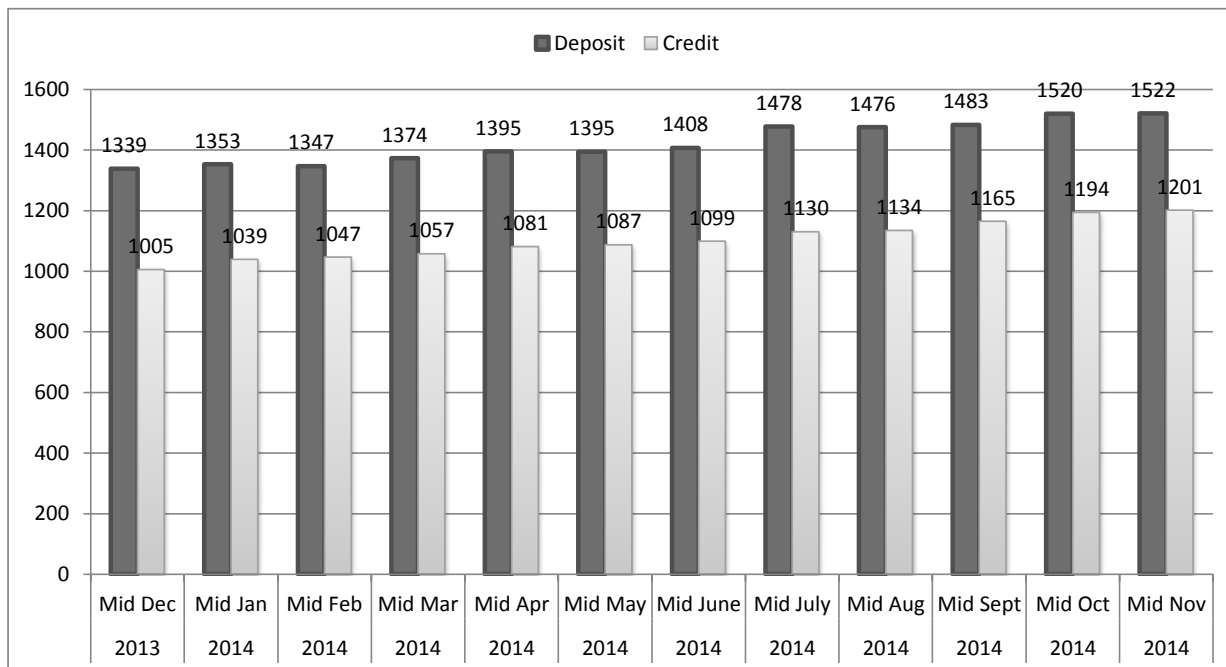


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Statistics Division

2071 Kattik

Mid-Nov, 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	50	34	195
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 List of
Bank & Financial Institutions.

7 Capital of commercial banks is as on 2014 mid October(2071 Asoj)

Major Financial Indicators

as on Kattik End, 2071

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	65.00	10.12	3.78	78.90
2	Total Credit/GDP	50.59	8.34	3.36	62.29
3	Total Credit/ Total Deposit	77.84	82.39	88.88	78.95
4	Lcy Credit/Lcy Deposit & Core Capital	74.87	72.14	76.92	74.60
5	Fixed Deposit/Total Deposit	30.30	27.95	45.86	30.74
6	Saving Deposit/Total Deposit	38.91	52.16	44.38	40.87
7	Current Deposit/Total Deposit	9.05	1.63	0.07	7.67
8	NPL/ Total Loan	3.00	4.90	15.54	3.93
9	Total LLP/Total Loan	3.58	4.44	16.50	4.39
10	Deprived SectorLoan/Total Loan	5.17	5.72	3.72	5.16
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	12.31	17.81	22.53	13.51
2	Investment in Gov. Security/Total Deposit	13.85	1.54	3.37	11.77
3	Total Liquid Assets/Total Deposit	27.90	35.86	37.42	29.38
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.77	14.67	13.86	10.61
2	Total Capital/RWA	11.41	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	3.81			
	(a) Saving	2.94			
	(b) Fixed	6.24			
	(c) Call	3.69			
2	Wt. Avg Interest on Credit	9.83			

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-Oct	Mid-Nov	% Change		
		2012	2013	2014	2014	2014	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	115162.99	131724.33	145861.43	168157.99	165746.44	14.38	10.73	-1.43
	a. Paid-up Capital	104303.78	119506.94	128985.27	132408.56	133072.77	14.58	7.93	0.50
	b. Statutory Reserves	22068.14	26038.22	32722.08	33349.21	33841.71	17.99	25.67	1.48
	c. Retained Earning	-24321.75	-22344.20	-27214.24	-11664.35	-15530.05	-8.13	21.80	33.14
	d. Others Reserves	13112.82	8523.37	11368.33	14064.58	14362.01	-35.00	33.38	2.11
2	BORROWINGS	17805.91	26999.28	18202.84	27754.32	24301.62	51.63	-32.58	-12.44
	a. NRB	4286.68	2884.28	2010.04	2100.83	1921.85	-32.72	-30.31	-8.52
	b. "A"Class Licensed Institution	3297.01	10466.63	5182.01	12525.60	10437.02	217.46	-50.49	-16.67
	c. Foreign Banks and Fin. Ins.	2507.93	2954.26	4.12	4.75	20.08	17.80	-99.86	322.67
	d. Other Financial Ins.	781.08	2438.25	1306.53	2672.99	1472.53	212.16	-46.42	-44.91
	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	1520447.00	1521612.24	16.68	18.22	0.08
	a. Current	95993.06	111686.53	129108.41	124052.23	116704.28	16.35	15.60	-5.92
	b. Savings	400723.15	471215.43	587593.46	621388.82	621930.02	17.59	24.70	0.09
	c. Fixed	372137.55	423478.43	453408.61	459429.58	467808.51	13.80	7.07	1.82
	d. Call Deposits	187998.54	225704.81	285024.29	292395.29	292993.24	20.06	26.28	0.20
	e. Others	14541.81	17976.78	22697.85	23181.08	22176.19	23.62	26.26	-4.33
4	Bills Payable	1626.36	1561.63	1553.13	2695.52	2088.33	-3.98	-0.54	-22.53
5	Other Liabilities	123660.25	140770.30	169227.44	179852.94	184856.39	13.84	20.22	2.78
	1. Loan Loss Provision	33873.99	42223.77	48932.49	51762.28	52728.24	24.65	15.89	1.87
	2. Interest Suspense a/c	26056.17	27920.72	30453.76	33790.22	36934.67	7.16	9.07	9.31
	3. Others	63730.08	70625.81	89841.19	94300.45	95193.47	10.82	27.21	0.95
6	Reconciliation A/c	1537.81	7290.04	2869.47	6788.55	8225.92	374.05	-60.64	21.17
7	Profit & Loss A/c	19776.52	26544.74	31566.75	8254.15	8611.24	34.22	18.92	4.33
	TOTAL	1350963.95	1584952.29	1847113.68	1913950.48	1915442.17	17.32	16.54	0.08
Assets									
1	LIQUID FUNDS	236056.86	259224.93	319196.62	284952.26	267884.16	9.81	23.14	-5.99
	a. Cash Balance	31020.07	35728.20	41862.07	42591.33	38512.67	15.18	17.17	-9.58
	Nepalese Notes & Coins	30353.28	34876.14	41073.72	41234.68	36771.43	14.90	17.77	-10.82
	Foreign Currency	666.79	852.06	788.35	1356.66	1741.24	27.79	-7.48	28.35
	b. Bank Balance	164605.21	173856.67	220546.60	177952.46	167017.80	5.62	26.86	-6.14
	1. In Nepal Rastra Bank	120457.25	130802.82	162286.93	113975.14	104306.13	8.59	24.07	-8.48
	2. "A"Class Licensed Institution	26284.33	23269.10	34656.48	35722.52	34020.94	-11.47	48.94	-4.76
	3. Other Financial Ins.	7649.81	5673.35	5302.85	5537.87	5790.71	-25.84	-6.53	4.57
	4. In Foreign banks	10213.81	14111.40	18300.33	22716.93	22900.02	38.16	29.68	0.81
	c. Money at Call	40431.58	49640.06	56787.95	64408.46	62353.68	22.78	14.40	-3.19
2	INVESTMENTS	137304.43	151339.99	162544.89	180574.98	184641.28	10.22	7.40	2.25
	a. Govt. Securities	133251.15	149700.83	160867.12	171609.98	179122.10	12.34	7.46	4.38
	b. Others	4053.28	1639.16	1677.78	8965.00	5519.19	-59.56	2.36	-38.44
3	SHARE & OTHER INVESTMENT	52851.08	66725.48	72656.22	79266.79	78236.44	26.25	8.89	-1.30
4	LOANS & ADVANCES	779560.90	945698.45	1119260.81	1180772.55	1187425.73	21.31	18.35	0.56
	a. Private Sector	741145.02	915010.01	1084965.27	1102170.85	1151250.19	23.46	18.57	4.45
	b. Financial Institutions	31389.29	21910.20	26247.72	28034.22	29527.34	-30.20	19.80	5.33
	c. Government Organizations	7026.59	8778.24	8047.82	50567.48	6648.19	24.93	-8.32	-86.85
5	BILLS PURCHASED	9634.19	9007.88	9805.60	12618.12	13087.62	-6.50	8.86	3.72
6	LOANS AGT. COLLECTED BILLS	645.89	1015.49	737.25	850.60	831.74	57.22	-27.40	-2.22
7	FIXED ASSETS	27146.40	28916.79	30477.72	30937.27	31053.19	6.52	5.40	0.37
8	OTHER ASSETS	93318.34	104448.21	123962.34	133983.29	137026.64	11.93	18.68	2.27
	a. Accrued Interests	27621.76	30638.63	32041.34	34981.66	39845.87	10.92	4.58	13.91
	b. Others	65696.59	73809.58	91920.99	99001.63	97180.77	12.35	24.54	-1.84
9	Expenses not Written off	586.90	622.02	491.99	929.00	943.82	5.98	-20.90	1.59
10	Non Banking Assets	2225.09	3731.30	4756.96	5175.31	5245.06	67.69	27.49	1.35
11	Reconciliation Account	8638.94	10394.09	-1032.54	1504.23	7012.95	20.32	-109.93	366.22
12	Profit & Loss A/c	2994.86	3827.69	4255.78	2386.06	2053.55	27.81	11.18	-13.94
	TOTAL	1350963.88	1584952.31	1847113.65	1913950.46	1915442.17	17.32	16.54	0.08

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-Oct	Mid-Nov	% Change		
		2012	2013	2014	2014	2014	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	77142.57	94660.68	108212.91	126600.24	124772.58	22.71	14.32	-1.44
	a. Paid-up Capital	65983.34	79652.07	87454.02	91932.78	92152.57	20.72	9.80	0.24
	b. Statutory Reserves	18708.72	21995.65	27696.23	27847.36	28244.72	17.57	25.92	1.43
	c. Retained Earning	-19595.10	-14452.96	-16561.92	-4885.66	-7550.55	-26.24	14.59	54.55
	d. Others Reserves	12045.61	7465.92	9624.58	11705.76	11925.85	-38.02	28.91	1.88
2	BORROWINGS	15507.22	22792.86	15228.20	23453.00	19675.77	46.98	-33.19	-16.11
	a. NRB	4286.68	2314.28	2010.04	2062.93	1883.95	-46.01	-13.15	-8.68
	b. "A"Class Licensed Institution	1970.74	7368.77	2601.47	8604.62	6178.84	273.91	-64.70	-28.19
	c. Foreign Banks and Fin. Ins.	2175.84	2954.26	4.12	4.75	20.08	35.78	-99.86	322.67
	d. Other Financial Ins.	146.18	1905.41	912.42	2330.55	1142.76	1203.46	-52.11	-50.97
	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	1253478.88	1253526.31	17.61	17.99	0.00
	a. Current	93304.43	108656.63	125065.83	120382.82	113481.40	16.45	15.10	-5.73
	b. Savings	304786.78	358546.88	450524.99	486953.24	487779.78	17.64	25.65	0.17
	c. Fixed	298835.74	345412.03	365048.50	372485.12	379812.88	15.59	5.68	1.97
	d. Call Deposits	161784.11	196045.33	247429.62	257092.80	256931.67	21.18	26.21	-0.06
	e. Others	9267.20	12169.90	16394.45	16564.90	15520.58	31.32	34.71	-6.30
4	Bills Payable	1599.38	1549.62	1513.82	2665.15	2074.30	-3.11	-2.31	-22.17
5	Other Liabilities	92665.24	104427.07	127781.31	138671.82	141732.42	12.69	22.36	2.21
	1. Loan Loss Provision	22093.98	25582.29	31622.89	34163.77	34894.29	15.79	23.61	2.14
	2. Interest Suspense a/c	19491.92	20628.97	21397.75	23506.36	25714.87	5.83	3.73	9.40
	3. Others	51079.35	58215.80	74760.68	81001.69	81123.25	13.97	28.42	0.15
6	Reconciliation A/c	-3672.89	1927.71	-2495.70	1307.71	2864.51	-152.48	-229.46	119.05
7	Profit & Loss A/c	15876.84	21060.43	23141.71	6460.40	6839.95	32.65	9.88	5.88
	TOTAL	1067096.61	1267249.14	1477845.65	1552637.21	1551485.84	18.76	16.62	-0.07
Assets									
1	LIQUID FUNDS	161785.49	185758.20	226401.82	193705.39	176079.44	14.82	21.88	-9.10
	a. Cash Balance	26026.91	29908.23	34628.53	35784.67	32032.16	14.91	15.78	-10.49
	Nepalese Notes & Coins	25398.02	29107.29	33928.61	34511.23	30417.00	14.60	16.56	-11.86
	Foreign Currency	628.90	800.94	699.91	1273.44	1615.16	27.36	-12.61	26.83
	b. Bank Balance	127706.17	140521.89	177300.62	133335.68	122303.97	10.04	26.17	-8.27
	1. In Nepal Rastra Bank	110572.60	120642.29	149910.91	101676.40	91700.29	9.11	24.26	-9.81
	2. "A"Class Licensed Institution	6784.54	5753.34	9153.13	8925.86	7738.14	-15.20	59.09	-13.31
	3. Other Financial Ins.	187.69	160.35	18.78	164.67	139.24	-14.57	-88.29	-15.44
	4. In Foreign banks	10161.35	13965.91	18217.79	22568.75	22726.30	37.44	30.44	0.70
	c. Money at Call	8052.41	15328.08	14472.67	24585.04	21743.32	90.35	-5.58	-11.56
2	INVESTMENTS	131017.87	146469.06	156830.54	174836.67	179089.82	11.79	7.07	2.43
	a. Govt. Securities	127213.05	144855.42	155190.33	165959.23	173661.19	13.87	7.13	4.64
	b. Others	3804.83	1613.63	1640.22	8877.44	5428.63	-57.59	1.65	-38.85
3	SHARE & OTHER INVESTMENT	50254.78	63457.22	69534.76	75913.82	74731.43	26.27	9.58	-1.56
4	LOANS & ADVANCES	612322.64	748753.66	891629.91	956867.01	961816.18	22.28	19.08	0.52
	a. Private Sector	577113.21	723355.09	860588.35	883257.82	932118.28	25.34	18.97	5.53
	b. Financial Institutions	28302.71	16673.89	23050.77	23115.74	23147.79	-41.09	38.24	0.14
	c. Government Organizations	6906.71	8724.68	7990.78	50493.45	6550.11	26.32	-8.41	-87.03
5	BILLS PURCHASED	9606.97	7438.39	9794.86	12594.52	13077.02	-22.57	31.68	3.83
6	LOANS AGT. COLLECTED BILLS	645.89	1015.49	737.25	850.60	831.74	57.22	-27.40	-2.22
7	FIXED ASSETS	19818.66	21164.90	22600.03	23626.50	23690.41	6.79	6.78	0.27
8	OTHER ASSETS	76147.88	85601.07	102400.91	113766.16	116381.93	12.41	19.63	2.30
	a. Accrued Interests	20790.32	23015.22	22763.51	24497.28	28483.31	10.70	-1.09	16.27
	b. Others	55357.56	62585.85	79637.40	89268.88	87898.62	13.06	27.25	-1.53
9	Expenses not Written off	447.80	475.18	398.44	842.99	860.67	6.11	-16.15	2.10
10	Non Banking Assets	1638.51	2037.98	2046.79	2530.43	2563.36	24.38	0.43	1.30
11	Reconciliation Account	3410.11	4988.80	-6377.24	-3967.36	1639.47	46.29	-227.83	-141.32
12	Profit & Loss A/c	0.00	89.21	1847.55	1070.46	724.38	0.00	1971.02	-32.33
	TOTAL	1067096.59	1267249.16	1477845.62	1552637.19	1551485.84	18.76	16.62	-0.07

Statement of Assets and Liabilities of Development Banks

Liabilities		Mid-July			Mid-Oct	Mid-Nov	% Change		
		2012	2013	2014	2014	2014	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	22702.17	25094.11	27683.64	29782.20	29505.12	10.54	10.32	-0.93
	a. Paid-up Capital	21224.20	23568.92	25606.53	24876.98	25144.20	11.05	8.65	1.07
	b. Statutory Reserves	1555.69	2105.95	2706.17	3028.11	3073.77	35.37	28.50	1.51
	c. Retained Earning	-764.13	-1106.59	-1481.47	569.41	70.38	44.82	33.88	-87.64
	d. Others Reserves	686.41	525.84	852.40	1307.70	1216.77	-23.39	62.10	-6.95
2	BORROWINGS	1193.00	2753.56	2408.48	2952.44	3329.77	130.81	-12.53	12.78
	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	2610.00	3000.00	152.65	22.45	14.94
	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	342.44	329.77	160.73	-26.04	-3.70
	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	194054.65	195108.20	25.88	24.76	0.54
	a. Current	2657.06	2944.14	3964.21	3591.04	3172.98	10.80	34.65	-11.64
	b. Savings	60924.67	83215.90	105094.40	102047.72	101759.23	36.59	26.29	-0.28
	c. Fixed	37454.34	45134.34	53998.41	53554.40	54525.61	20.50	19.64	1.81
	d. Call Deposits	25427.81	28491.56	36345.53	34172.61	34938.70	12.05	27.57	2.24
	e. Others	836.23	463.70	530.25	688.88	711.69	-44.55	14.35	3.31
4	Bills Payable	18.91	8.37	32.71	29.72	11.99	-55.72	290.66	-59.64
5	Other Liabilities	13437.99	16778.07	20116.85	19504.51	20739.38	24.86	19.90	6.33
	1. Loan Loss Provision	4781.47	5847.74	6860.14	7147.46	7134.15	22.30	17.31	-0.19
	2. Interest Suspense a/c	3068.90	2594.60	3117.96	3777.27	4428.02	-15.46	20.17	17.23
	3. Others	5587.62	8335.74	10138.76	8579.78	9177.22	49.18	21.63	6.96
6	Reconciliation A/c	3894.17	3374.90	3671.63	3209.96	3162.90	-13.33	8.79	-1.47
7	Profit & Loss A/c	2347.45	3251.27	5079.57	1355.84	1334.55	38.50	56.23	-1.57
	TOTAL	170893.79	211509.94	258925.69	250889.32	253191.92	23.77	22.42	0.92
Assets									
1	LIQUID FUNDS	47387.40	52289.75	68931.29	66234.45	66962.23	10.35	31.83	1.10
	a. Cash Balance	3646.17	4833.15	6139.82	5700.47	5467.69	32.55	27.04	-4.08
	Nepalese Notes & Coins	3609.10	4782.29	6051.74	5617.48	5341.79	32.51	26.54	-4.91
	Foreign Currency	37.08	50.85	88.07	82.99	125.90	37.16	73.18	51.70
	b. Bank Balance	20316.68	19565.36	27923.34	28701.95	29285.30	-3.70	42.72	2.03
	1. In Nepal Rastra Bank	5968.59	7457.99	9163.59	9347.25	9670.48	24.95	22.87	3.46
	2. "A"Class Licensed Institution	10461.52	9507.63	15810.29	16476.43	16607.17	-9.12	66.29	0.79
	3. Other Financial Ins.	3834.11	2454.26	2866.92	2730.10	2833.93	-35.99	16.81	3.80
	4. In Foreign banks	52.46	145.49	82.54	148.17	173.72	177.33	-43.27	17.24
	c. Money at Call	23424.55	27891.24	34868.13	31832.03	32209.24	19.07	25.01	1.18
2	INVESTMENTS	3728.21	3118.77	3230.11	3235.36	3048.51	-16.35	3.57	-5.78
	a. Govt. Securities	3701.16	3118.24	3229.98	3185.24	2998.39	-15.75	3.58	-5.87
	b. Others	27.05	0.54	0.12	50.12	50.12	-98.02	-76.93	0.00
3	SHARE & OTHER INVESTMENT	1626.01	2124.29	1564.99	1801.11	1897.69	30.64	-26.33	5.36
4	LOANS & ADVANCES	100611.07	131168.99	161799.22	159264.02	160754.22	30.37	23.35	0.94
	a. Private Sector	99510.91	126319.47	160516.87	156426.44	156972.17	26.94	27.07	0.35
	b. Financial Institutions	1022.55	4809.98	1246.52	2817.00	3737.10	370.39	-74.08	32.66
	c. Government Organizations	77.61	39.54	35.83	20.58	44.94	-49.06	-9.38	118.34
5	BILLS PURCHASED	10.73	1562.24	4.34	17.20	4.20	14461.57	-99.72	-75.58
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	4783.10	4829.89	21.55	10.82	0.98
8	OTHER ASSETS	8164.94	10596.49	11379.64	10042.81	10227.51	29.78	7.39	1.84
	a. Accrued Interests	3247.83	2815.95	3316.39	3953.72	4525.19	-13.30	17.77	14.45
	b. Others	4917.11	7780.55	8063.25	6089.09	5702.32	58.23	3.63	-6.35
9	Expenses not Written off	68.87	71.58	43.37	36.09	36.00	3.94	-39.41	-0.24
10	Non Banking Assets	275.99	940.33	1539.64	1537.44	1574.42	240.71	63.73	2.41
11	Reconciliation Account	3917.20	3375.86	3645.30	3208.65	3178.60	-13.82	7.98	-0.94
12	Profit & Loss A/c	1198.79	1515.77	1528.41	729.09	678.66	26.44	0.83	-6.92
	TOTAL	170893.70	211509.94	258925.69	250889.32	253191.92	23.77	22.42	0.92

Statement of Assets and Liabilities of Finance Companies

Liabilities		Mid-July			Mid-Oct	Mid-Nov	% Change		
		2012	2013	2014	2014	2014	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	15318.24	11969.53	9964.89	11775.55	11468.73	-21.86	-16.75	-2.61
	a. Paid-up Capital	17096.24	16285.95	15924.71	15598.80	15776.00	-4.74	-2.22	1.14
	b. Statutory Reserves	1803.73	1936.62	2319.67	2473.73	2523.22	7.37	19.78	2.00
	c. Retained Earning	-3962.52	-6784.65	-9170.85	-7348.10	-8049.88	71.22	35.17	9.55
	d. Others Reserves	380.79	531.61	891.35	1051.12	1219.40	39.61	67.67	16.01
2	BORROWINGS	1105.70	1452.87	566.16	1348.88	1296.08	31.40	-61.03	-3.91
	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	1310.98	1258.18	115.19	-61.03	-4.03
	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	72913.47	72977.73	-9.37	6.46	0.09
	a. Current	31.57	85.76	78.38	78.37	49.90	171.62	-8.61	-36.33
	b. Savings	35011.70	29452.65	31974.07	32387.85	32391.01	-15.88	8.56	0.01
	c. Fixed	35847.48	32932.05	34361.69	33390.06	33470.02	-8.13	4.34	0.24
	d. Call Deposits	786.61	1167.92	1249.13	1129.88	1122.87	48.47	6.95	-0.62
	e. Others	4438.39	5343.18	5773.15	5927.31	5943.93	20.39	8.05	0.28
4	Bills Payable	8.07	3.63	6.60	0.65	2.03	-55.00	81.73	212.68
5	Other Liabilities	17557.02	19565.16	21329.27	21676.61	22384.59	11.44	9.02	3.27
	1. Loan Loss Provision	6998.55	10793.74	10449.46	10451.04	10699.81	54.23	-3.19	2.38
	2. Interest Suspense a/c	3495.35	4697.16	5938.05	6506.59	6791.78	34.38	26.42	4.38
	3. Others	7063.11	4074.26	4941.75	4718.98	4893.00	-42.32	21.29	3.69
6	Reconciliation A/c	1316.54	1987.43	1693.55	2270.88	2198.51	50.96	-14.79	-3.19
7	Profit & Loss A/c	1552.23	2233.04	3345.47	437.91	436.74	43.86	49.82	-0.27
	TOTAL	112973.55	106193.21	110342.35	110423.96	110764.41	-6.00	3.91	0.31
Assets									
1	LIQUID FUNDS	26883.96	21176.97	23863.52	25012.43	24842.49	-21.23	12.69	-0.68
	a. Cash Balance	1346.98	986.82	1093.73	1106.20	1012.83	-26.74	10.83	-8.44
	Nepalese Notes & Coins	1346.17	986.56	1093.36	1105.97	1012.64	-26.71	10.83	-8.44
	Foreign Currency	0.82	0.26	0.37	0.23	0.19	-67.84	39.63	-18.72
	b. Bank Balance	16582.35	13769.41	15322.64	15914.83	15428.53	-16.96	11.28	-3.06
	1. In Nepal Rastra Bank	3916.06	2702.54	3212.44	2951.49	2935.36	-30.99	18.87	-0.55
	2. "A"Class Licensed Institution	9038.28	8008.13	9693.05	10320.23	9675.62	-11.40	21.04	-6.25
	3. Other Financial Ins.	3628.01	3058.74	2417.15	2643.10	2817.55	-15.69	-20.98	6.60
	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	7991.39	8401.13	-28.30	15.99	5.13
2	INVESTMENTS	2558.35	1752.16	2484.24	2502.95	2502.95	-31.51	41.78	0.00
	a. Govt. Securities	2336.94	1727.17	2446.81	2465.52	2462.52	-26.09	41.67	-0.12
	b. Others	221.41	24.99	37.44	37.44	40.44	-88.72	49.83	8.01
3	SHARE & OTHER INVESTMENT	970.29	1143.97	1556.47	1551.85	1607.32	17.90	36.06	3.57
4	LOANS & ADVANCES	66627.19	65775.79	65831.69	64641.53	64855.33	-1.28	0.08	0.33
	a. Private Sector	64520.90	65335.45	63860.05	62486.60	62159.74	1.26	-2.26	-0.52
	b. Financial Institutions	2064.03	426.32	1950.43	2101.48	2642.44	-79.35	357.50	25.74
	c. Government Organizations	42.26	14.02	21.21	53.45	53.15	-66.82	51.22	-0.56
5	BILLS PURCHASED	16.49	7.25	6.40	6.40	6.40	-56.05	-11.70	0.00
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	FIXED ASSETS	3423.26	3006.04	2618.31	2527.67	2532.89	-12.19	-12.90	0.21
8	OTHER ASSETS	9005.53	8250.65	10181.79	10174.32	10417.21	-8.38	23.41	2.39
	a. Accrued Interests	3583.61	4807.46	5961.44	6530.66	6837.37	34.15	24.00	4.70
	b. Others	5421.92	3443.18	4220.34	3643.66	3579.84	-36.50	22.57	-1.75
9	Expenses not Written off	70.23	75.26	50.19	49.93	47.15	7.16	-33.32	-5.57
10	Non Banking Assets	310.59	752.98	1170.53	1107.44	1107.29	142.43	55.45	-0.01
11	Reconciliation Account	1311.63	2029.43	1699.39	2262.94	2194.88	54.73	-16.26	-3.01
12	Profit & Loss A/c	1796.07	2222.71	879.82	586.52	650.51	23.75	-60.42	10.91
	TOTAL	112973.60	106193.21	110342.35	110423.96	110764.41	-6.00	3.91	0.31

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

	Mid-July			Mid-Oct	Mid-Nov	% 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	16468.19	21519.92	-9.47	4.29	30.68
1.1 Deposit Liabilities	70896.36	64029.79	66485.63	16134.45	21109.32	-9.69	3.84	30.83
1.1.1 Saving A/c	21343.97	21211.31	21763.14	5542.09	7239.42	-0.62	2.60	30.63
1.1.2 Fixed A/c	37398.27	33220.30	34583.20	8054.99	10520.99	-11.17	4.10	30.61
1.1.2.1 Upto 3 Months Fixed A/c	1930.44	1471.28	2866.37	285.27	363.23	-23.79	94.82	27.33
1.1.2.2 3 to 6 Months fixed A/c	1713.10	1574.49	1065.31	237.15	326.82	-8.09	-32.34	37.81
1.1.2.3 6 Months to 1 Year Fixed A/c	13688.24	15584.32	15136.29	3682.43	4863.42	13.85	-2.87	32.07
1.1.2.4 Above 1 Year	20066.50	14590.21	15515.23	3850.14	4967.53	-27.29	6.34	29.02
1.1.3 Call Deposit	12144.22	9552.50	10108.65	2532.18	3341.47	-21.34	5.82	31.96
1.1.4 Certificate of Deposits	9.89	45.69	30.64	5.19	7.44	361.71	-32.92	43.38
1.2 Others	1283.30	1317.56	1665.72	333.74	410.61	2.67	26.42	23.03
2 Commission/Fee Expense	173.76	385.30	448.04	107.88	152.28	121.75	16.28	41.16
3 Employees Expenses	14555.88	15947.51	18747.82	4893.62	6290.96	9.56	17.56	28.55
4 Office Operating Expenses	12059.09	14673.00	15067.83	3708.47	4903.40	21.68	2.69	32.22
5 Exchange Fluctuation Loss	12.28	30.53	30.99	7.08	12.47	148.62	1.51	76.07
5.1 Due to Change in Exchange Rates	10.73	14.83	16.21	7.08	12.45	38.14	9.34	75.97
5.2 Due to Foreign Currency Transactions	1.54	15.70	14.77	0.01	0.02	917.06	-5.88	173.21
6 Non-Operating Expenses	621.21	1309.70	143.87	24.84	24.15	110.83	-89.02	-2.78
7. Provision for Risk	14165.84	14903.98	14274.84	4054.92	4571.07	5.21	-4.22	12.73
7.1 Loan loss Provision	11597.56	12280.32	12362.41	3886.67	4394.17	5.89	0.67	13.06
7.1.1 General Loan loss Provision	2767.77	2998.01	2835.44	1263.18	1273.55	8.32	-5.42	0.82
7.1.2 Special Loan Loss Provision	8644.68	8865.40	9424.45	2613.10	3049.49	2.55	6.31	16.70
7.1.3 Additional Loan Loss Provision	185.11	416.91	102.52	10.39	71.13	125.22	-75.41	584.59
7.2. Provision for Non-Banking Assets	694.26	1916.95	1498.26	152.09	133.65	176.11	-21.84	-12.12
7.3. Provision for Loss on Investment	119.70	204.60	40.12	36.04	63.98	70.93	-80.39	77.52
7.4. Provision for Loss of Other Assets	1754.32	502.11	374.06	-19.88	-20.74	0.00	0.00	4.29
8 Loan Written Off	1670.80	942.54	623.54	21.04	23.56	-43.59	-33.84	11.98
9 Provision for Staff Bonus	2307.91	2879.03	3452.11	740.13	797.16	24.75	19.91	7.71
10 Provision for Income Tax	6568.35	8638.47	10677.75	2175.21	2449.94	31.52	23.61	12.63
11 Others	64.39	481.92	45.06	22.41	23.40	648.50	-90.65	4.45
12 Net Profit	19783.27	25958.90	29331.59	6974.74	7892.55	31.22	12.99	13.16
TOTAL EXPENSES	144162.43	151498.22	160994.78	39198.52	48660.87	5.09	6.27	24.14
Income								
1. Interest Income	114134.49	120744.64	127191.89	30558.59	37981.44	5.79	5.34	24.29
1.1. On Loans and Advance	102148.17	111530.06	119484.79	29080.17	36150.05	9.18	7.13	24.31
1.2. On Investment	6524.71	4109.86	3502.98	543.76	715.59	-37.01	-14.77	31.60
1.2.1 Government Bonds	5854.22	3700.66	3049.44	471.17	622.46	-36.79	-17.60	32.11
1.2.2 Foreign Bonds	51.09	22.70	28.74	7.31	9.70	-55.56	26.59	32.56
1.2.3 NRB Bonds	524.75	336.67	234.04	38.48	48.29	-35.84	-30.48	25.48
1.2.4 Deventure & Bonds	94.66	49.84	190.76	26.79	35.15	-47.35	282.77	31.21
1.3 Agency Balance	848.82	1183.87	962.10	209.30	263.93	39.47	-18.73	26.11
1.4 On Call Deposit	2873.30	2528.67	2108.65	515.33	580.39	-11.99	-16.61	12.63
1.5 Others	1739.49	1392.18	1133.37	210.04	271.47	-19.97	-18.59	29.24
2. Comission & Discount	6021.96	7162.36	8051.43	2226.57	2851.87	18.94	12.41	28.08
2.1 Bills Purchase & Discount	259.33	212.27	231.80	60.43	77.01	-18.15	9.20	27.45
2.2 Comission	4395.19	5444.04	6517.57	1772.49	2302.56	23.86	19.72	29.91
2.3 Others	1367.44	1506.06	1302.07	393.65	472.30	10.14	-13.54	19.98
3 Income From Exchange Fluctuation	3060.09	3225.60	4168.69	1017.72	1236.44	5.41	29.24	21.49
3.1 Due to Change in Exchange Rate	849.82	731.73	220.18	455.84	433.41	-13.90	-69.91	-4.92
3.2 Due to Foreign Currency Trans.	2210.27	2493.87	3948.52	561.88	803.03	12.83	58.33	42.92
4 Other Operating Income	3681.22	4603.37	5508.69	1401.17	1913.23	25.05	19.67	36.55
5 Non Operating Income	1366.07	2359.48	4041.44	914.51	973.88	72.72	71.29	6.49
6 Provision Written Back	11094.90	8345.00	8679.68	1812.24	2186.46	-24.79	4.01	20.65
7 Recovery from Written off Loan	1213.33	1274.79	806.02	96.60	112.37	5.06	-36.77	16.32
8 Income from Extra Ordinary Expenses	595.51	434.89	526.32	64.46	70.33652	-26.97	21.02	9.11
9 Net Loss	2994.86	3348.21	2020.61	1106.66	1334.86	11.80	-39.65	20.62
TOTAL INCOME	144162.43	151498.33	160994.77	39198.53	48660.88	5.09	6.27	24.14

* Cumulative figure adjusted for percentage calculation

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2012	2013	2014	2014	2014	2/1	3/2	5/4*
	1	2	3	4	5			
1 Interest Expenses	52642.80	46386.97	49263.53	11861.71	15494.13	-11.88	6.20	30.62
1.1 Deposit Liabilities	51958.59	45396.82	47872.14	11561.97	15125.84	-12.63	5.45	30.82
1.1.1 Saving A/c	13924.51	13318.11	13593.22	3586.88	4684.78	-4.35	2.07	30.61
1.1.2 Fixed A/c	28072.47	24186.65	26009.72	5893.42	7692.19	-13.84	7.54	30.52
1.1.2.1 Upto 3 Months Fixed A/c	1535.48	1329.07	2734.87	261.39	333.94	-13.44	105.77	27.75
1.1.2.2 3 to 6 Months fixed A/c	1371.62	1287.26	861.78	194.05	271.65	-6.15	-33.05	39.99
1.1.2.3 6 Months to 1 Year Fixed A/c	9137.25	10714.10	10816.67	2593.79	3426.70	17.26	0.96	32.11
1.1.2.4 Above 1 Year	16028.12	10856.21	11596.41	2844.18	3659.90	-32.27	6.82	28.68
1.1.3 Call Deposit	9951.97	7846.59	8238.57	2076.50	2741.45	-21.16	5.00	32.02
1.1.4 Certificate of Deposits	9.64	45.47	30.63	5.18	7.42	371.59	-32.64	43.33
1.2 Others	684.20	990.15	1391.40	299.74	368.29	44.72	40.52	22.87
2 Commission/Fee Expense	166.54	377.73	441.61	106.48	150.30	126.81	16.91	41.16
3 Employees Expenses	12127.26	13238.73	15561.92	3991.04	5165.15	9.17	17.55	29.42
4 Office Operating Expenses	8651.35	10544.25	11195.23	2867.92	3831.97	21.88	6.17	33.61
5 Exchange Fluctuation Loss	5.25	30.04	23.74	5.46	10.28	472.26	-20.96	88.05
5.1 Due to Change in Exchange Rates	3.71	14.41	12.23	5.46	10.28	288.86	-15.13	88.05
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-Operating Expenses	523.25	1254.67	15.61	5.17	0.66	139.78	-98.76	-87.19
7. Provision for Risk	7964.99	7951.98	8339.38	2546.84	3117.04	-0.16	4.87	22.39
7.1 Loan loss Provision	7670.51	6870.91	8091.42	2472.60	3053.41	-10.42	17.76	23.49
7.1.1 General Loan loss Provision	2442.46	2080.28	2084.15	830.02	838.02	-14.83	0.19	0.96
7.1.2 Special Loan Loss Provision	5142.21	4584.12	6007.27	1642.58	2200.78	-10.85	31.05	33.98
7.1.3 Additional Loan Loss Provision	85.84	206.52	0.00	0.00	14.61	140.57	-100.00	0.00
7.2. Provision for Non-Banking Assets	209.47	824.76	207.96	91.95	59.25	293.74	-74.79	-35.56
7.3. Provision for Loss on Investment	55.92	92.97	-1.14	8.39	30.91	66.26	-101.23	268.54
7.4. Provision for Loss of Other Assets	29.10	163.35	41.14	-26.09	-26.52	0.00	0.00	1.67
8 Loan Written Off	1556.26	525.54	269.95	6.91	9.43	-66.23	-48.63	36.47
9 Provision for Staff Bonus	1908.98	2381.36	2660.27	632.32	678.68	24.75	11.71	7.33
10 Provision for Income Tax	5428.45	7136.63	8232.63	1870.47	2116.56	31.47	15.36	13.16
11 Others	47.23	479.03	6.14	1.38	1.16	914.30	-98.72	-15.88
12 Net Profit	15876.84	21058.94	21294.17	5670.58	6601.28	32.64	1.12	16.41
TOTAL EXPENSES	106899.19	111365.88	117304.18	29566.28	37176.64	4.18	5.33	25.74
Income								
1. Interest Income	85435.77	90916.84	95849.23	23467.55	29255.14	6.42	5.43	24.66
1.1. On Loans and Advance	77346.55	84815.44	91023.28	22594.00	28110.69	9.66	7.32	24.42
1.2. On Investment	6239.18	3834.88	3239.70	487.85	647.58	-38.54	-15.52	32.74
1.2.1 Government Bonds	5635.43	3459.06	2816.91	420.83	560.79	-38.62	-18.56	33.26
1.2.2 Foreign Bonds	51.09	22.70	28.74	7.31	9.70	-55.56	26.59	32.56
1.2.3 NRB Bonds	508.88	317.74	218.55	35.30	44.81	-37.56	-31.22	26.93
1.2.4 Deventure & Bonds	43.78	35.38	175.50	24.41	32.29	-19.19	396.02	32.28
1.3 Agency Balance	564.50	896.86	714.00	159.62	201.52	58.88	-20.39	26.25
1.4 On Call Deposit	548.72	585.23	258.09	82.64	104.72	6.65	-55.90	26.72
1.5 Others	736.82	784.42	614.16	143.43	190.62	6.46	-21.70	32.90
2. Comission & Discount	5279.17	6347.13	7252.50	2036.54	2619.04	20.23	14.26	28.60
2.1 Bills Purchase & Discount	254.35	210.85	231.59	60.38	76.03	-17.10	9.84	25.93
2.2 Comission	4072.44	5028.62	6022.89	1656.43	2143.43	23.48	19.77	29.40
2.3 Others	952.39	1107.66	998.02	319.73	399.58	16.30	-9.90	24.97
3 Income From Exchange Fluctuation	2994.53	3134.60	4118.09	1007.09	1221.46	4.68	31.38	21.29
3.1 Due to Change in Exchange Rate	798.95	725.00	219.24	455.19	432.46	-9.26	-69.76	-4.99
3.2 Due to Foreign Currency Trans.	2195.58	2409.60	3898.85	551.91	788.99	9.75	61.80	42.96
4 Other Operating Income	2309.35	3015.50	3614.09	958.14	1335.84	30.58	19.85	39.42
5 Non Operating Income	1076.52	1631.73	1241.27	795.49	821.50	51.57	-23.93	3.27
6 Provision Written Back	8092.41	4665.37	4031.87	900.28	1299.16	-42.35	-13.58	44.31
7 Recovery from Written off Loan	1184.11	1172.17	776.54	85.93	98.08	-1.01	-33.75	14.14
8 Income from Extra Ordinary Expenses	527.34	393.34	420.58	34.63	40.72326556	-25.41	6.93	17.58
9 Net Loss	0.00	89.21	0.00	280.64	485.71	0.00	-100.00	73.07
TOTAL INCOME	106899.20	111365.87	117304.17	29566.29	37176.65	4.18	5.33	25.74

* Cumulative figure adjusted for percentage calcul

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2012	2013	2014	2014	2014	2/1	3/2	5/4*
	1	2	3	4	5			
1 Interest Expenses	11219.04	12397.19	13000.57	3185.15	4194.66	10.50	4.87	31.69
1.1 Deposit Liabilities	10839.44	12161.49	12811.12	3154.83	4158.33	12.20	5.34	31.81
1.1.1 Saving A/c	4469.02	5534.38	5944.44	1437.25	1888.21	23.84	7.41	31.38
1.1.2 Fixed A/c	4325.68	5016.64	5071.10	1278.35	1691.93	15.97	1.09	32.35
1.1.2.1 Upto 3 Months Fixed A/c	205.94	64.12	93.84	14.62	18.85	-68.86	46.35	28.95
1.1.2.2 3 to 6 Months fixed A/c	189.48	171.54	146.20	31.36	41.69	-9.47	-14.77	32.94
1.1.2.3 6 Months to 1 Year Fixed A/c	2285.74	2882.56	2573.54	646.67	858.65	26.11	-10.72	32.78
1.1.2.4 Above 1 Year	1644.52	1898.41	2257.51	585.69	772.73	15.44	18.92	31.94
1.1.3 Call Deposit	2044.75	1610.48	1795.59	439.23	578.20	-21.24	11.49	31.64
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	30.33	36.32	-37.91	-19.62	19.77
2 Commission/Fee Expense	5.66	5.04	5.43	0.83	1.06	-10.95	7.71	26.56
3 Employees Expenses	1567.28	1921.62	2356.60	666.25	837.45	22.61	22.64	25.70
4 Office Operating Expenses	2163.78	2670.50	2905.88	621.23	802.41	23.42	8.81	29.16
5 Exchange Fluctuation Loss	7.03	0.49	7.25	1.62	2.20	-93.08	1389.04	35.65
5.1 Due to Change in Exchange Rates	7.03	0.42	3.98	1.61	2.18	-94.06	854.36	35.00
5.2 Due to Foreign Currency Transactions	0.00	0.07	3.26	0.01	0.02	27215.26	4614.50	173.21
6 Non-Operating Expenses	77.73	52.52	110.83	6.90	10.72	-32.43	111.03	55.31
7. Provision for Risk	2291.23	3989.53	3525.12	824.97	730.81	74.12	-11.64	-11.41
7.1 Loan loss Provision	2058.27	3020.91	2554.92	781.53	672.42	46.77	-15.43	-13.96
7.1.1 General Loan loss Provision	106.57	343.74	563.53	166.18	157.76	222.56	63.94	-5.07
7.1.2 Special Loan Loss Provision	1933.48	2630.48	1934.63	610.58	513.10	36.05	-26.45	-15.96
7.1.3 Additional Loan Loss Provision	18.23	46.69	56.76	4.77	1.56	156.13	21.57	-67.34
7.2. Provision for Non-Banking Assets	210.93	535.23	642.02	33.65	47.91	153.74	19.95	42.38
7.3. Provision for Loss on Investment	21.53	103.17	2.81	9.37	10.49	379.27	-97.28	11.93
7.4. Provision for Loss of Other Assets	0.50	330.22	325.37	0.42	0.00	0.00	0.00	-100.00
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	91.58	100.26	37.47	71.28	9.48
10 Provision for Income Tax	648.44	1008.99	1810.11	259.06	280.57	55.60	79.40	8.30
11 Others	13.44	0.18	36.78	20.95	22.16	-98.65	20106.10	5.80
12 Net Profit	2354.20	2848.11	4691.95	903.38	928.16	20.98	64.74	2.74
TOTAL EXPENSES	20641.93	25575.76	29185.27	6590.48	7919.01	23.90	14.11	20.16
Income								
1. Interest Income	17036.95	19976.69	22130.34	5192.84	6360.64	17.26	10.78	22.49
1.1. On Loans and Advance	14481.13	17902.49	20111.26	4755.86	5867.76	23.63	12.34	23.38
1.2. On Investment	148.65	152.17	152.46	31.59	38.99	2.36	0.20	23.43
1.2.1 Government Bonds	101.97	138.40	137.26	30.08	37.18	35.72	-0.82	23.61
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	1.11	1.41	-37.04	43.40	26.77
1.2.4 Deventure & Bonds	39.18	9.05	8.42	0.40	0.40	-76.91	-6.87	0.00
1.3 Agency Balance	143.55	184.86	168.42	35.16	41.87	28.78	-8.89	19.07
1.4 On Call Deposit	1684.52	1355.93	1401.86	323.93	360.93	-19.51	3.39	11.42
1.5 Others	579.09	381.25	296.34	46.31	51.09	-34.17	-22.27	10.34
2. Comission & Discount	547.16	662.53	616.60	149.22	193.77	21.09	-6.93	29.85
2.1 Bills Purchase & Discount	4.98	1.42	0.20	0.05	0.98	-71.57	-85.81	1829.82
2.2 Comission	239.05	345.01	401.50	99.41	137.92	44.33	16.37	38.74
2.3 Others	303.14	316.10	214.90	49.77	54.87	4.28	-32.02	10.25
3 Income From Exchange Fluctuation	17.83	89.37	50.60	10.63	14.99	401.22	-43.38	40.97
3.1 Due to Change in Exchange Rate	3.14	5.10	0.94	0.66	0.95	62.36	-81.66	43.68
3.2 Due to Foreign Currency Trans.	14.69	84.27	49.67	9.97	14.04	473.65	-41.06	40.79
4 Other Operating Income	837.49	1101.70	1372.85	337.29	434.16	31.55	24.61	28.72
5 Non Operating Income	201.29	539.65	2135.56	68.90	84.42	168.09	295.73	22.52
6 Provision Written Back	732.83	1872.67	1658.69	525.83	529.86	155.54	-11.43	0.77
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	29.13	28.916832	-45.26	86.24	-0.74
9 Net Loss	1198.79	1209.71	1140.79	276.63	272.27	0.91	-5.70	-1.58
TOTAL INCOME	20641.93	25575.88	29185.27	6590.48	7919.01	23.90	14.11	20.16

* Cumulative figure adjusted for percentage calcul

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2012	2013	2014	2014	2014	2/1	3/2	5/4*
	1	2	3	4	5			
1 Interest Expenses	8317.83	6563.19	5887.25	1421.33	1831.14	-21.09	-10.30	28.83
1.1 Deposit Liabilities	8098.32	6471.47	5802.37	1417.66	1825.14	-20.09	-10.34	28.74
1.1.1 Saving A/c	2950.45	2358.82	2225.47	517.97	666.43	-20.05	-5.65	28.66
1.1.2 Fixed A/c	5000.12	4017.01	3502.38	883.22	1136.87	-19.66	-12.81	28.72
1.1.2.1 Upto 3 Months Fixed A/c	189.02	78.09	37.66	9.26	10.43	-58.69	-51.78	12.72
1.1.2.2 3 to 6 Months fixed A/c	152.00	115.68	57.33	11.73	13.47	-23.90	-50.44	14.84
1.1.2.3 6 Months to 1 Year Fixed A/c	2265.25	1987.66	1746.08	441.97	578.07	-12.25	-12.15	30.79
1.1.2.4 Above 1 Year	2393.86	1835.58	1661.31	420.27	534.89	-23.32	-9.49	27.27
1.1.3 Call Deposit	147.49	95.43	74.49	16.46	21.83	-35.30	-21.94	32.64
1.1.4 Certificate of Deposits	0.25	0.22	0.02	0.01	0.02	-14.47	-91.20	63.92
1.2 Others	219.51	91.72	84.88	3.67	6.00	-58.22	-7.46	63.25
2 Commission/Fee Expense	1.56	2.53	1.00	0.57	0.93	62.38	-60.40	62.88
3 Employees Expenses	861.34	787.16	829.30	236.33	288.36	-8.61	5.35	22.01
4 Office Operating Expenses	1243.95	1458.25	966.71	219.31	269.02	17.23	-33.71	22.66
5 Exchange Fluctuation Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Non-Operating Expenses	20.24	2.51	17.43	12.77	12.77	-87.60	594.51	0.01
7. Provision for Risk	3909.63	2962.47	2410.35	683.10	723.22	-24.23	-18.64	5.87
7.1 Loan loss Provision	1868.78	2388.50	1716.07	632.53	668.35	27.81	-28.15	5.66
7.1.1 General Loan loss Provision	218.75	573.99	187.76	266.98	277.78	162.39	-67.29	4.04
7.1.2 Special Loan Loss Provision	1568.99	1650.81	1482.55	359.94	335.60	5.21	-10.19	-6.76
7.1.3 Additional Loan Loss Provision	81.04	163.70	45.76	5.62	54.97	102.00	-72.05	878.83
7.2. Provision for Non-Banking Assets	273.86	556.97	648.27	26.50	26.50	103.37	16.39	0.00
7.3. Provision for Loss on Investment	42.25	8.46	38.45	18.29	22.58	-79.99	354.73	23.51
7.4. Provision for Loss of Other Assets	1724.73	8.54	7.55	5.79	5.79	0.00	0.00	0.00
8 Loan Written Off	62.19	67.76	188.06	5.57	5.57	8.95	177.56	0.00
9 Provision for Staff Bonus	157.17	165.33	222.60	16.23	18.22	5.19	34.64	12.28
10 Provision for Income Tax	491.45	492.85	635.01	45.68	52.81	0.28	28.85	15.61
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	400.78	363.10	32.19	63.05	-9.40
TOTAL EXPENSES	16621.30	14556.59	14505.33	3041.76	3565.22	-12.42	-0.35	17.21
Income								
1. Interest Income	11661.78	9851.11	9212.31	1898.20	2365.65	-15.53	-6.48	24.63
1.1. On Loans and Advance	10320.49	8812.13	8350.25	1730.31	2171.60	-14.62	-5.24	25.50
1.2. On Investment	136.88	122.82	110.82	24.32	29.02	-10.27	-9.77	19.35
1.2.1 Government Bonds	116.81	103.20	95.26	20.27	24.49	-11.65	-7.69	20.85
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	2.07	2.07	69.81	-38.63	0.00
1.2.4 Deventure & Bonds	11.70	5.41	6.84	1.98	2.46	-53.76	26.42	24.24
1.3 Agency Balance	140.77	102.16	79.67	14.51	20.54	-27.43	-22.01	41.56
1.4 On Call Deposit	640.06	587.50	448.70	108.76	114.74	-8.21	-23.63	5.50
1.5 Others	423.57	226.51	222.87	20.30	29.75	-46.52	-1.60	46.51
2. Comission & Discount	195.63	152.70	182.33	40.81	39.06	-21.95	19.40	-4.29
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	16.66	21.21	-15.90	32.35	27.35
2.3 Others	111.92	82.30	89.15	24.16	17.85	-26.46	8.33	-26.10
3 Income From Exchange Fluctuation	47.72	1.64	0.00	0.00	0.00	-96.57	-99.95	25.93
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	25.93
4 Other Operating Income	534.38	486.17	521.75	105.74	143.22	-9.02	7.32	35.45
5 Non Operating Income	88.27	188.09	664.61	50.12	67.96	113.10	253.34	35.61
6 Provision Written Back	2269.66	1806.96	2989.11	386.13	357.44	-20.39	65.42	-7.43
7 Recovery from Written off Loan	27.79	16.38	19.14	10.68	14.29	-41.08	16.88	33.87
8 Income from Extra Ordinary Expenses	0.00	4.25	36.25	0.70	0.69643	0.00	753.72	0.00
9 Net Loss	1796.07	2049.29	879.82	549.39	576.88	14.10	-57.07	5.00
TOTAL INCOME	16621.30	14556.59	14505.33	3041.76	3565.22	-12.42	-0.35	17.21

* Cumulative figure adjusted for percentage calcul

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

	Mid-July			Mid-Oct	Mid-Nov	% 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	50269.53	50879.77	37.00	23.00	1.21
Fishery Related	1828.05	657.80	2747.06	2800.17	2849.86	-64.02	317.62	1.77
Mining Related	2712.58	3897.30	3580.05	3459.18	3635.50	43.68	-8.14	5.10
Agriculture, Forestry & Beverage Production Related	156338.79	190575.19	222489.70	242137.24	241634.01	21.90	16.75	-0.21
Construction	82307.15	96067.34	118632.87	126680.42	128192.78	16.72	23.49	1.19
Electricity, Gas and Water	14210.52	20694.25	25606.61	27834.39	28223.88	45.63	23.74	1.40
Metal Products, Machinery & Electronic Equipment & Asse	10851.60	13050.42	13994.97	14845.66	14950.77	20.26	7.24	0.71
Transport, Communication and Public Utilities	39374.63	41298.89	43707.55	43858.50	44453.97	4.89	5.83	1.36
Wholesaler & Retailer	159507.00	198319.29	243966.15	265268.91	263776.54	24.33	23.02	-0.56
Finance, Insurance and Real Estate	80169.47	84683.50	90353.77	91999.00	91666.42	5.63	6.70	-0.36
Hotel or Restaurant	20941.32	25087.38	32909.63	35700.29	35132.80	19.80	31.18	-1.59
Other Services	38895.21	46718.82	54154.23	55408.87	55850.40	20.11	15.92	0.80
Consumption Loans	49308.15	69436.96	87003.21	88540.25	90135.23	40.82	25.30	1.80
Local Government	1356.01	1255.49	1182.73	1581.25	1572.47	-7.41	-5.80	-0.56
Others	103353.98	124829.52	141309.64	143857.62	148390.67	20.78	13.20	3.15
TOTAL	789729.46	955719.96	1129803.67	1194241.28	1201345.08	21.02	18.21	0.59
Productwise								
Term Loan	110369.23	136442.95	173069.81	181024.20	183438.82	23.62	26.84	1.33
Overdraft	133617.29	184614.72	211367.58	220757.33	221454.08	38.17	14.49	0.32
Trust Receipt Loan / Import Loan	35443.88	41471.44	48161.32	57089.51	56048.56	17.01	16.13	-1.82
Demand & Other Working Capital Loan	185390.70	220401.50	250607.47	276558.46	276735.83	18.88	13.70	0.06
Residential Personal Home Loan (Up to Rs. 80 Lakh)	50649.71	66210.53	89484.87	95798.89	96768.32	30.72	35.15	1.01
Real Estate Loan	92771.23	86062.16	82482.16	81788.62	82097.83	-7.23	-4.16	0.38
Margin Nature Loan	10333.69	12935.41	20031.63	20075.75	20766.22	25.18	54.86	3.44
Hire Purchase Loan	48999.00	53933.61	63653.90	66544.19	68651.05	10.07	18.02	3.17
Deprived Sector Loan	28968.06	39549.07	50576.56	53013.88	52072.62	36.53	27.88	-1.78
Bills Purchased	9790.65	8024.25	10045.08	11030.39	11435.79	-18.04	25.18	3.68
Other Product	83396.38	106074.30	130323.28	130560.07	131875.96	27.19	22.86	1.01
Total	789729.82	955719.96	1129803.66	1194241.29	1201345.08	21.02	18.21	0.59
Collateral wise								
Gold and Silver	23300.88	28785.76	31102.67	29425.74	30349.46	23.54	8.05	3.14
Government Securities	2441.77	3004.07	992.12	920.40	3070.29	23.03	-66.97	233.58
Non Governmental Securities	7621.90	8218.97	14092.14	14671.73	12563.22	7.83	71.46	-14.37
Fixed Deposit Receipts	10470.55	11671.47	10774.58	10385.52	10117.69	11.47	-7.68	-2.58
Own	9958.82	10995.52	9893.47	9475.29	9267.76	10.41	-10.02	-2.19
Other Licences Institutions	511.72	675.95	881.11	910.24	849.93	32.09	30.35	-6.63
Collateral of Properties	676874.58	820463.46	936410.77	993431.81	998828.19	21.21	14.13	0.54
Fixed Assets	572980.23	681424.84	785804.82	827921.25	835576.97	18.93	15.32	0.92
Current Assets	103894.35	139038.62	150605.95	165510.56	163251.22	33.83	8.32	-1.37
Against security of Bill	9828.09	7710.77	11927.48	13944.75	13510.65	-21.54	54.69	-3.11
Domestic Bills	658.92	1010.89	2817.51	3444.40	3682.38	53.42	178.72	6.91
Foreign Bills	9169.17	6699.89	9109.97	10500.35	9828.27	-26.93	35.97	-6.40
Against Guarantee	16980.09	21747.59	29975.14	34087.59	34393.23	28.08	37.83	0.90
Government Guarantee	2422.90	3394.30	2155.95	2321.00	2294.28	40.09	-36.48	-1.15
Institutional Guarantee	9239.31	13009.84	20737.62	22813.06	22883.67	40.81	59.40	0.31
Personal Guarantee	1164.41	959.91	2001.69	2401.03	2463.57	-17.56	108.53	2.60
Collective Guarantee	1079.20	1364.92	2167.66	2856.65	3193.81	26.48	58.81	11.80
International Rated Foreign Bank's Guarantee	171.26	115.10	192.25	131.33	130.33	-32.79	67.03	-0.77
Other Guarantee	2903.00	2903.51	2706.26	3541.79	3404.39	0.02	-6.79	-3.88
Credit Card	395.19	373.59	410.98	481.58	486.43	-5.47	10.01	1.01
Others	41816.42	53744.25	94117.78	96892.15	98025.91	28.52	75.12	1.17
Total	789729.48	955719.94	1129803.67	1194241.29	1201345.08	21.02	18.21	0.59

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Oct	Mid-Nov	% 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	39397.10	39890.16	33.70	21.85	1.25
Fishery Related	1775.62	500.33	2491.48	2556.47	2566.60	-71.82	397.97	0.40
Mining Related	2358.68	3487.15	3258.97	3171.14	3331.74	47.84	-6.54	5.06
Agriculture, Forestry & Beverage Production Related	143972.14	176661.91	207142.86	227280.60	226858.04	22.71	17.25	-0.19
Construction	61312.20	71712.79	88914.98	96706.82	97891.34	16.96	23.99	1.22
Electricity, Gas and Water	12752.06	18386.51	21784.34	23681.65	24020.28	44.18	18.48	1.43
Metal Products, Machinery & Electronic Equipment & Asse	8401.64	10044.44	10887.77	11708.80	11770.15	19.55	8.40	0.52
Transport, Communication and Public Utilities	25206.57	24431.32	25221.64	25234.53	25580.51	-3.08	3.23	1.37
Wholesaler & Retailer	127671.13	161588.16	205667.15	229085.83	227594.25	26.57	27.28	-0.65
Finance, Insurance and Real Estate	62184.80	66141.44	72768.84	76079.08	75868.23	6.36	10.02	-0.28
Hotel or Restaurant	15285.04	18753.75	24846.43	28401.12	28061.82	22.69	32.49	-1.19
Other Services	30521.68	38101.27	43987.36	45584.78	46242.84	24.83	15.45	1.44
Consumption Loans	37780.10	53754.45	68227.23	69620.93	71707.01	42.28	26.92	3.00
Local Government	1271.67	1176.32	1096.16	1466.79	1465.48	-7.50	-6.81	-0.09
Others	68872.28	81436.73	88042.57	90336.50	92876.47	18.24	8.11	2.81
TOTAL	622575.20	757207.54	902162.01	970312.14	975724.93	21.63	19.14	0.56
Productwise								
Term Loan	87203.30	112480.40	142965.53	150730.62	152696.77	28.99	27.10	1.30
Overdraft	107443.63	150298.94	170872.66	180755.18	180950.15	39.89	13.69	0.11
Trust Receipt Loan / Import Loan	35342.77	41470.26	48161.32	57089.51	56048.56	17.34	16.13	-1.82
Demand & Other Working Capital Loan	155371.13	185398.02	216015.90	244865.16	245020.80	19.33	16.51	0.06
Residential Personal Home Loan (Up to Rs. 80 Lakh)	35647.57	47256.27	64673.30	69860.66	71044.52	32.57	36.86	1.69
Real Estate Loan	69685.45	63044.62	60467.66	61400.36	61720.99	-9.53	-4.09	0.52
Margin Nature Loan	6274.21	7440.61	11988.14	12776.39	13588.40	18.59	61.12	6.36
Hire Purchase Loan	32002.61	34094.00	41023.45	43461.48	45084.34	6.54	20.32	3.73
Deprived Sector Loan	23601.26	32445.25	40962.32	42889.40	41854.57	0.00	0.00	-2.41
Bills Purchased	9765.53	7997.56	10034.34	11019.79	11425.19	-18.10	25.47	3.68
Other Product	60238.10	75281.64	94997.38	95463.60	96290.63	24.97	26.19	0.87
Total	622575.56	757207.55	902162.00	970312.14	975724.93	21.63	19.14	0.56
Collateral wise								
Gold and Silver	21213.11	25038.53	27088.37	25600.04	26286.56	18.03	8.19	2.68
Government Securities	2385.14	2974.77	968.71	891.93	3043.41	24.72	-67.44	241.22
Non Governmental Securities	5015.72	4925.55	8973.82	9899.54	7871.71	-1.80	82.19	-20.48
Fixed Deposit Receipts	7243.22	8102.32	7359.78	7488.51	7470.06	11.86	-9.16	-0.25
Own	6731.54	7428.97	6478.67	6578.27	6620.13	10.36	-12.79	0.64
Other Licences Institutions	511.68	673.35	881.11	910.24	849.93	31.60	30.85	-6.63
Collateral of Properties	526067.86	642544.50	733614.96	792636.19	796956.48	22.14	14.17	0.55
Fixed Assets	423201.69	504299.03	583662.27	627772.68	634329.13	19.16	15.74	1.04
Current Assets	102866.17	138245.47	149952.69	164863.51	162627.35	34.39	8.47	-1.36
Against security of Bill	9815.82	7675.08	11923.28	13940.55	13506.45	-21.81	55.35	-3.11
Domestic Bills	646.65	976.93	2813.31	3440.20	3678.18	51.08	187.97	6.92
Foreign Bills	9169.17	6698.14	9109.97	10500.35	9828.27	-26.95	36.01	-6.40
Against Guarantee	14372.11	18424.77	25697.50	29181.03	29424.65	28.20	39.47	0.83
Government Guarantee	2268.48	3230.85	1975.30	2141.04	2114.32	42.42	-38.86	-1.25
Institutional Guarantee	8242.66	11547.20	18972.97	20680.47	20773.71	40.09	64.31	0.45
Personal Guarantee	774.31	645.28	1684.14	2064.12	2205.90	-16.66	160.99	6.87
Collective Guarantee	153.23	204.05	404.05	805.59	973.19	33.16	98.01	20.80
International Rated Foreign Bank's Guarantee	163.16	104.10	117.47	131.33	130.33	-36.20	12.84	-0.77
Other Guarantee	2770.27	2693.29	2529.85	3335.76	3204.02	-2.78	-6.07	-3.95
Credit Card	393.67	373.59	410.98	481.58	486.43	-5.10	10.01	1.01
Others	36068.58	47148.40	86124.60	90192.78	90679.18	30.72	82.67	0.54
Total	622575.22	757207.52	902162.02	970312.14	975724.94	21.63	19.14	0.56

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Oct	Mid-Nov	% 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	9022.16	9126.22	68.72	35.13	1.15
Fishery Related	10839.44	12161.49	12811.12	3154.83	242.21	12.20	5.34	-92.32
Mining Related	4469.02	5534.38	5944.44	1437.25	210.88	23.84	7.41	-85.33
Agriculture, Forestry & Beverage Production Related	7138.72	9194.30	10699.48	10557.03	10558.18	28.79	16.37	0.01
Construction	12038.33	15248.53	19507.92	19512.72	19755.00	26.67	27.93	1.24
Electricity, Gas and Water	1322.28	2092.11	3617.75	3955.66	4010.30	58.22	72.92	1.38
Metal Products, Machinery & Electronic Equipment & Asse	1561.44	2138.61	2385.15	2448.02	2470.16	36.96	11.53	0.90
Transport, Communication and Public Utilities	8992.22	11223.12	12897.59	12750.39	12939.33	24.81	14.92	1.48
Wholesaler & Retailer	21289.09	27070.92	29633.88	27995.39	28036.92	27.16	9.47	0.15
Finance, Insurance and Real Estate	9938.88	12589.36	12797.65	11280.90	11136.88	26.67	1.65	-1.28
Hotel or Restaurant	3865.87	4735.00	6278.73	5615.86	5361.40	22.48	32.60	-4.53
Other Services	5344.00	6294.93	7909.36	7531.38	7301.11	17.79	25.65	-3.06
Consumption Loans	6086.21	9767.01	12728.61	13347.23	12949.03	60.48	30.32	-2.98
Local Government	31.68	31.05	38.04	51.03	43.56	-1.99	22.49	-14.64
Others	18968.50	25714.82	34396.15	34788.85	36617.23	35.57	33.76	5.26
TOTAL	100504.46	132729.38	161803.56	159281.22	160758.42	32.06	21.90	0.93
Productwise								
Term Loan	12569.31	15064.74	21437.34	21422.55	22004.79	19.85	42.30	2.72
Overdraft	26173.66	34315.79	40494.92	39996.48	40498.15	31.11	18.01	1.25
Trust Receipt Loan / Import Loan	101.11	1.18	0.00	0.00	0.00	-98.83	-100.00	0.00
Demand & Other Working Capital Loan	12733.81	18697.09	19857.01	18445.62	18459.96	46.83	6.20	0.08
Residential Personal Home Loan (Up to Rs. 80 Lakh)	9288.00	12309.08	16820.26	17538.38	17477.90	32.53	36.65	-0.34
Real Estate Loan	11905.08	12864.26	12773.90	11243.32	11111.49	8.06	-0.70	-1.17
Margin Nature Loan	2002.50	2709.85	4112.98	3594.77	3543.63	35.32	51.78	-1.42
Hire Purchase Loan	10406.74	13300.38	15906.14	16009.17	16389.85	27.81	19.59	2.38
Deprived Sector Loan	3576.77	5212.97	7564.63	8021.75	8094.34	0.00	0.00	0.90
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	23004.98	23174.10	55.34	25.21	0.74
Total	100504.46	132729.37	161803.56	159281.22	160758.42	32.06	21.90	0.93
Collateral wise								
Gold and Silver	1774.53	3363.91	3680.33	3455.53	3664.51	89.57	9.41	6.05
Government Securities	53.97	21.40	5.85	11.28	11.19	-60.35	-72.67	-0.80
Non Governmental Securities	1530.23	2018.23	3181.68	2903.49	2871.02	31.89	57.65	-1.12
Fixed Deposit Receipts	1344.59	1635.28	1709.14	1647.73	1472.90	21.62	4.52	-10.61
Own	1344.59	1635.28	1709.14	1647.73	1472.90	21.62	4.52	-10.61
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	145888.36	147362.50	33.86	20.78	1.01
Fixed Assets	90496.97	121492.70	146794.10	145475.75	146971.51	34.25	20.83	1.03
Current Assets	559.61	393.88	415.41	412.61	390.98	-29.62	5.47	-5.24
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	4189.18	4261.36	49.76	38.05	1.72
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	1840.83	1819.72	75.34	30.94	-1.15
Personal Guarantee	109.43	205.86	200.91	212.75	135.67	88.12	-2.41	-36.23
Collective Guarantee	902.82	1145.92	1737.70	2021.96	2192.65	26.93	51.64	8.44
International Rated Foreign Bank's Guarantee	0.00	11.00	74.78	0.00	0.00	0.00	579.83	0.00
Other Guarantee	0.33	23.34	2.41	2.06	1.74	6870.44	-89.67	-15.35
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	1181.45	1110.74	-61.14	106.21	-5.98
Total	100504.46	132729.37	161803.56	159281.22	160758.42	32.06	21.90	0.93

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Oct	Mid-Nov	% 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	1850.27	1863.39	12.72	1.83	-3.53	0.71
Fishery Related	12.84	28.33	40.81	40.60	41.05	120.71	44.04	-0.52	1.12
Mining Related	160.67	143.05	45.84	66.56	92.88	-10.97	-67.96	45.20	39.55
Agriculture, Forestry & Beverage Production Related	5227.92	4718.98	4647.36	4299.61	4217.79	-9.74	-1.52	-7.48	-1.90
Construction	8956.62	9106.02	10209.97	10460.88	10546.44	1.67	12.12	2.46	0.82
Electricity, Gas and Water	136.18	215.63	204.52	197.07	193.29	58.34	-5.15	-3.64	-1.92
Metal Products, Machinery & Electronic Equipment & Asse	888.53	867.37	722.06	688.84	710.46	-2.38	-16.75	-4.60	3.14
Transport, Communication and Public Utilities	5175.84	5644.44	5588.33	5873.57	5934.13	9.05	-0.99	5.10	1.03
Wholesaler & Retailer	10546.78	9660.22	8665.13	8187.70	8145.37	-8.41	-10.30	-5.51	-0.52
Finance, Insurance and Real Estate	8045.80	5952.69	4787.27	4639.02	4661.31	-26.01	-19.58	-3.10	0.48
Hotel or Restaurant	1790.41	1598.63	1784.46	1683.31	1709.58	-10.71	11.62	-5.67	1.56
Other Services	3029.52	2322.62	2257.51	2292.71	2306.45	-23.33	-2.80	1.56	0.60
Consumption Loans	5441.84	5915.50	6047.38	5572.10	5479.19	8.70	2.23	-7.86	-1.67
Local Government	52.66	48.11	48.53	63.43	63.43	-8.64	0.87	30.72	0.00
Others	15513.20	17677.97	18870.91	18732.27	18896.97	13.95	6.75	-0.73	0.88
TOTAL	66649.80	65783.04	65838.09	64647.93	64861.73	-1.30	0.08	-1.81	0.33
Productwise									
Term Loan	10596.61	8897.82	8666.94	8871.04	8737.25	-16.03	-2.59	2.35	-1.51
Overdraft	0.00	0.00	0.00	5.68	5.78	-100.00	0.00	0.00	1.76
Trust Receipt Loan / Import Loan	0.00	0.00	0.00	0.00	0.00	-100.00	0.00	0.00	0.00
Demand & Other Working Capital Loan	17285.75	16306.39	14734.55	13247.69	13255.07	-5.67	-9.64	-10.09	0.06
Residential Personal Home Loan (Up to Rs. 80 Lakh)	5714.14	6645.18	7991.30	8399.85	8245.90	16.29	20.26	5.11	-1.83
Real Estate Loan	11180.70	10153.28	9240.60	9144.94	9265.35	-9.19	-8.99	-1.04	1.32
Margin Nature Loan	2056.98	2784.96	3930.51	3704.59	3634.19	35.39	41.13	-5.75	-1.90
Hire Purchase Loan	6589.66	6539.24	6724.31	7073.53	7176.85	-0.77	2.83	5.19	1.46
Deprived Sector Loan	1790.04	1890.85	2049.60	2102.72	2123.71	0.00	0.00	0.00	1.00
Bills Purchased	16.49	7.25	6.40	6.40	6.40	-56.05	-11.70	0.00	0.00
Other Product	11419.42	12558.07	12493.87	12091.49	12411.23	9.97	-0.51	-3.22	2.64
Total	66649.80	65783.04	65838.09	64647.93	64861.73	-1.30	0.08	-1.81	0.33
Collateral wise									
Gold and Silver	313.25	383.32	333.97	370.16	398.39	22.37	-12.87	10.84	7.63
Government Securities	2.65	7.91	17.56	17.20	15.69	197.92	122.07	-2.06	-8.78
Non Governmental Securities	1075.95	1275.19	1936.64	1868.71	1820.49	18.52	51.87	-3.51	-2.58
Fixed Deposit Receipts	1882.74	1933.87	1705.66	1249.29	1174.73	2.72	-11.80	-26.76	-5.97
Own	1882.69	1931.27	1705.66	1249.29	1174.73	2.58	-11.68	-26.76	-5.97
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	54907.26	54509.21	-6.22	-0.80	-1.22	-0.72
Fixed Assets	59281.57	55633.11	55348.44	54672.82	54276.33	-6.15	-0.51	-1.22	-0.73
Current Assets	468.57	399.27	237.85	234.45	232.88	-14.79	-40.43	-1.43	-0.67
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	717.37	707.23	-18.29	-6.18	9.26	-1.41
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	291.76	290.24	-6.86	-15.70	7.22	-0.52
Personal Guarantee	280.67	108.77	116.64	124.16	121.99	-61.24	7.23	6.44	-1.74
Collective Guarantee	23.15	14.95	25.91	29.10	27.97	-35.42	73.30	12.31	-3.85
International Rated Foreign Bank's Guarantee	8.10	0.00	0.00	0.00	0.00	-100.00	0.00	0.00	0.00
Other Guarantee	132.40	186.87	174.00	203.97	198.63	41.14	-6.89	17.23	-2.62
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	5517.93	6235.99	96.72	3.04	-1.49	13.01
Total	66649.80	65783.04	65838.09	64647.93	64861.73	-1.30	0.08	-1.81	0.33

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL
Liabilities															
1	CAPITAL FUND	3866.05	3277.47	7299.69	7927.63	5088.09	6274.22	4721.94	4110.24	5457.16	3548.56	2656.28	4873.03	2547.44	3037.51
	a. Paid-up Capital	6465.00	8588.97	3047.17	4770.87	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			221.98		200.00		346.73		
	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	914.04	474.19	300.77
	e. Share Premium	90.55		0.07	11.85					18.56		0.08	67.84		
	f. Retained Earning	-5381.68	-9520.34	705.27	181.38	10.03	979.19	928.04	123.24	607.44	4.76	598.21	170.71	38.15	46.02
	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	1062.15	34.27	211.93
2	BORROWINGS	1547.32	300.00	2209.43	1100.00	1007.75	129.44	468.85	754.29	818.50	6.16				
	a. NRB			92.72					129.44						
	b. Interbank Borrowing		1247.32		316.71			7.75			300.00		318.50		
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.		300.00												6.16
	e. Bonds and Securities			300.00	1800.00		1100.00	1000.00		468.85	400.00		500.00		
3	DEPOSITS	69051.74	102155.42	80516.56	76614.12	51900.79	67000.15	56584.22	27086.96	65871.76	35723.40	21439.55	47455.17	17367.04	37370.75
	a. Current	13297.49	18805.87	10669.75	10016.45	13940.37	6210.60	4150.59	1281.98	6241.78	3518.01	719.64	1438.16	476.67	1125.08
	Domestic	13129.33	18735.51	7933.30	5944.03	7091.84	4779.34	3885.47	1087.21	6070.93	3240.19	688.83	1375.31	453.71	1102.79
	Foreign	168.16	70.36	2736.44	4072.42	6848.52	1431.26	265.12	194.77	170.85	277.82	30.81	62.85	22.96	22.29
	b. Savings	41728.65	60295.21	35183.39	26904.65	20151.24	34753.38	17880.95	9315.54	28227.33	11616.02	7394.20	12409.14	4066.43	15483.02
	Domestic	41716.71	60257.25	32607.61	26105.29	17032.56	33664.72	17735.42	9288.12	28095.82	11291.02	7260.53	12341.10	4009.90	15431.38
	Foreign	11.94	37.96	2575.78	799.37	3118.68	1088.66	145.52	27.42	131.51	325.00	133.68	68.04	56.53	51.64
	c. Fixed	11858.31	14474.98	14294.76	19495.80	3950.22	12243.72	27947.14	10656.88	15266.76	9709.26	8064.70	1985.91	7942.68	12320.70
	Domestic	11779.55	14472.73	13462.92	19388.68	2440.60	10672.01	16234.87	10595.15	15217.34	9165.93	7798.07	19098.14	7942.68	12021.99
	Foreign	78.76	2.25	831.83	107.11	1509.62	1571.71	11712.26	61.73	49.42	543.33	266.63	753.77	298.72	
	d. Call Deposits	1342.89	7933.46	18696.87	19285.03	12334.77	12543.81	6167.68	5405.39	15282.04	10558.22	5065.95	13503.39	4743.50	8205.60
	Domestic	1342.89	7773.98	12997.72	15874.61	5001.29	7591.45	5159.34	5168.12	8387.76	10219.15	5042.74	12905.90	4682.80	7406.18
	Foreign		159.48	5699.15	3410.41	7333.48	4952.36	1008.35	237.27	6894.27	339.08	23.21	597.49	60.70	799.42
	e. Others	824.40	645.90	1671.81	912.19	1524.19	1248.65	437.87	427.16	853.85	321.89	195.06	252.57	137.76	236.34
	Domestic	824.29	645.90	1645.84	787.02	1014.50	386.82	204.10	386.82	426.95	295.67	194.13	239.25	137.76	214.14
	Foreign	0.11		25.97	125.17	1054.38	234.14	51.04	0.22	5.15	26.22	0.93	13.32		22.20
4	Bills Payable	9.41	15.45	163.73	0.26	125.65	112.68	266.67	16.41	625.47	38.83	2.73	149.87	42.48	9.86
5	Other Liabilities	11418.31	18171.34	13307.01	7602.24	3432.54	4250.06	2755.99	4507.26	2463.30	2292.17	2198.99	3161.11	1360.73	2838.20
	1. Sundry Creditors	4791.36	577.10	5807.82	662.23	286.95	161.41	77.56	767.61	181.90	222.05	157.95	313.55	517.77	694.81
	2. Loan Loss Provision	2397.36	3756.32	1659.98	1396.90	324.19	1226.78	454.34	481.82	912.33	576.03	607.82	1060.03	273.35	518.16
	3. Interest Suspense a/c	3579.24	11352.47	458.62	298.22	201.01	502.32	305.11	389.80	449.05	149.56	377.05	489.90	40.20	283.19
	4. Others	650.35	2485.45	5380.58	5244.88	2620.38	2359.55	1918.97	2868.02	920.02	1344.53	1056.16	1297.63	529.41	1342.04
6	Reconciliation A/c	1900.03			9.41		67.28	62.91	18.79	8.45				0.06	
7	Profit & Loss A/c	125.64	1328.87	782.79	662.63	413.93	356.88	256.21	49.17	575.74	219.79	102.79	129.80	80.62	147.35
		86371.17	126495.87	102369.79	95025.72	60961.00	79161.26	65655.69	35918.27	75470.72	42577.04	26400.34	56587.48	21938.37	43409.83

Assets															
1	LIQUID FUNDS	8027.15	12462.09	10432.62	10715.61	18714.21	9637.41	7119.90	3610.99	7779.10	5458.52	2459.14	3109.20	3506.07	5310.66
	a. Cash Balance	2297.62	3091.97	1341.37	1880.14	810.61	1090.71	1711.77	951.44	1324.79	991.96	462.68	776.07	389.05	1768.45
	Nepalese Notes & Coins	2226.08	2982.14	1239.64	1720.11	619.83	957.31	1688.73	916.64	1297.38	949.57	448.02	753.49	360.71	1665.81
	Foreign Currency	71.53	109.83	101.73	160.03	190.78	133.41	23.03	34.80	27.41	42.39	14.66	22.58	28.34	102.64
	b. Bank Balance	5329.53	8710.49	7892.63	8635.48	6869.64	7810.90	5408.13	2659.54	6454.32	4368.05	1675.96	2333.13	3117.02	3542.20
	1. In Nepal Rastra Bank	3784.64	7837.47	5987.35	7675.34	4485.48	5154.30	3569.99	2211.07	4472.45	3322.64	1371.50	1475.79	2764.59	2909.23
	Domestic Currency	3678.43	7958.79	5805.50	7492.99	4441.01	5047.35	3569.35	2150.07	4436.63	3300.62	1357.44	1445.05	2758.16	2881.39
	Foreign Currency	106.21	-121.32	181.85	182.35	44.47	106.95	0.63	61.00	35.82	22.02	14.07	30.74	6.43	27.84
	2. "A" Class Licensed Institution	507.97	335.31	111.80	218.38	105.99	179.50	410.73	106.13	208.88	218.17	135.67	191.18	72.34	419.81
	Domestic Currency	507.97	323.18	111.80	111.51	105.99	179.50	410.73	105.10	208.80	215.70	129.00	191.14	72.03	411.99
	Foreign Currency		12.13		106.87				1.03	0.08	2.47	6.67	0.04	0.31	7.83
	3. Other Financial Ins.								0.72					0.16	111.81
	4. In Foreign Banks	1036.92	537.71	1793.48	741.76	2278.17	2477.09	1427.42	341.62	1772.99	827.24	168.79	666.15	279.92	101.34
	c. Money at Call	400.00	659.63	1198.62	200.00	11033.96	735.80			98.50	320.50				
	Domestic Currency	400.00	630.00	179.81	200.00		700.00								
	Foreign Currency		29.63	1018.81		11033.96	35.80			98.50	320.50				
2	INVESTMENT IN SECURITIES	16724.18	32302.24	9874.64	8183.83	3737.21	7333.10	6548.34	4990.57	7846.08	4940.41	3532.10	11298.36	581.35	3540.20
	a. Govt. Securities	16724.18	32302.24	9627.96	8183.83	3737.21	7333.10	6548.34	2263.07	7846.08	4940.41	3532.10	11115.44	581.35	3540.20
	b. NRB Bond								2727.50						
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin. Ins.														
	e. Non Residents			246.68									182.92		
3	SHARE & OTHER INVESTMENT	2616.87	1424.70	9643.78	9247.13	7615.49	7369.25	11750.36	1103.33	4457.73	464.44	47.04	933.44	1131.19	313.80
	a. Interbank Lending			111.12					270.00			5.90		250.00	
	b. Non Residents			2.01											
	c. Others	2616.87	1424.70	9530.65	9247.13	7615.49	7369.25	11750.36	833.33	4457.73	464.44	41.14	933.44	881.19	313.80
4	LOANS & ADVANCES	42392.61	59988.69	60958.07	58762.82	29041.62	48625.40	36385.94	21562.51	51130.33	28251.37	18013.47	38235.59	14890.50	300

S.N.	BFI Name	Kumari	Laxmi	SBI	ADBNL	Global	Citizens	Prime	Sunrise	Grand	NMB	PRABHU	Janata	Mega	Civil	Century	Samina
Liabilities																	
1	CAPITAL FUND	2966.61	2923.54	2992.46	15732.38	6362.89	2757.27	3643.33	2873.23	576.39	3066.08	2905.94	2194.81	2757.41	3227.77	2273.76	2833.40
	a. Paid-up Capital	2431.68	1948.30	2031.18	9636.80	5011.60	2379.54	2638.70	2236.65	2000.00	2000.00	3208.89	2060.00	2330.00	2698.92	2000.00	2550.24
	b. Calls in Advance								114.07								
	c. Proposed Bonus Share		389.66														
	d. General Reserves	163.98	480.24	531.55	3383.94	519.21	335.74	320.57	151.23	175.20	268.58	221.58	70.57	54.71	83.93	15.11	240.50
	e. Share Premium				201.63	2.97	74.15	32.41			10.08	3.41			1.08		10.56
	f. Retained Earning	4.70	-189.61	4.23	2701.89	354.32	8.10	575.32	325.68	-1604.54	647.00	-570.90	63.69	308.83	245.82	56.15	28.34
	g. Others Reserves Fund	366.25	294.94	425.50	9.74	276.13	30.93	34.59	13.19	5.73	140.42	42.97	0.55	63.87	198.02	202.50	3.75
2	BORROWINGS	227.70	750.00	1007.74	2992.78	535.63	1744.39				950.00	250.13	12.30	1656.03	128.38		1078.96
	a. NRB	227.70		12.00	86.91	135.63	224.31										920.96
	b. Interbank Borrowing						1000.00				950.00	247.00	12.30	1650.88	128.38		
	c. Foreign Banks and Fin. Ins.						20.08										
	d. Other Financial Ins.			64.45	605.86							3.13		5.16			158.00
	e. Bonds and Securities		750.00	931.29	2300.00	400.00	500.00										
3	DEPOSITS	30484.01	31653.10	36222.31	65179.01	54717.29	28758.04	35070.08	27658.99	14973.63	26323.73	31996.84	20688.30	19110.99	24881.55	22715.30	26955.51
	a. Current	1240.60	1172.49	1578.55	7036.80	2916.61	863.78	810.36	823.92	346.90	1054.54	542.10	697.23	542.56	586.53	540.99	835.02
	Domestic	1192.72	1062.24	1511.15	7001.58	2814.79	838.89	803.56	780.71	330.51	1002.72	519.86	692.95	509.87	570.74	508.59	825.88
	Foreign	47.88	110.24	67.40	35.23	101.81	24.90	6.79	43.21	16.39	51.82	22.24	4.28	32.69	15.79	32.39	9.14
	b. Savings	7318.35	6964.69	10341.24	31470.57	21880.19	6561.84	5206.86	10501.97	2660.51	5840.13	23050.71	3487.76	6783.27	3954.30	6719.66	9628.57
	Domestic	7198.47	6779.63	10273.60	31470.57	21799.87	6493.55	5175.35	10462.39	2647.03	5783.57	23033.00	3478.47	6709.55	3936.08	6702.52	9564.75
	Foreign	119.88	185.06	67.64	80.32	68.29	31.52	39.58	13.48	56.55	17.71	9.29	73.73	18.22	17.14	63.82	
	c. Fixed	13632.93	14345.32	13127.89	23016.88	19856.40	13437.20	13282.12	10097.34	8305.72	8783.08	4969.15	9716.21	6902.77	12260.76	9814.44	10186.87
	Domestic	12958.96	12624.14	12726.08	23016.88	18627.19	13137.58	13282.12	9355.73	7621.48	7525.96	4713.70	9568.08	6501.12	11852.43	9617.23	8618.95
	Foreign	673.97	1721.18	401.81	12729.20	299.62		741.61	684.24	1257.13	255.45	148.13	401.65	408.33	197.21	1567.93	
	d. Call Deposits	8119.40	8708.66	10844.20	2777.50	9485.06	7686.28	15397.12	5906.56	3458.30	9425.97	3165.86	6647.46	4722.02	7847.39	5503.35	6167.92
	Domestic	7897.43	7585.05	10675.42	2777.50	9219.09	7676.10	15348.21	5819.48	3374.55	8286.25	3109.16	6647.46	4624.20	7573.35	5503.35	6158.41
	Foreign	221.96	1123.61	168.78	265.98	10.18	48.91	87.08	83.75	1139.72	56.70	97.82	274.04				9.51
	e. Others	172.74	461.94	330.43	877.26	579.04	208.94	373.62	329.20	202.20	1220.01	269.02	139.65	160.37	232.56	136.86	137.13
	Domestic	172.74	442.62	326.14	877.26	576.49	189.66	373.62	329.20	175.93	566.15	269.02	137.38	160.37	232.56	136.86	137.13
	Foreign		19.32	4.28		2.54	19.28		26.27	653.86		2.28					
4	Bills Payable	55.14	8.94		14.71	91.97	155.33	14.60	25.04	9.72	19.68	7.08	16.50	15.62	60.46		
5	Other Liabilities	3160.57	3914.53	3844.98	23456.02	4232.10	2873.74	2413.81	2660.22	3714.90	809.03	4969.96	778.76	1296.60	1590.30	1133.64	1124.03
	1. Sundry Creditors	939.44	1281.80	1010.17	2952.76	133.57	1.53	16.91	13.54		27.85	336.39	4.39	5.74		10.27	21.23
	2. Loan Loss Provision	993.27	482.95	813.40	5612.04	1372.15	595.27	755.87	951.97	2572.41	316.84	3026.86	302.44	409.69	513.74	253.66	276.32
	3. Interest Suspense a/c	453.60	226.00	190.16	1691.53	205.43	349.55	496.10	611.04	711.68	178.37	834.22	150.59	108.76	317.37	142.61	172.13
	4. Others	774.26	1923.79	1831.25	13199.69	2520.95	1927.39	1144.92	1083.66	430.80	285.97	772.49	321.34	772.41	759.19	727.10	654.34
6	Reconciliation A/c	787.30									1.09		8.76		0.43		
7	Profit & Loss A/c	32.84	52.30	194.65	314.86	315.02	82.30	127.80	62.10		175.86			119.11			130.92
		36926.86	39302.41	44262.13	108462.34	66177.63	36307.71	41410.34	33269.15	19291.05	31334.42	40151.31	23681.26	24956.64	29844.04	26183.16	32122.82
Assets																	
1	LIQUID FUNDS	5551.17	2814.56	4062.52	7503.05	6550.21	4057.72	5370.75	3038.48	2438.34	4090.98	4963.07	3127.33	4138.60	4478.47	2968.30	2583.24
	a. Cash Balance	613.70	485.95	1078.12	2449.25	1332.58	1041.66	1051.58	619.96	598.35	470.85	1309.06	390.67	333.08	490.13	376.56	502.01
	Nepalese Notes & Coins	587.31	474.33	946.31	2437.53	1261.87	1012.84	1024.26	608.10	492.30	446.23	1274.21	384.96	318.44	480.06	359.48	483.28
	Foreign Currency	26.40	11.62	131.82	11.73	70.70	28.82	27.33	11.85	106.05	24.61	34.85	5.71	14.64	10.07	17.08	18.73
	b. Bank Balance	4031.34	2328.61	2154.40	4964.67	5217.63	2917.30	4270.94	2319.77	1839.99	3268.46	2854.01	2736.66	931.87	2988.34	2591.73	2081.23
	1. In Nepal Rastra Bank	3256.29	349.67	1849.09	3030.95	3911.25	1756.19	3961.09	1505.95	1638.87	1561.78	2011.75	2420.72	749.46	2509.99	2292.82	1872.57
	Domestic Currency	3238.58	324.80	1838.23	3030.95	3817.51	1749.50	3939.29	1413.85	1584.51	1439.91	1991.44	2410.34	744.38	2485.89	2284.39	1858.27
	Foreign Currency	17.70	24.86	10.86	93.74	6.69	21.80	92.11	54.36	121.87	20.31	10.38	5.08	24.11	8.43	14.30	
	2. "A" Class Licensed Institution	87.47	1491.14	45.60	1118.85	419.48	137.69	67.36	92.75	48.17	136.08	366.45	61.62	63.99	171.93	132.89	74.81
	Domestic Currency	84.15	1485.81	40.34	1070.00	399.17	135.17	63.48	52.49	35.59	136.08	361.91	61.62	63.99	165.34	132.34	74.81
	Foreign Currency	3.31	5.33	5.25	48.85	20.32	2.53	3.88	40.26	12.58		4.54		6.60	0.56		
	3. Other Financial Ins.				8.79			0.10				2.65	15.00				
	4. In Foreign Banks	687.59	487.81	259.70	814.88	878.10	1023.42	242.49	721.07	152.85	1570.60	473.17	239.32	118.42	306.41	166.02	133.86
	c. Money at Call	906.13		830.00	89.12	98.76	48.22	98.75			351.66			2873.66	1000.00		
	Domestic Currency			830.00			48.22							1535.00	1000.00		
	Foreign Currency	906.13		89.12	89.12	98.76	98.75			351.66				1338.66			
2	INVESTMENT IN SECURITIES	3434.95	3440.76	5016.02	10506.83	6982.69	2429.55	3761.36	4940.97	938.94	1751.33	3743.47	1967.78	1788.49	2260.42	1050.00	2422.11
	a. Govt. Securities	3434.95	3440.76	5016.02	10506.83	6982.69	2429.55	3761.36	4940.97	938.94	1751.33	3743.47	1967.78	1788.49	2260.42		2422.11
	b. NRB Bond					1221.53										1050.00	
	c. Govt. Non-Fin. Ins.																
	d. Other Non-Fin. Ins.																
	e. Non Residents																
3	SHARE & OTHER INVESTMENT	1336.29	1662.52	1387.96	2												

S.N.	BFI Name	NDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Karnali	Triveni	Suprim	Bhrikuti	Surechha	Shangrila	Gurkha	Gandaki
Liabilities																
1	CAPITAL FUND	2661.56	336.33	683.49	850.65	-110.91	491.15	241.73	145.20	463.86	958.69	609.51	211.71	896.14	-738.63	413.20
	a. Paid-up Capital	415.82	242.55	645.00	1386.23	55.57	336.52	142.88	80.00	370.11	810.60	521.23	131.19	640.00	660.82	352.00
	b. Calls in Advance					6.12			20.00						0.82	
	c. Proposed Bonus Share					10.05				37.01		0.06				
	d. General Reserves	545.27	36.15	50.98	150.97	17.52	48.99	28.82	4.91	54.76	60.35	85.78	17.13	103.78	81.40	54.62
	e. Share Premium		0.35								2.11		0.96		2.38	0.28
	f. Retained Earning	1594.79	37.61	-45.04	-699.06	-209.92	88.10	69.85	37.30	0.79	84.34	0.77	60.26	142.02	-1500.80	1.32
	g. Others Reserves Fund	105.68	19.67	32.55	12.51	9.76	16.99	0.17	3.00	1.19	1.28	1.66	2.17	10.34	16.74	4.97
2	BORROWINGS				200.00											
	a. NRB															
	b. Interbank Borrowing				200.00											
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	DEPOSITS	1305.68	2724.53	6289.89	7080.46	500.30	3532.07	1991.06	1278.28	4552.20	2369.34	4961.36	1442.95	6598.17	1506.80	3424.15
	a. Current	22.29	86.53	154.49	137.87		17.06	57.46		81.55	38.96	64.31	15.04	93.52	244.08	31.37
	Domestic	22.29	86.53	154.24	132.94		17.06	57.46		81.55	38.96	64.31	15.04	93.52	244.08	31.37
	Foreign			0.25	4.93											
	b. Savings	406.19	1968.50	3773.59	2305.49	282.84	1982.20	1574.82	1028.47	2042.90	1230.06	2797.77	641.88	3823.85	85.23	1671.97
	Domestic	406.19	1968.50	3773.59	2305.47	282.84	1982.20	1574.82	1028.47	2042.90	1230.06	2797.77	641.88	3823.85	85.21	1.01
	Foreign				0.02										0.03	1670.96
	c. Fixed	857.05	271.00	1342.06	2586.82	216.51	1117.01	288.51	245.44	1173.90	672.62	990.52	567.22	1449.42	9.03	727.11
	Domestic	857.05	271.00	1342.06	2586.82	216.51	1117.01	288.51	245.44	1173.90	672.62	990.52	567.22	1448.18	9.03	727.11
	Foreign													1.25		
	d. Call Deposits	20.15	392.82	1016.74	2048.04		406.90	70.27		1239.35	427.56	1068.47	218.81	1221.49	1165.16	991.10
	Domestic	20.15	392.82	1016.74	2048.04		406.90	70.27		1239.35	427.56	1068.47	218.81	1221.49	1165.13	991.10
	Foreign														0.03	
	e. Others		5.69	3.00	2.24	0.95	8.91		4.38	14.51	0.14	40.30		9.89	3.29	2.60
	Domestic		5.69	3.00	2.24	0.95	8.91		4.38	14.51	0.14	40.30		9.89	3.29	2.60
	Foreign															
4	Bills Payable				1.43									0.79		
5	Other Liabilities	1776.88	207.00	663.88	1675.25	334.60	207.02	100.00	98.34	238.96	392.94	143.06	50.40	353.30	2241.87	152.20
	1. Sundry Creditors	46.41	1.17	31.95	4.59	10.99	10.30	2.86	25.33	1.01	1.04	1.31	3.95	4.03	2.13	27.54
	2. Loan Loss Provision	370.85	77.54	354.55	848.89	188.93	53.29	36.14	30.87	61.24	85.66	69.28	28.13	80.28	1092.75	39.18
	3. Interest Suspense a/c	649.47	26.65	190.73	286.05	92.67	28.66	10.77	24.78	35.85	39.23	28.96		67.45	721.55	26.53
	4. Others	710.15	101.64	86.64	535.71	42.01	114.77	50.23	17.35	140.86	267.02	43.51	18.32	201.54	425.44	58.96
6	Reconciliation A/c	1.46				133.39						288.00				0.14
7	Profit & Loss A/c	165.12					3.87	6.78		4.34	4.68	18.89	1.79	30.29	35.95	24.79
		5910.70	3267.86	7637.25	9807.78	857.39	4234.10	2339.57	1521.82	5259.35	3725.65	6020.81	1706.86	7878.69	3045.99	4014.48
Assets																
1	LIQUID FUNDS	2948.18	851.14	1771.22	2475.33	149.15	1103.27	671.78	526.43	1518.33	875.78	1345.14	396.74	2078.20	230.64	819.54
	a. Cash Balance	13.65	107.59	152.01	165.13	0.56	122.26	59.64	88.51	118.50	67.93	138.04	48.66	142.27	4.35	110.20
	Nepalese Notes & Coins	13.65	105.67	151.17	163.08	0.56	122.26	59.64	88.51	118.50	67.93	138.04	48.66	141.16	4.35	108.73
	Foreign Currency		1.92	0.84	2.05									1.10		1.46
	b. Bank Balance	2934.53	254.44	938.53	2310.20	148.59	160.10	118.68	29.76	308.74	758.85	84.38	348.09	1935.93	1.26	709.34
	1. In Nepal Rastra Bank	90.75	142.47	918.52	356.49	0.47	48.61	109.74	29.76	84.01	131.61	55.12	22.99	404.00	1.26	169.90
	Domestic Currency	90.75	142.47	918.52	356.49	0.47	48.61	109.74	29.76	84.01	131.61	55.12	22.99	404.00	0.92	169.90
	Foreign Currency														0.34	
	2. "A" Class Licensed Institution	2843.77	111.98	20.02	1861.55	10.19	106.27	8.83		220.16	627.24	17.26	216.82	1272.12		450.56
	Domestic Currency	2843.77	111.98	19.96	1851.91	10.19	106.27	8.83		220.16	627.24	17.26	216.82	1272.12		450.56
	Foreign Currency			0.05	9.65											
	3. Other Financial Ins.				85.88	137.93	5.22	0.11		4.58		12.01	108.28	166.97		88.88
	4. In Foreign Banks				6.28									92.85		
	c. Money at Call		489.11	680.68			820.91	493.46	408.16	1091.08	49.00	1122.72			225.03	
	Domestic Currency		489.11	669.99			820.91	493.46	408.16	1091.08	49.00	1122.72			224.69	
	Foreign Currency			10.69											0.34	
2	INVESTMENT IN SECURITIES	40.00	20.00	200.69	158.07						35.18	100.00		70.00		0.12
	a. Govt. Securities	40.00	20.00	200.69	158.07						35.18	100.00		70.00		
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															0.12
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	168.84	6.40	70.96	12.31	21.92	10.04	9.81	3.00	19.89	27.58	1.02	16.04	7.16	15.92	2.91
	a. Interbank Lending															2.91
	b. Non Residents															
	c. Others	168.84	6.40	70.96	12.31	21.92	10.04	9.81	3.00	19.89	27.58	1.02	16.04	7.16	15.92	
4	LOANS & ADVANCES	1827.35	2144.51	4948.40	6008.05	297.82	2976.44	1602.22	821.96	3523.90	2524.16	4185.67	1196.08	5360.39	1298.86	2948.74
	a. Private Sector	1807.67	2144.51	4948.40	5978.96	297.82	2976.44	1602.22	821.96	3523.90	2524.16	4185.67	1196.08	5360.39	1298.86	2948.74
	b. Financial Institutions				29.09					2246.02						
	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	114.70	49.34	286.71	229.27	6.46	57.35	15.07	34.05	78.24	55.07	33.94	67.16	88.04	136.39	143.54
																

S.N.	BFI Name	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Mitteri	Tinau	Rising	Muklinath	Sewa
Liabilities															
1	CAPITAL FUND	951.53	1054.60	416.72	258.99	127.92	596.19	289.65	411.69	1472.46	195.86	203.92	282.43	657.65	351.58
	a. Paid-up Capital	827.53	934.69	234.68	150.00	109.00	897.93	223.23	582.45	1145.38	130.01	161.00	214.14	367.50	257.60
	b. Calls in Advance													54.50	
	c. Proposed Bonus Share			105.61											51.52
	d. General Reserves	74.22	107.14	48.61	41.64	9.88	77.83	16.77	32.47	96.52	63.13	8.68	19.66	47.73	37.68
	e. Share Premium	5.69	0.38			6.76			1.79	5.41		2.66		15.20	0.60
	f. Retained Earning	7.60	9.26	6.21	57.31	2.28	-395.61	47.95	-211.24	212.51	1.41	31.58	48.54	165.60	4.18
	g. Others Reserves Fund	36.48	3.13	21.62	10.03		16.04	1.70	6.22	12.64	1.30		0.10	7.12	
2	BORROWINGS									613.72				222.81	
	a. NRB														
	b. Interbank Borrowing									420.00				150.00	
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.									193.72				72.81	
	e. Bonds and Securities														
3	DEPOSITS	4008.60	5379.11	3882.28	2690.89	1363.94	4841.68	1166.99	4717.84	8643.08	1432.65	1841.93	1528.29	5718.27	3249.47
	a. Current	29.04	45.98	62.92	51.42	19.86	58.02	26.02	101.85	190.52	18.88	30.80	17.52	67.45	30.43
	Domestic	29.04	45.98	62.92	51.42	19.86	58.02	26.02	101.80	180.69	18.88	30.80	17.52	67.45	30.43
	Foreign							0.05	9.83						
	b. Savings	1524.76	2044.95	2439.41	1857.45	844.31	2375.42	711.28	3195.99	3225.36	813.51	987.68	820.07	3397.22	1539.00
	Domestic	1524.76	2044.95	2439.41	1857.45	844.31	2375.42	711.28	3193.50	3153.40	813.51	987.68	820.07	3397.22	1539.00
	Foreign							2.49	71.96						
	c. Fixed	1144.01	1977.63	962.86	244.57	319.88	1430.14	287.36	883.37	4081.42	465.19	646.33	392.34	1158.56	861.39
	Domestic	1144.01	1977.63	962.86	244.57	319.88	1430.14	287.36	883.37	4061.67	465.19	646.33	392.34	1158.56	861.39
	Foreign								19.75						
	d. Call Deposits	1309.75	1306.13	412.73	536.65	179.87	943.01	142.34	520.02	1059.63	135.06	152.04	297.85	1094.20	818.00
	Domestic	1309.75	1306.13	412.73	536.65	179.87	943.01	142.34	520.02	1049.46	135.06	152.04	297.85	1094.20	818.00
	Foreign								10.17						
	e. Others	1.05	4.42	4.36	0.79	0.02	35.09	0.01	16.61	86.15		25.08	0.51	0.85	0.66
	Domestic	1.05	4.42	4.36	0.79	0.02	35.09	0.01	16.61	86.15		25.08	0.51	0.85	0.66
	Foreign														
4	Bills Payable						0.40		0.25	1.70					
5	Other Liabilities	373.40	600.73	174.50	142.06	18.52	1003.35	69.29	633.95	505.62	47.73	103.76	156.56	390.29	144.46
	1. Sundry Creditors	0.94	0.03	14.66	4.43		13.01	3.74	13.10	11.63	7.92	3.80	6.54	0.10	4.44
	2. Loan Loss Provision	110.61	125.25	43.51	37.01	15.21	261.91	26.32	320.79	221.21	13.45	15.14	71.31	69.19	28.75
	3. Interest Suspense a/c	58.34	110.99	15.45	20.15		135.92	15.37	86.73	129.88	4.57	11.66	20.23	42.92	26.95
	4. Others	203.51	364.46	100.87	80.45	3.31	592.52	23.86	213.32	142.90	21.79	73.15	58.48	278.07	84.32
6	Reconciliation A/c		0.13		40.25		0.48				312.60			0.00	
7	Profit & Loss A/c	17.91		12.45	18.64	3.39	48.08	3.81	55.13		14.74	6.93		60.68	7.73
		5351.44	7034.57	4485.95	3150.82	1513.77	6490.19	1529.74	5818.86	11236.57	2003.58	2156.54	1967.29	7049.70	3753.25
Assets															
1	LIQUID FUNDS	1352.45	1720.15	1608.50	1114.72	453.16	1709.42	341.89	2149.85	2572.90	495.93	536.83	519.22	1741.71	1050.49
	a. Cash Balance	120.72	100.00	98.73	142.15	39.33	211.38	55.98	141.87	139.82	23.54	57.00	88.07	157.43	111.79
	Nepalese Notes & Coins	120.67	99.95	98.72	142.15	39.33	210.06	55.90	138.61	139.47	23.54	57.00	88.07	157.43	111.66
	Foreign Currency	0.05	0.04	0.01			1.32	0.08	3.26	0.35				0.12	
	b. Bank Balance	263.34	390.68	202.54	471.84	84.35	1498.04	146.98	281.30	446.41	72.05	418.59	116.90	296.14	938.70
	1. In Nepal Rastra Bank	256.45	282.67	200.46	300.14	0.03	351.87	80.62	274.08	394.43	7.11	69.53	35.39	296.14	49.50
	Domestic Currency	249.49	282.67	200.46	300.14	0.03	351.87	80.62	272.93	392.03	7.11	69.53	35.39	296.14	49.50
	Foreign Currency	6.96						1.15	2.40						
	2. "A" Class Licensed Institution	6.89	107.56	2.06	169.96	84.32	1094.83	41.51	7.00	36.64	64.94	317.20	81.51		811.93
	Domestic Currency	6.84	107.56	2.06	169.96	84.32	1086.39	41.51	6.95	36.64	64.94	317.20	81.51		811.93
	Foreign Currency	0.05					8.44	0.05							
	3. Other Financial Ins.		0.45	0.02	1.74		51.34	24.85	0.21			31.86			77.27
	4. In Foreign Banks									15.33					
	c. Money at Call	968.39	1229.48	1307.23	500.73	329.49		138.93	1726.68	1986.68	400.34	61.24	314.24	1288.14	
	Domestic Currency	968.39	1229.48	1307.23	500.73	329.49		138.93	1724.82	1883.46	400.34	61.24	314.24	1288.14	
	Foreign Currency							1.87	103.22						
2	INVESTMENT IN SECURITIES	30.00	120.00	122.80			140.00		99.95	299.77		75.00			30.00
	a. Govt. Securities	30.00	120.00	122.80			140.00		99.95	299.77		75.00			30.00
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	93.02	55.48	6.33	0.10	0.50	17.14	11.50	79.29	101.47	5.47	10.20	20.29	87.44	36.51
	a. Interbank Lending													20.19	
	b. Non Residents														
	c. Others	93.02	55.48	6.33	0.10	0.50	17.14	11.50	79.29	101.47	5.47	10.20	0.10	87.44	36.51
4	LOANS & ADVANCES	3552.57	4445.87	2562.70	1908.84	914.20	4013.15	1068.45	3000.63	7858.69	1161.05	1463.03	1328.62	4933.94	2531.28
	a. Private Sector	3552.57	4445.87	2562.70	1908.84	914.20	3883.13	1068.45	2890.63	7565.06	1161.05	1458.03	1328.62	4933.94	2531.28
	b. Financial Institutions						129.12		110.00	293.63		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	119.18	249.53	68.11	42.66	36.72	240.02	49.58	257.57	124.53	9.20	28.68	25.09	78.18	31.12
8	OTHER ASSETS	123.26	212.79	114.03	84.50	72.63	224.60	54.63	187.60	277.72	19.31	40.12	49.57	208.43	72.78
	a. Accrued Interest:	58.67	113.63	15.45	20.15		137.47	15.37	101.13	138.99	4.57	11.66	20.23	42.92	26.95

S.N.	BFI Name	Kankai	Public	Mahakali	Arce	Bhargav	Dhyalo	Country	Alpine	Nilgiri	Katmandu	Garma	City	Bishow	Kabell
Liabilities															
1	CAPITAL FUND	137.25	188.30	131.98	1031.38	111.78	255.16	359.47	148.41	152.01	579.16	526.02	516.33	480.44	49.55
	a. Paid-up Capital	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	34.40
	b. Calls in Advance		1.77										64.58		0.25
	c. Proposed Bonus Share							12.80						59.46	7.24
	d. General Reserves	5.10	13.30	7.50	96.61	12.33	14.15	21.94	10.76	8.28	29.39	36.52	39.91	48.97	4.83
	e. Share Premium	0.03		2.06						2.67	0.11	10.50		5.73	0.71
	f. Retained Earning	32.13	18.96	9.55	97.24	-0.55	40.31	3.91	36.82	41.00	-151.64	104.85	98.86	0.58	1.77
	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	0.35
2	BORROWINGS				1520.00								25.00	25.00	
	a. NRB														
	b. Interbank Borrowing				1520.00										
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.												25.00	25.00	
	e. Bonds and Securities														
3	DEPOSITS	829.04	1102.75	555.70	5932.74	660.64	1231.62	1430.14	890.01	773.34	4892.61	4273.89	4229.82	3942.00	478.49
	a. Current	9.75	2.22		130.75	3.75	11.09	12.76	36.08	2.19	105.06	75.65	23.27	44.01	7.21
	Domestic	9.75	2.22		108.78	3.75	11.09	12.76	36.08	2.19	104.77	75.65	23.27	44.01	7.21
	Foreign				21.97						0.29				
	b. Savings	439.60	376.98	453.47	3611.59	336.46	526.79	506.85	543.60	390.65	2787.95	2683.83	2351.32	1446.81	361.30
	Domestic	439.60	376.98	453.47	3604.24	336.46	526.79	506.85	543.60	390.65	2784.99	2683.83	2351.32		361.30
	Foreign				7.35						2.95			1446.81	
	c. Fixed	204.83	586.98	102.23	1699.00	178.74	462.61	481.33	154.43	250.70	1382.48	871.09	1436.16	1592.96	67.65
	Domestic	204.83	586.98	102.23	1699.00	178.74	462.61	481.33	154.43	250.70	1382.48	871.09	1436.16	1592.96	67.65
	Foreign														
	d. Call Deposits	174.35	136.57		482.65	133.61	230.85	429.20	155.45	129.33	609.39	643.32	404.00	857.12	42.34
	Domestic	174.35	136.57		482.63	133.61	230.85	429.20	155.45	129.33	609.39	643.32	404.00	857.12	42.34
	Foreign				0.02										
	e. Others	0.51			8.75	8.07	0.27		0.45	0.47	7.74		15.07	1.10	
	Domestic	0.51			8.75	8.07	0.27		0.45	0.47	7.74		15.07	1.10	
	Foreign														
4	Bills Payable													0.31	0.51
5	Other Liabilities	27.03	126.82	20.04	655.59	30.55	52.45	131.79	67.41	54.76	691.16	223.41	318.87	291.13	19.26
	1. Sundry Creditors	1.09	1.96	2.37	2.01	0.43	1.35	1.29	3.85	0.15	37.85	18.98	0.63	9.53	1.69
	2. Loan Loss Provision	10.48	60.39	6.46	216.89	5.94	20.07	33.53	27.53	8.96	340.35	44.58	55.07	40.66	4.66
	3. Interest Suspense a/c	6.17	30.73	2.69	100.97		9.55	18.55	15.13	8.55	95.31	24.20	39.16	37.20	3.00
	4. Others	9.30	33.74	8.52	335.72	24.17	21.48	78.43	20.90	37.09	217.65	135.66	224.01	203.73	9.91
6	Reconciliation A/c								6.50	0.05	948.39	942.17			
7	Profit & Loss A/c	6.58		5.24	2.25	1.15	2.09	1.99	6.28	3.97	344.83	34.93	21.27	22.03	3.03
		999.90	1417.87	712.96	9141.96	804.12	1541.31	1923.38	1118.61	984.12	7456.16	6000.42	5111.60	4761.11	550.32
Assets															
1	LIQUID FUNDS	197.55	352.45	248.35	3220.17	181.75	423.71	480.98	281.71	268.85	2120.76	982.85	1154.27	1083.16	202.37
	a. Cash Balance	57.39	16.14	10.80	85.09	29.83	23.64	53.40	50.08	17.55	120.82	119.00	105.65	74.71	15.97
	Nepalese Notes & Coins	57.39	16.14	10.80	78.79	29.83	23.64	53.40	49.78	17.52	114.00	119.00	105.65	74.71	15.97
	Foreign Currency				6.30				0.29	0.03	6.82	0.01	0.01		
	b. Bank Balance	48.84	55.07	237.55	392.27	151.92	322.70	87.72	64.36	41.52	1999.94	227.05	849.00	1008.45	36.22
	1. In Nepal Rastra Bank	0.05	55.07	0.25	366.70	33.79	10.57	52.73	8.89	0.01	241.81	227.05	194.00	212.93	2.67
	Domestic Currency	0.05	55.07	0.25	365.02	33.79	10.57	52.73	8.89	0.01	241.81	227.05	194.00	212.93	2.67
	Foreign Currency				1.67										
	2. "A" Class Licensed Institution	48.78		92.77	2.57	88.91	229.08	34.96	55.45	41.51	1673.29		572.57	682.29	32.04
	Domestic Currency	48.78		92.77	2.57	88.91	229.08	34.96	55.45	41.51	1670.72		572.57	682.29	32.04
	Foreign Currency										2.57				
	3. Other Financial Ins.	0.01		144.52	0.01	29.21	83.06	0.03	0.03		78.14		82.43	113.23	1.51
	4. In Foreign Banks				23.00						6.70				
	c. Money at Call	91.31	281.23		2742.81		77.37	339.86	167.27	209.78		636.80	199.61		150.18
	Domestic Currency	91.31	281.23		2721.34		77.37	339.86	167.27	209.78		636.80	199.61		150.18
	Foreign Currency				21.47										
2	INVESTMENT IN SECURITIES		10.50	2.02	347.34	3.20	5.00	58.24	10.00		146.95	30.00	51.13		
	a. Govt. Securities		10.50	2.02	347.34	3.20	5.00	58.24	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	0.10	34.77	0.61	231.20	0.93	0.20	0.50	0.71		50.79	8.73	52.59	25.82	
	a. Interbank Lending													34.15	
	b. Non Residents														
	c. Others	0.10	34.77	0.61	231.20	0.93	0.20	0.50	0.71		50.79	8.73	18.43	25.82	
4	LOANS & ADVANCES	761.94	885.34	428.04	4758.99	583.60	1069.87	1307.26	749.61	669.47	3405.71	3868.20	3597.49	3413.10	316.84
	a. Private Sector	761.94	885.34	428.04	4596.25	583.60	1069.87	1294.36	749.61	669.47	3340.09	3868.20	3597.49	3413.10	316.84
	b. Financial Institutions				162.74			1.05			65.63				
	c. Government Organizations							11.86							
5	BILL PURCHASED														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	19.88	22.48	4.43	106.68	12.80	15.18	33.57	16.29	3.08	151.70	50.19	85.56	81.89	15.71
8	OTHER ASSETS	18.99	69.68	29.52	473.27	17.72	27.35	42.18	60.01	42.73	195.81	118.29	170.56	156.47	15.40
	a. Accrued Interest:	6.17	30.76	2.69	115.95		9.71	21.41	15.13	8.55	98.00	24.20	39.21	37.20	3.33
	Financial				0.51			0.00			0.35				
	Government Enterprise		0.03		14.98		0.16	2.91			2.71	24.20	0.07		
	Private Sector	6.17	30.73	2.69	100.46		9.55	18.50	15.13</						

S.N.	BFI Name	Kamana	Corporate	Patihhara	Purnima	Jyoti	Bagmati	Hamiro	Kakre	Shine	Pacific	Civic	IDBL	Kanchan	Metrobhumi
Liabilities															
1	CAPITAL FUND	322.57	0.92	164.55	172.96	911.05	61.21	73.75	43.88	752.10	100.19	61.85	793.21	154.34	61.31
	a. Paid-up Capital	230.00	200.00	115.00	110.00	791.80	50.00	60.10	34.50	575.75	73.20	50.00	640.00	110.00	44.00
	b. Calls in Advance														
	c. Proposed Bonus Share							4.21	3.63	57.58					
	d. General Reserves	39.35	15.05	8.95	7.37	42.93		5.34	2.91	76.12	9.99	0.95	15.55	5.82	1.05
	e. Share Premium			0.14						25.71		0.79			
	f. Retained Earning	52.22	-227.90	37.85	55.04	74.79	11.21	2.33	2.54	13.79	17.00	10.12	114.12	32.95	16.26
	g. Others Reserves Fund	1.00	13.77	2.61	0.55	1.53		1.77	0.30	3.14		0.00	23.53	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	2708.28	663.63	1492.11	1515.27	5325.31	388.95	542.98	557.41	5167.70	774.44	412.93	3890.07	1153.90	294.76
	a. Current	33.70		26.41	31.59	169.12	4.06	20.47	3.92	52.26	4.01	0.22	37.82		0.09
	Domestic	33.70		26.41	31.59	169.06	4.06	20.47	3.92	52.26	4.01	0.22	37.82		0.09
	Foreign					0.06									
	b. Savings	1453.66	302.01	945.47	905.58	2697.39	263.01	318.27	292.80	3947.28	398.79	265.69	1663.62	958.35	201.73
	Domestic	1453.66	302.01	945.47	905.58	2696.86	263.01	318.27	292.80	3947.28	398.79	265.69	1663.62	958.35	201.73
	Foreign					0.53									
	c. Fixed	764.13	305.18	197.83	437.98	1015.36	53.23	118.91	101.85	850.10	139.71	79.45	1214.34	195.56	54.91
	Domestic	764.13	305.18	197.83	437.98	1015.36	53.23	118.91	101.85	850.10	139.71	79.45	1214.34	195.56	54.91
	Foreign														
	d. Call Deposits	456.79	47.84	321.96	139.52	1401.81	68.41	85.33	158.84	316.84	231.59	67.57	967.37		37.74
	Domestic	456.79	47.84	321.96	139.52	1398.28	68.41	85.33	158.84	316.84	231.59	67.57	967.37		37.74
	Foreign					3.53									
	e. Others		8.60	0.45	0.60	41.63	0.24			1.22	0.34		6.91		0.30
	Domestic		8.60	0.45	0.60	41.63	0.24			1.22	0.34		6.91		0.30
	Foreign														
4	Bills Payable	0.33												1.10	0.02
5	Other Liabilities	105.40	505.41	55.06	50.73	510.21	13.02	15.33	14.89	263.01	21.51	20.55	366.50	68.28	8.34
	1. Sundry Creditors	9.49	7.87	0.47	1.86	4.59	0.17	3.90	0.31	17.07	0.28	0.03	26.88	3.49	0.25
	2. Loan Loss Provision	26.39	188.51	17.67	11.01	134.86	3.53	6.62	7.13	56.53	6.95	5.00	92.46	20.70	3.35
	3. Interest Suspense a/c	22.56	87.76	9.09	6.67	85.00	1.89	0.19	2.95	44.53	6.45	5.90	95.38	14.61	2.63
	4. Others	46.94	221.26	27.83	31.19	285.76	7.43	4.63	4.51	144.88	7.83	9.61	151.78	29.49	2.12
6	Reconciliation A/c			366.33											19.49
7	Profit & Loss A/c	19.07	6.55	8.49	8.38	23.86	2.67	3.17	0.31	33.99	8.54	0.45	39.36	8.20	1.17
		3155.65	1176.50	2086.54	1747.34	6770.43	465.86	635.23	616.49	6216.80	904.69	505.79	5090.24	1384.74	385.08
Assets															
1	LIQUID FUNDS	917.95	286.16	578.45	637.96	1963.32	119.91	175.28	259.52	1339.96	165.69	121.34	1134.02	281.69	130.93
	a. Cash Balance	41.42	3.97	72.41	32.53	69.85	21.79	10.56	23.44	130.23	18.63	12.61	221.27	27.38	4.62
	Nepalese Notes & Coins	41.26	3.97	72.41	32.53	69.33	21.79	10.56	23.39	130.23	18.63	12.61	220.98	27.38	4.62
	Foreign Currency	0.17				0.51			0.05				0.30		
	b. Bank Balance	876.53	282.19	108.29	605.42	263.93	25.57	29.22	236.08	282.81	43.33	20.49	234.18	13.02	15.54
	1. In Nepal Rastra Bank	128.74	217.98	16.59	76.43	240.37		0.22	41.00	265.67	16.93		223.04	13.02	0.10
	Domestic Currency	128.74	217.98	16.59	76.43	240.37		0.22	41.00	265.67	16.93		223.04	13.02	0.10
	Foreign Currency														
	2. "A" Class Licensed Institution	13.97	32.11	91.09	412.78	23.57	25.57	29.00	97.05	8.48	26.40	20.49	8.13		15.44
	Domestic Currency	13.97	32.11	91.09	412.78	23.51	25.57	29.00	97.05	8.48	26.40	20.49	8.13		15.44
	Foreign Currency					0.05									
	3. Other Financial Ins.	733.82	32.10	0.61	116.22				98.04	8.66			1.63		
	4. In Foreign Banks												1.37		
	c. Money at Call			397.75		1629.53	72.55	135.50		926.92	103.73	88.24	678.57	241.28	110.77
	Domestic Currency			397.75		1625.33	72.55	135.50		926.92	103.73	88.24	677.45	241.28	110.77
	Foreign Currency					4.20							1.12		
2	INVESTMENT IN SECURITIES					189.82		1.00					22.30		
	a. Govt. Securities					189.82		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		2.84	37.29	22.29	
	a. Interbank Lending														
	b. Non Residents														
	c. Others	6.10			20.17	6.79	1.03	19.72	0.20	18.69		2.84	37.29	22.29	
4	LOANS & ADVANCES	2149.89	496.01	1094.69	1046.12	4203.41	324.53	405.91	334.47	4681.17	714.22	358.68	3526.64	1004.37	219.15
	a. Private Sector	2149.89	496.01	1094.69	1046.12	4129.97	324.53	405.91	334.47	4681.17	714.22	358.68	3420.06	1004.37	219.15
	b. Financial Institutions					73.44							106.58		
	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	44.02	33.01	20.76	11.73	122.40	9.16	18.07	7.18	50.18	12.07	10.47	76.88	16.54	7.19
8	OTHER ASSETS	36.90	146.16	26.31	31.35	273.95	10.96	14.09	15.07	126.80	12.45	12.46	288.73	59.72	6.82
	a. Accrued Interest:	22.56	87.74	9.09	6.67	91.32	1.89	2.25	2.95	44.53	6.44	5.90	95.61	14.61	2.63
	Financial												0.50		
	Government Enterprise					6.32							2.05		
	Private Sector	22.56	87.74	9.09	6.67	85.00	1.89	2.25	2.95	44.53	6.44	5.90	93.05	14.61	2.63
	b. Staff Loans / Adv.		1.54	7.75	2.50	20.08	1.65	2.59	3.74	26.88	3.00	0.00	58.25	4.06	0.09
	c. Sundry Debtors	13.15	2.67	2.78	4.37	7.39	3.71	7.02	0.15		2.44		23.45		

S.N.	BFI Name	Bright	Innovative	Ilimruk	Metro	Vibor	Gaurakhee	Raptwari	Tourism	Mission	Mt. Mahalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu
Liabilities																
1	CAPITAL FUND	187.24	186.55	53.19	203.77	493.36	54.63	92.85	803.22	127.48	24.40	118.38	30.52	102.18	45.55	136.66
	a. Paid-up Capital	140.00	131.25	41.50	160.06	917.07	41.60	75.01	640.00	100.00	20.00	100.00	20.00	100.00	43.75	131.70
	b. Calls in Advance									2.46						
	c. Proposed Bonus Share				25.61											
	d. General Reserves	5.55	4.43	2.24	15.78	41.76	1.29	3.69	35.85	5.83	0.99	2.96	10.45	0.10		3.80
	e. Share Premium		2.59													
	f. Retained Earning	41.59	48.19	9.26	0.71	-490.65	11.74	13.18	122.26	19.19	3.70	15.17		1.16	1.80	
	g. Others Reserves Fund	0.10	0.08	0.19	1.61	25.18		0.98	5.11		-0.28	0.26	0.07	0.91		1.16
2	BORROWINGS					250.00	0.75		130.00	0.74					1.75	
	a. NRB															
	b. Interbank Borrowing					250.00			130.00							
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.						0.75			0.74					1.75	
	e. Bonds and Securities															
3	DEPOSITS	623.20	1560.97	466.08	1676.35	3693.07	532.20	406.87	5088.13	1218.21	130.09	782.70	267.05	746.85	307.73	928.88
	a. Current	5.61	32.64	9.77	27.80	85.28	2.71	3.58	217.66	5.05	0.03		5.61	7.11		4.14
	Domestic	5.61	32.64	9.77	27.80	85.28	2.71	3.58	194.44	5.05	0.03		5.61	7.11		4.14
	Foreign								23.22							
	b. Savings	274.27	912.24	340.89	807.67	1475.11	456.94	253.88	2162.98	777.28	115.30	431.20	169.62	368.55	266.80	435.23
	Domestic	274.27	912.24	340.89	807.67	1474.95	456.94	253.88	2157.46	777.28	115.30	431.20	169.62	368.55	266.80	435.23
	Foreign					0.16			5.52							
	c. Fixed	150.20	429.49	56.93	492.54	1669.16	61.48	136.59	1503.23	292.07	10.81	193.26	20.12	220.18	40.93	213.29
	Domestic	150.20	429.49	56.93	492.54	1669.16	61.48	136.59	1503.23	292.07	10.81	193.26	20.12	220.18	40.93	213.29
	Foreign															
	d. Call Deposits	192.81	186.59	58.19	348.35	461.14	6.10	12.83	1126.45	143.80	3.95		71.65	151.00		276.22
	Domestic	192.81	186.59	58.19	348.35	461.14	6.10	12.83	928.47	143.80	3.95		71.65	151.00		276.22
	Foreign								197.98							
	e. Others	0.31		0.31		2.38	4.97		77.81			158.25	0.05			
	Domestic	0.31		0.31		2.38	4.97		77.81			158.25	0.05			
	Foreign															
4	Bills Payable		0.12			0.15			0.78							
5	Other Liabilities	46.06	69.24	20.36	64.57	445.44	13.29	25.29	542.03	51.93	6.03	55.02	15.35	41.47	10.61	19.90
	1. Sundry Creditors	0.20	8.18	0.64	4.87	0.54	0.55	7.72	0.90	0.12	0.37	7.96	1.75		0.89	1.68
	2. Loan Loss Provision	11.11	12.50	5.54	16.76	165.75	4.56	5.60	113.91	10.37	0.89	17.61	3.24	6.16	2.89	8.04
	3. Interest Suspense a/c	7.14	8.84	4.85	13.91	65.50	3.66	6.96	72.80	6.89	2.58	5.88	1.52	5.30	1.81	3.35
	4. Others	27.62	39.73	9.33	29.02	213.66	4.53	5.00	354.43	34.56	2.20	23.57	8.84	30.02	5.03	6.84
6	Reconciliation A/c				0.00	76.49	26.90		0.00							
7	Profit & Loss A/c		11.45	0.33	10.04	13.15	2.10		25.43	3.10	0.82	4.02	8.79	2.36	0.91	8.90
		856.50	1828.33	539.96	1954.73	4895.18	679.47	551.91	6589.59	1401.46	161.34	960.12	321.71	892.86	366.55	1094.35
Assets																
1	LIQUID FUNDS	335.97	489.70	120.13	408.39	1359.14	180.23	102.96	1737.99	455.66	64.78	244.38	68.58	235.38	41.21	228.41
	a. Cash Balance	15.99	27.20	17.34	41.88	57.58	24.19	21.15	262.01	32.37	6.49	22.34	12.74	15.01	8.98	19.86
	Nepalese Notes & Coins	15.99	27.20	17.34	41.88	57.58	23.94	21.15	164.58	32.37	6.49	21.53	12.74	15.01	8.98	19.86
	Foreign Currency			0.09			0.25		97.42			0.81				
	b. Bank Balance	319.98	96.15	25.86	84.44	1301.56	27.08	26.90	224.80	72.23	7.52	24.51	55.84	40.77	6.10	56.99
	1. In Nepal Rastra Bank	10.27	90.82		83.50	201.12	18.26	26.79	196.61	17.19		18.04		0.80		16.99
	Domestic Currency	10.27	90.82		83.50	201.12	18.26	26.79	176.26	17.19		18.04		0.80		16.99
	Foreign Currency								20.35							
	2. "A" Class Licensed Institution	233.86	5.22	25.86	0.68	815.03	8.82	0.12		55.04	7.27	6.47	55.84	39.97	6.10	40.00
	Domestic Currency	233.86	5.22	25.86	0.68	814.09	8.82	0.12		55.04	7.27	6.47	55.84	39.97	6.10	40.00
	Foreign Currency					0.93										
	3. Other Financial Ins.	75.85	0.12		0.27	285.42						0.26				
	4. In Foreign Banks								28.19							
	c. Money at Call		366.34	76.94	282.08		128.96	54.91	1251.18	351.05	50.77	197.53		179.60	26.13	151.56
	Domestic Currency		366.34	76.94	282.08		128.96	54.91	1249.23	351.05	50.77	197.53		179.60	26.13	151.56
	Foreign Currency								1.96							
2	INVESTMENT IN SECURITIES				76.51	69.00			71.49			10.00				
	a. Govt. Securities				76.51	69.00			71.49			10.00				
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	6.01		0.10	0.01	96.90			5.22	0.21		1.91				0.01
	a. Interbank Lending															
	b. Non Residents															
	c. Others	6.01		0.10	0.01	96.90			5.22	0.21		1.91				0.01
4	LOANS & ADVANCES	468.97	1283.25	398.28	1428.29	2851.62	398.77	391.08	4287.99	904.37	87.15	608.55	236.02	608.34	303.04	824.19
	a. Private Sector	460.94	1283.25	398.28	1428.29	2774.17	398.77	391.08	4216.16	904.37	87.15	608.55	236.02	608.34	303.04	824.19
	b. Financial Institutions	8.03				77.45			71.83							
	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	17.79	18.63	5.47	18.17	25.44	6.80	7.55	112.05	24.61	4.53	22.20	5.56	29.68	7.94	24.15
8	OTHER ASSETS	17.70	36.75	16.03	23.36	381.71	16.74	49.63	370.25	16.38	4.03	73.08	5.86	18.41	13.48	17.59
	a. Accrued Interest:	7.14	8.84	4.85	16.56	66.92	3.66	6.96	77.07	6.89	2.58	5.88	1.56	5.30	1.81	3.35
	Financial					0.35			0.24			0.20				
	Government Enterprise				2.65	1.44										

S.N.	BFI Name	Ekata	Kalinchowk	Kailash	Sajpa	Saptakoshi	Sajha	Apex	Green	Reliable	NepalAavns	NFL	NDC Capital	NNFL	NSMFL	Peoples
Liabilities																
1	CAPITAL FUND	208.94	104.09	1207.74	15.34	63.68	33.19	602.46	48.48	835.26	257.40	-1.01	210.53	947.20	-334.03	76.13
	a. Paid-up Capital	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	289.01
	b. Calls in Advance					6.53										
	c. Proposed Bonus Share										11.29			32.37		
	d. General Reserves	6.34	0.30	211.82		0.70		49.84		65.70		40.00	77.86	200.87	58.80	109.97
	e. Share Premium							0.39						12.79	2.48	10.74
	f. Retained Earning	2.21	3.55	207.10	-5.30	2.80	-17.81	-193.68	-6.53	84.73	0.30	-217.99	-140.36	10.90	-2438.89	-335.15
	g. Others Reserves Fund	0.39	0.25	10.45	0.10	0.19		79.35		2.07	0.91	41.18	39.47	42.78	9.29	1.56
2	BORROWINGS									330.00						34.15
	a. NRB															
	b. Interbank Borrowing									330.00						34.15
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	DEPOSITS	1638.02	189.90	7870.11	149.34	258.35	288.71	5072.68	137.82	4942.06	358.76	426.44	1103.77	5439.65	1162.93	34.24
	a. Current	22.60	2.15	65.76	1.85	7.82	5.07		0.95	17.05			4.18			
	Domestic	22.60	2.15	65.76	1.85	7.82	5.07		0.95	17.05			4.18			
	Foreign															
	b. Savings	772.35	60.69	3199.86	113.00	102.29	75.90	3629.84	20.12	1714.22	153.16	135.72	397.62	2372.41	75.29	23.93
	Domestic	772.35	60.69	3199.86	113.00	102.29	75.90	3629.84	20.12	217.08	153.16	135.72	397.62	2372.41	75.29	23.93
	Foreign									1497.13						
	c. Fixed	370.16	40.77	2761.52	32.04	48.67	30.39	1440.50	37.85	1904.45	164.69	287.45	669.34	2541.77	3.68	9.85
	Domestic	370.16	40.77	2761.52	32.04	48.67	30.39	1440.50	37.85	1904.45	164.69	287.45	669.34	2541.77	3.68	9.85
	Foreign															
	d. Call Deposits	472.33	86.28	1835.72	1.66	99.57	177.11		78.70	1224.32			32.64		312.35	
	Domestic	472.33	86.28	1835.72	1.66	99.57	177.11		78.70	1224.32			32.64		312.35	
	Foreign															
	e. Others	0.58		7.25	0.79		0.23	2.34	0.20	82.02	40.92	3.27		525.47	771.61	0.45
	Domestic	0.58		7.25	0.79		0.23	2.34	0.20	82.02	40.92	3.27		525.47	771.61	0.45
	Foreign			5.33												
4	Bills Payable							4.11								
5	Other Liabilities	68.67	13.00	475.21	3.44	5.33	7.20	643.29	3.22	364.98	107.71	453.11	546.57	400.95	4839.83	475.19
	1. Sundry Creditors	2.41	1.11	16.91	0.11	0.15	0.10	4.35	0.53	87.44	56.28	35.18	73.36	3.68	25.46	8.02
	2. Loan Loss Provision	13.80	1.94	193.16	1.19	2.62	2.41	192.47	0.88	107.23	10.19	155.00	182.13	78.46	2635.79	31.10
	3. Interest Suspense a/c	11.02	1.96	87.95	0.40	0.49	2.38	351.99	0.50	74.96	14.05	74.57	118.39	83.29	1929.06	13.96
	4. Others	41.44	7.98	177.19	1.73	2.08	2.31	94.48	1.31	95.35	27.19	188.36	172.69	235.52	249.51	422.10
6	Reconciliation A/c							0.00		0.12						5.65
7	Profit & Loss A/c	9.97	1.76	53.50	0.55	0.81	1.81			8.89			14.95	17.72	49.92	0.89
		1925.59	308.75	9606.56	168.66	328.18	330.91	6322.55	189.52	6481.32	723.87	878.53	1875.82	6805.52	5758.46	586.46
Assets																
1	LIQUID FUNDS	519.18	102.09	2238.44	57.16	65.35	50.23	1219.62	77.62	2120.42	181.60	164.02	773.11	1201.27	127.93	69.98
	a. Cash Balance	39.52	7.25	200.28	5.85	10.48	17.79	188.24	6.75	108.48	1.27	3.15	3.14	107.07	3.81	1.44
	Nepalese Notes & Coins	39.52	7.25	200.05	5.85	10.48	17.79	188.24	6.75	108.48	1.27	3.15	3.14	107.07	3.81	1.44
	Foreign Currency			0.23												
	b. Bank Balance	479.66	12.48	402.84	8.33	12.27	16.73	335.94	70.87	346.95	179.80	160.87	769.97	189.95	124.12	2.95
	1. In Nepal Rastra Bank	85.54		393.62		12.25	16.73	324.28	0.03	346.95	10.62	156.68	22.11	189.95	65.69	2.95
	Domestic Currency	85.54		393.62		12.25	16.73	324.28	0.03	346.95	10.62	156.68	22.11	189.95	65.69	2.95
	Foreign Currency															
	2. "A" Class Licensed Institution	244.73	12.48	9.23	8.33	0.02		9.86	70.85		64.74	4.11	745.88		45.16	
	Domestic Currency	244.73	12.48	9.23	8.33	0.02		9.86	70.85		64.74	4.11	745.88		45.16	
	Foreign Currency															
	3. Other Financial Ins.	149.38						1.80			104.43	0.08	1.98		13.27	
	4. In Foreign Banks															
	c. Money at Call		82.36	1635.32	42.98	42.60	15.71	695.44		1664.99	0.53			904.24		65.59
	Domestic Currency		82.36	1629.99	42.98	42.60	15.71	695.44		1664.99	0.53			904.24		65.59
	Foreign Currency			5.33												
2	INVESTMENT IN SECURITIES			179.99				127.85		94.58	20.00	10.00	50.00	139.29	10.01	
	a. Govt. Securities			179.99				127.85		94.58	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	1.31		227.73			1.18	48.71		47.78	63.72	28.76	58.92	97.51	24.98	1.20
	a. Interbank Lending															
	b. Non Residents							43.04								
	c. Others	1.31		227.73			1.18	5.68		47.78	63.72	28.76	58.92	97.51	24.98	1.20
4	LOANS & ADVANCES	1360.42	188.32	6693.32	102.56	247.20	245.03	4162.01	99.19	3793.94	405.79	316.82	634.89	5001.72	2669.33	30.91
	a. Private Sector	1350.42	188.32	6489.04	102.56	121.98	245.03	4162.01	99.19	3763.44	405.79	316.82	634.89	3307.73	2659.33	22.10
	b. Financial Institutions	10.00		204.29		125.22				18.00				1694.00	10.00	8.81
	c. Government Organizations									12.50						
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	25.32	12.44	102.55	4.08	13.12	21.44	288.69	8.01	209.10	4.10	10.83	43.16	113.34	119.70	111.27
8	OTHER ASSETS	19.36	5.90	156.43	4.52	2.14	13.01	422.57	3.10	197.43	46.38	235.86	180.86	247.18	2805.31	37.30
	a. Accrued Interest:	11.02	1.96	95.83	0.40	0.49	2.38	353.61	0.50	74.96	14.68	74.59	118.39	89.05	1904.14	13.96
	Financial			0.97		0.24				68.57						

S.N.	BFI Name	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Maharajm	Lalitpur	United FC	General
Liabilities															
1	CAPITAL FUND	248.97		117.16	399.36	86.37	383.80	398.40	267.62	584.34	2090.09	519.00	94.99	542.46	-2.03
	a. Paid-up Capital	170.05		176.59	270.99	222.30	310.50	324.31	197.12	339.18	2008.80	420.00	187.95	350.80	132.23
	b. Calls in Advance	30.00													
	c. Proposed Bonus Share	13.60			32.52									52.62	
	d. General Reserves	33.86		33.96	88.45	50.87	35.45	96.33	70.30	109.06	206.24	97.86	59.72	65.95	15.81
	e. Share Premium	0.22			0.22						3.59			1.49	0.23
	f. Retained Earning	1.24		-100.70	5.38	-299.82	37.85	-22.24	0.20	105.67	-129.60	0.06	-215.81	69.32	-155.85
	g. Others Reserves Fund			7.32	2.02	112.80				30.44	1.07	1.09	63.13	2.29	5.56
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	696.27		990.32	2954.65	1469.45	3239.13	2217.15	1406.30	1993.24	1366.77	3792.42	1394.02	3495.56	98.65
	a. Current			9.78							16.35	16.09			
	Domestic			9.78							16.35	16.09			
	Foreign														
	b. Savings	292.21		271.99	1419.30	263.47	1824.58	1122.01	454.15	1025.17	397.09	1339.09	650.27	2046.85	27.69
	Domestic	292.21		271.99	1419.30	263.47	1824.58	1122.01	454.15	1025.17	397.09	1339.09	650.27	2046.85	27.69
	Foreign														
	c. Fixed	401.90		626.80	1535.34	1080.08	1407.02	1092.27	952.16	967.13	891.44	1911.18	736.87	1448.71	70.96
	Domestic	401.90		626.80	1535.34	1080.08	1407.02	1092.27	952.16	967.13	891.44	1911.18	736.87	1448.71	70.96
	Foreign														
	d. Call Deposits			40.46							36.40	509.98			
	Domestic			40.46							36.40	509.98			
	Foreign														
	e. Others	2.16		41.29		125.89	7.53	2.86		0.94	25.48	16.07	6.89		
	Domestic	2.16		41.29		125.89	7.53	2.86		0.94	25.48	16.07	6.89		
	Foreign														
4	Bills Payable			0.21											
5	Other Liabilities	62.27		205.72	419.12	815.25	256.97	209.80	119.25	343.80	779.43	160.52	705.45	131.15	363.56
	1. Sundry Creditors	3.09			27.57		25.46	4.47	6.20	11.78	68.92	15.43	0.54	11.20	13.34
	2. Loan Loss Provision	20.29		140.13	83.88	516.54	69.14	174.39	14.77	162.24	435.15	48.86	409.86	64.89	219.06
	3. Interest Suspense a/c	6.58		37.64	78.36	145.83	39.79		15.72	143.43	182.41	27.06	249.53	43.17	112.92
	4. Others	32.30		27.95	229.31	152.89	122.58	30.94	82.56	26.35	92.95	69.18	45.53	11.89	18.24
6	Reconciliation A/c							0.01					0.00	606.04	-0.49
7	Profit & Loss A/c				1.17		8.94		4.85	2.29	37.88			0.95	17.48
		1007.51		1313.41	3774.30	2371.07	3888.84	2825.36	1798.01	2923.68	4274.16	4471.94	2194.46	4926.16	477.17
Assets															
1	LIQUID FUNDS	333.47		440.85	847.87	441.21	967.63	828.87	311.32	648.02	1020.42	957.37	597.24	705.23	77.41
	a. Cash Balance	3.02		4.99	32.30	5.80	60.71	26.96	6.88	7.36	8.38	31.53	4.71	70.92	1.52
	Nepalese Notes & Coins	3.02		4.99	32.30	5.80	60.71	26.96	6.88	7.36	8.38	31.53	4.71	70.92	1.52
	Foreign Currency														
	b. Bank Balance	51.10		71.03	815.57	122.13	906.92	801.91	304.44	46.47	1012.03	179.79	592.53	634.32	75.90
	1. In Nepal Rastra Bank	51.10		68.43	124.13	117.08	132.54	57.87	25.32	43.53	63.93	149.00	79.84	180.52	4.90
	Domestic Currency	51.10		68.43	124.13	117.08	132.54	57.87	25.32	43.53	63.93	149.00	79.84	180.52	4.90
	Foreign Currency														
	2. "A" Class Licensed Institution			2.47	365.99	4.94	774.38	455.36	48.34	2.94	946.82	30.79	512.69	453.29	47.71
	Domestic Currency			2.47	365.99	4.94	774.38	455.36	48.34	2.94	946.82	30.79	512.69	453.29	47.71
	Foreign Currency														
	3. Other Financial Ins.			0.14	325.44	0.12		288.68	230.78		1.28	0.01		0.51	23.29
	4. In Foreign Banks														
	c. Money at Call	279.35		364.82		313.28				594.20		746.05			
	Domestic Currency	279.35		364.82		313.28				594.20		746.05			
	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	15.00	
	a. Govt. Securities	2.00		20.00		20.18	121.21	70.00	65.12	90.00	890.00	134.94		150.00	15.00
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.					24.72									
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	67.50		8.86	5.90	12.71	116.77	9.73	3.15	149.59	55.76	50.28	43.56	133.99	0.20
	a. Interbank Lending														
	b. Non Residents														
	c. Others	67.50		8.86	5.90	12.71	116.77	9.73	3.15	149.59	55.76	50.28	43.56	133.99	0.20
4	LOANS & ADVANCES	567.40		720.92	2652.91	1215.35	2310.10	1789.46	1235.35	1816.93	1977.67	3182.24	1050.61	3156.77	232.34
	a. Private Sector	567.40		720.92	2652.91	1215.35	2310.10	1789.46	1235.35	1816.93	1937.67	3137.24	1050.61	3156.77	232.34
	b. Financial Institutions										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	6.09		31.52	39.84	129.34	241.95	52.03	120.04	8.09	45.30	94.34	47.68	82.85	3.05
8	OTHER ASSETS	23.96		70.15	225.36	374.22	118.80	21.64	54.84	211.05	238.74	46.17	386.16	88.91	131.38
	a. Accrued Interest:	6.59		38.47	78.57	146.54	39.79		16.02	146.55	198.79	27.06	278.15	46.32	112.92
	Financial										0.17	0.17			
	Government Enterprise	0.01		0.83		0.71			0.30	3.12	16.44			3.15	
	Private Sector	6.58		37.64	78.57	145.83	39.79		15.72	143.43	182.18	26.89	278.15	43.17	112.92
	b. Staff Loans / Adv.	0.16		10.49	5.84	7.68	3.09	8.43	1.88	1.60		7.22	30.50	17.32	3.42
	c. Sundry Debtors	10.58		11.17	4.44		0.00	4.83	2.79	0.00	15.58	5.27	0.50	7.19	14.99
	d. Cash In Transit														
	e. Others	6.63		10.01	136.51	220.00	75.92	8.38	34.16	62.90	24.37	6.62	77.02	18.08	0.05

S.N.	BFI Name	Progressive	Janaaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Ganeshwori
Liabilities															
1	CAPITAL FUND	101.24	332.92	452.60	266.31	1.03	0.53	39.96	130.39	153.86	514.77	-311.03	-1048.03	-413.52	306.34
	a. Paid-up Capital	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	255.36
	b. Calls in Advance						8.00					1.37		24.49	
	c. Proposed Bonus Share		102.38	18.72						50.40	66.86				
	d. General Reserves	4.43	72.68	76.96	39.11	20.69	1.96	2.22	71.04	17.00	59.56	20.69	80.83	42.32	48.44
	e. Share Premium	4.84			0.12	0.43			0.52			1.36	2.61		
	f. Retained Earning	-41.73	11.62	10.99	34.15	-147.10	-159.43	8.32	-489.37	2.46	61.17	-516.43	-2066.54	-567.13	0.86
	g. Others Reserves Fund	13.70		33.93	7.66			0.67	73.79		1.48			16.80	1.68
2	BORROWINGS								175.00			8.30	37.35	53.38	
	a. NRB														
	b. Interbank Borrowing								175.00			8.30	37.35	53.38	
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	256.00	1232.12	2461.48	1670.20	874.23	150.21	97.08	1943.90	854.64	4486.48	319.33	1044.91	348.83	1210.64
	a. Current														
	Domestic														
	Foreign														
	b. Savings	129.34	485.03	1342.90	668.77	389.26	51.76	32.30	858.44	652.32	2196.66	181.38	111.11	181.58	368.84
	Domestic	129.34	485.03	1342.90	668.77	389.26	51.76	32.30	858.44	652.32	2196.66	181.38	111.11	181.58	368.84
	Foreign														
	c. Fixed	126.66	733.60	1118.58	1001.43	412.37	45.32	64.78	1076.67	197.81	2289.81	137.95	6.42		642.59
	Domestic	126.66	733.60	1118.58	1001.43	412.37	45.32	64.78	1076.67	197.81	2289.81	137.95	6.42		642.59
	Foreign														
	d. Call Deposits														
	Domestic														
	Foreign														
	e. Others		13.49			72.60	53.13		8.78	4.51			927.38	167.25	199.21
	Domestic		13.49			72.60	53.13		8.78	4.51			927.38	167.25	199.21
	Foreign														
4	Bills Payable														1.82
5	Other Liabilities	79.73	206.01	473.43	209.11	671.88	179.68	39.37	857.77	71.10	257.58	829.18	3405.79	989.31	117.80
	1. Sundry Creditors	0.49	4.73	19.34	15.29	12.98	1.04	0.99	20.87	15.43	4.84	8.79	33.19	5.67	8.89
	2. Loan Loss Provision	46.61	69.56	119.91	69.85	308.73	90.78	15.21	386.56	9.46	99.29	502.72	1919.78	562.36	37.48
	3. Interest Suspense a/c	26.10	59.38	113.91	79.47	304.44	51.42	10.03	239.48	3.93	54.44	292.77	1355.17	313.61	12.50
	4. Others	6.53	72.33	220.28	44.50	45.73	36.45	13.15	210.85	42.29	99.02	24.90	97.65	107.67	58.92
6	Reconciliation A/c						14.00								
7	Profit & Loss A/c		19.97		2.89			2.04		19.94	17.71	0.33	97.81	26.76	14.66
		436.98	1791.02	3387.52	2148.52	1547.14	344.42	178.45	3107.06	1099.53	5278.36	846.11	3537.83	1004.76	1649.45
Assets															
1	LIQUID FUNDS	123.98	740.25	793.29	781.98	127.21	61.16	24.77	515.71	240.53	1552.34	8.55	49.99	21.78	473.44
	a. Cash Balance	3.92	2.51	12.33	16.92	19.20	3.89	2.64	58.61	18.08	58.54	1.18	2.21	0.48	6.86
	Nepalese Notes & Coins	3.92	2.51	12.33	16.92	19.20	3.89	2.64	58.61	18.08	58.54	1.18	2.21	0.48	6.73
	Foreign Currency														0.12
	b. Bank Balance	120.06	30.86	82.47	97.39	108.01	57.27	22.13	457.10	31.68	1493.79	7.37	47.78	21.30	24.63
	1. In Nepal Rastra Bank	18.17	29.66	82.47	95.11	58.53	13.40		48.49	29.55	92.19	0.08	3.17	7.33	24.08
	Domestic Currency	18.17	29.66	82.47	95.11	58.53	13.40		48.49	29.55	92.19	0.08	3.17	7.33	24.08
	Foreign Currency														
	2. "A" Class Licensed Institution	45.16	1.21		2.29	48.92	28.54	22.13	272.60	2.12	1360.71	2.83	9.58	13.10	0.55
	Domestic Currency	45.16	1.21		2.29	48.92	28.54	22.13	272.60	2.12	1360.71	2.83	9.58	13.10	0.55
	Foreign Currency														
	3. Other Financial Ins.	56.72				0.56	15.33		136.01		40.88	4.46	35.03	0.87	
	4. In Foreign Banks														
	c. Money at Call		706.89	698.49	667.67					190.77					441.96
	Domestic Currency		706.89	698.49	667.67					190.77					441.96
	Foreign Currency														
2	INVESTMENT IN SECURITIES	3.20			30.00				177.00	0.26	130.00				60.00
	a. Govt. Securities	3.20			30.00				177.00		130.00				60.00
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents									0.26					
3	SHARE & OTHER INVESTMENT	1.03	3.65	0.40	13.63	1.24	0.10	0.19	12.75		2.16	0.25	0.03	3.23	82.98
	a. Interbank Lending														
	b. Non Residents														
	c. Others	1.03	3.65	0.40	13.63	1.24	0.10	0.19	12.75		2.16	0.25	0.03	3.23	82.98
4	LOANS & ADVANCES	258.24	962.68	2161.58	1128.11	793.50	143.25	120.33	1723.83	797.76	3383.09	501.83	1920.14	569.00	896.28
	a. Private Sector	254.24	962.68	2143.09	1128.11	793.50	143.25	120.33	1723.83	797.76	3383.09	501.83	1920.14	339.85	886.28
	b. Financial Institutions	4.00												229.15	10.00
	c. Government Organizations			18.49											
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	2.42	17.30	141.51	47.06	44.02	6.18	3.38	131.86	4.40	60.71	20.01	94.66	61.55	57.19
8	OTHER ASSETS	44.52	63.66	157.16	134.00	316.46	94.70	28.42	377.33	55.40	117.48	309.44	1473.01	349.21	79.56
	a. Accrued Interest:	26.10	59.38	73.65	80.54	304.44	51.42	10.03	240.04	3.93	56.96	292.77	1355.17	313.61	13.96
	Financial														0.03
	Government Enterprise				1.07	304.44			0.55	3.93	2.52				1.46
	Private Sector	26.10	59.38	73.65	79.47		51.42	10.03	239.48		292.77	1355.17	313.61	12.47	
	b. Staff Loans / Adv.	0.13			16.96		0.05	4.98	5.45	2.91	2.13	5.05	0.12		1.67
	c. Sundry Debtors	15.87	2.77	0.05	9.65	2.65	7.85	3.26	117.29	9.57	5.81	0.06	5.41	0.20	37.05
	d. Cash In Transit														
	e. Others	2.42	1.52	83.46	26.85	9.37	35.38	10.15	14.55	39.00	52.58	11.57	112.31	35.41	26.

S.N.	BFI Name	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Kuber	NEFL	Seti	hama	Namaste	Kaski	Unique	Manjushee	Jablis	
Liabilities																	
1	CAPITAL FUND	50.13	486.19	124.67	519.28	525.85	296.61	-222.96	301.02	60.17	246.68	36.80	322.57	247.94	260.87	236.46	
	a. Paid-up Capital	110.00	396.40	109.34	483.09	374.39	193.95	150.00	264.11	50.60	200.00	31.25	283.58	223.00	225.00	200.00	
	b. Calls in Advance							25.23									
	c. Proposed Bonus Share					52.41	69.82									20.00	
	d. General Reserves	8.20	89.18	14.33	61.68	82.40	31.53	4.49	34.52	7.58	17.26	3.82	38.77	23.98	16.51	11.05	
	e. Share Premium	0.48		0.99	0.07		0.05	0.62									
	f. Retained Earning	-68.55	0.56	0.02	-36.00	1.67	0.96	-403.30	0.21	1.84	11.50	1.34	0.21	0.95	19.35	0.15	
	g. Others Reserves Fund		0.06		10.44	14.97	0.29		2.18	0.14	17.91	0.38				5.26	
2	BORROWINGS					800.00										37.90	
	a. NRB															37.90	
	b. Interbank Borrowing					800.00											
	c. Foreign Banks and Fin. Ins.																
	d. Other Financial Ins.																
	e. Bonds and Securities																
3	DEPOSITS	284.45	4191.23	818.24	1025.23	4279.33	2070.92	341.00	1080.02	152.35	257.33	226.30	2428.40	646.16	1567.38	840.27	
	a. Current					3.49											
	Domestic					3.49											
	Foreign																
	b. Savings	147.15	1828.12	498.89	255.80	2713.27	860.63	87.22	706.44	102.41	101.83	187.29	1422.22	217.21	198.90	241.66	
	Domestic	147.15	1828.12	498.89	255.80	2713.27	860.63	87.22	706.44	102.41	101.83	187.29	1422.22	217.21	198.90	241.66	
	Foreign																
	c. Fixed	137.30	1672.92	319.35	655.65	1563.16	668.91	253.78	373.45	49.94	76.72	38.98	1006.18	310.27	572.08	380.05	
	Domestic	137.30	1672.92	319.35	655.65	1563.16	668.91	253.78	373.45	49.94	76.72	38.98	1006.18	310.27	572.08	380.05	
	Foreign																
	d. Call Deposits					109.14											
	Domestic					109.14											
	Foreign																
	e. Others		690.18		1.15	2.89	541.39		0.13		78.78	0.02		118.68	796.41	218.56	
	Domestic		690.18		1.15	2.89	541.39		0.13		78.78	0.02		118.68	796.41	218.56	
	Foreign																
4	Bills Payable					0.00											
5	Other Liabilities	149.55	292.81	57.96	134.97	371.84	227.45	605.16	52.78	21.98	65.29	10.46	109.41	32.30	142.55	151.69	
	1. Sundry Creditors	0.99	0.56	2.67	5.21	16.57	5.46	5.43	22.47	0.59	0.07	0.17	0.12	4.93	0.33	13.11	
	2. Loan Loss Provision	50.53	71.91	17.38	51.46	89.82	71.55	363.44	8.53	3.36	21.70	2.68	36.46	9.64	66.91	57.50	
	3. Interest Suspense a/c	22.18	54.02	11.14	33.32	17.96	38.30	210.50	4.49	4.68	7.95	0.59	32.98	4.88	47.96	33.64	
	4. Others	75.85	166.33	26.76	44.98	247.48	112.15	25.78	17.29	13.36	35.56	7.03	39.84	12.85	27.35	47.45	
6	Reconciliation A/c					304.55	1268.75	0.00									
7	Profit & Loss A/c	1.23	10.81			27.81	7.56	0.36	4.60	1.18	2.36	3.12	8.37	2.66	2.97		
		485.36	4981.04	1000.87	1679.47	6004.83	2907.08	1992.31	1438.42	235.68	571.66	276.68	2868.75	929.05	2011.66	1228.43	
Assets																	
1	LIQUID FUNDS	207.52	1195.54	248.34	644.87	2234.91	444.51	48.61	513.36	42.87	229.38	99.49	595.52	236.60	483.91	364.90	
	a. Cash Balance	2.03	96.43	17.36	7.97	153.45	21.51	1.82	14.88	1.46	1.09	1.76	46.00	2.43	18.87	5.47	
	Nepalese Notes & Coins	2.03	96.43	17.36	7.93	153.45	21.51	1.82	14.87	1.46	1.09	1.74	46.00	2.43	18.87	5.47	
	Foreign Currency				0.04				0.01	0.00		0.01					
	b. Bank Balance	205.49	131.23	230.98	66.49	2081.45	423.01	0.00	498.48	41.42	228.28	5.69	123.79	234.16	465.04	34.98	
	1. In Nepal Rastra Bank	10.68	118.50	15.49	65.00	177.13	46.34	0.00	29.66	0.16	15.14		119.41	22.44	137.44	34.98	
	Domestic Currency	10.68	118.50	15.49	65.00	177.13	46.34	0.00	29.66	0.16	15.14		119.41	22.44	137.44	34.98	
	Foreign Currency																
	2. "A" Class Licensed Institution	177.59	12.46	163.27	1.49	1463.03	276.39		314.26	12.46	86.26	5.68	4.19	139.75	277.15		
	Domestic Currency	177.59	12.46	163.27	1.49	1463.03	276.39		314.26	12.46	86.26	5.68	4.19	139.75	277.15		
	Foreign Currency																
	3. Other Financial Ins.	17.23	0.27	52.22		441.30	100.28		154.56	28.80	126.89	0.01	0.19	71.97	50.45		
	4. In Foreign Banks																
	c. Money at Call		967.88		570.41			46.78				92.05	425.74			324.45	
	Domestic Currency		967.88		570.41			46.78				92.05	425.74			324.45	
	Foreign Currency																
2	INVESTMENT IN SECURITIES	12.45	25.00		23.99	0.50	88.08		30.00					17.00	10.00	50.00	
	a. Govt. Securities		25.00		23.99	0.50	88.08		30.00					17.00	10.00	50.00	
	b. NRB Bond	12.45															
	c. Govt. Non-Fin. Ins.																
	d. Other Non-Fin Ins.																
	e. Non Residents																
3	SHARE & OTHER INVESTMENT	46.28	0.35	0.55	28.94	128.76	103.68	0.50	39.53	0.10	25.20		14.15	0.37		41.28	
	a. Interbank Lending																
	b. Non Residents																
	c. Others	46.28	0.35	0.55	28.94	128.76	103.68	0.50	39.53	0.10	25.20		14.15	0.37		41.28	
4	LOANS & ADVANCES	167.80	3586.47	704.53	660.33	3240.85	1787.21	436.66	807.95	178.49	251.82	172.60	2179.42	660.20	1411.49	674.27	
	a. Private Sector	161.30	3586.47	704.53	636.81	3240.85	1784.31		775.95	178.49	236.82	172.60	2179.42	643.90	1378.39	662.27	
	b. Financial Institutions	6.50			23.52		2.90	436.66	32.00		15.00			16.30	33.10	12.00	
	c. Government Organizations																
5	BILL PURCHASED	3.80						2.60									
	a. Domestic Bills Purchased	3.80						2.60									
	b. Foreign Bills Purchased																
	c. Import Bills & Imports																
6	LOANS AGAINST COLLECTED BILLS																
	a. Against Domestic Bills																
	b. Against Foreign Bills																
7	FIXED ASSETS	2.77	56.32	10.12	249.90	67.86	21.62	10.55	7.44	5.45	10.64	1.02	38.55	4.24	25.57	5.94	
8	OTHER ASSETS	36.81	117.36	32.76	59.42	294.71	104.54	223.68	40.13	8.68	37.46	3.25	41.10	10.65	80.69	81.12	
	a. Accrued Interest:	22.34	54.15	11.14	33.41	63.21	40.57	211.88	5.45	4.68	7.95	0.59	32.98	4.95	47.96	35.19	
	Financial				0.10									0.00	1.12	0.07	
	Government Enterprise	0.16	0.13		0.12	2.73	2.31		0.96								

S.N.	BFI Name	Reliance	Bhaktapur
Liabilities			
1	CAPITAL FUND	426.27	136.04
	a. Paid-up Capital	320.00	125.00
	b. Calls in Advance		
	c. Proposed Bonus Share		
	d. General Reserves	11.02	2.21
	e. Share Premium		
	f. Retained Earning	94.01	8.83
	g. Others Reserves Fund	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	1771.09	408.27
	a. Current		
	Domestic		
	Foreign		
	b. Savings	665.76	214.51
	Domestic	665.76	214.51
	Foreign		
	c. Fixed	626.77	111.86
	Domestic	626.77	111.86
	Foreign		
	d. Call Deposits		81.90
	Domestic		81.90
	Foreign		
	e. Others	478.56	
	Domestic	478.56	
	Foreign		
4	Bills Payable		
5	Other Liabilities	154.66	20.33
	1. Sundry Creditors	6.66	0.01
	2. Loan Loss Provision	74.58	12.19
	3. Interest Suspense a/c	33.47	1.33
	4. Others	39.95	6.80
6	Reconciliation A/c		
7	Profit & Loss A/c	1.28	3.28
		2353.30	567.93

Assets			
1	LIQUID FUNDS	794.06	248.33
	a. Cash Balance	19.25	8.73
	Nepalese Notes & Coins	19.25	8.73
	Foreign Currency		
	b. Bank Balance	774.81	239.59
	1. In Nepal Rastra Bank	75.43	19.15
	Domestic Currency	75.43	19.15
	Foreign Currency		
	2. "A" Class Licensed Institution	227.10	199.21
	Domestic Currency	227.10	199.21
	Foreign Currency		
	3. Other Financial Ins.	472.28	21.24
	4. In Foreign Banks		
	c. Money at Call		
	Domestic Currency		
	Foreign Currency		
2	INVESTMENT IN SECURITIES	3.00	10.00
	a. Govt. Securities		10.00
	b. NRB Bond	3.00	
	c. Govt. Non-Fin. Ins.		
	d. Other Non-Fin Ins.		
	e. Non Residents		
3	SHARE & OTHER INVESTMENT	111.63	11.26
	a. Interbank Lending		
	b. Non Residents		
	c. Others	111.63	11.26
4	LOANS & ADVANCES	1339.93	268.21
	a. Private Sector	1281.77	268.21
	b. Financial Institutions	23.50	
	c. Government Organizations	34.66	
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	14.38	3.76
8	OTHER ASSETS	75.05	25.20
	a. Accrued Interest:	26.82	1.54
	Financial	0.14	
	Government Enterprise	2.94	0.21
	Private Sector	23.75	1.33
	b. Staff Loans / Adv.	2.25	
	c. Sundry Debtors	1.62	21.62
	d. Cash In Transit		
	e. Others	44.36	2.03
9	Expenses not Written off		1.17
10	Non Banking Assets	2.94	
11	Reconciliation Account		
12	Profit & Loss A/c	12.32	
	TOTAL ASSETS	2353.30	567.93

BFI Name	NBL	RBB	NABL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses																		
1. Interest Expense	498.49	681.66	643.78	889.67	219.94	655.41	637.80	403.54	652.04	439.96	373.20	748.66	297.79	556.86	485.87	501.86	577.33	962.32
1.1 On Depositing Liabilities	410.24	676.53	635.19	836.30	218.74	608.42	604.01	403.47	652.03	427.85	373.20	733.26	297.79	556.84	485.37	481.06	547.49	957.38
1.1.1 Saving Account	223.43	362.34	288.19	254.13	114.68	308.47	143.63	128.66	249.37	102.43	110.96	150.69	55.66	176.60	89.33	75.45	125.44	394.84
1.1.2 Fixed Account	186.93	278.98	204.46	369.72	41.06	299.95	418.14	213.65	279.23	201.78	194.36	416.92	182.50	271.41	291.99	295.27	263.11	520.29
1.1.2.1 Up to 3 months Fixed Account		0.09	30.67	4.41	7.06	73.24	95.75		39.35		0.10			0.05		7.75	34.65	
1.1.2.2 3 to 6 months Fixed Account		0.95	40.89		4.40		76.31	0.04	33.51					0.10		11.52	64.34	
1.1.2.3 6 months to 1 year Fixed Account		137.82	102.23		28.09	226.71	209.45		161.83	201.78	9.23		182.50	49.39		193.88	71.96	
1.1.2.4 Above 1 year Fixed Account	186.93	140.12	30.67	365.31	1.52		36.63	213.61	44.54		185.03	416.92		221.88	291.99	82.12	92.16	520.29
1.1.3 Call Deposit	-0.13	35.21	142.54	212.45	63.00		42.24	61.16	123.43	123.64	67.89	165.65	59.63	108.82	104.06	110.34	158.94	34.95
1.1.4 Certificate of Deposit																		7.31
1.2 On Borrowing	88.25	5.13	8.59	53.37	1.19	46.99	33.79	0.07	0.01	12.11		15.40		0.02	0.51	20.81	29.83	4.94
2. Commission Expense		19.67	66.80	44.24				3.99										0.40
3. Staff Expense	599.47	647.60	239.50	143.89	151.76	241.17	167.19	103.59	168.41	136.89	66.90	141.96	35.05	103.78	85.18	91.60	90.82	952.15
4. Office Operating Expenses	209.38	209.45	180.30	171.61	124.78	327.37	148.67	79.21	137.44	125.02	63.29	132.88	45.96	114.93	74.72	84.69	142.26	111.95
5. Foreign Exchange Loss											0.48		0.65					
5.1 Due to Change in Exchange Rates											0.48		0.65					
5.2 Due to Foreign Currency Transaction																		
6. Non Operating Expense		0.03							0.05					0.21				0.01
7. Provision for Risk	47.55	118.54	147.84	197.91	40.27	97.95	32.94	145.51		18.00	32.07	79.22	72.96	30.58	91.02	132.42	48.11	499.00
7.1 Loan loss Provision	75.85	116.83	147.47	194.52	40.27	97.95	32.94	145.51		18.00	32.07	79.22	72.96	30.58	91.02	110.30	39.32	499.00
7.1.1 General Loan loss Provision	75.85	21.36	60.41	63.74	32.73	97.95	19.55	60.64		2.45	20.97	10.80	31.44		10.56	31.69	39.32	35.56
7.1.2 Special Loan Loss Provision		95.47	87.06	130.78	7.54		13.39	84.87		15.55	8.68	68.41	29.32	30.58	80.46	78.61		463.45
7.1.3 Additional Loan Loss Provision											2.41		12.19					
7.2. Provision for Non-Banking Assets	0.30			3.39														
7.3. Provision for Loss on Investment																22.12	8.79	
7.5. Provision for Loss of Other Assets	-28.61	1.71	0.37															
8. Loan Written Off					8.04													1.39
9. Provision for Staff Bonus			110.55	95.01	59.13	50.98	28.40		82.25	31.40	8.28	18.54	10.51	21.05		0.63	27.81	28.60
10. Provision for Income Tax	40.86		322.68	285.02	177.40	152.95	85.19		246.75	94.20	22.72	55.63	24.49	63.67		1.90	83.42	142.40
11. Others		0.85											0.02					0.29
12. Net Profit	125.64	1328.87	782.79	662.63	413.93	356.88	198.78	49.17	575.74	219.79	60.11	129.80	43.26	147.35		4.43	194.65	314.86
Total Expenses	1521.39	3006.67	2494.24	2489.97	1195.25	1882.71	1298.96	785.01	1862.68	1065.26	627.05	1306.69	530.70	1038.41	736.80	817.53	1164.39	3013.37

Income																		
1. Interest Income	1370.69	2015.53	1982.89	1863.24	800.45	1458.76	1043.65	528.32	1637.90	905.72	505.23	1146.47	431.52	852.73	604.45	649.39	974.21	2548.69
1.1 On Loans and Advances	1326.58	1910.75	1857.34	1823.79	751.78	1350.40	928.99	509.23	1590.27	874.29	492.88	1069.38	424.98	844.55	589.70	641.47	935.13	2503.54
1.2 On Investment	34.78	71.09	69.16	19.42	15.51	48.58	24.96	9.29	32.26	30.34	11.95	61.47	4.08	5.36	6.69	7.92	29.19	24.12
1.2.1 Government Bonds	34.78	38.80	63.93	19.42	15.51	48.58	24.96	4.19	0.88	30.34	7.79	57.00	4.08	5.36	6.69	7.92	29.19	24.12
1.2.2 Foreign Bonds			5.23									4.46						
1.2.3 NRB Bonds								5.10	31.38		4.16							
1.2.4 Debenture & Bonds		32.29																
1.3 On Agency Balance	7.96	19.40	0.30	18.65	0.54	59.78	64.17	0.19	14.99			0.17	0.43				1.65	
1.4 On Call Deposit	1.36	4.59	41.14	1.38	3.66			4.00	0.38	0.53		15.45					8.24	
1.5 On Others	0.01	9.70	14.96		28.95		25.54	5.61		0.56	0.40		2.03	2.83	8.06			21.03
2. Commission and Discount	50.41	122.98	331.86	178.72	132.81	233.95	204.33	75.39	116.59	79.20	27.27	31.59	11.22	60.57	53.78	128.40	133.70	70.82
2.1 Bills Purchase and Discount	0.00	0.48	0.53		3.50	20.94	0.01	7.72	7.71	12.16	0.44	5.85	0.00	0.15	0.11	5.69		
2.2 Commission	50.40	117.81	329.70	178.72	98.15	185.33	147.73	64.95	108.05	67.04	24.79	21.38	11.22	60.42	17.57	119.86	66.56	70.82
2.3 Others		4.69	1.63		31.16	27.68	56.59	2.72	0.83		2.04	4.36			36.11	2.85	67.14	
3. Exchange Fluctuation Income	-14.66	11.25	149.73	128.18	166.74	121.48	36.60	33.21	24.02	49.78	6.40	40.93	14.59	19.07	24.49	26.94	37.36	34.47
3.1 Due to Change in Exchange Rate	-24.30	-12.09	98.87	20.86	21.71		0.22	0.91	-3.03			-0.52			10.60	3.09	37.27	16.42
3.2 Due to Foreign Currency Transaction	9.64	23.34	50.86	107.32	145.02	121.48	36.38	32.30	27.05	49.78	6.40	41.45	14.59	19.07	13.89	23.85	0.09	18.05
4. Other Operating Income	102.81	128.35		82.70	15.56	59.99		41.56	80.79	23.65	21.84	85.85	14.75	22.03	13.92		0.33	140.69
5. Non Operating Income	8.27	587.15	29.48	1.36	0.95	1.42	1.11	4.50	3.38	-0.12	28.37	1.86		84.01	1.12	12.80	18.63	2.40
6. Write Back from Provisions for loss		123.00		235.77	67.85		13.27	94.40		4.52	37.94		35.16		8.14		0.16	151.70
7. Recovery of written-off Loan	3.87	16.97	0.29		10.91			7.59		2.50			23.46					32.49
8. Income from Extra Ordinary transactions		1.44				7.12		0.04										32.12
9. Net Loss															30.89			
Total Income	1521.39	3006.67	2494.24	2489.97	1195.25	1882.71	1298.96	785.01	1862.68	1065.26	627.05	1306.69	530.70	1038.41	736.80	817.53	1164.39	3013.37

BFI Name	Global	Citizens	Prime	Sunrise	Grand	N/MB	PRABHU	Janata	Mega	Civil	Century	Sanima	N/DC	Mallika	Siddhartha	Yeti	Narayani	P/DBL	Sahayogi	Karnali		
Expenses																						
1. Interest Expense	778.32	460.56	570.29	404.02	364.67	371.61	466.47	340.61	291.58	428.64	374.55	416.63	36.38	52.89	137.61	173.73	11.44	79.53	38.02	26.16		
1.1 On Deposit Liabilities	763.55	444.24	570.29	403.68	364.67	370.90	465.40	340.42	288.44	428.43	374.20	406.44	36.38	52.89	137.61	173.54	11.44	79.53	38.02	26.16		
1.1.1 Saving Account	220.31	67.61	51.75	116.86	62.55	65.35	289.79	49.31	85.80	62.54	120.18	138.43	7.56	38.47	72.70	58.53	4.78	38.88	27.51	17.89		
1.1.2 Fixed Account	427.35	286.83	268.59	217.33	226.04	169.95	142.36	203.64	158.06	272.32	196.69	193.28	28.57	5.43	43.26	73.07	6.67	34.62	9.41	8.27		
1.1.2.1 Up to 3 months Fixed Account	1.86	5.77	0.14		1.28	16.29	0.06	10.41		0.03		4.98		0.03				0.30				
1.1.2.2 3 to 6 months Fixed Account	1.72	0.57	1.65	2.45		1.68	1.35	0.00		29.52		0.65		0.04	0.05				0.59			
1.1.2.3 6 months to 1 year Fixed Account	351.21	210.00	240.77	203.89		64.41	104.15	136.16		185.55	196.69	159.02	5.69	0.13	5.62	13.39	1.01	31.81	2.23			
1.1.2.4 Above 1 year Fixed Account	72.56	70.50	26.02	11.00	224.76	87.57	36.80	57.07	158.06	57.23		28.62	22.88	5.22	37.58	59.69	5.66	1.92	7.17	8.27		
1.1.3 Call Deposit	115.89	89.79	249.95	69.49	75.96	135.60	33.25	87.47	44.58	93.57	57.33	74.73	0.25	8.99	21.66	41.93		6.03	1.10			
1.1.4 Certificate of Deposit					0.11																	
1.2 On Borrowing	14.76	16.33		0.33	0.00	0.71	1.07	0.19	3.13	0.21	0.35	10.19				0.19						
2. Commission Expense	8.83	4.26		2.11																		
3. Staff Expense	188.75	71.36	56.40	91.08	35.92	76.20	164.85	70.58	65.42	61.57	51.77	64.33	14.42	17.75	23.98	23.83	3.77	15.70	6.23	7.80		
4. Office Operating Expenses	195.85	88.08	276.37	116.28	42.06	92.83	155.16	59.60	78.43	79.17	79.14	85.09	11.35	14.72	26.02	37.26	2.78	11.12	5.20	7.19		
5. Foreign Exchange Loss					3.26					3.13		2.76										
5.1 Due to Change in Exchange Rates					3.26					3.13		2.76										
5.2 Due to Foreign Currency Transaction																						
6. Non Operating Expense				0.25				0.02			0.10									-0.22		
7. Provision for Risk	135.33	96.72	23.62	22.57	310.39	18.04	411.89	47.81	37.24	107.60	45.97	27.97	16.59	8.88	64.80	106.57	6.87	15.54	16.07	5.90		
7.1 Loan loss Provision	135.33	41.16	23.62	22.57	310.39	18.04	411.89	47.81	37.24	107.60	45.97	27.97	16.59	8.88	58.55	74.97	6.87	15.54	16.07	5.90		
7.1.1 General Loan loss Provision	47.64	9.59	18.57	14.96		12.16	4.61	12.43	22.26	14.46	41.49	24.82	1.75	8.88	0.61			15.54		5.90		
7.1.2 Special Loan Loss Provision	87.69	31.57	5.05	7.61	310.39	5.89	407.28	35.38	14.99	93.14	4.47	3.15	14.84		57.93	74.97	6.87		16.07			
7.1.3 Additional Loan Loss Provision																						
7.2. Provision for Non-Banking Assets		55.56															31.60					
7.3. Provision for Loss on Investment															6.25							
7.5. Provision for Loss of Other Assets																						
8. Loan Written Off																						
9. Provision for Staff Bonus	45.00		18.26	8.97				0.00	17.02			16.30	15.28					0.55	0.97			
10. Provision for Income Tax	135.01		54.77	27.57				0.00	51.05			48.89	25.94		1.39			1.66	2.91			
11. Others																1.37						
12. Net Profit	315.02	82.30	127.80	62.10		175.86	-3.63	0.00	119.11			114.08	165.12					3.87	6.78			
Total Expenses	1802.12	803.28	1127.50	734.96	756.30	734.55	1194.74	518.62	659.84	680.11	551.52	776.04	285.08	94.25	253.81	342.77	24.86	127.75	76.18	47.04		
Income																						
1. Interest Income	1534.47	700.30	814.86	609.83	344.37	599.59	695.90	425.79	562.73	544.11	460.16	643.19	137.86	81.63	180.68	194.15	8.92	117.79	67.66	30.33		
1.1 On Loans and Advances	1497.02	667.80	808.55	596.78	330.66	557.40	648.26	418.78	542.85	539.08	454.71	623.76	114.98	77.91	168.12	171.51	8.35	110.84	63.75	29.53		
1.2 On Investment	36.45	29.61	4.55	5.36	12.14	19.66	8.75	5.46	4.38	3.62	0.00	11.42			5.65	2.66						
1.2.1 Government Bonds	36.45	29.61	4.55	1.19	12.14	19.66	8.75	5.46	4.38	3.62	0.00	11.42			5.65	2.48						
1.2.2 Foreign Bonds																						
1.2.3 NRB Bonds				4.17																		
1.2.4 Debenture & Bonds																	0.18					
1.3 On Agency Balance		0.11	0.77	0.04			9.75	0.03	0.02		2.58					19.08	0.57					
1.4 On Call Deposit	1.00	2.53		5.10		0.40	1.86		11.72	1.41			22.87	2.18	6.88			6.73	3.88	0.80		
1.5 On Others		0.27	0.99	2.55	1.57	22.13	27.29	1.52	3.76		2.86	8.01		1.54	0.02	0.90		0.22	0.03			
2. Commission and Discount	191.71	60.85	69.64	38.92	6.37	37.66	74.05	27.87	10.66	20.20	21.04	16.49	0.19	3.31	3.46	1.87		0.97	2.60			
2.1 Bills Purchase and Discount	0.99	1.16	4.40	1.82	0.19		0.83	0.38	0.10	0.89												
2.2 Commission	148.03	15.24	53.87	29.70	6.19	37.65	17.35	27.49	10.56	19.31	21.04	16.49	0.19	3.31	3.46	1.87		0.97	2.60			
2.3 Others	42.69	44.46	11.37	7.40		0.01	55.86															
3. Exchange Flactuation Income	43.38	20.33	17.07	21.25	7.53	27.42	24.17	14.00	26.86	19.10	18.49	71.29			0.21	0.12						
3.1 Due to Change in Exchange Rate	42.31	5.98	-2.52	11.26		2.58	9.32	192.41			1.09				0.20	0.11						
3.2 Due to Foreign Currency Transaction	1.06	14.35	19.59	9.99	7.53	24.83	14.84	-178.41	26.86	19.10	17.39	71.29			0.01	0.01						
4. Other Operating Income	8.62	21.29	224.78	52.14	6.82	39.86	3.85	46.88	19.96	33.71	43.12	14.56	5.63	13.12	17.54	0.05	8.98	5.48	0.68			
5. Non Operating Income	8.09	0.50	1.15	0.22		12.52	9.46	0.89	0.28		0.34	1.35	11.29		0.67	2.29				3.18		
6. Write Back from Provisions for loss	15.85			12.60	73.66	17.50	391.16		12.43		3.47	0.60	121.18	1.59	20.33	9.04	10.42			0.45		
7. Recovery of written-off Loan																						
8. Income from Extra Ordinary transactions																	1.01					
9. Net Loss					317.55			46.22		76.74	14.31			2.09	35.34	116.77	5.47				12.86	
Total Income	1802.12	803.28	1127.50	734.96	756.30	734.55	1194.74	518.62	659.84	680.11	551.52	776.04	285.08	94.25	253.81	342.77	24.86	127.75	76.18	47.04		

BFI Name	Triveni	Suprim	Bhrikuti	Suvechha	Shangrila	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Mulkinath
Expenses																				
1. Interest Expense	97.20	54.75	88.96	39.75	132.44	19.01	83.56	89.83	127.02	78.11	29.89	31.33	116.69	24.99	94.16	203.55	36.18	44.51	34.81	108.21
1.1 On Deposit Liabilities	97.20	54.75	88.96	39.75	132.44	19.01	67.92	89.83	127.02	78.11	29.89	31.33	116.69	24.99	94.16	197.75	36.18	44.51	34.81	106.12
1.1.1 Saving Account	37.14	25.39	40.61	12.62	61.70	0.75	31.91	31.97	41.76	44.20	18.95	19.71	42.66	13.24	61.67	60.06	17.66	18.16	15.67	57.77
1.1.2 Fixed Account	36.10	22.75	29.51	22.34	46.38	0.40	21.25	35.81	59.25	29.95	5.67	11.62	53.38	9.41	28.29	120.50	15.43	22.99	19.13	32.50
1.1.2.1 Up to 3 months Fixed Account	0.26		0.18	0.04	0.25				0.55		0.00		0.21			3.54	0.62	0.04		0.77
1.1.2.2 3 to 6 months Fixed Account	0.46	0.25	0.40	0.20	0.89		0.34	1.01	1.42	1.23	0.07	2.51	1.22			1.34	0.77	0.15	0.09	2.49
1.1.2.3 6 months to 1 year Fixed Account	15.64	21.39	22.66	7.43	24.64		16.58	17.49	34.03	10.61	1.09	4.07	9.95	5.68		85.94	5.40	12.15	5.74	19.84
1.1.2.4 Above 1 year Fixed Account	19.74	1.11	6.28	14.67	20.60	0.40	4.34	17.31	23.25	18.11	4.51	5.04	42.00	3.73	28.29	29.68	8.64	10.65	13.31	9.40
1.1.3 Call Deposit	23.97	6.62	18.84	4.80	24.37	17.87	14.76	22.04	26.00	3.96	5.27		20.65	2.33	4.20	17.20	3.09	3.35		15.84
1.1.4 Certificate of Deposit																				
1.2 On Borrowing							15.63									5.79				2.10
2. Commission Expense								0.00			0.00					0.54				
3. Staff Expense	13.44	16.30	19.37	6.64	24.79	7.07	13.05	18.48	14.93	18.56	8.53	6.27	27.84	10.03	20.46	24.45	6.30	6.89	9.33	43.49
4. Office Operating Expenses	17.68	14.59	14.25	7.09	23.28	10.20	11.52	20.79	17.50	16.58	7.72	4.09	31.83	3.49	23.99	23.57	3.44	5.79	5.20	25.25
5. Foreign Exchange Loss															0.01	0.08				
5.1 Due to Change in Exchange Rates															0.00	0.08				
5.2 Due to Foreign Currency Transaction															0.01					
6. Non Operating Expense							0.05					8.90			0.01		0.00			0.11
7. Provision for Risk	14.20	61.46	27.23	0.85	9.57		11.41	17.72	4.26	10.33	3.88		0.07	6.72	-76.79	23.23	1.43	0.95	33.38	7.01
7.1 Loan loss Provision	14.20	29.24	27.23	0.85	9.57		11.41	17.72	4.26	10.33	3.88		0.07	6.72	-76.79	21.38	1.43	0.95	33.38	7.01
7.1.1 General Loan loss Provision	-1.16	5.03	0.65	0.49	0.46		1.88	1.45		2.29	3.88			1.24	2.22	3.11	-0.49	0.68	-0.78	5.02
7.1.2 Special Loan Loss Provision	15.37	24.21	26.58	0.36	9.11		9.54	16.26		8.04			0.07	5.48	-79.01	18.27	1.57	0.28	34.16	1.99
7.1.3 Additional Loan Loss Provision																		0.35		
7.2. Provision for Non-Banking Assets		32.22							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	0.62		2.50	0.26	4.33			2.41			2.66	0.54		0.54	7.88		2.11	0.99		8.67
10. Provision for Income Tax	1.86		7.51	0.77	12.98			7.24			7.99	1.45		1.63	23.63		6.33	2.97		26.01
11. Others																				
12. Net Profit	4.34	4.68	17.52	1.79	30.29	35.95	24.79	16.89		12.45	18.64	3.39		3.81	55.13		14.74	6.93		60.68
Total Expenses	149.33	151.77	177.34	57.15	237.69	80.79	144.38	173.37	163.70	136.03	79.30	55.98	176.44	51.21	148.47	275.41	70.51	69.04	82.72	279.42
Income																				
1. Interest Income	137.53	96.07	164.51	50.26	211.08	27.92	132.14	131.26	153.61	123.37	74.43	46.10	160.81	43.16	136.99	246.14	60.98	61.63	53.53	244.29
1.1 On Loans and Advances	124.95	90.13	152.71	46.73	198.38	25.83	113.83	122.43	141.01	105.34	65.75	46.10	150.92	43.16	113.74	220.24	57.38	58.78	51.68	235.05
1.2 On Investment		0.01	1.14		0.67				1.38	2.53			2.67		0.22	3.43				
1.2.1 Government Bonds		0.01	1.14		0.67				1.36	2.53			2.67		0.22	3.43				
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds									0.02											
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance											8.68				10.09					
1.4 On Call Deposit	12.58	5.93	10.67	3.53	11.05	2.09	2.68	8.56	11.22	11.33			6.53		9.55	21.92	3.60	2.86	1.84	8.91
1.5 On Others					0.98		15.63	0.27		4.17			0.69		3.39	0.55				0.33
2. Commission and Discount	1.35	1.13	2.17	0.64	2.97	0.02	0.24	1.73	0.48	3.38	0.84	4.44	2.94	0.89	3.30	27.39	0.39	1.48	1.06	2.84
2.1 Bills Purchase and Discount															0.96	0.00				
2.2 Commission	1.35	1.13	2.17	0.64	2.97	0.02	0.24	1.18	0.48	3.38	0.64	4.44	2.94	0.89	2.34	3.81	0.16	1.48	0.97	2.84
2.3 Others								0.56			0.20					23.59	0.23		0.08	
3. Exchange Fluctuation Income						0.00	0.00	0.17	0.01				0.20		0.18	0.41				
3.1 Due to Change in Exchange Rate						0.00	0.00	0.17	0.01				0.18		0.11					
3.2 Due to Foreign Currency Transaction						0.00		0.17					0.02		0.07	0.41				
4. Other Operating Income	10.45	9.61	10.24	5.39	18.63	0.19	11.21	9.25	8.85	8.07	4.03	5.44	7.10	6.23	8.00		9.14	5.90	3.63	29.53
5. Non Operating Income				0.86		1.46	0.78	25.94	0.42				0.12							2.63
6. Write Back from Provisions for loss		44.97	0.42		5.01	51.21		5.03		1.22				0.94				0.03		0.13
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																				
9. Net Loss									0.32				5.29			1.47			24.51	
Total Income	149.33	151.77	177.34	57.15	237.69	80.79	144.38	173.37	163.70	136.03	79.30	55.98	176.44	51.21	148.47	275.41	70.51	69.04	82.72	279.42

BFI Name	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	dhyalo	Country	Alpine	Nligrri	Karamandap	Garima	City	Bishow	Kabeli	Kamana	Corporate	Paribhara	Purnima	Jyoti
Expenses																				
1. Interest Expense	74.21	18.27	32.11	9.39	117.22	15.61	31.23	35.40	17.53	19.52	100.14	83.92	89.56	87.88	6.66	58.39	16.22	28.49	32.21	103.76
1.1 On Deposit Liabilities	74.21	18.27	32.11	9.39	110.65	15.61	31.23	35.40	17.53	19.52	100.14	83.92	89.14	87.46	6.66	58.39	16.22	28.49	32.21	103.69
1.1.1 Saving Account	26.93	8.65	7.59	7.04	57.42	6.66	11.70	11.60	8.80	9.23	50.36	48.15	37.78	22.32	3.85	27.05	5.71	18.09	15.41	53.52
1.1.2 Fixed Account	31.73	6.86	20.99	2.34	48.99	6.67	15.55	15.75	5.59	8.74	40.52	26.55	43.37	52.10	1.93	23.46	9.78	6.18	14.38	30.34
1.1.2.1 Up to 3 months Fixed Account	0.03				0.01	0.09	0.30	0.01	0.00	0.01	3.70	0.37	1.75	0.09	0.02	0.96		0.03	0.14	
1.1.2.2 3 to 6 months Fixed Account	0.12	0.73	1.14		0.10	0.30	0.16	0.04	0.00	0.81	0.27	2.03	2.53	1.01	0.04	1.39		0.06	0.30	0.89
1.1.2.3 6 months to 1 year Fixed Account	6.55	4.93	5.92		22.24	4.19	10.60	11.86	2.84	4.53	24.31	14.91	26.13	34.08	0.87	4.95	9.22	2.94	9.30	18.00
1.1.2.4 Above 1 year Fixed Account	25.04	1.20	13.93	2.34	26.64	2.08	4.49	3.85	2.75	3.39	12.23	9.25	12.96	16.92	1.01	16.16	0.56	3.14	4.64	11.45
1.1.3 Call Deposit	15.56	2.75	3.53		4.24	2.28	3.98	8.05	3.15	1.55	9.26	9.23	7.98	13.03	0.87	7.88	0.72	4.23	2.42	19.83
1.1.4 Certificate of Deposit																				
1.2 On Borrowing					6.57								0.42	0.42						0.07
2. Commission Expense								0.37			0.02									
3. Staff Expense	11.40	5.47	8.38	3.22	23.47	4.00	6.56	4.54	4.92	2.68	24.22	16.02	12.59	14.03	3.03	8.80	3.24	7.29	5.54	19.36
4. Office Operating Expenses	8.10	5.64	4.61	1.89	22.38	4.88	6.46	7.64	5.46	1.49	24.95	17.06	13.76	10.46	1.90	6.40	2.62	7.32	4.82	20.55
5. Foreign Exchange Loss											0.29									0.00
5.1 Due to Change in Exchange Rates											0.29									-0.01
5.2 Due to Foreign Currency Transaction																				0.01
6. Non Operating Expense								0.05								0.04				
7. Provision for Risk	1.73	1.65	30.05	1.65	22.90	0.56	3.14	11.28	3.26	0.99	23.83	6.23	15.50	2.83	0.85	2.09		3.64	0.99	11.58
7.1 Loan loss Provision	1.73	1.65	30.05	1.65	22.90	0.56	3.14	11.28	3.26	0.99	49.24	6.23	15.50	2.83	0.85	2.09		3.64	0.99	11.58
7.1.1 General Loan loss Provision	1.73	1.65	30.05	1.65	0.28	0.47		0.26	0.16	0.56	-3.11	2.47	15.50	2.17	0.85	2.09		0.43	0.23	0.72
7.1.2 Special Loan Loss Provision					22.62	0.10	3.14	11.02	3.10	0.43	52.35	3.76		0.67				3.21	0.76	10.86
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets											-25.41									
7.3. Provision for Loss on Investment																				
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																				
9. Provision for Staff Bonus	1.10			0.21	0.32	0.16	0.15	0.28	0.90			4.99	3.04	3.15	0.43	2.72		1.21	1.20	3.41
10. Provision for Income Tax	3.31			0.50	0.97	0.49	0.44	0.85	2.69			14.97	9.12	9.44	1.30	8.17		3.64	3.59	10.23
11. Others																				
12. Net Profit	7.73	6.58		5.24	2.25	1.15	2.09	1.99	6.28	3.97		34.93	21.27	22.03	3.03	19.07	6.55	8.49	8.38	23.86
Total Expenses	107.59	37.61	75.15	22.09	189.51	26.86	50.05	62.40	41.04	28.65	173.45	178.12	164.84	149.82	17.20	105.70	28.63	60.08	56.72	192.74
Income																				
1. Interest Income	99.19	34.10	35.67	20.33	172.98	23.91	45.75	56.06	34.96	26.02	128.15	160.08	147.87	135.35	15.20	96.50	18.16	55.10	50.53	181.71
1.1 On Loans and Advances	93.66	33.03	33.18	20.33	142.66	23.40	42.19	51.99	33.00	24.03	114.16	154.04	138.93	130.10	14.14	89.94	16.61	50.55	45.34	167.27
1.2 On Investment					4.97		0.11	1.64	0.21		0.90		0.75							1.20
1.2.1 Government Bonds					4.97		0.11	1.64			0.90		0.75							1.20
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds									0.21											
1.3 On Agency Balance							3.44													
1.4 On Call Deposit	5.53	1.07			25.35	0.51		1.97	1.74	2.00			7.58	5.25	1.06	6.56		4.55	5.19	13.25
1.5 On Others			0.00					0.46			13.10	6.04	0.61				1.56			
2. Commission and Discount	1.13	3.46	3.18	1.75	2.11	2.67	0.25	0.65	4.77	0.66	2.69	16.20	15.77	1.06	2.00	1.80	0.23	0.79	0.43	8.05
2.1 Bills Purchase and Discount																				
2.2 Commission	1.13	0.40	3.18	1.58	2.11	0.31	0.25	0.65	0.58		2.70	16.20	15.77	1.06	0.54	1.80	0.01	0.79	0.43	8.05
2.3 Others		3.06		0.18		2.36			4.19	0.66	-0.01				1.46		0.22			
3. Exchange Flactuation Income					1.00				0.04		1.27		0.00							
3.1 Due to Change in Exchange Rate					-0.02															
3.2 Due to Foreign Currency Transaction					1.02				0.04		1.27		0.00							
4. Other Operating Income	7.27		0.04		8.13		4.05	3.77		1.97	5.94	1.84		13.17		7.39	0.61	4.19	5.66	2.98
5. Non Operating Income							0.00						1.19	0.01						0.10
6. Write Back from Provisions for loss		0.05	1.76		5.30	0.29		1.92	0.67					0.23			9.63			
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions									0.60		25.05									
9. Net Loss			34.51								10.35									
Total Income	107.59	37.61	75.15	22.09	189.51	26.86	50.05	62.40	41.04	28.65	173.45	178.12	164.84	149.82	17.20	105.70	28.63	60.08	56.72	192.74

BFI Name	Bagnmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Kanchan	Maitribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaunakhee	Raptiveri	Tourism	Mission	Mt. Malalu	Sindhu	
Expenses																					
1. Interest Expense	10.12	10.79	13.35	89.69	17.45	8.73	70.01	25.38	7.16	14.20	34.93	12.28	37.51	88.40	12.27	13.65	93.04	29.73	2.20	16.97	
1.1 On Deposit Liabilities	10.12	10.79	13.35	89.69	17.45	8.45	70.01	25.38	7.16	14.20	34.93	12.28	37.51	86.43	12.25	13.65	92.19	29.71	2.20	16.97	
1.1.1 Saving Account	6.65	5.29	7.25	59.60	9.28	4.90	24.16	19.37	4.35	5.81	16.70	8.12	15.10	28.86	10.08	7.37	40.65	16.65	1.76	10.59	
1.1.2 Fixed Account	2.01	2.65	3.89	24.63	4.58	2.56	34.15	6.00	1.99	5.64	14.24	2.18	15.53	48.76	2.17	5.88	39.32	11.19	0.37	6.38	
1.1.2.1 Up to 3 months Fixed Account				0.02		0.27	0.02	0.05	0.04				0.07	0.00					0.09		
1.1.2.2 3 to 6 months Fixed Account				0.38	0.38	0.37	0.56	0.24	0.03	0.00	0.05	0.00	0.66	0.09			5.63	0.13	0.03		
1.1.2.3 6 months to 1 year Fixed Account	0.42	1.87	0.64	14.62	2.22	1.09	33.05	2.15	0.81	3.50	8.23	0.77	8.64	1.09	0.64	2.56	26.65	7.86	0.07	4.85	
1.1.2.4 Above 1 year Fixed Account	1.59	0.79	3.26	9.62	1.99	0.83	0.51	3.57	1.11	2.14	5.96	1.40	6.16	47.58	1.53	3.32	7.03	3.11	0.27	1.53	
1.1.3 Call Deposit	1.46	2.85	2.20	5.46	3.59	0.98	11.70		0.82	2.74	4.00	1.98	6.88	8.81		0.39	12.22	1.87	0.07		
1.1.4 Certificate of Deposit																					
1.2 On Borrowing						0.28								1.97	0.02		0.85	0.01			
2. Commission Expense												0.12									
3. Staff Expense	2.69	2.82	1.90	16.44	2.42	2.77	19.07	6.00	2.03	2.18	5.93	2.36	4.21	15.33	2.60	2.86	16.49	7.10	0.63	4.63	
4. Office Operating Expenses	2.22	2.98	2.11	13.76	2.77	3.60	22.98	3.89	0.82	3.32	8.54	1.77	6.96	17.65	1.58	1.60	19.92	5.80	0.91	3.66	
5. Foreign Exchange Loss							0.01											1.81			
5.1 Due to Change in Exchange Rates																		1.81			
5.2 Due to Foreign Currency Transaction							0.01														
6. Non Operating Expense														0.03							
7. Provision for Risk	0.52	2.36	0.35	4.97	0.49	1.78	17.32	0.86	0.33	5.29	1.31	1.48	3.07	73.64	0.34	1.46	20.41	1.15	0.10	0.59	
7.1 Loan loss Provision	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	73.48	0.34	1.46	17.40	1.15	0.10	0.59	
7.1.1 General Loan loss Provision	0.19	0.12	0.08	2.66	0.49	0.25	4.00	0.86	0.08	0.12	1.31	0.02	1.09	3.56	0.33	0.44	4.50	0.23	0.05	0.59	
7.1.2 Special Loan Loss Provision	0.33		0.28	2.30		1.54	13.31		0.25	2.93		1.46	0.77	69.92	0.01	1.03	12.91	0.92	0.05		
7.1.3 Additional Loan Loss Provision													1.21								
7.2. Provision for Non-Banking Assets										2.23								3.01			
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		0.45		4.86		0.02	5.01	1.17				0.14	1.43		0.30		3.50	0.41	0.12		
10. Provision for Income Tax		1.36		14.57		0.07	15.03	3.51				0.42	4.30		0.90		10.51	1.23	0.35		
11. Others																					
12. Net Profit	2.67	3.17	0.31	33.99	8.54	0.45	35.08	8.20	0.40		11.45	0.33	10.04	13.15	2.10		25.43	2.86	0.82	4.02	
Total Expenses	18.22	23.94	18.02	178.27	31.68	17.43	184.51	49.02	10.75	24.98	62.15	18.90	67.52	208.20	20.09	19.56	191.11	48.26	5.13	29.86	
Income																					
1. Interest Income	15.78	20.85	16.96	164.14	29.00	15.08	113.81	38.23	9.71	20.03	54.63	16.22	60.88	101.02	17.12	16.31	149.02	44.60	3.98	26.48	
1.1 On Loans and Advances	14.27	19.60	16.00	155.84	28.81	14.35	107.76	34.99	8.94	18.24	51.24	15.74	56.19	90.10	16.52	16.31	134.44	41.64	3.79	24.50	
1.2 On Investment							0.20						1.46	1.19			1.52				0.00
1.2.1 Government Bonds													1.46				1.52				
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds							0.20							1.19							
1.2.4 Debenture & Bonds																					0.00
1.3 On Agency Balance																	0.01				
1.4 On Call Deposit	1.50	1.25	0.96	8.29	0.19	0.73	5.84	3.24	0.76	1.62	3.39	0.48	3.23	9.73	0.59		13.05	2.96	0.20	1.98	
1.5 On Others										0.17											
2. Commission and Discount	1.00	0.54	1.06	14.11	1.22	0.40	2.08	0.65	1.02	0.16	0.90	2.64	0.81	0.30	2.81	2.56	4.06	0.48	0.28	0.42	
2.1 Bills Purchase and Discount												0.00					0.02				
2.2 Commission	0.44	0.54	0.28	4.30	1.22	0.40	2.08	0.65	0.50	0.16	0.78	2.27		0.30	0.83	0.14	4.04	0.48	0.28	0.35	
2.3 Others	0.56		0.79	9.81					0.52		0.12	0.37	0.81		1.98	2.42				0.07	
3. Exchange Flactuation Income															-0.03			11.02			
3.1 Due to Change in Exchange Rate															-0.04						
3.2 Due to Foreign Currency Transaction															0.01			11.02			
4. Other Operating Income	1.44	1.72			1.46	1.95	9.59	9.74		1.43	6.62		5.83	8.01	0.12		14.75	3.19	0.87	2.96	
5. Non Operating Income				0.03						0.00					1.83		0.06				
6. Write Back from Provisions for loss		0.83				0.00	59.04	0.16	0.02	2.82		0.04		97.07	0.04		12.21				
7. Recovery of written-off Loan																					
8. Income from Extra Ordinary transactions								0.24													
9. Net Loss										0.53						0.69					
Total Income	18.22	23.94	18.02	178.27	31.68	17.43	184.51	49.02	10.75	24.98	62.15	18.90	67.52	208.20	20.09	19.56	191.11	48.26	5.13	29.86	

BFI Name	Sahara	Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Saipa	Spratakoshi	Sajha	Apex	Green	Reliable	Manal Awasi	NFL	NDC Capital	N/NFL	NSMFL	Peoples	KFL
Expenses																				
1. Interest Expense	7.50	18.50	7.13	22.71	37.23	4.95	158.85	4.02	4.44	6.67	134.83	2.79	108.80	9.38	14.54	27.88	136.69	6.07	8.83	15.74
1.1 On Deposit Liabilities	7.50	18.50	7.10	22.71	37.23	4.95	158.85	4.02	4.44	6.67	134.77	2.79	106.89	9.38	14.54	27.88	136.69	5.63	8.83	15.74
1.1.1 Saving Account	5.49	8.31	5.68	10.26	16.97	1.74	53.64	2.69	1.69	1.57	84.05	0.34	35.46	3.60	3.41	6.88	59.51	4.92	0.74	4.90
1.1.2 Fixed Account	0.85	7.19	1.42	5.60	10.92	1.29	77.40	1.25	1.10	0.81	50.72	1.10	54.37	5.79	11.13	20.99	77.18	0.20	8.09	10.84
1.1.2.1 Up to 3 months Fixed Account		0.10	0.01	0.07	0.30		1.69	0.07			0.14		1.61		0.13					0.45
1.1.2.2 3 to 6 months Fixed Account		0.28	0.02	0.18	0.17		1.51	0.10	0.04	0.00	0.73	0.84	1.81		0.02		0.34			0.11
1.1.2.3 6 months to 1 year Fixed Account		5.72	0.57	1.94	7.20	0.88	54.62	0.50	0.40	0.16	33.90	0.12	32.37	4.20	8.30	8.54	55.22		7.36	4.48
1.1.2.4 Above 1 year Fixed Account	0.85	1.09	0.81	3.41	3.26	0.41	19.59	0.58	0.65	0.65	15.96	0.14	18.58	1.59	2.68	12.45	21.62	0.20	0.73	5.80
1.1.3 Call Deposit	1.16	3.00		6.85	9.34	1.91	27.82	0.07	1.65	4.28		1.35	17.05					0.51		
1.1.4 Certificate of Deposit																				
1.2 On Borrowing			0.03								0.05		1.91					0.45		
2. Commission Expense																				
3. Staff Expense	1.64	3.84	2.49	4.81	5.19	2.09	30.83	1.39	1.97	3.42	19.67	1.73	19.47	4.17	2.10	4.35	12.59	5.41	1.84	2.63
4. Office Operating Expenses	2.08	4.12	4.20	5.19	5.80	1.56	27.50	0.68	2.52	3.12	18.73	0.86	17.33	2.72	3.11	4.56	11.51	6.19	2.89	1.95
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	3.55	0.10	9.31	1.19	22.92	6.48	12.50	0.11	0.78	5.97
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	3.55	0.10	9.31	1.19	22.92	6.48	12.50	0.11	0.00	5.97
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	3.55	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					1.38		0.53		0.11	0.00	5.97
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		0.34	0.14				7.45	0.05					1.27				2.53			
10. Provision for Income Tax		1.01	0.52				21.02						3.81				7.60			
11. Others										20.79								0.04		
12. Net Profit	3.09	2.36	0.91	8.90	9.97	1.76	53.50	0.55	0.72	1.81			8.89		14.95	17.72	49.92	0.89		
Total Expenses	15.26	30.53	15.81	43.88	61.11	10.83	329.23	6.94	10.29	15.58	197.56	5.47	168.88	17.46	48.25	70.92	201.15	67.75	15.23	26.29
Income																				
1. Interest Income	12.00	27.99	12.87	37.75	54.09	9.10	271.41	6.01	9.02	9.16	121.80	3.95	139.23	14.32	7.55	29.85	183.78	14.67	0.97	17.11
1.1 On Loans and Advances	11.46	25.83	12.62	36.48	51.03	8.26	251.15	5.47	8.59	8.75	116.93	3.66	130.59	11.83	6.50	23.79	175.51	14.58	0.36	14.92
1.2 On Investment							2.42				1.59		0.48	0.64	0.19		2.23	0.09		
1.2.1 Government Bonds							2.41				1.59		0.48	0.64			2.23	0.09		
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds															0.19					
1.2.4 Debenture & Bonds							0.00													
1.3 On Agency Balance																	6.03			
1.4 On Call Deposit	0.54	2.16	0.23	1.26	3.06	0.84	17.84	0.54	0.43		3.28	0.29	8.15		0.86	6.06		0.00		2.19
1.5 On Others			0.02							0.42				1.85	0.00	0.00			0.61	
2. Commission and Discount		0.20	0.65	1.23	0.63	0.22	2.17	0.22	0.14	0.44	2.04		6.60	0.00	0.02	0.16	0.46			0.01
2.1 Bills Purchase and Discount																				
2.2 Commission		0.20	0.65	0.59	0.63	0.22	2.17	0.22	0.14	0.44	2.04		6.60	0.00	0.02	0.16	0.46			0.01
2.3 Others				0.64																
3. Exchange Fluctuation Income							0.00						0.41							
3.1 Due to Change in Exchange Rate													0.41							
3.2 Due to Foreign Currency Transaction							0.00													
4. Other Operating Income	3.26	2.19	2.30	2.64	6.33	1.51	17.93	0.70	1.00	1.46	9.77	0.39	11.08	0.82	0.57	0.86	11.95	1.18	0.05	3.07
5. Non Operating Income				1.77	0.06		26.50			2.52			0.71	0.05	0.90	6.72	4.96	13.44		0.01
6. Write Back from Provisions for loss		0.16	0.49				11.22		0.13	2.00	40.97		10.86		15.64	33.33	38.46	0.76		
7. Recovery of written-off Loan															5.34				1.32	
8. Income from Extra Ordinary transactions										2.03										
9. Net Loss										20.96	1.13			2.27	18.22				12.13	6.09
Total Income	15.26	30.53	15.81	43.88	61.11	10.83	329.23	6.94	10.29	15.58	197.56	5.47	168.88	17.46	48.25	70.92	201.15	67.75	15.23	26.29

BFI Name	Himalaya	Union	PFCL	NHWF	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahabaxmi	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose
Expenses																				
1. Interest Expense		28.02	82.43	46.63	67.25	60.78	39.28	56.02	36.93	91.50	39.76	88.42	4.18	8.39	34.78	61.11	48.17	29.07	5.15	2.32
1.1 On Deposit Liabilities		28.02	82.43	46.63	67.14	60.78	39.28	56.02	36.93	91.50	39.76	88.13	4.18	8.39	34.78	61.11	48.17	29.07	5.15	2.32
1.1.1 Saving Account		5.31	29.50	7.91	21.09	10.02	9.88	8.70	25.69	12.99	40.96	0.52	3.28	10.24	26.47	14.12	12.77	1.34	0.00	
1.1.2 Fixed Account		21.70	52.93	38.72	67.14	39.69	29.26	46.14	27.80	57.39	26.77	47.17	3.66	5.11	24.54	34.64	34.06	16.30	3.81	2.32
1.1.2.1 Up to 3 months Fixed Account		0.00	0.03	0.22	0.48		0.17	0.00	0.05	0.09	0.00	0.48				0.04	0.57	2.38		
1.1.2.2 3 to 6 months Fixed Account		0.02	0.03	0.24	0.95		0.02	1.12	0.28	0.87	0.35	0.11			0.23	0.41	0.24	0.01		
1.1.2.3 6 months to 1 year Fixed Account		15.73	0.00	18.63	21.85		21.97	26.65	11.85	6.20	22.03	6.64		1.18	14.67	29.42	23.08	12.99	0.01	
1.1.2.4 Above 1 year Fixed Account		5.94	52.86	19.63	43.86	39.69	7.10	18.37	15.95	50.85	3.79	40.17	3.06	3.93	9.87	4.99	10.53	2.49	1.42	2.32
1.1.3 Call Deposit		1.02							0.43	8.40										
1.1.4 Certificate of Deposit										0.02										
1.2 On Borrowing					0.10							0.29								
2. Commission Expense										0.00		0.03			0.06					
3. Staff Expense		7.37	8.23	5.18	11.17	8.66	5.62	4.72	16.73	16.46	5.44	18.13	2.35	2.55	2.11	5.86	5.74	3.05	3.05	0.53
4. Office Operating Expenses		5.39	7.15	3.98	15.94	6.35	3.56	3.07	16.19	10.15	4.39	15.91	6.40	1.46	1.44	3.91	4.07	4.53	2.13	0.22
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		18.57	14.51	118.63	5.62	49.35	0.27		7.25	7.39	42.95	15.56	2.60		0.29	41.64		210.02	11.02	0.95
7.1 Loan loss Provision		18.57	14.51	118.63	5.62	49.35	0.27		7.25	7.39	42.95	15.56	2.60		0.29	41.64		210.02	11.02	0.95
7.1.1 General Loan loss Provision							0.27		7.25	2.52	38.68	15.56	2.60		0.29	41.64		210.02	11.02	0.95
7.1.2 Special Loan Loss Provision		18.57	14.51	115.82								0.93			0.29					0.08
7.1.3 Additional Loan Loss Provision					5.62	49.35														
7.2. Provision for Non-Banking Assets				2.80																
7.3. Provision for Loss on Investment										4.87	4.27									
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																				
9. Provision for Staff Bonus			0.17		1.25			0.33	0.62											
10. Provision for Income Tax			0.50		3.54			0.98	1.85											
11. Others																				
12. Net Profit			1.17		8.94	-53.63		2.29	37.88			0.95	17.48		19.97					2.04
Total Expenses		59.35	114.15	174.41	113.70	71.51	48.73	67.42	117.43	125.49	92.54	139.00	33.02	12.39	58.65	112.53	57.98	246.67	21.34	6.05

Income																				
1. Interest Income		24.98	102.68	26.03	99.24	65.80	44.01	47.20	112.32	114.13	31.57	127.87	7.52	9.12	47.85	78.16	41.15	20.19	5.81	5.21
1.1 On Loans and Advances		21.84	98.26	23.69	91.86	59.57	41.60	40.97	94.08	106.06	28.54	121.38	7.52	9.05	39.85	72.59	36.75	20.18	5.76	5.21
1.2 On Investment				2.31				1.78	11.75	1.46		2.75		0.07		0.95				
1.2.1 Government Bonds				2.31					11.75	1.46		2.75								
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds								1.78												
1.2.4 Debenture & Bonds														0.07		0.95				
1.3 On Agency Balance								2.41												
1.4 On Call Deposit		3.14	4.42	1.70	5.07			4.45	6.50	6.62		3.39			8.01	5.57	3.45		0.05	
1.5 On Others				0.63		6.22			6.50		3.04	0.36						0.01		
2. Commission and Discount		0.03	0.23	0.01	0.59	5.52		0.09	0.68	0.38	1.22	0.76	0.01	0.59	0.03	4.47	0.35	0.01	0.01	
2.1 Bills Purchase and Discount																				
2.2 Commission		0.03	0.03	0.01	0.59	5.52		0.09	0.68	0.38	1.22	0.76	0.01	0.59	0.03	4.47	0.35	0.00	0.01	
2.3 Others			0.20			4.93			0.68	0.04		0.49	0.01	0.58				0.01		
3. Exchange Fluctuation Income																				
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																				
4. Other Operating Income		2.22	11.24	0.48	13.87		2.81	3.36	2.66	5.13	0.86	10.33	0.37	0.93	1.55		3.53	0.69	0.50	0.13
5. Non Operating Income		4.86		0.27		0.20		0.82		0.24					0.42					
6. Write Back from Provisions for loss		7.21		7.18				15.95		2.60		0.04	25.11	0.60	5.01	5.50	10.40		12.87	0.71
7. Recovery of written-off Loan									1.78						3.78					
8. Income from Extra Ordinary transactions														0.70						
9. Net Loss		20.05		140.45			1.92			3.01	58.89			0.47		24.40	2.55	225.78	2.15	
Total Income		59.35	114.15	174.41	113.70	71.51	48.73	67.42	117.43	125.49	92.54	139.00	33.02	12.39	58.65	112.53	57.98	246.67	21.34	6.05

BFI Name	Synergy	Srijana	Om	WMBFL	CMBFL	Crystal	Ganeshwari	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Kuber	NEFL	Seti	hama	Namaste	Kaski	Unique
Expenses																				
1. Interest Expense	60.67	22.80	115.46	3.66	6.11	1.21	31.66	7.34	97.00	20.07	30.80	95.09	50.30	2.76	27.71	3.26	6.70	5.28	59.17	15.85
1.1 On Deposit Liabilities	59.82	22.80	115.46	3.66	5.71	0.69	31.66	7.34	97.00	20.07	30.80	91.71	50.30	2.76	27.71	3.26	6.70	5.28	59.17	15.85
1.1.1 Saving Account	17.45	15.62	38.14	2.74	2.15	0.68	11.90	2.75	43.96	8.53	5.43	44.47	30.55	2.24	15.02	1.77	3.99	4.32	27.37	6.93
1.1.2 Fixed Account	42.38	7.18	77.32	0.92	0.32	0.01	19.76	4.60	53.04	11.54	22.85	47.24	19.74	0.52	12.70	1.49	2.71	0.96	31.80	8.92
1.1.2.1 Up to 3 months Fixed Account	0.11		1.17				0.47		0.46	0.16			0.43						0.57	0.02
1.1.2.2 3 to 6 months Fixed Account	0.69		1.69	0.01			0.65		0.90	0.00	0.05	0.16	1.14		0.07		0.09		1.45	0.16
1.1.2.3 6 months to 1 year Fixed Account	24.11	3.80	44.45	0.02			12.85		37.02	3.66	11.51	27.61	13.93	0.52	7.32	0.48	1.53	0.22	26.39	7.49
1.1.2.4 Above 1 year Fixed Account	17.47	3.38	30.00	0.89	0.32	0.01	5.79	4.60	14.65	7.71	11.29	19.47	4.24		5.32	1.01	1.09	0.74	3.39	1.25
1.1.3 Call Deposit					3.24						2.53									
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	0.84				0.41	0.52						3.38								
2. Commission Expense		0.20					0.63													
3. Staff Expense	12.20	2.58	10.94	1.79	3.34	1.98	2.24	1.56	13.01	3.77	7.57	15.66	8.54	2.02	4.14	1.73	1.45	1.08	8.33	2.15
4. Office Operating Expenses	10.44	4.12	11.57	1.77	2.62	0.88	2.51	1.20	13.21	4.41	5.53	19.37	4.96	2.96	3.89	0.67	2.66	0.56	6.98	2.36
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	5.24	0.74	5.19				8.36		15.85	6.07	6.86		22.55		0.06	0.83	2.60	0.63	6.24	1.60
7.1 Loan loss Provision	5.24	0.74	5.19				6.75		15.85	6.07	6.86		10.71		0.06	0.83	2.60	0.63	6.24	1.60
7.1.1 General Loan loss Provision	0.28	0.49	5.19				6.75		15.85	0.18	0.17					0.03		0.29		1.60
7.1.2 Special Loan Loss Provision	4.95	0.25								5.90	6.69		10.71		0.06	0.80	2.60	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					11.84							
7.5. Provision for Loss of Other Assets											0.00									
8. Loan Written Off																				
9. Provision for Staff Bonus			2.51				2.09		1.54			3.97			0.66	0.17	0.32		1.20	
10. Provision for Income Tax	0.20		7.54				6.28		4.63			11.92			1.97	0.51	0.88		3.59	
11. Others													0.04							
12. Net Profit		19.94	17.60	0.33	97.81	26.76	14.66		10.81			27.81		0.36	4.60	1.18	0.27	3.12	8.37	2.66
Total Expenses	88.74	50.37	170.82	7.55	109.89	30.83	68.44	10.17	156.06	34.32	50.76	173.84	86.35	8.14	43.03	8.35	14.88	10.68	93.87	24.61

Income																				
1. Interest Income	61.05	42.50	161.26	7.07	11.93	3.18	38.39	7.79	142.54	27.04	33.05	157.88	68.34	1.95	39.55	7.79	13.01	9.21	86.40	23.61
1.1 On Loans and Advances	58.94	40.69	146.13	7.02	11.80	2.87	33.46	4.60	135.49	25.56	28.41	145.76	64.59	1.95	35.22	7.08	10.28	8.14	83.44	22.44
1.2 On Investment			2.03				0.97	0.10			0.09	0.01	0.35		0.65					
1.2.1 Government Bonds			2.03								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							0.97													
1.3 On Agency Balance												12.10								
1.4 On Call Deposit	2.11	1.81	13.10			0.20	3.96	3.09	7.04	1.48	4.46			3.69		2.73	1.07	2.95	1.17	
1.5 On Others				0.05	0.14	0.11					0.09		3.40			0.71				0.00
2. Commission and Discount	0.44	0.02	0.48				0.34		7.89	0.45	1.77	1.58	0.31		0.94	0.04	0.06	0.01	1.00	
2.1 Bills Purchase and Discount																				
2.2 Commission	0.44	0.02	0.00				0.33		7.89	0.45	0.27	1.58	0.31		0.83	0.04	0.06	0.01		
2.3 Others			0.48				0.01				1.49				0.11					1.00
3. Exchange Fluctuation Income											0.00									
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction											0.00									
4. Other Operating Income	1.42	4.98	9.55		0.11		4.29	0.09	5.63	2.26		9.30	7.12	0.05	1.64	0.52	0.62	1.45	7.48	
5. Non Operating Income	0.37				0.50	0.59	17.60				1.23	0.96	1.75		0.89		0.18			
6. Write Back from Provisions for loss	2.97	2.88			97.35	27.07	7.82	1.25			10.55	4.12	3.35	6.14			1.01			
7. Recovery of written-off Loan	0.17																			
8. Income from Extra Ordinary transactions																				
9. Net Loss	22.34							1.04		4.58	4.16		5.47							
Total Income	88.74	50.37	170.82	7.55	109.89	30.83	68.44	10.17	156.06	34.32	50.76	173.84	86.35	8.14	43.03	8.35	14.88	10.68	93.87	24.61

BFI Name	Manjunahree	Jebbis	Reliance	Bhaktapur
Expenses				
1. Interest Expense	39.17	23.77	47.55	8.41
1.1 On Deposit Liabilities	39.17	23.77	47.55	8.41
1.1.1 Saving Account	21.00	5.76	25.00	3.92
1.1.2 Fixed Account	18.17	13.34	22.54	3.46
1.1.2.1 Up to 3 months Fixed Account	0.06	0.15	1.74	
1.1.2.2 3 to 6 months Fixed Account	0.18	0.09	0.80	
1.1.2.3 6 months to 1 year Fixed Account	8.24	11.51	13.55	0.83
1.1.2.4 Above 1 year Fixed Account	9.70	1.59	6.47	2.63
1.1.3 Call Deposit		4.67		1.03
1.1.4 Certificate of Deposit				
1.2 On Borrowing				
2. Commission Expense				
3. Staff Expense	4.41	4.06	6.07	1.70
4. Office Operating Expenses	4.96	3.98	6.54	1.71
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	0.08	12.68	29.31	1.78
7.1 Loan loss Provision	0.08	12.68	29.31	1.78
7.1.1 General Loan loss Provision	0.08		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	0.42			0.44
10. Provision for Income Tax	1.27	-1.77		1.31
11. Others				
12. Net Profit	2.97			3.28
Total Expenses	53.29	42.72	89.47	18.63

Income				
1. Interest Income	45.28	24.15	60.42	13.18
1.1 On Loans and Advances	41.78	19.98	53.22	10.50
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		3.70	7.20	
1.5 On Others	3.50	0.00		2.54
2. Commission and Discount	8.01	0.04	0.02	0.02
2.1 Bills Purchase and Discount				
2.2 Commission	0.19	0.04	0.02	0.02
2.3 Others	7.82			
3. Exchange Flactuation Income				
3.1 Due to Change in Exchange Rate				
3.2 Due to Foreign Currency Transaction				
4. Other Operating Income		2.35	4.11	1.11
5. Non Operating Income		0.06	10.98	
6. Write Back from Provisions for loss		6.25	1.00	4.32
7. Recovery of written-off Loan			1.90	
8. Income from Extra Ordinary transactions				
9. Net Loss		9.87	11.04	
Total Income	53.29	42.72	89.47	18.63

Statement of Credit as on Kattik end, 2071(Mid-Nov, 2014)

BFI Name	NBL	RBB	MABL	NBL	SCBNL	HL	NSBI	NBB	EBL	BOK	NCC	NC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens
Sector Wise																				
Agricultural and Forest Related	3375.28	2549.85	756.54	1502.19	268.50	980.61	1086.84	289.22	1046.08	511.86	522.56	844.15	711.91	151.84	487.77	476.49	286.52	15532.07	1621.15	145.39
Fishery Related	33.71	49.62	1848.58	4.10		1.81		4.62	10.02		4.39	0.55	2.43			14.42	17.87	505.54	11.88	21.61
Mining Related	271.96	17.30	396.67	136.59				154.48	194.78			174.70	45.30	65.43	193.83		348.74		168.05	12.21
Manufacturing (Producing) Related	6960.82	6607.22	18294.43	21758.37	10926.70	17163.61	8203.03	4590.05	9368.89	8847.58	4891.91	8780.47	2407.87	6598.65	6949.49	7155.46	5811.67	7499.05	9196.63	5374.74
Construction	4463.59	7706.26	3925.15	3894.77	6366.95	3729.53	2733.07	5984.10	7516.66	2045.65	1666.74	7663.91	1184.80	3196.45	3118.05	4124.39	2128.08	3445.19	4671.09	491.21
Electricity, Gas and Water	248.65	918.71	2155.64	1035.42	17.36	631.21	419.56	223.82	1238.07	1322.00	743.03	1070.19	500.03	1180.31	1083.34	550.20	1200.74	90.31	1672.03	1503.74
Metal Products, Mach. & Ele. Eqp.	304.63	745.77	611.85	233.45	227.37	73.63	938.28	434.38	1349.18	417.57	244.95	14.44	51.59	219.45	271.89	489.90	327.17	598.04	1623.96	38.32
Tras., Com. and Public Utilities	598.49	1773.82	430.38	1581.62	119.74	1779.40	992.77	256.09	2694.74	459.70	1183.67	1105.25	850.41	754.40	634.00	991.98	1929.13	290.54	798.44	114.20
Wholesaler & Retailer	10226.79	17731.32	15392.46	13256.50	5553.64	11400.14	11313.09	4860.63	13513.60	8317.40	4009.36	7892.47	2542.14	6481.46	5669.07	6373.94	6175.84	12462.66	14240.58	4617.36
Finance, Insurance and Real Estate	1700.90	3952.30	4661.38	3954.92	1066.56	5211.83	1589.39	1206.16	5760.57	2208.80	1462.51	2842.11	721.46	2530.51	2379.79	2552.80	3006.25	75.03	2506.01	3291.30
Hotel or Restaurant	996.22	2941.72	1851.30	2788.94	31.24	1237.95	307.29	338.68	892.15	399.63	596.48	333.13	1346.71	337.53	391.64	183.73	835.38	2272.52	1419.23	609.04
Other Services	1635.15	1891.43	2061.25	4218.65	142.43	3507.48	534.63	792.57	2271.85	2064.57	995.31	1540.13	1168.07	1447.30	970.32	1051.54	1525.12	4022.45	1691.05	967.23
Consumption Loans	10629.56	9640.23	2372.69	1601.54	2590.83	1240.03	229.65	851.52	2801.06	2156.35	762.93	4287.89	284.09	2362.37	731.85	2625.54	365.52	7766.43	1234.49	2380.13
Local Government		216.60		368.27	138.81	255.20										58.82	134.63	135.05	1.48	91.86
Others	951.80	3312.23	6423.77	4008.90	1606.95	3376.92	8881.93	1917.58	3117.24	803.25	982.81	2166.34	3014.87	5753.30	1262.85	426.72	6138.49	9733.90	5063.76	5449.02
TOTAL sectorwise	42397.53	60054.38	61182.08	60344.24	29051.07	50589.35	37229.54	21903.90	51774.90	29554.36	18066.65	38715.73	14890.50	31079.00	24143.88	27151.75	30231.55	64295.20	46010.22	25015.50

Product Wise																				
Term Loan	8942.52	9096.96	8785.41	10013.20	2760.37	6225.36	2069.16	2072.23	6521.84	4103.44	2634.10	2793.96	2125.90	4619.00	4375.12	3566.39	6131.78	22457.67	4834.35	4931.64
Overdraft	5997.49	8802.22	12754.54	11649.83	1698.62	8124.59	1202.55	4880.52	14110.36	8333.10	5495.65	5542.47	1684.25	6650.20	6613.28	2566.17	8422.50	6182.47	15254.47	5162.74
Trust Receipt Loan / Import Loan	984.64	603.21	6936.77	9653.12	2786.44	7634.88	1228.15	1559.49	2352.13	1237.08	684.17	1930.44	680.14	1018.81	1299.69	1703.19	1462.51		2573.12	611.09
Demand & Other Working Capital Loan	9045.24	20261.08	11070.56	16499.92	7007.07	13179.35	18385.72	5162.36	7199.57	7444.27	2627.32	10750.92	3439.23	3174.75	4532.72	7768.31	4782.28	25193.14	12793.90	4021.41
Res. Per. H. Loan (Up to Rs. 10 mil.)	2409.02	4484.11	5440.09	1486.99	4678.37	3718.43	2230.07	2218.06	7516.66	1915.12	1012.25	5809.15	473.37	2885.02	2144.50	963.20	1938.83	2820.31	2200.09	1350.33
Real Estate Loan	1353.44	2242.23	4749.54	4424.17	1419.91	2930.65	1752.42	1388.36	2622.76	969.26	955.67	3030.35	1472.58	2350.07	2033.93	1356.16	3510.26	623.83	1872.94	2936.50
Margin Nature Loan	2111.22	894.12		51.23		372.71		118.96	554.41	60.51	3.00	2101.20	219.82	177.65	728.85	361.78	336.19		489.82	769.50
Hire Purchase Loan	1268.61	1420.48	2130.29	1650.37	2471.15	2656.88	306.90	1404.04	2854.90	2278.86	1298.25	3309.81	1449.19	2113.78	923.84	2051.23	1923.42	118.56	2213.55	913.33
Deprived Sector Loan	331.98	2805.74	2385.57	2346.06	1198.56	1960.33	1567.06	745.92	2112.11	1305.66	790.11	1484.63	546.06	1229.00	1024.69	991.44	1108.18	6835.49	1572.50	971.24
Bills Purchased	5.54	65.69	224.01	1433.56	120.33	1963.95	843.60	341.39	644.56	1302.99	53.19	480.14		1067.55	8.80	3.96	250.50		617.92	77.26
Other Product	9947.83	9378.54	6705.31	1135.79	4910.23	1822.20	7643.91	2012.57	5285.59	604.06	2512.94	1482.66	2799.96	5793.17	458.46	5819.91	365.10	63.74	1587.57	3270.44
Total Product wise Loan	42397.53	60054.38	61182.08	60344.24	29051.07	50589.35	37229.54	21903.90	51774.90	29554.36	18066.65	38715.73	14890.50	31079.00	24143.88	27151.75	30231.55	64295.20	46010.22	25015.50

Collateral Wise																				
Gold and Silver	8201.91	8510.81	18.33	1034.51				307.12		16.63	389.13	91.69		17.64		227.39			12.48	1477.65
Government Securities	1.63	220.77	533.63	39.81	5.50					0.05	2.84	2146.20	73.84	19.15						
Non Governmental Securities	0.09	705.28	7.07	51.23		303.56		233.50	417.59		117.64		506.55	221.52	701.39		161.17		156.21	770.14
Fixed Deposit Receipts	199.89	268.11	808.69	149.07	440.26	282.03	1026.37	97.38	1262.40	65.26	250.93	249.54	59.87	754.74	91.36	39.16	289.73	294.69	0.19	67.68
Own	199.24	268.11	617.19	149.07	8.63	282.03	1026.37	97.38	1045.31	65.26	250.93	249.54	59.87	754.74	91.36	39.16	289.73	294.69	0.19	67.68
Other Licences Institutions	0.65		191.50		431.63				217.09											
Collateral of Properties	11734.36	48790.62	53087.53	49970.74	22531.05	45663.86	31895.27	19428.34	45237.24	26575.50	15808.07	34771.98	12519.81	28014.67	22381.37	25751.78	27241.87	64000.51	1493.87	20377.77
Fixed Assets	7697.58	48666.66	28952.90	41751.83	17334.25	43895.95	28093.76	17666.38	28095.03	22209.53	13910.84	19308.11	12326.44	22160.76	22234.14	15281.10	16144.19	64000.51	1035.12	11909.06
Current Assets	4036.78	123.96	24134.63	8218.91	5196.80	1767.91	3801.51	1761.96	17142.22	4365.97	1897.23	15463.87	193.37	5853.92	147.23	10470.67	11097.68		458.76	8468.71
Against security of Bill	509.00	143.33	2432.76	1599.92		1963.95	1257.05	304.72	82.40	1259.90	284.73	2.44	764.30	38.72			508.18			738.07
Domestic Bills	0.01	22.01	6.48	1432.64		1618.55	2.95	191.54	18.99	6.92							2.47			55.60
Foreign Bills	508.98	121.32	2426.27	167.28		345.40	1254.10	113.18	63.41	1252.98	284.73	2.44	764.30	4.17			505.70			682.47
Against Guarantee	36.30	910.20	650.55	2908.60	3351.17	2322.28	1566.58	1270.97	3957.22	1623.87	781.83	1435.66	445.19	1158.32	806.84	134.78	605.43			29.90
Government Guarantee		53.93		368.27	138.81		156.12	91.30	198.79	2.17	71.84	216.53	1.52	129.84	145.21	134.63	135.05			
Institutional Guarantee		833.98	585.72	1858.63	3212.36		1410.46	598.72	2932.27	1106.22	696.62	1219.13	335.56	987.50	534.11		465.99			
Personal Guarantee		12.59	12.16	680.99				101.68	816.19		13.37		3.30		20.93		0.14		4.39	10.00
Collective Guarantee		2.99						479.27	9.00	32.48				20.00						
Int. Rtd. Foreign Bank's Guarantee		6.71	52.67			70.95														
Other Guarantee	13.13			0.70		2251.33			0.98	483.00			104.81	0.04	127.51					19.90
Credit Card			183.11	25.61	113.28	53.68				10.37						25.74				71.65
Others	21714.35	505.26	3460.42	4564.75	2609.82		1484.27	261.88	817.99		434.32	18.22	520.93	854.25	162.93	972.91	1425.17		44245.91	1584.20
Total	42397.53	60054.38	61182.08	60344.24	29051.07	50589.35	37229.54	21903.90	51774.90	29554.36	18066.65	38715.73	14890.50	31079.00	24143.88	27151.75	30231.55	64295.20	46010.22	25015.50

Statement of Credit as on Kattik end, 2071(Mid-Nov, 2014)

BFI Name	Prime	Sunrise	Grand	NMB	PRABHU	Janata	Mega	Civil	Century	Samma	NIDC	Malika	Sudhartha	Yetti	Narayani	PDBL	Sahayogi	Kamali	Triveni	Suprim	Bhirkuti	Surechha	Shangrila	Gurkha	
Sector Wise																									
Agricultural and Forest Related	685.69	514.51	869.96	500.18	1174.98	449.93	368.21	801.32	304.03	1074.52	42.27	43.10	270.57	44.28	5.56	185.83	113.73	117.81	561.52	640.54	158.07	50.07	128.42	11.50	
Fishery Related	0.70	4.35		8.37	5.39		3.93	6.86	0.50	5.36		0.98	9.74			33.44	13.63		45.04	3.87	18.92	1.40	3.60		
Mining Related		77.98	532.80	56.28	0.52	66.76	45.94	5.80	365.62				19.32	15.31		0.30			4.32	2.79			13.06	33.81	
Manufacturing (Producing) Related	6598.47	5184.90	2162.47	5366.42	2382.34	5720.54	5333.68	5861.55	5825.54	5035.49	475.47	295.96	572.09	442.15	12.25	228.04	88.39	38.96	411.20	105.90	273.69	1.46	311.24	0.73	
Construction	2536.96	1024.92	819.51	3404.33	3722.67	135.36	404.28	1860.36	1709.05	2218.26	36.17	65.93	672.10	287.11	34.51	529.34	109.11	80.38	661.33	261.40	644.17	166.69	602.61	13.88	
Electricity, Gas and Water	1135.09	454.97	666.80	549.73	739.29	646.51	468.55	369.92	286.56	898.54	200.64	1.15	55.77	113.55		3.51			5.43	0.40	4.00		20.63		
Metal Products, Mach. & Ele. Eqp.	54.09	308.54	181.99	648.49	159.86	166.17	302.66	137.84	272.38	322.33	15.65		262.07	8.23		29.54			40.32	71.04	14.19		85.57		
Tras., Com. and Public Utilities	660.28	462.64	1146.80	398.87	836.06	595.67	350.74	474.12	137.56	1179.00			510.99	53.83	7.92	253.84	9.94	110.25	366.77	115.81	716.85	322.64	562.96	12.65	
Wholesaler & Retailer	3651.03	6007.34	1301.29	5506.00	5533.77	3267.09	5936.10	4835.25	4552.24	4973.68	105.08	773.68	752.17	760.67	42.11	733.82	588.08	73.54	369.65	501.86	966.89	479.58	909.26	120.01	
Finance, Insurance and Real Estate	5270.28	3085.50	2953.63	1259.11	2636.84	2097.02	903.46	2456.41	1669.30	862.08	157.91	64.89	436.96	456.78	45.86	179.15			243.03	40.26	243.20		244.25	820.03	
Hotel or Restaurant	223.16	588.21	704.84	1066.36	1703.62	529.54	687.18	786.71	911.64	750.05	271.83	53.07	173.88	147.01	9.37	112.37	7.57		132.83	41.59	28.45		499.13	15.60	
Other Services	479.61	1154.84	1030.25	1619.14	2119.13	802.93	684.42	1993.89	825.26	1034.86	278.83	162.11	348.54	108.08		102.32	56.91	384.13	126.63	103.77	361.34	51.77	348.22		
Consumption Loans	4146.61	1292.68	80.48	617.29	1743.89	1754.63	806.39	996.70	1736.51	1617.13	64.52	69.39	415.29	1663.09	42.55	98.19	14.56	16.89	110.96	150.99	86.12	70.46	291.31	45.20	
Local Government		64.77																		3.75				0.00	
Others	4324.98	2960.91	1104.85	680.92	2099.99	1154.89	1080.98	662.25	1001.11	3412.99	178.97	614.24	449.91	1907.97	97.70	486.76	600.29		444.86	480.20	669.78	52.01	1340.14	225.44	
TOTAL sectorwise	29766.95	23122.28	13620.43	21681.50	24858.35	17387.02	17376.52	21248.98	19597.31	23384.29	1827.35	2144.51	4949.40	6008.05	297.82	2976.44	1602.22	821.96	3523.90	2524.16	4185.67	1196.08	5360.39	1298.86	

Product Wise																									
Term Loan	3495.45	2240.70	2959.66	4104.22	3986.22	3465.33	2516.68	3864.00	3265.67	3738.46	1079.89	144.40	915.67	769.25	20.74	231.19			112.50	447.43	63.16	249.03	57.28	1089.82	
Overdraft	6586.13	4749.80	1644.86	994.83	6847.25	3475.44	3617.02	4159.56	4982.03	2765.18	304.02			28.20	97.70	1340.93			210.01	807.15	440.53	971.81	333.95	1225.23	132.09
Trust Receipt Loan / Import Loan	696.84	1020.82	164.08	1143.55	310.06	865.51	1299.13	1599.35	1307.45	702.70															
Demand & Other Working Capital Loan	2894.36	7319.70	3974.81	4990.91	4043.39	4433.05	6361.41	5992.78	5333.37	5337.90	137.64	1628.13	1450.66	2591.70	41.61		612.13			259.15		71.84	1207.18	179.08	
Res. Per. H. Loan (Up to Rs. 10 mil.)	1578.51	1943.74	199.25	2511.22	2631.65	566.46	473.52	798.96	1362.04	1285.20	19.55	72.36	566.62	364.58	33.89	119.11	96.04		591.66	258.58	497.75	154.84	537.18	13.88	
Real Estate Loan	4192.21	2203.65	2429.85	1351.77	2474.51	979.98	411.65	1687.98	747.10	1247.26	146.63		261.84	384.35	45.86	536.82	78.24	80.38	271.24	36.22	272.31	85.65	125.72	839.03	
Margin Nature Loan	1616.02	184.83	35.06	185.09	785.30	828.46		59.73	92.53	450.41			2.18	172.18	505.67	34.42	4.20		75.55	57.92		2.50	5.97	45.20	
Hire Purchase Loan	443.26	1231.73	132.91	944.05	1371.53	849.92	1484.16	1200.70	712.29	1956.31	31.19	60.38	685.85	454.50	7.92	194.08	8.37	110.25	412.34	197.56	752.67	354.94	802.26	12.65	
Deprived Sector Loan	1255.96	957.89	628.02	1008.40	963.67	654.24	708.15	839.60	642.14	884.17	35.01	115.63	182.86	202.91	7.55	111.08	76.71	36.01	122.73	111.17	179.14	50.50	183.66	23.71	
Bills Purchased	264.07	152.45	474.39	425.52	9.00		22.02	254.83	317.94				1.00												
Other Product	6744.13	1116.96	977.54	4021.93	1435.76	1268.63	504.80	1024.28	897.85	4698.76	73.42	121.42	712.73	706.88	8.13	439.02	730.73	272.82	795.79	1099.86	1262.95	84.58	183.37	53.22	
Total Product wise Loan	29766.95	23122.28	13620.43	21681.50	24858.35	17387.02	17376.52	21248.98	19597.31	23384.29	1827.35	2144.51	4949.40	6008.05	297.82	2976.44	1602.22	821.96	3523.90	2524.16	4185.67	1196.08	5360.39	1298.86	

Collateral Wise																									
Gold and Silver	3831.75	354.82	20.00		61.47	447.01		250.31	811.30	204.63			38.69	592.04								22.07		26.96	
Government Securities																									
Non Governmental Securities	1572.32			199.42	778.05	828.46	11.94	36.04	92.53		59.80		172.18	550.61	34.42	4.20			75.55	57.92		2.50		45.20	
Fixed Deposit Receipts	158.78	49.03	48.66	23.16	172.48	88.45	43.36	11.97	54.10	122.73	6.75	15.45	36.39	111.00	8.13	28.96	14.56	16.89	24.03	15.50	22.56	35.66	60.15		
Own	149.72	49.03	48.66	23.16	172.48	88.45	43.36	11.97	54.10	122.73	6.75	15.45	36.39	111.00	8.13	28.96	14.56	16.89	24.03	15.50	22.56	35.66	60.15		
Other Licences Institutions	9.06																								
Collateral of Properties	21254.74	21447.91	12544.40	20979.17	22971.25	14955.32	16684.66	20000.44	17455.95	21386.42	1725.79	2063.02	4560.57	4555.53	242.02	2931.02	1585.66	805.07	3388.61	2447.00	4133.56	1157.92	5160.81	1230.33	
Fixed Assets	20809.81	16216.06	10871.51	16888.58	22298.64	10312.68	11729.83	17420.99	7068.55	18038.35	1725.79	2063.02	4560.57	4555.53	242.02	2931.02	1585.66	805.07	3388.61	2447.00	4133.56	1157.92	5160.81	1230.33	
Current Assets	444.93	5231.85	1672.89	4090.60	672.61	4642.65	4954.83	2579.45	10387.40	3348.07															
Against security of Bill	264.11		238.85	18.66	37.24	7.27	44.28	22.02	254.83	729.73			1.00												
Domestic Bills			235.78	18.66	9.00			22.02					1.00												
Foreign Bills	264.11		3.07		28.24	7.27	44.28		254.83	729.73															
Against Guarantee	2164.98		174.56	447.06	809.49		343.85	845.69	639.89	3.46		66.04	140.58	198.87	13.25	11.70			19.81					109.96	
Government Guarantee	117.80		64.77	52.81	34.91								16.00			2.72									
Institutional Guarantee	1884.77		49.57	75.14	552.93		42.33	751.81	639.89			64.89	123.98	198.87							12.43				
Personal Guarantee	162.33		20.33	273.68	57.76			12.60		3.46			0.60		10.53	9.03					7.38			4.24	
Collective Guarantee				32.62	163.89		151.95	81.00				1.15				2.68								105.36	
Int. Rtd. Foreign Bank's Guarantee																									
Other Guarantee	0.08		39.89	12.80			149.57	0.27																0.36	
Credit Card				3.00																					
Others	520.26	1270.51	593.97	11.03	28.36	1060.50	248.44	82.51	288.70	937.32	35.01					0.56	2.01		15.89	3.75	7.48		2.51	23.34	
Total	29766.95	23122.28	13620.43	21681.50	24858.35	17387.02	17376.52	21248.98	19597.31	23384.29	1827.35	2144.51	4949.40	6008.05	297.82	2976.44	1602.22	821.96	3523.90	2524.16	4185.67	1196.08	5360.39	1298.86	

Statement of Credit as on Kattik end, 2071(Mid-Nov, 2014)

BFI Name	Gandaki	Infrastructure	Business	Biratnami	Excel	Western	H & B	Anarko	NDEP	GEDBL	Mitri	Tnau	Rising	Muktesh	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	diyalu	Country	Alpine	Nigiri
Sector Wise																								
Agricultural and Forest Related	113.78	128.00	66.98	157.72	189.43	50.17	42.72	66.31	88.23	77.36	108.75	121.53	112.78	1557.18	168.16	89.29	41.66	37.10	80.40	13.88	271.78	116.30	142.12	7.79
Fishery Related	4.38		4.86					3.10	7.26		1.79	1.01	0.27		1.51		1.46							
Mining Related	19.83						4.00	1.25							8.70		7.57							
Manufacturing (Producing) Related	239.12	225.83	213.23	162.16	183.53	64.10	205.48	40.40	130.24	716.32	74.76	82.94	134.04		207.78	26.78	80.47	31.95	671.15		99.84	128.44	12.96	
Construction	579.14	328.82	607.22	148.09	32.72	47.22	560.18	115.90	289.48	691.41	139.94	192.87	298.32	754.25	461.25	73.43	254.58	38.75	588.06	108.68	57.71	109.56		
Electricity, Gas and Water	2.15	6.54					33.70	0.54	148.17	1799.96	8.99						6.61		461.58		1.50			
Metal Products, Mach. & Ele. Eqp.	17.48	0.04	52.85		13.99		30.94	8.44	1.55	964.64	17.97	14.11			7.07		18.68		61.91		4.53	24.47		
Tras., Com. and Public Utilities	186.31	262.60	578.46		59.01	4.47	200.29	74.91	79.20	608.11	151.27	141.54		819.41	239.20	36.92	195.55	3.58	227.33	93.73	116.57	11.28	96.05	23.99
Wholesaler & Retailer	308.77	943.30	590.18	714.17	557.24	273.36	1108.93	199.10	314.01	1055.13	230.82	399.99	73.40	570.42	740.08	185.40	77.49	133.19	505.27	208.22	188.75	301.36	178.00	149.47
Finance, Insurance and Real Estate	242.24	142.46	322.09		212.50		377.14	7.33	283.84	675.50	77.63	135.05	13.14	144.82	125.51		70.06		607.91		76.54	80.02	77.42	11.53
Hotel or Restaurant	109.72	204.45	42.67		93.41	34.37	136.56	39.52	76.79	133.66	28.36	13.81			34.72	8.06	10.50	19.96	294.55	6.16	10.94	9.91	11.93	
Other Services	72.01	43.67	297.01	110.62	101.73	59.90	373.44	14.67	287.48	175.55	55.59	169.40	23.58	14.99	71.62	21.86	28.21		336.95	10.38	15.08	10.35		
Consumption Loans	71.74	179.41	650.95	192.98	116.06	12.61	254.77	100.82	471.04	169.25	38.55	37.65	46.07	67.25	83.69	26.62	68.01	31.29	86.60	19.90	33.62	79.25	12.58	100.29
Local Government									10.33		1.50				1.37				15.16					1.97
Others	982.07	1087.45	1019.38	1076.97	349.22	367.99	685.10	391.99	820.27	790.01	225.92	153.88	627.28	1005.61	380.60	293.58	24.48	132.21	822.12	122.66	193.01	436.33	216.59	376.40
TOTAL sectorwise	2948.74	3552.57	4445.87	2562.70	1908.84	914.20	4016.35	1068.45	3000.63	7858.69	1161.05	1463.03	1328.62	4933.94	2531.28	761.94	885.34	428.04	4758.99	583.60	1069.87	1307.26	749.61	669.47

Product Wise																								
Term Loan	75.70	279.22	487.76	616.35	158.28	276.97	407.39	125.63	452.07	2251.55	49.31	113.15		771.30	302.41	379.07	12.90		1351.95	85.79		42.49	303.50	88.11
Overdraft	1575.83	1873.87	715.44	489.12	740.66	360.46	1590.99	495.60	979.08	1829.85	301.04	626.46	283.61	753.64	1174.53	204.52	213.09	106.27	1301.94	117.65	234.95	583.56	208.21	231.25
Trust Receipt Loan / Import Loan																								
Demand & Other Working Capital Loan	9.97		77.87	695.27	577.27	143.48	40.47	29.58		808.98		4.00			37.29			165.14	129.79		431.59	173.04		149.47
Res. Per. H. Loan (Up to Rs. 10 mil.)	455.12	321.39	567.83	148.09	120.46	47.22	463.80	93.22	217.64	477.46	142.25	193.52	272.47	754.25	455.74	73.43	62.94	38.75	531.14	108.68	22.39	80.37	55.90	39.15
Real Estate Loan	234.78	139.89	312.14	111.93	82.29		435.20	11.92	408.13	790.60	64.95	90.85	24.86	144.82	59.61		26.52		403.73		59.59	116.93	20.07	11.53
Margin Nature Loan		248.59	569.58				88.29	62.55	97.21	107.23					5.07		0.82		11.78		16.69			
Hire Purchase Loan	202.26	262.60	744.20	35.21	26.18	4.47	270.54	95.89	120.01	356.85	166.08	119.52	44.37	819.41	290.44	59.56	196.07	30.47	287.74	93.73	91.63	82.47	99.21	23.99
Deprived Sector Loan	99.33	120.95	158.94	128.93	94.61	66.78	195.77	38.89	179.74	354.17	64.51	56.99	71.15	1510.50	113.46	32.65	36.88	16.77	207.90	36.96	39.20	50.22	50.62	22.01
Bills Purchased							3.20																	
Other Product	295.76	306.06	812.11	337.81	109.09	14.81	520.70	115.17	546.75	882.01	372.91	258.55	632.16	180.03	92.72	12.71	336.12	70.63	533.00	140.80	173.83	178.19	12.10	103.96
Total Product wise Loan	2948.74	3552.57	4445.87	2562.70	1908.84	914.20	4016.35	1068.45	3000.63	7858.69	1161.05	1463.03	1328.62	4933.94	2531.28	761.94	885.34	428.04	4758.99	583.60	1069.87	1307.26	749.61	669.47

Collateral Wise																								
Gold and Silver	19.04	156.39	27.89	112.51	78.47		16.79	0.66	218.88		8.35	22.33	12.79	35.05									1.87	91.69
Government Securities																								
Non Governmental Securities			468.35				82.84	63.15	99.96	107.23								11.78			20.62			
Fixed Deposit Receipts	20.93	23.03	25.44	45.26	11.65	12.61	106.24	10.90	12.28	54.85	7.67	15.32	33.29	32.20	18.70	8.48	17.25	4.40	34.16	5.90	3.57	6.80	10.22	8.60
Own	20.93	23.03	25.44	45.26	11.65	12.61	106.24	10.90	12.28	54.85	7.67	15.32	33.29	32.20	18.70	8.48	17.25	4.40	34.16	5.90	3.57	6.80	10.22	8.60
Other Licences Institutions																								
Collateral of Properties	2908.78	3124.53	3899.50	2404.93	1815.37	901.59	3669.33	988.67	2514.68	7270.76	1143.53	1424.81	1282.54	3521.89	2478.95	751.55	866.68	423.63	4505.15	563.70	1043.64	1288.61	687.30	569.18
Fixed Assets	2908.78	3124.53	3899.50	2404.93	1815.37	901.59	3669.33	988.53	2513.82	6885.80	1143.53	1424.81	1282.54	3521.89	2478.95	751.55	866.68	423.63	4505.15	563.70	1043.64	1288.61	687.30	569.18
Current Assets								0.14	0.87	384.95														
Against security of Bill							3.20																	
Domestic Bills							3.20																	
Foreign Bills																								
Against Guarantee		0.04	9.17		2.85		137.95	5.08	116.34	279.82		0.57		1344.80	33.63				207.90		2.04	11.86	50.22	
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	263.94		0.57							192.74					
Personal Guarantee			9.17				6.35	0.08	6.34															
Collective Guarantee							1.43							1344.80	32.26								48.25	
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee																								
Credit Card																								
Others		248.59	15.53		0.50		0.00		38.49	146.03	1.50					1.91	1.42			14.00				
Total	2948.74	3552.57	4445.87	2562.70	1908.84	914.20	4016.35	1068.45	3000.63	7858.69	1161.05	1463.03	1328.62	4933.94	2531.28	761.94	885.34	428.04	4758.99	583.60	1069.87	1307.26	749.61	669.47

Statement of Credit as on Kattik end, 2071(Mid-Nov, 2014)

BFI Name	Kuttanangad	Garima	City	Bishow	Kabell	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hannro	Kakre	Shine	Pacific	Civic	IDBL
Sector Wise																	
Agricultural and Forest Related	30.35	181.13	120.14	108.79	27.10	76.06	2.65	31.83	73.14	76.74	67.01	73.53	36.40	177.22	69.31	60.83	13.73
Fishery Related			13.86			4.68										0.45	26.00
Mining Related	10.32		3.78														24.95
Manufacturing (Producing) Related	232.92	82.18	260.87		3.33	91.70	143.42	43.55	79.37	227.24	22.04		5.54	421.17	23.10	0.30	336.45
Construction	597.05	890.44	1032.38	312.10	46.53	638.73	74.75	140.59	60.55	574.10	44.45	15.34	30.49	425.22	140.24	52.83	474.10
Electricity, Gas and Water	133.54	1.41	7.35		0.28					483.62					1.52		
Metal Products, Mach. & Ele. Eqp.	44.90	7.08	38.98		1.71	17.40	13.18			87.79			3.85				
Tras., Com. and Public Utilities	224.75	573.14	761.14		6.78	166.71	56.77		86.73	330.04		2.39		640.18	44.70	3.82	132.29
Wholesaler & Retailer	428.09	448.31	532.54	541.52	64.23	338.60	139.83	273.02	263.43	461.14	104.09	137.88	96.79	1025.95	105.49	81.18	650.64
Finance, Insurance and Real Estate	478.99	104.28	249.64	327.33		91.20	8.02		81.48	266.40	1.77			280.64	14.61	5.00	449.82
Hotel or Restaurant	366.98	90.25	228.46	188.00	6.65	57.37		10.99	3.33	96.72			10.32	112.48	10.35	9.60	78.41
Other Services	148.21	107.41	103.51	36.42	14.59	154.83	0.36	30.11	22.42	99.57		2.14	5.15	308.36	19.91	4.20	137.71
Consumption Loans	113.38	386.22	204.13	1765.98	70.98	143.32	13.00	166.79	45.28	666.21	16.98	51.75	3.62	201.78	134.65	8.18	421.79
Local Government	4.85	0.03								4.60							
Others	591.38	996.33	40.71	132.95	74.66	369.30	44.02	397.81	330.40	829.23	68.19	122.89	142.31	1088.17	150.33	132.31	780.74
TOTAL sectorwise	3405.71	3868.20	3597.49	3413.10	316.84	2149.89	496.01	1094.69	1046.12	4203.41	324.53	405.91	334.47	4681.17	714.22	358.68	3526.64

Product Wise																	
Term Loan	492.95	575.47	301.73	505.44	79.95	512.18	14.77			784.14	67.49	2.39	194.70	479.03	48.28		106.15
Overdraft	1090.14	1180.08	736.93	1193.14		550.13	191.85	366.74	155.95	896.66	6.13	33.77	53.79	762.02	31.02	22.47	844.27
Trust Receipt Loan / Import Loan																	
Demand & Other Working Capital Loan	375.55	5.48			101.43		106.14	115.90	289.08	345.62	173.42	54.27		1448.89	199.79	169.46	258.29
Res. Per. H. Loan (Up to Rs. 10 mil.)	540.36	805.78	738.27	312.10	35.74	417.47	42.35	140.59	60.55	442.18	41.62	11.64	30.49	340.97	129.97	52.90	432.68
Real Estate Loan	430.23	114.86	287.50	327.33		174.06			81.48	251.54	1.77			364.89	9.40	5.00	346.13
Margin Nature Loan	172.52		12.88			0.70			0.55	341.19		22.52		1.55			246.63
Hire Purchase Loan	204.37	679.11	834.04	417.66	8.00	219.92	70.31	16.08	124.85	295.24	15.12	20.52	1.28	821.63	68.72	9.13	144.76
Deprived Sector Loan	86.10	235.20	191.96	132.95	21.07	102.41	24.90	48.56	58.61	171.83	17.12	17.18	36.40	164.46	32.47	42.64	118.18
Bills Purchased																	
Other Product	13.51	272.22	494.17	524.48	70.64	173.03	45.69	406.82	275.06	675.01	1.87	243.62	17.81	297.72	194.57	57.09	1029.55
Total Product wise Loan	3405.71	3868.20	3597.49	3413.10	316.84	2149.89	496.01	1094.69	1046.12	4203.41	324.53	405.91	334.47	4681.17	714.22	358.68	3526.64

Collateral Wise																	
Gold and Silver	53.77	230.29	119.15	303.99	66.40	88.29		142.71		173.11		6.12			107.81	1.90	108.62
Government Securities																	5.40
Non Governmental Securities			12.88							341.19		22.52					246.63
Fixed Deposit Receipts	27.23	36.97	30.91	50.12	3.37	23.52	0.40	8.00	6.61	17.15	2.35	2.59	3.62	18.78	4.71	0.96	25.50
Own	27.23	36.97	30.91	50.12	3.37	23.52	0.40	8.00	6.61	17.15	2.35	2.59	3.62	18.78	4.71	0.96	25.50
Other Licences Institutions																	
Collateral of Properties	3122.49	3405.40	3229.20	2926.04	247.08	2014.97	487.70	943.98	1039.51	3524.01	322.19	374.68	330.86	4601.61	579.38	321.80	3028.54
Fixed Assets	3122.49	3405.40	3229.20	2926.04	247.08	2014.97	487.70	943.98	1039.51	3518.98	322.19	374.68	330.86	4601.61	579.38	321.80	3028.54
Current Assets										5.03							
Against security of Bill																	
Domestic Bills																	
Foreign Bills																	
Against Guarantee	83.47	195.54	205.35	132.95		7.55	0.13			145.79				59.33	22.32		111.95
Government Guarantee		0.03	4.07	2.69						4.60							
Institutional Guarantee	74.47	10.00								133.33				47.50			111.89
Personal Guarantee	9.00		25.02			7.55	0.13			5.96							0.06
Collective Guarantee		185.51	176.27	130.26						1.90				11.83	22.32		
Int. Rtd. Foreign Bank's Guarantee																	
Other Guarantee																	
Credit Card																	
Others	118.75					15.56	7.78			2.16				1.45		34.02	
Total	3405.71	3868.20	3597.49	3413.10	316.84	2149.89	496.01	1094.69	1046.12	4203.41	324.53	405.91	334.47	4681.17	714.22	358.68	3526.64

Statement of Credit as on Kattik end, 2071(Mid-Nov, 2014)

BFI Name	Kanchan	Marahim	Bright	Innovative	Jhimruk	Metro	Vibor	Sammukhe	Rapitveri	Tourism	Mission	Mt. Makalu	Sindhur	Sahara	N.Community	Cosmos	Manaslu	Ekata	Kalimchowk	Kalibash	Selja	Saptakoshi	
Sector Wise																							
Agricultural and Forest Related	50.17	10.29	36.75	124.67	15.12	33.37	94.51	56.21	49.54	211.50	151.47	15.03	11.14	2.00	84.16	8.41	46.46	117.63	31.53	134.20	4.21	61.97	
Fishery Related	0.15		0.25	9.03	1.98				11.39	4.73	7.66	0.37								2.94			
Mining Related				0.10					22.38		6.77	3.85					1.80						
Manufacturing (Producing) Related	60.98	7.60	36.59	245.67	8.90			84.41	4.49	27.38	292.27	9.34	0.40	7.32	93.93	0.50	20.64	132.00	5.80	308.58	0.74		
Construction	148.10	40.63	10.35	146.26	4.87	164.62	310.51	65.31	17.89	706.83	51.73	9.88	60.90		88.44	22.61	154.14	100.72	26.89	895.86		15.68	
Electricity, Gas and Water			1.50	6.50			310.29	1.19			18.98						0.76		0.30	122.47			
Metal Products, Mach. & Ele. Eqp.			1.96	26.50		27.26	61.33	1.62		138.42	12.17			2.50	8.36				0.29	77.47		12.43	
Tras., Com. and Public Utilities	50.39	32.54	34.56	72.32	106.50	407.18	140.06	48.28	8.27	202.51	98.25	3.53	208.37	7.72	6.13	66.56	82.86	231.07	13.31	758.81	0.52	3.09	
Wholesaler & Retailer	405.72	54.60	46.23	177.95	103.43	320.80	199.57	105.48	115.38	657.78	273.83	14.28	197.61	61.25	80.34	34.43	95.99	179.28	44.11	947.46	42.69	99.70	
Finance, Insurance and Real Estate	28.87	3.38	25.98	95.87		144.54	402.04		13.64	86.83	11.25		8.30		33.70					912.51			
Hotel or Restaurant	11.34	1.00	2.10	33.11	2.89	65.03	82.85	14.06	3.54	374.85	13.70	0.03	3.86	0.00	36.60		11.50	9.90	5.77	383.90	13.60	0.88	
Other Services	34.60	4.41	5.34	28.43	3.87	70.20	255.60	6.47	5.31	95.71	73.29	11.28	0.98	2.39	22.60	77.90	15.64	81.96	0.85	373.32	1.40	0.79	
Consumption Loans	3.72	2.71	71.24	70.12	68.66	64.18	372.29	24.22	3.09	239.68	52.85	23.76	58.18	1.20	6.84	49.81	167.23	82.43	19.96	277.52	1.06	12.71	
Local Government																							
Others	210.34	62.00	196.12	246.73	82.06	131.11	504.37	71.45	142.31	1248.21	152.27	8.96	59.20	151.63	147.25	42.83	227.17	425.42	39.50	1498.28	38.35	39.96	
TOTAL sectorwise	1004.37	219.15	468.97	1283.25	398.28	1428.29	2851.62	398.77	391.08	4287.99	904.37	87.15	608.55	236.02	608.34	303.04	824.19	1360.42	188.32	6693.32	102.56	247.20	

Product Wise																							
Term Loan	13.98	34.84	32.90	159.82	34.32	139.28	726.44	45.44	21.19	725.63	150.36	0.89	77.45		2.41	94.87	63.15	43.39	57.03	870.82	19.64	84.65	
Overdraft	334.04	114.28	287.89	341.39	101.48	385.97	716.84	111.71	51.27	1745.20	329.68	0.70	177.89		100.72	34.68	165.15	513.75	57.61	1800.90	75.94	102.15	
Trust Receipt Loan / Import Loan																							
Demand & Other Working Capital Loan	180.58		3.63	246.64	41.06	5.00	92.49		190.79	288.47		31.42		207.28	3.96		0.97	9.72		490.86		2.00	
Res. Per. H. Loan (Up to Rs. 10 mil.)	138.77	23.68	8.55	146.26	4.87	155.45	263.19	63.99	0.30	696.89	47.28	9.88	60.70		81.06	19.19	151.72	100.72	23.61	894.76		15.68	
Real Estate Loan	28.87	3.38	13.80	93.75		144.54	313.00	1.27	15.60	86.78	36.30				31.20		7.41	62.77		746.95			
Margin Nature Loan	15.13		59.31			0.03	294.53	2.54		12.26			19.47							26.99			
Hire Purchase Loan	50.39	30.43	26.12	129.80	106.70	462.32	250.13	48.28	8.27	448.07	91.67	2.19	208.37	12.79	18.82	76.70	89.74	288.49	30.18	791.43		15.75	
Deprived Sector Loan	38.88	8.68	19.29	63.07	22.30	49.91	94.07	14.01	50.51	156.67	115.37	11.80	24.97	13.49	25.04	12.07	31.85	65.48	12.91	248.55	5.92	23.45	
Bills Purchased																							
Other Product	203.73	3.85	17.49	102.53	87.54	85.79	100.92	111.54	53.14	128.03	133.73	30.27	39.69	2.46	345.14	65.55	314.20	276.11	6.98	822.07	1.06	3.52	
Total Product wise Loan	1004.37	219.15	468.97	1283.25	398.28	1428.29	2851.62	398.77	391.08	4287.99	904.37	87.15	608.55	236.02	608.34	303.04	824.19	1360.42	188.32	6693.32	102.56	247.20	

Collateral Wise																							
Gold and Silver					61.41			19.38		94.17	1.80	33.57	28.43			39.18	145.96	21.97		116.22			
Government Securities					0.45																		
Non Governmental Securities					0.03	315.31				12.26			19.47								26.99		
Fixed Deposit Receipts	3.72	1.90	2.77	11.35	3.55	6.39	43.19	2.54	3.09	20.90	8.28	0.28	10.28		3.53	0.50	14.39	3.04	1.30	37.71	1.06		
Own	3.72	1.90	2.77	11.35	3.55	6.39	43.19	2.54	3.09	20.90	8.28	0.28	10.28		3.53	0.50	14.39	3.04	1.30	37.71	1.06		
Other Licences Institutions																							
Collateral of Properties	985.52	217.25	458.17	1271.90	325.12	1421.42	2338.80	376.84	387.99	4099.33	778.25	51.92	550.37	236.02	604.44	251.30	654.23	1335.40	187.02	6306.44	101.51	247.20	
Fixed Assets	985.52	217.25	458.17	1271.90	325.12	1421.42	2338.80	376.84	387.99	4099.33	778.25	51.92	550.37	236.02	604.44	251.30	654.23	1335.40	187.02	6306.44	101.51	247.20	
Current Assets																							
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee					8.20		72.74	0.02		61.33	116.03	1.39			0.38	12.07	9.61			204.29			
Government Guarantee							5.12														13.15		
Institutional Guarantee							60.00			55.00	2.04										191.14		
Personal Guarantee					8.20		5.53			6.24							9.61						
Collective Guarantee							2.09	0.02		0.09	114.00				0.38	12.07							
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee												1.39											
Credit Card																							
Others	15.13		8.03				81.58											0.01		1.67			
Total	1004.37	219.15	468.97	1283.25	398.28	1428.29	2851.62	398.77	391.08	4287.99	904.37	87.15	608.55	236.02	608.34	303.04	824.19	1360.42	188.32	6693.32	102.56	247.20	

Statement of Credit as on Kattik end, 2071(Mid-Nov, 2014)

BFI Name	Sajha	Apex	Green	Reliable	Nepal Bank	NFL	NBC Capital	INFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahabani	Lalitpur		
Sector Wise																								
Agricultural and Forest Related	63.00	224.29	5.04	34.89		15.50	16.30	45.69	40.55	5.93	15.79		9.14	146.96	80.60	100.88		68.48	29.50	38.31	23.05			
Fishery Related	2.46							1.43						1.00								24.89		
Mining Related	0.50	6.17											2.75	20.69				1.85	1.93	5.53	1.17	2.87		
Manufacturing (Producing) Related	23.81	223.38	1.21			17.32	27.04	590.27	61.10	2.94			74.85	178.66	64.20		118.44	98.41	270.17	307.05	232.92			
Construction	19.91	500.71			334.73	39.78	41.48	1198.49	114.70	5.88	74.67		163.67	996.54	113.99	641.88	129.86	350.72	252.61	95.55	400.53	27.70		
Electricity, Gas and Water		45.77				2.86	11.87							2.07				0.16			60.89			
Metal Products, Mach. & Ele. Eqp.	15.34	104.31					4.82	10.15	3.45				29.16	15.45	24.34	129.35		7.27		94.73	37.11			
Tras., Com. and Public Utilities	27.11	22.01	23.70			1.14	26.54	101.54		0.50	30.50		98.49	134.62	129.82	195.09	181.12	67.90	125.17	597.58	482.47			
Wholesaler & Retailer	73.64	802.76	27.40			91.02	276.54	300.31	33.33		75.36		8.96	199.02	84.66	773.08	597.56	87.65	249.94	192.44	639.86	209.45		
Finance, Insurance and Real Estate		200.42	0.94	194.37			110.29	167.83	144.47		24.01		50.65	71.24	152.31		124.95	109.12	92.07	288.51	228.51	430.87		
Hotel or Restaurant	4.73	196.41	7.10			8.48	37.95	59.08	29.69		2.98		58.80	6.11	15.22		9.05	59.76	240.87	4.41	271.04			
Other Services	10.93	196.18					12.37	79.60			17.21		47.64	21.18	44.11	93.70	11.93	260.14	286.47	47.95	157.63	143.56		
Consumption Loans	3.60	336.24	5.91	425.28	2.25	32.26	66.86	176.80	180.06	2.66	229.61		80.44	132.96	168.74	119.62	21.89	114.00	30.52	75.02	328.25	102.24		
Local Government									33.18		19.74													
Others		1303.33	27.89	3139.39	68.82	108.44	2.83	2270.53	2028.79	13.02	77.53		96.37	726.41	337.36	256.49	594.67	9.89	237.67	169.70	354.79	133.92		
TOTAL sectorwise	245.03	4162.01	99.19	3793.94	405.79	316.82	634.89	5001.72	2669.33	30.91	567.40		720.92	2652.91	1215.35	2310.10	1789.46	1235.35	1816.93	1977.67	3182.24	1050.61		

Product Wise																								
Term Loan	70.74	174.39	7.41	377.85		0.82	61.07	132.76	137.57	2.94	91.15		223.76	1388.02	315.06	718.19		150.01		500.25	380.22	209.45		
Overdraft	133.86	1168.73	58.44	589.55																				
Trust Receipt Loan / Import Loan																								
Demand & Other Working Capital Loan		874.25		495.17		134.36	330.43	639.41	305.99		77.53		88.17	39.28			1084.65	323.57	1085.85	324.21	1003.81			
Res. Per. H. Loan (Up to Rs. 10 mil.)	19.91	360.49		546.06	241.92	34.16	107.96	1248.32	24.65	8.84	74.67		99.35	373.19	94.81	535.73	129.86	280.92	202.61	41.86	284.14	27.70		
Real Estate Loan		252.23	0.94	163.87	79.01	28.20	17.08	433.96	1947.32	5.88	24.01		46.97	192.83	149.74	231.91	124.95	163.02	142.07	281.47	224.46	430.87		
Margin Nature Loan		17.43		183.82	61.82	18.07	49.00	116.95	26.19	0.94	229.61		45.37	0.57	40.46	256.49	82.05	84.53	10.54	44.58	274.14	50.84		
Hire Purchase Loan	3.39	220.97	22.45	397.78		1.18	25.92	250.88	144.80	2.04	30.50		112.47	200.99	129.82	225.18	181.12	52.08	67.50	607.55	533.52	23.58		
Deprived Sector Loan	16.93	176.04	3.89	100.53	13.80	15.26	22.89	162.04	33.18	5.93	19.74		27.41	106.66	36.87	132.91	34.58	41.66	35.00	55.25	104.55	20.53		
Bills Purchased																								
Other Product	0.21	917.47	6.06	939.31	9.25	84.76	20.55	2017.40	49.63	4.35	20.19		77.41	351.36	448.58	209.68	152.26	139.55	273.36	122.50	377.41	287.64		
Total Product wise Loan	245.03	4162.01	99.19	3793.94	405.79	316.82	634.89	5001.72	2669.33	30.91	567.40		720.92	2652.91	1215.35	2310.10	1789.46	1235.35	1816.93	1977.67	3182.24	1050.61		

Collateral Wise																								
Gold and Silver		24.39	5.71	187.67										25.58		26.10								
Government Securities				5.34																				
Non Governmental Securities		17.43					49.00	16.00	26.19	0.94	196.27		45.37					84.53		44.58	274.05	50.84		
Fixed Deposit Receipts	0.21	50.60		53.79	2.25	14.16	10.03	48.16	9.08	0.18	33.34		13.06	32.56	99.84	93.53	21.89	29.47	16.62	14.49	36.36	27.82		
Own	0.21	50.60		53.79	2.25	14.16	10.03	48.16	9.08	0.18	33.34		13.06	32.56	99.84	93.53	21.89	29.47	16.62	14.49	36.36	27.82		
Other Licences Institutions																								
Collateral of Properties	244.83	3940.58	91.75	3363.31	341.73	269.34	573.03	4791.51	827.99	29.78	337.79		615.53	1868.36	1046.75	1804.63	1767.56	1121.35	1719.57	1863.35	2823.06	715.00		
Fixed Assets	244.83	3940.58	91.75	3363.31	341.73	269.34	573.03	4791.51	827.99	29.78	337.79		615.53	1868.36	1046.75	1804.63	1767.56	1121.35	1719.57	1863.35	2823.06	482.16		
Current Assets																							232.85	
Against security of Bill																								
Domestic Bills																								
Foreign Bills																								
Against Guarantee		48.45							83.27				41.27			129.35				35.00	55.25	45.00		
Government Guarantee									33.18				3.25								15.25			
Institutional Guarantee		43.78											24.16							35.00	40.00	45.00		
Personal Guarantee		4.67							50.09				13.86											
Collective Guarantee																								
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee																129.35								
Credit Card																								
Others		80.54	1.73	183.82	61.82	33.32	2.83	146.06	1722.80	0.02			5.69	726.41	68.76	256.49			45.74		3.78	256.95		
Total	245.03	4162.01	99.19	3793.94	405.79	316.82	634.89	5001.72	2669.33	30.91	567.40		720.92	2652.91	1215.35	2310.10	1789.46	1235.35	1816.93	1977.67	3182.24	1050.61		

Statement of Credit as on Kattik end, 2071(Mid-Nov, 2014)

BFI Name	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Atun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFL	Crystal	Sushewari	Patan	Fewa	Everest	Prudential	ICFC	SagarMatha	Kuber	NEFL
Sector Wise																								
Agricultural and Forest Related	4.30		1.59	37.01	39.74	32.90	5.92	11.29	30.97	109.73	60.54	24.18		340.41		3.20	7.49	86.48	37.22	0.10	68.16	82.52		4.06
Fishery Related										0.53								6.55	2.96		0.68	1.94		
Mining Related	2.80					38.29		14.31													0.70			
Manufacturing (Producing) Related	55.88	1.53	14.04	105.51	79.61	60.30	78.12		4.70	120.14		134.02	22.28	628.47		60.34	10.18	124.78	28.55	40.44	238.50	57.22	7.61	27.73
Construction	776.28	25.80	27.07	95.33	144.63	202.39	130.90	30.61	28.95	149.20	42.05	483.31	45.94	0.21	193.41	226.67	28.37	1006.14	167.27	28.78	108.07	438.14	22.38	79.36
Electricity, Gas and Water				3.50	4.28	31.67				52.74											9.24	1.80		
Metal Products, Mach. & Ele. Eqp.	122.41		5.86				36.36	8.37		12.93		5.00	0.13			0.99	0.08	59.72	0.75		55.41	11.60		0.33
Tras., Com. and Public Utilities	59.53		37.75		345.21	39.45	79.77			233.50		510.06	19.57	3.18		1.47		495.28	219.41	62.37	16.78	429.97	3.12	178.20
Wholesaler & Retailer	41.53	90.91	16.12	338.46	313.54	91.85	88.17	31.34	28.39	198.41	232.90	398.91	50.29	130.43		2.43	7.33	516.60	86.05	32.69	591.66	129.64	28.08	70.78
Finance, Insurance and Real Estate	113.57		25.66	16.83	134.26	126.89	94.61			123.81		241.02	181.02			59.30	21.90		6.26	77.82	810.52	21.54	219.73	49.38
Hotel or Restaurant	10.59			54.38	117.22	6.22	4.02	7.10		66.06		79.20	0.36	74.77		0.58		92.86	5.70	20.00	118.49	28.37	0.24	1.29
Other Services	0.20	5.66	1.89	48.96	140.60	45.10	28.43	0.13	6.34	134.75	8.06	16.16	5.27	1.37		72.40	14.06	103.52	5.96	100.44	61.30	54.03	16.69	4.77
Consumption Loans	929.37	1.26	27.83	54.50	8.80	78.17	22.08	6.27	17.29	168.77	15.78	390.88	9.46	2.06	10.16	198.28	32.33	176.81	26.54	134.79	165.72	257.27	14.84	82.80
Local Government				2.01						7.20														1.30
Others	1040.30	107.19	100.43	209.69	834.47	402.27	193.45	33.85	3.69	346.05	438.43	1100.34	167.50	739.24	365.43	270.63	49.86	917.75	117.86	162.90	995.62	273.18	126.57	307.95
TOTAL sectorwise	3156.77	232.34	258.24	962.68	2161.58	1128.11	793.50	143.25	120.33	1723.83	797.76	3383.09	501.83	1920.14	569.00	896.28	171.60	3586.47	704.53	660.33	3240.85	1787.21	439.26	807.95

Product Wise																									
Term Loan	14.69		3.64	443.97	225.03	24.71	20.51			362.40	232.90	545.33	111.33	1045.82	315.10	201.33		126.87	35.67	34.00	137.37	53.42	5.35	276.44	
Overdraft																						5.78			
Trust Receipt Loan / Import Loan																									
Demand & Other Working Capital Loan	300.55		47.77		468.49	679.87	290.16	61.01	72.55	224.77		165.62	96.58	165.83	16.77			38.25	807.26	185.97	299.20	1707.29	195.78	173.18	83.60
Res. Per. H. Loan (Up to Rs. 10 mil.)	456.69		21.81	95.33	144.63	199.53	56.59		28.95	369.26		251.64		0.21	54.29	156.96		864.53		28.78	289.51	395.07	19.32	78.64	
Real Estate Loan	197.22	25.80	21.66	94.44	411.11	116.89	318.25	30.61		457.28		440.10	162.44	592.04	179.32	99.23	6.10	191.61	242.24	54.30	391.83	23.34	54.75	70.58	
Margin Nature Loan	330.69	2.17	29.56			27.39	11.97			9.59		16.17	38.59		0.02	166.50	26.16	0.25		113.92	374.63	247.05	0.40	66.76	
Hire Purchase Loan	902.25	5.30	38.42	3.58	345.21	35.96	26.45	4.99	5.14	69.52	11.71	526.00	15.33	3.02	3.44	12.65	0.12	526.31	155.81	72.83	111.24	451.36	13.89	190.90	
Deprived Sector Loan	110.94	0.79	10.53	30.46	61.02	43.75	28.27	5.08	3.69	74.22	29.17	121.02	4.03		0.06	28.82	7.38	114.53	26.71	30.59	147.48	98.73	0.30	34.01	
Bills Purchased																		3.80						2.60	
Other Product	843.74	198.28	84.84	294.90	506.09		41.31	41.57	10.00	156.77	523.99	1317.21	73.53	113.22		230.80	75.81	955.13	58.12	26.71	81.51	316.69	169.48	7.00	
Total Product wise Loan	3156.77	232.34	258.24	962.68	2161.58	1128.11	793.50	143.25	120.33	1723.83	797.76	3383.09	501.83	1920.14	569.00	896.28	171.60	3586.47	704.53	660.33	3240.85	1787.21	439.26	807.95	

Collateral Wise																								
Gold and Silver	24.18											254.05						35.72				9.63		
Government Securities																					15.69			
Non Governmental Securities		2.17	18.67			27.39	11.97					14.42	18.59				26.16			113.92		247.05	0.40	66.76
Fixed Deposit Receipts	141.54	1.26	2.89	46.44	8.80	30.59	9.64	1.28	12.15	125.93	4.08	67.60	2.78		6.70	19.13	4.81	30.85	13.68	8.61	57.82	9.00	3.66	3.34
Own	141.54	1.26	2.89	46.44	8.80	30.59	9.64	1.28	12.15	125.93	4.08	67.60	2.78		6.70	19.13	4.81	30.85	13.68	8.61	57.82	9.00	3.66	3.34
Other Licences Institutions																								
Collateral of Properties	2065.93	228.92	216.74	909.58	2152.78	1070.12	755.43	108.12	108.18	1590.69	11.71	3047.02	438.93	1920.14	562.28	698.85	127.11	3519.65	690.84	507.45	2675.25	1502.55	433.48	704.55
Fixed Assets	2065.93	228.92	216.74	909.58	2152.78	1070.12	755.43	108.12	108.18	1590.69	11.71	3047.02	438.93	1920.14	562.28	698.85	127.08	3519.65	690.84	507.45	2675.25	1502.55	433.48	704.55
Current Assets																	0.03							
Against security of Bill																								
Domestic Bills																								
Foreign Bills																								
Against Guarantee	4.83		19.52				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		13.45				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	920.29		0.43	6.66				33.85			781.97		41.53		0.02	178.30	3.82	0.25	0.00		463.23		0.15	33.30
Total	3156.77	232.34	258.24	962.68	2161.58	1128.11	793.50	143.25	120.33	1723.83	797.76	3383.09	501.83	1920.14	569.00	896.28	171.60	3586.47	704.53	660.33	3240.85	1787.21	439.26	807.95

BFI Name	Seti	hama	Namaste	Kaski	Unique	Manjusree	Jabli	Reliance	Bhaktapur
Sector Wise									
Agricultural and Forest Related	33.22	2.72	12.63	98.08		12.82	43.99	8.32	27.12
Fishery Related			0.15	0.92					
Mining Related									
Manufacturing (Producing) Related	17.35		2.02	70.21	14.68	124.22	2.84	20.69	22.46
Construction	4.47	5.80	59.58	309.56	33.97	201.49	164.43	248.18	54.92
Electricity, Gas and Water								10.21	2.00
Metal Products, Mach. & Ele. Eqp.			0.56			14.94	0.20	18.30	0.70
Tras., Com. and Public Utilities		63.36	2.83	375.39	68.68	170.81	62.14	241.63	42.20
Wholesaler & Retailer	76.19	6.38	8.78	331.98	115.94	118.93	44.01	88.09	19.37
Finance, Insurance and Real Estate		28.50		219.75	16.30	31.70	13.60	23.50	9.00
Hotel or Restaurant	1.26	2.50	1.31	64.22	50.00	25.44	5.56	51.06	17.37
Other Services	13.02	34.91	8.11	12.17	9.23	16.81	17.64	85.35	9.62
Consumption Loans	1.22	2.70	2.58	44.29	36.57	278.73	209.55	184.36	22.96
Local Government									
Others	31.75	104.94	74.05	652.87	314.83	415.60	110.32	360.24	40.49
TOTAL sectorwise	178.49	251.82	172.60	2179.42	660.20	1411.49	674.27	1339.93	268.21

Product Wise									
Term Loan	16.44	2.92	31.48	62.72		62.78	9.87		23.88
Overdraft									
Trust Receipt Loan / Import Loan									
Demand & Other Working Capital Loan	128.06	94.85		422.98	333.71	630.99	63.85		62.88
Res. Per. H. Loan (Up to Rs. 10 mil.)	4.47	3.23	59.70	309.56	33.97	183.36	106.98	173.99	34.20
Real Estate Loan		13.50		219.75	57.20	46.14	52.64	171.22	
Margin Nature Loan		54.25		7.63	80.13	276.84	191.77	169.50	0.12
Hire Purchase Loan	0.89	65.32	3.14	375.39	53.12	164.02	73.28	245.12	76.07
Deprived Sector Loan	11.28	15.00	4.86	78.41	16.30	33.10	24.46	50.42	10.06
Bills Purchased									
Other Product	17.35	2.76	73.42	702.99	85.77	14.26	151.42	529.68	61.01
Total Product wise Loan	178.49	251.82	172.60	2179.42	660.20	1411.49	674.27	1339.93	268.21

Collateral Wise									
Gold and Silver				17.89					5.25
Government Securities									
Non Governmental Securities					2.20	290.86	192.17		
Fixed Deposit Receipts	0.71	2.70	2.28	18.77	14.76	1.89	4.39	12.81	1.02
Own	0.71	2.70	2.28	18.77	14.76	1.89	4.39	12.81	1.02
Other Licences Institutions									
Collateral of Properties	177.78	176.76	170.23	2104.87	434.01	1057.01	458.56	1116.13	251.26
Fixed Assets	177.78	176.76	170.23	2104.87	434.01	1057.01	458.56	1116.13	251.26
Current Assets									
Against security of Bill									
Domestic Bills									
Foreign Bills									
Against Guarantee		18.11		30.26	67.83		19.16	34.56	10.68
Government Guarantee				2.35					
Institutional Guarantee		15.00					12.00	23.50	9.12
Personal Guarantee		3.11					7.09	11.06	1.57
Collective Guarantee				27.91			0.07		
Int. Rtd. Foreign Bank's Guarantee									
Other Guarantee					67.83				
Credit Card									
Others		54.25	0.10	7.63	141.40	61.72		176.43	
Total	178.49	251.82	172.60	2179.42	660.20	1411.49	674.27	1339.93	268.21

Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities	Mid-July			Mid-Sep	Mid-Nov	% change		
	2012	2013	2014	2014	2014	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	2816.6	3801.3	4950.7	5642.9	5554.7	34.96	30.23	-1.56
a. Paid-up Capital	1717.2	2234.0	2974.3	3181.6	3783.7	30.10	33.14	18.92
b. Statutory Reserves	288.3	383.5	523.1	618.7	680.0	33.02	36.38	9.92
c. Retained Earning	107.6	208.2	220.6	448.5	-389.2	93.51	5.97	-186.77
d. Others Reserves	703.6	975.6	1232.7	1394.1	1480.1	38.66	26.35	6.17
2 BORROWINGS	16586.4	20216.3	27897.3	29672.2	33300.8	21.88	37.99	12.23
a. NRB	198.4	210.3	526.4	489.7	425.3	6.01	150.31	-13.14
f. Others	16388.0	20006.0	27371.0	29182.5	32875.5	22.08	36.81	12.65
3 DEPOSITS	5235.2	7221.6	11001.2	11993.1	13541.5	37.94	52.34	12.91
4 BILLS PAYABLE			0.0	0.0	0.4			0.00
5 OTHER LIABILITIES	2502.9	3009.7	3777.5	4506.0	6438.1	20.25	25.51	42.88
a. Loan Loss Provision	505.5	694.0	829.4	869.5	1236.8	37.30	19.51	42.25
b. Interest Suspense a/c	410.0	446.9	475.0	520.4	1003.4	9.01	6.28	92.81
c. Others	1587.5	1868.8	2473.1	3116.2	4197.9	17.72	32.34	34.71
6 RECONCILIATION A/c	2236.6	688.6	1088.2	1799.6	1989.0	-69.21	58.04	10.53
7 PROFIT & LOSS A/c	629.8	837.9	1473.7	514.3	688.3	33.04	75.89	33.82
Total	30007.5	35775.3	50188.7	54128.2	61512.8	19.22	40.29	13.64
Assets								
1 LIQUID FUNDS	5843.5	6322.8	7202.8	7048.5	7954.5	8.20	13.92	12.85
a. Cash Balance	44.2	42.8	39.2	53.4	77.1	-3.25	-8.21	44.28
b. Bank Balance	3253.9	3561.6	3710.6	3767.9	5418.3	9.46	4.18	43.80
c. Money at Call	2545.4	2718.5	3452.9	3227.2	2459.1	6.80	27.02	-23.80
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	2843.7	3155.9	45.23	-2.34	10.98
4 LOANS & ADVANCES	17738.3	23401.7	35689.3	39610.1	44610.7	31.93	52.51	12.62
Institutional	6194.1	6740.3	9863.5	10895.6	11028.6	8.82	46.34	1.22
Individual	11544.2	16661.4	25825.8	28714.5	33582.0	44.33	55.00	16.95
5 FIXED ASSETS	340.2	444.6	624.4	594.0	725.6	30.67	40.46	22.16
6 OTHER ASSETS	1594.9	1685.8	2485.4	2337.4	3363.3	5.70	47.43	43.89
7 EXPENSES NOT WRITTEN OFF	0.7	9.8	9.4	1.7	1.9	1301.73	-4.02	10.08
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	1564.0	1578.5	-68.70	55.12	0.93
10 PROFIT & LOSS A/c	85.8	131.2	81.8	12.5	6.2	52.88	-37.63	-50.72
Total	30007.5	35775.4	50188.7	54128.2	61512.8	19.22	40.29	13.64
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	1515.05	1631.87	1967.84	509.87	782.54	7.71	20.59	-46.52
2 COMMISSION/FEE EXPENSES	29.25	41.55	46.72	15.62	21.28	42.06	12.45	-63.80
3 EMPLOYEE EXPENSES	951.61	1148.18	1464.44	453.52	738.69	20.66	27.54	-37.12
4 OFFICE OPERATING EXPENSES	274.30	372.35	491.46	164.75	308.20	35.74	31.99	-12.93
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	52.34	122.20	2.90	8.02	33.46
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	24.68	33.00	43.52	33.17	-66.29
9 PROVISION FOR INCOME TAX	162.12	232.91	302.38	77.22	103.98	43.67	29.82	-65.35
10 NET PROFIT	589.89	807.06	1435.59	502.93	723.47	36.82	77.88	-56.15
TOTAL EXPENSES	3745.22	4486.20	5999.57	1800.94	2833.36	19.78	33.73	-42.67
Income								
1. INTEREST INCOME	3239.36	3898.75	5389.71	1659.39	2598.10	20.36	38.24	-43.43
2. COMMISSION & DISCOUNT	22.77	28.23	130.84	46.08	62.47	23.99	363.49	-64.43
3 OTHER OPERATING INCOME	323.81	379.13	304.84	87.55	138.19	17.08	-19.59	-42.17
4 NON OPERATING INCOME	18.89	46.00	40.15	1.12	2.28	143.49	-12.71	2.96
5 PROVISION FOR WRITTEN BACK	86.92	92.01	88.32	5.67	31.19	5.86	-4.01	350.37
6 RECOVERY FOR WRITE BACK	3.54	3.13	1.97	0.04	0.04	-11.72	-37.00	-83.11
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	1.09	1.09	-20.85	12.13	-100.00
TOTAL INCOME	3745.22	4486.20	5999.57	1800.94	2833.36	19.78	33.73	-42.67
Miscellaneous Information								
No. of Total Staffs	3143	3465	4405	4675	4681	10.24	27.13	0.13
No. of Total Branches	580	646	861	918	935	11.38	33.28	1.85
No. of Total Centers	36118	42612	59380	64400	65041	17.98	39.35	1.00
No. of Total Groups	198477	229126.2	292238	309619	313331	15.44	27.54	1.20
No. of Total Passive Groups	7815.4	9543	9138	11220	12706	22.11	-4.25	13.24
No. of Total Members	1058772	1252389	1612430	1697349	1711676	18.29	28.75	0.84
No. of Total Passive Members	53388	64322	66441	62191	69775	20.48	3.29	12.19
No. of Total Borrowers	794195	894671	1102132	1157691	1171932	12.65	23.19	1.23
No. of Total Overdue Borrowers	35510	35637	30657	31373	38677	0.36	-13.97	23.28
No. of Total Saving Members	793362.4	913173	1198487	1278042	1302831	15.10	31.24	1.94
Total Saving Amount (Rs million)	5492.12	7221.02	11000.65	12088.95	12346.82	31.48	52.34	2.13

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

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

Districtwise List of Bank and Financial Institutions Branches (Kattik, 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	81	51	34	196
No. of Branches	1638	822	239	935	3634
Population per Branch *					7291
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