.15	32.24	13.95	0.45	10.48
	2. Loan Loss Provision	27.02	8.88	33.63	6.13	191.38	5.62	16.93	22.69	25.04	7.92	291.11	38.35	42.97	38.06
	3. Interest Suspense a/c	27.53	8.12	26.79	2.79	118.98		8.07	18.17	14.06	8.74	108.41	26.82	39.46	47.06
	4. Others	98.08	12.85	40.83	6.98	347.07	27.20	28.46	39.62	33.98	41.71	217.73	136.78	224.36	200.68
6	**Reconcillation A/c**									**8.64**	**0.07**	**955.44**	**923.18**		
7	**Profit & Loss A/c**				**3.66**				**0.69**	**2.56**		**331.16**	**9.50**	**5.89**	
		3698.43	**990.70**	**1562.47**	**694.64**	**8799.96**	**746.76**	**1483.57**	**1816.28**	**1099.73**	**970.04**	**7396.22**	**5727.44**	**4898.37**	**4525.38**
	Assets														
1	**LIQUID FUNDS**	**1082.43**	**214.86**	**381.00**	**254.51**	**2790.26**	**154.12**	**419.94**	**385.75**	**274.96**	**288.14**	**2116.41**	**1039.96**	**1079.49**	**966.83**
	a. Cash Balance	102.65	48.58	15.01	15.41	88.10	34.99	31.88	55.56	50.24	23.12	112.08	106.86	92.39	75.73
	Nepalese Notes & Coins	102.63	48.58	15.01	15.41	85.12	34.99	31.88	55.56	50.24	23.09	110.33	106.86	92.38	75.73
	Foreign Currency	0.02				2.98					0.03	1.75	0.01	0.00	
	b. Bank Balance	979.77	47.51	62.00	239.09	407.90	119.13	311.80	91.18	58.85	43.28	2004.33	217.83	787.49	891.10
	1. In Nepal Rastra Bank	124.20	0.05	62.00	2.75	397.89	36.01	6.72	66.87	6.90	0.01	252.55	217.83	198.05	203.45
	Domestic Currency	124.20	0.05	62.00	2.75	397.12	36.01	6.72	66.87	6.90	0.01	252.55	217.83	198.05	203.45
	Foreign Currency					0.77									
	2. "A"Class Licensed Institution	749.52	47.45		95.06	1.93	47.07	238.77	24.28	51.92	43.27	1629.86		453.54	547.47
	Domestic Currency	749.52	47.45		95.06	1.93	47.07	238.77	24.28	51.92	43.27	1626.69		453.54	547.47
	Foreign Currency											3.17			
	3. Other Financial Ins.	106.05	0.01		141.27	0.01	36.04	66.31	0.03	0.03		116.53		135.91	140.18
	4. In Foreign Banks					8.07						5.39			
	c. Money at Call		118.77	303.99		2294.26		76.26	239.01	165.86	221.74		715.26	199.61	
	Domestic Currency		118.77	303.99		2278.32		76.26	239.01	165.86	221.74		715.26	199.61	
	Foreign Currency					15.93									
2	**INVESTMENT IN SECURITIES**	**30.00**		**10.50**	**2.02**	**348.82**	**3.20**	**5.00**	**58.60**	**10.71**		**146.95**	**30.00**	**51.13**	
	a. Govt.Securities	30.00		10.50	2.02	348.82	3.20	5.00	58.60	10.00		96.95	30.00	51.13	
	b. NRB Bond											50.00			
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.									0.71					
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	**20.85**	**0.10**	**34.77**	**0.61**	**231.18**	**0.93**	**0.21**	**0.50**			**52.91**	**0.90**	**48.67**	**2.23**
	a. Interbank Lending													**34.15**	
	b. Non Residents														
	c. Others	20.85	0.10	34.77	0.61	231.18	0.93	0.21	0.50			52.91	0.90	14.52	2.23
4	**LOANS & ADVANCES**	**2460.04**	**720.86**	**1026.88**	**413.06**	**4825.24**	**551.76**	**1018.13**	**1281.70**	**726.29**	**633.31**	**3369.38**	**3586.07**	**3496.84**	**3281.16**
	a. Private Sector	2460.04	720.86	1026.88	413.06	4662.03	551.76	1018.13	1268.70	726.29	633.31	3303.76	3586.07	3496.84	3281.16
	b. Financial Institutions					163.20			1.15			65.63			
	c. Government Organizations								11.86						
5	**BILL PURCHASED**														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**28.30**	**20.05**	**22.34**	**4.57**	**108.76**	**13.64**	**16.10**	**33.30**	**17.05**	**3.00**	**151.03**	**50.57**	**87.10**	**81.84**
8	**OTHER ASSETS**	**67.27**	**25.95**	**72.12**	**19.88**	**464.09**	**14.22**	**22.76**	**55.23**	**70.33**	**43.71**	**192.98**	**96.77**	**135.14**	**186.63**
	a. Accrued Interest:	27.53	8.12	26.82	2.79	134.21		8.11	20.31	14.06	8.75	109.16	26.82	40.46	47.06
	Financia					1.08			0.00			0.69			
	Government Enterpri			0.03		16.08		0.04	2.23			0.81	26.82	1.02	
	Private Sector	27.53	8.12	26.79	2.79	117.05		8.07	18.07	14.06	8.75	107.67		39.44	47.06
	b. Staff Loans / Adv.	23.70	1.99	14.67	4.98	61.67	7.98	1.84	18.82	1.65	1.95	16.68	5.89	17.36	31.15
	c. Sundry Debtors	13.49	0.05	11.25	7.53	5.30	0.26	2.72	1.15	50.19	2.86	16.97	19.73	0.34	15.97
	d. Cash In Transit														
	e. Others	2.55	15.78	19.37	4.58	262.90	5.98	10.09	14.95	4.42	30.15	50.17	44.33	76.98	92.45
9	**Expenses not Written off**	**1.07**					**0.33**		**0.53**	**0.39**		**5.33**			
10	**Non Banking Assets**			**8.15**		**4.30**	**0.40**					**53.82**			
11	**Reconcillation Account**		**7.75**			**0.00**	**4.82**		**0.67**			**962.95**	**923.18**		
12	**Profit & Loss A/c**	**8.48**	**1.14**	**6.72**		**27.33**	**3.35**	**1.42**			**1.88**	**344.48**			**6.69**
	TOTAL ASSETS	**3698.43**	**990.70**	**1562.47**	**694.64**	**8799.96**	**746.76**	**1483.57**	**1816.28**	**1099.73**	**970.04**	**7396.22**	**5727.44**	**4898.37**	**4525.38**

Statement of Assets and Liabilities as on Bhadau end, 2071(Mid-Sept, 2014)

S.N.	BFI Name	Kabeli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Kanchan
	Liabilities														
1	**CAPITAL FUND**	**49.54**	**359.48**	**0.91**	**164.54**	**173.89**	**911.06**	**61.21**	**94.44**	**46.87**	**820.79**	**100.11**	**51.06**	**793.46**	**154.68**
	a. Paid-up Capital	34.40	230.00	200.00	115.00	110.00	791.80	50.00	60.10	34.50	575.75	73.20	40.00	640.00	110.00
	b. Calls in Advance	0.25													
	c. Proposed Bonus Share														
	d. General Reserves	13.28	26.69	15.05	8.95	7.37	42.93		2.85	1.97	43.65	10.00	0.95	15.55	5.82
	e. Share Premium	0.71			0.14						25.71				
	f. Retained Earning	0.56	101.79	-227.91	37.84	55.96	74.81	11.21	30.71	10.23	172.80	16.91	10.12	114.21	33.30
	g. Others Reserves Fund	0.35	1.00	13.77	2.61	0.55	1.53		0.78	0.18	2.87		0.00	23.70	5.57
2	**BORROWINGS**												**10.00**		
	a. NRB														
	b. Interbank Borrowing														
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.												10.00		
	e. Bonds and Securities														
3	**DEPOSITS**	**448.71**	**2628.08**	**682.98**	**1465.22**	**1487.97**	**5006.04**	**384.47**	**567.82**	**513.81**	**4942.02**	**679.15**	**375.37**	**3550.26**	**1131.19**
	a. Current	7.71	34.74		22.85	35.46	204.07	5.65	20.02	2.73	39.02	6.65	0.16	35.92	
	Domestic	7.71	34.74		22.85	35.46	204.01	5.65	20.02	2.73	39.02	6.65	0.16	35.92	
	Foreign						0.06								
	b. Savings	331.23	1439.93	319.35	944.68	884.71	2571.49	262.52	321.70	266.50	3762.55	356.06	246.33	1612.93	942.81
	Domestic	331.23	1439.93	319.35	944.68	884.71	2571.04	262.52	321.70	266.50	3762.55		246.33	1612.93	942.81
	Foreign						0.45					356.06			
	c. Fixed	64.97	758.23	312.52	189.43	422.32	991.42	50.44	83.49	94.47	825.35	118.32	71.33	1151.21	188.38
	Domestic	64.97	758.23	312.52	189.43	422.32	991.42	50.44	83.49	94.47	825.35	118.32	71.33	1151.21	188.38
	Foreign														
	d. Call Deposits	44.79	395.18	40.49	307.65	144.88	1196.35	65.62	142.61	150.11	313.87	197.79	57.55	741.20	
	Domestic	44.79	395.18	40.49	307.65	144.88	1192.86	65.62	142.61	150.11	313.87	197.79	57.55	741.20	
	Foreign						3.49								
	e. Others			10.62	0.61	0.60	42.70	0.24			1.22	0.34		9.01	
	Domestic			10.62	0.61	0.60	42.70	0.24			1.22	0.34		9.01	
	Foreign														
4	**Bills Payable**		**0.23**											**3.89**	
5	**Other Liabilities**	**19.02**	**107.48**	**470.87**	**57.59**	**49.82**	**486.04**	**14.94**	**13.51**	**15.50**	**277.86**	**25.61**	**22.64**	**397.34**	**75.51**
	1. Sundry Creditors	1.77	13.12	8.41	0.29	1.66	4.44	0.19	0.88	0.37	13.94	0.16	0.03	25.03	1.50
	2. Loan Loss Provision	3.81	24.31	191.57	14.04	10.03	123.28	3.01	5.95	6.30	51.56	6.46	3.22	134.18	19.55
	3. Interest Suspense a/c	3.69	21.76	78.75	11.11	7.26	68.18	1.96	0.15	2.34	66.27	5.93	5.32	98.69	14.69
	4. Others	9.75	48.30	192.15	32.15	30.87	290.14	9.78	6.52	6.50	146.09	13.06	14.07	139.43	39.76
6	**Reconcillation A/c**				**360.81**								**0.00**		
7	**Profit & Loss A/c**	**0.65**	**5.47**	**36.44**	**0.92**	**0.25**			**1.57**			**2.37**			
		517.92	**3100.74**	**1191.21**	**2049.09**	**1711.93**	**6403.14**	**460.63**	**677.34**	**576.18**	**6040.67**	**807.25**	**459.08**	**4744.95**	**1361.38**
	Assets														
1	**LIQUID FUNDS**	**176.35**	**870.28**	**289.72**	**524.60**	**648.39**	**1588.73**	**139.91**	**215.51**	**213.93**	**1272.55**	**108.38**	**80.72**	**1001.46**	**307.18**
	a. Cash Balance	20.56	37.52	4.15	78.57	24.09	55.04	24.32	12.00	22.78	150.83	16.11	11.71	175.06	23.32
	Nepalese Notes & Coins	20.56	37.34	4.15	78.57	24.09	54.82	24.32	12.00	22.74	150.83	16.11	11.71	174.81	23.32
	Foreign Currency		0.18				0.22			0.04				0.26	
	b. Bank Balance	55.92	832.76	285.57	108.65	624.30	274.64	26.61	28.72	191.16	268.10	34.96	18.66	269.00	1.97
	1. In Nepal Rastra Bank	1.20	122.14	219.11	17.94	84.20	262.20		0.22		256.39	21.85		258.56	1.97
	Domestic Currency	1.20	122.14	219.11	17.94	84.20	262.20		0.22		256.39	21.85		258.56	1.97
	Foreign Currency														
	2. "A"Class Licensed Institution	53.21	18.80	33.78	90.19	387.55	12.44	26.61	28.50	99.19	5.61	13.10	18.66	7.55	
	Domestic Currency	53.21	18.80	33.78	90.19	387.55	12.39	26.61	28.50	99.19	5.61	13.10	18.66	7.55	
	Foreign Currency						0.05								
	3. Other Financial Ins.	1.52	691.83	32.68	0.52	152.55				91.97	6.10			1.35	
	4. In Foreign Banks													1.53	
	c. Money at Call	99.87			337.38		1259.05	88.98	174.79		853.62	57.32	50.36	557.40	281.89
	Domestic Currency	99.87			337.38		1254.88	88.98	174.79		853.62	57.32	50.36	556.29	281.89
	Foreign Currency						4.16							1.11	
2	**INVESTMENT IN SECURITIES**						**224.50**		**1.00**					**22.30**	
	a. Govt.Securities						224.50		1.00					22.30	
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**		**6.10**			**18.36**	**6.79**	**1.03**	**19.72**	**0.20**	**18.69**		**1.51**	**29.62**	**35.05**
	a. Interbank Lending		**5.10**												
	b. Non Residents														
	c. Others		1.00			18.36	6.79	1.03	19.72	0.20	18.69		1.51	29.62	35.05
4	**LOANS & ADVANCES**	**309.76**	**2118.66**	**516.66**	**1112.83**	**1001.70**	**4144.34**	**302.02**	**391.66**	**342.24**	**4475.13**	**674.14**	**352.18**	**3311.37**	**961.51**
	a. Private Sector	309.76	2118.66	516.66	1112.83	1001.70	4054.38	302.02	391.66	342.24	4475.13	674.14	352.18	3202.85	961.51
	b. Financial Institutions						89.97							108.52	
	c. Government Organizations														
5	**BILL PURCHASED**														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**15.69**	**44.58**	**33.30**	**20.77**	**11.68**	**122.30**	**7.04**	**18.08**	**7.09**	**51.14**	**12.01**	**10.28**	**76.16**	**15.67**
8	**OTHER ASSETS**	**16.01**	**61.12**	**136.35**	**30.08**	**31.80**	**292.01**	**9.74**	**30.23**	**12.26**	**203.75**	**12.72**	**13.19**	**287.31**	**36.70**
	a. Accrued Interest:	4.12	21.76	80.19	11.10	7.26	77.38	1.96	3.94	2.34	66.27	5.93	5.32	98.73	15.11
	Financia													1.07	
	Government Enterpri	4.12					9.20							4.28	
	Private Sector		21.76	80.19	11.10	7.26	68.18	1.96	3.94	2.34	66.27	5.93	5.32	93.38	15.11
	b. Staff Loans / Adv.	5.90		1.57	7.21	2.07	23.58	1.59	1.71	3.18	29.49	3.05	0.99	56.34	0.74
	c. Sundry Debtors	1.39	8.90	2.55	5.65	5.80	5.50	2.81	16.80	0.15		2.68		21.01	14.81
	d. Cash In Transit														
	e. Others	4.60	30.46	52.04	6.12	16.67	185.55	3.39	7.79	6.60	107.99	1.06	6.89	111.23	6.05
9	**Expenses not Written off**	**0.11**					**1.80**	**0.29**	**1.14**					**0.11**	
10	**Non Banking Assets**			**215.17**			**9.43**								
11	**Reconcillation Account**				**360.81**		**-0.21**								**0.13**
12	**Profit & Loss A/c**						**13.46**	**0.58**		**0.46**	**19.40**		**1.20**	**16.62**	**5.12**
	TOTAL ASSETS	**517.92**	**3100.74**	**1191.21**	**2049.09**	**1711.93**	**6403.14**	**460.63**	**677.34**	**576.18**	**6040.67**	**807.25**	**459.08**	**4744.95**	**1361.38**

Statement of Assets and Liabilities as on Bhadau end, 2071(Mid-Sept, 2014)

S.N.	BFI Name	Matribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhee	Raptiveri	Tourism	Mission	Mt. Makalu	Sahara	N.Community	Cosmos
	Liabilities														
1	**CAPITAL FUND**	**61.31**	**190.77**	**157.71**	**53.19**	**203.91**	**491.23**	**54.61**	**93.07**	**807.51**	**125.02**	**24.40**	**30.52**	**102.21**	**47.08**
	a. Paid-up Capital	44.00	140.00	105.00	41.50	160.06	917.07	41.60	75.01	640.00	100.00	20.00	20.00	100.00	43.75
	b. Calls in Advance														
	c. Proposed Bonus Share														
	d. General Reserves	1.05	5.55	4.43	2.24	8.86	41.76	1.29	9.86	35.85	5.83	0.99	10.45	0.10	
	e. Share Premium														
	f. Retained Earning	16.26	45.13	48.19	9.26	34.10	-492.79	11.72	8.20	126.55	19.19	3.70		1.19	3.33
	g. Others Reserves Fund		0.10	0.08	0.19	0.90	25.18			5.11		-0.28	0.07	0.91	
2	**BORROWINGS**						**250.00**	**1.07**		**130.00**	**0.74**				**1.75**
	a. NRB														
	b. Interbank Borrowing						250.00			130.00					
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.							1.07			0.74				1.75
	e. Bonds and Securities														
3	**DEPOSITS**	**284.34**	**574.67**	**1531.17**	**436.20**	**1600.68**	**3423.15**	**484.52**	**392.65**	**4452.75**	**1231.73**	**130.45**	**274.03**	**725.96**	**269.35**
	a. Current	0.09	7.39	31.76	4.64	22.49	89.83	3.20	3.47	225.26	3.00	0.05	6.35	10.88	
	Domestic	0.09	7.39	31.76	4.64	22.49	89.83	3.20	3.47	199.65	3.00	0.05	6.35	10.88	
	Foreign									25.61					
	b. Savings	192.23	265.25	872.85	312.48	782.89	1408.06	412.90	248.21	2011.54	769.89	114.91	174.75	371.10	230.99
	Domestic	192.23	265.25	872.85	312.48		1407.90	412.90	248.21	2005.76	769.89	114.91	174.75	371.10	230.99
	Foreign					782.89	0.16			5.78					
	c. Fixed	54.74	152.86	403.55	56.04	472.72	1505.77	59.44	127.50	1368.12	311.17	11.30	19.82	197.94	38.36
	Domestic	54.74	152.86	403.55	56.04	472.72	1505.77	59.44	127.50	1368.12	311.17	11.30	19.82	197.94	38.36
	Foreign														
	d. Call Deposits	37.02	148.86	223.01	62.58	322.58	417.60	4.14	13.47	774.03	147.67	4.19	73.06	146.04	
	Domestic	37.02	148.86	223.01	62.58	322.58	417.60	4.14	13.47	773.82	147.67	4.19	73.06	146.04	
	Foreign									0.21					
	e. Others	0.25	0.31		0.46		1.89	4.83		73.81			0.05		
	Domestic	0.25	0.31		0.46		1.89	4.83		73.81			0.05		
	Foreign														
4	**Bills Payable**			**0.10**			**1.47**			**2.14**					
5	**Other Liabilities**	**10.39**	**44.70**	**77.06**	**21.65**	**87.71**	**468.78**	**15.72**	**21.31**	**352.65**	**53.40**	**6.20**	**9.27**	**41.37**	**9.45**
	1. Sundry Creditors	0.04	0.20	14.12	0.52	2.69	0.54	0.63	3.25	1.23	0.04	0.37	0.45		0.72
	2. Loan Loss Provision	3.04	10.87	11.19	4.10	14.82	159.85	4.26	4.14	101.97	9.22	0.79	2.29	5.95	2.45
	3. Interest Suspense a/c	3.11	8.15	8.08	5.05	18.93	81.38	4.73	5.90	85.12	7.85	2.55	1.31	5.10	2.41
	4. Others	4.20	25.48	43.66	11.98	51.27	227.01	6.10	8.02	164.33	36.29	2.49	5.22	30.32	3.87
6	**Reconcillation A/c**	**21.65**				**0.00**		**72.09**	**25.26**			**1.54**			
7	**Profit & Loss A/c**			**0.47**		**0.53**					**1.70**	**0.36**	**8.79**		**0.20**
		377.68	**810.14**	**1766.51**	**511.04**	**1892.83**	**4634.62**	**628.02**	**532.29**	**5745.06**	**1412.60**	**162.95**	**322.61**	**869.53**	**327.83**
	Assets														
1	**LIQUID FUNDS**	**130.33**	**275.16**	**506.36**	**121.66**	**380.69**	**1147.76**	**142.78**	**110.56**	**1359.39**	**432.01**	**68.90**	**92.40**	**228.95**	**43.10**
	a. Cash Balance	3.87	11.91	32.35	18.46	46.89	60.05	25.92	18.01	160.76	70.80	8.19	11.33	10.50	10.30
	Nepalese Notes & Coins	3.87	11.91	32.35	18.37	46.89	60.05	25.63	18.01	134.07	70.80	8.19	11.33	10.50	10.30
	Foreign Currency				0.09			0.29		26.69					
	b. Bank Balance	15.99	263.26	88.21	26.65	85.89	1087.71	25.84	25.64	248.32	84.42	7.27	81.08	41.54	5.70
	1. In Nepal Rastra Bank	0.10	9.86	84.80		84.89	192.24	18.26	25.52	248.32	29.38			2.50	
	Domestic Currency	0.10	9.86	84.80		84.89	192.24	18.26	25.52	232.67	29.38			2.50	
	Foreign Currency									15.65					
	2. "A"Class Licensed Institution	15.89	187.42	3.39	26.65	0.68	781.90	7.58	0.12		55.04	7.12	81.08	39.04	5.70
	Domestic Currency	15.89	187.42	3.39	26.65	0.68	780.95	7.58	0.12		55.04	7.12	81.08	39.04	5.70
	Foreign Currency						0.95								
	3. Other Financial Ins.		65.98	0.02		0.32	113.56					0.15			
	4. In Foreign Banks														
	c. Money at Call	110.47		385.80	76.55	247.91		91.02	66.91	950.31	276.78	53.45		176.91	27.10
	Domestic Currency	110.47		385.80	76.55	247.91		91.02	66.91	902.03	276.78	53.45		176.91	27.10
	Foreign Currency									48.28					
2	**INVESTMENT IN SECURITIES**					**76.77**	**69.00**			**72.24**					
	a. Govt.Securities					76.77	69.00			72.24					
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**		**6.01**		**0.10**	**0.01**	**96.90**				**0.21**				
	a. Interbank Lending														
	b. Non Residents														
	c. Others		6.01		0.10	0.01	96.90				0.21				
4	**LOANS & ADVANCES**	**208.58**	**482.38**	**1207.83**	**369.64**	**1371.31**	**2782.40**	**393.20**	**370.81**	**4012.80**	**934.44**	**84.49**	**209.72**	**595.04**	**268.32**
	a. Private Sector	208.58	475.08	1207.83	369.64	1371.31	2700.91	393.20	370.81	3972.80	934.44	84.49	209.72	595.04	268.32
	b. Financial Institutions		7.31				81.49			40.00					
	c. Government Organizations														
5	**BILL PURCHASED**														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**7.17**	**17.84**	**18.85**	**5.46**	**19.54**	**25.41**	**6.27**	**7.32**	**110.38**	**25.61**	**4.67**	**5.51**	**27.40**	**7.03**
8	**OTHER ASSETS**	**7.07**	**18.65**	**33.36**	**12.76**	**44.51**	**392.45**	**12.05**	**42.87**	**179.18**	**17.37**	**4.04**	**7.13**	**16.07**	**8.51**
	a. Accrued Interest:	3.11	8.15	8.08	5.05	21.93	82.20	4.73	5.90	92.99	7.85	2.55	1.35	5.10	2.41
	Financia						0.65			0.34			0.18		
	Government Enterpri					1.35	0.86		5.90	1.68					
	Private Sector	3.11	8.15	8.08	5.05	20.58	80.70	4.73		90.96	7.85	2.55	1.16	5.10	2.41
	b. Staff Loans / Adv.	0.05	6.98	0.81	0.78		11.03	0.18	35.82	21.29	0.16		0.10	3.80	0.89
	c. Sundry Debtors	0.02	1.25	0.26	1.30	3.80	22.74	2.06		1.23		0.05	3.71		
	d. Cash In Transit														
	e. Others	3.90	2.27	24.21	5.63	18.78	276.48	5.08	1.15	63.68	9.36	1.44	1.97	7.18	5.21
9	**Expenses not Written off**	**0.73**					**0.01**	**0.44**		**1.59**		**0.85**		**1.05**	**0.87**
10	**Non Banking Assets**		**7.29**				**111.38**								
11	**Reconcillation Account**	**21.62**		**0.11**	**-0.14**			**72.10**							
12	**Profit & Loss A/c**	**2.18**	**2.81**		**1.57**		**9.32**	**1.17**	**0.73**	**9.49**	**2.97**		**7.85**	**1.03**	
	TOTAL ASSETS	**377.68**	**810.14**	**1766.51**	**511.04**	**1892.83**	**4634.62**	**628.02**	**532.29**	**5745.06**	**1412.60**	**162.95**	**322.61**	**869.53**	**327.83**

Statement of Assets and Liabilities as on Bhadau end, 2071(Mid-Sept, 2014)

S.N.	BFI Name	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	Apex	Green	Reliable	Nepal Aawas	NFL	NIDC Capital	NNFL	NSMFL
	Liabilities															
1	**CAPITAL FUND**	**135.18**	**208.94**	**55.41**	**1364.78**	**15.26**	**63.68**	**33.18**	**602.46**	**48.48**	**870.36**	**246.10**	**-1.01**	**210.53**	**1068.87**	**-312.86**
	a. Paid-up Capital	120.00	200.00	51.00	778.38	14.00	60.00	51.00	666.56	55.00	682.75	189.50	135.80	233.56	647.48	2034.29
	b. Calls in Advance					6.46										
	c. Proposed Bonus Share	11.70														
	d. General Reserves	3.03	6.34	0.30	159.83		0.70		49.84		60.96	55.40	40.00	77.86	164.48	58.80
	e. Share Premium								0.39						12.79	2.48
	f. Retained Earning		2.21	3.87	418.25	-5.30	2.80	-17.82	-193.68	-6.53	124.22	0.30	-217.99	-140.36	215.50	-2417.72
	g. Others Reserves Fund	0.44	0.39	0.25	8.32	0.10	0.19		79.35		2.42	0.90	41.18	39.47	28.62	9.29
2	**BORROWINGS**										**380.00**					**34.15**
	a. NRB															
	b. Interbank Borrowing										380.00					34.15
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	**DEPOSITS**	**857.09**	**1489.61**	**184.35**	**7649.68**	**141.92**	**257.43**	**282.21**	**4819.49**	**108.83**	**4691.11**	**382.80**	**426.03**	**1101.54**	**5228.20**	**1242.05**
	a. Current	4.91	28.55	2.21	67.08	1.45	9.22	6.63		0.87	14.82			4.86		
	Domestic	4.91	28.55	2.21	67.08	1.45	9.22	6.63		0.87	14.82			4.86		
	Foreign															
	b. Savings	402.10	731.08	57.04	3073.77	105.52	102.75	70.55	3373.29	16.26	1775.50	150.00	134.76	393.27	2222.08	149.02
	Domestic	402.10	731.08	57.04	3073.77	105.52	102.75	70.55	3373.29	16.26	1775.50	150.00	134.76	393.27	2222.08	149.02
	Foreign															
	c. Fixed	188.98	331.40	36.78	2870.38	32.14	44.44	23.50	1443.82	35.10	1661.78	193.00	287.94	667.48	2492.89	4.68
	Domestic	188.98	331.40	36.78	2870.38	32.14	44.44	23.50	1443.82	32.60	1661.78	193.00	287.94	667.48	2492.89	4.68
	Foreign									2.50						
	d. Call Deposits	261.11	397.93	88.32	1628.23	1.88	101.02	181.25		56.40	1236.93			35.93		316.56
	Domestic	261.11	397.93	88.32	1628.23	1.88	101.02	181.25		56.40	1236.93			35.93		316.56
	Foreign															
	e. Others		0.66		10.21	0.94		0.27	2.38	0.20	2.08	39.80	3.33		513.24	771.79
	Domestic		0.66		4.87	0.94		0.27	2.38	0.20	2.08	39.80	3.33		513.24	771.79
	Foreign				5.34											
4	**Bills Payable**								**1.55**							
5	**Other Liabilities**	**40.05**	**71.83**	**12.60**	**427.23**	**5.52**	**7.01**	**10.67**	**688.22**	**3.17**	**363.11**	**86.50**	**459.20**	**583.19**	**274.95**	**4728.34**
	1. Sundry Creditors	0.28	0.69	0.84	14.17	0.09	0.15	0.11	6.95	0.36	82.78	24.30	36.20	74.56	3.57	29.52
	2. Loan Loss Provision	8.14	10.86	1.46	164.65	0.94	2.50	3.85	229.90	0.78	70.62	9.00	170.64	188.76	65.97	2665.62
	3. Interest Suspense a/c	6.36	12.45	2.04	103.53	0.41	0.35	2.93	326.91	0.58	84.62	11.80	83.72	112.51	81.80	1844.75
	4. Others	25.26	47.83	8.26	144.88	4.08	4.01	3.78	124.46	1.47	125.10	41.40	168.64	207.36	123.60	188.46
6	**Reconcillation A/c**		**0.02**					**0.00**			**0.22**					**5.68**
7	**Profit & Loss A/c**	**1.42**			**9.15**	**0.11**	**0.08**							**8.49**		**12.30**
		1033.74	**1770.40**	**252.36**	**9450.84**	**162.81**	**328.21**	**326.05**	**6111.73**	**160.48**	**6304.79**	**715.40**	**884.21**	**1903.75**	**6572.03**	**5709.66**
	Assets															
1	**LIQUID FUNDS**	**196.68**	**478.45**	**64.61**	**2103.26**	**48.99**	**75.48**	**64.91**	**1079.84**	**65.86**	**1869.90**	**188.40**	**155.78**	**815.29**	**1169.71**	**175.29**
	a. Cash Balance	18.69	31.11	6.47	194.96	5.83	11.13	13.73	240.12	5.14	119.87	1.90	1.99	2.73	87.99	9.34
	Nepalese Notes & Coins	18.69	31.11	6.47	194.58	5.83	11.13	13.73	240.12	5.14	119.87	1.90	1.99	2.73	87.99	9.34
	Foreign Currency				0.38											
	b. Bank Balance	46.22	447.33	12.48	417.49	9.96	15.42	14.28	681.51	60.72	243.80	186.00	153.79	812.57	1081.71	165.95
	1. In Nepal Rastra Bank	6.22	76.34		402.96		15.40	14.28	669.86	0.03	243.80	16.70	142.21	58.84	129.60	66.83
	Domestic Currency	6.22	76.34		397.62		15.40	14.28	669.86	0.03	243.80	16.70	142.21	58.84	129.60	66.83
	Foreign Currency				5.34											
	2. "A"Class Licensed Institution	40.00	208.43	12.48	14.51	9.96	0.02		9.68	60.69		66.40	11.50	751.74	951.22	85.64
	Domestic Currency	40.00	208.43	12.48	14.51	9.96	0.02		9.68	60.69		66.40	11.50	751.74	951.22	85.64
	Foreign Currency															
	3. Other Financial Ins.		162.56		0.01				1.96			102.90	0.08	1.99	0.89	13.47
	4. In Foreign Banks															
	c. Money at Call	131.78		45.66	1490.81	33.20	48.93	36.89	158.21		1506.23	0.50				
	Domestic Currency	131.78		45.66	1490.81	33.20	48.93	36.89	158.21		1506.23					
	Foreign Currency											0.50				
2	**INVESTMENT IN SECURITIES**				**189.99**				**127.85**		**265.00**	**20.00**	**10.00**	**60.88**	**144.79**	**10.01**
	a. Govt.Securities				189.99				127.85		265.00	20.00	10.00	60.88	144.79	10.01
	b. NRB Bond															
	c. Govt.Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e Non Residents															
3	**SHARE & OTHER INVESTMENT**	**0.01**			**224.14**			**1.68**	**48.71**		**47.81**	**61.00**	**27.94**	**58.92**	**57.23**	**24.98**
	a. Interbank Lending															**20.00**
	b. Non Residents								43.04							
	c. Others	0.01			224.14			1.68	5.68		47.81	61.00	27.94	58.92	57.23	4.98
4	**LOANS & ADVANCES**	**787.84**	**1246.00**	**170.63**	**6546.98**	**105.00**	**237.72**	**224.15**	**4103.16**	**84.47**	**3665.92**	**395.60**	**353.14**	**600.18**	**4776.48**	**2701.33**
	a. Private Sector	787.84	1236.00	170.63	6546.98	105.00	119.85	224.15	4103.16	84.47	3649.56	395.60	353.14		4776.48	2691.33
	b. Financial Institutions		10.00				117.87				12.50			600.18		10.00
	c. Government Organizations										3.87					
5	**BILL PURCHASED**															
	a. Domestic Bills Purchased															
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	**LOANS AGAINST COLLECTED BILLS**															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	**FIXED ASSETS**	**25.19**	**25.82**	**12.42**	**97.69**	**4.08**	**13.13**	**22.00**	**284.84**	**6.56**	**201.69**	**4.00**	**10.83**	**43.20**	**110.32**	**119.76**
8	**OTHER ASSETS**	**24.02**	**18.02**	**4.53**	**280.50**	**4.40**	**1.44**	**10.48**	**416.94**	**2.43**	**195.72**	**43.10**	**246.39**	**190.40**	**294.53**	**2677.09**
	a. Accrued Interest:	4.94	12.45	2.04	113.80	0.41	0.35	2.93	327.31	0.58	84.57	13.60	83.90	112.51	86.77	1842.09
	Financia						0.15				74.24				81.80	
	Government Enterpri				10.27				0.40	0.58	0.10		0.21		4.96	0.20
	Private Sector	4.94	12.45	2.04	103.53	0.41	0.21	2.93	326.91		10.23	13.60	83.69	112.51		1841.90
	b. Staff Loans / Adv.	3.91	1.10		13.27	2.04		5.61	23.37		20.61	18.90	0.01	1.75	19.81	0.70
	c. Sundry Debtors	2.91	3.04	0.38	10.52	0.54	0.09		3.48		32.26	2.70	77.35	6.77	145.93	632.36
	d. Cash In Transit															
	e. Others	12.26	1.43	2.11	142.91	1.42	0.99	1.94	62.78	1.86	58.28	7.90	85.12	69.37	42.02	201.95
9	**Expenses not Written off**				**0.84**	**0.34**	**0.27**		**1.60**	**0.48**					**2.74**	
10	**Non Banking Assets**				**7.44**				**9.99**		**28.94**		**71.68**	**134.88**	**3.77**	**1.19**
11	**Reconcillation Account**								**0.00**				**0.50**			
12	**Profit & Loss A/c**		**2.12**	**0.17**			**0.18**	**2.85**	**38.78**	**0.68**	**29.81**	**3.30**	**7.95**		**12.45**	
	TOTAL ASSETS	**1033.74**	**1770.40**	**252.36**	**9450.84**	**162.81**	**328.21**	**326.05**	**6111.73**	**160.48**	**6304.79**	**715.40**	**884.21**	**1903.75**	**6572.03**	**5709.66**

Statement of Assets and Liabilities as on Bhadau end, 2071(Mid-Sept, 2014)

S.N.	BFI Name	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC
	Liabilities														
1	**CAPITAL FUND**	**75.81**	**248.97**		**117.18**	**421.83**	**223.73**	**403.65**	**428.15**	**268.73**	**584.29**	**2184.42**	**594.24**	**207.76**	**554.53**
	a. Paid-up Capital	289.01	170.05		176.59	270.99	222.30	310.50	324.31	176.00	339.18	2008.80	420.00	187.95	350.80
	b. Calls in Advance		30.00												
	c. Proposed Bonus Share		13.60												
	d. General Reserves	105.63	33.86		33.96	75.18	50.87	35.45	125.74	70.30	109.06	206.24	79.80	59.72	65.95
	e. Share Premium	10.74	0.22				0.22					3.59			1.49
	f. Retained Earning	-330.69	1.24		-100.70	73.66	-123.72	57.70	-21.90	22.43	105.61	-35.28	94.44	-293.83	134.01
	g. Others Reserves Fund	1.12			7.34	2.00	74.07		0.00		30.44	1.07		253.93	2.29
2	**BORROWINGS**														
	a. NRB														
	b. Interbank Borrowing														
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	**43.38**	**683.25**		**993.08**	**2824.81**	**1472.16**	**3049.11**	**2245.79**	**1389.25**	**2003.34**	**1396.91**	**3698.05**	**1375.60**	**3882.62**
	a. Current				19.39							26.44	11.83		
	Domestic				19.39							26.44	11.83		
	Foreign														
	b. Savings	25.08	278.40		261.40	1331.92	244.08	1678.64	1116.44	438.21	1042.25	406.44	1295.18	633.40	2390.02
	Domestic	3.06	278.40		261.40	1331.92	244.08	1678.64	1116.44	438.21	1042.25	406.44	1295.18	633.40	2390.02
	Foreign	22.02													
	c. Fixed	17.85	401.90		622.16	1492.89	1119.88	1363.26	1126.58	951.04	960.15	903.46	1900.23	734.10	1492.60
	Domestic	17.85	401.90		622.16	1492.89	1119.88	1363.26	1126.58	951.04	960.15	903.46	1900.23	734.10	1492.60
	Foreign														
	d. Call Deposits				39.59							33.28	479.68		
	Domestic				39.59							33.28	479.68		
	Foreign														
	e. Others	0.45	2.95		50.55		108.20	7.20	2.77		0.94	27.27	11.13	8.10	
	Domestic	0.45	2.95		50.55		108.20	7.20	2.77		0.94	27.27	11.13	8.10	
	Foreign														
4	**Bills Payable**				**0.26**										
5	**Other Liabilities**	**475.07**	**62.31**		**207.52**	**330.17**	**697.12**	**220.10**	**147.30**	**128.78**	**336.51**	**752.44**	**212.03**	**770.01**	**153.73**
	1. Sundry Creditors	8.09	4.74		6.18	8.04		15.11	2.91	6.65	5.77	74.70	10.78	0.34	16.20
	2. Loan Loss Provision	31.86	14.33		128.77	68.79	415.34	63.52	103.29	14.50	178.19	381.86	48.69	365.27	49.33
	3. Interest Suspense a/c	13.20	3.46		36.18	65.17	128.24	23.48		24.10	114.83	202.12	40.12	239.26	51.84
	4. Others	421.92	39.79		36.40	188.17	153.54	117.99	41.10	83.53	37.72	93.77	112.44	165.15	36.36
6	**Reconcillation A/c**					**32.47**			**-0.05**					**0.09**	**502.24**
7	**Profit & Loss A/c**							**4.90**				**3.60**			
		594.26	**994.52**		**1318.05**	**3609.28**	**2393.00**	**3677.76**	**2821.19**	**1786.76**	**2924.14**	**4337.37**	**4504.32**	**2353.47**	**5093.13**
	Assets														
1	**LIQUID FUNDS**	**79.47**	**370.21**		**418.06**	**879.50**	**453.48**	**796.63**	**815.84**	**310.66**	**585.05**	**897.88**	**991.36**	**520.73**	**961.40**
	a. Cash Balance	0.80	4.38		5.61	29.33	5.55	61.54	22.77	5.05	6.07	12.72	31.36	4.30	54.84
	Nepalese Notes & Coins	0.80	4.38		5.61	29.33	5.55	61.54	22.77	5.05	6.07	12.72	31.36	4.30	54.84
	Foreign Currency														
	b. Bank Balance	2.95	56.65		43.26	850.18	182.17	735.09	793.07	305.61	47.30	885.16	178.72	516.43	906.56
	1. In Nepal Rastra Bank	2.95	56.65		41.04	138.26	176.72	127.34	79.47	38.20	40.74	62.78	149.89	67.16	186.87
	Domestic Currency	2.95	56.65		41.04	138.26	176.72	127.34	79.47	38.20	40.74	62.78	149.89	67.16	186.87
	Foreign Currency														
	2. "A"Class Licensed Institution				2.08	437.98	5.34	607.75	450.28	48.66	6.56	821.18	28.83	449.27	719.18
	Domestic Currency				2.08	437.98	5.34	607.75	450.28	48.66	6.56	821.18	28.83	449.27	719.18
	Foreign Currency														
	3. Other Financial Ins.				0.14	273.94	0.12		263.33	218.75		1.21	0.01		0.50
	4. In Foreign Banks														
	c. Money at Call	75.71	309.18		369.19		265.75				531.68		781.29		
	Domestic Currency	75.71	309.18		369.19		265.75				531.68		781.29		
	Foreign Currency														
2	**INVESTMENT IN SECURITIES**		**2.00**		**20.00**		**44.90**	**121.21**	**70.00**	**65.12**	**90.00**	**890.00**	**124.99**		**150.00**
	a. Govt.Securities		2.00		20.00		20.18	121.21	70.00	65.12	90.00	890.00	124.99		150.00
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.						24.72								
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	**1.20**	**67.24**		**8.86**	**8.36**	**9.70**	**115.01**	**9.73**	**3.15**	**149.59**	**55.76**	**50.28**	**43.56**	**131.38**
	a. Interbank Lending														
	b. Non Residents														
	c. Others	1.20	67.24		8.86	8.36	9.70	115.01	9.73	3.15	149.59	55.76	50.28	43.56	131.38
4	**LOANS & ADVANCES**	**31.79**	**529.78**		**748.44**	**2464.26**	**1248.32**	**2295.08**	**1831.28**	**1204.53**	**1893.31**	**2098.39**	**3114.57**	**1090.70**	**3163.45**
	a. Private Sector	22.11	529.78		748.44	2464.26	1248.32	2295.08	1831.28	1204.53	1893.31	2058.39	3069.57	1090.70	3163.45
	b. Financial Institutions	9.68										40.00	45.00		
	c. Government Organizations														
5	**BILL PURCHASED**														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**112.00**	**4.76**		**34.63**	**39.42**	**129.58**	**241.92**	**50.10**	**119.87**	**8.58**	**47.02**	**95.37**	**47.48**	**82.47**
8	**OTHER ASSETS**	**36.51**	**11.15**		**74.92**	**201.95**	**308.00**	**95.52**	**27.61**	**63.24**	**184.71**	**298.67**	**97.57**	**537.92**	**80.26**
	a. Accrued Interest:	13.20	3.47		37.04	65.33	128.61	23.48		24.40	116.17	214.08	40.12	239.26	53.62
	Financia											0.46	0.35		
	Government Enterpri		0.01		0.83		0.40			0.30	1.34	12.09			1.78
	Private Sector	13.20	3.46		36.21	65.33	128.22	23.48		24.10	114.83	201.53	39.78	239.26	51.84
	b. Staff Loans / Adv.		0.15		12.27	6.53	7.90	2.38	8.44	1.88	1.05		7.54	30.33	11.80
	c. Sundry Debtors	1.51	0.96		14.99	4.82		0.00	4.81	2.78	0.00	18.74	4.90	0.50	9.82
	d. Cash In Transit					0.07									
	e. Others	21.79	6.57		10.62	125.20	171.49	69.66	14.36	34.18	67.48	65.85	45.00	267.82	5.03
9	**Expenses not Written off**		**0.82**		**1.21**			**9.15**				**25.08**	**2.38**		**1.96**
10	**Non Banking Assets**	**323.68**	**0.19**			**2.42**	**10.10**	**3.23**		**1.43**		**21.86**	**1.20**	**104.32**	**0.54**
11	**Reconcillation Account**				**0.00**								**0.01**		**502.69**
12	**Profit & Loss A/c**	**9.63**	**8.37**		**11.93**	**13.36**	**188.92**		**16.63**	**18.76**	**12.91**	**2.71**	**26.58**	**8.76**	**18.98**
	TOTAL ASSETS	**594.26**	**994.52**		**1318.05**	**3609.28**	**2393.00**	**3677.76**	**2821.19**	**1786.76**	**2924.14**	**4337.37**	**4504.32**	**2353.47**	**5093.13**

Statement of Assets and Liabilities as on Bhadau end, 2071(Mid-Sept, 2014)

S.N.	BFI Name	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal
	Liabilities														
1	**CAPITAL FUND**	**-2.03**	**101.41**	**398.34**	**418.88**	**266.23**	**1.03**	**-13.75**	**39.96**	**130.20**	**153.86**	**527.62**	**-230.85**	**-1048.03**	**-413.52**
	a. Paid-up Capital	132.23	120.00	146.25	312.00	185.19	127.01	150.00	28.75	474.41	84.00	325.71	181.98	935.07	70.00
	b. Calls in Advance							8.00					1.37		24.49
	c. Proposed Bonus Share										50.40	66.86			
	d. General Reserves	15.81	4.43	56.72	63.98	39.11	20.69	1.96	2.22	71.04	17.00	59.56	20.69	80.83	42.32
	e. Share Premium	0.23	4.84		4.32	0.12	0.43			0.52			1.36	2.61	
	f. Retained Earning	-155.85	-41.56	195.37	1.24	34.15	-147.10	-173.71	8.32	-489.56	2.46	74.02	-436.25	-2066.54	-567.13
	g. Others Reserves Fund	5.56	13.70		37.35	7.66			0.67	73.79		1.48			16.80
2	**BORROWINGS**									**175.00**			**8.30**	**37.35**	**59.52**
	a. NRB														
	b. Interbank Borrowing									175.00			8.30	37.35	59.52
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	**126.91**	**314.86**	**1205.46**	**2427.23**	**1875.20**	**894.07**	**153.67**	**93.07**	**1904.73**	**826.94**	**4497.66**	**340.63**	**1092.51**	**381.22**
	a. Current		0.00												
	Domestic		0.00												
	Foreign														
	b. Savings	29.22	192.80	468.05	1308.85	836.50	356.84	52.89	29.22	795.17	626.47	2213.11	198.67	149.71	199.58
	Domestic	29.22	192.80	468.05	1308.85	836.50	356.84	52.89	29.22	795.17	626.47	2213.11	198.67	149.71	199.58
	Foreign														
	c. Fixed	97.69	122.06	723.61	1118.37	1038.70	420.47	50.21	63.85	1099.47	195.02	2284.55	141.96	7.31	
	Domestic	97.69	122.06	723.61	1118.37	1038.70	420.47	50.21	63.85	1099.47	195.02	2284.55	141.96	7.31	
	Foreign														
	d. Call Deposits		0.00												
	Domestic		0.00												
	Foreign														
	e. Others		0.00	13.79			116.75	50.56		10.08	5.45			935.50	181.64
	Domestic		0.00	13.79			116.75	50.56		10.08	5.45			935.50	181.64
	Foreign														
4	**Bills Payable**											**0.06**			
5	**Other Liabilities**	**379.33**	**79.75**	**172.54**	**494.50**	**233.53**	**445.58**	**175.71**	**38.10**	**860.37**	**75.37**	**258.49**	**828.38**	**3403.29**	**1009.74**
	1. Sundry Creditors	14.40	0.33	6.22	124.91	17.04	7.91	6.84	0.59	18.74	19.90	0.63	8.97	39.42	5.79
	2. Loan Loss Provision	229.54	47.21	56.24	65.10	80.26	128.27	81.49	14.78	384.14	9.65	94.10	502.72	1956.41	589.43
	3. Interest Suspense a/c	111.34	24.17	53.61	112.57	81.01	287.87	48.19	8.80	234.12	2.83	63.49	291.59	1308.19	306.64
	4. Others	24.05	8.05	56.47	191.91	55.23	21.52	39.18	13.93	223.37	42.99	100.27	25.11	99.26	107.87
6	**Reconcillation A/c**	**-0.49**						**44.34**							
7	**Profit & Loss A/c**	**8.54**		**10.07**				**22.27**	**1.81**		**8.35**			**62.07**	
		512.26	**496.03**	**1786.40**	**3340.61**	**2374.96**	**1340.67**	**382.24**	**172.94**	**3070.30**	**1064.52**	**5283.84**	**946.46**	**3547.19**	**1036.96**
	Assets														
1	**LIQUID FUNDS**	**91.10**	**163.78**	**726.82**	**829.27**	**671.96**	**157.18**	**61.00**	**23.56**	**443.42**	**240.00**	**1564.88**	**8.62**	**68.85**	**40.06**
	a. Cash Balance	4.93	7.11	2.46	11.49	16.07	11.30	5.61	4.54	45.47	8.89	46.00	1.82	2.17	0.29
	Nepalese Notes & Coins	4.93	7.11	2.46	11.49	16.07	11.30	5.61	4.54	45.47	8.89	46.00	1.82	2.17	0.29
	Foreign Currency														
	b. Bank Balance	86.17	156.67	31.22	41.27	89.81	145.88	55.38	19.02	397.95	32.09	1518.88	6.81	66.68	39.78
	1. In Nepal Rastra Bank	15.92	12.99	29.66	41.27	71.06	79.36	13.40		57.50	27.33	107.18	0.08	4.09	8.21
	Domestic Currency	15.92	12.99	29.66	41.27	71.06	79.36	13.40		57.50	27.33	107.18	0.08	4.09	8.21
	Foreign Currency														
	2. "A"Class Licensed Institution	49.84	83.79	1.56		18.74	65.97	29.29	19.02	249.68	4.76	1358.41	2.29	23.82	28.74
	Domestic Currency	49.84	83.79	1.56		18.74	65.97	29.29	19.02	249.68	4.76	1358.41	2.29	23.82	28.74
	Foreign Currency														
	3. Other Financial Ins.	20.41	59.88				0.55	12.69		90.76		53.28	4.43	38.77	2.83
	4. In Foreign Banks														
	c. Money at Call			693.14	776.51	566.09					199.02				
	Domestic Currency			693.14	776.51	566.09					199.02				
	Foreign Currency														
2	**INVESTMENT IN SECURITIES**	**15.00**	**3.20**			**30.00**				**177.00**	**0.26**	**130.00**			
	a. Govt.Securities	15.00	3.20			30.00				177.00		130.00			
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents										0.26				
3	**SHARE & OTHER INVESTMENT**	**0.20**	**0.34**	**3.65**	**0.40**	**13.63**	**1.24**	**0.10**	**0.19**	**12.75**		**2.16**	**0.25**	**0.03**	**3.23**
	a. Interbank Lending														
	b. Non Residents														
	c. Others	0.20	0.34	3.65	0.40	13.63	1.24	0.10	0.19	12.75		2.16	0.25	0.03	3.23
4	**LOANS & ADVANCES**	**249.85**	**279.56**	**948.08**	**2092.68**	**1448.47**	**816.91**	**144.85**	**118.03**	**1769.01**	**768.18**	**3357.82**	**522.25**	**1957.00**	**589.49**
	a. Private Sector	249.85	275.56	948.08	2074.18	1448.47	816.91	144.85	118.03	1769.01	768.18	3357.82	522.25	1957.00	360.34
	b. Financial Institutions		4.00												229.15
	c. Government Organizations				18.50										
5	**BILL PURCHASED**														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**3.05**	**2.42**	**17.30**	**142.26**	**46.94**	**44.60**	**6.42**	**3.53**	**131.91**	**4.22**	**60.67**	**20.01**	**94.66**	**61.55**
8	**OTHER ASSETS**	**129.91**	**42.80**	**86.93**	**151.95**	**143.98**	**300.09**	**91.50**	**26.41**	**369.74**	**50.10**	**126.59**	**309.12**	**1426.65**	**342.00**
	a. Accrued Interest:	111.34	24.17	53.61	72.31	81.60	287.87	48.19	8.80	234.67	2.83	64.08	291.59	1308.19	306.64
	Financia											63.49			
	Government Enterpri					0.59	287.87			0.55	2.83	0.60			
	Private Sector	111.34	24.17	53.61	72.31	81.01		48.19	8.80	234.12			291.59	1308.19	306.64
	b. Staff Loans / Adv.	3.47	0.14			17.10		0.09	5.08	5.06	2.94	1.70	5.83	0.14	
	c. Sundry Debtors	15.06	14.75	5.51	0.05	11.40	2.81	7.92	3.00	115.57	5.38	8.34	0.06	5.37	0.12
	d. Cash In Transit														
	e. Others	0.05	3.74	27.81	79.59	33.88	9.41	35.30	9.53	14.44	38.95	52.46	11.65	112.95	35.24
9	**Expenses not Written off**										**0.25**	**1.88**			
10	**Non Banking Assets**	**22.23**	**3.12**	**3.62**	**109.19**	**8.31**	**9.36**	**34.04**	**1.22**	**146.25**	**1.51**	**30.60**	**5.37**		
11	**Reconcillation Account**	**0.93**						**44.34**					**0.66**		
12	**Profit & Loss A/c**		**0.82**		**14.86**	**11.66**	**11.29**			**20.23**		**9.25**	**80.18**		**0.63**
	TOTAL ASSETS	**512.26**	**496.03**	**1786.40**	**3340.61**	**2374.96**	**1340.67**	**382.24**	**172.94**	**3070.30**	**1064.52**	**5283.84**	**946.46**	**3547.19**	**1036.96**

Statement of Assets and Liabilities as on Bhadau end, 2071(Mid-Sept, 2014)

S.N.	BFI Name	Guheshwori	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Kuber	NEFL	Seti	hama	Namaste	Kaski
	Liabilities													
1	**CAPITAL FUND**	**341.63**	**50.14**	**520.62**	**135.61**	**519.28**	**559.98**	**300.41**	**-222.96**	**304.45**	**71.89**	**246.98**	**36.80**	**322.57**
	a. Paid-up Capital	206.35	110.00	330.33	109.34	483.09	374.39	193.95	150.00	197.10	50.60	200.00	31.25	240.74
	b. Calls in Advance								25.23					
	c. Proposed Bonus Share													42.84
	d. General Reserves	36.82	8.20	70.51	14.33	61.68	67.59	16.62	4.49	16.93	5.85	17.26	3.82	38.77
	e. Share Premium		0.48	3.49	0.99	0.07		2.60	0.62					
	f. Retained Earning	98.01	-68.54	116.28	10.95	-36.00	115.52	86.65	-403.30	88.95	15.39	11.81	1.35	0.21
	g. Others Reserves Fund	0.45		0.03		10.44	2.48	0.60		1.47	0.05	17.91	0.38	
2	**BORROWINGS**						**340.00**							
	a. NRB													
	b. Interbank Borrowing						340.00							
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	**DEPOSITS**	**1122.16**	**291.49**	**4003.68**	**770.95**	**1048.85**	**4262.68**	**2032.43**	**357.63**	**1053.45**	**152.59**	**258.47**	**211.67**	**2290.31**
	a. Current					6.66								
	Domestic					6.66								
	Foreign													
	b. Savings	332.74	146.29	1720.13	448.39	261.23	2674.79	877.88	95.01	681.46	103.77	92.05	179.42	1356.16
	Domestic	332.74	146.29	1720.13	448.39	261.23	2674.79	877.88	95.01	681.46	103.77	92.05	179.42	1356.16
	Foreign													
	c. Fixed	602.69	145.20	1660.56	322.56	660.68	1585.28	646.80	262.63	371.87	48.82	81.97	32.22	934.15
	Domestic	602.69	145.20	1660.56	322.56	660.68	1585.28	646.80	262.63	371.87	48.82	81.97	32.22	934.15
	Foreign													
	d. Call Deposits					119.07								
	Domestic					119.07								
	Foreign													
	e. Others	186.73		622.99		1.21	2.61	507.75		0.13		84.44	0.02	
	Domestic	186.73		622.99		1.21	2.61	507.75		0.13		84.44	0.02	
	Foreign													
4	**Bills Payable**						**1.53**							
5	**Other Liabilities**	**104.82**	**149.80**	**245.29**	**52.05**	**145.11**	**358.45**	**238.18**	**605.38**	**53.54**	**10.64**	**61.41**	**11.80**	**122.12**
	1. Sundry Creditors	8.87	2.58	0.68	1.61	5.49	13.29	7.34	5.41	2.13	0.54	0.08	0.18	0.72
	2. Loan Loss Provision	38.56	51.79	56.06	11.31	52.74	93.94	66.62	369.58	8.47	2.52	20.11	2.04	30.22
	3. Interest Suspense a/c	15.63	20.05	53.86	10.11	37.38	13.71	37.45	205.94	7.79	0.95	7.63	0.60	32.28
	4. Others	41.76	75.38	134.69	29.03	49.50	237.50	126.77	24.43	35.14	6.63	33.59	8.98	58.90
6	**Reconcillation A/c**							**284.17**	**1259.97**	**-0.11**				
7	**Profit & Loss A/c**			**7.59**			**15.26**				**1.49**		**0.94**	**3.50**
		1568.61	**491.44**	**4777.18**	**958.61**	**1713.24**	**5537.90**	**2855.20**	**2000.02**	**1411.34**	**236.61**	**566.86**	**261.20**	**2738.50**
	Assets													
1	**LIQUID FUNDS**	**380.38**	**199.90**	**1099.56**	**240.40**	**659.99**	**1716.49**	**388.03**	**52.79**	**492.99**	**41.10**	**203.15**	**92.31**	**453.98**
	a. Cash Balance	6.11	0.37	91.78	19.70	9.54	137.46	16.27	1.88	15.32	2.03	1.19	2.24	46.61
	Nepalese Notes & Coins	5.96	0.37	91.78	19.70	9.46	137.46	16.27	1.88	15.31	2.03	1.19	2.23	46.61
	Foreign Currency	0.15				0.08				0.01	0.00		0.01	
	b. Bank Balance	25.41	199.53	122.44	220.69	74.27	1579.02	371.76	0.00	477.67	39.07	201.96	5.73	107.06
	1. In Nepal Rastra Bank	25.12	8.20	112.32	13.78	72.67	149.73	59.35	0.00	29.09	0.16	9.77		99.30
	Domestic Currency	25.12	8.20	112.32	13.78	72.67	149.73	59.35	0.00	29.09	0.16	9.77		99.30
	Foreign Currency													
	2. "A"Class Licensed Institution	0.29	162.40	9.85	138.76	1.60	1133.37	175.67		370.22	9.94	98.33	5.72	7.57
	Domestic Currency	0.29	162.40	9.85	138.76	1.60	1133.37	175.67		370.22	9.94	98.33	5.72	7.57
	Foreign Currency													
	3. Other Financial Ins.		28.93	0.27	68.16		295.92	136.74		78.36	28.97	93.86	0.01	0.19
	4. In Foreign Banks													
	c. Money at Call	348.85		885.34		576.18			50.90				84.34	300.31
	Domestic Currency	348.85		885.34		576.18			50.90				84.34	300.31
	Foreign Currency													
2	**INVESTMENT IN SECURITIES**	**60.00**	**12.45**	**25.00**		**24.00**	**0.50**	**90.81**		**30.00**				
	a. Govt.Securities	60.00		25.00		24.00	0.50	90.81		30.00				
	b. NRB Bond		12.45											
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e Non Residents													
3	**SHARE & OTHER INVESTMENT**	**83.71**	**46.28**	**0.35**	**0.55**	**28.90**	**126.15**	**103.68**	**0.50**	**39.53**	**0.10**	**24.04**		**14.15**
	a. Interbank Lending													
	b. Non Residents													
	c. Others	83.71	46.28	0.35	0.55	28.90	126.15	103.68	0.50	39.53	0.10	24.04		14.15
4	**LOANS & ADVANCES**	**876.36**	**182.59**	**3475.31**	**676.41**	**662.17**	**3286.54**	**1813.22**	**450.65**	**819.96**	**180.46**	**275.92**	**165.50**	**2189.41**
	a. Private Sector	871.11	177.09	3475.31	676.41	638.65	3286.54	1810.32		797.96	180.46	260.92	165.50	2189.41
	b. Financial Institutions	5.00	5.50			23.52		2.90	450.65	22.00		15.00		
	c. Government Organizations	0.25												
5	**BILL PURCHASED**		**3.80**						**2.60**					
	a. Domestic Bills Purchased		3.80						2.60					
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
6	**LOANS AGAINST COLLECTED BILLS**													
	a. Against Domestic Bills													
	b. Against Foreign Bills													
7	**FIXED ASSETS**	**57.17**	**2.66**	**50.88**	**10.41**	**250.02**	**70.32**	**21.18**	**11.79**	**7.37**	**5.45**	**11.05**	**1.02**	**38.30**
8	**OTHER ASSETS**	**109.30**	**37.35**	**117.17**	**26.53**	**72.20**	**300.67**	**99.17**	**216.43**	**17.40**	**9.31**	**36.14**	**2.05**	**39.63**
	a. Accrued Interest:	16.11	22.21	53.99	10.11	37.35	74.01	39.05	204.76	8.07	0.95	7.63	0.60	32.28
	Financia	0.06				0.16								
	Government Enterpri	0.48	2.16	0.13		0.03		1.64		0.28				
	Private Sector	15.57	20.05	53.86	10.11	37.16	74.01	37.41	204.76	7.79	0.95	7.63	0.60	32.28
	b. Staff Loans / Adv.	1.67	1.27		3.84	5.49	48.86		1.14	1.25			0.01	4.10
	c. Sundry Debtors	5.35	0.46	0.34	6.00	0.04	15.75	4.96	2.12	4.53	5.29	0.37	0.85	0.00
	d. Cash In Transit													
	e. Others	86.17	13.41	62.84	6.57	29.33	162.05	55.16	8.42	3.55	3.07	28.13	0.59	3.25
9	**Expenses not Written off**					**1.16**					**0.19**		**0.32**	
10	**Non Banking Assets**		**5.66**			**6.80**	**37.24**	**39.87**	**0.95**			**15.07**		
11	**Reconcillation Account**							**284.17**	**1259.97**					
12	**Profit & Loss A/c**	**1.69**	**0.76**	**8.90**	**4.31**	**7.99**		**15.07**	**4.34**	**4.09**		**1.48**		**3.02**
	TOTAL ASSETS	**1568.61**	**491.44**	**4777.18**	**958.61**	**1713.24**	**5537.90**	**2855.20**	**2000.02**	**1411.34**	**236.61**	**566.86**	**261.20**	**2738.50**

S.N.	BFI Name	Jebils	Reliance	Bhaktapur
	Liabilities			
1	**CAPITAL FUND**	**249.74**	**426.27**	**136.08**
	a. Paid-up Capital	200.00	320.00	125.00
	b. Calls in Advance			
	c. Proposed Bonus Share			
	d. General Reserves	1.93	11.02	1.58
	e. Share Premium			
	f. Retained Earning	45.43	94.01	9.50
	g. Others Reserves Fund	2.38	1.25	
2	**BORROWINGS**			
	a. NRB			
	b. Interbank Borrowing			
	c. Foreign Banks and Fin. Ins.			
	d. Other Financial Ins.			
	e. Bonds and Securities			
3	**DEPOSITS**	**822.02**	**1777.56**	**407.70**
	a. Current			
	Domestic			
	Foreign			
	b. Savings	214.56	637.87	207.60
	Domestic	214.56	637.87	207.60
	Foreign			
	c. Fixed	381.26	661.22	108.92
	Domestic	381.26	661.22	108.92
	Foreign			
	d. Call Deposits			91.17
	Domestic			91.17
	Foreign			
	e. Others	226.20	478.46	
	Domestic	226.20	478.46	
	Foreign			
4	**Bills Payable**			
5	**Other Liabilities**	**135.39**	**125.92**	**22.83**
	1. Sundry Creditors	13.06	1.15	0.01
	2. Loan Loss Provision	46.50	45.03	14.73
	3. Interest Suspense a/c	31.52	35.49	1.33
	4. Others	44.31	44.25	6.76
6	**Reconcillation A/c**			
7	**Profit & Loss A/c**			
		1207.15	**2329.75**	**566.60**
	Assets			
1	**LIQUID FUNDS**	**359.19**	**797.13**	**248.16**
	a. Cash Balance	4.39	13.17	10.73
	Nepalese Notes & Coins	4.39	13.17	10.73
	Foreign Currency			
	b. Bank Balance	354.80	783.96	237.43
	1. In Nepal Rastra Bank	40.12	122.69	18.81
	Domestic Currency	40.12	122.69	18.81
	Foreign Currency			
	2. "A"Class Licensed Institution	180.15	390.09	196.40
	Domestic Currency	180.15	390.09	196.40
	Foreign Currency			
	3. Other Financial Ins.	134.53	271.18	22.23
	4. In Foreign Banks			
	c. Money at Call			
	Domestic Currency			
	Foreign Currency			
2	**INVESTMENT IN SECURITIES**	**50.00**	**3.00**	**10.00**
	a. Govt.Securities	50.00	3.00	10.00
	b. NRB Bond			
	c. Govt.Non-Fin. Ins.			
	d. Other Non-Fin Ins.			
	e Non Residents			
3	**SHARE & OTHER INVESTMENT**	**39.98**	**113.07**	**11.26**
	a. Interbank Lending			
	b. Non Residents			
	c. Others	39.98	113.07	11.26
4	**LOANS & ADVANCES**	**662.81**	**1330.23**	**286.24**
	a. Private Sector	654.81	1305.80	286.24
	b. Financial Institutions	8.00	23.50	
	c. Government Organizations		0.93	
5	**BILL PURCHASED**			
	a. Domestic Bills Purchased			
	b. Foreign Bills Purchased			
	c. Import Bills & Imports			
6	**LOANS AGAINST COLLECTED BILLS**			
	a. Against Domestic Bills			
	b. Against Foreign Bills			
7	**FIXED ASSETS**	**6.12**	**14.51**	**3.75**
8	**OTHER ASSETS**	**80.04**	**61.79**	**4.93**
	a. Accrued Interest:	33.35	30.42	1.40
	Financia	0.10	0.28	
	Government Enterpri	0.14	2.94	0.07
	Private Sector	33.11	27.20	1.33
	b. Staff Loans / Adv.	10.39	2.13	
	c. Sundry Debtors	5.73	2.95	1.61
	d. Cash In Transit			
	e. Others	30.57	26.29	1.93
9	**Expenses not Written off**	**1.10**	**1.53**	**1.24**
10	**Non Banking Assets**			
11	**Reconcillation Account**		**1.72**	
12	**Profit & Loss A/c**	**7.91**	**6.77**	**1.02**
	TOTAL ASSETS	**1207.15**	**2329.75**	**566.60**

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses																		
1. Interest Expense	**50.53**	**347.71**	**315.33**	**447.06**	**103.18**	**332.57**	**327.34**	**206.98**	**334.03**	**222.07**	**195.00**	**375.82**	**150.40**	**280.93**	**242.53**	**251.74**	**284.17**	**465.88**
1.1 On Deposit Liabilities	50.00	344.94	311.00	420.64	102.59	309.64	310.94	206.98	334.03	216.32	195.00	369.56	150.40	280.93	242.24	241.25	269.27	465.88
1.1.1 Saving Account	34.34	179.32	140.00	125.63	57.49	153.80	73.95	68.24	126.87	50.79	58.15	74.39	25.84	86.76	44.77	37.20	57.82	173.93
1.1.2 Fixed Account	15.78	149.19	100.37	184.43	20.65	155.84	214.77	105.21	144.04	99.88	99.92	206.48	93.02	139.12	145.41	150.45	130.97	287.96
1.1.2.1 Up to 3 months Fixed Account		0.04	15.06	2.24		36.38	49.18		32.53		0.05			0.03		7.75	10.23	
1.1.2.2 3 to 6 months Fixed Account		0.50	20.07		2.66		39.20	0.02	22.35					0.04		2.19	22.45	
1.1.2.3 6 months to 1 year Fixed Account		78.26	50.18		17.04	119.46	107.58		62.81	99.88	4.69		93.02	24.83		99.23	36.48	
1.1.2.4 Above 1 year Fixed Account	15.78	70.39	15.06	182.19	0.95		18.81	105.19	26.35		95.18	206.48		114.21	145.41	41.29	61.81	287.96
1.1.3 Call Deposit	-0.13	16.43	70.63	110.57	24.44		22.22	33.53	63.12	65.66	36.92	88.68	31.53	55.06	52.06	53.60	80.48	0.59
1.1.4 Certificate of Deposit																		3.40
1.2 On Borrowing	0.53	2.77	4.33	26.43	0.60	22.93	16.39			5.74		6.27			0.29	10.49	14.90	
2. Commission Expense		**10.06**	**23.93**	**16.75**				**1.66**										**0.21**
3. Staff Expense	**312.58**	**397.29**	**130.67**	**72.05**	**75.74**	**124.61**	**95.00**	**58.05**	**99.64**	**68.04**	**39.15**	**81.48**	**16.18**	**60.37**	**42.82**	**33.97**	**44.40**	**569.73**
4. Office Operating Expenses	**118.28**	**106.97**	**92.42**	**75.28**	**59.83**	**143.12**	**70.51**	**43.15**	**60.08**	**63.20**	**31.98**	**63.30**	**22.61**	**53.33**	**34.26**	**35.27**	**64.45**	**56.69**
5. Foreign Exchange Loss											**0.14**		**0.27**					**0.26**
5.1 Due to Change in Exchange Rates											0.14		0.27					0.26
5.2 Due to Foreign Currency Transaction																		
6. Non Operating Expense		**0.12**						**1.77**	**0.02**					**0.22**				**0.01**
7. Provision for Risk	**-59.51**	**0.68**		**3.39**	**30.42**	**61.65**							**15.83**					**47.84**
7.1 Loan loss Provision	-28.92	0.68			30.42	61.65							15.83					47.84
7.1.1 General Loan loss Provision	-28.92	0.10			29.11	61.65							12.50					6.45
7.1.2 Special Loan Loss Provision		0.58			1.31								3.33					41.40
7.1.3 Additional Loan Loss Provision																		
7.2. Provision for Non-Banking Assets				3.39														
7.3. Provision for Loss on Investment	-1.05																	
7.5. Provision for Loss of Other Assets	-29.54																	
8. Loan Written Off					**4.66**													**0.51**
9. Provision for Staff Bonus			**64.51**	**44.70**	**21.64**	**28.35**			**39.60**	**16.33**							**10.57**	
10. Provision for Income Tax			**193.48**	**134.23**	**64.93**	**85.04**			**118.81**	**48.99**							**31.71**	
11. Others		**0.30**											**0.02**					
12. Net Profit	**-83.79**	**186.20**	**451.58**	**312.85**	**151.50**	**198.42**			**277.22**	**114.32**						**-105.83**	**73.98**	**318.05**
Total Expenses	**338.09**	**1049.33**	**1271.91**	**1106.31**	**511.90**	**973.76**	**492.85**	**311.61**	**929.40**	**532.95**	**266.27**	**520.61**	**205.30**	**394.85**	**319.61**	**215.15**	**509.29**	**1459.18**

Income																		
1. Interest Income	**384.61**	**830.79**	**1031.37**	**918.06**	**300.08**	**766.47**	**183.70**	**80.13**	**818.68**	**452.50**	**67.51**	**347.36**	**79.42**	**192.87**	**121.84**	**138.64**	**425.18**	**1273.92**
1.1 On Loans and Advances	379.70	780.61	970.35	899.94	277.30	702.75	117.54	77.19	794.84	437.11	61.32	311.00	77.08	190.10	115.52	134.61	407.22	1252.80
1.2 On Investment	3.26	36.44	32.52	8.66	6.60	25.91	12.63	1.54	16.17	15.03	6.10	31.04	1.89	2.22	3.37	4.03	14.34	12.16
1.2.1 Government Bonds	3.26	20.16	29.89	8.66	6.60	25.91	12.63	1.54	0.15	15.03	4.02	28.81	1.89	2.22	3.37	4.03	14.34	12.16
1.2.2 Foreign Bonds			2.62									2.24						
1.2.3 NRB Bonds									16.02		2.08							
1.2.4 Debenture & Bonds		16.28																
1.3 On Agency Balance	1.59	9.89	0.06	9.06	0.38	37.81	32.09		7.67			0.09	0.11				0.75	
1.4 On Call Deposit	0.06	0.60	20.92	0.39	1.36			0.29		0.11		5.23					2.87	
1.5 On Others		3.25	7.53		14.44		21.43	1.11		0.25	0.10		0.34	0.55	2.94			8.96
2. Commission and Discount	**21.73**	**65.31**	**162.23**	**51.26**	**71.37**	**109.14**	**112.22**	**36.26**	**63.40**	**41.56**	**12.46**	**15.39**	**5.49**	**28.07**	**29.98**	**66.60**	**63.22**	**33.98**
2.1 Bills Purchase and Discount	0.00	0.28	0.20		2.24	13.39	0.00	3.48	6.49	6.57	0.33	3.42	0.00	0.06	0.08	3.33		
2.2 Commission	21.72	62.61	161.17	51.26	50.85	82.62	84.84	31.39	56.55	34.99	11.26	9.92	5.49	28.01	10.04	61.72	31.24	33.98
2.3 Others		2.42	0.86		18.29	13.13	27.38	1.39	0.36		0.87	2.05			19.86	1.55	31.98	
3. Exchange Flactuation Income	**-132.99**	**86.86**	**78.45**	**66.62**	**64.95**	**61.33**	**19.37**	**11.80**	**11.32**	**24.74**	**3.33**	**21.63**	**7.14**	**9.06**	**12.86**	**9.71**	**20.89**	**0.76**
3.1 Due to Change in Exchange Rate	-138.14	75.21	53.71	18.32	12.57		0.21	1.26	-2.43			0.17			4.94	1.25	27.45	
3.2 Due to Foreign Currency Transaction	5.14	11.65	24.74	48.30	52.37	61.33	19.16	10.54	13.75	24.74	3.33	21.46	7.14	9.06	7.92	8.46	-6.56	0.76
4. Other Operating Income	**54.86**	**47.35**		**70.37**	**8.11**	**29.96**		**18.30**	**34.16**	**11.64**	**9.70**	**43.67**	**6.74**	**11.82**	**6.84**			**68.76**
5. Non Operating Income	**7.52**	**0.95**	**-0.24**		**0.94**		**0.44**		**1.84**	**0.00**	**0.03**	**0.88**		**83.76**	**0.08**	**0.20**		**0.16**
6. Write Back from Provisions for loss		**7.91**			**57.89**								**4.41**					**34.60**
7. Recovery of written-off Loan	**2.37**	**9.56**	**0.11**		**8.56**			**0.90**		**2.50**								**24.99**
8. Income from Extra Ordinary transactions		**0.60**				**6.87**												**22.02**
9. Net Loss							**177.12**	**164.22**			**173.25**	**91.68**	**102.09**	**69.26**	**148.02**			
Total Income	**338.09**	**1049.33**	**1271.91**	**1106.31**	**511.90**	**973.76**	**492.85**	**311.61**	**929.40**	**532.95**	**266.27**	**520.61**	**205.30**	**394.85**	**319.61**	**215.15**	**509.29**	**1459.18**

BFI Name	Global	Citizens	Prime	Sunrise	Grand	NMB	PRABHU	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Siddhartha	UDBL	Yeti	Narayani	PDBL	Sahayogi
Expenses																				
1. Interest Expense	**408.01**	**232.97**	**287.48**	**207.97**	**204.67**	**186.06**	**253.60**	**168.50**	**150.52**	**216.35**	**184.57**	**211.18**	**19.18**	**26.63**	**70.66**		**90.01**	**6.23**	**39.70**	**19.15**
1.1 On Deposit Liabilities	401.02	224.92	287.48	207.97	204.67	186.00	253.15	168.44	150.02	216.35	184.29	208.29	19.18	26.63	70.66		90.01	6.23	39.70	19.15
1.1.1 Saving Account	115.45	34.79	26.45	58.68	33.73	32.26	158.36	24.32	46.08	31.31	61.03	70.71	3.78	18.74	37.19		29.33	2.46	19.35	13.69
1.1.2 Fixed Account	222.22	144.33	131.22	114.23	121.23	84.63	75.65	99.88	84.11	138.77	96.89	100.77	15.28	3.04	22.45		37.60	3.77	17.31	5.01
1.1.2.1 Up to 3 months Fixed Account	0.97	3.27	0.08		1.18	7.78	0.04	5.69		0.02		2.40							0.15	
1.1.2.2 3 to 6 months Fixed Account	0.89	0.31	0.76	1.27		0.59	0.54	0.00		13.03		0.08		0.02	0.03				0.27	
1.1.2.3 6 months to 1 year Fixed Account	182.63	104.83	117.35	102.87		32.92	55.20	66.62		95.18	96.89	80.48	3.50	0.07	2.88		7.32	0.57	15.92	2.46
1.1.2.4 Above 1 year Fixed Account	37.73	35.92	13.03	10.08	120.06	43.34	19.88	27.57	84.11	30.53		17.81	11.78	2.95	19.55		30.27	3.20	0.97	2.55
1.1.3 Call Deposit	63.35	45.79	129.80	35.06	49.62	69.12	19.14	44.23	19.83	46.27	26.38	36.82	0.13	4.85	11.02		23.08		3.04	0.45
1.1.4 Certificate of Deposit					0.08															
1.2 On Borrowing	6.99	8.05		0.00		0.05	0.45	0.06	0.50	0.00	0.28	2.88								
2. Commission Expense	**2.83**	**2.84**		**0.76**																
3. Staff Expense	**108.97**	**61.44**	**32.51**	**37.76**	**18.24**	**31.10**	**75.07**	**36.25**	**37.40**	**30.35**	**24.82**	**24.99**	**7.57**	**10.91**	**11.57**		**12.15**	**1.57**	**6.84**	**2.59**
4. Office Operating Expenses	**82.09**	**39.24**	**80.00**	**56.87**	**21.83**	**46.42**	**72.20**	**26.77**	**37.06**	**35.89**	**38.66**	**40.33**	**7.12**	**7.56**	**12.26**		**14.92**	**1.07**	**5.39**	**2.32**
5. Foreign Exchange Loss					**2.00**					**1.28**		**0.27**								
5.1 Due to Change in Exchange Rates					2.00					1.28		0.27								
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense	**0.16**	**0.00**		**0.31**				**0.02**			**0.01**									
7. Provision for Risk	**3.21**														**6.73**					
7.1 Loan loss Provision	3.21																			
7.1.1 General Loan loss Provision	3.21																			
7.1.2 Special Loan Loss Provision																				
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets																				
7.3. Provision for Loss on Investment															6.73					
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																				
9. Provision for Staff Bonus	**26.71**							**0.00**	**9.25**											**0.99**
10. Provision for Income Tax	**80.14**							**0.00**	**27.75**						**1.39**					**2.97**
11. Others																				
12. Net Profit	**187.00**	**-166.93**				**-70.12**	**-176.27**	**0.00**	**64.75**											**6.93**
Total Expenses	**899.12**	**169.56**	**399.99**	**303.68**	**246.74**	**193.46**	**224.61**	**231.54**	**326.72**	**283.87**	**248.06**	**276.77**	**33.87**	**45.10**	**102.61**		**117.09**	**8.87**	**51.93**	**34.96**
Income																				
1. Interest Income	**779.58**	**111.08**	**98.75**	**123.46**	**46.40**	**139.55**	**160.58**	**69.60**	**283.59**	**88.57**	**74.30**	**157.91**	**11.41**	**32.25**	**61.38**		**44.96**	**4.54**	**39.93**	**31.53**
1.1 On Loans and Advances	762.32	95.11	96.27	118.82	39.36	119.38	144.81	66.79	274.97	86.43	71.45	147.60	11.41	31.38	58.52		33.82	4.37	39.48	31.53
1.2 On Investment	16.90	14.75	1.77	2.49	6.24	9.69	2.62	2.61	2.27	1.76	0.00	6.37			2.85		1.27			
1.2.1 Government Bonds	16.90	14.75	1.77	0.39	6.24	9.69	2.62	2.61	2.27	1.76	0.00	6.37			2.85		1.27			
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds				2.10																
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance		0.04	0.30	0.03			1.89	0.02	0.01		0.95						9.60	0.17		
1.4 On Call Deposit	0.36	1.04		0.79		0.00	0.52		4.33	0.38									0.23	
1.5 On Others		0.14	0.41	1.33	0.79	10.48	10.73	0.18	2.02		1.90	3.94		0.87	0.01		0.27		0.22	
2. Commission and Discount	**86.29**	**37.75**	**30.45**	**15.58**	**4.46**	**23.29**	**40.47**	**15.11**	**12.69**	**11.05**	**8.91**	**7.24**	**0.19**	**1.58**	**1.78**		**0.86**		**0.46**	**1.35**
2.1 Bills Purchase and Discount	0.91	0.23	2.27	0.82	0.12		0.50		0.05	0.33										
2.2 Commission	81.72	10.63	22.66	11.03	4.34	23.28	9.95	15.11	4.27	10.72	8.91	7.24	0.19	1.58	1.78		0.86		0.46	1.35
2.3 Others	3.66	26.89	5.53	3.72		0.01	30.02		8.37											
3. Exchange Flactuation Income	**26.47**	**14.97**	**10.77**	**12.05**	**4.25**	**10.46**	**16.33**	**6.13**	**19.26**	**10.44**	**9.50**	**35.86**			**0.10**		**0.07**			
3.1 Due to Change in Exchange Rate	19.99	5.56	-1.39	6.68		2.44		139.49			1.76				0.10		0.06			
3.2 Due to Foreign Currency Transaction	6.48	9.41	12.16	5.37	4.25	8.02	16.33	-133.36	19.26	10.44	7.75	35.86			0.00		0.01			
4. Other Operating Income	**4.45**	**5.76**	**70.64**	**22.46**	**3.98**	**19.31**		**2.00**	**11.13**	**8.26**	**16.04**	**22.12**	**1.47**	**2.41**	**6.83**		**8.48**	**0.03**	**4.39**	**2.08**
5. Non Operating Income						**0.85**	**7.23**	**0.72**	**0.05**		**0.27**	**1.54**	**5.63**		**0.55**		**2.29**			
6. Write Back from Provisions for loss	**2.33**		**19.44**														**5.98**			
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																				
9. Net Loss			**169.94**	**130.13**	**187.64**			**137.98**		**165.55**	**139.03**	**52.11**	**15.18**	**8.87**	**31.97**		**54.46**	**4.30**	**7.15**	
Total Income	**899.12**	**169.56**	**399.99**	**303.68**	**246.74**	**193.46**	**224.61**	**231.54**	**326.72**	**283.87**	**248.06**	**276.77**	**33.87**	**45.10**	**102.61**		**117.09**	**8.87**	**51.93**	**34.96**

BFI Name	Triveni	Suprim	Bhrikuti	Suvekchha	Shangrila	Gurkha	Gandaki	Infrastructure	Business	Biratlaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising
Expenses																			
1. Interest Expense	**48.27**	**28.34**	**45.31**	**20.22**	**68.51**	**10.68**	**33.32**	**45.27**	**64.10**	**39.46**		**15.70**	**59.26**	**12.55**	**48.31**	**106.63**	**18.24**	**22.51**	**9.02**
1.1 On Deposit Liabilities	48.27	28.34	45.31	20.22	68.51	10.68	33.32	45.27	64.10	39.46		15.70	59.26	12.55	48.31	103.80	18.24	22.51	9.02
1.1.1 Saving Account	18.35	13.03	20.10	6.28	32.24	0.40	15.85	15.88	21.43	22.19		9.10	21.28	6.84	31.20	30.78	8.73	9.08	5.60
1.1.2 Fixed Account	17.83	11.67	15.26	11.38	23.09	0.21	10.43	17.56	29.17	15.15		6.60	27.53	4.74	14.90	64.52	7.80	11.69	3.42
1.1.2.1 Up to 3 months Fixed Account	0.15		0.13	0.03	0.12				0.25				0.11			1.91	0.31	0.02	
1.1.2.2 3 to 6 months Fixed Account	0.24	0.11	0.20	0.10	0.42		0.16	0.55	0.71	0.62		1.27	0.79			0.64	0.39	0.08	0.03
1.1.2.3 6 months to 1 year Fixed Account	7.32	10.99	11.81	3.84	12.46		8.12	8.46	17.21	5.38		2.09	4.94	2.39		43.51	2.73	6.31	1.44
1.1.2.4 Above 1 year Fixed Account	10.12	0.57	3.12	7.41	10.09	0.21	2.15	8.55	11.00	9.15		3.23	21.68	2.35	14.90	18.46	4.37	5.27	1.94
1.1.3 Call Deposit	12.09	3.65	9.96	2.56	13.18	10.07	7.04	11.83	13.50	2.12			10.45	0.97	2.21	8.50	1.70	1.74	
1.1.4 Certificate of Deposit																			
1.2 On Borrowing																2.83			
2. Commission Expense											**0.00**					**0.23**			
3. Staff Expense	**5.89**	**9.31**	**7.71**	**2.72**	**14.47**	**4.51**	**5.27**	**10.70**	**8.56**	**11.05**	**2.79**	**2.54**	**16.25**	**5.88**	**10.06**	**13.91**	**3.44**	**3.58**	**1.86**
4. Office Operating Expenses	**8.93**	**6.49**	**8.50**	**2.68**	**10.19**	**4.00**	**4.08**	**8.36**	**8.23**	**6.59**	**3.49**	**1.79**	**11.64**	**1.87**	**11.69**	**11.65**	**1.53**	**2.09**	**1.20**
5. Foreign Exchange Loss															**0.00**	**0.06**			
5.1 Due to Change in Exchange Rates															0.00	0.06			
5.2 Due to Foreign Currency Transaction															0.00				
6. Non Operating Expense							**0.05**					**8.38**			**0.01**		**0.00**		
7. Provision for Risk									**34.66**							**5.71**			
7.1 Loan loss Provision																5.71			
7.1.1 General Loan loss Provision																5.71	-0.28		
7.1.2 Special Loan Loss Provision																	0.28		
7.1.3 Additional Loan Loss Provision																			
7.2. Provision for Non-Banking Assets									34.66										
7.3. Provision for Loss on Investment																			
7.5. Provision for Loss of Other Assets																			
8. Loan Written Off						**8.55**													
9. Provision for Staff Bonus			**0.47**								**1.44**			**0.13**	**0.41**		**0.44**		
10. Provision for Income Tax			**1.42**								**4.32**			**0.39**	**1.23**		**1.32**		
11. Others																			
12. Net Profit			**3.32**				**6.97**				**10.09**			**0.92**	**2.87**		**3.07**		
Total Expenses	**63.08**	**44.15**	**66.73**	**25.62**	**93.18**	**27.73**	**49.68**	**64.33**	**115.55**	**57.10**	**22.14**	**28.41**	**87.16**	**21.74**	**74.57**	**138.18**	**28.03**	**28.17**	**12.08**

Income																			
1. Interest Income	**43.18**	**33.49**	**60.74**	**18.30**	**58.58**	**18.02**	**44.06**	**39.03**	**37.71**	**45.03**	**20.24**	**22.56**	**36.40**	**19.34**	**68.96**	**46.03**	**23.77**	**24.42**	**9.93**
1.1 On Loans and Advances	43.18	33.43	54.79	18.28	57.65	18.02	44.06	39.03	37.01	44.99	20.24	22.56	35.82	19.34	57.14	31.86	23.77	24.41	10.03
1.2 On Investment		0.00	0.57		0.01				0.70						0.10	1.65			
1.2.1 Government Bonds		0.00	0.57		0.01				0.68						0.10	1.65			
1.2.2 Foreign Bonds																			
1.2.3 NRB Bonds									0.02										
1.2.4 Debenture & Bonds																			
1.3 On Agency Balance															4.82				
1.4 On Call Deposit		0.07	5.38	0.02	0.46			0.00	0.00	0.03			0.22		6.63	12.00		0.00	-0.10
1.5 On Others					0.46								0.36		0.27	0.52			
2. Commission and Discount	**0.59**	**0.38**	**0.83**	**0.25**	**1.15**	**0.01**	**0.11**	**0.71**	**0.20**	**1.81**	**0.32**	**2.04**	**1.39**	**0.57**	**0.96**	**12.77**	**0.15**	**0.56**	**0.10**
2.1 Bills Purchase and Discount																			
2.2 Commission	0.59	0.38	0.83	0.25	1.15	0.01	0.11	0.44	0.20	1.81	0.25	2.04	1.39	0.36	0.96	1.87	0.08	0.56	0.08
2.3 Others								0.27			0.07			0.21		10.90	0.07		0.02
3. Exchange Flactuation Income					**0.00**	**0.00**	**0.00**	**0.09**	**0.00**				**0.09**	**0.00**	**0.12**	**0.15**			
3.1 Due to Change in Exchange Rate						0.00	0.00		0.00				0.08	0.00	0.08				
3.2 Due to Foreign Currency Transaction					0.00	0.00		0.09					0.01		0.04	0.15			
4. Other Operating Income	**4.35**	**4.24**	**5.16**	**2.63**	**7.59**	**0.10**	**5.21**	**4.82**	**4.15**	**4.33**	**1.57**	**1.05**	**3.39**	**1.83**	**4.53**		**4.11**	**2.57**	**0.67**
5. Non Operating Income				**0.32**		**0.68**	**0.30**	**13.23**	**0.38**				**0.06**						
6. Write Back from Provisions for loss																			
7. Recovery of written-off Loan																			
8. Income from Extra Ordinary transactions																			
9. Net Loss	**14.96**	**6.03**		**4.13**	**25.85**	**8.93**		**6.45**	**73.10**	**5.93**		**2.75**	**45.83**			**79.23**		**0.64**	**1.38**
Total Income	**63.08**	**44.15**	**66.73**	**25.62**	**93.18**	**27.73**	**49.68**	**64.33**	**115.55**	**57.10**	**22.14**	**28.41**	**87.16**	**21.74**	**74.57**	**138.18**	**28.03**	**28.17**	**12.08**

Profit and Loss Statement of upto Bhadau end, 2071(Mid-Sept, 2014)

BFI Name	Muktinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	dyalo	Country	Alpine	Nilgiri	Kastamandap	Garima	City	Bishow	Kabeli	Kamana	Corporate	Pathibhara	Purnima
Expenses																				
1. Interest Expense	**53.99**	**38.18**	**9.29**	**16.65**	**0.10**	**60.33**	**7.88**	**15.62**	**17.78**	**9.09**	**10.01**	**50.77**	**42.66**	**45.22**	**44.58**	**3.28**	**29.43**	**8.71**	**14.76**	**16.39**
1.1 On Deposit Liabilities	52.97	38.18	9.29	16.65	0.10	57.86	7.88	15.62	17.78	9.09	10.01	50.77	42.66	45.01	44.36	3.28	29.43	8.71	14.76	16.39
1.1.1 Saving Account	28.54	13.25	4.31	3.72	0.01	29.11	3.42	5.95	5.82	4.39	4.67	25.38	24.45	19.14	11.61	1.84	13.61	3.19	9.37	7.84
1.1.2 Fixed Account	16.16	16.12	3.42	10.62	0.09	26.46	3.36	7.81	7.70	2.90	4.43	20.70	13.62	21.83	26.52	0.98	11.78	5.12	3.09	7.26
1.1.2.1 Up to 3 months Fixed Account	0.57	0.03				0.00	0.06	0.12		0.00	0.00	1.74	0.22	0.89	0.05	0.01	0.43		0.01	0.09
1.1.2.2 3 to 6 months Fixed Account	1.21	0.06	0.39	0.59		0.06	0.14	0.09	0.02	0.00	0.43	0.16	1.04	1.25	0.52	0.02	0.70		0.03	0.14
1.1.2.3 6 months to 1 year Fixed Account	9.77	3.37	2.42	2.95		10.83	2.13	5.34	5.78	1.51	2.28	12.36	7.72	13.18	17.59	0.45	2.46	4.78	1.46	4.77
1.1.2.4 Above 1 year Fixed Account	4.61	12.67	0.62	7.07	0.09	15.57	1.03	2.25	1.89	1.40	1.71	6.44	4.64	6.51	8.36	0.50	8.19	0.34	1.59	2.26
1.1.3 Call Deposit	8.27	8.81	1.57	2.31		2.29	1.10	1.87	4.26	1.79	0.91	4.69	4.60	4.04	6.23	0.46	4.04	0.40	2.31	1.29
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	1.02					2.47								0.21	0.21					
2. Commission Expense									**0.24**			**0.00**								
3. Staff Expense	**20.22**	**4.48**	**3.29**	**3.88**	**1.58**	**9.83**	**2.30**	**3.91**	**1.87**	**2.02**	**1.11**	**14.77**	**7.22**	**5.02**	**5.64**	**1.21**	**3.63**	**1.73**	**4.10**	**3.17**
4. Office Operating Expenses	**11.51**	**3.84**	**2.44**	**2.34**	**1.17**	**10.26**	**2.22**	**3.00**	**4.13**	**2.13**	**0.56**	**11.39**	**8.54**	**6.66**	**4.53**	**1.34**	**3.38**	**1.42**	**2.60**	**2.41**
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense	**0.05**								**0.04**								**0.04**			
7. Provision for Risk	**1.86**				**1.58**									**3.40**				**41.71**		
7.1 Loan loss Provision	1.86				1.58									3.40				41.71		
7.1.1 General Loan loss Provision	1.84				1.58							-88.48		3.40						
7.1.2 Special Loan Loss Provision	0.02											88.48						41.71		
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets																				
7.3. Provision for Loss on Investment																				
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																				
9. Provision for Staff Bonus	**3.58**								**0.10**	**0.37**			**1.36**	**0.84**		**0.09**	**0.78**		**0.13**	**0.04**
10. Provision for Income Tax	**10.73**								**0.30**	**1.10**			**4.07**	**2.52**		**0.28**	**2.35**		**0.40**	**0.11**
11. Others																				
12. Net Profit	**25.04**				**3.66**				**0.69**	**2.56**			**9.50**	**5.89**		**0.65**	**5.47**	**36.44**	**0.92**	**0.25**
Total Expenses	**126.97**	**46.50**	**15.02**	**22.88**	**8.10**	**80.42**	**12.39**	**22.54**	**25.14**	**17.27**	**11.68**	**76.94**	**73.36**	**69.56**	**54.75**	**6.85**	**45.09**	**90.02**	**22.91**	**22.37**

Income																				
1. Interest Income	**110.62**	**34.39**	**12.25**	**13.38**	**7.34**	**47.95**	**7.77**	**19.07**	**22.96**	**14.87**	**8.69**	**34.76**	**65.38**	**59.62**	**41.06**	**5.99**	**40.70**	**7.70**	**20.33**	**18.86**
1.1 On Loans and Advances	110.49	34.39	12.23	13.38	7.34	32.94	7.77	19.07	21.30	14.87	8.69	34.11	65.36	59.14	41.06	5.55	40.68	7.70	20.33	18.86
1.2 On Investment						2.98			0.83			0.00								
1.2.1 Government Bonds						2.98			0.83			0.00								
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance								0.00												
1.4 On Call Deposit	0.00		0.02			12.03	0.00		0.83					0.05		0.44	0.02			
1.5 On Others	0.13			0.00								0.65	0.01	0.44						
2. Commission and Discount	**1.03**	**0.47**	**1.64**	**2.75**	**0.76**	**1.19**	**1.23**	**0.10**	**0.36**	**2.38**	**0.30**	**1.23**	**7.33**	**9.90**	**0.64**	**0.21**	**0.83**	**0.07**	**0.43**	**0.20**
2.1 Bills Purchase and Discount																				
2.2 Commission	1.03	0.47	0.17	2.75	0.65	1.19	0.13	0.10	0.36	0.17		1.23	7.33	9.90	0.64	0.21	0.83	0.01	0.43	0.20
2.3 Others			1.47		0.12		1.10			2.21	0.30							0.06		
3. Exchange Flactuation Income						**0.24**				**0.02**		**0.80**		**0.00**						
3.1 Due to Change in Exchange Rate						0.04						0.12								
3.2 Due to Foreign Currency Transaction						0.20				0.02		0.67		0.00						
4. Other Operating Income	**15.02**	**3.16**		**0.02**		**3.72**		**1.94**	**1.83**		**0.82**	**3.12**	**0.65**		**6.34**	**0.64**	**3.56**	**0.39**	**2.16**	**3.31**
5. Non Operating Income	**0.18**													**0.03**	**0.01**					
6. Write Back from Provisions for loss	**0.12**						**0.04**									**0.01**		**81.86**		
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions												**23.71**								
9. Net Loss		**8.48**	**1.14**	**6.72**		**27.33**	**3.35**	**1.42**			**1.88**	**13.32**			**6.69**					
Total Income	**126.97**	**46.50**	**15.02**	**22.88**	**8.10**	**80.42**	**12.39**	**22.54**	**25.14**	**17.27**	**11.68**	**76.94**	**73.36**	**69.56**	**54.75**	**6.85**	**45.09**	**90.02**	**22.91**	**22.37**

BFI Name	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Kanchan	Matribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhee	Raptiveri	Tourism	Mission	Mt. Makalu
Expenses																				
1. Interest Expense	**52.51**	**5.08**	**5.61**	**6.56**	**44.41**	**8.57**	**4.32**	**34.45**	**12.75**	**3.67**	**7.29**	**17.36**	**6.31**	**19.03**	**42.54**	**5.98**	**6.74**	**46.42**	**16.07**	**1.17**
1.1 On Deposit Liabilities	52.51	5.08	5.61	6.56	44.41	8.57	4.15	34.45	12.75	3.67	7.29	17.36	6.31	19.03	41.59	5.98	6.74	46.05	16.07	1.17
1.1.1 Saving Account	26.59	3.32	2.64	4.70	29.41	4.46	2.46	12.10	9.70	2.24	2.96	8.19	4.16	7.36	14.57	4.91	3.62	20.51	9.02	0.94
1.1.2 Fixed Account	15.16	0.98	1.22	1.85	12.34	2.24	1.29	16.98	3.05	1.01	2.89	7.05	1.07	7.99	22.37	1.07	2.91	19.35	5.75	0.18
1.1.2.1 Up to 3 months Fixed Account					0.01		0.13	0.02	0.02	0.02				0.05	0.00				0.05	
1.1.2.2 3 to 6 months Fixed Account	0.40				0.17	0.21	0.21	0.27	0.10	0.02	0.00	0.02	0.00	0.30	0.03			2.63	0.07	0.02
1.1.2.3 6 months to 1 year Fixed Account	8.71	0.15	0.86	0.31	7.30	1.06	0.54	16.43	1.19	0.39	1.79	4.09	0.39	4.53	0.59	0.33	1.26	13.26	4.05	0.03
1.1.2.4 Above 1 year Fixed Account	6.05	0.83	0.36	1.54	4.85	0.97	0.41	0.26	1.74	0.57	1.09	2.94	0.69	3.10	21.76	0.74	1.65	3.47	1.58	0.13
1.1.3 Call Deposit	10.76	0.79	1.75		2.67	1.87	0.40	5.37		0.42	1.44	2.11	1.07	3.69	4.65		0.21	6.19	1.30	0.05
1.1.4 Certificate of Deposit																				
1.2 On Borrowing							0.16								0.95			0.37		
2. Commission Expense													**0.06**							
3. Staff Expense	**10.84**	**1.75**	**1.60**	**0.87**	**9.80**	**1.01**	**1.62**	**11.08**	**3.51**	**1.21**	**1.23**	**2.71**	**0.91**	**1.87**	**8.81**	**1.03**	**0.92**	**9.22**	**2.89**	**0.24**
4. Office Operating Expenses	**8.47**	**0.75**	**1.26**	**1.50**	**7.04**	**1.51**	**1.51**	**9.61**	**1.90**	**0.43**	**1.15**	**5.14**	**0.77**	**3.41**	**8.75**	**0.84**	**0.82**	**6.78**	**2.04**	**0.37**
5. Foreign Exchange Loss	**0.00**							**0.01**										**1.36**		
5.1 Due to Change in Exchange Rates	-0.01																	1.36		
5.2 Due to Foreign Currency Transaction	0.01							0.01												
6. Non Operating Expense																				
7. Provision for Risk														**0.54**						
7.1 Loan loss Provision														0.54						
7.1.1 General Loan loss Provision														0.54						
7.1.2 Special Loan Loss Provision																				
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets																				
7.3. Provision for Loss on Investment																				
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																				
9. Provision for Staff Bonus			**0.22**											**0.08**						**0.05**
10. Provision for Income Tax			**0.67**											**0.23**						**0.15**
11. Others																				
12. Net Profit			**1.57**			**2.37**						**0.47**		**0.53**	**-9.32**					**0.36**
Total Expenses	**71.82**	**7.59**	**10.94**	**8.92**	**61.25**	**13.47**	**7.45**	**55.16**	**18.16**	**5.31**	**9.66**	**25.67**	**8.04**	**25.68**	**50.79**	**7.85**	**8.48**	**63.78**	**21.00**	**2.34**
Income																				
1. Interest Income	**53.11**	**5.87**	**10.03**	**7.84**	**35.61**	**12.17**	**5.02**	**33.13**	**11.47**	**2.84**	**6.05**	**21.54**	**5.47**	**22.01**	**15.17**	**5.28**	**6.29**	**40.36**	**18.00**	**1.45**
1.1 On Loans and Advances	46.33	5.87	10.03	7.83	35.60	12.17	5.02	33.13	11.46	2.84	5.96	21.53	5.47	19.59	14.56	5.28	6.29	34.17	17.78	1.44
1.2 On Investment	0.63													0.72	0.60					
1.2.1 Government Bonds	0.63													0.72						
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds															0.60					
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance																				
1.4 On Call Deposit	6.15			0.01	0.01	0.00			0.01			0.00		1.70				6.18	0.23	0.00
1.5 On Others											0.09							0.00		
2. Commission and Discount	**3.90**	**0.52**	**0.03**	**0.62**	**6.24**	**0.22**	**0.12**	**0.82**	**0.21**	**0.29**	**0.06**	**0.41**	**1.00**	**0.41**	**0.10**	**1.36**	**1.45**	**1.98**	**0.14**	**0.09**
2.1 Bills Purchase and Discount													0.00				1.36			
2.2 Commission	3.90	0.23	0.03	0.16	1.78	0.22	0.12	0.82	0.21	0.12	0.06	0.32	0.94		0.10	0.34	0.09	1.98	0.14	0.09
2.3 Others		0.29		0.47	4.46					0.17		0.09	0.06	0.41		1.02				
3. Exchange Flactuation Income															**-0.02**			**4.53**		
3.1 Due to Change in Exchange Rate															-0.03					
3.2 Due to Foreign Currency Transaction															0.00			4.53		
4. Other Operating Income	**1.36**	**0.61**	**0.89**			**1.07**	**1.12**	**4.58**	**1.35**		**0.74**	**3.73**		**3.26**	**4.12**	**0.04**		**7.38**	**1.59**	**0.80**
5. Non Operating Income											**0.00**				**0.09**			**0.04**		
6. Write Back from Provisions for loss															**31.33**					
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																				
9. Net Loss	**13.46**	**0.58**		**0.46**	**19.40**		**1.20**	**16.62**	**5.12**	**2.18**	**2.81**		**1.57**			**1.17**	**0.73**	**9.49**	**1.26**	
Total Income	**71.82**	**7.59**	**10.94**	**8.92**	**61.25**	**13.47**	**7.45**	**55.16**	**18.16**	**5.31**	**9.66**	**25.67**	**8.04**	**25.68**	**50.79**	**7.85**	**8.48**	**63.78**	**21.00**	**2.34**

BFI Name	Sahara	N.Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	Apex	Green	Reliable	Nepal Aawas	NFL	NIDC Capital	NNFL	NSMFL	Peoples
Expenses																			
1. Interest Expense	**3.68**	**9.46**	**3.46**	**11.61**	**18.05**	**2.29**	**81.47**	**2.04**	**2.84**	**3.29**	**69.09**	**1.29**	**54.79**	**5.00**	**7.35**	**14.54**	**68.57**	**3.27**	**8.19**
1.1 On Deposit Liabilities	3.68	9.46	3.46	11.61	18.05	2.29	81.47	2.04	2.84	3.29	69.08	1.29	53.89	5.00	7.35	14.54	68.57	3.07	8.19
1.1.1 Saving Account	2.74	4.39	2.76	5.31	8.62	0.62	27.29	1.36	1.06	0.78	43.14	0.16	18.10	1.80	1.72	3.49	29.72	2.69	0.42
1.1.2 Fixed Account	0.41	3.62	0.70	2.71	5.03	0.67	40.16	0.63	0.69	0.36	25.95	0.47	26.56	3.20	5.63	11.05	38.85	0.11	7.77
1.1.2.1 Up to 3 months Fixed Account		0.09	0.01	0.03	0.15		1.01	0.04			0.11		0.79		0.07		0.11		
1.1.2.2 3 to 6 months Fixed Account		0.14	0.01	0.10	0.08		0.79	0.05	0.02	0.00	0.36	0.36	0.78		0.01		1.07		
1.1.2.3 6 months to 1 year Fixed Account		2.87	0.28	0.92	3.23	0.47	28.44	0.25	0.26	0.06	17.45	0.05	15.14	2.30	4.12	4.50	26.53		7.36
1.1.2.4 Above 1 year Fixed Account	0.41	0.53	0.41	1.67	1.58	0.20	9.91	0.29	0.41	0.29	8.03	0.07	9.85	0.90	1.43	6.55	11.14	0.11	0.42
1.1.3 Call Deposit	0.54	1.45		3.59	4.40	0.99	14.03	0.05	1.09	2.15		0.66	9.23					0.27	
1.1.4 Certificate of Deposit																			
1.2 On Borrowing											0.00		0.90					0.21	
2. Commission Expense																			
3. Staff Expense	**0.80**	**1.58**	**0.99**	**2.14**	**2.12**	**0.87**	**13.66**	**0.60**	**1.34**	**1.93**	**4.05**	**0.81**	**12.96**	**3.20**	**0.10**	**2.63**	**7.09**	**3.40**	**0.75**
4. Office Operating Expenses	**1.00**	**1.74**	**1.14**	**1.74**	**2.46**	**0.69**	**13.00**	**0.36**	**1.75**	**0.92**	**7.81**	**0.31**	**7.76**	**1.90**	**1.04**	**1.61**	**3.93**	**3.02**	**0.99**
5. Foreign Exchange Loss																			
5.1 Due to Change in Exchange Rates																			
5.2 Due to Foreign Currency Transaction																			
6. Non Operating Expense																**12.71**			
7. Provision for Risk							**0.20**		**0.43**						**0.57**	**5.78**			
7.1 Loan loss Provision							0.20		0.43										
7.1.1 General Loan loss Provision							0.20		0.30										
7.1.2 Special Loan Loss Provision									0.13										
7.1.3 Additional Loan Loss Provision																			
7.2. Provision for Non-Banking Assets															0.57				
7.3. Provision for Loss on Investment																			
7.5. Provision for Loss of Other Assets																5.78			
8. Loan Written Off															**1.92**				
9. Provision for Staff Bonus							**1.31**												
10. Provision for Income Tax							**3.92**				**0.07**								
11. Others											**3.55**							**0.04**	
12. Net Profit	**0.94**		**0.20**	**1.42**			**9.15**	**0.11**								**8.49**	**0.00**	**12.30**	
Total Expenses	**6.42**	**12.79**	**5.79**	**16.92**	**22.62**	**3.85**	**122.70**	**3.11**	**6.36**	**6.13**	**84.57**	**2.41**	**75.51**	**10.10**	**10.98**	**45.77**	**79.59**	**22.03**	**9.93**
Income																			
1. Interest Income	**4.94**	**10.55**	**4.56**	**14.73**	**17.18**	**2.81**	**107.68**	**2.56**	**5.41**	**2.48**	**39.39**	**1.57**	**38.12**	**6.40**	**2.46**	**12.94**	**61.44**	**1.69**	**0.29**
1.1 On Loans and Advances	4.94	10.55	4.55	14.73	17.18	2.81	97.77	2.56	5.41	2.39	39.39	1.57	38.12	6.10	2.36	12.94	61.42	1.43	0.29
1.2 On Investment							1.21				0.00			0.30				0.26	
1.2.1 Government Bonds							1.21				0.00							0.26	
1.2.2 Foreign Bonds																			
1.2.3 NRB Bonds														0.30					
1.2.4 Debenture & Bonds							0.00												
1.3 On Agency Balance																			
1.4 On Call Deposit							8.70									0.01	0.02	0.00	
1.5 On Others			0.01							0.09					0.10	0.00			
2. Commission and Discount		**0.07**	**0.85**	**0.60**	**0.23**	**0.05**	**0.89**	**0.07**	**0.07**	**0.14**	**0.95**		**2.19**		**0.00**	**0.02**	**0.06**		
2.1 Bills Purchase and Discount																			
2.2 Commission		0.07	0.85	0.25	0.23	0.05	0.89	0.07	0.07	0.14	0.95		0.65		0.00	0.02	0.06		
2.3 Others				0.35									1.53						
3. Exchange Flactuation Income							**0.00**						**0.13**						
3.1 Due to Change in Exchange Rate													0.13						
3.2 Due to Foreign Currency Transaction							0.00												
4. Other Operating Income	**1.48**	**1.13**	**0.38**	**1.58**	**3.07**	**0.81**	**8.69**	**0.48**	**0.75**	**0.66**	**4.13**	**0.16**	**5.26**	**0.40**	**0.13**	**0.35**	**5.60**	**0.05**	**0.02**
5. Non Operating Income					**0.03**		**4.79**						**0.01**		**0.44**	**6.72**	**0.05**	**11.77**	
6. Write Back from Provisions for loss							**0.65**		**0.04**							**25.73**		**8.52**	
7. Recovery of written-off Loan																			
8. Income from Extra Ordinary transactions											**1.31**								
9. Net Loss		**1.03**			**2.12**	**0.17**			**0.10**	**2.85**	**38.78**	**0.68**	**29.81**	**3.30**	**7.95**		**12.45**		**9.63**
Total Income	**6.42**	**12.79**	**5.79**	**16.92**	**22.62**	**3.85**	**122.70**	**3.11**	**6.36**	**6.13**	**84.57**	**2.41**	**75.51**	**10.10**	**10.98**	**45.77**	**79.59**	**22.03**	**9.93**

BFI Name	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Arun
Expenses																				
1. Interest Expense	**10.40**		**14.76**	**20.95**	**24.38**	**41.84**	**30.98**	**20.43**	**28.49**	**19.23**	**46.37**	**18.90**	**49.42**	**1.25**	**4.17**	**17.90**	**30.69**	**24.29**	**15.08**	**3.45**
1.1 On Deposit Liabilities	10.40		14.76	20.95	24.38	41.76	30.98	20.43	28.49	19.23	46.37	18.90	49.42	1.25	4.17	17.90	30.69	24.29	15.08	3.45
1.1.1 Saving Account	3.23		2.88	7.63	4.49		10.61	5.18	12.59	4.74	13.12	6.63	24.60	0.29	1.67	5.18	13.17	6.12	6.55	0.69
1.1.2 Fixed Account	7.17		11.37	13.32	19.88	41.76	20.36	15.25	15.89	14.25	29.20	12.27	24.82	0.96	2.50	12.72	17.52	18.18	8.53	2.76
1.1.2.1 Up to 3 months Fixed Account	0.28		0.00	0.00	0.14	0.10		0.15			0.02	0.17	0.00	0.27				0.03	0.34	1.96
1.1.2.2 3 to 6 months Fixed Account	0.07		0.01	0.00	0.13	0.36		0.00	0.55		0.11	0.66	0.17	0.06			0.10	0.15	0.14	0.00
1.1.2.3 6 months to 1 year Fixed Account	2.99		8.06	1.85	9.36	7.87		11.09	13.36	4.10	3.38	7.54	3.32		0.61	7.51	14.96	11.50	6.83	0.01
1.1.2.4 Above 1 year Fixed Account	3.83		3.29	11.47	10.25	33.43	20.36	4.01	1.98	10.14	25.70	3.90	21.32	0.63	1.88	5.21	2.46	6.49	1.22	0.80
1.1.3 Call Deposit			0.51							0.25	4.04									
1.1.4 Certificate of Deposit											0.00									
1.2 On Borrowing						0.08														
2. Commission Expense											**0.00**		**0.03**			**0.04**				
3. Staff Expense	**2.01**		**4.38**	**1.74**	**2.87**	**6.29**	**5.09**	**3.19**	**1.84**	**8.09**	**7.56**	**2.19**	**9.82**	**1.24**	**0.96**	**1.22**	**2.54**	**2.39**	**1.83**	**1.81**
4. Office Operating Expenses	**1.58**		**2.96**	**1.73**	**1.85**	**7.74**	**3.09**	**1.86**	**1.43**	**7.91**	**4.49**	**2.07**	**7.91**	**0.57**	**0.57**	**0.56**	**1.61**	**2.31**	**2.18**	**0.81**
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense										**0.00**										
7. Provision for Risk					**175.55**							**3.00**					**16.83**			**35.07**
7.1 Loan loss Provision					175.55												16.83			35.07
7.1.1 General Loan loss Provision																				0.10
7.1.2 Special Loan Loss Provision					175.55												16.83			34.97
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets																				
7.3. Provision for Loss on Investment												3.00								
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																				
9. Provision for Staff Bonus						**0.70**														
10. Provision for Income Tax						**2.10**														
11. Others																				
12. Net Profit						**4.90**	**-16.63**		**-12.91**	**0.89**				**8.54**		**10.07**				**22.27**
Total Expenses	**13.99**		**22.09**	**24.42**	**204.65**	**63.57**	**22.53**	**25.48**	**18.85**	**36.13**	**58.42**	**26.16**	**67.18**	**11.60**	**5.70**	**29.78**	**51.67**	**28.99**	**19.09**	**63.41**

Income																				
1. Interest Income	**3.61**		**5.47**	**8.92**	**10.65**	**58.56**	**19.36**	**5.68**	**16.99**	**35.26**	**29.49**	**10.91**	**43.35**	**4.93**	**4.48**	**25.05**	**29.12**	**15.27**	**7.66**	**4.61**
1.1 On Loans and Advances	3.61		5.47	8.76	9.68	54.32	19.33	5.68	12.63	26.19	29.34	10.87	41.90	4.93	4.48	21.84	29.12	14.80	7.66	4.59
1.2 On Investment						1.16			1.19	5.87			1.37					0.48		
1.2.1 Government Bonds						1.16				5.87			1.37							
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds									1.19											
1.2.4 Debenture & Bonds																		0.48		
1.3 On Agency Balance																				
1.4 On Call Deposit			0.00	0.15	0.58	3.07			3.17		0.15					3.22		0.00		0.02
1.5 On Others					0.39		0.03			3.21		0.04	0.08						0.01	
2. Commission and Discount	**0.04**		**0.01**	**0.02**	**0.00**	**0.27**	**3.12**		**0.07**	**0.12**	**0.24**	**0.09**	**0.44**	**0.00**	**0.40**	**0.02**	**2.19**	**0.22**	**0.00**	**0.01**
2.1 Bills Purchase and Discount																				
2.2 Commission	0.04		0.01	0.02	0.00	0.27	0.36		0.07		0.20	0.09	0.11		0.00	0.02	2.19	0.22	0.00	0.01
2.3 Others							2.76			0.12	0.04		0.33	0.00	0.40				0.00	
3. Exchange Flactuation Income																				
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																				
4. Other Operating Income	**1.96**		**1.61**	**2.12**	**0.15**	**4.75**		**1.04**	**1.79**	**0.74**	**2.05**	**0.49**	**4.40**		**0.01**	**0.86**		**1.84**	**0.13**	**25.46**
5. Non Operating Income			**3.07**	**0.01**			**0.05**				**0.05**					**0.06**				
6. Write Back from Provisions for loss					**4.93**							**5.91**		**6.67**			**5.50**			**33.33**
7. Recovery of written-off Loan																**3.78**				
8. Income from Extra Ordinary transactions																				
9. Net Loss	**8.37**		**11.93**	**13.36**	**188.92**			**18.76**			**26.58**	**8.76**	**18.98**		**0.82**		**14.86**	**11.66**	**11.29**	
Total Income	**13.99**		**22.09**	**24.42**	**204.65**	**63.57**	**22.53**	**25.48**	**18.85**	**36.13**	**58.42**	**26.16**	**67.18**	**11.60**	**5.70**	**29.78**	**51.67**	**28.99**	**19.09**	**63.41**

BFI Name	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Guheshwori	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Kuber	NEFL	Seti	hama	Namaste	Kaski
Expenses																				
1. Interest Expense	**0.17**	**31.06**	**11.35**	**59.14**	**27.26**	**3.29**	**0.65**	**15.52**	**0.27**	**48.62**	**10.41**	**15.82**	**47.32**	**23.55**	**1.49**	**16.69**	**0.01**	**3.38**	**2.74**	**29.40**
1.1 On Deposit Liabilities	0.17	30.65	11.35	59.14	27.26	3.13	0.36	15.52	0.27	48.62	10.41	15.82	46.68	23.55	1.49	14.25	0.01	3.38	2.74	29.40
1.1.1 Saving Account		8.63	7.73	19.11	14.20	1.30	0.36	5.80	0.04	21.46	4.55	2.76	22.52	14.00	1.18	7.76	0.00	2.01	2.55	13.46
1.1.2 Fixed Account	0.17	22.02	3.62	40.03	13.05	0.18	0.01	9.72	0.23	27.15	5.87	11.72	24.16	9.55	0.31	6.49	0.01	1.37	0.19	15.94
1.1.2.1 Up to 3 months Fixed Account		0.07		0.72	0.10			0.30		0.26	0.08			0.18						0.27
1.1.2.2 3 to 6 months Fixed Account		0.37		0.84	0.04			0.41		0.50		0.02	0.14	0.50				0.04		0.81
1.1.2.3 6 months to 1 year Fixed Account		12.67	1.95	22.87	3.25			5.16		19.07	1.88	5.74	14.08	6.91	0.31	3.24	0.01	0.78	0.00	13.14
1.1.2.4 Above 1 year Fixed Account	0.17	8.91	1.68	15.60	9.66	0.18	0.01	3.85	0.23	7.34	3.91	5.95	9.94	1.97		3.25	0.00	0.55	0.19	1.71
1.1.3 Call Deposit						1.65						1.34								
1.1.4 Certificate of Deposit																				
1.2 On Borrowing		0.41				0.16	0.28						0.64			2.45				
2. Commission Expense			**0.11**																	
3. Staff Expense		**5.08**	**2.00**	**4.82**	**7.89**	**1.90**	**0.84**	**1.20**	**0.60**	**5.96**	**2.17**	**4.69**	**9.64**	**4.55**	**1.09**	**1.82**	**0.69**	**0.66**	**0.64**	**4.01**
4. Office Operating Expenses	**0.14**	**5.09**	**2.68**	**5.84**	**10.49**	**0.61**	**0.29**	**1.28**	**0.53**	**6.12**	**2.27**	**1.85**	**9.64**	**9.46**	**1.08**	**1.70**	**0.26**	**1.16**	**0.24**	**3.56**
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense									**0.01**											
7. Provision for Risk		**0.12**			**84.63**									**5.78**						
7.1 Loan loss Provision		0.12			84.63									5.78						
7.1.1 General Loan loss Provision		0.12																		
7.1.2 Special Loan Loss Provision					84.63									5.78						
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets																				
7.3. Provision for Loss on Investment																				
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																				
9. Provision for Staff Bonus													**2.18**				**0.21**			**0.07**
10. Provision for Income Tax		**0.20**											**6.54**				**0.64**			**0.20**
11. Others															**0.04**					
12. Net Profit	**1.81**		**8.35**			**62.07**							**15.26**				**1.49**		**0.94**	**0.47**
Total Expenses	**2.12**	**41.54**	**24.50**	**69.80**	**130.26**	**67.87**	**1.77**	**18.00**	**1.40**	**60.69**	**14.84**	**22.35**	**90.58**	**43.34**	**3.70**	**20.21**	**3.31**	**5.20**	**4.56**	**37.71**
Income																				
1. Interest Income	**2.02**	**20.42**	**20.05**	**55.90**	**30.15**	**6.80**	**1.04**	**12.33**	**0.60**	**52.34**	**9.35**	**10.19**	**84.78**	**22.00**	**-0.66**	**15.26**	**3.00**	**3.24**	**3.60**	**33.51**
1.1 On Loans and Advances	2.02	20.42	20.05	55.84	29.99	6.80	0.99	10.71	0.60	52.34	9.35	10.10	84.77	22.00	-0.66	12.76	3.00	2.15	3.60	33.50
1.2 On Investment				0.05									0.01							
1.2.1 Government Bonds				0.05									0.01							
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance													0.00							
1.4 On Call Deposit				0.01				1.63								0.00		1.09		0.01
1.5 On Others					0.16		0.05					0.09				2.51				
2. Commission and Discount		**0.20**	**0.02**		**0.27**			**0.13**		**4.33**	**0.21**	**0.92**	**0.71**	**0.14**		**0.42**	**0.02**	**0.05**	**0.00**	
2.1 Bills Purchase and Discount																				
2.2 Commission		0.20	0.02		0.00			0.13		4.33	0.21	0.24	0.71	0.14		0.38	0.02	0.05	0.00	
2.3 Others					0.27			0.00				0.68				0.04				
3. Exchange Flactuation Income												**0.00**								
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction												0.00								
4. Other Operating Income	**0.05**	**0.25**	**3.18**	**4.64**		**0.07**		**2.60**	**0.04**	**2.71**	**0.96**		**4.88**	**5.22**	**0.02**	**0.43**	**0.29**	**0.25**	**0.96**	**4.20**
5. Non Operating Income						**0.29**	**0.11**	**1.25**				**0.84**	**0.21**	**0.90**		**0.01**		**0.18**		
6. Write Back from Provisions for loss		**0.27**	**1.25**		**19.65**	**60.71**						**2.41**								
7. Recovery of written-off Loan		**0.17**																		
8. Income from Extra Ordinary transactions																				
9. Net Loss		**20.23**		**9.25**	**80.18**		**0.63**	**1.69**	**0.76**	**1.32**	**4.31**	**7.99**		**15.07**	**4.34**	**4.09**		**1.48**		
Total Income	**2.07**	**41.54**	**24.50**	**69.80**	**130.26**	**67.87**	**1.77**	**18.00**	**1.40**	**60.69**	**14.84**	**22.35**	**90.58**	**43.34**	**3.70**	**20.21**	**3.31**	**5.20**	**4.56**	**37.71**

BFI Name	Jebils	Reliance	Bhaktapur
Expenses			
1. Interest Expense	**12.25**	**24.49**	**4.21**
1.1 On Deposit Liabilities	12.25	24.49	4.21
1.1.1 Saving Account	3.03	12.84	1.95
1.1.2 Fixed Account	6.72	11.66	1.74
1.1.2.1 Up to 3 months Fixed Account	0.08	1.12	
1.1.2.2 3 to 6 months Fixed Account	0.05	0.38	
1.1.2.3 6 months to 1 year Fixed Account	5.74	7.50	0.44
1.1.2.4 Above 1 year Fixed Account	0.85	2.66	1.30
1.1.3 Call Deposit	2.50		0.52
1.1.4 Certificate of Deposit			
1.2 On Borrowing			
2. Commission Expense			
3. Staff Expense	**2.33**	**2.37**	**0.70**
4. Office Operating Expenses	**1.97**	**3.33**	**0.65**
5. Foreign Exchange Loss			
5.1 Due to Change in Exchange Rates			
5.2 Due to Foreign Currency Transaction			
6. Non Operating Expense			
7. Provision for Risk			
7.1 Loan loss Provision			
7.1.1 General Loan loss Provision			
7.1.2 Special Loan Loss Provision			
7.1.3 Additional Loan Loss Provision			
7.2. Provision for Non-Banking Assets			
7.3. Provision for Loss on Investment			
7.5. Provision for Loss of Other Assets			
8. Loan Written Off			
9. Provision for Staff Bonus			
10. Provision for Income Tax			
11. Others			
12. Net Profit			
Total Expenses	**16.55**	**30.20**	**5.55**

Income			
1. Interest Income	**7.49**	**20.87**	**4.02**
1.1 On Loans and Advances	5.80	17.92	4.02
1.2 On Investment			
1.2.1 Government Bonds			
1.2.2 Foreign Bonds			
1.2.3 NRB Bonds			
1.2.4 Debenture & Bonds			
1.3 On Agency Balance			
1.4 On Call Deposit	1.69	2.95	
1.5 On Others			0.00
2. Commission and Discount	**0.01**	**0.01**	**0.00**
2.1 Bills Purchase and Discount			
2.2 Commission	0.01	0.01	0.00
2.3 Others			
3. Exchange Flactuation Income			
3.1 Due to Change in Exchange Rate			
3.2 Due to Foreign Currency Transaction			
4. Other Operating Income	**1.07**	**1.80**	**0.51**
5. Non Operating Income	**0.06**	**0.75**	
6. Write Back from Provisions for loss			
7. Recovery of written-off Loan			
8. Income from Extra Ordinary transactions			
9. Net Loss	**7.91**	**6.77**	**1.02**
Total Income	**16.55**	**30.20**	**5.55**

Statement of Credit as on Bhadau end, 2071(Mid-Sept, 2014)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens
Sector Wise																				
Agricultural and Forest Related	3327.86	2416.78	692.47	1352.65	329.39	919.01	1096.53	202.94	1140.46	457.50	497.11	437.45	715.26	171.94	502.54	487.95	280.72	14962.89	1571.10	133.96
Fishery Related	28.69	49.13	1848.71	0.93		1.87		4.15	7.46		3.88	0.58	2.43			14.42	17.98	495.82	12.00	19.30
Mining Related	274.75	2.35	404.17	130.81				9.97	156.76			60.07	40.00	61.01	719.28		274.51		168.04	12.82
Manufacturing (Producing) Related	6829.69	6578.21	17517.96	21028.18	11169.93	16733.85	8197.72	3969.47	8989.19	8583.13	4933.03	8329.81	2306.87	6683.77	6898.58	6537.63	5569.52	7332.79	8767.42	5380.34
Construction	4243.15	7353.61	4255.94	3893.79	6361.46	3797.08	2784.91	5513.57	7291.57	1971.92	1615.07	7507.63	1117.19	2935.89	2976.30	3984.84	2073.25	3340.03	4371.81	526.95
Electricity,Gas and Water	118.63	937.75	2065.57	990.71	24.39	582.10	394.26	124.65	1224.89	1333.21	726.33	999.93	492.72	1158.35	1045.21	511.64	1166.68	88.41	1526.88	1423.72
Metal Products, Mach. & Ele. Eqp.	313.87	731.72	588.75	205.13	290.79	61.40	808.03	381.25	1154.94	401.87	207.27	13.41	32.13	210.81	620.87	427.04	243.15	603.38	1605.51	32.44
Tras., Com. and Public Utilities	528.62	1760.59	446.05	1583.37	150.64	1814.88	1088.80	327.52	2912.85	435.72	1256.71	1119.39	827.63	694.34	1141.69	836.76	1659.24	275.60	926.88	114.47
Wholesaler & Retailer	10205.89	17047.19	15375.38	13263.61	5478.95	10867.79	11294.60	4840.57	13641.47	8241.96	4033.13	7956.80	2514.03	6019.48	3797.02	5990.17	5913.70	12114.37	13252.86	4499.07
Finance, Insurance and Real Estate	1704.59	3980.99	4392.01	4047.88	913.38	4850.37	1398.54	1181.50	5719.75	2217.52	1558.71	2866.92	694.74	2437.40	2190.48	2394.14	3038.25	70.89	2657.27	3193.82
Hotel or Restaurant	904.50	2757.14	1738.76	2515.57	38.78	1165.45	379.29	315.10	844.17	366.02	581.23	307.73	1300.76	397.64	254.40	166.36	809.80	2215.89	1491.35	495.90
Other Services	1729.08	1989.69	1890.46	3839.76	135.81	3480.51	552.47	746.22	2043.41	2394.53	922.43	1594.19	1158.03	1416.91	1162.21	856.36	1499.77	3889.03	1663.71	1101.16
Consumption Loans	10830.87	9494.62	2288.89	1504.34	2535.73	1167.69	264.31	745.49	2509.68	2187.79	795.55	3826.07	250.30	2237.22	542.38	2272.56	301.15	7464.71	1367.97	2355.18
Local Government		216.60		368.27	138.81	255.20							58.82			134.63	135.05	1.48	91.86	
Others	881.96	2900.62	5637.51	3094.20	1609.78	3655.95	8666.73	1590.77	3043.91	779.51	917.56	2194.43	2967.35	5563.51	1630.98	416.53	5722.48	9543.42	4720.53	5293.61
TOTAL sectorwise	41922.15	58216.99	59142.63	57819.19	29177.84	49353.15	36926.20	19953.16	50680.52	29370.68	18048.01	37214.40	14478.25	29988.27	23481.95	25031.05	28705.24	62398.70	44195.21	24582.74
Product Wise																				
Term Loan	9081.60	8541.61	8871.16	9558.67	2804.35	5899.10	2152.15	1762.82	6319.13	4060.19	2588.28	2621.50	2121.07	4629.94	4341.72	3400.76	5735.60	21843.23	4529.92	4722.37
Overdraft	6324.26	8696.17	12645.85	11424.93	1983.32	7979.65	1128.63	4591.74	13697.20	8143.77	5534.80	5044.22	1676.90	6396.04	6285.53	2082.45	8013.01	6080.23	14709.31	5191.07
Trust Receipt Loan / Import Loan	776.94	555.89	6700.78	9289.98	2634.70	7637.37	1458.76	1645.08	2558.67	1239.13	832.42	1714.00	811.51	991.76	1312.37	1676.96	1085.82		2225.22	652.29
Demand & Other Working Capital Loan	3165.00	19722.53	10208.25	15895.08	7085.09	12280.73	18220.91	4630.66	7027.93	7686.26	2666.98	10139.55	3129.77	3232.98	4548.72	7223.97	4589.82	24592.11	12978.69	3950.25
Res. Per. H. Loan (Up to Rs. 10 mil.)	2707.21	4295.80	5336.94	1510.46	4665.65	3797.08	2276.74	1919.59	7291.57	1851.47	938.61	5656.76	433.64	2601.94	2063.01	893.41	1835.70	2732.97	2114.97	1311.59
Real Estate Loan	1387.91	2155.28	4491.79	4772.16	1431.56	2638.52	1722.40	1399.78	2760.18	969.72	990.96	3044.12	1476.16	2350.87	2071.02	1303.26	3596.84	606.71	1941.01	2988.56
Margin Nature Loan	1603.57	719.39		45.75		598.57		70.45	507.35	113.66	3.00	1916.40	206.42	214.20	617.30	390.84	334.05		528.27	783.08
Hire Purchase Loan	1393.42	1335.01	2219.02	1529.68	2435.30	2496.19	307.12	1257.22	2696.48	2149.31	1246.45	3195.72	1349.13	1971.34	868.15	1721.65	1805.46	116.10	2083.89	898.41
Deprived Sector Loan	473.62	2885.32	2195.37	2274.87	1048.92	1905.20	1414.25	753.77	1930.70	1259.19	822.72	1455.97	526.25	1213.88	977.26	943.69	1085.69	6375.20	1331.80	947.57
Bills Purchased	4.95	69.35	236.33	404.34	229.43	2153.57	946.59	240.15	633.15	1283.43	12.47	796.87	0.00	848.68	9.73		281.66		452.37	58.98
Other Product	15003.68	9240.64	6237.14	1113.27	4859.51	1967.18	7298.66	1681.90	5258.16	614.55	2411.32	1629.30	2747.40	5536.64	387.13	5394.05	341.59	52.14	1299.78	3078.57
Total Product wise Loan	41922.15	58216.99	59142.63	57819.19	29177.84	49353.15	36926.20	19953.16	50680.52	29370.68	18048.01	37214.40	14478.25	29988.27	23481.95	25031.05	28705.24	62398.70	44195.21	24582.74
Collateral Wise																				
Gold and Silver	8279.72	8385.36	49.57	1009.91				299.33		18.50	443.90	83.53		17.39		237.42			12.47	1429.21
Government Securities	2.43	219.50	534.92	40.23	5.50			9.32	0.05	2.23			63.21	19.55						
Non Governmental Securities	0.09	713.19	9.35	45.75		606.35		89.04	641.40		124.88	2021.14	515.43	258.21	611.50		184.33		155.57	783.09
Fixed Deposit Receipts	183.52	268.98	693.13	147.32	463.87	451.96	970.67	97.99	856.91	81.34	236.31	226.83	58.97	739.45	109.34	58.29	217.20	277.91	0.07	74.91
Own	182.75	268.98	501.63	147.32	9.78	451.96	970.67	97.99	634.44	81.34	236.31	226.83	58.97	739.45	109.34	58.29	217.20	277.91	0.07	74.91
Other Licences Institutions	0.77		191.50		454.09				222.47											
Collateral of Properties	11034.65	47068.89	51426.04	48767.75	23757.89	43603.26	31757.35	17845.91	44609.96	26389.56	15779.90	33443.14	12127.80	27111.07	22004.28	23787.38	25993.21	62120.79	1530.44	19951.91
Fixed Assets	6926.03	46949.90	28258.34	40443.44	17102.22	41261.07	27684.85	16130.10	27329.05	21780.24	13834.86	19197.76	11914.21	21271.42	21552.54	14829.65	15560.23	62120.79	1050.56	11714.19
Current Assets	4108.62	118.99	23167.70	8324.31	6655.67	2342.19	4072.50	1715.81	17280.91	4609.32	1945.04	14245.38	213.59	5839.65	451.74	8957.73	10432.98		479.88	8237.72
Against security of Bill	462.77	144.10	2880.49	525.21		2153.57	1323.47	267.96	113.50	1234.86	247.44	2.44	834.86	35.57			415.19			772.61
Domestic Bills	0.01	25.79	2.80	387.45		1835.78	4.12	161.35	20.39	4.05				30.01						47.50
Foreign Bills	462.75	118.31	2877.69	137.77		317.79	1319.36	106.61	93.11	1230.81	247.44	2.44	834.86	5.56			415.19			725.11
Against Guarantee	34.42	900.95	453.42	2829.62	2369.02	2488.75	1413.77	1266.20	3575.90	1634.03	814.76	1405.83	425.37	1125.56	718.13	134.78	604.95		33.90	
Government Guarantee		53.62		368.27	138.81		156.12	91.30	211.79	2.17	71.84	216.36	1.52	129.84	146.70	134.63	135.05			
Institutional Guarantee		826.03	388.59	1803.55	2230.21		1257.65	573.99	2655.02	1050.44	729.15	1189.47	313.94	974.74	571.34		462.90			
Personal Guarantee		12.61	12.16	657.10				116.31	705.97		13.77		3.30	20.93		0.14	7.00		10.00	
Collective Guarantee		2.98						484.60	2.10	19.72										
Int. Rtd. Foreign Bank's Guarantee		5.71	52.67			69.12														
Other Guarantee	12.06			0.70		2419.64		0.00	1.02	561.70			106.61	0.04	0.08				23.90	
Credit Card			195.93	26.47	110.72	49.26				10.16						25.65			59.99	
Others	21924.56	516.02	2899.79	4426.93	2470.84		1460.94	77.42	882.80		400.82	31.50	452.62	681.48	38.70	787.53	1290.37		42402.77	1571.01
Total	41922.15	58216.99	59142.63	57819.19	29177.84	49353.15	36926.20	19953.16	50680.52	29370.68	18048.01	37214.40	14478.25	29988.27	23481.95	25031.05	28705.24	62398.70	44195.21	24582.74

Statement of Credit as on Bhadau end, 2071(Mid-Sept, 2014)

BFI Name	Prime	Sunrise	Grand	NMB	PRABHU	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Siddhartha	UDBL	Yeti	Narayani	PDBL	Sahayogi	Triveni	Suprim	Bhrikuti	Suvechha	Shangrila	Gurkha
Sector Wise																								
Agricultural and Forest Related	663.14	474.55	925.14	462.50	989.57	397.39	368.36	938.82	256.68	974.74	42.27	43.81	268.59		36.96	6.07	186.88	104.00	511.40	579.44	152.47	48.32	107.54	11.50
Fishery Related	0.70	4.10		0.02	5.25		4.00	6.96	0.50	5.43		0.99	8.82				31.10	26.50	44.64	3.87	8.30	1.47	4.09	
Mining Related		81.71	534.19	57.11	51.21	72.63	47.61	5.81	182.34				34.02		16.02		0.30		3.78	2.78			19.32	33.81
Manufacturing (Producing) Related	6231.93	4680.54	2390.94	5244.29	2254.37	5558.92	5373.00	5451.51	5396.55	4439.70	503.80	291.30	594.77		410.89	12.78	245.69	94.20	372.46	113.53	334.83	2.93	317.45	0.73
Construction	2557.97	1020.87	854.30	3253.12	3593.58	117.42	417.71	1860.08	1501.47	2028.21	37.05	66.31	661.92		310.09	35.97	527.36	110.81	573.49	262.59	634.75	154.78	578.58	14.32
Electricity,Gas and Water	1062.34	425.94	649.49	508.44	745.36	647.09	468.27	339.16	288.55	852.71	178.34	1.15	39.24		101.52		3.54		2.30	0.68	4.00		21.22	
Metal Products, Mach. & Ele. Eqp.	46.08	311.46	251.21	679.08	133.63	197.86	257.99	126.07	243.24	324.48	16.60		262.29		8.62		27.37		37.50	59.44	22.53		76.73	
Tras., Com. and Public Utilities	642.68	464.37	1165.62	417.24	681.93	592.29	293.77	479.60	132.24	1151.74			496.16		56.79	8.24	231.84	9.05	338.57	100.27	667.08	267.32	539.22	13.56
Wholesaler & Retailer	3213.04	5875.19	1617.03	5192.18	4574.62	3007.49	5853.61	4286.71	3912.24	5326.82	106.61	756.87	752.23		759.90	46.88	737.29	570.50	305.97	508.52	977.23	463.30	917.44	120.01
Finance, Insurance and Real Estate	5109.46	3088.65	3078.76	1144.32	2708.55	2050.84	907.46	2494.49	1528.64	905.32	231.02	65.20	444.57		447.39	45.86	170.62		225.80	42.01	232.80		251.95	824.24
Hotel or Restaurant	197.96	575.17	788.06	949.32	1778.27	582.47	569.79	932.50	655.48	756.48	271.34	6.92	163.07		149.01	10.24	114.60	6.92	169.46	38.70	29.71		495.25	15.60
Other Services	412.64	1094.26	1124.45	1538.57	2187.82	710.04	591.25	1797.05	774.17	1039.10	338.08	155.63	388.93		111.23		99.80	52.62	108.69	94.22	332.14	41.02	357.73	23.23
Consumption Loans	4168.34	1162.23	87.42	587.25	1668.43	1634.35	751.32	917.69	1931.79	1380.82	128.80	65.83	432.05		1640.81	46.67	98.82	15.72	97.26	155.82	81.88	68.11	296.04	45.93
Local Government			64.77		1.51															3.75			0.00	
Others	3973.51	2676.78	1146.10	694.02	2097.11	1018.23	984.66	615.86	983.79	3012.76	183.15	651.94	438.23		1715.76	100.16	473.18	591.21	431.66	473.76	633.75	49.92	1210.67	213.22
TOTAL sectorwise	28279.80	21935.82	14677.49	20727.47	23471.22	16587.02	16888.81	20252.33	17787.65	22198.32	2037.06	2105.93	4984.90		5765.01	312.86	2948.40	1581.53	3222.98	2439.37	4111.46	1097.16	5193.21	1316.16
Product Wise																								
Term Loan	3041.71	2316.94	3087.89	3764.19	4297.02	3421.84	2329.19	3980.32	3616.01	3654.12	1072.22	154.98	916.40		744.54	22.16	230.35		419.65	59.84	261.74	56.02	1026.54	
Overdraft	6629.05	4560.14	1772.66	1023.84	6842.95	3054.48	3534.70	4049.52	4541.49	2646.12	364.18				28.20	100.16	1354.00		749.17	423.76	1010.26	316.03	1332.12	115.02
Trust Receipt Loan / Import Loan	543.96	1044.92	563.33	1125.41	92.97	849.98	1135.91	1165.48	1111.18	840.17									10.50					
Demand & Other Working Capital Loan	2706.36	6662.43	4179.06	5004.47	2926.81	4402.57	6529.47	5629.05	4055.73	5187.86	147.83	1595.59	1466.41		2398.08	46.38		599.15		282.88		73.63	1030.42	202.31
Res. Per. H. Loan (Up to Rs. 10 mil.)	1531.25	1769.71	210.31	2365.23	2515.13	497.98	441.08	728.07	1236.93	1224.01	22.24	66.31	563.90		343.92	35.34	116.78	96.20	510.68	253.70	490.09	137.47	565.36	14.32
Real Estate Loan	3904.27	2252.23	2538.01	1333.95	2451.05	935.63	409.05	1668.59	619.40	1018.71	219.67		272.20		425.18	45.86	523.31	89.79	259.53	39.66	257.11	90.96	94.34	843.24
Margin Nature Loan	1520.63	151.29	40.74	186.36	770.57	744.74		78.98	110.48	487.32		2.18	183.80		510.42	34.42	3.68		73.85	66.42		2.50	5.97	45.93
Hire Purchase Loan	425.59	1104.02	142.26	921.83	1310.44	830.30	1380.73	1031.88	630.65	1723.21	32.41	58.74	676.73		463.84	8.24	172.83	8.55	363.56	177.47	703.79	298.76	686.72	13.56
Deprived Sector Loan	1115.71	882.17	645.62	912.73	990.36	663.68	657.23	815.89	584.25	859.29	35.27	111.85	183.65		177.00	8.06	112.67	58.61	119.88	97.40	180.18	49.92	276.59	23.73
Bills Purchased	138.78	140.20	505.75	350.51	9.06			29.17	254.91	359.80			1.00											
Other Product	6722.48	1051.75	991.86	3738.94	1264.85	1185.81	471.45	1075.39	1026.62	4197.71	143.23	116.29	720.81		673.83	12.25	434.79	729.23	716.15	1038.25	1208.31	71.89	175.16	58.05
Total Product wise Loan	28279.80	21935.82	14677.49	20727.47	23471.22	16587.02	16888.81	20252.33	17787.65	22198.32	2037.06	2105.93	4984.90		5765.01	312.86	2948.40	1581.53	3222.98	2439.37	4111.46	1097.16	5193.21	1316.16
Collateral Wise																								
Gold and Silver	3797.05	343.63	19.99		63.51	445.00		297.86	940.21	186.46			39.23		552.37						22.64		27.65	
Government Securities																								
Non Governmental Securities	1462.80			186.75	770.57	744.74	12.01	55.54	110.48		123.86		183.80		507.02	34.42	3.68		73.85	66.42		2.50		45.93
Fixed Deposit Receipts	156.55	66.02	51.30	23.07	171.00	81.36	43.65	11.89	54.77	105.45	6.98	10.85	55.64		117.58	12.25	25.99	15.72	23.50	15.26	17.66	34.18	67.25	
Own	139.52	66.02	51.30	22.25	171.00	81.36	43.65	11.89	54.77	105.45	6.98	10.85	55.64		117.58	12.25	25.99	15.72	23.50	15.26	17.66	34.18	67.25	
Other Licences Institutions	17.03			0.82																				
Collateral of Properties	20554.46	20373.78	13595.16	20108.84	21830.76	14240.98	16217.74	18736.87	15184.71	19899.50	1870.95	2028.73	4564.53		4416.12	252.96	2906.39	1563.80	3096.55	2353.95	4063.68	1060.48	4993.20	1246.89
Fixed Assets	20125.47	15560.50	11608.07	16039.87	21152.05	9810.46	11440.85	15882.60	5879.20	16599.05	1870.95	2028.73	4564.53		4416.12	252.96	2906.39	1563.80	3096.55	2353.95	4063.68	1060.48	4993.20	1246.89
Current Assets	428.98	4813.28	1987.09	4068.97	678.71	4430.52	4776.89	2854.28	9305.51	3300.45														
Against security of Bill	134.91		280.94	26.16	9.00	8.57	17.38	29.17	254.91	1011.40			1.00											
Domestic Bills			275.90	26.16	9.00			29.17	100.00				1.00											
Foreign Bills	134.91		5.04			8.57	17.38		154.91	1011.40														
Against Guarantee	1657.98		94.96	369.39	619.82		314.07	1050.29	582.37	3.67		66.35	140.70		171.92	13.23	11.80		14.55				103.47	
Government Guarantee	117.80		64.77	52.81	36.42								16.00			2.72								
Institutional Guarantee	1426.32		8.57	77.90	517.02		31.43	971.40	582.37			65.20	124.10		171.92				10.51					
Personal Guarantee	113.77		20.30	209.53	61.83		2.60	12.93		3.67			0.60			10.51	9.20		4.05				1.29	
Collective Guarantee				29.15	4.55		161.09	65.69				1.15					2.60						101.80	
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee	0.08		1.33				118.95	0.27															0.38	
Credit Card				1.95																				
Others	516.05	1152.40	635.13	11.30	6.56	1066.36	283.95	70.70	660.20	991.85	35.27						0.55	2.01	14.53	3.75	7.48		1.65	23.34
Total	28279.80	21935.82	14677.49	20727.47	23471.22	16587.02	16888.81	20252.33	17787.65	22198.32	2037.06	2105.93	4984.90		5765.01	312.86	2948.40	1581.53	3222.98	2439.37	4111.46	1097.16	5193.21	1316.16

Statement of Credit as on Bhadau end, 2071(Mid-Sept, 2014)

BFI Name	Gandaki	Infrastructure	Business	Biratlaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	diyalo	Country	Alpine	Nilgiri
Sector Wise																								
Agricultural and Forest Related	98.61	119.14	67.31	148.96	186.80	36.27	42.78	62.71	89.17	78.95	99.27	113.17	107.13	1435.75	132.91	79.04	41.96	35.56	70.07	22.20	253.67	116.03	129.18	8.39
Fishery Related	4.26		4.94				3.06	6.44		1.79	1.04				1.54		1.47							
Mining Related	20.46						4.00	1.25							6.25		8.44							
Manufacturing (Producing) Related	260.65	216.48	225.44	154.92	168.22	67.67	222.09	45.99	128.97	685.68	72.17	84.04	140.40		218.53	25.08	100.00	29.10	683.31		88.92	131.06	9.88	
Construction	535.05	322.55	600.78	146.60	35.15	40.29	568.36	100.62	277.10	673.44	140.53	186.43	279.92	721.86	506.34	70.06	281.41	36.84	553.56	109.45	64.70	99.78		
Electricity,Gas and Water	1.53	6.54					38.30	9.36	143.91	1637.70	9.28						7.36		455.26		1.50			
Metal Products, Mach. & Ele. Eqp.	12.42	0.04	55.79		20.62		32.41	17.40	1.28	1006.75	17.12	17.00			7.91		17.63		60.07		4.80	21.45		
Tras., Com. and Public Utilities	186.05	250.74	569.13		55.86	5.06	208.81	62.07	70.76	674.18	157.40	133.98		820.20	248.25	34.60	211.55	1.73	234.65	93.53	107.66	10.58	98.05	21.71
Wholesaler & Retailer	267.39	900.03	585.93	672.77	566.19	248.27	1141.74	187.39	304.40	1004.89	238.02	390.49	72.55	565.44	664.53	178.14	98.85	128.31	497.17	199.70	183.37	295.54	182.77	148.45
Finance, Insurance and Real Estate	214.22	147.95	330.41		222.87		386.46	3.80	297.43	647.34	74.14	152.84	16.82	127.87	130.02		78.38		728.92		75.45	76.35	75.33	12.30
Hotel or Restaurant	110.26	219.70	45.12		81.64	31.13	134.67	35.43	78.75	132.01	26.27	20.90			29.58	7.32	11.86	21.32	275.44	4.84	11.51	11.31	8.10	
Other Services	72.77	45.27	295.60	103.14	87.13	35.29	369.19	15.30	288.90	184.79	50.86	165.72	23.25	16.10	79.03	18.34	28.67		351.40	10.39	14.79	9.79		
Consumption Loans	68.21	163.37	604.24	190.94	123.11	10.83	258.99	97.96	485.59	135.14	52.13	30.99	33.27	60.81	79.48	26.02	112.80	34.58	88.54	19.23	36.76	70.79	12.37	95.54
Local Government									10.33		1.50				1.37				15.16		2.04		1.97	
Others	904.66	1090.42	873.38	1069.52	278.36	409.38	675.79	332.19	721.46	816.96	202.15	135.34	601.87	960.22	354.29	282.27	26.50	125.63	811.71	92.42	172.95	439.02	208.63	346.93
TOTAL sectorwise	2756.53	3482.23	4258.05	2486.84	1825.93	884.17	4086.67	977.91	2898.04	7679.63	1141.88	1430.89	1275.21	4708.25	2460.04	720.86	1026.88	413.06	4825.24	551.76	1018.13	1281.70	726.29	633.31
Product Wise																								
Term Loan	60.92	252.67	472.04	609.51	133.70	291.92	421.61	119.39	435.52	2057.73	42.08	115.10		749.43	253.33	359.33	13.72		1322.38	171.69		35.08	297.97	85.36
Overdraft	1473.03	1848.03	672.04	506.59	714.67	342.63	1596.00	461.44	943.40	1877.76	300.92	616.89	304.13	722.13	1107.65	199.44	239.47	99.45	1261.22	110.92	222.73	572.32	177.56	207.72
Trust Receipt Loan / Import Loan																								
Demand & Other Working Capital Loan	19.87		88.31	662.95	567.38	128.40	47.33	29.04		844.08	1.00	6.00			49.35			157.41	131.94		408.64	183.43		148.45
Res. Per. H. Loan (Up to Rs. 10 mil.)	416.06	313.83	567.52	146.60	101.13	40.29	468.71	87.25	198.35	467.39	143.65	191.07	254.45	721.86	507.16	70.06	69.60	36.84	496.14	109.45	24.01	76.41	65.93	37.83
Real Estate Loan	197.21	147.19	318.58	71.31	88.41		492.86	11.53	405.86	778.28	65.28	94.76	33.65	127.87	47.39		40.16		534.05		61.67	114.11	29.03	12.30
Margin Nature Loan		272.49	528.70				94.39	76.28	94.56	120.14					5.07		0.79		11.92		18.11			
Hire Purchase Loan	195.19	250.74	740.78	34.04	27.12	5.06	279.34	76.89	112.36	348.60	167.34	113.55	43.99	820.20	291.75	53.26	206.42	32.27	282.04	93.53	82.37	74.52	101.22	21.71
Deprived Sector Loan	95.08	115.62	157.43	130.58	78.07	62.95	203.20	29.77	179.68	342.09	55.91	57.41	57.38	1386.58	115.64	31.00	38.53	17.43	198.36	16.99	35.35	51.75	42.90	21.58
Bills Purchased							3.20																	
Other Product	299.18	281.67	712.64	325.25	115.46	12.93	480.02	86.31	528.32	843.55	365.70	236.12	581.61	180.19	82.69	7.77	418.19	69.67	587.17	49.19	165.25	174.09	11.68	98.38
Total Product wise Loan	2756.53	3482.23	4258.05	2486.84	1825.93	884.17	4086.67	977.91	2898.04	7679.63	1141.88	1430.89	1275.21	4708.25	2460.04	720.86	1026.88	413.06	4825.24	551.76	1018.13	1281.70	726.29	633.31
Collateral Wise																								
Gold and Silver	19.49	138.92	23.94	109.70	78.92		16.71	0.29	222.65		12.37	18.99	11.57	34.40					0.01				2.09	88.42
Government Securities																								
Non Governmental Securities			430.37				88.84	76.88	97.34	120.14									11.92		18.11			
Fixed Deposit Receipts	24.12	24.45	24.44	47.20	17.06	10.83	97.31	7.54	15.26	29.71	18.19	12.00	21.70	26.41	20.24	7.36	60.26	4.04	41.29	5.23	2.10	6.67	9.83	7.12
Own	24.12	24.45	24.44	47.20	17.06	10.83	97.31	7.54	15.26	29.71	18.19	12.00	21.70	26.41	20.24	7.36	60.26	4.04	41.29	5.23	2.10	6.67	9.83	7.12
Other Licences Institutions																								
Collateral of Properties	2712.93	3046.03	3753.66	2329.94	1726.60	873.34	3741.96	893.11	2409.96	6440.57	1109.82	1399.42	1241.94	3413.04	2420.98	711.70	965.23	409.02	4573.65	532.53	995.88	1263.17	664.92	537.77
Fixed Assets	2712.93	3046.03	3753.66	2329.94	1726.60	873.34	3741.96	892.96	2409.19	5999.09	1109.82	1399.42	1241.94	3413.04	2420.98	711.70	965.23	409.02	4573.65	532.53	995.88	1263.17	664.92	537.77
Current Assets								0.15	0.78	441.48														
Against security of Bill							3.20																	
Domestic Bills							3.20																	
Foreign Bills																								
Against Guarantee		0.34	10.10		2.85		138.65	0.08	116.41	110.19		0.48		1234.40	18.82				198.36		2.04	11.86	49.45	
Government Guarantee					2.85		12.07			15.88					1.37				15.16		2.04	11.86	1.97	
Institutional Guarantee		0.04					118.74		110.00	63.86		0.48			1.09				183.20					
Personal Guarantee		0.30	10.10				6.35	0.08	6.41															
Collective Guarantee							1.48							1234.40	16.36								47.48	
Int. Rtd. Foreign Bank's Guarantee										30.45														
Other Guarantee																								
Credit Card																								
Others		272.49	15.53		0.50		0.00		36.40	979.03	1.50					1.80	1.39			14.00				
Total	2756.53	3482.23	4258.05	2486.84	1825.93	884.17	4086.67	977.91	2898.04	7679.63	1141.88	1430.89	1275.21	4708.25	2460.04	720.86	1026.88	413.06	4825.24	551.76	1018.13	1281.70	726.29	633.31

Statement of Credit as on Bhadau end, 2071(Mid-Sept, 2014)

BFI Name	Kathmandup	Garima	City	Bishow	Kabeli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic
Sector Wise																
Agricultural and Forest Related	29.36	175.87	113.57	98.02	22.55	78.50	2.65	31.06	74.81	72.20	54.71	65.79	37.95	171.15	63.05	58.06
Fishery Related			13.73			4.47										0.45
Mining Related	14.79		3.81													
Manufacturing (Producing) Related	229.61	78.18	249.64		3.23	89.48	146.14	44.72	77.02	216.48	23.72		5.92	374.09	24.89	0.30
Construction	535.49	762.31	1002.04	310.92	39.03	663.55	80.50	136.33	62.02	563.99	40.52	12.69	30.57	485.03	131.42	54.75
Electricity,Gas and Water	120.02	4.30	7.11		0.29					480.13					1.64	
Metal Products, Mach. & Ele. Eqp.	52.13	8.05	31.42		0.95	18.49	14.23			87.20			3.85			
Tras., Com. and Public Utilities	218.83	531.59	739.34		4.84	166.30	59.79		71.52	307.86		2.56		646.90	46.66	4.72
Wholesaler & Retailer	455.08	417.52	523.01	546.59	65.32	331.81	144.02	260.12	261.63	424.32	100.86	145.71	98.54	979.02	110.19	79.49
Finance, Insurance and Real Estate	510.41	92.11	257.32	263.68		83.36	8.02		74.19	296.51	4.97			260.18	7.09	5.00
Hotel or Restaurant	368.00	88.33	230.70	132.83	5.83	46.37		11.04	2.80	97.36			9.30	115.17	11.15	8.65
Other Services	139.44	109.87	96.01	51.08	14.09	153.20	0.37	31.87	21.43	95.75		2.15	5.12	281.04	20.94	1.80
Consumption Loans	109.44	344.49	188.71	1746.46	78.52	146.44	14.61	216.85	43.38	670.20	19.40	50.68	3.58	192.27	111.17	6.30
Local Government	4.85	0.03								4.60						
Others	581.94	973.42	40.42	131.59	75.13	336.69	46.32	380.84	312.89	827.74	57.85	112.09	147.42	970.29	145.93	132.66
TOTAL sectorwise	3369.38	3586.07	3496.84	3281.16	309.76	2118.66	516.66	1112.83	1001.70	4144.34	302.02	391.66	342.24	4475.13	674.14	352.18
Product Wise																
Term Loan	485.34	557.34	288.91	497.57	76.90	480.97	15.92			772.04	56.87	2.56	198.27	361.02	48.96	
Overdraft	1125.35	1113.42	319.39	1166.44		554.96	195.55	349.12	144.78	857.57	5.42	36.78	57.46	727.96	27.53	20.53
Trust Receipt Loan / Import Loan																
Demand & Other Working Capital Loan	337.84	5.53			96.21		108.64	112.31	285.76	342.47	160.39	58.32		1385.25	172.88	169.23
Res. Per. H. Loan (Up to Rs. 10 mil.)	478.30	696.68	1091.29	304.31	35.73	419.30	47.28	136.33	62.02	435.10	38.33	8.99	30.57	403.59	129.96	54.80
Real Estate Loan	465.00	104.95	293.33	263.68		173.98			74.19	259.52	4.97			341.61	4.16	5.00
Margin Nature Loan	177.71		12.88			0.70			0.45	351.21		25.62		1.45		
Hire Purchase Loan	200.30	626.04	811.45	401.24	5.51	220.94	74.52	15.04	135.01	303.41	17.00	14.71	1.51	816.74	69.70	7.61
Deprived Sector Loan	85.70	240.05	195.00	131.59	16.50	98.44	26.60	50.21	22.83	188.89	16.64	17.37	37.95	155.20	29.73	42.34
Bills Purchased																
Other Product	13.84	242.05	484.60	516.33	78.91	169.36	48.14	449.82	276.65	634.13	2.40	227.32	16.49	282.31	191.22	52.67
Total Product wise Loan	3369.38	3586.07	3496.84	3281.16	309.76	2118.66	516.66	1112.83	1001.70	4144.34	302.02	391.66	342.24	4475.13	674.14	352.18
Collateral Wise																
Gold and Silver	48.94	203.03	107.56	294.17	76.59	84.99		194.79		155.64		6.69			87.76	2.19
Government Securities																
Non Governmental Securities			12.88							351.21		25.62				
Fixed Deposit Receipts	27.81	33.90	24.33	62.93	1.25	30.85	0.60	7.02	5.71	15.65	2.40	3.66	3.58	20.98	3.58	1.22
Own	27.81	33.90	24.33	62.93	1.25	30.85	0.60	7.02	5.71	15.65	2.40	3.66	3.58	20.98	3.58	1.22
Other Licences Institutions																
Collateral of Properties	3079.74	3149.37	3136.58	2792.47	231.92	1981.42	508.14	910.49	995.99	3457.31	299.62	355.68	338.66	4393.93	564.16	315.02
Fixed Assets	3079.74	3149.37	3136.58	2792.47	231.92	1981.42	508.14	910.49	995.99	3452.60	299.62	355.68	338.66	4393.93	564.16	315.02
Current Assets										4.71						
Against security of Bill																
Domestic Bills																
Foreign Bills																
Against Guarantee	83.47	199.76	215.49	131.59		5.89	0.14			161.89				58.78	18.64	
Government Guarantee		0.03	4.07	2.69						4.60						
Institutional Guarantee	74.47	10.00								148.28				47.50		
Personal Guarantee	9.00		33.11			5.89	0.14			6.49						
Collective Guarantee		189.73	178.32	128.90						2.53				11.28		
Int. Rtd. Foreign Bank's Guarantee															18.64	
Other Guarantee																
Credit Card																
Others	129.42					15.51	7.78	0.53		2.64				1.45		33.75
Total	3369.38	3586.07	3496.84	3281.16	309.76	2118.66	516.66	1112.83	1001.70	4144.34	302.02	391.66	342.24	4475.13	674.14	352.18

Statement of Credit as on Bhadau end, 2071(Mid-Sept, 2014)

BFI Name	IDBL	Kanchan	Matribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhee	Raptiveri	Tourism	Mission	Mt. Makalu	Sahara	N.Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa
Sector Wise																					
Agricultural and Forest Related	13.99	43.06	10.47	34.39	117.72	14.00	28.55	76.69	57.81	22.68	200.38	151.19	14.98	1.64	77.84	5.97	42.58	98.51	25.63	129.88	6.78
Fishery Related		0.15		0.25	7.33	2.03		8.00		4.73	6.75	0.33								4.12	
Mining Related	19.63				0.10			6.96			7.15	3.85					1.65				
Manufacturing (Producing) Related	341.84	61.17	7.55	31.38	220.38	8.04		140.19	5.28	4.15	304.70	11.30	0.70	5.90	84.54	0.50	15.14	115.28	6.64	288.76	0.73
Construction	440.93	146.15	36.94	10.34	151.29	5.04	156.91	316.72	65.46	13.71	685.51	53.84	9.82	0.00	88.71	19.00	148.09	94.81	24.30	854.39	
Electricity,Gas and Water				1.18	7.46			218.30	1.28		12.01						0.79			115.06	
Metal Products, Mach. & Ele. Eqp.				1.91	20.56	0.80	30.82	98.80	1.62		119.53	12.08		2.50	15.33				0.30	79.60	
Tras., Com. and Public Utilities	120.11	42.21	33.18	34.05	69.92	101.21	399.42	128.45	46.75		199.70	91.21	3.68	2.60	7.33	59.52	75.64	230.45	9.53	746.66	0.58
Wholesaler & Retailer	621.41	383.91	49.02	52.60	164.88	93.90	309.29	164.01	110.45	121.61	661.53	291.41	12.39	59.81	75.82	32.06	100.63	135.10	38.69	949.78	43.08
Finance, Insurance and Real Estate	385.72	28.20	2.08	23.74	84.69		133.64	483.12		12.33	66.07	12.32			33.55					881.94	
Hotel or Restaurant	80.05	11.03	1.00	2.05	34.08	2.82	58.46	83.96	15.17	3.34	345.89	13.12	0.03	0.00	34.64		13.44	10.83	4.87	358.55	13.81
Other Services	134.21	36.47	4.85	5.36	21.81	2.30	62.26	243.99	5.25	6.05	86.90	72.92	12.50	2.39	22.45	66.86	13.65	61.23	0.87	385.43	0.48
Consumption Loans	414.93	1.83	2.77	92.20	76.33	66.03	70.10	354.11	25.71	12.02	239.47	48.90	21.49	1.20	9.87	46.25	157.40	76.16	19.88	272.06	1.07
Local Government																					
Others	738.55	207.34	60.72	192.94	231.29	73.47	121.86	459.10	58.42	170.20	1077.20	171.99	8.89	133.68	144.97	38.15	218.83	423.63	39.92	1480.74	38.47
TOTAL sectorwise	3311.37	961.52	208.58	482.38	1207.83	369.64	1371.31	2782.40	393.20	370.81	4012.80	934.44	84.49	209.72	595.04	268.32	787.84	1246.00	170.63	6546.98	105.00
Product Wise																					
Term Loan	81.93	14.57	32.67	34.93	153.25	34.00	135.67	629.68	47.41	21.92	614.18	159.35	0.99		2.46	83.33	51.17	38.65	58.28	831.28	20.86
Overdraft	793.64	312.09	107.73	280.74	310.29	88.21	357.01	696.24	110.10	39.14	1646.37	339.75	0.25		92.24	30.35	165.40	459.63	48.23	1801.02	76.71
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan	264.78	175.97		3.57	215.98	39.32	5.00	99.58		184.99	298.19		30.99	188.18	3.97		0.95	6.25		526.23	
Res. Per. H. Loan (Up to Rs. 10 mil.)	385.02	139.21	22.60	9.26	142.87	5.04	148.56	264.90	63.92	0.35	668.13	48.85	9.82		81.56	15.98	145.67	94.81	21.39	854.39	
Real Estate Loan	304.82	28.20	2.08	13.90	84.67		133.64	395.05	1.49	16.25	80.78	44.36			31.06		7.41	52.68		709.13	
Margin Nature Loan	235.07	15.16		79.68			0.08	274.55	2.58		13.89									28.49	
Hire Purchase Loan	135.44	42.21	31.17	27.18	129.43	100.43	459.64	241.05	46.75	6.02	402.31	91.12	1.72	7.67	20.19	69.69	81.64	279.71	24.62	768.68	
Deprived Sector Loan	120.37	39.61	8.29	18.71	60.61	18.90	47.31	90.62	14.15	51.25	138.58	113.27	9.80	11.90	24.69	11.31	34.27	58.36	11.89	224.69	6.36
Bills Purchased																					
Other Product	990.30	194.50	4.05	14.42	110.72	83.73	84.39	90.75	106.80	50.88	150.37	137.73	30.93	1.97	338.87	57.65	301.31	255.91	6.22	803.08	1.07
Total Product wise Loan	3311.37	961.52	208.58	482.38	1207.83	369.64	1371.31	2782.40	393.20	370.81	4012.80	934.44	84.49	209.72	595.04	268.32	787.84	1246.00	170.63	6546.98	105.00
Collateral Wise																					
Gold and Silver	109.82					59.26			20.83		96.02	1.05	32.77			35.77	141.48	23.16		61.50	
Government Securities	5.40						0.45														
Non Governmental Securities	235.07						0.08	295.15			13.89									28.49	
Fixed Deposit Receipts	27.77	1.83	1.90	2.27	16.78	3.23	9.35	46.50	2.58	5.77	43.23	10.98	0.28		6.17	0.31	9.91	3.74	0.31	39.25	1.07
Own	27.77	1.83	1.90	2.27	16.78	3.23	9.35	46.50	2.58	5.77	43.23	10.98	0.28		6.17	0.31	9.91	3.74	0.31	39.25	1.07
Other Licences Institutions																					
Collateral of Properties	2819.49	944.52	206.69	472.81	1191.05	301.99	1361.42	2289.80	369.69	365.04	3813.11	809.35	49.86	209.72	588.35	220.92	626.86	1219.08	170.32	6199.39	103.93
Fixed Assets	2819.49	944.52	206.69	472.81	1191.05	301.99	1361.42	2289.80	369.69	365.04	3813.11	809.35	49.86	209.72	588.35	220.92	626.86	1219.08	170.32	6199.39	103.93
Current Assets																					
Against security of Bill																					
Domestic Bills																					
Foreign Bills																					
Against Guarantee	113.81					5.15		69.35	0.10		46.54	113.06	1.59		0.52	11.31	9.59			216.08	
Government Guarantee								5.12												13.15	
Institutional Guarantee	113.66							59.00			40.00	1.56								171.93	
Personal Guarantee	0.15					5.15		5.23			6.45	111.50					9.59			31.00	
Collective Guarantee									0.10		0.09				0.52	11.31					
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee													1.59								
Credit Card																					
Others		15.16		7.31				81.61										0.02		2.27	
Total	3311.37	961.52	208.58	482.38	1207.83	369.64	1371.31	2782.40	393.20	370.81	4012.80	934.44	84.49	209.72	595.04	268.32	787.84	1246.00	170.63	6546.98	105.00

Statement of Credit as on Bhadau end, 2071(Mid-Sept, 2014)

BFI Name	Saptakoshi	Sajha	Apex	Green	Reliable	Nepal Awas	NFL	NIDC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi
Sector Wise																						
Agricultural and Forest Related	60.13	49.12	217.05	6.51	147.39		22.30	16.35	48.41	40.55	5.93	19.32		9.15	148.23	82.15	103.83		69.53	29.50	38.61	22.98
Fishery Related		3.49			0.78				2.19													25.37
Mining Related		0.50	5.23												0.14				1.73	2.12	0.97	1.50
Manufacturing (Producing) Related		23.63	192.84	1.32	134.26		17.32	21.99	597.79	61.10	3.80			83.78	162.68	60.91		124.46	112.25	289.64	362.06	277.12
Construction	15.29	12.70	484.84		621.18	325.30	39.78	34.82	1132.90	134.29	5.88	65.18		172.56	826.90	123.50	626.32	126.96	324.48	264.30	106.00	416.88
Electricity,Gas and Water			40.91				2.86	11.87							2.25				0.76		59.16	
Metal Products, Mach. & Ele. Eqp.	12.41	16.38	89.45		59.18			4.82	10.99	3.45				29.99	7.69	24.34	122.06		5.54		76.73	24.22
Tras., Com. and Public Utilities	3.14	21.55	23.65	22.47	216.50		1.18	27.93	100.35		0.50	29.04		103.37	112.89	132.77	171.26	172.52	66.78	123.54	639.64	472.14
Wholesaler & Retailer	92.92	72.39	824.01	25.02	146.56		117.02	256.28	300.75	33.33		77.16		15.73	204.49	84.74	784.03	624.28	83.14	252.74	192.52	650.18
Finance, Insurance and Real Estate			183.62	0.96	217.99			89.65	171.66	144.47		24.57		50.88	73.16	154.33		139.75	104.74	78.80	310.12	253.12
Hotel or Restaurant	0.89	5.06	191.01	1.10	281.27		11.94	38.20	51.92	29.69		3.05		59.57	8.09	17.82		9.08	59.69	238.98	4.48	250.54
Other Services	0.91	15.68	202.31		140.11			12.49	73.34			17.32		42.02	29.11	44.17	92.83	12.85	260.50	277.61	60.36	67.91
Consumption Loans	13.16	3.63	341.60	4.60	448.57	2.60	35.59	82.77	175.45	181.08	2.66	209.07		85.96	141.39	176.11	120.42	22.06	102.52	29.57	74.88	320.61
Local Government										33.18		7.64										
Others	38.85		1306.65	22.50	1252.14	67.70	105.15	3.02	2110.73	2040.18	13.03	77.45		95.43	747.24	347.47	274.33	599.32	12.86	306.52	172.86	332.02
TOTAL sectorwise	237.72	224.15	4103.16	84.47	3665.92	395.60	353.14	600.18	4776.48	2701.33	31.79	529.78		748.44	2464.26	1248.32	2295.08	1831.28	1204.53	1893.31	2098.39	3114.57
Product Wise																						
Term Loan	81.66	76.44	164.34	7.40	246.98		0.82	60.24	113.05	137.57	3.80	96.47		215.77	1204.14	315.54	726.36		150.25		524.91	369.80
Overdraft	95.96	123.62	1103.42	47.56	439.57																	
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan	2.00		894.86		550.36		170.62	304.95	610.57	317.39		77.45		112.62	147.91			1104.82	331.38	1095.78	370.89	957.30
Res. Per. H. Loan (Up to Rs. 10 mil.)	15.29	12.70	342.43		463.46	244.50	34.16	100.65	1157.13	26.89	8.86	65.18		102.63	327.49	103.08	523.73	126.96	255.07	195.11	46.61	297.38
Real Estate Loan			256.35	0.96	241.88	66.50	28.26	17.08	366.15	1964.68	5.88	24.57		39.09	165.33	151.53	234.09	139.75	158.17	147.99	266.09	228.27
Margin Nature Loan			16.34		176.61	67.70	23.49	57.67	97.75	26.19	0.94	209.07		43.27	6.77	40.59	274.33	82.20	86.23	10.54	51.70	266.03
Hire Purchase Loan	16.00	3.49	214.43	22.47	368.00		1.22	27.58	239.62	145.81	2.04	29.04		119.29	187.74	132.77	198.39	172.52	50.41	64.07	652.41	511.82
Deprived Sector Loan	22.91	7.76	169.38	1.48	58.67	14.30	15.26	4.18	136.00	33.18	5.93	7.64		27.41	83.96	38.69	128.58	45.65	41.37	35.00	55.25	102.20
Bills Purchased																						
Other Product	3.88	0.15	941.63	4.60	1120.39	2.60	79.32	27.83	2056.22	49.63	4.35	20.37		88.36	340.93	466.12	209.62	159.37	131.64	344.83	130.52	381.77
Total Product wise Loan	237.72	224.15	4103.16	84.47	3665.92	395.60	353.14	600.18	4776.48	2701.33	31.79	529.78		748.44	2464.26	1248.32	2295.08	1831.28	1204.53	1893.31	2098.39	3114.57
Collateral Wise																						
Gold and Silver			24.77	4.60	224.14										15.79		23.51					
Government Securities					5.47																	
Non Governmental Securities			16.34					57.67	15.58	26.19	0.94	174.59		43.27					86.23		51.70	265.93
Fixed Deposit Receipts		0.15	65.88		63.89	2.60	12.06	16.99	58.56	9.08	0.18	34.48		18.83	20.03	107.13	96.92	22.06	16.29	18.63	25.33	34.71
Own		0.15	65.88		63.89	2.60	12.06	16.99	58.56	9.08	0.18	34.48		18.83	20.03	107.13	96.92	22.06	16.29	18.63	25.33	34.71
Other Licences Institutions																						
Collateral of Properties	237.72	224.00	3869.35	78.69	3096.55	325.30	302.34	522.50	4515.40	860.00	30.66	320.71		632.75	2331.81	1072.30	1778.27	1809.22	1101.81	1793.76	1906.94	2765.15
Fixed Assets	237.72	224.00	3869.35	78.69	3066.65	325.30	302.34	522.50	4515.40	860.00	30.66	320.71		632.75	2329.73	1072.30	1778.27	1809.22	1101.81	1793.76	1906.94	2765.15
Current Assets					29.90										2.08							
Against security of Bill																						
Domestic Bills																						
Foreign Bills																						
Against Guarantee			45.06							83.27				41.27	5.40		122.06		0.20	35.00	55.25	45.00
Government Guarantee										33.18				3.25							15.25	
Institutional Guarantee			40.38											24.16						35.00	40.00	45.00
Personal Guarantee			4.68							50.09				13.86	3.52				0.20			
Collective Guarantee															0.88							
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee															1.00		122.06					
Credit Card																						
Others			81.76	1.18	275.87	67.70	38.74	3.02	186.94	1722.80	0.02			12.32	91.23	68.88	274.33			45.92	59.16	3.78
Total	237.72	224.15	4103.16	84.47	3665.92	395.60	353.14	600.18	4776.48	2701.33	31.79	529.78		748.44	2464.26	1248.32	2295.08	1831.28	1204.53	1893.31	2098.39	3114.57

Statement of Credit as on Bhadau end, 2071(Mid-Sept, 2014)

BFI Name	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Suheshwori	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Kuber
Sector Wise																								
Agricultural and Forest Related		4.00		1.09	33.93	20.64	23.87	6.00	11.65	29.48	110.07	53.21	26.75		340.41		3.04	7.49	76.21	34.87	3.60	75.60	83.09	
Fishery Related				0.00							0.60								6.55	3.17		0.80	1.94	
Mining Related	2.89	2.80		0.00			41.00		14.31													0.70		
Manufacturing (Producing) Related		53.39	1.53	14.05	109.08	88.92	69.10	75.49		4.90	128.26		133.84	22.41	628.47		60.30	10.48	107.94	21.72	14.50	267.42	65.22	12.12
Construction	28.34	785.46	30.87	27.39	94.07	126.93	190.78	130.21	31.27	24.73	150.05	38.79	501.64	48.60	0.31	193.41	216.44	39.11	970.79	165.47	31.19	107.68	429.48	23.01
Electricity,Gas and Water				0.00		3.50	4.28	31.67			54.97											9.40	1.70	
Metal Products, Mach. & Ele. Eqp.		133.01		5.87				36.36	8.37		15.59		5.59	0.13			0.99	0.08	57.49	0.81		54.92	11.08	
Tras., Com. and Public Utilities		62.02		39.21		313.05	41.90	79.73			242.05		475.89	21.42	3.21		1.47		472.12	227.31	60.40	14.58	420.44	3.18
Wholesaler & Retailer	211.00	38.13	91.01	16.16	331.99	320.59	106.81	88.24	31.35	29.75	200.20	240.83	421.46	62.79	153.84		2.44	7.37	512.97	79.70	31.26	608.09	133.60	28.08
Finance, Insurance and Real Estate	451.48	127.42		25.66	28.34	166.62	162.56	113.66			127.51		252.52	181.02			51.44	20.90		6.56	76.84	777.80	23.08	219.73
Hotel or Restaurant		10.21		0.00	34.71	109.32	6.22	4.02	7.10		66.32		81.72	0.36	75.71		0.72		87.86	5.45	20.00	113.12	29.03	0.24
Other Services	143.58	0.20	5.69	1.20	52.34	137.57	50.75	31.33	0.13	7.01	137.91	11.58	16.34	5.31	1.37		72.40	14.08	103.45	6.03	89.47	62.84	54.08	23.69
Consumption Loans	110.11	939.74	1.62	30.81	55.46	9.15	289.20	25.36	6.50	17.93	172.59	17.32	362.75	10.00	2.06	10.16	209.16	33.25	157.05	24.29	159.88	170.88	276.69	14.83
Local Government				0.00	2.01						1.37													
Others	143.30	1007.07	119.14	118.12	206.15	796.39	462.00	194.83	34.18	4.23	361.52	406.46	1079.31	170.21	751.62	385.92	257.97	53.64	922.89	101.05	175.03	1022.72	283.81	128.36
TOTAL sectorwise	1090.70	3163.45	249.85	279.56	948.08	2092.68	1448.47	816.91	144.85	118.03	1769.01	768.18	3357.82	522.25	1957.00	589.49	876.36	186.39	3475.31	676.41	662.17	3286.54	1813.22	453.25
Product Wise																								
Term Loan	211.00	9.94		3.65	441.06	264.41	17.09	20.58			408.69	240.83	561.29	127.37	1069.24	315.07	192.00		132.78	38.01	34.00	127.34	58.44	5.36
Overdraft																							5.35	
Trust Receipt Loan / Import Loan																							0.90	
Demand & Other Working Capital Loan		306.94		47.97		456.81	982.18	290.43	61.02	73.01	235.49		179.27	96.58	166.76	16.77		48.58	764.45	177.20	272.88	1766.65	204.15	180.18
Res. Per. H. Loan (Up to Rs. 10 mil.)	28.34	440.81		22.88	94.07	223.41	184.93	56.61		24.73	370.51		252.87		0.31	54.29	150.18	14.52	832.84		31.19	282.92	389.27	19.95
Real Estate Loan	451.48	246.38	30.87	21.66	107.19	293.55	152.56	337.27	31.27		429.54		463.17	163.19	604.42	199.84	90.68	15.10	177.06	222.79	53.32	378.58	24.88	60.83
Margin Nature Loan	54.83	361.27	2.47	33.11			30.01	12.27			9.59		15.11	38.67		0.02	171.65	25.92	0.25		138.99	383.43	257.44	0.40
Hire Purchase Loan	24.53	865.01	5.32	39.90	3.63	313.05	36.72	26.41	4.99	5.18	79.19	11.08	489.30	17.66	3.05	3.44	15.34	0.12	500.32	157.35	69.20	114.42	439.96	13.95
Deprived Sector Loan	21.54	109.41	0.79	8.94	27.93	62.20	44.99	29.04	4.91	4.23	68.35	33.03	119.75	4.31		0.06	22.94	6.60	109.88	26.87	30.61	143.37	100.10	0.30
Bills Purchased																		3.80						2.60
Other Product	298.98	823.70	210.40	101.46	274.21	479.25		44.30	42.66	10.88	167.65	483.25	1277.05	74.47	113.22		233.56	71.75	957.73	54.19	31.99	89.83	332.74	169.69
Total Product wise Loan	1090.70	3163.45	249.85	279.56	948.08	2092.68	1448.47	816.91	144.85	118.03	1769.01	768.18	3357.82	522.25	1957.00	589.49	876.36	186.39	3475.31	676.41	662.17	3286.54	1813.22	453.25
Collateral Wise																								
Gold and Silver		24.23											226.85						31.34				10.97	
Government Securities																						17.20		
Non Governmental Securities	54.83		2.47	19.20			30.01	12.27					13.49	18.59				25.64			138.99		257.44	0.40
Fixed Deposit Receipts	30.75	152.49	1.62	5.34	50.64	9.15	230.68	12.63	1.51	12.75	129.08	6.24	78.41	2.80		6.70	22.16	5.97	33.97	12.34	10.29	58.83	16.36	3.66
Own	30.75	152.49	1.62	5.34	50.64	9.15	230.68	12.63	1.51	12.75	129.08	6.24	78.41	2.80		6.70	22.16	5.97	33.97	12.34	10.29	58.83	16.36	3.66
Other Licences Institutions																								
Collateral of Properties	739.77	2033.67	245.76	232.03	894.07	2083.53	1187.78	775.55	109.15	105.28	1632.73	11.08	3039.07	459.09	1957.00	582.77	678.92	141.98	3409.75	664.06	482.53	2716.61	1509.42	447.47
Fixed Assets	504.35	2033.67	245.76	232.03	894.07	2083.53	1187.78	775.55	109.15	105.28	1632.73	11.08	3039.07	459.09	1957.00	582.77	678.92	141.94	3409.75	664.06	482.53	2716.61	1509.42	447.47
Current Assets	235.42																	0.03						
Against security of Bill																								
Domestic Bills																								
Foreign Bills																								
Against Guarantee		5.62		22.57				16.47			7.20							8.70			30.36	26.86	19.04	1.57
Government Guarantee								2.00			7.20							0.30					4.85	
Institutional Guarantee		5.52		16.46				14.00										5.50			30.36	13.00	4.20	0.24
Personal Guarantee		0.10		4.66				0.47										2.90				13.86	9.99	1.33
Collective Guarantee																								
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee				1.45																				
Credit Card																								
Others	265.34	947.45		0.43	3.37				34.18			750.86		41.77		0.02	175.28	4.10	0.25	0.02		467.04		0.15
Total	1090.70	3163.45	249.85	279.56	948.08	2092.68	1448.47	816.91	144.85	118.03	1769.01	768.18	3357.82	522.25	1957.00	589.49	876.36	186.39	3475.31	676.41	662.17	3286.54	1813.22	453.25

Statement of Credit as on Bhadau end, 2071(Mid-Sept, 2014)

BFI Name	NEFL	Seti	hama	Namaste	Kaski	Jebils	Reliance	Bhaktapur
Sector Wise								
Agricultural and Forest Related	3.63	32.36	2.78	12.45	90.93	44.35	12.43	27.49
Fishery Related				0.15	0.94			
Mining Related								
Manufacturing (Producing) Related	27.81	18.69		1.81	65.09	2.84	20.80	33.25
Construction	78.49	4.35	6.10	57.89	271.22	165.21	271.90	55.87
Electricity,Gas and Water							10.27	2.00
Metal Products, Mach. & Ele. Eqp.	0.35			0.97		0.58	19.96	0.70
Tras., Com. and Public Utilities	181.23		64.74	2.88	372.94	53.58	230.06	45.43
Wholesaler & Retailer	73.34	75.73	7.18	8.68	328.12	44.22	86.01	20.73
Finance, Insurance and Real Estate	39.59		28.50		261.36	9.60	23.50	9.00
Hotel or Restaurant	1.34	0.90	2.71	1.31	76.19	4.53	43.18	17.45
Other Services	3.58	13.14	38.68	0.50	7.63	17.09	89.02	9.85
Consumption Loans	104.24	1.27	4.50	1.45	51.40	211.27	176.58	25.47
Local Government	1.30							
Others	305.07	34.01	120.72	77.41	663.59	109.56	346.51	39.01
TOTAL sectorwise	819.96	180.46	275.92	165.50	2189.41	662.81	1330.23	286.24
Product Wise								
Term Loan	274.42	16.12	2.92	31.07	65.08	10.39		25.14
Overdraft								
Trust Receipt Loan / Import Loan								
Demand & Other Working Capital Loan	83.78	129.40	101.70		418.58	63.22		73.09
Res. Per. H. Loan (Up to Rs. 10 mil.)	77.87	4.35	3.28	58.02	271.22	80.37	185.53	34.82
Real Estate Loan	70.79		13.50		261.36	80.03	177.46	
Margin Nature Loan	86.07		67.69		8.90	190.81	164.08	0.12
Hire Purchase Loan	195.38	0.96	67.26	3.22	372.94	65.12	232.87	82.76
Deprived Sector Loan	23.92	10.95	15.00	4.41	77.62	20.49	51.06	10.04
Bills Purchased								
Other Product	7.74	18.69	4.57	68.78	713.72	152.39	519.23	60.28
Total Product wise Loan	819.96	180.46	275.92	165.50	2189.41	662.81	1330.23	286.24
Collateral Wise								
Gold and Silver					17.60			4.97
Government Securities								
Non Governmental Securities	86.07					191.21		
Fixed Deposit Receipts	4.03	0.69	4.50	1.12	24.90	6.42	10.11	0.97
Own	4.03	0.69	4.50	1.12	24.90	6.42	10.11	0.97
Other Licences Institutions								
Collateral of Properties	706.57	179.78	185.32	164.29	2108.93	448.49	1114.13	269.59
Fixed Assets	706.57	179.78	185.32	164.29	2108.93	448.49	1114.13	269.59
Current Assets								
Against security of Bill								
Domestic Bills								
Foreign Bills								
Against Guarantee			18.41		29.08	16.70	35.46	10.72
Government Guarantee					2.35			
Institutional Guarantee			15.00			8.00	23.50	9.00
Personal Guarantee			3.41			8.63	11.96	1.61
Collective Guarantee					26.73	0.07		
Int. Rtd. Foreign Bank's Guarantee								
Other Guarantee								0.12
Credit Card								
Others	23.30		67.69	0.10	8.90		170.54	
Total	819.96	180.46	275.92	165.50	2189.41	662.81	1330.23	286.24

Major Financial Indicators of Micro-credit Development Banks

Rs in million

	Liabilities	Mid-July			Mid-Aug	Mid-Sept	% change		
		2012	2013	2014	2014	2014			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	2816.6	3801.3	4950.7	5703.3	5680.2	34.96	30.23	-0.40
	a. Paid-up Capital	1717.2	2234.0	2974.3	2988.3	3004.3	30.10	33.14	0.54
	b. Statutory Reserves	288.3	383.5	523.1	753.2	756.2	33.02	36.38	0.39
	c. Retained Earning	107.6	208.2	220.6	635.7	631.3	93.51	5.97	-0.69
	d. Others Reserves	703.6	975.6	1232.7	1326.1	1288.4	38.66	26.35	-2.84
2	**BORROWINGS**	16586.4	20216.3	27897.3	27676.9	27912.7	21.88	37.99	0.85
	a. NRB	198.4	210.3	526.4	294.0	162.7	6.01	150.31	-44.66
	f. Others	16388.0	20006.0	27371.0	27382.9	27750.0	22.08	36.81	1.34
3	**DEPOSITS**	5235.2	7221.6	11001.2	11274.3	11485.6	37.94	52.34	1.87
4	**BILLS PAYABLE**			0.0	0.0	0.0			0.00
5	**OTHER LIABILITIES**	2502.9	3009.7	3777.5	4635.1	4713.4	20.25	25.51	1.69
	a. Loan Loss Provision	505.5	694.0	829.4	822.9	831.7	37.30	19.51	1.07
	b. Interest Suspense a/c	410.0	446.9	475.0	552.7	555.5	9.01	6.28	0.51
	c. Others	1587.5	1868.8	2473.1	3259.4	3326.2	17.72	32.34	2.05
6	**RECONCILIATION A/c**	2236.6	688.6	1088.2	1409.1	1457.9	-69.21	58.04	3.46
7	**PROFIT & LOSS A/c**	629.8	837.9	1473.7	219.4	360.6	33.04	75.89	64.36
	Total	**30007.5**	**35775.3**	**50188.7**	**50918.1**	**51610.4**	19.22	40.29	1.36
	Assets								
1	**LIQUID FUNDS**	5843.5	6322.8	7202.8	6939.6	6371.4	8.20	13.92	-8.19
	a. Cash Balance	44.2	42.8	39.2	43.3	52.3	-3.25	-8.21	20.73
	b. Bank Balance	3253.9	3561.6	3710.6	4554.3	4219.0	9.46	4.18	-7.36
	c. Money at Call	2545.4	2718.5	3452.9	2342.0	2100.1	6.80	27.02	-10.33
2	INVESTMENT IN SECURITIES EX	128.7	116.2	116.2	116.2	116.2	-9.71	0.00	0.00
3	**SHARE & OTHER INVESTMEN**	2040.6	2963.6	2894.2	2987.0	2784.2	45.23	-2.34	-6.79
4	**LOANS & ADVANCES**	17738.3	23401.7	35689.3	36386.2	37738.0	31.93	52.51	3.72
	Institutional	6194.1	6740.3	9863.5	9799.3	10152.0	8.82	46.34	3.60
	Individual	11544.2	16661.4	25825.8	26586.9	27586.1	44.33	55.00	3.76
5	**FIXED ASSETS**	340.2	444.6	624.4	622.1	628.9	30.67	40.46	1.10
6	**OTHER ASSETS**	1594.9	1685.8	2485.4	2494.6	2554.1	5.70	47.43	2.39
7	**EXPENSES NOT WRITTEN OFF**	0.7	9.8	9.4	1.7	1.7	1301.73	-4.02	0.00
8	**NON BANKING ASSETS**	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00
9	**RECONCILIATION A/c**	2234.8	699.6	1085.2	1365.8	1412.8	-68.70	55.12	3.44
10	**PROFIT & LOSS A/c**	85.8	131.2	81.8	5.0	3.0	52.88	-37.63	-38.81
	Total	**30007.5**	**35775.4**	**50188.7**	**50918.1**	**51610.4**	19.22	40.29	1.36
	Profit & Loss A/c								
	Expenses								
	1 INTEREST EXPENSES	1515.05	1631.87	1967.84	132.90	274.72	7.71	20.59	6.71
	2 COMMISSION/FEE EXPENSES	29.25	41.55	46.72	4.44	8.81	42.06	12.45	-1.85
	3 EMPLOYEE EXPENSES	951.61	1148.18	1464.44	124.96	273.67	20.66	27.54	19.00
	4 OFFICE OPERATING EXPENSES	274.30	372.35	491.46	44.14	91.30	35.74	31.99	6.86
	5 NON OPERATING EXPENSES	0.08	0.21	0.00	0.00	0.00	171.78	-100.00	0.00
	6 PROVISION FOR RISK	169.29	174.20	188.17	8.73	18.39	2.90	8.02	10.56
	7 LOAN WRITTEN OFF	0.00	0.89	0.44	0.00	0.00	0.00	-50.03	0.00
	8 PROVISION FOR STAFF BONUS	53.64	76.99	102.53	8.23	15.20	43.52	33.17	-15.29
	9 PROVISION FOR INCOME TAX	162.12	232.91	302.38	27.54	50.31	43.67	29.82	-17.28
	10 NET PROFIT	589.89	807.06	1435.59	200.72	358.89	36.82	77.88	-21.20
	TOTAL EXPENSES	**3745.22**	**4486.20**	**5999.57**	**551.67**	**1091.29**	19.78	33.73	-2.18
	Income								
	1. INTEREST INCOME	3239.36	3898.75	5389.71	506.21	1004.41	20.36	38.24	-1.58
	2. COMMISSION & DISCOUNT	22.77	28.23	130.84	14.47	29.67	23.99	363.49	4.96
	3 OTHER OPERATING INCOME	323.81	379.13	304.84	26.30	52.99	17.08	-19.59	1.52
	4 NON OPERATING INCOME	18.89	46.00	40.15	0.14	0.15	143.49	-12.71	-95.21
	5 PROVISION FOR WRITTEN BACK	86.92	92.01	88.32	2.83	2.75	5.86	-4.01	-102.77
	6 RECOVERY FOR WRITE BACK	3.54	3.13	1.97	0.00	0.00	-11.72	-37.00	0.00
	7 INCOME FOR EXTRA ORDINARY EXPENSES	0.71	0.00	0.05	0.00	0.00	-100.00	0.00	0.00
	8 NET LOSS	49.22	38.96	43.68	1.71	1.32	-20.85	12.13	-122.62
	TOTAL INCOME	**3745.22**	**4486.20**	**5999.57**	**551.67**	**1091.29**	19.78	33.73	-2.18
	Miscellaneous Information								
	No. of Total Staffs	3143	3465	4405	4484	4512	10.24	27.13	0.62
	No. of Total Branches	580	646	861	873	880	11.38	33.28	0.80
	No. of Total Centers	36118	42612	59380	60994	62203	17.98	39.35	1.98
	No. of Total Groups	198477	229126.2	292238	297059	301860	15.44	27.54	1.62
	No. of Total Passive Groups	7815.4	9543	9138	11325	11439	22.11	-4.25	1.01
	No. of Total Members	1058772	1252389	1612430	1627956	1656149	18.29	28.75	1.73
	No. of Total Passive Members	53388	64322	66441	62472	62757	20.48	3.29	0.46
	No. of Total Borrowers	794195	894671	1102132	1124792	1136118	12.65	23.19	1.01
	No. of Total Overdue Borrowers	35510	35637	30657	30023	31084	0.36	-13.97	3.53
	No. of Total Saving Members	793362.4	913173	1198487	1332723	1240522	15.10	31.24	-6.92
	Total Saving Amount (Rs million)	5492.12	7221.02	11000.65	11273.66	11490.33	31.48	52.34	1.92

Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Limited	NBL	2	Rastriya Banijya Bank	RBB
3	Nabil Bank Limited	NABIL	4	Nepal Investment Bank Limited	NIBL
5	Standard Chartered Bank Nepal Limited	SCBNL	6	Himalayan Bank Limited	HBL
7	Nepal SBI Bank Limited	NSBI	8	Nepal Bangaladesh Bank Limited	NBB
9	Everest Bank Limited	EBL	10	Bank of Kathmandu Limited	BOK
11	Nepal Credit and Commerce Bank Limited	NCC	12	NIC ASIA Bank Limited	NIC
13	Lumbini Bank Limited	Lumbini	14	Machhapuchhre Bank Limited	MBL
15	Kumari Bank Limited	Kumari	16	Laxmi Bank Limited	Laxmi
17	Siddhartha Bank Limited	SBL	18	Agriculture Development Bank	ADBNL
19	Global IME Bank Limited	Global	20	Citizens Bank International	Citizens
21	Prime Commercial Bank Limited	Prime	22	Sunrise Bank Limited	Sunrise
23	Grand Bank Limited	Grand	24	NMB Bank Limited	NMB
25	Prabhu Bank Limited	PRABHU	26	Janata Bank Nepal Limited	Janata
27	Mega Bank Nepal Limited	Mega	28	Civil Bank Limited	Civil
29	Century Commercial Bank	Century	30	Sanima Bank	Sanima
B. Development Banks					
1	NIDC Development Bank Limited	NIDC	2	Malika Development Bank Limited	Malika
3	Siddhartha Development Bank Limited	Siddhartha	4	United Development Bank Limited	UDBL
5	Yeti Bikas Bank Limited	Yeti	6	Narayani Development Bank Limited	Narayani
7	Pashimanchal Development Bank Limited	PDBL	8	Sahayogi Bikas Bank Limited	Sahayogi
9	Karnali Bikash Bank Limited	Karnali	10	Triveni Development Bank Limited	Triveni
11	Suprim Development Bank Limited	Suprim	12	Bhrikuti Bikas Bank Limited	Bhrikuti
13	Shubhechchha Bikas Bank Limited	Suvekchha	14	Sangrila Bikas Bank Limited	Shangrila
15	Gorkha Bikas Bank Limited	Gurkha	16	Gandaki Bikas Bank Limited	Gandaki
17	Infrastructure Development Bank Limited	Infrastructure	18	Business Universal Development Bank Limited	Business
19	Biratlaxmi Bikas Bank Limited	Biratlaxmi	20	Excel Development Bank Limited	Excel
21	Western Development Bank Limited	Western	22	H. & B. Development Bank Limited	H & B
23	Arniko Development Bank Limited	Araniko	24	NDEP Development Bank Limited	NDEP
25	Clean Energy Development Bank Limited	CEDBL	26	Miteri Development Bank Limited	Miteri
27	Tinau Bikas Bank Limited	Tinau	28	Rising Development Bank Limited	Rising
29	Muktinath Bikas Bank Limited	Muktinath	30	Sewa Bikas Bank Limited	Sewa
31	Kankai Bikas Bank Limited	Kankai	32	Public Development Bank Limited	Public
33	Mahakali Bikas Bank Limited	Mahakali	34	Ace Development Bank Limited	Ace
35	Bhargab Bikas Bank Limited	Bhargav	36	Professional Diyalo Bikas Bank Limited	diyalo
37	Country Development Bank Limited	Country	38	Alpine Development Bank Limited	Alpine
39	Nilgiri Bikas Bank Limited	Nilgiri	40	Kasthamandap Development Bank Limited	Kastamandap
41	Garima Bikas Bank Limited	Garima	42	City Development Bank Limited	City
43	Biswo Bikas Bank Limited	Bishow	44	Kabeli Bikas Bank Limited	Kabeli
45	Kamana Bikas Bank Limited	Kamana	46	Corporate Development Bank Limited	Corporate
47	Pathibhara Bikas Bank Limited	Pathibhara	48	Purnima Bikas Bank Limited	Purnima
49	Jyoti Development Bank Limited	Jyoti	50	Bagmati Development Bank Limited	Bagmati
51	Hamro Bikas Bank Limited	Hamro	52	Kakre Bihar Bikas Bank Limited	Kakre
53	Shine Development Bank Limited	Shine	54	Pacific Development Bank Limited	Pacific
55	Civic Development Bank Limited	Civic	56	International Development Bank Limited	IDBL
57	Kanchan Development Bank Limited	Kanchan	58	Matribhumi Bikas Bank Limited	Matribhumi
59	Bright Development Bank Limited	Bright	60	Innovative Development Bank Limited	Innovative
61	Jhimruk Bikas Bank Limited	Jhimruk	62	Metro Development Bank Limited	Metro
63	Vibor Bikash Bank Limited	Vibor	64	Gaumukhee Bikas Bank Limited	Gaumukhee
65	Raptibheri Bikas Bank Limited	Raptiveri	66	Tourism Development Bank Limited	Tourism
67	Mission Development Bank Limited	Mission	68	Mount Makalu Development Bank Limited	Mt. Makalu
69	Sindhu Bikas Bank Limited	Sindhu	70	Sahara Development Bank Limited	Sahara
71	Nepal Community Development Bank Limited	N.Community	72	Cosmos Development Bank Limited	Cosmos
73	Manasalu Development Bank Limited	Manaslu	74	Ekata Development Bank Limited	Ekata
75	Kalinchowk Development Bank Limited	Kalinchowk	76	Kailash Bikash Bank	Kailash
77	Salpa Bikas Bank	Salpa	78	Saptakoshi Bikas Bank Limited	Saptakoshi
79	Sajha Bikash Bank Limited	Sajha	80	Apex Development Bank Limited	Apex
81	Green Development Bank	Green	82	Reliable Development Bank	Reliable
C. Finance Companies					
1	Nepal Aawas Finance Limited	Nepal Aawas	2	Nepal Finance Limited	NFL
3	NIDC Capital Markets Limited	NIDC Capital	4	Narayani National Finance Limited	NNFL
5	Nepal Share Markets and Finance Limited	NSMFL	6	Peoples Finance Limited	Peoples
7	Kathmandu Finance Limited	KFL	8	Himalaya Finance Limited	Himalaya
9	Union Finance Limited	Union	10	Paschhimanchal Finance Co.Limited	PFCL
11	Nepal Housing & Merchant Finance Limited	NHMFL	12	Goodwill Finance Limited	Goodwill
13	Siddhartha Finance Limited	SFL	14	Shree Investment & Finance Co. Limited	SIFCL
15	Lumbini Finance & Leasing Co. Limited	Lumbini	16	International Leasing & Finance Co. Limited	ILFCO
17	Mahalaxmi Finance Limited	Mahalaxmi	18	Lalitpur Finance Co. Limited	Lalitpur
19	United Finance Co. Limited	United FC	20	General Finance Limited	General
21	Progessive Finance Limited	Progressive	22	Janaki Finance Co. Limited	Janaki
23	Pokhara Finance Limited	Pokhara	24	Central Finance Limited	Central
25	Premier Finance Co. Limited	Premier	26	Arun Finance Limited	Arun
27	Multipurpose Finance Co. Limited	Multipurpose	28	Synergy Finance Limited	Synergy
29	Shrijana Finance Limited	Srijana	30	Om Finance Limited	Om

31	World Merchant Banking & Finance Limited	WMBFL	32	Capital Merchant Banking & Finance Co. Limited	CMBFCL
33	Crystal Finance Limited	Crystal	34	Guheshworil Merchant Banking & Finance Limited	Guheshwori
35	Patan Finance Co. Limited	Patan	36	Fewa Finance Limited	Fewa
37	Everest Finance Limited	Everest	38	Prudential Finance Company Limited	Prudential
39	ICFC Finance Limited	ICFC	40	Sagarmatha Merchant Banking and Finance Limited	Sagarmatha
41	Kuber Merchant Finance Limited	Kuber	42	Nepal Express Finance Limited	NEFL
43	Seti Bittiya Sanstha Limited	Seti	44	Hama Merchant & Finance Limited	hama
45	Namaste Bitiya Sanstha Limited.	Namaste	46	Kaski Finance Limited	Kaski
47	Unique Finance Limited	Unique	48	Manjushree Financial Institution Limited	Manjushree
49	Jebil's Finance Limited	Jebils	50	Reliance Lotus Finance Limited	Reliance
51	Bhaktapur Finance Limited	Bhaktapur			
	D. Micro-credit Development Banks				
1	Nepal Grameen Bikas Bank Limited	NepalGBB	2	Nirdhan Utthan Bank Limited	NIRDHAN
3	Rural Microfinance Development Centre Limited	RMDC	4	Deprosc Microfinance Development Bank Limited	DEPROSC
5	Chhimek Microfinance Development Banks Limited	CHHIMEK	6	Shawalamban Laghu Bitta Bikas Banks Limited	Swabalamban
7	Sana Kisan Vikas Bank Limited	Sanakisan	8	Nerude Laghu Bitta Bikas Bank Limited	NERUDE
9	Naya Nepal Laghu Bitta Bikas Bank Limited	Naya Nepal	10	Summit Microfinance Development Bank Limited	Summit
11	Sworojagar Laghu Bitta Bikas Bank Limited	Sworojgar	12	Frist Microfinance Development Bank Limited	First
13	Nagbeli Microfinance Development Bank Limited	Nagbeli	14	Kalika Microcredit Development Bank Limited	Kalika
15	Mirmire Microfinance Development Bank Limited	Mirmire	16	Janautthan Samudayik Microfinance Dev. Bank Limited	Janautthan
17	Mithila Laghu Bitta Bikas Banks Limited	Mithila	18	Womi Microfinance Bittiya Sanstha	Womi
19	Laxmi Microfinance Bittiya Sanstha Limited	Laxmi	20	ILFCO Microfinance Bittiya Sanstha Ltd.	ILFCO
21	Mahila Sahayatra Microfinance Dev. Bank Ltd.	Mahila	22	Vijaya Laghubitta Bittiya Sanstha Ltd.	Vijay
23	Kisan Microfinance Bittiya Sanstha Ltd.	Kisan	24	Clean Village Microfinance Bittiya Sanstha Ltd.	Clean Village
25	Forward Community Microfinance Bittiya Sanstha Limited	FORWARD	26	Reliable Microfinance Bittiya Sanstha Limited	Reliable
27	Mahuli Samudayik Lagubitta Bittiya Sanstha Limited	Mahuli	28	Suryodaya Laghubitta Bittiya Sansatha Limited	Suryodaya
29	Mero Microfinance Bittiya Sanstha Limited	Mero	30	Samata Microfinance Bittiya Sanatha Ltd.	Samata
31	RSDC Laghubitta Bitiya Sanstha Ltd.	RSDC	32	Samudayik Laghubitta Bitiya Sanstha Ltd.¤	Samudayik
33	National Microfinance Bittiya Sanstha Ltd.	National	34	Sewa Microfinance Bittiya Sanstha Ltd.	Sewa MF

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

S.No.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Total
1	Mechi	Jhapa	55	26	7	88
2		Ilam	12	2	0	14
3		Panchthar	7	1	1	9
4		Taplejung	5	1	0	6
Total			79	30	8	117
5	Koshi	Sunsari	54	21	7	82
6		Morang	59	35	6	100
7		Dhankuta	8	5	0	13
8		Terhathum	5	2	1	8
9		Sankhuwasabha	10	3	0	13
10		Bhojpur	7	1	0	8
Total			143	67	14	224
11	Sagarmatha	Saptari	17	2	2	21
12		Udayapur	13	2	1	16
13		Siraha	22	4	0	26
14		Khotang	5	1	0	6
15		Okhaldhunga	3	1	0	4
16		Solukhumbu	6	2	1	9
Total			66	12	4	82
17	Janakpur	Sarlahi	15	10	1	26
18		Dhanusha	29	7	1	37
19		Mahottari	11	3	2	16
20		Dolakha	11	8	0	19
21		Ramechhap	6	3	0	9
22		Sindhuli	6	6	0	12
Total			78	37	4	119
23	Narayani	Bara	17	7	1	25
24		Rautahat	13	5	0	18
25		Parsa	41	16	3	60
26		Chitawan	55	69	12	136
27		Makawanpur	23	17	5	45
Total			149	114	21	284
28	Bagmati	Kathmandu	358	92	82	532
29		Bhaktapur	34	11	6	51
30		Lalitpur	81	14	14	109
31		Rasuwa	7	0	1	8
32		Dhading	17	11	2	30
33		Sindhupalchok	20	9	1	30
34		Kavre	23	23	5	51
35		Nuwakot	9	6	0	15
Total			549	166	111	826
36	Gandaki	Lamjung	10	9	3	22
37		Tanahu	18	19	3	40
38		Gorkha	13	9	0	22
39		Manang	2	1	0	3
40		Syangja	11	18	2	31
41		Kaski	56	69	24	149
Total			110	125	32	267
42	Lumbini	Gulmi	8	9	1	18
43		Nawalparasi	17	31	6	54
44		Palpa	11	6	1	18
45		Arghakhanchi	9	4	0	13
46		Rupandehi	70	74	17	161
47		Kapilbastu	12	12	4	28
Total			127	136	29	292

48	Dhawalagiri	Baglung	14	10	1	25
49		Parbat	6	10	1	17
50		Mustang	3	2	1	6
51		Myagdi	7	7	2	16
Total			30	29	5	64
52	Rapti	Rolpa	6	0	0	6
53		Dang	30	24	5	59
54		Rukum	5	1	0	6
55		Salyan	5	0	0	5
56		Pyuthan	4	11	0	15
Total			50	36	5	91
57	Karnali	Jumla	5	0	0	5
58		Mugu	2	0	0	2
59		Humla	3	0	0	3
60		Kalikot	2	0	0	2
61		Dolpa	2	0	0	2
Total			14	0	0	14
62	Bheri	Dailekh	7	1	0	8
63		Surkhet	12	7	0	19
64		Jajarkot	3	1	0	4
65		Bardiya	10	9	0	19
66		Banke	40	22	4	66
Total			72	40	4	116
67	Seti	Bajhang	2	0	0	2
68		Doti	6	1	0	7
69		Bajura	2	0	0	2
70		Kailali	41	12	2	55
71		Achham	4	2	0	6
Total			55	15	2	72
72	Mahakali	Darchula	3	0	0	3
73		Baitadi	5	1	0	6
74		Dadeldhura	6	2	0	8
75		Kanchanpur	22	10	0	32
Total			36	13	0	49
Total of Class "A","B" and "C"			**1558**	**820**	**239**	**2617**

Bank/BFI Class	**A**	**B**	**C**	**D**	**Total**
No. of BFIs	**30**	**82**	**51**	**34**	**197**
No. of Branches	**1558**	**820**	**239**	**880**	**3497**
Population per Branch*					**7576**

Region/BFI Class	**A**	**B**	**C**	**Total**
Eastern	**288**	**109**	**26**	**423**
Central	**776**	**317**	**136**	**1229**
Western	**267**	**290**	**66**	**623**
Mid-western	**136**	**76**	**9**	**221**
Far-western	**91**	**28**	**2**	**121**
Total	**1558**	**820**	**239**	**2617**

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