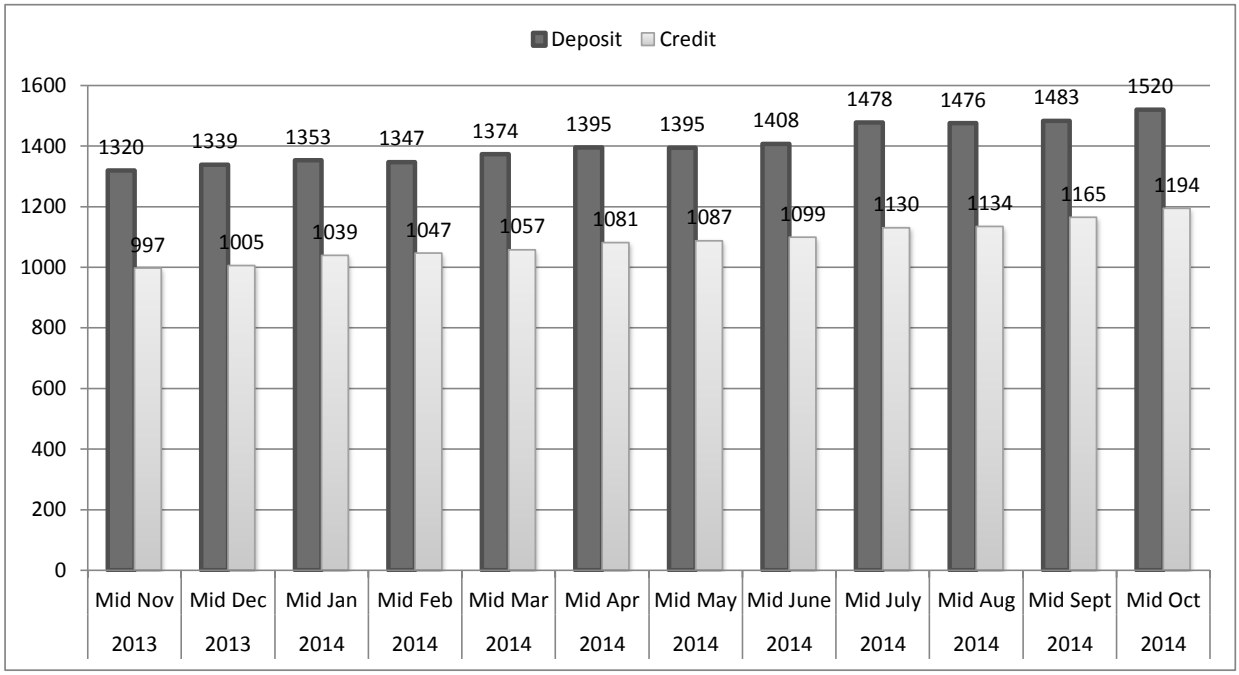
BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Statistics Division

2071 Asoj

Mid-Oct, 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	81	51	34	196
Total Number of BFIs in Operation	30	81	51	34	196

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).

Major Financial Indicators

as on Asoj End, 2071

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	65.00	10.06	3.78	78.84
2	Total Credit/GDP	50.31	8.26	3.35	61.92
3	Total Credit/ Total Deposit	77.41	82.08	88.66	78.55
4	Lcy Credit/Lcy Deposit & Core Capital	74.51	72.07	76.74	74.29
5	Fixed Deposit/Total Deposit	29.72	27.60	45.80	30.22
6	Saving Deposit/Total Deposit	38.85	52.59	44.41	40.87
7	Current Deposit/Total Deposit	9.60	1.85	0.11	8.16
8	NPL/ Total Loan	3.02	4.95	15.60	3.95
9	Total LLP/Total Loan	3.52	4.49	16.17	4.33
10	Deprived SectorLoan/Total Loan	5.17	5.72	3.72	5.16
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	13.49	17.73	23.35	14.51
2	Investment in Gov. Security/Total Deposit	13.24	1.64	3.38	11.29
3	Total Liquid Assets/Total Deposit	28.69	35.77	37.70	30.03
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.75	14.67	13.86	10.60
2	Total Capital/RWA	11.40	15.46	14.60	12.09
D. Other Information					
1	No. of Branches	1638	822	239	2699
2	No. of ATM	1416	226	30	1672
3	No. of Debit Card	3707529	413511	24365	4145405
4	No. of Credit Card	59352	0	0	59352
5	No. of Deposit Accounts	10295092.3	3563911	557698	14416701
6	No.of Loan	657237	242906	49634	949777
1	**Wt. Avg Interest on Deposit**	**3.79**			
	(a) Saving	2.94			
	(b) Fixed	6.30			
	(c) Call	3.76			
2	**Wt. Avg Interest on Credit**	**10.08**			

Note:Bank balance includes money at call

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

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

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

	Liabilities	Mid-July			Mid-Sept	Mid-Oct	% 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	174301.19	168077.81	14.38	10.73	-3.57
	a. Paid-up Capital	104303.78	119506.94	128985.27	129137.03	132408.56	14.58	7.93	2.53
	b. Statutory Reserves	22068.14	26038.22	32722.08	34180.40	33349.21	17.99	25.67	-2.43
	c. Retained Earning	-24321.75	-22344.20	-27214.24	-3457.27	-11744.53	-8.13	21.80	239.71
	d. Others Reserves	13112.82	8523.37	11368.33	14441.03	14064.58	-35.00	33.38	-2.61
2	**BORROWINGS**	17805.91	26999.28	18202.84	21863.93	27754.32	51.63	-32.58	26.94
	a. NRB	4286.68	2884.28	2010.04	1443.84	2100.83	-32.72	-30.31	45.50
	b. "A"Class Licensed Institution	3297.01	10466.63	5182.01	8630.00	12525.60	217.46	-50.49	45.14
	c. Foreign Banks and Fin. Ins.	2507.93	2954.26	4.12	4.75	4.75	17.80	-99.86	0.10
	d. Other Financial Ins.	781.08	2438.25	1306.53	1335.20	2672.99	212.16	-46.42	100.19
	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	1483417.71	1520425.70	16.68	18.22	2.49
	a. Current	95993.06	111686.53	129108.41	119342.09	124052.23	16.35	15.60	3.95
	b. Savings	400723.15	471215.43	587593.46	604444.69	621371.52	17.59	24.70	2.80
	c. Fixed	372137.55	423478.43	453408.61	458825.77	459425.57	13.80	7.07	0.13
	d. Call Deposits	187998.54	225704.81	285024.29	278192.87	292395.29	20.06	26.28	5.11
	e. Others	14541.81	17976.78	22697.85	22612.29	23181.08	23.62	26.26	2.52
4	**Bills Payable**	1626.36	1561.63	1553.13	2105.37	2695.52	-3.98	-0.54	28.03
5	**Other Liabilities**	123660.25	140770.30	169227.44	181807.06	179853.74	13.84	20.22	-1.07
	1. Loan Loss Provision	33873.99	42223.77	48932.49	49713.72	51762.28	24.65	15.89	4.12
	2. Interest Suspense a/c	26056.17	27920.72	30453.76	38754.28	33791.40	7.16	9.07	-12.81
	3. Others	63730.08	70625.81	89841.19	93339.06	94300.06	10.82	27.21	1.03
6	**Reconcillation A/c**	1537.81	7290.04	2869.47	5948.94	6788.55	374.05	-60.64	14.11
7	**Profit & Loss A/c**	19776.52	26544.74	31566.75	3000.72	8254.48	34.22	18.92	175.08
	TOTAL	**1350963.95**	**1584952.29**	**1847113.68**	**1872444.92**	**1913850.13**	17.32	16.54	2.21
	Assets								
1	**LIQUID FUNDS**	236056.86	259224.93	319196.62	275901.93	284952.19	9.81	23.14	3.28
	a. Cash Balance	31020.07	35728.20	41862.07	35059.64	42590.70	15.18	17.17	21.48
	Nepalese Notes & Coins	30353.28	34876.14	41073.72	34112.72	41234.04	14.90	17.77	20.88
	Foreign Currency	666.79	852.06	788.35	946.92	1356.66	27.79	-7.48	43.27
	b. Bank Balance	164605.21	173856.67	220546.60	188142.80	177953.03	5.62	26.86	-5.42
	1. In Nepal Rastra Bank	120457.25	130802.82	162286.93	127778.99	113975.14	8.59	24.07	-10.80
	2. "A"Class Licensed Institution	26284.33	23269.10	34656.48	34623.51	35723.05	-11.47	48.94	3.18
	3. Other Financial Ins.	7649.81	5673.35	5302.85	5432.65	5537.91	-25.84	-6.53	1.94
	4. In Foreign banks	10213.81	14111.40	18300.33	20307.65	22716.93	38.16	29.68	11.86
	c. Money at Call	40431.58	49640.06	56787.95	52699.49	64408.46	22.78	14.40	22.22
2	**INVESTMENTS**	137304.43	151339.99	162544.89	167532.28	180574.98	10.22	7.40	7.79
	a. Govt.Securities	133251.15	149700.83	160867.12	164997.58	171609.98	12.34	7.46	4.01
	b Others	4053.28	1639.16	1677.78	2534.70	8965.00	-59.56	2.36	253.69
3	**SHARE & OTHER INVESTMENT**	52851.08	66725.48	72656.22	80814.50	79266.79	26.25	8.89	-1.92
4	**LOANS & ADVANCES**	779560.90	945698.45	1119260.81	1152963.71	1180752.13	21.31	18.35	2.41
	a. Private Sector	741145.02	915010.01	1084965.27	1121843.54	1102150.43	23.46	18.57	-1.76
	b. Financial Institutions	31389.29	21910.20	26247.72	25342.31	28034.22	-30.20	19.80	10.62
	c. Government Organizations	7026.59	8778.24	8047.82	5777.86	50567.48	24.93	-8.32	775.19
5	**BILLS PURCHASED**	9634.19	9007.88	9805.60	10894.58	12618.12	-6.50	8.86	15.82
6	**LOANS AGT. COLLECTED BILLS**	645.89	1015.49	737.25	833.25	850.60	57.22	-27.40	2.08
7	**FIXED ASSETS**	27146.40	28916.79	30477.72	30677.66	30937.27	6.52	5.40	0.85
8	**OTHER ASSETS**	93318.34	104448.21	123962.34	138057.63	133983.62	11.93	18.68	-2.95
	a. Accrued Interests	27621.76	30638.63	32041.34	43457.13	34982.84	10.92	4.58	-19.50
	b. Others	65696.59	73809.58	91920.99	94600.50	99000.77	12.35	24.54	4.65
9	**Expenses not Written off**	586.90	622.02	491.99	916.10	929.00	5.98	-20.90	1.41
10	**Non Banking Assets**	2225.09	3731.30	4756.96	4804.27	5175.31	67.69	27.49	7.72
11	**Reconcillation Account**	8638.94	10394.09	-1032.54	4956.69	1504.23	20.32	-109.93	-69.65
12	**Profit & Loss A/c**	2994.86	3827.69	4255.78	4092.33	2305.88	27.81	11.18	-43.65
	TOTAL	**1350963.88**	**1584952.31**	**1847113.65**	**1872444.91**	**1913850.11**	17.32	16.54	2.21

Statement of Assets and Liabilities of Commercial Banks

	Liabilities	Mid-July			Mid-Sept	Mid-Oct	% 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	131529.24	126600.24	22.71	14.32	-3.75
	a. Paid-up Capital	65983.34	79652.07	87454.02	88897.86	91932.78	20.72	9.80	3.41
	b. Statutory Reserves	18708.72	21995.65	27696.23	28870.83	27847.36	17.57	25.92	-3.54
	c. Retained Earning	-19595.10	-14452.96	-16561.92	1351.75	-4885.66	-26.24	14.59	-461.43
	d. Others Reserves	12045.61	7465.92	9624.58	12408.80	11705.76	-38.02	28.91	-5.67
2	**BORROWINGS**	15507.22	22792.86	15228.20	18521.27	23453.00	46.98	-33.19	26.63
	a. NRB	4286.68	2314.28	2010.04	1405.94	2062.93	-46.01	-13.15	46.73
	b. "A"Class Licensed Institution	1970.74	7368.77	2601.47	5695.68	8604.62	273.91	-64.70	51.07
	c. Foreign Banks and Fin. Ins.	2175.84	2954.26	4.12	4.75	4.75	35.78	-99.86	0.10
	d. Other Financial Ins.	146.18	1905.41	912.42	964.77	2330.55	1203.46	-52.11	141.57
	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	1222212.29	1253478.88	17.61	17.99	2.56
	a. Current	93304.43	108656.63	125065.83	115809.43	120382.82	16.45	15.10	3.95
	b. Savings	304786.78	358546.88	450524.99	474288.91	486953.24	17.64	25.65	2.67
	c. Fixed	298835.74	345412.03	365048.50	371731.05	372485.12	15.59	5.68	0.20
	d. Call Deposits	161784.11	196045.33	247429.62	244201.89	257092.80	21.18	26.21	5.28
	e. Others	9267.20	12169.90	16394.45	16181.01	16564.90	31.32	34.71	2.37
4	**Bills Payable**	1599.38	1549.62	1513.82	2086.44	2665.15	-3.11	-2.31	27.74
5	**Other Liabilities**	92665.24	104427.07	127781.31	139903.04	138671.82	12.69	22.36	-0.88
	1. Loan Loss Provision	22093.98	25582.29	31622.89	32911.29	34163.77	15.79	23.61	3.81
	2. Interest Suspense a/c	19491.92	20628.97	21397.75	27619.55	23506.36	5.83	3.73	-14.89
	3. Others	51079.35	58215.80	74760.68	79372.20	81001.69	13.97	28.42	2.05
6	**Reconcillation A/c**	-3672.89	1927.71	-2495.70	633.77	1307.71	-152.48	-229.46	106.34
7	**Profit & Loss A/c**	15876.84	21060.43	23141.71	2335.86	6460.40	32.65	9.88	176.57
	TOTAL	1067096.61	1267249.14	1477845.65	1517221.91	1552637.21	18.76	16.62	2.33
	Assets								
1	**LIQUID FUNDS**	161785.49	185758.20	226401.82	188485.02	193705.39	14.82	21.88	2.77
	a. Cash Balance	26026.91	29908.23	34628.53	28969.17	35784.67	14.91	15.78	23.53
	Nepalese Notes & Coins	25398.02	29107.29	33928.61	28069.11	34511.23	14.60	16.56	22.95
	Foreign Currency	628.90	800.94	699.91	900.06	1273.44	27.36	-12.61	41.48
	b. Bank Balance	127706.17	140521.89	177300.62	142797.15	133335.68	10.04	26.17	-6.63
	1. In Nepal Rastra Bank	110572.60	120642.29	149910.91	114569.16	101676.40	9.11	24.26	-11.25
	2. "A"Class Licensed Institution	6784.54	5753.34	9153.13	7855.69	8925.86	-15.20	59.09	13.62
	3. Other Financial Ins.	187.69	160.35	18.78	176.02	164.67	-14.57	-88.29	-6.45
	4. In Foreign banks	10161.35	13965.91	18217.79	20196.28	22568.75	37.44	30.44	11.75
	c. Money at Call	8052.41	15328.08	14472.67	16718.71	24585.04	90.35	-5.58	47.05
2	**INVESTMENTS**	131017.87	146469.06	156830.54	161813.76	174836.67	11.79	7.07	8.05
	a. Govt.Securities	127213.05	144855.42	155190.33	159367.33	165959.23	13.87	7.13	4.14
	b Others	3804.83	1613.63	1640.22	2446.43	8877.44	-57.59	1.65	262.87
3	**SHARE & OTHER INVESTMENT**	50254.78	63457.22	69534.76	77482.65	75913.82	26.27	9.58	-2.02
4	**LOANS & ADVANCES**	612322.64	748753.66	891629.91	931775.05	956867.01	22.28	19.08	2.69
	a. Private Sector	577113.21	723355.09	860588.35	903512.25	883257.82	25.34	18.97	-2.24
	b. Financial Institutions	28302.71	16673.89	23050.77	22545.22	23115.74	-41.09	38.24	2.53
	c. Government Organizations	6906.71	8724.68	7990.78	5717.58	50493.45	26.32	-8.41	783.13
5	**BILLS PURCHASED**	9606.97	7438.39	9794.86	10883.97	12594.52	-22.57	31.68	15.72
6	**LOANS AGT. COLLECTED BILLS**	645.89	1015.49	737.25	833.25	850.60	57.22	-27.40	2.08
7	**FIXED ASSETS**	19818.66	21164.90	22600.03	23398.98	23626.50	6.79	6.78	0.97
8	**OTHER ASSETS**	76147.88	85601.07	102400.91	117408.70	113766.16	12.41	19.63	-3.10
	a. Accrued Interests	20790.32	23015.22	22763.51	32152.36	24497.28	10.70	-1.09	-23.81
	b. Others	55357.56	62585.85	79637.40	85256.34	89268.88	13.06	27.25	4.71
9	**Expenses not Written off**	447.80	475.18	398.44	823.87	842.99	6.11	-16.15	2.32
10	**Non Banking Assets**	1638.51	2037.98	2046.79	2101.97	2530.43	24.38	0.43	20.38
11	**Reconcillation Account**	3410.11	4988.80	-6377.24	-296.29	-3967.36	46.29	-227.83	1239.02
12	**Profit & Loss A/c**	0.00	89.21	1847.55	2510.97	1070.46	0.00	1971.02	-57.37
	TOTAL	**1067096.59**	**1267249.16**	**1477845.62**	**1517221.90**	**1552637.19**	18.76	16.62	2.33

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-Sept	Mid-Oct	% 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	30388.52	29782.20	10.54	10.32	-2.00
	a. Paid-up Capital	21224.20	23568.92	25606.53	24732.31	24876.98	11.05	8.65	0.58
	b. Statutory Reserves	1555.69	2105.95	2706.17	2949.51	3028.11	35.37	28.50	2.66
	c. Retained Earning	-764.13	-1106.59	-1481.47	1677.60	569.41	44.82	33.88	-66.06
	d. Others Reserves	686.41	525.84	852.40	1029.10	1307.70	-23.39	62.10	27.07
2	**BORROWINGS**	1193.00	2753.56	2408.48	2650.43	2952.44	130.81	-12.53	11.39
	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	2280.00	2610.00	152.65	22.45	14.47
	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	370.43	342.44	160.73	-26.04	-7.56
	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	188788.40	194054.65	25.88	24.76	2.79
	a. Current	2657.06	2944.14	3964.21	3463.47	3591.04	10.80	34.65	3.68
	b. Savings	60924.67	83215.90	105094.40	98116.18	102047.72	36.59	26.29	4.01
	c. Fixed	37454.34	45134.34	53998.41	53670.38	53554.40	20.50	19.64	-0.22
	d. Call Deposits	25427.81	28491.56	36345.53	32875.70	34172.61	12.05	27.57	3.94
	e. Others	836.23	463.70	530.25	662.67	688.88	-44.55	14.35	3.95
4	**Bills Payable**	18.91	8.37	32.71	17.08	29.72	-55.72	290.66	74.00
5	**Other Liabilities**	13437.99	16778.07	20116.85	20211.03	19504.51	24.86	19.90	-3.50
	1. Loan Loss Provision	4781.47	5847.74	6860.14	6623.75	7147.46	22.30	17.31	7.91
	2. Interest Suspense a/c	3068.90	2594.60	3117.96	4561.27	3777.27	-15.46	20.17	-17.19
	3. Others	5587.62	8335.74	10138.76	9026.02	8579.78	49.18	21.63	-4.94
6	**Reconcillation A/c**	3894.17	3374.90	3671.63	3186.85	3209.96	-13.33	8.79	0.73
7	**Profit & Loss A/c**	2347.45	3251.27	5079.57	493.68	1355.84	38.50	56.23	174.64
	TOTAL	170893.79	211509.94	258925.69	245735.98	250889.32	23.77	22.42	2.10
	Assets								
1	**LIQUID FUNDS**	47387.40	52289.75	68931.29	63766.32	66234.45	10.35	31.83	3.87
	a. Cash Balance	3646.17	4833.15	6139.82	5172.42	5700.47	32.55	27.04	10.21
	Nepalese Notes & Coins	3609.10	4782.29	6051.74	5125.81	5617.48	32.51	26.54	9.59
	Foreign Currency	37.08	50.85	88.07	46.61	82.99	37.16	73.18	78.07
	b. Bank Balance	20316.68	19565.36	27923.34	29427.10	28701.95	-3.70	42.72	-2.46
	1. In Nepal Rastra Bank	5968.59	7457.99	9163.59	10332.51	9347.25	24.95	22.87	-9.54
	2. "A"Class Licensed Institution	10461.52	9507.63	15810.29	16099.73	16476.43	-9.12	66.29	2.34
	3. Other Financial Ins.	3834.11	2454.26	2866.92	2883.49	2730.10	-35.99	16.81	-5.32
	4. In Foreign banks	52.46	145.49	82.54	111.37	148.17	177.33	-43.27	33.04
	c. Money at Call	23424.55	27891.24	34868.13	29166.81	31832.03	19.07	25.01	9.14
2	**INVESTMENTS**	3728.21	3118.77	3230.11	3206.40	3235.36	-16.35	3.57	0.90
	a. Govt.Securities	3701.16	3118.24	3229.98	3155.57	3185.24	-15.75	3.58	0.94
	b Others	27.05	0.54	0.12	50.83	50.12	-98.02	-76.93	-1.39
3	**SHARE & OTHER INVESTMENT**	1626.01	2124.29	1564.99	1777.17	1801.11	30.64	-26.33	1.35
4	**LOANS & ADVANCES**	100611.07	131168.99	161799.22	156255.23	159264.02	30.37	23.35	1.93
	a. Private Sector	99510.91	126319.47	160516.87	154961.02	156426.44	26.94	27.07	0.95
	b. Financial Institutions	1022.55	4809.98	1246.52	1253.61	2817.00	370.39	-74.08	124.71
	c. Government Organizations	77.61	39.54	35.83	40.60	20.58	-49.06	-9.38	-49.31
5	**BILLS PURCHASED**	10.73	1562.24	4.34	4.20	17.20	14461.57	-99.72	309.52
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	4746.33	4783.10	21.55	10.82	0.77
8	**OTHER ASSETS**	8164.94	10596.49	11379.64	10251.49	10042.81	29.78	7.39	-2.04
	a. Accrued Interests	3247.83	2815.95	3316.39	4688.13	3953.72	-13.30	17.77	-15.67
	b. Others	4917.11	7780.55	8063.25	5563.36	6089.09	58.23	3.63	9.45
9	**Expenses not Written off**	68.87	71.58	43.37	41.22	36.09	3.94	-39.41	-12.46
10	**Non Banking Assets**	275.99	940.33	1539.64	1541.45	1537.44	240.71	63.73	-0.26
11	**Reconcillation Account**	3917.20	3375.86	3645.30	3157.49	3208.65	-13.82	7.98	1.62
12	**Profit & Loss A/c**	1198.79	1515.77	1528.41	988.68	729.09	26.44	0.83	-26.26
	TOTAL	**170893.70**	**211509.94**	**258925.69**	**245735.98**	**250889.32**	23.77	22.42	2.10

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-Sept	Mid-Oct	% 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	12383.44	11695.37	-21.86	-16.75	-5.56
	a. Paid-up Capital	17096.24	16285.95	15924.71	15506.86	15598.80	-4.74	-2.22	0.59
	b. Statutory Reserves	1803.73	1936.62	2319.67	2360.06	2473.73	7.37	19.78	4.82
	c. Retained Earning	-3962.52	-6784.65	-9170.85	-6486.62	-7428.28	71.22	35.17	14.52
	d. Others Reserves	380.79	531.61	891.35	1003.13	1051.12	39.61	67.67	4.78
2	**BORROWINGS**	1105.70	1452.87	566.16	692.22	1348.88	31.40	-61.03	94.86
	a. NRB	0.00	0.00	0.00	37.90	37.90	0.00	0.00	0.00
	b. "A"Class Licensed Institution	675.16	1452.87	566.16	654.32	1310.98	115.19	-61.03	100.36
	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	72417.03	72892.17	-9.37	6.46	0.66
	a. Current	31.57	85.76	78.38	69.19	78.37	171.62	-8.61	13.27
	b. Savings	35011.70	29452.65	31974.07	32039.60	32370.56	-15.88	8.56	1.03
	c. Fixed	35847.48	32932.05	34361.69	33424.35	33386.05	-8.13	4.34	-0.11
	d. Call Deposits	786.61	1167.92	1249.13	1115.28	1129.88	48.47	6.95	1.31
	e. Others	4438.39	5343.18	5773.15	5768.61	5927.31	20.39	8.05	2.75
4	**Bills Payable**	8.07	3.63	6.60	1.86	0.65	-55.00	81.73	-65.02
5	**Other Liabilities**	17557.02	19565.16	21329.27	21692.99	21677.41	11.44	9.02	-0.07
	1. Loan Loss Provision	6998.55	10793.74	10449.46	10178.68	10451.04	54.23	-3.19	2.68
	2. Interest Suspense a/c	3495.35	4697.16	5938.05	6573.46	6507.77	34.38	26.42	-1.00
	3. Others	7063.11	4074.26	4941.75	4940.85	4718.59	-42.32	21.29	-4.50
6	**Reconcillation A/c**	1316.54	1987.43	1693.55	2128.32	2270.88	50.96	-14.79	6.70
7	**Profit & Loss A/c**	1552.23	2233.04	3345.47	171.18	438.25	43.86	49.82	156.02
	TOTAL	112973.55	106193.21	110342.35	109487.03	110323.60	-6.00	3.91	0.76
	Assets								
1	**LIQUID FUNDS**	26883.96	21176.97	23863.52	23650.59	25012.35	-21.23	12.69	5.76
	a. Cash Balance	1346.98	986.82	1093.73	918.06	1105.56	-26.74	10.83	20.42
	Nepalese Notes & Coins	1346.17	986.56	1093.36	917.80	1105.33	-26.71	10.83	20.43
	Foreign Currency	0.82	0.26	0.37	0.26	0.23	-67.84	39.63	-10.36
	b. Bank Balance	16582.35	13769.41	15322.64	15918.55	15915.40	-16.96	11.28	-0.02
	1. In Nepal Rastra Bank	3916.06	2702.54	3212.44	2877.32	2951.49	-30.99	18.87	2.58
	2. "A"Class Licensed Institution	9038.28	8008.13	9693.05	10668.09	10320.77	-11.40	21.04	-3.26
	3. Other Financial Ins.	3628.01	3058.74	2417.15	2373.14	2643.14	-15.69	-20.98	11.38
	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	6813.98	7991.39	-28.30	15.99	17.28
2	**INVESTMENTS**	2558.35	1752.16	2484.24	2512.12	2502.95	-31.51	41.78	-0.37
	a. Govt.Securities	2336.94	1727.17	2446.81	2474.69	2465.52	-26.09	41.67	-0.37
	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	1554.67	1551.85	17.90	36.06	-0.18
4	**LOANS & ADVANCES**	66627.19	65775.79	65831.69	64933.43	64621.10	-1.28	0.08	-0.48
	a. Private Sector	64520.90	65335.45	63860.05	63370.26	62466.18	1.26	-2.26	-1.43
	b. Financial Institutions	2064.03	426.32	1950.43	1543.48	2101.48	-79.35	357.50	36.15
	c. Government Organizations	42.26	14.02	21.21	19.68	53.45	-66.82	51.22	171.55
5	**BILLS PURCHASED**	16.49	7.25	6.40	6.41	6.40	-56.05	-11.70	-0.16
6	**LOANS AGT. COLLECTED BILLS**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	**FIXED ASSETS**	3423.26	3006.04	2618.31	2532.34	2527.67	-12.19	-12.90	-0.18
8	**OTHER ASSETS**	9005.53	8250.65	10181.79	10397.44	10174.64	-8.38	23.41	-2.14
	a. Accrued Interests	3583.61	4807.46	5961.44	6616.64	6531.84	34.15	24.00	-1.28
	b. Others	5421.92	3443.18	4220.34	3780.80	3642.81	-36.50	22.57	-3.65
9	**Expenses not Written off**	70.23	75.26	50.19	51.00	49.93	7.16	-33.32	-2.11
10	**Non Banking Assets**	310.59	752.98	1170.53	1160.86	1107.44	142.43	55.45	-4.60
11	**Reconcillation Account**	1311.63	2029.43	1699.39	2095.49	2262.94	54.73	-16.26	7.99
12	**Profit & Loss A/c**	1796.07	2222.71	879.82	592.68	506.33	23.75	-60.42	-14.57
	TOTAL	**112973.60**	**106193.21**	**110342.35**	**109487.03**	**110323.60**	-6.00	3.91	0.76

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

	Mid-July			Mid-Sept	Mid-Oct	% 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	10685.27	16444.60	-9.47	4.29	53.90
1.1 Deposit Liabilities	70896.36	64029.79	66485.63	10540.97	16110.86	-9.69	3.84	52.84
1.1.1 Saving A/c	21343.97	21211.31	21763.14	3550.25	5530.63	-0.62	2.60	55.78
1.1.2 Fixed A/c	37398.27	33220.30	34583.20	5287.05	8042.86	-11.17	4.10	52.12
1.1.2.1 Upto 3 Months Fixed A/c	1930.44	1471.28	2866.37	191.69	285.17	-23.79	94.82	48.76
1.1.2.2 3 to 6 Months fixed A/c	1713.10	1574.49	1065.31	155.45	237.12	-8.09	-32.34	52.54
1.1.2.3 6 Months to 1 Year Fixed A/c	13688.24	15584.32	15136.29	2451.67	3679.21	13.85	-2.87	50.07
1.1.2.4 Above 1 Year	20066.50	14590.21	15515.23	2488.24	3841.37	-27.29	6.34	54.38
1.1.3 Call Deposit	12144.22	9552.50	10108.65	1700.18	2532.18	-21.34	5.82	48.94
1.1.4 Certificate of Deposits	9.89	45.69	30.64	3.48	5.19	361.71	-32.92	48.84
1.2 Others	1283.30	1317.56	1665.72	144.30	333.74	2.67	26.42	131.28
2 Commission/Fee Expense	173.76	385.30	448.04	59.75	107.88	121.75	16.28	80.54
3 Employees Expenses	14555.88	15947.51	18747.82	3413.87	4887.53	9.56	17.56	43.17
4 Office Operatiing Expenses	12059.09	14673.00	15067.83	2272.44	3699.74	21.68	2.69	62.81
5 Exchange Fluctuation Loss	12.28	30.53	30.99	5.64	7.08	148.62	1.51	25.68
5.1 Due to Change in Exchange Rates	10.73	14.83	16.21	5.62	7.08	38.14	9.34	25.92
5.2 Due to Foreign Currency Transactions	1.54	15.70	14.77	0.02	0.01	917.06	-5.88	-54.46
6 Non-Operatiing Expenses	621.21	1309.70	143.87	23.90	24.84	110.83	-89.02	3.96
7. Provision for Risk	14165.84	14903.98	14274.84	527.67	3970.29	5.21	-4.22	652.42
7.1 Loan loss Provision	11597.56	12280.32	12362.41	504.12	3802.04	5.89	0.67	654.19
7.1.1 General Loan loss Provision	2767.77	2998.01	2835.44	9.11	1263.18	8.32	-5.42	#######
7.1.2 Special Loan Loss Provision	8644.68	8865.40	9424.45	495.01	2528.47	2.55	6.31	410.79
7.1.3 Additional Loan Loss Provision	185.11	416.91	102.52	0.00	10.39	125.22	-75.41	0.00
7.2. Provision for Non-Banking Assets	694.26	1916.95	1498.26	38.63	152.09	176.11	-21.84	293.72
7.3. Provision for Loss on Investment	119.70	204.60	40.12	8.68	**36.04**	70.93	-80.39	315.20
7.4. Provision for Loss of Other Assets	1754.32	502.11	374.06	-23.76	-19.88	0.00	0.00	-16.30
8 Loan Written Off	1670.80	942.54	623.54	15.65	21.04	-43.59	-33.84	34.41
9 Provision for Staff Bonus	2307.91	2879.03	3452.11	277.65	740.13	24.75	19.91	166.57
10 Provision for Income Tax	6568.35	8638.47	10677.75	834.71	2175.21	31.52	23.61	160.59
11 Others	64.39	481.92	45.06	3.95	22.41	648.50	-90.65	467.62
12 Net Profit	19783.27	25958.90	29331.59	1994.30	6975.07	31.22	12.99	249.75
TOTAL EXPENSES	**144162.43**	**151498.22**	**160994.78**	**20114.79**	**39075.81**	5.09	6.27	94.26
Income								
1. Interest Income	114134.49	120744.64	127191.89	13484.56	30535.51	5.79	5.34	126.45
1.1. On Loans and Advance	102148.17	111530.06	119484.79	12818.95	29057.20	9.18	7.13	126.67
1.2. On Investment	6524.71	4109.86	3502.98	326.22	543.76	-37.01	-14.77	66.69
1.2.1 Government Bonds	5854.22	3700.66	3049.44	282.29	471.17	-36.79	-17.60	66.91
1.2.2 Foreign Bonds	51.09	22.70	28.74	4.86	7.31	-55.56	26.59	50.52
1.2.3 NRB Bonds	524.75	336.67	234.04	22.31	38.48	-35.84	-30.48	72.51
1.2.4 Deventure & Bonds	94.66	49.84	190.76	16.76	26.79	-47.35	282.77	59.86
1.3 Agency Balance	848.82	1183.87	962.10	117.32	209.30	39.47	-18.73	78.39
1.4 On Call Deposit	2873.30	2528.67	2108.65	118.20	515.33	-11.99	-16.61	335.99
1.5 Others	1739.49	1392.18	1133.37	103.87	209.92	-19.97	-18.59	102.10
2. Comission & Discount	6021.96	7162.36	8051.43	1394.69	2226.79	18.94	12.41	59.66
2.1 Bills Purchase & Discount	259.33	212.27	231.80	46.45	60.43	-18.15	9.20	30.09
2.2 Comission	4395.19	5444.04	6517.57	1113.11	1772.49	23.86	19.72	59.24
2.3 Others	1367.44	1506.06	1302.07	235.12	393.87	10.14	-13.54	67.51
3 Income From Exchange Fluctuation	3060.09	3225.60	4168.69	560.62	1017.72	5.41	29.24	81.53
3.1 Due to Change in Exchange Rate	849.82	731.73	220.18	229.63	455.84	-13.90	-69.91	98.51
3.2 Due to Foreign Currency Trans.	2210.27	2493.87	3948.52	330.99	561.88	12.83	58.33	69.76
4 Other Operating Income	3681.22	4603.37	5508.69	895.42	1401.17	25.05	19.67	56.48
5 Non Operating Income	1366.07	2359.48	4041.44	164.58	914.51	72.72	71.29	455.66
6 Provision Written Back	11094.90	8345.00	8679.68	421.49	1792.59	-24.79	4.01	325.30
7 Recovery from Written off Loan	1213.33	1274.79	806.02	52.95	**96.60**	5.06	-36.77	82.45
8 Income from Extra Ordinary Expenses	595.51	434.89	526.32	54.51	64.4624	-26.97	21.02	18.25
9 Net Loss	2994.86	3348.21	2020.61	3085.92	1026.48	11.80	-39.65	-66.74
TOTAL INCOME	**144162.43**	**151498.33**	**160994.77**	**20114.73**	**39075.82**	5.09	6.27	94.26

*** Cumulative figure adjusted for percentage calculation**

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Sept	Mid-Oct	% 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	7645.15	11861.71	-11.88	6.20	55.15
1.1 Deposit Liabilities	51958.59	45396.82	47872.14	7514.20	11561.97	-12.63	5.45	53.87
1.1.1 Saving A/c	13924.51	13318.11	13593.22	2262.48	3586.88	-4.35	2.07	58.54
1.1.2 Fixed A/c	28072.47	24186.65	26009.72	3857.43	5893.42	-13.84	7.54	52.78
1.1.2.1 Upto 3 Months Fixed A/c	1535.48	1329.07	2734.87	174.92	261.39	-13.44	105.77	49.44
1.1.2.2 3 to 6 Months fixed A/c	1371.62	1287.26	861.78	126.94	194.05	-6.15	-33.05	52.87
1.1.2.3 6 Months to 1 Year Fixed A/c	9137.25	10714.10	10816.67	1728.43	2593.79	17.26	0.96	50.07
1.1.2.4 Above 1 Year	16028.12	10856.21	11596.41	1827.14	2844.18	-32.27	6.82	55.66
1.1.3 Call Deposit	9951.97	7846.59	8238.57	1390.82	2076.50	-21.16	5.00	49.30
1.1.4 Certificate of Deposits	9.64	45.47	30.63	3.48	5.18	371.59	-32.64	48.67
1.2 Others	684.20	990.15	1391.40	130.95	299.74	44.72	40.52	128.90
2 Commission/Fee Expense	166.54	377.73	441.61	59.04	106.48	126.81	16.91	80.35
3 Employees Expenses	12127.26	13238.73	15561.92	2840.68	3991.04	9.17	17.55	40.50
4 Office Operatiing Expenses	8651.35	10544.25	11195.23	1772.11	2867.92	21.88	6.17	61.84
5 Exchange Fluctuation Loss	5.25	30.04	23.74	4.21	5.46	472.26	-20.96	29.79
5.1 Due to Change in Exchange Rates	3.71	14.41	12.23	4.21	5.46	288.86	-15.13	29.79
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	2.63	5.17	139.78	-98.76	96.33
7. Provision for Risk	7964.99	7951.98	8339.38	103.52	2546.84	-0.16	4.87	2360.30
7.1 Loan loss Provision	7670.51	6870.91	8091.42	130.71	2472.60	-10.42	17.76	1791.61
7.1.1 General Loan loss Provision	2442.46	2080.28	2084.15	84.09	830.02	-14.83	0.19	887.01
7.1.2 Special Loan Loss Provision	5142.21	4584.12	6007.27	46.62	1642.58	-10.85	31.05	3423.35
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	3.39	91.95	293.74	-74.79	2612.26
7.3. Provision for Loss on Investment	55.92	92.97	-1.14	-1.05	8.39	66.26	-101.23	-902.31
7.4. Provision for Loss of Other Assets	29.10	163.35	41.14	-29.54	-26.09	0.00	0.00	-11.68
8 Loan Written Off	1556.26	525.54	269.95	5.17	6.91	-66.23	-48.63	33.55
9 Provision for Staff Bonus	1908.98	2381.36	2660.27	261.66	632.32	24.75	11.71	141.66
10 Provision for Income Tax	5428.45	7136.63	8232.63	785.08	1870.47	31.47	15.36	138.25
11 Others	47.23	479.03	6.14	0.32	1.38	914.30	-98.72	330.78
12 Net Profit	15876.84	21058.94	21294.17	1732.92	5670.58	32.64	1.12	227.23
TOTAL EXPENSES	**106899.19**	**111365.88**	**117304.18**	**15212.49**	**29566.28**	4.18	5.33	94.36
Income								
1. Interest Income	85435.77	90916.84	95849.23	10546.48	23467.55	6.42	5.43	122.52
1.1. On Loans and Advance	77346.55	84815.44	91023.28	10010.31	22594.00	9.66	7.32	125.71
1.2. On Investment	6239.18	3834.88	3239.70	301.40	487.85	-38.54	-15.52	61.86
1.2.1 Government Bonds	5635.43	3459.06	2816.91	260.06	420.83	-38.62	-18.56	61.82
1.2.2 Foreign Bonds	51.09	22.70	28.74	4.86	7.31	-55.56	26.59	50.52
1.2.3 NRB Bonds	508.88	317.74	218.55	20.20	35.30	-37.56	-31.22	74.75
1.2.4 Deventure & Bonds	43.78	35.38	175.50	16.28	24.41	-19.19	396.02	49.94
1.3 Agency Balance	564.50	896.86	714.00	102.74	159.62	58.88	-20.39	55.37
1.4 On Call Deposit	548.72	585.23	258.09	39.23	82.64	6.65	-55.90	110.65
1.5 Others	736.82	784.42	614.16	92.81	143.43	6.46	-21.70	54.54
2. Comission & Discount	5279.17	6347.13	7252.50	1282.95	2036.54	20.23	14.26	58.74
2.1 Bills Purchase & Discount	254.35	210.85	231.59	45.09	60.38	-17.10	9.84	33.90
2.2 Comission	4072.44	5028.62	6022.89	1039.51	1656.43	23.48	19.77	59.35
2.3 Others	952.39	1107.66	998.02	198.35	319.73	16.30	-9.90	61.19
3 Income From Exchange Fluctuation	2994.53	3134.60	4118.09	554.31	1007.09	4.68	31.38	81.68
3.1 Due to Change in Exchange Rate	798.95	725.00	219.24	229.03	455.19	-9.26	-69.76	98.74
3.2 Due to Foreign Currency Trans.	2195.58	2409.60	3898.85	325.28	551.91	9.75	61.80	69.67
4 Other Operating Income	2309.35	3015.50	3614.09	608.44	958.14	30.58	19.85	57.47
5 Non Operating Income	1076.52	1631.73	1241.27	107.19	795.49	51.57	-23.93	642.10
6 Provision Written Back	8092.41	4665.37	4031.87	126.58	900.28	-42.35	-13.58	611.22
7 Recovery from Written off Loan	1184.11	1172.17	776.54	49.00	**85.93**	-1.01	-33.75	75.36
8 Income from Extra Ordinary Expenses	527.34	393.34	420.58	29.49	34.63383687	-25.41	6.93	17.45
9 Net Loss	0.00	89.21	0.00	1908.03	280.64	0.00	-100.00	-85.29
TOTAL INCOME	**106899.20**	**111365.87**	**117304.17**	**15212.48**	29566.29	4.18	5.33	94.36

*** Cumulative figure adjusted for percentage calcul**

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Sept	Mid-Oct	% 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	2094.40	3185.15	10.50	4.87	52.08
1.1 Deposit Liabilities	10839.44	12161.49	12811.12	2085.27	3154.83	12.20	5.34	51.29
1.1.1 Saving A/c	4469.02	5534.38	5944.44	937.75	1437.25	23.84	7.41	53.26
1.1.2 Fixed A/c	4325.68	5016.64	5071.10	849.25	1278.35	15.97	1.09	50.53
1.1.2.1 Upto 3 Months Fixed A/c	205.94	64.12	93.84	9.92	14.62	-68.86	46.35	47.37
1.1.2.2 3 to 6 Months fixed A/c	189.48	171.54	146.20	20.64	31.36	-9.47	-14.77	51.95
1.1.2.3 6 Months to 1 Year Fixed A/c	2285.74	2882.56	2573.54	432.04	646.67	26.11	-10.72	49.68
1.1.2.4 Above 1 Year	1644.52	1898.41	2257.51	386.65	585.69	15.44	18.92	51.48
1.1.3 Call Deposit	2044.75	1610.48	1795.59	298.27	439.23	-21.24	11.49	47.26
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	9.12	30.33	-37.91	-19.62	232.40
2 Commission/Fee Expense	5.66	5.04	5.43	0.54	0.83	-10.95	7.71	54.68
3 Employees Expenses	1567.28	1921.62	2356.60	419.45	666.25	22.61	22.64	58.84
4 Office Operatiing Expenses	2163.78	2670.50	2905.88	361.20	621.23	23.42	8.81	71.99
5 Exchange Fluctuation Loss	7.03	0.49	7.25	1.43	1.62	-93.08	1389.04	13.57
5.1 Due to Change in Exchange Rates	7.03	0.42	3.98	1.41	1.61	-94.06	854.36	14.38
5.2 Due to Foreign Currency Transactions	0.00	0.07	3.26	0.02	0.01	27215.26	4614.50	-54.46
6 Non-Operatiing Expenses	77.73	52.52	110.83	8.55	6.90	-32.43	111.03	-19.30
7. Provision for Risk	2291.23	3989.53	3525.12	96.82	824.97	74.12	-11.64	752.02
7.1 Loan loss Provision	2058.27	3020.91	2554.92	55.43	781.53	46.77	-15.43	1309.91
7.1.1 General Loan loss Provision	106.57	343.74	563.53	-75.20	166.18	222.56	63.94	-320.98
7.1.2 Special Loan Loss Provision	1933.48	2630.48	1934.63	130.64	610.58	36.05	-26.45	367.39
7.1.3 Additional Loan Loss Provision	18.23	46.69	56.76	0.00	4.77	156.13	21.57	0.00
7.2. Provision for Non-Banking Assets	210.93	535.23	642.02	34.66	33.65	153.74	19.95	-2.93
7.3. Provision for Loss on Investment	21.53	103.17	2.81	6.73	9.37	379.27	-97.28	39.22
7.4. Provision for Loss of Other Assets	0.50	330.22	325.37	0.00	0.42	0.00	0.00	0.00
8 Loan Written Off	52.35	349.24	165.54	8.55	8.55	567.15	-52.60	0.00
9 Provision for Staff Bonus	241.76	332.34	569.23	12.83	91.58	37.47	71.28	613.91
10 Provision for Income Tax	648.44	1008.99	1810.11	39.95	259.06	55.60	79.40	548.53
11 Others	13.44	0.18	36.78	3.55	20.95	-98.65	20106.10	490.36
12 Net Profit	2354.20	2848.11	4691.95	133.06	903.38	20.98	64.74	578.95
TOTAL EXPENSES	**20641.93**	**25575.76**	**29185.27**	**3180.32**	**6590.48**	23.90	14.11	107.23
Income								
1. Interest Income	17036.95	19976.69	22130.34	2082.99	5192.84	17.26	10.78	149.30
1.1. On Loans and Advance	14481.13	17902.49	20111.26	1988.67	4755.86	23.63	12.34	139.15
1.2. On Investment	148.65	152.17	152.46	14.13	31.59	2.36	0.20	123.64
1.2.1 Government Bonds	101.97	138.40	137.26	13.50	30.08	35.72	-0.82	122.76
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	0.62	1.11	-37.04	43.40	79.80
1.2.4 Deventure & Bonds	39.18	9.05	8.42	0.00	0.40	-76.91	-6.87	10095.34
1.3 Agency Balance	143.55	184.86	168.42	14.59	35.16	28.78	-8.89	141.06
1.4 On Call Deposit	1684.52	1355.93	1401.86	61.22	323.93	-19.51	3.39	429.15
1.5 Others	579.09	381.25	296.34	4.39	46.31	-34.17	-22.27	955.19
2. Comission & Discount	547.16	662.53	616.60	90.46	149.22	21.09	-6.93	64.97
2.1 Bills Purchase & Discount	4.98	1.42	0.20	1.36	0.05	-71.57	-85.81	-96.26
2.2 Comission	239.05	345.01	401.50	63.40	99.41	44.33	16.37	56.78
2.3 Others	303.14	316.10	214.90	25.69	49.77	4.28	-32.02	93.73
3 Income From Exchange Fluctuation	17.83	89.37	50.60	6.31	10.63	401.22	-43.38	68.37
3.1 Due to Change in Exchange Rate	3.14	5.10	0.94	0.60	0.66	62.36	-81.66	10.27
3.2 Due to Foreign Currency Trans.	14.69	84.27	49.67	5.72	9.97	473.65	-41.06	74.44
4 Other Operating Income	837.49	1101.70	1372.85	196.87	337.29	31.55	24.61	71.33
5 Non Operating Income	201.29	539.65	2135.56	30.58	68.90	168.09	295.73	125.33
6 Provision Written Back	732.83	1872.67	1658.69	120.03	525.83	155.54	-11.43	338.07
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	25.02	29.1321294	-45.26	86.24	16.42
9 Net Loss	1198.79	1209.71	1140.79	628.06	276.63	0.91	-5.70	-55.95
TOTAL INCOME	**20641.93**	**25575.88**	**29185.27**	**3180.32**	**6590.48**	23.90	14.11	107.23

*** Cumulative figure adjusted for percentage calcul**

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Sept	Mid-Oct	% 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	945.73	1397.74	-21.09	-10.30	47.80
1.1 Deposit Liabilities	8098.32	6471.47	5802.37	941.49	1394.06	-20.09	-10.34	48.07
1.1.1 Saving A/c	2950.45	2358.82	2225.47	350.03	506.50	-20.05	-5.65	44.70
1.1.2 Fixed A/c	5000.12	4017.01	3502.38	580.38	871.09	-19.66	-12.81	50.09
1.1.2.1 Upto 3 Months Fixed A/c	189.02	78.09	37.66	6.85	9.15	-58.69	-51.78	33.57
1.1.2.2 3 to 6 Months fixed A/c	152.00	115.68	57.33	7.86	11.70	-23.90	-50.44	48.80
1.1.2.3 6 Months to 1 Year Fixed A/c	2265.25	1987.66	1746.08	291.20	438.74	-12.25	-12.15	50.66
1.1.2.4 Above 1 Year	2393.86	1835.58	1661.31	274.46	411.50	-23.32	-9.49	49.93
1.1.3 Call Deposit	147.49	95.43	74.49	11.09	16.46	-35.30	-21.94	48.40
1.1.4 Certificate of Deposits	0.25	0.22	0.02	0.00	0.01	-14.47	-91.20	218.96
1.2 Others	219.51	91.72	84.88	4.23	3.67	-58.22	-7.46	-13.22
2 Commission/Fee Expense	1.56	2.53	1.00	0.18	0.57	62.38	-60.40	224.50
3 Employees Expenses	861.34	787.16	829.30	153.74	230.24	-8.61	5.35	49.76
4 Office Operatiing Expenses	1243.95	1458.25	966.71	139.13	210.59	17.23	-33.71	51.36
5 Exchange Fluctuation Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Non-Operatiing Expenses	20.24	2.51	17.43	12.71	12.77	-87.60	594.51	0.47
7. Provision for Risk	3909.63	2962.47	2410.35	327.33	598.48	-24.23	-18.64	82.84
7.1 Loan loss Provision	1868.78	2388.50	1716.07	317.97	547.90	27.81	-28.15	72.31
7.1.1 General Loan loss Provision	218.75	573.99	187.76	0.22	266.98	162.39	-67.29	123530.60
7.1.2 Special Loan Loss Provision	1568.99	1650.81	1482.55	317.76	275.31	5.21	-10.19	-13.36
7.1.3 Additional Loan Loss Provision	81.04	163.70	45.76	0.00	5.62	102.00	-72.05	0.00
7.2. Provision for Non-Banking Assets	273.86	556.97	648.27	0.57	26.50	103.37	16.39	4511.16
7.3. Provision for Loss on Investment	42.25	8.46	38.45	3.00	18.29	-79.99	354.73	510.13
7.4. Provision for Loss of Other Assets	1724.73	8.54	7.55	5.78	5.79	0.00	0.00	0.05
8 Loan Written Off	62.19	67.76	188.06	1.92	5.57	8.95	177.56	189.75
9 Provision for Staff Bonus	157.17	165.33	222.60	3.16	16.23	5.19	34.64	413.34
10 Provision for Income Tax	491.45	492.85	635.01	9.69	45.68	0.28	28.85	371.43
11 Others	3.72	2.71	2.14	0.08	0.08	-27.11	-20.93	0.00
12 Net Profit	1552.23	2051.85	3345.47	128.32	401.12	32.19	63.05	212.58
TOTAL EXPENSES	**16621.30**	**14556.59**	**14505.33**	**1721.98**	**2919.06**	-12.42	-0.35	69.52
Income								
1. Interest Income	11661.78	9851.11	9212.31	855.09	1875.12	-15.53	-6.48	19.29
1.1. On Loans and Advance	10320.49	8812.13	8350.25	819.97	1707.35	-14.62	-5.24	8.22
1.2. On Investment	136.88	122.82	110.82	10.69	24.32	-10.27	-9.77	27.40
1.2.1 Government Bonds	116.81	103.20	95.26	8.73	20.27	-11.65	-7.69	32.13
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	1.49	2.07	69.81	-38.63	-60.94
1.2.4 Deventure & Bonds	11.70	5.41	6.84	0.48	1.98	-53.76	26.42	217.21
1.3 Agency Balance	140.77	102.16	79.67	0.00	14.51	-27.43	-22.01	1625622.27
1.4 On Call Deposit	640.06	587.50	448.70	17.75	108.76	-8.21	-23.63	412.80
1.5 Others	423.57	226.51	222.87	6.67	20.19	-46.52	-1.60	102.45
2. Comission & Discount	195.63	152.70	182.33	21.28	41.03	-21.95	19.40	-7.20
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	10.19	16.66	-15.90	32.35	-36.62
2.3 Others	111.92	82.30	89.15	11.08	24.37	-26.46	8.33	19.86
3 Income From Exchange Fluctuation	47.72	1.64	0.00	0.00	0.00	-96.57	-99.95	-20.00
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	-20.00
4 Other Operating Income	534.38	486.17	521.75	90.11	105.74	-9.02	7.32	-82.66
5 Non Operating Income	88.27	188.09	664.61	26.81	50.12	113.10	253.34	-13.06
6 Provision Written Back	2269.66	1806.96	2989.11	174.87	366.48	-20.39	65.42	9.57
7 Recovery from Written off Loan	27.79	16.38	19.14	3.95	**10.68**	-41.08	16.88	70.35
8 Income from Extra Ordinary Expenses	0.00	4.25	36.25	0.00	0.69644	0.00	753.72	0.00
9 Net Loss	1796.07	2049.29	879.82	549.82	469.20	14.10	-57.07	-114.66
TOTAL INCOME	**16621.30**	**14556.59**	**14505.33**	**1721.93**	**2919.06**	-12.42	-0.35	-30.48

*** Cumulative figure adjusted for percentage calcul**

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

	Mid-July			Mid-Sept	Mid-Oct	% 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	48610.66	50269.53	37.00	23.00	3.41
Fishery Related	1828.05	657.80	2747.06	2786.97	2800.17	-64.02	317.62	0.47
Mining Related	2712.58	3897.30	3580.05	3629.42	3459.18	43.68	-8.14	-4.69
Agriculture, Forestry & Bevarage Production Related	156338.79	190575.19	222489.70	234375.63	242137.11	21.90	16.75	3.31
Construction	82307.15	96067.34	118632.87	125158.21	126677.76	16.72	23.49	1.21
Electricity,Gas and Water	14210.52	20694.25	25606.61	26791.34	27834.39	45.63	23.74	3.89
Metal Products, Machinary & Electronic Equipment & Asse	10851.60	13050.42	13994.97	14773.93	14845.66	20.26	7.24	0.49
Transport, Communication and Public Utilities	39374.63	41298.89	43707.55	44468.44	43856.64	4.89	5.83	-1.38
Wholesaler & Retailer	159507.00	198319.29	243966.15	255092.56	265256.41	24.33	23.02	3.98
Finance, Insurance and Real Estate	80169.47	84683.50	90353.77	90563.81	91999.00	5.63	6.70	1.58
Hotel or Restaurant	20941.32	25087.38	32909.63	33957.25	35700.29	19.80	31.18	5.13
Other Services	38895.21	46718.82	54154.23	54959.13	55408.83	20.11	15.92	0.82
Consumption Loans	49308.15	69436.96	87003.21	87910.43	88539.72	40.82	25.30	0.72
Local Government	1356.01	1255.49	1182.73	1558.08	1581.25	-7.41	-5.80	1.49
Others	103353.98	124829.52	141309.64	140055.66	143854.91	20.78	13.20	2.71
TOTAL	**789729.46**	**955719.96**	**1129803.67**	**1164691.53**	**1194220.86**	21.02	18.21	2.54
Productwise								
Term Loan	110369.23	136442.95	173069.81	178697.67	181008.16	23.62	26.84	1.29
Overdraft	133617.29	184614.72	211367.58	215300.85	220757.33	38.17	14.49	2.53
Trust Receipt Loan / Import Loan	35443.88	41471.44	48161.32	54284.38	57089.51	17.01	16.13	5.17
Demand & Other Working Capital Loan	185390.70	220401.50	250607.47	262084.95	276558.46	18.88	13.70	5.52
Residential Personal Home Loan (Up to Rs. 80 Lakh)	50649.71	66210.53	89484.87	93946.34	95798.89	30.72	35.15	1.97
Real Estate Loan	92771.23	86062.16	82482.16	81799.48	81787.86	-7.23	-4.16	-0.01
Margin Nature Loan	10333.69	12935.41	20031.63	20088.83	20075.68	25.18	54.86	-0.07
Hire Purchase Loan	48999.00	53933.61	63653.90	65260.73	66541.85	10.07	18.02	1.96
Deprived Sector Loan	28968.06	39549.07	50576.56	49711.30	53013.60	36.53	27.88	6.64
Bills Purchased	9790.65	8024.25	10045.08	10460.84	11030.39	-18.04	25.18	5.44
Other Product	83396.38	106074.30	130323.28	133056.17	130559.13	27.19	22.86	-1.88
Total	**789729.82**	**955719.96**	**1129803.66**	**1164691.54**	**1194220.86**	21.02	18.21	2.54
Collateral wise								
Gold and Silver	23300.88	28785.76	31102.67	30263.25	29425.74	23.54	8.05	-2.77
Government Securities	2441.77	3004.07	992.12	925.46	920.40	23.03	-66.97	-0.55
Non Governmental Securities	7621.90	8218.97	14092.14	14853.31	14671.73	7.83	71.46	-1.22
Fixed Deposit Receipts	10470.55	11671.47	10774.58	10017.00	10385.51	11.47	-7.68	3.68
Own	9958.82	10995.52	9893.47	9130.32	9475.27	10.41	-10.02	3.78
Other Licences Institutions	511.72	675.95	881.11	886.68	910.24	32.09	30.35	2.66
Collateral of Properties	676874.58	820463.46	936410.77	967857.95	993411.64	21.21	14.13	2.64
Fixed Assets	572980.23	681424.84	785804.82	807298.98	827901.08	18.93	15.32	2.55
Current Assets	103894.35	139038.62	150605.95	160558.97	165510.56	33.83	8.32	3.08
Against security of Bill	9828.09	7710.77	11927.48	13190.67	13944.75	-21.54	54.69	5.72
Domestic Bills	658.92	1010.89	2817.51	2963.66	3444.40	53.42	178.72	16.22
Foreign Bills	9169.17	6699.89	9109.97	10227.01	10500.35	-26.93	35.97	2.67
Against Guarantee	16980.09	21747.59	29975.14	31541.00	34087.59	28.08	37.83	8.07
Government Guarantee	2422.90	3394.30	2155.95	2309.80	2321.00	40.09	-36.48	0.49
Institutional Guarantee	9239.31	13009.84	20737.62	20486.88	22813.06	40.81	59.40	11.35
Personal Guarantee	1164.41	959.91	2001.69	2387.77	2401.03	-17.56	108.53	0.56
Collective Guarantee	1079.20	1364.92	2167.66	2725.61	2856.65	26.48	58.81	4.81
International Rated Foreign Bank's Guarantee	171.26	115.10	192.25	176.58	131.33	-32.79	67.03	-25.62
Other Guarantee	2903.00	2903.51	2706.26	3432.00	3541.79	0.02	-6.79	3.20
Credit Card	395.19	373.59	410.98	480.13	481.58	-5.47	10.01	0.30
Others	41816.42	53744.25	94117.78	95562.77	96891.91	28.52	75.12	1.39
Total	**789729.48**	**955719.94**	**1129803.67**	**1164691.53**	**1194220.86**	21.02	18.21	2.54

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Sept	Mid-Oct	% 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	38147.42	39397.10	33.70	21.85	3.28
Fishery Related	1775.62	500.33	2491.48	2534.32	2556.47	-71.82	397.97	0.87
Mining Related	2358.68	3487.15	3258.97	3347.16	3171.14	47.84	-6.54	-5.26
Agriculture, Forestry & Bevarage Production Related	143972.14	176661.91	207142.86	219358.83	227280.60	22.71	17.25	3.61
Construction	61312.20	71712.79	88914.98	95120.70	96706.82	16.96	23.99	1.67
Electricity,Gas and Water	12752.06	18386.51	21784.34	22923.39	23681.65	44.18	18.48	3.31
Metal Products, Machinary & Electronic Equipment & Asse	8401.64	10044.44	10887.77	11504.85	11708.80	19.55	8.40	1.77
Transport, Communication and Public Utilities	25206.57	24431.32	25221.64	25923.20	25234.53	-3.08	3.23	-2.66
Wholesaler & Retailer	127671.13	161588.16	205667.15	219206.98	229085.83	26.57	27.28	4.51
Finance, Insurance and Real Estate	62184.80	66141.44	72768.84	74525.66	76079.08	6.36	10.02	2.08
Hotel or Restaurant	15285.04	18753.75	24846.43	26831.33	28401.12	22.69	32.49	5.85
Other Services	30521.68	38101.27	43987.36	45335.10	45584.78	24.83	15.45	0.55
Consumption Loans	37780.10	53754.45	68227.23	69232.15	69620.93	42.28	26.92	0.56
Local Government	1271.67	1176.32	1096.16	1466.99	1466.79	-7.50	-6.81	-0.01
Others	68872.28	81436.73	88042.57	88034.17	90336.50	18.24	8.11	2.62
TOTAL	**622575.20**	**757207.54**	**902162.01**	**943492.26**	**970312.14**	21.63	19.14	2.84
Productwise								
Term Loan	87203.30	112480.40	142965.53	149094.39	150730.62	28.99	27.10	1.10
Overdraft	107443.63	150298.94	170872.66	176284.01	180755.18	39.89	13.69	2.54
Trust Receipt Loan / Import Loan	35342.77	41470.26	48161.32	54272.98	57089.51	17.34	16.13	5.19
Demand & Other Working Capital Loan	155371.13	185398.02	216015.90	230259.11	244865.16	19.33	16.51	6.34
Residential Personal Home Loan (Up to Rs. 80 Lakh)	35647.57	47256.27	64673.30	68754.82	69860.66	32.57	36.86	1.61
Real Estate Loan	69685.45	63044.62	60467.66	61229.68	61400.36	-9.53	-4.09	0.28
Margin Nature Loan	6274.21	7440.61	11988.14	12743.41	12776.39	18.59	61.12	0.26
Hire Purchase Loan	32002.61	34094.00	41023.45	42575.97	43461.48	6.54	20.32	2.08
Deprived Sector Loan	23601.26	32445.25	40962.32	39948.21	42889.40	0.00	0.00	7.36
Bills Purchased	9765.53	7997.56	10034.34	10450.23	11019.79	-18.10	25.47	5.45
Other Product	60238.10	75281.64	94997.38	97879.47	95463.60	24.97	26.19	-2.47
Total	**622575.56**	**757207.55**	**902162.00**	**943492.27**	**970312.14**	21.63	19.14	2.84
Collateral wise								
Gold and Silver	21213.11	25038.53	27088.37	26360.01	25600.04	18.03	8.19	-2.88
Government Securities	2385.14	2974.77	968.71	896.94	891.93	24.72	-67.44	-0.56
Non Governmental Securities	5015.72	4925.55	8973.82	10102.22	9899.54	-1.80	82.19	-2.01
Fixed Deposit Receipts	7243.22	8102.32	7359.78	6980.02	7488.51	11.86	-9.16	7.28
Own	6731.54	7428.97	6478.67	6093.34	6578.27	10.36	-12.79	7.96
Other Licences Institutions	511.68	673.35	881.11	886.68	910.24	31.60	30.85	2.66
Collateral of Properties	526067.86	642544.50	733614.96	770853.97	792636.19	22.14	14.17	2.83
Fixed Assets	423201.69	504299.03	583662.27	611009.55	627772.68	19.16	15.74	2.74
Current Assets	102866.17	138245.47	149952.69	159844.41	164863.51	34.39	8.47	3.14
Against security of Bill	9815.82	7675.08	11923.28	13186.47	13940.55	-21.81	55.35	5.72
Domestic Bills	646.65	976.93	2813.31	2959.46	3440.20	51.08	187.97	16.24
Foreign Bills	9169.17	6698.14	9109.97	10227.01	10500.35	-26.95	36.01	2.67
Against Guarantee	14372.11	18424.77	25697.50	26921.90	29181.03	28.20	39.47	8.39
Government Guarantee	2268.48	3230.85	1975.30	2129.84	2141.04	42.42	-38.86	0.53
Institutional Guarantee	8242.66	11547.20	18972.97	18642.02	20680.47	40.09	64.31	10.93
Personal Guarantee	774.31	645.28	1684.14	1983.92	2064.12	-16.66	160.99	4.04
Collective Guarantee	153.23	204.05	404.05	769.88	805.59	33.16	98.01	4.64
International Rated Foreign Bank's Guarantee	163.16	104.10	117.47	127.49	131.33	-36.20	12.84	3.01
Other Guarantee	2770.27	2693.29	2529.85	3246.39	3335.76	-2.78	-6.07	2.75
Credit Card	393.67	373.59	410.98	480.13	481.58	-5.10	10.01	0.30
Others	36068.58	47148.40	86124.60	87710.61	90192.78	30.72	82.67	2.83
Total	**622575.22**	**757207.52**	**902162.02**	**943492.26**	**970312.14**	21.63	19.14	2.84

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Sept	Mid-Oct	% 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	8606.10	9022.16	68.72	35.13	4.83
Fishery Related	10839.44	12161.49	12811.12	2085.27	203.09	12.20	5.34	-90.26
Mining Related	4469.02	5534.38	5944.44	937.75	221.49	23.84	7.41	-76.38
Agriculture, Forestry & Bevarage Production Related	7138.72	9194.30	10699.48	10662.60	10557.03	28.79	16.37	-0.99
Construction	12038.33	15248.53	19507.92	19824.22	19512.72	26.67	27.93	-1.57
Electricity,Gas and Water	1322.28	2092.11	3617.75	3673.24	3955.66	58.22	72.92	7.69
Metal Products, Machinary & Electronic Equipment & Asse	1561.44	2138.61	2385.15	2581.35	2448.02	36.96	11.53	-5.17
Transport, Communication and Public Utilities	8992.22	11223.12	12897.59	12743.27	12750.39	24.81	14.92	0.06
Wholesaler & Retailer	21289.09	27070.92	29633.88	27586.97	27995.39	27.16	9.47	1.48
Finance, Insurance and Real Estate	9938.88	12589.36	12797.65	11201.44	11280.90	26.67	1.65	0.71
Hotel or Restaurant	3865.87	4735.00	6278.73	5466.08	5615.86	22.48	32.60	2.74
Other Services	5344.00	6294.93	7909.36	7395.88	7531.38	17.79	25.65	1.83
Consumption Loans	6086.21	9767.01	12728.61	12906.22	13347.23	60.48	30.32	3.42
Local Government	31.68	31.05	38.04	45.60	51.03	-1.99	22.49	11.91
Others	18968.50	25714.82	34396.15	33141.44	34788.85	35.57	33.76	4.97
TOTAL	**100504.46**	**132729.38**	**161803.56**	**156259.43**	**159281.22**	32.06	21.90	1.93
Productwise								
Term Loan	12569.31	15064.74	21437.34	20928.51	21422.55	19.85	42.30	2.36
Overdraft	26173.66	34315.79	40494.92	39011.49	39996.48	31.11	18.01	2.52
Trust Receipt Loan / Import Loan	101.11	1.18	0.00	10.50	0.00	-98.83	-100.00	-100.00
Demand & Other Working Capital Loan	12733.81	18697.09	19857.01	18042.24	18445.62	46.83	6.20	2.24
Residential Personal Home Loan (Up to Rs. 80 Lakh)	9288.00	12309.08	16820.26	17213.29	17538.38	32.53	36.65	1.89
Real Estate Loan	11905.08	12864.26	12773.90	11308.92	11243.32	8.06	-0.70	-0.58
Margin Nature Loan	2002.50	2709.85	4112.98	3582.79	3594.77	35.32	51.78	0.33
Hire Purchase Loan	10406.74	13300.38	15906.14	15699.48	16009.17	27.81	19.59	1.97
Deprived Sector Loan	3576.77	5212.97	7564.63	7745.47	8021.75	0.00	0.00	3.57
Bills Purchased	8.63	19.45	4.34	4.20	4.20	125.43	-77.66	0.00
Other Product	11738.86	18234.59	22832.03	22712.52	23004.98	55.34	25.21	1.29
Total	**100504.46**	**132729.37**	**161803.56**	**156259.43**	**159281.22**	32.06	21.90	1.93
Collateral wise								
Gold and Silver	1774.53	3363.91	3680.33	3547.98	3455.53	89.57	9.41	-2.61
Government Securities	53.97	21.40	5.85	11.32	11.28	-60.35	-72.67	-0.36
Non Governmental Securities	1530.23	2018.23	3181.68	2882.53	2903.49	31.89	57.65	0.73
Fixed Deposit Receipts	1344.59	1635.28	1709.14	1579.97	1647.73	21.62	4.52	4.29
Own	1344.59	1635.28	1709.14	1579.97	1647.73	21.62	4.52	4.29
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	142242.10	145888.36	33.86	20.78	2.56
Fixed Assets	90496.97	121492.70	146794.10	141765.08	145475.75	34.25	20.83	2.62
Current Assets	559.61	393.88	415.41	477.02	412.61	-29.62	5.47	-13.50
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	3923.88	4189.18	49.76	38.05	6.76
Government Guarantee	88.84	97.04	112.75	111.57	111.57	9.23	16.18	0.00
Institutional Guarantee	650.06	1139.82	1492.52	1555.92	1840.83	75.34	30.94	18.31
Personal Guarantee	109.43	205.86	200.91	277.27	212.75	88.12	-2.41	-23.27
Collective Guarantee	902.82	1145.92	1737.70	1928.06	2021.96	26.93	51.64	4.87
International Rated Foreign Bank's Guarantee	0.00	11.00	74.78	49.09	0.00	0.00	579.83	-100.00
Other Guarantee	0.33	23.34	2.41	1.97	2.06	6870.44	-89.67	4.73
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	2067.46	1181.45	-61.14	106.21	-42.85
Total	**100504.46**	**132729.37**	**161803.56**	**156259.43**	**159281.22**	32.06	21.90	1.93

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Sept	Mid-Oct	% 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	1857.14	1850.27	12.72	1.83	-3.17	-0.37
Fishery Related	12.84	28.33	40.81	41.70	40.60	120.71	44.04	2.18	-2.64
Mining Related	160.67	143.05	45.84	68.15	66.56	-10.97	-67.96	48.67	-2.34
Agriculture, Forestry & Bevarage Production Related	5227.92	4718.98	4647.36	4354.20	4299.48	-9.74	-1.52	-6.31	-1.26
Construction	8956.62	9106.02	10209.97	10213.30	10458.22	1.67	12.12	0.03	2.40
Electricity,Gas and Water	136.18	215.63	204.52	194.71	197.07	58.34	-5.15	-4.80	1.21
Metal Products, Machinary & Electronic Equipment & Asse	888.53	867.37	722.06	687.73	688.84	-2.38	-16.75	-4.75	0.16
Transport, Communication and Public Utilities	5175.84	5644.44	5588.33	5801.97	5871.71	9.05	-0.99	3.82	1.20
Wholesaler & Retailer	10546.78	9660.22	8665.13	8298.61	8175.20	-8.41	-10.30	-4.23	-1.49
Finance, Insurance and Real Estate	8045.80	5952.69	4787.27	4836.71	4639.02	-26.01	-19.58	1.03	-4.09
Hotel or Restaurant	1790.41	1598.63	1784.46	1659.85	1683.31	-10.71	11.62	-6.98	1.41
Other Services	3029.52	2322.62	2257.51	2228.16	2292.67	-23.33	-2.80	-1.30	2.90
Consumption Loans	5441.84	5915.50	6047.38	5772.06	5571.56	8.70	2.23	-4.55	-3.47
Local Government	52.66	48.11	48.53	45.49	63.43	-8.64	0.87	-6.25	39.44
Others	15513.20	17677.97	18870.91	18880.05	18729.56	13.95	6.75	0.05	-0.80
TOTAL	**66649.80**	**65783.04**	**65838.09**	**64939.84**	**64627.50**	-1.30	0.08	-1.36	-0.48
Productwise									
Term Loan	10596.61	8897.82	8666.94	8674.77	8855.00	-16.03	-2.59	0.09	2.08
Overdraft	0.00	0.00	0.00	5.35	5.68	-100.00	0.00	0.00	6.07
Trust Receipt Loan / Import Loan	0.00	0.00	0.00	0.90	0.00	-100.00	0.00	0.00	-100.00
Demand & Other Working Capital Loan	17285.75	16306.39	14734.55	13783.60	13247.69	-5.67	-9.64	-6.45	-3.89
Residential Personal Home Loan (Up to Rs. 80 Lakh)	5714.14	6645.18	7991.30	7978.22	8399.85	16.29	20.26	-0.16	5.28
Real Estate Loan	11180.70	10153.28	9240.60	9260.87	9144.18	-9.19	-8.99	0.22	-1.26
Margin Nature Loan	2056.98	2784.96	3930.51	3762.63	3704.52	35.39	41.13	-4.27	-1.54
Hire Purchase Loan	6589.66	6539.24	6724.31	6985.28	7071.20	-0.77	2.83	3.88	1.23
Deprived Sector Loan	1790.04	1890.85	2049.60	2017.63	2102.45	0.00	0.00	0.00	4.20
Bills Purchased	16.49	7.25	6.40	6.41	6.40	-56.05	-11.70	0.16	-0.16
Other Product	11419.42	12558.07	12493.87	12464.17	12090.55	9.97	-0.51	-0.24	-3.00
Total	**66649.80**	**65783.04**	**65838.09**	**64939.84**	**64627.50**	-1.30	0.08	-1.36	-0.48
Collateral wise									
Gold and Silver	313.25	383.32	333.97	355.26	370.16	22.37	-12.87	6.37	4.20
Government Securities	2.65	7.91	17.56	17.20	17.20	197.92	122.07	-2.06	0.00
Non Governmental Securities	1075.95	1275.19	1936.64	1868.57	1868.71	18.52	51.87	-3.52	0.01
Fixed Deposit Receipts	1882.74	1933.87	1705.66	1457.01	1249.28	2.72	-11.80	-14.58	-14.26
Own	1882.69	1931.27	1705.66	1457.01	1249.28	2.58	-11.68	-14.58	-14.26
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	54761.89	54887.10	-6.22	-0.80	-1.48	0.23
Fixed Assets	59281.57	55633.11	55348.44	54524.35	54652.65	-6.15	-0.51	-1.49	0.24
Current Assets	468.57	399.27	237.85	237.54	234.45	-14.79	-40.43	-0.13	-1.30
Against security of Bill	3.73	14.57	0.00	0.00	0.00	290.37	-100.00	0.00	0.00
Domestic Bills	3.73	14.57	0.00	0.00	0.00	290.37	-100.00	0.00	0.00
Foreign Bills	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Against Guarantee	856.50	699.83	656.57	695.22	717.37	-18.29	-6.18	5.89	3.19
Government Guarantee	65.59	66.41	67.90	68.39	68.39	1.26	2.24	0.72	0.00
Institutional Guarantee	346.59	322.82	272.12	288.93	291.76	-6.86	-15.70	6.18	0.98
Personal Guarantee	280.67	108.77	116.64	126.58	124.16	-61.24	7.23	8.52	-1.91
Collective Guarantee	23.15	14.95	25.91	27.68	29.10	-35.42	73.30	6.83	5.13
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	183.65	203.97	41.14	-6.89	5.55	11.07
Credit Card	1.52	0.00	0.00	0.00	0.00	-100.00	0.00	0.00	0.00
Others	2763.31	5435.98	5601.40	5784.69	5517.68	96.72	3.04	3.27	-4.62
Total	**66649.80**	**65783.04**	**65838.09**	**64939.84**	**64627.50**	-1.30	0.08	-1.36	-0.48

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**	**7925.48**	**5088.09**	**6274.22**	**4721.94**	**4110.23**	**5457.16**	**3548.56**	**2656.28**	**5692.08**	**2547.45**	**3505.24**
	a. Paid-up Capital	6465.00	8588.97	3047.17	4768.71	2041.67	2898.00	2650.21	2209.39	2137.39	1920.21	1470.00	2311.55	2000.83	2478.79
	b. Calls in Advance														
	c. Proposed Bonus Share			609.43		204.17			221.97		200.00				
	d. General Reserves	1820.70	3158.56	2620.50	2303.31	2381.02	1571.89	926.10	1422.94	1925.73	881.15	527.17	747.72	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	181.39	10.03	979.19	928.04	123.24	607.44	4.76	598.21	1307.69	38.15	604.68
	g. Others Reserves Fund	871.48	1050.28	317.25	660.22	451.20	825.13	217.60	132.69	768.04	542.43	60.82	1257.28	34.27	211.93
2	**BORROWINGS**		**1546.11**	**300.00**	**2207.82**		**2500.03**	**1702.78**		**468.85**	**870.00**		**2950.00**		**18.83**
	a. NRB				92.72						20.00				
	b. Interbank Borrowing		1246.11		315.10			702.78			450.00		2450.00		
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.		300.00				1400.03								18.83
	e. Bonds and Securities			300.00	1800.00		1100.00	1000.00		468.85	400.00		500.00		
3	**DEPOSITS**	**70824.71**	**105017.47**	**80608.28**	**74941.23**	**52161.12**	**68912.48**	**55066.64**	**26963.18**	**66164.77**	**34375.04**	**22375.76**	**46884.94**	**17097.86**	**37371.24**
	a. Current	14492.18	21800.63	10197.09	10140.21	13785.29	5984.48	3711.63	1470.26	9119.95	3296.75	803.06	1455.20	513.23	1246.79
	Domestic	14332.96	21735.24	7851.44	6394.41	8332.59	4467.31	3496.72	1281.41	8968.46	2988.90	771.94	1419.79	489.24	1228.93
	Foreign	159.22	65.39	2345.65	3745.80	5452.71	1517.17	214.92	188.85	151.50	307.85	31.12	35.42	23.99	17.86
	b. Savings	42193.41	60562.54	34989.22	26616.81	20011.98	34617.03	17538.57	9435.43	28269.40	11545.66	7444.52	12386.61	4094.49	15294.62
	Domestic	42181.55	60524.71	32399.10	25828.20	16993.87	33526.06	17407.85	9407.76	28141.70	11236.52	7309.87	12319.55	4032.62	15259.96
	Foreign	11.86	37.83	2590.12	788.61	3018.11	1090.97	130.72	27.67	127.70	309.15	134.65	67.06	61.87	34.66
	c. Fixed	12127.88	14498.84	12638.41	18594.71	4087.39	12595.98	28903.51	9801.25	14070.99	9764.58	8189.80	19327.30	7876.69	12213.24
	Domestic	12049.12	14496.59	11763.37	17879.88	2459.29	10715.79	17035.96	9739.31	14024.21	9026.13	7923.58	18574.60	7876.69	11915.58
	Foreign	78.76	2.25	875.04	714.83	1628.09	1880.19	11867.55	61.94	46.77	738.45	266.22	752.70		297.66
	d. Call Deposits	1236.50	7520.22	21135.26	18603.41	12381.62	14317.93	4497.67	5698.01	13920.12	9392.62	5743.98	13479.48	4490.51	8374.04
	Domestic	1236.50	7361.76	14651.65	15240.30	6405.82	7155.42	3693.36	5466.23	7745.98	9237.27	5721.90	12830.33	4428.42	7570.08
	Foreign		158.46	6483.61	3363.10	5975.80	7162.51	804.31	231.79	6174.14	155.35	22.08	649.15	62.09	803.95
	e. Others	774.73	635.24	1648.30	986.08	1894.84	1397.07	415.25	558.24	784.32	375.43	194.40	236.35	122.94	242.55
	Domestic	774.62	635.24	1634.63	856.44	522.17	1052.36	363.58	558.02	778.30	358.32	193.47	236.35	122.94	217.08
	Foreign	0.11		13.67	129.64	1372.67	344.71	51.67	0.22	6.02	17.11	0.93			25.47
4	**Bills Payable**	**4.46**	**15.20**	**188.72**	**0.26**	**562.98**	**198.60**	**237.50**	**41.15**	**758.98**	**27.67**	**66.54**	**59.28**	**15.65**	**47.66**
5	**Other Liabilities**	**12183.97**	**18349.65**	**13587.16**	**8334.40**	**3320.60**	**3555.48**	**2555.95**	**4288.97**	**2682.09**	**2159.74**	**2097.98**	**2996.00**	**1357.82**	**2423.35**
	1. Sundry Creditors	5334.84	768.84	6137.49	685.95	307.73	161.42	235.60	187.99	433.63	164.11	214.59	790.13	528.12	531.14
	2. Loan Loss Provision	2411.84	3430.41	1658.90	1396.90	332.73	1190.29	454.34	481.20	912.33	576.03	607.82	994.54	264.80	520.83
	3. Interest Suspense a/c	3696.39	11460.17	561.01	320.57	128.79	497.32	78.77	270.02	187.25	145.74	251.64	336.24	52.92	107.52
	4. Others	740.90	2690.23	5229.78	5930.98	2551.35	1706.45	1787.24	3349.76	1148.87	1273.87	1023.94	875.09	511.97	1263.87
6	**Reconcillation A/c**	**232.61**			**1.54**		**34.42**	**1.34**	**14.68**	**7.79**				**0.01**	
7	**Profit & Loss A/c**	**65.45**	**874.91**	**558.02**	**491.31**	**349.77**	**268.63**	**256.21**	**72.84**	**391.14**	**165.87**	**276.04**	**296.36**	**182.71**	**185.63**
		87177.23	**129030.89**	**102541.88**	**93902.03**	**61482.57**	**81743.87**	**64542.36**	**35491.07**	**75930.78**	**41146.88**	**27472.60**	**58878.66**	**21201.50**	**43551.95**
	Assets														
1	**LIQUID FUNDS**	**8281.95**	**17278.55**	**13696.92**	**10047.40**	**19366.39**	**9950.88**	**5738.30**	**3567.37**	**10188.81**	**4765.34**	**3005.10**	**5566.83**	**3340.86**	**5909.78**
	a. Cash Balance	2666.37	3291.21	1639.59	2034.47	838.79	1296.50	1829.18	971.82	1329.56	959.05	708.79	821.52	516.58	1878.48
	Nepalese Notes & Coins	2611.18	3208.20	1567.46	1910.97	699.63	1161.00	1809.78	944.53	1303.56	929.12	695.38	798.36	491.20	1838.49
	Foreign Currency	55.20	83.01	72.13	123.50	139.16	135.49	19.41	27.30	26.01	29.93	13.41	23.16	25.38	39.99
	b. Bank Balance	4065.57	12837.76	10655.50	7212.94	7804.72	8380.93	3810.72	2595.54	8309.25	3759.31	2003.02	3902.83	2824.28	4031.30
	1. In Nepal Rastra Bank	2306.26	12161.80	8226.96	6239.41	6099.37	4125.15	2822.76	2046.73	6692.90	2742.34	1581.64	2727.29	2378.27	2796.12
	Domestic Currency	2177.95	12146.64	8135.27	6173.68	5959.19	4042.05	2781.08	2017.57	6634.99	2718.00	1561.74	2718.56	2365.44	2767.13
	Foreign Currency	128.31	15.16	91.69	65.74	140.18	83.09	41.68	29.16	57.91	24.34	19.91	8.73	12.83	28.98
	2. "A"Class Licensed Institution	422.63	314.65	77.72	221.26	38.70	236.72	306.27	96.18	315.47	336.97	165.02	164.56	139.35	587.32
	Domestic Currency	422.63	308.47	77.72	182.15	38.70	236.72	306.27	95.15	315.40	334.51	157.91	164.52	139.05	577.21
	Foreign Currency		6.18		39.11				1.03	0.08	2.47	7.11	0.04	0.30	10.11
	3. Other Financial Ins.								0.72					1.74	135.41
	4. In Foreign Banks	1336.69	361.31	2350.83	752.26	1666.64	4019.06	681.69	451.91	1300.87	680.01	256.36	1010.99	304.91	512.45
	c. Money at Call	1550.00	1149.58	1401.83	800.00	10722.89	273.45	98.40		550.00	46.98	293.29	842.47		
	Domestic Currency	1550.00	1120.00	1260.03	800.00		160.00								
	Foreign Currency		29.58	141.79		10722.89	113.45	98.40		550.00	46.98	293.29	842.47		
2	**INVESTMENT IN SECURITIES**	**17965.54**	**34140.90**	**5878.22**	**8507.82**	**3734.26**	**9586.00**	**6425.61**	**5290.48**	**4485.08**	**4962.37**	**3591.89**	**11299.68**	**581.35**	**3659.42**
	a. Govt.Securities	17965.54	29640.90	5632.54	8507.82	3734.26	9586.00	6425.61	2562.98	4485.08	4962.37	3591.89	11116.94	581.35	3659.42
	b. NRB Bond		4500.00						2727.50						
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents			245.68									182.73		
3	**SHARE & OTHER INVESTMENT**	**2661.47**	**1417.12**	**9448.72**	**9325.22**	**7001.31**	**7853.52**	**11897.82**	**1302.14**	**4194.07**	**517.42**	**546.34**	**173.27**	**1131.02**	**312.80**
	a. Interbank Lending	**0.05**		**209.30**					**550.00**			**55.20**		**250.00**	
	b. Non Residents			2.05											
	c. Others	2661.42	1417.12	9237.37	9325.22	7001.31	7853.52	11897.82	752.14	4194.07	517.42	491.14	173.27	881.02	312.80
4	**LOANS & ADVANCES**	**42133.03**	**60799.22**	**61608.79**	**58812.84**	**29540.50**	**48517.58**	**36800.06**	**20713.73**	**52887.12**	**27465.26**	**18068.34**	**38117.17**	**14783.37**	**29413.01**
	a. Private Sector	42133.03	15785.87	58774.19	57005.97	28425.53	46611.96	35240.66	19865.82	46845.47	26034.62	17842.43	38002.17	14177.50	28314.89
	b. Financial Institutions		1438.12	2034.60	1637.23	1061.80	1650.42	1559.39	740.87	2130.78	1034.65	99.46		605.87	1049.52
	c. Government Organizations		43575.23	800.00	169.63	53.17	255.20		107.05	3910.87	395.99	126.46	115.00		48.60
5	**BILL PURCHASED**	**4.88**	**66.16**	**17.20**	**1005.28**	**13.11**	**2031.08**	**865.41**	**355.85**	**666.06**	**1407.29**	**20.81**	**407.60**		**1045.89**
	a. Domestic Bills Purchased	0.01	47.45	4.00	911.98	0.01	8.71		240.18	5.54		15.81			17.15
	b. Foreign Bills Purchased	3.80	18.71	13.20	67.81	13.10	388.06	34.94	115.68	660.52		5.00	407.60		1028.74
	c. Import Bills & Imports	1.07			25.49		1634.30	830.47			1407.29				
6	**LOANS AGAINST COLLECTED BILLS**			**171.87**							**37.03**				
	a. Against Domestic Bills			171.87							37.03				
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**409.10**	**1189.29**	**823.33**	**1097.27**	**412.47**	**1315.76**	**1318.50**	**328.73**	**632.63**	**1110.21**	**681.36**	**611.59**	**415.90**	**648.18**
8	**OTHER ASSETS**	**13731.20**	**19315.05**	**10896.85**	**5102.27**	**1398.84**	**2042.34**	**1489.64**	**3771.97**	**2831.09**	**881.68**	**927.80**	**2305.09**	**788.27**	**2253.83**
	a. Accrued Interest:	3747.66	11508.43	847.42	455.65	174.11	559.12	198.10	273.18	236.03	182.75	265.57	406.92	52.92	127.09
	Financia		0.02		234.17	4.63			1.74	41.55		0.43		13.30	8.48
	Government Enterpri	51.27	246.84	90.21	17.06	46.16	61.80	118.94	18.21	68.66	37.02	15.17	70.58		13.69
	Private Sector	3696.39	11261.57	757.21	204.41	123.32	497.32	79.15	253.23	125.82	145.74	249.98	336.34	39.62	104.92
	b. Staff Loans / Adv.	1704.14	3271.27	1114.14	186.40	266.42	969.98	417.28	612.68	1173.99	203.87	295.08	242.80	52.61	314.24
	c. Sundry Debtors	2276.82	420.52	4425.51	239.18	316.56		147.73	134.32	616.66	288.88	172.28	529.90	527.20	518.98
	d. Cash In Transit		272.93		0.09					1.66		2.12			
	e. Others	6002.59	3841.90	4509.77	4220.95	641.75	513.25	726.53	2751.79	802.75	206.17	192.75	1125.47	155.55	1293.51
9	**Expenses not Written off**	**461.82**				**15.69**	**180.78**	**7.02**					**7.87**	**6.60**	**138.12**
10	**Non Banking Assets**	**234.43**	**100.19**		**3.93**		**265.94**		**160.78**	**45.93**	**0.28**	**444.43**	**297.89**	**52.03**	**170.91**
11	**Reconcillation Account**	**1293.81**	**-5275.59**									**13.27**		**0.01**	
12	**Profit & Loss A/c**											**173.25**	**91.68**	**102.09**	
	TOTAL ASSETS	**87177.23**	**129030.89**	**102541.88**	**93902.03**	**61482.57**	**81743.87**	**64542.36**	**35491.07**	**75930.78**	**41146.88**	**27472.60**	**58878.66**	**21201.50**	**43551.95**

Statement of Assets and Liabilities as on Asoj end, 2071(Mid-Oct, 2014)

S.N.	BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	Grand	NMB	PRABHU	Janata	Mega	Civil	Century
	Liabilities															
1	**CAPITAL FUND**	**2966.61**	**2923.54**	**3492.52**	**15732.38**	**6362.89**	**2757.27**	**3643.33**	**2871.94**	**576.39**	**3066.08**	**2905.94**	**2207.23**	**2762.05**	**3227.70**	**2350.97**
	a. Paid-up Capital	2431.68	1948.30	1813.55	9636.80	5011.60	2379.54	2638.70	2236.65	2000.00	2000.00	3208.89	2060.00	2330.00	2698.92	2000.00
	b. Calls in Advance								112.78							
	c. Proposed Bonus Share		389.66													
	d. General Reserves	163.98	480.24	391.44	3383.94	519.21	335.74	320.57	151.23	175.20	268.58	221.58	70.57	54.71	83.93	15.11
	e. Share Premium					201.63	2.97	74.15	32.41		10.08	3.41			1.08	
	f. Retained Earning	4.70	-189.61	1006.41	2701.89	354.32	8.10	575.32	325.68	-1604.54	647.00	-570.90	76.11	313.48	245.75	56.15
	g. Others Reserves Fund	366.25	294.94	281.11	9.74	276.13	30.93	34.59	13.19	5.73	140.42	42.97	0.55	63.87	198.02	279.71
2	**BORROWINGS**	**122.57**	**750.00**	**966.96**	**2992.78**	**1293.62**	**907.06**					**328.41**	**110.90**	**2036.46**	**162.36**	**48.98**
	a. NRB	122.57		35.00	86.91	134.94	402.31									
	b. Interbank Borrowing					758.69						328.41	110.90	2031.31	162.36	48.98
	c. Foreign Banks and Fin. Ins.						4.75									
	d. Other Financial Ins.			0.67	605.86									5.16		
	e. Bonds and Securities		750.00	931.29	2300.00	400.00	500.00									
3	**DEPOSITS**	**29640.60**	**31483.02**	**36470.86**	**65477.14**	**53894.76**	**29609.04**	**34332.44**	**27724.47**	**15548.03**	**27350.62**	**31676.48**	**19836.33**	**18975.39**	**23985.47**	**22119.49**
	a. Current	1215.74	1215.00	1859.68	7005.22	2596.36	981.16	1049.62	941.86	379.81	1190.32	581.61	776.30	634.18	582.46	548.41
	Domestic	1178.88	1095.16	1730.64	6989.79	2502.68	959.22	1044.93	891.48	334.00	1142.68	557.98	771.37	601.36	568.02	503.90
	Foreign	36.86	119.85	129.04	15.42	93.68	21.95	4.69	50.38	45.81	47.64	23.63	4.93	32.81	14.44	44.50
	b. Savings	7296.68	6873.65	10329.45	31334.53	21896.50	6808.99	5117.55	10498.86	2780.26	5614.21	22960.56	3444.74	6695.98	4091.31	6622.48
	Domestic	7177.80	6687.46	10268.11	31334.53	21818.22	6745.18	5085.80	10462.77	2766.85	5559.76	22947.17	3436.37	6623.61	4075.04	6610.20
	Foreign	118.87	186.19	61.34		78.29	63.82	31.74	36.09	13.40	54.45	13.39	8.37	72.37	16.28	12.28
	c. Fixed	13620.13	14464.49	12670.77	23481.26	18741.63	13373.10	12790.21	10250.41	8660.06	7957.30	4839.62	9616.97	7146.10	11540.24	8821.66
	Domestic	12948.55	12767.86	12270.99	23481.26	17616.08	13077.45	12790.21	9509.55	7976.52	6606.85	4731.82	9469.44	6804.89	11132.37	8625.76
	Foreign	671.58	1696.62	399.78		1125.55	295.65		740.86	683.55	1350.46	107.80	147.53	341.22	407.87	195.90
	d. Call Deposits	7345.20	8408.76	11237.18	2778.88	10081.90	8264.54	15002.88	5661.58	3513.47	10976.35	3085.87	5875.64	4320.56	7526.04	5977.53
	Domestic	7106.43	7205.35	11057.85	2778.88	9779.81	8253.20	14954.98	5563.45	3420.13	9983.03	3034.60	5875.64	4227.63	7215.23	5977.53
	Foreign	238.76	1203.41	179.34		302.10	11.34	47.89	98.13	93.34	993.32	51.27		92.93	310.81	
	e. Others	162.85	521.13	373.78	877.26	578.37	181.24	372.18	371.76	214.43	1612.44	208.83	122.70	178.57	245.42	149.41
	Domestic	162.85	490.01	372.00	877.26	575.89	178.95	372.18	371.76	190.14	954.16	208.83	120.43	178.57	245.42	149.41
	Foreign		31.11	1.78		2.48	2.29			24.29	658.27		2.27			
4	**Bills Payable**	**36.65**	**14.39**			**21.90**	**98.45**	**85.97**	**15.75**	**15.96**	**7.67**	**16.82**	**61.32**	**51.92**	**10.12**	**3.58**
5	**Other Liabilities**	**2946.65**	**3597.04**	**3494.40**	**23007.27**	**4245.43**	**2670.78**	**2229.30**	**2316.74**	**3530.80**	**659.98**	**4870.76**	**666.05**	**1308.05**	**1184.37**	**875.33**
	1. Sundry Creditors	995.81	1171.36	1168.29	3016.39	531.38	4.17	105.12	17.97		33.30	269.49	3.64	5.36	6.84	14.94
	2. Loan Loss Provision	993.27	372.64	813.40	5235.29	1372.15	595.27	752.47	947.81	2572.41	316.84	3221.18	302.44	409.69	495.95	253.66
	3. Interest Suspense a/c	320.71	101.52	172.08	1833.89	221.75	179.48	298.55	472.56	626.32	70.03	681.03	43.75	108.76	190.81	29.75
	4. Others	636.86	1951.52	1340.64	12921.70	2120.15	1891.87	1073.16	878.39	332.07	239.82	699.06	316.21	784.24	490.77	576.98
6	**Reconcillation A/c**				**1017.01**					**-2.45**						**0.76**
7	**Profit & Loss A/c**	**180.86**	**238.34**	**144.29**	**306.97**	**220.31**	**110.34**	**161.64**	**103.40**		**224.39**		**21.36**	**80.95**	**10.40**	**39.25**
		35893.94	**39006.33**	**44569.03**	**108533.54**	**66038.91**	**36152.95**	**40452.68**	**33032.29**	**19668.73**	**31308.75**	**39798.40**	**22903.19**	**25214.82**	**28580.41**	**25438.35**
	Assets															
1	**LIQUID FUNDS**	**4222.62**	**3338.32**	**4786.93**	**9116.90**	**7211.77**	**4283.26**	**5945.56**	**3572.44**	**2286.22**	**4483.36**	**6594.60**	**3040.35**	**4211.51**	**3457.31**	**3751.15**
	a. Cash Balance	606.84	520.79	1125.12	2612.50	1336.26	1202.79	1342.81	755.27	704.16	517.68	1398.96	398.55	540.97	550.72	628.32
	Nepalese Notes & Coins	585.65	510.83	1057.05	2593.47	1298.49	1175.41	1327.88	743.27	589.72	492.03	1339.95	388.47	530.92	543.82	612.60
	Foreign Currency	21.19	9.96	68.07	19.03	37.77	27.38	14.93	12.00	114.45	25.65	59.01	10.08	10.05	6.91	15.72
	b. Bank Balance	2995.85	2817.53	2831.81	6415.52	5875.51	2661.92	4004.53	2717.17	1582.06	3537.08	4445.65	2488.05	1252.30	2456.58	3122.82
	1. In Nepal Rastra Bank	2668.37	427.37	2351.07	4324.87	4130.63	2439.16	3677.31	1967.76	1351.39	2198.76	3457.67	2047.25	1069.00	2128.97	2833.29
	Domestic Currency	2656.77	377.72	2334.53	4324.87	4077.42	2430.57	3655.04	1843.78	1342.13	2134.82	3450.25	2035.67	1060.90	2117.38	2816.34
	Foreign Currency	11.60	49.65	16.54		53.21	8.58	22.27	123.98	9.26	63.93	7.42	11.58	8.10	11.59	16.95
	2. "A"Class Licensed Institution	137.10	1818.98	79.45	1165.31	533.44	222.77	98.81	55.47	150.01	154.06	436.44	109.11	100.56	152.62	169.93
	Domestic Currency	127.77	1814.17	72.47	1138.75	502.43	219.89	95.87	42.25	112.93	154.06	433.07	109.11	100.56	145.57	169.37
	Foreign Currency	9.32	4.81	6.98	26.56	31.01	2.87	2.94	13.21	37.08		3.38			7.06	0.56
	3. Other Financial Ins.					8.79				0.10		2.90	15.00			
	4. In Foreign Banks	190.38	571.18	401.29	925.34	1202.65		228.41	693.94	80.57	1184.26	548.64	316.68	82.75	174.98	119.61
	c. Money at Call	619.92		830.00	88.88		418.54	598.22	100.00		428.60	750.00	153.76	2418.23	450.00	
	Domestic Currency			830.00				598.22	100.00			750.00	50.00	1085.00	450.00	
	Foreign Currency	619.92			88.88		418.54				428.60		103.76	1333.23		
2	**INVESTMENT IN SECURITIES**	**3438.16**	**3440.29**	**4920.81**	**10019.41**	**8104.91**	**2390.63**	**2804.89**	**4874.21**	**939.29**	**1691.71**	**3208.35**	**1898.41**	**2288.30**	**2260.42**	**275.85**
	a. Govt.Securities	3438.16	3440.29	4920.81	10019.41	6883.39	2390.63	2804.89	4874.21	939.29	1691.71	3208.35	1898.41	2288.30	2260.42	275.85
	b. NRB Bond					1221.53										
	c. Govt.Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e Non Residents															
3	**SHARE & OTHER INVESTMENT**	**1956.85**	**1661.86**	**1504.68**	**2679.27**	**1360.32**	**1524.80**	**450.38**	**545.28**	**409.44**	**2370.36**	**197.84**	**24.30**	**2.30**	**562.76**	**867.26**
	a. Interbank Lending	**1400.00**			**677.84**	**1204.25**	**29.57**	**29.61**	**31.07**		**560.56**					**503.92**
	b. Non Residents															
	c. Others	556.85	1661.86	1504.68	2001.43	156.07	1495.23	420.77	514.21	409.44	1809.81	197.84	24.30	2.30	562.76	363.34
4	**LOANS & ADVANCES**	**23834.52**	**24241.44**	**29529.66**	**63357.47**	**44929.86**	**24878.90**	**28835.66**	**22354.20**	**13553.78**	**21052.63**	**23969.54**	**17172.87**	**17151.50**	**20406.62**	**18828.08**
	a. Private Sector	23151.50	23851.87	29529.66	63309.62	44929.86	24168.77	27367.49	21532.01	12864.79	20278.88	23969.54	16247.35	16711.25	19453.41	18184.00
	b. Financial Institutions	683.02	389.57		47.84		609.23	1375.48	822.19	624.22	773.76		704.52	440.24	496.31	644.08
	c. Government Organizations						100.90	92.68		64.77			221.00		456.90	
5	**BILL PURCHASED**	**11.62**	**2205.00**	**302.85**		**604.90**	**93.15**	**234.63**	**129.12**	**506.84**	**380.72**	**9.00**			**53.88**	**156.18**
	a. Domestic Bills Purchased	1.70	39.53	57.57		604.90	93.15	160.90		0.05	380.72	9.00			44.04	
	b. Foreign Bills Purchased	9.92	0.29	245.28				73.73	129.12	506.80					9.84	156.18
	c. Import Bills & Imports		2165.18													
6	**LOANS AGAINST COLLECTED BILLS**												**78.70**		**563.00**	
	a. Against Domestic Bills														563.00	
	b. Against Foreign Bills												78.70			
7	**FIXED ASSETS**	**641.01**	**776.87**	**848.23**	**1448.50**	**1248.03**	**896.95**	**634.01**	**605.92**	**719.32**	**411.40**	**2106.54**	**375.97**	**449.40**	**545.25**	**396.82**
8	**OTHER ASSETS**	**1580.21**	**3150.17**	**2676.03**	**21837.23**	**2472.54**	**1870.92**	**1513.68**	**916.48**	**922.48**	**860.75**	**3543.96**	**308.88**	**1111.82**	**726.74**	**1163.02**
	a. Accrued Interest:	335.10	128.33	197.38	1833.89	75.30	208.31	303.31	477.14	639.35	100.06	690.14	49.66	116.86	198.38	31.65
	Financia	4.48						0.10	0.37	0.73	1.72		0.00	0.04	0.05	29.75
	Government Enterpri	14.38	26.81			41.04	28.83	5.42	4.59	13.91	28.48	9.11	5.96	8.10	8.86	1.89
	Private Sector	316.23	101.52	197.38	1833.89	34.26	179.48	297.80	472.18	624.71	69.87	681.03	43.70	108.72	189.47	
	b. Staff Loans / Adv.	181.46	240.04	376.67	4351.52	313.83	182.98	33.47	152.03	24.12	116.18	445.38	188.54	176.55	115.23	154.18
	c. Sundry Debtors	18.28	1701.99	884.43	9832.25	160.46	171.96	136.13	0.48	98.60	145.26	1521.63	31.36	2.73		494.59
	d. Cash In Transit	16.00			96.86							0.20				
	e. Others	1029.37	1079.80	1217.54	5722.71	1922.95	1307.67	1040.77	286.82	160.41	499.25	886.62	39.32	815.68	413.13	482.59
9	**Expenses not Written off**						**7.22**		**2.02**	**10.96**		**4.90**				
10	**Non Banking Assets**	**60.90**	**86.55**		**74.76**	**106.59**	**207.13**	**33.87**	**35.15**	**39.76**	**57.81**	**45.74**	**3.71**		**1.72**	
11	**Reconcillation Account**	**0.03**		**-0.16**					**-2.54**			**1.10**			**2.71**	
12	**Profit & Loss A/c**	**148.02**	**105.83**							**280.64**		**116.83**				
	TOTAL ASSETS	**35893.94**	**39006.33**	**44569.03**	**108533.54**	**66038.91**	**36152.95**	**40452.68**	**33032.29**	**19668.73**	**31308.75**	**39798.40**	**22903.19**	**25214.82**	**28580.41**	**25438.35**

Statement of Assets and Liabilities as on Asoj end, 2071(Mid-Oct, 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**	**2661.56**	**336.33**	**683.49**		**949.60**	**-110.90**	**491.12**	**241.73**	**463.86**	**920.09**	**609.51**	**217.25**	**895.49**	**-738.63**
	a. Paid-up Capital	2550.24	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			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	60.35	85.78	17.13	103.78	81.40
	e. Share Premium	10.56		0.35					0.54			2.11		0.96		2.38
	f. Retained Earning	28.34	1594.79	37.61	-45.04		-600.10	-209.92	88.07	69.85	0.79	84.34	0.77	65.80	141.37	-1500.80
	g. Others Reserves Fund	3.75	105.68	19.67	32.55		12.51	9.76	16.99	0.17	1.19	1.28	1.66	2.17	10.34	16.74
2	**BORROWINGS**	**1168.48**					**100.00**									
	a. NRB	1168.48														
	b. Interbank Borrowing						100.00									
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	**DEPOSITS**	**26590.01**	**1357.09**	**2657.97**	**6344.20**		**7094.64**	**508.09**	**3444.12**	**2008.42**	**4364.35**	**2417.08**	**4885.81**	**1429.26**	**6699.38**	**1593.74**
	a. Current	808.32	60.15	91.31	170.64		145.01		17.71	66.31	78.56	35.35	55.99	14.92	37.16	310.75
	Domestic	789.78	60.15	91.31	170.39		140.74		17.71	66.31	78.56	35.35	55.99	14.92	37.16	310.75
	Foreign	18.55			0.25		4.27									
	b. Savings	9587.24	413.66	1953.32	3820.64		2307.86	276.78	1973.56	1583.44	2037.44	1269.97	2774.54	637.20	3887.47	87.74
	Domestic	9528.44	413.66	1953.32	3820.64		2307.84	276.78	1973.56	1583.44	2037.44	1269.97	2774.54	637.20	3887.47	87.71
	Foreign	58.79					0.02									0.03
	c. Fixed	9820.60	864.83	270.26	1325.59		2577.12	230.36	1055.28	279.49	1136.42	655.77	937.76	564.86	1442.54	9.43
	Domestic	8156.43	864.83	270.26	1325.59		2577.12	230.36	1055.28	279.49	1136.42	655.77	937.76	564.86	1442.54	9.43
	Foreign	1664.17														
	d. Call Deposits	6245.05	18.44	335.19	1024.55		2062.62		383.79	79.18	1098.09	455.86	1062.44	212.28	1322.67	1182.53
	Domestic	6234.14	18.44	335.19	1024.55		2062.62		383.79	79.18	1098.09	455.86	1062.44	212.28	1322.67	1182.50
	Foreign	10.90														0.03
	e. Others	128.80		7.89	2.78		2.02	0.95	13.78		13.84	0.14	55.08		9.54	3.29
	Domestic	128.80		7.89	2.78		2.02	0.95	13.78		13.84	0.14	55.08		9.54	3.29
	Foreign															
4	**Bills Payable**						**0.85**								**8.96**	
5	**Other Liabilities**	**1175.70**	**1759.97**	**191.06**	**616.38**		**1558.69**	**329.94**	**176.92**	**89.92**	**210.33**	**425.19**	**130.42**	**72.87**	**309.53**	**2213.31**
	1. Sundry Creditors	11.47	46.76	1.17	36.59		8.39	11.26	7.17	4.99	0.55	1.50	6.95	9.00	5.39	1.61
	2. Loan Loss Provision	276.32	370.85	68.28	355.25		837.33	188.93	53.29	36.14	61.16	111.06	69.28	28.13	75.72	1092.75
	3. Interest Suspense a/c	61.03	636.24	20.19	164.92		237.79	89.21	14.59	8.59	25.71	33.68	16.07		42.89	706.30
	4. Others	826.88	706.12	101.42	59.61		475.17	40.54	101.87	40.20	122.91	278.96	38.13	35.73	185.52	412.65
6	**Reconcillation A/c**		**1.44**					**132.74**		**2.55**			**382.13**			
7	**Profit & Loss A/c**	**183.03**	**168.70**	**0.01**					**5.59**	**6.93**	**19.23**	**9.42**	**12.02**	**2.79**	**32.85**	**40.80**
		31950.62	**5948.76**	**3185.37**	**7644.06**		**9703.78**	**859.87**	**4117.75**	**2349.54**	**5057.77**	**3771.78**	**6019.88**	**1722.18**	**7946.22**	**3109.23**
	Assets															
1	**LIQUID FUNDS**	**2698.62**	**2872.21**	**822.10**	**1786.78**		**2433.17**	**151.66**	**1057.29**	**698.66**	**1466.26**	**1020.22**	**1337.12**	**462.15**	**2242.22**	**302.55**
	a. Cash Balance	760.99	15.55	114.57	139.27		163.78	2.23	128.91	40.45	119.61	66.50	138.55	66.02	141.31	6.22
	Nepalese Notes & Coins	752.83	15.55	113.44	138.29		160.19	2.23	128.91	40.45	119.61	66.50	138.55	66.02	140.13	6.22
	Foreign Currency	8.15		1.13	0.98		3.59								1.17	
	b. Bank Balance	1937.63	2856.66	245.42	561.29		2269.39	149.43	160.10	92.32	336.17	850.47	361.70	396.14	2100.92	1.10
	1. In Nepal Rastra Bank	1656.56	107.13	157.63	516.69		354.62	0.47	35.86	82.50	104.15	120.45	63.71	18.11	440.52	1.10
	Domestic Currency	1642.06	107.13	157.63	516.69		354.62	0.47	35.86	82.50	104.15	120.45	63.71	18.11	440.52	0.76
	Foreign Currency	14.49														0.34
	2. "A"Class Licensed Institution	118.98	2749.53	87.79	44.60		1805.74	6.99	119.02	9.71	223.35	730.02	283.38	245.28	1402.62	
	Domestic Currency	118.98	2749.53	87.79	44.54		1797.65	6.99	119.02	9.71	223.35	730.02	283.38	245.28	1402.62	
	Foreign Currency				0.05		8.08									
	3. Other Financial Ins.						102.13	141.97	5.22	0.11	8.66		14.60	132.75	171.73	
	4. In Foreign Banks	162.09					6.90								86.05	
	c. Money at Call			462.12	1086.22				768.28	565.90	1010.48	103.25	836.87			295.23
	Domestic Currency			462.12	1076.19				768.28	565.90	1010.48	103.25	836.87			294.89
	Foreign Currency				10.03											0.34
2	**INVESTMENT IN SECURITIES**	**2172.42**	**40.00**	**20.00**	**200.79**		**158.07**					**15.20**	**100.00**		**70.00**	
	a. Govt.Securities	2172.42	40.00	20.00	200.79		158.07					15.20	100.00		70.00	
	b. NRB Bond															
	c. Govt.Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e Non Residents															
3	**SHARE & OTHER INVESTMENT**	**2013.89**	**168.84**	**6.40**	**70.96**		**12.31**	**21.92**	**10.04**	**5.90**	**19.89**	**27.58**	**1.02**	**16.04**	**1.94**	**15.92**
	a. Interbank Lending															
	b. Non Residents															
	c. Others	2013.89	168.84	6.40	70.96		12.31	21.92	10.04	5.90	19.89	27.58	1.02	16.04	1.94	15.92
4	**LOANS & ADVANCES**	**23110.29**	**1952.98**	**2114.61**	**4984.48**		**5933.22**	**304.97**	**2930.18**	**1579.66**	**3364.90**	**2472.61**	**4119.57**	**1132.35**	**5290.76**	**1305.78**
	a. Private Sector	22647.71	1933.30	2114.61	4984.48		5902.63	304.97	2930.18	1579.66	3364.90	2472.61	4119.57	1132.35	5290.76	1305.78
	b. Financial Institutions	462.58					30.59									
	c. Government Organizations		19.68													
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**	**527.95**	**114.65**	**50.27**	**286.34**		**229.27**	**6.44**	**55.34**	**14.36**	**76.84**	**54.77**	**33.64**	**67.07**	**81.32**	**136.39**
8	**OTHER ASSETS**	**1375.35**	**800.09**	**170.17**	**265.15**		**521.98**	**239.64**	**64.90**	**47.41**	**114.93**	**126.45**	**46.41**	**43.55**	**258.68**	**1049.71**
	a. Accrued Interest:	77.48	636.24	20.26	171.36		269.98	91.34	14.59	8.59	25.71	39.33	17.29	12.88	51.05	706.30
	Financia	0.30														
	Government Enterpri	16.46	106.74	0.07	6.41		17.09					5.67	1.22		8.16	
	Private Sector	60.73	529.50	20.19	164.95		252.88	91.34	14.59	8.59	25.71	33.66	16.07	12.88	42.89	706.30
	b. Staff Loans / Adv.	122.75	20.28	52.26	36.96		39.83	4.19	27.63	3.98	18.19	19.29	1.66	2.70	47.07	17.66
	c. Sundry Debtors	0.97	102.06	0.07	53.38		22.56	133.68	3.77	12.71	9.64	4.97	21.60	7.37	71.05	9.53
	d. Cash In Transit									0.26						
	e. Others	1174.15	41.51	97.58	3.45		189.61	10.42	18.90	21.86	61.39	62.85	5.86	20.60	89.51	316.21
9	**Expenses not Written off**			**0.04**								**10.58**		**1.02**	**1.29**	**0.00**
10	**Non Banking Assets**			**1.77**	**21.61**		**263.70**					**38.34**				**298.78**
11	**Reconcillation Account**							**132.74**					**382.13**			**0.10**
12	**Profit & Loss A/c**	**52.11**			**26.96**		**152.06**	**2.51**		**3.56**	**14.96**	**6.03**				
	TOTAL ASSETS	**31950.62**	**5948.76**	**3185.37**	**7644.06**		**9703.78**	**859.87**	**4117.75**	**2349.54**	**5057.77**	**3771.78**	**6019.88**	**1722.18**	**7946.22**	**3109.23**

Statement of Assets and Liabilities as on Asoj end, 2071(Mid-Oct, 2014)

S.N.	BFI Name	Gandaki	Infrastructure	Business	Biratlaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktinath
	Liabilities														
1	**CAPITAL FUND**	**413.20**	**951.53**	**1054.81**	**425.01**	**258.99**	**127.92**	**625.27**	**289.65**	**411.68**	**1465.46**	**195.86**	**198.37**	**282.43**	**647.37**
	a. Paid-up Capital	352.00	827.53	842.06	234.68	150.00	109.00	897.93	223.23	582.45	1145.38	130.01	159.13	214.14	367.50
	b. Calls in Advance														44.22
	c. Proposed Bonus Share														
	d. General Reserves	54.62	74.22	204.64	35.00	41.64	9.88	77.83	16.77	32.47	96.52	63.13	8.68	19.66	47.73
	e. Share Premium	0.28	5.69	0.38	1.07		6.76			1.79	5.41				15.20
	f. Retained Earning	1.32	7.60	4.65	122.58	57.31	2.28	-397.13	47.95	-211.25	205.52	1.41	30.56	48.54	165.60
	g. Others Reserves Fund	4.97	36.48	3.08	31.67	10.03		46.63	1.70	6.22	12.64	1.30		0.10	7.12
2	**BORROWINGS**										**603.72**				**85.48**
	a. NRB														
	b. Interbank Borrowing										410.00				
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.										193.72				85.48
	e. Bonds and Securities														
3	**DEPOSITS**	**3280.72**	**4040.96**	**5243.65**	**3805.47**	**2722.60**	**1348.14**	**4866.30**	**1119.62**	**4804.12**	**8718.92**	**1413.19**	**1823.53**	**1510.21**	**5588.20**
	a. Current	33.99	36.98	51.94	65.46	48.22	19.43	69.18	19.84	90.40	190.42	17.54	25.77	14.89	89.06
	Domestic	33.99	36.98	51.94	65.46	48.22	19.43	69.18	19.84	90.35	190.15	17.54	25.77	14.89	89.06
	Foreign									0.05	0.27				
	b. Savings	1633.37	1543.91	2003.31	2423.07	1888.43	843.13	2387.92	694.13	3235.60	3360.89	799.33	965.31	817.02	3302.25
	Domestic	1633.37	1543.91	2003.31	2423.07	1888.43	843.13	2387.92	694.13	3233.11	3289.17	799.33	965.31	817.02	3302.25
	Foreign									2.48	71.72				
	c. Fixed	691.51	1104.05	1921.32	945.52	241.73	304.46	1471.63	283.71	932.62	4047.03	454.71	645.27	383.29	1119.71
	Domestic	691.51	1104.05	1921.32	945.52	241.73	304.46	1471.63	283.71	932.62	4017.86	454.71	645.27	383.29	1119.71
	Foreign										29.18				
	d. Call Deposits	915.66	1354.97	1262.55	367.58	543.43	181.10	901.67	121.94	537.98	1030.53	141.62	162.10	294.50	1076.39
	Domestic	915.66	1354.97	1262.55	367.58	543.43	181.10	901.67	121.94	537.98	1020.39	141.62	162.10	294.50	1076.39
	Foreign										10.14				
	e. Others	6.20	1.05	4.52	3.85	0.79	0.02	35.90		7.53	90.05		25.08	0.51	0.79
	Domestic	6.20	1.05	4.52	3.85	0.79	0.02	35.90		7.53	90.05		25.08	0.51	0.79
	Foreign														
4	**Bills Payable**							**0.70**		**0.38**	**1.42**				
5	**Other Liabilities**	**200.75**	**339.36**	**583.81**	**144.53**	**134.15**	**19.82**	**968.13**	**63.00**	**633.22**	**466.48**	**38.90**	**103.15**	**147.97**	**354.49**
	1. Sundry Creditors	27.86	0.94	0.03	13.21	6.46	1.88	20.94	4.58	28.54	15.19	8.02	1.09	6.11	0.20
	2. Loan Loss Provision	39.18	110.26	125.25	43.51	37.01	15.33	261.91	26.32	320.79	221.21	13.45	15.14	71.31	68.65
	3. Interest Suspense a/c	16.49	45.84	89.34	8.96	13.58		110.17	12.39	96.36	76.50	1.81	8.22	19.51	39.95
	4. Others	117.22	182.33	369.20	78.84	77.09	2.61	575.12	19.71	187.54	153.57	15.62	78.69	51.04	245.69
6	**Reconcillation A/c**			**0.13**		**6.90**			**39.15**	**0.01**		**296.77**			**0.00**
7	**Profit & Loss A/c**	**21.22**	**28.15**	**13.26**	**7.93**	**9.95**	**1.65**	**57.68**	**2.26**	**45.59**	**16.65**	**12.35**	**6.41**		**43.46**
		3915.88	**5359.99**	**6895.67**	**4382.94**	**3132.58**	**1497.54**	**6518.07**	**1513.68**	**5895.01**	**11272.64**	**1957.07**	**2131.46**	**1940.62**	**6719.00**
	Assets														
1	**LIQUID FUNDS**	**816.51**	**1423.14**	**1640.08**	**1543.08**	**1173.39**	**489.08**	**1646.80**	**338.51**	**2203.87**	**2634.66**	**471.41**	**524.04**	**523.60**	**1499.73**
	a. Cash Balance	122.52	120.77	108.87	98.47	130.43	48.82	233.67	53.45	146.43	132.99	19.21	48.28	105.68	145.76
	Nepalese Notes & Coins	121.06	120.62	108.83	98.47	130.43	48.82	232.60	53.37	144.55	132.16	19.21	48.28	105.68	145.76
	Foreign Currency	1.46	0.16	0.04				1.07	0.08	1.88	0.83				
	b. Bank Balance	693.99	222.43	304.36	199.66	395.73	74.82	1413.13	136.28	267.21	432.44	70.55	414.53	108.71	335.70
	1. In Nepal Rastra Bank	161.61	215.32	277.52	197.57	285.62	0.03	267.44	72.02	255.55	363.20	7.11	80.59	27.66	335.70
	Domestic Currency	161.61	208.55	277.52	197.57	285.62	0.03	267.44	72.02	254.40	361.52	7.11	80.59	27.66	335.70
	Foreign Currency		6.77							1.14	1.68				
	2. "A"Class Licensed Institution	435.67	7.10	25.73	2.06	107.17	74.79	1093.20	31.36	11.44	51.38	63.44	318.75	81.05	
	Domestic Currency	435.67	7.05	25.73	2.06	107.17	74.79	1085.51	31.36	11.39	51.30	63.44	318.75	81.05	
	Foreign Currency		0.05					7.69		0.05	0.09				
	3. Other Financial Ins.	96.71		1.11	0.02	2.94		52.50	32.89	0.22	0.01		15.18		
	4. In Foreign Banks										17.85				
	c. Money at Call		1079.94	1226.84	1244.95	647.23	365.44		148.77	1790.23	2069.23	381.65	61.24	309.22	1018.27
	Domestic Currency		1079.94	1226.84	1244.95	647.23	365.44		148.77	1787.34	1971.05	381.65	61.24	309.22	1018.27
	Foreign Currency									2.89	98.18				
2	**INVESTMENT IN SECURITIES**	**0.12**	**30.00**	**120.00**	**123.22**			**140.00**		**99.95**	**349.75**		**75.00**		
	a. Govt.Securities		30.00	120.00	123.22			140.00		99.95	349.75		75.00		
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.	0.12													
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	**2.91**	**93.02**	**39.82**	**6.33**	**0.10**	**0.50**	**17.14**	**8.57**	**68.85**	**104.63**	**5.47**	**8.89**	**20.29**	**83.63**
	a. Interbank Lending	**2.91**												**20.19**	
	b. Non Residents														
	c. Others		93.02	39.82	6.33	0.10	0.50	17.14	8.57	68.85	104.63	5.47	8.89	0.10	83.63
4	**LOANS & ADVANCES**	**2850.02**	**3488.93**	**4356.37**	**2541.03**	**1844.55**	**899.12**	**4104.81**	**1030.16**	**2983.63**	**7836.14**	**1158.19**	**1453.54**	**1297.08**	**4870.92**
	a. Private Sector	2850.02	3488.93	4356.37	2541.03	1844.55	899.12	3970.83	1030.16	2873.63	7541.96	1158.19	1448.54	1297.08	4870.92
	b. Financial Institutions							133.08		110.00	294.18		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**	**142.43**	**119.37**	**237.10**	**67.97**	**38.86**	**36.41**	**239.62**	**49.41**	**254.35**	**126.66**	**9.02**	**27.60**	**25.09**	**76.53**
8	**OTHER ASSETS**	**103.76**	**128.06**	**271.69**	**97.81**	**75.69**	**45.36**	**231.80**	**46.60**	**240.39**	**220.80**	**16.21**	**39.88**	**46.30**	**188.19**
	a. Accrued Interest:	16.49	51.85	91.45	8.96	13.58		111.72	12.39	108.27	79.75	1.81	8.22	19.25	39.95
	Financia							0.01			0.93		0.00		
	Government Enterpri		6.01	2.12				1.57		17.03	3.19				
	Private Sector	16.49	45.84	89.34	8.96	13.58		110.14	12.39	91.24	75.64	1.81	8.22	19.25	39.95
	b. Staff Loans / Adv.	13.60	4.26	30.38	35.00	10.92	18.76	30.03	6.92	9.13	49.25	9.20	6.03		14.03
	c. Sundry Debtors	30.67		7.13	1.68	13.86	26.07	5.28	1.24	20.11	1.11	1.79	5.39	1.10	3.28
	d. Cash In Transit														
	e. Others	42.99	71.96	142.72	52.17	37.33	0.53	84.78	26.05	102.88	90.69	3.42	20.24	25.95	130.92
9	**Expenses not Written off**			**1.96**				**1.67**					**2.51**		
10	**Non Banking Assets**		**77.27**	**228.65**				**87.19**	**3.68**	**43.96**					
11	**Reconcillation Account**	**0.11**	**0.20**		**3.50**		**27.08**	**0.00**	**36.75**			**296.77**			
12	**Profit & Loss A/c**							**45.83**						**28.25**	
	TOTAL ASSETS	**3915.88**	**5359.99**	**6895.67**	**4382.94**	**3132.58**	**1497.54**	**6518.07**	**1513.68**	**5895.01**	**11272.64**	**1957.07**	**2131.46**	**1940.62**	**6719.00**

Statement of Assets and Liabilities as on Asoj end, 2071(Mid-Oct, 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**	**137.25**	**188.30**	**133.40**	**1031.38**	**111.78**	**255.16**	**359.47**	**148.33**	**138.18**	**579.16**	**526.02**	**507.23**	**480.44**
	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							12.80						59.46
	d. General Reserves	37.68	5.10	13.30	5.18	96.61	12.33	14.15	21.94	10.76	8.28	29.39	36.52	39.91	48.97
	e. Share Premium	0.60	0.03		2.06						2.67	0.11	10.50		5.73
	f. Retained Earning	4.18	32.13	18.96	13.29	97.24	-0.55	40.31	3.91	36.75	27.18	-151.64	104.85	98.86	0.58
	g. Others Reserves Fund			4.27	0.50	10.14		0.70	0.82	0.83	0.06	23.29	0.15	4.98	5.34
2	**BORROWINGS**					**1470.00**								**25.00**	**25.00**
	a. NRB														
	b. Interbank Borrowing					1470.00									
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.													25.00	25.00
	e. Bonds and Securities														
3	**DEPOSITS**	**3195.87**	**868.11**	**1113.46**	**560.80**	**5963.94**	**644.57**	**1237.95**	**1485.34**	**880.67**	**760.76**	**4913.86**	**4196.85**	**4198.39**	**3845.16**
	a. Current	37.59	12.40	1.88		134.94	5.37	12.56	12.54	33.53	4.09	126.28	93.94	39.14	56.76
	Domestic	37.59	12.40	1.88		111.82	5.37	12.56	12.54	33.53	4.09	126.24	93.94	39.14	56.76
	Foreign			0.00		23.12						0.04			
	b. Savings	1532.32	454.49	391.18	461.32	3591.69	343.74	510.87	538.53	526.45	402.56	2813.19	2657.41	2366.61	1446.28
	Domestic	1532.32	454.49	391.18	461.32	3587.47	343.74	510.87	538.53	526.45	402.56	2810.24	2657.41	2366.61	
	Foreign					4.23						2.95			1446.28
	c. Fixed	836.82	201.57	587.90	99.48	1752.80	171.38	457.05	479.86	166.22	249.70	1360.27	853.29	1386.83	1576.39
	Domestic	836.82	201.57	587.90	99.48	1752.80	171.38	457.05	479.86	166.22	249.70	1360.27	853.29	1386.83	1576.39
	Foreign														
	d. Call Deposits	788.02	199.14	132.49		475.44	115.86	257.19	454.41	154.03	103.93	606.38	592.22	390.60	764.63
	Domestic	788.02	199.14	132.49		475.41	115.86	257.19	454.41	154.03	103.93	606.38	592.22	390.60	764.63
	Foreign					0.02									
	e. Others	1.13	0.51			9.07	8.23	0.27		0.45	0.47	7.75		15.20	1.10
	Domestic	1.13	0.51			9.07	8.23	0.27		0.45	0.47	7.75		15.20	1.10
	Foreign														
4	**Bills Payable**													**0.28**	**0.48**
5	**Other Liabilities**	**133.37**	**19.28**	**117.60**	**18.73**	**607.00**	**27.83**	**45.26**	**119.20**	**63.01**	**62.62**	**642.00**	**193.60**	**293.39**	**267.93**
	1. Sundry Creditors	3.38	1.09	2.92	2.35	1.54	0.44	1.45	1.04	7.60	0.15	28.63	17.01	0.65	11.88
	2. Loan Loss Provision	28.75	10.48	60.39	5.95	216.89	5.94	20.07	33.53	27.53	8.96	340.35	44.58	55.07	40.33
	3. Interest Suspense a/c	15.20	3.01	27.47	2.33	72.68		8.14	14.00	14.13	5.38	82.58	15.62	31.47	21.77
	4. Others	86.04	4.71	26.83	8.10	315.89	21.44	15.60	70.63	13.76	48.14	190.44	116.40	206.20	193.95
6	**Reconcillation A/c**										**0.00**	**937.98**	**933.12**		
7	**Profit & Loss A/c**	**9.68**	**6.48**		**1.48**	**8.97**	**1.78**	**1.02**	**1.28**	**4.05**	**4.52**	**344.83**	**26.88**	**15.81**	**22.05**
		3690.49	**1031.12**	**1419.36**	**714.41**	**9081.29**	**785.96**	**1539.38**	**1965.29**	**1096.06**	**966.08**	**7417.84**	**5876.46**	**5040.10**	**4641.06**
	Assets														
1	**LIQUID FUNDS**	**1032.86**	**247.80**	**338.91**	**264.25**	**3106.32**	**182.06**	**443.53**	**539.77**	**239.95**	**275.76**	**2158.36**	**991.79**	**1215.11**	**1012.27**
	a. Cash Balance	110.95	76.79	17.11	12.37	84.32	30.59	29.19	54.53	52.21	25.05	123.20	124.64	122.19	76.49
	Nepalese Notes & Coins	110.92	76.79	17.11	12.37	80.04	30.59	29.19	54.53	51.66	25.02	120.06	124.63	122.19	76.49
	Foreign Currency	0.03				4.27				0.55	0.03	3.13	0.01	0.00	
	b. Bank Balance	921.90	48.31	55.95	251.87	308.62	151.46	289.26	92.74	64.81	41.57	2035.17	208.43	893.31	935.79
	1. In Nepal Rastra Bank	66.59	0.05	55.95	0.25	296.09	34.09	11.23	59.97	7.55	0.01	239.54	208.43	189.60	209.51
	Domestic Currency	66.59	0.05	55.95	0.25	294.72	34.09	11.23	59.97	7.55	0.01	239.54	208.43	189.60	209.51
	Foreign Currency					1.37									
	2. "A"Class Licensed Institution	779.18	48.25		103.63	2.24	87.35	218.58	32.74	54.22	41.56	1704.72		593.31	576.35
	Domestic Currency	779.18	48.25		103.63	2.24	87.35	218.58	32.74	54.22	41.56	1702.14		593.31	576.35
	Foreign Currency											2.58			
	3. Other Financial Ins.	76.13	0.01		147.99	0.01	30.03	59.46	0.03	3.05		84.20		110.40	149.92
	4. In Foreign Banks					10.28						6.70			
	c. Money at Call		122.70	265.84		2713.38		125.07	392.50	122.93	209.15		658.72	199.61	
	Domestic Currency		122.70	265.84		2692.26		125.07	392.50	122.93	209.15		658.72	199.61	
	Foreign Currency					21.12									
2	**INVESTMENT IN SECURITIES**	**30.00**		**10.50**	**2.02**	**347.92**	**3.20**	**5.00**	**58.42**	**10.00**		**146.95**	**30.00**	**51.13**	
	a. Govt.Securities	30.00		10.50	2.02	347.92	3.20	5.00	58.42	10.00		96.95	30.00	51.13	
	b. NRB Bond											50.00			
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	**20.85**	**0.10**	**34.77**	**0.61**	**231.20**	**0.93**	**0.21**	**0.50**	**0.71**		**50.79**	**0.90**	**48.67**	**25.82**
	a. Interbank Lending													**34.15**	
	b. Non Residents														
	c. Others	20.85	0.10	34.77	0.61	231.20	0.93	0.21	0.50	0.71		50.79	0.90	14.52	25.82
4	**LOANS & ADVANCES**	**2459.45**	**743.96**	**904.14**	**425.23**	**4831.45**	**569.17**	**1050.51**	**1294.43**	**737.27**	**650.76**	**3385.73**	**3741.99**	**3508.66**	**3354.88**
	a. Private Sector	2459.45	743.96	904.14	425.23	4668.50	569.17	1050.51		737.27	650.76	3320.10	3741.99	3508.66	3354.88
	b. Financial Institutions					162.96			1294.43			65.63			
	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**	**29.82**	**19.97**	**22.48**	**4.52**	**107.73**	**12.77**	**15.16**	**33.36**	**16.17**	**3.34**	**151.12**	**49.85**	**87.39**	**81.89**
8	**OTHER ASSETS**	**116.44**	**18.45**	**66.69**	**17.80**	**452.37**	**17.08**	**24.97**	**37.73**	**90.53**	**36.22**	**175.59**	**128.83**	**129.13**	**165.53**
	a. Accrued Interest:	15.20	3.01	27.49	2.33	96.19		8.30	17.03	14.12	5.38	95.88	15.62	37.93	21.77
	Financia					0.02			14.00			0.00			
	Government Enterpri			0.03		23.51		0.16	3.03			13.30	15.62	0.07	
	Private Sector	15.20	3.01	27.47	2.33	72.66		8.14		14.12	5.38	82.58		37.86	21.77
	b. Staff Loans / Adv.	22.53	1.91	14.77	4.89	61.67	8.67	1.95	18.12	1.57	1.94	16.35	14.23	16.99	32.93
	c. Sundry Debtors	76.24	0.06	5.20	6.00	4.28	2.76	3.87	0.90	70.16	0.75	14.11	52.23	0.33	38.95
	d. Cash In Transit														
	e. Others	2.47	13.47	19.24	4.58	290.22	5.66	10.85	1.68	4.67	28.16	49.24	46.76	73.88	71.88
9	**Expenses not Written off**	**1.07**					**0.29**		**0.49**	**0.28**		**2.65**			
10	**Non Banking Assets**			**8.15**		**4.30**	**0.40**					**60.73**			**0.67**
11	**Reconcillation Account**		**0.84**			**0.00**	**0.06**		**0.59**	**1.16**		**941.43**	**933.12**		
12	**Profit & Loss A/c**			**33.72**								**344.48**			
	TOTAL ASSETS	**3690.49**	**1031.12**	**1419.36**	**714.41**	**9081.29**	**785.96**	**1539.38**	**1965.29**	**1096.06**	**966.08**	**7417.84**	**5876.46**	**5040.10**	**4641.06**

Statement of Assets and Liabilities as on Asoj end, 2071(Mid-Oct, 2014)

S.N.	BFI Name	Kabeli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Kanchan
	Liabilities														
1	**CAPITAL FUND**	**49.19**	**359.48**	**0.92**	**164.55**	**172.96**	**911.05**	**61.21**	**87.63**	**46.87**	**752.10**	**100.11**	**60.55**	**793.48**	**154.40**
	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	49.49	640.00	110.00
	b. Calls in Advance	0.25													
	c. Proposed Bonus Share	6.88									57.58				
	d. General Reserves	2.72	26.69	15.05	8.95	7.37	42.93		5.34	1.97	76.12	10.00	0.95	15.55	5.82
	e. Share Premium	0.71			0.14						25.71				
	f. Retained Earning	3.89	101.79	-227.90	37.85	55.04	74.79	11.21	20.42	10.23	13.79	16.91	10.12	114.23	33.02
	g. Others Reserves Fund	0.35	1.00	13.77	2.61	0.55	1.53		1.77	0.18	3.14		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**	**462.09**	**2693.98**	**664.16**	**1486.95**	**1501.42**	**5449.98**	**399.48**	**567.03**	**552.37**	**5135.42**	**730.21**	**409.87**	**3840.39**	**1179.04**
	a. Current	8.86	32.25		22.45	31.85	321.54	7.18	25.52	2.28	75.46	4.35	0.22	50.15	
	Domestic	8.86	32.25		22.45	31.85	321.48	7.18	25.52	2.28	75.46	4.35	0.22	50.15	
	Foreign						0.06								
	b. Savings	348.26	1473.63	307.77	957.05	903.65	2716.28	264.85	320.40	290.26	3912.14	382.93	267.95	1694.56	986.64
	Domestic	348.26	1473.63	307.77	957.05	903.65	2715.75	264.85	320.40	290.26	3912.14	382.93	267.95	1694.56	986.64
	Foreign						0.53								
	c. Fixed	65.90	769.37	304.79	198.14	426.54	1014.88	51.84	83.59	99.31	814.23	128.12	72.71	1182.25	192.40
	Domestic	65.90	769.37	304.79	198.14	426.54	1014.88	51.84	83.59	99.31	814.23	128.12	72.71	1182.25	192.40
	Foreign														
	d. Call Deposits	39.07	418.73	43.91	308.87	138.79	1354.90	75.38	137.52	160.53	332.36	214.48	68.99	907.54	
	Domestic	39.07	418.73	43.91	308.87	138.79	1351.38	75.38	137.52	160.53	332.36	214.48	68.99	907.54	
	Foreign						3.52								
	e. Others			7.68	0.45	0.60	42.38	0.24			1.22	0.34		5.90	
	Domestic			7.68	0.45	0.60	42.38	0.24			1.22	0.34		5.90	
	Foreign														
4	**Bills Payable**		**0.04**											**1.80**	
5	**Other Liabilities**	**16.59**	**84.46**	**501.17**	**45.42**	**41.46**	**487.75**	**10.27**	**11.71**	**10.51**	**276.14**	**14.70**	**18.16**	**324.57**	**55.52**
	1. Sundry Creditors	0.80	6.13	8.03	0.29	1.27	4.43	0.31	3.23	1.34	9.90	0.12	0.04	17.55	1.11
	2. Loan Loss Provision	4.66	26.38	191.26	17.50	11.01	134.86	3.53	6.62	6.65	56.53	6.95	5.00	92.46	20.70
	3. Interest Suspense a/c	1.73	18.27	83.30	5.07	4.66	87.60	1.04	0.22	2.52	11.60	3.39	4.28	75.25	10.07
	4. Others	9.40	33.68	218.57	22.55	24.52	260.85	5.39	1.65		198.10	4.23	8.84	139.31	23.65
6	**Reconcillation A/c**	**0.00**			**358.24**										
7	**Profit & Loss A/c**	**2.47**	**15.32**	**5.10**	**7.56**	**6.87**	**10.05**	**2.39**	**2.06**	**0.36**	**39.38**	**8.43**	**1.36**	**56.08**	**9.01**
		530.34	**3153.28**	**1171.35**	**2062.71**	**1722.71**	**6858.83**	**473.36**	**668.42**	**610.12**	**6203.03**	**853.44**	**499.95**	**5016.32**	**1397.98**
	Assets														
1	**LIQUID FUNDS**	**195.69**	**885.32**	**275.90**	**537.20**	**656.07**	**1852.08**	**140.21**	**212.98**	**255.87**	**1444.68**	**136.97**	**121.49**	**1067.31**	**319.79**
	a. Cash Balance	16.28	47.66	3.10	63.04	26.35	67.78	27.14	11.29	23.60	136.22	20.71	10.47	230.61	28.11
	Nepalese Notes & Coins	16.28	47.53	3.10	63.04	26.35	67.62	27.14	11.29	23.55	136.22	20.71	10.47	230.30	28.11
	Foreign Currency		0.13				0.16			0.05				0.31	
	b. Bank Balance	5.73	837.66	272.80	98.05	629.72	266.54	30.47	29.22	232.27	282.46	41.55	19.50	311.33	13.17
	1. In Nepal Rastra Bank	2.67	128.84	202.76	7.98	86.38	244.38		0.22	31.00	263.21	16.93		297.85	13.17
	Domestic Currency	2.67	128.84	202.76	7.98	86.38	244.38		0.22	31.00	263.21	16.93		297.85	13.17
	Foreign Currency														
	2. "A"Class Licensed Institution	1.55	34.60	35.96	89.48	408.32	22.16	30.47	29.00	201.27	7.68	24.63	19.50	10.42	
	Domestic Currency	1.55	34.60	35.96	89.48	408.32	22.11	30.47	29.00	201.27	7.68	24.63	19.50	10.42	
	Foreign Currency						0.05								
	3. Other Financial Ins.	1.50	674.23	34.08	0.59	135.03					11.57			1.52	
	4. In Foreign Banks													1.53	
	c. Money at Call	173.68			376.11		1517.76	82.60	172.47		1026.01	74.70	91.53	525.37	278.51
	Domestic Currency	173.68			376.11		1513.56	82.60	172.47		1026.01	74.70	91.53	524.24	278.51
	Foreign Currency						4.20							1.13	
2	**INVESTMENT IN SECURITIES**						**179.83**		**1.00**					**22.30**	
	a. Govt.Securities						179.83		1.00					22.30	
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**		**6.10**			**20.17**	**6.79**	**1.03**	**19.72**	**0.20**	**18.69**		**3.51**	**29.62**	**22.29**
	a. Interbank Lending		**5.10**												
	b. Non Residents														
	c. Others		1.00			20.17	6.79	1.03	19.72	0.20	18.69		3.51	29.62	22.29
4	**LOANS & ADVANCES**	**304.57**	**2161.34**	**505.81**	**1122.14**	**1007.06**	**4415.00**	**315.66**	**399.17**	**335.67**	**4551.15**	**694.89**	**352.48**	**3520.05**	**985.47**
	a. Private Sector	304.57	2161.34	505.81	1122.14	1007.06	4325.03	315.66	399.17	335.67	4551.15	694.89	352.48	3411.98	985.47
	b. Financial Institutions						89.97							108.08	
	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**	**15.70**	**44.58**	**33.15**	**20.76**	**11.70**	**123.54**	**9.13**	**18.20**	**7.11**	**49.16**	**12.03**	**10.45**	**76.77**	**16.35**
8	**OTHER ASSETS**	**14.38**	**55.94**	**141.31**	**24.38**	**27.71**	**270.61**	**7.06**	**16.21**	**11.28**	**139.35**	**9.30**	**10.82**	**283.55**	**54.00**
	a. Accrued Interest:	1.73	18.27	83.28	5.07	4.66	104.55	1.04	0.22	2.52	11.60	3.39	4.28	75.49	13.34
	Financia													0.03	3.27
	Government Enterpri						11.45							0.23	
	Private Sector	1.73	18.27	83.28	5.07	4.66	93.10	1.04	0.22	2.52	11.60	3.39	4.28	75.22	10.07
	b. Staff Loans / Adv.	6.45		1.55	7.95	2.04	19.60	1.63	2.37	3.27	28.84	2.80	0.97	57.52	0.68
	c. Sundry Debtors	1.61	6.03	2.67	5.75	3.22	5.19	0.92	10.54	0.15		2.42		38.45	33.71
	d. Cash In Transit														
	e. Others	4.60	31.64	53.81	5.61	17.79	141.27	3.47	3.09	5.34	98.90	0.68	5.58	112.10	6.27
9	**Expenses not Written off**						**1.56**	**0.27**	**1.14**			**0.26**		**0.11**	
10	**Non Banking Assets**			**215.17**			**9.43**								
11	**Reconcillation Account**	**0.00**			**358.24**										**0.07**
12	**Profit & Loss A/c**												**1.20**	**16.62**	
	TOTAL ASSETS	**530.34**	**3153.28**	**1171.35**	**2062.71**	**1722.71**	**6858.83**	**473.36**	**668.42**	**610.12**	**6203.03**	**853.44**	**499.95**	**5016.32**	**1397.98**

Statement of Assets and Liabilities as on Asoj end, 2071(Mid-Oct, 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**	**187.24**	**181.56**	**53.19**	**203.77**	**491.23**	**54.63**	**93.07**	**803.22**	**126.52**	**24.40**	**30.52**	**102.21**	**47.08**
	a. Paid-up Capital	44.00	140.00	128.85	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										1.50				
	c. Proposed Bonus Share					25.61									
	d. General Reserves	1.05	5.55	4.43	2.24	15.78	41.76	1.29	9.86	35.85	5.83	0.99	10.45	0.10	
	e. Share Premium														
	f. Retained Earning	16.26	41.59	48.19	9.26	0.71	-492.79	11.74	8.20	122.26	19.19	3.70		1.19	3.33
	g. Others Reserves Fund		0.10	0.08	0.19	1.61	25.18			5.11		-0.28	0.07	0.91	
2	**BORROWINGS**							**0.75**		**130.00**	**0.74**				**1.75**
	a. NRB														
	b. Interbank Borrowing									130.00					
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.							0.75			0.74				1.75
	e. Bonds and Securities														
3	**DEPOSITS**	**295.60**	**617.37**	**1601.69**	**455.15**	**1667.92**	**3653.22**	**515.89**	**410.44**	**4930.04**	**1224.47**	**134.15**	**269.42**	**706.09**	**304.71**
	a. Current	0.24	5.17	44.80	7.52	26.73	94.22	2.98	3.72	221.99	3.92	0.07	5.20	7.48	
	Domestic	0.24	5.17	44.80	7.52	26.73	94.22	2.98	3.72	199.41	3.92	0.07	5.20	7.48	
	Foreign									22.58					
	b. Savings	200.45	280.72	899.22	331.05	826.23	1470.67	444.42	264.50	2135.49	776.20	117.99	177.85	359.63	264.64
	Domestic	200.45	280.72	899.22	331.05		1470.51	444.42	264.50	2129.85	776.20	117.99	177.85	359.63	264.64
	Foreign					826.23	0.16			5.64					
	c. Fixed	53.45	152.29	420.11	56.47	476.56	1652.94	61.33	129.15	1376.69	304.95	11.27	20.15	199.44	40.07
	Domestic	53.45	152.29	420.11	56.47	476.56	1652.94	61.33	129.15	1376.69	304.95	11.27	20.15	199.44	40.07
	Foreign														
	d. Call Deposits	41.25	178.88	237.56	59.81	338.40	433.02	3.56	13.07	1109.02	139.41	4.82	66.17	139.55	
	Domestic	41.25	178.88	237.56	59.81	338.40	433.02	3.56	13.07	910.88	139.41	4.82	66.17	139.55	
	Foreign									198.15					
	e. Others	0.22	0.31		0.31		2.36	3.61		86.85			0.05		
	Domestic	0.22	0.31		0.31		2.36	3.61		86.85			0.05		
	Foreign														
4	**Bills Payable**			**0.26**			**3.27**			**10.98**					
5	**Other Liabilities**	**5.50**	**40.16**	**52.05**	**15.40**	**53.33**	**409.79**	**8.51**	**14.64**	**501.39**	**46.72**	**5.21**	**11.88**	**33.45**	**5.33**
	1. Sundry Creditors	0.14	0.20	0.70	0.69	4.85	0.54	0.54	2.11	1.25	0.08	0.37	0.44		0.86
	2. Loan Loss Provision	3.35	12.84	12.50	5.54	16.76	170.79	4.56	5.60	113.91	10.36	0.89	3.24	6.16	2.89
	3. Interest Suspense a/c	1.16	5.52	6.46	2.31	8.05	46.33	0.94	5.19	54.27	3.50	2.51	1.22	2.52	0.10
	4. Others	0.86	21.59	32.39	6.86	23.67	192.14	2.47	1.73	331.97	32.79	1.45	6.97	24.77	1.49
6	**Reconcillation A/c**	**19.62**				**0.00**		**74.01**	**23.56**			**1.16**			
7	**Profit & Loss A/c**	**3.35**	**0.19**	**9.72**	**0.98**	**9.74**	**25.38**	**3.00**	**0.12**	**34.01**	**4.36**	**0.40**	**8.79**	**5.25**	**1.15**
		385.38	**844.95**	**1845.29**	**524.73**	**1934.76**	**4582.89**	**656.80**	**541.83**	**6409.64**	**1402.83**	**165.33**	**320.60**	**847.01**	**360.02**
	Assets														
1	**LIQUID FUNDS**	**133.48**	**320.30**	**544.80**	**133.81**	**417.12**	**1013.83**	**172.31**	**105.16**	**1621.89**	**454.63**	**71.98**	**77.34**	**198.29**	**66.58**
	a. Cash Balance	5.84	15.39	32.09	20.12	47.36	66.53	23.85	23.78	238.16	52.68	5.50	9.51	11.44	21.79
	Nepalese Notes & Coins	5.84	15.39	32.09	20.02	47.36	66.53	23.61	23.78	177.78	52.68	5.50	9.51	11.44	21.79
	Foreign Currency				0.09			0.24		60.38					
	b. Bank Balance	16.36	304.90	176.79	32.68	66.54	947.30	25.11	25.78	175.76	73.16	7.37	67.83	42.25	5.70
	1. In Nepal Rastra Bank	0.10	12.40	171.45		65.60	204.59	18.26	25.66	156.91	18.12			0.80	
	Domestic Currency	0.10	12.40	171.45		65.60	204.59	18.26	25.66	130.33	18.12			0.80	
	Foreign Currency									26.58					
	2. "A"Class Licensed Institution	16.26	223.06	5.22	32.68	0.68	505.61	6.85	0.12		55.04	7.12	67.83	41.45	5.70
	Domestic Currency	16.26	223.06	5.22	32.68	0.68	504.66	6.85	0.12		55.04	7.12	67.83	41.45	5.70
	Foreign Currency						0.95								
	3. Other Financial Ins.		69.44	0.12		0.27	237.10					0.26			
	4. In Foreign Banks									18.85					
	c. Money at Call	111.28		335.93	81.01	303.21		123.35	55.60	1207.97	328.79	59.10		144.60	39.10
	Domestic Currency	111.28		335.93	81.01	303.21		123.35	55.60	1200.25	328.79	59.10		144.60	39.10
	Foreign Currency									7.72					
2	**INVESTMENT IN SECURITIES**					**76.64**	**69.00**			**71.49**					
	a. Govt.Securities					76.64	69.00			71.49					
	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**	**216.91**	**479.14**	**1249.68**	**371.41**	**1407.85**	**2884.51**	**394.12**	**387.84**	**4224.82**	**908.99**	**84.01**	**223.46**	**605.01**	**279.52**
	a. Private Sector	216.91	471.82	1249.68	371.41	1407.85	2807.03	394.12	387.84	4156.54	908.99	84.01	223.46	605.01	279.52
	b. Financial Institutions		7.33				77.48			68.28					
	c. Government Organizations														
5	**BILL PURCHASED**						**13.00**								
	a. Domestic Bills Purchased						13.00								
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**7.17**	**17.75**	**18.68**	**5.47**	**17.65**	**26.52**	**6.80**	**7.74**	**111.61**	**24.55**	**4.53**	**5.55**	**28.39**	**5.61**
8	**OTHER ASSETS**	**5.30**	**14.47**	**32.13**	**13.81**	**15.49**	**367.74**	**9.12**	**41.09**	**368.75**	**13.19**	**3.96**	**7.49**	**14.27**	**7.44**
	a. Accrued Interest:	1.16	5.52	6.46	2.31	9.54	47.48	0.94	5.19	54.64	3.50	2.51	1.26	2.52	0.10
	Financia						0.01			0.06			0.17		
	Government Enterpri					1.49	1.15		5.19	0.22					
	Private Sector	1.16	5.52	6.46	2.31	8.05	46.32	0.94		54.36	3.50	2.51	1.09	2.52	0.10
	b. Staff Loans / Adv.	0.05	7.06	0.89	0.77		11.02	0.23	3.07	23.54	0.17		0.13	3.57	0.88
	c. Sundry Debtors	0.02	0.62	0.72	4.74	2.75	31.32	2.99	32.83	21.30	0.22	0.04	4.13		
	d. Cash In Transit														
	e. Others	4.08	1.27	24.05	5.98	3.20	277.93	4.96		269.27	9.30	1.41	1.97	8.18	6.46
9	**Expenses not Written off**	**0.73**					**0.00**	**0.44**		**1.59**		**0.85**		**1.05**	**0.87**
10	**Non Banking Assets**		**7.29**				**111.38**								
11	**Reconcillation Account**	**19.62**			**0.13**		**0.00**	**74.01**							
12	**Profit & Loss A/c**	**2.18**								**9.49**	**1.26**		**6.76**		
	TOTAL ASSETS	**385.38**	**844.95**	**1845.29**	**524.73**	**1934.76**	**4582.89**	**656.80**	**541.83**	**6409.64**	**1402.83**	**165.33**	**320.60**	**847.01**	**360.02**

Statement of Assets and Liabilities as on Asoj end, 2071(Mid-Oct, 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**	**136.66**	**208.94**	**104.09**	**1364.78**	**15.32**	**63.68**	**33.19**	**602.46**	**48.48**	**844.39**	**257.40**	**-1.01**	**210.53**	**908.82**	**-344.97**
	a. Paid-up Capital	120.00	200.00	100.00	778.38	14.00	60.00	51.00	666.56	55.00	682.75	189.51	135.80	233.56	647.48	2034.29
	b. Calls in Advance					6.51										
	c. Proposed Bonus Share	11.70										11.29			32.37	
	d. General Reserves	3.80	6.34	0.30	159.83		0.70		49.84			55.39	40.00	77.86	200.87	58.80
	e. Share Premium								0.39						12.79	2.48
	f. Retained Earning		2.21	3.55	418.25	-5.30	2.80	-17.81	-193.68	-6.53	98.25	0.30	-217.99	-140.36	10.90	-2449.82
	g. Others Reserves Fund	1.16	0.39	0.25	8.32	0.10	0.19		79.35		63.38	0.91	41.18	39.47	4.40	9.29
2	**BORROWINGS**								**50.00**		**450.00**					**34.15**
	a. NRB															
	b. Interbank Borrowing								50.00		450.00					34.15
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	**DEPOSITS**	**900.09**	**1507.55**	**200.23**	**7818.05**	**149.53**	**258.35**	**293.56**	**5098.09**	**119.26**	**4735.53**	**356.71**	**434.40**	**1097.87**	**5353.47**	**1211.54**
	a. Current	8.93	28.40	2.94	81.10	2.04	7.82	7.07		0.90	17.71			7.14		
	Domestic	8.93	28.40	2.94	81.10	2.04	7.82	7.07		0.90	17.71			7.14		
	Foreign															
	b. Savings	416.99	724.68	60.03	3210.38	112.25	102.29	75.52	3669.50	16.04	1799.05	150.83	138.93	410.13	2359.38	119.42
	Domestic	416.99	724.68	60.03	3210.38	112.25	102.29	75.52	3669.50	16.04	1799.05	150.83	138.93	410.13	2359.38	119.42
	Foreign															
	c. Fixed	200.77	342.82	37.84	2821.92	32.71	48.67	27.83	1426.26	37.66	1703.25	164.84	292.10	651.52	2493.67	4.08
	Domestic	200.77	342.82	37.84	2821.92	32.71	48.67	27.83	1426.26	35.16	1703.25	164.84	292.10	651.52	2493.67	4.08
	Foreign									2.50						
	d. Call Deposits	273.40	411.00	99.42	1697.41	1.57	99.57	182.89		64.47	1213.32			29.08		316.26
	Domestic	273.40	411.00	99.42	1697.41	1.57	99.57	182.89		64.47	1213.32			29.08		316.26
	Foreign															
	e. Others		0.66		7.25	0.95		0.25	2.34	0.20	2.19	41.03	3.37		500.42	771.78
	Domestic		0.66		1.92	0.95		0.25	2.34	0.20	2.19	41.03	3.37		500.42	771.78
	Foreign				5.33											
4	**Bills Payable**								**0.31**							
5	**Other Liabilities**	**15.32**	**56.12**	**14.68**	**400.54**	**4.52**	**5.33**	**4.39**	**610.10**	**2.58**	**303.73**	**102.05**	**444.10**	**561.21**	**359.29**	**4779.58**
	1. Sundry Creditors	1.53	0.57	4.38	20.07	0.10	0.15	0.12	4.49	0.52	51.36	53.23	29.87	73.76	7.82	25.71
	2. Loan Loss Provision	8.04	13.80	1.94	183.96	1.19	2.62	2.41	206.38	0.88	107.23	10.19	155.00	182.13	78.46	2610.76
	3. Interest Suspense a/c	0.89	4.04	1.28	70.59	0.34	0.49	0.84	322.56	0.30	54.32	12.52	72.58	112.28	65.21	1890.57
	4. Others	4.86	37.72	7.07	125.92	2.89	2.08	1.02	76.67	0.88	90.83	26.10	186.65	193.03	207.81	252.53
6	**Reconcillation A/c**				**0.07**						**0.40**					**5.68**
7	**Profit & Loss A/c**	**8.54**	**7.16**	**1.35**	**45.40**	**0.53**	**0.81**	**2.88**			**2.52**			**21.76**	**12.83**	**51.37**
		1060.61	**1779.77**	**320.36**	**9628.84**	**169.89**	**328.18**	**334.02**	**6360.96**	**170.32**	**6336.56**	**716.15**	**877.49**	**1891.37**	**6634.41**	**5737.35**
	Assets															
1	**LIQUID FUNDS**	**218.30**	**398.86**	**120.76**	**2091.61**	**59.59**	**65.35**	**62.68**	**1306.75**	**70.12**	**1902.01**	**189.84**	**161.71**	**776.67**	**1264.36**	**178.26**
	a. Cash Balance	24.35	36.27	8.40	217.62	6.41	10.48	13.73	239.90	7.32	124.02	2.36	3.05	2.07	102.71	5.22
	Nepalese Notes & Coins	24.35	36.27	8.40	217.26	6.41	10.48	13.73	239.90	7.32	124.02	2.36	3.05	2.07	102.71	5.22
	Foreign Currency				0.36											
	b. Bank Balance	46.82	362.59	12.48	424.68	9.96	12.27	17.66	680.92	62.81	201.48	186.96	158.66	774.60	141.95	173.04
	1. In Nepal Rastra Bank	6.82	80.54		411.60		12.25	17.66	642.81	0.03	201.48	22.96	140.78	51.86	141.95	65.44
	Domestic Currency	6.82	80.54		411.60		12.25	17.66	642.81	0.03	201.48	22.96	140.78	51.86	141.95	65.44
	Foreign Currency															
	2. "A"Class Licensed Institution	40.00	160.57	12.48	11.93	9.96	0.02		36.31	62.78		61.02	17.80	720.76		94.13
	Domestic Currency	40.00	160.57	12.48	11.93	9.96	0.02		36.31	62.78		61.02	17.80	720.76		94.13
	Foreign Currency															
	3. Other Financial Ins.		121.47		1.15				1.80			102.98	0.08	1.98		13.47
	4. In Foreign Banks															
	c. Money at Call	147.12		99.88	1449.30	43.22	42.60	31.29	385.92		1576.52	0.52			1019.69	
	Domestic Currency	147.12		99.88	1443.97	43.22	42.60	31.29	385.92		1576.52	0.52			1019.69	
	Foreign Currency				5.33											
2	**INVESTMENT IN SECURITIES**				**189.99**				**122.85**		**255.00**	**20.00**	**10.00**	**50.00**	**139.29**	**10.01**
	a. Govt.Securities				189.99				122.85		255.00	20.00	10.00	50.00	139.29	10.01
	b. NRB Bond															
	c. Govt.Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e Non Residents															
3	**SHARE & OTHER INVESTMENT**	**0.01**			**214.05**			**1.18**	**48.71**		**47.81**	**63.72**	**28.76**	**58.92**	**59.13**	**24.98**
	a. Interbank Lending															
	b. Non Residents								43.04							
	c. Others	0.01			214.05			1.18	5.68		47.81	63.72	28.76	58.92	59.13	24.98
4	**LOANS & ADVANCES**	**803.79**	**1339.44**	**183.48**	**6711.70**	**102.01**	**247.20**	**240.53**	**4138.91**	**88.05**	**3730.07**	**389.42**	**323.83**	**632.98**	**4901.02**	**2671.41**
	a. Private Sector	803.79	1329.44	183.48	6507.41	102.01	121.98	240.53	4138.91	88.05	3699.57	389.42	323.83	632.98	3745.73	2661.41
	b. Financial Institutions		10.00		204.29		125.22				30.50				1155.29	10.00
	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**	**24.12**	**25.22**	**12.44**	**98.46**	**4.08**	**13.12**	**20.87**	**288.24**	**6.56**	**204.92**	**4.04**	**10.83**	**43.02**	**113.93**	**119.70**
8	**OTHER ASSETS**	**14.39**	**16.26**	**3.67**	**314.85**	**3.88**	**2.14**	**8.74**	**417.82**	**4.51**	**167.80**	**44.43**	**230.64**	**194.89**	**151.48**	**2731.80**
	a. Accrued Interest:	0.89	4.04	1.28	82.14	0.34	0.49	0.84	324.18	0.30	54.32	13.00	72.61	112.28	72.99	1865.82
	Financia				2.01		0.24								65.21	
	Government Enterpri				11.55				1.62	0.30	0.14	0.48	0.03		7.78	0.19
	Private Sector	0.89	4.04	1.28	68.57	0.34	0.24	0.84	322.56		54.18	12.52	72.58	112.28		1865.63
	b. Staff Loans / Adv.	3.79	0.95		13.03	2.10		5.59	23.35		22.04	21.14	0.00	1.64	20.35	0.37
	c. Sundry Debtors	1.04	9.88	0.04	76.29	0.49	0.08		2.83		17.56	2.30	73.05	6.86	36.84	642.07
	d. Cash In Transit															
	e. Others	8.67	1.38	2.35	143.40	0.95	1.58	2.31	67.46	4.21	73.88	7.99	84.98	74.11	21.30	223.54
9	**Expenses not Written off**				**0.75**	**0.34**	**0.27**		**1.54**	**0.48**					**1.43**	
10	**Non Banking Assets**				**7.44**				**18.58**		**28.94**		**94.03**	**134.88**	**3.77**	**1.19**
11	**Reconcillation Account**							**0.02**	**0.00**							
12	**Profit & Loss A/c**						**0.10**		**17.56**	**0.60**		**4.70**	**17.70**			
	TOTAL ASSETS	**1060.61**	**1779.77**	**320.36**	**9628.84**	**169.89**	**328.18**	**334.02**	**6360.96**	**170.32**	**6336.56**	**716.15**	**877.49**	**1891.37**	**6634.41**	**5737.35**

Statement of Assets and Liabilities as on Asoj end, 2071(Mid-Oct, 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**	**418.15**	**62.97**	**383.80**	**428.15**	**246.50**	**584.34**	**2184.42**	**594.24**	**94.99**	**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												52.62
	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	69.95	-287.23	37.85	-21.90	0.20	105.67	-35.28	94.44	-215.81	81.39
	g. Others Reserves Fund	1.12			7.34	2.02	76.81		0.00		30.44	1.07		63.13	2.29
2	**BORROWINGS**														**150.00**
	a. NRB														
	b. Interbank Borrowing														150.00
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	**43.47**	**696.27**		**993.76**	**2906.05**	**1464.40**	**3215.05**	**2264.39**	**1434.34**	**1999.00**	**1391.56**	**3757.60**	**1384.61**	**3511.37**
	a. Current				13.10							15.52	39.18		
	Domestic				13.10							15.52	39.18		
	Foreign														
	b. Savings	25.31	292.21		269.75	1378.12	249.21	1824.25	1140.00	484.15	1043.33	418.79	1298.54	641.05	2030.89
	Domestic	3.11	292.21		269.75	1378.12	249.21	1824.25	1140.00	484.15	1043.33	418.79	1298.54	641.05	2030.89
	Foreign	22.21													
	c. Fixed	17.70	401.90		630.00	1527.93	1106.62	1383.54	1121.59	950.18	954.73	898.25	1861.87	736.09	1480.49
	Domestic	17.70	401.90		630.00	1527.93	1106.62	1383.54	1121.59	950.18	954.73	898.25	1861.87	736.09	1480.49
	Foreign														
	d. Call Deposits				40.31							33.53	513.83		
	Domestic				40.31							33.53	513.83		
	Foreign														
	e. Others	0.45	2.16		40.58		108.57	7.25	2.80		0.94	25.48	44.18	7.47	
	Domestic	0.45	2.16		40.58		108.57	7.25	2.80		0.94	25.48	44.18	7.47	
	Foreign														
4	**Bills Payable**				**0.21**										
5	**Other Liabilities**	**475.16**	**62.27**		**196.65**	**397.65**	**793.37**	**242.16**	**126.86**	**126.46**	**312.66**	**735.26**	**162.84**	**664.97**	**109.82**
	1. Sundry Creditors	8.02	3.09			11.82		14.28	5.80	6.78	1.47	61.04	9.60	0.33	7.82
	2. Loan Loss Provision	31.10	20.29		140.13	83.88	488.76	69.14	103.29	14.77	162.24	381.86	48.61	376.39	67.83
	3. Interest Suspense a/c	13.61	6.58		33.85	62.10	135.67	34.43		3.50	129.62	205.38	7.80	244.93	32.98
	4. Others	422.43	32.30		22.67	239.86	168.93	124.31	17.77	101.42	19.33	86.98	96.84	43.32	1.20
6	**Reconcillation A/c**								**-0.05**					**0.00**	**669.26**
7	**Profit & Loss A/c**					**3.63**		**8.47**		**23.61**	**8.87**	**14.04**	**6.86**		
		594.43	**1007.51**		**1307.80**	**3725.48**	**2320.75**	**3849.47**	**2819.35**	**1830.91**	**2904.88**	**4325.27**	**4521.54**	**2144.57**	**4994.98**
	Assets														
1	**LIQUID FUNDS**	**77.78**	**333.47**		**428.49**	**838.71**	**458.37**	**910.51**	**838.85**	**338.17**	**638.92**	**983.00**	**1001.01**	**568.76**	**751.08**
	a. Cash Balance	1.18	3.02		5.79	42.46	8.41	80.91	25.96	13.58	9.66	7.03	35.93	4.98	79.40
	Nepalese Notes & Coins	1.18	3.02		5.79	42.46	8.41	80.91	25.96	13.58	9.66	7.03	35.93	4.98	79.40
	Foreign Currency														
	b. Bank Balance	2.95	51.10		76.05	796.25	136.88	829.60	812.89	324.59	49.00	975.97	180.25	563.78	671.68
	1. In Nepal Rastra Bank	2.95	51.10		74.24	150.69	116.58	127.07	61.06	26.39	46.06	65.82	156.32	111.78	96.70
	Domestic Currency	2.95	51.10		74.24	150.69	116.58	127.07	61.06	26.39	46.06	65.82	156.32	111.78	96.70
	Foreign Currency														
	2. "A"Class Licensed Institution				1.67	383.59	20.18	702.53	422.14	57.41	2.94	908.86	23.92	452.00	569.60
	Domestic Currency				1.67	383.59	20.18	702.53	422.14	57.41	2.94	908.86	23.92	452.00	569.60
	Foreign Currency														
	3. Other Financial Ins.				0.14	261.97	0.12		329.69	240.79		1.29	0.01		5.38
	4. In Foreign Banks														
	c. Money at Call	73.65	279.35		346.66		313.08				580.27		784.83		
	Domestic Currency	73.65	279.35		346.66		313.08				580.27		784.83		
	Foreign Currency														
2	**INVESTMENT IN SECURITIES**		**2.00**		**20.00**		**44.90**	**121.21**	**70.00**	**65.12**	**90.00**	**890.00**	**134.94**		**150.00**
	a. Govt.Securities		2.00		20.00		20.18	121.21	70.00	65.12	90.00	890.00	134.94		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**	**67.50**		**8.86**	**5.90**	**12.71**	**116.97**	**9.73**	**3.15**	**149.59**	**55.76**	**50.28**	**43.56**	**131.38**
	a. Interbank Lending														
	b. Non Residents														
	c. Others	1.20	67.50		8.86	5.90	12.71	116.97	9.73	3.15	149.59	55.76	50.28	43.56	131.38
4	**LOANS & ADVANCES**	**31.77**	**567.40**		**731.85**	**2610.79**	**1229.50**	**2304.59**	**1819.86**	**1241.80**	**1819.43**	**2011.28**	**3163.15**	**1066.21**	**3137.10**
	a. Private Sector	22.10	567.40		731.85	2610.79	1229.50	2304.59	1819.86	1241.80	1819.43	1971.28	3118.15	1066.21	3137.10
	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**	**111.27**	**6.09**		**31.52**	**39.71**	**129.34**	**241.93**	**51.40**	**120.02**	**8.09**	**46.16**	**94.60**	**47.54**	**82.54**
8	**OTHER ASSETS**	**36.60**	**23.96**		**69.46**	**226.63**	**327.63**	**141.87**	**27.55**	**42.45**	**198.85**	**292.46**	**73.97**	**382.06**	**74.94**
	a. Accrued Interest:	13.61	6.59		34.68	62.10	136.23	34.43		3.80	130.96	218.00	7.80	273.92	35.44
	Financia											0.37	0.00		
	Government Enterpri		0.01		0.83		0.55			0.30	1.34	12.82			2.47
	Private Sector	13.61	6.58		33.85	62.10	135.67	34.43		3.50	129.62	204.81	7.80	273.92	32.98
	b. Staff Loans / Adv.		0.16		12.44	6.27	7.75	2.58	8.51	1.81	1.59		7.47	30.62	16.63
	c. Sundry Debtors	1.20	10.58		12.78	5.34		0.00	4.44	2.67	0.00	17.65	10.35	0.50	11.23
	d. Cash In Transit					27.08									
	e. Others	21.79	6.63		9.57	125.85	183.65	104.86	14.60	34.17	66.30	56.81	48.36	77.02	11.63
9	**Expenses not Written off**		**0.82**		**1.21**			**9.15**				**24.75**	**2.38**		**1.85**
10	**Non Banking Assets**	**323.68**	**0.19**			**2.42**	**12.90**	**3.23**		**1.43**		**21.86**	**1.20**	**10.32**	**0.54**
11	**Reconcillation Account**					**1.31**							**0.01**		**662.64**
12	**Profit & Loss A/c**	**12.13**	**6.09**		**16.41**		**105.40**		**1.96**	**18.76**				**26.12**	**2.92**
	TOTAL ASSETS	**594.43**	**1007.51**		**1307.80**	**3725.48**	**2320.75**	**3849.47**	**2819.35**	**1830.91**	**2904.88**	**4325.27**	**4521.54**	**2144.57**	**4994.98**

Statement of Assets and Liabilities as on Asoj end, 2071(Mid-Oct, 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**	**101.24**	**398.34**	**452.60**	**266.31**	**1.03**	**0.53**	**39.96**	**130.39**	**153.86**	**514.77**	**-311.03**	**-1048.03**	**-413.52**
	a. Paid-up Capital	132.23	120.00	146.25	312.00	185.28	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				18.72						50.40	66.86			
	d. General Reserves	15.81	4.43	56.72	76.96	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			0.12	0.43			0.52			1.36	2.61	
	f. Retained Earning	-155.85	-41.73	195.37	10.99	34.15	-147.10	-159.43	8.32	-489.37	2.46	61.17	-516.43	-2066.54	-567.13
	g. Others Reserves Fund	5.56	13.70		33.93	7.66			0.67	73.79		1.48			16.80
2	**BORROWINGS**									**175.00**			**8.30**	**37.35**	**56.18**
	a. NRB														
	b. Interbank Borrowing									175.00			8.30	37.35	56.18
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	**123.69**	**273.53**	**1227.37**	**2432.95**	**1623.04**	**881.62**	**149.54**	**97.16**	**1918.71**	**834.27**	**4570.04**	**319.33**	**1060.25**	**361.75**
	a. Current		0.00												
	Domestic		0.00												
	Foreign														
	b. Savings	27.88	147.83	492.40	1308.79	625.55	388.53	51.35	32.51	832.52	637.64	2268.14	181.38	122.24	189.33
	Domestic	27.88	147.83	492.40	1308.79	625.55	388.53	51.35	32.51	832.52	637.64	2268.14	181.38	122.24	189.33
	Foreign														
	c. Fixed	95.81	125.71	720.84	1124.16	997.48	417.96	45.55	64.65	1077.18	190.97	2301.90	137.95	6.42	
	Domestic	95.81	125.71	720.84	1124.16	997.48	417.96	45.55	64.65	1077.18	190.97	2301.90	137.95	6.42	
	Foreign														
	d. Call Deposits		0.00												
	Domestic		0.00												
	Foreign														
	e. Others		0.00	14.13			75.14	52.64		9.00	5.66			931.59	172.42
	Domestic		0.00	14.13			75.14	52.64		9.00	5.66			931.59	172.42
	Foreign														
4	**Bills Payable**											**0.12**			
5	**Other Liabilities**	**355.61**	**76.44**	**164.08**	**453.27**	**197.51**	**649.03**	**177.21**	**40.15**	**838.79**	**64.72**	**249.86**	**829.18**	**3374.49**	**979.92**
	1. Sundry Creditors	13.23	0.37	4.53	50.75	19.30	11.40	1.04	0.99	20.02	10.18	0.60	8.79	28.23	5.66
	2. Loan Loss Provision	219.06	46.61	55.90	103.45	69.85	308.73	90.78	15.21	386.60	9.46	99.29	502.72	1919.78	562.36
	3. Interest Suspense a/c	104.55	24.00	56.41	105.27	71.94	288.91	49.51	10.03	227.97	2.69	44.20	292.77	1329.76	304.38
	4. Others	18.77	5.46	47.24	193.80	36.42	39.99	35.88	13.93	204.20	42.40	105.75	24.90	96.71	107.51
6	**Reconcillation A/c**	**-0.49**						**41.70**							
7	**Profit & Loss A/c**	**20.25**	**1.42**	**12.75**		**14.55**			**0.14**		**16.08**	**17.71**	**0.33**	**99.77**	**26.92**
		497.04	**452.63**	**1802.54**	**3338.82**	**2101.42**	**1531.68**	**368.98**	**177.41**	**3062.89**	**1068.93**	**5352.50**	**846.11**	**3523.83**	**1011.25**
	Assets														
1	**LIQUID FUNDS**	**106.06**	**139.74**	**750.37**	**793.91**	**693.01**	**132.01**	**61.59**	**26.70**	**478.89**	**235.37**	**1657.44**	**8.55**	**61.41**	**37.67**
	a. Cash Balance	2.85	6.11	2.47	10.69	15.73	13.52	2.61	4.16	49.40	14.05	65.93	1.18	2.06	0.13
	Nepalese Notes & Coins	2.85	6.11	2.47	10.69	15.73	13.52	2.61	4.16	49.40	14.05	65.93	1.18	2.06	0.13
	Foreign Currency														
	b. Bank Balance	103.21	133.63	30.33	283.49	73.38	118.49	58.98	22.54	429.49	23.81	1591.51	7.37	59.36	37.55
	1. In Nepal Rastra Bank	14.92	21.25	29.66	283.49	63.49	62.07	13.40		54.33	21.16	90.98	0.08	3.17	8.03
	Domestic Currency	14.92	21.25	29.66	283.49	63.49	62.07	13.40		54.33	21.16	90.98	0.08	3.17	8.03
	Foreign Currency														
	2. "A"Class Licensed Institution	59.68	53.03	0.68		9.89	55.87	31.09	22.54	282.23	2.65	1431.98	2.83	19.96	26.68
	Domestic Currency	59.68	53.03	0.68		9.89	55.87	31.09	22.54	282.23	2.65	1431.98	2.83	19.96	26.68
	Foreign Currency														
	3. Other Financial Ins.	28.61	59.36				0.56	14.49		92.94		68.55	4.46	36.23	2.83
	4. In Foreign Banks														
	c. Money at Call			717.57	499.74	603.90					197.51				
	Domestic Currency			717.57	499.74	603.90					197.51				
	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**	**1.03**	**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	1.03	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**	**233.30**	**260.66**	**934.56**	**2121.59**	**1144.91**	**797.56**	**143.40**	**117.65**	**1738.79**	**774.80**	**3362.51**	**501.83**	**1920.14**	**569.00**
	a. Private Sector	233.30	256.66	934.56	2103.09	1144.91	797.56	143.40	117.65	1738.79	774.80	3362.51	501.83	1920.14	339.85
	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**	**141.46**	**46.98**	**44.04**	**6.30**	**3.53**	**131.91**	**4.37**	**60.67**	**20.01**	**94.66**	**61.55**
8	**OTHER ASSETS**	**121.65**	**42.46**	**93.05**	**152.92**	**152.92**	**299.61**	**92.49**	**28.12**	**363.10**	**52.95**	**107.24**	**309.44**	**1447.59**	**339.81**
	a. Accrued Interest:	104.55	24.00	56.41	65.00	71.96	288.91	49.51	10.03	228.53	2.69	46.72	292.77	1329.76	304.38
	Financia											44.20			
	Government Enterpri					0.83	288.91			0.55	2.69	2.52			
	Private Sector	104.55	24.00	56.41	65.00	71.13		49.51	10.03	227.97			292.77	1329.76	304.38
	b. Staff Loans / Adv.	3.44	0.13			17.21		0.08	4.98	5.54	2.94	2.15	5.05	0.14	
	c. Sundry Debtors	13.61	14.53	5.63	0.05	9.03	1.61	7.63	3.18	114.45	8.34	5.70	0.06	5.38	0.17
	d. Cash In Transit														
	e. Others	0.05	3.80	31.01	87.87	54.73	9.10	35.28	9.94	14.59	38.98	52.68	11.57	112.31	35.25
9	**Expenses not Written off**										**0.25**	**1.88**			
10	**Non Banking Assets**	**16.86**	**3.12**	**3.62**	**109.19**	**8.31**	**38.93**	**22.90**	**1.22**	**146.25**	**0.92**	**30.60**	**5.37**		
11	**Reconcillation Account**	**0.93**						**41.69**					**0.66**		
12	**Profit & Loss A/c**				**19.35**	**11.66**	**218.27**	**0.51**		**14.22**					
	TOTAL ASSETS	**497.04**	**452.63**	**1802.54**	**3338.82**	**2101.42**	**1531.68**	**368.98**	**177.41**	**3062.89**	**1068.93**	**5352.50**	**846.11**	**3523.83**	**1011.25**

Statement of Assets and Liabilities as on Asoj end, 2071(Mid-Oct, 2014)

S.N.	BFI Name	Guheshwori	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Kuber	NEFL	Seti	hama	Namaste	Kaski
	Liabilities													
1	**CAPITAL FUND**	**306.34**	**50.13**	**486.19**	**135.61**	**519.28**	**525.85**	**296.61**	**-222.96**	**304.45**	**60.17**	**246.98**	**36.80**	**322.57**
	a. Paid-up Capital	255.36	110.00	330.33	109.34	483.09	374.39	193.95	150.00	197.10	50.60	200.00	31.25	283.58
	b. Calls in Advance								25.23					
	c. Proposed Bonus Share			66.07			52.41	69.82						
	d. General Reserves	48.44	8.20	89.18	14.33	61.68	82.40	31.53	4.49	16.93	7.58	17.26	3.82	38.77
	e. Share Premium		0.48		0.99	0.07		0.05	0.62					
	f. Retained Earning	0.86	-68.55	0.56	10.95	-36.00	1.67	0.96	-403.30	88.95	1.84	11.81	1.34	0.21
	g. Others Reserves Fund	1.68		0.06		10.44	14.97	0.29		1.47	0.14	17.91	0.38	
2	**BORROWINGS**						**850.00**							
	a. NRB													
	b. Interbank Borrowing						850.00							
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	**DEPOSITS**	**1194.23**	**291.71**	**4168.72**	**791.41**	**1040.85**	**4345.43**	**2059.95**	**349.04**	**1058.33**	**156.78**	**262.67**	**218.15**	**2483.23**
	a. Current					3.43								
	Domestic					3.43								
	Foreign													
	b. Savings	354.10	151.67	1807.46	470.96	256.09	2772.78	858.27	86.41	685.85	106.89	101.15	182.01	1488.04
	Domestic	354.10	151.67	1807.46	470.96	256.09	2772.78	858.27	86.41	685.85	106.89	101.15	182.01	1488.04
	Foreign													
	c. Fixed	633.37	140.04	1668.19	320.45	665.73	1569.89	619.27	262.63	372.36	49.89	80.92	36.12	995.19
	Domestic	633.37	140.04	1668.19	320.45	665.73	1569.89	619.27	262.63	372.36	49.89	80.92	36.12	995.19
	Foreign													
	d. Call Deposits					114.03								
	Domestic					114.03								
	Foreign													
	e. Others	206.76		693.08		1.58	2.76	582.41		0.13		80.59	0.02	
	Domestic	206.76		693.08		1.58	2.76	582.41		0.13		80.59	0.02	
	Foreign													
4	**Bills Payable**						**0.32**							
5	**Other Liabilities**	**100.26**	**155.22**	**266.22**	**53.15**	**130.94**	**367.26**	**202.43**	**601.53**	**40.53**	**23.16**	**62.00**	**9.27**	**104.08**
	1. Sundry Creditors	8.91	4.60	0.56	3.10	9.25	14.03	9.64	5.43	4.37	0.50	0.08	0.17	0.12
	2. Loan Loss Provision	37.48	50.53	71.91	17.38	51.46	89.82	62.03	363.44	8.53	3.36	20.50	2.68	36.46
	3. Interest Suspense a/c	6.58	22.24	45.53	8.29	29.64	36.31	28.85	208.52	2.23	4.04	7.37	0.35	26.77
	4. Others	47.29	77.84	148.22	24.38	40.59	227.10	101.91	24.13	25.40	15.26	34.05	6.07	40.72
6	**Reconcillation A/c**							**289.03**	**1265.75**	**0.00**				
7	**Profit & Loss A/c**	**15.73**		**8.86**		**1.00**	**12.42**	**7.56**	**0.82**	**4.60**	**0.22**	**3.84**	**2.55**	**7.08**
		1616.56	**497.06**	**4929.99**	**980.17**	**1692.08**	**6101.27**	**2855.58**	**1994.19**	**1407.91**	**240.33**	**575.50**	**266.76**	**2916.96**
	Assets													
1	**LIQUID FUNDS**	**458.15**	**214.58**	**1185.35**	**259.13**	**647.45**	**2341.12**	**444.61**	**49.90**	**510.21**	**50.79**	**217.80**	**96.17**	**637.99**
	a. Cash Balance	7.68	2.13	111.10	20.26	7.39	176.64	21.45	1.28	14.09	1.76	2.26	1.94	48.56
	Nepalese Notes & Coins	7.53	2.13	111.10	20.26	7.34	176.64	21.45	1.28	14.08	1.75	2.26	1.93	48.56
	Foreign Currency	0.15				0.04				0.01	0.02		0.01	
	b. Bank Balance	24.86	212.45	109.50	238.88	72.28	2164.48	423.17	0.00	496.12	49.03	215.53	5.71	110.10
	1. In Nepal Rastra Bank	23.89	10.32	102.33	16.78	69.64	154.85	59.20	0.00	31.63	0.16	15.14		104.16
	Domestic Currency	23.89	10.32	102.33	16.78	69.64	154.85	59.20	0.00	31.63	0.16	15.14		104.16
	Foreign Currency													
	2. "A"Class Licensed Institution	0.97	172.90	6.90	165.92	2.64	1627.14	256.39		317.78	18.21	74.47	5.70	5.75
	Domestic Currency	0.97	172.90	6.90	165.92	2.64	1627.14	256.39		317.78	18.21	74.47	5.70	5.75
	Foreign Currency													
	3. Other Financial Ins.		29.23	0.27	56.18		382.48	107.58		146.70	30.65	125.92	0.01	0.19
	4. In Foreign Banks													
	c. Money at Call	425.61		964.76		567.78			48.62				88.51	479.33
	Domestic Currency	425.61		964.76		567.78			48.62				88.51	479.33
	Foreign Currency													
2	**INVESTMENT IN SECURITIES**	**60.00**	**12.45**	**25.00**		**23.99**	**0.50**	**88.08**		**30.00**				
	a. Govt.Securities	60.00		25.00		23.99	0.50	88.08		30.00				
	b. NRB Bond		12.45											
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e Non Residents													
3	**SHARE & OTHER INVESTMENT**	**78.35**	**46.28**	**0.35**	**0.55**	**28.90**	**126.15**	**103.68**	**0.50**	**39.53**	**0.10**	**24.94**		**14.15**
	a. Interbank Lending													
	b. Non Residents													
	c. Others	78.35	46.28	0.35	0.55	28.90	126.15	103.68	0.50	39.53	0.10	24.94		14.15
4	**LOANS & ADVANCES**	**876.79**	**170.21**	**3566.05**	**680.62**	**680.25**	**3239.88**	**1770.35**	**443.54**	**810.12**	**174.70**	**267.66**	**167.56**	**2190.13**
	a. Private Sector	866.54	163.71	3566.05	680.62	656.73	3239.88	1767.45		788.12	174.70	252.66	167.56	2190.13
	b. Financial Institutions	10.00	6.50			23.52		2.90	443.54	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**	**2.77**	**50.34**	**10.26**	**249.90**	**67.69**	**21.57**	**10.53**	**7.44**	**5.45**	**10.95**	**1.02**	**38.40**
8	**OTHER ASSETS**	**86.09**	**39.04**	**101.58**	**24.78**	**53.71**	**288.69**	**98.39**	**220.40**	**10.61**	**9.20**	**37.60**	**1.70**	**36.28**
	a. Accrued Interest:	7.69	24.50	45.66	8.29	29.76	52.00	33.76	208.58	3.19	4.04	7.37	0.35	26.77
	Financia					0.00								
	Government Enterpri	1.11	2.26	0.13		0.12	11.84	4.93		0.96				
	Private Sector	6.58	22.24	45.53	8.29	29.64	40.17	28.84	208.58	2.23	4.04	7.37	0.35	26.77
	b. Staff Loans / Adv.	1.66	0.98		4.06	5.43	51.01		1.46	1.21	1.75	0.03		5.88
	c. Sundry Debtors	12.51	0.37	1.58	5.86	0.07	8.38	1.77	2.04	3.28	3.13	0.40	0.75	0.00
	d. Cash In Transit													
	e. Others	64.24	13.18	54.34	6.57	18.46	177.30	62.86	8.32	2.93	0.27	29.79	0.59	3.63
9	**Expenses not Written off**					**1.07**					**0.09**		**0.32**	
10	**Non Banking Assets**		**5.66**			**6.80**	**37.24**	**39.87**	**0.95**			**15.07**		
11	**Reconcillation Account**							**289.03**	**1265.77**					
12	**Profit & Loss A/c**		**2.27**	**1.32**	**4.83**							**1.48**		
	TOTAL ASSETS	**1616.56**	**497.06**	**4929.99**	**980.17**	**1692.08**	**6101.27**	**2855.58**	**1994.19**	**1407.91**	**240.33**	**575.50**	**266.76**	**2916.96**

S.N.	BFI Name	Jebils	Reliance	Bhaktapur
	Liabilities			
1	**CAPITAL FUND**	**245.94**	**426.27**	**136.07**
	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	41.63	94.01	9.49
	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**	**825.02**	**1743.25**	**408.74**
	a. Current			
	Domestic			
	Foreign			
	b. Savings	216.37	646.48	217.28
	Domestic	216.37	646.48	217.28
	Foreign			
	c. Fixed	383.03	646.34	108.62
	Domestic	383.03	646.34	108.62
	Foreign			
	d. Call Deposits			82.84
	Domestic			82.84
	Foreign			
	e. Others	225.62	450.44	
	Domestic	225.62	450.44	
	Foreign			
4	**Bills Payable**			
5	**Other Liabilities**	**132.41**	**137.77**	**18.69**
	1. Sundry Creditors	13.09	1.69	0.00
	2. Loan Loss Provision	57.50	74.58	12.19
	3. Interest Suspense a/c	27.98	28.84	1.33
	4. Others	33.84	32.65	5.16
6	**Reconcillation A/c**			
7	**Profit & Loss A/c**	**1.95**		**3.05**
		1205.32	**2307.29**	**566.54**
	Assets			
1	**LIQUID FUNDS**	**336.36**	**726.27**	**238.39**
	a. Cash Balance	6.81	25.41	7.83
	Nepalese Notes & Coins	6.81	25.41	7.83
	Foreign Currency			
	b. Bank Balance	329.55	700.86	230.55
	1. In Nepal Rastra Bank	36.35	79.08	20.00
	Domestic Currency	36.35	79.08	20.00
	Foreign Currency			
	2. "A"Class Licensed Institution	163.26	408.72	189.37
	Domestic Currency	163.26	408.72	189.37
	Foreign Currency			
	3. Other Financial Ins.	129.94	213.05	21.19
	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**	**105.80**	**11.26**
	a. Interbank Lending			
	b. Non Residents			
	c. Others	39.98	105.80	11.26
4	**LOANS & ADVANCES**	**684.27**	**1351.36**	**277.02**
	a. Private Sector	672.27	1293.16	277.02
	b. Financial Institutions	12.00	23.50	
	c. Government Organizations		34.70	
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**	**6.05**	**14.63**	**3.76**
8	**OTHER ASSETS**	**79.68**	**87.59**	**24.95**
	a. Accrued Interest:	28.67	33.25	1.54
	Financia	3.12		
	Government Enterpri	0.61	4.41	0.21
	Private Sector	24.94	28.84	1.33
	b. Staff Loans / Adv.	8.68	2.25	
	c. Sundry Debtors	5.04	4.41	21.48
	d. Cash In Transit			
	e. Others	37.29	47.68	1.92
9	**Expenses not Written off**	**1.07**	**2.47**	**1.17**
10	**Non Banking Assets**		**2.94**	
11	**Reconcillation Account**		**0.91**	
12	**Profit & Loss A/c**	**7.91**	**12.32**	
	TOTAL ASSETS	**1205.32**	**2307.29**	**566.54**

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses																		
1. Interest Expense	**484.62**	**520.09**	**478.10**	**668.17**	**163.29**	**496.69**	**487.20**	**307.24**	**493.49**	**331.48**	**289.71**	**564.45**	**227.75**	**421.96**	**365.29**	**379.02**	**431.12**	**756.14**
1.1 On Deposit Liabilities	396.18	516.08	471.61	628.05	162.40	461.14	461.85	307.24	493.48	322.21	289.71	552.77	227.75	421.96	364.91	363.29	408.75	751.26
1.1.1 Saving Account	209.44	272.15	213.30	190.89	86.47	233.37	109.07	99.53	188.70	76.94	86.88	112.71	43.53	132.21	67.30	56.50	91.91	301.16
1.1.2 Fixed Account	186.62	218.03	151.42	275.78	31.05	227.77	322.57	159.50	211.18	151.21	149.40	310.95	139.03	207.65	219.91	225.48	197.47	411.90
1.1.2.1 Up to 3 months Fixed Account		0.07	22.71	3.32	5.41	53.64	73.87		39.72		0.07			0.04		11.95	18.63	
1.1.2.2 3 to 6 months Fixed Account		0.74	30.28		3.30		58.87	0.03	27.32					0.07		2.67	42.65	
1.1.2.3 6 months to 1 year Fixed Account		111.28	75.71		21.17	174.13	161.57		106.87	151.21	7.02		139.03	37.33		154.41	57.64	
1.1.2.4 Above 1 year Fixed Account	186.62	105.94	22.71	272.45	1.16		28.26	159.47	37.27		142.30	310.95		170.20	219.91	56.45	78.55	411.90
1.1.3 Call Deposit	0.11	25.90	106.89	161.38	44.88		30.22	48.21	93.60	94.07	53.43	129.10	45.19	82.10	77.71	81.30	119.37	33.14
1.1.4 Certificate of Deposit																		5.07
1.2 On Borrowing	88.45	4.01	6.50	40.12	0.89	35.55	25.34		0.01	9.27		11.69			0.38	15.73	22.37	4.88
2. Commission Expense		**15.55**	**44.63**	**32.50**				**2.60**										**0.28**
3. Staff Expense	**444.94**	**539.22**	**179.94**	**108.65**	**110.60**	**183.21**	**127.69**	**80.78**	**134.55**	**102.74**	**53.21**	**111.19**	**25.18**	**82.18**	**64.05**	**58.76**	**68.21**	**752.50**
4. Office Operating Expenses	**162.75**	**173.80**	**141.85**	**130.89**	**90.04**	**237.65**	**108.43**	**61.63**	**102.14**	**94.29**	**47.30**	**97.86**	**34.62**	**86.76**	**54.48**	**55.61**	**105.01**	**89.39**
5. Foreign Exchange Loss													**0.42**					
5.1 Due to Change in Exchange Rates													0.42					
5.2 Due to Foreign Currency Transaction																		
6. Non Operating Expense		**0.13**						**4.42**						**0.21**				**0.01**
7. Provision for Risk	**63.93**	**93.09**	**147.84**	**197.91**	**38.85**	**60.22**	**32.94**	**145.02**	**34.04**	**18.00**	**32.07**		**60.01**	**33.16**	**148.31**		**47.70**	**316.49**
7.1 Loan loss Provision	91.80	91.38	147.47	194.52	38.85	60.22	32.94	145.02	34.04	18.00	32.07		60.01	33.16	148.31		39.32	316.49
7.1.1 General Loan loss Provision	91.80	21.17	60.41	63.74	32.73	60.22	19.55	60.21	34.04	2.45			39.59		67.85		39.32	32.10
7.1.2 Special Loan Loss Provision		70.21	87.06	130.78	6.13		13.39	84.81		15.55	32.07		20.43	33.16	80.46			284.39
7.1.3 Additional Loan Loss Provision																		
7.2. Provision for Non-Banking Assets	0.30			3.39														
7.3. Provision for Loss on Investment																	8.39	
7.5. Provision for Loss of Other Assets	-28.17	1.71	0.37															
8. Loan Written Off					**5.52**													**1.39**
9. Provision for Staff Bonus			**79.71**	**70.53**	**49.97**	**38.38**	**36.60**		**55.88**	**23.70**	**14.38**	**29.24**	**10.51**	**26.52**	**4.69**	**18.93**	**20.61**	**28.60**
10. Provision for Income Tax	**15.25**		**239.10**	**214.02**	**149.90**	**115.13**	**109.80**		**167.63**	**71.09**	**41.02**	**87.72**	**24.49**	**79.56**	**14.07**	**56.79**	**61.84**	**50.49**
11. Others		**0.63**											**0.02**					**0.73**
12. Net Profit	**65.45**	**874.91**	**558.02**	**491.31**	**349.77**	**268.63**	**256.21**	**72.84**	**391.14**	**165.87**	**102.79**	**204.67**	**80.62**	**185.63**	**32.84**	**132.50**	**144.29**	**306.97**
Total Expenses	**1236.94**	**2217.42**	**1869.20**	**1913.97**	**957.96**	**1399.90**	**1158.87**	**674.54**	**1378.87**	**807.17**	**580.48**	**1095.13**	**463.62**	**915.97**	**683.73**	**701.61**	**878.79**	**2302.99**

Income																		
1. Interest Income	**1081.11**	**1327.43**	**1489.37**	**1372.57**	**661.34**	**1087.06**	**955.84**	**464.14**	**1205.66**	**679.90**	**472.72**	**972.24**	**378.67**	**755.62**	**545.07**	**571.42**	**727.93**	**1917.45**
1.1 On Loans and Advances	1037.73	1251.26	1397.37	1344.22	625.61	996.97	864.57	447.38	1169.70	656.49	463.42	915.31	374.30	750.57	534.65	565.54	699.99	1885.82
1.2 On Investment	34.26	51.12	49.21	13.40	10.82	38.31	18.83	7.89	24.37	22.70	9.01	46.53	3.28	3.93	5.06	5.88	20.87	18.43
1.2.1 Government Bonds	34.26	26.71	45.27	13.40	10.82	38.31	18.83	2.79	0.44	22.70	5.89	43.16	3.28	3.93	5.06	5.88	20.87	18.43
1.2.2 Foreign Bonds			3.95									3.37						
1.2.3 NRB Bonds								5.10	23.93		3.12							
1.2.4 Debenture & Bonds		24.41																
1.3 On Agency Balance	7.93	14.58	0.20	14.03	0.52	51.79	48.10	0.19	11.33			0.12	0.20				1.14	
1.4 On Call Deposit	1.18	3.56	31.29	0.93	2.62			3.62	0.26	0.31		10.29					5.94	
1.5 On Others	0.01	6.91	11.30		21.76		24.34	5.06		0.40	0.28		0.89	1.11	5.36			13.20
2. Commission and Discount	**40.14**	**97.96**	**249.48**	**155.62**	**100.68**	**172.90**	**159.77**	**53.66**	**89.38**	**61.14**	**19.85**	**22.48**	**8.17**	**42.06**	**42.41**	**98.12**	**97.86**	**51.78**
2.1 Bills Purchase and Discount	0.00	0.38	0.33		3.21	16.76	0.01	5.49	7.41	9.50	0.37	4.90	0.00	0.13	0.09	4.55		
2.2 Commission	40.14	94.84	247.96	155.62	73.92	134.98	116.61	46.30	81.41	51.63	18.18	14.48	8.17	41.93	13.46	91.35	44.33	51.78
2.3 Others		2.74	1.20		23.56	21.16	43.15	1.87	0.56		1.29	3.09			28.86	2.22	53.53	
3. Exchange Flactuation Income	**26.32**	**12.29**	**117.59**	**98.92**	**114.98**	**87.69**	**28.92**	**26.45**	**22.26**	**40.24**	**5.82**	**32.09**	**11.10**	**16.39**	**19.58**	**22.74**	**26.58**	**35.21**
3.1 Due to Change in Exchange Rate	18.99	-6.35	75.57	21.32	29.31		0.53	1.29	0.96		0.15	-0.77			8.29	2.62	33.38	16.99
3.2 Due to Foreign Currency Transaction	7.33	18.64	42.03	77.60	85.67	87.69	28.39	25.16	21.30	40.24	5.67	32.86	11.10	16.39	11.29	20.13	-6.81	18.22
4. Other Operating Income	**78.90**	**73.79**		**49.71**	**12.38**	**45.12**		**32.45**	**58.84**	**18.98**	**15.79**	**66.46**	**11.45**	**18.07**	**10.22**		**6.22**	**106.56**
5. Non Operating Income	**8.09**	**587.08**	**12.49**	**1.36**	**0.94**		**1.07**		**2.73**	**-0.12**	**28.37**	**1.86**		**83.83**	**1.02**	**9.33**	**20.05**	**2.55**
6. Write Back from Provisions for loss		**102.47**		**235.79**	**57.90**		**13.27**	**94.40**		**4.52**	**37.94**		**30.76**		**65.42**		**0.16**	**134.15**
7. Recovery of written-off Loan	**2.37**	**15.44**	**0.26**		**9.72**			**3.44**		**2.50**			**23.46**					**28.73**
8. Income from Extra Ordinary transactions		**0.96**				**7.12**												**26.55**
9. Net Loss																		
Total Income	**1236.94**	**2217.42**	**1869.20**	**1913.97**	**957.96**	**1399.90**	**1158.87**	**674.54**	**1378.87**	**807.17**	**580.48**	**1095.13**	**463.62**	**915.97**	**683.73**	**701.61**	**878.79**	**2302.99**

Profit and Loss Statement of upto Asoj end, 2071(Mid-Oct, 2014)

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	**596.09**	**348.40**	**426.72**	**306.46**	**287.70**	**276.94**	**362.37**	**254.39**	**222.61**	**319.88**	**278.95**	**315.36**	**28.24**	**39.88**	**104.90**		**131.99**	**8.97**	**59.58**	**28.36**
1.1 On Deposit Liabilities	585.03	335.97	426.72	306.11	287.70	276.27	361.44	254.22	220.36	319.79	278.62	309.10	28.24	39.88	104.90		131.97	8.97	59.58	28.36
1.1.1 Saving Account	168.14	51.54	39.09	88.05	48.39	48.54	224.87	36.91	66.09	47.05	90.71	105.44	5.67	28.39	55.44		43.85	3.64	29.12	20.59
1.1.2 Fixed Account	326.97	216.74	198.93	166.21	176.48	126.77	109.93	152.52	122.83	204.55	146.42	148.17	22.39	4.56	33.06		55.83	5.33	25.94	6.94
1.1.2.1 Up to 3 months Fixed Account	1.42	4.64	0.12		1.28	12.22	0.05	8.36		0.02		3.82		0.02					0.23	
1.1.2.2 3 to 6 months Fixed Account	1.31	0.45	1.22	1.84		1.21	1.06	0.00		20.72		0.31		0.03	0.05				0.40	
1.1.2.3 6 months to 1 year Fixed Account	268.72	158.23	178.21	153.42		48.09	80.08	101.71		141.40	146.42	120.14	4.89	0.10	4.28		10.61	0.81	23.86	1.65
1.1.2.4 Above 1 year Fixed Account	55.51	53.43	19.37	10.95	175.20	65.26	28.74	42.45	122.83	42.40		23.90	17.50	4.40	28.74		45.21	4.53	1.44	5.29
1.1.3 Call Deposit	89.92	67.69	188.69	51.85	62.72	100.97	26.65	64.79	31.44	68.19	41.49	55.49	0.19	6.93	16.40		32.30		4.52	0.83
1.1.4 Certificate of Deposit					0.11															
1.2 On Borrowing	11.07	12.43		0.35		0.67	0.93	0.17	2.25	0.09	0.33	6.26					0.01			
2. Commission Expense	**5.80**	**3.64**		**1.47**																
3. Staff Expense	**149.47**	**53.99**	**44.78**	**71.95**	**27.37**	**59.67**	**122.22**	**49.31**	**51.45**	**45.88**	**38.15**	**49.20**	**11.22**	**14.47**	**18.97**		**22.01**	**2.99**	**12.67**	**4.95**
4. Office Operating Expenses	**146.21**	**66.42**	**190.81**	**86.49**	**32.88**	**69.70**	**118.74**	**43.51**	**57.97**	**59.16**	**58.95**	**62.57**	**9.13**	**11.71**	**19.49**		**23.66**	**2.22**	**9.31**	**3.74**
5. Foreign Exchange Loss					**0.98**					**2.52**		**1.55**								
5.1 Due to Change in Exchange Rates					0.98					2.52		1.55								
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense				**0.29**				**0.02**			**0.10**								**-0.12**	
7. Provision for Risk	**135.33**	**96.72**	**52.92**		**310.39**	**18.04**	**215.06**	**47.81**	**37.24**	**89.81**	**45.97**	**27.97**	**16.59**	**7.88**	**63.68**		**174.07**	**6.87**	**15.96**	**16.07**
7.1 Loan loss Provision	135.33	41.16	20.22		310.39	18.04	215.06	47.81	37.24	89.81	45.97	27.97	16.59	7.88	58.55		158.97	6.87	15.54	16.07
7.1.1 General Loan loss Provision	47.64	9.59	11.48			12.16	4.61	12.43	22.26	18.38	41.49	24.82	1.75	7.88	0.61				15.54	
7.1.2 Special Loan Loss Provision	87.69	31.57	8.75		310.39	5.89	210.45	35.38	14.99	71.42	4.47	3.15	14.84		57.93		158.97	6.87		16.07
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets		55.56	32.70														15.10			
7.3. Provision for Loss on Investment															5.13					
7.5. Provision for Loss of Other Assets																			0.42	
8. Loan Written Off																				
9. Provision for Staff Bonus	**31.47**	**15.76**	**23.09**	**14.82**				**3.05**	**11.56**		**5.61**	**18.70**	**15.69**	**0.00**					**0.80**	**0.48**
10. Provision for Income Tax	**94.42**	**47.29**	**69.27**	**44.82**				**9.16**	**34.69**		**16.82**	**56.11**	**27.47**	**0.01**	**1.39**				**2.39**	**1.45**
11. Others																	**0.16**			
12. Net Profit	**220.31**	**110.34**	**161.64**	**103.40**		**224.39**	**-116.83**	**21.36**	**80.95**	**10.40**	**39.25**	**130.92**	**168.70**	**0.01**					**5.59**	**3.38**
Total Expenses	**1379.10**	**742.57**	**969.22**	**629.70**	**659.32**	**648.75**	**701.56**	**428.61**	**496.48**	**527.66**	**483.78**	**662.39**	**277.04**	**73.97**	**208.44**		**351.88**	**21.05**	**106.18**	**58.42**

Income																				
1. Interest Income	**1149.81**	**649.03**	**757.33**	**541.99**	**287.67**	**530.76**	**609.50**	**392.91**	**419.63**	**481.78**	**421.25**	**560.35**	**135.70**	**64.34**	**148.51**		**175.07**	**8.07**	**98.52**	**52.17**
1.1 On Loans and Advances	1123.44	624.71	752.96	533.27	277.16	499.49	567.54	388.07	405.59	478.34	417.10	545.43	113.35	61.14	137.71		156.92	7.50	91.74	48.27
1.2 On Investment	25.70	22.21	2.92	3.77	9.14	14.81	6.37	4.02	3.41	2.69	0.00	8.91			4.27		2.04			
1.2.1 Government Bonds	25.70	22.21	2.92	0.62	9.14	14.81	6.37	4.02	3.41	2.69	0.00	8.91			4.27		1.86			
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds				3.15																
1.2.4 Debenture & Bonds																	0.18			
1.3 On Agency Balance		0.08	0.54	0.03			7.04	0.03	0.01		1.78						15.34	0.57		
1.4 On Call Deposit	0.66	1.83		2.96		0.17	8.53		7.73	0.75			22.34	2.12	6.50				6.56	3.87
1.5 On Others		0.20	0.91	1.95	1.37	16.29	20.01	0.79	2.89		2.37	6.02		1.08	0.02		0.77		0.22	0.03
2. Commission and Discount	**160.73**	**59.20**	**53.03**	**32.86**	**5.80**	**30.70**	**58.47**	**21.96**	**7.39**	**15.80**	**14.86**	**12.28**	**0.19**	**2.47**	**2.50**		**1.31**		**0.76**	**1.99**
2.1 Bills Purchase and Discount	0.98	0.96	2.27	1.34	0.15		0.67	0.30	0.07	0.52										
2.2 Commission	118.70	21.06	41.78	25.62	5.65	30.70	14.42	21.66	7.32	15.29	14.86	12.28	0.19	2.47	2.50		1.31		0.76	1.99
2.3 Others	41.04	37.18	8.98	5.91		0.01	43.38													
3. Exchange Flactuation Income	**38.14**	**14.95**	**13.93**	**17.09**	**5.66**	**24.49**	**24.13**	**10.05**	**24.22**	**15.98**	**17.33**	**55.95**			**0.17**		**0.11**			
3.1 Due to Change in Exchange Rate	37.91	2.69	-0.72	9.01		3.94	8.54	189.56			1.99				0.16		0.10			
3.2 Due to Foreign Currency Transaction	0.23	12.26	14.66	8.08	5.66	20.55	15.59	-179.51	24.22	15.98	15.34	55.95			0.01		0.01			
4. Other Operating Income	**6.49**	**18.90**	**143.77**	**37.77**	**5.89**	**33.00**		**2.88**	**32.57**	**14.10**	**26.55**	**31.27**	**14.31**	**4.31**	**10.11**		**13.90**	**0.05**	**6.89**	**3.82**
5. Non Operating Income	**8.09**	**0.50**	**1.17**			**12.31**	**9.46**	**0.82**	**0.22**		**0.31**	**1.94**	**5.66**		**0.57**		**2.29**			
6. Write Back from Provisions for loss	**15.85**				**73.66**	**17.50**			**12.43**		**3.47**	**0.60**	**121.18**	**2.85**	**19.62**		**6.15**	**10.42**		**0.45**
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																	**1.01**			
9. Net Loss					**280.64**										**26.96**		**152.06**	**2.51**		
Total Income	**1379.10**	**742.57**	**969.22**	**629.70**	**659.32**	**648.75**	**701.56**	**428.61**	**496.48**	**527.66**	**483.78**	**662.39**	**277.04**	**73.97**	**208.44**		**351.88**	**21.05**	**106.18**	**58.42**

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	**72.36**	**41.84**	**67.22**	**30.21**	**101.94**	**15.91**	**65.67**	**67.96**	**95.70**	**58.94**	**29.89**	**23.45**	**88.31**	**18.76**	**71.60**	**156.26**	**27.25**	**33.65**	**26.25**
1.1 On Deposit Liabilities	72.36	41.84	67.22	30.21	101.94	15.91	50.04	67.96	95.70	58.94	29.89	23.45	88.31	18.76	71.60	151.98	27.25	33.65	26.25
1.1.1 Saving Account	27.68	19.50	30.37	9.47	47.74	0.58	23.78	24.11	31.61	33.21	18.95	14.78	32.00	10.28	46.54	45.70	13.12	9.49	16.03
1.1.2 Fixed Account	26.94	17.27	22.49	16.96	34.69	0.30	15.89	26.78	44.37	22.67	5.67	8.66	40.85	7.12	21.86	93.50	11.71	21.59	10.22
1.1.2.1 Up to 3 months Fixed Account	0.21		0.15	0.03	0.18				0.39		0.00		0.17			2.82	0.47	0.03	
1.1.2.2 3 to 6 months Fixed Account	0.36	0.16	0.30	0.15	0.67		0.25	0.80	1.08	0.92	0.07	1.92	1.03			0.95	0.59	0.12	0.07
1.1.2.3 6 months to 1 year Fixed Account	11.34	16.26	17.36	5.68	18.69		12.36	13.01	25.78	8.04	1.09	2.69	7.49	3.65		65.47	4.10	9.45	4.33
1.1.2.4 Above 1 year Fixed Account	15.02	0.85	4.69	11.10	15.14	0.30	3.28	12.97	17.12	13.71	4.51	4.05	32.16	3.47	21.86	24.25	6.56	11.98	5.82
1.1.3 Call Deposit	17.74	5.08	14.35	3.79	19.52	15.02	10.37	17.06	19.72	3.06	5.27		15.46	1.36	3.20	12.79	2.42	2.58	
1.1.4 Certificate of Deposit																			
1.2 On Borrowing							15.63									4.28			
2. Commission Expense								**0.00**			**0.00**					**0.39**			
3. Staff Expense	**10.46**	**12.89**	**15.34**	**5.22**	**19.70**	**5.78**	**10.14**	**14.66**	**11.91**	**14.81**	**8.39**	**4.96**	**22.03**	**7.93**	**15.22**	**18.79**	**4.74**	**6.85**	**7.34**
4. Office Operating Expenses	**13.64**	**10.93**	**11.24**	**5.56**	**16.04**	**7.51**	**8.68**	**16.89**	**14.27**	**13.91**	**6.38**	**3.46**	**24.86**	**2.80**	**17.75**	**17.55**	**2.52**	**3.67**	**3.94**
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**					**5.07**			**0.01**		**0.00**		
7. Provision for Risk	**14.16**	**35.35**	**27.23**	**0.85**	**4.87**		**11.06**	**17.36**	**4.26**	**10.33**	**3.88**	**3.00**	**0.07**	**6.65**	**-76.79**	**23.23**	**1.43**	**0.95**	**33.38**
7.1 Loan loss Provision	14.16	29.24	27.23	0.85	4.87		11.06	17.36		10.33	3.88	3.00	0.07	6.65	-76.79	21.38	1.43	0.95	33.38
7.1.1 General Loan loss Provision	-1.20	5.03	0.65	0.49	4.87		1.53	1.45		2.29	3.88			1.17	2.22	3.11	-0.49	0.68	-0.78
7.1.2 Special Loan Loss Provision	15.36	24.21	26.58	0.36			9.54	15.91		8.04			0.07	5.48	-79.01	18.27	1.57	0.28	34.16
7.1.3 Additional Loan Loss Provision												3.00					0.35		
7.2. Provision for Non-Banking Assets		6.11							4.26										
7.3. Provision for Loss on Investment																1.84			
7.5. Provision for Loss of Other Assets																			
8. Loan Written Off						**8.55**													
9. Provision for Staff Bonus	**0.61**		**1.72**		**4.69**				**1.89**	**1.13**	**1.42**	**0.24**		**0.32**	**6.51**	**2.38**	**1.76**	**0.92**	
10. Provision for Income Tax	**1.83**		**5.15**		**14.08**				**5.68**	**3.40**	**4.26**	**0.71**		**0.97**	**19.54**	**7.14**	**5.30**	**2.75**	
11. Others																			
12. Net Profit	**4.27**	**3.39**	**12.02**	**2.79**	**32.85**	**40.80**	**21.22**	**28.15**	**13.26**	**7.93**	**9.95**	**1.65**	**11.85**	**2.26**	**45.59**	**16.65**	**12.35**	**6.41**	
Total Expenses	**117.33**	**104.40**	**139.92**	**44.65**	**194.18**	**78.56**	**116.82**	**145.01**	**146.98**	**110.45**	**64.16**	**42.53**	**147.13**	**39.70**	**99.44**	**242.43**	**55.35**	**55.20**	**70.90**

Income

1. Interest Income	**108.87**	**76.91**	**129.92**	**39.04**	**174.42**	**25.80**	**108.43**	**105.50**	**139.71**	**100.26**	**60.84**	**34.47**	**139.23**	**33.35**	**90.80**	**218.58**	**48.41**	**49.68**	**39.38**
1.1 On Loans and Advances	96.23	71.04	121.17	36.03	162.77	23.72	90.23	96.83	127.84	81.70	52.27	34.47	129.45	33.35	73.38	198.74	44.88	46.82	37.85
1.2 On Investment		0.01	0.86		0.67				1.04	2.53			2.67		0.16	2.56			
1.2.1 Government Bonds		0.01	0.86		0.67				1.02	2.53			2.67		0.16	2.56			
1.2.2 Foreign Bonds																			
1.2.3 NRB Bonds									0.02										
1.2.4 Debenture & Bonds																			
1.3 On Agency Balance											8.57				7.27				
1.4 On Call Deposit	12.64	5.86	7.89	3.01	10.26	2.08	2.57	8.40	10.84	11.56			6.58		9.37	16.74	3.53	2.86	1.53
1.5 On Others					0.72		15.63	0.27		4.47			0.53		0.61	0.54			
2. Commission and Discount	**0.90**	**0.82**	**1.63**	**0.44**	**2.03**	**0.01**	**0.20**	**1.26**	**0.36**	**2.70**	**0.57**	**3.31**	**2.15**	**0.67**	**1.80**	**23.50**	**0.25**	**1.07**	**0.67**
2.1 Bills Purchase and Discount															0.03	0.00			
2.2 Commission	0.90	0.82	1.63	0.44	2.03	0.01	0.20	0.84	0.36	2.70	0.45	3.31	2.15	0.67	1.77	2.90	0.09	1.07	0.61
2.3 Others								0.42			0.12					20.59	0.16		0.06
3. Exchange Flactuation Income					**0.00**	**0.00**	**0.00**	**0.16**	**0.01**				**0.19**		**0.17**	**0.36**			
3.1 Due to Change in Exchange Rate						0.00	0.00		0.01				0.17		0.11				
3.2 Due to Foreign Currency Transaction					0.00	0.00		0.16					0.01		0.06	0.36			
4. Other Operating Income	**7.56**	**7.10**	**7.96**	**4.31**	**12.86**	**0.16**	**7.59**	**7.13**	**6.51**	**6.28**	**2.76**	**4.74**	**5.45**	**4.75**	**6.67**		**6.69**	**4.42**	**2.60**
5. Non Operating Income				**0.86**		**1.39**	**0.60**	**25.93**	**0.39**				**0.11**						
6. Write Back from Provisions for loss		**19.57**	**0.42**		**4.87**	**51.21**		**5.03**		**1.22**				**0.94**				**0.03**	
7. Recovery of written-off Loan																			
8. Income from Extra Ordinary transactions																			
9. Net Loss																			**28.25**
Total Income	**117.33**	**104.40**	**139.92**	**44.65**	**194.18**	**78.56**	**116.82**	**145.01**	**146.98**	**110.45**	**64.16**	**42.53**	**147.13**	**39.70**	**99.44**	**242.43**	**55.35**	**55.20**	**70.90**

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	**80.49**	**56.40**	**13.82**	**24.53**	**9.35**	**89.15**	**11.71**	**23.40**	**26.58**	**13.29**	**14.80**	**75.73**	**63.35**	**67.24**	**66.33**	**4.93**	**44.02**	**12.59**	**21.63**	**24.37**
1.1 On Deposit Liabilities	78.98	56.40	13.82	24.53	9.35	84.91	11.71	23.40	26.58	13.29	14.80	75.73	63.35	66.92	66.01	4.93	44.02	12.59	21.63	24.37
1.1.1 Saving Account	43.15	20.11	6.53	5.68	7.04	43.29	5.04	8.79	8.78	6.55	6.96	37.95	36.37	28.42	17.07	2.80	20.40	4.51	13.76	11.66
1.1.2 Fixed Account	24.53	24.02	5.16	15.87	2.31	38.34	5.03	11.75	11.72	4.29	6.63	30.85	20.17	32.74	39.61	1.46	17.75	7.52	4.64	10.84
1.1.2.1 Up to 3 months Fixed Account	0.69	0.03				0.01	0.08	0.21	0.00	0.00	0.01	2.69	0.29	1.33	0.07	0.02	0.72		0.02	0.13
1.1.2.2 3 to 6 months Fixed Account	1.86	0.09	0.57	0.88		0.08	0.22	0.13	0.03	0.00	0.63	0.22	1.52	1.91	0.77	0.03	1.06		0.04	0.22
1.1.2.3 6 months to 1 year Fixed Account	14.90	4.98	3.67	4.46		16.56	3.17	8.03	8.85	2.20	3.43	18.45	11.39	19.73	26.06	0.66	3.71	7.06	2.21	7.06
1.1.2.4 Above 1 year Fixed Account	7.08	18.92	0.91	10.54	2.31	21.70	1.56	3.37	2.84	2.08	2.57	9.49	6.98	9.77	12.71	0.75	12.26	0.45	2.36	3.42
1.1.3 Call Deposit	11.31	12.28	2.14	2.98		3.27	1.64	2.86	6.08	2.45	1.21	6.93	6.80	5.76	9.33	0.68	5.87	0.56	3.23	1.87
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	1.51					4.24								0.32	0.32					
2. Commission Expense									**0.36**			**0.01**								
3. Staff Expense	**33.00**	**8.85**	**4.44**	**6.79**	**2.51**	**17.75**	**3.11**	**5.16**	**3.59**	**3.88**	**2.14**	**19.47**	**12.86**	**10.05**	**11.15**	**2.36**	**6.98**	**2.50**	**5.71**	**4.38**
4. Office Operating Expenses	**19.82**	**6.52**	**4.04**	**3.62**	**1.51**	**16.90**	**4.26**	**4.90**	**5.94**	**4.43**	**1.31**	**20.27**	**14.03**	**10.32**	**8.06**	**1.64**	**4.83**	**1.98**	**6.01**	**3.85**
5. Foreign Exchange Loss												**0.24**								
5.1 Due to Change in Exchange Rates												0.24								
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense	**0.05**								**0.04**								**0.04**			
7. Provision for Risk	**6.46**	**1.73**	**1.65**	**30.05**	**1.40**	**22.90**	**0.56**	**3.14**	**11.28**	**3.26**	**0.86**	**23.83**	**6.23**	**15.50**	**2.51**	**0.86**	**2.09**	**41.38**	**3.64**	**0.99**
7.1 Loan loss Provision	6.46	1.73	1.65	30.05	1.40	22.90	0.56	3.14	11.28	3.26	0.86	49.24	6.23	15.50	2.51	0.86	2.09	7.80	3.64	0.99
7.1.1 General Loan loss Provision	4.47	1.73	1.65	30.05	1.40	0.28	0.47		0.26	0.16	0.56	-3.11	2.47	15.50	1.84	0.86	2.09		0.43	0.23
7.1.2 Special Loan Loss Provision	1.99					22.62	0.10	3.14	11.02	3.10	0.30	52.35	3.76		0.67			7.80	3.21	0.76
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets												-25.41						33.58		
7.3. Provision for Loss on Investment																				
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																				
9. Provision for Staff Bonus	**6.21**	**1.38**			**0.19**	**1.28**	**0.25**	**0.15**	**0.18**	**0.58**		**0.05**	**3.84**	**2.26**	**3.15**	**0.35**	**2.19**		**1.08**	**0.98**
10. Provision for Income Tax	**18.63**	**4.15**			**0.44**	**3.85**	**0.76**	**0.44**	**0.55**	**1.74**		**0.15**	**11.52**	**6.78**	**9.45**	**1.06**	**6.57**		**3.24**	**2.94**
11. Others																				
12. Net Profit	**43.46**	**9.68**	**6.48**		**1.48**	**8.97**	**1.78**	**1.02**	**1.28**	**4.05**	**4.52**	**0.35**	**26.88**	**15.81**	**22.05**	**2.47**	**15.32**	**5.10**	**7.56**	**6.87**
Total Expenses	**208.12**	**88.70**	**30.42**	**64.99**	**16.90**	**160.80**	**22.45**	**38.20**	**49.80**	**31.23**	**23.62**	**140.10**	**138.69**	**127.96**	**122.70**	**13.66**	**82.03**	**63.55**	**48.88**	**44.38**

Income																				
1. Interest Income	**182.95**	**82.11**	**27.73**	**26.55**	**15.65**	**146.96**	**20.19**	**34.98**	**44.30**	**26.48**	**21.70**	**107.63**	**125.70**	**115.31**	**111.68**	**12.28**	**75.15**	**14.56**	**44.95**	**39.68**
1.1 On Loans and Advances	174.44	76.60	26.69	24.08	15.65	125.43	19.78	31.45	41.29	24.52	19.71	94.55	119.86	107.60	106.52	11.48	69.07	13.00	40.66	34.57
1.2 On Investment						3.55		0.11	1.24	0.21		0.90		0.75						
1.2.1 Government Bonds						3.55		0.11	1.24			0.90		0.75						
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds										0.21										
1.3 On Agency Balance								3.41												
1.4 On Call Deposit	8.28	5.51	1.04	2.47		17.98	0.41		1.31	1.75	2.00			6.43	5.16	0.70	6.07		4.29	5.11
1.5 On Others	0.24			0.00					0.46			12.19	5.84	0.53		0.10		1.56		
2. Commission and Discount	**2.03**	**0.99**	**2.64**	**2.93**	**1.25**	**1.79**	**1.98**	**0.18**	**0.50**	**3.45**	**0.47**	**1.88**	**11.67**	**12.61**	**0.73**	**1.37**	**1.37**	**0.17**	**0.64**	**0.31**
2.1 Bills Purchase and Discount																				
2.2 Commission	2.03	0.99	0.28	2.93	1.10	1.79	0.14	0.18	0.50	0.28		1.88	11.67	12.61	0.73	0.35	1.37	0.01	0.64	0.31
2.3 Others			2.35		0.15		1.84			3.17	0.47					1.02		0.16		
3. Exchange Flactuation Income						**0.48**				**0.02**		**1.20**		**0.00**						
3.1 Due to Change in Exchange Rate						-0.23														
3.2 Due to Foreign Currency Transaction						0.71				0.02		1.20		0.00						
4. Other Operating Income	**22.56**	**5.61**		**0.03**		**6.27**		**3.04**	**3.08**		**1.46**	**4.40**	**1.33**		**10.04**		**5.51**	**0.56**	**3.29**	**4.29**
5. Non Operating Income	**0.45**							**0.00**						**0.03**	**0.01**					**0.10**
6. Write Back from Provisions for loss	**0.13**		**0.05**	**1.76**		**5.30**	**0.29**		**1.92**	**0.67**					**0.23**	**0.01**		**48.26**		
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions										**0.60**		**24.99**								
9. Net Loss				**33.72**																
Total Income	**208.12**	**88.70**	**30.42**	**64.99**	**16.90**	**160.80**	**22.45**	**38.20**	**49.80**	**31.23**	**23.62**	**140.10**	**138.69**	**127.96**	**122.70**	**13.66**	**82.03**	**63.55**	**48.88**	**44.38**

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	**78.14**	**7.58**	**8.24**	**9.90**	**67.18**	**12.90**	**6.55**	**52.02**	**19.15**	**5.42**	**10.73**	**26.15**	**9.28**	**28.29**	**65.91**	**9.19**	**10.14**	**69.44**	**23.01**	**1.68**
1.1 On Deposit Liabilities	78.07	7.58	8.24	9.90	67.18	12.90	6.34	52.02	19.15	5.42	10.73	26.15	9.28	28.29	64.36	9.17	10.14	68.83	23.01	1.68
1.1.1 Saving Account	40.13	5.01	4.01	5.36	44.53	6.82	3.71	18.15	14.61	3.29	4.40	12.44	6.11	11.29	21.77	7.53	5.44	30.54	12.87	1.35
1.1.2 Fixed Account	22.90	1.45	1.88	2.85	18.59	3.38	1.93	25.62	4.53	1.51	4.29	10.67	1.63	11.81	35.81	1.65	4.40	29.24	8.57	0.28
1.1.2.1 Up to 3 months Fixed Account					0.02		0.21	0.02	0.03	0.03				0.05	0.00				0.08	
1.1.2.2 3 to 6 months Fixed Account	0.64				0.28	0.30	0.30	0.42	0.18	0.03	0.00	0.04	0.00	0.48	0.06			4.11	0.10	0.02
1.1.2.3 6 months to 1 year Fixed Account	13.40	0.24	1.31	0.48	8.79	1.64	0.81	24.78	1.68	0.60	2.67	6.20	0.58	6.62	0.85	0.49	1.92	19.90	6.03	0.05
1.1.2.4 Above 1 year Fixed Account	8.86	1.22	0.57	2.38	9.50	1.44	0.62	0.39	2.65	0.85	1.62	4.44	1.05	4.66	34.90	1.15	2.48	5.23	2.36	0.20
1.1.3 Call Deposit	15.04	1.12	2.35	1.69	4.06	2.69	0.70	8.25		0.62	2.04	3.04	1.53	5.19	6.79		0.30	9.06	1.57	0.06
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	0.07						0.21								1.55	0.02		0.60		
2. Commission Expense													**0.08**							
3. Staff Expense	**15.59**	**2.05**	**2.25**	**1.42**	**13.20**	**1.91**	**2.19**	**15.12**	**4.77**	**1.62**	**1.77**	**4.67**	**1.85**	**3.37**	**12.12**	**1.99**	**2.06**	**12.51**	**5.60**	**0.48**
4. Office Operating Expenses	**17.31**	**1.86**	**2.28**	**1.84**	**11.78**	**2.05**	**2.87**	**17.60**	**3.25**	**0.63**	**2.61**	**6.26**	**1.26**	**5.49**	**13.07**	**1.21**	**0.94**	**15.31**	**5.20**	**0.81**
5. Foreign Exchange Loss	**0.01**																	**1.30**		
5.1 Due to Change in Exchange Rates	0.01																	1.30		
5.2 Due to Foreign Currency Transaction	0.01																			
6. Non Operating Expense																				
7. Provision for Risk	**11.58**	**0.52**	**2.36**	**0.35**	**4.97**	**0.49**	**1.78**	**17.32**	**0.86**	**0.33**	**3.06**	**1.31**	**1.48**	**3.07**	**76.82**	**0.34**	**1.46**	**17.40**	**1.14**	**0.10**
7.1 Loan loss Provision	11.58	0.52	0.12	0.35	4.97	0.49	1.78	17.32	0.86	0.33	3.06	1.31	1.48	3.07	76.67	0.34	1.46	17.40	1.14	0.10
7.1.1 General Loan loss Provision	0.72	0.19	0.12	0.08	2.66	0.49	0.25	4.00	0.86	0.08	0.12	1.31	0.02	0.87	3.69	0.33	0.44	4.50	0.23	0.05
7.1.2 Special Loan Loss Provision	10.86	0.33		0.28	2.31		1.54	13.31		0.25	2.93		1.46	0.77	72.98	0.01	1.03	12.91	0.92	0.05
7.1.3 Additional Loan Loss Provision														1.43						
7.2. Provision for Non-Banking Assets																				
7.3. Provision for Loss on Investment			2.24												0.16					
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																				
9. Provision for Staff Bonus	**1.44**		**0.29**		**5.63**		**0.02**	**5.64**	**0.01**		**0.03**		**0.14**	**1.39**		**0.43**		**3.50**	**0.44**	**0.06**
10. Provision for Income Tax	**4.31**		**0.88**		**16.88**		**0.07**	**16.91**	**3.86**		**0.08**		**0.42**	**4.17**		**1.29**		**10.51**	**1.33**	**0.17**
11. Others																				
12. Net Profit	**10.05**	**2.39**	**2.06**	**0.36**	**39.38**	**8.43**	**0.17**	**39.46**	**9.01**	**1.17**	**0.19**	**9.72**	**0.98**	**9.74**	**25.38**	**3.00**	**0.12**	**24.52**	**3.10**	**0.40**
Total Expenses	**138.42**	**14.41**	**18.38**	**13.87**	**159.00**	**25.77**	**13.65**	**164.06**	**40.91**	**9.17**	**18.46**	**48.12**	**15.49**	**55.51**	**193.30**	**17.45**	**14.73**	**154.49**	**39.82**	**3.71**

Income																				
1. Interest Income	**129.64**	**12.53**	**15.94**	**13.08**	**148.58**	**23.65**	**11.89**	**95.47**	**31.12**	**8.41**	**16.08**	**41.95**	**13.75**	**50.23**	**90.13**	**15.09**	**12.58**	**119.89**	**36.82**	**2.69**
1.1 On Loans and Advances	119.04	11.03	14.80	12.21	140.33	23.48	11.17	89.43	27.96	7.64	14.39	38.49	13.27	46.51	79.57	14.50	12.58	109.09	33.86	2.68
1.2 On Investment	0.90							0.20						1.10	0.89			1.52		
1.2.1 Government Bonds	0.90													1.10				1.52		
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds								0.20							0.89					
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance																		0.00		
1.4 On Call Deposit	9.70	1.50	1.14	0.86	8.25	0.17	0.72	5.84	3.17	0.76	1.56	3.46	0.48	2.62	9.66	0.59		9.28	2.96	0.00
1.5 On Others											0.13									
2. Commission and Discount	**6.24**	**0.81**	**0.28**	**0.79**	**10.39**	**0.94**	**0.27**	**1.58**	**0.39**	**0.75**	**0.12**	**0.68**	**1.71**	**0.62**	**0.28**	**2.25**	**2.14**	**3.08**	**0.44**	**0.18**
2.1 Bills Purchase and Discount													0.00					0.02		
2.2 Commission	6.24	0.36	0.28	0.22	3.19	0.94	0.27	1.58	0.39	0.34	0.12	0.57	1.45		0.28	0.74	0.12	3.07	0.44	0.18
2.3 Others		0.45		0.57	7.20					0.40		0.11	0.25	0.62		1.51	2.03			
3. Exchange Flactuation Income								**0.01**							**-0.02**			**7.42**		
3.1 Due to Change in Exchange Rate															-0.03					
3.2 Due to Foreign Currency Transaction								0.01							0.00			7.42		
4. Other Operating Income	**2.55**	**1.06**	**1.32**			**1.18**	**1.49**	**7.98**	**8.73**		**1.17**	**5.49**		**4.66**	**5.67**	**0.07**		**11.86**	**2.56**	**0.84**
5. Non Operating Income					**0.03**						**0.00**				**0.18**			**0.04**		
6. Write Back from Provisions for loss			**0.83**				**0.00**	**59.03**	**0.16**	**0.02**	**1.08**		**0.04**		**97.07**	**0.04**		**12.21**		
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions									**0.51**											
9. Net Loss																				
Total Income	**138.42**	**14.41**	**18.38**	**13.87**	**159.00**	**25.77**	**13.65**	**164.06**	**40.91**	**9.17**	**18.46**	**48.12**	**15.49**	**55.51**	**193.30**	**17.45**	**14.73**	**154.49**	**39.82**	**3.71**

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	**5.65**	**14.04**	**5.25**	**17.04**	**27.40**	**3.81**	**120.59**	**3.01**	**4.44**	**4.97**	**102.32**	**1.97**	**81.81**	**7.24**	**11.08**	**21.36**	**102.89**	**4.78**	**8.60**
1.1 On Deposit Liabilities	5.65	14.04	5.22	17.04	27.40	3.81	120.59	3.01	4.44	4.97	102.30	1.97	80.29	7.24	11.08	21.36	102.89	4.44	8.60
1.1.1 Saving Account	4.17	6.41	4.17	7.74	12.77	1.35	40.50	2.02	1.69	1.18	63.65	0.24	33.32	2.71	2.58	5.20	44.48	3.89	0.63
1.1.2 Fixed Account	0.63	5.41	1.06	4.15	7.93	1.01	59.43	0.94	1.10	0.57	38.66	0.79	33.96	4.54	8.50	16.16	58.41	0.15	7.98
1.1.2.1 Up to 3 months Fixed Account		0.09	0.01	0.04	0.23		1.41	0.05			0.13		1.21		0.11		0.24		
1.1.2.2 3 to 6 months Fixed Account		0.21	0.02	0.14	0.13		1.18	0.08	0.04	0.00	0.56	0.60	1.28		0.01		1.60		
1.1.2.3 6 months to 1 year Fixed Account		4.30	0.42	1.43	5.19	0.70	42.05	0.37	0.40	0.11	25.88	0.09	23.42	3.32	6.31	6.56	40.07		7.36
1.1.2.4 Above 1 year Fixed Account	0.63	0.81	0.61	2.54	2.39	0.31	14.80	0.43	0.65	0.46	12.08	0.10	8.04	1.21	2.07	9.60	16.51	0.15	0.62
1.1.3 Call Deposit	0.85	2.23		5.15	6.69	1.45	20.65	0.06	1.65	3.22		0.95	13.02					0.39	
1.1.4 Certificate of Deposit																			
1.2 On Borrowing			0.03								0.01		1.52					0.34	
2. Commission Expense																			
3. Staff Expense	**1.18**	**2.91**	**1.99**	**3.80**	**4.01**	**1.65**	**23.02**	**1.10**	**1.97**	**2.69**	**15.46**	**1.24**	**17.72**	**3.67**	**2.00**	**3.49**	**9.92**	**4.46**	**1.34**
4. Office Operating Expenses	**1.54**	**2.72**	**3.61**	**4.00**	**4.74**	**1.34**	**20.72**	**0.56**	**2.52**	**2.70**	**14.13**	**0.64**	**14.15**	**2.43**	**2.67**	**2.86**	**8.65**	**4.74**	**2.50**
5. Foreign Exchange Loss							**0.01**												
5.1 Due to Change in Exchange Rates							0.01												
5.2 Due to Foreign Currency Transaction																			
6. Non Operating Expense				**1.77**												**12.71**			
7. Provision for Risk	**0.95**	**0.37**	**0.43**	**0.50**	**2.93**	**0.48**	**30.07**	**0.25**	**0.64**	**0.55**	**15.27**	**0.10**	**9.31**	**1.19**	**22.92**	**6.48**	**12.50**		**0.78**
7.1 Loan loss Provision	0.95	0.37	0.43	0.50	2.93	0.48	30.07	0.25	0.64	0.55	15.27	0.10	9.31	1.19		0.69	12.50		0.00
7.1.1 General Loan loss Provision	0.95	0.37	0.34	0.50	2.52	0.37	0.98	0.08	0.40	0.55	3.05	0.10	9.31	-0.20		0.16	12.50		
7.1.2 Special Loan Loss Provision			0.09		0.42	0.11	29.09	0.17	0.24		12.22			1.38		0.53			0.00
7.1.3 Additional Loan Loss Provision																			
7.2. Provision for Non-Banking Assets															22.92				0.77
7.3. Provision for Loss on Investment																			
7.5. Provision for Loss of Other Assets																5.78			
8. Loan Written Off															**5.57**				
9. Provision for Staff Bonus			**0.16**		**1.02**		**6.31**						**0.36**				**1.83**		
10. Provision for Income Tax			**0.49**		**3.07**		**17.70**				**0.07**		**1.08**				**5.50**		
11. Others											**20.79**							**0.04**	
12. Net Profit	**2.03**	**5.25**	**1.15**	**8.54**	**7.16**	**1.35**	**45.40**	**0.53**	**0.72**	**2.88**			**2.52**			**21.76**	**12.83**	**51.37**	
Total Expenses	**11.35**	**25.29**	**13.10**	**35.65**	**50.32**	**8.62**	**263.81**	**5.45**	**10.29**	**13.80**	**168.03**	**3.96**	**126.95**	**14.53**	**44.25**	**68.66**	**154.12**	**65.39**	**13.22**

Income																			
1. Interest Income	**8.90**	**23.21**	**10.79**	**30.29**	**44.97**	**7.29**	**213.93**	**4.65**	**9.02**	**7.74**	**100.46**	**3.13**	**111.15**	**9.31**	**5.10**	**27.81**	**144.20**	**13.76**	**0.30**
1.1 On Loans and Advances	8.38	21.05	10.55	29.02	41.88	6.45	199.39	4.11	8.59	7.36	95.76	2.83	103.27	8.83	4.05	21.76	136.54	13.50	0.30
1.2 On Investment							1.81				1.59		0.00	0.48	0.19		2.23	0.26	
1.2.1 Government Bonds							1.81				1.59		0.00	0.48			2.23	0.26	
1.2.2 Foreign Bonds																			
1.2.3 NRB Bonds															0.19				
1.2.4 Debenture & Bonds							0.00												
1.3 On Agency Balance																			
1.4 On Call Deposit	0.52	2.16	0.23	1.26	3.09	0.84	12.73	0.54	0.43		3.10	0.29	7.88		0.86	6.05	5.43	0.00	
1.5 On Others			0.01							0.38					0.00	0.00			
2. Commission and Discount		**0.14**	**0.61**	**0.95**	**0.42**	**0.16**	**1.43**	**0.21**	**0.14**	**0.34**	**1.54**		**6.46**	**0.00**	**0.01**	**0.03**	**9.86**		
2.1 Bills Purchase and Discount																			
2.2 Commission		0.14	0.61	0.41	0.42	0.16	1.43	0.21	0.14	0.34	1.54		0.95	0.00	0.01	0.03	0.46		
2.3 Others				0.54									5.51				9.40		
3. Exchange Flactuation Income							**0.00**						**0.36**						
3.1 Due to Change in Exchange Rate													0.36						
3.2 Due to Foreign Currency Transaction							0.00												
4. Other Operating Income	**2.46**	**1.79**	**1.70**	**2.16**	**4.88**	**1.16**	**14.06**	**0.59**	**1.00**	**1.19**	**7.65**	**0.23**	**8.98**	**0.47**	**0.10**	**0.77**	**0.06**	**1.16**	**0.02**
5. Non Operating Income				**1.77**	**0.06**		**23.16**			**2.52**			**0.01**	**0.05**	**0.76**	**6.72**		**12.02**	
6. Write Back from Provisions for loss		**0.16**		**0.49**			**11.22**		**0.13**	**2.00**	**38.79**				**15.64**	**33.33**		**38.44**	**0.76**
7. Recovery of written-off Loan															**4.95**				
8. Income from Extra Ordinary transactions											**2.03**								
9. Net Loss											**17.56**	**0.60**		**4.70**	**17.70**				**12.13**
Total Income	**11.35**	**25.29**	**13.10**	**35.65**	**50.32**	**8.62**	**263.81**	**5.45**	**10.29**	**13.80**	**168.03**	**3.96**	**126.95**	**14.53**	**44.25**	**68.66**	**154.12**	**65.39**	**13.22**

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	**15.74**		**21.58**	**62.14**	**35.90**	**51.18**	**46.42**	**29.60**	**42.56**	**28.23**	**69.13**	**30.99**	**69.04**	**1.77**	**6.44**	**26.39**	**46.10**	**36.35**	**22.20**	**4.32**
1.1 On Deposit Liabilities	15.74		21.58	62.14	35.90	51.08	46.42	29.60	42.56	28.23	69.13	30.99	69.04	1.77	6.44	26.39	46.10	36.35	22.20	4.32
1.1.1 Saving Account	4.90		4.11	22.09	6.29		16.15	7.59	7.60	6.73	19.35	10.01	32.67	0.41	2.56	7.68	19.85	10.25	9.65	1.02
1.1.2 Fixed Account	10.84		16.70	40.05	29.61	51.08	30.27	22.01	34.97	21.16	43.60	20.98	36.37	1.36	3.88	18.70	26.25	26.10	12.55	3.30
1.1.2.1 Up to 3 months Fixed Account	0.45		0.00	0.02	0.20	0.44		0.16			0.04	0.20	0.00	0.38				0.04	0.46	2.17
1.1.2.2 3 to 6 months Fixed Account	0.11		0.02	0.03	0.20	0.80		0.02	0.80		0.24	0.72	0.27	0.09			0.17	0.22	0.19	0.00
1.1.2.3 6 months to 1 year Fixed Account	4.48		11.99	2.71	14.08	16.37		15.43	20.16	8.07	4.82	16.21	5.00		0.90	11.16	22.35	17.34	10.03	0.01
1.1.2.4 Above 1 year Fixed Account	5.80		4.69	37.29	15.14	33.47	30.27	6.40	14.00	13.09	38.50	3.85	31.11	0.90	2.98	7.54	3.73	8.50	1.88	1.11
1.1.3 Call Deposit			0.77							0.34	6.17									
1.1.4 Certificate of Deposit											0.01									
1.2 On Borrowing						0.10														
2. Commission Expense											**0.00**		**0.03**			**0.05**				
3. Staff Expense	**2.63**		**5.85**	**6.61**	**4.19**	**8.67**	**7.18**	**4.49**	**3.81**	**12.47**	**13.37**	**4.36**	**14.14**	**1.82**	**1.90**	**1.68**	**4.64**	**4.53**	**2.45**	**2.44**
4. Office Operating Expenses	**1.95**		**4.32**	**5.46**	**2.86**	**12.08**	**4.69**	**2.83**	**2.15**	**11.33**	**10.60**	**3.48**	**12.00**	**6.09**	**0.97**	**1.01**	**3.26**	**3.23**	**3.73**	**1.66**
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	**5.97**		**23.71**	**13.94**	**98.58**	**5.62**		**0.27**			**4.87**	**8.21**	**18.49**	**2.60**			**38.36**		**210.02**	**11.02**
7.1 Loan loss Provision	5.97		23.71	13.94	95.78	5.62		0.27				5.21	18.49	2.60			38.36		210.02	11.02
7.1.1 General Loan loss Provision								0.27					0.90						210.02	
7.1.2 Special Loan Loss Provision	5.97		23.71	13.94	95.78							5.21	17.60	2.60			38.36			11.02
7.1.3 Additional Loan Loss Provision						5.62														
7.2. Provision for Non-Banking Assets					2.80															
7.3. Provision for Loss on Investment											4.87	3.00								
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																				
9. Provision for Staff Bonus				**0.52**		**1.18**		**0.69**	**1.27**		**0.98**									
10. Provision for Income Tax				**1.56**		**3.34**		**2.08**	**3.80**		**2.94**									
11. Others																				
12. Net Profit				**3.63**		**8.47**	**-1.96**	**4.85**	**8.87**	**14.04**	**6.86**			**20.25**	**1.42**	**12.75**		**2.89**		
Total Expenses	**26.29**		**55.46**	**93.86**	**141.52**	**90.53**	**56.33**	**44.80**	**62.47**	**66.07**	**108.75**	**47.04**	**113.70**	**32.53**	**10.73**	**41.88**	**92.36**	**47.00**	**238.40**	**19.43**

Income																				
1. Interest Income	**17.11**		**20.02**	**84.75**	**20.48**	**77.98**	**51.73**	**42.65**	**42.48**	**62.66**	**101.71**	**19.51**	**102.63**	**7.03**	**8.07**	**36.51**	**63.67**	**33.65**	**19.43**	**5.54**
1.1 On Loans and Advances	14.92		16.80	80.62	18.45	71.30	45.91	40.24	35.65	49.03	93.95	19.48	96.76	7.03	8.00	31.06	58.10	29.53	19.42	5.52
1.2 On Investment						1.74			1.78	8.81	1.44		2.06		0.07			0.71		
1.2.1 Government Bonds						1.74				8.81	1.44		2.06							
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds									1.78											
1.2.4 Debenture & Bonds															0.07			0.71		
1.3 On Agency Balance								2.41												
1.4 On Call Deposit	2.19		3.22	4.13	1.55	4.94			5.05		6.33		3.45			5.45	5.57	3.41		0.03
1.5 On Others					0.48		5.82			4.81		0.04	0.36						0.01	
2. Commission and Discount	**0.01**		**0.02**	**0.21**	**0.00**	**0.59**	**4.49**		**0.08**	**0.40**	**0.29**	**0.58**	**0.58**	**0.01**	**0.45**	**0.03**	**3.84**	**0.29**	**0.01**	**0.01**
2.1 Bills Purchase and Discount																				
2.2 Commission	0.01		0.02	0.02	0.00	0.59	0.48		0.08		0.25	0.58	0.16	0.01	0.00	0.03	3.84	0.29	0.00	0.01
2.3 Others				0.19			4.01			0.40	0.04		0.42	0.01	0.45				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	**3.07**		**1.79**	**8.90**	**0.48**	**11.97**		**2.15**	**3.14**	**1.24**	**3.89**	**0.83**	**7.53**	**0.37**	**0.91**	**1.13**		**2.66**	**0.69**	**0.49**
5. Non Operating Income	**0.01**		**4.86**		**0.26**		**0.11**		**0.82**		**0.24**					**0.09**				
6. Write Back from Provisions for loss			**12.35**		**14.90**				**15.95**		**2.60**		**0.04**	**25.11**	**0.60**	**0.33**	**5.50**	**10.40**		**12.87**
7. Recovery of written-off Loan										**1.78**						**3.78**				
8. Income from Extra Ordinary transactions															**0.70**					
9. Net Loss	**6.09**		**16.41**		**105.40**							**26.12**	**2.92**				**19.35**		**218.27**	**0.51**
Total Income	**26.29**		**55.46**	**93.86**	**141.52**	**90.53**	**56.33**	**44.80**	**62.47**	**66.07**	**108.75**	**47.04**	**113.70**	**32.53**	**10.73**	**41.88**	**92.36**	**47.00**	**238.40**	**19.43**

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	**2.25**	**46.11**	**17.09**	**87.79**	**3.66**	**4.82**	**0.96**	**23.66**	**7.27**	**72.69**	**15.66**	**23.50**	**71.42**	**37.68**	**2.15**	**20.82**	**3.26**	**5.07**	**3.97**	**44.28**
1.1 On Deposit Liabilities	2.25	45.47	17.09	87.79	3.66	4.48	0.54	23.66	7.27	72.69	15.66	23.50	69.59	37.68	2.15	20.82	3.26	5.07	3.97	44.28
1.1.1 Saving Account		13.04	11.66	28.70	2.74	1.77	0.53	8.84	2.74	32.42	6.89	4.12	33.61	22.80	1.73	11.20	1.80	3.00	3.14	20.34
1.1.2 Fixed Account	2.25	32.43	5.43	59.09	0.92	0.25	0.01	14.82	4.53	40.27	8.77	17.43	35.99	14.88	0.42	9.62	1.45	2.07	0.84	23.94
1.1.2.1 Up to 3 months Fixed Account		0.09		0.94				0.38		0.37	0.12			0.30						0.38
1.1.2.2 3 to 6 months Fixed Account		0.52		1.31	0.01			0.54		0.70		0.04	0.16	0.83				0.06		1.17
1.1.2.3 6 months to 1 year Fixed Account		18.56	2.89	33.86	0.02			9.08		28.20	2.85	8.66	20.95	10.60	0.42	4.76	0.48	1.18	0.22	19.84
1.1.2.4 Above 1 year Fixed Account	2.25	13.26	2.54	22.98	0.89	0.25	0.01	4.82	4.53	11.00	5.80	8.73	14.87	3.15		4.86	0.98	0.83	0.62	2.55
1.1.3 Call Deposit						2.46						1.95								
1.1.4 Certificate of Deposit																				
1.2 On Borrowing		0.65				0.34	0.42						1.82							
2. Commission Expense			**0.17**					**0.32**												
3. Staff Expense	**0.50**	**9.73**	**2.01**	**8.76**	**1.79**	**2.63**	**1.54**	**2.23**	**1.19**	**10.19**	**2.98**	**6.29**	**12.74**	**6.24**	**1.56**	**3.24**	**1.41**	**1.06**	**0.86**	**6.60**
4. Office Operating Expenses	**0.13**	**8.26**	**3.42**	**8.85**	**1.77**	**2.26**	**0.72**	**2.02**	**1.01**	**9.42**	**3.46**	**4.16**	**15.73**	**3.12**	**2.22**	**2.98**	**0.43**	**2.03**	**0.45**	**5.35**
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense									**0.07**											
7. Provision for Risk	**0.95**	**5.13**	**0.74**	**6.18**				**8.36**		**15.85**	**6.07**	**6.86**		**8.41**		**0.06**	**0.83**	**1.20**	**0.63**	**6.24**
7.1 Loan loss Provision	0.95	5.13	0.74	6.18				6.75		15.85	6.07	6.86		1.19		0.06	0.83	1.20	0.63	6.24
7.1.1 General Loan loss Provision	0.08	0.18	0.49	6.18				6.75		15.85	0.18	0.17					0.03		0.29	
7.1.2 Special Loan Loss Provision	0.86	4.95	0.25								5.90	6.69		1.19		0.06	0.80	1.20	0.34	6.24
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets																				
7.3. Provision for Loss on Investment								1.61						7.21						
7.5. Provision for Loss of Other Assets												0.00								
8. Loan Written Off																				
9. Provision for Staff Bonus				**2.53**						**1.08**		**0.43**	**1.77**	**1.08**		**0.66**	**0.03**	**0.32**		**1.01**
10. Provision for Income Tax		**0.20**		**7.59**						**3.23**		**0.14**	**5.32**	**3.24**		**1.97**	**0.10**	**0.88**		**3.03**
11. Others															**0.04**					
12. Net Profit	**0.14**		**16.08**	**17.71**	**0.33**	**99.77**	**26.92**	**15.73**		**7.54**		**1.00**	**12.42**	**7.56**	**0.82**	**4.60**	**0.22**	**2.36**	**2.55**	**7.08**
Total Expenses	**3.97**	**69.43**	**39.51**	**139.42**	**7.55**	**109.48**	**30.14**	**52.32**	**9.54**	**120.00**	**28.17**	**42.39**	**119.40**	**67.33**	**6.79**	**34.32**	**6.28**	**12.92**	**8.47**	**73.60**

Income																				
1. Interest Income	**3.15**	**51.18**	**32.88**	**130.82**	**7.07**	**11.74**	**2.86**	**33.08**	**5.94**	**109.18**	**21.45**	**29.25**	**105.90**	**55.95**	**0.63**	**31.84**	**5.90**	**11.30**	**7.24**	**67.81**
1.1 On Loans and Advances	3.15	49.18	31.20	115.71	7.02	11.74	2.67	29.61	4.45	102.42	19.98	24.61	93.78	52.96	0.63	28.16	5.20	9.39	6.17	64.86
1.2 On Investment				2.00				0.73	0.10			0.09	0.01	0.35		0.65				
1.2.1 Government Bonds				2.00								0.09	0.01	0.35		0.65				
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds									0.10											
1.2.4 Debenture & Bonds								0.73												
1.3 On Agency Balance													12.10							
1.4 On Call Deposit		2.00	1.68	13.11			0.12	2.74	1.39	6.76	1.48	4.46				3.03		1.92	1.07	2.95
1.5 On Others					0.05		0.08					0.09		2.64			0.70			
2. Commission and Discount		**0.33**	**0.02**		**0.48**			**0.27**		**6.42**	**0.33**	**1.38**	**1.16**	**0.21**		**0.67**	**0.03**	**0.06**	**0.01**	
2.1 Bills Purchase and Discount																				
2.2 Commission		0.33	0.02		0.00			0.26		6.42	0.33	0.25	1.16	0.21		0.59	0.03	0.06	0.01	
2.3 Others					0.48			0.01				1.13				0.08				
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	**0.11**	**0.72**	**4.43**	**8.60**		**0.10**		**3.39**	**0.08**	**4.41**	**1.55**		**7.26**	**6.08**	**0.03**	**0.92**	**0.35**	**0.57**	**1.22**	**5.79**
5. Non Operating Income						**0.29**	**0.21**	**7.76**				**1.21**	**0.96**	**1.74**		**0.89**		**0.18**		
6. Write Back from Provisions for loss	**0.71**	**2.82**	**2.19**			**97.35**	**27.07**	**7.82**	**1.25**			**10.55**	**4.12**	**3.35**	**6.14**			**0.81**		
7. Recovery of written-off Loan		**0.17**																		
8. Income from Extra Ordinary transactions																				
9. Net Loss		**14.22**							**2.27**		**4.83**									
Total Income	**3.97**	**69.43**	**39.51**	**139.42**	**7.55**	**109.48**	**30.14**	**52.32**	**9.54**	**120.00**	**28.17**	**42.39**	**119.40**	**67.33**	**6.79**	**34.32**	**6.28**	**12.92**	**8.47**	**73.60**

BFI Name	Jebils	Reliance	Bhaktapur
Expenses			
1. Interest Expense	**18.06**	**36.34**	**6.34**
1.1 On Deposit Liabilities	18.06	36.34	6.34
1.1.1 Saving Account	4.37	18.97	2.94
1.1.2 Fixed Account	10.09	17.36	2.61
1.1.2.1 Up to 3 months Fixed Account	0.12	1.48	
1.1.2.2 3 to 6 months Fixed Account	0.07	0.57	
1.1.2.3 6 months to 1 year Fixed Account	8.68	10.65	0.64
1.1.2.4 Above 1 year Fixed Account	1.22	4.67	1.97
1.1.3 Call Deposit	3.59		0.78
1.1.4 Certificate of Deposit			
1.2 On Borrowing			
2. Commission Expense			
3. Staff Expense	**3.15**	**4.86**	**1.36**
4. Office Operating Expenses	**2.88**	**5.14**	**1.43**
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	**12.68**	**29.31**	**1.78**
7.1 Loan loss Provision	12.68	29.31	1.78
7.1.1 General Loan loss Provision		12.90	0.15
7.1.2 Special Loan Loss Provision	12.68	16.42	1.63
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	0.00		
8. Loan Written Off			
9. Provision for Staff Bonus			**0.44**
10. Provision for Income Tax	**-1.77**		**1.31**
11. Others			
12. Net Profit			**3.05**
Total Expenses	**35.00**	**75.65**	**15.69**

Income			
1. Interest Income	**20.81**	**46.11**	**10.35**
1.1 On Loans and Advances	17.59	41.70	8.42
1.2 On Investment	0.47		0.15
1.2.1 Government Bonds			0.15
1.2.2 Foreign Bonds			
1.2.3 NRB Bonds			
1.2.4 Debenture & Bonds	0.47		
1.3 On Agency Balance			
1.4 On Call Deposit	2.75	4.41	
1.5 On Others			1.78
2. Commission and Discount	**0.03**	**0.02**	**0.00**
2.1 Bills Purchase and Discount			
2.2 Commission	0.03	0.02	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	**1.90**	**3.39**	**1.03**
5. Non Operating Income	**0.06**	**10.90**	
6. Write Back from Provisions for loss	**6.25**	**2.90**	**4.32**
7. Recovery of written-off Loan			
8. Income from Extra Ordinary transactions			
9. Net Loss	**5.96**	**12.32**	
Total Income	**35.00**	**75.65**	**15.69**

Statement of Credit as on Asoj end, 2071(Mid-Oct, 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	3351.37	2536.60	707.33	1560.04	279.15	927.13	1194.22	241.84	1609.85	473.15	478.99	366.60	713.33	175.21	476.55	493.75	280.02	15285.59	1560.47	149.51
Fishery Related	32.74	50.57	1848.71	0.98		1.84		4.58	10.43		3.80	0.57	2.43			14.42	17.87	505.19	11.79	19.49
Mining Related	271.10	16.33	419.65	137.94				153.73	196.80			59.14	40.00	64.26	223.51		277.18		167.74	12.51
Manufacturing (Producing) Related	6895.12	6974.51	18695.79	21631.44	11017.09	17077.39	8317.35	4090.01	9924.64	9120.83	5013.61	9226.93	2403.81	6724.94	6594.48	7000.80	5914.05	7388.08	9051.10	5400.96
Construction	4369.11	7667.52	4202.96	3834.53	6367.49	3865.11	2745.32	5774.56	7385.22	2010.63	1656.01	7584.48	1129.76	3064.20	2979.25	4120.92	2089.58	3400.10	4435.95	459.27
Electricity,Gas and Water	250.48	935.91	2084.37	1028.50	27.98	645.44	389.84	177.95	1220.61	1350.54	742.91	1067.58	465.44	1173.05	1079.11	537.08	1159.81	81.10	1588.54	1518.09
Metal Products, Mach. & Ele. Eqp.	313.28	769.78	592.86	225.10	283.02	59.43	868.88	412.14	1387.33	407.42	241.90	12.78	31.69	223.86	272.21	458.77	278.23	599.99	1667.33	37.44
Tras., Com. and Public Utilities	569.45	1802.07	449.76	1582.93	139.65	1791.10	1032.59	330.16	2877.05	410.88	1107.75	1074.37	834.44	721.72	626.81	918.75	1690.51	283.07	794.59	116.56
Wholesaler & Retailer	10354.84	18677.91	15665.72	13515.02	5925.15	11613.41	11650.63	4939.19	13927.82	7854.97	4025.97	8179.57	2567.62	6147.99	5802.15	6221.56	6250.49	12352.69	14113.77	4533.21
Finance, Insurance and Real Estate	1695.41	4044.98	4669.13	4097.06	1061.80	4856.02	1559.39	1259.22	5982.27	1974.20	1541.04	2906.31	718.68	2489.27	2456.27	2502.79	3046.11	71.60	2549.98	3439.77
Hotel or Restaurant	933.91	2983.71	1809.66	2886.34	36.26	1208.98	311.74	332.77	893.70	374.28	600.02	315.15	1376.36	375.22	379.70	172.26	872.57	2239.21	1545.25	607.23
Other Services	1727.32	1913.99	1985.65	3823.72	138.13	3459.44	524.67	782.57	2280.65	1965.48	953.36	1585.42	1154.91	1417.78	1063.61	1044.94	1554.88	3907.32	1656.23	998.55
Consumption Loans	10523.73	9287.15	2331.42	1560.90	2523.85	1244.87	259.57	793.79	2787.59	2186.42	765.53	4056.38	267.31	2219.66	671.82	2435.02	314.93	7612.79	1315.90	2329.32
Local Government		216.60		368.27	140.12	255.20							58.82			134.63	135.05	1.48	91.86	
Others	850.04	2987.75	6334.86	3565.34	1613.93	3543.30	8811.26	1777.08	3069.21	780.79	958.26	2089.49	3018.78	5661.73	1220.66	390.75	5951.24	9629.28	4984.25	5350.12
TOTAL sectorwise	42137.91	60865.38	61797.86	59818.12	29553.61	50548.65	37665.47	21069.59	53553.18	28909.58	18089.15	38524.76	14783.37	30458.90	23846.14	26446.44	29832.51	63357.47	45534.76	24972.05
Product Wise																				
Term Loan	8588.69	8591.49	8742.90	9819.78	2782.63	6151.16	2057.64	2020.64	6429.20	4105.47	2591.80	2763.86	2092.71	4573.02	4353.36	3425.37	6055.46	21938.38	4740.08	4912.77
Overdraft	5563.66	9191.66	13269.73	11588.56	1922.39	8165.04	1113.33	4786.77	14989.46	8271.75	5503.25	5164.05	1662.06	6466.01	6247.54	2407.09	8303.43	6128.40	15361.96	5225.93
Trust Receipt Loan / Import Loan	931.89	666.53	7119.86	9925.01	2776.21	8034.20	1426.88	1396.04	3096.74	1539.23	703.52	1790.58	779.70	1118.33	1344.45	1764.03	1230.56		2156.61	630.25
Demand & Other Working Capital Loan	9132.66	21461.75	11058.00	16328.94	7284.38	12782.23	18834.42	5010.78	7288.62	6612.70	2771.91	11218.53	3346.85	3048.23	4667.68	7505.49	4876.77	24886.03	13019.51	4049.75
Res. Per. H. Loan (Up to Rs. 10 mil.)	2281.32	4400.83	5436.83	1497.45	4660.32	3910.60	2264.88	2076.24	7385.22	1884.48	965.73	5780.99	437.67	2720.71	2091.11	924.74	1864.18	2791.74	2209.92	1325.88
Real Estate Loan	1301.07	2326.19	4926.79	4483.35	1440.49	2603.12	1742.68	1398.40	2636.58	965.45	952.86	2967.41	1456.31	2333.37	2061.64	1493.55	3560.27	607.71	1733.93	2945.94
Margin Nature Loan	1669.28	726.77		63.21		413.06		80.87	520.52	65.54	3.00	2070.30	219.28	177.62	675.45	258.79	327.84		563.37	771.25
Hire Purchase Loan	1237.42	1415.15	2158.47	1626.41	2413.78	2591.26	304.27	1311.25	2786.41	2183.18	1251.92	3260.64	1395.10	1977.07	893.63	1862.01	1828.87	116.60	2116.07	922.76
Deprived Sector Loan	529.65	2997.12	2441.86	2390.58	1198.56	1998.30	1521.85	792.29	2309.30	1228.21	862.79	1541.13	549.93	1274.86	1041.68	978.90	1141.34	6833.66	1613.74	986.31
Bills Purchased	5.54	66.16	189.07	976.91	95.33	2031.08	865.41	343.40	666.06	1444.32	20.81	407.60		1045.89	11.62	16.01	302.85		604.90	93.15
Other Product	10896.72	9021.73	6454.35	1117.91	4979.52	1868.61	7534.11	1852.91	5445.07	609.25	2461.55	1559.67	2843.76	5723.80	457.99	5810.45	340.94	54.94	1414.67	3108.05
Total Product wise Loan	42137.91	60865.38	61797.86	59818.12	29553.61	50548.65	37665.47	21069.59	53553.18	28909.58	18089.15	38524.76	14783.37	30458.90	23846.14	26446.44	29832.51	63357.47	45534.76	24972.05
Collateral Wise																				
Gold and Silver	8115.64	8148.11	52.57	1017.48				286.00		18.70	411.68	90.11		18.61		231.96			12.48	1410.54
Government Securities	1.79	219.24	534.92	40.65	5.50			3.62	0.05	3.59			63.21	19.35						
Non Governmental Securities	0.09	725.57	7.07	63.22		422.28		159.89	388.87		115.38	2103.47	506.82	221.49	657.80		170.17		156.08	771.39
Fixed Deposit Receipts	201.34	273.05	755.21	145.38	477.90	383.99	998.50	106.84	1316.44	72.87	235.67	246.11	61.38	714.74	100.60	45.89	253.21	286.09	0.09	55.22
Own	200.64	273.05	563.71	145.38	16.77	383.99	998.50	106.84	1069.37	72.87	235.67	246.11	61.38	714.74	100.60	45.89	253.21	286.09	0.09	55.22
Other Licences Institutions	0.70		191.50		461.13				247.07											
Collateral of Properties	11528.91	49909.75	53034.00	49847.63	22981.61	44992.00	32429.66	18728.43	46794.16	26047.36	15797.15	34551.93	12356.38	27447.48	22124.24	25166.94	26849.94	63071.38	1623.28	20399.76
Fixed Assets	7401.10	49786.81	28961.86	41122.73	17534.50	42929.14	28281.86	17051.82	28436.22	21431.35	13771.16	19224.72	12149.48	21603.07	21777.54	15137.70	15900.25	63071.38	1150.37	12010.90
Current Assets	4127.82	122.94	24072.14	8724.90	5447.12	2062.85	4147.80	1676.61	18357.94	4616.01	2025.99	15327.21	206.90	5844.41	346.70	10029.24	10949.69		472.91	8388.86
Against security of Bill	503.74	141.65	3098.84	1088.96		2031.08	1253.57	316.49	96.23	1377.89	268.44	2.44	833.44	37.07			536.73			793.92
Domestic Bills	0.01	22.74	2.80	974.60		1696.23	4.13	211.78	20.41				37.94	35.60			2.47			88.55
Foreign Bills	503.73	118.91	3096.04	114.36		334.84	1249.44	104.71	75.82	1377.89	268.44	2.44	795.50	1.47			534.25			705.37
Against Guarantee	34.98	908.93	553.42	2953.84	3353.31	2661.45	1321.55	1338.18	4087.54	1378.97	853.54	1490.99	449.06	1169.51	824.45	134.78	609.90		33.90	
Government Guarantee		53.61		368.27	140.12		156.12	91.30	224.69	2.17	71.84	216.36	1.52	129.84	145.21	134.63	135.05			
Institutional Guarantee		833.94	488.59	1909.78	3213.19		1165.43	649.04	3129.45	1038.82	768.28	1274.63	338.13	1008.69	551.49		469.15			
Personal Guarantee		12.59	12.16	675.09				112.01	724.81		13.42		3.30	20.93		0.14	5.70		10.00	
Collective Guarantee		2.98						485.83	7.60	31.30				10.00						
Int. Rtd. Foreign Bank's Guarantee		5.81	52.67			72.86														
Other Guarantee	12.27			0.70		2588.60		0.00	1.00	306.68			106.11	0.04	127.75				23.90	
Credit Card			174.45	26.21	117.63	57.85				10.19						25.09			67.17	
Others	21751.41	539.08	3587.38	4634.76	2617.67		1662.19	130.15	869.89		407.29	39.70	513.08	830.65	139.06	841.79	1412.56		43641.76	1541.22
Total	42137.91	60865.38	61797.86	59818.12	29553.61	50548.65	37665.47	21069.59	53553.18	28909.58	18089.15	38524.76	14783.37	30458.90	23846.14	26446.44	29832.51	63357.47	45534.76	24972.05

Statement of Credit as on Asoj end, 2071(Mid-Oct, 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	653.60	503.72	870.78	492.64	998.57	426.04	366.90	908.37	262.85	1052.91	42.27	43.06	261.72		44.06	5.96	183.23	107.23	542.14	613.11	155.97	46.64	116.25	11.50
Fishery Related	0.70	4.44		3.77	5.37		3.95	6.91	0.50	5.43		0.99	9.98				31.12	13.70	44.33	3.87	8.33	1.43	3.90	
Mining Related		81.06	532.87	56.28	2.17	54.43	46.80	5.82	351.83				20.92		15.42		0.30		4.53	2.79			18.81	33.81
Manufacturing (Producing) Related	6527.31	4803.86	2167.81	5303.16	2285.17	5797.09	5375.04	5923.33	5862.74	4772.17	489.47	288.27	585.02		423.03	12.24	226.80	90.30	377.61	104.43	285.04	2.64	321.89	0.73
Construction	2539.20	991.98	831.29	3358.78	3676.30	135.16	408.59	1831.71	1642.05	2149.79	36.62	71.55	674.24		302.73	34.80	522.66	109.52	621.55	255.87	641.14	157.76	569.33	14.19
Electricity,Gas and Water	1107.18	450.72	666.48	527.63	736.76	650.05	471.47	368.79	310.72	867.50	215.75	1.15	37.33		104.19		3.51		4.88	0.50	3.99		20.60	
Metal Products, Mach. & Ele. Eqp.	53.34	318.47	205.90	681.87	160.57	170.00	300.20	133.76	213.78	327.46	15.16		264.28		8.33		27.29		41.96	67.33	13.36		78.39	
Tras., Com. and Public Utilities	579.06	466.50	1157.15	428.53	636.91	584.80	338.01	472.03	196.11	1221.21			504.84		54.12	8.12	238.32	9.92	354.38	101.00	686.06	302.85	559.63	12.97
Wholesaler & Retailer	3615.90	6005.25	1509.06	5365.21	4997.04	3248.16	5966.38	4438.40	4222.65	5398.10	105.80	762.74	757.89		769.23	42.81	732.45	579.70	342.76	507.75	944.66	455.52	908.12	120.01
Finance, Insurance and Real Estate	5302.89	3166.41	3026.50	1261.57	2719.99	2116.05	796.04	2381.35	1519.72	867.28	157.87	64.89	455.21		464.02	45.86	177.36		240.80	38.72	240.89		252.05	823.40
Hotel or Restaurant	217.70	575.63	736.51	1142.15	1792.87	517.40	694.82	958.78	752.63	758.29	271.45	53.59	169.93		148.91	10.14	116.26	7.69	134.08	40.64	29.83		512.06	15.60
Other Services	482.17	1116.50	1062.17	1557.48	2177.76	845.46	588.96	1962.96	819.41	1033.29	333.48	158.38	362.06		108.21		105.07	56.77	119.14	100.46	355.44	49.39	359.13	
Consumption Loans	3954.55	1190.15	86.18	570.14	1662.24	1650.09	756.53	996.03	1804.50	1462.57	105.71	67.78	424.02		1655.32	45.82	92.26	15.70	100.40	152.95	82.99	66.55	293.91	45.93
Local Government			64.77																	3.75			0.00	
Others	4036.70	2808.63	1143.15	684.11	2126.82	1056.85	1037.81	635.27	1024.78	3194.28	179.41	602.20	458.04		1835.66	99.22	473.52	589.14	436.34	479.43	671.87	49.57	1276.69	227.64
TOTAL sectorwise	29070.29	22483.33	14060.62	21433.35	23978.54	17251.57	17151.50	21023.50	18984.26	23110.29	1952.98	2114.61	4985.48		5933.22	304.97	2930.18	1579.66	3364.90	2472.61	4119.57	1132.35	5290.76	1305.78
Product Wise																								
Term Loan	3051.47	2235.35	2969.40	4031.72	4211.86	3392.75	2460.97	4069.54	3836.17	3734.98	1092.45	137.80	897.24		753.83	21.52	226.15		421.64	60.82	245.23	54.17	1059.77	
Overdraft	6568.35	4665.53	1716.93	1041.88	6707.09	3331.36	3483.79	4176.50	4885.40	2846.31	375.44				28.20	99.22	1343.18		787.41	434.81	951.87	302.28	1279.63	133.10
Trust Receipt Loan / Import Loan	591.71	873.55	305.07	1207.36	156.13	889.00	1170.92	1409.97	1259.08	796.10														
Demand & Other Working Capital Loan	3151.29	7114.76	4071.22	5013.78	3367.64	4654.58	6552.26	5739.65	4486.73	5528.00	137.64	1609.97	1478.68		2507.45	42.31		609.69		267.23		75.12	1159.80	179.08
Res. Per. H. Loan (Up to Rs. 10 mil.)	1545.27	1861.49	207.40	2462.05	2528.78	533.87	463.60	772.01	1317.15	1258.19	19.54	71.55	565.30		350.76	34.17	118.75	95.48	550.32	251.40	497.30	148.57	533.20	14.19
Real Estate Loan	4101.34	2242.72	2440.33	1337.23	2600.80	937.77	411.45	1657.75	712.23	1021.61	146.63		279.52		433.43	45.86	523.76	84.15	276.70	36.38	271.27	87.32	82.67	842.40
Margin Nature Loan	1644.20	176.39	35.06	154.56	772.07	755.42		76.38	97.20	458.97		2.18	178.22		513.17	34.42	3.85		73.15	61.49		2.50	5.97	45.93
Hire Purchase Loan	433.62	1164.49	136.99	907.52	1317.61	843.14	1400.54	1134.74	655.20	1815.37	31.67	58.75	671.53		457.29	8.12	180.71	8.41	392.47	182.03	721.98	335.17	794.55	12.97
Deprived Sector Loan	1172.69	982.34	690.58	1017.26	1000.34	704.32	720.46	842.76	655.83	870.76	34.90	113.47	183.94		200.37	7.96	111.60	60.41	122.05	104.58	179.01	49.57	194.71	23.72
Bills Purchased	234.63	129.12	506.84	380.72	9.00			53.88	156.18	363.30			1.00											
Other Product	6575.73	1037.58	980.81	3879.27	1307.20	1209.37	487.51	1090.32	923.09	4416.70	114.70	120.89	730.05		688.72	11.40	422.17	721.53	741.15	1073.89	1252.90	77.65	180.47	54.39
Total Product wise Loan	29070.29	22483.33	14060.62	21433.35	23978.54	17251.57	17151.50	21023.50	18984.26	23110.29	1952.98	2114.61	4985.48		5933.22	304.97	2930.18	1579.66	3364.90	2472.61	4119.57	1132.35	5290.76	1305.78
Collateral Wise																								
Gold and Silver	3644.39	330.80	20.00		60.00	421.58		291.27	833.85	184.26			40.63		570.11						22.42		26.56	
Government Securities																								
Non Governmental Securities	1583.96			163.94	764.66	755.42	12.08	52.69	97.20		100.96		178.22		513.17	34.42	3.85		73.15	61.49		2.50		45.93
Fixed Deposit Receipts	160.72	33.54	50.05	25.44	162.28	91.92	48.69	11.33	54.70	119.31	6.90	13.84	47.11		114.74	11.40	22.12	15.70	22.29	15.57	19.41	31.73	64.63	
Own	151.65	33.54	50.05	24.67	162.28	91.92	48.69	11.33	54.70	119.31	6.90	13.84	47.11		114.74	11.40	22.12	15.70	22.29	15.57	19.41	31.73	64.63	
Other Licences Institutions	9.06			0.77																				
Collateral of Properties	21053.34	20862.17	12951.63	20764.91	22277.08	14884.02	16620.74	19699.81	16882.14	20958.37	1810.22	2034.72	4577.94		4534.82	245.92	2891.92	1561.96	3236.83	2391.81	4070.27	1098.12	5086.10	1236.52
Fixed Assets	20654.62	15900.85	11140.63	16749.42	21554.43	10136.70	11802.45	17127.53	6698.85	17273.26	1810.22	2034.72	4577.94		4534.82	245.92	2891.92	1561.96	3236.83	2391.81	4070.27	1098.12	5086.10	1236.52
Current Assets	398.72	4961.32	1811.01	4015.49	722.65	4747.32	4818.29	2572.28	10183.29	3685.11														
Against security of Bill	133.84		259.04	23.90	23.90	8.54	4.25	53.88	156.18	896.53			1.00											
Domestic Bills			255.85	23.90	9.00			53.88	0.31				1.00											
Foreign Bills	133.84		3.19		14.90	8.54	4.25		155.86	896.53														
Against Guarantee	1937.31		153.44	440.10	663.63		342.69	828.75	653.57	3.25		66.04	140.58		200.37	13.23	11.74		15.57				111.28	
Government Guarantee	117.80		64.77	52.81	34.91								16.00			2.72								
Institutional Guarantee	1717.28		49.57	79.19	566.69		35.19	740.39	653.57			64.89	123.98		200.37				10.50					
Personal Guarantee	102.14		20.33	277.87	57.79			12.60		3.25			0.60			10.51	9.03		5.07				4.40	
Collective Guarantee				30.23	4.24		157.92	75.49				1.15					2.71						106.50	
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee	0.08		18.78				149.58	0.28															0.37	
Credit Card				3.00																				
Others	556.74	1256.82	626.45	12.06	26.99	1090.09	123.05	85.76	306.62	948.57	34.90						0.55	2.01	17.06	3.75	7.48		2.19	23.34
Total	29070.29	22483.33	14060.62	21433.35	23978.54	17251.57	17151.50	21023.50	18984.26	23110.29	1952.98	2114.61	4985.48		5933.22	304.97	2930.18	1579.66	3364.90	2472.61	4119.57	1132.35	5290.76	1305.78

Statement of Credit as on Asoj end, 2071(Mid-Oct, 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	99.33	125.55	67.46	149.36	186.99	43.07	41.98	65.42	91.11	77.38	105.16	118.16	111.58	1522.43	156.57	85.14	40.61	36.65	73.02	27.23	259.92	114.48	138.31	7.98
Fishery Related	4.33		4.87				3.10	7.36		1.79	1.03				1.51		1.44							
Mining Related	19.98						4.00	1.25							6.00		7.57							
Manufacturing (Producing) Related	261.24	218.99	221.63	161.91	177.05	65.70	230.64	47.79	132.24	720.53	73.67	80.79	147.85		172.10	26.87	83.90	31.34	702.16		93.56	128.01	11.64	
Construction	553.12	323.41	622.69	144.86	34.20	43.12	565.28	103.10	281.61	681.39	143.87	189.88	290.45	733.34	484.52	69.60	258.20	35.76	574.51	109.85	63.18	102.89		
Electricity,Gas and Water	2.11	6.54					39.55	9.52	148.62	1736.49	9.15						6.57		476.56		1.50			
Metal Products, Mach. & Ele. Eqp.	16.33	0.04	53.56		14.34		30.28	17.25	1.50	963.86	17.19	16.84			7.10		19.20		61.03		4.53	20.92		
Tras., Com. and Public Utilities	187.84	258.29	565.05		58.28	4.79	208.07	62.07	73.08	668.79	156.44	140.74		815.40	241.14	38.29	202.39	3.58	225.59	93.82	114.62	11.29	91.56	21.75
Wholesaler & Retailer	297.44	921.61	574.29	707.62	551.01	255.43	1134.27	200.12	312.46	1012.74	239.57	391.67	75.42	579.64	715.70	184.24	78.44	134.15	507.03	198.19	186.85	307.41	181.90	147.56
Finance, Insurance and Real Estate	194.51	146.15	324.80		212.07		392.58	8.78	282.65	690.42	77.84	157.49	17.39	149.45	131.40		72.35		618.07		73.71	80.24	76.11	11.81
Hotel or Restaurant	112.88	220.27	44.40		90.36	30.82	133.26	40.46	77.51	130.03	28.10	13.67			33.25	7.77	10.52	19.61	292.67	4.88	11.01	9.71	11.29	
Other Services	73.37	44.24	297.01	111.87	101.90	34.25	375.01	15.24	296.84	178.75	51.10	171.02	22.77	15.55	70.65	19.37	28.14		345.24	13.30	14.38	10.43		
Consumption Loans	71.61	164.12	640.13	183.49	112.61	12.50	268.07	94.27	465.25	173.80	38.76	34.28	30.86	62.41	77.99	23.82	70.79	33.31	87.52	20.74	30.45	71.35	12.81	90.48
Local Government									10.33		1.50				1.37				15.16		2.04		1.97	
Others	955.94	1059.71	940.48	1081.92	305.73	409.44	681.94	357.55	810.42	800.16	214.81	139.00	600.76	992.72	360.16	288.86	24.03	130.81	852.89	101.16	194.76	437.71	211.68	371.19
TOTAL sectorwise	2850.02	3488.93	4356.37	2541.03	1844.55	899.12	4108.01	1030.16	2983.63	7836.14	1158.19	1453.54	1297.08	4870.92	2459.45	743.96	904.14	425.23	4831.45	569.17	1050.51	1294.43	737.27	650.76
Product Wise																								
Term Loan	66.07	265.99	466.40	612.26	149.84	292.20	417.13	126.14	454.09	2135.40	43.52	111.70		762.10	269.25	374.56	12.90		1362.26	80.48		39.17	300.76	88.37
Overdraft	1588.15	1850.52	686.38	492.27	704.84	345.48	1633.46	490.28	990.22	1884.65	304.62	630.28	293.51	757.50	1111.17	203.73	210.62	104.75	1322.73	114.06	227.47	592.29	205.90	228.67
Trust Receipt Loan / Import Loan																								
Demand & Other Working Capital Loan	10.03		79.10	694.45	563.76	135.80	40.30	27.74		856.91	1.00	4.00			42.14			165.49	131.44		429.16	174.08		147.56
Res. Per. H. Loan (Up to Rs. 10 mil.)	436.93	315.94	579.23	144.86	101.29	43.12	464.00	87.78	211.79	467.15	146.35	190.26	264.60	733.34	484.76	69.60	64.05	35.76	517.30	109.85	22.42	81.26	54.16	38.94
Real Estate Loan	173.80	144.15	314.38	112.57	85.81		465.62	11.37	403.46	801.40	66.68	96.72	29.99	149.45	54.53		27.41		413.57		59.01	109.25	21.95	11.81
Margin Nature Loan		245.47	561.37				95.54	66.46	91.91	113.71					6.57		0.81		12.17		17.67			
Hire Purchase Loan	202.11	258.29	740.16	33.20	26.13	4.79	276.53	81.49	112.83	362.11	166.40	121.10	44.40	815.40	287.33	55.86	202.11	30.85	283.17	93.82	88.23	75.37	96.86	21.75
Deprived Sector Loan	96.35	119.76	159.73	130.27	106.80	63.03	206.81	36.15	180.60	354.87	60.44	56.37	68.71	1474.59	119.67	31.65	37.97	16.99	208.11	33.14	38.63	50.31	45.40	20.71
Bills Purchased							3.20																	
Other Product	276.59	288.82	769.62	321.14	106.07	14.70	505.42	102.75	538.73	859.94	369.18	243.12	595.88	178.55	84.02	8.56	348.28	71.39	580.70	137.82	167.93	172.70	12.23	92.96
Total Product wise Loan	2850.02	3488.93	4356.37	2541.03	1844.55	899.12	4108.01	1030.16	2983.63	7836.14	1158.19	1453.54	1297.08	4870.92	2459.45	743.96	904.14	425.23	4831.45	569.17	1050.51	1294.43	737.27	650.76
Collateral Wise																								
Gold and Silver	18.52	141.00	25.81	102.92	71.12		14.39	0.29	218.62		7.74	18.87	10.82	33.70									1.85	81.71
Government Securities																								
Non Governmental Securities			460.01				90.09	67.06	94.68	113.71									12.17		17.67			
Fixed Deposit Receipts	24.12	23.12	23.02	47.37	15.36	12.50	107.56	9.29	12.98	54.97	10.38	15.41	20.04	28.71	18.43	6.25	19.70	6.05	34.80	6.74	3.68	6.07	10.38	8.77
Own	24.12	23.12	23.02	47.37	15.36	12.50	107.56	9.29	12.98	54.97	10.38	15.41	20.04	28.71	18.43	6.25	19.70	6.05	34.80	6.74	3.68	6.07	10.38	8.77
Other Licences Institutions																								
Collateral of Properties	2807.38	3079.30	3822.56	2390.75	1754.72	886.62	3754.82	948.44	2497.60	7235.53	1138.57	1418.77	1266.22	3493.17	2422.11	735.71	883.03	419.18	4576.37	548.43	1027.12	1276.51	679.94	560.28
Fixed Assets	2807.38	3079.30	3822.56	2390.75	1754.72	886.62	3754.82	948.30	2496.66	6829.56	1138.57	1418.77	1266.22	3493.17	2422.11	735.71	883.03	419.18	4576.37	548.43	1027.12	1276.51	679.94	560.28
Current Assets								0.14	0.93	405.97														
Against security of Bill							3.20																	
Domestic Bills							3.20																	
Foreign Bills																								
Against Guarantee		0.04	9.44		2.85		137.95	5.08	116.05	280.16		0.49		1315.34	18.91				208.11		2.04	11.86	45.10	
Government Guarantee					2.85		12.07			15.88					1.37				15.16		2.04	11.86	1.97	
Institutional Guarantee		0.04					118.10	5.00	110.00	264.28		0.49			1.22				192.96					
Personal Guarantee			9.44				6.35	0.08	6.05															
Collective Guarantee							1.43							1315.34	16.32								43.13	
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee																								
Credit Card																								
Others		245.47	15.53		0.50		0.00		43.71	151.77	1.50					2.01	1.41			14.00				
Total	2850.02	3488.93	4356.37	2541.03	1844.55	899.12	4108.01	1030.16	2983.63	7836.14	1158.19	1453.54	1297.08	4870.92	2459.45	743.96	904.14	425.23	4831.45	569.17	1050.51	1294.43	737.27	650.76

Statement of Credit as on Asoj end, 2071(Mid-Oct, 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	29.87	177.95	118.94	105.79	24.93	75.06	2.65	30.59	74.77	79.84	62.01	69.22	36.45	175.60	63.23	58.83
Fishery Related			13.75			4.69										0.45
Mining Related	14.43		3.79													
Manufacturing (Producing) Related	228.32	84.81	240.83		3.21	91.78	146.22	45.00	75.74	249.96	23.19		5.92	394.46	23.87	0.30
Construction	548.52	819.48	1005.92	307.67	40.70	661.70	74.91	137.51	56.59	614.62	42.60	15.61	28.90	496.60	140.74	52.49
Electricity,Gas and Water	131.86	4.04	7.25		0.28					493.73					1.57	
Metal Products, Mach. & Ele. Eqp.	45.07	7.00	34.48		1.57	17.85	14.23			95.73			3.85			
Tras., Com. and Public Utilities	221.11	567.28	756.88		6.03	165.25	57.83		68.57	327.67		2.47		635.64	44.75	4.36
Wholesaler & Retailer	458.71	429.82	526.14	556.03	65.96	331.05	143.07	271.97	263.09	460.47	101.95	139.42	97.26	1020.99	107.73	80.04
Finance, Insurance and Real Estate	486.65	111.08	245.66	294.23		88.81	8.02		73.63	316.87	3.78			245.47	14.79	5.00
Hotel or Restaurant	368.84	90.66	225.44	164.56	6.83	56.64		10.87	6.68	98.28			10.14	106.31	10.70	9.65
Other Services	147.17	110.63	102.47	48.60	14.66	155.05	0.37	31.50	22.07	98.22		2.15	4.99	321.27	20.08	2.70
Consumption Loans	107.43	353.55	186.64	1745.57	66.38	151.25	14.16	209.37	44.90	675.72	17.80	50.85	3.62	189.94	122.02	6.32
Local Government	4.85	0.03								4.60						
Others	592.90	985.66	40.48	132.44	74.02	362.20	44.35	385.34	321.02	899.28	64.32	119.45	144.54	964.88	145.41	132.34
TOTAL sectorwise	3385.73	3741.99	3508.66	3354.88	304.57	2161.34	505.81	1122.14	1007.06	4415.00	315.66	399.17	335.67	4551.15	694.89	352.48
Product Wise																
Term Loan	493.40	567.24	290.56	503.54	79.26	501.09	15.84			790.16	59.25	2.47	195.42	378.86	50.10	
Overdraft	1125.61	1146.30	347.50	1198.58		557.86	195.07	357.32	149.98	968.57	5.69	34.96	56.14	732.47	31.01	21.98
Trust Receipt Loan / Import Loan																
Demand & Other Working Capital Loan	376.12	5.51			100.19		108.64	116.48	290.26	402.29	169.04	54.42		1435.34	189.33	168.64
Res. Per. H. Loan (Up to Rs. 10 mil.)	491.60	755.27	1081.16	307.67	35.13	421.27	42.40	137.51	56.59	445.40	41.69	11.91	28.90	412.41	132.08	52.55
Real Estate Loan	438.29	123.43	284.52	294.23		181.93			73.63	280.93	3.78			329.66	9.40	5.00
Margin Nature Loan	160.93		12.88			0.70			0.50	359.50		22.49		1.45		
Hire Purchase Loan	199.82	659.38	826.33	403.74	6.85	220.15	72.48	15.55	105.33	297.21	17.00	19.23	1.30	805.09	69.80	7.28
Deprived Sector Loan	86.38	234.56	189.31	132.44	17.92	99.75	25.38	49.20	49.79	186.70	16.85	17.45	36.45	161.73	30.63	42.76
Bills Purchased																
Other Product	13.57	250.30	476.41	514.69	65.23	178.60	46.00	446.08	280.99	684.23	2.35	236.24	17.45	294.14	182.54	54.26
Total Product wise Loan	3385.73	3741.99	3508.66	3354.88	304.57	2161.34	505.81	1122.14	1007.06	4415.00	315.66	399.17	335.67	4551.15	694.89	352.48
Collateral Wise																
Gold and Silver	46.52	209.45	109.93	284.97	64.45	84.23		185.80		158.66		6.54			94.99	2.17
Government Securities																
Non Governmental Securities			12.88							359.50		22.49				
Fixed Deposit Receipts	27.60	35.81	22.36	61.44	3.03	33.82	0.40	8.03	7.64	19.45	2.40	2.59	3.62	19.04	4.16	1.22
Own	27.60	35.81	22.36	61.44	3.03	33.82	0.40	8.03	7.64	19.45	2.40	2.59	3.62	19.04	4.16	1.22
Other Licences Institutions																
Collateral of Properties	3113.73	3300.64	3180.11	2876.04	237.09	2020.79	497.50	928.31	999.42	3709.48	313.26	367.54	332.05	4471.58	577.61	314.69
Fixed Assets	3113.73	3300.64	3180.11	2876.04	237.09	2020.79	497.50	928.31	999.42	3703.92	313.26	367.54	332.05	4471.58	577.61	314.69
Current Assets										5.57						
Against security of Bill																
Domestic Bills																
Foreign Bills																
Against Guarantee	83.47	196.09	183.38	132.44		6.92	0.13			159.78				59.08	18.13	
Government Guarantee		0.03	4.07	2.69						4.60						
Institutional Guarantee	74.47	10.00								146.79				47.50		
Personal Guarantee	9.00		6.04			6.92	0.13			6.11						
Collective Guarantee		186.06	173.27	129.75						2.28				11.58	18.13	
Int. Rtd. Foreign Bank's Guarantee																
Other Guarantee																
Credit Card																
Others	114.41					15.58	7.78			8.12				1.45		34.40
Total	3385.73	3741.99	3508.66	3354.88	304.57	2161.34	505.81	1122.14	1007.06	4415.00	315.66	399.17	335.67	4551.15	694.89	352.48

Statement of Credit as on Asoj end, 2071(Mid-Oct, 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	13.77	48.91	10.70	36.19	122.47	13.81	29.94	95.57	56.13	38.31	213.44	151.17	14.87	1.90	85.89	8.39	44.97	99.78	28.13	134.19	6.65
Fishery Related		0.15		0.25	8.32	1.99		11.38		4.73	7.32	0.40								4.08	
Mining Related	25.63				0.10			22.17			7.80	3.85					1.63				
Manufacturing (Producing) Related	354.31	63.33	7.55	32.36	236.85	8.44		78.20	5.06	27.42	302.90	11.29	0.40	7.32	90.33	0.50	19.85	130.49	5.71	295.79	0.75
Construction	456.79	146.92	41.16	9.84	144.59	5.01	163.79	307.18	63.95	11.89	700.38	50.84	9.72	0.00	89.36	20.81	150.80	101.08	26.64	871.18	
Electricity,Gas and Water				1.42	7.41			294.46	1.22		18.40						0.78			119.92	
Metal Products, Mach. & Ele. Eqp.				1.81	20.59		27.84	64.53	1.62		128.62	11.98		2.50	12.28				0.29	78.26	
Tras., Com. and Public Utilities	129.55	48.31	32.42	34.71	69.39	100.82	394.22	132.00	49.07	6.92	208.04	97.45	3.64	3.99	6.22	62.73	79.74	227.33	13.86	749.97	0.55
Wholesaler & Retailer	653.58	393.17	51.85	48.44	169.68	97.05	316.86	173.75	109.65	116.03	661.99	281.23	14.71	61.10	75.87	34.43	102.60	173.88	40.00	971.73	41.27
Finance, Insurance and Real Estate	480.66	27.58	3.38	23.86	93.43		149.33	421.47		16.04	83.28	11.61			27.16					950.65	
Hotel or Restaurant	77.75	11.01	1.00	2.18	34.89	2.85	62.80	82.99	14.06	3.30	356.00	13.14	0.03	0.00	33.30		11.71	8.06	5.78	390.02	13.50
Other Services	136.27	35.83	4.95	5.40	28.25	2.64	67.08	254.98	5.21	6.01	93.80	72.75	11.01	2.39	22.60	69.79	15.75	72.85	0.86	371.83	1.43
Consumption Loans	420.85	4.66	2.07	81.04	67.17	65.67	68.04	492.14	24.11	3.42	241.65	44.53	20.62	1.20	5.76	44.55	152.12	74.86	20.73	290.11	1.07
Local Government																					
Others	770.89	205.61	61.84	201.65	246.53	73.13	127.94	466.68	64.04	153.77	1201.18	158.74	9.01	143.06	156.25	38.31	223.83	451.10	41.48	1483.96	36.80
TOTAL sectorwise	3520.05	985.47	216.91	479.14	1249.68	371.41	1407.85	2897.51	394.12	387.84	4224.82	908.99	84.01	223.46	605.01	279.52	803.79	1339.44	183.48	6711.70	102.01
Product Wise																					
Term Loan	80.89	14.32	34.08	34.55	154.78	33.84	139.33	699.58	46.45	22.06	689.78	153.51	0.89		2.42	87.00	60.56	44.02	57.42	865.28	20.48
Overdraft	851.04	322.64	112.58	288.45	326.46	88.43	387.63	663.38	112.13	48.90	1720.19	335.56	0.70		92.59	30.14	167.43	520.68	53.10	1830.00	74.32
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan	264.78	180.47		3.28	239.45	40.43	5.00	96.32		188.93	295.41		31.48	200.04	3.97		0.96	8.68		506.55	
Res. Per. H. Loan (Up to Rs. 10 mil.)	415.01	137.70	24.74	9.21	144.59	5.01	155.05	258.05	62.60	0.30	690.15	45.98	9.72		82.38	17.39	148.39	101.08	23.75	871.18	
Real Estate Loan	375.34	27.58	3.38	13.90	93.41		145.22	332.42	1.31	16.08	87.17	37.66			31.20		7.41	59.01		783.22	
Margin Nature Loan	247.07	15.13		68.13			0.03	291.96	2.53		13.69									27.48	
Hire Purchase Loan	142.54	48.31	30.34	26.66	130.17	100.74	454.35	240.53	49.07	6.92	422.65	90.93	2.12	9.06	19.00	72.48	85.95	277.14	30.90	773.09	
Deprived Sector Loan	119.80	38.37	8.59	18.28	61.65	21.03	49.62	92.15	14.42	51.74	158.62	114.63	10.00	12.00	25.54	12.09	32.59	64.32	12.25	246.39	6.15
Bills Purchased																					
Other Product	1023.57	200.98	3.22	16.67	99.17	81.92	71.61	223.12	105.62	52.91	147.14	130.73	29.10	2.36	347.91	60.41	300.49	264.50	6.06	808.52	1.07
Total Product wise Loan	3520.05	985.47	216.91	479.14	1249.68	371.41	1407.85	2897.51	394.12	387.84	4224.82	908.99	84.01	223.46	605.01	279.52	803.79	1339.44	183.48	6711.70	102.01
Collateral Wise																					
Gold and Silver	105.75					58.77			19.28		93.51	1.40	30.23			34.44	136.13	21.11		47.85	
Government Securities	5.40						0.45														
Non Governmental Securities	247.07						0.03	312.81			13.69									27.48	
Fixed Deposit Receipts	27.00	4.66	1.25	3.04	6.53	3.47	7.43	169.32	2.53	3.42	42.37	6.95	0.28		2.52	0.37	9.78	3.94	0.32	40.53	1.07
Own	27.00	4.66	1.25	3.04	6.53	3.47	7.43	169.32	2.53	3.42	42.37	6.95	0.28		2.52	0.37	9.78	3.94	0.32	40.53	1.07
Other Licences Institutions																					
Collateral of Properties	3021.39	965.68	215.67	468.77	1243.16	309.17	1399.94	2249.51	372.27	384.41	4018.84	785.49	51.81	223.46	602.08	232.62	648.49	1314.37	183.16	6389.79	100.94
Fixed Assets	3021.39	965.68	215.67	468.77	1243.16	309.17	1399.94	2249.51	372.27	384.41	4018.84	785.49	51.81	223.46	602.08	232.62	648.49	1314.37	183.16	6389.79	100.94
Current Assets																					
Against security of Bill																					
Domestic Bills																					
Foreign Bills																					
Against Guarantee	113.45							71.27	0.04		56.41	115.15	1.69		0.41	12.09	9.39			204.29	
Government Guarantee								5.12												13.15	
Institutional Guarantee	113.39							60.00			55.00	2.05								191.14	
Personal Guarantee	0.06							5.70			0.09	113.11					9.39				
Collective Guarantee								0.45	0.04		1.32				0.41	12.09					
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee													1.69								
Credit Card																					
Others		15.13		7.33				94.60										0.01		1.76	
Total	3520.05	985.47	216.91	479.14	1249.68	371.41	1407.85	2897.51	394.12	387.84	4224.82	908.99	84.01	223.46	605.01	279.52	803.79	1339.44	183.48	6711.70	102.01

Statement of Credit as on Asoj end, 2071(Mid-Oct, 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	61.97	58.84	220.90	6.55	185.45		22.30	16.30	47.46	40.55	5.93	15.79		9.14	144.03	80.96	100.04		71.98	29.50	38.68	22.73
Fishery Related		2.49							1.44													25.12
Mining Related		0.50	6.19												0.69				1.45	1.93	4.53	1.50
Manufacturing (Producing) Related		22.72	204.54	1.21			17.32	27.04	575.00	61.10	3.80			79.68	187.53	64.25		118.86	109.71	274.77	330.13	268.30
Construction	15.68	18.21	500.64			321.85	39.78	41.24	1171.96	115.89	5.88	74.67		172.13	968.30	115.65	645.03	134.48	331.59	251.76	99.33	391.50
Electricity,Gas and Water			44.80				2.86	11.87							1.52				0.17		60.89	
Metal Products, Mach. & Ele. Eqp.	12.43	16.15	89.27					4.82	10.47	3.45				29.87	10.98	24.34	128.53		6.11		87.87	23.71
Tras., Com. and Public Utilities	3.09	28.20	23.93	22.75			1.16	27.54	97.92		0.50	30.50		100.56	131.25	130.89	173.54	182.08	67.26	122.64	610.96	468.20
Wholesaler & Retailer	99.70	73.76	815.55	25.39	142.04		91.02	265.80	302.09	33.33		75.36		8.97	196.97	84.56	778.70	608.69	89.39	249.39	207.87	635.96
Finance, Insurance and Real Estate			190.82	0.95	219.53			110.40	169.99	144.47		24.01		50.84	74.64	154.18		137.88	106.13	93.30	272.88	242.16
Hotel or Restaurant	0.88	4.93	194.16	1.10	288.96		8.48	38.05	59.89	29.69		2.98		57.95	6.11	15.28		9.08	59.76	239.59	4.93	268.62
Other Services	0.79	11.02	196.42		148.92			12.40	75.65			17.21		41.81	22.82	44.13	91.94	12.84	264.24	286.47	48.10	136.85
Consumption Loans	12.71	3.69	345.50	6.13	806.77	2.10	35.82	74.56	173.72	180.97	2.66	229.61		86.51	132.58	174.57	122.32	22.90	120.84	31.78	78.44	334.19
Local Government					5.43					33.18		19.74										
Others	39.96		1306.18	23.97	1932.96	65.47	105.09	2.96	2215.44	2028.79	13.02	77.53		94.37	733.38	340.69	264.49	593.06	13.17	238.30	166.67	344.31
TOTAL sectorwise	247.20	240.53	4138.91	88.05	3730.07	389.42	323.83	632.98	4901.02	2671.41	31.77	567.40		731.85	2610.79	1229.50	2304.59	1819.86	1241.80	1819.43	2011.28	3163.15
Product Wise																						
Term Loan	84.65	70.68	173.94	5.96	320.67		0.82	61.29	129.28	137.57	3.80	91.15		227.40	1463.41	311.69	712.10		160.50		514.33	382.52
Overdraft	102.15	132.89	1137.42	49.35	503.94																	
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan	2.00		869.51		522.18		141.16	319.58	632.47	305.99		77.53		94.27	46.18			1096.43	328.51	1088.02	342.04	1008.45
Res. Per. H. Loan (Up to Rs. 10 mil.)	15.68	18.21	360.29		514.78	241.47	34.16	107.83	1217.83	25.83	8.84	74.67		102.35	527.44	99.60	530.43	134.48	258.18	201.76	44.26	279.26
Real Estate Loan			251.90	0.95	206.03	66.51	28.20	17.08	429.30	1947.32	5.88	24.01		30.84	166.98	151.53	251.24	137.88	163.58	143.30	265.74	221.23
Margin Nature Loan			17.73		199.29	65.47	19.24	53.19	95.99	26.19	0.94	229.61		45.37	14.24	40.46	264.49	79.23	87.45	10.54	44.64	280.39
Hire Purchase Loan	15.75	3.48	220.89	22.75	382.28		1.20	26.96	244.13	145.70	2.04	30.50		116.15	199.56	130.89	202.98	182.08	51.16	65.09	624.47	506.63
Deprived Sector Loan	23.45	15.05	180.26	2.91	90.73	13.87	15.26	22.89	160.88	33.18	5.93	19.74		27.41	104.30	37.52	132.74	35.16	41.83	35.00	55.25	104.09
Bills Purchased																						
Other Product	3.52	0.21	926.97	6.13	990.17	2.10	83.78	24.17	1991.13	49.63	4.35	20.19		88.06	88.67	457.83	210.62	154.60	150.58	275.72	120.56	380.58
Total Product wise Loan	247.20	240.53	4138.91	88.05	3730.07	389.42	323.83	632.98	4901.02	2671.41	31.77	567.40		731.85	2610.79	1229.50	2304.59	1819.86	1241.80	1819.43	2011.28	3163.15
Collateral Wise																						
Gold and Silver			23.09	6.13	194.02										15.79		27.66					
Government Securities					5.43																	
Non Governmental Securities			17.73					53.19	15.58	26.19	0.94	196.27		45.37					87.45		44.64	280.29
Fixed Deposit Receipts		0.21	60.69		56.34	2.10	16.54	13.50	53.19	9.08	0.18	33.34		18.58	20.03	105.66	94.66	22.90	33.39	17.75	16.63	36.88
Own		0.21	60.69		56.34	2.10	16.54	13.50	53.19	9.08	0.18	33.34		18.58	20.03	105.66	94.66	22.90	33.39	17.75	16.63	36.88
Other Licences Institutions																						
Collateral of Properties	247.20	240.32	3903.01	80.66	3242.87	321.85	272.80	563.34	4622.08	830.08	30.64	337.79		620.93	2571.10	1055.09	1789.25	1796.96	1120.96	1720.84	1894.76	2797.19
Fixed Assets	247.20	240.32	3903.01	80.66	3242.87	321.85	272.80	563.34	4622.08	830.08	30.64	337.79		620.93	2571.10	1055.09	1789.25	1796.96	1120.96	1720.84	1894.76	2797.19
Current Assets																						
Against security of Bill																						
Domestic Bills																						
Foreign Bills																						
Against Guarantee			53.36							83.27				41.27	3.87		128.53			35.00	55.25	45.00
Government Guarantee										33.18				3.25							15.25	
Institutional Guarantee			48.68											24.16						35.00	40.00	45.00
Personal Guarantee			4.68							50.09				13.86	1.52							
Collective Guarantee															2.35							
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee																	128.53					
Credit Card																						
Others			81.03	1.26	231.41	65.47	34.50	2.96	210.17	1722.80	0.02			5.69		68.76	264.49			45.83		3.78
Total	247.20	240.53	4138.91	88.05	3730.07	389.42	323.83	632.98	4901.02	2671.41	31.77	567.40		731.85	2610.79	1229.50	2304.59	1819.86	1241.80	1819.43	2011.28	3163.15

Statement of Credit as on Asoj end, 2071(Mid-Oct, 2014)

BFI Name	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Guheshwori	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Kuber
Sector Wise																								
Agricultural and Forest Related		4.00		1.59	35.79	20.58	33.18	5.98	11.65	30.47	109.78	56.15	27.19		340.41		3.04	7.49	83.35	34.96	3.60	69.03	82.68	
Fishery Related				0.00							0.54								6.55	3.15		0.80	1.94	
Mining Related	2.87	2.80		0.00			35.79		14.31													0.70		
Manufacturing (Producing) Related		57.81	1.53	14.05	88.91	88.77	65.55	77.16		4.70	122.28		130.71	22.28	628.47		60.49	10.43	122.24	23.51	25.18	262.54	61.98	7.61
Construction	30.95	791.08	25.87	28.06	91.34	152.91	189.98	131.01	30.62	24.76	150.47	37.47	477.84	45.94	0.22	193.41	223.38	28.72	1002.91	158.32	29.32	107.80	429.68	23.00
Electricity,Gas and Water				0.00		3.50	4.28	31.67			54.97											11.40	1.70	
Metal Products, Mach. & Ele. Eqp.		126.59		5.86				36.36	8.37		14.39		5.00	0.13			0.99	0.08	59.86	0.81		52.51	11.07	
Tras., Com. and Public Utilities		61.87		39.28		341.48	38.78	79.72			238.92		492.96	19.57	3.18		1.47		488.32	222.31	62.98	17.11	416.29	3.18
Wholesaler & Retailer	210.96	38.60	90.91	16.13	331.23	307.63	86.43	88.18	31.34	29.34	198.52	237.97	410.54	50.29	130.43		2.43	7.34	519.72	83.20	33.98	613.01	132.50	28.08
Finance, Insurance and Real Estate	436.13	112.67		25.66	28.68	135.43	126.89	94.61			125.52		240.23	181.02			50.50	21.90		6.18	79.22	763.30	21.54	219.73
Hotel or Restaurant		10.29		0.00	39.76	112.87	6.22	4.02	7.10		66.32		79.42	0.36	74.77		0.58		88.30	5.41	20.00	115.73	28.58	0.24
Other Services	143.57	0.20	5.68	1.90	49.92	141.18	47.65	31.33	0.13	6.97	130.72	7.56	16.22	5.27	1.37		72.40	14.07	105.45	5.99	96.17	59.41	54.05	21.20
Consumption Loans	103.62	926.30	1.62	28.22	57.20	6.85	94.12	23.87	6.17	17.34	168.66	15.91	383.60	9.46	2.06	10.16	197.88	32.78	167.09	24.35	157.81	171.23	255.50	14.78
Local Government				0.00	2.01						7.20													
Others	138.11	1004.91	107.70	99.92	209.72	810.38	416.03	193.67	33.73	4.06	350.49	419.74	1098.80	167.50	739.24	365.43	263.63	51.20	922.27	112.44	171.98	995.31	272.84	128.31
TOTAL sectorwise	1066.21	3137.10	233.30	260.66	934.56	2121.59	1144.91	797.56	143.40	117.65	1738.79	774.80	3362.51	501.83	1920.14	569.00	876.79	174.01	3566.05	680.62	680.25	3239.88	1770.35	446.14
Product Wise																								
Term Loan	210.96	11.08		3.64	420.14	261.49	19.69	20.51			367.84	237.97	552.25	111.33	1045.82	315.10	192.96		139.23	37.49	34.00	133.70	53.23	5.35
Overdraft																							5.68	
Trust Receipt Loan / Import Loan																								
Demand & Other Working Capital Loan		286.32		47.81		462.53	693.95	292.10	61.01	73.05	216.52		165.30	96.58	165.83	16.77		38.50	802.46	177.66	290.23	1745.48	203.14	173.18
Res. Per. H. Loan (Up to Rs. 10 mil.)	30.95	449.04		22.79	91.34	228.71	203.10	56.59		24.76	378.76		247.47		0.22	54.29	156.66	14.25	857.53		29.32	282.01	388.85	19.93
Real Estate Loan	436.13	221.60	25.87	21.66	110.17	288.34	116.89	318.25	30.62		457.28		439.41	162.44	592.04	179.32	89.77	15.10	187.66	228.03	55.70	374.77	23.34	60.80
Margin Nature Loan	50.34	345.56	2.17	31.45			30.20	12.27			9.59		15.63	38.59		0.02	165.30	25.45	0.25		137.11	362.12	243.53	0.40
Hire Purchase Loan	23.84	867.28	5.31	39.95	3.61	341.48	36.75	26.40	4.99	5.15	76.87	11.09	513.50	15.33	3.02	3.44	12.64	0.12	513.99	157.00	71.51	114.16	437.89	13.90
Deprived Sector Loan	20.58	109.31	0.79	10.20	31.10	62.15	44.32	28.65	4.96	4.06	71.62	27.73	122.16	4.03		0.06	27.92	7.48	113.03	26.40	30.59	143.39	99.78	0.30
Bills Purchased																		3.80						2.60
Other Product	293.41	846.91	199.16	83.14	278.20	476.89		42.80	41.82	10.63	160.31	498.02	1306.78	73.53	113.22		231.55	69.32	951.89	54.04	31.79	84.25	314.91	169.68
Total Product wise Loan	1066.21	3137.10	233.30	260.66	934.56	2121.59	1144.91	797.56	143.40	117.65	1738.79	774.80	3362.51	501.83	1920.14	569.00	876.79	174.01	3566.05	680.62	680.25	3239.88	1770.35	446.14
Collateral Wise																								
Gold and Silver		23.88											240.16						31.34				9.86	
Government Securities																						17.20		
Non Governmental Securities	50.34		2.17	19.04			30.20	12.27					14.40	18.59				25.45			137.11		243.53	0.40
Fixed Deposit Receipts	29.44	156.73	1.62	2.90	50.04	6.85	42.34	11.13	1.18	12.19	125.95	4.83	73.67	2.78		6.70	19.94	5.97	33.07	11.17	10.37	59.05	10.17	3.66
Own	29.44	156.73	1.62	2.90	50.04	6.85	42.34	11.13	1.18	12.19	125.95	4.83	73.67	2.78		6.70	19.94	5.97	33.07	11.17	10.37	59.05	10.17	3.66
Other Licences Institutions																								
Collateral of Properties	725.33	2028.72	229.51	217.26	878.79	2114.74	1072.37	757.70	108.48	105.46	1605.63	11.09	3034.27	438.93	1920.14	562.28	682.24	129.07	3501.38	669.45	502.42	2689.05	1487.81	440.36
Fixed Assets	490.92	2028.72	229.51	217.26	878.79	2114.74	1072.37	757.70	108.48	105.46	1605.63	11.09	3034.27	438.93	1920.14	562.28	682.24	129.04	3501.38	669.45	502.42	2689.05	1487.81	440.36
Current Assets	234.41																	0.03						
Against security of Bill																								
Domestic Bills																								
Foreign Bills																								
Against Guarantee		4.83		21.03				16.47			7.20							9.70			30.36	28.86	18.98	1.57
Government Guarantee								2.00			7.20							0.30					4.85	
Institutional Guarantee		4.72		14.97				14.00										6.50			30.36	13.00	4.20	0.24
Personal Guarantee		0.10		4.62				0.47										2.90				15.86	9.93	1.33
Collective Guarantee																								
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee				1.45																				
Credit Card																								
Others	261.10	922.94		0.43	5.73				33.73			758.89		41.53		0.02	174.62	3.82	0.25	0.01		445.73		0.15
Total	1066.21	3137.10	233.30	260.66	934.56	2121.59	1144.91	797.56	143.40	117.65	1738.79	774.80	3362.51	501.83	1920.14	569.00	876.79	174.01	3566.05	680.62	680.25	3239.88	1770.35	446.14

BFI Name	NEFL	Seti	hama	Namaste	Kaski	Jebils	Reliance	Bhaktapur
Sector Wise								
Agricultural and Forest Related	3.46	31.56	2.75	12.88	96.79	44.33	11.94	27.45
Fishery Related				0.15	0.92			
Mining Related								
Manufacturing (Producing) Related	27.78	17.71		2.02	70.69	2.84	20.76	25.63
Construction	78.91	4.29	5.83	57.94	307.57	182.28	252.31	55.78
Electricity,Gas and Water							10.24	2.00
Metal Products, Mach. & Ele. Eqp.	0.34			0.56		0.20	19.43	0.70
Tras., Com. and Public Utilities	184.22		64.39	2.85	375.83	60.23	242.41	44.64
Wholesaler & Retailer	68.11	75.33	7.08	8.74	329.77	44.05	85.56	20.37
Finance, Insurance and Real Estate	39.38		28.50		218.95	13.60	23.50	9.00
Hotel or Restaurant	1.31	0.70	2.50	1.31	68.57	4.53	51.18	17.41
Other Services	4.80	12.88	38.45	7.06	12.23	17.71	88.58	9.69
Consumption Loans	98.09	1.24	4.50	2.27	48.63	209.14	191.60	22.96
Local Government	1.30							
Others	302.42	30.98	113.66	71.78	660.19	105.37	353.84	41.39
TOTAL sectorwise	810.12	174.70	267.66	167.56	2190.13	684.27	1351.36	277.02
Product Wise								
Term Loan	272.56	16.27	2.92	31.41	64.98	9.90		24.55
Overdraft								
Trust Receipt Loan / Import Loan								
Demand & Other Working Capital Loan	78.78	124.71	99.57		423.41	63.02		66.56
Res. Per. H. Loan (Up to Rs. 10 mil.)	78.19	4.29	3.26	58.06	307.57	97.49	179.81	34.72
Real Estate Loan	70.58		13.50		218.95	79.99	162.36	
Margin Nature Loan	81.42		62.51		8.90	188.59	175.53	0.12
Hire Purchase Loan	197.26	0.90	66.34	3.17	375.83	71.61	246.79	79.08
Deprived Sector Loan	24.03	10.82	15.00	4.71	77.05	24.69	51.09	10.01
Bills Purchased								
Other Product	7.31	17.71	4.56	70.21	713.44	148.97	535.78	61.98
Total Product wise Loan	810.12	174.70	267.66	167.56	2190.13	684.27	1351.36	277.02
Collateral Wise								
Gold and Silver					16.64			4.81
Government Securities								
Non Governmental Securities	81.42					188.99		
Fixed Deposit Receipts	3.63	0.72	4.50	1.95	23.09	6.92	13.69	1.03
Own	3.63	0.72	4.50	1.95	23.09	6.92	13.69	1.03
Other Licences Institutions								
Collateral of Properties	701.77	173.98	182.50	165.50	2112.46	469.16	1119.66	260.49
Fixed Assets	701.77	173.98	182.50	165.50	2112.46	469.16	1119.66	260.49
Current Assets								
Against security of Bill								
Domestic Bills								
Foreign Bills								
Against Guarantee			18.15		29.03	19.20	35.12	10.68
Government Guarantee					2.35			
Institutional Guarantee			15.00			12.00	23.50	9.12
Personal Guarantee			3.15			7.13	11.62	1.57
Collective Guarantee					26.68	0.07		
Int. Rtd. Foreign Bank's Guarantee								
Other Guarantee								
Credit Card								
Others	23.30		62.51	0.10	8.90		182.89	
Total	810.12	174.70	267.66	167.56	2190.13	684.27	1351.36	277.02

Major Financial Indicators of Micro-credit Development Banks

Rs in million

	Liabilities	Mid-July			Mid-Sep	Mid-Oct	% 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	5680.2	5642.9	34.96	30.23	-0.66
	a. Paid-up Capital	1717.2	2234.0	2974.3	3004.3	3181.6	30.10	33.14	5.90
	b. Statutory Reserves	288.3	383.5	523.1	756.2	618.7	33.02	36.38	-18.18
	c. Retained Earning	107.6	208.2	220.6	631.3	448.5	93.51	5.97	-28.95
	d. Others Reserves	703.6	975.6	1232.7	1288.4	1394.1	38.66	26.35	8.21
2	**BORROWINGS**	16586.4	20216.3	27897.3	27912.7	29672.2	21.88	37.99	6.30
	a. NRB	198.4	210.3	526.4	162.7	489.7	6.01	150.31	200.91
	f. Others	16388.0	20006.0	27371.0	27750.0	29182.5	22.08	36.81	5.16
3	**DEPOSITS**	5235.2	7221.6	11001.2	11485.6	11993.1	37.94	52.34	4.42
4	**BILLS PAYABLE**			0.0	0.0	0.0			0.00
5	**OTHER LIABILITIES**	2502.9	3009.7	3777.5	4713.4	4506.0	20.25	25.51	-4.40
	a. Loan Loss Provision	505.5	694.0	829.4	831.7	869.5	37.30	19.51	4.54
	b. Interest Suspense a/c	410.0	446.9	475.0	555.5	520.4	9.01	6.28	-6.32
	c. Others	1587.5	1868.8	2473.1	3326.2	3116.2	17.72	32.34	-6.32
6	**RECONCILIATION A/c**	2236.6	688.6	1088.2	1457.9	1799.6	-69.21	58.04	23.44
7	**PROFIT & LOSS A/c**	629.8	837.9	1473.7	360.6	514.3	33.04	75.89	42.63
	Total	**30007.5**	**35775.3**	**50188.7**	**51610.4**	**54128.2**	19.22	40.29	4.88
	Assets								
1	**LIQUID FUNDS**	5843.5	6322.8	7202.8	6371.4	7048.5	8.20	13.92	10.63
	a. Cash Balance	44.2	42.8	39.2	52.3	53.4	-3.25	-8.21	2.21
	b. Bank Balance	3253.9	3561.6	3710.6	4219.0	3767.9	9.46	4.18	-10.69
	c. Money at Call	2545.4	2718.5	3452.9	2100.1	3227.2	6.80	27.02	53.67
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	2784.2	2843.7	45.23	-2.34	2.14
4	**LOANS & ADVANCES**	17738.3	23401.7	35689.3	37738.0	39610.1	31.93	52.51	4.96
	Institutional	6194.1	6740.3	9863.5	10152.0	10895.6	8.82	46.34	7.33
	Individual	11544.2	16661.4	25825.8	27586.1	28714.5	44.33	55.00	4.09
5	**FIXED ASSETS**	340.2	444.6	624.4	628.9	594.0	30.67	40.46	-5.55
6	**OTHER ASSETS**	1594.9	1685.8	2485.4	2554.1	2337.4	5.70	47.43	-8.49
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	1412.8	1564.0	-68.70	55.12	10.70
10	**PROFIT & LOSS A/c**	85.8	131.2	81.8	3.0	12.5	52.88	-37.63	310.31
	Total	**30007.5**	**35775.4**	**50188.7**	**51610.4**	**54128.2**	19.22	40.29	4.88
	Profit & Loss A/c								
	Expenses								
	1 INTEREST EXPENSES	1515.05	1631.87	1967.84	274.72	509.87	7.71	20.59	-14.40
	2 COMMISSION/FEE EXPENSES	29.25	41.55	46.72	8.81	15.62	42.06	12.45	-22.63
	3 EMPLOYEE EXPENSES	951.61	1148.18	1464.44	273.67	453.52	20.66	27.54	-34.28
	4 OFFICE OPERATING EXPENSES	274.30	372.35	491.46	91.30	164.75	35.74	31.99	-19.56
	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	18.39	52.34	2.90	8.02	84.65
	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	15.20	24.68	43.52	33.17	-37.66
	9 PROVISION FOR INCOME TAX	162.12	232.91	302.38	50.31	77.22	43.67	29.82	-46.51
	10 NET PROFIT	589.89	807.06	1435.59	358.89	502.93	36.82	77.88	-59.87
	TOTAL EXPENSES	**3745.22**	**4486.20**	**5999.57**	**1091.29**	**1800.94**	19.78	33.73	-34.97
	Income								
	1. INTEREST INCOME	3239.36	3898.75	5389.71	1004.41	1659.39	20.36	38.24	-34.79
	2. COMMISSION & DISCOUNT	22.77	28.23	130.84	29.67	46.08	23.99	363.49	-44.66
	3 OTHER OPERATING INCOME	323.81	379.13	304.84	52.99	87.55	17.08	-19.59	-34.77
	4 NON OPERATING INCOME	18.89	46.00	40.15	0.15	1.12	143.49	-12.71	554.49
	5 PROVISION FOR WRITTEN BACK	86.92	92.01	88.32	2.75	5.67	5.86	-4.01	5.81
	6 RECOVERY FOR WRITE BACK	3.54	3.13	1.97	0.00	0.04	-11.72	-37.00	1576.50
	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	1.32	1.09	-20.85	12.13	-117.30
	TOTAL INCOME	**3745.22**	**4486.20**	**5999.57**	**1091.29**	**1800.94**	19.78	33.73	-34.97
	Miscellaneous Information								
	No. of Total Staffs	3143	3465	4405	4512	4675	10.24	27.13	3.61
	No. of Total Branches	580	646	861	880	918	11.38	33.28	4.32
	No. of Total Centers	36118	42612	59380	62203	64400	17.98	39.35	3.53
	No. of Total Groups	198477	229126.2	292238	301860	309619	15.44	27.54	2.57
	No. of Total Passive Groups	7815.4	9543	9138	11439	11220	22.11	-4.25	-1.91
	No. of Total Members	1058772	1252389	1612430	1656149	1697349	18.29	28.75	2.49
	No. of Total Passive Members	53388	64322	66441	62757	62191	20.48	3.29	-0.90
	No. of Total Borrowers	794195	894671	1102132	1136118	1157691	12.65	23.19	1.90
	No. of Total Overdue Borrowers	35510	35637	30657	31084	31373	0.36	-13.97	0.93
	No. of Total Saving Members	793362.4	913173	1198487	1240522	1278042	15.10	31.24	3.02
	Total Saving Amount (Rs million)	5492.12	7221.02	11000.65	11490.33	12088.95	31.48	52.34	5.21

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 (Asoj, 2071)

S.No.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	Mechi	Jhapa	57	26	7	90	812650	9029
2		Ilam	12	2	0	14	290254	20732
3		Panchthar	7	1	1	9	191817	21313
4		Taplejung	5	1	0	6	127461	21244
Total			81	30	8	119	**1422182**	11951
5	Koshi	Sunsari	58	21	7	86	763487	8878
6		Morang	62	35	6	103	965370	9373
7		Dhankuta	8	5	0	13	163412	12570
8		Terhathum	6	2	1	9	101577	11286
9		Sankhuwasabha	10	3	0	13	158742	12211
10		Bhojpur	7	1	0	8	182459	22807
Total			151	67	14	232	**2335047**	10065
11	Sagarmatha	Saptari	18	2	2	22	639284	29058
12		Udayapur	13	2	1	16	317532	19846
13		Siraha	26	4	0	30	637328	21244
14		Khotang	5	1	0	6	206312	34385
15		Okhaldhunga	4	1	0	5	147984	29597
16		Solukhumbu	6	2	1	9	105886	11765
Total			72	12	4	88	**2054326**	23345
17	Janakpur	Sarlahi	16	10	1	27	769729	28508
18		Dhanusha	32	7	1	40	754777	18869
19		Mahottari	12	3	2	17	627580	36916
20		Dolakha	11	8	0	19	186557	9819
21		Ramechhap	6	3	0	9	202646	22516
22		Sindhuli	6	6	0	12	296192	24683
Total			83	37	4	124	**2837481**	22883
23	Narayani	Bara	21	7	1	29	687708	23714
24		Rautahat	13	5	0	18	686722	38151
25		Parsa	42	16	3	61	601017	9853
26		Chitawan	62	69	12	143	579984	4056
27		Makawanpur	24	17	5	46	420477	9141
Total			162	114	21	297	**2975908**	10020
28	Bagmati	Kathmandu	368	92	82	542	1744240	3218
29		Bhaktapur	35	11	6	52	304651	5859
30		Lalitpur	83	14	14	111	468132	4217
31		Rasuwa	7	0	1	8	43300	5413
32		Dhading	22	11	2	35	336067	9602
33		Sindhupalchok	20	9	1	30	287798	9593
34		Kavre	23	23	5	51	381937	7489
35		Nuwakot	9	6	0	15	277471	18498
Total			567	166	111	844	**3843596**	4554
36	Gandaki	Lamjung	10	9	3	22	167724	7624
37		Tanahu	18	19	3	40	323288	8082
38		Gorkha	13	9	0	22	271061	12321
39		Manang	2	1	0	3	6538	2179
40		Syangja	11	18	2	31	289148	9327
41		Kaski	57	69	24	150	492098	3281
Total			111	125	32	268	**1549857**	5783
42	Lumbini	Gulmi	8	9	1	18	280160	15564
43		Nawalparasi	23	33	6	62	643508	10379
44		Palpa	11	6	1	18	261180	14510
45		Arghakhanchi	9	4	0	13	197632	15202
46		Rupandehi	72	74	17	163	880196	5400
47		Kapilbastu	12	12	4	28	571936	20426
Total			135	138	29	302	**2834612**	9386

48	Dhawalagiri	Baglung	18	10	1	29	268613	9263
49		Parbat	6	10	1	17	146590	8623
50		Mustang	5	2	1	8	13452	1682
51		Myagdi	9	7	2	18	113641	6313
Total			38	29	5	72	**542296**	7532
52	Rapti	Rolpa	6	0	0	6	224506	37418
53		Dang	32	24	5	61	552583	9059
54		Rukum	6	1	0	7	208567	29795
55		Salyan	7	0	0	7	242444	34635
56		Pyuthan	4	11	0	15	228102	15207
Total			55	36	5	96	**1456202**	15169
57	Karnali	Jumla	5	0	0	5	108921	21784
58		Mugu	2	0	0	2	55286	27643
59		Humla	3	0	0	3	50858	16953
60		Kalikot	2	0	0	2	136948	68474
61		Dolpa	2	0	0	2	36700	18350
Total			14	0	0	14	**388713**	27765
62	Bheri	Dailekh	8	1	0	9	261770	29086
63		Surkhet	14	7	0	21	350804	16705
64		Jajarkot	3	1	0	4	171304	42826
65		Bardiya	10	9	0	19	426576	22451
66		Banke	42	22	4	68	491313	7225
Total			77	40	4	121	**1701767**	14064
67	Seti	Bajhang	2	0	0	2	195159	97580
68		Doti	6	1	0	7	211746	30249
69		Bajura	2	0	0	2	134912	67456
70		Kailali	41	12	2	55	775709	14104
71		Achham	4	2	0	6	257477	42913
Total			55	15	2	72	**1575003**	21875
72	Mahakali	Darchula	3	0	0	3	133274	44425
73		Baitadi	5	1	0	6	250898	41816
74		Dadeldhura	6	2	0	8	142094	17762
75		Kanchanpur	23	10	0	33	451248	13674
Total			37	13	0	50	**977514**	19550
Total of Class "A","B" and "C"			**1638**	**822**	**239**	**2699**	**26494504**	9816

Bank/BFI Class	**A**	**B**	**C**	**D**	**Total**
No. of BFIs	**30**	**82**	**51**	**34**	**197**
No. of Branches	**1638**	**822**	**239**	**918**	**3617**
Population per Branch*					**7325**

Region/BFI Class	**A**	**B**	**C**	**Total**
Eastern	**304**	**109**	**26**	**439**
Central	**812**	**317**	**136**	**1265**
Western	**284**	**292**	**66**	**642**
Mid-western	**146**	**76**	**9**	**231**
Far-western	**92**	**28**	**2**	**122**
Total	**1638**	**822**	**239**	**2699**

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