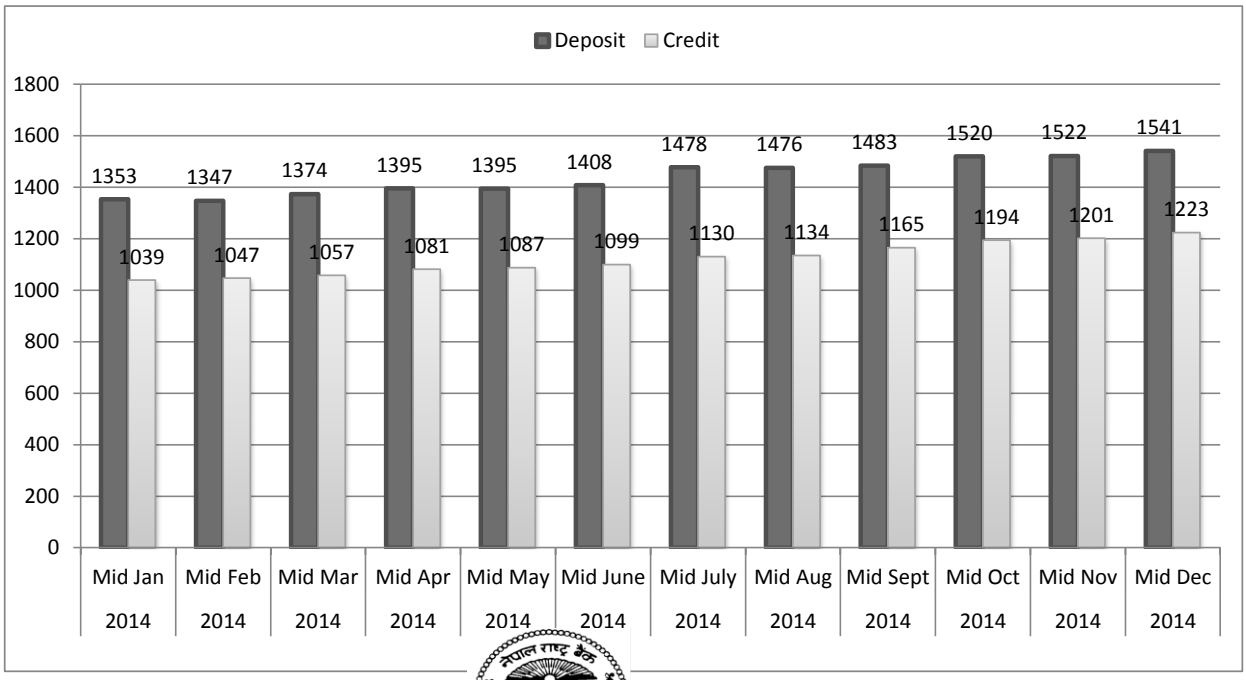
BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Statistics Division

2071 Mangsir

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

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

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

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

Major Financial Indicators

as on Mangsir End, 2071

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	65.92	10.19	3.80	79.91
2	Total Credit/GDP	51.52	8.51	3.40	63.43
3	Total Credit/ Total Deposit	78.16	83.55	89.33	79.38
4	Lcy Credit/Lcy Deposit & Core Capital	75.46	73.21	77.42	75.25
5	Fixed Deposit/Total Deposit	30.13	27.59	45.80	30.55
6	Saving Deposit/Total Deposit	38.60	52.40	44.31	40.63
7	Current Deposit/Total Deposit	9.20	1.71	0.07	7.81
8	NPL/ Total Loan	2.94	4.80	15.39	3.86
9	Total LLP/Total Loan	3.48	4.33	16.36	4.29
10	Deprived SectorLoan/Total Loan	5.17	5.72	3.72	5.16
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	13.35	17.83	23.44	14.40
2	Investment in Gov. Security/Total Deposit	12.50	1.61	3.32	10.67
3	Total Liquid Assets/Total Deposit	27.92	35.23	36.92	29.28
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	829	239	2706
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**	**3.67**			
	(a) Saving	2.90			
	(b) Fixed	6.13			
	(c) Call	3.25			
2	**Wt. Avg Interest on Credit**	**9.93**			

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-Nov	Mid-Dec	% Change		
		2012	2013	2014	2014	2014			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	115162.99	131724.33	145861.43	165746.45	165568.39	14.38	10.73	-0.11
	a. Paid-up Capital	104303.78	119506.94	128985.27	133072.77	134852.78	14.58	7.93	1.34
	b. Statutory Reserves	22068.14	26038.22	32722.08	33841.75	34738.31	17.99	25.67	2.65
	c. Retained Earning	-24321.75	-22344.20	-27214.24	-15530.11	-17591.53	-8.13	21.80	13.27
	d. Others Reserves	13112.82	8523.37	11368.33	14362.04	13568.83	-35.00	33.38	-5.52
2	**BORROWINGS**	17805.91	26999.28	18202.84	24301.62	23880.30	51.63	-32.58	-1.73
	a. NRB	4286.68	2884.28	2010.04	1921.85	1091.26	-32.72	-30.31	-43.22
	b. "A"Class Licensed Institution	3297.01	10466.63	5182.01	10437.02	10305.35	217.46	-50.49	-1.26
	c. Foreign Banks and Fin. Ins.	2507.93	2954.26	4.12	20.08	32.88	17.80	-99.86	63.72
	d. Other Financial Ins.	781.08	2438.25	1306.53	1472.53	2000.66	212.16	-46.42	35.87
	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	1521656.92	1541111.28	16.68	18.22	1.28
	a. Current	95993.06	111686.53	129108.41	116703.12	120351.16	16.35	15.60	3.13
	b. Savings	400723.15	471215.43	587593.46	621950.32	626165.02	17.59	24.70	0.68
	c. Fixed	372137.55	423478.43	453408.61	467817.33	470886.29	13.80	7.07	0.66
	d. Call Deposits	187998.54	225704.81	285024.29	293006.87	299909.36	20.06	26.28	2.36
	e. Others	14541.81	17976.78	22697.85	22179.27	23799.46	23.62	26.26	7.30
4	**Bills Payable**	1626.36	1561.63	1553.13	2088.33	2809.18	-3.98	-0.54	34.52
5	**Other Liabilities**	123660.25	140770.30	169227.44	184858.94	194778.46	13.84	20.22	5.37
	1. Loan Loss Provision	33873.99	42223.77	48932.49	52728.59	52438.19	24.65	15.89	-0.55
	2. Interest Suspense a/c	26056.17	27920.72	30453.76	36933.30	40085.65	7.16	9.07	8.54
	3. Others	63730.08	70625.81	89841.19	95197.06	102254.62	10.82	27.21	7.41
6	**Reconcillation A/c**	1537.81	7290.04	2869.47	8225.92	14143.31	374.05	-60.64	71.94
7	**Profit & Loss A/c**	19776.52	26544.74	31566.75	8611.41	9521.31	34.22	18.92	10.57
	TOTAL	**1350963.95**	**1584952.29**	**1847113.68**	**1915489.59**	**1951812.23**	17.32	16.54	1.90
	Assets								
1	**LIQUID FUNDS**	236056.86	259224.93	319196.62	267894.30	286741.02	9.81	23.14	7.04
	a. Cash Balance	31020.07	35728.20	41862.07	38515.80	38202.87	15.18	17.17	-0.81
	Nepalese Notes & Coins	30353.28	34876.14	41073.72	36774.56	36507.12	14.90	17.77	-0.73
	Foreign Currency	666.79	852.06	788.35	1741.24	1695.75	27.79	-7.48	-2.61
	b. Bank Balance	164605.21	173856.67	220546.60	167033.56	183665.74	5.62	26.86	9.96
	1. In Nepal Rastra Bank	120457.25	130802.82	162286.93	104321.89	117967.40	8.59	24.07	13.08
	2. "A"Class Licensed Institution	26284.33	23269.10	34656.48	34020.94	36004.21	-11.47	48.94	5.83
	3. Other Financial Ins.	7649.81	5673.35	5302.85	5790.71	6410.14	-25.84	-6.53	10.70
	4. In Foreign banks	10213.81	14111.40	18300.33	22900.02	23283.99	38.16	29.68	1.68
	c. Money at Call	40431.58	49640.06	56787.95	62344.94	64872.42	22.78	14.40	4.05
2	**INVESTMENTS**	137304.43	151339.99	162544.89	184641.28	174314.68	10.22	7.40	-5.59
	a. Govt.Securities	133251.15	149700.83	160867.12	179122.10	164490.51	12.34	7.46	-8.17
	b Others	4053.28	1639.16	1677.78	5519.19	9824.17	-59.56	2.36	78.00
3	**SHARE & OTHER INVESTMENT**	52851.08	66725.48	72656.22	78239.05	78111.59	26.25	8.89	-0.16
4	**LOANS & ADVANCES**	779560.90	945698.45	1119260.81	1187466.07	1208756.49	21.31	18.35	1.79
	a. Private Sector	741145.02	915010.01	1084965.27	1151288.58	1174574.40	23.46	18.57	2.02
	b. Financial Institutions	31389.29	21910.20	26247.72	29529.30	27197.48	-30.20	19.80	-7.90
	c. Government Organizations	7026.59	8778.24	8047.82	6648.19	6984.61	24.93	-8.32	5.06
5	**BILLS PURCHASED**	9634.19	9007.88	9805.60	13087.62	13603.33	-6.50	8.86	3.94
6	**LOANS AGT. COLLECTED BILLS**	645.89	1015.49	737.25	831.74	914.79	57.22	-27.40	9.99
7	**FIXED ASSETS**	27146.40	28916.79	30477.72	31053.25	31096.27	6.52	5.40	0.14
8	**OTHER ASSETS**	93318.34	104448.21	123962.34	137016.45	142765.77	11.93	18.68	4.20
	a. Accrued Interests	27621.76	30638.63	32041.34	39844.49	44318.24	10.92	4.58	11.23
	b. Others	65696.59	73809.58	91920.99	97171.96	98447.53	12.35	24.54	1.31
9	**Expenses not Written off**	586.90	622.02	491.99	943.87	913.34	5.98	-20.90	-3.24
10	**Non Banking Assets**	2225.09	3731.30	4756.96	5245.06	5416.73	67.69	27.49	3.27
11	**Reconcillation Account**	8638.94	10394.09	-1032.54	7014.65	6851.02	20.32	-109.93	-2.33
12	**Profit & Loss A/c**	2994.86	3827.69	4255.78	2056.24	2327.20	27.81	11.18	13.18
	TOTAL	**1350963.88**	**1584952.31**	**1847113.65**	**1915489.59**	**1951812.22**	17.32	16.54	1.90

Statement of Assets and Liabilities of Commercial Banks

	Liabilities	Mid-July			Mid-Nov	Mid-Dec	% Change		
		2012	2013	2014	2014	2014			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	77142.57	94660.68	108212.91	124772.58	124956.18	22.71	14.32	0.15
	a. Paid-up Capital	65983.34	79652.07	87454.02	92152.57	93162.33	20.72	9.80	1.10
	b. Statutory Reserves	18708.72	21995.65	27696.23	28244.72	28958.96	17.57	25.92	2.53
	c. Retained Earning	-19595.10	-14452.96	-16561.92	-7550.55	-8528.18	-26.24	14.59	12.95
	d. Others Reserves	12045.61	7465.92	9624.58	11925.85	11363.07	-38.02	28.91	-4.72
2	**BORROWINGS**	15507.22	22792.86	15228.20	19675.77	18606.77	46.98	-33.19	-5.43
	a. NRB	4286.68	2314.28	2010.04	1883.95	1053.36	-46.01	-13.15	-44.09
	b. "A"Class Licensed Institution	1970.74	7368.77	2601.47	6178.84	5399.50	273.91	-64.70	-12.61
	c. Foreign Banks and Fin. Ins.	2175.84	2954.26	4.12	20.08	32.88	35.78	-99.86	63.72
	d. Other Financial Ins.	146.18	1905.41	912.42	1142.76	1670.89	1203.46	-52.11	46.22
	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	1253526.31	1271327.20	17.61	17.99	1.42
	a. Current	93304.43	108656.63	125065.83	113481.40	116942.33	16.45	15.10	3.05
	b. Savings	304786.78	358546.88	450524.99	487779.78	490728.90	17.64	25.65	0.60
	c. Fixed	298835.74	345412.03	365048.50	379812.88	383107.48	15.59	5.68	0.87
	d. Call Deposits	161784.11	196045.33	247429.62	256931.67	263520.34	21.18	26.21	2.56
	e. Others	9267.20	12169.90	16394.45	15520.58	17028.14	31.32	34.71	9.71
4	**Bills Payable**	1599.38	1549.62	1513.82	2074.30	2760.59	-3.11	-2.31	33.09
5	**Other Liabilities**	92665.24	104427.07	127781.31	141732.42	150313.66	12.69	22.36	6.05
	1. Loan Loss Provision	22093.98	25582.29	31622.89	34894.29	34614.20	15.79	23.61	-0.80
	2. Interest Suspense a/c	19491.92	20628.97	21397.75	25714.87	28374.85	5.83	3.73	10.34
	3. Others	51079.35	58215.80	74760.68	81123.25	87324.61	13.97	28.42	7.64
6	**Reconcillation A/c**	-3672.89	1927.71	-2495.70	2864.51	8744.71	-152.48	-229.46	205.28
7	**Profit & Loss A/c**	15876.84	21060.43	23141.71	6839.95	7504.60	32.65	9.88	9.72
	TOTAL	1067096.61	1267249.14	1477845.65	1551485.84	1584213.72	18.76	16.62	2.11
	Assets								
1	**LIQUID FUNDS**	161785.49	185758.20	226401.82	176079.44	196056.23	14.82	21.88	11.35
	a. Cash Balance	26026.91	29908.23	34628.53	32032.16	31602.86	14.91	15.78	-1.34
	Nepalese Notes & Coins	25398.02	29107.29	33928.61	30417.00	29980.06	14.60	16.56	-1.44
	Foreign Currency	628.90	800.94	699.91	1615.16	1622.80	27.36	-12.61	0.47
	b. Bank Balance	127706.17	140521.89	177300.62	122303.97	138057.84	10.04	26.17	12.88
	1. In Nepal Rastra Bank	110572.60	120642.29	149910.91	91700.29	104997.08	9.11	24.26	14.50
	2. "A"Class Licensed Institution	6784.54	5753.34	9153.13	7738.14	9910.74	-15.20	59.09	28.08
	3. Other Financial Ins.	187.69	160.35	18.78	139.24	20.67	-14.57	-88.29	-85.16
	4. In Foreign banks	10161.35	13965.91	18217.79	22726.30	23129.36	37.44	30.44	1.77
	c. Money at Call	8052.41	15328.08	14472.67	21743.32	26395.53	90.35	-5.58	21.40
2	**INVESTMENTS**	131017.87	146469.06	156830.54	179089.82	168687.59	11.79	7.07	-5.81
	a. Govt.Securities	127213.05	144855.42	155190.33	173661.19	158900.97	13.87	7.13	-8.50
	b Others	3804.83	1613.63	1640.22	5428.63	9786.61	-57.59	1.65	80.28
3	**SHARE & OTHER INVESTMENT**	50254.78	63457.22	69534.76	74731.43	74582.47	26.27	9.58	-0.20
4	**LOANS & ADVANCES**	612322.64	748753.66	891629.91	961816.18	979122.80	22.28	19.08	1.80
	a. Private Sector	577113.21	723355.09	860588.35	932118.28	949258.83	25.34	18.97	1.84
	b. Financial Institutions	28302.71	16673.89	23050.77	23147.79	22945.15	-41.09	38.24	-0.88
	c. Government Organizations	6906.71	8724.68	7990.78	6550.11	6918.82	26.32	-8.41	5.63
5	**BILLS PURCHASED**	9606.97	7438.39	9794.86	13077.02	13592.73	-22.57	31.68	3.94
6	**LOANS AGT. COLLECTED BILLS**	645.89	1015.49	737.25	831.74	914.79	57.22	-27.40	9.99
7	**FIXED ASSETS**	19818.66	21164.90	22600.03	23690.41	23702.35	6.79	6.78	0.05
8	**OTHER ASSETS**	76147.88	85601.07	102400.91	116381.93	121560.26	12.41	19.63	4.45
	a. Accrued Interests	20790.32	23015.22	22763.51	28483.31	32421.47	10.70	-1.09	13.83
	b. Others	55357.56	62585.85	79637.40	87898.62	89138.79	13.06	27.25	1.41
9	**Expenses not Written off**	447.80	475.18	398.44	860.67	828.93	6.11	-16.15	-3.69
10	**Non Banking Assets**	1638.51	2037.98	2046.79	2563.36	2708.85	24.38	0.43	5.68
11	**Reconcillation Account**	3410.11	4988.80	-6377.24	1639.47	1548.93	46.29	-227.83	-5.52
12	**Profit & Loss A/c**	0.00	89.21	1847.55	724.38	907.79	0.00	1971.02	25.32
	TOTAL	**1067096.59**	**1267249.16**	**1477845.62**	**1551485.84**	**1584213.71**	18.76	16.62	2.11

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-Nov	Mid-Dec	% Change		
		2012	2013	2014	2014	2014			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	22702.17	25094.11	27683.64	29505.13	29328.93	10.54	10.32	-0.60
	a. Paid-up Capital	21224.20	23568.92	25606.53	25144.20	25632.36	11.05	8.65	1.94
	b. Statutory Reserves	1555.69	2105.95	2706.17	3073.81	3230.79	35.37	28.50	5.11
	c. Retained Earning	-764.13	-1106.59	-1481.47	70.33	-800.39	44.82	33.88	-1238.06
	d. Others Reserves	686.41	525.84	852.40	1216.79	1266.17	-23.39	62.10	4.06
2	**BORROWINGS**	1193.00	2753.56	2408.48	3329.77	4079.77	130.81	-12.53	22.52
	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	3000.00	3750.00	152.65	22.45	25.00
	c. Foreign Banks and Fin. Ins.	332.08	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
	d. Other Financial Ins.	204.37	532.84	394.11	329.77	329.77	160.73	-26.04	0.00
	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	195116.72	196484.87	25.88	24.76	0.70
	a. Current	2657.06	2944.14	3964.21	3171.82	3354.91	10.80	34.65	5.77
	b. Savings	60924.67	83215.90	105094.40	101751.40	102960.49	36.59	26.29	1.19
	c. Fixed	37454.34	45134.34	53998.41	54529.48	54204.59	20.50	19.64	-0.60
	d. Call Deposits	25427.81	28491.56	36345.53	34952.33	35331.28	12.05	27.57	1.08
	e. Others	836.23	463.70	530.25	711.69	633.58	-44.55	14.35	-10.97
4	**Bills Payable**	18.91	8.37	32.71	11.99	48.33	-55.72	290.66	302.93
5	**Other Liabilities**	13437.99	16778.07	20116.85	20741.18	21826.18	24.86	19.90	5.23
	1. Loan Loss Provision	4781.47	5847.74	6860.14	7134.49	7110.98	22.30	17.31	-0.33
	2. Interest Suspense a/c	3068.90	2594.60	3117.96	4428.13	4898.37	-15.46	20.17	10.62
	3. Others	5587.62	8335.74	10138.76	9178.55	9816.84	49.18	21.63	6.95
6	**Reconcillation A/c**	3894.17	3374.90	3671.63	3162.90	3119.56	-13.33	8.79	-1.37
7	**Profit & Loss A/c**	2347.45	3251.27	5079.57	1334.72	1462.48	38.50	56.23	9.57
	TOTAL	170893.79	211509.94	258925.69	253202.42	256350.12	23.77	22.42	1.24
	Assets								
1	**LIQUID FUNDS**	47387.40	52289.75	68931.29	66956.07	66058.57	10.35	31.83	-1.34
	a. Cash Balance	3646.17	4833.15	6139.82	5468.44	5628.21	32.55	27.04	2.92
	Nepalese Notes & Coins	3609.10	4782.29	6051.74	5342.54	5555.42	32.51	26.54	3.98
	Foreign Currency	37.08	50.85	88.07	125.90	72.79	37.16	73.18	-42.19
	b. Bank Balance	20316.68	19565.36	27923.34	29287.57	29395.69	-3.70	42.72	0.37
	1. In Nepal Rastra Bank	5968.59	7457.99	9163.59	9672.74	10142.10	24.95	22.87	4.85
	2. "A"Class Licensed Institution	10461.52	9507.63	15810.29	16607.17	16069.07	-9.12	66.29	-3.24
	3. Other Financial Ins.	3834.11	2454.26	2866.92	2833.93	3029.90	-35.99	16.81	6.91
	4. In Foreign banks	52.46	145.49	82.54	173.72	154.63	177.33	-43.27	-10.99
	c. Money at Call	23424.55	27891.24	34868.13	32200.07	31034.67	19.07	25.01	-3.62
2	**INVESTMENTS**	3728.21	3118.77	3230.11	3048.51	3154.14	-16.35	3.57	3.46
	a. Govt.Securities	3701.16	3118.24	3229.98	2998.39	3154.02	-15.75	3.58	5.19
	b Others	27.05	0.54	0.12	50.12	0.12	-98.02	-76.93	-99.75
3	**SHARE & OTHER INVESTMENT**	1626.01	2124.29	1564.99	1897.69	1912.95	30.64	-26.33	0.80
4	**LOANS & ADVANCES**	100611.07	131168.99	161799.22	160768.04	164162.58	30.37	23.35	2.11
	a. Private Sector	99510.91	126319.47	160516.87	156984.04	162592.64	26.94	27.07	3.57
	b. Financial Institutions	1022.55	4809.98	1246.52	3739.07	1525.01	370.39	-74.08	-59.21
	c. Government Organizations	77.61	39.54	35.83	44.94	44.94	-49.06	-9.38	0.00
5	**BILLS PURCHASED**	10.73	1562.24	4.34	4.20	4.20	14461.57	-99.72	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**	3904.49	4745.85	5259.37	4829.86	4861.38	21.55	10.82	0.65
8	**OTHER ASSETS**	8164.94	10596.49	11379.64	10228.75	10858.07	29.78	7.39	6.15
	a. Accrued Interests	3247.83	2815.95	3316.39	4525.30	5029.06	-13.30	17.77	11.13
	b. Others	4917.11	7780.55	8063.25	5703.44	5829.01	58.23	3.63	2.20
9	**Expenses not Written off**	68.87	71.58	43.37	36.00	35.64	3.94	-39.41	-1.00
10	**Non Banking Assets**	275.99	940.33	1539.64	1574.42	1590.13	240.71	63.73	1.00
11	**Reconcillation Account**	3917.20	3375.86	3645.30	3180.30	3030.44	-13.82	7.98	-4.71
12	**Profit & Loss A/c**	1198.79	1515.77	1528.41	678.56	682.02	26.44	0.83	0.51
	TOTAL	**170893.70**	**211509.94**	**258925.69**	**253202.42**	**256350.12**	23.77	22.42	1.24

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-Nov	Mid-Dec	% Change		
		2012	2013	2014	2014	2014			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	15318.24	11969.53	9964.89	11468.73	11283.28	-21.86	-16.75	-1.62
	a. Paid-up Capital	17096.24	16285.95	15924.71	15776.00	16058.09	-4.74	-2.22	1.79
	b. Statutory Reserves	1803.73	1936.62	2319.67	2523.22	2548.55	7.37	19.78	1.00
	c. Retained Earning	-3962.52	-6784.65	-9170.85	-8049.88	-8262.95	71.22	35.17	2.65
	d. Others Reserves	380.79	531.61	891.35	1219.40	939.59	39.61	67.67	-22.95
2	**BORROWINGS**	1105.70	1452.87	566.16	1296.08	1193.75	31.40	-61.03	-7.90
	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	1258.18	1155.85	115.19	-61.03	-8.13
	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	73013.89	73299.21	-9.37	6.46	0.39
	a. Current	31.57	85.76	78.38	49.90	53.91	171.62	-8.61	8.04
	b. Savings	35011.70	29452.65	31974.07	32419.14	32475.63	-15.88	8.56	0.17
	c. Fixed	35847.48	32932.05	34361.69	33474.97	33574.21	-8.13	4.34	0.30
	d. Call Deposits	786.61	1167.92	1249.13	1122.87	1057.73	48.47	6.95	-5.80
	e. Others	4438.39	5343.18	5773.15	5947.01	6137.73	20.39	8.05	3.21
4	**Bills Payable**	8.07	3.63	6.60	2.03	0.26	-55.00	81.73	-87.00
5	**Other Liabilities**	17557.02	19565.16	21329.27	22385.35	22638.61	11.44	9.02	1.13
	1. Loan Loss Provision	6998.55	10793.74	10449.46	10699.80	10713.01	54.23	-3.19	0.12
	2. Interest Suspense a/c	3495.35	4697.16	5938.05	6790.29	6812.43	34.38	26.42	0.33
	3. Others	7063.11	4074.26	4941.75	4895.25	5113.17	-42.32	21.29	4.45
6	**Reconcillation A/c**	1316.54	1987.43	1693.55	2198.51	2279.04	50.96	-14.79	3.66
7	**Profit & Loss A/c**	1552.23	2233.04	3345.47	436.74	554.24	43.86	49.82	26.90
	TOTAL	112973.55	106193.21	110342.35	110801.33	111248.39	-6.00	3.91	0.40
	Assets								
1	**LIQUID FUNDS**	26883.96	21176.97	23863.52	24858.79	24626.22	-21.23	12.69	-0.94
	a. Cash Balance	1346.98	986.82	1093.73	1015.21	971.80	-26.74	10.83	-4.28
	Nepalese Notes & Coins	1346.17	986.56	1093.36	1015.02	971.63	-26.71	10.83	-4.27
	Foreign Currency	0.82	0.26	0.37	0.19	0.17	-67.84	39.63	-8.96
	b. Bank Balance	16582.35	13769.41	15322.64	15442.03	16212.21	-16.96	11.28	4.99
	1. In Nepal Rastra Bank	3916.06	2702.54	3212.44	2948.86	2828.22	-30.99	18.87	-4.09
	2. "A"Class Licensed Institution	9038.28	8008.13	9693.05	9675.62	10024.41	-11.40	21.04	3.60
	3. Other Financial Ins.	3628.01	3058.74	2417.15	2817.55	3359.57	-15.69	-20.98	19.24
	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	8401.55	7442.21	-28.30	15.99	-11.42
2	**INVESTMENTS**	2558.35	1752.16	2484.24	2502.95	2472.95	-31.51	41.78	-1.20
	a. Govt.Securities	2336.94	1727.17	2446.81	2462.52	2435.52	-26.09	41.67	-1.10
	b Others	221.41	24.99	37.44	40.44	37.44	-88.72	49.83	-7.42
3	**SHARE & OTHER INVESTMENT**	970.29	1143.97	1556.47	1609.93	1616.17	17.90	36.06	0.39
4	**LOANS & ADVANCES**	66627.19	65775.79	65831.69	64881.85	65471.11	-1.28	0.08	0.91
	a. Private Sector	64520.90	65335.45	63860.05	62186.26	62722.94	1.26	-2.26	0.86
	b. Financial Institutions	2064.03	426.32	1950.43	2642.44	2727.33	-79.35	357.50	3.21
	c. Government Organizations	42.26	14.02	21.21	53.15	20.85	-66.82	51.22	-60.77
5	**BILLS PURCHASED**	16.49	7.25	6.40	6.40	6.40	-56.05	-11.70	0.00
6	**LOANS AGT. COLLECTED BILLS**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	**FIXED ASSETS**	3423.26	3006.04	2618.31	2532.97	2532.55	-12.19	-12.90	-0.02
8	**OTHER ASSETS**	9005.53	8250.65	10181.79	10405.77	10347.43	-8.38	23.41	-0.56
	a. Accrued Interests	3583.61	4807.46	5961.44	6835.88	6867.71	34.15	24.00	0.47
	b. Others	5421.92	3443.18	4220.34	3569.89	3479.72	-36.50	22.57	-2.53
9	**Expenses not Written off**	70.23	75.26	50.19	47.20	48.77	7.16	-33.32	3.31
10	**Non Banking Assets**	310.59	752.98	1170.53	1107.29	1117.74	142.43	55.45	0.94
11	**Reconcillation Account**	1311.63	2029.43	1699.39	2194.88	2271.66	54.73	-16.26	3.50
12	**Profit & Loss A/c**	1796.07	2222.71	879.82	653.30	737.39	23.75	-60.42	12.87
	TOTAL	**112973.60**	**106193.21**	**110342.35**	**110801.33**	**111248.39**	-6.00	3.91	0.40

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

	Mid-July			Mid-Nov	Mid-Dec	% 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	21519.92	26450.58	-9.47	4.29	22.91
1.1 Deposit Liabilities	70896.36	64029.79	66485.63	21109.32	25961.21	-9.69	3.84	22.98
1.1.1 Saving A/c	21343.97	21211.31	21763.14	7239.42	8919.73	-0.62	2.60	23.21
1.1.2 Fixed A/c	37398.27	33220.30	34583.20	10520.99	12897.02	-11.17	4.10	22.58
1.1.2.1 Upto 3 Months Fixed A/c	1930.44	1471.28	2866.37	363.23	450.42	-23.79	94.82	24.00
1.1.2.2 3 to 6 Months fixed A/c	1713.10	1574.49	1065.31	326.82	404.32	-8.09	-32.34	23.71
1.1.2.3 6 Months to 1 Year Fixed A/c	13688.24	15584.32	15136.29	4863.42	6008.10	13.85	-2.87	23.54
1.1.2.4 Above 1 Year	20066.50	14590.21	15515.23	4967.53	6034.19	-27.29	6.34	21.47
1.1.3 Call Deposit	12144.22	9552.50	10108.65	3341.47	4132.44	-21.34	5.82	23.67
1.1.4 Certificate of Deposits	9.89	45.69	30.64	7.44	12.02	361.71	-32.92	61.62
1.2 Others	1283.30	1317.56	1665.72	410.61	489.37	2.67	26.42	19.18
2 Commission/Fee Expense	173.76	385.30	448.04	152.28	195.80	121.75	16.28	28.58
3 Employees Expenses	14555.88	15947.51	18747.82	6290.96	7797.51	9.56	17.56	23.95
4 Office Operatiing Expenses	12059.09	14673.00	15067.83	4903.40	6112.56	21.68	2.69	24.66
5 Exchange Fluctuation Loss	12.28	30.53	30.99	12.47	11.81	148.62	1.51	-5.28
5.1 Due to Change in Exchange Rates	10.73	14.83	16.21	12.45	11.80	38.14	9.34	-5.19
5.2 Due to Foreign Currency Transactions	1.54	15.70	14.77	0.02	0.01	917.06	-5.88	-57.44
6 Non-Operatiing Expenses	621.21	1309.70	143.87	24.15	27.44	110.83	-89.02	13.60
7. Provision for Risk	14165.84	14903.98	14274.84	4571.07	4801.46	5.21	-4.22	5.04
7.1 Loan loss Provision	11597.56	12280.32	12362.41	4394.17	4511.12	5.89	0.67	2.66
7.1.1 General Loan loss Provision	2767.77	2998.01	2835.44	1273.55	1320.11	8.32	-5.42	3.66
7.1.2 Special Loan Loss Provision	8644.68	8865.40	9424.45	3049.49	3119.23	2.55	6.31	2.29
7.1.3 Additional Loan Loss Provision	185.11	416.91	102.52	71.13	71.78	125.22	-75.41	0.91
7.2. Provision for Non-Banking Assets	694.26	1916.95	1498.26	133.65	246.10	176.11	-21.84	84.13
7.3. Provision for Loss on Investment	119.70	204.60	40.12	63.98	**56.14**	70.93	-80.39	-12.26
7.4. Provision for Loss of Other Assets	1754.32	502.11	374.06	-20.74	-11.90	0.00	0.00	-42.64
8 Loan Written Off	1670.80	942.54	623.54	23.56	40.09	-43.59	-33.84	70.16
9 Provision for Staff Bonus	2307.91	2879.03	3452.11	797.16	929.35	24.75	19.91	16.58
10 Provision for Income Tax	6568.35	8638.47	10677.75	2449.94	3294.31	31.52	23.61	34.47
11 Others	64.39	481.92	45.06	23.40	23.76	648.50	-90.65	1.55
12 Net Profit	19783.27	25958.90	29331.59	7892.55	8942.61	31.22	12.99	13.30
TOTAL EXPENSES	**144162.43**	**151498.22**	**160994.78**	**48660.87**	**58627.28**	5.09	6.27	20.48
Income								
1. Interest Income	114134.49	120744.64	127191.89	37981.44	45030.36	5.79	5.34	18.56
1.1. On Loans and Advance	102148.17	111530.06	119484.79	36150.05	42853.46	9.18	7.13	18.54
1.2. On Investment	6524.71	4109.86	3502.98	715.59	898.21	-37.01	-14.77	25.52
1.2.1 Government Bonds	5854.22	3700.66	3049.44	622.46	780.32	-36.79	-17.60	25.36
1.2.2 Foreign Bonds	51.09	22.70	28.74	9.70	12.02	-55.56	26.59	23.96
1.2.3 NRB Bonds	524.75	336.67	234.04	48.29	62.60	-35.84	-30.48	29.64
1.2.4 Deventure & Bonds	94.66	49.84	190.76	35.15	43.26	-47.35	282.77	23.08
1.3 Agency Balance	848.82	1183.87	962.10	263.93	307.40	39.47	-18.73	16.47
1.4 On Call Deposit	2873.30	2528.67	2108.65	580.39	660.25	-11.99	-16.61	13.76
1.5 Others	1739.49	1392.18	1133.37	271.47	311.04	-19.97	-18.59	14.58
2. Comission & Discount	6021.96	7162.36	8051.43	2851.87	3596.16	18.94	12.41	26.10
2.1 Bills Purchase & Discount	259.33	212.27	231.80	77.01	93.83	-18.15	9.20	21.83
2.2 Comission	4395.19	5444.04	6517.57	2302.56	2894.32	23.86	19.72	25.70
2.3 Others	1367.44	1506.06	1302.07	472.30	608.01	10.14	-13.54	28.73
3 Income From Exchange Fluctuation	3060.09	3225.60	4168.69	1236.44	1470.22	5.41	29.24	18.91
3.1 Due to Change in Exchange Rate	849.82	731.73	220.18	433.41	653.24	-13.90	-69.91	50.72
3.2 Due to Foreign Currency Trans.	2210.27	2493.87	3948.52	803.03	816.98	12.83	58.33	1.74
4 Other Operating Income	3681.22	4603.37	5508.69	1913.23	2434.88	25.05	19.67	27.27
5 Non Operating Income	1366.07	2359.48	4041.44	973.88	1170.61	72.72	71.29	20.20
6 Provision Written Back	11094.90	8345.00	8679.68	2186.46	2907.81	-24.79	4.01	32.99
7 Recovery from Written off Loan	1213.33	1274.79	806.02	112.37	**135.64**	5.06	-36.77	20.70
8 Income from Extra Ordinary Expenses	595.51	434.89	526.32	70.34	133.1083	-26.97	21.02	89.24
9 Net Loss	2994.86	3348.21	2020.61	1334.86	1748.49	11.80	-39.65	30.99
TOTAL INCOME	**144162.43**	**151498.33**	**160994.77**	**48660.88**	**58627.28**	5.09	6.27	20.48

*** Cumulative figure adjusted for percentage calculation**

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2012	2013	2014	2014	2014			
	1	2	3	4	5	2/1	3/2	5/4*
1 Interest Expenses	52642.80	46386.97	49263.53	15494.13	19016.67	-11.88	6.20	22.73
1.1 Deposit Liabilities	51958.59	45396.82	47872.14	15125.84	18584.07	-12.63	5.45	22.86
1.1.1 Saving A/c	13924.51	13318.11	13593.22	4684.78	5736.05	-4.35	2.07	22.44
1.1.2 Fixed A/c	28072.47	24186.65	26009.72	7692.19	9442.29	-13.84	7.54	22.75
1.1.2.1 Upto 3 Months Fixed A/c	1535.48	1329.07	2734.87	333.94	414.58	-13.44	105.77	24.15
1.1.2.2 3 to 6 Months fixed A/c	1371.62	1287.26	861.78	271.65	334.74	-6.15	-33.05	23.23
1.1.2.3 6 Months to 1 Year Fixed A/c	9137.25	10714.10	10816.67	3426.70	4235.25	17.26	0.96	23.60
1.1.2.4 Above 1 Year	16028.12	10856.21	11596.41	3659.90	4457.72	-32.27	6.82	21.80
1.1.3 Call Deposit	9951.97	7846.59	8238.57	2741.45	3393.74	-21.16	5.00	23.79
1.1.4 Certificate of Deposits	9.64	45.47	30.63	7.42	11.99	371.59	-32.64	61.70
1.2 Others	684.20	990.15	1391.40	368.29	432.61	44.72	40.52	17.46
2 Commission/Fee Expense	166.54	377.73	441.61	150.30	193.37	126.81	16.91	28.65
3 Employees Expenses	12127.26	13238.73	15561.92	5165.15	6410.95	9.17	17.55	24.12
4 Office Operatiing Expenses	8651.35	10544.25	11195.23	3831.97	4802.58	21.88	6.17	25.33
5 Exchange Fluctuation Loss	5.25	30.04	23.74	10.28	10.15	472.26	-20.96	-1.24
5.1 Due to Change in Exchange Rates	3.71	14.41	12.23	10.28	10.15	288.86	-15.13	-1.24
5.2 Due to Foreign Currency Transactions	1.54	15.63	11.51	0.00	0.00	912.74	-26.33	0.00
6 Non-Operatiing Expenses	523.25	1254.67	15.61	0.66	0.92	139.78	-98.76	38.46
7. Provision for Risk	7964.99	7951.98	8339.38	3117.04	3253.28	-0.16	4.87	4.37
7.1 Loan loss Provision	7670.51	6870.91	8091.42	3053.41	3080.74	-10.42	17.76	0.90
7.1.1 General Loan loss Provision	2442.46	2080.28	2084.15	838.02	866.66	-14.83	0.19	3.42
7.1.2 Special Loan Loss Provision	5142.21	4584.12	6007.27	2200.78	2199.48	-10.85	31.05	-0.06
7.1.3 Additional Loan Loss Provision	85.84	206.52	0.00	14.61	14.60	140.57	-100.00	0.00
7.2. Provision for Non-Banking Assets	209.47	824.76	207.96	59.25	170.03	293.74	-74.79	186.98
7.3. Provision for Loss on Investment	55.92	92.97	-1.14	30.91	23.15	66.26	-101.23	-25.09
7.4. Provision for Loss of Other Assets	29.10	163.35	41.14	-26.52	-20.64	0.00	0.00	-22.20
8 Loan Written Off	1556.26	525.54	269.95	9.43	12.66	-66.23	-48.63	34.22
9 Provision for Staff Bonus	1908.98	2381.36	2660.27	678.68	790.66	24.75	11.71	16.50
10 Provision for Income Tax	5428.45	7136.63	8232.63	2116.56	2905.26	31.47	15.36	37.26
11 Others	47.23	479.03	6.14	1.16	1.29	914.30	-98.72	10.89
12 Net Profit	15876.84	21058.94	21294.17	6601.28	7364.44	32.64	1.12	11.56
TOTAL EXPENSES	**106899.19**	**111365.88**	**117304.18**	**37176.64**	**44762.21**	4.18	5.33	20.40
Income								
1. Interest Income	85435.77	90916.84	95849.23	29255.14	34501.73	6.42	5.43	17.93
1.1. On Loans and Advance	77346.55	84815.44	91023.28	28110.69	33090.74	9.66	7.32	17.72
1.2. On Investment	6239.18	3834.88	3239.70	647.58	812.10	-38.54	-15.52	25.40
1.2.1 Government Bonds	5635.43	3459.06	2816.91	560.79	703.19	-38.62	-18.56	25.39
1.2.2 Foreign Bonds	51.09	22.70	28.74	9.70	12.02	-55.56	26.59	23.96
1.2.3 NRB Bonds	508.88	317.74	218.55	44.81	56.98	-37.56	-31.22	27.17
1.2.4 Deventure & Bonds	43.78	35.38	175.50	32.29	39.90	-19.19	396.02	23.57
1.3 Agency Balance	564.50	896.86	714.00	201.52	237.56	58.88	-20.39	17.89
1.4 On Call Deposit	548.72	585.23	258.09	104.72	134.71	6.65	-55.90	28.63
1.5 Others	736.82	784.42	614.16	190.62	226.63	6.46	-21.70	18.89
2. Comission & Discount	5279.17	6347.13	7252.50	2619.04	3298.22	20.23	14.26	25.93
2.1 Bills Purchase & Discount	254.35	210.85	231.59	76.03	92.82	-17.10	9.84	22.08
2.2 Comission	4072.44	5028.62	6022.89	2143.43	2697.45	23.48	19.77	25.85
2.3 Others	952.39	1107.66	998.02	399.58	507.96	16.30	-9.90	27.12
3 Income From Exchange Fluctuation	2994.53	3134.60	4118.09	1221.46	1452.61	4.68	31.38	18.92
3.1 Due to Change in Exchange Rate	798.95	725.00	219.24	432.46	651.77	-9.26	-69.76	50.71
3.2 Due to Foreign Currency Trans.	2195.58	2409.60	3898.85	788.99	800.84	9.75	61.80	1.50
4 Other Operating Income	2309.35	3015.50	3614.09	1335.84	1691.53	30.58	19.85	26.63
5 Non Operating Income	1076.52	1631.73	1241.27	821.50	979.37	51.57	-23.93	19.22
6 Provision Written Back	8092.41	4665.37	4031.87	1299.16	1904.01	-42.35	-13.58	46.56
7 Recovery from Written off Loan	1184.11	1172.17	776.54	98.08	**116.22**	-1.01	-33.75	18.50
8 Income from Extra Ordinary Expenses	527.34	393.34	420.58	40.72	50.87801143	-25.41	6.93	24.94
9 Net Loss	0.00	89.21	0.00	485.71	767.62	0.00	-100.00	58.04
TOTAL INCOME	**106899.20**	**111365.87**	**117304.17**	**37176.65**	**44762.21**	4.18	5.33	20.40

*** Cumulative figure adjusted for percentage calcul**

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2012	2013	2014	2014	2014			
	1	2	3	4	5	2/1	3/2	5/4*
1 Interest Expenses	11219.04	12397.19	13000.57	4194.66	5174.08	10.50	4.87	23.35
1.1 Deposit Liabilities	10839.44	12161.49	12811.12	4158.33	5131.54	12.20	5.34	23.40
1.1.1 Saving A/c	4469.02	5534.38	5944.44	1888.21	2330.95	23.84	7.41	23.45
1.1.2 Fixed A/c	4325.68	5016.64	5071.10	1691.93	2089.74	15.97	1.09	23.51
1.1.2.1 Upto 3 Months Fixed A/c	205.94	64.12	93.84	18.85	22.87	-68.86	46.35	21.30
1.1.2.2 3 to 6 Months fixed A/c	189.48	171.54	146.20	41.69	51.50	-9.47	-14.77	23.52
1.1.2.3 6 Months to 1 Year Fixed A/c	2285.74	2882.56	2573.54	858.65	1063.87	26.11	-10.72	23.90
1.1.2.4 Above 1 Year	1644.52	1898.41	2257.51	772.73	951.50	15.44	18.92	23.13
1.1.3 Call Deposit	2044.75	1610.48	1795.59	578.20	710.85	-21.24	11.49	22.94
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	36.32	42.55	-37.91	-19.62	17.13
2 Commission/Fee Expense	5.66	5.04	5.43	1.06	1.34	-10.95	7.71	26.52
3 Employees Expenses	1567.28	1921.62	2356.60	837.45	1024.99	22.61	22.64	22.39
4 Office Operatiing Expenses	2163.78	2670.50	2905.88	802.41	979.95	23.42	8.81	22.13
5 Exchange Fluctuation Loss	7.03	0.49	7.25	2.20	1.67	-93.08	1389.04	-24.20
5.1 Due to Change in Exchange Rates	7.03	0.42	3.98	2.18	1.66	-94.06	854.36	-23.88
5.2 Due to Foreign Currency Transactions	0.00	0.07	3.26	0.02	0.01	27215.26	4614.50	-57.44
6 Non-Operatiing Expenses	77.73	52.52	110.83	10.72	13.65	-32.43	111.03	27.36
7. Provision for Risk	2291.23	3989.53	3525.12	730.81	740.89	74.12	-11.64	1.38
7.1 Loan loss Provision	2058.27	3020.91	2554.92	672.42	680.99	46.77	-15.43	1.27
7.1.1 General Loan loss Provision	106.57	343.74	563.53	157.76	165.76	222.56	63.94	5.07
7.1.2 Special Loan Loss Provision	1933.48	2630.48	1934.63	513.10	514.38	36.05	-26.45	0.25
7.1.3 Additional Loan Loss Provision	18.23	46.69	56.76	1.56	0.85	156.13	21.57	-45.51
7.2. Provision for Non-Banking Assets	210.93	535.23	642.02	47.91	49.57	153.74	19.95	3.48
7.3. Provision for Loss on Investment	21.53	103.17	2.81	10.49	10.32	379.27	-97.28	-1.53
7.4. Provision for Loss of Other Assets	0.50	330.22	325.37	0.00	0.00	0.00	0.00	0.00
8 Loan Written Off	52.35	349.24	165.54	8.55	8.55	567.15	-52.60	0.00
9 Provision for Staff Bonus	241.76	332.34	569.23	100.26	117.44	37.47	71.28	17.14
10 Provision for Income Tax	648.44	1008.99	1810.11	280.57	327.19	55.60	79.40	16.62
11 Others	13.44	0.18	36.78	22.16	22.16	-98.65	20106.10	0.00
12 Net Profit	2354.20	2848.11	4691.95	928.16	1107.20	20.98	64.74	19.29
TOTAL EXPENSES	**20641.93**	**25575.76**	**29185.27**	**7919.01**	**9519.10**	23.90	14.11	20.21
Income								
1. Interest Income	17036.95	19976.69	22130.34	6360.64	7651.87	17.26	10.78	20.30
1.1. On Loans and Advance	14481.13	17902.49	20111.26	5867.76	7108.99	23.63	12.34	21.15
1.2. On Investment	148.65	152.17	152.46	38.99	48.23	2.36	0.20	23.69
1.2.1 Government Bonds	101.97	138.40	137.26	37.18	45.77	35.72	-0.82	23.10
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	1.41	2.06	-37.04	43.40	45.97
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	41.87	48.18	28.78	-8.89	15.06
1.4 On Call Deposit	1684.52	1355.93	1401.86	360.93	393.73	-19.51	3.39	9.09
1.5 Others	579.09	381.25	296.34	51.09	52.75	-34.17	-22.27	3.24
2. Comission & Discount	547.16	662.53	616.60	193.77	248.23	21.09	-6.93	28.11
2.1 Bills Purchase & Discount	4.98	1.42	0.20	0.98	1.01	-71.57	-85.81	2.81
2.2 Comission	239.05	345.01	401.50	137.92	168.82	44.33	16.37	22.40
2.3 Others	303.14	316.10	214.90	54.87	78.40	4.28	-32.02	42.89
3 Income From Exchange Fluctuation	17.83	89.37	50.60	14.99	17.61	401.22	-43.38	17.52
3.1 Due to Change in Exchange Rate	3.14	5.10	0.94	0.95	1.47	62.36	-81.66	55.67
3.2 Due to Foreign Currency Trans.	14.69	84.27	49.67	14.04	16.14	473.65	-41.06	14.95
4 Other Operating Income	837.49	1101.70	1372.85	434.16	560.83	31.55	24.61	29.17
5 Non Operating Income	201.29	539.65	2135.56	84.42	102.63	168.09	295.73	21.58
6 Provision Written Back	732.83	1872.67	1658.69	529.86	580.90	155.54	-11.43	9.63
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	28.92	30.296832	-45.26	86.24	4.77
9 Net Loss	1198.79	1209.71	1140.79	272.27	326.74	0.91	-5.70	20.01
TOTAL INCOME	**20641.93**	**25575.88**	**29185.27**	**7919.01**	**9519.10**	23.90	14.11	20.21

*** Cumulative figure adjusted for percentage calcul**

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2012	2013	2014	2014	2014			
	1	2	3	4	5	2/1	3/2	5/4*
1 Interest Expenses	8317.83	6563.19	5887.25	1831.14	2259.82	-21.09	-10.30	23.41
1.1 Deposit Liabilities	8098.32	6471.47	5802.37	1825.14	2245.60	-20.09	-10.34	23.04
1.1.1 Saving A/c	2950.45	2358.82	2225.47	666.43	852.73	-20.05	-5.65	27.96
1.1.2 Fixed A/c	5000.12	4017.01	3502.38	1136.87	1364.99	-19.66	-12.81	20.07
1.1.2.1 Upto 3 Months Fixed A/c	189.02	78.09	37.66	10.43	12.98	-58.69	-51.78	24.36
1.1.2.2 3 to 6 Months fixed A/c	152.00	115.68	57.33	13.47	18.07	-23.90	-50.44	34.16
1.1.2.3 6 Months to 1 Year Fixed A/c	2265.25	1987.66	1746.08	578.07	708.98	-12.25	-12.15	22.65
1.1.2.4 Above 1 Year	2393.86	1835.58	1661.31	534.89	624.96	-23.32	-9.49	16.84
1.1.3 Call Deposit	147.49	95.43	74.49	21.83	27.86	-35.30	-21.94	27.62
1.1.4 Certificate of Deposits	0.25	0.22	0.02	0.02	0.02	-14.47	-91.20	26.49
1.2 Others	219.51	91.72	84.88	6.00	14.22	-58.22	-7.46	137.19
2 Commission/Fee Expense	1.56	2.53	1.00	0.93	1.10	62.38	-60.40	18.70
3 Employees Expenses	861.34	787.16	829.30	288.36	361.58	-8.61	5.35	25.39
4 Office Operatiing Expenses	1243.95	1458.25	966.71	269.02	330.04	17.23	-33.71	22.68
5 Exchange Fluctuation Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Non-Operatiing Expenses	20.24	2.51	17.43	12.77	12.87	-87.60	594.51	0.76
7. Provision for Risk	3909.63	2962.47	2410.35	723.22	807.29	-24.23	-18.64	11.63
7.1 Loan loss Provision	1868.78	2388.50	1716.07	668.35	749.39	27.81	-28.15	12.13
7.1.1 General Loan loss Provision	218.75	573.99	187.76	277.78	287.69	162.39	-67.29	3.57
7.1.2 Special Loan Loss Provision	1568.99	1650.81	1482.55	335.60	405.38	5.21	-10.19	20.79
7.1.3 Additional Loan Loss Provision	81.04	163.70	45.76	54.97	56.32	102.00	-72.05	2.46
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	22.58	22.66	-79.99	354.73	0.34
7.4. Provision for Loss of Other Assets	1724.73	8.54	7.55	5.79	8.74	0.00	0.00	51.05
8 Loan Written Off	62.19	67.76	188.06	5.57	18.88	8.95	177.56	238.67
9 Provision for Staff Bonus	157.17	165.33	222.60	18.22	21.24	5.19	34.64	16.57
10 Provision for Income Tax	491.45	492.85	635.01	52.81	61.86	0.28	28.85	17.15
11 Others	3.72	2.71	2.14	0.08	0.32	-27.11	-20.93	300.30
12 Net Profit	1552.23	2051.85	3345.47	363.10	470.97	32.19	63.05	29.71
TOTAL EXPENSES	**16621.30**	**14556.59**	**14505.33**	**3565.22**	**4345.97**	-12.42	-0.35	21.90
Income								
1. Interest Income	11661.78	9851.11	9212.31	2365.65	2876.76	-15.53	-6.48	21.61
1.1. On Loans and Advance	10320.49	8812.13	8350.25	2171.60	2653.74	-14.62	-5.24	22.20
1.2. On Investment	136.88	122.82	110.82	29.02	37.88	-10.27	-9.77	30.54
1.2.1 Government Bonds	116.81	103.20	95.26	24.49	31.36	-11.65	-7.69	28.05
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	3.56	69.81	-38.63	72.01
1.2.4 Deventure & Bonds	11.70	5.41	6.84	2.46	2.97	-53.76	26.42	20.47
1.3 Agency Balance	140.77	102.16	79.67	20.54	21.66	-27.43	-22.01	5.45
1.4 On Call Deposit	640.06	587.50	448.70	114.74	131.81	-8.21	-23.63	14.89
1.5 Others	423.57	226.51	222.87	29.75	31.66	-46.52	-1.60	6.44
2. Comission & Discount	195.63	152.70	182.33	39.06	49.71	-21.95	19.40	27.24
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	21.21	28.05	-15.90	32.35	32.26
2.3 Others	111.92	82.30	89.15	17.85	21.65	-26.46	8.33	21.28
3 Income From Exchange Fluctuation	47.72	1.64	0.00	0.00	0.00	-96.57	-99.95	17.65
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	17.65
4 Other Operating Income	534.38	486.17	521.75	143.22	182.52	-9.02	7.32	27.44
5 Non Operating Income	88.27	188.09	664.61	67.96	88.61	113.10	253.34	30.38
6 Provision Written Back	2269.66	1806.96	2989.11	357.44	422.89	-20.39	65.42	18.31
7 Recovery from Written off Loan	27.79	16.38	19.14	14.29	**19.41**	-41.08	16.88	35.83
8 Income from Extra Ordinary Expenses	0.00	4.25	36.25	0.70	51.9334	0.00	753.72	7357.12
9 Net Loss	1796.07	2049.29	879.82	576.88	654.13	14.10	-57.07	13.39
TOTAL INCOME	**16621.30**	**14556.59**	**14505.33**	**3565.22**	**4345.97**	-12.42	-0.35	21.90

*** Cumulative figure adjusted for percentage calcul**

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

	Mid-July			Mid-Nov	Mid-Dec	% 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	50884.25	52648.16	37.00	23.00	3.47
Fishery Related	1828.05	657.80	2747.06	2849.86	2889.90	-64.02	317.62	1.40
Mining Related	2712.58	3897.30	3580.05	3635.50	3507.96	43.68	-8.14	-3.51
Agriculture, Forestry & Bevarage Production Related	156338.79	190575.19	222489.70	241634.01	244304.31	21.90	16.75	1.11
Construction	82307.15	96067.34	118632.87	128201.57	132069.01	16.72	23.49	3.02
Electricity,Gas and Water	14210.52	20694.25	25606.61	28223.88	28490.27	45.63	23.74	0.94
Metal Products, Machinary & Electronic Equipment & Asse	10851.60	13050.42	13994.97	14950.51	15214.66	20.26	7.24	1.77
Transport, Communication and Public Utilities	39374.63	41298.89	43707.55	44456.15	45473.74	4.89	5.83	2.29
Wholesaler & Retailer	159507.00	198319.29	243966.15	263777.92	267413.33	24.33	23.02	1.38
Finance, Insurance and Real Estate	80169.47	84683.50	90353.77	91666.42	91894.23	5.63	6.70	0.25
Hotel or Restaurant	20941.32	25087.38	32909.63	35132.79	36491.90	19.80	31.18	3.87
Other Services	38895.21	46718.82	54154.23	55850.31	56568.19	20.11	15.92	1.29
Consumption Loans	49308.15	69436.96	87003.21	90145.20	92461.79	40.82	25.30	2.57
Local Government	1356.01	1255.49	1182.73	1571.86	1579.48	-7.41	-5.80	0.48
Others	103353.98	124829.52	141309.64	148405.19	152267.67	20.78	13.20	2.60
TOTAL	**789729.46**	**955719.96**	**1129803.67**	**1201385.42**	**1223274.60**	21.02	18.21	1.82
Productwise								
Term Loan	110369.23	136442.95	173069.81	183442.73	188098.70	23.62	26.84	2.54
Overdraft	133617.29	184614.72	211367.58	221461.81	225650.20	38.17	14.49	1.89
Trust Receipt Loan / Import Loan	35443.88	41471.44	48161.32	56048.56	57249.93	17.01	16.13	2.14
Demand & Other Working Capital Loan	185390.70	220401.50	250607.47	276743.46	278780.24	18.88	13.70	0.74
Residential Personal Home Loan (Up to Rs. 80 Lakh)	50649.71	66210.53	89484.87	96777.11	99597.91	30.72	35.15	2.91
Real Estate Loan	92771.23	86062.16	82482.16	82097.83	82316.38	-7.23	-4.16	0.27
Margin Nature Loan	10333.69	12935.41	20031.63	20775.80	20420.56	25.18	54.86	-1.71
Hire Purchase Loan	48999.00	53933.61	63653.90	68653.05	71121.47	10.07	18.02	3.60
Deprived Sector Loan	28968.06	39549.07	50576.56	52072.89	52788.73	36.53	27.88	1.37
Bills Purchased	9790.65	8024.25	10045.08	11435.79	12104.52	-18.04	25.18	5.85
Other Product	83396.38	106074.30	130323.28	131876.39	135145.95	27.19	22.86	2.48
Total	**789729.82**	**955719.96**	**1129803.66**	**1201385.42**	**1223274.60**	21.02	18.21	1.82
Collateral wise								
Gold and Silver	23300.88	28785.76	31102.67	30349.46	30545.18	23.54	8.05	0.64
Government Securities	2441.77	3004.07	992.12	3070.29	922.01	23.03	-66.97	-69.97
Non Governmental Securities	7621.90	8218.97	14092.14	12575.33	15692.25	7.83	71.46	24.79
Fixed Deposit Receipts	10470.55	11671.47	10774.58	10115.16	9729.47	11.47	-7.68	-3.81
Own	9958.82	10995.52	9893.47	9265.23	8872.60	10.41	-10.02	-4.24
Other Licences Institutions	511.72	675.95	881.11	849.93	856.87	32.09	30.35	0.82
Collateral of Properties	676874.58	820463.46	936410.77	998858.96	1016789.20	21.21	14.13	1.80
Fixed Assets	572980.23	681424.84	785804.82	835607.74	851650.32	18.93	15.32	1.92
Current Assets	103894.35	139038.62	150605.95	163251.22	165138.89	33.83	8.32	1.16
Against security of Bill	9828.09	7710.77	11927.48	13510.65	14020.72	-21.54	54.69	3.78
Domestic Bills	658.92	1010.89	2817.51	3682.38	4022.87	53.42	178.72	9.25
Foreign Bills	9169.17	6699.89	9109.97	9828.27	9997.85	-26.93	35.97	1.73
Against Guarantee	16980.09	21747.59	29975.14	34393.23	34872.98	28.08	37.83	1.39
Government Guarantee	2422.90	3394.30	2155.95	2294.28	2295.15	40.09	-36.48	0.04
Institutional Guarantee	9239.31	13009.84	20737.62	22883.67	22981.16	40.81	59.40	0.43
Personal Guarantee	1164.41	959.91	2001.69	2463.57	2620.95	-17.56	108.53	6.39
Collective Guarantee	1079.20	1364.92	2167.66	3193.81	3143.19	26.48	58.81	-1.59
International Rated Foreign Bank's Guarantee	171.26	115.10	192.25	130.33	227.40	-32.79	67.03	74.48
Other Guarantee	2903.00	2903.51	2706.26	3404.39	3580.68	0.02	-6.79	5.18
Credit Card	395.19	373.59	410.98	486.43	496.13	-5.47	10.01	1.99
Others	41816.42	53744.25	94117.78	98025.91	100206.67	28.52	75.12	2.22
Total	**789729.48**	**955719.94**	**1129803.67**	**1201385.43**	**1223274.61**	21.02	18.21	1.82

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Nov	Mid-Dec	% 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	39890.16	41147.08	33.70	21.85	3.15
Fishery Related	1775.62	500.33	2491.48	2566.60	2595.60	-71.82	397.97	1.13
Mining Related	2358.68	3487.15	3258.97	3331.74	3167.20	47.84	-6.54	-4.94
Agriculture, Forestry & Bevarage Production Related	143972.14	176661.91	207142.86	226858.04	229705.41	22.71	17.25	1.26
Construction	61312.20	71712.79	88914.98	97891.34	100193.02	16.96	23.99	2.35
Electricity,Gas and Water	12752.06	18386.51	21784.34	24020.28	24306.26	44.18	18.48	1.19
Metal Products, Machinary & Electronic Equipment & Asse	8401.64	10044.44	10887.77	11770.15	12030.78	19.55	8.40	2.21
Transport, Communication and Public Utilities	25206.57	24431.32	25221.64	25580.51	26313.91	-3.08	3.23	2.87
Wholesaler & Retailer	127671.13	161588.16	205667.15	227594.25	230359.22	26.57	27.28	1.21
Finance, Insurance and Real Estate	62184.80	66141.44	72768.84	75868.23	76046.23	6.36	10.02	0.23
Hotel or Restaurant	15285.04	18753.75	24846.43	28061.82	29309.46	22.69	32.49	4.45
Other Services	30521.68	38101.27	43987.36	46242.84	46872.73	24.83	15.45	1.36
Consumption Loans	37780.10	53754.45	68227.23	71707.01	73802.10	42.28	26.92	2.92
Local Government	1271.67	1176.32	1096.16	1465.48	1466.96	-7.50	-6.81	0.10
Others	68872.28	81436.73	88042.57	92876.47	96314.36	18.24	8.11	3.70
TOTAL	**622575.20**	**757207.54**	**902162.01**	**975724.93**	**993630.31**	21.63	19.14	1.84
Productwise								
Term Loan	87203.30	112480.40	142965.53	152696.77	156509.50	28.99	27.10	2.50
Overdraft	107443.63	150298.94	170872.66	180950.15	184171.62	39.89	13.69	1.78
Trust Receipt Loan / Import Loan	35342.77	41470.26	48161.32	56048.56	57249.93	17.34	16.13	2.14
Demand & Other Working Capital Loan	155371.13	185398.02	216015.90	245020.80	246995.82	19.33	16.51	0.81
Residential Personal Home Loan (Up to Rs. 80 Lakh)	35647.57	47256.27	64673.30	71044.52	73102.55	32.57	36.86	2.90
Real Estate Loan	69685.45	63044.62	60467.66	61720.99	61879.72	-9.53	-4.09	0.26
Margin Nature Loan	6274.21	7440.61	11988.14	13588.40	13393.49	18.59	61.12	-1.43
Hire Purchase Loan	32002.61	34094.00	41023.45	45084.34	47065.63	6.54	20.32	4.39
Deprived Sector Loan	23601.26	32445.25	40962.32	41854.57	42414.57	0.00	0.00	1.34
Bills Purchased	9765.53	7997.56	10034.34	11425.19	12093.91	-18.10	25.47	5.85
Other Product	60238.10	75281.64	94997.38	96290.63	98753.54	24.97	26.19	2.56
Total	**622575.56**	**757207.55**	**902162.00**	**975724.93**	**993630.31**	21.63	19.14	1.84
Collateral wise								
Gold and Silver	21213.11	25038.53	27088.37	26286.56	26416.64	18.03	8.19	0.49
Government Securities	2385.14	2974.77	968.71	3043.41	895.54	24.72	-67.44	-70.57
Non Governmental Securities	5015.72	4925.55	8973.82	7871.71	11067.96	-1.80	82.19	40.60
Fixed Deposit Receipts	7243.22	8102.32	7359.78	7470.06	7092.51	11.86	-9.16	-5.05
Own	6731.54	7428.97	6478.67	6620.13	6235.87	10.36	-12.79	-5.80
Other Licences Institutions	511.68	673.35	881.11	849.93	856.65	31.60	30.85	0.79
Collateral of Properties	526067.86	642544.50	733614.96	796956.48	811044.97	22.14	14.17	1.77
Fixed Assets	423201.69	504299.03	583662.27	634329.13	646529.21	19.16	15.74	1.92
Current Assets	102866.17	138245.47	149952.69	162627.35	164515.77	34.39	8.47	1.16
Against security of Bill	9815.82	7675.08	11923.28	13506.45	14014.42	-21.81	55.35	3.76
Domestic Bills	646.65	976.93	2813.31	3678.18	4016.57	51.08	187.97	9.20
Foreign Bills	9169.17	6698.14	9109.97	9828.27	9997.85	-26.95	36.01	1.73
Against Guarantee	14372.11	18424.77	25697.50	29424.65	29777.54	28.20	39.47	1.20
Government Guarantee	2268.48	3230.85	1975.30	2114.32	2115.19	42.42	-38.86	0.04
Institutional Guarantee	8242.66	11547.20	18972.97	20773.71	20832.48	40.09	64.31	0.28
Personal Guarantee	774.31	645.28	1684.14	2205.90	2334.36	-16.66	160.99	5.82
Collective Guarantee	153.23	204.05	404.05	973.19	869.89	33.16	98.01	-10.62
International Rated Foreign Bank's Guarantee	163.16	104.10	117.47	130.33	227.40	-36.20	12.84	74.48
Other Guarantee	2770.27	2693.29	2529.85	3204.02	3373.78	-2.78	-6.07	5.30
Credit Card	393.67	373.59	410.98	486.43	496.13	-5.10	10.01	1.99
Others	36068.58	47148.40	86124.60	90679.18	92824.59	30.72	82.67	2.37
Total	**622575.22**	**757207.52**	**902162.02**	**975724.94**	**993630.32**	21.63	19.14	1.84

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Nov	Mid-Dec	% 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	9130.79	9595.58	68.72	35.13	5.09
Fishery Related	10839.44	12161.49	12811.12	4158.33	249.30	12.20	5.34	-94.00
Mining Related	4469.02	5534.38	5944.44	1888.21	234.29	23.84	7.41	-87.59
Agriculture, Forestry & Bevarage Production Related	7138.72	9194.30	10699.48	10558.18	10652.00	28.79	16.37	0.89
Construction	12038.33	15248.53	19507.92	19754.95	20968.16	26.67	27.93	6.14
Electricity,Gas and Water	1322.28	2092.11	3617.75	4010.30	3983.33	58.22	72.92	-0.67
Metal Products, Machinary & Electronic Equipment & Asse	1561.44	2138.61	2385.15	2469.90	2474.45	36.96	11.53	0.18
Transport, Communication and Public Utilities	8992.22	11223.12	12897.59	12939.29	13130.66	24.81	14.92	1.48
Wholesaler & Retailer	21289.09	27070.92	29633.88	28039.18	28683.76	27.16	9.47	2.30
Finance, Insurance and Real Estate	9938.88	12589.36	12797.65	11136.88	11184.40	26.67	1.65	0.43
Hotel or Restaurant	3865.87	4735.00	6278.73	5361.39	5474.65	22.48	32.60	2.11
Other Services	5344.00	6294.93	7909.36	7301.20	7461.73	17.79	25.65	2.20
Consumption Loans	6086.21	9767.01	12728.61	12949.43	13213.60	60.48	30.32	2.04
Local Government	31.68	31.05	38.04	43.56	43.56	-1.99	22.49	0.00
Others	18968.50	25714.82	34396.15	36624.11	36817.32	35.57	33.76	0.53
TOTAL	**100504.46**	**132729.38**	**161803.56**	**160772.24**	**164166.78**	32.06	21.90	2.11
Productwise								
Term Loan	12569.31	15064.74	21437.34	22009.69	22562.35	19.85	42.30	2.51
Overdraft	26173.66	34315.79	40494.92	40505.89	41472.80	31.11	18.01	2.39
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	18459.96	18561.17	46.83	6.20	0.55
Residential Personal Home Loan (Up to Rs. 80 Lakh)	9288.00	12309.08	16820.26	17477.84	17949.23	32.53	36.65	2.70
Real Estate Loan	11905.08	12864.26	12773.90	11111.49	11299.91	8.06	-0.70	1.70
Margin Nature Loan	2002.50	2709.85	4112.98	3543.63	3459.31	35.32	51.78	-2.38
Hire Purchase Loan	10406.74	13300.38	15906.14	16389.63	16729.72	27.81	19.59	2.08
Deprived Sector Loan	3576.77	5212.97	7564.63	8095.21	8310.61	0.00	0.00	2.66
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	23174.70	23817.48	55.34	25.21	2.77
Total	**100504.46**	**132729.37**	**161803.56**	**160772.24**	**164166.78**	32.06	21.90	2.11
Collateral wise								
Gold and Silver	1774.53	3363.91	3680.33	3664.51	3736.85	89.57	9.41	1.97
Government Securities	53.97	21.40	5.85	11.19	10.78	-60.35	-72.67	-3.67
Non Governmental Securities	1530.23	2018.23	3181.68	2871.02	2814.34	31.89	57.65	-1.97
Fixed Deposit Receipts	1344.59	1635.28	1709.14	1472.90	1505.71	21.62	4.52	2.23
Own	1344.59	1635.28	1709.14	1472.90	1505.48	21.62	4.52	2.21
Other Licences Institutions	0.00	0.00	0.00	0.00	0.23	0.00	0.00	0.00
Collateral of Properties	91056.58	121886.57	147209.51	147376.33	150619.69	33.86	20.78	2.20
Fixed Assets	90496.97	121492.70	146794.10	146985.34	150228.79	34.25	20.83	2.21
Current Assets	559.61	393.88	415.41	390.98	390.90	-29.62	5.47	-0.02
Against security of Bill	8.54	21.13	4.20	4.20	6.30	147.39	-80.12	50.00
Domestic Bills	8.54	19.39	4.20	4.20	6.30	126.97	-78.34	50.00
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	4261.36	4370.10	49.76	38.05	2.55
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	1819.72	1848.47	75.34	30.94	1.58
Personal Guarantee	109.43	205.86	200.91	135.67	164.22	88.12	-2.41	21.04
Collective Guarantee	902.82	1145.92	1737.70	2192.65	2244.45	26.93	51.64	2.36
International Rated Foreign Bank's Guarantee	0.00	11.00	74.78	0.00	0.00	0.00	579.83	0.00
Other Guarantee	0.33	23.34	2.41	1.74	1.39	6870.44	-89.67	-20.17
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	1110.74	1103.02	-61.14	106.21	-0.70
Total	**100504.46**	**132729.37**	**161803.56**	**160772.24**	**164166.78**	32.06	21.90	2.11

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Nov	Mid-Dec	% 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	1863.29	1905.50	12.72	1.83	-2.85	2.27
Fishery Related	12.84	28.33	40.81	41.05	44.99	120.71	44.04	0.60	9.60
Mining Related	160.67	143.05	45.84	92.88	106.48	-10.97	-67.96	102.63	14.64
Agriculture, Forestry & Bevarage Production Related	5227.92	4718.98	4647.36	4217.79	3946.90	-9.74	-1.52	-9.24	-6.42
Construction	8956.62	9106.02	10209.97	10555.28	10907.83	1.67	12.12	3.38	3.34
Electricity,Gas and Water	136.18	215.63	204.52	193.29	200.69	58.34	-5.15	-5.49	3.82
Metal Products, Machinary & Electronic Equipment & Asse	888.53	867.37	722.06	710.46	709.43	-2.38	-16.75	-1.61	-0.14
Transport, Communication and Public Utilities	5175.84	5644.44	5588.33	5936.35	6029.17	9.05	-0.99	6.23	1.56
Wholesaler & Retailer	10546.78	9660.22	8665.13	8144.49	8370.35	-8.41	-10.30	-6.01	2.77
Finance, Insurance and Real Estate	8045.80	5952.69	4787.27	4661.31	4663.60	-26.01	-19.58	-2.63	0.05
Hotel or Restaurant	1790.41	1598.63	1784.46	1709.58	1707.79	-10.71	11.62	-4.20	-0.10
Other Services	3029.52	2322.62	2257.51	2306.27	2233.73	-23.33	-2.80	2.16	-3.15
Consumption Loans	5441.84	5915.50	6047.38	5488.77	5446.09	8.70	2.23	-9.24	-0.78
Local Government	52.66	48.11	48.53	62.83	68.96	-8.64	0.87	29.47	9.76
Others	15513.20	17677.97	18870.91	18904.60	19136.00	13.95	6.75	0.18	1.22
TOTAL	**66649.80**	**65783.04**	**65838.09**	**64888.25**	**65477.51**	-1.30	0.08	-1.44	0.91
Productwise									
Term Loan	10596.61	8897.82	8666.94	8736.27	9026.85	-16.03	-2.59	0.80	3.33
Overdraft	0.00	0.00	0.00	5.78	5.78	-100.00	0.00	0.00	0.00
Trust Receipt Loan / Import Loan	0.00	0.00	0.00	0.00	0.00	-100.00	0.00	0.00	0.00
Demand & Other Working Capital Loan	17285.75	16306.39	14734.55	13262.70	13223.25	-5.67	-9.64	-9.99	-0.30
Residential Personal Home Loan (Up to Rs. 80 Lakh)	5714.14	6645.18	7991.30	8254.75	8546.12	16.29	20.26	3.30	3.53
Real Estate Loan	11180.70	10153.28	9240.60	9265.35	9136.76	-9.19	-8.99	0.27	-1.39
Margin Nature Loan	2056.98	2784.96	3930.51	3643.76	3567.76	35.39	41.13	-7.30	-2.09
Hire Purchase Loan	6589.66	6539.24	6724.31	7179.08	7326.12	-0.77	2.83	6.76	2.05
Deprived Sector Loan	1790.04	1890.85	2049.60	2123.10	2063.55	0.00	0.00	0.00	-2.81
Bills Purchased	16.49	7.25	6.40	6.40	6.41	-56.05	-11.70	0.00	0.08
Other Product	11419.42	12558.07	12493.87	12411.05	12574.93	9.97	-0.51	-0.66	1.32
Total	**66649.80**	**65783.04**	**65838.09**	**64888.25**	**65477.51**	-1.30	0.08	-1.44	0.91
Collateral wise									
Gold and Silver	313.25	383.32	333.97	398.39	391.68	22.37	-12.87	19.29	-1.68
Government Securities	2.65	7.91	17.56	15.69	15.69	197.92	122.07	-10.66	0.00
Non Governmental Securities	1075.95	1275.19	1936.64	1832.60	1809.95	18.52	51.87	-5.37	-1.24
Fixed Deposit Receipts	1882.74	1933.87	1705.66	1172.20	1131.25	2.72	-11.80	-31.28	-3.49
Own	1882.69	1931.27	1705.66	1172.20	1131.25	2.58	-11.68	-31.28	-3.49
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	54526.15	55124.54	-6.22	-0.80	-1.91	1.10
Fixed Assets	59281.57	55633.11	55348.44	54293.27	54892.32	-6.15	-0.51	-1.91	1.10
Current Assets	468.57	399.27	237.85	232.88	232.22	-14.79	-40.43	-2.09	-0.28
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	707.23	725.34	-18.29	-6.18	7.72	2.56
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	290.24	300.21	-6.86	-15.70	6.66	3.43
Personal Guarantee	280.67	108.77	116.64	121.99	122.38	-61.24	7.23	4.59	0.31
Collective Guarantee	23.15	14.95	25.91	27.97	28.85	-35.42	73.30	7.98	3.14
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	198.63	205.51	41.14	-6.89	14.16	3.47
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	6235.99	6279.06	96.72	3.04	11.33	0.69
Total	**66649.80**	**65783.04**	**65838.09**	**64888.25**	**65477.51**	-1.30	0.08	-1.44	0.91

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

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL
	Liabilities														
1	**CAPITAL FUND**	**3866.05**	**3277.47**	**7581.06**	**7927.97**	**5088.09**	**5954.44**	**4721.94**	**4110.24**	**5457.16**	**3548.56**	**2656.28**	**4873.03**	**2547.45**	**3235.80**
	a. Paid-up Capital	6465.00	8588.97	3656.60	4771.20	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					204.17			221.98		200.00		346.73		297.54
	d. General Reserves	1820.70	3158.56	3084.50	2303.31	2381.02	1252.12	1110.69	1422.94	1925.73	881.15	527.17	914.04	474.19	300.77
	e. Share Premium	90.55		0.07	11.85					18.56		0.08	67.84		
	f. Retained Earning	-5381.68	-9520.34	463.69	181.38	10.03	979.19	590.84	123.24	607.44	4.76	598.21	170.71	38.15	45.74
	g. Others Reserves Fund	871.48	1050.28	376.20	660.22	451.20	825.13	370.21	132.69	768.04	542.43	60.82	1062.15	34.28	112.95
2	**BORROWINGS**		**1712.00**	**300.00**	**2121.70**		**1100.00**	**1005.86**	**188.93**	**468.85**	**547.47**		**600.50**		**13.95**
	a. NRB								88.93		97.32				
	b. Interbank Borrowing		1412.00		321.70			5.86			50.15		100.50		
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.		300.00						100.00						13.95
	e. Bonds and Securities			300.00	1800.00		1100.00	1000.00		468.85	400.00		500.00		
3	**DEPOSITS**	**67834.04**	**103267.02**	**84419.43**	**78880.14**	**52596.57**	**67646.01**	**57371.39**	**27656.48**	**65818.74**	**35466.27**	**21736.40**	**47545.83**	**17473.67**	**38493.23**
	a. Current	12100.63	18766.28	11381.08	9743.17	17175.24	6011.54	3601.40	1401.99	4891.86	3418.56	740.13	1462.13	458.22	1395.78
	Domestic	11923.11	18708.77	8596.44	5721.79	7843.19	4486.55	3333.17	1182.00	4693.59	3160.06	709.10	1429.05	441.36	1368.69
	Foreign	177.52	57.51	2784.64	4021.38	9332.05	1524.98	268.23	219.99	198.27	258.50	31.03	33.08	16.86	27.09
	b. Savings	41685.77	60480.88	35957.49	27223.22	20575.12	35092.61	18333.18	9228.11	28336.21	11497.67	7608.29	12732.08	4139.24	15671.87
	Domestic	41673.61	60441.24	32905.81	26424.89	17429.37	33983.47	18195.55	9201.34	28206.08	11313.61	7379.63	12665.55	4077.96	15615.24
	Foreign	12.16	39.64	3051.68	798.33	3145.75	1109.14	137.64	26.76	130.13	184.05	228.65	66.53	61.28	56.63
	c. Fixed	11974.36	14128.72	14743.50	20906.19	2649.97	11888.59	28151.88	11182.67	15350.05	9858.87	7981.70	19499.88	7779.21	12149.46
	Domestic	11894.44	14126.47	13877.53	20794.69	2445.64	10531.62	15608.36	10870.26	15303.23	9155.17	7711.02	18883.38	7779.21	11845.89
	Foreign	79.92	2.25	865.98	111.50	204.33	1356.97	12543.52	312.41	46.82	703.70	270.68	616.49		303.57
	d. Call Deposits	1293.59	9257.70	20621.57	20052.39	10949.78	13296.02	6877.21	5301.31	16408.99	9771.86	5210.02	13583.97	4945.33	9046.90
	Domestic	1293.59	9093.36	13290.40	16578.09	4695.24	7627.68	5456.25	4999.49	8876.56	9518.52	5183.15	13164.74	4890.59	7775.24
	Foreign		164.34	7331.17	3474.30	6254.54	5668.35	1420.96	301.82	7532.43	253.34	26.87	419.23	54.74	1271.66
	e. Others	779.68	633.44	1715.79	955.16	1246.45	1357.25	407.71	542.40	831.63	919.31	196.26	267.79	151.67	229.22
	Domestic	779.58	633.44	1650.83	832.59	442.09	982.35	357.95	542.18	826.39	863.55	195.32	253.83	151.67	222.87
	Foreign	0.11		64.96	122.57	804.36	374.90	49.76	0.22	5.24	55.76	0.95	13.96		6.35
4	**Bills Payable**	**52.62**	**15.16**	**245.44**	**0.23**	**101.05**	**130.71**	**258.52**	**16.09**	**592.44**	**29.44**	**23.02**	**174.83**	**146.35**	**48.73**
5	**Other Liabilities**	**9467.84**	**20070.30**	**13045.31**	**7983.14**	**3592.11**	**4814.69**	**3067.12**	**4792.39**	**6374.25**	**2386.16**	**2326.28**	**3588.57**	**1350.00**	**2707.98**
	1. Sundry Creditors	2979.02	1611.76	4762.63	796.62	306.10	163.34	75.42	398.71	1734.89	232.38	134.66	465.09	527.48	416.46
	2. Loan Loss Provision	2068.63	3484.17	1659.98	1396.90	325.46	1220.71	454.34	472.22	912.33	998.21	607.82	1060.03	289.39	518.16
	3. Interest Suspense a/c	3580.51	11691.80	474.78	309.45	271.75	505.04	505.62	505.47	683.27	153.20	486.71	604.65	33.94	432.83
	4. Others	839.68	3282.57	6147.92	5480.17	2688.80	2925.60	2031.74	3415.99	3043.76	1002.37	1097.10	1458.79	499.19	1340.53
6	**Reconcillation A/c**	**8643.14**			**22.48**		**38.89**	**4.62**	**27.48**	**6.56**		**3.06**		**1.70**	
7	**Profit & Loss A/c**	**517.67**	**818.64**	**972.91**	**820.05**	**482.42**	**467.91**	**198.78**	**39.29**	**718.82**	**271.99**	**60.11**	**120.75**	**43.26**	**103.52**
		90381.36	**129160.59**	**106564.16**	**97755.71**	**61860.24**	**80152.67**	**66628.21**	**36830.90**	**79436.83**	**42249.89**	**26805.15**	**56903.50**	**21562.43**	**44603.20**
	Assets														
1	**LIQUID FUNDS**	**11992.27**	**14664.92**	**10942.36**	**8910.75**	**22715.16**	**9014.61**	**8124.68**	**4602.97**	**8672.93**	**4686.98**	**2729.11**	**8750.27**	**3368.12**	**5582.44**
	a. Cash Balance	2253.91	3553.04	1362.89	1841.95	851.65	1155.58	1508.66	882.06	1085.04	768.20	493.30	746.97	396.78	1800.78
	Nepalese Notes & Coins	2181.93	3471.95	1240.86	1681.96	681.96	1027.24	1483.28	848.44	1053.06	740.49	473.81	717.89	366.65	1680.66
	Foreign Currency	71.98	81.09	122.03	159.99	169.69	128.33	25.38	33.62	31.98	27.71	19.49	29.08	30.13	120.12
	b. Bank Balance	8238.35	10231.89	8674.75	6868.80	7312.40	7311.09	6424.89	3720.92	7587.88	3810.37	1921.70	8003.30	2971.34	3781.66
	1. In Nepal Rastra Bank	6538.25	9399.88	6072.81	5300.27	5318.95	4606.87	4953.34	3232.16	5476.38	3089.16	1607.30	7099.59	2640.14	2739.68
	Domestic Currency	6430.80	9550.88	5503.10	5015.51	5243.80	4525.68	4898.72	3156.08	5396.96	3062.25	1597.80	7058.72	2614.72	2716.30
	Foreign Currency	107.44	-151.00	569.71	284.77	75.16	81.19	54.62	76.08	79.42	26.91	9.50	40.87	25.41	23.38
	2. "A"Class Licensed Institution	833.79	393.95	66.51	136.91	90.15	219.83	292.60	111.60	306.34	159.80	115.35	215.06	52.27	463.95
	Domestic Currency	833.79	377.51	66.51	83.99	90.15	219.83	292.60	110.55	306.27	157.53	113.12	215.02	51.94	460.87
	Foreign Currency		16.44		52.92				1.04	0.08	2.27	2.24	0.04	0.33	3.09
	3. Other Financial Ins.								0.72						
	4. In Foreign Banks	866.32	438.06	2535.43	1431.62	1903.29	2484.39	1178.95	376.44	1805.16	561.41	199.05	688.65	278.94	578.03
	c. Money at Call	1500.00	879.99	904.72	200.00	14551.11	547.95	191.14			108.41	314.12			
	Domestic Currency	1500.00	850.00	301.47	200.00		150.00				100.00				
	Foreign Currency		29.99	603.25		14551.11	397.95	191.14			8.41	314.12			
2	**INVESTMENT IN SECURITIES**	**14676.94**	**30152.66**	**11482.47**	**9493.60**	**3740.07**	**9036.19**	**4176.48**	**3859.62**	**9039.96**	**4732.58**	**2935.95**	**6300.14**	**881.20**	**3298.07**
	a. Govt.Securities	14676.94	24652.66	11231.04	9493.60	3740.07	9036.19	4176.48	1932.12	9039.96	4732.58	2935.95	6113.98	881.20	3298.07
	b. NRB Bond		5500.00						1927.50						
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents			251.43									186.16		
3	**SHARE & OTHER INVESTMENT**	**2552.83**	**1462.85**	**10700.33**	**8549.74**	**4538.75**	**6642.47**	**12984.02**	**1394.31**	**5529.70**	**599.57**	**132.77**	**742.09**	**917.67**	**318.19**
	a. Interbank Lending	**0.05**		**226.38**					**150.00**			**106.15**		**280.00**	
	b. Non Residents			2.04											
	c. Others	2552.78	1462.85	10471.91	8549.74	4538.75	6642.47	12984.02	1244.31	5529.70	599.57	26.62	742.09	637.67	318.19
4	**LOANS & ADVANCES**	**43272.25**	**61580.24**	**61815.22**	**61884.42**	**28921.91**	**49186.40**	**37245.84**	**22102.49**	**51542.23**	**28329.53**	**18596.38**	**37950.67**	**15112.08**	**30841.82**
	a. Private Sector	43272.25	59106.66	59039.20	59881.91	27809.22	47454.73	35657.45	21315.51	46189.06	26821.71	18466.84	37920.67	14597.02	29743.14
	b. Financial Institutions		1448.66	1976.02	1862.88	1059.52	1731.68	1588.39	688.35	1927.19	1115.47	57.70		515.06	1050.07
	c. Government Organizations		1024.92	800.00	139.63	53.17			98.63	3425.98	392.35	71.84	30.00		48.60
5	**BILL PURCHASED**	**4.92**	**69.79**	**14.47**	**1982.85**	**6.76**	**2015.24**	**851.78**	**407.46**	**414.30**	**1467.14**	**82.75**	**475.78**		**1348.49**
	a. Domestic Bills Purchased	0.01	51.08	2.29	90.19	0.04	6.67		236.26	23.21		58.73			3.07
	b. Foreign Bills Purchased	3.80	18.71	12.18	1628.25	6.72	422.16	3.12	171.20	391.09	7.33	24.02	475.78		1345.42
	c. Import Bills & Imports	1.11			264.41		1586.41	848.66			1459.82				
6	**LOANS AGAINST COLLECTED BILLS**			**239.01**							**30.07**				
	a. Against Domestic Bills			239.01							30.07				
	b. Against Foreign Bills														
7	**FIXED ASSETS**	**408.83**	**1229.67**	**810.53**	**1085.09**	**422.30**	**1302.49**	**1320.46**	**305.68**	**637.38**	**1112.42**	**681.85**	**610.60**	**417.12**	**652.09**
8	**OTHER ASSETS**	**15864.47**	**19626.01**	**10559.77**	**5845.34**	**1500.19**	**2520.09**	**1890.76**	**3997.58**	**3554.39**	**1291.31**	**1186.14**	**1765.87**	**766.20**	**2252.39**
	a. Accrued Interest:	3629.06	11751.13	1435.47	1101.07	301.85	985.10	671.48	506.92	729.60	482.08	501.75	689.60	33.90	459.62
	Financia		14.58	11.97	625.69	9.96			3.79	102.03		0.11		12.50	14.23
	Government Enterprise	48.55	311.96	125.52	25.62	31.91	78.92	165.56	20.81	193.71	29.03	16.13	84.99		14.16
	Private Sector	3580.51	11424.59	1297.98	449.75	259.99	906.19	505.91	482.33	433.87	453.06	485.50	604.61	21.40	431.23
	b. Staff Loans / Adv.	1641.95	3313.92	1147.86	193.58	258.35	968.07	437.30	614.62	1215.58	305.90	316.58	259.87	51.67	323.38
	c. Sundry Debtors	6810.98	403.96	3462.96	330.93	306.65		56.22	46.14	429.17	303.44	183.65	611.90	529.01	376.71
	d. Cash In Transit		319.90		10.00					5.27					
	e. Others	3782.48	3837.10	4513.48	4209.76	633.33	566.92	725.76	2829.90	1174.77	199.88	184.15	204.50	151.61	1092.67
9	**Expenses not Written off**	**461.82**				**15.09**	**169.24**	**5.19**					**10.19**	**6.33**	**138.81**
10	**Non Banking Assets**	**233.35**	**100.19**		**3.93**		**265.94**		**160.78**	**45.93**	**0.28**	**444.43**	**297.89**	**52.03**	**170.91**
11	**Reconcillation Account**	**913.68**	**274.26**											**0.03**	
12	**Profit & Loss A/c**							**29.00**				**15.77**		**41.65**	
	TOTAL ASSETS	**90381.36**	**129160.59**	**106564.16**	**97755.71**	**61860.24**	**80152.67**	**66628.21**	**36830.90**	**79436.83**	**42249.89**	**26805.15**	**56903.50**	**21562.43**	**44603.20**

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

S.N.	BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	Grand	NMB	PRABHU	Janata	Mega	Civil	Century	Sanima
	Liabilities																
1	**CAPITAL FUND**	**2966.61**	**3194.50**	**3000.38**	**15732.38**	**6362.89**	**2757.28**	**3643.33**	**2879.36**	**576.39**	**2812.95**	**2905.94**	**2194.81**	**2757.41**	**3219.27**	**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	2400.00	3208.89	2060.00	2330.00	2698.92	2000.00	2550.24
	b. Calls in Advance								120.19								
	c. Proposed Bonus Share		389.66														
	d. General Reserves	467.41	480.24	531.55	3383.94	519.21	335.74	320.57	151.23	175.20	350.57	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	26.27	34.11	12.15	2701.89	354.32	8.10	575.32	325.68	-1604.54	0.98	-570.90	63.69	308.83	240.05	56.15	28.34
	g. Others Reserves Fund	41.24	342.19	425.50	9.74	276.13	30.93	34.59	13.19	5.73	51.32	42.97	0.55	63.87	195.29	202.50	3.75
2	**BORROWINGS**	**235.29**	**750.00**	**1233.80**	**2989.51**	**533.63**	**742.85**				**700.00**	**22.81**	**12.44**	**2118.57**	**201.31**	**190.38**	**816.92**
	a. NRB	235.29		12.00	83.65	133.63	209.97										192.57
	b. Interbank Borrowing			270.81							700.00	20.94	12.44	2113.41	201.31	190.38	
	c. Foreign Banks and Fin. Ins.						32.88										
	d. Other Financial Ins.			19.70	605.86							1.88		5.16			624.35
	e. Bonds and Securities		750.00	931.29	2300.00	400.00	500.00										
3	**DEPOSITS**	**29289.83**	**32867.41**	**37523.08**	**68017.30**	**54620.50**	**30244.45**	**35607.69**	**27758.95**	**13582.89**	**28393.60**	**31784.71**	**20008.88**	**19541.63**	**23753.41**	**22716.75**	**29410.90**
	a. Current	1294.90	1181.80	1928.06	8006.78	2811.74	755.48	815.81	857.48	273.45	2274.96	651.32	723.20	943.91	576.40	573.56	725.46
	Domestic	1250.51	1096.63	1811.80	7983.24	2687.45	726.51	807.13	821.59	257.28	2235.10	629.54	716.96	810.24	563.62	540.66	717.09
	Foreign	44.39	85.17	116.27	23.54	124.29	28.97	8.68	35.89	16.17	39.87	21.78	6.24	133.67	12.78	32.90	8.37
	b. Savings	7365.56	7086.17	10522.03	30768.84	22086.49	6544.32	5270.02	10487.19	2444.63	6025.35	22853.21	3531.14	6764.95	3945.88	6693.91	9777.48
	Domestic	7245.25	6908.38	10436.11	30768.84	22006.19	6479.21	5238.33	10455.56	2430.34	5966.85	22842.41	3527.93	6686.54	3919.13	6676.18	9715.01
	Foreign	120.31	177.79	85.93		80.30	65.11	31.69	31.63	14.29	58.50	10.79	3.21	78.41	26.75	17.73	62.47
	c. Fixed	12777.95	14945.20	13171.79	25858.29	20216.39	14776.29	13893.17	10351.94	7488.37	8902.33	4967.13	9221.71	6518.65	11815.21	9852.27	10105.71
	Domestic	12447.95	13197.00	12763.67	25858.29	19277.99	14471.07	13893.17	9700.94	6793.39	6915.43	4514.88	9070.74	6119.26	11500.18	9651.56	8507.18
	Foreign	330.00	1748.20	408.12		938.40	305.23		651.00	694.98	1986.90	452.25	150.98	399.39	315.03	200.71	1598.54
	d. Call Deposits	7681.57	9196.81	11089.40	2706.12	8921.74	7799.84	15233.90	5658.86	3187.34	9571.56	3065.90	6397.02	5145.76	7137.76	5440.42	8669.73
	Domestic	7457.40	8056.84	10930.04	2706.12	8751.25	7778.41	15184.80	5560.25	3009.12	8173.99	2998.62	6397.02	5066.06	6863.55	5440.42	8665.64
	Foreign	224.17	1139.97	159.36		170.49	21.43	49.10	98.61	178.22	1397.57	67.27		79.69	274.21		4.09
	e. Others	169.85	457.43	811.79	677.26	584.14	368.52	394.79	403.49	189.10	1619.40	247.16	135.81	168.37	278.16	156.59	132.52
	Domestic	169.85	431.87	808.77	677.26	581.58	368.52	394.79	403.33	164.41	942.66	247.16	133.49	168.37	278.16	156.59	132.52
	Foreign		25.56	3.03		2.56			0.15	24.70	676.74		2.32				
4	**Bills Payable**	**390.41**	**37.45**			**21.05**	**137.75**	**28.37**	**9.92**	**1.40**	**6.80**	**22.85**	**198.93**	**16.72**	**23.97**	**30.35**	
5	**Other Liabilities**	**3290.28**	**3767.41**	**4115.58**	**23413.99**	**4523.96**	**3188.14**	**2745.39**	**2576.65**	**3833.99**	**1111.10**	**5270.71**	**983.10**	**1646.45**	**1559.16**	**1297.72**	**1423.90**
	1. Sundry Creditors	888.94	1260.51	1147.25	2924.78	223.33	0.36	23.21	13.69		127.17	462.73	4.24	5.78	4.78	13.56	57.23
	2. Loan Loss Provision	993.27	482.95	813.40	5614.50	1372.15	595.27	755.31	893.27	2572.41	316.84	2990.11	302.44	409.69	519.49	238.42	276.32
	3. Interest Suspense a/c	562.55	308.03	200.63	1711.68	199.34	503.42	672.63	648.99	807.37	273.39	954.92	240.32	108.76	438.45	231.34	274.01
	4. Others	845.53	1715.91	1954.30	13163.03	2729.14	2089.09	1294.23	1020.69	454.20	393.70	862.95	436.11	1122.21	596.44	814.40	816.34
6	**Reconcillation A/c**								**0.32**	**-3.55**							
7	**Profit & Loss A/c**		**4.43**	**246.14**	**593.35**	**426.41**	**24.88**	**79.76**	**71.69**		**156.10**			**151.63**			**114.08**
		36172.42	**40621.19**	**46118.98**	**110746.52**	**66488.44**	**37095.35**	**42104.54**	**33296.89**	**17991.11**	**33180.55**	**40007.02**	**23398.17**	**26232.41**	**28757.12**	**26508.96**	**34599.20**
	Assets																
1	**LIQUID FUNDS**	**4258.39**	**4949.72**	**4655.90**	**8302.50**	**6601.25**	**4096.72**	**5735.24**	**2068.39**	**1965.76**	**5758.11**	**5348.34**	**2357.90**	**4558.75**	**3012.44**	**3740.20**	**3889.03**
	a. Cash Balance	559.38	473.74	1009.35	2492.01	1217.61	1084.44	883.30	659.10	605.79	576.66	1256.43	375.76	302.60	472.06	460.41	473.42
	Nepalese Notes & Coins	529.53	460.90	907.38	2486.77	1155.89	1053.81	851.84	645.39	462.94	552.74	1216.86	368.40	285.92	458.14	434.75	458.60
	Foreign Currency	29.85	12.83	101.98	5.25	61.71	30.63	31.46	13.71	142.85	23.92	39.57	7.36	16.68	13.92	25.66	14.82
	b. Bank Balance	3079.00	4475.98	2596.40	5721.03	5383.65	3012.28	4653.71	1409.29	1359.98	4576.23	3521.31	1982.14	871.72	1860.38	3279.79	3415.60
	1. In Nepal Rastra Bank	2510.05		2339.59	4623.15	4601.55	1864.53	4483.52	627.79	1058.84	1774.52	3096.32	1509.04	606.49	1527.95	3010.99	3287.93
	Domestic Currency	2481.11		2307.08	4623.15	4516.67	1858.72	4451.78	559.01	1024.84	1533.65	3083.80	1507.56	596.40	1516.83	2997.17	3273.77
	Foreign Currency	28.94		32.51		84.88	5.81	31.74	68.79	34.00	240.87	12.52	1.49	10.09	11.12	13.82	14.15
	2. "A"Class Licensed Institution	118.57	3585.61	48.31	945.69	340.89	193.14	61.94	106.07	68.90	137.60	287.39	97.27	62.95	217.35	120.77	60.18
	Domestic Currency	114.55	3585.61	41.91	911.41	308.34	188.83	57.40	79.51	55.05	137.60	287.28	97.27	62.95	131.67	120.20	60.18
	Foreign Currency	4.01		6.40	34.27	32.55	4.30	4.54	26.55	13.85		0.11			85.67	0.57	
	3. Other Financial Ins.					8.79				0.10		1.05	10.00				
	4. In Foreign Banks	450.37	890.37	208.49	152.19	432.42	954.61	108.25	675.43	232.13	2664.11	136.55	365.83	202.27	115.09	148.03	67.50
	c. Money at Call	620.01		1050.15	89.45			198.22			605.22	570.60		3384.44	680.00		
	Domestic Currency			1000.00				198.22				450.00		1985.00	680.00		
	Foreign Currency	620.01		50.15	89.45						605.22	120.60		1399.44			
2	**INVESTMENT IN SECURITIES**	**3220.44**	**3491.05**	**4412.18**	**11031.32**	**7878.31**	**3225.87**	**3410.30**	**5340.97**	**789.80**	**1115.13**	**2407.75**	**1937.60**	**1788.49**	**2210.34**	**700.00**	**1922.11**
	a. Govt.Securities	3220.44	3491.05	4412.18	11031.32	6656.79	3225.87	3410.30	5340.97	789.80	1115.13	2407.75	1937.60	1788.49	2210.34		1922.11
	b. NRB Bond					1221.53										700.00	
	c. Govt.Non-Fin. Ins.																
	d. Other Non-Fin Ins.																
	e Non Residents																
3	**SHARE & OTHER INVESTMENT**	**1140.80**	**1394.68**	**1796.81**	**2808.71**	**1905.27**	**1029.83**	**457.91**	**552.31**	**212.73**	**2458.23**	**213.43**	**333.56**	**2.30**	**429.32**	**475.38**	**2305.91**
	a. Interbank Lending	**680.00**			**471.95**	**1749.20**		**30.20**	**31.50**		**477.18**					**203.92**	
	b. Non Residents																
	c. Others	460.80	1394.68	1796.81	2336.76	156.07	1029.83	427.71	520.81	212.73	1981.05	213.43	333.56	2.30	429.32	271.46	2305.91
4	**LOANS & ADVANCES**	**24938.63**	**24566.54**	**30851.98**	**65564.95**	**45360.61**	**25380.63**	**29836.42**	**23362.75**	**12360.32**	**22306.36**	**25741.70**	**17689.91**	**17873.25**	**20919.03**	**19464.23**	**24524.00**
	a. Private Sector	24171.96	24176.98	30851.98	65552.15	45360.61	24538.39	28396.24	22587.12	11733.88	21552.15	25741.70	16814.48	17436.62	19539.36	19464.23	24065.63
	b. Financial Institutions	766.67	389.57		12.80		741.35	1434.74	775.63	561.67	754.21		654.44	436.64	939.10		457.35
	c. Government Organizations						100.90	5.43		64.77			221.00		440.57		1.02
5	**BILL PURCHASED**	**16.15**	**1958.91**	**330.00**		**624.34**	**70.99**	**272.78**	**125.39**	**452.66**	**372.96**	**9.00**	**1.12**		**42.34**	**174.32**	
	a. Domestic Bills Purchased		11.82	36.65		624.34	53.00	272.78		0.05	372.96	9.00			42.34	0.75	
	b. Foreign Bills Purchased	16.15	1.43	293.36					125.39	452.61			1.12			173.57	
	c. Import Bills & Imports		1945.66				17.99										
6	**LOANS AGAINST COLLECTED BILLS**												**69.30**		**576.41**		
	a. Against Domestic Bills														576.41		
	b. Against Foreign Bills												69.30				
7	**FIXED ASSETS**	**653.36**	**787.09**	**855.40**	**1361.41**	**1260.29**	**925.83**	**641.41**	**600.14**	**719.32**	**419.18**	**2130.73**	**382.81**	**459.60**	**548.92**	**399.34**	**561.03**
8	**OTHER ASSETS**	**1793.33**	**3359.51**	**3216.71**	**21249.84**	**2730.25**	**2152.86**	**1716.63**	**1140.75**	**1077.21**	**692.78**	**4036.05**	**520.89**	**1550.01**	**873.40**	**1446.24**	**1383.29**
	a. Accrued Interest:	578.15	330.61	548.88	1711.68	653.79	534.54	680.23	658.23	818.24	319.91	971.12	246.10	121.49	441.01	232.21	296.64
	Financia	11.31	2.90				1.44	13.03	6.22	3.81	4.68		5.83	0.04	15.60	231.34	3.14
	Government Enterprise	16.54	23.66			61.28	29.68	9.26	9.98	11.72	45.03	16.39	8.78	12.73	9.71	0.88	22.83
	Private Sector	550.31	304.04	548.88	1711.68	592.51	503.42	657.94	642.03	802.71	270.19	954.73	231.49	108.72	415.69		270.68
	b. Staff Loans / Adv.	182.71	248.23	396.47	4309.30	294.46	195.08	30.92	158.57	23.18	112.50	389.86	197.18	181.07	117.82	162.97	130.45
	c. Sundry Debtors	19.82	1692.17	1150.70	9395.28	183.78	65.40	66.03	1.10	89.95	53.63	1782.04	37.24	7.44		542.58	31.03
	d. Cash In Transit	6.00			112.03												
	e. Others	1006.65	1088.51	1120.65	5721.55	1598.22	1357.85	939.45	322.85	145.84	206.74	893.03	40.38	1240.01	314.57	508.48	925.17
9	**Expenses not Written off**						**5.47**		**1.21**	**10.96**		**4.61**					
10	**Non Banking Assets**	**60.90**	**86.55**		**77.36**	**128.11**	**207.13**	**33.87**	**104.96**	**39.76**	**57.81**	**101.91**	**3.71**		**1.72**	**29.39**	
11	**Reconcillation Account**	**3.89**		**0.00**	**350.43**							**0.72**			**5.91**		
12	**Profit & Loss A/c**	**86.53**	**27.14**							**362.59**		**12.78**	**101.36**		**137.29**	**79.85**	**13.83**
	TOTAL ASSETS	**36172.42**	**40621.19**	**46118.98**	**110746.52**	**66488.44**	**37095.35**	**42104.54**	**33296.89**	**17991.11**	**33180.55**	**40007.02**	**23398.17**	**26232.41**	**28757.12**	**26508.96**	**34599.20**

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

S.N.	BFI Name	NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Karnali	Triveni	Suprim	Bhrikuti	Suvekchha	Shangrila	Gurkha	Gandaki
	Liabilities															
1	**CAPITAL FUND**	**2661.56**	**336.33**	**683.49**	**850.65**	**-110.91**	**491.12**	**241.73**	**145.20**	**463.86**	**959.71**	**609.51**	**211.73**	**896.29**	**-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	811.62	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	103.72	81.40	54.62
	e. Share Premium		0.35				0.54				2.11		0.96		2.38	0.28
	f. Retained Earning	1594.79	37.61	-45.04	-699.06	-209.92	88.07	69.85	37.30	0.79	84.34	0.77	60.28	142.23	-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**				**170.00**		**250.00**									
	a. NRB															
	b. Interbank Borrowing				170.00		250.00									
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	**DEPOSITS**	**1309.09**	**2704.88**	**6348.12**	**6898.62**	**475.55**	**3527.88**	**2055.25**	**1299.26**	**4615.93**	**2357.01**	**5066.80**	**1476.36**	**6706.43**	**1488.38**	**3478.75**
	a. Current	28.49	93.76	155.10	132.46		17.20	89.50		78.58	41.06	73.31	15.15	89.46	243.38	38.90
	Domestic	28.49	93.76	154.84	127.28		17.20	89.50		78.58	41.06	73.31	15.15	89.46	243.38	38.90
	Foreign			0.26	5.18											
	b. Savings	400.28	1952.17	3781.92	2291.50	274.32	2000.04	1602.43	1047.11	2075.20	1238.96	2827.36	662.84	4025.37	83.35	1704.43
	Domestic	400.28	1952.17	3781.92	2291.48	274.32	2000.04	1602.43	1047.11	2075.20	1238.96	2827.36	662.84	4025.37	83.32	1704.43
	Foreign				0.02										0.03	
	c. Fixed	860.28	273.42	1333.08	2594.44	200.65	1126.28	291.43	247.77	1196.96	652.95	1023.77	571.99	1324.56	8.13	763.01
	Domestic	860.28	273.42	1333.08	2594.44	200.65	1126.28	291.43	247.77	1196.96	652.95	1023.77	571.99	1324.56	8.13	763.01
	Foreign															
	d. Call Deposits	20.03	381.77	1075.02	1878.01		375.64	71.88		1248.47	423.90	1102.67	226.39	1257.12	1150.24	969.67
	Domestic	20.03	381.77	1075.02	1878.01		375.64	71.88		1248.47	423.90	1102.67	226.39	1257.12	1150.20	969.67
	Foreign														0.03	
	e. Others		3.77	3.00	2.21	0.57	8.71		4.38	16.72	0.14	39.69		9.93	3.29	2.73
	Domestic		3.77	3.00	2.21	0.57	8.71		4.38	16.72	0.14	39.69		9.93	3.29	2.73
	Foreign															
4	**Bills Payable**				**2.26**									**3.85**		
5	**Other Liabilities**	**1788.42**	**166.29**	**679.46**	**1757.21**	**337.10**	**220.27**	**115.35**	**86.66**	**269.36**	**325.67**	**178.93**	**70.12**	**398.40**	**2208.70**	**147.99**
	1. Sundry Creditors	45.83	1.10	26.45	9.41	11.81	4.23	4.78	7.27	0.68	1.16	0.91	13.98	10.49	2.62	4.51
	2. Loan Loss Provision	370.85	68.28	340.78	848.89	188.93	53.29	36.14	30.87	61.24	84.06	69.28	28.13	80.28	1092.75	39.18
	3. Interest Suspense a/c	657.00	30.47	206.57	326.56	92.55	37.18	11.99	25.50	45.04	42.94	35.65		87.12	691.51	32.09
	4. Others	714.74	66.45	105.66	572.35	43.81	125.57	62.44	23.03	162.40	197.53	73.09	28.01	220.51	421.81	72.20
6	**Reconcillation A/c**	**1.46**				**37.23**	**1.02**	**12.32**				**278.78**				
7	**Profit & Loss A/c**	**168.50**	**1.20**				**4.17**	**12.11**		**6.85**	**10.58**	**27.60**	**3.61**	**35.58**	**53.55**	**34.44**
		5929.03	**3208.70**	**7711.06**	**9678.73**	**738.97**	**4494.47**	**2436.75**	**1531.12**	**5355.99**	**3652.97**	**6161.62**	**1761.82**	**8040.55**	**3011.99**	**4074.37**
	Assets															
1	**LIQUID FUNDS**	**2973.68**	**770.05**	**1821.15**	**2237.01**	**147.24**	**1368.46**	**718.15**	**580.94**	**1401.06**	**793.94**	**1372.40**	**444.75**	**1965.78**	**313.96**	**689.95**
	a. Cash Balance	14.56	135.13	151.66	164.68	0.62	131.04	40.90	88.53	125.15	63.28	115.33	48.27	156.41	5.56	122.01
	Nepalese Notes & Coins	14.56	131.87	151.36	163.81	0.62	131.04	40.90	88.53	125.15	63.28	115.33	48.27	155.46	5.56	120.74
	Foreign Currency		3.25	0.30	0.87									0.95		1.27
	b. Bank Balance	2959.12	239.49	984.78	2072.34	146.61	160.10	123.01	66.39	421.78	686.18	135.37	396.48	1809.37	3.72	567.94
	1. In Nepal Rastra Bank	88.27	123.68	957.53	360.41	0.47	15.54	113.66	66.39	78.91	123.53	55.85	26.06	385.13	3.72	170.72
	Domestic Currency	88.27	123.68	957.53	360.41	0.47	15.54	113.66	66.39	78.91	123.53	55.85	26.06	385.13	3.38	170.72
	Foreign Currency														0.34	
	2. "A"Class Licensed Institution	2870.85	115.81	27.25	1616.21	10.21	139.34	9.04		259.14	562.66	28.77	258.64	1170.88		346.12
	Domestic Currency	2870.85	115.81	27.20	1608.17	10.21	139.34	9.04		259.14	562.66	28.77	258.64	1170.88		346.12
	Foreign Currency			0.05	8.04											
	3. Other Financial Ins.				89.99	135.93	5.22	0.31		83.74		50.74	111.78	184.82		51.11
	4. In Foreign Banks				5.72									68.54		
	c. Money at Call		395.44	684.70			1077.33	554.24	426.03	854.13	44.47	1121.70			304.67	
	Domestic Currency		395.44	683.69			1077.33	554.24	426.03	854.13	44.47	1121.70			304.33	
	Foreign Currency			1.01											0.34	
2	**INVESTMENT IN SECURITIES**	**40.00**	**20.00**	**200.59**	**158.07**						**35.18**	**100.00**		**70.00**		**0.12**
	a. Govt.Securities	40.00	20.00	200.59	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**	**72.26**	**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	72.26	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**	**1805.75**	**2182.63**	**4994.45**	**5996.88**	**278.06**	**2968.75**	**1624.05**	**781.96**	**3722.04**	**2572.76**	**4306.15**	**1189.96**	**5625.27**	**1223.64**	**3126.44**
	a. Private Sector	1786.06	2182.63	4994.45	5967.79	278.06	2968.75	1624.05	781.96	3722.04	2572.76	4306.15	1189.96	5625.27	1223.64	3126.44
	b. Financial Institutions				29.09											
	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**	**114.83**	**48.50**	**283.69**	**229.49**	**6.46**	**57.36**	**15.21**	**34.11**	**77.24**	**55.38**	**34.03**	**71.26**	**91.00**	**136.39**	**146.47**
8	**OTHER ASSETS**	**825.93**	**179.62**	**297.95**	**628.06**	**242.94**	**88.83**	**69.52**	**117.11**	**135.77**	**92.25**	**69.35**	**38.80**	**280.04**	**1035.10**	**105.88**
	a. Accrued Interest:	657.00	30.54	206.89	336.10	94.69	37.18	11.99	25.50	45.04	42.91	37.14		88.85	691.51	32.09
	Financia															
	Government Enterprise	106.74	0.07	0.32	9.91						0.01	1.50		1.73		
	Private Sector	550.26	30.47	206.57	326.19	94.69	37.18	11.99	25.50	45.04	42.91	35.65		87.12	691.51	32.09
	b. Staff Loans / Adv.	20.45	51.89	34.35	39.91	3.92	28.49	3.92	57.80	18.10	18.05	2.52	2.63	55.20	17.64	14.27
	c. Sundry Debtors	109.15		52.93	67.73	133.91	4.30	30.66	18.72	22.60	8.96	22.75	15.08	25.20	9.74	51.52
	d. Cash In Transit						0.02	0.26								
	e. Others	39.34	97.18	3.78	184.32	10.42	18.85	22.69	15.09	50.04	22.33	6.94	21.09	110.79	316.22	7.99
9	**Expenses not Written off**		**0.04**								**9.78**		**1.02**	**1.29**		
10	**Non Banking Assets**		**1.46**	**21.61**	**280.20**						**66.11**				**286.89**	
11	**Reconcillation Account**				**5.09**	**37.23**	**1.02**		**2.19**			**278.68**			**0.10**	**2.59**
12	**Profit & Loss A/c**			**18.35**	**131.61**	**5.13**			**11.82**							
	TOTAL ASSETS	**5929.03**	**3208.70**	**7711.06**	**9678.73**	**738.97**	**4494.47**	**2436.75**	**1531.12**	**5355.99**	**3652.97**	**6161.62**	**1761.82**	**8040.55**	**3011.99**	**4074.37**

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

S.N.	BFI Name	Infrastructure	Business	Biratlaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktinath	Sewa
	Liabilities														
1	**CAPITAL FUND**	**951.53**	**1054.60**	**416.72**	**258.99**	**127.92**	**596.17**	**289.46**	**411.69**	**1410.17**	**195.86**	**203.92**	**282.33**	**652.63**	**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	507.15	257.60
	b. Calls in Advance													56.85	
	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	119.94	63.13	8.68	19.66	78.10	37.68
	e. Share Premium	5.69	0.38			6.76			1.79	5.41		2.66			0.60
	f. Retained Earning	7.60	9.26	6.21	57.31	2.28	-395.64	47.95	-211.24	123.11	1.41	31.58	48.54	1.34	4.18
	g. Others Reserves Fund	36.48	3.13	21.62	10.03		16.04	1.51	6.22	16.34	1.30			9.20	
2	**BORROWINGS**								**200.00**	**863.72**				**72.81**	
	a. NRB														
	b. Interbank Borrowing								200.00	670.00					
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.									193.72				72.81	
	e. Bonds and Securities														
3	**DEPOSITS**	**4231.16**	**5439.47**	**3863.61**	**2641.22**	**1368.19**	**4834.63**	**1184.11**	**4697.06**	**8592.05**	**1405.92**	**1901.67**	**1499.26**	**5803.84**	**3226.80**
	a. Current	41.66	57.76	69.33	64.71	21.76	65.41	29.61	108.22	211.23	23.41	23.41	13.75	80.36	41.91
	Domestic	41.66	57.76	69.33	64.71	21.76	65.41	29.61	108.16	210.92	23.41	23.41	13.75	80.36	41.91
	Foreign								0.06	0.31					
	b. Savings	1555.58	2081.62	2432.65	1827.98	838.01	2362.24	727.18	3206.73	3306.06	796.43	1053.89	802.69	3504.32	1547.00
	Domestic	1555.58	2081.62	2432.65	1827.98	838.01	2362.24	727.18	3204.45	3233.05	796.43	1053.89	802.69	3504.32	1547.00
	Foreign								2.28	73.01					
	c. Fixed	1163.96	1951.61	978.72	242.08	335.10	1409.69	285.39	877.40	3885.28	464.02	662.74	381.85	1134.23	854.48
	Domestic	1163.96	1951.61	978.72	242.08	335.10	1409.69	285.39	877.40	3855.54	464.02	662.74	381.85	1134.23	854.48
	Foreign									29.74					
	d. Call Deposits	1469.01	1344.24	378.64	505.66	173.17	959.29	141.93	495.71	1099.16	122.05	136.55	300.62	1084.09	782.45
	Domestic	1469.01	1344.24	378.64	505.66	173.17	959.29	141.93	495.71	1089.44	122.05	136.55	300.62	1084.09	782.45
	Foreign									9.72					
	e. Others	0.95	4.23	4.28	0.80	0.14	38.00	0.01	9.01	90.32		25.08	0.34	0.85	0.96
	Domestic	0.95	4.23	4.28	0.80	0.14	38.00	0.01	9.01	90.32		25.08	0.34	0.85	0.96
	Foreign														
4	**Bills Payable**						**2.06**		**0.18**	**21.72**					
5	**Other Liabilities**	**391.23**	**645.32**	**189.30**	**152.75**	**36.68**	**1058.69**	**81.65**	**641.73**	**662.00**	**55.21**	**109.34**	**174.17**	**342.69**	**157.45**
	1. Sundry Creditors	0.93	0.03	10.35	3.63	1.04	19.33	4.54	11.44	13.02	5.33	3.01	4.87	0.69	4.83
	2. Loan Loss Provision	110.61	125.25	43.51	37.01	15.18	261.91	26.32	320.79	221.43	13.45	15.14	71.31	70.68	28.75
	3. Interest Suspense a/c	71.08	133.24	17.55	28.75		162.62	16.87	70.60	178.77	6.08	12.53	18.22	44.56	33.44
	4. Others	208.61	386.80	117.88	83.36	20.46	614.83	33.91	238.90	248.77	30.36	78.66	79.78	226.76	90.44
6	**Reconcillation A/c**		**0.13**		**65.03**	**16.64**			**0.25**		**339.24**			**0.01**	
7	**Profit & Loss A/c**	**17.98**		**18.44**	**25.53**	**7.21**		**6.62**	**62.35**		**18.95**	**8.82**		**77.91**	**9.12**
		5591.89	**7139.52**	**4488.07**	**3143.53**	**1556.64**	**6491.54**	**1561.84**	**6013.26**	**11549.65**	**2015.18**	**2223.75**	**1955.77**	**6949.90**	**3744.95**
	Assets														
1	**LIQUID FUNDS**	**1435.31**	**1563.57**	**1545.44**	**996.24**	**526.98**	**1768.38**	**346.59**	**2220.08**	**2768.26**	**422.59**	**497.92**	**511.20**	**1595.17**	**914.88**
	a. Cash Balance	129.87	108.77	101.71	141.96	46.54	208.87	53.86	149.27	129.39	22.76	51.46	88.50	143.25	107.94
	Nepalese Notes & Coins	129.80	108.65	101.70	141.96	46.54	208.59	53.78	146.41	128.62	22.76	51.46	88.50	143.25	107.83
	Foreign Currency	0.07	0.12	0.01			0.28	0.08	2.86	0.77					0.11
	b. Bank Balance	227.62	345.55	224.62	566.08	86.36	1559.51	159.97	241.65	578.09	72.35	385.22	100.76	298.06	806.93
	1. In Nepal Rastra Bank	224.64	282.03	222.54	331.61	0.03	296.01	66.31	234.19	533.70	7.11	57.81	18.68	298.06	20.93
	Domestic Currency	217.59	282.03	222.54	331.61	0.03	296.01	66.31	233.66	530.86	7.11	57.81	18.68	298.06	20.93
	Foreign Currency	7.05							0.54	2.83					
	2. "A"Class Licensed Institution	2.98	63.18	2.06	234.43	86.33	1244.50	73.14	7.25	24.97	65.23	234.35	82.07		683.51
	Domestic Currency	2.93	63.18	2.06	234.43	86.33	1234.86	73.14	7.20	24.97	65.23	234.35	82.07		683.51
	Foreign Currency	0.05					9.64		0.06						
	3. Other Financial Ins.		0.34	0.02	0.03		18.99	20.51	0.21			93.06			102.49
	4. In Foreign Banks									19.42					
	c. Money at Call	1077.82	1109.25	1219.11	288.21	394.07		132.76	1829.15	2060.77	327.49	61.24	321.94	1153.86	
	Domestic Currency	1077.82	1109.25	1219.11	288.21	394.07		132.76	1827.18	1957.02	327.49	61.24	321.94	1153.86	
	Foreign Currency								1.97	103.76					
2	**INVESTMENT IN SECURITIES**	**30.00**	**120.00**	**122.38**			**140.00**		**99.95**	**299.77**		**75.00**			**30.00**
	a. Govt.Securities	30.00	120.00	122.38			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**	**20.19**	**86.83**	**36.51**
	a. Interbank Lending												**20.09**		
	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	86.83	36.51
4	**LOANS & ADVANCES**	**3679.57**	**4607.63**	**2616.32**	**2008.66**	**954.12**	**3969.49**	**1100.14**	**3079.96**	**7890.38**	**1216.81**	**1553.22**	**1335.69**	**5035.69**	**2651.97**
	a. Private Sector	3679.57	4607.63	2616.32	2008.66	954.12	3831.35	1100.14	2969.96	7598.45	1216.81	1548.22	1335.69	5035.69	2651.97
	b. Financial Institutions						137.24		110.00	291.93		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**	**119.94**	**250.33**	**68.31**	**43.28**	**36.65**	**240.44**	**49.53**	**260.19**	**127.11**	**9.21**	**29.56**	**25.09**	**81.83**	**31.74**
8	**OTHER ASSETS**	**158.37**	**303.43**	**125.80**	**95.24**	**38.39**	**241.55**	**54.18**	**229.84**	**339.33**	**21.85**	**55.12**	**45.44**	**150.38**	**78.79**
	a. Accrued Interest:	71.41	134.54	17.55	28.75		163.77	16.87	99.25	191.17	6.07	12.53	18.22	44.56	33.44
	Financia						1.47			2.71		0.04			
	Government Enterprise	0.33	1.30				1.28		9.72	12.46					
	Private Sector	71.08	133.24	17.55	28.75		161.02	16.87	89.53	176.00	6.07	12.49	18.22	44.56	33.44
	b. Staff Loans / Adv.	5.13	29.57	39.63	10.93	26.65	29.50	6.73	10.50	49.44	11.71	7.24		14.77	22.40
	c. Sundry Debtors		11.03	25.55	17.82	2.18	5.28	1.16	26.60	0.85	2.10	13.55	1.68	5.98	20.56
	d. Cash In Transit			0.46											
	e. Others	81.83	128.29	42.61	37.75	9.56	43.00	29.42	93.48	97.87	1.97	21.79	25.54	85.08	2.39
9	**Expenses not Written off**		**1.60**				**1.69**					**2.74**			**1.07**
10	**Non Banking Assets**	**74.97**	**228.65**				**87.19**	**3.68**	**43.96**						
11	**Reconcillation Account**	**0.72**		**3.49**				**-3.77**	**0.00**		**339.24**				
12	**Profit & Loss A/c**		**8.83**				**22.46**			**23.35**			**18.16**		
	TOTAL ASSETS	**5591.89**	**7139.52**	**4488.07**	**3143.53**	**1556.64**	**6491.54**	**1561.84**	**6013.26**	**11549.65**	**2015.18**	**2223.75**	**1955.77**	**6949.90**	**3744.95**

S.N.	BFI Name	Kankai	Public	Mahakali	Ace	Bhargav	diyalo	Country	Alpine	Nilgiri	Kastamandap	Garima	City	Bishow	Kabeli
	Liabilities														
1	**CAPITAL FUND**	**116.56**	**188.30**	**131.98**	**1028.33**	**111.78**	**255.16**	**359.47**	**148.41**	**136.98**	**580.44**	**523.66**	**511.05**	**480.44**	**49.41**
	a. Paid-up Capital	100.00	150.00	112.37	885.31	100.00	200.00	320.00	100.00	100.00	678.01	448.80	308.00	360.36	34.40
	b. Calls in Advance		1.77										64.58		0.25
	c. Proposed Bonus Share							12.80		20.00				59.46	6.88
	d. General Reserves	8.92	13.30	7.50	115.93	12.33	14.15	21.94	10.76	13.16	29.39	57.36	58.50	48.97	4.88
	e. Share Premium	0.03		2.06						2.67	0.11	10.50		5.73	0.71
	f. Retained Earning	7.61	18.96	9.55	3.51	-0.55	40.31	3.91	36.82	1.10	-150.37	3.85	73.77	0.58	1.77
	g. Others Reserves Fund		4.27	0.50	23.58		0.70	0.82	0.83	0.06	23.29	3.14	6.20	5.34	0.53
2	**BORROWINGS**				**1580.00**								**25.00**	**25.00**	
	a. NRB														
	b. Interbank Borrowing				1580.00										
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.												25.00	25.00	
	e. Bonds and Securities														
3	**DEPOSITS**	**841.54**	**1078.60**	**560.48**	**5937.18**	**684.06**	**1229.96**	**1399.45**	**902.09**	**752.61**	**5005.77**	**4444.00**	**4209.68**	**3984.43**	**467.45**
	a. Current	10.82	1.72		126.46	2.99	13.13	11.65	26.86	5.16	100.47	70.33	27.72	61.40	7.73
	Domestic	10.82	1.72		98.54	2.99	13.13	11.65	26.86	5.16	100.18	70.33	27.72	61.40	7.73
	Foreign				27.92						0.29				
	b. Savings	431.61	359.89	455.99	3642.45	343.49	541.47	519.53	545.30	383.11	2828.01	2680.26	2291.73	1471.43	351.14
	Domestic	431.61	359.89	455.99	3635.18	343.49	541.47	519.53	545.30	383.11	2825.01	2680.26	2291.73		351.14
	Foreign				7.27						3.00			1471.43	
	c. Fixed	203.92	576.37	104.50	1621.44	198.30	459.42	471.03	156.05	251.29	1424.57	862.11	1459.40	1592.12	69.74
	Domestic	203.92	576.37	104.50	1621.44	198.30	459.42	471.03	156.05	251.29	1424.57	862.11	1459.40	1592.12	69.74
	Foreign														
	d. Call Deposits	194.68	140.62		537.91	132.39	215.67	397.24	173.42	112.58	645.07	831.30	418.60	858.38	38.84
	Domestic	194.68	140.62		537.89	132.39	215.67	397.24	173.42	112.58	645.07	831.30	418.60	858.38	38.84
	Foreign				0.02										
	e. Others	0.51			8.92	6.88	0.27		0.45	0.47	7.65		12.23	1.10	
	Domestic	0.51			8.92	6.88	0.27		0.45	0.47	7.65		12.23	1.10	
	Foreign														
4	**Bills Payable**												**0.06**	**6.24**	
5	**Other Liabilities**	**44.94**	**130.33**	**21.02**	**702.66**	**28.61**	**59.87**	**143.92**	**77.12**	**72.09**	**718.84**	**197.63**	**306.86**	**318.70**	**17.97**
	1. Sundry Creditors	1.13	1.69	1.75	0.99	0.66	1.45	1.30	8.56	0.15	36.06	24.01	0.55	18.87	1.59
	2. Loan Loss Provision	10.48	60.39	7.82	216.89	5.94	20.59	33.53	27.53	8.96	341.58	44.58	63.32	40.66	4.66
	3. Interest Suspense a/c	8.07	31.51	3.38	124.25		9.21	21.86	15.12	11.14	105.18	30.21	43.19	49.81	3.90
	4. Others	25.26	36.75	8.07	360.54	22.01	28.62	87.23	25.91	51.84	236.02	98.82	199.80	209.36	7.82
6	**Reconcillation A/c**								**1.71**	**0.04**	**1061.80**	**814.25**			
7	**Profit & Loss A/c**	**8.93**	**1.62**	**6.95**	**3.48**	**6.78**	**5.10**	**3.98**	**9.82**	**3.76**	**344.83**	**44.16**	**27.73**	**25.09**	**3.77**
		1011.96	**1398.86**	**720.43**	**9251.65**	**831.23**	**1550.08**	**1906.82**	**1139.14**	**965.49**	**7711.67**	**6023.70**	**5080.38**	**4839.91**	**538.60**
	Assets														
1	**LIQUID FUNDS**	**188.84**	**349.51**	**257.21**	**3193.27**	**177.30**	**417.87**	**434.30**	**263.98**	**247.05**	**2349.77**	**1040.73**	**1099.73**	**997.20**	**178.41**
	a. Cash Balance	71.53	15.58	15.49	90.75	36.63	28.08	55.00	52.65	20.13	133.43	136.03	120.93	72.63	17.87
	Nepalese Notes & Coins	71.53	15.58	15.49	85.34	36.63	28.08	55.00	52.10	20.10	129.44	136.03	120.92	72.63	17.87
	Foreign Currency				5.41				0.55	0.03	3.99	0.01	0.01		
	b. Bank Balance	49.48	59.11	241.72	336.38	140.67	314.87	86.99	66.99	40.84	2216.34	230.00	779.19	924.57	38.90
	1. In Nepal Rastra Bank	1.00	59.11	0.25	301.06	28.76	12.09	55.83	16.76	0.01	232.17	230.00	242.38	209.27	2.67
	Domestic Currency	1.00	59.11	0.25	300.09	28.76	12.09	55.83	16.76	0.01	232.17	230.00	242.38	209.27	2.67
	Foreign Currency				0.97										
	2. "A"Class Licensed Institution	48.47		101.78	3.06	89.24	181.29	31.13	50.21	40.83	1887.67		436.42	592.06	34.40
	Domestic Currency	48.47		101.78	3.06	89.24	181.29	31.13	50.21	40.83	1885.14		436.42	592.06	34.40
	Foreign Currency										2.53				
	3. Other Financial Ins.	0.01		139.69	0.01	22.67	121.50	0.03	0.03		89.59		100.39	123.24	1.82
	4. In Foreign Banks				32.25						6.92				
	c. Money at Call	67.83	274.81		2766.15		74.92	292.30	144.34	186.09		674.70	199.61		121.63
	Domestic Currency	67.83	274.81		2737.05		74.92	292.30	144.34	186.09		674.70	199.61		121.63
	Foreign Currency				29.09										
2	**INVESTMENT IN SECURITIES**		**10.50**	**2.02**	**347.34**	**3.20**	**5.00**	**58.07**	**10.00**		**100.47**	**30.00**	**51.13**		
	a. Govt.Securities		10.50	2.02	347.34	3.20	5.00	58.07	10.00		100.47	30.00	51.13		
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	**0.10**	**34.77**	**0.61**	**231.20**	**15.17**	**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	15.17	0.20	0.50	0.71		50.79	8.73	18.43	25.82	
4	**LOANS & ADVANCES**	**789.79**	**867.63**	**438.79**	**4862.10**	**607.32**	**1082.42**	**1333.47**	**779.49**	**672.59**	**3362.47**	**4008.83**	**3628.65**	**3557.27**	**332.36**
	a. Private Sector	789.79	867.63	438.79	4696.57	607.32	1082.42	1320.61	779.49	672.59	3291.84	4008.83	3628.65	3557.27	332.36
	b. Financial Institutions				165.52			1.00			70.63				
	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**	**19.81**	**22.48**	**4.36**	**105.97**	**12.94**	**15.26**	**33.57**	**16.28**	**3.13**	**153.03**	**50.29**	**85.57**	**81.89**	**15.71**
8	**OTHER ASSETS**	**12.66**	**71.32**	**17.45**	**503.07**	**14.56**	**29.33**	**46.09**	**68.40**	**42.71**	**188.55**	**70.86**	**162.71**	**177.06**	**12.12**
	a. Accrued Interest:	8.07	31.53	3.38	148.10		9.37	25.71	15.11	11.14	105.15	30.21	43.18	49.81	4.47
	Financia				1.00			0.00			0.57				
	Government Enterprise		0.03		23.85		0.16	3.94				30.21	0.02		
	Private Sector	8.07	31.51	3.38	123.25		9.21	21.77	15.11	11.14	104.57		43.16	49.81	4.47
	b. Staff Loans / Adv.	1.62	14.77	5.29	57.53	0.15	1.86	18.10	1.60	1.93	13.30	22.87	16.74	34.08	5.67
	c. Sundry Debtors	0.07	5.45	4.20	3.38	0.25	4.34	0.75	40.69	0.78	21.21	16.49	0.27	10.68	1.67
	d. Cash In Transit														
	e. Others	2.90	19.57	4.58	294.06	14.16	13.76	1.53	11.00	28.86	48.89	1.29	102.53	82.50	0.31
9	**Expenses not Written off**					**0.29**		**0.42**	**0.28**		**2.09**				
10	**Non Banking Assets**		**8.15**		**8.69**	**0.50**					**68.55**			**0.67**	
11	**Reconcillation Account**	**0.76**				**-0.04**		**0.41**			**1073.44**	**814.25**			
12	**Profit & Loss A/c**		**34.51**								**362.51**				
	TOTAL ASSETS	**1011.96**	**1398.86**	**720.43**	**9251.65**	**831.23**	**1550.08**	**1906.82**	**1139.14**	**965.49**	**7711.67**	**6023.70**	**5080.38**	**4839.91**	**538.60**

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

S.N.	BFI Name	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Kanchan	Matribhumi
	Liabilities														
1	**CAPITAL FUND**	**320.03**	**0.92**	**159.69**	**172.96**	**911.05**	**61.21**	**73.75**	**43.70**	**752.10**	**100.19**	**61.85**	**793.22**	**153.03**	**61.31**
	a. Paid-up Capital	230.00	200.00	115.00	110.00	791.80	50.00	60.10	34.50	633.33	87.84	50.00	640.00	110.00	44.00
	b. Calls in Advance														
	c. Proposed Bonus Share			26.45				4.21	3.45						
	d. General Reserves	39.35	15.05	15.22	7.37	42.93		5.34	2.91	76.12	9.99	0.95	15.55	5.82	1.05
	e. Share Premium									25.71		0.79			
	f. Retained Earning	49.68	-227.90	0.25	55.04	74.79	11.21	2.33	2.54	13.79	2.36	10.12	114.13	31.65	16.26
	g. Others Reserves Fund	1.00	13.77	2.77	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**	**2695.91**	**659.30**	**1450.19**	**1550.65**	**5213.82**	**404.66**	**514.01**	**564.82**	**5420.45**	**760.20**	**415.71**	**3920.38**	**1160.61**	**301.82**
	a. Current	37.49		21.14	38.52	184.93	4.29	22.26	3.65	47.09	5.51	0.27	43.78		0.12
	Domestic	37.49		21.14	38.52	184.87	4.29	22.26	3.65	47.09	5.51	0.27	43.78		0.12
	Foreign					0.06									
	b. Savings	1511.05	318.87	931.06	913.64	2714.53	274.54	297.33	284.95	4020.27	390.89	264.22	1669.83	957.85	204.53
	Domestic	1511.05	318.87	931.06	913.64	2713.99	274.54	297.33	284.95	4020.27	390.89	264.22	1669.83	957.85	204.53
	Foreign					0.54									
	c. Fixed	754.83	292.32	191.65	450.86	1002.97	63.03	120.77	112.17	866.10	148.13	87.06	1181.22	202.76	54.84
	Domestic	754.83	292.32	191.65	450.86	1002.97	63.03	120.77	112.17	866.10	148.13	87.06	1181.22	202.76	54.84
	Foreign														
	d. Call Deposits	392.55	38.99	305.91	147.02	1269.89	62.55	73.65	164.05	485.76	215.33	64.15	1013.55		42.04
	Domestic	392.55	38.99	305.91	147.02	1266.31	62.55	73.65	164.05	485.76	215.33	64.15	1013.55		42.04
	Foreign					3.57									
	e. Others		9.12	0.44	0.60	41.50	0.24			1.22	0.34		12.00		0.30
	Domestic		9.12	0.44	0.60	41.50	0.24			1.22	0.34		12.00		0.30
	Foreign														
4	**Bills Payable**	**0.01**											**0.57**		
5	**Other Liabilities**	**122.31**	**506.96**	**73.67**	**62.17**	**536.62**	**15.58**	**17.50**	**16.99**	**247.90**	**25.75**	**23.73**	**389.59**	**77.68**	**11.00**
	1. Sundry Creditors	11.96	8.44	0.29	7.51	9.12	0.19	3.03	0.50	23.81	0.30	0.03	15.79	1.85	0.19
	2. Loan Loss Provision	26.39	171.90	23.12	11.01	134.86	3.53	6.62	7.13	56.53	6.95	5.00	92.46	22.75	3.35
	3. Interest Suspense a/c	22.03	86.08	10.84	8.05	103.85	2.14	0.18	2.95	69.58	7.87	6.41	114.88	18.37	3.67
	4. Others	61.92	240.54	39.42	35.60	288.80	9.72	7.67	6.41	97.98	10.62	12.29	166.46	34.70	3.78
6	**Reconcillation A/c**			**359.91**										**0.02**	**20.88**
7	**Profit & Loss A/c**	**24.48**	**3.91**	**10.48**	**10.10**	**24.41**	**3.56**	**4.32**	**1.03**	**33.98**	**10.98**	**1.74**	**35.08**	**8.67**	**0.40**
		3162.75	**1171.08**	**2053.94**	**1795.88**	**6685.90**	**485.01**	**609.58**	**626.53**	**6454.42**	**897.12**	**513.03**	**5138.84**	**1400.00**	**395.41**
	Assets														
1	**LIQUID FUNDS**	**921.31**	**295.40**	**536.37**	**628.86**	**1657.99**	**127.61**	**133.52**	**265.63**	**1384.77**	**148.83**	**115.76**	**1159.75**	**247.36**	**123.85**
	a. Cash Balance	45.07	4.49	79.06	31.39	62.41	27.11	12.39	24.66	157.90	18.91	9.66	196.46	24.64	3.62
	Nepalese Notes & Coins	44.89	4.49	79.06	31.39	62.24	27.11	12.39	24.60	157.90	18.91	9.66	196.14	24.64	3.62
	Foreign Currency	0.19				0.17			0.06				0.32		
	b. Bank Balance	876.24	290.91	110.85	597.47	277.47	36.29	29.22	240.97	294.39	43.90	20.76	222.09	10.18	15.84
	1. In Nepal Rastra Bank	140.72	215.70	19.12	83.35	263.23		0.22	41.00	279.03	16.93		206.27	10.18	0.10
	Domestic Currency	140.72	215.70	19.12	83.35	263.23		0.22	41.00	279.03	16.93		206.27	10.18	0.10
	Foreign Currency														
	2. "A"Class Licensed Institution	14.13	42.49	91.13	365.65	14.24	36.29	29.00	100.93	6.85	26.97	20.76	11.17		15.74
	Domestic Currency	14.13	42.49	91.13	365.65	14.18	36.29	29.00	100.93	6.85	26.97	20.76	11.17		15.74
	Foreign Currency					0.05									
	3. Other Financial Ins.	721.39	32.71	0.61	148.47				99.04	8.50			3.44		
	4. In Foreign Banks												1.21		
	c. Money at Call			346.46		1318.11	64.21	91.91		932.49	86.02	85.35	741.20	212.54	104.40
	Domestic Currency			346.46		1313.85	64.21	91.91		932.49	86.02	85.35	740.06	212.54	104.40
	Foreign Currency					4.26							1.14		
2	**INVESTMENT IN SECURITIES**					**209.79**		**1.00**					**22.30**		
	a. Govt.Securities					209.79		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**	**22.30**	
	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	22.30	
4	**LOANS & ADVANCES**	**2153.80**	**467.08**	**1100.86**	**1102.13**	**4361.62**	**335.37**	**420.61**	**341.52**	**4849.12**	**721.47**	**364.76**	**3511.63**	**1031.77**	**232.93**
	a. Private Sector	2153.80	467.08	1100.86	1102.13	4278.11	335.37	420.61	341.52	4849.12	721.47	364.76	3405.05	1031.77	232.93
	b. Financial Institutions					83.51							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**	**44.08**	**32.86**	**20.92**	**12.31**	**123.91**	**9.16**	**18.16**	**7.28**	**50.91**	**12.32**	**10.56**	**76.95**	**17.30**	**7.20**
8	**OTHER ASSETS**	**36.67**	**144.34**	**35.97**	**32.41**	**315.30**	**11.58**	**15.42**	**11.90**	**149.93**	**14.25**	**19.11**	**326.22**	**81.28**	**9.75**
	a. Accrued Interest:	22.03	86.05	10.84	8.05	113.12	2.14	3.99	2.95	69.58	7.85	6.41	115.08	21.66	3.67
	Financia												0.95		
	Government Enterprise					9.27							4.17		
	Private Sector	22.03	86.05	10.84	8.05	103.85	2.14	3.99	2.95	69.58	7.85	6.41	109.96	21.66	3.67
	b. Staff Loans / Adv.	2.68	1.44	7.95	2.46	19.74	1.73	2.92	3.68	27.21	2.98	0.00	58.34	0.67	0.06
	c. Sundry Debtors	10.59	2.60	8.53	4.04	44.86	2.19	6.29	0.15		2.82		42.23	52.35	0.02
	d. Cash In Transit														
	e. Others	1.37	54.26	8.65	17.86	137.57	5.52	2.22	5.12	53.14	0.61	12.70	110.57	6.60	6.00
9	**Expenses not Written off**	**0.79**				**1.09**	**0.27**	**1.14**			**0.26**		**0.09**		**0.73**
10	**Non Banking Assets**		**231.40**			**9.43**									
11	**Reconcillation Account**			**359.82**		**0.00**				**1.00**					**20.88**
12	**Profit & Loss A/c**												**4.61**		**0.07**
	TOTAL ASSETS	**3162.75**	**1171.08**	**2053.94**	**1795.88**	**6685.90**	**485.01**	**609.58**	**626.53**	**6454.42**	**897.12**	**513.03**	**5138.84**	**1400.00**	**395.41**

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

S.N.	BFI Name	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhee	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu
	Liabilities															
1	**CAPITAL FUND**	**187.24**	**170.09**	**53.15**	**203.77**	**531.77**	**54.63**	**93.44**	**802.92**	**126.46**	**24.40**	**118.62**	**30.52**	**102.18**	**45.55**	**136.05**
	a. Paid-up Capital	140.00	131.25	41.50	185.67	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		18.75							15.00						
	d. General Reserves	5.55	9.89	4.08	15.78	41.76	1.29	7.24	54.40	5.40	0.99	2.96	10.45	0.10		3.80
	e. Share Premium		2.59													
	f. Retained Earning	41.59	7.12	7.38	0.71	-490.68	11.74	8.61	101.08	3.21	3.70	15.41		1.16	1.80	0.11
	g. Others Reserves Fund	0.10	0.50	0.19	1.61	63.61		2.58	7.44	0.39	-0.28	0.26	0.07	0.91		0.44
2	**BORROWINGS**					**250.00**	**0.75**		**180.00**	**0.74**					**1.75**	
	a. NRB															
	b. Interbank Borrowing					250.00			180.00							
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.						0.75			0.74					1.75	
	e. Bonds and Securities															
3	**DEPOSITS**	**599.11**	**1597.69**	**491.87**	**1726.11**	**3745.60**	**537.87**	**427.81**	**5199.55**	**1229.74**	**125.24**	**777.38**	**273.54**	**767.14**	**311.78**	**959.57**
	a. Current	5.29	41.56	7.22	20.23	66.34	3.01	2.85	237.35	4.84	0.03		6.50	7.50		5.22
	Domestic	5.29	41.56	7.22	20.23	66.34	3.01	2.85	217.53	4.84	0.03		6.50	7.50		5.22
	Foreign								19.82							
	b. Savings	272.45	925.74	352.99	863.68	1480.44	461.65	260.04	2162.96	792.60	111.48	426.73	174.82	370.44	266.53	442.58
	Domestic	272.45	925.74	352.99	863.68	1480.28	461.65	260.04	2157.49	792.60	111.48	426.73	174.82	370.44	266.53	442.58
	Foreign					0.16			5.47							
	c. Fixed	127.82	426.73	57.68	483.68	1696.74	61.99	150.31	1540.64	286.60	10.62	193.46	20.12	221.08	45.25	218.28
	Domestic	127.82	426.73	57.68	483.68	1696.74	61.99	150.31	1540.64	286.60	10.62	193.46	20.12	221.08	45.25	218.28
	Foreign															
	d. Call Deposits	193.24	203.67	73.68	358.52	499.71	4.84	14.61	1179.15	145.70	3.12		72.05	168.12		293.48
	Domestic	193.24	203.67	73.68	358.52	499.71	4.84	14.61	978.20	145.70	3.12		72.05	168.12		293.48
	Foreign								200.95							
	e. Others	0.31		0.31		2.37	6.38		79.46			157.19	0.05			
	Domestic	0.31		0.31		2.37	6.38		79.46			157.19	0.05			
	Foreign															
4	**Bills Payable**		**0.07**			**0.14**			**5.75**							
5	**Other Liabilities**	**48.44**	**97.84**	**18.44**	**73.73**	**523.83**	**17.94**	**28.48**	**559.82**	**58.20**	**6.54**	**43.10**	**16.91**	**46.52**	**12.25**	**29.07**
	1. Sundry Creditors	0.17	13.01	0.71	3.61	0.54	0.55	5.71	0.71	0.06	0.30	1.64	1.45		0.33	3.51
	2. Loan Loss Provision	11.11	12.50	5.54	16.76	165.75	4.56	5.55	113.91	10.37	0.89	17.61	3.24	6.16	2.89	8.04
	3. Interest Suspense a/c	8.65	9.34	5.61	18.63	83.79	5.35	8.06	95.04	8.58	2.71	5.89	1.54	6.95	2.79	5.49
	4. Others	28.51	62.99	6.57	34.73	273.76	7.48	9.17	350.16	39.19	2.64	17.97	10.68	33.41	6.24	12.03
6	**Reconcillation A/c**		**1.44**		**0.00**		**79.79**	**27.39**			**0.33**					
7	**Profit & Loss A/c**		**15.82**	**1.59**	**10.84**		**1.65**		**26.67**	**3.99**	**0.98**	**7.17**	**8.79**	**2.57**	**2.16**	**11.22**
		834.79	**1882.97**	**565.05**	**2014.46**	**5051.33**	**692.64**	**577.12**	**6774.71**	**1419.14**	**157.50**	**946.27**	**329.76**	**918.41**	**373.50**	**1135.91**
	Assets															
1	**LIQUID FUNDS**	**308.37**	**494.78**	**121.31**	**415.89**	**1378.11**	**173.84**	**127.05**	**1816.23**	**460.29**	**55.55**	**235.33**	**65.55**	**231.86**	**35.92**	**232.01**
	a. Cash Balance	17.94	31.24	15.66	44.76	67.88	26.52	24.56	193.43	47.99	11.62	23.41	12.86	12.61	9.96	27.91
	Nepalese Notes & Coins	17.94	31.24	15.57	44.76	67.88	26.27	24.56	143.77	47.99	11.62	22.53	12.86	12.61	9.96	27.91
	Foreign Currency			0.09			0.25		49.65			0.87				
	b. Bank Balance	290.44	94.14	35.34	74.10	1310.23	27.06	27.42	313.15	88.57	7.52	22.74	52.69	43.71	6.20	54.88
	1. In Nepal Rastra Bank	29.04	88.81		73.15	216.41	18.26	27.30	292.58	33.53		22.27		1.54		14.88
	Domestic Currency	29.04	88.81		73.15	216.41	18.26	27.30	268.13	33.53		22.27		1.54		14.88
	Foreign Currency								24.45							
	2. "A"Class Licensed Institution	190.40	5.22	35.34	0.68	884.17	8.80	0.12		55.04	7.27	0.47	52.69	42.16	6.20	40.00
	Domestic Currency	190.40	5.22	35.34	0.68	883.23	8.80	0.12		55.04	7.27	0.47	52.69	42.16	6.20	40.00
	Foreign Currency					0.94										
	3. Other Financial Ins.	71.00	0.12		0.27	209.65					0.26					
	4. In Foreign Banks								20.57							
	c. Money at Call		369.40	70.31	297.03		120.26	75.07	1309.66	323.73	36.41	189.19		175.54	19.75	149.22
	Domestic Currency		369.40	70.31	297.03		120.26	75.07	1295.65	323.73	36.41	189.19		175.54	19.75	149.22
	Foreign Currency								14.01							
2	**INVESTMENT IN SECURITIES**				**76.38**	**69.00**			**71.49**			**10.00**				
	a. Govt.Securities				76.38	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**	**470.73**	**1330.65**	**422.83**	**1476.04**	**2925.23**	**416.81**	**391.43**	**4387.69**	**918.93**	**92.44**	**624.71**	**242.52**	**636.59**	**314.36**	**859.02**
	a. Private Sector	462.95	1330.65	422.83	1476.04	2847.79	416.81	391.43	4315.45	918.93	92.44	624.71	242.52	636.59	314.36	859.02
	b. Financial Institutions	7.78				77.44			72.24							
	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**	**17.80**	**18.70**	**5.47**	**18.33**	**27.67**	**6.82**	**7.91**	**112.50**	**24.67**	**4.54**	**22.55**	**6.54**	**29.79**	**8.25**	**24.18**
8	**OTHER ASSETS**	**21.74**	**38.83**	**15.34**	**27.81**	**439.61**	**14.93**	**45.73**	**376.97**	**15.04**	**4.12**	**51.77**	**11.00**	**19.13**	**14.10**	**20.69**
	a. Accrued Interest:	8.65	9.34	5.61	20.53	85.15	5.35	8.06	103.54	8.58	2.71	5.89	1.58	6.95	2.79	5.49
	Financia					0.67			0.64				0.14			
	Government Enterprise				1.90	1.39		8.06	0.22							
	Private Sector	8.65	9.34	5.61	18.63	83.09	5.35		102.68	8.58	2.71	5.89	1.44	6.95	2.79	5.49
	b. Staff Loans / Adv.	6.90	0.87	0.81		10.62	0.18	2.16	28.18	0.09		1.41	0.15	3.31	0.86	4.45
	c. Sundry Debtors	4.63	3.64	6.79	2.66	27.00	4.96	31.49	22.12		0.02	1.02	7.31		7.71	3.62
	d. Cash In Transit															
	e. Others	1.56	24.99	2.13	4.63	316.84	4.44	4.02	223.13	6.38	1.39	43.45	1.97	8.86	2.75	7.12
9	**Expenses not Written off**					**0.00**	**0.44**		**1.59**		**0.85**			**1.05**	**0.87**	
10	**Non Banking Assets**	**9.52**				**111.38**			**3.01**							
11	**Reconcillation Account**					**0.00**	**79.79**	**4.60**								
12	**Profit & Loss A/c**	**0.61**				**3.43**		**0.39**					**4.14**			
	TOTAL ASSETS	**834.79**	**1882.97**	**565.05**	**2014.46**	**5051.33**	**692.64**	**577.12**	**6774.71**	**1419.14**	**157.50**	**946.27**	**329.76**	**918.41**	**373.50**	**1135.91**

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

S.N.	BFI Name	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	Apex	Green	Reliable	Nepal Aawas	NFL	NIDC Capital	NNFL	NSMFL	Peoples
	Liabilities															
1	**CAPITAL FUND**	**208.94**	**104.36**	**1130.09**	**15.34**	**63.70**	**33.19**	**602.42**	**48.48**	**836.28**	**257.40**	**-1.01**	**210.53**	**947.20**	**-328.75**	**76.13**
	a. Paid-up Capital	200.00	100.00	895.32	14.00	60.00	51.00	666.56	55.00	682.75	200.80	135.80	233.56	679.86	2034.29	289.01
	b. Calls in Advance				6.53											
	c. Proposed Bonus Share															
	d. General Reserves	6.34	0.80	211.82		0.74		49.84		65.70	55.39	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	3.35	12.50	-5.30	2.74	-17.81	-193.72	-6.53	85.75	0.30	-217.99	-140.36	10.90	-2433.61	-335.15
	g. Others Reserves Fund	0.39	0.21	10.45	0.10	0.21		79.35		2.07	0.91	41.18	39.47	42.78	9.29	1.56
2	**BORROWINGS**									**450.00**					**34.15**	
	a. NRB															
	b. Interbank Borrowing									450.00					34.15	
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	**DEPOSITS**	**1656.73**	**178.43**	**8030.77**	**150.71**	**279.13**	**319.90**	**5096.35**	**130.08**	**4845.66**	**362.91**	**388.84**	**1115.59**	**5473.03**	**1147.49**	**31.64**
	a. Current	24.95	2.39	57.06	3.84	10.12	7.25		1.28	15.75			4.32			
	Domestic	24.95	2.39	57.06	3.84	10.12	7.25		1.28	15.75			4.32			
	Foreign															
	b. Savings	819.77	59.03	3316.55	112.73	98.23	86.32	3679.33	19.30	1795.50	122.94	108.27	412.93	2358.22	71.41	21.54
	Domestic	819.77	59.03	3316.55	112.73	98.23	86.32	3679.33	19.30	1795.50	122.94	108.27	412.93	2358.22	71.41	21.54
	Foreign															
	c. Fixed	362.12	41.04	2672.69	31.96	54.68	32.50	1414.73	41.70	1937.92	163.18	277.36	665.30	2536.81	3.53	9.65
	Domestic	362.12	41.04	2672.69	31.96	54.68	32.50	1414.73	41.70	1937.92	163.18	277.36	665.30	2536.81	3.53	9.65
	Foreign															
	d. Call Deposits	449.31	75.97	1977.00	1.29	116.10	193.52		67.61	1095.09			33.04		300.89	
	Domestic	449.31	75.97	1976.51	1.29	116.10	193.52		67.61	1095.09			33.04		300.89	
	Foreign			0.49												
	e. Others	0.58		7.48	0.90		0.31	2.29	0.20	1.39	76.79	3.21		578.00	771.66	0.45
	Domestic	0.58		2.14	0.90		0.31	2.29	0.20	1.39	76.79	3.21		578.00	771.66	0.45
	Foreign			5.34												
4	**Bills Payable**							**5.41**								
5	**Other Liabilities**	**59.19**	**12.81**	**584.79**	**4.37**	**9.84**	**11.62**	**689.32**	**3.78**	**453.19**	**122.97**	**461.40**	**562.02**	**450.69**	**4864.00**	**475.73**
	1. Sundry Creditors	5.69	0.70	22.41	0.12	0.15	0.12	4.85	0.38	115.82	71.55	36.82	73.41	8.98	22.16	8.02
	2. Loan Loss Provision	13.80	1.94	198.16	1.19	3.74	2.41	183.95	0.88	107.23	10.19	155.00	182.13	78.46	2626.71	31.10
	3. Interest Suspense a/c	13.81	2.64	98.20	0.41	0.72	4.15	380.46	0.74	98.63	15.03	78.54	122.56	96.86	1962.07	14.26
	4. Others	25.90	7.53	266.02	2.65	5.23	4.95	120.05	1.78	131.51	26.21	191.04	183.92	266.39	253.05	422.35
6	**Reconcillation A/c**			**0.45**					**-0.70**	**0.12**					**5.64**	
7	**Profit & Loss A/c**	**13.02**	**2.16**	**64.32**	**0.92**	**1.32**				**7.01**		**0.07**	**4.81**	**23.48**	**76.79**	
		1937.88	**297.75**	**9810.42**	**171.33**	**353.99**	**364.71**	**6393.50**	**181.64**	**6592.26**	**743.28**	**849.29**	**1892.94**	**6894.40**	**5799.32**	**583.50**
	Assets															
1	**LIQUID FUNDS**	**475.02**	**77.89**	**2278.33**	**54.11**	**62.34**	**74.59**	**1254.91**	**53.47**	**1922.51**	**151.01**	**128.32**	**814.13**	**1112.72**	**145.99**	**67.49**
	a. Cash Balance	41.81	8.85	207.33	5.11	13.97	20.07	201.44	8.19	141.33	1.61	3.20	2.41	95.97	3.53	1.14
	Nepalese Notes & Coins	41.81	8.85	207.09	5.11	13.97	20.07	201.44	8.19	141.33	1.61	3.20	2.41	95.97	3.53	1.14
	Foreign Currency			0.23												
	b. Bank Balance	433.21	12.48	421.80	8.36	12.68	15.12	708.84	45.28	271.64	148.87	125.12	811.72	1016.75	142.46	2.95
	1. In Nepal Rastra Bank	87.42		415.04		12.66	15.12	691.69	0.03	271.64	53.66	19.50	63.98	153.88	65.71	2.95
	Domestic Currency	87.42		415.04		12.66	15.12	691.69	0.03	271.64	53.66	19.50	63.98	153.88	65.71	2.95
	Foreign Currency															
	2. "A"Class Licensed Institution	161.42	12.48	6.76	8.36	0.02		15.35	45.26		9.08	105.54	745.76	856.19	76.42	
	Domestic Currency	161.42	12.48	6.76	8.36	0.02		15.35	45.26		9.08	105.54	745.76	856.19	76.42	
	Foreign Currency															
	3. Other Financial Ins.	184.37						1.80			86.13	0.08	1.98	6.69	0.33	
	4. In Foreign Banks															
	c. Money at Call		56.56	1649.20	40.64	35.69	39.40	344.63		1509.54	0.53					63.40
	Domestic Currency		56.56	1643.38	40.64	35.69	39.40	344.63		1509.54	0.53					63.40
	Foreign Currency			5.82												
2	**INVESTMENT IN SECURITIES**			**175.45**				**115.35**		**244.58**	**20.00**	**10.00**	**20.00**	**139.29**	**10.01**	
	a. Govt.Securities			175.45				115.35		244.58	20.00	10.00	20.00	139.29	10.01	
	b. NRB Bond															
	c. Govt.Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e Non Residents															
3	**SHARE & OTHER INVESTMENT**	**1.31**		**226.86**			**1.18**	**48.71**		**49.08**	**63.72**	**25.47**	**58.92**	**100.27**	**23.49**	**1.20**
	a. Interbank Lending															
	b. Non Residents							43.04								
	c. Others	1.31		226.86			1.18	5.68		49.08	63.72	25.47	58.92	100.27	23.49	1.20
4	**LOANS & ADVANCES**	**1415.86**	**202.41**	**6771.79**	**108.20**	**271.57**	**251.25**	**4176.86**	**116.05**	**3922.38**	**458.39**	**322.44**	**635.13**	**5104.91**	**2660.06**	**30.15**
	a. Private Sector	1405.86	202.41	6567.50	108.20	136.81	251.25	4176.86	116.05	3891.88	458.39	322.44		3967.13	2650.06	21.44
	b. Financial Institutions	10.00		204.29		134.75				18.00			635.13	1137.78	10.00	8.72
	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**	**25.39**	**12.44**	**104.61**	**4.08**	**13.07**	**21.90**	**288.76**	**8.03**	**208.54**	**4.10**	**10.83**	**42.98**	**113.30**	**119.15**	**111.27**
8	**OTHER ASSETS**	**20.32**	**5.02**	**245.38**	**4.61**	**6.74**	**15.30**	**449.89**	**2.17**	**225.96**	**45.07**	**239.97**	**186.90**	**318.73**	**2839.43**	**37.65**
	a. Accrued Interest:	13.81	2.64	111.60	0.41	0.72	4.15	381.95	0.74	98.63	15.81	78.55	122.56	96.86	1937.15	14.26
	Financia			1.68		0.44				83.59			122.56			
	Government Enterprise			13.40				1.49	0.74	15.03	0.79	0.03			0.02	
	Private Sector	13.81	2.64	96.53	0.41	0.28	4.15	380.46			15.03	78.52		96.86	1937.13	14.26
	b. Staff Loans / Adv.	0.70		12.57	2.33		0.96	23.32		23.64	18.82	0.01	1.48	18.58	0.20	
	c. Sundry Debtors	3.58	0.88	91.05	0.44	0.40		2.90		54.29	2.45	76.37	8.90	182.05	644.14	1.17
	d. Cash In Transit															
	e. Others	2.24	1.51	30.16	1.42	5.62	10.19	41.72	1.43	49.41	7.99	85.05	53.95	21.24	257.94	22.22
9	**Expenses not Written off**			**0.56**	**0.34**	**0.27**		**1.41**	**0.48**	**1.12**				**1.40**		
10	**Non Banking Assets**			**7.44**				**18.58**		**18.08**		**94.03**	**134.88**	**3.77**	**1.19**	**323.68**
11	**Reconcillation Account**					**0.02**	**0.41**	**8.52**								
12	**Profit & Loss A/c**						**0.08**	**30.50**	**1.44**		**0.99**	**18.22**				**12.06**
	TOTAL ASSETS	**1937.88**	**297.75**	**9810.42**	**171.33**	**353.99**	**364.71**	**6393.50**	**181.64**	**6592.26**	**743.28**	**849.29**	**1892.94**	**6894.40**	**5799.32**	**583.50**

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

S.N.	BFI Name	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General
	Liabilities														
1	**CAPITAL FUND**	**248.97**		**117.16**	**394.18**	**86.37**	**383.80**	**398.40**	**267.62**	**584.34**	**2090.09**	**519.00**	**76.41**	**502.48**	**-2.03**
	a. Paid-up Capital	183.66		176.59	270.99	222.30	310.50	324.31	197.12	339.18	2008.80	420.00	187.95	403.42	132.23
	b. Calls in Advance	30.00													
	c. Proposed Bonus Share				32.52										
	d. General Reserves	33.86		33.96	88.42	50.87	35.45	96.33	70.30	109.06	206.24	97.86	59.72	82.77	15.81
	e. Share Premium	0.22				0.22					3.59			1.49	0.23
	f. Retained Earning	1.24		-100.70		-299.82	37.85	-22.24	0.20	105.67	-129.60	0.06	-234.38	11.82	-155.85
	g. Others Reserves Fund			7.32	2.25	112.80				30.44	1.07	1.09	63.13	2.97	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**	**715.89**		**983.87**	**2987.46**	**1429.89**	**3190.75**	**2156.29**	**1414.77**	**2006.12**	**1368.65**	**3832.14**	**1392.85**	**3532.51**	**92.94**
	a. Current			8.42							11.27	22.73			
	Domestic			8.42							11.27	22.73			
	Foreign														
	b. Savings	307.54		264.92	1423.96	275.41	1767.27	1084.04	445.47	1049.27	400.60	1350.83	641.23	2119.10	24.61
	Domestic	307.54		264.92	1423.96	275.41	1767.27	1084.04	445.47	1049.27	400.60	1350.83	641.23	2119.10	24.61
	Foreign														
	c. Fixed	404.26		622.34	1563.50	1038.62	1415.71	1069.33	969.30	955.91	896.48	1967.32	744.87	1413.41	68.33
	Domestic	404.26		622.34	1563.50	1038.62	1415.71	1069.33	969.30	955.91	896.48	1967.32	744.87	1413.41	68.33
	Foreign														
	d. Call Deposits			40.85							34.31	467.05			
	Domestic			40.85							34.31	467.05			
	Foreign														
	e. Others	4.09		47.34		115.86	7.76	2.92		0.94	25.98	24.21	6.75		
	Domestic	4.09		47.34		115.86	7.76	2.92		0.94	25.98	24.21	6.75		
	Foreign														
4	**Bills Payable**			**0.21**											
5	**Other Liabilities**	**66.90**		**208.27**	**439.45**	**774.05**	**292.78**	**218.93**	**129.91**	**212.65**	**780.86**	**187.02**	**752.59**	**202.40**	**362.39**
	1. Sundry Creditors	2.38		0.02	28.59		28.38	3.77	7.87	11.77	62.56	14.19	0.21	24.06	11.85
	2. Loan Loss Provision	20.29		140.13	86.30	534.03	69.14	174.39	15.12	162.24	435.15	48.86	453.39	64.89	219.06
	3. Interest Suspense a/c	4.60		35.49	95.32	146.31	49.51		24.95		186.19	41.47	251.81	50.22	112.92
	4. Others	39.63		32.63	229.25	93.71	145.75	40.77	81.97	38.64	96.96	82.50	47.18	63.23	18.56
6	**Reconcillation A/c**							**0.00**					**3.62**	**612.89**	**-0.49**
7	**Profit & Loss A/c**						**10.80**			**3.94**	**44.95**			**5.30**	**19.12**
		1031.76		**1309.52**	**3821.09**	**2290.31**	**3878.12**	**2773.62**	**1812.30**	**2807.05**	**4284.55**	**4538.16**	**2225.46**	**5005.58**	**471.93**
	Assets														
1	**LIQUID FUNDS**	**295.66**		**451.66**	**830.57**	**417.82**	**903.85**	**750.03**	**291.66**	**688.96**	**1085.65**	**888.90**	**601.37**	**742.59**	**71.62**
	a. Cash Balance	5.61		5.65	31.65	4.73	60.78	30.07	5.92	6.48	7.48	29.15	5.02	82.74	2.52
	Nepalese Notes & Coins	5.61		5.65	31.65	4.73	60.78	30.07	5.92	6.48	7.48	29.15	5.02	82.74	2.52
	Foreign Currency														
	b. Bank Balance	69.06		62.64	798.92	97.84	843.07	719.96	285.73	45.51	1078.17	183.82	596.35	659.84	69.09
	1. In Nepal Rastra Bank	69.06		59.82	128.21	92.20	131.76	58.03	39.97	42.62	117.82	167.83	76.64	175.08	4.90
	Domestic Currency	69.06		59.82	128.21	92.20	131.76	58.03	39.97	42.62	117.82	167.83	76.64	175.08	4.90
	Foreign Currency														
	2. "A"Class Licensed Institution			2.69		5.53	711.30	390.48	46.05	2.90	959.03	15.98	519.71	484.23	45.23
	Domestic Currency			2.69		5.53	711.30	390.48	46.05	2.90	959.03	15.98	519.71	484.23	45.23
	Foreign Currency														
	3. Other Financial Ins.			0.14	670.71	0.12		271.44	199.71		1.32	0.01		0.53	18.97
	4. In Foreign Banks														
	c. Money at Call	220.99		383.37		315.25				636.97		675.92			
	Domestic Currency	220.99		383.37		315.25				636.97		675.92			
	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.														
	d. Other Non-Fin Ins.					24.72									
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	**70.11**		**8.86**	**5.90**	**13.80**	**115.32**	**9.73**	**3.15**	**136.59**	**55.63**	**58.59**	**54.08**	**137.76**	**0.20**
	a. Interbank Lending														
	b. Non Residents														
	c. Others	70.11		8.86	5.90	13.80	115.32	9.73	3.15	136.59	55.63	58.59	54.08	137.76	0.20
4	**LOANS & ADVANCES**	**611.81**		**705.40**	**2710.48**	**1200.22**	**2354.38**	**1819.19**	**1260.66**	**1813.01**	**1935.80**	**3284.48**	**1032.54**	**3183.32**	**229.27**
	a. Private Sector	611.81		705.40	2710.48	1200.22	2354.38	1819.19	1260.66	1813.01	1895.80	3239.48	1032.54	3183.32	229.27
	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**	**6.18**		**30.02**	**39.85**	**129.35**	**241.96**	**51.59**	**120.11**	**8.20**	**44.43**	**94.12**	**47.97**	**81.55**	**3.05**
8	**OTHER ASSETS**	**33.07**		**71.68**	**230.12**	**307.39**	**129.03**	**19.49**	**63.91**	**70.30**	**227.09**	**62.57**	**389.78**	**95.27**	**131.51**
	a. Accrued Interest:	4.61		36.32	95.63	147.02	49.51		25.25	3.12	201.79	41.47	282.20	54.05	112.92
	Financia										0.33	0.33			
	Government Enterprise	0.01		0.83		0.71			0.30	3.12	15.73			3.84	
	Private Sector	4.60		35.49	95.63	146.31	49.51		24.95		185.74	41.14	282.20	50.22	112.92
	b. Staff Loans / Adv.	1.20		11.13	4.67	7.56	3.40	8.24	1.76	1.76		7.77	30.05	20.75	3.41
	c. Sundry Debtors	20.58		14.98	5.76		0.00	2.92	2.74	0.00	18.14	6.57	0.50	15.74	15.14
	d. Cash In Transit														
	e. Others	6.68		9.25	124.07	152.80	76.12	8.33	34.16	65.41	7.16	6.75	77.02	4.73	0.05
9	**Expenses not Written off**	**0.88**		**1.21**			**9.15**				**24.10**	**2.38**		**1.65**	
10	**Non Banking Assets**	**0.19**			**2.42**	**12.90**	**3.23**		**1.43**		**21.86**	**1.20**	**10.32**	**0.54**	**16.86**
11	**Reconcillation Account**			**0.00**								**0.01**	**3.62**	**612.89**	**4.43**
12	**Profit & Loss A/c**	**11.86**		**20.69**	**1.75**	**163.92**		**53.58**	**6.27**			**10.98**	**85.80**		
	TOTAL ASSETS	**1031.76**		**1309.52**	**3821.09**	**2290.31**	**3878.12**	**2773.62**	**1812.30**	**2807.05**	**4284.55**	**4538.16**	**2225.46**	**5005.58**	**471.93**

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

S.N.	BFI Name	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Guheshwori
	Liabilities														
1	**CAPITAL FUND**	**101.24**	**332.92**	**452.60**	**266.31**	**1.03**	**4.03**	**39.96**	**130.39**	**153.86**	**465.28**	**-311.03**	**-1048.03**	**-413.52**	**306.34**
	a. Paid-up Capital	120.00	248.63	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			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	-155.93	8.32	-489.37	2.46	11.68	-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**	**51.05**	
	a. NRB														
	b. Interbank Borrowing								175.00			8.30	37.35	51.05	
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	**252.77**	**1230.76**	**2511.00**	**1724.37**	**844.30**	**151.12**	**95.19**	**1883.96**	**907.55**	**4526.63**	**319.33**	**1060.25**	**348.62**	**1170.68**
	a. Current														
	Domestic														
	Foreign														
	b. Savings	124.87	475.89	1389.84	717.69	363.54	50.65	30.34	840.98	696.66	2222.92	181.38	122.24	181.76	371.64
	Domestic	124.87	475.89	1389.84	717.69	363.54	50.65	30.34	840.98	696.66	2222.92	181.38	122.24	181.76	371.64
	Foreign														
	c. Fixed	127.91	740.91	1121.15	1006.67	422.09	49.55	64.85	1035.43	207.14	2303.71	137.95	6.42		633.11
	Domestic	127.91	740.91	1121.15	1006.67	422.09	49.55	64.85	1035.43	207.14	2303.71	137.95	6.42		633.11
	Foreign														
	d. Call Deposits														
	Domestic														
	Foreign														
	e. Others		13.97			58.68	50.92		7.56	3.74			931.59	166.86	165.93
	Domestic		13.97			58.68	50.92		7.56	3.74			931.59	166.86	165.93
	Foreign														
4	**Bills Payable**										**0.04**				
5	**Other Liabilities**	**82.16**	**209.23**	**500.15**	**217.82**	**698.35**	**173.43**	**38.84**	**819.06**	**75.45**	**284.35**	**829.18**	**3374.49**	**1000.39**	**124.56**
	1. Sundry Creditors	0.59	4.11	28.32	12.42	13.72	1.29	0.85	19.63	20.09	1.57	8.79	28.23	8.53	8.46
	2. Loan Loss Provision	46.61	67.97	116.61	69.85	308.73	90.78	15.21	346.53	9.46	99.29	502.72	1919.78	562.36	37.48
	3. Interest Suspense a/c	27.20	59.79	118.70	80.68	315.15	53.02	10.03	235.96	3.58	66.40	292.77	1329.76	321.67	16.41
	4. Others	7.76	77.35	236.52	54.88	60.76	28.35	12.76	216.94	42.33	117.09	24.90	96.71	107.84	62.22
6	**Reconcillation A/c**						**13.95**								
7	**Profit & Loss A/c**		**26.45**					**3.92**	**69.44**	**25.81**	**17.60**	**0.33**	**99.91**	**26.98**	**14.68**
		436.18	**1799.37**	**3463.75**	**2208.51**	**1543.69**	**342.53**	**177.91**	**3077.85**	**1162.66**	**5293.91**	**846.11**	**3523.97**	**1013.51**	**1616.27**
	Assets														
1	**LIQUID FUNDS**	**103.51**	**750.00**	**815.88**	**818.01**	**103.42**	**57.86**	**24.93**	**577.68**	**241.69**	**1645.17**	**8.55**	**61.55**	**24.06**	**444.94**
	a. Cash Balance	4.20	0.75	14.72	11.29	6.52	4.60	3.30	42.61	14.07	62.39	1.18	2.06	0.68	7.94
	Nepalese Notes & Coins	4.20	0.75	14.72	11.29	6.52	4.60	3.30	42.61	14.07	62.39	1.18	2.06	0.68	7.86
	Foreign Currency														0.09
	b. Bank Balance	99.31	31.42	100.96	139.63	96.90	53.26	21.64	535.07	22.66	1582.78	7.37	59.49	23.38	24.44
	1. In Nepal Rastra Bank	10.34	29.66	100.96	129.48	59.03	13.40		49.63	18.02	99.94	0.08	3.17	6.89	23.77
	Domestic Currency	10.34	29.66	100.96	129.48	59.03	13.40		49.63	18.02	99.94	0.08	3.17	6.89	23.77
	Foreign Currency														
	2. "A"Class Licensed Institution	31.66	1.77		10.15	37.31	19.84	21.64	356.12	4.63	1434.77	2.83	19.96	15.62	0.68
	Domestic Currency	31.66	1.77		10.15	37.31	19.84	21.64	356.12	4.63	1434.77	2.83	19.96	15.62	0.68
	Foreign Currency														
	3. Other Financial Ins.	57.31				0.56	20.02		129.33		48.06	4.46	36.36	0.87	
	4. In Foreign Banks														
	c. Money at Call		717.83	700.20	667.09					204.97					412.56
	Domestic Currency		717.83	700.20	667.09					204.97					412.56
	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**	**1.86**	**3.65**	**0.40**	**13.63**	**1.24**	**0.10**	**0.19**	**4.73**		**2.16**	**0.25**	**0.03**	**3.23**	**82.98**
	a. Interbank Lending														
	b. Non Residents														
	c. Others	1.86	3.65	0.40	13.63	1.24	0.10	0.19	4.73		2.16	0.25	0.03	3.23	82.98
4	**LOANS & ADVANCES**	**272.30**	**959.24**	**2199.38**	**1149.70**	**782.18**	**141.69**	**119.53**	**1641.15**	**861.00**	**3339.38**	**501.83**	**1920.14**	**567.43**	**901.65**
	a. Private Sector	268.30	959.24	2180.89	1149.70	782.18	141.69	119.53	1641.15	861.00	3339.38	501.83	1920.14	338.28	889.85
	b. Financial Institutions	4.00												229.15	11.80
	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**	**2.49**	**17.30**	**141.78**	**47.16**	**44.02**	**6.06**	**3.38**	**131.86**	**4.66**	**63.38**	**20.01**	**94.66**	**61.55**	**57.19**
8	**OTHER ASSETS**	**48.50**	**65.71**	**164.57**	**135.18**	**326.07**	**96.15**	**28.72**	**376.84**	**53.86**	**80.29**	**309.44**	**1447.59**	**357.26**	**69.51**
	a. Accrued Interest:	27.20	59.79	78.44	81.99	315.15	53.02	10.03	236.37	3.58	68.92	292.77	1329.76	321.67	17.37
	Financia										66.40				0.07
	Government Enterprise			78.44	1.31	315.15			0.41	3.58	2.52				0.96
	Private Sector	27.20	59.79		80.68		53.02	10.03	235.96			292.77	1329.76	321.67	16.34
	b. Staff Loans / Adv.	3.12			16.31		0.14	4.98	5.32	2.85	1.91	5.05	0.14		1.63
	c. Sundry Debtors	15.81	2.92	0.05	10.12	1.69	7.66	3.32	115.79	8.45	6.23	0.06	5.38	0.18	5.41
	d. Cash In Transit														
	e. Others	2.37	3.00	86.09	26.76	9.23	35.34	10.40	19.37	38.99	3.23	11.57	112.31	35.41	45.11
9	**Expenses not Written off**							**0.15**		**0.25**	**1.88**				
10	**Non Banking Assets**	**3.12**	**3.47**	**109.19**	**8.31**	**48.45**	**22.90**	**1.01**	**146.25**	**0.92**	**30.60**	**5.37**			
11	**Reconcillation Account**						**13.95**					**0.66**			
12	**Profit & Loss A/c**	**1.20**		**32.56**	**6.52**	**238.31**	**3.82**		**22.34**		**1.06**				
	TOTAL ASSETS	**436.18**	**1799.37**	**3463.75**	**2208.51**	**1543.69**	**342.53**	**177.91**	**3077.85**	**1162.66**	**5293.91**	**846.11**	**3523.97**	**1013.51**	**1616.27**

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

S.N.	BFI Name	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Kuber	NEFL	Seti	Ihama	Namaste	Kaski	Unique	Manjushree	Jebils
	Liabilities															
1	**CAPITAL FUND**	**50.13**	**486.19**	**124.67**	**519.28**	**525.85**	**296.61**	**-222.96**	**301.02**	**60.17**	**246.68**	**36.79**	**322.57**	**247.94**	**260.87**	**236.46**
	a. Paid-up Capital	110.00	396.40	109.34	483.09	374.39	263.77	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										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**					**700.00**									**37.90**	
	a. NRB														37.90	
	b. Interbank Borrowing					700.00										
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	**DEPOSITS**	**276.24**	**4230.04**	**855.42**	**1021.49**	**4242.31**	**2027.76**	**333.21**	**1057.79**	**155.90**	**260.40**	**220.20**	**2464.28**	**664.90**	**1802.45**	**905.12**
	a. Current				7.16											
	Domestic				7.16											
	Foreign															
	b. Savings	142.93	1831.99	530.38	260.06	2668.91	870.38	81.88	683.86	105.82	101.02	181.19	1450.35	218.99	228.33	262.94
	Domestic	142.93	1831.99	530.38	260.06	2668.91	870.38	81.88	683.86	30.22	101.02	181.19	1450.35	218.99	228.33	262.94
	Foreign									75.60						
	c. Fixed	133.31	1688.18	325.03	644.76	1570.47	715.57	251.33	373.80	50.07	72.52	38.98	1013.93	315.63	628.94	375.87
	Domestic	133.31	1688.18	325.03	644.76	1570.47	715.57	251.33	373.80	50.07	72.52	38.98	1013.93	315.63	628.94	375.87
	Foreign															
	d. Call Deposits				107.26											
	Domestic				107.26											
	Foreign															
	e. Others		709.86		2.24	2.93	441.81		0.13		86.86	0.02		130.28	945.17	266.31
	Domestic		709.86		2.24	2.93	441.81		0.13		86.86	0.02		130.28	945.17	266.31
	Foreign															
4	**Bills Payable**					**0.01**										
5	**Other Liabilities**	**148.38**	**231.37**	**68.01**	**133.66**	**399.50**	**211.06**	**608.25**	**40.14**	**21.47**	**67.54**	**11.54**	**125.15**	**31.22**	**162.40**	**159.71**
	1. Sundry Creditors	0.99	0.42	7.09	10.86	23.03	0.46	5.43	2.59	0.55	0.08	0.11	0.12	5.38	0.20	15.63
	2. Loan Loss Provision	50.53	71.91	17.38	51.46	89.82	73.51	363.44	8.53	3.36	23.15	2.68	36.46	9.64	66.91	57.50
	3. Interest Suspense a/c	21.71	57.76	12.54	34.70	20.09	43.30	214.66	7.05	3.45	8.12	0.79	35.25	4.88	59.53	33.94
	4. Others	75.15	101.27	31.00	36.64	266.56	93.79	24.71	21.96	14.11	36.20	7.97	53.31	11.32	35.77	52.65
6	**Reconcillation A/c**						**362.72**	**1273.43**	**0.00**							
7	**Profit & Loss A/c**	**0.42**	**15.88**			**30.77**			**3.93**	**2.27**		**3.92**	**12.17**	**1.20**		**1.46**
		475.17	**4963.48**	**1048.10**	**1674.43**	**5898.43**	**2898.14**	**1991.93**	**1402.88**	**239.80**	**574.63**	**272.45**	**2924.17**	**945.26**	**2263.62**	**1302.76**
	Assets															
1	**LIQUID FUNDS**	**205.46**	**1161.27**	**266.60**	**636.29**	**2027.02**	**372.44**	**46.64**	**461.99**	**46.61**	**241.69**	**87.04**	**601.15**	**232.61**	**667.46**	**413.63**
	a. Cash Balance	1.47	103.99	15.51	7.86	141.79	20.04	1.70	14.50	2.19	0.41	2.97	48.43	4.09	17.41	7.13
	Nepalese Notes & Coins	1.47	103.99	15.51	7.80	141.79	20.04	1.70	14.50	2.19	0.41	2.96	48.43	4.09	17.41	7.13
	Foreign Currency				0.06				0.01	0.00		0.02				
	b. Bank Balance	203.99	118.84	251.10	76.78	1885.23	352.39	0.00	447.49	44.42	241.27	5.78	108.35	228.52	650.05	21.06
	1. In Nepal Rastra Bank	10.23	110.14	18.39	75.53	68.06	60.69	0.00	29.99	0.16	15.14		103.68	26.66	80.07	21.06
	Domestic Currency	10.23	110.14	18.39	75.53	68.06	60.69	0.00	29.99	0.16	15.14		103.68	26.66	80.07	21.06
	Foreign Currency															
	2. "A"Class Licensed Institution	176.53	8.43	176.97	1.24	1387.68	204.66		250.23	9.81	89.60	5.77	4.48	102.30	419.24	
	Domestic Currency	176.53	8.43	176.97	1.24	1387.68	204.66		250.23	9.81	89.60	5.77	4.48	102.30	419.24	
	Foreign Currency															
	3. Other Financial Ins.	17.23	0.27	55.74		429.49	87.04		167.26	34.45	136.53	0.01	0.19	99.56	150.74	
	4. In Foreign Banks															
	c. Money at Call		938.45		551.66			44.93				78.29	444.37			385.44
	Domestic Currency		938.45		551.66			44.93				78.29	444.37			385.44
	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**	**28.52**		**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	28.52		14.15	0.37		41.28
4	**LOANS & ADVANCES**	**161.22**	**3630.48**	**735.03**	**654.50**	**3300.97**	**1818.71**	**430.93**	**806.61**	**181.06**	**239.52**	**178.33**	**2228.83**	**663.05**	**1466.65**	**698.61**
	a. Private Sector	154.72	3630.48	735.03	630.98	3300.97	1805.80		774.61	181.06	224.52	178.33	2228.83	646.75	1433.55	686.61
	b. Financial Institutions	6.50			23.52		12.90	430.93	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**	**56.43**	**10.00**	**249.84**	**68.42**	**21.64**	**10.53**	**7.44**	**5.45**	**10.51**	**1.02**	**39.51**	**4.24**	**25.59**	**5.84**
8	**OTHER ASSETS**	**36.49**	**89.94**	**31.41**	**65.10**	**335.51**	**79.89**	**226.37**	**57.30**	**6.49**	**37.99**	**5.74**	**40.53**	**27.99**	**91.23**	**82.50**
	a. Accrued Interest:	21.88	57.76	12.54	34.66	81.98	45.55	214.73	8.02	3.45	8.12	0.79	35.25	4.95	59.53	36.33
	Financia				0.15		0.01							0.00	1.34	0.14
	Government Enterprise	0.16			0.02	0.27	2.30		0.96					0.07		0.51
	Private Sector	21.71	57.76	12.54	34.49	81.71	43.24	214.73	7.05	3.45	8.12	0.79	35.25	4.88	58.19	35.68
	b. Staff Loans / Adv.	1.00	0.44	3.62	3.57	51.10		1.24	1.16	1.73	0.16		3.04	0.75	23.11	8.95
	c. Sundry Debtors	0.43	2.34	8.49	6.05	19.39	4.28	2.02	43.62	1.05	0.03	4.35	0.00	0.44	2.38	0.37
	d. Cash In Transit															
	e. Others	13.18	29.40	6.76	20.83	183.04	30.06	8.39	4.51	0.27	29.68	0.60	2.24	21.84	6.21	36.86
9	**Expenses not Written off**				**1.06**					**0.09**		**0.32**				**1.02**
10	**Non Banking Assets**	**5.66**			**6.80**	**37.24**	**43.96**	**0.95**			**15.07**					
11	**Reconcillation Account**		**0.01**				**362.72**	**1273.38**								
12	**Profit & Loss A/c**	**1.04**		**4.52**	**7.90**		**7.04**	**0.03**			**1.33**				**2.69**	**9.87**
	TOTAL ASSETS	**475.17**	**4963.48**	**1048.10**	**1674.43**	**5898.43**	**2898.14**	**1991.93**	**1402.88**	**239.80**	**574.63**	**272.45**	**2924.17**	**945.26**	**2263.62**	**1302.76**

S.N.	BFI Name	Reliance	Bhaktapur
	Liabilities		
1	**CAPITAL FUND**	**345.28**	**136.04**
	a. Paid-up Capital	320.00	125.00
	b. Calls in Advance		
	c. Proposed Bonus Share		
	d. General Reserves	19.56	2.21
	e. Share Premium		
	f. Retained Earning	3.10	8.83
	g. Others Reserves Fund	2.62	
2	**BORROWINGS**		
	a. NRB		
	b. Interbank Borrowing		
	c. Foreign Banks and Fin. Ins.		
	d. Other Financial Ins.		
	e. Bonds and Securities		
3	**DEPOSITS**	**1752.07**	**379.48**
	a. Current		
	Domestic		
	Foreign		
	b. Savings	645.38	191.27
	Domestic	645.38	191.27
	Foreign		
	c. Fixed	619.79	113.89
	Domestic	619.79	113.89
	Foreign		
	d. Call Deposits		74.32
	Domestic		74.32
	Foreign		
	e. Others	486.90	
	Domestic	486.90	
	Foreign		
4	**Bills Payable**		
5	**Other Liabilities**	**204.51**	**22.22**
	1. Sundry Creditors	1.01	0.01
	2. Loan Loss Provision	74.58	12.19
	3. Interest Suspense a/c	34.12	1.33
	4. Others	94.80	8.69
6	**Reconcillation A/c**	**7.28**	
7	**Profit & Loss A/c**	**4.34**	**3.52**
		2313.49	**541.26**
	Assets		
1	**LIQUID FUNDS**	**835.63**	**205.46**
	a. Cash Balance	15.81	4.52
	Nepalese Notes & Coins	15.81	4.52
	Foreign Currency		
	b. Bank Balance	819.82	200.94
	1. In Nepal Rastra Bank	117.62	22.83
	Domestic Currency	117.62	22.83
	Foreign Currency		
	2. "A"Class Licensed Institution	97.55	156.83
	Domestic Currency	97.55	156.83
	Foreign Currency		
	3. Other Financial Ins.	604.65	21.28
	4. In Foreign Banks		
	c. Money at Call		
	Domestic Currency		
	Foreign Currency		
2	**INVESTMENT IN SECURITIES**	**3.00**	**10.00**
	a. Govt.Securities	3.00	10.00
	b. NRB Bond		
	c. Govt.Non-Fin. Ins.		
	d. Other Non-Fin Ins.		
	e Non Residents		
3	**SHARE & OTHER INVESTMENT**	**109.44**	**16.48**
	a. Interbank Lending		
	b. Non Residents		
	c. Others	109.44	16.48
4	**LOANS & ADVANCES**	**1288.93**	**279.45**
	a. Private Sector	1263.06	279.45
	b. Financial Institutions	23.50	
	c. Government Organizations	2.36	
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**	**14.04**	**3.76**
8	**OTHER ASSETS**	**49.36**	**24.94**
	a. Accrued Interest:	25.57	1.48
	Financia	0.27	
	Government Enterprise		0.15
	Private Sector	25.31	1.33
	b. Staff Loans / Adv.	2.22	
	c. Sundry Debtors	3.50	21.43
	d. Cash In Transit		
	e. Others	18.06	2.03
9	**Expenses not Written off**	**2.05**	**1.17**
10	**Non Banking Assets**		
11	**Reconcillation Account**		
12	**Profit & Loss A/c**	**11.04**	
	TOTAL ASSETS	**2313.49**	**541.26**

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses																		
1. Interest Expense	**518.98**	**832.66**	**808.91**	**1107.17**	**272.73**	**810.09**	**782.81**	**498.04**	**811.75**	**547.08**	**453.35**	**931.58**	**366.12**	**689.90**	**599.67**	**623.09**	**727.09**	**1151.47**
1.1 On Deposit Liabilities	430.65	826.45	798.29	1041.17	271.23	751.68	740.86	497.88	811.74	532.31	453.35	913.30	366.12	689.81	598.97	597.38	690.01	1146.09
1.1.1 Saving Account	239.42	449.28	363.53	311.57	143.10	382.01	177.77	155.65	308.42	127.33	134.10	188.33	67.66	220.05	110.47	93.65	166.16	462.11
1.1.2 Fixed Account	191.35	332.50	258.96	467.71	50.55	369.67	507.58	268.13	346.15	251.76	237.08	518.98	223.82	332.67	358.44	363.78	326.77	636.80
1.1.2.1 Up to 3 months Fixed Account		0.11	38.84	5.46	7.06	93.11	116.24		54.20		0.13			0.05		7.75	41.56	
1.1.2.2 3 to 6 months Fixed Account		1.15	51.79		4.40		92.63	0.04	37.03					0.12		14.12	81.64	
1.1.2.3 6 months to 1 year Fixed Account		161.08	129.48		37.12	276.56	254.25		200.07	251.76	11.39		223.82	60.85		243.63	95.63	
1.1.2.4 Above 1 year Fixed Account	191.35	170.16	38.84	462.26	1.97		44.46	268.09	54.85		225.57	518.98		271.64	358.44	98.29	107.94	636.80
1.1.3 Call Deposit	-0.13	44.67	175.80	261.89	77.59		55.50	74.10	157.17	153.23	82.17	205.98	74.65	137.10	130.06	139.95	197.07	35.29
1.1.4 Certificate of Deposit																		11.89
1.2 On Borrowing	88.33	6.21	10.62	65.99	1.49	58.40	41.95	0.16	0.01	14.77		18.28		0.08	0.70	25.72	37.08	5.39
2. Commission Expense		**25.79**	**85.68**	**57.27**				**4.92**										**0.61**
3. Staff Expense	**699.61**	**884.13**	**288.93**	**181.14**	**187.86**	**300.38**	**202.76**	**127.04**	**203.86**	**171.10**	**80.79**	**172.68**	**44.60**	**126.54**	**105.58**	**115.63**	**113.78**	**1178.62**
4. Office Operating Expenses	**249.68**	**245.91**	**220.78**	**211.70**	**185.65**	**414.47**	**187.99**	**95.71**	**167.73**	**155.80**	**78.78**	**167.85**	**57.06**	**150.15**	**93.95**	**110.77**	**175.25**	**174.94**
5. Foreign Exchange Loss											**0.35**		**0.59**					
5.1 Due to Change in Exchange Rates											0.35		0.59					
5.2 Due to Foreign Currency Transaction																		
6. Non Operating Expense		**0.03**							**0.27**					**0.21**	**0.01**			**0.02**
7. Provision for Risk	**9.33**	**140.85**	**147.84**	**197.91**	**43.88**	**91.62**	**32.94**	**145.60**		**18.00**	**32.07**	**79.22**	**91.99**	**30.58**	**91.02**	**132.42**	**48.11**	**522.29**
7.1 Loan loss Provision	37.65	139.14	147.47	194.52	43.88	91.62	32.94	145.60		18.00	32.07	79.22	91.99	30.58	91.02	110.30	39.32	522.29
7.1.1 General Loan loss Provision	37.65	21.36	60.41	63.74	32.73	91.62	19.55	60.11		2.45	20.97	10.80	36.96		10.56	31.69	39.32	95.38
7.1.2 Special Loan Loss Provision		117.78	87.06	130.78	11.15		13.39	85.49		15.55	8.68	68.41	42.84	30.58	80.46	78.61		426.92
7.1.3 Additional Loan Loss Provision											2.41		12.19					
7.2. Provision for Non-Banking Assets	0.30			3.39													8.39	
7.3. Provision for Loss on Investment	0.63															22.12	0.40	
7.5. Provision for Loss of Other Assets	-29.25	1.71	0.37															
8. Loan Written Off					**11.36**													**1.30**
9. Provision for Staff Bonus			**137.71**	**117.49**	**68.92**	**66.84**	**24.25**		**102.69**	**38.86**	**5.41**	**17.25**	**10.51**	**14.79**			**35.16**	**28.60**
10. Provision for Income Tax	**208.87**	**289.08**	**404.16**	**352.48**	**206.75**	**200.53**	**72.76**		**308.07**	**116.57**	**9.74**	**51.75**	**24.49**	**44.89**			**105.49**	**142.40**
11. Others		**1.01**											**0.02**					**0.26**
12. Net Profit	**517.67**	**818.64**	**972.91**	**820.05**	**482.42**	**467.91**	**169.78**	**39.29**	**718.82**	**271.99**	**44.34**	**120.75**	**1.61**	**103.52**		**-22.71**	**246.14**	**593.35**
Total Expenses	**2204.14**	**3238.10**	**3066.91**	**3045.20**	**1459.57**	**2351.85**	**1473.29**	**910.61**	**2313.19**	**1319.41**	**704.83**	**1541.08**	**596.99**	**1160.57**	**890.23**	**959.21**	**1451.01**	**3793.86**

Income																		
1. Interest Income	**1556.17**	**2297.38**	**2430.79**	**2311.74**	**935.45**	**1823.03**	**1148.26**	**604.76**	**2029.80**	**1124.90**	**549.99**	**1335.46**	**484.87**	**947.35**	**682.92**	**758.70**	**1217.23**	**3071.80**
1.1 On Loans and Advances	1508.42	2167.80	2272.95	2261.86	874.95	1693.08	1008.31	575.05	1971.06	1086.26	535.02	1242.31	476.06	937.51	664.35	750.45	1167.85	3015.79
1.2 On Investment	38.44	90.05	88.35	25.56	20.14	62.74	32.54	13.80	39.31	37.26	14.54	75.90	6.17	6.65	8.20	8.24	36.89	29.81
1.2.1 Government Bonds	38.44	50.15	81.87	25.56	20.14	62.74	32.54	5.43	1.04	37.26	9.34	70.36	6.17	6.65	8.20	8.24	36.89	29.81
1.2.2 Foreign Bonds			6.48									5.53						
1.2.3 NRB Bonds								8.37	38.26		5.20							
1.2.4 Debenture & Bonds		39.90																
1.3 On Agency Balance	7.92	22.20	0.40	22.71	1.04	67.21	79.87	0.19	19.06			0.19	0.57				1.97	
1.4 On Call Deposit	1.37	5.18	50.55	1.62	5.87			9.56	0.38	0.69		17.06					10.52	
1.5 On Others	0.01	12.15	18.54		33.45		27.53	6.16		0.69	0.44		2.07	3.20	10.37			26.21
2. Commission and Discount	**74.30**	**178.08**	**421.79**	**203.19**	**162.79**	**293.88**	**263.09**	**94.36**	**146.43**	**99.18**	**34.15**	**38.99**	**13.43**	**76.66**	**65.33**	**155.57**	**165.88**	**96.55**
2.1 Bills Purchase and Discount	-0.02	0.57	0.70		3.90	24.97	0.01	9.73	9.50	15.08	0.60	6.81	0.00	1.57	0.16	7.20		
2.2 Commission	74.31	170.76	419.04	203.19	122.26	229.94	191.71	81.33	136.09	84.10	31.00	26.71	13.43	75.09	21.17	144.78	77.70	96.55
2.3 Others		6.75	2.05		36.62	38.96	71.38	3.30	0.84		2.55	5.47			44.00	3.60	88.19	
3. Exchange Flactuation Income	**13.81**	**-123.27**	**184.37**	**171.38**	**232.84**	**148.34**	**46.96**	**38.14**	**29.18**	**58.75**	**7.61**	**52.57**	**18.16**	**23.79**	**28.96**	**31.00**	**46.40**	**37.38**
3.1 Due to Change in Exchange Rate	-0.23	-16.35	120.96	24.02	49.30		0.54	0.26	-4.43			97.20			12.40	3.70	47.74	24.11
3.2 Due to Foreign Currency Transaction	14.04	-106.92	63.41	147.35	183.54	148.34	46.42	37.88	33.60	58.75	7.61	-44.63	18.16	23.79	16.56	27.30	-1.33	13.27
4. Other Operating Income	**127.63**	**152.78**		**121.77**	**19.04**	**77.24**		**54.46**	**103.83**	**29.67**	**29.03**	**111.80**	**18.91**	**28.76**	**17.21**		**0.49**	**192.89**
5. Non Operating Income	**128.43**	**587.27**	**29.48**	**1.36**	**27.50**	**1.79**	**1.71**	**4.30**	**3.95**	**-0.12**	**31.59**	**2.26**		**84.01**	**1.15**	**13.94**	**20.85**	**3.01**
6. Write Back from Provisions for loss	**291.07**	**127.15**		**235.77**	**70.20**		**13.27**	**106.68**		**4.52**	**52.46**		**38.15**		**8.14**		**0.16**	**310.25**
7. Recovery of written-off Loan	**12.73**	**16.97**	**0.49**		**11.74**			**7.84**		**2.50**			**23.46**					**40.49**
8. Income from Extra Ordinary transactions		**1.74**				**7.58**		**0.07**										**41.49**
9. Net Loss															**86.53**			
Total Income	**2204.14**	**3238.10**	**3066.91**	**3045.20**	**1459.57**	**2351.85**	**1473.29**	**910.61**	**2313.19**	**1319.41**	**704.83**	**1541.08**	**596.99**	**1160.57**	**890.23**	**959.21**	**1451.01**	**3793.86**

BFI Name	Global	Citizens	Prime	Sunrise	Grand	NMB	PRABHU	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Karnali
Expenses																				
1. Interest Expense	**956.20**	**569.48**	**710.13**	**496.63**	**432.56**	**459.95**	**565.53**	**421.86**	**357.38**	**531.06**	**468.74**	**514.67**	**44.13**	**65.55**	**168.24**	**213.78**	**13.65**	**99.30**	**47.38**	**31.92**
1.1 On Deposit Liabilities	937.91	549.50	710.13	496.29	432.56	459.18	564.41	421.66	353.57	530.74	468.38	502.43	44.13	65.55	168.24	213.25	13.65	99.30	47.38	31.92
1.1.1 Saving Account	270.77	82.87	63.97	143.91	75.01	82.96	352.46	61.60	104.82	77.24	149.03	170.78	9.40	46.89	88.39	73.12	5.89	48.33	34.17	21.60
1.1.2 Fixed Account	526.22	355.89	337.06	265.75	270.14	211.60	172.21	250.19	190.86	335.63	246.86	237.16	34.42	7.45	52.99	89.31	7.76	43.51	11.84	10.33
1.1.2.1 Up to 3 months Fixed Account	2.29	6.77	0.17		1.28	21.36	0.06	12.02		0.03		6.09		0.03	0.01			0.37		
1.1.2.2 3 to 6 months Fixed Account	2.11	0.67	2.06	3.04		1.89	1.58	0.00		39.48		0.98		0.06	0.06			0.71		
1.1.2.3 6 months to 1 year Fixed Account	432.47	262.58	302.11	251.69		78.90	126.11	166.67		225.12	246.86	197.10	6.38	0.16	6.89	15.96	1.16	40.02	2.87	
1.1.2.4 Above 1 year Fixed Account	89.34	85.87	32.72	11.02	268.85	109.44	44.46	71.50	190.86	71.01		33.00	28.04	7.21	46.03	73.36	6.60	2.40	8.97	10.33
1.1.3 Call Deposit	140.92	110.75	309.10	86.62	87.30	164.62	39.75	109.86	57.89	117.86	72.48	94.49	0.31	11.21	26.86	50.81		7.46	1.37	
1.1.4 Certificate of Deposit					0.11															
1.2 On Borrowing	18.29	19.98		0.34	0.00	0.77	1.12	0.20	3.81	0.32	0.36	12.24				0.53				
2. Commission Expense	**11.44**	**4.97**		**2.68**																
3. Staff Expense	**229.08**	**89.90**	**70.10**	**111.39**	**44.37**	**92.70**	**202.48**	**84.29**	**79.89**	**78.09**	**64.50**	**79.15**	**17.30**	**21.22**	**29.63**	**30.03**	**4.41**	**18.66**	**7.54**	**9.29**
4. Office Operating Expenses	**244.04**	**111.16**	**319.85**	**143.82**	**51.61**	**115.78**	**194.43**	**74.86**	**99.28**	**97.39**	**98.02**	**108.15**	**12.86**	**18.97**	**31.91**	**39.29**	**3.25**	**13.57**	**6.30**	**9.02**
5. Foreign Exchange Loss					**2.99**					**3.43**		**2.80**								
5.1 Due to Change in Exchange Rates					2.99					3.43		2.80								
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense				**0.24**				**0.04**			**0.10**							**-0.22**		
7. Provision for Risk	**140.18**	**96.72**	**23.06**	**94.82**	**310.39**	**18.04**	**411.89**	**47.81**	**43.78**	**107.60**	**75.35**	**27.97**	**16.59**	**6.62**	**64.94**	**106.57**	**6.87**	**15.54**	**16.07**	**5.89**
7.1 Loan loss Provision	140.18	41.16	23.06	21.82	310.39	18.04	411.89	47.81	37.24	107.60	45.97	27.97	16.59	6.62	58.85	74.97	6.87	15.54	16.07	5.89
7.1.1 General Loan loss Provision	52.49	9.59	22.09	14.96		12.16	4.61	12.43	22.26	14.46	41.49	24.82	1.75	6.62	0.92			15.54		5.89
7.1.2 Special Loan Loss Provision	87.69	31.57	0.97	6.86	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		73.00							29.39					31.60				
7.3. Provision for Loss on Investment															6.09					
7.5. Provision for Loss of Other Assets									6.53											
8. Loan Written Off																				
9. Provision for Staff Bonus	**60.92**	**3.56**	**11.39**	**10.34**					**21.66**			**14.32**	**15.42**	**0.17**				**0.60**	**1.73**	
10. Provision for Income Tax	**182.75**	**10.67**	**34.18**	**31.68**					**64.98**			**42.96**	**24.27**	**0.51**	**1.39**			**1.79**	**5.19**	
11. Others																**1.37**				
12. Net Profit	**426.41**	**24.88**	**79.76**	**71.69**		**156.10**	**-12.78**		**151.63**			**100.25**	**168.50**	**1.20**				**4.17**	**12.11**	
Total Expenses	**2251.02**	**911.34**	**1248.47**	**963.29**	**841.91**	**842.58**	**1361.56**	**628.85**	**818.61**	**817.56**	**706.71**	**890.27**	**299.07**	**114.24**	**296.11**	**391.04**	**28.18**	**153.41**	**96.32**	**56.12**

Income																				
1. Interest Income	**1921.91**	**765.48**	**881.96**	**738.01**	**379.05**	**679.01**	**797.71**	**470.69**	**700.54**	**604.58**	**519.55**	**732.64**	**144.25**	**100.75**	**220.83**	**222.90**	**12.56**	**141.00**	**84.77**	**39.92**
1.1 On Loans and Advances	1874.02	725.07	873.71	721.04	362.68	626.60	741.93	461.62	674.61	597.69	513.67	709.01	121.37	96.68	206.90	196.30	11.98	134.39	80.86	39.12
1.2 On Investment	46.50	36.97	6.26	6.92	14.66	24.00	11.50	6.92	5.30	4.94	0.00	13.56			6.98	3.24				
1.2.1 Government Bonds	46.50	36.97	6.26	1.77	14.66	24.00	11.50	6.92	5.30	4.94	0.00	13.56			6.98	3.06				
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds				5.15																
1.2.4 Debenture & Bonds																0.18				
1.3 On Agency Balance		0.16	1.00	0.06			10.18	0.04	0.02		2.77					22.32	0.58			
1.4 On Call Deposit	1.39	2.95		6.84		0.62	2.13		16.04	1.94			22.87	2.18	6.92			6.39	3.88	0.80
1.5 On Others		0.33	0.99	3.15	1.71	27.79	31.98	2.11	4.57		3.11	10.07		1.89	0.03	1.03		0.22	0.03	
2. Commission and Discount	**233.87**	**80.14**	**82.88**	**50.98**	**7.47**	**43.57**	**96.73**	**34.17**	**13.06**	**25.25**	**26.19**	**20.27**	**0.26**	**4.13**	**4.55**	**2.26**		**1.14**	**3.22**	
2.1 Bills Purchase and Discount	0.99	1.35	4.40	2.30	0.21		1.05	0.45	0.14	1.14										
2.2 Commission	188.52	18.05	64.36	39.49	7.26	43.56	19.85	33.72	12.92	24.11	26.19	20.27	0.26	4.13	4.55	2.26		1.14	3.22	
2.3 Others	44.36	60.74	14.12	9.20		0.01	75.83													
3. Exchange Flactuation Income	**60.62**	**38.56**	**22.46**	**26.75**	**9.79**	**35.57**	**29.69**	**16.89**	**36.36**	**25.50**	**21.91**	**82.15**			**0.30**	**0.16**				
3.1 Due to Change in Exchange Rate	56.82	15.64	-2.55	14.24		3.66	12.17	191.78			0.79				0.28	0.16				
3.2 Due to Foreign Currency Transaction	3.80	22.92	25.01	12.51	9.79	31.91	17.53	-174.89	36.36	25.50	21.12	82.15			0.01	0.01				
4. Other Operating Income	**10.81**	**26.66**	**260.02**	**67.79**	**9.35**	**52.78**		**4.84**	**55.90**	**24.94**	**40.16**	**52.77**	**14.80**	**7.45**	**16.89**	**21.78**	**0.07**	**11.27**	**7.89**	**0.83**
5. Non Operating Income	**7.97**	**0.50**	**1.15**	**0.22**		**14.15**	**9.52**	**0.91**	**0.31**		**0.33**	**1.84**	**18.58**		**0.81**	**2.29**				**3.54**
6. Write Back from Provisions for loss	**15.85**			**79.55**	**73.66**	**17.50**	**427.90**		**12.43**		**18.71**	**0.60**	**121.18**	**1.90**	**34.39**	**9.04**	**10.42**		**0.45**	
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																**1.01**				
9. Net Loss					**362.59**			**101.36**		**137.29**	**79.85**				**18.35**	**131.61**	**5.13**			**11.82**
Total Income	**2251.02**	**911.34**	**1248.47**	**963.29**	**841.91**	**842.58**	**1361.56**	**628.85**	**818.61**	**817.56**	**706.71**	**890.27**	**299.07**	**114.24**	**296.11**	**391.04**	**28.18**	**153.41**	**96.32**	**56.12**

BFI Name	Triveni	Suprim	Bhrikuti	Suvekchha	Shangrila	Gurkha	Gandaki	Infrastructure	Business	Biratlaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktinath
Expenses																				
1. Interest Expense	**121.71**	**66.97**	**110.43**	**49.16**	**162.67**	**23.21**	**101.27**	**111.27**	**157.68**	**96.71**	**29.89**	**38.64**	**143.52**	**31.14**	**115.73**	**248.95**	**43.93**	**55.03**	**43.02**	**135.39**
1.1 On Deposit Liabilities	121.71	66.97	110.43	49.16	162.67	23.21	85.63	111.27	157.68	96.71	29.89	38.64	143.52	31.14	115.60	241.74	43.93	55.03	43.02	132.67
1.1.1 Saving Account	46.32	30.97	50.51	15.77	76.40	0.91	39.91	39.20	51.80	54.78	18.95	24.20	52.99	17.64	76.23	73.94	21.36	22.66	19.40	72.47
1.1.2 Fixed Account	45.13	27.92	36.56	27.51	56.33	0.48	26.73	44.70	73.26	37.08	5.67	14.44	65.05	11.62	34.23	146.15	19.03	28.33	23.61	40.19
1.1.2.1 Up to 3 months Fixed Account	0.31		0.21	0.04	0.33				0.65		0.00		0.23			4.04	0.76	0.07		0.85
1.1.2.2 3 to 6 months Fixed Account	0.57	0.33	0.51	0.24	1.12		0.41	1.22	1.74	1.51	0.07	2.94	1.42			1.73	0.95	0.18	0.11	3.13
1.1.2.3 6 months to 1 year Fixed Account	20.02	26.22	27.98	8.96	30.33		20.89	21.97	41.52	13.15	1.09	5.03	12.28	7.05		105.54	6.66	14.79	7.06	24.40
1.1.2.4 Above 1 year Fixed Account	24.23	1.36	7.86	18.26	24.55	0.48	5.44	21.50	29.35	22.42	4.51	6.47	51.12	4.57	34.23	34.83	10.66	13.28	16.44	11.81
1.1.3 Call Deposit	30.26	8.08	23.36	5.88	29.94	21.82	19.00	27.36	32.61	4.86	5.27		25.48	1.88	5.14	21.66	3.54	4.03		20.01
1.1.4 Certificate of Deposit																				
1.2 On Borrowing							15.63								0.13	7.21				2.71
2. Commission Expense								**0.00**								**0.68**				
3. Staff Expense	**16.12**	**20.07**	**23.25**	**8.13**	**29.82**	**8.35**	**15.85**	**22.13**	**18.01**	**22.27**	**10.78**	**7.58**	**34.04**	**12.10**	**25.65**	**30.85**	**7.72**	**10.57**	**11.33**	**53.01**
4. Office Operating Expenses	**22.56**	**19.29**	**16.84**	**8.15**	**28.06**	**11.80**	**14.01**	**24.85**	**20.81**	**19.94**	**8.64**	**1.84**	**38.23**	**4.21**	**37.31**	**29.49**	**4.17**	**7.38**	**6.61**	**32.17**
5. Foreign Exchange Loss															**0.00**	**0.07**				
5.1 Due to Change in Exchange Rates															0.00	0.07				
5.2 Due to Foreign Currency Transaction															0.00					
6. Non Operating Expense					**0.02**	**1.39**	**0.05**		**0.26**			**10.14**			**0.01**		**0.00**			**0.12**
7. Provision for Risk	**14.20**	**63.13**	**27.23**	**0.85**	**9.57**		**11.41**	**17.72**	**4.26**	**10.33**	**3.88**		**0.07**	**6.72**	**-76.79**	**23.45**	**1.43**	**0.95**	**33.38**	**7.54**
7.1 Loan loss Provision	14.20	29.24	27.23	0.85	9.57		11.41	17.72		10.33	3.88		0.07	6.72	-76.79	21.61	1.43	0.95	33.38	7.54
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	3.33	-0.49	0.68	-0.78	5.74
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	1.80
7.1.3 Additional Loan Loss Provision																	0.35			
7.2. Provision for Non-Banking Assets		33.88							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	**0.98**		**3.94**	**0.52**	**5.08**			**2.57**			**3.65**	**1.15**		**0.95**	**8.91**		**2.71**	**1.26**		**11.13**
10. Provision for Income Tax	**2.93**		**11.83**	**1.55**	**15.25**			**7.71**			**10.94**	**3.09**		**2.84**	**26.72**		**8.13**	**3.78**		**33.39**
11. Others																				
12. Net Profit	**6.85**	**10.58**	**27.60**	**3.61**	**35.58**	**53.55**	**34.44**	**17.98**		**18.44**	**25.53**	**7.21**		**6.62**	**62.35**		**18.95**	**8.82**		**77.91**
Total Expenses	**185.35**	**180.03**	**221.14**	**71.96**	**286.06**	**106.85**	**177.03**	**204.22**	**201.02**	**167.69**	**93.31**	**69.65**	**215.86**	**64.58**	**199.89**	**333.48**	**87.05**	**87.79**	**94.33**	**350.65**

Income																				
1. Interest Income	**167.81**	**118.91**	**204.94**	**63.54**	**251.86**	**41.68**	**160.37**	**155.93**	**178.92**	**151.95**	**86.02**	**57.52**	**179.20**	**54.94**	**181.71**	**276.37**	**74.51**	**77.62**	**70.05**	**304.91**
1.1 On Loans and Advances	155.22	112.69	190.07	60.01	238.60	39.59	142.05	147.10	165.96	132.65	77.34	57.52	169.05	54.94	153.60	244.47	70.91	74.77	68.20	295.58
1.2 On Investment		0.26	1.40		0.67				1.73	3.80			2.80		0.28	4.27				
1.2.1 Government Bonds		0.26	1.40		0.67				1.70	3.80			2.80		0.28	4.27				
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds									0.03											
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance											8.68				13.16					
1.4 On Call Deposit	12.58	5.96	13.47	3.53	11.36	2.09	2.69	8.56	11.22	11.33			6.53		10.96	27.08	3.60	2.86	1.84	8.91
1.5 On Others					1.23		15.63	0.27		4.17			0.83		3.71	0.56				0.43
2. Commission and Discount	**1.82**	**1.50**	**2.84**	**0.77**	**3.82**	**0.04**	**0.31**	**2.30**	**0.64**	**4.23**	**1.10**	**6.00**	**3.78**	**1.12**	**3.79**	**33.25**	**0.50**	**1.87**	**1.37**	**3.66**
2.1 Bills Purchase and Discount															0.99	0.00				
2.2 Commission	1.82	1.50	2.84	0.77	3.82	0.04	0.31	1.51	0.64	4.23	0.79	6.00	3.78	1.12	2.80	4.66	0.20	1.87	1.27	3.66
2.3 Others								0.79			0.30					28.59	0.30		0.10	
3. Exchange Flactuation Income						**0.00**	**0.00**	**0.26**	**0.01**				**0.28**		**0.23**	**0.51**				
3.1 Due to Change in Exchange Rate						0.00	0.00		0.01				0.26		0.13					
3.2 Due to Foreign Currency Transaction						0.00		0.26					0.01		0.10	0.51				
4. Other Operating Income	**14.60**	**13.05**	**12.94**	**6.79**	**25.17**	**0.21**	**15.29**	**12.27**	**12.19**	**10.29**	**6.19**	**6.13**	**9.72**	**7.58**	**10.20**		**12.04**	**8.27**	**4.76**	**37.17**
5. Non Operating Income				**0.86**	**0.21**	**1.83**	**1.05**	**28.44**	**0.44**				**0.43**							**4.77**
6. Write Back from Provisions for loss		**46.57**	**0.42**		**5.01**	**63.10**		**5.03**		**1.22**				**0.94**	**3.96**			**0.03**		**0.15**
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions	**1.13**																			
9. Net Loss									**8.83**				**22.46**			**23.35**			**18.16**	
Total Income	**185.35**	**180.03**	**221.14**	**71.96**	**286.06**	**106.85**	**177.03**	**204.22**	**201.02**	**167.69**	**93.31**	**69.65**	**215.86**	**64.58**	**199.89**	**333.48**	**87.05**	**87.79**	**94.33**	**350.65**

BFI Name	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	dyalo	Country	Alpine	Nilgiri	Kastamandap	Garima	City	Bishow	Kabeli	Kamana	Corporate	Pathibhara	Purnima	Jyoti
Expenses																				
1. Interest Expense	**91.49**	**22.48**	**39.17**	**9.44**	**142.47**	**19.59**	**38.81**	**43.47**	**21.62**	**23.96**	**123.98**	**104.25**	**110.93**	**108.90**	**8.28**	**71.26**	**19.53**	**34.96**	**39.97**	**128.40**
1.1 On Deposit Liabilities	91.49	22.48	39.17	9.44	133.74	19.59	38.81	43.47	21.62	23.96	123.98	104.25	110.41	108.37	8.28	71.26	19.53	34.96	39.97	128.31
1.1.1 Saving Account	34.16	10.65	9.32	7.05	69.77	8.23	14.57	14.26	10.97	11.29	62.31	59.59	46.70	27.48	4.81	32.92	6.78	22.18	19.13	66.53
1.1.2 Fixed Account	44.08	8.51	25.77	2.39	58.72	8.36	19.19	19.49	6.78	10.79	50.07	32.64	53.84	64.21	2.40	28.87	11.87	7.63	17.85	37.46
1.1.2.1 Up to 3 months Fixed Account	0.03				0.01	0.10	0.38	0.02	0.01	0.02	4.82	0.47	2.18	0.11	0.02	1.19		0.04	0.16	
1.1.2.2 3 to 6 months Fixed Account	0.08	0.87	1.37		0.14	0.37	0.18	0.04	0.00	0.97	0.31	2.50	3.13	1.22	0.05	1.72		0.07	0.37	1.14
1.1.2.3 6 months to 1 year Fixed Account	12.12	6.17	7.31		27.99	5.29	13.05	14.56	3.36	5.60	30.13	18.24	32.50	41.56	1.07	6.19	11.23	3.64	11.39	22.43
1.1.2.4 Above 1 year Fixed Account	31.85	1.48	17.09	2.39	30.57	2.60	5.59	4.87	3.41	4.19	14.81	11.43	16.02	21.32	1.26	19.77	0.65	3.87	5.93	13.89
1.1.3 Call Deposit	13.25	3.31	4.08		5.25	3.00	5.05	9.72	3.86	1.88	11.60	12.02	9.88	16.68	1.07	9.46	0.88	5.14	2.99	24.32
1.1.4 Certificate of Deposit																				
1.2 On Borrowing					8.72								0.52	0.52						0.09
2. Commission Expense								**0.49**			**0.04**									
3. Staff Expense	**14.10**	**6.55**	**9.84**	**4.33**	**28.28**	**4.96**	**7.90**	**5.44**	**5.92**	**3.24**	**28.84**	**19.72**	**14.97**	**16.90**	**3.69**	**10.58**	**3.96**	**9.08**	**6.66**	**23.42**
4. Office Operating Expenses	**10.52**	**7.08**	**5.91**	**2.45**	**28.41**	**6.17**	**7.25**	**9.28**	**6.62**	**2.06**	**29.42**	**20.50**	**17.12**	**12.36**	**2.36**	**7.94**	**3.49**	**8.78**	**6.31**	**25.47**
5. Foreign Exchange Loss											**0.05**									**0.00**
5.1 Due to Change in Exchange Rates											0.05									-0.01
5.2 Due to Foreign Currency Transaction																				0.01
6. Non Operating Expense								**0.06**								**0.04**				
7. Provision for Risk	**1.73**	**1.65**	**30.05**	**3.01**	**22.90**	**0.56**	**3.66**	**11.28**	**3.26**	**0.86**	**25.06**	**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	3.01	22.90	0.56	3.66	11.28	3.26	0.86	50.46	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	3.01	0.28	0.47	0.51	0.26	0.16	0.56	-1.88	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	3.16	11.02	3.10	0.30	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	**1.30**			**0.21**	**0.50**	**0.97**	**0.15**	**0.57**	**1.40**			**6.31**	**3.96**	**3.58**	**0.54**	**3.50**		**1.50**	**1.44**	**3.49**
10. Provision for Income Tax	**3.91**			**0.50**	**1.49**	**2.91**	**0.44**	**1.71**	**4.21**			**18.93**	**11.88**	**10.75**	**1.62**	**10.49**		**4.49**	**4.33**	**10.46**
11. Others																				
12. Net Profit	**9.12**	**8.93**		**6.95**	**3.48**	**6.78**	**5.10**	**3.98**	**9.82**	**3.76**		**44.16**	**27.73**	**25.09**	**3.77**	**24.48**	**3.91**	**10.48**	**10.10**	**24.41**
Total Expenses	**132.16**	**46.68**	**84.97**	**26.89**	**227.53**	**41.95**	**63.30**	**76.27**	**52.85**	**33.88**	**207.39**	**220.08**	**202.09**	**180.42**	**21.10**	**130.37**	**30.89**	**72.93**	**69.79**	**227.22**

Income																				
1. Interest Income	**121.42**	**41.97**	**46.56**	**24.57**	**201.08**	**29.00**	**58.01**	**68.72**	**44.31**	**30.88**	**151.90**	**196.65**	**182.45**	**161.19**	**18.47**	**118.74**	**19.87**	**66.48**	**61.96**	**211.59**
1.1 On Loans and Advances	115.56	40.76	44.07	24.57	161.72	28.36	54.46	63.52	42.32	28.88	137.30	190.61	173.29	155.94	17.14	112.18	18.32	61.93	56.77	192.89
1.2 On Investment	0.35				6.34		0.11	1.99	0.21		1.36		0.86							1.43
1.2.1 Government Bonds					6.34		0.11	1.99			1.36		0.86							1.43
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds	0.35																			
1.2.4 Debenture & Bonds									0.21											
1.3 On Agency Balance							3.44													
1.4 On Call Deposit	5.51	1.21	2.49		33.02	0.64		2.75	1.77	2.00			7.58	5.25	1.32	6.56		4.55	5.19	17.26
1.5 On Others			0.00					0.46			13.24	6.04	0.71				1.56			
2. Commission and Discount	**1.59**	**4.66**	**3.70**	**2.32**	**2.90**	**3.56**	**0.32**	**0.78**	**7.23**	**0.83**	**3.36**	**21.06**	**18.45**	**1.25**	**2.63**	**2.23**	**0.26**	**1.13**	**0.57**	**11.89**
2.1 Bills Purchase and Discount																				
2.2 Commission	1.59	0.54	3.70	2.08	2.90	0.42	0.32	0.78	0.78		3.37	21.06	18.45	1.25	0.73	2.23	0.01	1.13	0.57	11.89
2.3 Others		4.12		0.24		3.13			6.45	0.83	-0.01				1.90		0.25			
3. Exchange Flactuation Income					**1.22**				**0.04**		**1.18**		**0.00**							
3.1 Due to Change in Exchange Rate					0.10								0.00							
3.2 Due to Foreign Currency Transaction					1.13				0.04		1.18		0.00							
4. Other Operating Income	**9.15**		**0.05**		**16.49**		**4.97**	**4.85**		**2.18**	**8.23**	**2.37**		**17.73**		**9.40**	**0.75**	**5.31**	**7.17**	**3.74**
5. Non Operating Income							**0.00**	**0.00**					**1.19**	**0.01**					**0.10**	
6. Write Back from Provisions for loss		**0.05**	**1.76**		**5.84**	**9.39**		**1.92**	**0.67**					**0.23**			**10.00**			
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions									**0.60**		**25.05**									
9. Net Loss			**32.88**								**17.67**									
Total Income	**132.16**	**46.68**	**84.97**	**26.89**	**227.53**	**41.95**	**63.30**	**76.27**	**52.85**	**33.88**	**207.39**	**220.08**	**202.09**	**180.42**	**21.10**	**130.37**	**30.89**	**72.93**	**69.79**	**227.22**

BFI Name	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Kanchan	Matribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhee	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu
Expenses																				
1. Interest Expense	**12.64**	**13.22**	**16.28**	**111.98**	**21.93**	**10.83**	**87.72**	**31.45**	**8.88**	**17.47**	**43.41**	**15.26**	**46.60**	**110.76**	**15.37**	**17.03**	**116.71**	**36.19**	**2.67**	**20.68**
1.1 On Deposit Liabilities	12.64	13.22	16.28	111.98	21.93	10.50	87.72	31.45	8.88	17.47	43.41	15.26	46.60	108.21	15.35	17.03	115.59	36.17	2.67	20.68
1.1.1 Saving Account	8.29	6.48	8.84	74.40	11.67	6.04	29.95	23.98	5.39	7.17	20.83	10.10	18.96	35.81	12.66	9.16	50.66	20.32	2.13	12.82
1.1.2 Fixed Account	2.58	3.55	4.93	30.68	5.79	3.22	42.33	7.47	2.47	6.87	17.71	2.71	19.09	61.41	2.69	7.39	49.29	13.66	0.46	7.86
1.1.2.1 Up to 3 months Fixed Account				0.03		0.36	0.03	0.06	0.04				0.10	0.00				0.09		
1.1.2.2 3 to 6 months Fixed Account				0.46	0.45	0.44	0.69	0.32	0.03	0.00	0.07	0.00	0.80	0.12			7.13	0.15	0.03	
1.1.2.3 6 months to 1 year Fixed Account	0.55	2.57	0.00	18.26	2.81	1.37	40.98	2.61	1.02	4.24	10.18	0.95	10.60	1.33	0.79	3.21	33.25	9.57	0.09	5.95
1.1.2.4 Above 1 year Fixed Account	2.03	0.99	4.93	11.93	2.53	1.05	0.63	4.48	1.37	2.63	7.47	1.76	7.59	59.96	1.91	4.18	8.91	3.84	0.34	1.92
1.1.3 Call Deposit	1.77	3.18	2.51	6.90	4.47	1.24	15.44		1.02	3.43	4.87	2.44	8.55	11.00		0.48	15.64	2.20	0.08	
1.1.4 Certificate of Deposit																				
1.2 On Borrowing						0.33								2.55	0.02		1.12	0.01		
2. Commission Expense												**0.13**								
3. Staff Expense	**3.34**	**3.41**	**3.29**	**19.68**	**2.92**	**3.40**	**23.26**	**7.21**	**2.45**	**2.61**	**7.16**	**2.90**	**5.08**	**18.54**	**3.27**	**3.54**	**20.50**	**8.65**	**0.77**	**5.70**
4. Office Operating Expenses	**2.59**	**3.85**	**1.64**	**15.91**	**3.21**	**4.33**	**28.28**	**4.59**	**1.02**	**3.89**	**11.01**	**2.29**	**9.05**	**22.35**	**2.58**	**2.06**	**22.43**	**6.43**	**1.27**	**4.14**
5. Foreign Exchange Loss																	**1.48**			
5.1 Due to Change in Exchange Rates																	1.48			
5.2 Due to Foreign Currency Transaction																				
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	1.56	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	1.00	69.92	0.01	1.03	12.91	0.92	0.05	
7.1.3 Additional Loan Loss Provision													0.50							
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		**0.62**		**4.85**		**0.02**	**4.35**	**1.24**				**0.14**	**1.55**		**0.24**		**3.50**	**0.57**	**0.14**	
10. Provision for Income Tax		**1.85**		**14.56**		**0.07**	**13.06**	**3.72**				**0.42**	**4.65**		**0.71**		**10.51**	**1.71**	**0.42**	
11. Others																				
12. Net Profit	**3.56**	**4.32**	**1.03**	**33.98**	**10.98**	**1.74**	**30.47**	**8.67**	**0.33**		**15.82**	**1.59**	**10.84**		**1.65**		**26.67**	**3.99**	**0.98**	**7.17**
Total Expenses	**22.64**	**29.63**	**22.59**	**205.93**	**39.53**	**22.18**	**204.46**	**57.73**	**13.00**	**29.26**	**78.71**	**24.21**	**80.83**	**225.31**	**24.15**	**24.09**	**222.22**	**58.69**	**6.35**	**38.29**

Income																				
1. Interest Income	**19.57**	**25.68**	**21.17**	**187.34**	**35.97**	**19.26**	**131.75**	**45.92**	**11.39**	**23.83**	**69.03**	**20.58**	**72.64**	**112.01**	**20.30**	**20.66**	**173.43**	**53.97**	**5.05**	**33.46**
1.1 On Loans and Advances	18.06	24.43	20.07	179.05	35.79	18.54	125.72	42.64	10.63	22.01	65.64	20.10	66.74	100.80	19.70	20.66	154.61	50.94	4.85	31.47
1.2 On Investment							0.21						1.80	1.47			1.52			0.00
1.2.1 Government Bonds													1.80				1.52			
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds							0.21							1.47						
1.2.4 Debenture & Bonds																				0.00
1.3 On Agency Balance																	0.00			
1.4 On Call Deposit	1.50	1.26	1.10	8.30	0.19	0.73	5.82	3.28	0.76	1.62	3.39	0.48	4.09	9.73	0.59		17.29	3.03	0.20	1.99
1.5 On Others										0.20							0.01			
2. Commission and Discount	**0.61**	**0.70**	**1.43**	**18.56**	**1.64**	**0.51**	**2.54**	**0.76**	**1.59**	**0.23**	**1.16**	**3.59**	**1.00**	**0.33**	**3.69**	**3.04**	**5.09**	**0.73**	**0.36**	**0.64**
2.1 Bills Purchase and Discount												0.00					0.02			
2.2 Commission	0.60	0.70	0.37	5.91	1.64	0.51	2.54	0.76	0.73	0.23	1.01	3.02		0.33	1.05	0.17	5.08	0.73	0.36	0.56
2.3 Others	0.01		1.06	12.65					0.86		0.15	0.57	1.00		2.63	2.86				0.07
3. Exchange Flactuation Income							**0.02**							**-0.02**			**12.79**			
3.1 Due to Change in Exchange Rate														-0.03						
3.2 Due to Foreign Currency Transaction							0.02							0.01			12.79			
4. Other Operating Income	**2.47**	**2.41**			**1.91**	**2.41**	**11.12**	**10.66**		**1.77**	**8.52**		**7.19**	**9.63**	**0.14**		**18.51**	**3.99**	**0.94**	**4.19**
5. Non Operating Income				**0.03**						**0.00**				**2.87**			**0.18**			
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										**0.61**				**3.43**		**0.39**				
Total Income	**22.64**	**29.63**	**22.59**	**205.93**	**39.53**	**22.18**	**204.46**	**57.73**	**13.00**	**29.26**	**78.71**	**24.21**	**80.83**	**225.31**	**24.15**	**24.09**	**222.22**	**58.69**	**6.35**	**38.29**

BFI Name	Sahara	N.Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	Apex	Green	Reliable	Nepal Aawas	NFL	NIDC Capital	NNFL	NSMFL	Peoples	KFL
Expenses																				
1. Interest Expense	**9.31**	**22.94**	**8.98**	**28.30**	**47.08**	**5.95**	**195.78**	**4.97**	**7.36**	**8.40**	**166.12**	**3.63**	**135.00**	**11.42**	**17.71**	**34.22**	**169.31**	**7.23**	**9.05**	**26.34**
1.1 On Deposit Liabilities	9.31	22.94	8.95	28.30	47.08	5.95	195.78	4.97	7.36	8.40	166.03	3.63	132.69	11.42	17.71	34.22	169.31	6.68	9.05	26.34
1.1.1 Saving Account	6.78	10.17	7.17	12.76	21.33	1.98	66.58	3.35	2.70	1.99	103.75	0.45	43.32	4.47	4.16	8.52	74.26	5.82	0.85	8.52
1.1.2 Fixed Account	1.06	8.98	1.78	7.04	13.76	1.69	93.92	1.53	1.92	1.07	62.28	1.42	68.59	6.95	13.56	25.70	95.05	0.23	8.20	17.82
1.1.2.1 Up to 3 months Fixed Account		0.11	0.02	0.12	0.25		1.99	0.09			0.14		1.99		0.15		0.43			0.72
1.1.2.2 3 to 6 months Fixed Account		0.37	0.03	0.22	0.21		1.83	0.13	0.09	0.02	0.90	1.09	2.38		0.02		2.40			0.26
1.1.2.3 6 months to 1 year Fixed Account		7.14	0.71	2.47	9.15	1.17	65.87	0.60	0.68	0.22	41.54	0.15	41.63	5.01	10.12	10.50	65.47		7.36	7.47
1.1.2.4 Above 1 year Fixed Account	1.06	1.36	1.01	4.24	4.15	0.51	24.24	0.72	1.15	0.84	19.71	0.18	22.59	1.94	3.26	15.20	26.75	0.23	0.84	9.38
1.1.3 Call Deposit	1.46	3.78		8.49	12.00	2.27	35.27	0.09	2.74	5.34		1.77	20.78					0.63		
1.1.4 Certificate of Deposit																				
1.2 On Borrowing			0.03								0.09		2.31					0.55		
2. Commission Expense																				
3. Staff Expense	**2.00**	**4.75**	**3.11**	**5.90**	**6.52**	**2.66**	**37.86**	**1.66**	**3.01**	**4.32**	**25.08**	**2.38**	**23.96**	**4.70**	**2.64**	**5.34**	**15.43**	**6.28**	**2.16**	**3.52**
4. Office Operating Expenses	**2.46**	**5.06**	**4.68**	**5.94**	**6.97**	**1.86**	**34.27**	**0.83**	**3.92**	**3.96**	**23.39**	**0.87**	**21.87**	**3.73**	**3.87**	**5.42**	**13.71**	**7.76**	**3.29**	**3.83**
5. Foreign Exchange Loss							**0.07**													
5.1 Due to Change in Exchange Rates							0.07													
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense				**1.77**												**12.71**				
7. Provision for Risk	**0.95**	**0.37**	**0.43**	**0.50**	**2.93**	**0.48**	**35.07**	**0.25**	**2.24**	**0.55**	**3.73**	**0.10**	**9.31**	**1.19**	**22.92**	**9.43**	**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	35.07	0.25	2.24	0.55	3.73	0.10	9.31	1.19		0.69	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	5.98	0.08	0.65	0.55	3.73	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	1.59					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																8.74				
8. Loan Written Off															**5.57**					
9. Provision for Staff Bonus		**0.37**					**8.63**	**0.05**					**1.00**			**0.69**	**3.35**			
10. Provision for Income Tax		**1.10**					**21.99**						**3.00**			**2.06**	**10.06**			
11. Others											**20.79**						**0.22**	**0.04**		
12. Net Profit	**4.64**	**2.57**	**2.16**	**11.22**	**13.02**	**2.16**	**64.32**	**0.92**	**1.32**				**7.01**			**4.81**	**23.48**	**76.79**		
Total Expenses	**19.37**	**37.14**	**19.36**	**53.63**	**76.52**	**13.10**	**397.98**	**8.69**	**17.85**	**17.22**	**239.11**	**6.99**	**201.16**	**21.02**	**52.72**	**74.67**	**248.07**	**98.21**	**15.27**	**39.66**

Income																				
1. Interest Income	**15.44**	**33.94**	**15.85**	**45.88**	**67.35**	**10.90**	**332.02**	**7.42**	**15.18**	**10.39**	**142.10**	**4.89**	**165.93**	**18.40**	**7.89**	**33.45**	**227.42**	**19.65**	**1.07**	**23.25**
1.1 On Loans and Advances	14.87	31.78	15.59	44.61	64.29	10.06	306.23	6.89	14.75	9.92	137.11	4.60	157.29	15.76	6.76	27.39	218.04	19.48	0.46	21.06
1.2 On Investment							3.03				1.62		0.48	0.79	0.19		2.23	0.09		
1.2.1 Government Bonds							3.02				1.62		0.48	0.79			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																	7.15			
1.4 On Call Deposit	0.56	2.16	0.23	1.27	3.06	0.84	22.76	0.54	0.43		3.36	0.29	8.15		0.95	6.06		0.08		2.19
1.5 On Others			0.02							0.47				1.85	0.00	0.00			0.61	
2. Commission and Discount		**0.25**	**0.67**	**1.93**	**0.78**	**0.26**	**2.71**	**0.31**	**0.24**	**0.53**	**2.62**		**8.76**	**0.00**	**0.03**	**0.16**	**0.56**			**0.05**
2.1 Bills Purchase and Discount																				
2.2 Commission		0.25	0.67	1.16	0.78	0.26	2.71	0.31	0.24	0.53	2.62			0.00	0.03	0.16	0.56			0.05
2.3 Others				0.78									8.76							
3. Exchange Flactuation Income							**0.08**						**0.56**							
3.1 Due to Change in Exchange Rate													0.56							
3.2 Due to Foreign Currency Transaction							0.08													
4. Other Operating Income	**3.93**	**2.79**	**2.84**	**3.55**	**8.29**	**1.94**	**22.08**	**0.95**	**1.82**	**1.70**	**12.18**	**0.65**	**14.07**	**1.59**	**0.83**	**1.01**	**14.29**	**1.20**	**0.06**	**4.50**
5. Non Operating Income				**1.77**	**0.11**		**29.89**			**2.52**			**0.72**	**0.05**	**4.83**	**6.72**	**0.91**	**29.82**		**0.01**
6. Write Back from Provisions for loss		**0.16**		**0.49**			**11.22**		**0.62**	**2.00**	**49.68**		**10.86**		**15.64**	**33.33**		**47.55**	**0.76**	
7. Recovery of written-off Loan															**5.34**		**4.89**		**1.32**	
8. Income from Extra Ordinary transactions											**2.03**		**0.26**							
9. Net Loss										**0.08**	**30.50**	**1.44**		**0.99**	**18.16**				**12.06**	**11.86**
Total Income	**19.37**	**37.14**	**19.36**	**53.63**	**76.52**	**13.10**	**397.98**	**8.69**	**17.85**	**17.22**	**239.11**	**6.99**	**201.16**	**21.02**	**52.72**	**74.67**	**248.07**	**98.21**	**15.27**	**39.66**

BFI Name	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose
Expenses																				
1. Interest Expense		**34.22**	**102.22**	**56.46**	**81.49**	**73.68**	**47.94**	**68.51**	**45.31**	**113.28**	**48.19**	**106.99**	**4.61**	**10.24**	**42.82**	**75.80**	**59.95**	**35.62**	**6.03**	**2.42**
1.1 On Deposit Liabilities		34.22	102.22	56.46	81.36	73.68	47.94	68.51	45.31	113.28	48.19	106.38	4.61	10.24	42.82	75.80	59.95	35.62	6.03	2.42
1.1.1 Saving Account		6.45	36.82	9.36	30.98	25.23	12.28	12.15	10.58	31.85	15.83	49.16	0.63	3.94	12.62	33.16	17.19	13.30	1.64	0.00
1.1.2 Fixed Account		26.52	65.40	47.11	50.37	48.45	35.66	56.36	34.22	70.94	32.36	57.22	3.99	6.30	30.20	42.64	42.76	19.93	4.39	2.42
1.1.2.1 Up to 3 months Fixed Account		0.00	0.04	0.23	0.72		0.19	0.00		0.07	0.18	0.00	0.58				0.05	0.66	2.64	
1.1.2.2 3 to 6 months Fixed Account		0.03	0.04	0.28	1.00		0.02	1.47		0.32	0.77	0.43	0.13			0.29	0.49	0.28	0.01	
1.1.2.3 6 months to 1 year Fixed Account		19.26	0.00	22.84	27.73		26.95	32.77	15.49	7.55	27.86	8.38		1.45	18.03	36.12	28.59	15.90	0.02	
1.1.2.4 Above 1 year Fixed Account		7.22	65.32	23.76	20.93	48.45	8.50	22.12	18.72	63.00	3.56	48.41	3.27	4.85	12.17	6.23	13.63	3.08	1.72	2.42
1.1.3 Call Deposit		1.26							0.51	10.47								2.40		
1.1.4 Certificate of Deposit										0.02										
1.2 On Borrowing					0.14							0.60								
2. Commission Expense										**0.00**		**0.04**			**0.07**					
3. Staff Expense		**8.79**	**9.85**	**15.78**	**13.79**	**10.27**	**6.76**	**5.79**	**22.57**	**19.53**	**6.45**	**22.28**	**3.71**	**3.37**	**2.54**	**7.07**	**6.95**	**3.89**	**3.65**	**0.53**
4. Office Operating Expenses		**6.90**	**8.30**	**4.76**	**20.13**	**7.54**	**4.23**	**3.82**	**20.12**	**12.81**	**5.78**	**20.16**	**6.41**	**1.76**	**1.72**	**4.86**	**4.90**	**5.00**	**2.84**	**0.23**
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		**21.11**	**14.51**	**142.94**	**5.62**	**50.71**	**0.62**		**7.25**	**7.39**	**66.49**	**15.56**	**2.60**		**0.69**	**51.52**		**219.54**	**11.02**	**0.95**
7.1 Loan loss Provision		21.11	14.51	140.13	5.62	50.71	0.62		7.25	2.52	62.15	15.56	2.60		0.69	51.52		219.54	11.02	0.95
7.1.1 General Loan loss Provision							0.62		7.25	2.52		0.93			0.29			219.54		0.08
7.1.2 Special Loan Loss Provision		21.11	14.51	140.13							62.15	14.63	2.60		0.40	51.52			11.02	0.86
7.1.3 Additional Loan Loss Provision					5.62	50.71														
7.2. Provision for Non-Banking Assets				2.80																
7.3. Provision for Loss on Investment										4.87	4.34									
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off												**0.02**								
9. Provision for Staff Bonus					**1.51**			**0.56**	**0.62**											
10. Provision for Income Tax					**4.34**			**1.69**	**1.85**											
11. Others																				
12. Net Profit					**10.80**	**-53.58**		**3.94**	**44.95**			**5.30**	**19.12**		**26.45**					**3.92**
Total Expenses		**71.03**	**134.88**	**219.94**	**137.67**	**88.62**	**59.54**	**84.32**	**142.66**	**153.00**	**126.91**	**170.34**	**36.46**	**15.37**	**74.30**	**139.24**	**71.80**	**264.05**	**23.53**	**8.05**
Income																				
1. Interest Income		**33.37**	**118.89**	**41.01**	**116.77**	**80.20**	**49.31**	**60.75**	**137.06**	**131.21**	**38.92**	**155.17**	**10.96**	**11.14**	**60.84**	**95.94**	**49.91**	**25.04**	**6.31**	**6.45**
1.1 On Loans and Advances		30.23	114.47	38.54	108.70	73.97	45.74	49.64	114.00	122.45	35.88	147.99	10.81	11.07	51.33	90.37	45.27	25.02	6.23	6.45
1.2 On Investment					3.00		1.16	2.91	14.68	2.14		3.43		0.07			1.19			
1.2.1 Government Bonds					3.00		1.16		14.68	2.14		3.43								
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds								2.91												
1.2.4 Debenture & Bonds														0.07			1.19			
1.3 On Agency Balance							2.41													
1.4 On Call Deposit		3.14	4.42	1.83	5.07			8.19		6.62		3.39	0.15		9.51	5.57	3.45		0.08	
1.5 On Others				0.63		6.22			8.37		3.04	0.36						0.02		
2. Commission and Discount		**0.04**	**0.30**	**0.01**	**0.92**	**6.88**		**0.11**	**0.91**	**0.79**	**1.22**	**1.09**	**0.01**	**0.81**	**0.04**	**5.24**	**0.41**	**0.01**	**0.02**	
2.1 Bills Purchase and Discount																				
2.2 Commission		0.04	0.04	0.01	0.92	0.68		0.11		0.41	1.22	0.44	0.01	0.01	0.04	5.24	0.41	0.00	0.02	
2.3 Others			0.27			6.19			0.91	0.38		0.66	0.01	0.80				0.01		
3. Exchange Flactuation Income																				
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																				
4. Other Operating Income		**2.59**	**13.94**	**0.59**	**19.99**		**3.96**	**3.75**	**2.93**	**7.11**	**0.98**	**13.94**	**0.37**	**0.93**	**1.96**		**4.55**	**0.70**	**0.51**	**0.45**
5. Non Operating Income		**4.59**		**0.43**		**0.20**		**3.75**		**0.32**		**0.13**			**0.45**					**0.44**
6. Write Back from Provisions for loss		**9.75**		**13.99**		**1.35**		**15.95**		**2.60**			**25.11**	**0.60**	**7.00**	**5.50**	**10.40**		**12.87**	**0.71**
7. Recovery of written-off Loan									**1.78**						**4.01**					
8. Income from Extra Ordinary transactions														**0.70**						
9. Net Loss		**20.69**	**1.75**	**163.92**			**6.27**			**10.98**	**85.80**			**1.20**		**32.56**	**6.52**	**238.31**	**3.82**	
Total Income		**71.03**	**134.88**	**219.94**	**137.67**	**88.62**	**59.54**	**84.32**	**142.66**	**153.00**	**126.91**	**170.34**	**36.46**	**15.37**	**74.30**	**139.24**	**71.80**	**264.05**	**23.53**	**8.05**

BFI Name	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Guheshwori	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Kuber	NEFL	Seti	Ihama	Namaste	Kaski	Unique
Expenses																				
1. Interest Expense	**74.45**	**28.52**	**141.80**	**3.66**	**4.82**	**1.45**	**39.20**	**7.49**	**120.56**	**25.88**	**37.57**	**117.45**	**62.43**	**3.31**	**40.38**	**3.28**	**8.22**	**6.53**	**73.43**	**19.95**
1.1 On Deposit Liabilities	73.41	28.52	141.80	3.66	4.48	0.83	39.20	7.49	120.56	25.88	37.57	112.53	62.43	3.31	34.37	3.28	8.22	6.53	73.43	19.95
1.1.1 Saving Account	21.69	19.60	46.95	2.74	1.77	0.83	14.74	2.75	55.32	11.64	6.65	54.47	37.51	2.70	18.43	1.78	4.91	5.43	34.10	8.65
1.1.2 Fixed Account	51.72	8.92	94.86	0.92	0.25	0.01	24.47	4.74	65.25	14.23	27.86	58.07	24.92	0.61	15.95	1.51	3.30	1.10	39.32	11.30
1.1.2.1 Up to 3 months Fixed Account	0.12		1.39				0.55		0.55	0.19			0.57						0.75	0.02
1.1.2.2 3 to 6 months Fixed Account	0.87		2.08	0.01			0.76		1.11	0.01	0.06	0.16	1.44		0.07				1.68	0.19
1.1.2.3 6 months to 1 year Fixed Account	29.34	4.71	54.59	0.02			16.44		42.10	4.53	14.25	33.97	17.57	0.61	8.97	0.49	1.86	0.22	32.69	9.49
1.1.2.4 Above 1 year Fixed Account	21.38	4.21	36.79	0.89	0.25	0.01	6.72	4.74	21.49	9.50	13.55	23.93	5.33		6.90	1.01	1.44	0.88	4.21	1.61
1.1.3 Call Deposit					2.46						3.07									
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	1.04				0.34	0.62						4.92			6.01					
2. Commission Expense		**0.24**					**0.74**													
3. Staff Expense	**14.62**	**3.21**	**13.66**	**1.79**	**2.63**	**2.42**	**3.51**	**1.86**	**16.36**	**4.65**	**9.02**	**18.80**	**10.22**	**2.46**	**5.07**	**2.11**	**1.81**	**1.34**	**10.14**	**2.59**
4. Office Operating Expenses	**13.01**	**4.94**	**14.47**	**1.77**	**2.26**	**1.05**	**3.06**	**1.41**	**16.98**	**5.43**	**6.37**	**22.62**	**6.10**	**3.41**	**4.74**	**0.80**	**3.29**	**0.70**	**9.23**	**3.00**
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense								**0.08**			**0.08**									
7. Provision for Risk	**5.29**	**0.74**	**5.19**				**8.36**		**15.85**	**6.07**	**6.86**		**28.60**		**0.06**	**0.83**	**5.73**	**0.63**	**6.24**	**1.60**
7.1 Loan loss Provision	5.29	0.74	5.19				6.75		15.85	6.07	6.86		16.76		0.06	0.83	5.73	0.63	6.24	1.60
7.1.1 General Loan loss Provision	0.33	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		16.76		0.06	0.80	5.73	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	**13.28**																			
9. Provision for Staff Bonus			**2.36**				**2.10**		**2.27**			**4.40**			**0.56**	**0.32**	**0.32**		**1.74**	
10. Provision for Income Tax	**0.20**		**7.09**				**6.29**		**6.81**			**13.19**			**1.68**	**0.97**	**0.88**		**5.22**	
11. Others	**0.02**													**0.04**						
12. Net Profit	**47.10**	**25.81**	**16.54**	**0.33**	**99.91**	**26.98**	**14.68**		**15.88**			**30.77**			**3.93**	**2.27**		**3.92**	**12.17**	**1.20**
Total Expenses	**167.97**	**63.47**	**201.12**	**7.55**	**109.61**	**31.90**	**77.94**	**10.84**	**194.72**	**42.03**	**59.91**	**207.22**	**107.34**	**9.22**	**56.42**	**10.57**	**20.24**	**13.12**	**118.17**	**28.34**

Income																				
1. Interest Income	**70.67**	**53.81**	**188.67**	**7.07**	**11.88**	**4.18**	**45.41**	**8.87**	**178.21**	**33.99**	**38.11**	**188.48**	**84.23**	**3.00**	**52.35**	**9.85**	**15.17**	**11.28**	**108.76**	**27.00**
1.1 On Loans and Advances	68.31	52.00	173.51	7.02	11.74	3.86	39.14	5.67	170.89	32.51	33.43	176.37	80.26	3.00	41.49	9.14	11.54	10.21	105.81	25.83
1.2 On Investment	0.25		2.06				1.22	0.10	0.28		0.13	0.01	0.55		0.65					
1.2.1 Government Bonds			2.06						0.28		0.13	0.01	0.55		0.65					
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds	0.25							0.10												
1.2.4 Debenture & Bonds							1.22													
1.3 On Agency Balance												12.10								
1.4 On Call Deposit	2.11	1.81	13.10			0.20	5.06	3.09	7.05	1.48	4.46				10.21		3.62	1.07	2.95	1.17
1.5 On Others				0.05	0.14	0.12					0.09		3.42			0.71				0.00
2. Commission and Discount	**0.57**	**0.02**		**0.48**			**2.02**		**9.60**	**0.57**	**2.10**	**1.98**	**1.16**		**1.18**	**0.05**	**0.06**	**0.05**		**1.34**
2.1 Bills Purchase and Discount																				
2.2 Commission	0.57	0.02		0.00			2.00		9.60	0.57	0.28	1.98	1.16		1.03	0.05	0.06	0.05		
2.3 Others				0.48			0.02				1.82				0.15					1.34
3. Exchange Flactuation Income											**0.00**									
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction											0.00									
4. Other Operating Income	**1.90**	**6.76**	**12.46**		**0.10**		**4.85**	**0.10**	**6.91**	**2.94**		**11.68**	**7.87**	**0.05**	**2.00**	**0.67**	**0.83**	**1.79**	**9.41**	
5. Non Operating Income	**0.37**				**0.29**	**0.66**	**17.84**				**1.24**	**0.96**	**1.75**		**0.89**		**0.18**			
6. Write Back from Provisions for loss	**43.05**	**2.88**			**97.35**	**27.07**	**7.82**	**1.25**			**10.55**	**4.12**	**5.29**	**6.14**			**2.69**			
7. Recovery of written-off Loan	**0.17**																			
8. Income from Extra Ordinary transactions	**51.24**																			
9. Net Loss								**0.62**		**4.52**	**7.90**		**7.04**	**0.03**			**1.33**			
Total Income	**167.97**	**63.47**	**201.12**	**7.55**	**109.61**	**31.90**	**77.94**	**10.84**	**194.72**	**42.03**	**59.91**	**207.22**	**107.34**	**9.22**	**56.42**	**10.57**	**20.24**	**13.12**	**118.17**	**28.34**

BFI Name	Manjushree	Jebils	Reliance	Bhaktapur
Expenses				
1. Interest Expense	**50.31**	**29.51**	**58.24**	**10.31**
1.1 On Deposit Liabilities	50.31	29.51	58.24	10.31
1.1.1 Saving Account	27.35	7.29	30.97	4.76
1.1.2 Fixed Account	22.96	16.41	27.27	4.30
1.1.2.1 Up to 3 months Fixed Account	0.06	0.17	1.94	
1.1.2.2 3 to 6 months Fixed Account	0.23	0.12	1.02	
1.1.2.3 6 months to 1 year Fixed Account	10.75	14.19	16.30	1.02
1.1.2.4 Above 1 year Fixed Account	11.91	1.94	8.01	3.28
1.1.3 Call Deposit		5.81		1.25
1.1.4 Certificate of Deposit				
1.2 On Borrowing				
2. Commission Expense				
3. Staff Expense	**5.32**	**5.06**	**7.27**	**2.03**
4. Office Operating Expenses	**6.54**	**4.76**	**8.06**	**2.17**
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				**0.44**
10. Provision for Income Tax		**-1.77**		**1.31**
11. Others				
12. Net Profit				**3.52**
Total Expenses	**62.24**	**50.25**	**102.88**	**21.56**

Income				
1. Interest Income	**50.73**	**32.49**	**76.43**	**15.77**
1.1 On Loans and Advances	47.11	27.36	67.34	13.07
1.2 On Investment	0.11	0.49		0.16
1.2.1 Government Bonds				0.16
1.2.2 Foreign Bonds				
1.2.3 NRB Bonds	0.11			
1.2.4 Debenture & Bonds		0.49		
1.3 On Agency Balance				
1.4 On Call Deposit		4.63	9.09	
1.5 On Others	3.50	0.00		2.54
2. Commission and Discount	**8.83**	**0.05**	**0.03**	**0.02**
2.1 Bills Purchase and Discount				
2.2 Commission	0.20	0.05	0.03	0.02
2.3 Others	8.63			
3. Exchange Flactuation Income				
3.1 Due to Change in Exchange Rate				
3.2 Due to Foreign Currency Transaction				
4. Other Operating Income		**2.99**	**5.05**	**1.44**
5. Non Operating Income		**0.06**	**11.76**	
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	**2.69**	**8.41**	**6.70**	
Total Income	**62.24**	**50.25**	**102.88**	**21.56**

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

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens
Sector Wise																				
Agricultural and Forest Related	3416.24	2765.50	751.14	1520.20	264.75	1076.86	1501.30	284.46	1152.96	546.30	598.18	414.41	708.52	152.33	526.36	460.78	301.61	15925.64	1702.83	142.35
Fishery Related	34.72	53.00	1848.58	5.55		1.78		4.62	10.50	2.00	4.23	0.54	2.44		0.49	14.40	19.27	521.10	11.61	21.99
Mining Related	270.40	19.77	396.63	132.98				143.75	288.51			179.97	45.30	59.38	135.99		263.90		35.04	11.90
Manufacturing (Producing) Related	7139.82	6995.73	18833.77	22414.81	10872.78	17265.81	8222.35	4496.84	9378.73	9035.46	5147.32	8277.89	2466.10	6844.82	7511.71	6298.86	5972.65	7625.14	8888.37	5232.62
Construction	4578.95	7912.20	3729.80	3854.54	6561.09	3804.13	2653.26	6201.71	7679.07	2052.53	1705.88	7796.12	1216.88	3348.89	3257.73	4313.35	2185.62	3521.04	4816.39	470.90
Electricity,Gas and Water	246.35	922.56	2227.11	1071.05	14.40	560.60	431.18	236.71	1222.42	1323.41	700.67	1039.93	534.80	1187.85	1104.79	392.92	1208.08	83.54	1782.78	1472.31
Metal Products, Mach. & Ele. Eqp.	304.89	772.15	694.38	563.60	326.92	81.26	974.95	407.71	1045.69	395.42	277.10	14.94	50.91	216.50	262.76	458.21	331.21	605.10	1535.44	34.19
Tras., Com. and Public Utilities	599.68	1671.62	428.03	2772.15	116.92	1819.80	1090.36	273.78	2566.27	468.91	1245.31	953.74	893.13	749.40	669.91	1039.47	2001.09	289.56	800.76	119.90
Wholesaler & Retailer	10683.35	17880.32	15664.85	13995.66	5134.45	11607.61	11482.18	4847.91	13762.63	8050.95	4116.46	7833.76	2609.06	6714.75	5727.43	6429.33	6366.70	12687.30	13982.13	4440.10
Finance, Insurance and Real Estate	1703.20	4021.49	4519.92	3858.00	1059.52	5220.00	1588.39	1207.08	5816.54	2284.97	1481.94	3056.89	741.10	2626.19	2399.21	2543.40	3103.41	74.64	2472.38	3293.94
Hotel or Restaurant	1032.08	3175.19	1866.47	2902.73	29.99	1230.21	296.16	508.63	912.48	464.89	605.92	334.86	1340.40	433.73	389.38	188.29	889.53	2315.92	1525.93	687.09
Other Services	1630.94	1957.34	2058.28	4462.03	148.12	3542.60	539.29	921.47	1909.04	2196.21	1023.93	1563.76	1191.23	1473.09	888.08	1038.79	1530.61	4221.86	1703.91	1002.37
Consumption Loans	10697.63	9791.87	2400.60	1576.95	2665.41	1259.28	251.51	873.09	2967.02	2239.45	761.13	4547.69	286.21	2432.00	785.62	2800.43	399.06	7921.08	1348.42	2437.83
Local Government		216.60		368.27	138.81	255.20							58.82			134.63	135.05	1.48	91.86	1.49
Others	938.91	3494.69	6649.14	4368.74	1595.51	3476.52	9066.68	2102.20	3244.67	766.24	1011.06	2411.96	2967.18	5951.39	1295.31	412.59	6474.21	9771.55	5287.10	6082.64
TOTAL sectorwise	43277.17	61650.03	62068.70	63867.27	28928.67	51201.64	38097.62	22509.96	51956.53	29826.75	18679.13	38426.45	15112.08	32190.31	24954.78	26525.45	31181.98	65564.95	45984.95	25451.63
Product Wise																				
Term Loan	9075.29	9416.28	8848.92	10246.91	2508.15	6414.00	2061.45	2480.21	6779.76	4188.37	2644.48	2893.26	2231.70	4733.55	4464.93	3542.41	6177.05	23253.69	4973.88	5091.11
Overdraft	6522.97	9063.96	13127.04	12135.25	1972.46	8629.40	1281.90	4980.69	13688.72	8554.64	5650.56	5539.14	1736.89	6466.60	6758.60	2449.08	8889.39	6184.41	15314.81	5106.69
Trust Receipt Loan / Import Loan	1058.48	614.39	7098.75	10354.47	2864.36	8435.32	1154.43	1642.13	2675.60	941.27	805.65	2015.29	597.72	911.49	1247.28	1393.66	1498.72		2400.38	630.15
Demand & Other Working Capital Loan	9063.31	20796.54	11140.21	18301.24	6601.01	12183.01	19096.68	4685.02	6946.94	7374.61	2789.40	9574.66	3558.25	3651.99	4917.37	7495.37	4766.07	25594.69	12181.33	4134.86
Res. Per. H. Loan (Up to Rs. 10 mil.)	2517.68	4599.76	5432.76	1511.40	4751.99	3748.32	2227.31	2357.05	7679.07	1908.77	1014.43	5941.51	485.12	3053.01	2224.81	1005.22	2028.83	2892.27	2404.70	1371.35
Real Estate Loan	1390.31	2311.45	4789.92	4313.59	1468.81	2928.25	1762.55	1385.90	2626.82	968.12	933.92	3064.09	1405.66	2350.84	2026.13	1271.95	3571.99	628.43	2051.16	3012.33
Margin Nature Loan	1430.16	878.92		49.44		382.01		192.82	623.86	60.51	3.00	2242.50	217.16	177.65	763.45	270.01	386.55		538.77	759.06
Hire Purchase Loan	1283.96	1483.14	2103.64	1667.71	2542.97	2751.80	319.49	1445.86	2982.07	2414.07	1371.02	3511.88	1482.80	2242.26	983.30	2225.41	2039.00	111.75	2314.23	959.33
Deprived Sector Loan	337.19	2863.51	2383.08	2439.70	1198.56	1986.00	1517.05	747.72	2104.99	1340.52	820.02	1568.07	572.43	1228.53	1108.52	1010.15	1106.93	6826.67	1557.85	969.51
Bills Purchased	5.54	69.79	253.48	1718.15	118.56	2015.24	851.78	407.46	414.30	1497.22	82.76	475.78		1348.49	16.15		330.01		624.34	70.99
Other Product	10592.28	9552.29	6890.90	1129.43	4901.79	1728.30	7824.98	2185.09	5434.40	578.66	2563.89	1600.27	2824.33	6025.89	444.23	5862.18	387.44	73.05	1623.49	3346.24
Total Product wise Loan	43277.17	61650.03	62068.70	63867.27	28928.67	51201.64	38097.62	22509.96	51956.53	29826.75	18679.13	38426.45	15112.08	32190.31	24954.78	26525.45	31181.98	65564.95	45984.95	25451.63
Collateral Wise																				
Gold and Silver	8174.11	8677.22	18.33	1017.64				309.84		18.47	367.72	83.88		17.80		221.37			12.48	1514.59
Government Securities	1.32	221.35	542.50	38.47	5.50			0.22	0.05	3.07			64.34	18.70						
Non Governmental Securities	68.12	680.92	11.56	49.44		312.41		298.48	987.57		109.71	2278.06	527.63	221.52	727.28		215.00		157.91	759.70
Fixed Deposit Receipts	194.44	271.39	860.89	162.33	448.57	292.09	1037.30	95.42	800.51	63.77	251.21	255.29	66.27	745.42	92.50	43.52	317.25	292.28	0.23	69.47
Own	193.79	271.39	669.39	162.33	10.07	292.09	1037.30	95.42	583.44	63.77	251.21	255.29	66.27	745.42	92.50	43.52	317.25	292.28	0.23	69.47
Other Licences Institutions	0.65		191.50		438.51				217.07											
Collateral of Properties	12335.47	50161.59	53871.59	51606.30	22397.42	45952.10	32784.78	20042.02	45165.38	26652.28	16396.00	34279.70	12841.90	29062.28	23112.19	25281.35	28060.97	65272.67	1338.79	20576.20
Fixed Assets	8109.78	50028.60	28956.37	43169.50	16665.46	44063.97	28534.44	18602.66	27850.21	22437.28	14362.06	19577.83	12637.99	22572.85	22935.19	15806.05	16571.10	65272.67	1015.77	12162.59
Current Assets	4225.69	132.99	24915.22	8436.79	5731.96	1888.13	4250.35	1439.36	17315.18	4215.01	2033.94	14701.87	203.91	6489.43	177.00	9475.30	11489.87		323.02	8413.62
Against security of Bill	694.66	147.19	2498.23	1955.01		2015.24	1245.79	336.05	67.56	1428.96	308.07	2.44	637.51	33.75			429.58			760.20
Domestic Bills	0.01	26.51	5.42	1701.89		1643.80	2.95	211.27	18.89	11.38			40.87	27.31			2.47			49.00
Foreign Bills	694.65	120.68	2492.81	253.12		371.44	1242.83	124.78	48.67	1417.58	308.07	2.44	596.64	6.44			427.11			711.20
Against Guarantee	38.44	984.43	649.69	2968.82	3327.58	2577.78	1516.58	1164.28	4067.12	1650.08	811.71	1519.09	446.56	1155.40	859.24	134.78	604.25		24.00	0.99
Government Guarantee		53.81		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			0.99
Institutional Guarantee		906.93	584.87	1908.63	3188.77		1360.46	597.59	2873.03	1123.35	726.53	1302.55	336.93	984.59	586.51		464.80			
Personal Guarantee		12.59	12.16	691.21				97.27	987.64		13.34		3.30	20.93		0.14	4.40		10.00	
Collective Guarantee		1.99						378.12	6.50	27.80				20.00						
Int. Rtd. Foreign Bank's Guarantee		9.11	52.67			165.62														
Other Guarantee	14.00			0.70		2412.16			1.16	496.76			104.81	0.04	127.51				14.00	
Credit Card			182.13	22.59	114.47	52.01				10.10						28.31			83.51	
Others	21770.61	505.94	3433.78	6046.68	2635.13		1513.17	263.65	868.34		434.71	7.99	527.87	935.43	163.56	816.12	1554.93		44368.04	1770.47
Total	43277.17	61650.03	62068.70	63867.27	28928.67	51201.64	38097.62	22509.96	51956.53	29826.75	18679.13	38426.45	15112.08	32190.31	24954.78	26525.45	31181.98	65564.95	45984.95	25451.63

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

BFI Name	Prime	Sunrise	Grand	NMB	PRABHU	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Kamali	Triveni	Suprim	Bhrikuti	Suvechha	Shangrila	Gurkha
Sector Wise																								
Agricultural and Forest Related	706.56	546.44	867.11	497.13	1194.82	466.97	373.05	771.79	349.18	1161.27	42.27	43.19	272.06	44.91	4.97	182.23	123.71	115.21	595.63	675.89	157.08	50.43	129.51	11.50
Fishery Related	0.70	4.73		11.59	5.39		4.05	5.49	0.50	6.34		1.90	9.39			32.98	14.13		43.16	4.57	19.99	1.07	5.36	
Mining Related		74.12	528.51	60.79	0.48	58.18	45.09	19.73	396.79				18.18	15.92		0.30			6.57	2.79			8.80	33.81
Manufacturing (Producing) Related	6431.98	5429.89	2087.17	5666.27	2704.13	5987.66	5365.45	5985.06	5663.08	5463.12	472.75	305.84	581.12	443.27	9.04	232.24	89.60	20.06	417.18	101.54	284.13	1.41	306.68	0.73
Construction	2632.17	1019.88	793.38	3650.00	3950.47	139.00	394.89	1892.14	1742.74	2318.26	35.97	75.93	674.64	293.49	27.32	516.41	102.10	76.77	703.16	269.94	680.97	170.99	641.65	12.78
Electricity,Gas and Water	1437.17	456.94	666.27	579.52	742.53	651.97	461.67	371.25	289.15	886.35	189.46	1.15	54.72	116.02		3.49			6.87	0.48	3.95		20.85	
Metal Products, Mach. & Ele. Eqp.	51.69	305.08	175.88	744.99	200.07	164.45	302.12	130.66	273.36	329.14	12.49		260.58	7.00		30.02			39.93	79.26	13.88		85.16	
Tras., Com. and Public Utilities	601.23	301.11	927.37	345.52	834.95	593.95	426.80	456.50	79.01	1177.68			515.08	49.64	7.84	263.50	9.89	105.20	361.75	115.51	736.24	320.57	580.35	12.23
Wholesaler & Retailer	3494.41	6236.12	1192.80	5799.10	5653.49	3302.66	6136.40	4868.85	4556.65	5101.82	101.88	789.15	756.36	761.35	36.94	716.15	587.05	70.29	411.30	496.99	964.70	468.81	961.37	120.01
Finance, Insurance and Real Estate	4946.00	2980.83	2892.52	1270.91	2640.26	2098.14	998.81	2524.52	1719.44	902.60	157.91	64.89	448.71	431.68	45.86	185.52			270.66	41.59	256.42		293.61	754.43
Hotel or Restaurant	476.56	613.80	554.88	1041.25	1706.43	570.37	674.53	871.76	916.83	753.17	265.45	49.95	184.91	145.63	8.71	111.60	7.38		150.01	41.42	29.65		504.91	15.60
Other Services	502.89	1165.48	928.69	1628.49	2198.36	817.84	682.52	1979.18	926.17	1040.13	292.19	162.02	335.56	108.01		101.25	60.46	377.07	146.81	102.52	363.50	52.08	355.98	
Consumption Loans	4333.89	1339.01	69.75	708.60	1831.79	1720.51	876.29	1035.31	1734.28	1710.39	51.69	68.29	410.69	1629.12	42.00	99.71	15.48	17.35	114.29	147.19	87.77	68.74	306.15	45.17
Local Government			64.77																	3.75			0.00	
Others	4493.96	3014.71	1063.87	675.16	2087.53	1188.64	1131.57	625.54	991.36	3673.73	183.69	620.32	473.45	1950.84	95.38	493.34	614.25		454.72	489.32	707.86	55.86	1424.89	217.38
TOTAL sectorwise	30109.20	23488.14	12812.97	22679.32	25750.70	17760.34	17873.25	21537.77	19638.55	24524.00	1805.75	2182.63	4995.45	5996.88	278.06	2968.75	1624.05	781.96	3722.04	2572.76	4306.15	1189.96	5625.27	1223.64
Product Wise																								
Term Loan	3870.52	2156.86	2603.28	4234.60	4048.27	3688.91	2511.96	3922.95	3603.15	3843.59	1073.05	147.90	901.09	784.95	16.46	222.87		90.35	507.42	66.07	244.83	61.66	1162.83	
Overdraft	6522.32	4959.31	1589.00	981.13	6891.82	3396.05	3787.32	4158.80	4892.71	2939.96	313.12			28.20	95.38	1337.19		204.15	837.21	445.45	970.19	323.39	1270.41	127.00
Trust Receipt Loan / Import Loan	570.21	1217.30	149.57	1249.54	385.27	1035.04	1423.65	1320.89	951.05	607.89														
Demand & Other Working Capital Loan	2971.29	7347.74	3777.52	5350.06	4354.94	4489.44	6370.53	6327.26	5442.00	5712.49	125.19	1653.95	1454.32	2613.70	36.44		616.13			256.20		77.42	1174.76	179.08
Res. Per. H. Loan (Up to Rs. 10 mil.)	1621.14	1989.64	197.55	2620.32	2868.13	573.79	477.99	829.27	1417.99	1351.34	19.53	78.61	571.32	347.55	26.76	123.17	90.32		628.61	264.16	533.30	156.30	564.48	12.78
Real Estate Loan	4145.97	2097.65	2368.53	1394.44	2439.34	1004.23	404.56	1657.20	757.97	1347.61	146.63		276.93	404.35	45.86	531.21	81.35	76.77	300.79	36.38	284.71	82.69	183.94	773.43
Margin Nature Loan	1711.64	194.97	34.76	221.49	798.72	812.01		58.99	105.10	479.95		2.18	151.07	475.25	34.42	4.60			76.02	52.20		2.50	2.50	45.17
Hire Purchase Loan	451.05	1282.47	127.79	975.54	1477.37	855.34	1600.05	1242.66	753.07	2064.59	30.95	59.19	713.42	461.54	7.84	199.34	7.83	105.20	413.57	200.91	773.01	353.22	838.63	12.23
Deprived Sector Loan	1253.56	967.07	628.02	990.40	1023.30	654.24	763.65	854.28	686.84	906.20	36.16	118.41	181.63	208.65	7.32	107.72	81.61	35.25	125.56	118.69	180.17	49.88	182.68	23.71
Bills Purchased	272.78	125.39	452.66	372.96	9.00	1.12		42.34	174.32	343.28			1.00											
Other Product	6718.70	1149.75	884.30	4288.83	1454.53	1250.19	533.53	1123.12	854.34	4927.10	61.12	122.38	744.67	672.69	7.58	442.65	746.80	270.24	832.87	1132.70	1319.93	82.90	245.03	50.24
Total Product wise Loan	30109.20	23488.14	12812.97	22679.32	25750.70	17760.34	17873.25	21537.77	19638.55	24524.00	1805.75	2182.63	4995.45	5996.88	278.06	2968.75	1624.05	781.96	3722.04	2572.76	4306.15	1189.96	5625.27	1223.64
Collateral Wise																								
Gold and Silver	3884.76	359.62	20.00		60.34	425.29		257.89	759.79	215.50			40.05	604.73							21.51		28.67	
Government Securities				0.02																				
Non Governmental Securities	1648.61			259.17	791.47	812.01	11.04	35.25	105.10		48.20		165.69	543.78	34.42	4.60			76.02	52.20		2.50		45.17
Fixed Deposit Receipts	158.06	36.46	38.70	37.86	151.45	84.99	34.47	9.81	58.89	121.67	6.05	15.38	38.56	64.12	7.58	27.09	15.48	17.35	24.59	14.12	25.66	33.59	60.31	
Own	149.14	36.46	38.70	37.86	151.45	84.99	34.47	9.81	58.89	121.67	6.05	15.38	38.56	64.12	7.58	27.09	15.48	17.35	24.59	14.12	25.66	33.59	60.31	
Other Licences Institutions	8.92																							
Collateral of Properties	21603.70	21840.84	11792.47	21903.55	23822.29	15370.84	17089.76	20282.69	17587.56	22560.26	1715.33	2101.21	4609.57	4595.11	222.80	2924.94	1606.57	764.60	3583.79	2502.69	4251.50	1153.87	5419.07	1155.13
Fixed Assets	21105.67	16455.49	10281.36	17626.27	23227.10	10542.12	12121.61	17764.38	7313.07	18759.79	1715.33	2101.21	4609.57	4595.11	222.80	2924.94	1606.57	764.60	3583.79	2502.69	4251.50	1153.87	5419.07	1155.13
Current Assets	498.04	5385.35	1511.11	4277.28	595.19	4828.72	4968.16	2518.32	10274.49	3800.47														
Against security of Bill	262.77		213.55	9.16	34.11	7.21	52.05	42.34	174.32	658.67			1.00											
Domestic Bills			213.55	9.16	9.00			42.34	0.75				1.00											
Foreign Bills	262.77				25.11	7.21	52.05		173.57	658.67														
Against Guarantee	1972.54		174.58	455.00	807.23		341.00	838.69	684.10	3.61		66.04	140.58	189.13	13.25	11.60			21.19				111.43	
Government Guarantee	117.80		64.77	52.81	34.91								16.00		2.72									
Institutional Guarantee	1736.36		49.57	88.26	551.23		41.54	735.87	684.10			64.89	123.98	189.13					12.30					
Personal Guarantee	118.30		20.33	269.07	57.49			12.60		3.61			0.60		10.53	9.02			8.89				4.61	
Collective Guarantee				32.06	163.59		149.89	89.94				1.15				2.57							106.48	
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee	0.08		39.91	12.80			149.56	0.27															0.34	
Credit Card				3.01																				
Others	578.76	1251.23	573.68	11.56	83.81	1060.00	344.92	71.11	268.79	964.29	36.16					0.51	2.01		16.45	3.75	7.48		5.79	23.34
Total	30109.20	23488.14	12812.97	22679.32	25750.70	17760.34	17873.25	21537.77	19638.55	24524.00	1805.75	2182.63	4995.45	5996.88	278.06	2968.75	1624.05	781.96	3722.04	2572.76	4306.15	1189.96	5625.27	1223.64

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

BFI Name	Gandaki	Infrastructure	Business	Biratlaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	diyalo	Country	Alpine	Nilgiri
Sector Wise																								
Agricultural and Forest Related	121.76	132.82	65.93	162.19	194.82	59.82	45.68	66.33	88.54	83.99	121.47	121.71	111.72	1607.40	185.59	94.19	40.99	38.39	75.51	15.20	281.25	118.33	153.37	7.97
Fishery Related	4.12		5.19				3.09	8.20		1.76	1.01	0.11			4.66		0.64							
Mining Related	23.48						4.00	1.25				16.90			8.92		7.52							
Manufacturing (Producing) Related	243.82	228.09	204.09	161.32	194.52	71.89	191.11	32.29	121.88	732.88	74.20	102.70	131.20		197.20	29.65	69.99	30.40	670.18		103.22	129.27	17.68	
Construction	608.20	376.23	587.61	148.42	32.09	52.18	554.10	115.10	303.05	698.36	143.20	204.41	318.26	772.87	441.20	75.18	253.64	37.58	616.26	114.55	58.67	110.77		
Electricity,Gas and Water	2.13	6.54					34.40	0.54	148.11	1779.59	9.83						6.84		454.74		1.50			
Metal Products, Mach. & Ele. Eqp.	16.05	0.04	51.22		14.76		30.77	14.38	2.31	965.74	17.30	15.78			7.07		18.39		63.08		4.58	24.84		
Tras., Com. and Public Utilities	191.13	265.55	612.93		60.19	3.90	195.98	81.06	81.99	606.43	154.09	144.17		827.25	242.77	36.96	193.75	3.58	222.29	101.33	115.24	11.03	93.62	24.55
Wholesaler & Retailer	324.11	969.19	595.67	731.72	563.74	286.15	1109.74	204.89	330.73	1086.47	252.35	416.39	76.93	585.20	812.46	198.44	80.66	144.52	539.62	210.88	184.86	305.49	183.16	153.62
Finance, Insurance and Real Estate	279.36	134.10	312.42		215.39		360.41	7.33	294.25	677.99	77.27	128.79	14.69	137.01	132.36		66.74		623.44		79.35	75.45	81.41	10.41
Hotel or Restaurant	111.73	209.40	41.24		98.26	34.87	133.74	40.12	76.47	134.59	28.09	14.38			40.89	8.32	10.71	19.52	294.09	6.01	11.77	9.99	11.97	
Other Services	77.94	46.44	298.85	113.68	101.71	59.99	383.50	14.49	285.81	176.51	48.64	176.87	23.48	13.08	63.99	18.41	27.32		351.76	17.01	16.36	10.37		
Consumption Loans	76.43	207.65	637.15	200.92	120.04	14.37	252.01	103.26	472.07	185.77	38.71	37.56	39.37	70.34	83.10	29.03	66.95	30.42	81.42	10.34	28.71	81.06	11.66	98.98
Local Government									10.33		1.50				1.37				15.16				1.97	
Others	1046.19	1103.50	1195.34	1098.07	413.14	370.95	674.16	410.88	864.41	760.30	249.13	173.43	620.05	1022.54	430.38	299.63	23.49	134.36	854.57	131.99	196.90	456.85	224.64	377.06
TOTAL sectorwise	3126.44	3679.57	4607.63	2616.32	2008.66	954.12	3972.69	1100.14	3079.96	7890.38	1216.81	1553.22	1335.69	5035.69	2651.97	789.79	867.63	438.79	4862.10	607.32	1082.42	1333.47	779.49	672.59
Product Wise																								
Term Loan	91.54	300.00	503.52	634.18	191.34	271.15	403.54	123.22	385.60	2292.96	41.98	125.59		797.21	339.75	400.06	12.93		1369.19	95.13	6.44	42.21	312.65	86.31
Overdraft	1653.47	1910.79	714.39	509.25	748.06	359.65	1587.69	511.13	1010.82	1857.40	326.94	693.32	271.46	760.61	1242.01	210.19	216.22	107.71	1377.46	127.96	241.74	593.58	225.39	234.02
Trust Receipt Loan / Import Loan																								
Demand & Other Working Capital Loan	9.96		88.75	703.87	609.01	150.57	50.31	24.29		782.42		4.00			38.54			174.93	126.69		431.76	171.45		153.62
Res. Per. H. Loan (Up to Rs. 10 mil.)	465.42	368.86	544.45	148.42	146.88	52.18	456.90	94.61	237.26	471.56	144.95	205.93	292.41	772.87	430.81	75.18	62.65	37.58	534.47	114.55	23.22	88.57	59.33	39.10
Real Estate Loan	287.79	131.03	303.20	105.04	83.37		413.31	12.26	488.95	792.31	70.00	84.95	26.37	137.01	69.66		24.32		416.69		59.02	119.04	22.08	10.41
Margin Nature Loan		242.85	537.80				80.81	65.20	103.53	105.25					5.07		0.82		10.39		15.46			
Hire Purchase Loan	206.90	265.55	774.69	35.25	30.17	3.90	270.26	96.75	121.00	358.06	168.37	124.33	46.08	827.25	297.02	56.14	192.63	29.06	289.18	101.33	89.50	83.36	94.15	24.55
Deprived Sector Loan	100.88	121.79	202.55	131.32	92.33	71.30	201.84	44.31	179.82	352.36	68.73	56.97	75.34	1558.63	121.47	34.18	35.84	17.66	210.68	39.14	39.05	48.31	54.75	21.58
Bills Purchased							3.20																	
Other Product	310.48	338.70	938.29	348.99	107.50	45.37	504.83	128.36	552.98	878.07	395.84	258.13	624.03	182.10	107.64	14.06	322.24	71.85	527.33	129.20	176.24	186.96	11.13	103.00
Total Product wise Loan	3126.44	3679.57	4607.63	2616.32	2008.66	954.12	3972.69	1100.14	3079.96	7890.38	1216.81	1553.22	1335.69	5035.69	2651.97	789.79	867.63	438.79	4862.10	607.32	1082.42	1333.47	779.49	672.59
Collateral Wise																								
Gold and Silver	21.00	173.45	29.48	121.62	86.24		14.67	1.32	218.91		8.33	22.05	12.47	35.51					0.02				1.88	90.04
Government Securities																								
Non Governmental Securities			433.08				80.81	65.80	106.27	105.25									10.39		15.46			
Fixed Deposit Receipts	20.18	34.20	48.30	44.06	8.29	14.37	102.71	10.08	12.88	69.10	8.46	15.51	26.91	34.83	19.24	9.85	17.23	4.94	26.65	3.84	3.97	7.69	9.26	8.94
Own	20.18	34.20	48.30	44.06	8.29	14.37	102.71	10.08	12.88	69.10	8.46	15.51	26.91	34.83	19.24	9.85	17.23	4.94	26.65	3.84	3.97	7.69	9.26	8.94
Other Licences Institutions																								
Collateral of Properties	3085.26	3229.02	4072.08	2450.64	1910.79	939.75	3633.35	1015.75	2581.56	7288.50	1198.53	1515.12	1296.32	3580.11	2606.75	778.13	848.98	433.84	4614.36	596.98	1060.95	1313.92	713.60	573.61
Fixed Assets	3085.26	3229.02	4072.08	2450.64	1910.79	939.75	3633.35	1015.62	2580.94	6903.92	1198.53	1515.12	1296.32	3580.11	2606.75	778.13	848.98	433.84	4614.36	596.98	1060.95	1313.92	713.60	573.61
Current Assets								0.14	0.62	384.58														
Against security of Bill							3.20	2.10																
Domestic Bills							3.20	2.10																
Foreign Bills																								
Against Guarantee		0.04	9.15		2.85		137.95	5.08	117.35	281.50		0.54		1385.24	25.99				210.68		2.04	11.86	54.75	
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	265.62		0.54							195.52					
Personal Guarantee			9.15				6.35	0.08	7.35															
Collective Guarantee							1.43							1385.24	24.61								52.78	
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee																								
Credit Card																								
Others		242.85	15.53		0.50				42.99	146.03	1.50					1.81	1.42			6.50				
Total	3126.44	3679.57	4607.63	2616.32	2008.66	954.12	3972.69	1100.14	3079.96	7890.38	1216.81	1553.22	1335.69	5035.69	2651.97	789.79	867.63	438.79	4862.10	607.32	1082.42	1333.47	779.49	672.59

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

BFI Name	Kathmandup	Garima	City	Bishow	Kabeli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL
Sector Wise																	
Agricultural and Forest Related	30.43	183.78	122.01	107.09	29.38	77.00	2.65	31.69	73.35	84.12	70.78	81.07	37.75	179.63	70.20	63.97	13.60
Fishery Related			13.95			5.15										0.15	26.00
Mining Related	12.51		3.75														30.33
Manufacturing (Producing) Related	224.69	82.25	263.96		3.16	82.98	138.66	44.95	80.57	234.53	21.75		7.41	411.62	22.18	0.30	329.17
Construction	595.39	907.58	1042.89	287.81	51.67	644.80	72.96	145.51	71.95	606.89	45.81	14.90	30.51	441.88	145.08	52.22	508.30
Electricity,Gas and Water	133.52	3.83	7.63		0.28					484.23					1.52		
Metal Products, Mach. & Ele. Eqp.	47.31	10.92	40.36		1.68	22.37	13.17			93.46			3.84				1.42
Tras., Com. and Public Utilities	218.91	579.82	752.92		7.59	157.77	55.79		84.85	326.08		2.31		652.26	45.47	5.48	132.92
Wholesaler & Retailer	449.83	443.30	540.91	595.41	65.34	336.23	121.15	287.66	280.29	505.17	107.86	141.02	96.68	1071.17	106.46	77.29	645.41
Finance, Insurance and Real Estate	469.74	115.22	254.81	357.10	1.00	90.54	8.02		79.70	278.46	1.76			307.41	14.36	5.00	418.46
Hotel or Restaurant	363.47	97.61	224.83	165.56	7.69	59.89		12.35	4.80	111.59			8.51	136.76	9.86	14.65	80.34
Other Services	125.39	107.55	104.02	46.29	15.70	152.90	0.36	31.78	23.11	102.34		2.14	5.14	324.52	19.59	4.20	136.62
Consumption Loans	117.04	416.63	208.28	1861.75	72.10	140.13	12.75	150.52	47.01	673.71	17.41	50.05	4.17	220.79	145.00	9.47	415.86
Local Government	4.85	0.03								4.60							
Others	569.38	1060.31	48.32	136.26	76.78	384.04	41.57	396.40	356.50	856.44	70.01	129.11	147.52	1103.09	141.75	132.03	773.20
TOTAL sectorwise	3362.47	4008.83	3628.65	3557.27	332.36	2153.80	467.08	1100.86	1102.13	4361.62	335.37	420.61	341.52	4849.12	721.47	364.76	3511.63
Product Wise																	
Term Loan	487.60	604.64	306.09	518.42	118.02	511.07	14.60			808.07	69.62	2.31	198.81	482.32	46.13		107.38
Overdraft	1077.26	1205.97	752.52	1247.91		545.48	172.30	383.62	166.91	944.79	8.14	37.61	56.64	759.92	30.59	22.25	841.86
Trust Receipt Loan / Import Loan																	
Demand & Other Working Capital Loan	366.48	5.46			71.02		102.29	115.27	306.83	378.47	177.93	52.80		1515.38	203.30	169.75	258.29
Res. Per. H. Loan (Up to Rs. 10 mil.)	550.18	843.59	749.84	313.81	39.23	429.10	41.35	145.51	71.95	463.08	43.77	11.20	30.51	357.93	131.31	52.33	441.46
Real Estate Loan	416.53	125.21	294.12	357.10		177.24			79.70	245.93	1.76			391.35	9.40	5.00	340.26
Margin Nature Loan	160.64		12.82			0.70			0.55	352.87		14.00		1.55			241.00
Hire Purchase Loan	198.86	704.63	822.94	446.38	8.78	213.76	69.09	15.34	122.95	285.72	15.34	26.89	1.27	846.71	71.70	11.06	142.64
Deprived Sector Loan	91.50	230.42	194.40	136.26	22.01	104.48	24.20	49.11	59.23	179.99	16.75	17.20	37.75	175.16	31.72	43.48	117.98
Bills Purchased																	
Other Product	13.41	288.92	495.92	537.38	73.29	171.97	43.25	392.02	294.01	702.72	2.07	258.60	16.56	318.80	197.32	60.89	1020.74
Total Product wise Loan	3362.47	4008.83	3628.65	3557.27	332.36	2153.80	467.08	1100.86	1102.13	4361.62	335.37	420.61	341.52	4849.12	721.47	364.76	3511.63
Collateral Wise																	
Gold and Silver	55.08	246.52	119.54	306.78	67.42	91.76		127.11		174.96		6.23			115.75	2.43	109.48
Government Securities																	5.40
Non Governmental Securities			12.82						0.55	353.58		14.00					241.00
Fixed Deposit Receipts	29.41	37.51	35.57	57.02	3.49	18.96	0.40	8.07	8.37	12.93	1.87	2.94	4.17	24.79	4.49	1.46	24.80
Own	29.18	37.51	35.57	57.02	3.49	18.96	0.40	8.07	8.37	12.93	1.87	2.94	4.17	24.79	4.49	1.46	24.80
Other Licences Institutions	0.23																
Collateral of Properties	3084.18	3529.13	3249.92	3057.21	261.45	2020.70	463.11	965.68	1093.21	3663.96	333.50	397.44	337.35	4761.91	582.04	325.34	3019.00
Fixed Assets	3084.18	3529.13	3249.92	3057.21	261.45	2020.70	463.11	965.68	1093.21	3658.40	333.50	397.44	337.35	4761.91	582.04	325.34	3019.00
Current Assets										5.56							
Against security of Bill																	
Domestic Bills																	
Foreign Bills																	
Against Guarantee	88.47	195.67	210.80	136.26		6.80	0.12			154.06				60.87	19.19		111.95
Government Guarantee		0.03	4.07	2.69						4.60							
Institutional Guarantee	79.47	10.00								142.04				47.50			111.89
Personal Guarantee	9.00		27.94			6.80	0.12			5.70							0.06
Collective Guarantee		185.64	178.79	133.57						1.73				13.37	19.19		
Int. Rtd. Foreign Bank's Guarantee																	
Other Guarantee																	
Credit Card																	
Others	105.33					15.58	3.45			2.13				1.55		35.53	
Total	3362.47	4008.83	3628.65	3557.27	332.36	2153.80	467.08	1100.86	1102.13	4361.62	335.37	420.61	341.52	4849.12	721.47	364.76	3511.63

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

BFI Name	Kanchan	Matribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhee	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi
Sector Wise																						
Agricultural and Forest Related	53.96	9.58	38.29	129.74	16.69	35.43	96.51	57.93	52.64	213.08	148.03	15.04	12.21	4.23	82.24	8.97	48.46	111.38	34.27	138.47	4.42	70.75
Fishery Related	0.15		0.25	8.85	1.97		11.40		4.73	7.65	0.34									3.25		
Mining Related				0.10			15.97			10.91	3.85						1.79					
Manufacturing (Producing) Related	59.52	7.84	35.42	253.46	9.38		85.59	4.33	23.92	294.67	8.80	0.11		7.22	91.00	0.50	19.29	142.08	6.19	309.60	0.72	
Construction	155.50	42.71	10.09	146.67	7.01	179.89	309.11	65.88	18.66	725.07	48.61	12.35	62.75		88.54	21.59	158.63	107.78	28.26	896.34		15.53
Electricity,Gas and Water				6.48			314.28	1.18		18.77							0.75		0.29	123.62		
Metal Products, Mach. & Ele. Eqp.			1.94	25.38		25.42	56.26	1.62		123.55	12.16			2.50	8.94				0.44	81.91		11.80
Tras., Com. and Public Utilities	49.32	39.03	34.94	74.74	112.56	412.69	163.28	56.42	8.07	231.61	103.57	5.28	214.62	7.72	5.49	70.24	81.08	234.70	13.12	766.12	0.49	2.99
Wholesaler & Retailer	423.02	56.42	47.79	183.87	108.79	329.33	203.07	107.03	111.28	659.47	266.51	13.67	197.77	60.86	94.49	33.35	102.29	195.90	44.15	941.33	44.68	109.06
Finance, Insurance and Real Estate	28.63	2.38	26.25	98.20		139.34	418.69		13.06	87.24	11.06		8.30		33.69					883.96		
Hotel or Restaurant	11.68	1.00	2.07	34.90	2.92	82.62	84.35	14.80	3.51	381.26	13.94	0.03	3.80	0.00	40.12		10.78	15.77	6.18	392.45	13.22	0.85
Other Services	35.68	6.23	5.36	33.90	3.87	66.12	250.12	6.46	5.31	96.04	77.88	9.54	0.96	3.37	23.69	83.70	16.12	150.42	0.83	393.70	1.38	0.89
Consumption Loans	4.80	3.04	69.10	70.19	70.86	75.69	448.64	24.55	5.44	239.36	52.66	26.86	63.17	1.20	8.88	52.12	168.44	81.24	23.93	287.07	0.68	12.68
Local Government																						
Others	209.51	64.70	199.24	264.19	88.78	129.52	467.95	76.60	144.80	1299.03	171.52	9.55	61.14	155.43	159.51	43.88	251.39	376.60	44.74	1553.97	42.61	47.01
TOTAL sectorwise	1031.77	232.93	470.73	1330.65	422.83	1476.04	2925.23	416.81	391.43	4387.69	918.93	92.44	624.71	242.52	636.59	314.36	859.02	1415.86	202.41	6771.79	108.20	271.57
Product Wise																						
Term Loan	13.51	34.39	35.18	171.42	33.67	140.79	730.81	45.86	22.14	766.29	145.73	0.89	78.70		3.91	109.46	63.13	40.08	59.26	872.65	19.32	97.50
Overdraft	354.31	122.10	286.39	351.14	111.62	402.95	708.83	115.48	53.11	1757.91	331.89	0.70	178.94		102.18	36.20	178.03	543.90	63.52	1840.43	81.78	112.29
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan	179.51		3.79	253.86	43.06	5.00	90.09		185.74	295.49		30.01		212.27	3.96		0.10	11.43		472.15		1.97
Res. Per. H. Loan (Up to Rs. 10 mil.)	143.34	23.99	8.41	146.67	7.01	169.80	262.86	64.61	0.30	717.49	45.26	12.35	62.55		81.19	18.17	156.23	107.78	25.00	896.34		15.53
Real Estate Loan	28.63	2.38	13.90	98.18		139.34	329.68	1.23	15.02	86.72	34.60				31.19		7.41	74.10		719.98		
Margin Nature Loan	14.99		57.71			0.03	313.44	2.51		11.77			22.57							37.76		
Hire Purchase Loan	49.32	37.48	27.06	133.57	112.76	474.33	278.82	56.42	8.07	467.02	94.33	3.90	214.62	12.73	19.38	80.52	88.50	290.98	33.99	801.14		15.22
Deprived Sector Loan	40.08	8.98	18.39	64.03	23.51	51.67	95.37	15.39	49.63	160.23	124.73	11.43	25.78	13.56	24.85	11.70	33.70	70.07	13.02	250.94	6.42	25.16
Bills Purchased																						
Other Product	208.09	3.61	19.90	111.78	91.19	92.14	115.33	115.31	57.42	124.77	142.39	33.16	41.56	3.97	369.92	58.32	331.93	277.53	7.62	880.40	0.68	3.90
Total Product wise Loan	1031.77	232.93	470.73	1330.65	422.83	1476.04	2925.23	416.81	391.43	4387.69	918.93	92.44	624.71	242.52	636.59	314.36	859.02	1415.86	202.41	6771.79	108.20	271.57
Collateral Wise																						
Gold and Silver					63.62			19.73		92.90	2.65	35.17	30.75			41.15	150.17	21.25		120.07		
Government Securities						0.45																
Non Governmental Securities						0.03	313.44			11.77			22.57							37.76		
Fixed Deposit Receipts	4.80	1.68	2.48	9.42	3.43	13.94	63.68	2.51	5.44	15.03	11.07	0.18	9.85		3.99	0.69	10.84	3.70	1.19	36.89	0.68	
Own	4.80	1.68	2.48	9.42	3.43	13.94	63.68	2.51	5.44	15.03	11.07	0.18	9.85		3.99	0.69	10.84	3.70	1.19	36.89	0.68	
Other Licences Institutions																						
Collateral of Properties	1011.98	231.26	460.47	1321.24	345.29	1461.62	2373.21	394.54	386.00	4206.92	779.31	56.05	561.55	242.52	632.23	260.90	687.21	1390.56	201.22	6351.22	107.52	271.57
Fixed Assets	1011.98	231.26	460.47	1321.24	345.29	1461.62	2373.21	394.54	386.00	4206.92	779.31	56.05	561.55	242.52	632.23	260.90	687.21	1390.56	201.22	6351.22	107.52	271.57
Current Assets																						
Against security of Bill																						
Domestic Bills																						
Foreign Bills																						
Against Guarantee					10.50		93.64	0.01		61.06	125.91	1.05			0.37	11.61	10.79			224.29		
Government Guarantee							5.12													13.15		
Institutional Guarantee							80.00			55.00	2.53									191.14		
Personal Guarantee					10.50		6.06			5.99							10.79			20.00		
Collective Guarantee							2.46	0.01		0.07	123.38				0.37	11.61						
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee												1.05										
Credit Card																						
Others	14.99		7.78				81.26											0.35		1.57		
Total	1031.77	232.93	470.73	1330.65	422.83	1476.04	2925.23	416.81	391.43	4387.69	918.93	92.44	624.71	242.52	636.59	314.36	859.02	1415.86	202.41	6771.79	108.20	271.57

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

BFI Name	Sajha	Apex	Green	Reliable	Nepal Aswas	NFL	NIDC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur
Sector Wise																						
Agricultural and Forest Related	68.04	234.66	5.71	202.83		15.50	16.30	56.36	40.52	5.93	13.65		9.13	149.46	80.56	100.72		72.71	29.50	38.18	26.02	
Fishery Related	2.42			1.67				0.14						1.00							26.46	
Mining Related	0.50	6.15											2.72	20.99				1.43	1.73	5.56	1.09	2.87
Manufacturing (Producing) Related	24.10	228.22	0.89	87.81		17.32	26.50	347.78	61.10	2.84			74.65	190.34	61.81		142.00	91.50	264.47	304.57	183.38	
Construction	19.39	509.31		768.30	347.43	39.78	45.18	1341.21	114.24	5.88	96.68		158.19	1028.62	112.30	662.13	130.63	354.22	258.63	97.88	419.51	28.58
Electricity,Gas and Water		45.73				2.86	11.87							2.42				0.16		60.89		
Metal Products, Mach. & Ele. Eqp.	15.99	97.39					4.82	13.29	3.45				29.05	25.68	24.34	130.52		6.93		83.82	37.46	
Tras., Com. and Public Utilities	28.28	22.68	21.82			0.36	23.60	111.63		0.50	33.17		93.85	142.93	127.65	206.84	179.81	73.33	124.82	589.22	505.28	
Wholesaler & Retailer	73.67	779.07	36.37			91.02	275.53	406.94	33.33		75.31		8.96	186.37	84.14	782.16	596.63	100.05	249.11	188.11	700.70	208.43
Finance, Insurance and Real Estate		193.88	5.93	172.74			107.99	115.96	144.47		25.81		50.64	75.80	152.27		115.72	111.67	90.66	288.48	241.52	412.82
Hotel or Restaurant	5.07	196.44	7.63			8.48	37.60	69.74	29.69		2.98		57.56	6.11	15.16		13.64	59.76	239.49	4.40	291.80	
Other Services	8.19	196.69					11.54	34.30			20.44		48.76	26.44	43.59	92.77	12.94	262.38	276.27	47.61	159.66	143.55
Consumption Loans	5.59	338.08	5.20	430.46	2.25	38.83	71.50	134.03	179.22	2.00	229.42		75.32	133.47	162.52	130.98	21.55	114.73	26.32	71.42	322.85	100.47
Local Government									33.18		23.90											
Others		1328.56	32.51	2258.57	108.71	108.29	2.70	2473.52	2020.85	13.01	90.45		96.56	720.85	335.88	248.26	606.27	11.80	252.02	155.66	368.75	135.84
TOTAL sectorwise	251.25	4176.86	116.05	3922.38	458.39	322.44	635.13	5104.91	2660.06	30.15	611.81		705.40	2710.48	1200.22	2354.38	1819.19	1260.66	1813.01	1935.80	3284.48	1032.54
Product Wise																						
Term Loan	81.47	176.57	7.83	430.76		0.82	60.06	136.28	137.57	2.84	88.96		223.81	1494.16	315.14	717.38		154.23		497.35	383.51	208.43
Overdraft	126.01	1176.36	71.65	668.39																		
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan		872.77		469.36		134.36	327.35	627.49	298.05		90.45		87.08	40.76			1093.99	330.26	1072.44	318.92	1039.97	
Res. Per. H. Loan (Up to Rs. 10 mil.)	19.39	371.24		592.51	237.88	34.16	109.35	1297.99	24.19	8.84	96.68		95.56	387.13	93.05	556.07	130.63	282.16	208.62	40.70	296.85	28.58
Real Estate Loan		243.92	5.93	142.24	95.90	28.20	17.08	448.77	1947.32	5.88	25.81		51.79	185.35	149.72	241.56	115.72	162.94	140.66	281.08	243.25	412.82
Margin Nature Loan		17.19		184.13	57.71	17.85	49.97	111.13	26.19	0.83	229.42		44.56	14.40	40.46	248.26	89.01	84.13	10.54	40.44	267.30	51.88
Hire Purchase Loan	4.48	224.91	20.59	413.17		0.40	23.61	261.95	143.95	1.67	33.17		106.48	207.03	127.65	237.83	179.81	56.60	65.98	586.41	550.78	23.13
Deprived Sector Loan	18.78	183.42	4.14	95.73	13.65	15.26	22.89	162.80	33.18	5.93	23.90		27.41	21.85	36.07	133.18	33.54	41.45	35.00	55.25	107.52	20.90
Bills Purchased														0.01								
Other Product	1.11	910.48	5.91	926.09	53.25	91.39	24.83	2058.51	49.60	4.17	23.42		68.71	359.81	438.14	220.11	176.49	148.89	279.77	115.64	395.30	286.81
Total Product wise Loan	251.25	4176.86	116.05	3922.38	458.39	322.44	635.13	5104.91	2660.06	30.15	611.81		705.40	2710.48	1200.22	2354.38	1819.19	1260.66	1813.01	1935.80	3284.48	1032.54
Collateral Wise																						
Gold and Silver		22.73	5.00	176.68										25.79		24.68						
Government Securities				4.93																		
Non Governmental Securities		17.19					49.97	15.55	26.19	0.83	208.23		44.56					84.13		40.44	267.25	51.88
Fixed Deposit Receipts	1.11	45.84		69.65	2.25	20.72	15.13	34.54	9.08		21.19		8.98	35.76	93.63	106.30	21.55	30.60	13.20	14.95	34.83	25.46
Own	1.11	45.84		69.65	2.25	20.72	15.13	34.54	9.08		21.19		8.98	35.76	93.63	106.30	21.55	30.60	13.20	14.95	34.83	25.46
Other Licences Institutions																						
Collateral of Properties	250.14	3963.86	108.85	3473.21	398.43	268.40	567.34	4912.54	818.72	29.31	382.39		604.89	1928.07	1037.83	1844.62	1797.64	1145.93	1719.17	1825.15	2933.63	696.72
Fixed Assets	250.14	3963.86	108.85	3473.21	398.43	268.40	567.34	4912.54	818.72	29.31	382.39		604.89	1928.07	1037.83	1844.62	1797.64	1145.93	1719.17	1825.15	2933.63	464.53
Current Assets																						232.19
Against security of Bill																						
Domestic Bills																						
Foreign Bills																						
Against Guarantee		48.45							83.27				41.27			130.52			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																130.52						
Credit Card																						
Others		78.79	2.21	197.91	57.71	33.32	2.70	142.28	1722.80	0.02			5.69	720.85	68.77	248.26			45.64		3.78	258.49
Total	251.25	4176.86	116.05	3922.38	458.39	322.44	635.13	5104.91	2660.06	30.15	611.81		705.40	2710.48	1200.22	2354.38	1819.19	1260.66	1813.01	1935.80	3284.48	1032.54

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

BFI Name	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Guheshwori	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Kuber	NEFL
Sector Wise																								
Agricultural and Forest Related	5.74		1.58	40.03	47.18	31.30	5.90	10.51	30.99	110.41	70.61	26.14		340.41		3.20	7.49	91.04	38.01	0.09	66.67	82.30		3.98
Fishery Related										0.51								10.00	2.96		0.53	1.83		
Mining Related	2.80					52.29		14.31													0.70			
Manufacturing (Producing) Related	53.33	0.55	14.04	95.64	79.40	57.49	78.09		4.85	121.79		105.19	22.28	628.47		61.85	8.09	134.40	29.88	46.43	262.05	58.32	7.61	27.58
Construction	757.98	24.96	27.36	93.07	135.42	217.88	131.20	30.31	28.60	146.48	40.91	466.03	45.94	0.22	193.41	228.38	28.10	1032.75	182.50	26.42	108.80	465.79	22.12	77.49
Electricity,Gas and Water					3.50	11.28	29.82			51.04											12.87	1.80		
Metal Products, Mach. & Ele. Eqp.	128.81		5.25				32.66	8.38		12.43		5.00	0.13			0.99	0.08	60.52	0.33		53.86	7.12		0.32
Tras., Com. and Public Utilities	72.19		39.67		339.45	39.27	79.57			233.81		519.57	19.57	3.18		1.47		512.07	214.39	60.71	17.33	441.99	3.12	188.48
Wholesaler & Retailer	41.99	90.86	23.10	337.40	313.30	120.85	87.47	31.34	28.21	194.37	253.17	395.00	50.29	130.43		2.43	7.32	519.37	90.40	26.43	607.40	115.98	28.08	68.26
Finance, Insurance and Real Estate	111.92		29.66	16.83	169.52	126.89	94.52			123.50		251.03	181.02			68.79	21.83		5.98	97.27	790.95	31.54	219.73	49.38
Hotel or Restaurant	10.45			56.26	119.23	6.22	4.02	7.10		66.06		76.64	0.36	74.77		0.58		96.72	5.27	20.00	107.90	28.25	0.24	1.28
Other Services	0.10	5.65	3.59	46.05	140.20	54.49	28.43	0.13	5.73	93.88	8.06	21.38	5.27	1.37		72.40	14.06	101.84	7.92	100.82	64.42	60.42	16.69	4.74
Consumption Loans	957.12	1.10	25.68	51.46	8.95	90.61	23.19	6.28	17.43	141.85	16.37	389.57	9.46	2.06	10.16	197.06	30.68	176.78	26.33	141.89	173.63	249.57	14.04	80.51
Local Government				2.01						7.20							1.37							1.30
Others	1040.88	106.15	102.37	220.49	843.24	341.14	187.30	33.34	3.71	337.80	471.89	1083.82	167.50	739.24	363.86	264.50	46.00	895.00	131.06	134.44	1033.86	273.81	121.91	303.30
TOTAL sectorwise	3183.32	229.27	272.30	959.24	2199.38	1149.70	782.18	141.69	119.53	1641.15	861.00	3339.38	501.83	1920.14	567.43	901.65	165.02	3630.48	735.03	654.50	3300.97	1818.71	433.53	806.61
Product Wise																								
Term Loan	14.62		3.64	433.04	343.00	42.39	20.31			350.78	253.17	521.98	111.33	1045.82	313.53	205.18		121.73	114.65	34.00	138.53	52.30	5.35	271.29
Overdraft																						5.78		
Trust Receipt Loan / Import Loan																								
Demand & Other Working Capital Loan	286.72		54.69		387.30	669.65	285.73	61.02	72.61	231.94		157.50	96.58	165.83	16.77		36.15	793.90	201.19	275.36	1766.74	180.20	173.17	81.40
Res. Per. H. Loan (Up to Rs. 10 mil.)	466.78		21.75	93.07	245.88	215.02	56.59		28.60	360.53		262.26		0.22	54.29	151.05	13.72	830.16	5.28	26.42	287.41	421.99	19.24	76.80
Real Estate Loan	197.53	24.96	21.66	85.01	304.93	116.89	312.24	30.31		414.90		422.20	162.44	592.04	179.32	98.69	6.03	257.14	176.86	73.75	397.57	22.80	54.75	70.58
Margin Nature Loan	308.29	2.17	28.73			27.17	11.97			9.57		19.47	38.59		0.02	163.93	25.88	0.25		123.96	363.72	233.97	0.40	57.86
Hire Purchase Loan	971.96	5.29	39.73	3.53	339.45	35.98	26.45	5.00	5.06	68.67	12.90	546.82	15.33	3.02	3.44	12.61	0.12	538.44	152.79	70.22	115.76	463.85	13.85	200.80
Deprived Sector Loan	116.54	0.79	14.87	31.04	60.75	42.60	28.31	4.98	3.71	74.73	30.64	116.88	4.03		0.06	29.00	7.37	113.43	25.30	30.57	147.80	110.40	0.30	34.00
Bills Purchased																	3.80						2.60	
Other Product	820.90	196.06	87.23	313.56	518.07		40.57	40.38	9.55	130.03	564.31	1292.26	73.53	113.22		241.17	71.94	975.43	58.96	20.21	83.45	327.41	163.87	13.89
Total Product wise Loan	3183.32	229.27	272.30	959.24	2199.38	1149.70	782.18	141.69	119.53	1641.15	861.00	3339.38	501.83	1920.14	567.43	901.65	165.02	3630.48	735.03	654.50	3300.97	1818.71	433.53	806.61
Collateral Wise																								
Gold and Silver	23.93											242.74						42.60				9.39		
Government Securities																					15.69			
Non Governmental Securities		2.17	17.85			27.17	11.97					17.18	18.59				25.88			123.96		233.97	0.40	57.86
Fixed Deposit Receipts	125.76	1.10	1.76	43.46	8.95	42.05	10.75	1.28	12.37	99.11	3.47	67.10	2.78		6.70	20.52	4.80	25.69	12.89	6.61	59.77	10.34	2.68	10.33
Own	125.76	1.10	1.76	43.46	8.95	42.05	10.75	1.28	12.37	99.11	3.47	67.10	2.78		6.70	20.52	4.80	25.69	12.89	6.61	59.77	10.34	2.68	10.33
Other Licences Institutions																								
Collateral of Properties	2096.89	226.00	225.62	909.12	2190.43	1080.48	742.99	107.07	107.16	1534.84	12.90	3012.35	438.93	1920.14	560.71	705.19	120.81	3561.93	722.14	493.57	2744.34	1537.06	428.93	705.13
Fixed Assets	2096.89	226.00	225.62	909.12	2190.43	1080.48	742.99	107.07	107.16	1534.84	12.90	3012.35	438.93	1920.14	560.71	705.19	120.78	3561.93	722.14	493.57	2744.34	1537.06	428.93	705.13
Current Assets																	0.03							
Against security of Bill																								
Domestic Bills																								
Foreign Bills																								
Against Guarantee	6.27		19.95				16.47			7.20							9.70			30.36	28.86	27.94	1.37	
Government Guarantee							2.00			7.20							0.30					4.85		
Institutional Guarantee	4.72		13.44				14.00										6.50			30.36	13.00	14.20	0.24	
Personal Guarantee	1.55		5.07				0.47										2.90				15.86	8.89	1.13	
Collective Guarantee																								
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee			1.45																					
Credit Card																								
Others	930.47		7.12	6.66				33.34			844.64		41.53		0.02	175.94	3.83	0.25			452.32		0.15	33.30
Total	3183.32	229.27	272.30	959.24	2199.38	1149.70	782.18	141.69	119.53	1641.15	861.00	3339.38	501.83	1920.14	567.43	901.65	165.02	3630.48	735.03	654.50	3300.97	1818.71	433.53	806.61

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

BFI Name	Seti	hama	Namaste	Kaski	Unique	Manjushree	Jebils	Reliance	Bhaktapur
Sector Wise									
Agricultural and Forest Related	33.20	2.71	12.16	101.15		12.82	39.04	8.29	28.00
Fishery Related			0.65	0.92					
Mining Related									
Manufacturing (Producing) Related	17.85		2.00	73.30	14.68	124.22	6.54	20.66	22.07
Construction	5.76	5.78	60.26	327.32	32.63	234.69	174.47	251.13	62.60
Electricity,Gas and Water								10.17	2.00
Metal Products, Mach. & Ele. Eqp.			0.52			14.94	0.20	17.84	0.70
Tras., Com. and Public Utilities		59.95	2.83	376.14	67.24	180.05	62.69	240.08	41.34
Wholesaler & Retailer	75.44	6.38	8.86	346.42	115.94	118.99	43.01	87.00	18.05
Finance, Insurance and Real Estate		28.30		217.03	16.30	31.70	13.60	23.50	9.00
Hotel or Restaurant	1.76	2.50	2.11	67.10	50.00	25.44	5.35	18.49	17.30
Other Services	12.90	34.91	8.27	10.86	9.23	12.46	17.60	79.05	10.56
Consumption Loans	1.22		2.25	48.96	38.81	276.09	220.83	176.54	22.74
Local Government									
Others	32.93	99.00	78.42	659.64	318.22	435.25	115.28	356.17	45.08
TOTAL sectorwise	181.06	239.52	178.33	2228.83	663.05	1466.65	698.61	1288.93	279.45
Product Wise									
Term Loan	16.01	2.94	32.31	62.30		62.78	9.52		23.80
Overdraft									
Trust Receipt Loan / Import Loan									
Demand & Other Working Capital Loan	130.00	92.99		441.14	342.00	638.13	62.24		61.17
Res. Per. H. Loan (Up to Rs. 10 mil.)	5.76	3.20	60.89	327.32	32.63	216.56	117.30	177.45	39.52
Real Estate Loan		13.30		217.03	57.20	46.14	52.37	174.26	
Margin Nature Loan		50.12		7.33	76.96	269.67	197.67	165.92	0.09
Hire Purchase Loan	0.89	61.91	3.12	376.14	52.85	173.26	80.13	243.15	77.18
Deprived Sector Loan	10.55	15.00	5.57	81.56	16.30	33.10	23.96	49.61	10.03
Bills Purchased									
Other Product	17.85	0.06	76.44	716.01	85.11	27.00	155.42	478.53	67.66
Total Product wise Loan	181.06	239.52	178.33	2228.83	663.05	1466.65	698.61	1288.93	279.45
Collateral Wise									
Gold and Silver				17.17					5.38
Government Securities									
Non Governmental Securities						285.85	198.07		
Fixed Deposit Receipts	1.25		1.97	24.46	15.83	6.42	3.23	8.60	1.06
Own	1.25		1.97	24.46	15.83	6.42	3.23	8.60	1.06
Other Licences Institutions									
Collateral of Properties	179.81	171.28	176.27	2148.74	430.66	1108.16	478.25	1073.53	262.36
Fixed Assets	179.81	171.28	176.27	2148.74	430.66	1108.16	478.25	1073.53	262.36
Current Assets									
Against security of Bill									
Domestic Bills									
Foreign Bills									
Against Guarantee		18.11		31.14	73.54		19.07	34.38	10.66
Government Guarantee				2.35					
Institutional Guarantee		15.00					12.00	23.50	9.09
Personal Guarantee		3.11					7.00	10.88	1.57
Collective Guarantee				28.78			0.07		
Int. Rtd. Foreign Bank's Guarantee									
Other Guarantee					73.54				
Credit Card									
Others		50.12	0.10	7.33	143.02	66.22		172.42	
Total	181.06	239.52	178.33	2228.83	663.05	1466.65	698.61	1288.93	279.45

Major Financial Indicators of Micro-credit Development Banks

Rs in million

	Liabilities	Mid-July			Mid-Sep	Mid-Dec	% change		
		2012	2013	2014	2014	2014			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	2816.6	3801.3	4950.7	5642.9	5563.6	34.96	30.23	-1.40
	a. Paid-up Capital	1717.2	2234.0	2974.3	3181.6	3325.6	30.10	33.14	4.53
	b. Statutory Reserves	288.3	383.5	523.1	618.7	670.5	33.02	36.38	8.38
	c. Retained Earning	107.6	208.2	220.6	448.5	144.6	93.51	5.97	-67.76
	d. Others Reserves	703.6	975.6	1232.7	1394.1	1422.9	38.66	26.35	2.07
2	**BORROWINGS**	16586.4	20216.3	27897.3	29672.2	30493.9	21.88	37.99	2.77
	a. NRB	198.4	210.3	526.4	489.7	353.5	6.01	150.31	-27.81
	f. Others	16388.0	20006.0	27371.0	29182.5	30140.4	22.08	36.81	3.28
3	**DEPOSITS**	5235.2	7221.6	11001.2	11993.1	12591.9	37.94	52.34	4.99
4	**BILLS PAYABLE**			0.0	0.0	0.0			0.00
5	**OTHER LIABILITIES**	2502.9	3009.7	3777.5	4506.0	5178.3	20.25	25.51	14.92
	a. Loan Loss Provision	505.5	694.0	829.4	869.5	914.2	37.30	19.51	5.15
	b. Interest Suspense a/c	410.0	446.9	475.0	520.4	598.8	9.01	6.28	15.07
	c. Others	1587.5	1868.8	2473.1	3116.2	3665.2	17.72	32.34	17.62
6	**RECONCILIATION A/c**	2236.6	688.6	1088.2	1799.6	2070.9	-69.21	58.04	15.08
7	**PROFIT & LOSS A/c**	629.8	837.9	1473.7	514.3	914.2	33.04	75.89	77.74
	Total	**30007.5**	**35775.3**	**50188.7**	**54128.2**	**56812.8**	19.22	40.29	4.96
	Assets								
1	**LIQUID FUNDS**	5843.5	6322.8	7202.8	7048.5	6895.6	8.20	13.92	-2.17
	a. Cash Balance	44.2	42.8	39.2	53.4	69.9	-3.25	-8.21	30.78
	b. Bank Balance	3253.9	3561.6	3710.6	3767.9	4565.0	9.46	4.18	21.15
	c. Money at Call	2545.4	2718.5	3452.9	3227.2	2260.7	6.80	27.02	-29.95
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	2467.9	45.23	-2.34	-13.22
4	**LOANS & ADVANCES**	17738.3	23401.7	35689.3	39610.1	42356.9	31.93	52.51	6.93
	Institutional	6194.1	6740.3	9863.5	10895.6	11655.1	8.82	46.34	6.97
	Individual	11544.2	16661.4	25825.8	28714.5	30701.9	44.33	55.00	6.92
5	**FIXED ASSETS**	340.2	444.6	624.4	594.0	683.6	30.67	40.46	15.09
6	**OTHER ASSETS**	1594.9	1685.8	2485.4	2337.4	2482.6	5.70	47.43	6.21
7	**EXPENSES NOT WRITTEN OFF**	0.7	9.8	9.4	1.7	213.4	1301.73	-4.02	#######
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	1586.9	-68.70	55.12	1.46
10	**PROFIT & LOSS A/c**	85.8	131.2	81.8	12.5	9.7	52.88	-37.63	-22.50
	Total	**30007.5**	**35775.4**	**50188.7**	**54128.2**	**56812.8**	19.22	40.29	4.96
	Profit & Loss A/c								
	Expenses								
	1 INTEREST EXPENSES	1515.05	1631.87	1967.84	509.87	859.28	7.71	20.59	-31.47
	2 COMMISSION/FEE EXPENSES	29.25	41.55	46.72	15.62	25.76	42.06	12.45	-35.06
	3 EMPLOYEE EXPENSES	951.61	1148.18	1464.44	453.52	774.25	20.66	27.54	-29.28
	4 OFFICE OPERATING EXPENSES	274.30	372.35	491.46	164.75	321.34	35.74	31.99	-4.95
	5 NON OPERATING EXPENSES	0.08	0.21	0.00	0.00	0.15	171.78	-100.00	0.00
	6 PROVISION FOR RISK	169.29	174.20	188.17	52.34	84.68	2.90	8.02	-38.22
	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	41.62	43.52	33.17	-31.39
	9 PROVISION FOR INCOME TAX	162.12	232.91	302.38	77.22	130.76	43.67	29.82	-30.67
	10 NET PROFIT	589.89	807.06	1435.59	502.93	908.01	36.82	77.88	-19.46
	TOTAL EXPENSES	**3745.22**	**4486.20**	**5999.57**	**1800.94**	**3145.85**	19.78	33.73	-25.32
	Income								
	1. INTEREST INCOME	3239.36	3898.75	5389.71	1659.39	2890.56	20.36	38.24	-25.81
	2. COMMISSION & DISCOUNT	22.77	28.23	130.84	46.08	74.14	23.99	363.49	-39.11
	3 OTHER OPERATING INCOME	323.81	379.13	304.84	87.55	156.75	17.08	-19.59	-20.96
	4 NON OPERATING INCOME	18.89	46.00	40.15	1.12	2.39	143.49	-12.71	13.30
	5 PROVISION FOR WRITTEN BACK	86.92	92.01	88.32	5.67	18.32	5.86	-4.01	123.35
	6 RECOVERY FOR WRITE BACK	3.54	3.13	1.97	0.04	0.05	-11.72	-37.00	-69.04
	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	3.49	-20.85	12.13	118.52
	TOTAL INCOME	**3745.22**	**4486.20**	**5999.57**	**1800.94**	**3145.71**	19.78	33.73	-25.33
	Miscellaneous Information								
	No. of Total Staffs	3143	3465	4405	4675	4893	10.24	27.13	4.66
	No. of Total Branches	580	646	861	918	988	11.38	33.28	7.63
	No. of Total Centers	36118	42612	59380	64400	66655	17.98	39.35	3.50
	No. of Total Groups	198477	229126.2	292238	309619	317215	15.44	27.54	2.45
	No. of Total Passive Groups	7815.4	9543	9138	11220	12583	22.11	-4.25	12.15
	No. of Total Members	1058772	1252389	1612430	1697349	1737873	18.29	28.75	2.39
	No. of Total Passive Members	53388	64322	66441	62191	69247	20.48	3.29	11.35
	No. of Total Borrowers	794195	894671	1102132	1157691	1183449	12.65	23.19	2.22
	No. of Total Overdue Borrowers	35510	35637	30657	31373	38549	0.36	-13.97	22.87
	No. of Total Saving Members	793362.4	913173	1198487	1278042	1329313	15.10	31.24	4.01
	Total Saving Amount (Rs million)	5492.12	7221.02	11000.65	12088.95	12588.77	31.48	52.34	4.13

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

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

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

S.No.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	Mechi	Jhapa	57	26	7	90	812650	9029
2		Ilam	12	2	0	14	290254	20732
3		Panchthar	7	1	1	9	191817	21313
4		Taplejung	5	1	0	6	127461	21244
Total			81	30	8	119	**1422182**	11951
5	Koshi	Sunsari	58	21	7	86	763487	8878
6		Morang	62	35	6	103	965370	9373
7		Dhankuta	8	5	0	13	163412	12570
8		Terhathum	6	2	1	9	101577	11286
9		Sankhuwasabha	10	3	0	13	158742	12211
10		Bhojpur	7	1	0	8	182459	22807
Total			151	67	14	232	**2335047**	10065
11	Sagarmatha	Saptari	18	2	2	22	639284	29058
12		Udayapur	13	2	1	16	317532	19846
13		Siraha	26	4	0	30	637328	21244
14		Khotang	5	1	0	6	206312	34385
15		Okhaldhunga	4	1	0	5	147984	29597
16		Solukhumbu	6	2	1	9	105886	11765
Total			72	12	4	88	**2054326**	23345
17	Janakpur	Sarlahi	16	10	1	27	769729	28508
18		Dhanusha	32	7	1	40	754777	18869
19		Mahottari	12	3	2	17	627580	36916
20		Dolakha	11	8	0	19	186557	9819
21		Ramechhap	6	3	0	9	202646	22516
22		Sindhuli	6	6	0	12	296192	24683
Total			83	37	4	124	**2837481**	22883
23	Narayani	Bara	21	7	1	29	687708	23714
24		Rautahat	13	5	0	18	686722	38151
25		Parsa	42	16	3	61	601017	9853
26		Chitawan	62	69	12	143	579984	4056
27		Makawanpur	24	17	5	46	420477	9141
Total			162	114	21	297	**2975908**	10020
28	Bagmati	Kathmandu	368	92	82	542	1744240	3218
29		Bhaktapur	35	11	6	52	304651	5859
30		Lalitpur	83	14	14	111	468132	4217
31		Rasuwa	7	0	1	8	43300	5413
32		Dhading	22	11	2	35	336067	9602
33		Sindhupalchok	20	9	1	30	287798	9593
34		Kavre	23	23	5	51	381937	7489
35		Nuwakot	9	6	0	15	277471	18498
Total			567	166	111	844	**3843596**	4554
36	Gandaki	Lamjung	10	9	3	22	167724	7624
37		Tanahu	18	20	3	41	323288	7885
38		Gorkha	13	9	0	22	271061	12321
39		Manang	2	1	0	3	6538	2179
40		Syangja	11	19	2	32	289148	9036
41		Kaski	57	69	24	150	492098	3281
Total			111	127	32	270	**1549857**	5740
42	Lumbini	Gulmi	8	9	1	18	280160	15564
43		Nawalparasi	23	34	6	63	643508	10214
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	139	29	303	**2834612**	9355

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

Bank/BFI Class	**A**	**B**	**C**	**D**	**Total**
No. of BFIs	**30**	**81**	**51**	**35**	**197**
No. of Branches	**1638**	**829**	**239**	**988**	**3694**
Population per Branch*					**7172**

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

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