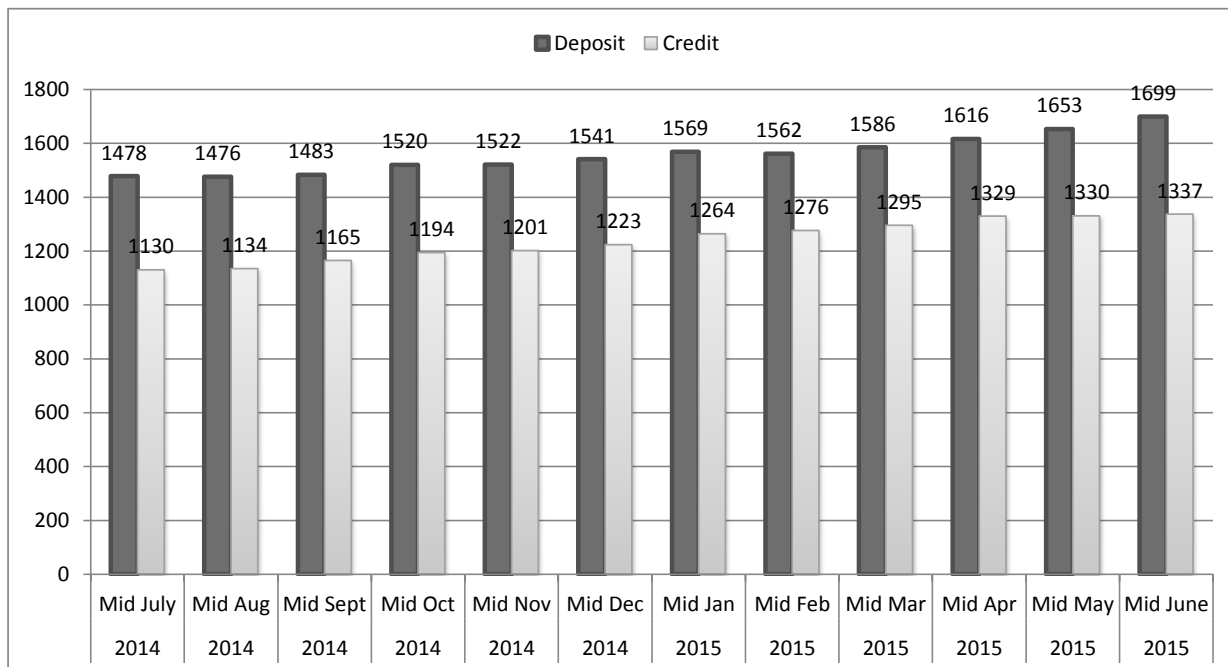


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Statistics Division

2072 Jeth
Mid-June, 2015

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Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	30	79	48	36	193
Total Number of Licensed BFIs*	30	79	50	36	195

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

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

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

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

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

8 NPL figures are based on previous quarter .

Major Financial Indicators

as on Jeth End, 2072

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	66.31	10.16	3.50	79.97
2	Total Credit/GDP	51.05	8.66	3.21	62.92
3	Total Credit/ Total Deposit	76.99	85.20	91.64	78.68
4	Lcy Credit/Lcy Deposit & Core Capital	73.81	74.90	77.96	74.16
5	Fixed Deposit/Total Deposit	29.53	26.78	43.31	29.78
6	Saving Deposit/Total Deposit	38.06	52.14	47.07	40.25
7	Current Deposit/Total Deposit	9.63	1.75	0.10	8.21
8	NPL/ Total Loan	2.67	3.76	13.85	3.39
9	Total LLP/Total Loan	3.40	3.66	14.72	4.01
10	Deprived SectorLoan/Total Loan	4.99	5.85	3.88	5.05
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	18.13	16.37	23.12	18.12
2	Investment in Gov. Security/Total Deposit	9.24	1.61	3.41	8.02
3	Total Liquid Assets/Total Deposit	28.52	32.71	35.64	29.36
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.95	14.99	13.15	10.74
2	Total Capital/RWA	11.56	15.83	15.10	12.28
D. Other Information					
1	No. of Branches	1669	803	241	2713
2	No. of ATM	1467	205	30	1702
3	No. of Debit Card	3943587	349788	23434	4316809
4	No. of Credit Card	42791	0	0	42791
5	No. of Deposit Accounts	10880622	2885226	567891	14333739
6	No. of Loan	687939	266782	53606	1008327
1	Wt. Avg Interest on Deposit	4.05			
	(a) Saving	2.94			
	(b) Fixed	6.41			
	(c) Call	4.78			
2	Wt. Avg Interest on Credit	9.53			

Note: Bank balance includes money at call

Nominal GDP (At Producer's Price) for 2014/15 Rs. 2124650 million (Preliminary Revised)

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-May	Mid-June	% Change		
		2012	2013	2014	2015	2015	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	115162.99	131724.33	145861.43	164397.77	164510.61	14.38	10.73	0.07
	a. Paid-up Capital	104303.78	119506.94	128985.27	139579.93	139681.85	14.58	7.93	0.07
	b. Statutory Reserves	22068.14	26038.22	32722.08	36639.11	36766.93	17.99	25.67	0.35
	c. Retained Earning	-24321.75	-22344.20	-27214.24	-24529.04	-24640.30	-8.13	21.80	0.45
	d. Others Reserves	13112.82	8523.37	11368.33	12707.77	12702.14	-35.00	33.38	-0.04
2	BORROWINGS	17805.91	26999.28	18202.84	26306.09	25043.46	51.63	-32.58	-4.80
	a. NRB	4286.68	2884.28	2010.04	3565.14	3001.71	-32.72	-30.31	-15.80
	b. "A"Class Licensed Institution	3297.01	10466.63	5182.01	9929.14	9366.45	217.46	-50.49	-5.67
	c. Foreign Banks and Fin. Ins.	2507.93	2954.26	4.12	0.00	0.00	17.80	-99.86	0.00
	d. Other Financial Ins.	781.08	2438.25	1306.53	1361.67	1225.15	212.16	-46.42	-10.03
	e. Bonds and Securities	6933.22	8255.86	9700.14	11450.14	11450.14	19.08	17.49	0.00
3	DEPOSITS	1071394.11	1250061.98	1477832.61	1653158.34	1699075.23	16.68	18.22	2.78
	a. Current	95993.06	111686.53	129108.41	135010.11	139570.02	16.35	15.60	3.38
	b. Savings	400723.15	471215.43	587593.46	663367.65	683837.44	17.59	24.70	3.09
	c. Fixed	372137.55	423478.43	453408.61	497021.33	505991.72	13.80	7.07	1.80
	d. Call Deposits	187998.54	225704.81	285024.29	334312.11	346656.85	20.06	26.28	3.69
	e. Others	14541.81	17976.78	22697.85	23447.15	23019.19	23.62	26.26	-1.83
4	Bills Payable	1626.36	1561.63	1553.13	1797.38	1969.65	-3.98	-0.54	9.58
5	Other Liabilities	123660.25	140770.30	169227.44	198143.07	208783.94	13.84	20.22	5.37
	1. Loan Loss Provision	33873.99	42223.77	48932.49	52660.00	53603.08	24.65	15.89	1.79
	2. Interest Suspense a/c	26056.17	27920.72	30453.76	37889.07	41732.07	7.16	9.07	10.14
	3. Others	63730.08	70625.81	89841.19	107594.00	113448.79	10.82	27.21	5.44
6	Reconciliation A/c	1537.81	7290.04	2869.47	8844.30	7340.70	374.05	-60.64	-17.00
7	Profit & Loss A/c	19776.52	26544.74	31566.75	28429.25	28754.68	34.22	18.92	1.14
	TOTAL	1350963.95	1584952.29	1847113.68	2081076.21	2135478.26	17.32	16.54	2.61
Assets									
1	LIQUID FUNDS	236056.86	259224.93	319196.62	326480.79	362719.62	9.81	23.14	11.10
	a. Cash Balance	31020.07	35728.20	41862.07	41214.68	41159.83	15.18	17.17	-0.13
	Nepalese Notes & Coins	30353.28	34876.14	41073.72	38931.01	39043.77	14.90	17.77	0.29
	Foreign Currency	666.79	852.06	788.35	2283.67	2116.07	27.79	-7.48	-7.34
	b. Bank Balance	164605.21	173856.67	220546.60	226488.08	266785.07	5.62	26.86	17.79
	1. In Nepal Rastra Bank	120457.25	130802.82	162286.93	151081.95	190479.71	8.59	24.07	26.08
	2. "A"Class Licensed Institution	26284.33	23269.10	34656.48	32736.79	36983.80	-11.47	48.94	12.97
	3. Other Financial Ins.	7649.81	5673.35	5302.85	6516.58	6485.54	-25.84	-6.53	-0.48
	4. In Foreign banks	10213.81	14111.40	18300.33	36152.75	32836.02	38.16	29.68	-9.17
	c. Money at Call	40431.58	49640.06	56787.95	58778.03	54774.71	22.78	14.40	-6.81
2	INVESTMENTS	137304.43	151339.99	162544.89	148854.84	149959.08	10.22	7.40	0.74
	a. Govt. Securities	133251.15	149700.83	160867.12	133373.57	136195.06	12.34	7.46	2.12
	b. Others	4053.28	1639.16	1677.78	15481.28	13764.03	-59.56	2.36	-11.09
3	SHARE & OTHER INVESTMENT	52851.08	66725.48	72656.22	78805.68	85519.02	26.25	8.89	8.52
4	LOANS & ADVANCES	779560.90	945698.45	1119260.81	1313592.95	1319589.57	21.31	18.35	0.46
	a. Private Sector	741145.02	915010.01	1084965.27	1250367.44	1280551.50	23.46	18.57	2.41
	b. Financial Institutions	31389.29	21910.20	26247.72	37247.32	30163.07	-30.20	19.80	-19.02
	c. Government Organizations	7026.59	8778.24	8047.82	25978.19	8875.00	24.93	-8.32	-65.84
5	BILLS PURCHASED	9634.19	9007.88	9805.60	15859.55	16128.78	-6.50	8.86	1.70
6	LOANS AGT. COLLECTED BILLS	645.89	1015.49	737.25	942.12	1050.41	57.22	-27.40	11.49
7	FIXED ASSETS	27146.40	28916.79	30477.72	31863.91	31885.70	6.52	5.40	0.07
8	OTHER ASSETS	93318.34	104448.21	123962.34	148820.69	157951.99	11.93	18.68	6.14
	a. Accrued Interests	27621.76	30638.63	32041.34	41253.78	46631.76	10.92	4.58	13.04
	b. Others	65696.59	73809.58	91920.99	107566.91	111320.23	12.35	24.54	3.49
9	Expenses not Written off	586.90	622.02	491.99	427.45	420.34	5.98	-20.90	-1.66
10	Non Banking Assets	2225.09	3731.30	4756.96	5503.76	5691.61	67.69	27.49	3.41
11	Reconciliation Account	8638.94	10394.09	-1032.54	8631.94	3354.43	20.32	-109.93	-61.14
12	Profit & Loss A/c	2994.86	3827.69	4255.78	1292.44	1207.70	27.81	11.18	-6.56
	TOTAL	1350963.88	1584952.31	1847113.65	2081076.12	2135478.26	17.32	16.54	2.61

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-May	Mid-June	% Change		
		2012	2013	2014	2015	2015	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	77142.57	94660.68	108212.91	123544.59	123663.57	22.71	14.32	0.10
	a. Paid-up Capital	65983.34	79652.07	87454.02	96931.78	96931.78	20.72	9.80	0.00
	b. Statutory Reserves	18708.72	21995.65	27696.23	30605.83	30696.38	17.57	25.92	0.30
	c. Retained Earning	-19595.10	-14452.96	-16561.92	-14695.00	-14619.83	-26.24	14.59	-0.51
	d. Others Reserves	12045.61	7465.92	9624.58	10701.99	10655.24	-38.02	28.91	-0.44
2	BORROWINGS	15507.22	22792.86	15228.20	20739.27	19834.33	46.98	-33.19	-4.36
	a. NRB	4286.68	2314.28	2010.04	3565.14	3001.71	-46.01	-13.15	-15.80
	b. "A"Class Licensed Institution	1970.74	7368.77	2601.47	4568.43	4351.70	273.91	-64.70	-4.74
	c. Foreign Banks and Fin. Ins.	2175.84	2954.26	4.12	0.00	0.00	35.78	-99.86	0.00
	d. Other Financial Ins.	146.18	1905.41	912.42	1155.56	1030.78	1203.46	-52.11	-10.80
	e. Bonds and Securities	6927.77	8250.14	9700.14	11450.14	11450.14	19.09	17.58	0.00
3	DEPOSITS	867978.25	1020830.77	1204463.40	1370748.93	1408820.41	17.61	17.99	2.78
	a. Current	93304.43	108656.63	125065.83	131261.23	135712.09	16.45	15.10	3.39
	b. Savings	304786.78	358546.88	450524.99	519057.02	536265.50	17.64	25.65	3.32
	c. Fixed	298835.74	345412.03	365048.50	408416.86	415980.13	15.59	5.68	1.85
	d. Call Deposits	161784.11	196045.33	247429.62	295164.21	304801.09	21.18	26.21	3.26
	e. Others	9267.20	12169.90	16394.45	16849.60	16061.61	31.32	34.71	-4.68
4	Bills Payable	1599.38	1549.62	1513.82	1772.59	1929.24	-3.11	-2.31	8.84
5	Other Liabilities	92665.24	104427.07	127781.31	154393.81	163303.40	12.69	22.36	5.77
	1. Loan Loss Provision	22093.98	25582.29	31622.89	35653.79	36843.22	15.79	23.61	3.34
	2. Interest Suspense a/c	19491.92	20628.97	21397.75	26349.23	29346.10	5.83	3.73	11.37
	3. Others	51079.35	58215.80	74760.68	92390.79	97114.08	13.97	28.42	5.11
6	Reconciliation A/c	-3672.89	1927.71	-2495.70	4151.48	2336.61	-152.48	-229.46	-43.72
7	Profit & Loss A/c	15876.84	21060.43	23141.71	22424.19	22440.64	32.65	9.88	0.07
	TOTAL	1067096.61	1267249.14	1477845.65	1697774.86	1742328.20	18.76	16.62	2.62
Assets									
1	LIQUID FUNDS	161785.49	185758.20	226401.82	242332.54	271611.97	14.82	21.88	12.08
	a. Cash Balance	26026.91	29908.23	34628.53	33831.84	33900.14	14.91	15.78	0.20
	Nepalese Notes & Coins	25398.02	29107.29	33928.61	31622.41	31878.53	14.60	16.56	0.81
	Foreign Currency	628.90	800.94	699.91	2209.43	2021.61	27.36	-12.61	-8.50
	b. Bank Balance	127706.17	140521.89	177300.62	183526.32	221524.57	10.04	26.17	20.70
	1. In Nepal Rastra Bank	110572.60	120642.29	149910.91	137093.91	177014.30	9.11	24.26	29.12
	2. "A"Class Licensed Institution	6784.54	5753.34	9153.13	9994.70	11625.08	-15.20	59.09	16.31
	3. Other Financial Ins.	187.69	160.35	18.78	422.66	200.61	-14.57	-88.29	-52.54
	4. In Foreign banks	10161.35	13965.91	18217.79	36015.06	32684.58	37.44	30.44	-9.25
	c. Money at Call	8052.41	15328.08	14472.67	24974.38	16187.26	90.35	-5.58	-35.18
2	INVESTMENTS	131017.87	146469.06	156830.54	143693.61	143955.96	11.79	7.07	0.18
	a. Govt. Securities	127213.05	144855.42	155190.33	128245.72	130192.32	13.87	7.13	1.52
	b. Others	3804.83	1613.63	1640.22	15447.89	13763.64	-57.59	1.65	-10.90
3	SHARE & OTHER INVESTMENT	50254.78	63457.22	69534.76	75028.99	81738.81	26.27	9.58	8.94
4	LOANS & ADVANCES	612322.64	748753.66	891629.91	1064534.31	1067505.23	22.28	19.08	0.28
	a. Private Sector	577113.21	723355.09	860588.35	1004698.78	1031214.65	25.34	18.97	2.64
	b. Financial Institutions	28302.71	16673.89	23050.77	33952.24	27519.34	-41.09	38.24	-18.95
	c. Government Organizations	6906.71	8724.68	7990.78	25883.29	8771.24	26.32	-8.41	-66.11
5	BILLS PURCHASED	9606.97	7438.39	9794.86	15848.95	16118.18	-22.57	31.68	1.70
6	LOANS AGT. COLLECTED BILLS	645.89	1015.49	737.25	942.12	1050.41	57.22	-27.40	11.49
7	FIXED ASSETS	19818.66	21164.90	22600.03	24242.82	24375.64	6.79	6.78	0.55
8	OTHER ASSETS	76147.88	85601.07	102400.91	124941.15	133942.39	12.41	19.63	7.20
	a. Accrued Interests	20790.32	23015.22	22763.51	29203.10	33677.71	10.70	-1.09	15.32
	b. Others	55357.56	62585.85	79637.40	95738.05	100264.68	13.06	27.25	4.73
9	Expenses not Written off	447.80	475.18	398.44	355.24	348.67	6.11	-16.15	-1.85
10	Non Banking Assets	1638.51	2037.98	2046.79	3087.08	3290.77	24.38	0.43	6.60
11	Reconciliation Account	3410.11	4988.80	-6377.24	2452.01	-1907.86	46.29	-227.83	-177.81
12	Profit & Loss A/c	0.00	89.21	1847.55	316.23	298.02	0.00	1971.02	-5.76
	TOTAL	1067096.59	1267249.16	1477845.62	1697775.06	1742328.20	18.76	16.62	2.62

Statement of Assets and Liabilities of Development Banks

Liabilities		Mid-July			Mid-May	Mid-June	% Change		
		2012	2013	2014	2015	2015	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	22702.17	25094.11	27683.64	29629.74	29579.86	10.54	10.32	-0.17
	a. Paid-up Capital	21224.20	23568.92	25606.53	26827.69	26854.61	11.05	8.65	0.10
	b. Statutory Reserves	1555.69	2105.95	2706.17	3494.00	3493.35	35.37	28.50	-0.02
	c. Retained Earning	-764.13	-1106.59	-1481.47	-1819.97	-1875.49	44.82	33.88	3.05
	d. Others Reserves	686.41	525.84	852.40	1128.02	1107.39	-23.39	62.10	-1.83
2	BORROWINGS	1193.00	2753.56	2408.48	4011.85	3569.36	130.81	-12.53	-11.03
	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	3805.73	3375.00	152.65	22.45	-11.32
	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	206.11	194.36	160.73	-26.04	-5.70
	e. Bonds and Securities	5.45	5.72	0.00	0.00	0.00	4.96	-100.00	0.00
3	DEPOSITS	127300.11	160249.64	199932.80	209874.96	215933.74	25.88	24.76	2.89
	a. Current	2657.06	2944.14	3964.21	3643.03	3785.16	10.80	34.65	3.90
	b. Savings	60924.67	83215.90	105094.40	110585.46	112592.20	36.59	26.29	1.81
	c. Fixed	37454.34	45134.34	53998.41	56650.90	57826.71	20.50	19.64	2.08
	d. Call Deposits	25427.81	28491.56	36345.53	38212.39	40964.87	12.05	27.57	7.20
	e. Others	836.23	463.70	530.25	783.18	764.80	-44.55	14.35	-2.35
4	Bills Payable	18.91	8.37	32.71	18.25	34.57	-55.72	290.66	89.45
5	Other Liabilities	13437.99	16778.07	20116.85	21895.52	23212.76	24.86	19.90	6.02
	1. Loan Loss Provision	4781.47	5847.74	6860.14	6834.52	6737.55	22.30	17.31	-1.42
	2. Interest Suspense a/c	3068.90	2594.60	3117.96	4420.46	5003.10	-15.46	20.17	13.18
	3. Others	5587.62	8335.74	10138.76	10640.54	11472.11	49.18	21.63	7.82
6	Reconciliation A/c	3894.17	3374.90	3671.63	2992.82	3302.37	-13.33	8.79	10.34
7	Profit & Loss A/c	2347.45	3251.27	5079.57	4313.22	4487.62	38.50	56.23	4.04
	TOTAL	170893.79	211509.94	258925.69	272736.35	280120.28	23.77	22.42	2.71
Assets									
1	LIQUID FUNDS	47387.40	52289.75	68931.29	62173.36	67151.24	10.35	31.83	8.01
	a. Cash Balance	3646.17	4833.15	6139.82	6361.60	6205.04	32.55	27.04	-2.46
	Nepalese Notes & Coins	3609.10	4782.29	6051.74	6287.77	6110.97	32.51	26.54	-2.81
	Foreign Currency	37.08	50.85	88.07	73.84	94.07	37.16	73.18	27.41
	b. Bank Balance	20316.68	19565.36	27923.34	28272.37	29134.00	-3.70	42.72	3.05
	1. In Nepal Rastra Bank	5968.59	7457.99	9163.59	10915.99	10362.16	24.95	22.87	-5.07
	2. "A"Class Licensed Institution	10461.52	9507.63	15810.29	14058.04	15393.03	-9.12	66.29	9.50
	3. Other Financial Ins.	3834.11	2454.26	2866.92	3160.65	3227.36	-35.99	16.81	2.11
	4. In Foreign banks	52.46	145.49	82.54	137.70	151.44	177.33	-43.27	9.98
	c. Money at Call	23424.55	27891.24	34868.13	27539.39	31812.20	19.07	25.01	15.52
2	INVESTMENTS	3728.21	3118.77	3230.11	2820.39	3472.06	-16.35	3.57	23.11
	a. Govt. Securities	3701.16	3118.24	3229.98	2820.26	3471.93	-15.75	3.58	23.11
	b. Others	27.05	0.54	0.12	0.12	0.12	-98.02	-76.93	0.00
3	SHARE & OTHER INVESTMENT	1626.01	2124.29	1564.99	2150.93	2109.44	30.64	-26.33	-1.93
4	LOANS & ADVANCES	100611.07	131168.99	161799.22	181151.26	183981.54	30.37	23.35	1.56
	a. Private Sector	99510.91	126319.47	160516.87	179340.77	182146.62	26.94	27.07	1.56
	b. Financial Institutions	1022.55	4809.98	1246.52	1773.22	1797.72	370.39	-74.08	1.38
	c. Government Organizations	77.61	39.54	35.83	37.27	37.21	-49.06	-9.38	-0.16
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	5158.72	5032.47	21.55	10.82	-2.45
8	OTHER ASSETS	8164.94	10596.49	11379.64	12732.05	12752.51	29.78	7.39	0.16
	a. Accrued Interests	3247.83	2815.95	3316.39	4847.07	5481.27	-13.30	17.77	13.08
	b. Others	4917.11	7780.55	8063.25	7884.98	7271.24	58.23	3.63	-7.78
9	Expenses not Written off	68.87	71.58	43.37	28.93	27.82	3.94	-39.41	-3.82
10	Non Banking Assets	275.99	940.33	1539.64	1585.24	1606.10	240.71	63.73	1.32
11	Reconciliation Account	3917.20	3375.86	3645.30	4489.95	3562.49	-13.82	7.98	-20.66
12	Profit & Loss A/c	1198.79	1515.77	1528.41	441.07	420.42	26.44	0.83	-4.68
	TOTAL	170893.70	211509.94	258925.69	272736.10	280120.28	23.77	22.42	2.71

Statement of Assets and Liabilities of Finance Companies

Liabilities		Mid-July			Mid-May	Mid-June	% Change		
		2012	2013	2014	2015	2015	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	15318.24	11969.53	9964.89	11223.44	11267.19	-21.86	-16.75	0.39
	a. Paid-up Capital	17096.24	16285.95	15924.71	15820.46	15895.46	-4.74	-2.22	0.47
	b. Statutory Reserves	1803.73	1936.62	2319.67	2539.29	2577.20	7.37	19.78	1.49
	c. Retained Earning	-3962.52	-6784.65	-9170.85	-8014.08	-8144.99	71.22	35.17	1.63
	d. Others Reserves	380.79	531.61	891.35	877.77	939.51	39.61	67.67	7.03
2	BORROWINGS	1105.70	1452.87	566.16	1554.97	1639.76	31.40	-61.03	5.45
	a. NRB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b. "A"Class Licensed Institution	675.16	1452.87	566.16	1554.97	1639.76	115.19	-61.03	5.45
	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	72534.45	74321.07	-9.37	6.46	2.46
	a. Current	31.57	85.76	78.38	105.85	72.77	171.62	-8.61	-31.25
	b. Savings	35011.70	29452.65	31974.07	33725.17	34979.74	-15.88	8.56	3.72
	c. Fixed	35847.48	32932.05	34361.69	31953.57	32184.88	-8.13	4.34	0.72
	d. Call Deposits	786.61	1167.92	1249.13	935.51	890.89	48.47	6.95	-4.77
	e. Others	4438.39	5343.18	5773.15	5814.36	6192.79	20.39	8.05	6.51
4	Bills Payable	8.07	3.63	6.60	6.54	5.84	-55.00	81.73	-10.64
5	Other Liabilities	17557.02	19565.16	21329.27	21853.74	22267.78	11.44	9.02	1.89
	1. Loan Loss Provision	6998.55	10793.74	10449.46	10171.69	10022.31	54.23	-3.19	-1.47
	2. Interest Suspense a/c	3495.35	4697.16	5938.05	7119.38	7382.87	34.38	26.42	3.70
	3. Others	7063.11	4074.26	4941.75	4562.67	4862.60	-42.32	21.29	6.57
6	Reconciliation A/c	1316.54	1987.43	1693.55	1700.00	1701.71	50.96	-14.79	0.10
7	Profit & Loss A/c	1552.23	2233.04	3345.47	1691.85	1826.42	43.86	49.82	7.95
	TOTAL	112973.55	106193.21	110342.35	110564.99	113029.78	-6.00	3.91	2.23
Assets									
1	LIQUID FUNDS	26883.96	21176.97	23863.52	21974.89	23956.41	-21.23	12.69	9.02
	a. Cash Balance	1346.98	986.82	1093.73	1021.23	1054.65	-26.74	10.83	3.27
	Nepalese Notes & Coins	1346.17	986.56	1093.36	1020.83	1054.27	-26.71	10.83	3.28
	Foreign Currency	0.82	0.26	0.37	0.40	0.39	-67.84	39.63	-4.25
	b. Bank Balance	16582.35	13769.41	15322.64	14689.39	16126.50	-16.96	11.28	9.78
	1. In Nepal Rastra Bank	3916.06	2702.54	3212.44	3072.06	3103.25	-30.99	18.87	1.02
	2. "A"Class Licensed Institution	9038.28	8008.13	9693.05	8684.05	9965.69	-11.40	21.04	14.76
	3. Other Financial Ins.	3628.01	3058.74	2417.15	2933.28	3057.56	-15.69	-20.98	4.24
	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	6264.26	6775.25	-28.30	15.99	8.16
2	INVESTMENTS	2558.35	1752.16	2484.24	2340.84	2531.07	-31.51	41.78	8.13
	a. Govt. Securities	2336.94	1727.17	2446.81	2307.58	2530.81	-26.09	41.67	9.67
	b. Others	221.41	24.99	37.44	33.26	0.26	-88.72	49.83	-99.21
3	SHARE & OTHER INVESTMENT	970.29	1143.97	1556.47	1625.76	1670.78	17.90	36.06	2.77
4	LOANS & ADVANCES	66627.19	65775.79	65831.69	67907.38	68102.80	-1.28	0.08	0.29
	a. Private Sector	64520.90	65335.45	63860.05	66327.90	67190.24	1.26	-2.26	1.30
	b. Financial Institutions	2064.03	426.32	1950.43	1521.86	846.02	-79.35	357.50	-44.41
	c. Government Organizations	42.26	14.02	21.21	57.62	66.55	-66.82	51.22	15.49
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	2462.37	2477.60	-12.19	-12.90	0.62
8	OTHER ASSETS	9005.53	8250.65	10181.79	11147.48	11257.09	-8.38	23.41	0.98
	a. Accrued Interests	3583.61	4807.46	5961.44	7203.61	7472.77	34.15	24.00	3.74
	b. Others	5421.92	3443.18	4220.34	3943.87	3784.32	-36.50	22.57	-4.05
9	Expenses not Written off	70.23	75.26	50.19	43.28	43.85	7.16	-33.32	1.31
10	Non Banking Assets	310.59	752.98	1170.53	831.44	794.74	142.43	55.45	-4.41
11	Reconciliation Account	1311.63	2029.43	1699.39	1689.98	1699.80	54.73	-16.26	0.58
12	Profit & Loss A/c	1796.07	2222.71	879.82	535.14	489.25	23.75	-60.42	-8.58
	TOTAL	112973.60	106193.21	110342.35	110564.97	113029.78	-6.00	3.91	2.23

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

	Mid-July			Mid-May	Mid-June	% Change		
	2012	2013	2014	2015	2015			
	1	2	3	4	5	2/1	3/2	5/4*
1 Interest Expenses	72179.66	65347.35	68151.35	54170.03	60362.48	-9.47	4.29	11.43
1.1 Deposit Liabilities	70896.36	64029.79	66485.63	52889.47	58969.46	-9.69	3.84	11.50
1.1.1 Saving A/c	21343.97	21211.31	21763.14	18274.60	20281.09	-0.62	2.60	10.98
1.1.2 Fixed A/c	37398.27	33220.30	34583.20	25793.91	28657.13	-11.17	4.10	11.10
1.1.2.1 Upto 3 Months Fixed A/c	1930.44	1471.28	2866.37	913.37	1049.53	-23.79	94.82	14.91
1.1.2.2 3 to 6 Months fixed A/c	1713.10	1574.49	1065.31	952.28	1065.81	-8.09	-32.34	11.92
1.1.2.3 6 Months to 1 Year Fixed A/c	13688.24	15584.32	15136.29	12036.61	13419.00	13.85	-2.87	11.48
1.1.2.4 Above 1 Year	20066.50	14590.21	15515.23	11891.65	13122.79	-27.29	6.34	10.35
1.1.3 Call Deposit	12144.22	9552.50	10108.65	8795.41	10003.77	-21.34	5.82	13.74
1.1.4 Certificate of Deposits	9.89	45.69	30.64	25.55	27.47	361.71	-32.92	7.54
1.2 Others	1283.30	1317.56	1665.72	1280.56	1393.02	2.67	26.42	8.78
2 Commission/Fee Expense	173.76	385.30	448.04	401.44	438.21	121.75	16.28	9.16
3 Employees Expenses	14555.88	15947.51	18747.82	16709.53	18274.07	9.56	17.56	9.36
4 Office Operating Expenses	12059.09	14673.00	15067.83	13173.73	14670.58	21.68	2.69	11.36
5 Exchange Fluctuation Loss	12.28	30.53	30.99	275.86	65.12	148.62	1.51	-76.39
5.1 Due to Change in Exchange Rates	10.73	14.83	16.21	275.70	64.81	38.14	9.34	-76.49
5.2 Due to Foreign Currency Transactions	1.54	15.70	14.77	0.16	0.31	917.06	-5.88	91.45
6 Non-Operating Expenses	621.21	1309.70	143.87	77.55	81.00	110.83	-89.02	4.45
7. Provision for Risk	14165.84	14903.98	14274.84	10147.36	10769.81	5.21	-4.22	6.13
7.1 Loan loss Provision	11597.56	12280.32	12362.41	9273.55	9713.34	5.89	0.67	4.74
7.1.1 General Loan loss Provision	2767.77	2998.01	2835.44	3655.82	3767.54	8.32	-5.42	3.06
7.1.1.1 Pass Loan Loss Provision	0.00	0.00	0.00	3019.58	3105.78			
7.1.1.2 Watch List Provision	0.00	0.00	0.00	636.24	661.76			
7.1.2 Special Loan Loss Provision	8644.68	8865.40	9424.45	5368.07	5746.46	2.55	6.31	7.05
7.1.3 Additional Loan Loss Provision	185.11	416.91	102.52	249.67	199.34	125.22	-75.41	-20.16
7.2. Provision for Non-Banking Assets	694.26	1916.95	1498.26	671.64	840.99	176.11	-21.84	25.21
7.3. Provision for Loss on Investment	119.70	204.60	40.12	98.87	110.16	70.93	-80.39	11.42
7.4. Provision for Loss of Other Assets	1754.32	502.11	374.06	103.29	105.31	0.00	0.00	1.96
8 Loan Written Off	1670.80	942.54	623.54	129.83	142.35	-43.59	-33.84	9.65
9 Provision for Staff Bonus	2307.91	2879.03	3452.11	3054.34	3045.78	24.75	19.91	-0.28
10 Provision for Income Tax	6568.35	8638.47	10677.75	8710.24	8738.74	31.52	23.61	0.33
11 Others	64.39	481.92	45.06	33.67	34.22	648.50	-90.65	1.63
12 Net Profit	19783.27	25958.90	29331.59	27789.72	28196.76	31.22	12.99	1.46
TOTAL EXPENSES	144162.43	151498.22	160994.78	134673.30	144819.13	5.09	6.27	7.53
Income								
1. Interest Income	114134.49	120744.64	127191.89	104292.42	112464.39	5.79	5.34	7.84
1.1. On Loans and Advance	102148.17	111530.06	119484.79	99236.88	106953.66	9.18	7.13	7.78
1.2. On Investment	6524.71	4109.86	3502.98	1873.62	2062.32	-37.01	-14.77	10.07
1.2.1 Government Bonds	5854.22	3700.66	3049.44	1612.49	1772.78	-36.79	-17.60	9.94
1.2.2 Foreign Bonds	51.09	22.70	28.74	61.85	68.97	-55.56	26.59	11.51
1.2.3 NRB Bonds	524.75	336.67	234.04	121.68	136.40	-35.84	-30.48	12.10
1.2.4 Deventure & Bonds	94.66	49.84	190.76	77.61	84.17	-47.35	282.77	8.45
1.3 Agency Balance	848.82	1183.87	962.10	594.54	596.77	39.47	-18.73	0.37
1.4 On Call Deposit	2873.30	2528.67	2108.65	1821.16	1980.51	-11.99	-16.61	8.75
1.5 Others	1739.49	1392.18	1133.37	766.22	871.12	-19.97	-18.59	13.69
2. Comission & Discount	6021.96	7162.36	8051.43	7235.49	7953.86	18.94	12.41	9.93
2.1 Bills Purchase & Discount	259.33	212.27	231.80	212.29	221.51	-18.15	9.20	4.34
2.2 Comission	4395.19	5444.04	6517.57	5951.49	6545.89	23.86	19.72	9.99
2.3 Others	1367.44	1506.06	1302.07	1071.71	1186.46	10.14	-13.54	10.71
3 Income From Exchange Fluctuation	3060.09	3225.60	4168.69	3987.52	4221.07	5.41	29.24	5.86
3.1 Due to Change in Exchange Rate	849.82	731.73	220.18	901.18	1056.82	-13.90	-69.91	17.27
3.2 Due to Foreign Currency Trans.	2210.27	2493.87	3948.52	3086.33	3164.25	12.83	58.33	2.52
4 Other Operating Income	3681.22	4603.37	5508.69	5359.86	6043.97	25.05	19.67	12.76
5 Non Operating Income	1366.07	2359.48	4041.44	4116.18	4238.55	72.72	71.29	2.97
6 Provision Written Back	11094.90	8345.00	8679.68	7966.70	8129.67	-24.79	4.01	2.05
7 Recovery from Written off Loan	1213.33	1274.79	806.02	894.70	942.83	5.06	-36.77	5.38
8 Income from Extra Ordinary Expenses	595.51	434.89	526.32	167.52	175.0015	-26.97	21.02	4.47
9 Net Loss	2994.86	3348.21	2020.61	652.92	649.77	11.80	-39.65	-0.48
TOTAL INCOME	144162.43	151498.33	160994.77	134673.30	144819.12	5.09	6.27	7.53

* Cumulative figure adjusted for percentage calculation

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-May	Mid-June	% Change		
	2012	2013	2014	2015	2015	2/1	3/2	5/4*
	1	2	3	4	5			
1 Interest Expenses	52642.80	46386.97	49263.53	39396.14	43975.84	-11.88	6.20	11.62
1.1 Deposit Liabilities	51958.59	45396.82	47872.14	38291.10	42778.33	-12.63	5.45	11.72
1.1.1 Saving A/c	13924.51	13318.11	13593.22	11856.21	13131.48	-4.35	2.07	10.76
1.1.2 Fixed A/c	28072.47	24186.65	26009.72	19133.85	21324.31	-13.84	7.54	11.45
1.1.2.1 Upto 3 Months Fixed A/c	1535.48	1329.07	2734.87	849.22	977.15	-13.44	105.77	15.06
1.1.2.2 3 to 6 Months fixed A/c	1371.62	1287.26	861.78	821.15	924.69	-6.15	-33.05	12.61
1.1.2.3 6 Months to 1 Year Fixed A/c	9137.25	10714.10	10816.67	8586.14	9621.56	17.26	0.96	12.06
1.1.2.4 Above 1 Year	16028.12	10856.21	11596.41	8877.33	9800.90	-32.27	6.82	10.40
1.1.3 Call Deposit	9951.97	7846.59	8238.57	7275.53	8295.12	-21.16	5.00	14.01
1.1.4 Certificate of Deposits	9.64	45.47	30.63	25.50	27.43	371.59	-32.64	7.53
1.2 Others	684.20	990.15	1391.40	1105.03	1197.51	44.72	40.52	8.37
2 Commission/Fee Expense	166.54	377.73	441.61	398.21	434.62	126.81	16.91	9.14
3 Employees Expenses	12127.26	13238.73	15561.92	14022.08	15315.88	9.17	17.55	9.23
4 Office Operating Expenses	8651.35	10544.25	11195.23	10227.50	11409.38	21.88	6.17	11.56
5 Exchange Fluctuation Loss	5.25	30.04	23.74	275.61	64.82	472.26	-20.96	-76.48
5.1 Due to Change in Exchange Rates	3.71	14.41	12.23	275.48	64.50	288.86	-15.13	-76.59
5.2 Due to Foreign Currency Transactions	1.54	15.63	11.51	0.13	0.32	912.74	-26.33	138.38
6 Non-Operating Expenses	523.25	1254.67	15.61	13.19	13.85	139.78	-98.76	4.97
7. Provision for Risk	7964.99	7951.98	8339.38	7367.37	7898.05	-0.16	4.87	7.20
7.1 Loan loss Provision	7670.51	6870.91	8091.42	6924.58	7337.58	-10.42	17.76	5.96
7.1.1 General Loan loss Provision	2442.46	2080.28	2084.15	2957.25	2980.80	-14.83	0.19	0.80
7.1.1.1 Pass Loan Loss Provision				2412.43	2408.29			
7.1.1.2 Watch List Provision				544.81	572.50			
7.1.2 Special Loan Loss Provision	5142.21	4584.12	6007.27	3957.60	4350.63	-10.85	31.05	9.93
7.1.3 Additional Loan Loss Provision	85.84	206.52	0.00	9.74	6.16	140.57	-100.00	-36.81
7.2. Provision for Non-Banking Assets	209.47	824.76	207.96	322.74	438.94	293.74	-74.79	36.00
7.3. Provision for Loss on Investment	55.92	92.97	-1.14	35.97	37.56	66.26	-101.23	4.43
7.4. Provision for Loss of Other Assets	29.10	163.35	41.14	84.08	83.98	0.00	0.00	-0.12
8 Loan Written Off	1556.26	525.54	269.95	49.17	52.31	-66.23	-48.63	6.39
9 Provision for Staff Bonus	1908.98	2381.36	2660.27	2516.82	2493.53	24.75	11.71	-0.93
10 Provision for Income Tax	5428.45	7136.63	8232.63	7137.64	7120.45	31.47	15.36	-0.24
11 Others	47.23	479.03	6.14	3.95	4.71	914.30	-98.72	19.24
12 Net Profit	15876.84	21058.94	21294.17	22203.75	22291.68	32.64	1.12	0.40
TOTAL EXPENSES	106899.19	111365.88	117304.18	103611.44	111075.14	4.18	5.33	7.20
Income								
1. Interest Income	85435.77	90916.84	95849.23	79251.12	85353.74	6.42	5.43	7.70
1.1. On Loans and Advance	77346.55	84815.44	91023.28	76346.71	82112.55	9.66	7.32	7.55
1.2. On Investment	6239.18	3834.88	3239.70	1679.23	1849.90	-38.54	-15.52	10.16
1.2.1 Government Bonds	5635.43	3459.06	2816.91	1441.53	1586.30	-38.62	-18.56	10.04
1.2.2 Foreign Bonds	51.09	22.70	28.74	61.85	68.97	-55.56	26.59	11.51
1.2.3 NRB Bonds	508.88	317.74	218.55	104.18	117.54	-37.56	-31.22	12.83
1.2.4 Deventure & Bonds	43.78	35.38	175.50	71.67	77.09	-19.19	396.02	7.56
1.3 Agency Balance	564.50	896.86	714.00	408.36	438.06	58.88	-20.39	7.27
1.4 On Call Deposit	548.72	585.23	258.09	314.78	350.90	6.65	-55.90	11.47
1.5 Others	736.82	784.42	614.16	502.04	602.34	6.46	-21.70	19.98
2. Comission & Discount	5279.17	6347.13	7252.50	6698.50	7361.72	20.23	14.26	9.90
2.1 Bills Purchase & Discount	254.35	210.85	231.59	211.27	220.49	-17.10	9.84	4.36
2.2 Comission	4072.44	5028.62	6022.89	5608.46	6153.99	23.48	19.77	9.73
2.3 Others	952.39	1107.66	998.02	878.77	987.24	16.30	-9.90	12.34
3 Income From Exchange Fluctuation	2994.53	3134.60	4118.09	3948.94	4175.62	4.68	31.38	5.74
3.1 Due to Change in Exchange Rate	798.95	725.00	219.24	897.47	1053.38	-9.26	-69.76	17.37
3.2 Due to Foreign Currency Trans.	2195.58	2409.60	3898.85	3051.47	3122.23	9.75	61.80	2.32
4 Other Operating Income	2309.35	3015.50	3614.09	3723.31	4218.53	30.58	19.85	13.30
5 Non Operating Income	1076.52	1631.73	1241.27	3635.98	3677.47	51.57	-23.93	1.14
6 Provision Written Back	8092.41	4665.37	4031.87	5333.67	5166.79	-42.35	-13.58	-3.13
7 Recovery from Written off Loan	1184.11	1172.17	776.54	840.59	888.19	-1.01	-33.75	5.66
8 Income from Extra Ordinary Expenses	527.34	393.34	420.58	83.51	84.00	-25.41	6.93	0.59
9 Net Loss	0.00	89.21	0.00	95.81	149.07	0.00	-100.00	55.59
TOTAL INCOME	106899.20	111365.87	117304.17	103611.43	111075.13	4.18	5.33	7.20

* Cumulative figure adjusted for percentage calcul

Profit and Loss Statement of Development Banks

	Mid-July			Mid-May	Mid-June	% Change		
	2012	2013	2014	2015	2015	2/1	3/2	5/4*
	1	2	3	4	5			
1 Interest Expenses	11219.04	12397.19	13000.57	10408.29	11565.16	10.50	4.87	11.11
1.1 Deposit Liabilities	10839.44	12161.49	12811.12	10276.03	11418.87	12.20	5.34	11.12
1.1.1 Saving A/c	4469.02	5534.38	5944.44	4708.58	5251.26	23.84	7.41	11.53
1.1.2 Fixed A/c	4325.68	5016.64	5071.10	4101.01	4517.21	15.97	1.09	10.15
1.1.2.1 Upto 3 Months Fixed A/c	205.94	64.12	93.84	43.35	49.96	-68.86	46.35	15.25
1.1.2.2 3 to 6 Months fixed A/c	189.48	171.54	146.20	101.08	108.13	-9.47	-14.77	6.98
1.1.2.3 6 Months to 1 Year Fixed A/c	2285.74	2882.56	2573.54	2111.59	2328.09	26.11	-10.72	10.25
1.1.2.4 Above 1 Year	1644.52	1898.41	2257.51	1844.98	2031.03	15.44	18.92	10.08
1.1.3 Call Deposit	2044.75	1610.48	1795.59	1466.45	1650.39	-21.24	11.49	12.54
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	132.25	146.29	-37.91	-19.62	10.61
2 Commission/Fee Expense	5.66	5.04	5.43	2.48	2.75	-10.95	7.71	10.92
3 Employees Expenses	1567.28	1921.62	2356.60	2026.84	2228.59	22.61	22.64	9.95
4 Office Operating Expenses	2163.78	2670.50	2905.88	2162.36	2400.82	23.42	8.81	11.03
5 Exchange Fluctuation Loss	7.03	0.49	7.25	0.25	0.30	-93.08	1389.04	19.81
5.1 Due to Change in Exchange Rates	7.03	0.42	3.98	0.22	0.31	-94.06	854.36	39.86
5.2 Due to Foreign Currency Transactions	0.00	0.07	3.26	0.03	-0.01	27215.26	4614.50	-145.38
6 Non-Operating Expenses	77.73	52.52	110.83	31.39	34.18	-32.43	111.03	8.87
7. Provision for Risk	2291.23	3989.53	3525.12	1485.77	1606.19	74.12	-11.64	8.10
7.1 Loan loss Provision	2058.27	3020.91	2554.92	1224.64	1291.17	46.77	-15.43	5.43
7.1.1 General Loan loss Provision	106.57	343.74	563.53	380.90	467.95	222.56	63.94	22.85
7.1.1.1 Pass Loan Loss Provision				294.27	383.64			
7.1.1.2 Watch List Provision				86.64	84.31			
7.1.2 Special Loan Loss Provision	1933.48	2630.48	1934.63	814.68	802.11	36.05	-26.45	-1.54
7.1.3 Additional Loan Loss Provision	18.23	46.69	56.76	29.06	21.10	156.13	21.57	-27.39
7.2. Provision for Non-Banking Assets	210.93	535.23	642.02	224.06	277.22	153.74	19.95	23.72
7.3. Provision for Loss on Investment	21.53	103.17	2.81	32.11	32.85	379.27	-97.28	2.29
7.4. Provision for Loss of Other Assets	0.50	330.22	325.37	4.95	4.95	0.00	0.00	0.00
8 Loan Written Off	52.35	349.24	165.54	31.52	40.29	567.15	-52.60	27.82
9 Provision for Staff Bonus	241.76	332.34	569.23	421.73	433.53	37.47	71.28	2.80
10 Provision for Income Tax	648.44	1008.99	1810.11	1249.16	1283.69	55.60	79.40	2.76
11 Others	13.44	0.18	36.78	24.22	23.68	-98.65	20106.10	-2.20
12 Net Profit	2354.20	2848.11	4691.95	3928.07	4101.92	20.98	64.74	4.43
TOTAL EXPENSES	20641.93	25575.76	29185.27	21772.08	23721.09	23.90	14.11	8.95
Income								
1. Interest Income	17036.95	19976.69	22130.34	18278.42	19783.48	17.26	10.78	8.23
1.1. On Loans and Advance	14481.13	17902.49	20111.26	16789.87	18206.27	23.63	12.34	8.44
1.2. On Investment	148.65	152.17	152.46	109.37	119.92	2.36	0.20	9.65
1.2.1 Government Bonds	101.97	138.40	137.26	100.61	109.81	35.72	-0.82	9.15
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	7.50	4.72	6.77	7.48	8.40	-37.04	43.40	12.35
1.2.4 Deventure & Bonds	39.18	9.05	8.42	1.28	1.70	-76.91	-6.87	33.40
1.3 Agency Balance	143.55	184.86	168.42	127.74	100.27	28.78	-8.89	-21.51
1.4 On Call Deposit	1684.52	1355.93	1401.86	1104.93	1214.27	-19.51	3.39	9.90
1.5 Others	579.09	381.25	296.34	146.50	142.75	-34.17	-22.27	-2.57
2. Comission & Discount	547.16	662.53	616.60	457.34	503.49	21.09	-6.93	10.09
2.1 Bills Purchase & Discount	4.98	1.42	0.20	1.02	1.02	-71.57	-85.81	0.03
2.2 Comission	239.05	345.01	401.50	304.10	347.89	44.33	16.37	14.40
2.3 Others	303.14	316.10	214.90	152.22	154.57	4.28	-32.02	1.54
3 Income From Exchange Fluctuation	17.83	89.37	50.60	38.58	45.45	401.22	-43.38	17.81
3.1 Due to Change in Exchange Rate	3.14	5.10	0.94	3.72	3.44	62.36	-81.66	-7.59
3.2 Due to Foreign Currency Trans.	14.69	84.27	49.67	34.86	42.01	473.65	-41.06	20.52
4 Other Operating Income	837.49	1101.70	1372.85	1234.95	1385.17	31.55	24.61	12.16
5 Non Operating Income	201.29	539.65	2135.56	161.34	217.47	168.09	295.73	34.79
6 Provision Written Back	732.83	1872.67	1658.69	1492.01	1696.50	155.54	-11.43	13.71
7 Recovery from Written off Loan	1.42	86.24	10.34	21.45	21.45	5958.70	-88.01	0.00
8 Income from Extra Ordinary Expenses	68.16	37.31	69.49	32.07	33.36	-45.26	86.24	4.02
9 Net Loss	1198.79	1209.71	1140.79	55.91	34.72	0.91	-5.70	-37.90
TOTAL INCOME	20641.93	25575.88	29185.27	21772.08	23721.09	23.90	14.11	8.95

* Cumulative figure adjusted for percentage calcul

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-May	Mid-June	% Change		
	2012	2013	2014	2015	2015			
	1	2	3	4	5	2/1	3/2	5/4*
1 Interest Expenses	8317.83	6563.19	5887.25	4365.61	4821.49	-21.09	-10.30	10.44
1.1 Deposit Liabilities	8098.32	6471.47	5802.37	4322.33	4772.26	-20.09	-10.34	10.41
1.1.1 Saving A/c	2950.45	2358.82	2225.47	1709.81	1898.35	-20.05	-5.65	11.03
1.1.2 Fixed A/c	5000.12	4017.01	3502.38	2559.06	2815.61	-19.66	-12.81	10.03
1.1.2.1 Upto 3 Months Fixed A/c	189.02	78.09	37.66	20.80	22.42	-58.69	-51.78	7.78
1.1.2.2 3 to 6 Months fixed A/c	152.00	115.68	57.33	30.05	32.98	-23.90	-50.44	9.77
1.1.2.3 6 Months to 1 Year Fixed A/c	2265.25	1987.66	1746.08	1338.88	1469.35	-12.25	-12.15	9.74
1.1.2.4 Above 1 Year	2393.86	1835.58	1661.31	1169.33	1290.86	-23.32	-9.49	10.39
1.1.3 Call Deposit	147.49	95.43	74.49	53.42	58.26	-35.30	-21.94	9.05
1.1.4 Certificate of Deposits	0.25	0.22	0.02	0.04	0.05	-14.47	-91.20	10.81
1.2 Others	219.51	91.72	84.88	43.27	49.23	-58.22	-7.46	13.76
2 Commission/Fee Expense	1.56	2.53	1.00	0.75	0.84	62.38	-60.40	11.61
3 Employees Expenses	861.34	787.16	829.30	660.60	729.60	-8.61	5.35	10.44
4 Office Operating Expenses	1243.95	1458.25	966.71	783.87	860.37	17.23	-33.71	9.76
5 Exchange Fluctuation Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Non-Operating Expenses	20.24	2.51	17.43	32.96	32.98	-87.60	594.51	0.03
7. Provision for Risk	3909.63	2962.47	2410.35	1294.22	1265.57	-24.23	-18.64	-2.21
7.1 Loan loss Provision	1868.78	2388.50	1716.07	1124.33	1084.60	27.81	-28.15	-3.53
7.1.1 General Loan loss Provision	218.75	573.99	187.76	317.67	318.79	162.39	-67.29	0.35
7.1.1.1 Pass Loan Loss Provision				312.88	313.85			
7.1.1.2 Watch List Provision				4.79	4.94			
7.1.2 Special Loan Loss Provision	1568.99	1650.81	1482.55	595.79	593.72	5.21	-10.19	-0.35
7.1.3 Additional Loan Loss Provision	81.04	163.70	45.76	210.86	172.09	102.00	-72.05	-18.39
7.2. Provision for Non-Banking Assets	273.86	556.97	648.27	124.84	124.84	103.37	16.39	0.00
7.3. Provision for Loss on Investment	42.25	8.46	38.45	30.79	39.75	-79.99	354.73	29.10
7.4. Provision for Loss of Other Assets	1724.73	8.54	7.55	14.26	16.38	0.00	0.00	14.90
8 Loan Written Off	62.19	67.76	188.06	49.14	49.75	8.95	177.56	1.24
9 Provision for Staff Bonus	157.17	165.33	222.60	115.79	118.72	5.19	34.64	2.53
10 Provision for Income Tax	491.45	492.85	635.01	323.43	334.60	0.28	28.85	3.45
11 Others	3.72	2.71	2.14	5.50	5.83	-27.11	-20.93	5.86
12 Net Profit	1552.23	2051.85	3345.47	1657.90	1803.16	32.19	63.05	8.76
TOTAL EXPENSES	16621.30	14556.59	14505.33	9289.78	10022.90	-12.42	-0.35	7.89
Income								
1. Interest Income	11661.78	9851.11	9212.31	6762.89	7327.18	-15.53	-6.48	8.34
1.1. On Loans and Advance	10320.49	8812.13	8350.25	6100.30	6634.85	-14.62	-5.24	8.76
1.2. On Investment	136.88	122.82	110.82	85.03	92.50	-10.27	-9.77	8.79
1.2.1 Government Bonds	116.81	103.20	95.26	70.34	76.67	-11.65	-7.69	9.00
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	10.02	10.45	69.81	-38.63	4.33
1.2.4 Deventure & Bonds	11.70	5.41	6.84	4.67	5.38	-53.76	26.42	15.25
1.3 Agency Balance	140.77	102.16	79.67	58.45	58.45	-27.43	-22.01	0.00
1.4 On Call Deposit	640.06	587.50	448.70	401.45	415.35	-8.21	-23.63	3.46
1.5 Others	423.57	226.51	222.87	117.67	126.04	-46.52	-1.60	7.11
2. Comission & Discount	195.63	152.70	182.33	79.65	88.65	-21.95	19.40	11.29
2.1 Bills Purchase & Discount	0.01	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
2.2 Comission	83.71	70.40	93.18	38.93	44.00	-15.90	32.35	13.02
2.3 Others	111.92	82.30	89.15	40.72	44.65	-26.46	8.33	9.64
3 Income From Exchange Fluctuation	47.72	1.64	0.00	0.00	0.00	-96.57	-99.95	9.67
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	9.67
4 Other Operating Income	534.38	486.17	521.75	401.60	440.28	-9.02	7.32	9.63
5 Non Operating Income	88.27	188.09	664.61	318.85	343.61	113.10	253.34	7.77
6 Provision Written Back	2269.66	1806.96	2989.11	1141.02	1266.38	-20.39	65.42	10.99
7 Recovery from Written off Loan	27.79	16.38	19.14	32.65	33.19	-41.08	16.88	1.64
8 Income from Extra Ordinary Expenses	0.00	4.25	36.25	51.93	57.64	0.00	753.72	10.98
9 Net Loss	1796.07	2049.29	879.82	501.19	465.99	14.10	-57.07	-7.02
TOTAL INCOME	16621.30	14556.59	14505.33	9289.78	10022.90	-12.42	-0.35	7.89

* Cumulative figure adjusted for percentage calcul

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

	Mid-July			Mid-May	Mid-June	% Change		
	2012	2013	2014	2015	2015			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	28575.01	39147.82	48152.08	57888.34	59375.84	37.00	23.00	2.57
Fishery Related	1828.05	657.80	2747.06	3167.58	3235.11	-64.02	317.62	2.13
Mining Related	2712.58	3897.30	3580.05	3453.75	3397.84	43.68	-8.14	-1.62
Agriculture, Forestry & Beverage Production Related	156338.79	190575.19	222489.70	257180.54	253307.44	21.90	16.75	-1.51
Construction	82307.15	96067.34	118632.87	148071.34	151927.28	16.72	23.49	2.60
Electricity, Gas and Water	14210.52	20694.25	25606.61	32511.55	33238.51	45.63	23.74	2.24
Metal Products, Machinery & Electronic Equipment & Asse	10851.60	13050.42	13994.97	16700.00	15922.99	20.26	7.24	-4.65
Transport, Communication and Public Utilities	39374.63	41298.89	43707.55	46137.53	46493.02	4.89	5.83	0.77
Wholesaler & Retailer	159507.00	198319.29	243966.15	290657.27	290168.92	24.33	23.02	-0.17
Finance, Insurance and Real Estate	80169.47	84683.50	90353.77	98902.07	103641.84	5.63	6.70	4.79
Hotel or Restaurant	20941.32	25087.38	32909.63	42723.07	42787.33	19.80	31.18	0.15
Other Services	38895.21	46718.82	54154.23	60967.18	63757.24	20.11	15.92	4.58
Consumption Loans	49308.15	69436.96	87003.21	98951.88	99207.38	40.82	25.30	0.26
Local Government	1356.01	1255.49	1182.73	1593.80	1719.13	-7.41	-5.80	7.86
Others	103353.98	124829.52	141309.64	171488.71	168588.89	20.78	13.20	-1.69
TOTAL	789729.46	955719.96	1129803.67	1330394.63	1336768.75	21.02	18.21	0.48
Productwise								
Term Loan	110369.23	136442.95	173069.81	210823.06	214748.69	23.62	26.84	1.86
Overdraft	133617.29	184614.72	211367.58	244102.02	244318.08	38.17	14.49	0.09
Trust Receipt Loan / Import Loan	35443.88	41471.44	48161.32	58904.45	56338.46	17.01	16.13	-4.36
Demand & Other Working Capital Loan	185390.70	220401.50	250607.47	295914.73	285278.12	18.88	13.70	-3.59
Residential Personal Home Loan (Up to Rs. 80 Lakh)	50649.71	66210.53	89484.87	114208.35	116551.27	30.72	35.15	2.05
Real Estate Loan	92771.23	86062.16	82482.16	84884.64	86002.07	-7.23	-4.16	1.32
Margin Nature Loan	10333.69	12935.41	20031.63	22994.74	22778.46	25.18	54.86	-0.94
Hire Purchase Loan	48999.00	53933.61	63653.90	76286.77	78456.07	10.07	18.02	2.84
Deprived Sector Loan	28968.06	39549.07	50576.56	60222.29	60692.67	36.53	27.88	0.78
Bills Purchased	9790.65	8024.25	10045.08	15317.43	15221.57	-18.04	25.18	-0.63
Other Product	83396.38	106074.30	130323.28	146736.14	156383.32	27.19	22.86	6.57
Total	789729.82	955719.96	1129803.66	1330394.63	1336768.76	21.02	18.21	0.48
Collateral wise								
Gold and Silver	23300.88	28785.76	31102.67	31286.56	31078.82	23.54	8.05	-0.66
Government Securities	2441.77	3004.07	992.12	889.48	878.74	23.03	-66.97	-1.21
Non Governmental Securities	7621.90	8218.97	14092.14	18562.88	18317.45	7.83	71.46	-1.32
Fixed Deposit Receipts	10470.55	11671.47	10774.58	10383.82	9876.08	11.47	-7.68	-4.89
Own	9958.82	10995.52	9893.47	9361.30	9052.25	10.41	-10.02	-3.30
Other Licences Institutions	511.72	675.95	881.11	1022.52	823.84	32.09	30.35	-19.43
Collateral of Properties	676874.58	820463.46	936410.77	1104549.54	1109923.63	21.21	14.13	0.49
Fixed Assets	572980.23	681424.84	785804.82	933475.12	945933.48	18.93	15.32	1.33
Current Assets	103894.35	139038.62	150605.95	171074.42	163990.15	33.83	8.32	-4.14
Against security of Bill	9828.09	7710.77	11927.48	16032.66	14756.75	-21.54	54.69	-7.96
Domestic Bills	658.92	1010.89	2817.51	4870.90	4261.93	53.42	178.72	-12.50
Foreign Bills	9169.17	6699.89	9109.97	11161.76	10494.82	-26.93	35.97	-5.98
Against Guarantee	16980.09	21747.59	29975.14	38116.09	40059.00	28.08	37.83	5.10
Government Guarantee	2422.90	3394.30	2155.95	2265.17	2512.93	40.09	-36.48	10.94
Institutional Guarantee	9239.31	13009.84	20737.62	25835.88	27274.99	40.81	59.40	5.57
Personal Guarantee	1164.41	959.91	2001.69	2417.34	2412.28	-17.56	108.53	-0.21
Collective Guarantee	1079.20	1364.92	2167.66	3435.76	3676.04	26.48	58.81	6.99
International Rated Foreign Bank's Guarantee	171.26	115.10	192.25	306.64	101.77	-32.79	67.03	-66.81
Other Guarantee	2903.00	2903.51	2706.26	3855.30	4081.01	0.02	-6.79	5.85
Credit Card	395.19	373.59	410.98	530.10	479.27	-5.47	10.01	-9.59
Others	41816.42	53744.25	94117.78	110043.49	111399.00	28.52	75.12	1.23
Total	789729.48	955719.94	1129803.67	1330394.63	1336768.75	21.02	18.21	0.48

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-May	Mid-June	% Change		
	2012	2013	2014	2015	2015			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	23209.58	31030.97	37810.81	44795.35	45779.35	33.70	21.85	2.20
Fishery Related	1775.62	500.33	2491.48	2775.53	2817.69	-71.82	397.97	1.52
Mining Related	2358.68	3487.15	3258.97	3042.06	2997.92	47.84	-6.54	-1.45
Agriculture, Forestry & Beverage Production Related	143972.14	176661.91	207142.86	241723.06	237718.26	22.71	17.25	-1.66
Construction	61312.20	71712.79	88914.98	112864.76	114929.07	16.96	23.99	1.83
Electricity, Gas and Water	12752.06	18386.51	21784.34	27794.15	28321.10	44.18	18.48	1.90
Metal Products, Machinery & Electronic Equipment & Asse	8401.64	10044.44	10887.77	13317.38	12370.93	19.55	8.40	-7.11
Transport, Communication and Public Utilities	25206.57	24431.32	25221.64	25677.57	25813.02	-3.08	3.23	0.53
Wholesaler & Retailer	127671.13	161588.16	205667.15	251517.89	250691.95	26.57	27.28	-0.33
Finance, Insurance and Real Estate	62184.80	66141.44	72768.84	82424.11	85821.10	6.36	10.02	4.12
Hotel or Restaurant	15285.04	18753.75	24846.43	34850.94	34824.44	22.69	32.49	-0.08
Other Services	30521.68	38101.27	43987.36	50081.75	51931.82	24.83	15.45	3.69
Consumption Loans	37780.10	53754.45	68227.23	79138.66	79406.50	42.28	26.92	0.34
Local Government	1271.67	1176.32	1096.16	1492.16	1619.59	-7.50	-6.81	8.54
Others	68872.28	81436.73	88042.57	109830.03	109631.06	18.24	8.11	-0.18
TOTAL	622575.20	757207.54	902162.01	1081325.39	1084673.81	21.63	19.14	0.31
Productwise								
Term Loan	87203.30	112480.40	142965.53	176759.58	179308.24	28.99	27.10	1.44
Overdraft	107443.63	150298.94	170872.66	199122.72	199497.19	39.89	13.69	0.19
Trust Receipt Loan / Import Loan	35342.77	41470.26	48161.32	58904.45	56338.46	17.34	16.13	-4.36
Demand & Other Working Capital Loan	155371.13	185398.02	216015.90	263357.86	252572.83	19.33	16.51	-4.10
Residential Personal Home Loan (Up to Rs. 80 Lakh)	35647.57	47256.27	64673.30	84182.82	85882.49	32.57	36.86	2.02
Real Estate Loan	69685.45	63044.62	60467.66	63473.12	64390.71	-9.53	-4.09	1.45
Margin Nature Loan	6274.21	7440.61	11988.14	15561.00	15462.13	18.59	61.12	-0.64
Hire Purchase Loan	32002.61	34094.00	41023.45	50995.13	52427.90	6.54	20.32	2.81
Deprived Sector Loan	23601.26	32445.25	40962.32	48558.77	48789.51	0.00	0.00	0.48
Bills Purchased	9765.53	7997.56	10034.34	15306.83	15210.97	-18.10	25.47	-0.63
Other Product	60238.10	75281.64	94997.38	105103.12	114793.41	24.97	26.19	9.22
Total	622575.56	757207.55	902162.00	1081325.39	1084673.82	21.63	19.14	0.31
Collateral wise								
Gold and Silver	21213.11	25038.53	27088.37	26682.38	26587.68	18.03	8.19	-0.35
Government Securities	2385.14	2974.77	968.71	853.09	842.35	24.72	-67.44	-1.26
Non Governmental Securities	5015.72	4925.55	8973.82	13028.17	13075.25	-1.80	82.19	0.36
Fixed Deposit Receipts	7243.22	8102.32	7359.78	7318.14	6996.90	11.86	-9.16	-4.39
Own	6731.54	7428.97	6478.67	6295.62	6173.06	10.36	-12.79	-1.95
Other Licences Institutions	511.68	673.35	881.11	1022.52	823.84	31.60	30.85	-19.43
Collateral of Properties	526067.86	642544.50	733614.96	881459.80	883016.98	22.14	14.17	0.18
Fixed Assets	423201.69	504299.03	583662.27	710945.77	719560.33	19.16	15.74	1.21
Current Assets	102866.17	138245.47	149952.69	170514.03	163456.65	34.39	8.47	-4.14
Against security of Bill	9815.82	7675.08	11923.28	16020.02	14744.42	-21.81	55.35	-7.96
Domestic Bills	646.65	976.93	2813.31	4858.26	4249.60	51.08	187.97	-12.53
Foreign Bills	9169.17	6698.14	9109.97	11161.76	10494.82	-26.95	36.01	-5.98
Against Guarantee	14372.11	18424.77	25697.50	31971.04	33792.38	28.20	39.47	5.70
Government Guarantee	2268.48	3230.85	1975.30	2101.08	2333.01	42.42	-38.86	11.04
Institutional Guarantee	8242.66	11547.20	18972.97	23091.74	24507.94	40.09	64.31	6.13
Personal Guarantee	774.31	645.28	1684.14	2058.91	2052.61	-16.66	160.99	-0.31
Collective Guarantee	153.23	204.05	404.05	956.62	947.80	33.16	98.01	-0.92
International Rated Foreign Bank's Guarantee	163.16	104.10	117.47	147.98	101.77	-36.20	12.84	-31.23
Other Guarantee	2770.27	2693.29	2529.85	3614.71	3849.26	-2.78	-6.07	6.49
Credit Card	393.67	373.59	410.98	530.10	479.27	-5.10	10.01	-9.59
Others	36068.58	47148.40	86124.60	103462.66	105138.57	30.72	82.67	1.62
Total	622575.22	757207.52	902162.02	1081325.39	1084673.81	21.63	19.14	0.31

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-May	Mid-June	% Change		
	2012	2013	2014	2015	2015			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	3694.43	6233.37	8423.26	11078.46	11563.03	68.72	35.13	4.37
Fishery Related	39.59	129.14	214.77	336.54	362.67	226.22	66.31	7.76
Mining Related	193.23	267.11	275.24	329.11	323.64	38.23	3.04	-1.66
Agriculture, Forestry & Beverage Production Related	7138.72	9194.30	10699.48	11396.21	11529.83	28.79	16.37	1.17
Construction	12038.33	15248.53	19507.92	23290.90	25047.52	26.67	27.93	7.54
Electricity, Gas and Water	1322.28	2092.11	3617.75	4528.62	4727.54	58.22	72.92	4.39
Metal Products, Machinery & Electronic Equipment & Asse	1561.44	2138.61	2385.15	2524.02	2663.98	36.96	11.53	5.55
Transport, Communication and Public Utilities	8992.22	11223.12	12897.59	14189.81	14261.06	24.81	14.92	0.50
Wholesaler & Retailer	21289.09	27070.92	29633.88	30483.90	30900.76	27.16	9.47	1.37
Finance, Insurance and Real Estate	9938.88	12589.36	12797.65	11793.58	13181.07	26.67	1.65	11.76
Hotel or Restaurant	3865.87	4735.00	6278.73	6349.55	6439.50	22.48	32.60	1.42
Other Services	5344.00	6294.93	7909.36	7785.43	8598.00	17.79	25.65	10.44
Consumption Loans	6086.21	9767.01	12728.61	14650.81	14735.04	60.48	30.32	0.57
Local Government	31.68	31.05	38.04	38.71	37.45	-1.99	22.49	-3.27
Others	18968.50	25714.82	34396.15	42379.82	39614.66	35.57	33.76	-6.52
TOTAL	100504.46	132729.38	161803.56	181155.46	183985.74	32.06	21.90	1.56
Productwise								
Term Loan	12569.31	15064.74	21437.34	25999.16	27355.86	19.85	42.30	5.22
Overdraft	26173.66	34315.79	40494.92	44952.98	44820.89	31.11	18.01	-0.29
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	19079.17	19230.13	46.83	6.20	0.79
Residential Personal Home Loan (Up to Rs. 80 Lakh)	9288.00	12309.08	16820.26	20632.90	21151.35	32.53	36.65	2.51
Real Estate Loan	11905.08	12864.26	12773.90	12689.09	12680.09	8.06	-0.70	-0.07
Margin Nature Loan	2002.50	2709.85	4112.98	3717.01	3641.74	35.32	51.78	-2.02
Hire Purchase Loan	10406.74	13300.38	15906.14	17545.16	18035.73	27.81	19.59	2.80
Deprived Sector Loan	3576.77	5212.97	7564.63	9442.80	9654.35	0.00	0.00	2.24
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	27093.00	27411.40	55.34	25.21	1.18
Total	100504.46	132729.37	161803.56	181155.46	183985.74	32.06	21.90	1.56
Collateral wise								
Gold and Silver	1774.53	3363.91	3680.33	4091.82	3992.30	89.57	9.41	-2.43
Government Securities	53.97	21.40	5.85	15.98	15.98	-60.35	-72.67	-0.01
Non Governmental Securities	1530.23	2018.23	3181.68	3460.08	3083.79	31.89	57.65	-10.88
Fixed Deposit Receipts	1344.59	1635.28	1709.14	1824.10	1712.85	21.62	4.52	-6.10
Own	1344.59	1635.28	1709.14	1824.10	1712.85	21.62	4.52	-6.10
Other Licences Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collateral of Properties	91056.58	121886.57	147209.51	165654.67	169050.78	33.86	20.78	2.05
Fixed Assets	90496.97	121492.70	146794.10	165296.14	168712.38	34.25	20.83	2.07
Current Assets	559.61	393.88	415.41	358.53	338.39	-29.62	5.47	-5.62
Against security of Bill	8.54	21.13	4.20	12.64	12.33	147.39	-80.12	-2.49
Domestic Bills	8.54	19.39	4.20	12.64	12.33	126.97	-78.34	-2.49
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	5262.42	5382.95	49.76	38.05	2.29
Government Guarantee	88.84	97.04	112.75	98.89	114.72	9.23	16.18	16.01
Institutional Guarantee	650.06	1139.82	1492.52	2334.90	2357.67	75.34	30.94	0.98
Personal Guarantee	109.43	205.86	200.91	195.05	197.65	88.12	-2.41	1.33
Collective Guarantee	902.82	1145.92	1737.70	2451.10	2701.35	26.93	51.64	10.21
International Rated Foreign Bank's Guarantee	0.00	11.00	74.78	158.10	0.00	0.00	579.83	-100.00
Other Guarantee	0.33	23.34	2.41	24.38	11.56	6870.44	-89.67	-52.61
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	833.76	734.76	-61.14	106.21	-11.87
Total	100504.46	132729.37	161803.56	181155.46	183985.74	32.06	21.90	1.56

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-May	Mid-June	% Change			
	2012	2013	2014	2015	2015	2/1	3/2	4/3	5/4
Sectorwise	1	2	3	4	5				
Agricultural and Forest Related	1671.00	1883.48	1918.01	2014.53	2033.46	12.72	1.83	5.03	0.94
Fishery Related	12.84	28.33	40.81	55.51	54.75	120.71	44.04	36.02	-1.37
Mining Related	160.67	143.05	45.84	82.58	76.27	-10.97	-67.96	80.16	-7.64
Agriculture, Forestry & Beverage Production Related	5227.92	4718.98	4647.36	4061.28	4059.35	-9.74	-1.52	-12.61	-0.05
Construction	8956.62	9106.02	10209.97	11915.68	11950.69	1.67	12.12	16.71	0.29
Electricity, Gas and Water	136.18	215.63	204.52	188.78	189.88	58.34	-5.15	-7.70	0.58
Metal Products, Machinery & Electronic Equipment & Asse	888.53	867.37	722.06	858.61	888.08	-2.38	-16.75	18.91	3.43
Transport, Communication and Public Utilities	5175.84	5644.44	5588.33	6270.15	6418.95	9.05	-0.99	12.20	2.37
Wholesaler & Retailer	10546.78	9660.22	8665.13	8655.49	8576.21	-8.41	-10.30	-0.11	-0.92
Finance, Insurance and Real Estate	8045.80	5952.69	4787.27	4684.38	4639.67	-26.01	-19.58	-2.15	-0.95
Hotel or Restaurant	1790.41	1598.63	1784.46	1522.59	1523.39	-10.71	11.62	-14.68	0.05
Other Services	3029.52	2322.62	2257.51	3100.00	3227.41	-23.33	-2.80	37.32	4.11
Consumption Loans	5441.84	5915.50	6047.38	5162.42	5065.84	8.70	2.23	-14.63	-1.87
Local Government	52.66	48.11	48.53	62.93	62.09	-8.64	0.87	29.67	-1.33
Others	15513.20	17677.97	18870.91	19278.86	19343.17	13.95	6.75	2.16	0.33
TOTAL	66649.80	65783.04	65838.09	67913.78	68109.20	-1.30	0.08	3.15	0.29
Productwise									
Term Loan	10596.61	8897.82	8666.94	8064.32	8084.59	-16.03	-2.59	-6.95	0.25
Overdraft	0.00	0.00	0.00	26.32	0.00	-100.00	0.00	0.00	-100.00
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	13477.70	13475.17	-5.67	-9.64	-8.53	-0.02
Residential Personal Home Loan (Up to Rs. 80 Lakh)	5714.14	6645.18	7991.30	9392.63	9517.42	16.29	20.26	17.54	1.33
Real Estate Loan	11180.70	10153.28	9240.60	8722.42	8931.27	-9.19	-8.99	-5.61	2.39
Margin Nature Loan	2056.98	2784.96	3930.51	3716.73	3674.58	35.39	41.13	-5.44	-1.13
Hire Purchase Loan	6589.66	6539.24	6724.31	7746.48	7992.44	-0.77	2.83	15.20	3.18
Deprived Sector Loan	1790.04	1890.85	2049.60	2220.73	2248.81	0.00	0.00	0.00	1.26
Bills Purchased	16.49	7.25	6.40	6.40	6.40	-56.05	-11.70	0.00	0.00
Other Product	11419.42	12558.07	12493.87	14540.03	14178.51	9.97	-0.51	16.38	-2.49
Total	66649.80	65783.04	65838.09	67913.78	68109.20	-1.30	0.08	3.15	0.29
Collateral wise									
Gold and Silver	313.25	383.32	333.97	512.37	498.84	22.37	-12.87	53.42	-2.64
Government Securities	2.65	7.91	17.56	20.42	20.42	197.92	122.07	16.27	0.00
Non Governmental Securities	1075.95	1275.19	1936.64	2074.63	2158.41	18.52	51.87	7.13	4.04
Fixed Deposit Receipts	1882.74	1933.87	1705.66	1241.58	1166.33	2.72	-11.80	-27.21	-6.06
Own	1882.69	1931.27	1705.66	1241.58	1166.33	2.58	-11.68	-27.21	-6.06
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	57435.08	57855.88	-6.22	-0.80	3.33	0.73
Fixed Assets	59281.57	55633.11	55348.44	57233.21	57660.77	-6.15	-0.51	3.41	0.75
Current Assets	468.57	399.27	237.85	201.87	195.11	-14.79	-40.43	-15.13	-3.35
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	882.63	883.67	-18.29	-6.18	34.43	0.12
Government Guarantee	65.59	66.41	67.90	65.20	65.20	1.26	2.24	-3.98	0.00
Institutional Guarantee	346.59	322.82	272.12	409.24	409.38	-6.86	-15.70	50.39	0.03
Personal Guarantee	280.67	108.77	116.64	163.38	162.02	-61.24	7.23	40.07	-0.84
Collective Guarantee	23.15	14.95	25.91	28.04	26.89	-35.42	73.30	8.25	-4.13
International Rated Foreign Bank's Guarantee	8.10	0.00	0.00	0.56	0.00	-100.00	0.00	0.00	-100.00
Other Guarantee	132.40	186.87	174.00	216.20	220.19	41.14	-6.89	24.26	1.84
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	5747.07	5525.66	96.72	3.04	2.60	-3.85
Total	66649.80	65783.04	65838.09	67913.78	68109.20	-1.30	0.08	3.15	0.29

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	lumbini
Liabilities														
1	CAPITAL FUND	3512.81	2386.57	7642.11	7927.97	5090.41	6083.41	4623.94	4110.24	5457.16	3548.56	2657.94	4873.03	2547.45
	a. Paid-up Capital	6465.00	8588.97	3657.65	4771.20	2248.16	3332.70	3058.06	2430.29	2137.39	2120.21	1470.00	2658.28	2000.83
	b. Calls in Advance													
	c. Proposed Bonus Share								1.08					
	d. General Reserves	2054.65	3525.90	3084.50	2303.28	2381.02	1763.71	1110.69	1422.94	1925.73	881.15	527.17	914.04	474.19
	e. Share Premium	2.76		0.07	11.85			79.16		18.56		0.08	67.84	
	f. Retained Earning	-6253.93	-9983.13	464.14	181.38	10.03	18.36	5.82	123.24	607.44	4.76	621.48	170.71	38.15
	g. Others Reserves Fund	1244.33	254.83	435.75	660.25	451.20	968.64	370.21	132.69	768.04	542.43	39.21	1062.15	34.28
2	BORROWINGS	1325.50		300.00	2096.73			1100.00			468.85	531.00		500.00
	a. NRB										131.00			
	b. Interbank Borrowing		1025.50		296.73			6.38				0.00		
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.		300.00											
	e. Bonds and Securities			300.00	1800.00			1100.00	1000.00		468.85	400.00		500.00
3	DEPOSITS	73457.36	111342.43	100936.52	89150.46	57233.47	69601.40	54373.36	30418.64	78477.88	40533.19	24913.83	51825.50	20039.38
	a. Current	14807.43	24661.45	12877.81	11035.16	17270.44	6522.17	5477.37	1575.81	6160.81	3654.07	890.88	1822.74	522.87
	Domestic	14667.56	24582.82	10085.02	6787.48	11244.27	5127.10	5138.06	1355.78	5987.37	3409.51	856.31	1659.95	508.64
	Foreign	139.86	78.63	2792.79	4247.69	6026.17	1395.07	339.30	220.03	173.44	244.56	34.58	162.78	14.23
	b. Savings	44510.96	64595.20	41708.97	30906.71	22960.38	38207.94	21151.93	9220.61	31209.10	12296.87	7940.84	14567.67	4471.31
	Domestic	44498.26	64570.83	38996.14	30014.17	19404.53	36964.24	20981.71	9186.86	31072.08	12127.36	7788.51	14513.36	4410.45
	Foreign	12.70	24.37	2712.83	892.55	3555.85	1243.70	170.21	33.74	137.02	169.51	152.33	54.32	60.86
	c. Fixed	11398.37	12567.00	16207.25	21676.08	3204.74	11795.71	21963.53	13874.35	19231.31	13974.49	9745.53	17893.14	8654.72
	Domestic	11316.57	12564.72	14324.01	21357.58	2735.81	10035.62	14321.78	13249.01	18981.45	13463.15	9386.43	16890.26	8654.72
	Foreign	81.80	2.28	1883.24	318.51	468.93	1760.09	7641.74	625.35	249.86	511.34	359.10	1002.88	
	d. Call Deposits	2014.80	8538.83	28341.40	24300.91	13048.88	11723.52	5351.76	5182.86	20951.37	10243.36	6143.86	17190.84	6264.53
	Domestic	2014.80	8369.81	15779.34	20338.25	5032.54	8001.04	4108.68	4896.71	11839.31	10050.87	6109.83	16866.67	6100.52
	Foreign		169.02	12562.06	3962.66	8016.34	3722.48	1243.08	286.15	9112.06	192.50	34.02	324.17	164.00
	e. Others	725.81	979.95	1801.09	1231.58	749.03	1352.06	428.78	565.01	925.30	364.39	192.73	351.11	125.96
	Domestic	725.81	979.95	1779.83	1021.97	543.73	1129.42	389.15	564.78	919.94	331.90	191.76	336.13	125.96
	Foreign			21.26	209.61	205.30	222.64	39.62	0.23	5.35	32.49	0.97	14.98	
4	Bills Payable	60.92	14.58	373.32	0.22	149.31	119.76	165.75	25.78	453.55	19.25	2.01	85.62	36.80
5	Other Liabilities	12286.13	21641.52	13483.66	8440.44	2578.53	4319.02	3107.87	4858.20	7215.98	2737.84	2700.72	3385.42	1001.46
	1. Sundry Creditors	5025.30	1871.44	6021.45	692.95	285.15	171.29	237.20	169.69	1778.04	196.42	302.90	204.27	107.77
	2. Loan Loss Provision	2280.78	3352.79	1679.00	1375.76	345.07	1416.46	475.82	534.79	937.37	1459.51	611.42	1101.22	322.64
	3. Interest Suspense a/c	3904.73	11111.82	475.06	289.89	272.84	488.21	542.91	599.62	696.03	160.74	523.21	650.12	44.22
	4. Others	1075.32	5305.47	5308.15	6081.84	1675.48	2243.07	1851.95	3954.10	3804.54	921.17	1263.18	1429.81	526.83
6	Reconciliation A/c	2266.83			12.17	13.96	0.47		0.74	35.96				0.00
7	Profit & Loss A/c	651.97	4527.41	2032.02	1879.83	1134.94	1086.63	716.26	652.02	1505.70	295.47	276.74	488.03	186.57
		92236.01	141238.01	124767.63	109507.81	66186.67	82324.20	63994.03	40065.63	93615.08	47665.31	30551.24	61157.60	23811.67
Assets														
1	LIQUID FUNDS	10711.60	25823.69	19820.34	17258.33	21874.15	10375.63	10337.59	5275.69	22702.09	6253.98	4079.71	7924.06	4466.72
	a. Cash Balance	2534.61	2955.33	1391.92	2025.67	845.80	1183.57	2012.76	956.53	1263.38	698.83	566.39	913.94	426.11
	Nepalese Notes & Coins	2443.25	2897.60	1200.95	1780.81	641.04	950.43	1963.77	928.08	1216.09	666.61	555.49	874.84	410.76
	Foreign Currency	91.36	57.73	190.97	244.86	204.76	233.13	48.98	28.44	47.29	32.22	10.90	39.10	15.35
	b. Bank Balance	8126.99	21887.59	17904.56	15032.66	13249.57	8736.15	8324.83	4319.16	21288.71	5543.72	3004.89	7010.13	4040.61
	1. In Nepal Rastra Bank	6455.82	20806.39	14727.21	11720.35	11697.24	7001.50	5092.87	3389.97	16743.27	4851.78	2653.89	5880.01	3268.66
	Domestic Currency	6337.26	20756.14	14381.58	11633.01	11638.09	6850.11	5076.67	3359.02	16647.22	4795.73	2608.25	5804.30	3251.58
	Foreign Currency	118.56	50.25	345.62	87.34	59.14	151.40	16.20	30.95	96.06	56.05	45.65	75.71	17.08
	2. "A" Class Licensed Institution	105.56	541.99	147.46	259.02	77.34	190.69	556.16	311.63	358.23	232.35	136.01	298.95	49.96
	Domestic Currency	105.56	541.62	147.46	176.38	77.34	190.69	556.16	311.63	358.15	229.52	131.40	298.90	49.58
	Foreign Currency		0.37		82.64					0.08	2.82	4.61	0.04	0.39
	3. Other Financial Ins.								0.72					
	4. In Foreign Banks	1565.61	539.21	3029.89	3053.29	1475.00	1543.96	2675.80	616.84	4187.21	459.59	214.99	831.17	721.99
	c. Money at Call	50.01	980.77	523.87	200.00	7778.78	455.92			150.00	11.43	508.42		
	Domestic Currency	50.01	950.00	216.22	200.00		225.00							
	Foreign Currency		30.77	307.65		7778.78	230.92			150.00	11.43	508.42		
2	INVEST IN SECURITIES	11642.29	24178.74	8896.13	7641.98	2722.06	6114.35	3514.69	1601.75	6762.30	5465.56	3397.87	7474.90	1023.11
	a. Govt Securities	11642.29	14860.54	8639.96	7641.98	2722.06	6114.35	3514.69	1036.54	6762.30	5465.56	3397.87	7284.94	1023.11
	b. NRB Bond		9318.20						565.21					
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents			256.17									189.96	
3	SHARE & OTHER INVESTMENT	791.35	1127.60	16196.70	9269.62	10984.34	6957.16	6896.31	1978.02	4985.75	529.41	17.92	1137.06	694.49
	a. Interbank Lending	0.05							300.00			5.90		300.00
	b. Non Residents	562.38	1028.51	15800.36	7971.41		5677.94	6848.27	1613.39	4922.40	426.82	0.00	855.27	358.96
	c. Others	228.93	99.09	396.34	1298.21	10984.34	1279.22	48.04	64.63	63.35	102.60	12.01	281.80	35.54
4	LOANS & ADVANCES	51607.77	71160.31	66473.14	66912.85	28864.97	51566.03	38886.19	25703.03	52565.90	31375.72	20198.31	40664.08	16780.95
	a. Private Sector	51607.77	67943.25	63337.11	64814.81	27705.56	49594.57	37190.16	24628.35	45204.81	28935.10	19962.26	40664.08	16172.35
	b. Financial Institutions		2173.40	2336.02	1998.07	1159.41	1971.46	1696.04	974.66	2288.32	2074.76	120.68		608.60
	c. Government Organizations		1043.66	800.00	99.97				100.02	5072.76	365.86	115.37		
5	BILL PURCHASED	1004.92	63.23	8.57	766.33	13.32	3057.72	817.58	478.06	580.54	1604.12	114.86	1159.42	
	a. Domestic Bills Purchased	1000.00	44.84	3.36	110.02	0.08	2713.22		386.22	60.60			11.91	
	b. Foreign Bills Purchased	3.81	18.39	5.21	540.19	13.24	344.49	7.58	91.84	519.94			16.04	1159.42
	c. Import Bills & Imports	1.11			116.12			810.01			1604.12	86.91		
6	LOANS AGAINST COLLECTED BILLS				173.86						0.22			
	a. Against Domestic Bills				173.86									

S.N.	BFI Name	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	Grand	NMB	PRABHU	Jenata	Mega
Liabilities															
1	CAPITAL FUND	3235.79	2966.61	3476.61	3026.64	15076.25	6362.89	3046.46	3616.94	2851.31	954.62	2812.95	2770.82	2207.23	2738.98
	a. Paid-up Capital	2776.25	2431.68	2337.87	2031.18	9636.80	5011.60	2554.36	3140.05	2236.65	2000.00	2400.00	3208.89	2060.00	2609.60
	b. Calls in Advance			301.58						153.40					
	c. Proposed Bonus Share	0.08		0.53		224.00									
	d. General Reserves	300.77	467.41	480.24	531.55	3688.10	519.21	335.74	431.26	200.59	175.20	350.57	255.84	70.56	115.82
	e. Share Premium						201.63	2.97		32.41		10.08	3.41		
	f. Retained Earning	45.74	26.27	14.63	12.15	1038.25	354.32	8.10	12.18	195.61	-1750.20	0.98	-735.72	76.11	3.51
	g. Others Reserves Fund	112.95	41.24	341.76	451.76	489.09	276.13	145.29	33.45	32.66	529.62	51.32	38.41	0.56	10.05
2	BORROWINGS		280.00	750.00		2982.24	507.60	2178.85		8.03	440.00	938.00	35.71	11.44	658.62
	a. NRB		280.00		65.00	63.36	99.31	156.20			290.00	438.00			
	b. Interbank Borrowing				615.31		8.29	1522.65		8.03	150.00		35.71	11.44	656.27
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.				109.56	618.88									2.34
	e. Bonds and Securities			750.00	1431.29	2300.00	400.00	500.00				500.00			
3	DEPOSITS	41973.11	33560.97	39059.48	42254.33	70874.14	60725.05	34196.72	40146.41	32283.73	9569.75	36994.84	37169.12	23089.26	20468.19
	a. Current	1582.71	1300.65	2148.32	1999.83	7916.41	3947.37	863.89	964.70	963.16	200.70	1480.09	701.53	1327.55	834.86
	Domestic	1529.48	1237.28	1592.19	1848.26	7907.05	3492.02	718.12	956.77	916.76	184.81	1427.64	689.27	1303.45	802.28
	Foreign	53.23	63.37	556.14	151.57	9.36	455.35	145.77	7.94	46.40	15.89	52.45	12.26	24.09	32.58
	b. Savings	16765.45	7576.08	8060.23	11860.66	33094.23	24251.93	7446.06	6036.76	10739.80	2246.56	7573.09	23676.62	4395.11	6403.96
	Domestic	16727.10	7467.74	7887.41	11783.24	33092.37	24182.34	7380.45	5998.11	10712.89	2234.27	7426.94	23652.51	4387.62	6317.15
	Foreign	38.35	108.34	172.81	77.42	1.86	69.58	65.61	38.65	26.91	12.30	146.15	24.11	7.49	86.81
	c. Fixed	12498.49	14914.14	16167.22	13793.32	28358.90	21637.49	16902.40	15853.02	15495.04	4071.83	10874.03	6416.02	10837.26	6080.48
	Domestic	12446.03	14544.96	14433.13	13215.45	28358.90	21059.65	16795.95	15853.02	14827.44	4070.81	10601.99	5954.55	10765.40	5295.52
	Foreign	52.46	369.18	1734.09	577.87		577.84	106.46		667.60	1.03	272.04	461.48	71.86	784.96
	d. Call Deposits	10903.18	9576.70	12214.22	14144.29	1503.13	10316.33	8791.97	16875.14	4737.17	2928.53	15026.10	6171.12	6395.38	6976.86
	Domestic	9406.65	9337.91	11183.89	13940.43	1503.13	10140.77	8775.44	16833.16	4643.48	2786.08	13632.17	6125.61	6395.38	6923.64
	Foreign	1496.53	238.79	1030.32	203.86		175.57	16.52	41.98	93.69	142.46	1393.93	45.51		53.23
	e. Others	223.28	193.40	469.50	456.21	1.47	571.93	192.40	416.79	348.57	122.12	2041.53	203.84	133.97	172.03
	Domestic	209.74	193.40	426.03	454.33	1.47	571.07	192.40	416.79	348.44	119.95	1029.50	203.84	133.97	172.03
	Foreign	13.54		43.46	1.88		0.86	0.00		0.13	2.18	1012.03			
4	Bills Payable	23.35	36.89	5.56			47.52	141.84	52.94	15.09	4.88	13.41	11.08	11.87	31.32
5	Other Liabilities	4424.51	3370.17	4311.27	4258.86	27152.09	3613.14	3836.09	3050.38	2850.77	3984.84	1215.40	5172.40	1091.80	1735.00
	1. Sundry Creditors	1127.09	918.80	1468.43	991.09	5780.59	313.68	9.74	72.90	14.56	23.32	297.17	7.80	2.12	
	2. Loan Loss Provision	996.61	1001.09	587.27	805.02	5970.33	1382.58	819.91	794.74	1091.07	2558.79	376.90	2630.01	316.18	417.82
	3. Interest Suspense a/c	514.00	535.67	377.35	209.42	1998.94	225.95	581.91	694.66	776.02	1013.66	333.71	913.15	260.91	95.56
	4. Others	1786.80	914.61	1878.21	2253.34	13402.23	1690.92	2424.52	1488.08	969.12	412.39	481.47	1332.08	506.90	1219.50
6	Reconciliation A/c									1.02	0.14	5.30			
7	Profit & Loss A/c	91.03	181.20	158.88	648.53	1885.56	1008.22	289.86	498.95	272.46		471.32	610.80	32.91	333.31
		49747.80	40395.83	47761.80	52409.52	117970.27	72264.40	43689.83	47365.63	38281.40	14955.12	42446.07	45775.23	26444.50	25965.42
Assets															
1	LIQUID FUNDS	7047.47	5601.56	5995.46	6081.14	12477.75	8844.50	5164.47	7780.42	5475.22	1396.05	10230.49	6532.24	4667.64	3457.41
	a. Cash Balance	2055.83	608.49	566.32	996.13	2685.17	1391.01	1055.24	1143.21	710.24	494.22	665.83	1165.40	438.72	383.82
	Nepalese Notes & Coins	1914.83	587.48	530.07	918.50	2659.78	1350.20	1007.91	1107.97	688.99	426.07	622.71	1104.36	430.06	363.97
	Foreign Currency	141.00	21.01	36.25	77.63	25.38	40.80	47.34	35.25	21.25	68.15	43.12	61.04	8.66	19.85
	b. Bank Balance	4991.64	4793.07	5429.14	3670.01	9639.08	7453.50	4109.23	6588.99	4764.98	901.84	8911.32	4461.74	4228.92	1285.70
	1. In Nepal Rastra Bank	3574.61	4197.19	366.75	3194.66	6437.09	5530.71	2650.02	5848.67	3872.33	827.80	7486.82	3827.45	3602.05	1047.17
	Domestic Currency	3560.18	4190.01	320.35	3168.53	6389.52	5430.03	2642.38	5842.84	3799.14	821.06	7429.16	3793.10	3584.83	1037.25
	Foreign Currency	14.43	7.19	46.40	26.14	47.57	100.68	7.65	5.83	73.19	6.74	57.67	34.35	17.22	9.92
	2. "A" Class Licensed Institution	325.94	115.45	4607.46	43.36	1258.68	540.53	179.18	79.29	57.35	21.75	265.49	240.87	150.53	78.43
	Domestic Currency	318.22	105.71	4604.06	42.55	938.45	520.27	177.00	71.92	57.20	23.33	265.49	238.20	150.53	78.43
	Foreign Currency	7.73	9.74	3.40	0.81	320.22	20.26	2.18	7.37	0.15	-1.58		2.66		
	3. Other Financial Ins.	158.64				9.85				0.10			21.06	10.24	
	4. In Foreign Banks	932.45	480.42	454.93	431.99	1943.32	1372.41	1280.02	661.03	835.30	52.18	1159.01	372.37	466.10	160.10
	c. Money at Call		200.00		1415.00	153.50			48.22			653.35	905.10	1787.89	
	Domestic Currency		200.00		1415.00				48.22				700.00	610.00	
	Foreign Currency					153.50						653.35	205.10	1177.89	
2	INVESTMENT IN SECURITIES	3693.11	4067.09	2640.10	3751.73	4579.19	7861.86	4457.93	4430.34	4425.45	330.00	1665.69	2068.75	1745.03	2020.77
	a. Govt. Securities	2625.70	4067.09	2640.10	3751.73	4579.19	5986.86	4457.93	4430.34	4425.45	330.00	1665.69	2068.75	1745.03	2020.77
	b. NRB Bond						1875.00								
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin. Ins.														
	e. Non Residents	1067.41													
3	SHARE & OTHER INVESTMENT	34.17	1275.81	2601.67	1905.93	2780.83	2595.68	847.34	835.69	852.17	121.68	1978.82	549.70	319.54	515.05
	a. Interbank Lending		30.77			825.76	839.10		30.77			250.00	205.10		
	b. Non Residents		991.89	2107.60	641.96					813.62	102.55	1510.78	153.83	77.11	512.75
	c. Others	34.17	253.16	494.07	1263.97	1955.07	1756.58	847.34	804.92	38.56	19.13	218.04	190.78	242.43	2.30
4	LOANS & ADVANCES	33540.27	26816.43	29372.96	35633.21	71639.39	49049.89	28964.19	31485.28	25523.98	10435.21	25834.75	29445.50	18357.97	18191.69
	a. Private Sector	32369.98	26126.64	29025.87	35633.21	71621.89	49049.89	27935.48	29535.68	24785.48	9803.86	25025.68	29445.50	17564.50	17734.84
	b. Financial Institutions	1145.68	689.79	347.09		17.50		1009.91	1434.44	738.50	541.58	809.08		718.47	456.85
	c. Government Organizations	24.60						18.80	515.17		89.77			75.00	
5	BILL PURCHASED	982.76	8.86	2179.56	726.56		774.69	69.27	304.77	46.29	0.10	1084.68	9.00		
	a. Domestic Bills Purchased	0.27		7.86	16.13		774.69	69.27	57.76						

S.N.	BFI Name	Civil	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Karnali	Triveni	Suprim	Bhrikuti
Liabilities															
1	CAPITAL FUND	3068.34	2156.13	2833.40	2624.34	332.81	683.49	907.39	-111.13	491.66	249.08	133.96	831.42	959.71	609.51
	a. Paid-up Capital	2887.85	2120.00	2550.24	415.82	242.55	645.00	1386.23	55.57	336.52	201.47	80.00	740.44	811.62	521.23
	b. Calls in Advance								6.12			20.00	1.77		
	c. Proposed Bonus Share								10.05						0.06
	d. General Reserves	131.55	32.49	240.50	745.77	40.19	50.98	150.97	17.52	48.99	42.70	8.35	77.24	60.35	85.78
	e. Share Premium	1.08		10.56		0.35				0.54				2.11	
	f. Retained Earning	39.58	1.84	28.34	1355.60	25.97	-45.04	-793.77	-210.14	88.61	0.45	22.61	6.20	84.34	0.77
	g. Others Reserves Fund	8.29	1.79	3.75	107.15	23.76	32.55	163.96	9.76	16.99	4.46	3.00	5.77	1.28	1.66
2	BORROWINGS	15.38		1478.84											
	a. NRB			1478.84											
	b. Interbank Borrowing	15.38													
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	26533.22	24531.07	33087.61	1167.19	2814.85	6525.63	7960.78	392.94	3529.50	1954.24	1364.23	6538.74	3296.40	5595.41
	a. Current	591.40	630.90	979.01	17.04	110.83	184.07	160.95		10.36	79.17	13.49	113.53	55.43	72.87
	Domestic	534.92	600.00	969.46	17.04	110.83	183.81	156.95		10.36	79.17	13.49	113.53	55.43	72.87
	Foreign	56.48	30.90	9.55			0.26	4.00							
	b. Savings	3982.57	6536.92	11870.99	415.68	2093.81	3904.84	2909.55	223.77	2062.94	1461.52	895.40	3129.77	1625.38	3199.00
	Domestic	3957.67	6520.72	11746.83	415.68	2093.81	3904.84	2601.75	223.77	2062.94	1461.52	895.40	3129.77	1625.38	3199.00
	Foreign	24.90	16.19	124.16				307.79							
	c. Fixed	14494.14	12657.54	12742.59	714.68	265.87	1316.94	2729.68	168.66	1092.20	330.43	273.57	1835.08	839.65	1146.36
	Domestic	14494.14	12555.19	10974.09	714.68	265.87	1316.94	2729.68	168.66	1092.20	330.43	273.57	1835.08	839.65	1146.36
	Foreign		102.35	1768.50											
	d. Call Deposits	7087.81	4486.27	7369.97	19.78	336.86	1114.51	2158.66		355.64	83.13	177.39	1456.74	775.14	1148.21
	Domestic	6685.49	4467.43	6705.84	19.78	336.86	1114.51	2158.66		355.64	83.13	177.39	1456.74	775.14	1148.21
	Foreign	402.32	18.85	664.13											
	e. Others	377.30	219.45	125.05		7.48	5.27	1.94	0.50	8.36		4.38	3.61	0.80	28.97
	Domestic	377.30	219.45	125.05		7.48	5.27	1.94		8.36		4.38	3.61	0.80	28.97
	Foreign								0.50						
4	Bills Payable	22.65	3.96					7.59							
5	Other Liabilities	1741.19	1216.72	2521.97	1728.81	213.65	709.61	2067.17	370.81	254.69	123.25	86.90	407.55	313.15	226.53
	1. Sundry Creditors	11.54	14.11	3.24	54.19	0.76	30.70	325.07	39.39	5.38	1.06	5.08	1.70	1.18	1.12
	2. Loan Loss Provision	574.09	278.01	350.18	364.15	66.44	313.07	695.80	182.15	74.04	30.76	30.83	159.61	92.36	52.67
	3. Interest Suspense a/c	462.37	266.00	327.41	540.40	29.27	193.11	302.40	106.05	32.45	11.33	24.58	93.08	52.08	30.80
	4. Others	693.19	658.59	1841.14	770.08	117.18	172.73	743.90	43.23	142.83	80.10	26.42	153.16	167.53	141.95
6	Reconciliation A/c			2.96				37.23		2.63	0.94				173.54
7	Profit & Loss A/c	77.56	58.04	388.41	339.00	40.50	97.12	18.74		41.88	53.57	7.12	55.10	92.99	126.73
		31458.34	27965.92	40310.23	5862.30	3401.82	8015.85	10961.67	689.85	4320.37	2381.09	1592.21	7832.81	4662.25	6731.72
Assets															
1	LIQUID FUNDS	5613.91	4870.04	3472.59	2675.17	843.42	1782.82	2889.17	130.69	1085.71	404.21	606.54	1806.89	1010.46	1595.75
	a. Cash Balance	484.97	567.99	712.73	13.14	127.76	148.53	191.38	2.49	140.03	55.95	107.31	179.80	102.41	141.13
	Nepalese Notes & Coins	458.94	540.35	636.63	13.14	123.88	147.79	191.07	2.49	140.03	55.95	107.31	179.80	102.38	141.13
	Foreign Currency	26.03	27.65	76.11		3.88	0.74	0.31						0.03	
	b. Bank Balance	4763.94	4302.04	2759.85	2662.03	194.43	421.92	2697.80	128.20	160.10	147.20	79.11	567.59	833.04	430.55
	1. In Nepal Rastra Bank	4490.41	3809.54	1962.03	106.83	142.15	394.83	463.75	0.47	40.39	138.92	79.11	340.71	173.47	68.60
	Domestic Currency	4437.91	3792.78	1932.66	106.83	142.15	394.83	463.75	0.47	40.39	138.92	79.11	340.71	173.47	68.60
	Foreign Currency	52.50	16.76	29.37											
	2. "A" Class Licensed Institution	150.80	183.12	61.52	2555.20	52.28	27.10	2117.26	12.29	114.48	7.87		224.66	659.57	309.30
	Domestic Currency	147.64	182.54	59.18	2555.20	52.28	27.04	2110.74	12.29	114.48	7.87		224.66	659.57	309.30
	Foreign Currency	3.16	0.58	2.34			0.06	6.52							
	3. Other Financial Ins.							113.82	115.44	5.22	0.41		2.23		52.65
	4. In Foreign Banks	122.73	309.38	736.30				2.96							
	c. Money at Call	365.00				521.23	1212.36			785.58	201.06	420.12	1059.50	75.02	1024.07
	Domestic Currency	365.00				521.23	1211.41			785.58	201.06	420.12	1059.50	75.02	1024.07
	Foreign Currency						0.95								
2	INVESTMENT IN SECURITIES	1096.35	746.71	3940.15	40.00	20.00	49.95	126.98					10.50	31.63	100.00
	a. Govt. Securities	1096.35	746.71	3448.46	40.00	20.00	49.95	126.98					10.50	31.63	100.00
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin. Ins.														
	e. Non Residents			491.69											
3	SHARE & OTHER INVESTMENT	437.16	344.94	2176.89	168.84	6.61	74.00	42.56	21.45	9.69	19.85	3.00	30.10	7.59	1.02
	a. Interbank Lending		88.15												
	b. Non Residents	428.61	255.88	2109.36											
	c. Others	8.55	0.92	67.53	168.84	6.61	74.00	42.56	21.45	9.69	19.85	3.00	30.10	7.59	1.02
4	LOANS & ADVANCES	22028.72	20323.92	28102.63	2031.95	2310.34	5456.76	6235.86	234.43	3058.81	1817.35	801.92	5619.71	3324.79	4704.35
	a. Private Sector	20968.46	19317.09	27510.42	2031.95	2310.34	5456.76	6210.42	234.43	3058.81	1817.35	801.92	5619.71	3321.04	4704.35
	b. Financial Institutions	616.24	1006.83	585.95				25.44							
	c. Government Organizations	444.02		6.25											3.75
5	BILL PURCHASED	38.69	224.28				1.00								
	a. Domestic Bills Purchased	38.69	107.44				1.00								
	b. Foreign Bills Purchased		116.84												
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS	614.55													
	a. Against Domestic Bills	614.55													
	b. Against Foreign Bills														
7	FIXED ASSETS	554.80	407.36	664.66	124.41	42.77	290.62	230.93	6.46	54.73	61.58	41.68	155.77	59.66	38.27
8	OTHER ASSETS	1066.77	1003.02	1935.56	821.93	177.21	343.80	1053.12	253.87	108.70	78.09	138.92	198.06	158.79	118.79
	a. Accrued Interest:	466.76	267.55	357.84	540.40	29.78	193.16	624.89	108.19	32.45	11.33	24.58	93.23	63.77	31.74
	Financia	363.88	266.00	255.67	540.40			75.42					27.18	16.23	11.87
	Government Enterpri	4.06	0.93	20.12		0.51		310.42					0.16	0.03	0.95
	Private Sector	98.81	0.61	82.04		29.27	193.16	239.04	108.19	32.45	11.33	24.58			

S.N.	BFI Name	Suvechtha	Shangrila	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri
Liabilities															
1	CAPITAL FUND	178.51	852.86	-672.51	413.20	951.53	1049.94	421.98	256.15	146.50	596.56	257.52	479.19	1403.86	192.43
	a. Paid-up Capital	150.26	736.00	198.25	352.00	827.53	934.69	340.29	202.50	109.00	897.93	234.39	582.45	1259.91	162.52
	b. Calls in Advance			0.82											
	c. Proposed Bonus Share														
	d. General Reserves	17.13	103.10	81.40	54.62	74.22	107.14	48.61	41.63	9.88	77.83	21.69	32.47	119.94	24.31
	e. Share Premium	0.96		2.38	0.28	5.69	0.38			6.76			1.79		
	f. Retained Earning	8.00	2.49	-972.10	1.32	7.60	4.65	11.77	2.40	20.86	-395.24	1.32	-144.49	7.67	4.31
	g. Others Reserves Fund	2.17	11.27	16.74	4.97	36.48	3.08	21.33	9.62		16.04	0.12	6.97	16.34	1.30
2	BORROWINGS								20.00		100.00			921.04	
	a. NRB														
	b. Interbank Borrowing								20.00		100.00			755.00	
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.													166.04	
	e. Bonds and Securities														
3	DEPOSITS	1686.21	7494.83	1261.40	4215.05	4931.89	6116.16	4079.23	2702.27	1542.87	5125.44	1347.12	4841.39	8480.22	1541.76
	a. Current	16.80	116.69	150.24	38.40	53.27	53.25	72.37	58.22	24.10	72.08	39.68	88.89	165.47	36.47
	Domestic	16.80	116.69	150.24	38.40	53.27	53.25	72.37	58.22	24.10	72.08	39.68	88.85	165.10	36.47
	Foreign												0.04	0.37	
	b. Savings	785.32	4181.92	73.70	1910.21	1711.75	2396.36	2531.91	1856.11	1002.05	2521.25	831.30	3315.88	3422.53	852.40
	Domestic	785.32	4181.92	73.68	1910.21	1711.75	2396.36	2531.91	1856.11	1002.05	2521.25	831.30	3313.57	3339.85	852.40
	Foreign			0.03									2.31	82.68	
	c. Fixed	600.37	1611.79	3.22	1057.46	1462.70	2125.75	1070.49	207.21	343.84	1405.20	294.86	825.71	3893.63	485.85
	Domestic	600.37	1611.79	3.22	1057.46	1462.70	2125.75	1070.49	207.21	343.84	1405.20	294.86	825.71	3868.37	485.85
	Foreign													25.27	
	d. Call Deposits	283.72	1573.05	1030.95	1206.10	1701.65	1537.43	400.13	579.92	172.48	1098.40	181.27	598.88	919.19	167.03
	Domestic	283.72	1573.05	1030.92	1206.10	1701.65	1537.43	400.13	579.92	172.48	1098.40	181.27	598.88	907.20	167.03
	Foreign			0.02										11.98	
	e. Others		11.38	3.29	2.89	2.53	3.39	4.33	0.81	0.40	28.52	0.01	12.03	79.39	
	Domestic		11.38	3.29	2.89	2.53	3.39	4.33	0.81	0.40	28.52	0.01	12.03	79.39	
	Foreign														
4	Bills Payable		0.61								0.27		0.41	9.05	
5	Other Liabilities	80.13	425.38	2003.67	170.97	429.93	708.14	194.76	147.30	33.56	1271.58	112.14	397.72	651.03	82.16
	1. Sundry Creditors	5.35	4.18	2.49	7.15	1.17	0.13	25.87	0.81		4.06	3.60	18.44	13.84	3.14
	2. Loan Loss Provision	30.78	114.36	918.98	46.12	120.31	137.93	37.80	49.71	17.34	253.15	33.84	160.11	207.61	16.57
	3. Interest Suspense a/c		84.96	707.05	31.36	75.34	160.07	16.07	25.38		165.47	21.73	49.78	174.49	12.98
	4. Others	44.00	221.88	375.16	86.35	233.12	410.02	115.02	71.41	16.22	848.90	52.97	169.38	255.09	49.48
6	Reconciliation A/c					0.09							1.65	403.54	
7	Profit & Loss A/c	23.30	126.47	236.48	128.02	58.91	64.11	65.89	62.81	26.07	47.68	24.23	155.12	98.79	48.70
		1968.14	8900.15	2829.04	4927.24	6372.35	7938.36	4761.86	3188.53	1749.00	7141.53	1741.01	5875.47	11564.00	2268.59
Assets															
1	LIQUID FUNDS	587.15	2012.78	240.87	935.13	1736.68	1808.52	1774.22	963.23	538.93	1487.24	357.00	1837.70	2807.32	374.86
	a. Cash Balance	50.11	170.52	2.55	141.07	136.22	114.00	97.55	157.80	53.34	222.89	63.84	154.96	134.45	34.38
	Nepalese Notes & Coins	50.11	169.77	2.55	140.00	135.44	113.21	97.55	157.80	53.34	222.07	63.24	150.45	133.63	34.38
	Foreign Currency		0.75		1.07	0.78	0.79				0.81	0.60	4.51	0.82	
	b. Bank Balance	537.05	1842.26	0.41	794.07	274.03	383.67	214.96	182.90	90.94	1264.36	125.69	268.28	467.85	75.11
	1. In Nepal Rastra Bank	47.60	476.79	0.41	214.41	269.71	344.36	212.88	10.65	0.03	272.20	82.70	254.77	384.80	67.11
	Domestic Currency	47.60	476.79	0.06	214.41	269.46	344.36	212.88	10.65	0.03	272.20	82.70	254.68	382.12	67.11
	Foreign Currency			0.35		0.26							0.09	2.68	
	2. "A"Class Licensed Institution	341.96	1114.56		446.01	4.32	38.77	2.06	172.25	90.92	965.67	35.71	13.51	53.97	8.00
	Domestic Currency	341.96	1114.56		446.01	4.32	38.77	2.06	172.25	90.92	963.60	35.71	13.19	53.97	8.00
	Foreign Currency										2.07		0.32		
	3. Other Financial Ins.	147.49	207.45		133.64		0.54	0.02			26.48	7.28			
	4. In Foreign Banks		43.46											29.07	
	c. Money at Call			237.92		1326.42	1310.86	1461.71	622.53	394.65		167.48	1414.45	2205.02	265.36
	Domestic Currency			237.57		1326.37	1310.86	1461.71	622.53	394.65		167.48	1411.21	2110.07	265.36
	Foreign Currency			0.35		0.05							3.24	94.95	
2	INVESTMENT IN SECURITIES	175.00			0.12	79.98	80.00	20.00			70.00		59.94	264.13	
	a. Govt. Securities	175.00				79.98	80.00	20.00			70.00		59.94	264.13	
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin. Ins.				0.12										
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	16.04	27.71	15.92	2.91	74.94	92.75	6.33	0.10		24.14	11.50	116.49	99.99	5.47
	a. Interbank Lending				2.91										
	b. Non Residents														
	c. Others	16.04	27.71	15.92		74.94	92.75	6.33	0.10		24.14	11.50	116.49	99.99	5.47
4	LOANS & ADVANCES	1290.16	6289.05	1134.23	3687.54	4116.98	5315.60	2766.53	2099.67	1082.70	4407.06	1266.79	3438.56	7923.70	1416.07
	a. Private Sector	1290.16	6289.05	1134.23	3687.54	4116.98	5315.60	2766.53	2099.67	1082.70	4269.65	1266.79	3338.56	7587.24	1416.07
	b. Financial Institutions										137.41		99.99	336.46	
	c. Government Organizations														
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	46.91	106.15	102.59	160.11	122.23	152.48	70.21	43.39	41.18	252.63	52.60	162.98	127.14	22.65
8	OTHER ASSETS	27.38	289.46	1048.45	140.63	171.16	265.63	119.14	81.97	76.77	812.25	51.93	235.25	341.73	46.00
	a. Accrued Interest:		84.96	707.05	31.36	75.85	160.54	16.07	25.38	9.72	166.54	21.73	66.50	195.80	12.98
	Financia			623.73		75.34		5.42	12.80		114.76		48.71	147.07	4.12
	Government Enterpri					0.51	0.47				1.18		16.20	2.30	0.01
	Private Sector		84.96	83.33	31.36		160.07	10.65	12.58	9.72	50.61	21.73	1.59	46.43	8.85
	b. Staff Loans / Adv.	5.63	67.26	14.41	13.04	5.06	35.68	49.41	10.39	35.85	32.50	5.96	11.33	58.1	

S.N.	BFI Name	City	Bishow	Kabelli	Kamana	Corporate	Pathbhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific
Liabilities														
1	CAPITAL FUND	551.56	420.98	54.37	320.03	2.37	159.69	150.91	906.45	52.99	118.12	43.70	752.10	100.19
	a. Paid-up Capital	468.16	360.36	41.28	278.30	200.00	141.45	136.13	847.23	50.00	106.38	37.95	633.33	87.84
	b. Calls in Advance			5.20										
	c. Proposed Bonus Share													
	d. General Reserves	58.50	48.97	4.88	39.35	15.05	15.22	14.52	55.50	2.58	5.34	2.91	76.12	9.99
	e. Share Premium	16.26	5.73	0.71							2.32	0.10	25.71	
	f. Retained Earning	2.44	0.58	1.77	1.38	-226.45	0.25	0.27	2.57	0.41	2.33	2.54	13.79	2.36
	g. Others Reserves Fund	6.20	5.34	0.53	1.00	13.77	2.77		1.16		1.74	0.20	3.14	
2	BORROWINGS													
	a. NRB													
	b. Interbank Borrowing													
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	4811.42	4388.89	485.02	2949.01	241.57	1606.74	1668.02	5438.62	486.96	672.72	568.69	5797.95	870.41
	a. Current	27.46	53.72	11.62	45.89		35.13	51.40	227.16	5.73	46.11	3.29	63.61	5.51
	Domestic	27.46	53.72	11.62	45.89		35.13	51.40	227.10	5.73	46.11	3.29	63.61	5.51
	Foreign								0.06					
	b. Savings	2679.66	1700.63	344.19	1759.56	83.21	996.09	1041.12	3023.11	329.91	353.78	322.92	4302.82	414.73
	Domestic	2679.66	1700.63	344.19	1759.56	83.21	996.09	1041.12	3022.56	329.91	353.78	322.92	4302.82	414.73
	Foreign								0.55					
	c. Fixed	1563.25	1783.80	83.80	720.92	139.85	206.81	460.45	972.69	68.60	124.27	128.05	996.51	172.16
	Domestic	1563.25	1783.80	83.80	720.92	139.85	206.81	460.45	972.69	68.60	124.27	128.05	996.51	172.16
	Foreign													
	d. Call Deposits	534.03	849.65	45.41	422.64	10.63	367.91	114.40	1183.96	82.71	148.55	114.43	433.77	277.67
	Domestic	534.03	849.65	45.41	422.64	10.63	367.91	114.40	1180.29	82.71	148.55	114.43	433.77	277.67
	Foreign								3.67					
	e. Others	7.01	1.10			7.88	0.81	0.65	31.70				1.25	0.35
	Domestic	7.01	1.10			7.88	0.81	0.65	31.70				1.25	0.35
	Foreign													
4	Bills Payable	0.31	0.55		0.23									
5	Other Liabilities	348.69	393.45	23.92	146.66	501.42	83.35	86.90	599.74	22.39	26.57	15.07	298.63	27.61
	1. Sundry Creditors	0.20		1.69	4.36	4.88	4.27	6.73	4.19	0.83	1.23	0.31	16.29	0.29
	2. Loan Loss Provision	68.69	40.61	7.45	37.05	163.01	21.33	13.77	157.91	3.87	7.85	4.93	70.62	7.74
	3. Interest Suspense a/c	44.65	48.84	3.86	22.14	94.33	10.08	7.24	137.73	2.99	0.81	2.26	73.81	7.91
	4. Others	235.15	304.01	10.92	83.12	239.20	47.67	59.15	299.91	14.70	16.68	7.57	137.91	11.67
6	Reconciliation A/c			0.13			477.81	0.01						
7	Profit & Loss A/c	89.85	91.14	12.12	62.76	14.36	36.80	36.19	61.36	12.09	14.35	8.71	126.57	33.75
		5801.82	5295.03	575.56	3478.69	759.72	2364.39	1942.02	7006.16	574.44	831.75	636.16	6975.25	1031.97
Assets														
1	LIQUID FUNDS	1459.97	1054.04	118.97	906.60	6.32	589.70	565.16	1614.03	166.10	223.31	243.37	1429.38	202.97
	a. Cash Balance	137.36	90.35	16.16	45.36	2.75	82.30	28.57	90.41	27.67	16.88	27.14	167.30	17.77
	Nepalese Notes & Coins	137.24	90.35	16.16	45.22	2.75	82.30	28.57	90.22	27.67	16.88	27.10	167.30	17.77
	Foreign Currency	0.11			0.14				0.19			0.04		
	b. Bank Balance	1163.00	963.69	29.64	861.25	3.57	115.69	536.60	253.14	29.71	30.27	216.23	315.99	49.88
	1. In Nepal Rastra Bank	239.22	248.95	5.04	159.69	0.21	24.54	84.80	228.01		0.27	51.20	305.92	26.91
	Domestic Currency	239.22	248.95	5.04	159.69	0.21	24.54	84.80	228.01		0.27	51.20	305.92	26.91
	Foreign Currency													
	2. "A"Class Licensed Institution	732.98	549.68	24.61	112.29	0.66	90.90	227.76	25.13	29.07	30.00	94.08	2.76	21.95
	Domestic Currency	732.98	549.68	24.61	112.29	0.66	90.90	227.76	25.07	29.07	30.00	94.08	2.76	21.95
	Foreign Currency								0.05					
	3. Other Financial Ins.	190.80	165.07		589.26	2.70	0.25	224.04		0.64		70.96	7.31	1.02
	4. In Foreign Banks													
	c. Money at Call	159.61		73.17			391.72		1270.48	108.72	176.16		946.10	135.32
	Domestic Currency	159.61		73.17			391.72		1265.94	108.72	176.16		946.10	135.32
	Foreign Currency								4.54					
2	INVESTMENT IN SECURITIES	55.00							218.99		1.00		10.00	
	a. Govt. Securities	55.00							218.99		1.00		10.00	
	b. NRB Bond													
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin. Ins.													
	e. Non Residents													
3	SHARE & OTHER INVESTMENT	71.41	31.04		6.10			19.34	30.08	1.03	23.13	0.20	18.69	
	a. Interbank Lending	33.15												
	b. Non Residents													
	c. Others	38.26	31.04		6.10			19.34	30.08	1.03	23.13	0.20	18.69	
4	LOANS & ADVANCES	3989.61	3939.53	419.50	2467.10	327.85	1231.74	1310.75	4660.35	380.22	537.51	369.56	5188.13	791.47
	a. Private Sector	3989.61	3939.53	419.50	2467.10	327.85	1231.74	1310.75	4660.35	380.22	537.51	369.56	5188.13	791.47
	b. Financial Institutions													
	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	98.29	89.64	15.13	43.33	32.00	22.09	12.56	127.50	11.45	17.79	7.53	125.46	15.55
8	OTHER ASSETS	127.54	180.10	21.95	54.84	159.80	43.05	34.21	343.53	15.41	27.61	15.51	203.59	21.72
	a. Accrued Interest:	44.65	48.84	3.86	22.14	94.31	10.08	7.24	146.93	2.99	6.32	2.26	73.81	7.88
	Financia	14.96			3.52	76.17		2.46						
	Government Enterpri	0.02					0.00		0.37					
	Private Sector	29.68	48.84	3.86	18.62	18.13	10.08	4.78	146.56	2.99	6.32	2.26	73.81	7.88
	b. Staff Loans / Adv.	16.01	35.33	6.31	2.26	1.05	6.73	2.52	17.03	2.52	3.44	5.45	27.77	2.48
	c. Sundry Debtors	0.18		6.57	5.65	2.74	5.95	7.26	6.51	5.71	10.47	0.15		2.51
	d. Cash In Transit													
	e. Others	66.70	95.94	5.21	24.79	61.71	20.29	17.19	173.06	4.19	7.38	7.65	102.00	8.85
9	Expenses not Written off				0.73					0.21	1.41			0.26
10	Non Banking Assets		0.67			233.75			8.03					
11	Reconciliation Account						477.81		3.66					
12	Profit & Loss A/c													
	TOTAL ASSETS	5801.82	5295.03	575.56	3478.69	759.72	2364.39	1942.02	7006.16	574.44	831.75	636.16	6975.25	1031.97

S.N.	BFI Name	Civic	IDBL	Kanchan	Matribhumi	Innovative	Metro	Vibor	Gaumukhee	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	
Liabilities																
1	CAPITAL FUND	53.98	763.91	151.86	54.84	170.09	203.77	531.77	53.39	142.86	748.52	147.17	24.58	113.37	29.88	
	a. Paid-up Capital	50.00	704.00	132.00	44.00	150.00	185.67	917.07	44.93	125.01	678.40	115.00	20.00	107.50	20.00	
	b. Calls in Advance								4.59			23.17				
	c. Proposed Bonus Share				4.40											
	d. General Reserves	2.94	35.74	11.76	2.61	9.89	15.78	41.76	2.70	3.69	54.40	5.40	0.97	5.05	9.80	
	e. Share Premium	0.79				2.59										
	f. Retained Earning	0.25	2.32	2.54	3.83	7.12	0.71	-490.68	0.51	13.18	8.28	3.21	3.62	0.47		
	g. Others Reserves Fund		21.85	5.56		0.50	1.61	63.61	0.65	0.98	7.44	0.39	0.00	0.35	0.07	
2	BORROWINGS								0.11		180.00	0.74				
	a. NRB															
	b. Interbank Borrowing										180.00					
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.								0.11			0.74				
	e. Bonds and Securities															
3	DEPOSITS	484.40	4893.60	1308.34	354.61	1832.32	1981.77	4142.30	630.28	539.61	5906.60	1292.01	133.50	904.80	307.91	
	a. Current	0.34	53.10	2.60	0.04	63.91	20.42	77.56	2.58	2.15	265.03	4.98	0.03		5.54	
	Domestic	0.34	53.10	2.60	0.04	63.91	20.42	77.56	2.58		244.93	4.98	0.03		5.54	
	Foreign									2.15	20.10					
	b. Savings	326.78	1717.53	954.52	239.16	1078.93	927.27	1664.00	550.37	285.52	2371.16	895.46	118.70	510.82	232.19	
	Domestic	326.78	1717.53	954.52	239.16	1078.93	927.27	1663.85	550.37	285.52	2369.30	895.46	118.70	510.82	232.19	
	Foreign							0.14			1.86					
	c. Fixed	101.46	1727.34	232.31	63.73	472.57	507.45	1825.40	64.10	225.43	1643.87	265.39	11.09	167.24	20.59	
	Domestic	101.46	1727.34	232.31	63.73	472.57	507.45	1825.40	64.10	225.43	1643.87	265.39	11.09	167.24	20.59	
	Foreign															
	d. Call Deposits	55.81	1386.83	118.91	51.37	216.92	526.63	571.88	6.52	26.51	1533.88	126.18	3.67		49.54	
	Domestic	55.81	1386.83	118.91	51.37	216.92	526.63	571.88	6.52	26.51	1327.27	126.18	3.67		49.54	
	Foreign										206.61					
	e. Others		8.80		0.30			3.46	6.70		92.66			226.74	0.05	
	Domestic		8.80		0.30			3.46	6.70		92.66			226.74	0.05	
	Foreign															
4	Bills Payable		6.98			0.14		2.10			3.30					
5	Other Liabilities	28.05	431.33	71.75	13.23	98.01	118.94	398.37	23.28	31.33	659.15	69.62	8.05	80.09	16.01	
	1. Sundry Creditors	0.03	12.38	1.63	0.22	1.44	21.72	0.54	0.03	1.57	0.42		0.31	7.86	0.50	
	2. Loan Loss Provision	5.31	84.02	25.53	4.72	19.91	19.48	125.38	4.89	6.81	127.17	9.78	1.34	21.35	5.16	
	3. Interest Suspense a/c	7.50	103.99	18.88	3.61	8.58	20.72	83.87	5.07	11.89	103.55	7.23	3.55	13.16	3.37	
	4. Others	15.22	230.94	25.71	4.69	68.08	57.02	188.58	13.29	11.06	428.00	52.61	2.84	37.72	6.97	
6	Reconciliation A/c				24.87		0.00		79.87	47.05			0.22			
7	Profit & Loss A/c	7.58	52.23	30.69	4.52	50.07	34.81	103.97	9.05	5.00	81.22	21.44	3.10	13.56	13.66	
		574.00	6148.06	1562.64	452.07	2150.63	2339.30	5178.50	795.98	765.85	7578.79	1530.98	169.45	1111.82	367.45	
Assets																
1	LIQUID FUNDS	156.34	1439.13	291.65	147.26	588.00	530.18	907.63	201.38	167.74	1924.23	412.67	48.89	294.87	57.18	
	a. Cash Balance	14.51	247.94	28.60	2.72	33.54	58.05	43.86	37.37	17.28	233.02	42.75	6.71	26.27	15.81	
	Nepalese Notes & Coins	14.51	246.57	28.60	2.72	33.54	58.05	43.85	37.15	17.28	173.14	42.75	6.71	26.27	15.81	
	Foreign Currency		1.37					0.01	0.22		59.88					
	b. Bank Balance	23.41	250.99	67.12	17.80	117.06	104.86	863.77	41.56	31.20	548.75	81.15	8.95	26.42	41.37	
	1. In Nepal Rastra Bank		232.90	4.12	0.10	111.72	103.91	219.04	28.26	30.49	513.28	39.11		17.94		
	Domestic Currency		232.90	4.12	0.10	111.72	103.91	219.04	28.26	30.49	505.61	39.11		17.94		
	Foreign Currency										7.68					
	2. "A"Class Licensed Institution	23.41	12.26	63.00	17.70	5.22	0.68	505.96	13.30	0.72		42.04	8.95	8.47	41.37	
	Domestic Currency	23.41	12.26	63.00	17.70	5.22	0.68	505.09	13.30	0.72		42.04	8.95	8.47	41.37	
	Foreign Currency							0.87								
	3. Other Financial Ins.		3.31	0.00		0.12	0.27	138.77					0.01			
	4. In Foreign Banks		2.51								35.47					
	c. Money at Call	118.42	940.20	195.93	126.74	437.40	367.28		122.45	119.26	1142.46	288.77	33.23	242.19		
	Domestic Currency	118.42	939.03	195.93	126.74	437.40	367.28		122.45	119.26	1139.46	288.77	33.23	242.19		
	Foreign Currency		1.17								3.00					
2	INVESTMENT IN SECURITIES		121.70				70.85	184.95			20.00			10.00		
	a. Govt. Securities		121.70				70.85	184.95			20.00			10.00		
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin. Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	5.22	60.30	35.46		1.00	0.02	97.14			12.18	0.21		3.25		
	a. Interbank Lending															
	b. Non Residents															
	c. Others	5.22	60.30	35.46		1.00	0.02	97.14			12.18	0.21		3.25		
4	LOANS & ADVANCES	385.35	4117.94	1180.27	263.30	1493.59	1672.07	3501.75	491.59	510.48	5043.35	1069.55	110.24	717.79	287.00	
	a. Private Sector	385.35	3988.76	1180.27	263.30	1493.59	1672.07	3391.75	491.59	510.48	4974.84	1069.55	110.24	717.79	287.00	
	b. Financial Institutions		129.18					110.00			68.51					
	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	10.10	77.12	15.00	7.43	17.03	19.54	21.54	6.94	10.14	124.81	27.02	4.27	22.56	7.14	
8	OTHER ASSETS	17.00	327.88	39.77	9.13	51.02	46.64	411.88	15.75	30.51	417.03	21.54	5.20	63.36	16.12	
	a. Accrued Interest:	7.50	104.21	18.88	3.61	8.58	23.91	85.43	5.07	11.89	114.32	7.23	3.55	13.16	3.41	
	Financial	0.80	55.24	7.85		3.03		54.51	1.48		57.19	2.22			0.30	
	Government Enterprise		0.22				0.15	1.58			0.05					
	Private Sector	6.70	48.75	11.03	3.61	5.55	23.76	29.34	3.59	11.89	57.08	5.00	3.55	13.16	3.11	
	b. Staff Loans / Adv.		56.08	1.28	0.11	0.83		8.95	0.19	1.92	39.30	0.24		0.20	0.21	
	c. Sundry Debtors		7.95	13.04	0.02	0.96	3.89	30.46	5.28	13.01	2.30	2.59	0.03	0.92	10.86	
	d. Cash In Transit								0.02							
	e. Others	9.51	159.64	6.57	5.39	40.64	18.84	287.05	5.20	3.69	261.12	11.49	1.61	49.08	1.64	
9	Expenses not Written off		0.08		0.73			0.00	0.44		1.03		0.85			
10	Non Banking Assets							53.60			36.16					

S.N.	BFI Name	N Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Sajpa	Sepakoshi	Sajha	Apex	Green	Reliable	Nepal Awaz	NFL
Liabilities															
1	CAPITAL FUND	101.65	45.55	169.45	208.94	104.36	1129.85	16.93	63.70	35.64	602.42	48.27	808.70	257.40	-8.04
	a. Paid-up Capital	100.00	43.75	161.70	200.00	100.00	895.32	14.00	60.00	53.45	666.56	55.00	716.89	200.80	135.80
	b. Calls in Advance							8.13							
	c. Proposed Bonus Share														
	d. General Reserves	1.60		3.80	6.34	0.80	211.82		0.74		49.84		76.92	55.39	40.00
	e. Share Premium			3.40							0.39				
	f. Retained Earning	-0.86	1.80	0.11	2.21	3.35	12.26	-5.24	2.74	-17.81	-193.73	-6.74	1.04	0.30	-225.02
	g. Others Reserves Fund	0.91		0.44	0.39	0.21	10.45	0.04	0.21		79.35		13.85	0.91	41.18
2	BORROWINGS												800.00		
	a. NRB														
	b. Interbank Borrowing												800.00		
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	894.07	411.46	1270.40	2074.48	222.78	8913.07	156.19	402.08	387.01	5247.89	230.43	5779.67	508.25	246.15
	a. Current	7.58		16.49	31.26	1.86	113.47	2.59	9.65	14.36		1.16	35.60		
	Domestic	7.58		16.49	31.26	1.86	113.47	2.59	9.65	14.36		1.16	35.60		
	Foreign														
	b. Savings	478.10	345.46	587.23	1038.91	74.13	3631.95	119.71	180.84	127.82	3813.60	49.49	1960.15	128.41	89.34
	Domestic	478.10	345.46	587.23	1038.91	74.13	3631.95	119.71	180.84	127.82	3813.60	49.49	1960.15	128.41	89.34
	Foreign														
	c. Fixed	197.68	66.00	256.92	403.18	48.25	2731.30	29.92	74.95	39.53	1431.91	58.81	2401.09	225.91	154.39
	Domestic	197.68	66.00	256.92	403.18	48.25	2731.30	29.92	74.95	39.53	127.86	58.81	2401.09	225.91	154.39
	Foreign										1304.05				
	d. Call Deposits	210.71		409.76	600.78	98.55	2424.88	3.72	136.65	204.69		120.63	1302.64		
	Domestic	210.71		409.76	600.78	98.55	2424.87	3.72	136.65	204.69		120.63	1302.64		
	Foreign						0.00								
	e. Others				0.36		11.48	0.26		0.60	2.39	0.34	80.19	153.93	2.42
	Domestic				0.36		6.14	0.26		0.60	2.39	0.34	80.19	153.93	2.42
	Foreign						5.34								
4	Bills Payable										3.03				
5	Other Liabilities	54.42	18.31	32.84	71.75	18.62	588.80	6.75	12.60	13.93	764.80	6.36	558.93	83.21	549.28
	1. Sundry Creditors		0.68	0.12	1.99	2.07	18.28	0.09	0.10	0.13	34.42	1.11	38.22	26.88	50.82
	2. Loan Loss Provision	10.61	4.05	10.08	17.49	3.29	212.34	2.48	3.89	3.33	136.19	1.69	116.71	13.36	204.36
	3. Interest Suspense a/c	4.84	4.05	6.17	16.10	4.77	103.00	0.73	0.62	5.03	464.24	1.07	117.88	24.20	95.62
	4. Others	38.96	9.54	16.47	36.16	8.49	255.17	3.46	7.98	5.44	129.95	2.50	286.12	18.77	198.48
6	Reconciliation A/c						0.51			0.56		0.08	0.73		
7	Profit & Loss A/c	7.82	5.99	29.66	51.14	6.15	180.46	2.35	4.90				51.57	7.58	
		1057.96	481.32	1502.34	2406.31	351.91	10812.70	182.22	483.28	437.13	6618.14	285.13	7999.60	856.44	787.39
Assets															
1	LIQUID FUNDS	255.57	90.93	387.11	585.26	110.59	2157.51	46.84	115.25	104.54	1001.90	97.62	2137.56	85.35	18.98
	a. Cash Balance	18.51	14.99	49.46	40.83	10.93	228.36	3.96	19.97	26.23	191.13	5.94	126.76	4.86	1.62
	Nepalese Notes & Coins	18.51	14.99	49.46	40.83	10.93	228.36	3.96	19.97	26.23	191.13	5.94	126.01	4.86	1.62
	Foreign Currency						1.65						1.75		
	b. Bank Balance	57.16	10.59	67.57	544.43	10.98	437.32	9.05	20.58	22.93	801.65	91.68	346.39	79.96	17.36
	1. In Nepal Rastra Bank	6.52	3.54	25.07	104.09		424.63		20.56	22.93	621.26	0.03	342.35	33.64	10.24
	Domestic Currency	6.52	3.54	25.07	104.09		424.63		20.56	22.93	621.26	0.03	342.35	33.64	10.24
	Foreign Currency														
	2. "A"Class Licensed Institution	50.65	7.05	42.50	207.21	10.98	12.11	9.05	0.02		150.93	86.73	3.53	5.79	7.04
	Domestic Currency	50.65	7.05	42.50	207.21	10.98	12.11	9.05	0.02		150.93	86.73	3.52	5.79	7.04
	Foreign Currency												0.01		
	3. Other Financial Ins.				233.13		0.58				29.45	4.92	0.51	40.52	0.08
	4. In Foreign Banks														
	c. Money at Call	179.89	65.35	270.09		88.69	1491.83	33.83	74.71	55.38	9.12		1664.41	0.54	
	Domestic Currency	179.89	65.35	270.09		88.69	1485.62	33.83	74.71	55.38	9.12		1664.38	0.54	
	Foreign Currency						6.20						0.03		
2	INVESTMENT IN SECURITIES						288.41				158.60		603.72	20.00	10.00
	a. Govt. Securities						288.41				158.60		603.72	20.00	10.00
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT			0.01	2.31		260.69			1.18	48.71		59.82	63.72	18.56
	a. Interbank Lending												43.04		
	b. Non Residents														
	c. Others			0.01	2.31		260.69			1.18	5.68		59.82	63.72	18.56
4	LOANS & ADVANCES	741.33	364.69	1055.18	1756.63	220.61	7714.61	124.34	345.10	292.12	4265.54	173.23	4717.63	625.74	292.62
	a. Private Sector	741.33	364.69	1055.18	1741.63	220.61	7485.45	124.34	176.18	292.12	4265.54	173.23	4579.90	625.74	292.62
	b. Financial Institutions				15.00		229.16						122.13		
	c. Government Organizations												15.60		
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	36.71	8.07	29.77	27.57	12.65	114.73	5.14	16.92	20.98	290.13	9.01	250.02	7.11	10.58
8	OTHER ASSETS	23.30	16.59	30.28	34.55	8.05	269.26	5.56	5.74	16.87	564.99	3.35	211.80	54.51	290.56
	a. Accrued Interest:	4.84	4.05	6.17	16.10	4.77	117.74	0.73	0.62	5.03	478.13	1.07	117.86	25.07	95.83
	Financia	2.48		0.53		1.60	46.15	0.09	0.26				36.37	2.45	54.37
	Government Enterpri						2.96				0.69		0.78	0.87	0.24
	Private Sector	2.36	4.05	5.64	16.10	3.17	68.63	0.64	0.36	5.03	477.44	1.07	80.72	21.75	41.22
	b. Staff Loans / Adv.	3.51	0.86	7.38			16.19	2.57		7.35	27.00		23.69	19.15	0.00
	c. Sundry Debtors		6.17	0.79	5.55	0.19	26.35	0.53	0.02	0.20	15.60		8.38	2.14	108.06
	d. Cash In Transit														
	e. Others	14.95	5.51	15.94	12.90	3.10	108.98	1.74	5.09	4.28	44.26	2.29	61.86	8.15	86.66
9	Expenses not Written off	1.05	1.05				0.05	0.34	0.27		1.28	0.48	0.97		
10	Non Banking Assets						7.44				1.78		18.08		94.03
11	Reconciliation Account										259.31				
12	Profit & Loss A/c									1					

S.N.	BFI Name	NDC Capital	NNFL	NSMFL	KFL	Himalaya	Union	PFCL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi
Liabilities														
1	CAPITAL FUND	193.57	947.20	-336.62	250.41		135.55	399.33	380.32	398.40	267.67	542.13	2090.09	519.00
	a. Paid-up Capital	233.56	679.86	2034.29	183.78		176.59	303.51	330.00	324.31	197.12	339.18	2008.80	420.00
	b. Calls in Advance				30.00									
	c. Proposed Bonus Share													
	d. General Reserves	95.84	200.87	58.80	33.86		33.96	88.42	46.70	73.36	70.30	116.01	206.24	97.86
	e. Share Premium	12.79	2.48	2.48	0.22								3.59	
	f. Retained Earning	-181.06	10.90	-2441.47	1.24		-103.02	5.38	3.61		0.20	38.78	-131.92	0.06
	g. Others Reserves Fund	45.22	42.78	9.29	1.32		28.03	2.02		0.73	0.05	48.16	3.39	1.09
2	BORROWINGS			33.15					210.00			95.00		
	a. NRB													
	b. Interbank Borrowing			33.15					210.00			95.00		
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	988.61	5962.76	1027.30	1068.61		929.48	3287.59	3201.04	2024.95	1589.90	1891.97	1332.38	4147.62
	a. Current	12.79					7.39						24.44	12.46
	Domestic	12.79					7.39						24.44	12.46
	Foreign													
	b. Savings	399.49	2569.78	33.71	604.75		256.91	1672.34	1804.35	1100.78	556.89	939.08	461.85	1459.47
	Domestic	399.49	2569.78	33.71	604.75		256.91	1672.34	1804.35	1100.78	556.89	939.08	461.85	1459.47
	Foreign													
	c. Fixed	551.14	2813.98	0.92	455.39		584.67	1615.26	1388.64	922.40	1033.02	951.94	789.17	2244.62
	Domestic	551.14	2813.98	0.92	455.39		584.67	1615.26	1388.64	922.40	1033.02	951.94	789.17	2244.62
	Foreign													
	d. Call Deposits	25.19		272.02			38.62						31.55	389.66
	Domestic	25.19		272.02			38.62						31.55	389.66
	Foreign													
	e. Others		579.01	720.65	8.48		41.88		8.05	1.77		0.96	25.36	41.41
	Domestic		579.01	720.65	8.48		41.88		8.05	1.77		0.96	25.36	41.41
	Foreign													
4	Bills Payable						0.05							
5	Other Liabilities	580.95	359.47	4953.42	66.43		195.99	472.66	437.29	278.93	137.95	382.62	1023.95	233.12
	1. Sundry Creditors	74.89	9.63	16.37	1.89			10.38	214.10	5.13	8.31	3.21	107.88	12.97
	2. Loan Loss Provision	183.00	105.52	2533.98	13.63		131.22	92.06	62.32	154.47	14.92	153.29	577.00	57.61
	3. Interest Suspense a/c	133.87	100.50	2108.98	7.74		31.30	114.94	48.58	81.65	24.33	159.51	243.80	51.45
	4. Others	189.19	143.81	294.10	43.17		33.47	255.28	112.30	37.68	90.38	66.61	95.27	111.09
6	Reconciliation A/c			5.61				0.03						
7	Profit & Loss A/c	43.38	100.62	180.04	0.74			40.55	38.10	23.24	16.03	50.16	0.50	40.75
		1806.51	7370.05	5862.91	1386.18		1261.07	4200.16	4266.74	2725.51	2011.55	2961.88	4446.92	4940.49
Assets														
1	LIQUID FUNDS	730.91	1417.86	156.38	342.40		433.85	1130.78	1147.00	577.74	485.10	684.33	1042.02	1011.28
	a. Cash Balance	3.20	109.97	2.72	3.64		3.46	42.22	54.91	31.09	4.17	6.39	6.88	46.00
	Nepalese Notes & Coins	3.20	109.97	2.72	3.64		3.46	42.22	54.91	31.09	4.17	6.39	6.88	46.00
	Foreign Currency													
	b. Bank Balance	727.71	1307.89	153.66	128.71		107.30	1088.57	1092.09	546.66	480.93	30.28	1035.14	216.90
	1. In Nepal Rastra Bank	28.93	205.51	4.21	128.71		105.49	147.61	133.32	55.50	51.84	29.54	57.69	177.46
	Domestic Currency	28.93	205.51	4.21	128.71		105.49	147.61	133.32	55.50	51.84	29.54	57.69	177.46
	Foreign Currency													
	2. "A"Class Licensed Institution	677.04	1043.64	148.60			1.67	451.21	958.77	196.05	194.88	0.73	976.12	33.39
	Domestic Currency	677.04	1043.64	148.60			1.67	451.21	958.77	196.05	194.88	0.73	976.12	33.39
	Foreign Currency													
	3. Other Financial Ins.	21.74	58.74	0.84			0.14	489.74		295.11	234.21		1.33	6.05
	4. In Foreign Banks													
	c. Money at Call				210.05		323.09					647.66		748.38
	Domestic Currency				210.05		323.09					647.66		748.38
	Foreign Currency													
2	INVESTMENT IN SECURITIES		152.09	10.01	2.00				122.29	70.00	50.05	130.00	890.00	134.93
	a. Govt. Securities		152.09	10.01	2.00				122.29	70.00	50.05	130.00	890.00	134.93
	b. NRB Bond													
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin. Ins.													
	e. Non Residents													
3	SHARE & OTHER INVESTMENT	58.10	103.54	21.59	77.28		8.86	5.90	116.32	9.73	3.16	114.54	55.63	57.06
	a. Interbank Lending			20.00										
	b. Non Residents													
	c. Others	58.10	103.54	1.59	77.28		8.86	5.90	116.32	9.73	3.16	114.54	55.63	57.06
4	LOANS & ADVANCES	620.09	5406.09	2567.22	928.52		686.33	2737.63	2500.18	1908.31	1274.24	1789.07	1978.74	3541.30
	a. Private Sector	620.09	5406.09	2567.22	908.44		686.33	2737.63	2500.18	1908.31	1274.24	1789.07	1938.74	3501.30
	b. Financial Institutions				20.08								40.00	40.00
	c. Government Organizations													
5	BILL PURCHASED													
	a. Domestic Bills Purchased													
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
6	LOANS AGAINST COLLECTED BILLS													
	a. Against Domestic Bills													
	b. Against Foreign Bills													
7	FIXED ASSETS	44.59	115.23	111.89	11.69		29.48	40.52	243.58	53.11	120.34	8.06	40.98	92.66
8	OTHER ASSETS	213.56	170.73	2979.72	18.63		95.59	284.69	124.98	106.62	72.83	235.88	332.78	102.06
	a. Accrued Interest:	133.87	100.77	2084.05	9.99		32.27	117.31	48.58	81.65	24.63	159.87	262.02	51.45
	Financia	133.87					23.05				6.33		208.37	22.26
	Government Enterpri		0.27		0.01		0.62				0.30	0.36	10.28	
	Private Sector		100.50	2084.05	9.98		8.60	117.31	48.58	81.65	18.00	159.51	43.37	29.19
	b. Staff Loans / Adv.	1.24	14.12	0.06	1.07		10.95	6.71	3.25	9.21	1.48	1.77	6.00	6.00
	c. Sundry Debtors	17.37	10.14	643.04	1.32		20.04	3.92	0.00	7.25	2.93	0.00	25.89	2.85
	d. Cash In Transit													
	e. Others	61.09	45.70	252.56	6.25		32.33	156.76	73.15	8.52	43.79	74.24	44.86	41.76
9	Expenses not Written off		0.74		1.62		0.21		9.15				24.45	
10	Non Banking Assets	139.25	3.77	16.10				0.63	3.23		1.43		21.86	1.20
11	Reconciliation Account				4.04									0.01
12	Profit & Loss A/c						6.75				4.40		60.46	
	TOTAL ASSETS	1806.51	7370.05	5862.91	1386.18		1261.07	4200.16	4266.74	2725.51	2011.55	2961.88	4446.92	4940.49

S.N.	BFI Name	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL
Liabilities															
1	CAPITAL FUND	35.57	502.48	-2.03	98.03	332.92	452.60	258.24	1.87	-59.65	36.60	183.97	153.86	478.89	-311.03
	a. Paid-up Capital	187.95	403.42	132.23	120.00	248.63	330.72	185.38	127.01	150.00	28.75	474.41	134.40	389.22	181.98
	b. Calls in Advance									8.00					1.37
	c. Proposed Bonus Share										3.45				
	d. General Reserves	94.66	82.77	15.81	4.43	72.68	76.96	39.11	20.69	1.96	3.04	71.04	17.00	77.43	20.69
	e. Share Premium		1.49	0.23	4.84			0.12	0.43			0.52			1.36
	f. Retained Earning	-370.52	11.82	-155.85	-41.70	11.62	10.99	25.97	-147.10	-257.88	0.55	-489.38	2.46	0.41	-516.43
	g. Others Reserves Fund	123.47	2.97	5.56	10.46		33.93	7.66	0.84	38.26	0.80	127.39		11.82	
2	BORROWINGS		150.00									100.00			8.30
	a. NRB														
	b. Interbank Borrowing		150.00									100.00			8.30
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	970.17	4031.23	45.37	282.67	1266.78	2647.49	1670.04	829.86	122.49	96.50	1821.28	1169.21	4550.32	319.33
	a. Current				0.00										
	Domestic				0.00										
	Foreign														
	b. Savings	383.15	2558.61	19.05	140.32	503.38	1466.61	773.27	359.33	36.05	28.97	905.87	950.79	2258.40	181.38
	Domestic	383.15	2558.61	19.05	140.32	503.38	1466.61	773.27	359.33	36.05	28.97	905.87	950.79	2258.40	181.38
	Foreign														
	c. Fixed	580.24	1472.62	26.32	142.35	761.56	1180.88	896.77	397.64	34.93	67.53	908.81	214.79	2291.92	137.95
	Domestic	580.24	1472.62	26.32	142.35	761.56	1180.88	896.77	397.64	34.93	67.53	908.81	214.79	2291.92	137.95
	Foreign														
	d. Call Deposits				0.00										
	Domestic				0.00										
	Foreign														
	e. Others	6.78			0.00	1.84			72.89	51.51		6.60	3.63		
	Domestic	6.78			0.00	1.84			72.89	51.51		6.60	3.63		
	Foreign														
4	Bills Payable														5.22
5	Other Liabilities	758.86	175.02	364.21	32.08	191.43	329.97	218.20	823.56	222.43	43.98	772.97	83.17	320.94	829.18
	1. Sundry Creditors	0.10	26.74	13.27	0.83	3.78	0.29	11.95	19.00	1.45	0.84	9.55	22.17	0.70	8.79
	2. Loan Loss Provision	425.52	57.81	206.93	7.37	58.10	109.28	79.03	372.60	93.66	15.76	339.91	15.43	67.15	502.72
	3. Interest Suspense a/c	230.53	52.25	125.95	10.04	64.38	87.57	74.25	379.69	42.97	13.70	221.40	10.56	70.09	292.77
	4. Others	102.71	38.22	18.07	13.84	65.17	132.83	52.97	52.27	84.36	13.68	202.12	35.01	183.00	24.90
6	Reconciliation A/c	0.01		-0.49						9.85					
7	Profit & Loss A/c		89.13	28.04	14.75	85.19	114.69	17.66		21.37	6.05	65.86	63.90	75.52	0.33
		1764.60	4947.86	435.11	427.53	1876.32	3544.75	2164.13	1655.30	316.49	183.13	2944.09	1470.13	5430.89	846.11
Assets															
1	LIQUID FUNDS	357.14	1000.28	44.59	137.30	661.71	809.53	698.04	111.97	30.97	14.59	663.33	298.43	1254.20	8.55
	a. Cash Balance	3.49	71.89	1.27	6.32	2.42	23.55	17.87	13.86	2.54	1.21	45.11	20.14	51.46	1.18
	Nepalese Notes & Coins	3.49	71.89	1.27	6.32	2.42	23.55	17.87	13.86	2.54	1.21	45.11	20.14	51.46	1.18
	Foreign Currency														
	b. Bank Balance	353.65	928.39	43.33	130.99	56.21	124.80	75.60	98.11	28.43	13.38	618.22	38.18	1202.74	7.37
	1. In Nepal Rastra Bank	308.39	184.23	1.25	16.38	55.19	124.80	73.92	60.77	13.40		48.26	35.65	92.29	0.08
	Domestic Currency	308.39	184.23	1.25	16.38	55.19	124.80	73.92	60.77	13.40		48.26	35.65	92.29	0.08
	Foreign Currency														
	2. "A"Class Licensed Institution	45.26	736.03	30.38	28.50	1.02		1.67	34.74	10.93	13.38	422.60	2.54	1015.36	2.83
	Domestic Currency	45.26	736.03	30.38	28.50	1.02		1.67	34.74	10.93	13.38	422.60	2.54	1015.36	2.83
	Foreign Currency														
	3. Other Financial Ins.		8.13	11.70	86.10				2.60	4.10		147.36		95.09	4.46
	4. In Foreign Banks														
	c. Money at Call					603.08	661.18	604.58					240.11		
	Domestic Currency					603.08	661.18	604.58					240.11		
	Foreign Currency														
2	INVESTMENT IN SECURITIES		150.00	15.00	3.20			30.00				202.00	0.26	110.00	
	a. Govt. Securities		150.00	15.00	3.20			30.00				202.00		110.00	
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents												0.26		
3	SHARE & OTHER INVESTMENT	32.55	140.66	0.20	2.77	5.77	34.21	31.90	1.24	0.10	0.19	7.23		2.16	0.25
	a. Interbank Lending														
	b. Non Residents														
	c. Others	32.55	140.66	0.20	2.77	5.77	34.21	31.90	1.24	0.10	0.19	7.23		2.16	0.25
4	LOANS & ADVANCES	858.59	3464.35	210.58	246.96	1092.95	2362.14	1209.06	756.57	103.15	127.96	1391.75	1077.57	3829.73	501.83
	a. Private Sector	858.59	3464.35	210.58	242.96	1092.95	2343.64	1209.06	756.57	103.15	127.96	1391.75	1077.57	3829.73	501.83
	b. Financial Institutions				4.00										
	c. Government Organizations						18.50								
5	BILL PURCHASED														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	47.40	86.06	3.06	2.89	17.17	140.35	48.82	41.11	5.36	3.42	133.86	8.98	65.41	20.01
8	OTHER ASSETS	397.62	105.79	143.87	26.07	95.41	198.52	139.98	391.92	96.41	35.96	408.94	84.15	135.05	309.44
	a. Accrued Interest:	230.53	56.08	125.95	10.04	64.38	87.57	75.56	379.69	42.97	13.70	221.40	10.56	70.34	292.77
	Financial		30.97											70.09	
	Government Enterprise		3.84					1.31						0.25	
	Private Sector	199.57	52.25	125.95	10.04	64.38	87.57	74.25	379.69	42.97	13.70	221.40	10.56	70.34	292.77
	b. Staff Loans / Adv.	29.50	30.30	3.29	3.05			17.19		0.10	5.92	4.94	2.99	2.24	5.05
	c. Sundry Debtors		5.12	14.57	10.89	5.44	0.04	11.30	2.37	7.57	4.81	163.04	14.47	14.62	0.06
	d. Cash In Transit										0.13				
	e. Others	137.59	14.28	0.05	2.09	25.59	110.91	35.92	9.85	45.77	11.39	19.56	56.13	47.84	11.57
9	Expenses not Written off		0.18										0.25	1.88	
10	Non Banking Assets	57.23	0.54	16.86	8.34	3.32		0.68	38.93	70.52	1.01	128.92	0.49	31.32	5.37
11	Reconciliation Account	0.01		0.95						9.99					0.66
12	Profit & Loss A/c	14.07						5.65	313.56			8.06		1.14	
	TOTAL ASSETS	1764.60	4947.86	435.11											

S.N.	BFI Name	CMBFL	Crystal	Gulshewor	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Kulber	NEFL	Seti	hama	Namaste
Liabilities															
1	CAPITAL FUND	-1085.15	-269.02	306.38	63.13	485.79	135.98	519.29	525.85	296.61	-222.96	301.02	65.23	234.01	36.79
	a. Paid-up Capital	935.07	70.00	255.40	110.00	396.40	120.63	483.10	426.81	263.77	150.00	264.11	55.66	200.00	31.25
	b. Calls in Advance		24.49								25.23				
	c. Proposed Bonus Share														
	d. General Reserves	193.49	42.32	48.44	21.19	88.78	14.33	61.68	82.40	31.53	4.49	34.52	7.58	14.67	3.82
	e. Share Premium	2.61			0.48		0.99	0.07		0.05	0.62				
	f. Retained Earning	-2216.31	-567.13	0.86	-68.53	0.56	0.03	-36.00	1.67	0.96	-403.30	0.21	1.84	-4.71	1.34
	g. Others Reserves Fund		161.30	1.68		0.06		10.44	14.97	0.29		2.18	0.14	24.05	0.38
2	BORROWINGS	33.70	34.60						700.00						
	a. NRB														
	b. Interbank Borrowing	33.70	34.60						700.00						
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	910.63	305.66	1327.58	251.41	4648.71	894.21	1043.99	4357.15	2195.63	284.46	1246.64	172.88	244.12	260.22
	a. Current														
	Domestic								15.69						
	Foreign								15.69						
	b. Savings	23.21	155.12	452.99	135.03	2023.78	553.11	359.04	2812.31	911.05	35.78	940.82	117.20	107.60	216.06
	Domestic	23.21	155.12	452.99	135.03	2023.78	553.11	359.04	2812.31	911.05	35.78	940.82	117.20	107.60	216.06
	Foreign														
	c. Fixed	0.75		657.66	116.38	1652.57	341.10	622.88	1542.48	794.35	248.67	305.67	55.68	54.47	44.14
	Domestic	0.75		657.66	116.38	1652.57	341.10	622.88	1542.48	794.35	248.67	305.67	55.68	54.47	44.14
	Foreign														
	d. Call Deposits								45.58						
	Domestic								45.58						
	Foreign														
	e. Others	886.67	150.54	216.92		972.36		0.81	2.36	490.23		0.15		82.05	0.02
	Domestic	886.67	150.54	216.92		972.36		0.81	2.36	490.23		0.15		82.05	0.02
	Foreign														
4	Bills Payable								0.57						
5	Other Liabilities	3442.01	1000.73	112.52	161.49	272.75	59.48	134.87	443.91	216.01	601.46	50.83	14.95	54.88	13.21
	1. Sundry Creditors	38.02	10.01	10.25	3.87	0.83	2.56	1.81	17.88	1.50	6.35	0.72	0.87	0.08	0.04
	2. Loan Loss Provision	1803.56	452.35	37.34	57.39	66.86	14.52	48.71	128.70	76.05	339.14	9.54	3.46	12.24	3.13
	3. Interest Suspense a/c	1468.84	341.36	18.46	25.29	61.92	10.19	36.87	19.40	46.41	231.35	6.67	2.76	5.82	0.73
	4. Others	131.58	197.02	46.47	74.94	143.14	32.22	47.48	277.94	92.06	24.62	33.90	7.87	36.74	9.31
6	Reconciliation A/c									380.15	1306.55				
7	Profit & Loss A/c	231.42	65.10	53.65		77.42	12.51		50.15	42.05	23.04	21.12	7.31	23.55	7.36
		3532.61	1137.07	1800.13	476.03	5484.67	1102.18	1698.14	6077.63	3130.44	1992.54	1619.61	260.38	556.56	317.58
Assets															
1	LIQUID FUNDS	48.27	19.28	446.94	198.91	1153.85	196.08	656.36	1781.31	466.27	44.42	386.69	59.73	260.07	92.25
	a. Cash Balance	0.36	0.18	8.47	2.64	127.46	17.26	9.19	151.99	15.45	1.52	15.16	2.76	1.57	4.05
	Nepalese Notes & Coins	0.36	0.18	8.37	2.64	127.46	17.26	8.96	151.99	15.45	1.52	15.16	2.71	1.57	4.04
	Foreign Currency			0.10				0.23					0.05		0.01
	b. Bank Balance	47.91	19.09	27.12	196.27	139.41	178.82	63.45	1629.32	450.82	0.00	371.53	56.97	258.50	6.80
	1. In Nepal Rastra Bank	3.99	1.89	26.84	1.36	125.90	27.62	61.77	169.18	70.34	0.00	95.88	0.16	14.26	
	Domestic Currency	3.99	1.89	26.84	1.36	125.90	27.62	61.77	169.18	70.34	0.00	95.88	0.16	14.26	
	Foreign Currency														
	2. "A"Class Licensed Institution	15.08	15.94	0.28	80.98	12.90	68.37	1.69	1297.32	173.04		116.95	15.86	168.69	6.80
	Domestic Currency	15.08	15.94	0.28	80.98	12.90	68.37	1.69	1297.32	173.04		116.95	15.86	168.69	6.80
	Foreign Currency														
	3. Other Financial Ins.	28.84	1.27		113.93	0.62	82.83		162.82	207.43		158.70	40.95	75.55	
	4. In Foreign Banks														
	c. Money at Call			411.34		886.99		583.72			42.89				81.40
	Domestic Currency			411.34		886.99		583.72			42.89				81.40
	Foreign Currency														
2	INVESTMENT IN SECURITIES			55.00	12.45	25.00		38.18	0.50	109.50					
	a. Govt. Securities			55.00	12.45	25.00		38.18	0.50	109.50					
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	0.03	3.23	81.27	46.28	0.35	0.55	30.97	147.15	112.07	0.50	47.85	0.10	28.80	
	a. Interbank Lending														
	b. Non Residents														
	c. Others	0.03	3.23	81.27	46.28	0.35	0.55	30.97	147.15	112.07	0.50	47.85	0.10	28.80	
4	LOANS & ADVANCES	1803.56	458.91	1023.30	140.06	4116.73	866.56	636.31	3675.48	1950.34	384.06	1093.49	184.98	201.81	220.05
	a. Private Sector	1803.56	281.31	1008.55	133.56	4116.73	866.56	619.31	3675.48	1936.15		1061.49	184.98	186.81	220.05
	b. Financial Institutions		177.60	10.00	6.49			17.00		14.18	384.06	32.00		15.00	
	c. Government Organizations			4.75											
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	92.51	206.05	59.00	2.79	68.06	9.90	249.81	67.42	20.79	12.19	8.01	5.45	9.77	1.06
8	OTHER ASSETS	1586.67	377.12	134.63	52.67	120.68	29.09	72.70	368.54	83.86	241.27	83.49	10.02	40.53	3.91
	a. Accrued Interest:	1468.84	341.36	19.24	25.29	61.92	10.19	36.89	100.36	46.64	229.73	6.67	2.76	5.82	0.73
	Financia	1426.69		3.89				11.52	40.51	8.55				0.07	0.05
	Government Enterpri			0.78				0.08	0.00	0.27					
	Private Sector	42.15	341.36	14.58	25.29	61.92	10.19	25.29	59.85	37.81	229.73	6.67	2.76	5.75	0.68
	b. Staff Loans / Adv.	0.12		11.06	0.94	0.40	6.41		60.14		1.08	1.08	2.57	0.15	
	c. Sundry Debtors	5.56	0.17	6.81	0.46	1.21	6.34	1.29	16.94	1.87	2.11	60.91	2.20	0.03	0.20
	d. Cash In Transit														
	e. Others	112.15	35.60	97.52											

S.N.	BFI Name	Kaski	Unique	Manjastree	Jehls	Reliance	Bhaktapur
Liabilities							
1	CAPITAL FUND	322.54	247.94	264.25	236.46	393.28	211.04
	a. Paid-up Capital	283.58	223.00	225.00	220.00	320.00	200.00
	b. Calls in Advance						
	c. Proposed Bonus Share						
	d. General Reserves	38.77	23.98	16.51	11.05	19.56	2.21
	e. Share Premium						
	f. Retained Earning	0.19	0.95	19.35	0.15	51.10	8.83
	g. Others Reserves Fund			3.38	5.26	2.62	
2	BORROWINGS			275.00			
	a. NRB						
	b. Interbank Borrowing			275.00			
	c. Foreign Banks and Fin. Ins.						
	d. Other Financial Ins.						
	e. Bonds and Securities						
3	DEPOSITS	2606.09	667.67	1890.50	892.99	1674.81	416.39
	a. Current						
	Domestic						
	Foreign						
	b. Savings	1619.84	290.58	296.72	324.96	748.29	213.89
	Domestic	1619.84	290.58	296.72	324.96	748.29	213.89
	Foreign						
	c. Fixed	986.25	293.06	666.56	364.72	477.56	114.22
	Domestic	986.25	293.06	666.56	364.72	477.56	114.22
	Foreign						
	d. Call Deposits						88.27
	Domestic						88.27
	Foreign						
	e. Others		84.02	927.21	203.31	448.95	
	Domestic		84.02	927.21	203.31	448.95	
	Foreign						
4	Bills Payable						
5	Other Liabilities	162.07	29.79	210.41	143.00	198.34	23.83
	1. Sundry Creditors	0.12	4.80	3.05	0.28	8.98	0.01
	2. Loan Loss Provision	44.94	9.01	81.71	69.73	103.56	12.37
	3. Interest Suspense a/c	37.84	4.50	82.21	35.59	42.77	1.30
	4. Others	79.16	11.47	43.44	37.40	43.03	10.15
6	Reconciliation A/c						
7	Profit & Loss A/c	43.37	18.99	3.05	11.11	4.57	6.48
		3134.08	964.38	2643.20	1283.56	2271.00	657.74
Assets							
1	LIQUID FUNDS	621.58	222.31	704.12	327.13	595.56	320.66
	a. Cash Balance	57.73	2.21	21.48	3.49	18.17	10.08
	Nepalese Notes & Coins	57.73	2.21	21.48	3.49	18.17	10.08
	Foreign Currency						
	b. Bank Balance	106.48	220.11	682.64	50.74	577.40	310.58
	1. In Nepal Rastra Bank	103.53	25.27	32.89	50.74	87.72	19.64
	Domestic Currency	103.53	25.27	32.89	50.74	87.72	19.64
	Foreign Currency						
	2. "A"Class Licensed Institution	2.71	60.67	403.96		285.61	198.65
	Domestic Currency	2.71	60.67	403.96		285.61	198.65
	Foreign Currency						
	3. Other Financial Ins.	0.24	134.17	245.79		204.07	92.30
	4. In Foreign Banks						
	c. Money at Call	457.37			272.89		
	Domestic Currency	457.37			272.89		
	Foreign Currency						
2	INVESTMENT IN SECURITIES		67.00	50.00	50.00	3.00	18.60
	a. Govt. Securities		67.00	50.00	50.00	3.00	18.60
	b. NRB Bond						
	c. Govt. Non-Fin. Ins.						
	d. Other Non-Fin Ins.						
	e. Non Residents						
3	SHARE & OTHER INVESTMENT	14.15	14.34		35.90	110.59	23.43
	a. Interbank Lending						
	b. Non Residents						
	c. Others	14.15	14.34		35.90	110.59	23.43
4	LOANS & ADVANCES	2385.56	634.42	1731.72	761.89	1460.92	283.39
	a. Private Sector	2385.56	612.12	1731.72	742.09	1374.12	283.39
	b. Financial Institutions		22.30		19.80	43.50	
	c. Government Organizations					43.30	
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	45.87	3.81	27.91	5.63	24.04	3.82
8	OTHER ASSETS	66.92	22.50	129.45	102.13	71.23	7.41
	a. Accrued Interest:	37.84	4.94	82.21	38.38	42.77	1.30
	Financial		2.17	23.00	6.27	1.21	
	Government Enterprise		0.44		0.51		
	Private Sector	37.84	2.33	59.20	31.60	41.56	1.30
	b. Staff Loans / Adv.	0.53	0.81	21.62	8.37	1.71	1.03
	c. Sundry Debtors	0.11	0.83	2.49	1.21	3.09	1.48
	d. Cash In Transit						
	e. Others	28.44	15.92	23.13	54.17	23.65	3.60
9	Expenses not Written off				0.88	2.79	0.42
10	Non Banking Assets						
11	Reconciliation Account					1.41	
12	Profit & Loss A/c					1.45	
	TOTAL ASSETS	3134.08	964.38	2643.20	1283.56	2271.00	657.74

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses																		
1. Interest Expense	1398.92	1757.44	2020.26	2547.76	601.53	1788.47	1631.13	1130.59	1898.14	1310.96	1017.12	2115.75	830.02	1585.66	1361.11	1459.53	1681.82	2902.39
1.1 On Deposit Liabilities	1123.74	1730.20	1996.93	2403.18	598.25	1660.43	1539.36	1129.50	1879.38	1277.25	1017.06	2078.65	830.02	1584.92	1360.00	1402.95	1583.45	2816.83
1.1.1 Saving Account	619.90	1009.22	982.40	691.02	318.50	860.05	408.05	316.52	692.76	286.41	283.94	463.30	146.22	503.14	238.32	212.55	357.52	1153.90
1.1.2 Fixed Account	503.97	630.34	615.73	1097.22	114.68	800.38	995.93	642.93	830.13	637.33	523.62	1096.70	492.92	743.58	794.92	825.33	730.46	1510.30
1.1.2.1 Up to 3 months Fixed Account		0.20	92.36	12.06	7.08	224.63	228.07		208.36		0.27					7.75	97.63	
1.1.2.2 3 to 6 months Fixed Account		2.42	123.15		6.70		181.76	0.85	187.36							79.02	167.23	
1.1.2.3 6 months to 1 year Fixed Account		278.27	307.87		95.42	575.75	498.86		326.65	637.33	25.10	2.48	492.92	743.58		590.45	254.55	
1.1.2.4 Above 1 year Fixed Account	503.97	349.45	92.36	1085.16	5.48		87.24	642.08	107.76		498.25	1094.23		794.92	148.11	211.05	1510.30	
1.1.3 Call Deposit	-0.13	90.64	398.80	614.94	165.07		135.38	170.05	356.49	353.51	209.50	518.65	190.88	338.21	326.77	365.08	495.47	125.32
1.1.4 Certificate of Deposit																		27.32
1.2 On Borrowing	275.17	27.24	23.33	144.58	3.28	128.05	91.77	1.09	18.76	33.71	0.06	37.10		0.73	1.11	56.58	98.37	85.55
2. Commission Expense		64.30	178.36	131.42				10.17						3.20				0.99
3. Staff Expense	1918.32	2241.06	628.19	402.80	460.09	763.24	498.27	273.91	458.93	385.14	172.39	379.40	101.66	300.22	258.58	273.03	294.82	2807.01
4. Office Operating Expenses	496.40	619.95	505.25	482.68	378.72	926.07	449.76	249.40	430.93	360.53	192.49	390.98	122.07	350.13	218.92	249.93	406.91	490.37
5. Foreign Exchange Loss											1.23	0.71	0.58					3.81
5.1 Due to Change in Exchange Rates											1.23	0.71	0.58					3.49
5.2 Due to Foreign Currency Transaction																		0.32
6. Non Operating Expense		0.43												1.94	9.63	0.94		0.04
7. Provision for Risk	303.03	579.85	174.79	510.05	131.73	292.99	93.00	421.08	84.53	512.59	78.31	120.41	150.66	101.93	198.34	248.47	31.09	1150.28
7.1 Loan loss Provision	339.17	578.13	168.75	506.12	131.73	292.99	92.83	421.08	84.53	512.59	74.40	120.41	150.66	100.59	177.79	217.86	31.09	1150.28
7.1.1 General Loan loss Provision	339.17	127.37	117.50	189.50	88.43	292.99	46.54	198.69	84.53	46.59	69.70	83.25	74.86	28.00	41.15	70.65	31.09	317.26
7.1.1.1 Pass Loan Loss Provision		127.37	74.06	99.81	39.42	292.99	42.80	189.43	84.53	41.63	50.61	-1.21	65.85	28.00	40.32	65.17	31.09	312.97
7.1.1.2 Watch List Provision			43.44	89.69	49.01		3.74	9.26		4.96	19.09	84.47	9.01		0.83	5.48		4.30
7.1.2 Special Loan Loss Provision		450.76	51.25	316.63	43.30		46.28	222.39		466.00	4.70	37.15	69.65	72.59	136.64	147.21		833.02
7.1.3 Additional Loan Loss Provision													6.16					
7.2. Provision for Non-Banking Assets				3.93							3.91				20.55			
7.3. Provision for Loss on Investment			4.30				0.17							1.34		30.62		
7.5. Provision for Loss of Other Assets	-36.14	1.72	1.74															
8. Loan Written Off			9.71		27.30							1.68						5.43
9. Provision for Staff Bonus		411.80	289.15	270.04	162.13	155.45	102.65		215.10	42.75	31.43	69.72	35.18	13.00	19.35	22.70	92.65	66.90
10. Provision for Income Tax	261.80	620.00	859.44	810.13	486.40	467.88	310.25		645.30	132.06	86.67	209.15	105.03	51.73	58.04	68.09	277.94	301.76
11. Others		3.42																1.29
12. Net Profit	651.97	4527.41	2032.02	1879.83	1134.94	1086.63	716.26	652.02	1505.70	295.47	227.59	488.03	150.28	91.03	135.43	158.88	648.53	1885.56
Total Expenses	5030.44	10825.66	6697.18	7034.72	3382.85	5480.73	3801.32	2737.17	5238.63	3039.51	1807.22	3775.82	1498.68	2495.65	2259.41	2481.58	3433.76	9615.83
Income																		
1. Interest Income	3988.94	5656.76	5367.25	5282.76	2215.75	4202.01	3033.70	1795.98	4530.39	2582.84	1499.79	3271.58	1258.57	2471.45	1906.22	2027.31	2895.12	7371.07
1.1 On Loans and Advances	3849.23	5379.39	5013.91	5168.22	2084.81	3928.96	2772.24	1718.55	4399.89	2496.71	1470.97	3078.21	1236.44	2449.43	1864.30	2004.14	2777.34	7188.45
1.2 On Investment	118.33	165.83	187.13	61.95	50.08	132.11	67.57	28.52	129.46	82.92	26.30	187.89	14.06	16.21	18.01	23.17	74.80	64.71
1.2.1 Government Bonds	118.33	88.74	172.67	61.95	50.08	132.11	67.57	10.23	6.54	82.92	19.86	174.78	14.06	16.21	18.01	23.17	74.80	64.71
1.2.2 Foreign Bonds			14.45						41.41			13.10						
1.2.3 NRB Bonds								18.29	81.51		6.44							
1.2.4 Debenture & Bonds		77.09																
1.3 On Agency Balance	16.35	50.76	1.45	47.79	3.07	140.94	152.90	0.25				0.37	1.90					5.22
1.4 On Call Deposit	5.03	15.07	122.78	4.81	15.81			32.61	1.04	1.42		5.11						37.75
1.5 On Others		45.71	41.97		61.98		40.99	16.05		1.78	2.52		6.17	5.81	23.92			117.90
2. Commission and Discount	209.14	412.63	830.10	536.26	323.17	630.63	584.83	286.93	304.32	235.48	88.41	87.45	28.53	154.95	138.88	310.75	367.49	244.72
2.1 Bills Purchase and Discount	0.00	1.50	1.44	7.67	8.68	60.98	0.07	21.74	15.38	37.76	1.49	16.98	0.01	1.68	0.29	15.58		
2.2 Commission	209.14	395.35	825.33	528.60	243.47	477.98	407.67	256.12	288.10	194.10	77.20	58.40	28.51	153.27	45.14	286.00	160.97	244.72
2.3 Others		15.78	3.32		71.02	91.68	177.09	9.07	0.84	3.61	9.73	12.07			93.45	9.17	206.53	
3. Exchange Fluctuation Income	-12.64	40.98	452.48	425.54	548.60	434.34	107.16	96.95	75.03	149.94	19.50	124.61	47.40	81.93	86.94	94.60	145.02	167.39
3.1 Due to Change in Exchange Rate	-54.09	-19.27	295.93	38.31	82.74		2.33	1.45	112.62					0.95	49.69	7.99	149.91	92.21
3.2 Due to Foreign Currency Transaction	41.45	60.25	156.54	387.23	465.86	434.34	104.83	95.50	-37.59	149.94	19.50	124.61	47.40	80.97	37.25	86.61	-4.89	75.18
4. Other Operating Income	302.55	389.26		206.41	39.36	179.95		132.39	295.46	54.43	71.70	251.24	47.10	75.33	38.01			1.02
5. Non Operating Income	269.53	2874.89	40.67	18.59	90.32	20.90	6.80	0.35	8.00	4.42	29.83	13.04	1.70	93.70	2.25	29.94	25.11	36.20
6. Write Back from Provisions for loss	241.26	791.75	2.27	565.15	138.44		51.68	399.36	25.44	9.90	96.16	27.90	87.70	-385.54	87.10	18.98		1147.34
7. Recovery of written-off Loan	31.65	655.83	4.41		27.20		17.15	25.02		2.50	1.83		23.46	3.83				95.21
8. Income from Extra Ordinary transactions			3.56			12.90		0.19					4.22					63.13
9. Net Loss																		
Total Income	5030.44	10825.66	6697.18	7034.72	3382.85	5480.73	3801.32	2737.17	5238.63	3039.51	1807.22							

BFI Name	Triveni	Suprim	Bhrikuti	Suvechha	Shangrila	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Mulkinath	
Expenses																					
1. Interest Expense	389.23	156.73	253.63	111.09	360.00	39.64	257.35	259.80	348.66	211.67	84.65	85.29	304.15	70.05	234.90	527.08	92.65	124.05	96.39	313.99	
1.1 On Depositing Liabilities	389.23	156.73	253.63	111.09	360.00	39.64	208.26	259.21	348.66	211.67	84.47	85.29	303.65	70.05	232.46	507.44	92.65	124.05	96.39	309.24	
1.1.1 Saving Account	147.55	71.72	115.77	37.28	170.04	1.32	91.65	82.76	115.57	117.90	54.76	52.95	117.68	40.22	153.30	160.54	44.82	52.29	59.92	174.67	
1.1.2 Fixed Account	161.02	63.07	83.58	60.47	121.86	0.72	65.95	107.41	165.15	83.69	14.66	32.34	132.70	25.64	67.07	299.37	41.40	62.34	36.47	89.89	
1.1.2.1 Up to 3 months Fixed Account	0.53	0.30	0.37	0.11	0.60			0.03	1.30		0.11		0.36			5.81	1.66	0.20		1.19	
1.1.2.2 3 to 6 months Fixed Account	2.74	0.79	1.36	0.51	3.16		1.05	1.87	3.03	3.30	0.14	8.10	3.11			4.03	2.07	0.26	0.19	6.47	
1.1.2.3 6 months to 1 year Fixed Account	73.57	59.19	64.21	17.79	64.32		51.62	57.08	88.49	30.47	2.42	10.28	30.20	15.55		220.33	14.49	31.95	14.51	53.05	
1.1.2.4 Above 1 year Fixed Account	84.17	2.79	17.65	42.07	53.79	0.72	13.28	48.44	72.34	49.91	12.01	13.96	99.03	10.09	67.07	69.20	23.19	29.92	21.78	29.18	
1.1.3 Call Deposit	80.66	21.94	54.28	13.34	68.10	37.60	50.66	69.04	67.94	10.08	15.05		53.27	4.19	12.09	47.53	6.43	9.43		44.67	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing							49.09	0.59			0.18		0.50		2.43	19.64				4.76	
2. Commission Expense								0.09		0.10						1.66					
3. Staff Expense	61.87	47.80	47.25	17.31	62.02	15.51	33.79	49.68	36.81	45.31	28.12	15.84	75.77	26.93	58.18	67.35	17.62	23.19	25.63	114.84	
4. Office Operating Expenses	79.51	48.18	37.58	20.20	84.99	19.90	35.75	71.05	54.51	35.92	22.33	11.44	90.65	12.46	70.41	69.11	12.74	18.60	20.65	79.50	
5. Foreign Exchange Loss		0.02							0.00						0.06	0.17					
5.1 Due to Change in Exchange Rates		0.02							0.00						0.06	0.17					
5.2 Due to Foreign Currency Transaction																					
6. Non Operating Expense					0.15	1.41	0.06		8.46			9.72			0.05	4.58				0.17	
7. Provision for Risk	70.19	89.85	10.20	3.70	43.52	1.08	19.92	46.70	12.45	18.48	16.58	1.79	9.01	20.95	-147.95	14.76	5.47	5.15	17.49	18.84	
7.1 Loan loss Provision	70.19	55.73	10.20	3.70	43.52		19.92	46.70		17.04	16.58	1.79		20.95	-147.95	12.36	5.47	5.15	17.49	18.84	
7.1.1 General Loan loss Provision	70.19	13.26	6.14	1.14	12.16		9.53	7.75		5.50	-12.31			4.76	11.58	6.27	2.29	3.37	-0.23	16.23	
7.1.1.1 Pass Loan Loss Provision	70.19	9.86	4.50	1.14	7.43		8.74	6.52		4.40	-13.93			3.66	8.95	-5.43	1.94	3.22	1.56	15.32	
7.1.1.2 Watch List Provision		3.40	1.65		4.73		0.80	1.23		1.10	1.62			1.10	2.64	11.70	0.35	0.15	-1.79	0.91	
7.1.2 Special Loan Loss Provision		41.87	4.06	2.57	31.35		10.39	38.96		11.55	28.89			16.18	-159.53	6.09	3.18	1.78	17.71	2.61	
7.1.3 Additional Loan Loss Provision		0.60										1.79									
7.2. Provision for Non-Banking Assets		33.88							12.45	1.44			9.01								
7.3. Provision for Loss on Investment						1.08										2.40					
7.5. Provision for Loss of Other Assets		0.24																			
8. Loan Written Off						8.55		1.61							7.12						
9. Provision for Staff Bonus	7.87		18.10	3.33	18.07			8.42	9.16	9.41	8.97	3.72	5.29	3.46	22.16	14.11	6.96	4.70	2.35	28.78	
10. Provision for Income Tax	23.62		54.31	9.99	54.20			25.25	27.48	28.24	26.92	11.17	15.88	10.39	66.48	42.34	20.89	14.10	7.05	86.34	
11. Others																					
12. Net Profit	55.10	92.99	126.73	23.30	126.47	236.48	128.02	58.91	64.11	65.89	62.81	26.07	37.06	24.23	155.12	98.79	48.70	32.91	16.46	201.46	
Total Expenses	687.38	435.56	547.81	188.91	749.42	322.58	474.90	521.52	561.64	415.02	250.37	165.04	537.82	168.47	466.53	839.95	205.03	222.71	186.03	843.92	
Income																					
1. Interest Income	629.88	323.67	513.84	159.15	675.10	81.71	433.36	419.41	487.05	366.60	234.45	134.42	467.94	138.42	406.32	766.77	176.47	199.55	169.88	734.72	
1.1 On Loans and Advances	581.36	293.86	472.59	149.14	639.59	75.22	375.72	387.54	450.94	321.73	211.81	134.42	435.48	138.42	340.30	683.80	166.76	188.91	163.78	707.12	
1.2 On Investment	0.39	0.96	3.08		2.29			1.00	3.42	8.85			7.62		0.61	9.27		1.31			
1.2.1 Government Bonds	0.39	0.96	3.08		2.29			1.00	3.30	8.85			7.62		0.61	9.27					
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds									0.12									1.31			
1.2.4 Debenture & Bonds																					
1.3 On Agency Balance											22.64										
1.4 On Call Deposit	48.13	28.84	38.17	10.01	29.70	6.48	8.55	30.76	32.70	33.81			23.09		65.03	72.84	9.71	9.33	6.09	26.53	
1.5 On Others					3.52		49.09	0.11		2.21			1.74		0.38	0.87				1.07	
2. Commission and Discount	5.39	3.50	6.69	1.73	10.97	0.06	0.68	3.72	1.69	9.51	2.80	14.48	7.32	3.89	6.80	67.59	1.55	5.76	3.05	8.78	
2.1 Bills Purchase and Discount															1.00	0.01					
2.2 Commission	5.39	3.50	6.69	1.73	10.50	0.06	0.68	3.72	1.69	9.51	2.05	14.48	7.32	3.89	5.81	10.54	0.82	5.76	2.83	8.78	
2.3 Others					0.47						0.75					57.04	0.73			0.22	
3. Exchange Fluctuation Income		0.04		0.12	0.02	0.02	0.24						0.31		0.37	1.01					
3.1 Due to Change in Exchange Rate					0.00	0.02	0.24						0.29		0.20						
3.2 Due to Foreign Currency Transaction		0.04		0.12	0.02								0.02		0.17	1.01					
4. Other Operating Income	44.70	38.04	27.29	15.84	58.11	0.62	36.61	29.98	29.90	25.27	13.13	16.13	24.57	16.12	27.65		27.01	17.26	13.10	91.93	
5. Non Operating Income				12.20	0.26	3.30	2.66	14.86	42.99				4.41		1.02			0.06		4.87	
6. Write Back from Provisions for loss	5.37	70.32		4.87	236.87	1.58	53.32			13.64			33.27	10.05	23.99	4.58		0.07		3.61	
7. Recovery of written-off Loan																					
8. Income from Extra Ordinary transactions	2.04														0.39						
9. Net Loss																					
Total Income	687.38	435.56	547.81	188.91	749.42	322.58	474.90	521.52	561.64	415.02	250.37	165.04	537.82	168.47	466.53	839.95	205.03	222.71	186.03	843.92	

BFI Name	Sewa	Kankai	Mahakali	Ace	Bhargav	dhyalo	Country	Alpine	Nigri	Katmandu	Garima	City	Bishow	Kabeli	Kamana	Corporate	Pavhbhara	Purnima	Jyoti	Bagnati
Expenses																				
1. Interest Expense	205.96	49.64	34.32	306.28	47.52	87.51	96.07	49.57	52.79	259.90	242.94	251.31	248.13	18.77	153.23	30.37	75.28	89.08	282.77	28.95
1.1 On Depositing Liabilities	205.96	49.64	34.32	274.74	47.52	87.51	96.07	49.57	52.79	259.66	242.94	250.54	247.35	18.77	153.23	30.37	75.28	89.08	282.75	28.95
1.1.1 Saving Account	79.04	23.53	25.15	147.37	19.01	32.80	30.57	24.77	24.31	130.50	137.76	106.90	62.34	10.65	74.40	9.47	47.45	42.46	149.95	19.44
1.1.2 Fixed Account	84.16	18.59	9.17	109.40	19.98	41.83	44.26	15.42	23.60	108.71	69.67	119.67	142.43	5.81	60.18	19.76	16.47	40.42	82.50	6.13
1.1.2.1 Up to 3 months Fixed Account	0.05			0.01	0.14	0.92	0.05		0.07	10.74	1.41	5.21	0.13	0.14	2.31		0.07	0.40		
1.1.2.2 3 to 6 months Fixed Account	0.20	1.56		0.31	1.00	0.24	0.06		1.91	0.81	5.23	6.24	2.36	0.09	3.67		0.48	0.71	2.07	
1.1.2.3 6 months to 1 year Fixed Account	15.99	13.34		67.01	12.79	27.66	32.71	8.15	12.36	67.99	32.40	71.32	89.89	2.47	13.22	18.81	7.46	24.28	49.84	1.25
1.1.2.4 Above 1 year Fixed Account	67.93	3.69	9.17	42.07	6.04	13.01	11.44	7.26	9.26	29.17	30.63	36.90	50.05	3.11	40.98	0.95	8.45	15.03	30.59	4.88
1.1.3 Call Deposit	42.76	7.53		17.97	8.54	12.89	21.24	9.38	4.89	20.45	35.51	23.96	42.58	2.31	18.65	1.14	11.36	6.21	50.30	3.38
1.1.4 Certificate of Deposit																				
1.2 On Borrowing				31.54						0.23		0.77	0.77							0.02
2. Commission Expense							0.52			0.05										
3. Staff Expense	32.17	13.58	9.25	59.28	11.28	16.38	11.54	12.23	6.74	59.88	49.92	30.50	37.73	7.27	22.64	8.27	18.71	13.78	50.37	7.20
4. Office Operating Expenses	29.18	15.60	5.14	63.42	12.31	15.77	20.78	15.80	5.16	71.99	53.90	44.03	37.85	5.41	22.60	6.92	21.92	14.82	66.18	5.83
5. Foreign Exchange Loss																				-0.02
5.1 Due to Change in Exchange Rates																				-0.01
5.2 Due to Foreign Currency Transaction																				-0.01
6. Non Operating Expense							0.13								0.11		0.03			0.40
7. Provision for Risk	9.77	3.93	11.15	54.64	2.27	8.98	27.07	12.73	1.41	-4.91	18.72	20.87	10.38	3.64	14.02	9.53	10.74	3.74	34.73	1.44
7.1 Loan loss Provision	9.77	3.93	11.15	45.24	2.27	8.98	17.64	12.73	1.41	24.56	18.72	20.87	10.38	3.64	14.02	9.53	10.74	3.74	34.63	1.44
7.1.1 General Loan Loss Provision	9.77	3.93	11.15	8.63	1.25	1.47	2.54	3.63	1.15	-4.05	9.16	20.87	6.08	3.64	14.02		2.74	2.24	5.18	0.83
7.1.1.1 Pass Loan Loss Provision	9.77	2.46	10.77	4.72	1.25	0.70	0.42	1.16	0.99	-4.05	8.04	17.12	5.44	3.46	13.69		1.89	2.09	1.17	0.50
7.1.1.2 Watch List Provision		1.47	0.38	3.91		0.77	2.11	2.47	0.16		1.12	3.74	0.65	0.18	0.32		0.84	0.15	4.01	0.33
7.1.2 Special Loan Loss Provision				36.61	1.01	7.50	15.10	9.10	0.26	12.91	9.56		4.29			9.53	8.00	1.50	29.45	0.61
7.1.3 Additional Loan Loss Provision										15.70										
7.2. Provision for Non-Banking Assets				9.28				9.43		-29.80										0.11
7.3. Provision for Loss on Investment				0.12																
7.5. Provision for Loss of Other Assets										0.33										
8. Loan Written Off																				
9. Provision for Staff Bonus	7.78		0.77	10.45	2.30	1.93	2.72	3.99			16.17	12.84	13.02	1.73	8.97		5.26	5.17	8.77	
10. Provision for Income Tax	23.35		1.77	31.36	6.89	5.78	8.16	11.97			48.52	38.51	39.06	5.20	26.90		15.77	15.51	26.30	
11. Others																				
12. Net Profit	54.47	30.20	5.89	73.17	16.09	15.48	19.04	27.92	25.30	65.66	113.21	89.85	91.14	12.12	62.76	14.36	36.80	36.19	61.36	12.09
Total Expenses	362.69	112.96	68.29	598.61	98.66	151.82	186.04	134.21	91.40	452.56	543.38	487.90	477.30	54.15	311.21	69.45	184.51	178.29	530.85	55.51
Income																				
1. Interest Income	335.05	103.60	62.60	526.09	76.95	139.13	167.57	110.73	84.13	394.86	486.86	445.65	425.07	47.87	283.81	40.48	160.74	159.70	497.13	48.07
1.1 On Loans and Advances	316.38	101.05	53.72	422.71	74.45	127.63	154.33	105.03	78.47	348.94	468.75	416.67	407.62	45.75	262.23	37.14	147.99	143.57	451.87	44.52
1.2 On Investment	2.95		0.08	12.81	0.14	0.41	4.37	1.06		3.16		2.72							5.53	
1.2.1 Government Bonds			0.08	12.81	0.14	0.41	4.37			3.16		2.72							5.53	
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds	2.95																			
1.2.4 Debenture & Bonds								1.06												
1.3 On Agency Balance						11.10														
1.4 On Call Deposit	15.72	2.55		90.58	2.36		7.31	4.64	5.66			24.95	17.45	2.12	21.58		12.74	16.13	39.74	3.55
1.5 On Others			8.80				1.57			42.76	18.11	1.30				3.33				
2. Commission and Discount	4.50	9.36	5.69	6.48	9.00	0.75	1.36	16.27	1.62	6.80	5.55	40.51	2.93	0.27	5.01	0.69	2.41	1.24	3.49	2.97
2.1 Bills Purchase and Discount																				
2.2 Commission	4.50	1.02	5.25	6.48	1.17	0.75	1.36	1.84	1.62	6.80	5.55	40.51	2.93	0.27	5.01	0.01	2.41	1.24	3.49	1.29
2.3 Others		8.34	0.44		7.83			14.43								0.68				1.69
3. Exchange Fluctuation Income				6.79				0.12		2.09		0.00								
3.1 Due to Change in Exchange Rate				0.09						0.22		0.00								
3.2 Due to Foreign Currency Transaction				6.70				0.12		1.86		0.00								
4. Other Operating Income	23.14			37.87		11.94	9.59		5.65	22.56	50.28		41.45	6.01	21.34	2.21	12.25	15.92	28.72	3.89
5. Non Operating Income						0.00	0.00				0.69	1.74	0.02					0.06	1.44	
6. Write Back from Provisions for loss				21.37	12.34		7.52	6.50					7.83		1.05	26.07	9.06		1.51	0.58
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions					0.37			0.60		26.27										
9. Net Loss																				
Total Income	362.69	112.96	68.29	598.61	98.66	151.82	186.04	134.21	91.40	452.56	543.38	487.90	477.30	54.15	311.21	69.45	184.51	178.29	530.85	55.51

BFI Name	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Kanchan	Meeribhumi	Innovative	Metro	Vibor	Gaunakhee	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N. Community
Expenses																			
1. Interest Expense	29.32	35.53	261.95	50.29	25.19	208.66	70.49	19.62	98.65	108.03	258.75	36.11	41.43	277.14	76.08	5.61	46.13	21.23	50.98
1.1 On Deposit Liabilities	29.32	35.53	261.95	50.27	24.53	208.66	70.49	19.62	98.65	108.03	254.93	36.07	41.43	271.98	76.04	5.61	46.13	21.23	50.98
1.1.1 Saving Account	13.95	19.34	170.39	24.45	13.88	68.81	52.88	12.18	48.66	44.52	85.24	29.99	20.58	114.64	44.94	4.45	29.42	15.27	22.16
1.1.2 Fixed Account	9.21	11.90	70.54	13.78	7.92	95.25	17.20	5.26	40.22	41.49	143.95	6.09	19.70	110.06	27.09	1.00	16.71	2.36	19.10
1.1.2.1 Up to 3 months Fixed Account			0.19	0.00	0.91	3.19	0.10	0.08		0.18	0.00				0.10				0.15
1.1.2.2 3 to 6 months Fixed Account			0.86	0.78	1.06	1.35	0.69	0.07	0.17	2.14	0.19			12.76	0.21	0.03			0.77
1.1.2.3 6 months to 1 year Fixed Account	6.81		45.30	6.68	3.24	89.38	5.63	2.16	22.86	22.91	2.42	1.57	8.60	75.43	18.43	0.17	12.09		14.32
1.1.2.4 Above 1 year Fixed Account	2.40	11.90	24.19	6.31	2.71	1.33	10.77	2.95	17.19	16.26	141.34	4.52	11.10	21.86	8.33	0.80	4.61	2.36	3.85
1.1.3 Call Deposit	6.16	4.30	21.01	12.04	2.73	44.60	0.41	2.18	9.77	22.02	25.74		1.15	47.28	4.02	0.16		3.60	9.73
1.1.4 Certificate of Deposit																			
1.2 On Borrowing				0.02	0.66						3.82	0.04		5.16	0.04				
2. Commission Expense																			
3. Staff Expense	7.53	6.76	42.79	6.03	7.28	49.25	15.43	5.01	14.51	11.58	42.65	6.91	8.06	48.30	18.42	1.61	12.74	4.48	12.53
4. Office Operating Expenses	8.31	4.86	38.77	7.18	9.61	67.11	15.55	3.40	23.84	19.50	47.90	5.50	5.08	64.80	16.77	2.71	11.77	5.81	16.89
5. Foreign Exchange Loss																			
5.1 Due to Change in Exchange Rates																			
5.2 Due to Foreign Currency Transaction																			
6. Non Operating Expense											0.03								
7. Provision for Risk	3.82	1.43	21.88	1.38	4.30	32.50	3.70	1.68	8.72	5.79	101.38	0.96	3.03	110.74	0.56	0.56	4.45	2.87	5.92
7.1 Loan loss Provision	1.73	1.43	21.88	1.38	3.83	32.17	3.70	1.68	8.72	5.79	82.20	0.96	3.03	73.65	0.56	0.56	4.34	2.87	5.92
7.1.1 General Loan Loss Provision	1.64	0.35	8.37	1.38	1.06	10.60	3.70	0.38	3.60	4.01	10.89	0.82	1.08	13.43	0.39	0.29	4.34	2.87	1.79
7.1.1.1 Pass Loan Loss Provision	1.59	0.35	7.86	1.27	0.60	7.77	3.52	0.04	2.57	3.35	9.78	0.81	1.08	9.61	0.32	0.28	3.56	2.87	1.30
7.1.1.2 Watch List Provision	0.05		0.52	0.11	0.46	2.83	0.18	0.34	1.03	0.66	1.11	0.01		3.82	0.07	0.00	0.78		0.49
7.1.2 Special Loan Loss Provision	0.09	1.08	13.50		2.77	21.57		1.30	5.12	1.18	71.31	0.14	1.95	59.30	0.16	0.27			4.13
7.1.3 Additional Loan Loss Provision										0.60				0.92					
7.2. Provision for Non-Banking Assets														37.09					
7.3. Provision for Loss on Investment	2.10					0.01					19.18						0.12		
7.5. Provision for Loss of Other Assets					0.47	0.31													
8. Loan Written Off											9.49								
9. Provision for Staff Bonus	2.05		18.08		1.16	6.90	4.38			4.97		1.29		10.27	3.06	0.44			1.12
10. Provision for Income Tax	6.15		54.25		3.48	20.71	13.15			14.92		3.88		30.80	9.19	1.33			3.35
11. Others																			
12. Net Profit	14.35	8.71	126.57	33.75	7.58	48.32	30.69	4.52	50.07	34.81	103.97	9.05	5.00	81.22	21.44	3.10	13.56	13.66	7.82
Total Expenses	71.53	57.29	564.29	98.63	58.59	433.46	153.40	34.22	195.78	199.60	564.16	63.70	62.60	623.26	145.51	15.37	88.65	48.05	98.60
Income																			
1. Interest Income	62.04	50.31	517.96	91.49	50.44	374.65	126.45	30.47	175.51	181.38	319.64	54.24	54.32	484.57	131.26	13.29	78.98	39.16	89.66
1.1 On Loans and Advances	59.20	47.00	490.16	90.07	48.19	355.33	117.87	28.47	164.04	166.15	287.88	52.36	54.32	436.10	120.74	12.35	72.91	38.03	83.46
1.2 On Investment	0.04					0.58				3.88	3.54			4.32			0.16		
1.2.1 Government Bonds	0.04									3.88	0.10			4.32					
1.2.2 Foreign Bonds																			
1.2.3 NRB Bonds						0.58					3.44								
1.2.4 Debenture & Bonds																	0.16		
1.3 On Agency Balance														0.01					
1.4 On Call Deposit	2.80	3.31	27.80	1.42	2.25	18.73	8.58	2.00	11.46	11.36	28.22	1.88		44.11	10.51	0.94	5.91	1.13	6.20
1.5 On Others														0.02					
2. Commission and Discount	1.42	3.70	43.46	3.31	1.25	5.47	12.00	3.76	2.56	2.10	0.84	8.95	8.00	10.76	1.49	0.85	1.44		0.79
2.1 Bills Purchase and Discount														0.02					
2.2 Commission	1.42	0.90	12.66	3.31	1.25	5.47	12.00	2.21	2.24		0.84	2.63	0.69	10.74	1.49	0.85	1.29		0.79
2.3 Others		2.80	30.80					1.54	0.32	2.10		6.32	7.31				0.15		
3. Exchange Fluctuation Income						0.04					-0.11			32.13					
3.1 Due to Change in Exchange Rate											-0.11			0.45					
3.2 Due to Foreign Currency Transaction						0.04								31.69					
4. Other Operating Income	6.86			3.84	5.16	30.00	14.18		17.72	16.11	29.19	0.25		40.31	12.39	0.49	8.23	8.89	6.90
5. Non Operating Income			0.03								10.67			0.29					
6. Write Back from Provisions for loss	1.21	3.28	2.83		1.74	23.29	0.23				203.93	0.26	0.28	55.19	0.01	0.75			1.25
7. Recovery of written-off Loan																			
8. Income from Extra Ordinary transactions							0.54								0.37				
9. Net Loss																			
Total Income	71.53	57.29	564.29	98.63	58.59	433.46	153.40	34.22	195.78	199.60	564.16	63.70	62.60	623.26	145.51	15.37	88.65	48.05	98.60

BFI Name	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Sipatakoshi	Sajha	Apex	Green	Reliable	Nepal Awaz	NFL	NFC Capital	NNFL	NSMFL	KFL	Himalaya	Union	PFCL
Expenses																				
1. Interest Expense	22.13	67.89	115.42	15.25	430.95	10.95	18.64	20.71	369.32	10.12	319.67	28.51	32.35	68.32	378.22	13.41	62.28		70.70	229.38
1.1 On Deposit Liabilities	22.02	67.89	115.42	15.25	430.95	10.95	18.64	20.71	369.17	10.12	307.53	28.51	32.35	68.32	378.22	12.16	62.28		70.70	229.38
1.1.1 Saving Account	17.24	27.19	52.17	6.51	152.98	7.57	7.10	5.38	235.48	1.59	93.30	11.04	7.30	18.24	165.00	10.54	23.54		13.66	85.25
1.1.2 Fixed Account	4.78	19.70	32.64	3.95	195.15	3.17	5.00	2.88	133.69	3.81	163.76	17.47	25.05	50.09	213.22	0.37	38.73		54.26	144.13
1.1.2.1 Up to 3 months Fixed Account	0.05	0.43	0.29		4.02	0.17			0.24		4.67		0.18				0.96		0.05	0.13
1.1.2.2 3 to 6 months Fixed Account	0.08	0.44	0.35		4.71	0.21	0.19	0.08	1.75	2.75	5.75		0.04		1.29		0.93		0.06	0.07
1.1.2.3 6 months to 1 year Fixed Account	1.90	6.37	22.25	2.78	138.61	1.17	1.88	0.76	87.54	0.45	108.02	12.92	18.07	21.41	152.20		16.51		40.11	9.57
1.1.2.4 Above 1 year Fixed Account	2.75	12.47	9.75	1.16	47.80	1.62	2.93	2.04	44.16	0.61	45.32	4.55	6.77	28.68	59.74	0.37	20.33		14.05	134.36
1.1.3 Call Deposit		21.00	30.62	4.80	82.82	0.21	6.54	12.45		4.72	50.48					1.25			2.77	
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	0.11								0.16		12.14					1.25				
2. Commission Expense																				
3. Staff Expense	6.44	14.56	14.97	5.45	77.78	3.22	8.02	10.06	50.79	4.85	55.94	8.56	7.00	10.47	37.13	10.26	8.90		19.95	20.20
4. Office Operating Expenses	9.42	16.93	17.13	4.87	80.95	2.12	11.17	9.37	51.16	2.24	56.96	7.72	8.25	13.34	37.92	19.01	11.11		13.48	20.36
5. Foreign Exchange Loss					0.08															
5.1 Due to Change in Exchange Rates					0.07															
5.2 Due to Foreign Currency Transaction					0.00															
6. Non Operating Expense		6.70			0.01						2.16				0.42	1.84	0.23			0.01
7. Provision for Risk	1.59	2.55	6.63	1.83	47.62	1.54	4.61	1.61	12.12	0.91	28.54	4.35	33.36	49.01	43.76	15.02	3.13		17.57	22.70
7.1 Loan loss Provision	1.59	2.55	6.63	1.83	47.12	1.54	4.61	1.61	4.55	0.91	28.54	4.35	10.43	16.03	43.76	0.11			17.57	22.70
7.1.1 General Loan Loss Provision	1.02	2.55	5.80	0.81	12.55	0.25	2.75	0.88	2.41	0.91	10.50	1.82		0.58	43.76					0.42
7.1.1.1 Pass Loan Loss Provision	0.76	2.55	4.56	0.64	7.96	0.20	1.97	0.88	2.22	0.85	6.72	1.82		0.58	43.76					
7.1.1.2 Watch List Provision	0.26		1.24	0.17	4.59	0.05	0.78		0.19	0.06	3.78									0.42
7.1.2 Special Loan Loss Provision	0.57		0.83	1.02	34.57	1.29	1.86	0.73	2.14	0.00	18.04	2.53	10.43	15.45		0.11			17.16	22.70
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets									7.57				22.92	17.08		14.91	3.13			
7.3. Provision for Loss on Investment					0.50															
7.5. Provision for Loss of Other Assets													15.89							
8. Loan Written Off									2.40				5.57						1.00	0.20
9. Provision for Staff Bonus	0.86				25.75	0.24					7.37				14.37		1.16			5.79
10. Provision for Income Tax	2.57				77.04						22.10				43.12		3.49			17.38
11. Others									21.70						0.22	0.60				
12. Net Profit	5.99	29.66	51.14	6.15	180.46	2.35	4.90				51.57	7.58		43.38	100.62	180.04	0.74			40.55
Total Expenses	49.00	138.28	205.30	33.54	920.64	20.41	47.34	41.75	507.48	18.12	544.31	56.72	86.53	184.52	655.78	240.18	91.04		122.70	356.57
Income																				
1. Interest Income	41.69	119.10	183.67	29.58	795.28	17.81	39.32	30.54	346.58	14.81	458.74	50.80	16.10	85.06	609.05	54.91	76.85		85.89	323.91
1.1 On Loans and Advances	41.04	115.12	172.90	27.21	733.11	16.40	38.07	29.06	329.75	13.90	415.05	44.02	13.48	64.20	576.51	53.59	66.98		71.59	310.34
1.2 On Investment					6.91				4.06		1.33	1.82	0.66		6.56	0.35	0.06		1.52	
1.2.1 Government Bonds					6.91				4.06		1.33	1.82			6.56	0.35	0.06		1.52	
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds													0.66							
1.2.4 Debenture & Bonds					0.00															
1.3 On Agency Balance																				
1.4 On Call Deposit	0.61	3.98	10.78	2.36	55.26	1.41	1.24	0.96	12.77	0.91	41.46		1.96	20.86	25.98	0.98	9.81		12.78	13.57
1.5 On Others	0.04							0.51			0.90	4.97	0.00	0.00						
2. Commission and Discount	2.00	4.23	2.37	0.60	5.30	0.83	0.52	1.41	5.62		24.21	0.00	0.03	0.23	2.57		0.13		0.07	1.77
2.1 Bills Purchase and Discount																				
2.2 Commission	2.00	3.45	2.37	0.60	5.30	0.83	0.52	1.41	5.62		24.21	0.00	0.03	0.23	2.57		0.13		0.07	1.77
2.3 Others		0.78																		
3. Exchange Fluctuation Income					0.24						1.41									
3.1 Due to Change in Exchange Rate					0.08						1.39									
3.2 Due to Foreign Currency Transaction					0.16						0.02									
4. Other Operating Income	5.31	7.76	19.00	3.37	52.98	1.78	4.67	3.70	29.72	1.87	31.72	5.72	0.96	2.27	30.04	1.52	11.28		5.26	28.91
5. Non Operating Income		6.70	0.25		58.40				2.52		0.76	0.20	11.83	49.03	5.04	43.47	2.78		5.09	0.19
6. Write Back from Provisions for loss		0.49			8.43		2.83	2.13	98.26		27.17		0.08	47.93	4.19	140.28			19.59	1.80
7. Recovery of written-off Loan													5.44		4.89				0.05	
8. Income from Extra Ordinary transactions									1.41		0.31									
9. Net Loss								1.44	25.89	1.44			52.08						6.75	
Total Income	49.00	138.28	205.30	33.54	920.64	20.41	47.34	41.75	507.48	18.12	544.31	56.72	86.53	184.52	655.78	240.18	91.04		122.70	356.57

BFI Name	Goodwill	SFL	SFCL	Lumbini	ILFCO	Mahaxmi	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL
Expenses																				
1. Interest Expense	225.42	148.65	107.32	144.82	96.00	254.59	90.86	230.04	6.71	22.58	94.17	165.95	130.70	74.10	10.47	8.15	153.95	65.29	298.75	3.66
1.1 On Depositing Liabilities	221.23	148.65	107.32	143.87	96.00	254.59	90.86	226.72	6.71	22.58	94.17	165.95	130.70	74.10	10.47	8.15	151.22	65.29	298.75	3.66
1.1.1 Saving Account	82.22	50.83	28.53	25.55	23.09	72.45	24.40	111.33	1.13	8.38	28.32	76.05	43.17	28.29	3.02	1.65	47.33	46.41	98.71	2.74
1.1.2 Fixed Account	139.01	97.82	78.79	118.32	71.92	158.89	66.46	115.39	5.57	14.20	65.85	89.90	87.52	41.35	7.44	6.50	103.89	18.88	200.04	0.92
1.1.2.1 Up to 3 months Fixed Account	1.16		0.34	0.07	0.00	0.34	0.00	1.68	1.15				0.12	1.11	3.86		0.15		2.85	
1.1.2.2 3 to 6 months Fixed Account	1.62		0.12	3.57		0.70	0.24	0.68	0.25			0.83	1.46	0.54	0.01		1.88		4.32	0.01
1.1.2.3 6 months to 1 year Fixed Account	57.01		43.31	69.27	39.29	17.40	63.02	19.26		3.23	38.53	74.47	60.83	32.86	0.03		57.10	10.18	114.70	0.02
1.1.2.4 Above 1 year Fixed Account	79.22	97.82	35.01	45.41	32.62	140.46	3.20	93.77	4.17	10.97	27.32	14.59	25.12	6.85	3.54	6.50	44.77	8.70	78.18	0.89
1.1.3 Call Deposit					0.99	23.20									4.45					
1.1.4 Certificate of Deposit						0.05														
1.2 On Borrowing	4.19			0.95				3.33									2.73			
2. Commission Expense						0.01		0.13			0.10								0.60	
3. Staff Expense	28.35	20.14	13.61	11.78	45.55	39.58	13.16	47.39	7.31	7.74	5.81	14.63	15.27	9.35	7.26	1.91	29.96	8.21	29.23	1.79
4. Office Operating Expenses	45.98	17.18	11.62	8.28	43.02	32.44	27.18	47.52	8.40	4.83	4.25	13.15	10.69	11.48	5.37	1.66	29.50	9.70	34.21	1.77
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					30.16										
7. Provision for Risk	3.44	63.95	0.47	2.72	149.10	20.61	81.18	9.35	2.60	8.03	6.72	44.18		283.42	49.66	0.98	75.24	9.36	5.77	
7.1 Loan loss Provision		63.95	0.47	2.72	149.10	13.42	81.18	8.48	2.60	2.81	6.72	44.18		283.42	2.04	0.98	66.68	9.36	5.77	
7.1.1 General Loan Loss Provision			0.47	2.72	149.10	13.42		2.89			1.75					0.16	3.64	2.97	5.77	
7.1.1.1 Pass Loan Loss Provision			0.39	2.72	149.10	13.42		2.89			1.75					0.16	1.02	2.63	5.77	
7.1.1.2 Watch List Provision			0.08																2.62	0.34
7.1.2 Special Loan Loss Provision								5.59	2.60	2.81	4.98	44.18		283.42	2.04	0.82	63.03	6.40		
7.1.3 Additional Loan Loss Provision		63.95					81.18													
7.2. Provision for Non-Banking Assets	3.23									5.22					47.62			8.18		
7.3. Provision for Loss on Investment	0.21					7.19		0.58										0.38		
7.5. Provision for Loss of Other Assets								0.29												
7.5. Provision for Loss of Other Assets								0.76												
8. Loan Written Off																			39.41	
9. Provision for Staff Bonus	5.34		1.66	7.17		5.82						16.38	1.72					5.82	10.63	
10. Provision for Income Tax	15.28		4.99	21.50		17.46						49.15	5.15					0.41	31.88	
11. Others																			0.04	
12. Net Profit	38.10	23.24	11.63	50.16		40.75		89.13	28.04	14.75	85.19	114.69	12.01		21.37	6.05	57.80	63.90	74.38	0.33
Total Expenses	361.90	273.15	151.30	246.42	333.68	411.26	212.38	424.33	53.06	88.09	196.24	418.14	175.53	378.35	94.12	18.75	392.12	157.05	484.82	7.55
Income																				
1. Interest Income	312.80	221.71	139.90	189.50	263.40	348.58	116.87	387.80	15.41	39.53	152.51	284.99	142.48	53.56	27.17	17.39	193.24	136.13	451.39	7.07
1.1 On Loans and Advances	278.13	201.76	128.21	165.33	203.66	323.59	106.19	362.63	13.60	39.38	127.05	267.74	125.91	53.53	26.64	17.39	178.10	131.41	405.97	7.02
1.2 On Investment	6.71		3.06	4.60	30.29	5.00		7.55		0.14			2.58				4.59		5.90	
1.2.1 Government Bonds	6.71		3.06		30.29	5.00		7.55											5.90	
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds				4.60																
1.2.4 Debenture & Bonds										0.14			2.58							
1.3 On Agency Balance			8.63																	
1.4 On Call Deposit	27.97			19.57		20.00		11.93	1.81		25.46	17.25	13.98		0.52		10.56	4.71	39.52	
1.5 On Others		19.95			29.45		10.68	5.69						0.02						0.05
2. Commission and Discount	2.79	16.62		0.26	1.13	1.24	3.90	1.94	0.03	1.86	0.09	12.64	0.89	0.02	0.03			1.27	0.07	0.48
2.1 Bills Purchase and Discount																				
2.2 Commission	2.79	1.41		0.26		0.86	3.90	0.73	0.02	0.01	0.09	12.64	0.89	0.01	0.03			1.27	0.07	0.00
2.3 Others		15.22			1.13	0.38		1.21	0.01	1.84				0.02						0.48
3. Exchange Fluctuation Income																				
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																				
4. Other Operating Income	29.46		11.18	10.38	7.42	17.30	1.57	34.31	0.37	2.48	5.46		12.39	1.69	11.65	0.71	6.07	14.89	32.47	
5. Non Operating Income	15.64	0.31	0.17	6.28		39.38	75.98	0.28			0.88	5.81	2.59				0.44	1.94	0.96	
6. Write Back from Provisions for loss	1.21	34.51	0.05	39.99		4.75			37.25	42.64	23.06	114.69	17.19	9.52	55.28	0.21	136.57	5.96		
7. Recovery of written-off Loan					1.78					0.88	14.24								1.79	
8. Income from Extra Ordinary transactions										0.70									51.24	
9. Net Loss					59.96		14.07							313.56						
Total Income	361.90	273.15	151.30	246.42	333.68	411.26	212.38	424.33	53.06	88.09	196.24	418.14	175.53	378.35	94.12	18.75	392.12	157.05	484.82	7.55

BFI Name	CMBFCL	Crystal	Gulshewari	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Kuber	NEFL	Seti	Prima	Namaste	Kaski	Unique	Manushree	Jebils	Reliance	Bhaktapur	
Expenses																					
1. Interest Expense	11.13	2.73	86.64	19.96	270.66	58.12	76.26	262.26	142.52	5.80	87.09	9.43	16.61	15.63	165.45	45.31	125.72	62.85	120.06	21.95	
1.1 On Depositing Liabilities	10.01	1.70	86.64	19.96	270.66	58.12	76.26	241.61	142.52	5.80	75.94	9.43	16.61	15.63	165.45	45.31	122.88	62.85	120.06	21.95	
1.1.1 Saving Account	2.84	1.69	33.30	7.62	131.68	27.07	14.36	119.11	82.88	4.78	43.63	4.90	10.60	12.45	80.70	19.75	67.86	17.28	67.69	9.97	
1.1.2 Fixed Account	0.55	0.01	53.34	12.34	138.98	31.05	56.78	122.50	59.64	1.02	32.30	4.53	6.02	3.18	84.75	25.56	55.03	34.28	52.37	9.40	
1.1.2.1 Up to 3 months Fixed Account			0.81		1.54	0.41		1.16							1.44	0.05	0.10	0.22	2.53		
1.1.2.2 3 to 6 months Fixed Account			1.42		2.33	0.19	0.16	0.34	3.16		0.09		0.22		2.70	0.42	0.61	0.24	2.48		
1.1.2.3 6 months to 1 year Fixed Account			38.28		93.91	10.01	30.76	69.90	42.89	1.02	18.44	1.36	3.82	1.20	71.18	21.27	29.45	29.25	33.11	2.21	
1.1.2.4 Above 1 year Fixed Account	0.55	0.01	12.82	12.34	41.20	20.43	25.86	52.25	12.43		13.76	3.17	1.98	1.98	9.43	3.81	24.87	4.58	14.26	7.19	
1.1.3 Call Deposit	6.61						5.12											11.29		2.57	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing	1.13	1.03						20.65			11.15						2.83				
2. Commission Expense																					
3. Staff Expense	8.71	5.32	8.07	3.98	35.21	9.82	18.78	41.45	21.77	4.42	10.71	4.39	3.91	2.85	21.66	5.37	12.62	10.69	15.20	4.18	
4. Office Operating Expenses	8.06	85.77	9.18	3.48	43.96	13.86	15.04	52.67	16.67	7.48	13.09	1.76	7.40	1.59	22.19	7.51	15.23	10.64	19.99	5.37	
5. Foreign Exchange Loss																					
5.1 Due to Change in Exchange Rates																					
5.2 Due to Foreign Currency Transaction																					
6. Non Operating Expense				0.16	0.06		0.08				0.01										
7. Provision for Risk			19.54	6.86	10.81	3.21	14.48	34.84	43.94		1.06	0.93	0.99	1.09	14.72	0.97	14.88	22.34	67.67	1.58	
7.1 Loan loss Provision			16.59	6.86	10.81	3.21	14.37	34.75	19.29		1.06	0.93	0.99	1.09	14.72	0.97	14.88	22.34	61.33	1.58	
7.1.1 General Loan Loss Provision			16.59	6.86	6.38	1.49	0.64	3.33			1.00	0.15	0.15	0.59	0.23	0.97	14.88	1.40	34.37	0.29	
7.1.1.1 Pass Loan Loss Provision			16.59	6.86	6.12	1.49	0.50	3.05			1.00	-0.03		0.59		0.97	14.88	1.40	34.37	0.06	
7.1.1.2 Watch List Provision					0.26		0.15	0.28					0.15		0.23					0.23	
7.1.2 Special Loan Loss Provision					4.43	1.72	13.73	31.42	19.29		0.06	0.78	0.83	0.50	14.49				20.94	1.29	
7.1.3 Additional Loan Loss Provision																					
7.2. Provision for Non-Banking Assets									2.55											26.96	
7.3. Provision for Loss on Investment			2.95						22.10											6.34	
7.5. Provision for Loss of Other Assets							0.11	0.09													
8. Loan Written Off			0.00	2.80																	
9. Provision for Staff Bonus					11.06	1.79		7.16	6.01		3.02	1.04	3.62	1.05	6.20		0.44		0.45	1.03	
10. Provision for Income Tax					33.18	5.36		21.49	18.02		9.05	3.13	11.02	3.15	18.59		1.31	-3.93	1.34	3.09	
11. Others								1.80	0.04				3.13								
12. Net Profit	229.85	65.10	53.65		77.42	12.51		50.15	42.05	23.04	21.12	7.31	23.05	7.36	43.37	18.99	3.05	11.11	3.12	6.48	
Total Expenses	257.76	158.91	177.09	34.44	485.15	104.67	124.64	470.04	292.79	40.78	145.15	28.00	69.73	32.71	292.17	78.15	173.24	113.70	227.82	43.69	
Income																					
1. Interest Income	42.99	7.41	120.13	19.26	447.75	96.16	90.65	440.25	222.44	9.50	128.74	26.11	38.56	28.44	270.69	75.24	156.85	88.32	176.90	36.79	
1.1 On Loans and Advances	42.37	5.96	104.91	12.61	423.41	90.99	74.50	390.41	211.67	9.50	99.63	23.94	27.87	25.25	259.93	67.69	141.03	76.31	153.20	29.70	
1.2 On Investment			2.65	0.34	0.68		0.30	0.03	1.15		2.27				1.14	0.48	1.42	0.12	0.52		
1.2.1 Government Bonds				0.34	0.68		0.30	0.03	1.15		2.27				1.14	0.48	1.42	0.12	0.52		
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds																	0.48		0.12		
1.2.4 Debenture & Bonds			2.65																		
1.3 On Agency Balance								49.81													
1.4 On Call Deposit		0.23	12.57	6.31	23.66	5.16	15.75				7.25		10.68	3.18	10.77	6.41		10.59	23.58		
1.5 On Others	0.62	1.22		0.00			0.09		9.61		19.59	2.16				0.01	15.34	0.00		6.57	
2. Commission and Discount			2.55		2.30	1.22	4.84	4.13	0.89		2.79	0.14	0.07	0.11		2.90	16.39	0.08	0.11	0.05	
2.1 Bills Purchase and Discount																					
2.2 Commission			2.48		2.30	1.22	0.31	4.13	0.89		2.16	0.14	0.07	0.11			0.19	0.08	0.07	0.05	
2.3 Others			0.07				4.53				0.63					2.90	16.20		0.04		
3. Exchange Fluctuation Income							0.00														
3.1 Due to Change in Exchange Rate																					
3.2 Due to Foreign Currency Transaction							0.00														
4. Other Operating Income	0.16		12.66	0.52	34.54	7.29		24.31	16.64	0.83	7.48	1.75	1.62	4.16	21.48				6.05	12.11	2.90
5. Non Operating Income	1.05	1.69	23.71		0.56		1.98	1.36	2.19		6.14		0.46						15.45	20.75	
6. Write Back from Provisions for loss	213.56	149.82	18.03	1.25			20.98		44.93	30.44			29.02						3.79	13.86	3.95
7. Recovery of written-off Loan							0.04													4.09	
8. Income from Extra Ordinary transactions									5.70												
9. Net Loss				13.41			6.15														
Total Income	257.76	158.91	177.09	34.44	485.15	104.67	124.64	470.04	292.79	40.78	145.15	28.00	69.73	32.71	292.17	78.15	173.24	113.70	227.82	43.69	

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	3594.74	3624.51	690.15	1875.54	361.80	1448.58	1501.13	291.30	1085.67	740.68	713.26	431.89	881.86	173.24	407.48	448.50	420.10	1776.02	1271.79	222.36
Fishery Related	42.22	91.42	1844.14	31.22		1.58		4.44	13.34	17.50	4.49	0.47	3.06		0.69	13.60	42.63	594.37	9.62	52.94
Mining Related	288.59	94.59	390.39	166.04				137.44	104.76			31.07	58.54	28.50	61.64	269.00	111.27		30.13	11.88
Manufacturing (Producing) Related	9592.88	7810.39	19024.89	23324.84	9660.69	17873.42	8465.84	5437.76	9277.54	9593.21	5154.31	8222.56	2286.72	6769.75	7179.01	5025.43	7220.46	8198.54	9494.98	5547.59
Construction	5876.81	9070.05	3257.68	3946.44	6902.13	4174.62	2632.17	7396.83	8383.36	2256.30	2142.61	8364.59	1295.32	4902.98	3614.08	5551.96	2219.22	3996.09	6199.01	509.21
Electricity, Gas and Water	458.39	887.99	2668.05	1778.11	32.35	583.86	593.67	350.29	1259.54	1489.79	787.70	965.10	495.05	1167.07	1175.75	936.41	1395.98	79.73	2482.77	1801.57
Metal Products, Mach. & Ele. Eqp.	324.18	790.24	1016.21	232.40	232.86	61.11	948.30	447.50	1078.63	470.99	291.80	13.15	39.35	218.00	287.43	333.10	295.63	583.26	1945.18	52.93
Tras., Com. and Public Utilities	834.27	1707.77	618.22	1153.56	97.24	1735.86	1109.72	352.57	2239.43	782.04	1603.83	678.04	1088.60	921.58	471.53	1135.89	2184.43	280.28	1061.55	139.29
Wholesaler & Retailer	14028.02	20913.99	17241.32	14756.55	6035.80	11625.57	11756.87	5245.27	14291.93	8362.07	4448.08	8767.81	2796.54	8111.47	6005.77	7600.97	7492.20	14306.76	13581.73	4598.66
Finance, Insurance and Real Estate	2066.74	5592.10	4476.18	4538.98	1159.41	6155.10	1696.04	1605.19	5851.66	3119.17	1472.76	3234.55	1024.05	3005.99	3497.18	2937.89	3387.01	100.07	2844.97	3999.04
Hotel or Restaurant	1220.96	3644.29	1845.44	5454.51	6.75	1258.66	303.16	573.35	932.47	591.44	578.40	462.93	1619.00	401.51	336.29	329.45	1193.19	2605.81	1659.96	766.63
Other Services	1825.03	2185.43	1809.62	5272.94	135.42	3494.61	544.89	1123.84	1706.55	2432.82	1078.65	1823.24	1154.22	1686.51	869.88	1460.56	1642.05	4696.22	2037.45	1243.64
Consumption Loans	10479.57	10456.41	2355.09	1566.20	2572.66	1411.92	229.78	870.41	3188.33	2386.59	680.22	5871.58	316.19	2309.35	1577.40	3034.33	574.74	8486.18	1895.63	2880.73
Local Government		216.60		368.27	138.81	255.20							58.72	127.63		134.63	135.05	1.48	91.86	1.58
Others	1980.27	4137.76	9418.18	3213.57	1542.36	4543.67	9922.19	2344.90	3733.24	737.47	1325.99	2929.06	3693.76	4666.31	1133.79	2609.81	8045.80	9944.60	5217.96	7212.50
TOTAL sectorwise	52612.69	71223.54	66655.57	67679.18	28878.28	54623.75	39703.78	26181.09	53146.44	32980.07	20313.17	41823.50	16780.95	34523.03	26825.29	31552.52	36359.77	71639.39	49824.58	29040.55

Product Wise

Term Loan	8804.93	10800.12	9971.27	13907.47	2482.58	7181.15	2145.93	2977.18	7104.86	4711.87	2723.11	3138.65	2652.39	4449.97	4977.48	4768.45	7602.59	26555.93	6207.52	6049.88
Overdraft	7418.64	10493.13	13915.32	12750.92	893.09	8145.50	1105.87	5307.48	13864.91	10104.00	6416.19	6794.03	1892.15	6979.34	7383.11	2725.16	9930.01	6747.98	15914.46	6239.01
Trust Receipt Loan / Import Loan	1265.68	607.78	6670.65	10719.80	3570.84	6828.54	1514.63	2047.47	2667.78	862.47	886.42	1542.67	626.26	792.37	766.73	1828.32	1622.80		1752.65	682.66
Demand & Other Working Capital Loan	12289.49	24818.58	3712.80	17527.16	6727.86	14416.31	19405.75	5353.54	6443.23	7205.96	2419.41	9969.87	3547.19	4267.70	5409.99	8712.86	5632.48	27780.74	12292.02	3607.43
Res. Per. H. Loan (Up to Rs. 10 mil.)	3488.74	5566.97	5776.47	1465.60	5013.69	4168.31	2079.73	2942.51	8383.36	2095.89	1391.22	6732.35	633.04	3879.40	2805.54	1417.09	2445.31	3330.74	3331.59	1781.82
Real Estate Loan	2106.59	2589.32	4912.95	4734.19	1464.18	3226.78	1980.65	1447.87	2366.29	870.64	819.95	3029.50	1533.34	2214.19	2077.76	1120.76	3722.50	665.14	3044.38	3373.95
Margin Nature Loan	1545.30	853.59		52.16		457.31		278.49	623.80	60.64	8.00	3086.96	266.07	175.26	860.07	333.51	484.81		674.65	898.01
Hire Purchase Loan	1418.98	1770.85	1865.86	1795.83	2464.90	2915.07	311.71	1773.03	3098.34	2539.01	1862.28	3595.10	1747.16	2852.22	1176.43	2403.00	2445.58	102.67	2623.53	1164.34
Deprived Sector Loan	1597.19	3614.75	2756.37	2986.74	1298.45	2136.59	1738.42	1042.94	2436.73	1502.92	843.04	1690.76	667.32	1472.81	1178.95	1249.05	1322.44	6455.64	1743.30	1183.54
Bills Purchased	1004.92	63.23	182.43	649.13	16.14	3057.72	817.58	478.06	580.54	2485.14	114.76	1159.42		982.77	8.86	113.48	726.56		774.69	97.18
Other Product	11672.25	10045.22	16891.45	1090.17	4946.54	2090.48	8603.50	2532.52	5576.60	541.50	2828.80	1084.18	3216.03	6457.02	180.36	6880.84	424.69	0.55	1465.79	3962.72
Total Product wise Loan	52612.69	71223.54	66655.57	67679.18	28878.28	54623.75	39703.78	26181.09	53146.44	32980.07	20313.17	41823.50	16780.95	34523.03	26825.29	31552.52	36359.77	71639.39	49824.58	29040.55

Collateral Wise

Gold and Silver	8495.26	9188.18	1.26	815.81				297.65		26.41	274.53	39.25		20.39		254.60			12.48	1714.48
Government Securities	2.90	219.15	450.22	38.00	5.50					2.58			64.30	30.00			16.20			2.52
Non Governmental Securities	0.09	772.90	26.04	42.06		457.31		338.30	1269.03		111.36	3086.96	539.41	118.56	817.15		366.48		89.30	892.27
Fixed Deposit Receipts	213.28	270.17	1185.78	115.18	196.21	321.57	827.79	61.29	704.54	107.61	225.32	316.93	60.04	449.60	103.72	66.93	404.55	294.33	0.14	115.97
Own	213.25	270.17	756.68	115.18	6.23	321.57	827.79	61.29	509.60	107.61	225.00	316.93	60.04	445.72	103.72	66.93	404.55	294.33	0.14	115.97
Other Licences Institutions	0.03		429.10		189.98				194.94		0.32			3.88						
Collateral of Properties	19614.75	58517.91	56702.53	55494.69	23108.46	47782.13	34316.12	23311.57	45883.88	28529.95	18105.72	36723.38	14458.72	31422.56	24724.65	28030.53	32417.09	71345.07	1181.29	22891.54
Fixed Assets	12885.72	58474.57	30750.76	46936.40	18949.33	46539.01	30143.46	22034.57	30406.03	25105.63	16601.63	21088.31	14262.82	25204.43	24445.36	18620.69	19089.78	71345.07	711.01	14419.02
Current Assets	6729.03	43.34	25951.77	8558.29	4159.13	1243.12	4172.66	1277.00	15477.85	3424.31	1504.09	15635.07	195.90	6218.13	279.28	9409.83	13327.31		470.28	8472.52
Against security of Bill	403.27	118.75	2984.23	954.21		3057.72	1170.23	456.29	89.29	1683.96	185.77	2.44	538.84	139.85	0.21		560.17			837.95
Domestic Bills		19.87	0.66	642.33		2763.80	3.22	383.51	19.60					6.90						86.73
Foreign Bills	403.27	98.88	2983.57	311.88		293.92	1167.01	72.78	69.69	1683.96	185.77	2.44	538.84	132.94	0.21		560.17			751.22
Against Guarantee	106.39	1431.03	613.22	2893.39	2779.27	2939.84	1737.89	1360.80	4606.88	2619.02	841.22	1644.08	565.65	1369.50	954.85	134.78	769.73		111.06	37.24
Government Guarantee	41.71	7.66		368.27	138.81		156.12	91.30	388.74	2.17	71.84	216.53	1.52	127.36	154.32	134.63	135.05			0.97
Institutional Guarantee	39.42	1407.37	581.94	2034.49	2640.46		1581.77	895.39	3492.19	2065.61	746.69	1427.54	442.17	1200.79	753.05		620.63			
Personal Guarantee	4.26	11.98	11.00	489.92				99.16	725.94		22.69			16.63		0.14	5.14		32.00	36.27
Collective Guarantee	0.01	4.02						274.95		11.68				20.00						
Int. Rtd. Foreign Bank's Guarantee			20.29			76.81								4.67						
Other Guarantee	21.01			0.70		2863.03			0.02	539.56			121.96	0.04	47.48		8.91		79.06	
Credit Card			154.27	22.51	103.90	65.18				10.54						25.28			93.74	
Others	23776.75	705.45	4538.01	7303.33	2684.94		1651.74	355.19	592.82		569.25	10.46	553.98	972.58	224.71	3040.41	1825.56		48336.57	2548.57
Total	52612.69	71223.54	66655.57	67679.18	28878.28	54623.75	39703.78	26181.09	53146.44	32980.07	20313.17	41823.50	16780.95	34523.03	26825.29	31552.52	36359.77	71639.39	49824.58	29040.55

BFI Name	Prime	Sunrise	Grand	NMB	PRAABHU	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Karnali	Triveni	Suprim
Sector Wise																				
Agricultural and Forest Related	708.87	635.68	782.93	543.87	1224.35	522.21	485.03	901.13	506.31	1518.37	42.29	51.52	292.26	124.23	1.79	172.00	130.69	126.86	784.15	940.39
Fishery Related		4.78		15.26	6.21	3.94	3.86	6.25	2.92	6.75		1.84	27.83	0.89		24.56	17.91		62.03	7.72
Mining Related		48.91	515.87	63.99		173.69	38.50	60.32	312.81				25.83	12.45		0.20			19.96	2.79
Manufacturing (Producing) Related	6097.04	5805.71	1753.04	7787.14	3750.31	5880.80	4638.30	5689.42	5628.32	5527.35	509.10	323.97	534.18	432.39	8.72	211.78	116.55	19.83	388.96	167.74
Construction	3320.56	1286.13	649.94	4321.31	5388.45	196.08	338.14	1680.45	1996.78	3059.75	32.84	83.13	737.81	267.56	25.01	522.73	104.14	80.72	1180.29	392.44
Electricity, Gas and Water	1538.18	497.99	472.33	825.11	747.80	650.05	489.29	475.17	315.79	920.24	302.47	1.14	53.24	187.82		6.75			0.25	0.45
Metal Products, Mach. & Ele. Eqp.	60.38	304.26	172.53	806.86	97.14	129.44	357.03	108.02	266.31	406.69	13.16		262.95	40.30		43.08			68.12	106.65
Tras., Com. and Public Utilities	735.91	340.28	774.15	507.88	362.92	727.39	418.70	432.88	107.46	1209.73			536.39	49.79	6.75	276.38	9.83	103.95	610.30	109.92
Wholesaler & Retailer	3933.04	6150.64	990.17	6051.42	5950.72	3344.63	6221.18	5278.56	4943.05	5861.18	105.97	783.97	846.75	730.78	24.94	742.00	629.60	73.25	486.89	665.30
Finance, Insurance and Real Estate	4705.84	2914.25	2578.44	1351.81	2938.49	2587.57	1059.87	2834.55	2064.23	1021.98	156.73	64.38	486.72	343.76	45.87	237.43			395.11	44.17
Hotel or Restaurant	561.20	819.69	325.91	1415.83	1742.43	400.68	792.02	1168.67	1027.26	786.57	325.34	55.62	253.81	294.62	6.43	127.06	9.50		168.31	70.31
Other Services	430.18	1402.84	776.05	1808.66	3085.47	1080.41	765.19	2164.30	922.08	1273.07	277.09	112.96	369.37	139.23		99.27	69.24	377.02	256.19	113.81
Consumption Loans	4107.02	1761.61	51.29	772.39	2303.66	1790.00	1055.99	1123.47	1566.64	1731.12	26.61	74.22	453.84	1660.47	39.29	85.84	17.80	20.30	330.93	113.07
Local Government			89.77																	3.75
Others	5591.84	3597.49	502.90	647.89	1856.56	1125.75	1528.58	758.77	888.25	4779.84	240.35	757.58	576.79	1951.58	75.65	509.74	712.09		868.20	586.29
TOTAL sectorwise	31790.05	25570.26	10435.31	26919.43	29454.50	18612.65	18191.69	22681.96	20548.20	28102.63	2031.95	2310.34	5457.76	6235.86	234.43	3058.81	1817.35	801.92	5619.71	3324.79

Product Wise

Term Loan	4326.37	2645.04	2079.10	5023.98	5581.78	4361.90	2719.78	4432.33	4568.86	4355.77	1208.56	179.71	880.24	982.58	11.84	206.52		93.07	568.05	91.44
Overdraft	7149.40	5842.16	1273.86	1250.09	7687.89	3609.21	4318.36	4675.95	5122.70	3547.26	412.08			24.02	75.65	1415.23		233.05	1234.16	543.37
Trust Receipt Loan / Import Loan	760.50	1338.00	95.84	1263.28	678.18	861.01	1774.06	1047.35	426.89	836.82										
Demand & Other Working Capital Loan	2680.73	6775.69	3303.11	6456.46	4179.86	4157.21	5105.79	7252.26	5250.21	5871.13	112.23	1732.41	1643.16	2726.99	24.64		664.60			391.84
Res. Per. H. Loan (Up to Rs. 10 mil.)	1819.60	2433.86	167.87	2934.85	4254.49	714.61	587.95	1018.52	1581.61	1639.76	13.32	83.13	624.23	364.61	24.89	111.42	90.91		862.33	389.57
Real Estate Loan	4002.06	2116.45	2048.67	1649.87	2018.36	1029.86	569.78	801.16	846.71	2006.85	150.80		308.82	338.37	45.87	609.81	81.86	80.72	386.78	47.98
Margin Nature Loan	1936.56	326.75	17.21	193.70	954.68	848.94	14.57	12.87	98.59	399.63			176.60	420.14	34.52	2.45			124.05	27.80
Hire Purchase Loan	588.78	1679.49	100.50	1127.48	1808.02	885.42	1710.43	1477.91	752.69	2371.27	28.20	57.53	746.45	488.38	6.75	220.26	8.02	103.95	712.62	192.99
Deprived Sector Loan	1369.55	1064.35	632.89	1070.44	1195.33	718.33	795.08	1016.00	908.82	1100.77	57.71	141.77	192.05	220.93	5.51	111.19	81.15	40.70	220.81	151.71
Bills Purchased	304.77	46.29	0.10	1084.68	9.00			38.69	224.28	190.56			1.00							
Other Product	6851.74	1302.19	716.16	4864.61	1086.90	1426.15	595.89	908.91	766.82	5782.82	49.04	115.79	885.22	669.85	4.78	381.94	890.82	250.44	1510.91	1488.10
Total Product wise Loan	31790.05	25570.26	10435.31	26919.43	29454.50	18612.65	18191.69	22681.96	20548.20	28102.63	2031.95	2310.34	5457.76	6235.86	234.43	3058.81	1817.35	801.92	5619.71	3324.79

Collateral Wise

Gold and Silver	3665.51	385.78	19.94		44.38	341.61	0.03	245.00	473.77	271.35			38.63	583.82						
Government Securities				2.00	1.90		7.08													3.75
Non Governmental Securities	1969.38			233.65	954.73	853.74	20.11	17.82	98.59		22.70		176.60	83.01	34.52	2.45			123.58	27.80
Fixed Deposit Receipts	146.97	68.04	26.65	67.71	193.11	89.54	31.81	4.56	236.95	90.63	19.69	16.69	47.43	73.32	4.78	23.08	17.80	20.30	82.04	7.70
Own	142.97	68.04	26.65	66.12	193.11	89.54	31.81	4.56	236.95	90.63	19.69	16.69	47.43	73.32	4.78	23.08	17.80	20.30	82.04	7.70
Other Licences Institutions	4.00			1.60																
Collateral of Properties	22729.54	23737.29	10007.94	26098.74	27257.83	16216.51	17346.86	20655.10	18475.95	25928.68	1931.85	2228.12	5043.54	5075.58	183.91	3022.36	1797.54	781.62	5338.07	3285.54
Fixed Assets	22136.27	19127.04	8735.83	20360.73	26403.93	11828.40	13828.91	18149.08	8699.05	22277.47	1931.85	2228.12	5043.54	5075.58	183.91	3022.36	1797.54	781.62	5338.07	3285.54
Current Assets	593.27	4610.26	1272.11	5738.00	853.90	4388.11	3517.95	2506.02	9776.90	3651.21										
Against security of Bill	247.01		149.59	10.26	25.95	5.46	63.32	38.69	224.28	796.68			1.00							0.80
Domestic Bills			149.59	10.26	9.00			38.69	107.44	8.00			1.00							0.80
Foreign Bills	247.01				16.95	5.46	63.32		116.84	788.68										
Against Guarantee	2240.25		159.36	495.62	649.63		314.85	1507.26	906.83	2.76		65.52	150.56	420.14	11.23	10.75				44.37
Government Guarantee	117.80		89.77	52.81	35.61								16.00			2.72				
Institutional Guarantee	1936.90		49.57	51.99	509.88		40.43	1082.83	906.83			64.38	133.96	420.14						20.79
Personal Guarantee	180.47		20.03	343.57	43.59		7.07		2.76				0.60		8.51	8.97				15.66
Collective Guarantee				34.45	60.53			124.79	417.36			1.14				1.78				
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee	5.08		0.00	12.80				149.62												7.92
Credit Card				3.85																
Others	791.40	1379.15	71.83	7.60	326.97	1105.79	407.62	213.53	131.83	1012.53	57.71				0.18	2.01			30.86	
Total	31790.05	25570.26	10435.31	26919.43	29454.50	18612.65	18191.69	22681.96	20548.20	28102.63	2031.95	2310.34	5457.76	6235.86	234.43	3058.81	1817.35	801.92	5619.71	3324.79

BFI Name	Bhrikuti	Sureshchha	Shangri-la	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktimath	Sewa	Kankai	
Sector Wise																					
Agricultural and Forest Related	154.66	48.55	130.63	11.50	148.84	177.86	65.14	158.88	175.64	94.92	67.22	84.64	100.20	95.95	132.94	153.86	109.57	1973.83	321.15	116.77	
Fishery Related	38.55	0.91	6.70		29.88		4.19		3.48		3.03	9.09	0.10	1.79	1.23	2.12			9.51		
Mining Related			26.35	33.81	32.07							1.75				16.90			4.15		
Manufacturing (Producing) Related	312.85	0.90	353.47	0.73	299.65	247.00	166.52	187.56	243.87	71.08	253.75	40.50	233.01	575.52	66.67	107.90	208.81		195.53	28.32	
Construction	770.20	212.48	807.39	8.45	748.44	414.92	591.30	145.28	257.56	68.95	728.52	142.36	346.84	674.43	182.20	256.68	380.53	996.04	353.94	80.68	
Electricity, Gas and Water	3.90		9.25		3.78	6.55					80.97		172.84	2006.55	8.97						
Metal Products, Mach. & Ele. Eqp.	13.27		77.40		19.51	0.03	50.30		6.39		30.02	6.96	78.76	943.68	17.72	14.37			1.63		
Tras., Com. and Public Utilities	856.73	364.95	632.79	10.55	171.29	304.87	740.19		32.17	7.42	171.44	94.31	97.16	570.47	154.37	157.52		871.69	286.44	36.80	
Wholesaler & Retailer	1021.11	477.05	1077.97	119.98	451.57	1129.78	545.11	791.03	654.50	344.05	1223.16	235.41	350.09	1103.25	248.87	479.80	70.62	725.50	1078.62	185.38	
Finance, Insurance and Real Estate	252.95		441.94	714.83	270.71	166.68	433.45		112.50		344.54	8.68	543.63	760.73	83.79	198.23	13.29	204.27	134.45		
Hotel or Restaurant	38.39	0.95	415.19	1.00	112.71	270.11	39.14		97.39	43.59	164.68	27.42	102.96	181.92	38.39	22.84			67.78	7.93	
Other Services	302.76	55.96	341.63		86.44	59.21	413.20	117.64	167.19	52.29	380.26	13.58	241.39	84.22	44.75	172.25	26.39	12.99	72.13	20.78	
Consumption Loans	83.47	63.19	360.11	33.50	111.01	207.02	749.59	259.27	99.79	15.05	248.02	98.83	453.80	149.30	36.81	42.07	40.53	108.54	99.24	23.74	
Local Government															1.50					1.37	
Others	855.50	65.22	1608.24	199.87	1201.64	1132.95	1517.46	1106.86	249.19	385.35	714.65	503.27	717.79	775.89	397.86	169.90	703.48	1299.48	643.62	321.28	
TOTAL sectorwise	4704.35	1290.16	6289.05	1134.23	3687.54	4116.98	5315.60	2766.53	2099.67	1082.70	4410.26	1266.79	3438.56	7923.70	1416.07	1794.44	1553.21	6192.33	3269.59	821.67	

Product Wise

Term Loan	173.13	60.98	1297.20		127.25	439.53	498.79	683.45	244.47	320.40	478.76	119.27	734.79	2510.64	53.62	144.66		1036.39	681.52	444.96
Overdraft	956.60	356.06	1391.89	101.61	1976.01	1958.67	734.33	515.66	717.24	419.68	1772.93	560.59	1044.91	1862.67	335.10	771.65	359.69	948.37	1474.05	187.90
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan		77.03	1173.47	164.45	10.20		177.29	761.08	664.89	157.54	52.25	24.08	122.09	591.59		2.00			36.73	
Res. Per. H. Loan (Up to Rs. 10 mil.)	605.76	190.57	601.87	8.45	603.91	410.15	487.82	145.28	178.15	68.95	615.37	120.02	277.89	460.56	176.39	259.64	362.97	996.04	303.09	80.68
Real Estate Loan	305.82	65.87	433.33	753.83	331.98	188.28	416.70	96.14	41.75		430.68	23.12	353.34	804.37	80.87	126.27	14.08	204.27	96.65	5.00
Margin Nature Loan		2.50	29.98	33.50		204.84	555.45				75.64	51.73	157.65	92.48					5.00	
Hire Purchase Loan	884.17	395.13	921.44	10.55	192.51	304.87	880.30	35.61	19.47	7.42	234.58	96.20	154.43	361.40	165.60	138.00	48.50	871.69	335.75	55.32
Deprived Sector Loan	198.24	57.88	173.88	23.48	107.45	163.31	244.09	131.15	120.62	88.37	199.14	63.76	157.48	395.96	88.81	65.34	115.51	1894.67	160.59	36.97
Bills Purchased											3.20									
Other Product	1580.63	84.15	265.99	38.35	338.24	447.33	1320.84	398.16	113.09	20.34	547.71	208.03	435.99	844.02	515.68	286.88	652.47	240.90	176.21	10.85
Total Product wise Loan	4704.35	1290.16	6289.05	1134.23	3687.54	4116.98	5315.60	2766.53	2099.67	1082.70	4410.26	1266.79	3438.56	7923.70	1416.07	1794.44	1553.21	6192.33	3269.59	821.67

Collateral Wise

Gold and Silver	28.64		23.33		21.02	170.70	29.15	170.16	88.19		19.12	15.06	225.23		8.24	26.18	18.05	55.02		
Government Securities																				
Non Governmental Securities		2.50	29.98	33.50			561.35				84.67	51.76	157.25	92.48						
Fixed Deposit Receipts	17.36	30.52	61.36		48.51	36.31	43.68	53.51	6.42	15.05	91.95	10.51	20.02	36.29	8.92	15.90	22.47	53.52	28.08	5.21
Own	17.36	30.52	61.36		48.51	36.31	43.68	53.51	6.42	15.05	91.95	10.51	20.02	36.29	8.92	15.90	22.47	53.52	28.08	5.21
Other Licences Institutions														332.12						
Collateral of Properties	4650.58	1257.15	6039.38	1077.39	3618.01	3705.10	4642.74	2542.86	2004.62	1067.65	4087.18	1177.04	2903.40	7358.65	1397.41	1741.58	1512.68	4385.03	3164.56	815.40
Fixed Assets	4650.58	1257.15	6039.38	1077.39	3618.01	3705.10	4642.74	2542.86	2004.62	1067.65	4087.18	1177.04	2903.40	7026.53	1397.41	1741.58	1512.68	4385.03	3164.56	815.40
Current Assets																				
Against security of Bill											3.20	7.33								
Domestic Bills											3.20	7.33								
Foreign Bills																				
Against Guarantee			121.03			0.03	23.15				124.14	5.08	130.58	336.66		10.78		1698.77	76.94	
Government Guarantee											12.07			15.88					1.41	
Institutional Guarantee						0.03					109.65	5.00	124.06	320.78		10.78			1.15	
Personal Guarantee			20.97				23.15				1.07	0.08	5.51							
Collective Guarantee			100.06								1.34		1.01					1698.77	74.39	
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee																				
Credit Card																				
Others	7.78		13.97	23.34		204.84	15.53		0.45				2.07	99.62	1.50					1.06
Total	4704.35	1290.16	6289.05	1134.23	3687.54	4116.98	5315.60	2766.53	2099.67	1082.70	4410.26	1266.79	3438.56	7923.70	1416.07	1794.44	1553.21	6192.33	3269.59	821.67

BFI Name	Mahakali	Ace	Bhargav	diyalo	Country	Alpine	Nigiri	Katmandu	Garima	City	Bishow	Kabelli	Kamana	Corporate	Pathbhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	
Sector Wise																						
Agricultural and Forest Related	48.78	82.46	30.44	294.64	119.21	204.69	11.67	32.56	235.24	161.30	118.24	32.34	114.69	2.65	53.87	69.44	111.06	101.68	108.45	40.99	198.60	
Fishery Related					0.24					13.65			2.88									18.07
Mining Related								25.77		2.99												
Manufacturing (Producing) Related	39.47	705.45		122.52	128.40	11.13		267.62	125.28	291.45		14.83	107.67	128.93	57.81	71.49	251.14	20.19		8.87	442.83	
Construction	42.96	794.83	144.61	62.43	115.15			841.72	1047.64	1208.88	380.00	82.19	706.03	62.76	181.74	83.85	649.88	49.07	17.82	35.68	573.89	
Electricity, Gas and Water		549.09		1.50				187.34	2.02	4.87							512.68					
Metal Products, Mach. & Ele. Eqp.		63.57		3.63	29.12			54.81	22.02	38.54		4.53	34.10	12.33			86.64				3.04	
Tras., Com. and Public Utilities		227.05	103.17	129.64	6.72	113.55	24.56	234.66	655.99	808.86		18.29	146.69	32.29		85.19	329.87		4.68		605.16	
Wholesaler & Retailer	161.94	620.69	247.01	178.06	297.47	216.39	123.08	455.45	445.76	563.45	590.56	77.06	329.24	50.77	319.83	309.78	625.20	107.10	165.57	118.15	1101.96	
Finance, Insurance and Real Estate		752.45		92.58	76.87	96.32	45.73	482.39	95.47	225.56	411.92		127.63			115.46	252.59	1.38			401.14	
Hotel or Restaurant	18.89	312.74	6.58	16.16	6.54	17.88		373.12	112.50	238.31	121.76	15.30	87.38		14.87	3.28	128.99			9.67	142.28	
Other Services	3.25	599.55	23.47	15.91	8.83			152.53	106.46	138.75	46.96	18.77	132.03	0.34	40.70	31.33	138.19		2.07	8.60	380.86	
Consumption Loans	35.30	93.48	13.36	36.46	109.85	8.24	115.22	260.94	491.85	227.53	2114.39	85.89	168.24	10.70	145.34	49.97	583.97	16.22	71.55	8.20	236.37	
Local Government		15.12				1.97		3.58	0.03								4.60					
Others	155.36	1007.75	151.44	228.25	445.07	253.25	414.88	584.57	1274.79	65.46	155.72	70.30	510.53	27.09	417.58	490.96	985.55	84.58	167.36	136.35	1086.98	
TOTAL sectorwise	505.93	5824.23	720.08	1181.77	1343.47	923.43	735.13	3957.06	4615.06	3989.61	3939.53	419.50	2467.10	327.85	1231.74	1310.75	4660.35	380.22	537.51	369.56	5188.13	

Product Wise

Term Loan		1802.82	126.42	7.95	46.21	348.32	88.98	564.02	902.28	372.76	527.07	128.57	632.05	14.01			872.73	82.34	4.68	223.77	490.65
Overdraft	126.65	1558.43	144.42	225.52	589.91	280.43	269.00	1202.70	1261.07	805.59	1340.78		596.67	106.15	465.20	238.36	1091.91	9.51	47.11	42.64	675.57
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan	201.40	128.81		492.06	140.82		123.48	331.59	1.31			126.67		88.64	120.52	342.89	354.66	205.75	55.88		1568.26
Res. Per. H. Loan (Up to Rs. 10 mil.)	42.96	705.92	144.61	29.46	83.31	44.60	33.87	736.07	1009.25	894.06	380.00	31.97	535.35	35.22	181.74	83.85	441.16	47.56	14.12	35.68	486.52
Real Estate Loan		488.70		68.12	124.28	51.72	45.73	416.05	92.98	280.65	411.92		182.70			115.46	266.65	1.38			488.10
Margin Nature Loan		16.94		14.93				172.37		13.62			2.25			0.25	300.12		20.24		5.25
Hire Purchase Loan	31.71	307.79	103.17	108.53	109.22	114.11	24.56	237.08	813.05	848.31	501.66	15.99	226.49	43.89	11.86	126.48	285.60	13.17	40.67	0.76	805.02
Deprived Sector Loan	22.06	268.25	46.74	41.11	52.42	76.46	31.76	162.99	206.06	209.41	155.72	30.78	106.86	19.57	45.27	43.85	171.76	17.47	19.82	40.99	208.83
Bills Purchased																					
Other Product	81.15	546.57	154.71	194.08	197.30	7.79	117.75	134.20	329.07	565.20	622.38	85.52	184.73	20.36	407.17	359.61	875.76	3.05	334.98	25.72	459.92
Total Product wise Loan	505.93	5824.23	720.08	1181.77	1343.47	923.43	735.13	3957.06	4615.06	3989.61	3939.53	419.50	2467.10	327.85	1231.74	1310.75	4660.35	380.22	537.51	369.56	5188.13

Collateral Wise

Gold and Silver						1.16	103.73	80.06	302.80	134.66	364.37	80.76	99.11		127.71		132.74		8.11		
Government Securities																					
Non Governmental Securities		16.94		17.72				172.37		13.62					0.25	290.44					
Fixed Deposit Receipts	3.59	31.12	6.86	5.03	17.06	6.63	11.49	34.35	22.75	41.44	67.54	4.31	28.63	0.40	5.76	8.43	17.10	3.00	2.54	8.20	31.25
Own	3.59	31.12	6.86	5.03	17.06	6.63	11.49	34.35	22.75	41.44	67.54	4.31	28.63	0.40	5.76	8.43	17.10	3.00	2.54	8.20	31.25
Other Licences Institutions																					
Collateral of Properties	502.35	5507.92	706.73	1156.98	1308.55	839.55	619.91	3522.48	4104.08	3580.25	3351.91	334.43	2313.97	323.94	1097.73	1302.07	4066.69	377.22	526.86	361.36	5088.57
Fixed Assets	502.35	5507.92	706.73	1156.98	1308.55	839.55	619.91	3522.48	4104.08	3580.25	3351.91	334.43	2313.97	323.94	1097.73	1302.07	4061.33	377.22	526.86	361.36	5088.57
Current Assets																5.36					
Against security of Bill																					
Domestic Bills																					
Foreign Bills																					
Against Guarantee		268.25		2.04	17.86	76.09		147.80	185.43	219.64	155.72		8.28	0.06		151.16					63.06
Government Guarantee		15.12		2.04	17.86	1.97			0.03	4.07	2.69					4.60					
Institutional Guarantee		253.13						144.20	10.00							140.51					47.50
Personal Guarantee								3.60		28.32			8.28	0.06		4.74					
Collective Guarantee						74.12			175.40	187.26	153.03					1.30					15.56
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee																					
Credit Card																					
Others			6.50										17.12	3.45	0.53		2.22				5.25
Total	505.93	5824.23	720.08	1181.77	1343.47	923.43	735.13	3957.06	4615.06	3989.61	3939.53	419.50	2467.10	327.85	1231.74	1310.75	4660.35	380.22	537.51	369.56	5188.13

BFI Name	Pacific	Civic	IDBL	Kanchan	Maitribhumi	Innovative	Jhimruk	Metro	Vibor	Gaunathree	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	NCommunity	Cosmos	Manaslu	Ekata
Sector Wise																				
Agricultural and Forest Related	79.83	81.34	3.21	83.06	13.50	123.57	19.20	58.97	116.77	54.94	97.40	211.99	152.10	16.74	17.59	4.09	83.82	10.29	70.07	178.32
Fishery Related		0.15	26.00	1.25		8.48	1.65		13.40		7.03	8.43	0.72							
Mining Related			69.60			0.60			23.78			11.66	2.30							3.95
Manufacturing (Producing) Related	17.36	0.30	288.23	128.34	7.03	220.08	8.55		60.15	3.67	27.26	275.40	8.23	1.31		10.09	91.77	0.50	20.12	203.38
Construction	145.20	42.46	607.61	157.68	50.89	200.83	8.55	242.12	407.72	64.01	36.31	895.38	44.56	15.52	80.54		94.92	28.11	219.24	131.74
Electricity, Gas and Water	1.18					4.29			377.18	1.00		19.29								0.68
Metal Products, Mach. & Ele. Eqp.			2.33	0.39		31.03		28.36	34.71	0.96		132.05	12.57			2.50	14.47			
Tras., Com. and Public Utilities	44.68	3.94	121.46	52.64	38.52	70.75	133.10	372.65	195.35	58.85	10.70	294.64	107.87	4.07	259.58	21.59	7.03	84.14	84.80	246.72
Wholesaler & Retailer	112.74	84.72	630.83	381.34	68.99	209.59	122.59	368.05	273.34	120.15	136.68	666.60	261.71	14.66	211.57	60.95	112.89	32.73	102.08	235.55
Finance, Insurance and Real Estate	12.93	5.00	594.91	25.58	6.82	121.01		129.94	481.01		10.72	87.74	13.10		8.30		37.57			10.00
Hotel or Restaurant	7.68	12.13	101.58	31.94	1.00	63.09	5.95	70.82	104.68	13.57	2.59	453.88	8.08	0.01	5.71	0.00	34.75	0.92	17.45	16.86
Other Services	16.57	4.00	176.37	64.25	3.51	34.79	2.45	75.67	396.85	4.64	6.20	91.69	98.18	17.74	2.79	3.48	31.69	93.16	21.76	121.37
Consumption Loans	202.67	9.08	611.72	7.78	3.16	91.17	80.59	79.63	555.64	24.50	11.03	264.73	53.05	29.41	59.43	1.58	13.37	52.73	196.45	88.02
Local Government																				
Others	150.63	142.23	884.09	246.03	69.88	314.31	102.00	245.86	461.18	145.30	164.58	1629.88	307.07	10.78	72.28	182.72	219.05	62.12	318.59	524.67
TOTAL sectorwise	791.47	385.35	4117.94	1180.27	263.30	1493.59	484.63	1672.07	3501.75	491.59	510.48	5043.35	1069.55	110.24	717.79	287.00	741.33	364.69	1055.18	1756.63

Product Wise

Term Loan	62.28		162.03	18.66	41.61	215.23	35.49	149.85	860.12	47.98	44.33	1095.87	141.73	17.45	104.14		8.23	122.91	79.90	60.72
Overdraft	37.85	28.70	877.24	443.84	140.04	358.67	117.28	443.19	763.79	144.40	64.72	1826.40	353.26	0.70	181.37		138.90	55.23	193.86	686.80
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan	218.17	170.79	273.29	144.55		268.03	61.07	5.00	85.11		300.28	252.30		23.40		245.89	7.00		0.10	27.28
Res. Per. H. Loan (Up to Rs. 10 mil.)	136.21	42.67	517.21	155.60	30.47	200.83	8.55	235.51	363.32	62.98	0.20	878.00	45.79	15.52	80.39		87.03	24.70	216.93	131.74
Real Estate Loan	9.06	5.00	449.92	27.29	2.38	120.99		170.32	347.97	0.98	14.16	77.26	78.91				36.95		22.56	90.57
Margin Nature Loan			465.22	10.78				0.20	357.50	2.82		13.05			19.85					
Hire Purchase Loan	65.90	9.77	135.45	51.19	35.62	121.57	137.31	431.41	331.53	58.85	10.70	588.39	103.78	3.91	259.58	23.82	23.73	93.51	95.89	310.94
Deprived Sector Loan	29.18	56.16	146.46	46.65	9.34	69.71	25.75	58.36	140.57	17.85	43.51	165.21	166.48	12.07	30.10	13.40	27.52	10.84	46.13	88.68
Bills Purchased																				
Other Product	232.81	72.25	1091.13	281.71	3.85	138.56	99.18	178.24	251.85	155.73	32.58	146.86	179.60	37.19	42.36	3.89	411.98	57.49	399.81	359.90
Total Product wise Loan	791.47	385.35	4117.94	1180.27	263.30	1493.59	484.63	1672.07	3501.75	491.59	510.48	5043.35	1069.55	110.24	717.79	287.00	741.33	364.69	1055.18	1756.63

Collateral Wise

Gold and Silver	174.12	2.26	91.80				72.79			19.39		85.14	6.45	45.52	33.00			42.56	184.13	20.80
Government Securities			5.40					0.45												
Non Governmental Securities			465.22					0.20	357.50			13.51		19.85						
Fixed Deposit Receipts	3.15	0.99	14.37	7.78	2.14	33.24	4.91	20.22	111.16	2.82	11.03	22.94	9.00	0.18	6.58	0.38	4.19	0.80	3.92	3.00
Own	3.15	0.99	14.37	7.78	2.14	33.24	4.91	20.22	111.16	2.82	11.03	22.94	9.00	0.18	6.58	0.38	4.19	0.80	3.92	3.00
Other Licences Institutions																				
Collateral of Properties	595.24	333.73	3409.96	1183.27	261.16	1460.35	397.43	1651.20	2813.26	465.39	499.45	4860.80	886.61	63.31	658.36	286.62	737.04	310.53	844.52	1732.40
Fixed Assets	595.24	333.73	3409.96	1183.27	261.16	1460.35	397.43	1651.20	2813.26	465.39	499.45	4859.88	886.61	63.31	658.36	286.62	737.04	310.53	844.52	1732.40
Current Assets												0.91								
Against security of Bill																				
Domestic Bills																				
Foreign Bills																				
Against Guarantee	18.96		131.20				9.50		138.60	3.99		60.97	167.48	1.24			0.11	10.80	22.60	
Government Guarantee									5.12											
Institutional Guarantee			131.14						110.00			55.00								
Personal Guarantee			0.06				9.50		6.31			5.90							22.60	
Collective Guarantee	18.96								17.17	3.99		0.07	165.09				0.11	10.80		
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee													2.40	1.24						
Credit Card																				
Others		48.37		-10.78					81.24											0.43
Total	791.47	385.35	4117.94	1180.27	263.30	1493.59	484.63	1672.07	3501.75	491.59	510.48	5043.35	1069.55	110.24	717.79	287.00	741.33	364.69	1055.18	1756.63

BFI Name	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajira	Apex	Green	Reliable	Nepal Aavas	NFL	NIDC Capital	NNFL	NSMFL	KFL	Himalaya	Union	PFCL	Goodwill	SFL	SIFCL	Lumbini	
Sector Wise																						
Agricultural and Forest Related	38.49	108.41	9.65	116.47	105.55	258.09	9.52	278.19		15.50	11.59	52.34	0.52	29.25		9.11	135.23	75.02	23.88	71.14	25.06	
Fishery Related		2.87			0.95			3.52				0.12					1.00					
Mining Related						6.73										2.51	20.94			2.31	1.33	
Manufacturing (Producing) Related	6.09	474.34	0.98		21.53	230.65	3.42	319.10		17.32	26.34	361.84	61.10			64.70	210.80		108.36	102.92	218.74	
Construction	34.90	1132.21		17.63	25.27	569.44	3.37	1116.34	419.57	39.78	46.66	1460.07	113.19	159.04		141.24	1138.70	774.11	117.70	342.72	241.86	
Electricity, Gas and Water	0.25	162.95				42.56		15.71		2.86	10.72						6.05				0.17	
Metal Products, Mach. & Ele. Eqp.	0.40	73.33		2.38	21.75	82.98		77.15			0.71	27.12	3.45			28.78	35.10	141.96			18.83	
Tras., Com. and Public Utilities	21.10	797.48	0.20	2.68	44.22	35.86	34.87	320.71	50.79	0.36	18.11	98.87		43.14		127.13	142.19	253.67	187.07	69.94	117.41	
Wholesaler & Retailer	38.30	878.99	46.59	134.49	59.05	751.68	37.98	239.06		91.02	260.33	431.52	33.33	145.45		14.74	174.37	792.47	632.22	141.83	260.64	
Finance, Insurance and Real Estate		962.48				173.46	8.60	855.59			107.09	107.54	100.31	77.86		50.00	86.27		115.70	125.13	110.42	
Hotel or Restaurant	9.07	478.31	18.90	2.24	4.42	198.05	9.13	197.07		8.48	38.00	44.40	27.50	2.89		2.48	13.95			44.60	96.15	
Other Services	0.74	559.50	1.18	3.44	5.88	199.37		232.95			9.80	74.70		22.22		47.31	20.85	88.20	8.61	260.93	328.29	
Consumption Loans	22.53	328.17	2.84	11.15	3.51	410.03	6.52	526.26	18.38	22.09	88.05	152.79	174.19	254.97		92.21	120.11	164.98	24.21	73.45	37.14	
Local Government								5.53					33.18	20.22								
Others	48.75	1755.58	43.99	54.62		1306.63	59.82	530.45	137.00	95.21	2.69	2594.78	2020.45	173.48		106.13	632.08	209.78	690.55	20.27	352.04	
TOTAL sectorwise	220.61	7714.61	124.34	345.10	292.12	4265.54	173.23	4717.63	625.74	292.62	620.09	5406.09	2567.22	928.52		686.33	2737.63	2500.18	1908.31	1274.24	1789.07	

Product Wise

Term Loan	55.99	1281.20	25.70	149.02	105.81	192.03	17.47	752.66		0.82	47.62	139.02	125.37			151.53	1293.25	771.69			144.00
Overdraft	74.36	1790.60	83.20	130.89	133.36	1166.42	99.28	1025.77													
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan		361.24		1.39		837.26		354.71		134.36	317.20	612.90	297.65	345.61		88.19	46.42		649.40	370.21	923.95
Res. Per. H. Loan (Up to Rs. 10 mil.)	27.67	1129.26		17.63	23.27	446.19		758.47	242.59	34.16	111.65	1391.60	23.14	159.04		89.22	489.83	672.58		276.62	191.87
Real Estate Loan		945.86				205.89	8.60	207.64	159.00	28.17	17.08	520.03	1913.16	77.86		44.42	221.17	187.24	115.70	171.32	160.42
Margin Nature Loan		30.12				17.19		184.72	35.10	11.71	74.35	79.52	26.19	236.14		46.23	0.62	209.78	105.81	45.79	17.36
Hire Purchase Loan	39.50	855.47		13.64	8.49	233.61	32.53	512.43	55.29	0.36	18.86	292.57	138.92	43.14		138.12	185.31	274.43	187.07	55.54	61.00
Deprived Sector Loan	13.42	284.83	7.48	28.68	20.63	236.22	8.83	161.91	17.98	4.16	22.70	190.68	33.18	20.22		27.41	108.36	134.92	37.72	46.05	35.00
Bills Purchased																					
Other Product	9.68	1036.03	7.96	3.86	0.56	930.75	6.52	759.31	115.78	78.88	10.63	2179.78	9.60	46.51		101.21	392.66	249.53	812.61	164.72	399.46
Total Product wise Loan	220.61	7714.61	124.34	345.10	292.12	4265.54	173.23	4717.63	625.74	292.62	620.09	5406.09	2567.22	928.52		686.33	2737.63	2500.18	1908.31	1274.24	1789.07

Collateral Wise

Gold and Silver		129.17				15.70	6.52	107.20	12.56								26.42	36.11			
Government Securities								6.38													
Non Governmental Securities		30.12				17.19		184.72			74.35	86.08	26.19	236.14		46.23				45.79	
Fixed Deposit Receipts	1.83	36.01	2.84		0.56	61.60		71.32	1.33	10.16	7.15	53.79	9.08	18.83		25.19	37.73	128.87	24.21	27.66	18.02
Own	1.83	36.01	2.84		0.56	61.60		71.32	1.33	10.16	7.15	53.79	9.08	18.83		25.19	37.73	128.87	24.21	27.66	18.02
Other Licences Institutions																					
Collateral of Properties	218.78	7269.94	121.50	345.10	291.56	4012.12	163.10	4348.00	576.76	266.37	535.90	5266.22	725.88	673.55		547.34	2038.66	1983.46	1884.10	1200.79	1636.43
Fixed Assets	218.78	7269.94	121.50	345.10	291.56	4012.12	163.10	4348.00	576.76	266.37	535.90	5266.22	725.88	673.55		547.34	2038.66	1983.46	1884.10	1200.79	1636.43
Current Assets																					
Against security of Bill																					
Domestic Bills																					
Foreign Bills																					
Against Guarantee		248.47				43.92							83.27			55.27		141.96			35.00
Government Guarantee		13.15											33.18			3.25					
Institutional Guarantee		216.19				39.28										24.16					35.00
Personal Guarantee		19.13				4.64							50.09			27.86					
Collective Guarantee																					
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee																		141.96			
Credit Card																					
Others		0.91				115.00	3.61		35.10	16.08	2.69		1722.80			12.31	634.82	209.78			99.62
Total	220.61	7714.61	124.34	345.10	292.12	4265.54	173.23	4717.63	625.74	292.62	620.09	5406.09	2567.22	928.52		686.33	2737.63	2500.18	1908.31	1274.24	1789.07

BFI Name	ILFC	Mahabank	Lal Itpur	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multibrass	Synergy	Srijana	Om	WMBFL	CMBFL	Crystal	Guheshwor	Patan	Fewa
Sector Wise																					
Agricultural and Forest Related	39.16	30.01		3.15		5.46	58.90	37.92	44.41	5.72	9.76	39.79	106.25	108.18	33.08		328.30		4.20	7.49	113.69
Fishery Related		33.88		0.78		0.00							0.90								10.68
Mining Related	3.00	1.17	2.77			0.00			26.73		14.32								0.50		
Manufacturing (Producing) Related	260.95	181.05		216.05	0.55	2.91	109.98	78.00	31.31	71.66		3.86	170.72		110.27	22.28	600.35		72.76	6.97	150.49
Construction	92.24	363.70	23.67	881.88	20.01	34.92	97.77	154.75	307.37	125.03	22.68	29.76	117.73	57.43	608.49	45.94	0.04	154.75	219.33	28.00	1244.83
Electricity, Gas and Water	72.25					0.00		3.50	9.45	30.86			0.07						2.00		
Metal Products, Mach. & Ele. Eqp.	60.87	39.01		310.17		5.03				29.29	0.10		9.98		2.20	0.13			12.76	0.08	48.42
Tras., Com. and Public Utilities	542.25	603.50				35.52		315.01	37.91	78.58			244.00		669.94	19.57	2.94		7.52		553.00
Wholesaler & Retailer	164.94	664.35	174.23	134.24	90.61	24.65	352.65	274.49	92.39	82.74	19.31	25.39	115.47	248.11	417.83	50.29	129.44		28.28	11.19	610.56
Finance, Insurance and Real Estate	253.81	261.43	300.65	366.70		8.00	16.12	179.95	68.47	95.20			117.03		330.27	181.02			53.61	12.79	
Hotel or Restaurant	2.01	318.66				0.00	70.98	122.90	8.10	32.45	7.10		63.52		55.70	0.36	74.77		2.29		99.49
Other Services	66.43	171.36	141.50	916.87	5.07	3.52	50.45	141.61	45.77		0.13	6.26	85.71	14.81	22.07	5.27			103.39	13.97	86.35
Consumption Loans	283.42	441.91	85.30	159.37	0.88	15.35	60.01	15.03	102.09	19.73	6.02	17.98	74.94	24.78	455.03	9.46	2.06	9.44	229.73	31.09	218.20
Local Government						0.00	2.01						4.02								1.37
Others	137.41	431.28	130.49	475.14	93.46	111.60	274.08	1038.98	435.07	185.29	23.73	4.92	281.42	624.26	1124.85	167.50	665.66	294.72	286.94	30.91	981.03
TOTAL sectorwise	1978.74	3541.30	858.59	3464.35	210.58	246.96	1092.95	2362.14	1209.06	756.57	103.15	127.96	1391.75	1077.57	3829.73	501.83	1803.56	458.91	1023.30	143.86	4116.73

Product Wise

Term Loan	476.71	368.30	174.23	30.08		1.88	462.63	207.78	41.39	19.15			285.39	248.11	477.50	111.33	1003.24	252.32	221.70		134.77
Overdraft						0.00															
Trust Receipt Loan / Import Loan						0.00															
Demand & Other Working Capital Loan	276.81	1065.41		318.76		46.77		522.45	700.41	272.53	40.73	79.35	213.31		213.82	96.58	153.00	16.77		38.90	830.66
Res. Per. H. Loan (Up to Rs. 10 mil.)	37.74	297.57	23.67	429.13		29.61	97.77	303.34	307.37	53.83		29.76	351.01		299.24		0.04	54.32	151.49	13.63	1025.35
Real Estate Loan	244.78	241.49	300.64	277.61	20.01	0.00	93.21	334.70	58.47	304.41	22.68		328.42		617.09	162.44	531.29	132.76	84.05	6.00	317.43
Margin Nature Loan	261.20	310.92	34.67	235.76	2.17	15.67			22.63	11.79			9.14		27.78	38.59		0.02	192.87	26.79	0.25
Hire Purchase Loan	505.68	640.04	16.66	1255.67	5.07	35.65	8.83	315.01	35.57	26.29	5.00	4.84	57.52	9.72	698.78	15.33	2.78	2.72	20.03	0.12	567.94
Deprived Sector Loan	55.25	108.23	12.12	137.55	0.79	15.55	36.19	83.98	43.22	30.25	3.16	4.92	65.12	38.45	125.03	4.03			31.63	7.32	128.05
Bills Purchased						0.00															3.80
Other Product	120.57	509.32	296.60	779.80	182.55	101.83	394.33	594.88		38.33	31.58	9.09	81.84	781.29	1370.48	73.53	113.22		321.52	47.30	1112.28
Total Product wise Loan	1978.74	3541.30	858.59	3464.35	210.58	246.96	1092.95	2362.14	1209.06	756.57	103.15	127.96	1391.75	1077.57	3829.73	501.83	1803.56	458.91	1023.30	143.86	4116.73

Collateral Wise

Gold and Silver				24.76											298.51						63.05
Government Securities																					
Non Governmental Securities	261.20	302.10	34.67		2.17	6.17			22.63	11.79					27.78	18.59				26.79	
Fixed Deposit Receipts	24.34	111.19	33.97	71.04	0.88	3.86	51.08	15.03	61.28	7.38	1.02	13.15	53.74	15.06	54.08	2.78		6.70	17.17	4.29	45.15
Own	24.34	111.19	33.97	71.04	0.88	3.86	51.08	15.03	61.28	7.38	1.02	13.15	53.74	15.06	54.08	2.78		6.70	17.17	4.29	45.15
Other Licences Institutions																					
Collateral of Properties	1637.96	3084.23	530.09	2971.61	207.53	211.79	1039.76	2347.11	1125.16	720.93	78.40	114.81	1334.00	9.72	3449.37	438.93	1803.56	452.18	798.66	99.25	4008.52
Fixed Assets	1637.96	3084.23	340.97	2965.65	207.53	211.79	1039.76	2347.11	1125.16	720.93	78.40	114.81	1334.00	9.72	3449.37	438.93	1803.56	452.18	798.66	99.22	4008.52
Current Assets			189.12	5.96																	0.03
Against security of Bill																					
Domestic Bills																					
Foreign Bills																					
Against Guarantee	55.25	40.00		127.30		18.32				16.47			4.02								9.69
Government Guarantee	15.25									2.00			4.02								0.30
Institutional Guarantee	40.00	40.00		101.06		12.19				14.00											6.49
Personal Guarantee				26.23		4.83				0.47											2.90
Collective Guarantee																					
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee						1.31															
Credit Card																					
Others		3.78	259.87	269.64		6.82	2.11				23.73			1052.79		41.53		0.02	207.46	3.83	
Total	1978.74	3541.30	858.59	3464.35	210.58	246.96	1092.95	2362.14	1209.06	756.57	103.15	127.96	1391.75	1077.57	3829.73	501.83	1803.56	458.91	1023.30	143.86	4116.73

BFI Name	Everest	Prudential	ICFC	Sagarmatha	Kuber	NEFL	Seti	hama	Namaste	Kaski	Unique	Manjusree	Jebils	Reliance	Bhaktapur
Sector Wise															
Agricultural and Forest Related	67.04	3.58	159.75	84.26		2.59	35.67		16.27	115.60		23.82	37.99	41.66	21.12
Fishery Related	2.75		0.44	1.79					0.55	1.86					
Mining Related			0.70												
Manufacturing (Producing) Related	46.35	67.51	281.68	71.43	7.61	33.68	17.47		3.74	73.40	11.92	119.70	6.53	32.45	23.60
Construction	155.43	33.94	60.54	489.46	16.14	120.73	6.98	4.42	68.21	389.79	55.87	375.59	208.77	268.74	71.11
Electricity, Gas and Water			39.95	1.60										10.39	
Metal Products, Mach. & Ele. Eqp.	18.07		57.22	9.49		0.26			0.96			9.91	0.12	17.35	0.70
Tras., Com. and Public Utilities	222.26	56.80	25.08	512.51	2.96	211.21		64.72	4.17	351.62	71.83	267.74	87.47	282.54	39.61
Wholesaler & Retailer	106.65	31.48	684.58	96.32	23.52	104.46	69.40	4.50	8.41	411.45	88.82	109.89	33.43	95.61	18.61
Finance, Insurance and Real Estate	24.63	64.62	781.88	19.20	199.15	56.24		28.70	0.97	197.24	22.30	27.43	28.68	54.24	9.00
Hotel or Restaurant	4.24	20.00	98.13	28.36	0.24	5.00	1.56	2.50	2.46	87.93	33.80	48.30	6.97	30.22	16.93
Other Services	18.53	106.57	73.99	62.24	13.79	6.48	14.71	29.27	9.06	13.87	9.23	17.00	19.81	81.08	10.32
Consumption Loans	23.14	122.40	235.62	271.41	12.28	122.16	1.04	1.80	1.19	61.22	37.69	284.31	225.03	159.89	22.31
Local Government						1.30									
Others	177.46	129.41	1175.91	302.27	110.97	429.38	38.15	65.90	104.05	681.58	302.97	448.02	107.09	386.74	50.08
TOTAL sectorwise	866.56	636.31	3675.48	1950.34	386.66	1093.49	184.98	201.81	220.05	2385.56	634.42	1731.72	761.89	1460.92	283.39

Product Wise

Term Loan	19.92	19.38	173.92	58.57	4.13	387.67	16.61	1.46	36.45	79.31		62.34	11.13		23.87
Overdraft															
Trust Receipt Loan / Import Loan															
Demand & Other Working Capital Loan	218.06	318.02	1976.74	183.23	157.69	128.08	130.81	98.74		514.23	310.06	657.76	54.93		54.64
Res. Per. H. Loan (Up to Rs. 10 mil.)	87.70	33.94	341.57	447.43	12.58	119.75	6.98	2.38	70.08	389.79	43.37	353.97	156.93	211.02	52.76
Real Estate Loan	93.48	47.62	385.09	5.02	46.85	86.38		13.70	0.97	197.24	50.32	41.41	53.54	216.61	
Margin Nature Loan		108.68	406.14	258.15	0.30	96.67		19.47		6.73	76.92	268.43	198.96	154.89	0.40
Hire Purchase Loan	178.26	63.29	120.47	526.25	12.42	234.14	0.73	49.26	4.36	351.62	62.19	251.20	103.92	283.15	71.33
Deprived Sector Loan	22.46	23.97	136.46	108.54	0.30	34.28	12.38	15.00	5.63	91.24	22.30	54.79	29.75	72.23	10.27
Bills Purchased					2.60										
Other Product	246.68	21.41	135.08	363.14	149.80	6.51	17.47	1.80	102.56	755.39	69.25	41.83	152.72	523.01	70.13
Total Product wise Loan	866.56	636.31	3675.48	1950.34	386.66	1093.49	184.98	201.81	220.05	2385.56	634.42	1731.72	761.89	1460.92	283.39

Collateral Wise

Gold and Silver				10.52						22.92					3.97
Government Securities			20.42												
Non Governmental Securities		108.68		256.30	0.30	96.67						268.43	199.36		
Fixed Deposit Receipts	18.75	5.31	93.23	12.38	0.06	2.56	1.56	1.80	1.01	31.57	9.79	15.88	7.12	5.11	5.00
Own	18.75	5.31	93.23	12.38	0.06	2.56	1.56	1.80	1.01	31.57	9.79	15.88	7.12	5.11	5.00
Other Licences Institutions															
Collateral of Properties	847.81	498.48	3049.20	1640.95	382.92	960.97	183.43	165.54	218.95	2295.41	399.72	1378.48	530.57	1241.26	263.16
Fixed Assets	847.81	498.48	3049.20	1640.95	382.92	960.97	183.43	165.54	218.95	2295.41	399.72	1378.48	530.57	1241.26	263.16
Current Assets															
Against security of Bill															
Domestic Bills															
Foreign Bills															
Against Guarantee		23.84	28.86	30.19	1.37			15.00		28.93	76.92		24.84	55.92	11.26
Government Guarantee				4.85						2.35					
Institutional Guarantee		23.84	13.00	14.18	0.24			15.00					12.00	48.50	9.71
Personal Guarantee			15.86	11.15	1.13								12.79	7.42	1.29
Collective Guarantee									26.57				0.05		0.26
Int. Rtd. Foreign Bank's Guarantee															
Other Guarantee											76.92				
Credit Card															
Others			483.77		2.01	33.30		19.47	0.10	6.73	147.99	68.93		158.62	
Total	866.56	636.31	3675.48	1950.34	386.66	1093.49	184.98	201.81	220.05	2385.56	634.42	1731.72	761.89	1460.92	283.39

Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities	Mid-July			Mid-May	Mid-June	% change		
	2012	2013	2014	2015	2015	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	2816.6	3801.3	4950.7	5833.3	5991.4	34.96	30.23	2.71
a. Paid-up Capital	1717.2	2234.0	2974.3	3765.6	3937.6	30.10	33.14	4.57
b. Statutory Reserves	288.3	383.5	523.1	749.3	749.3	33.02	36.38	0.00
c. Retained Earning	107.6	208.2	220.6	10.0	10.0	93.51	5.97	0.00
d. Others Reserves	703.6	975.6	1232.7	1308.4	1294.6	38.66	26.35	-1.06
2 BORROWINGS	16586.4	20216.3	27897.3	36021.0	36804.1	21.88	37.99	2.17
a. NRB	198.4	210.3	526.4	95.9	278.0	6.01	150.31	189.93
f. Others	16388.0	20006.0	27371.0	35925.2	36526.1	22.08	36.81	1.67
3 DEPOSITS	5235.2	7221.6	11001.2	14574.4	14924.1	37.94	52.34	2.40
4 BILLS PAYABLE			0.0	0.0	0.0			0.00
5 OTHER LIABILITIES	2502.9	3009.7	3777.5	5456.8	5779.3	20.25	25.51	5.91
a. Loan Loss Provision	505.5	694.0	829.4	1023.8	1065.1	37.30	19.51	4.04
b. Interest Suspense a/c	410.0	446.9	475.0	562.3	589.4	9.01	6.28	4.82
c. Others	1587.5	1868.8	2473.1	3870.7	4124.7	17.72	32.34	6.56
6 RECONCILIATION A/c	2236.6	688.6	1088.2	2210.0	2245.5	-69.21	58.04	1.61
7 PROFIT & LOSS A/c	629.8	837.9	1473.7	2102.8	2332.9	33.04	75.89	10.94
Total	30007.5	35775.3	50188.7	66198.3	68077.2	19.22	40.29	2.84
Assets								
1 LIQUID FUNDS	5843.5	6322.8	7202.8	5275.5	5663.0	8.20	13.92	7.35
a. Cash Balance	44.2	42.8	39.2	98.7	77.6	-3.25	-8.21	-21.38
b. Bank Balance	3253.9	3561.6	3710.6	3704.0	3873.2	9.46	4.18	4.57
c. Money at Call	2545.4	2718.5	3452.9	1472.8	1712.2	6.80	27.02	16.25
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	2290.3	2359.0	45.23	-2.34	3.00
4 LOANS & ADVANCES	17738.3	23401.7	35689.3	52517.1	53899.0	31.93	52.51	2.63
Institutional	6194.1	6740.3	9863.5	14407.0	14773.0	8.82	46.34	2.54
Individual	11544.2	16661.4	25825.8	38110.1	39126.0	44.33	55.00	2.67
5 FIXED ASSETS	340.2	444.6	624.4	752.9	779.5	30.67	40.46	3.54
6 OTHER ASSETS	1594.9	1685.8	2485.4	3087.9	3080.3	5.70	47.43	-0.25
7 EXPENSES NOT WRITTEN OFF	0.7	9.8	9.4	2.7	2.8	1301.73	-4.02	5.60
8 NON BANKING ASSETS	0.0	0.0	0.0	0.5	0.0	0.00	0.00	-100.00
9 RECONCILIATION A/c	2234.8	699.6	1085.2	2132.2	2142.4	-68.70	55.12	0.48
10 PROFIT & LOSS A/c	85.8	131.2	81.8	23.0	34.9	52.88	-37.63	51.62
Total	30007.5	35775.4	50188.7	66198.3	68077.2	19.22	40.29	2.84
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	1515.05	1631.87	1967.84	1924.71	2102.19	7.71	20.59	9.22
2 COMMISSION/FEE EXPENSES	29.25	41.55	46.72	58.71	65.80	42.06	12.45	12.07
3 EMPLOYEE EXPENSES	951.61	1148.18	1464.44	1543.30	1686.68	20.66	27.54	9.29
4 OFFICE OPERATING EXPENSES	274.30	372.35	491.46	709.98	788.71	35.74	31.99	11.09
5 NON OPERATING EXPENSES	0.08	0.21	0.00	0.14	0.50	171.78	-100.00	268.70
6 PROVISION FOR RISK	169.29	174.20	188.17	267.50	310.89	2.90	8.02	16.22
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	95.00	103.70	43.52	33.17	9.16
9 PROVISION FOR INCOME TAX	162.12	232.91	302.38	296.61	324.90	43.67	29.82	9.54
10 NET PROFIT	589.89	807.06	1435.59	2083.50	2310.98	36.82	77.88	10.92
TOTAL EXPENSES	3745.22	4486.20	5999.57	6979.44	7694.34	19.78	33.73	10.24
Income								
1. INTEREST INCOME	3239.36	3898.75	5389.71	6346.82	7011.42	20.36	38.24	10.47
2. COMMISSION & DISCOUNT	22.77	28.23	130.84	155.95	201.04	23.99	363.49	28.91
3 OTHER OPERATING INCOME	323.81	379.13	304.84	388.16	381.81	17.08	-19.59	-1.64
4 NON OPERATING INCOME	18.89	46.00	40.15	3.34	3.21	143.49	-12.71	-3.99
5 PROVISION FOR WRITTEN BACK	86.92	92.01	88.32	68.77	71.15	5.86	-4.01	3.47
6 RECOVERY FOR WRITE BACK	3.54	3.13	1.97	12.63	12.66	-11.72	-37.00	0.23
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	3.76	13.05	-20.85	12.13	246.79
TOTAL INCOME	3745.22	4486.20	5999.57	6979.44	7694.34	19.78	33.73	10.24
Miscellaneous Information								
No. of Total Staffs	3143	3465	4405	5596	5732	10.24	27.13	2.43
No. of Total Branches	580	646	861	1075	1111	11.38	33.28	3.35
No. of Total Centers	36118	42612	59380	74314	76433	17.98	39.35	2.85
No. of Total Groups	198477	229126	292238	295537	302387	15.44	27.54	2.32
No. of Total Passive Groups	7815	9543	9138	11491	11454	22.11	-4.25	-0.32
No. of Total Members	1058772	1252389	1612430	1500226	1529504	18.29	28.75	1.95
No. of Total Passive Members	53388	64322	66441	55133	55861	20.48	3.29	1.32
No. of Total Borrowers	794195	894671	1102132	1049245	1071296	12.65	23.19	2.10
No. of Total Overdue Borrowers	35510	35637	30657	34315	34379	0.36	-13.97	0.19
No. of Total Saving Members	793362	913173	1198487	1480975	1503332	15.10	31.24	1.51
Total Saving Amount (Rs million)	5492.12	7221.02	11000.65	14569.87	14919.43	31.48	52.34	2.40

Name list of Bank and Financial Institutions

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

33	Patan Finance Co. Ltd.	Patan	34	Fewa Finance Ltd.	Fewa
35	Everest Finance Ltd.	Everest	36	Prudential Finance Company Ltd.	Prudential
37	ICFC Finance Ltd.	ICFC	38	Sagarmatha Merchant Banking and Finance Ltd.	Sagarmatha
39	Kuber Merchant Finance Ltd.	Kuber	40	Nepal Express Finance Ltd.	NEFL
41	Seti Finance Ltd.	Seti	42	Hama Merchant & Finance Ltd.	hama
43	Namaste Bitya Sanstha Ltd.	Namaste	44	Kaski Finance Ltd.	Kaski
45	Unique Financial Institution Ltd.	Unique	46	Manjushree Financial Institution Ltd.	Manjushree
47	Jebil's Finance Ltd.	Jebils	48	Reliance Lotus Finance Ltd.	Reliance
49	Bhaktapur Finance Ltd.	Bhaktapur			

D. Micro-credit Development Banks

1	Nepal Grameen Bikas Bank Ltd.	NepalGGB	2	Nirdhan Utthan Bank Ltd.	NIRDHAN
3	Rural Microfinance Development Centre Ltd.	RMDC	4	Deprosc Microfinance Development Bank Ltd.	DEPROSC
5	Chhimek Microfinance Development Banks Ltd.	CHHIMEK	6	Shawalamban Laghu Bitta Bikas Banks Ltd.	Swabalamban
7	Sana Kisan Bikas Bank Ltd.	Sanakisan	8	Nerude Laghu Bitta Bikas Bank Ltd.	NERUDE
9	Naya Nepal Laghu Bitta Bikas Bank Ltd.	Naya Nepal	10	Summit Microfinance Development Bank Ltd.	Summit
11	Sworojagar Laghu Bitta Bikas Bank Ltd	Sworojgar	12	Frist Microfinance Development Bank Ltd	First
13	Nagbeli Microfinance Development Bank Ltd	Nagbeli	14	Kalika Microcredit Development Bank Ltd.	Kalika
15	Mirmire Microfinance Development Bank Ltd.	Mirmire	16	Janautthan Samudayik Microfinance Dev. Bank Ltd.	Janautthan
17	Mithila Laghu Bitta Bikas Bank Ltd.	Mithila	18	Womi Microfinance Bittiya Sanstha Ltd.	Womi
19	Laxmi Microfinance Bittiya Sanstha Ltd.	Laxmi	20	ILFCO Microfinance Bittiya Sanstha Ltd.	ILFCO
21	Mahila Sahayatra Microfinance Bittiya Sanstha 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 Ltd.	FORWARD	26	Reliable Microfinance Bittiya Sanstha Ltd.	Reliable
27	Mahuli Samudyik Laghubitta Bittiya Sanstha Ltd.	Mahuli	28	Suryodaya Laghubitta Bittiya Sanstha Ltd.	Suryodaya
29	Mero Microfinance Bittiya Sanstha Ltd.	Mero	30	Samata Microfinance Bittiya Sanstha Ltd.	Samata
31	RSDC Laghubitta Bitya Sanstha Ltd.	RSDC	32	Samudayik Laghubitta Bittiya Sanstha Ltd.	Samudayik
33	National Microfinance Bittiya Sanstha Ltd.	National	34	Nepal Sewa Laghubitta Bitya Sanstha Ltd.	Sewa MF
35	Unnati Microfinance Bittiya Sanstha Ltd.	Unnati	36	Swadeshi Lagubitta Bittiya Sanstha Ltd.	Swadeshi

Districtwise List of Bank and Financial Institutions Branches (Jeth, 2072)

S.No.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	Mechi	Jhapa	57	26	7	90	850557	9451
2		Ilam	12	2	0	14	297776	21270
3		Panchthar	8	1	1	10	193927	19393
4		Taplejung	5	1	0	6	128801	21467
Total			82	30	8	120	1471061	12259
5	Koshi	Sunsari	59	19	7	85	812728	9562
6		Morang	61	34	6	101	1008253	9983
7		Dhankuta	8	5	0	13	166243	12788
8		Terhathum	6	2	1	9	101558	11284
9		Sankhuwasabha	10	3	0	13	158209	12170
10		Bhojpur	8	1	0	9	174467	19385
Total			152	64	14	230	2421458	10528
11	Sagarmatha	Saptari	18	1	2	21	663442	31592
12		Udayapur	13	2	1	16	330573	20661
13		Siraha	27	1	0	28	659885	23567
14		Khotang	5	2	0	7	196585	28084
15		Okhaldhunga	4	1	0	5	149450	29890
16		Solukhumbu	6	2	1	9	105003	11667
Total			73	9	4	86	2104939	24476
17	Janakpur	Sarlahi	17	9	1	27	811109	30041
18		Dhanusha	34	5	1	40	784182	19605
19		Mahottari	13	4	2	19	655075	34478
20		Dolakha	11	8	0	19	187173	9851
21		Ramechhap	6	3	0	9	205050	22783
22		Sindhuli	6	7	0	13	301575	23198
Total			87	36	4	127	2944164	23182
23	Narayani	Bara	23	5	2	30	734115	24471
24		Rautahat	13	5	0	18	737948	40997
25		Parsa	42	15	3	60	638542	10642
26		Chitawan	63	65	12	140	618525	4418
27		Makawanpur	24	15	5	44	434576	9877
Total			165	105	22	292	3163706	10835
28	Bagmati	Kathmandu	372	83	81	536	1904883	3554
29		Bhaktapur	35	10	6	51	325900	6390
30		Lalitpur	84	12	14	110	502379	4567
31		Rasuwa	8	0	1	9	43959	4884
32		Dhading	23	7	2	32	342597	10706
33		Sindhupalchok	20	9	1	30	290541	9685
34		Kavre	23	23	5	51	389312	7634
35		Nuwakot	9	6	0	15	281285	18752
Total			574	150	110	834	4080856	4893
36	Gandaki	Lamjung	10	9	3	22	169430	7701
37		Tanahu	20	21	5	46	331341	7203
38		Gorkha	13	9	0	22	264004	12000
39		Manang	2	1	0	3	6482	2161
40		Syangja	12	19	2	33	277901	8421
41		Kaski	57	73	25	155	523099	3375
Total			114	132	35	281	1572257	5595
42		Gulmi	8	9	1	18	273222	15179
43		Nawalparasi	23	32	6	61	671842	11014

44	Lumbini	Palpa	11	10	1	22	257704	11714
45		Arghakhanchi	9	4	0	13	199633	15356
46		Rupandehi	74	78	17	169	941789	5573
47		Kapilbastu	12	14	4	30	604088	20136
Total			137	147	29	313	2948277	9419
48	Dhawalagiri	Baglung	19	10	0	29	273994	9448
49		Parbat	7	10	1	18	147514	8195
50		Mustang	5	1	1	7	12867	1838
51		Myagdi	9	7	2	18	113042	6280
Total			40	28	4	72	547418	7603
52	Rapti	Rolpa	6	0	0	6	229254	38209
53		Dang	34	23	5	62	584511	9428
54		Rukum	6	1	0	7	215482	30783
55		Salyan	7	0	0	7	252563	36080
56		Pyuthan	4	12	0	16	233165	14573
Total			57	36	5	98	1514974	15459
57	Karnali	Jumla	5	0	0	5	114343	22869
58		Mugu	2	0	0	2	58180	29090
59		Humla	3	0	0	3	53500	17833
60		Kalikot	3	0	0	3	144402	48134
61		Dolpa	3	0	0	3	38579	12860
Total			16	0	0	16	409004	25563
62	Bheri	Dailekh	8	0	0	8	273763	34220
63		Surkhet	14	7	0	21	373036	17764
64		Jajarkot	3	1	0	4	180347	45087
65		Bardiya	11	9	0	20	444559	22228
66		Banke	43	21	4	68	529303	7784
Total			79	38	4	121	1801008	14884
67	Seti	Bajhang	3	0	0	3	204137	68046
68		Doti	6	1	0	7	212870	30410
69		Bajura	2	0	0	2	141768	70884
70		Kailali	41	12	2	55	832746	15141
71		Achham	4	2	0	6	267694	44616
Total			56	15	2	73	1659214	22729
72	Mahakali	Darchula	4	0	0	4	137137	34284
73		Baitadi	5	1	0	6	256368	42728
74		Dadeldhura	6	2	0	8	147625	18453
75		Kanchanpur	22	10	0	32	477231	14913
Total			37	13	0	50	1018361	20367
Total of Class "A", "B" and "C"			1669	803	241	2713	27656698	10194

Bank/BFI Class	A	B	C [#]	D	Total
No. of BFIs	30	79	50	36	195
No. of Branches	1669	803	241	1111	3824
Population per Branch*					7232
Region/BFI Class	A	B	C	Total	
Eastern	307	103	26	436	
Central	826	291	136	1253	
Western	291	307	68	666	
Mid-western	152	74	9	235	
Far-western	93	28	2	123	
Total	1669	803	241	2713	

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

Samjhana Finance Ltd. is in the process of liquidation