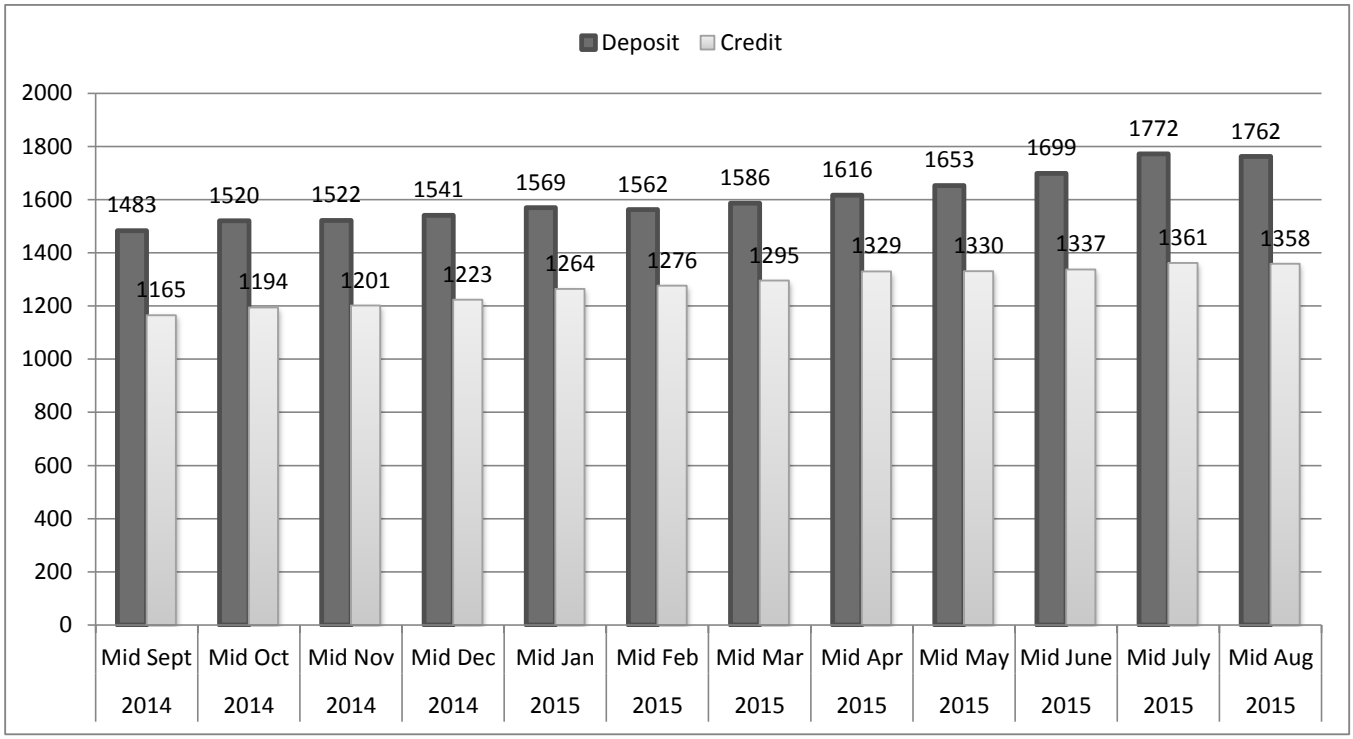
BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Statistics Division

2072 Saun

Mid-Aug, 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	76	46	37	189
Total Number of Licensed BFIs*	30	76	48	39	193

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

* Himalaya Finance Ltd. ("C" class Financial Institution) 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 (List of Bank & Financial Institutions).

7 The capital fund of bank and financial institutions is as of Asar, 2072 (2015 July)

Major Financial Indicators

as on Saun End, 2072

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	68.32	11.21	3.39	82.92
2	Total Credit/GDP	51.83	9.04	3.06	63.93
3	Total Credit/ Total Deposit	75.86	80.61	90.34	77.10
4	Lcy Credit/Lcy Deposit & Core Capital	72.53	70.03	75.18	72.28
5	Fixed Deposit/Total Deposit	28.86	26.57	43.57	29.15
6	Saving Deposit/Total Deposit	38.86	51.02	48.10	40.88
7	Current Deposit/Total Deposit	9.41	1.64	0.13	7.98
8	NPL/ Total Loan	2.41	2.96	12.81	2.99
9	Total LLP/Total Loan	3.29	3.19	14.53	3.81
10	Deprived SectorLoan/Total Loan	5.11	5.87	3.78	5.15
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	12.13	16.44	23.05	13.16
2	Investment in Gov. Security/Total Deposit	13.50	1.51	3.73	11.48
3	Total Liquid Assets/Total Deposit	27.37	35.53	35.72	28.81
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	10.27	15.26	20.66	11.39
2	Total Capital/RWA	11.94	16.14	21.58	12.92
D. Other Information					
1	No. of Branches	1672	808	242	2722
2	No. of ATM	1483	213	25	1721
3	No. of Debit Card	4146237	355460	30090	4531787
4	No. of Credit Card	43895	0	0	43895
5	No. of Deposit Accounts	11343425	3042484	548709	14934618
6	No.of Loan	703205	280744	49435	1033383.9
1	**Wt. Avg Interest on Deposit**	**3.90**			
	(a) Saving	2.85			
	(b) Fixed	6.55			
	(c) Call	4.08			
2	**Wt. Avg Interest on Credit**	**9.61**			

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-Aug	% Change	
		2013	2014	2015	2015		
		1	2	3	5	2/1	3/2
1	**CAPITAL FUND**	131724.33	145861.43	162992.51	200899.21	10.73	11.74
	a. Paid-up Capital	119506.94	128985.27	140794.10	140842.38	7.93	9.16
	b. Statutory Reserves	26038.22	32722.08	37149.85	37930.48	25.67	13.53
	c. Retained Earning	-22344.20	-27214.24	-27802.05	7725.78	21.80	2.16
	d. Others Reserves	8523.37	11368.33	12850.60	14400.56	33.38	13.04
2	**BORROWINGS**	26999.28	18202.84	21355.96	28264.89	-32.58	17.32
	a. NRB	2884.28	2010.04	3291.48	5549.56	-30.31	63.75
	b. "A"Class Licensed Institution	10466.63	5182.01	5504.53	7780.58	-50.49	6.22
	c. Foreign Banks and Fin. Ins.	2954.26	4.12	0.00	0.00	-99.86	-100.00
	d. Other Financial Ins.	2438.25	1306.53	1119.81	3124.61	-46.42	-14.29
	e. Bonds and Securities	8255.86	9700.14	11440.14	11810.14	17.49	17.94
3	**DEPOSITS**	1250061.98	1477832.61	1771946.15	1761807.81	18.22	19.90
	a. Current	111686.53	129108.41	158746.16	140520.56	15.60	22.96
	b. Savings	471215.43	587593.46	714466.16	720282.37	24.70	21.59
	c. Fixed	423478.43	453408.61	513283.02	513648.28	7.07	13.21
	d. Call Deposits	225704.81	285024.29	363041.66	363617.74	26.28	27.37
	e. Others	17976.78	22697.85	22409.16	23738.86	26.26	-1.27
4	**Bills Payable**	1561.63	1553.13	1729.91	1809.03	-0.54	11.38
5	**Other Liabilities**	140770.30	169227.44	188093.19	191494.75	20.22	11.15
	1. Loan Loss Provision	42223.77	48932.49	51482.56	51799.86	15.89	5.21
	2. Interest Suspense a/c	27920.72	30453.76	31256.97	35902.97	9.07	2.64
	3. Others	70625.81	89841.19	105353.66	103791.92	27.21	17.27
6	**Reconcillation A/c**	7290.04	2869.47	280.36	6954.81	-60.64	-90.23
7	**Profit & Loss A/c**	26544.74	31566.75	36755.88	2332.91	18.92	16.44
	TOTAL	**1584952.29**	**1847113.68**	**2183153.96**	**2193563.41**	**16.54**	**18.19**

Assets

1	**LIQUID FUNDS**	259224.93	319196.62	353397.28	305384.70	23.14	10.71
	a. Cash Balance	35728.20	41862.07	48642.45	41975.94	17.17	16.20
	Nepalese Notes & Coins	34876.14	41073.72	47305.51	40845.34	17.77	15.17
	Foreign Currency	852.06	788.35	1336.94	1130.60	-7.48	69.59
	b. Bank Balance	173856.67	220546.60	237957.23	189815.41	26.86	7.89
	1. In Nepal Rastra Bank	130802.82	162286.93	165070.53	118822.99	24.07	1.72
	2. "A"Class Licensed Institution	23269.10	34656.48	37838.00	33542.27	48.94	9.18
	3. Other Financial Ins.	5673.35	5302.85	6882.80	7540.57	-6.53	29.79
	4. In Foreign banks	14111.40	18300.33	28165.90	29909.57	29.68	53.91
	c. Money at Call	49640.06	56787.95	66797.60	73593.35	14.40	17.63
2	**INVESTMENTS**	151339.99	162544.89	206160.48	241468.50	7.40	26.83
	a. Govt.Securities	149700.83	160867.12	182112.29	202256.67	7.46	13.21
	b Others	1639.16	1677.78	24048.18	39211.83	2.36	1333.34
3	**SHARE & OTHER INVESTMENT**	66725.48	72656.22	85675.60	92939.28	8.89	17.92
4	**LOANS & ADVANCES**	945698.45	1119260.81	1345671.32	1342487.18	18.35	20.23
	a. Private Sector	915010.01	1084965.27	1230999.56	1273568.58	18.57	13.46
	b. Financial Institutions	21910.20	26247.72	30678.62	61168.65	19.80	16.88
	c. Government Organizations	8778.24	8047.82	83993.14	7749.95	-8.32	943.68
5	**BILLS PURCHASED**	9007.88	9805.60	14548.03	14699.51	8.86	48.36
6	**LOANS AGT. COLLECTED BILLS**	1015.49	737.25	1132.63	1143.50	-27.40	53.63
7	**FIXED ASSETS**	28916.79	30477.72	31732.63	31871.42	5.40	4.12
8	**OTHER ASSETS**	104448.21	123962.34	135346.49	149513.22	18.68	9.18
	a. Accrued Interests	30638.63	32041.34	32792.14	39194.24	4.58	2.34
	b. Others	73809.58	91920.99	102554.35	110318.98	24.54	11.57
9	**Expenses not Written off**	622.02	491.99	392.16	387.23	-20.90	-20.29
10	**Non Banking Assets**	3731.30	4756.96	5250.92	5249.71	27.49	10.38
11	**Reconcillation Account**	10394.09	-1032.54	2947.32	5885.29	-109.93	-385.44
12	**Profit & Loss A/c**	3827.69	4255.78	899.11	2533.89	11.18	-78.87
	TOTAL	**1584952.31**	**1847113.65**	**2183153.98**	**2193563.43**	**16.54**	**18.19**

Statement of Assets and Liabilities of Commercial Banks

	Liabilities	Mid-July			Mid-Aug	% Change	
		2013	2014	2015	2015		
		1	2	3	5	2/1	3/2
1	**CAPITAL FUND**	94660.68	108212.91	122167.95	150489.97	14.32	12.90
	a. Paid-up Capital	79652.07	87454.02	97921.41	97938.04	9.80	11.97
	b. Statutory Reserves	21995.65	27696.23	31063.03	31444.36	25.92	12.16
	c. Retained Earning	-14452.96	-16561.92	-17279.67	9055.10	14.59	4.33
	d. Others Reserves	7465.92	9624.58	10463.18	12052.46	28.91	8.71
2	**BORROWINGS**	22792.86	15228.20	18419.75	26063.35	-33.19	20.96
	a. NRB	2314.28	2010.04	3291.48	5549.56	-13.15	63.75
	b. "A"Class Licensed Institution	7368.77	2601.47	2762.58	5760.62	-64.70	6.19
	c. Foreign Banks and Fin. Ins.	2954.26	4.12	0.00	0.00	-99.86	-100.00
	d. Other Financial Ins.	1905.41	912.42	925.56	2943.02	-52.11	1.44
	e. Bonds and Securities	8250.14	9700.14	11440.14	11810.14	17.58	17.94
3	**DEPOSITS**	1020830.77	1204463.40	1462896.12	1451508.82	17.99	21.46
	a. Current	108656.63	125065.83	153598.94	136529.08	15.10	22.81
	b. Savings	358546.88	450524.99	559391.64	564062.50	25.65	24.16
	c. Fixed	345412.03	365048.50	419883.01	418951.96	5.68	15.02
	d. Call Deposits	196045.33	247429.62	313955.92	314180.77	26.21	26.89
	e. Others	12169.90	16394.45	16066.61	17784.52	34.71	-2.00
4	**Bills Payable**	1549.62	1513.82	1698.32	1779.98	-2.31	12.19
5	**Other Liabilities**	104427.07	127781.31	146984.02	149766.28	22.36	15.03
	1. Loan Loss Provision	25582.29	31622.89	35779.54	36215.37	23.61	13.14
	2. Interest Suspense a/c	20628.97	21397.75	21287.89	24612.73	3.73	-0.51
	3. Others	58215.80	74760.68	89916.59	88938.18	28.42	20.27
6	**Reconcillation A/c**	1927.71	-2495.70	-5325.76	986.24	-229.46	113.40
7	**Profit & Loss A/c**	21060.43	23141.71	27664.37	1597.12	9.88	19.54
	TOTAL	**1267249.14**	**1477845.65**	**1774504.78**	**1782191.76**	**16.62**	**20.07**
	Assets						
1	**LIQUID FUNDS**	185758.20	226401.82	250377.11	201278.22	21.88	10.59
	a. Cash Balance	29908.23	34628.53	40636.96	34959.10	15.78	17.35
	Nepalese Notes & Coins	29107.29	33928.61	39384.90	33933.92	16.56	16.08
	Foreign Currency	800.94	699.91	1252.06	1025.18	-12.61	78.89
	b. Bank Balance	140521.89	177300.62	189230.03	141065.50	26.17	6.73
	1. In Nepal Rastra Bank	120642.29	149910.91	147933.67	103223.96	24.26	-1.32
	2. "A"Class Licensed Institution	5753.34	9153.13	13172.91	8097.76	59.09	43.92
	3. Other Financial Ins.	160.35	18.78	125.88	12.42	-88.29	570.21
	4. In Foreign banks	13965.91	18217.79	27997.56	29731.36	30.44	53.68
	c. Money at Call	15328.08	14472.67	20510.12	25253.61	-5.58	41.72
2	**INVESTMENTS**	146469.06	156830.54	200262.57	235143.79	7.07	27.69
	a. Govt.Securities	144855.42	155190.33	176214.77	195982.22	7.13	13.55
	b Others	1613.63	1640.22	24047.80	39161.57	1.65	1366.13
3	**SHARE & OTHER INVESTMENT**	63457.22	69534.76	81897.82	89251.48	9.58	17.78
4	**LOANS & ADVANCES**	748753.66	891629.91	1087486.69	1085346.43	19.08	21.97
	a. Private Sector	723355.09	860588.35	976374.75	1023247.92	18.97	13.45
	b. Financial Institutions	16673.89	23050.77	27231.05	54467.49	38.24	18.14
	c. Government Organizations	8724.68	7990.78	83880.89	7631.02	-8.41	949.72
5	**BILLS PURCHASED**	7438.39	9794.86	14533.93	14683.91	31.68	48.38
6	**LOANS AGT. COLLECTED BILLS**	1015.49	737.25	1132.63	1143.50	-27.40	53.63
7	**FIXED ASSETS**	21164.90	22600.03	24479.96	24572.67	6.78	8.32
8	**OTHER ASSETS**	85601.07	102400.91	113748.89	126752.20	19.63	11.08
	a. Accrued Interests	23015.22	22763.51	22293.32	27389.85	-1.09	-2.07
	b. Others	62585.85	79637.40	91455.57	99362.35	27.25	14.84
9	**Expenses not Written off**	475.18	398.44	318.55	309.70	-16.15	-20.05
10	**Non Banking Assets**	2037.98	2046.79	2608.84	2535.81	0.43	27.46
11	**Reconcillation Account**	4988.80	-6377.24	-2675.08	-68.36	-227.83	-58.05
12	**Profit & Loss A/c**	89.21	1847.55	332.89	1242.44	1971.02	-81.98
	TOTAL	**1267249.16**	**1477845.62**	**1774504.79**	**1782191.79**	**16.62**	**20.07**

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-Aug	% Change	
		2013	2014	2015	2015		
		1	2	3	5	2/1	3/2
1	**CAPITAL FUND**	25094.11	27683.64	30296.85	36850.86	10.32	9.44
	a. Paid-up Capital	23568.92	25606.53	27448.46	27460.10	8.65	7.19
	b. Statutory Reserves	2105.95	2706.17	3608.10	3965.99	28.50	33.33
	c. Retained Earning	-1106.59	-1481.47	-1907.59	4284.98	33.88	28.76
	d. Others Reserves	525.84	852.40	1147.88	1139.78	62.10	34.66
2	**BORROWINGS**	2753.56	2408.48	2454.26	1751.59	-12.53	1.90
	a. NRB	570.00	0.00	0.00	0.00	-100.00	0.00
	b. "A"Class Licensed Institution	1645.00	2014.38	2260.00	1570.00	22.45	12.19
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	532.84	394.11	194.26	181.59	-26.04	-50.71
	e. Bonds and Securities	5.72	0.00	0.00	0.00	-100.00	0.00
3	**DEPOSITS**	160249.64	199932.80	237096.19	238222.65	24.76	18.59
	a. Current	2944.14	3964.21	5056.01	3901.24	34.65	27.54
	b. Savings	83215.90	105094.40	120779.93	121547.64	26.29	14.93
	c. Fixed	45134.34	53998.41	62203.55	63294.54	19.64	15.20
	d. Call Deposits	28491.56	36345.53	48166.94	48565.52	27.57	32.53
	e. Others	463.70	530.25	889.75	913.70	14.35	67.80
4	**Bills Payable**	8.37	32.71	27.17	28.64	290.66	-16.92
5	**Other Liabilities**	16778.07	20116.85	20670.18	21090.29	19.90	2.75
	1. Loan Loss Provision	5847.74	6860.14	6171.65	6124.33	17.31	-10.04
	2. Interest Suspense a/c	2594.60	3117.96	3322.76	4321.25	20.17	6.57
	3. Others	8335.74	10138.76	11175.78	10644.71	21.63	10.23
6	**Reconcillation A/c**	3374.90	3671.63	3800.85	4171.49	8.79	3.52
7	**Profit & Loss A/c**	3251.27	5079.57	6296.30	546.92	56.23	23.95
	TOTAL	**211509.94**	**258925.69**	**300641.79**	**302662.44**	**22.42**	**16.11**
	Assets						
1	**LIQUID FUNDS**	52289.75	68931.29	79794.81	81050.69	31.83	15.76
	a. Cash Balance	4833.15	6139.82	6979.21	6139.44	27.04	13.67
	Nepalese Notes & Coins	4782.29	6051.74	6894.72	6034.37	26.54	13.93
	Foreign Currency	50.85	88.07	84.49	105.07	73.18	-4.07
	b. Bank Balance	19565.36	27923.34	33250.96	33012.91	42.72	19.08
	1. In Nepal Rastra Bank	7457.99	9163.59	14008.99	12789.31	22.87	52.88
	2. "A"Class Licensed Institution	9507.63	15810.29	15817.63	16111.07	66.29	0.05
	3. Other Financial Ins.	2454.26	2866.92	3255.99	3934.32	16.81	13.57
	4. In Foreign banks	145.49	82.54	168.34	178.21	-43.27	103.95
	c. Money at Call	27891.24	34868.13	39564.65	41898.34	25.01	13.47
2	**INVESTMENTS**	3118.77	3230.11	3338.45	3637.45	3.57	3.35
	a. Govt.Securities	3118.24	3229.98	3338.33	3587.45	3.58	3.35
	b Others	0.54	0.12	0.12	50.00	-76.93	0.00
3	**SHARE & OTHER INVESTMENT**	2124.29	1564.99	2037.17	2040.54	-26.33	30.17
4	**LOANS & ADVANCES**	131168.99	161799.22	193462.91	192029.90	23.35	19.57
	a. Private Sector	126319.47	160516.87	191447.83	186738.32	27.07	19.27
	b. Financial Institutions	4809.98	1246.52	1981.58	5254.13	-74.08	58.97
	c. Government Organizations	39.54	35.83	33.50	37.46	-9.38	-6.49
5	**BILLS PURCHASED**	1562.24	4.34	7.70	9.20	-99.72	77.26
6	**LOANS AGT. COLLECTED BILLS**	0.00	0.00	0.00	0.00	0.00	0.00
7	**FIXED ASSETS**	4745.85	5259.37	4925.03	4968.44	10.82	-6.36
8	**OTHER ASSETS**	10596.49	11379.64	10992.49	11957.11	7.39	-3.40
	a. Accrued Interests	2815.95	3316.39	3803.85	4768.74	17.77	14.70
	b. Others	7780.55	8063.25	7188.64	7188.37	3.63	-10.85
9	**Expenses not Written off**	71.58	43.37	35.13	42.26	-39.41	-18.99
10	**Non Banking Assets**	940.33	1539.64	1840.38	1897.32	63.73	19.53
11	**Reconcillation Account**	3375.86	3645.30	3820.15	4145.01	7.98	4.80
12	**Profit & Loss A/c**	1515.77	1528.41	387.56	884.51	0.83	-74.64
	TOTAL	**211509.94**	**258925.69**	**300641.79**	**302662.44**	**22.42**	**16.11**

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-Aug	% Change	
		2013	2014	2015	2015		
		1	2	3	5	2/1	3/2
1	**CAPITAL FUND**	11969.53	9964.89	10527.71	13558.38	-16.75	5.65
	a. Paid-up Capital	16285.95	15924.71	15424.23	15444.24	-2.22	-3.14
	b. Statutory Reserves	1936.62	2319.67	2478.72	2520.14	19.78	6.86
	c. Retained Earning	-6784.65	-9170.85	-8614.79	-5614.31	35.17	-6.06
	d. Others Reserves	531.61	891.35	1239.54	1208.31	67.67	39.06
2	**BORROWINGS**	1452.87	566.16	481.95	449.95	-61.03	-14.87
	a. NRB	0.00	0.00	0.00	0.00	0.00	0.00
	b. "A"Class Licensed Institution	1452.87	566.16	481.95	449.95	-61.03	-14.87
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	0.00	0.00	0.00	0.00	0.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00
3	**DEPOSITS**	68981.56	73436.41	71953.84	72076.34	6.46	-2.02
	a. Current	85.76	78.38	91.21	90.24	-8.61	16.38
	b. Savings	29452.65	31974.07	34294.58	34672.23	8.56	7.26
	c. Fixed	32932.05	34361.69	31196.45	31401.78	4.34	-9.21
	d. Call Deposits	1167.92	1249.13	918.79	871.46	6.95	-26.45
	e. Others	5343.18	5773.15	5452.80	5040.63	8.05	-5.55
4	**Bills Payable**	3.63	6.60	4.41	0.42	81.73	-33.11
5	**Other Liabilities**	19565.16	21329.27	20438.99	20638.18	9.02	-4.17
	1. Loan Loss Provision	10793.74	10449.46	9531.38	9460.16	-3.19	-8.79
	2. Interest Suspense a/c	4697.16	5938.05	6646.32	6968.99	26.42	11.93
	3. Others	4074.26	4941.75	4261.29	4209.03	21.29	-13.77
6	**Reconcillation A/c**	1987.43	1693.55	1805.27	1797.08	-14.79	6.60
7	**Profit & Loss A/c**	2233.04	3345.47	2795.21	188.87	49.82	-16.45
	TOTAL	**106193.21**	**110342.35**	**108007.39**	**108709.21**	**3.91**	**-2.12**
	Assets						
1	**LIQUID FUNDS**	21176.97	23863.52	23225.37	23055.80	12.69	-2.67
	a. Cash Balance	986.82	1093.73	1026.28	877.40	10.83	-6.17
	Nepalese Notes & Coins	986.56	1093.36	1025.89	877.05	10.83	-6.17
	Foreign Currency	0.26	0.37	0.39	0.35	39.63	6.89
	b. Bank Balance	13769.41	15322.64	15476.25	15736.99	11.28	1.00
	1. In Nepal Rastra Bank	2702.54	3212.44	3127.86	2809.72	18.87	-2.63
	2. "A"Class Licensed Institution	8008.13	9693.05	8847.46	9333.44	21.04	-8.72
	3. Other Financial Ins.	3058.74	2417.15	3500.93	3593.83	-20.98	44.84
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.00
	c. Money at Call	6420.74	7447.15	6722.84	6441.40	15.99	-9.73
2	**INVESTMENTS**	1752.16	2484.24	2559.46	2687.26	41.78	3.03
	a. Govt.Securities	1727.17	2446.81	2559.20	2687.00	41.67	4.59
	b Others	24.99	37.44	0.26	0.26	49.83	-99.30
3	**SHARE & OTHER INVESTMENT**	1143.97	1556.47	1740.61	1647.26	36.06	11.83
4	**LOANS & ADVANCES**	65775.79	65831.69	64721.71	65110.85	0.08	-1.69
	a. Private Sector	65335.45	63860.05	63176.98	63582.34	-2.26	-1.07
	b. Financial Institutions	426.32	1950.43	1465.98	1447.03	357.50	-24.84
	c. Government Organizations	14.02	21.21	78.74	81.48	51.22	271.34
5	**BILLS PURCHASED**	7.25	6.40	6.40	6.40	-11.70	0.00
6	**LOANS AGT. COLLECTED BILLS**	0.00	0.00	0.00	0.00	0.00	0.00
7	**FIXED ASSETS**	3006.04	2618.31	2327.65	2330.31	-12.90	-11.10
8	**OTHER ASSETS**	8250.65	10181.79	10605.10	10803.91	23.41	4.16
	a. Accrued Interests	4807.46	5961.44	6694.97	7035.66	24.00	12.30
	b. Others	3443.18	4220.34	3910.13	3768.26	22.57	-7.35
9	**Expenses not Written off**	75.26	50.19	38.48	35.27	-33.32	-23.32
10	**Non Banking Assets**	752.98	1170.53	801.69	816.58	55.45	-31.51
11	**Reconcillation Account**	2029.43	1699.39	1802.25	1808.63	-16.26	6.05
12	**Profit & Loss A/c**	2222.71	879.82	178.66	406.94	-60.42	-79.69
	TOTAL	**106193.21**	**110342.35**	**108007.39**	**108709.21**	**3.91**	**-2.12**

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

	Mid-July			Mid-Aug	% Change	
	2013	2014	2015	2015		
	1	2	3	5	2/1	3/2
1 Interest Expenses	65347.35	68151.35	67271.02	6366.02	4.29	-1.29
1.1 Deposit Liabilities	64029.79	66485.63	65418.33	6263.02	3.84	-1.61
1.1.1 Saving A/c	21211.31	21763.14	22494.48	2114.32	2.60	3.36
1.1.2 Fixed A/c	33220.30	34583.20	31594.10	3027.93	4.10	-8.64
1.1.2.1 Upto 3 Months Fixed A/c	1471.28	2866.37	1995.01	119.25	94.82	-30.40
1.1.2.2 3 to 6 Months fixed A/c	1574.49	1065.31	1043.26	113.66	-32.34	-2.07
1.1.2.3 6 Months to 1 Year Fixed A/c	15584.32	15136.29	14308.11	1521.71	-2.87	-5.47
1.1.2.4 Above 1 Year	14590.21	15515.23	14247.72	1273.32	6.34	-8.17
1.1.3 Call Deposit	9552.50	10108.65	11302.25	1120.07	5.82	11.81
1.1.4 Certificate of Deposits	45.69	30.64	27.50	0.69	-32.92	-10.26
1.2 Others	1317.56	1665.72	1852.69	103.00	26.42	11.22
2 Commission/Fee Expense	385.30	448.04	509.46	29.08	16.28	13.71
3 Employees Expenses	15947.51	18747.82	21218.85	1643.61	17.56	13.18
4 Office Operatiing Expenses	14673.00	15067.83	17624.25	1205.11	2.69	16.97
5 Exchange Fluctuation Loss	30.53	30.99	64.81	66.70	1.51	109.15
5.1 Due to Change in Exchange Rates	14.83	16.21	64.83	63.55	9.34	299.81
5.2 Due to Foreign Currency Transactions	15.70	14.77	-0.01	3.15	-5.88	-100.09
6 Non-Operatiing Expenses	1309.70	143.87	89.80	14.31	-89.02	-37.58
7. Provision for Risk	14903.98	14274.84	12781.47	326.48	-4.22	-10.46
7.1 Loan loss Provision	12280.32	12362.41	11018.41	210.86	0.67	-10.87
7.1.1 General Loan loss Provision	2998.01	2835.44	4071.38	-227.11	-5.42	43.59
7.1.1.1 Pass Loan Loss Provision	0.00	0.00	3210.53	-235.45	0.00	0.00
7.1.1.2 Watch List Provision	0.00	0.00	860.85	8.35	0.00	0.00
7.1.2 Special Loan Loss Provision	8865.40	9424.45	6627.48	378.23	6.31	-29.68
7.1.3 Additional Loan Loss Provision	416.91	102.52	319.54	59.74	-75.41	211.68
7.2. Provision for Non-Banking Assets	1916.95	1498.26	1429.51	91.44	-21.84	-4.59
7.3. Provision for Loss on Investment	204.60	40.12	101.98	**3.91**	-80.39	154.17
7.4. Provision for Loss of Other Assets	502.11	374.06	231.58	20.27	0.00	0.00
8 Loan Written Off	942.54	623.54	439.90	11.42	-33.84	-29.45
9 Provision for Staff Bonus	2879.03	3452.11	4053.16	159.48	19.91	17.41
10 Provision for Income Tax	8638.47	10677.75	12158.39	491.56	23.61	13.87
11 Others	481.92	45.06	495.79	8.69	-90.65	1000.27
12 Net Profit	25958.90	29331.59	37039.32	1574.12	12.99	26.28
TOTAL EXPENSES	**151498.22**	**160994.78**	**173746.23**	**11896.58**	**6.27**	**7.92**
Income						
1. Interest Income	120744.64	127191.89	134011.48	8074.34	5.34	5.36
1.1. On Loans and Advance	111530.06	119484.79	127175.43	7648.72	7.13	6.44
1.2. On Investment	4109.86	3502.98	2309.29	200.27	-14.77	-34.08
1.2.1 Government Bonds	3700.66	3049.44	1982.25	167.66	-17.60	-35.00
1.2.2 Foreign Bonds	22.70	28.74	76.54	8.38	26.59	166.33
1.2.3 NRB Bonds	336.67	234.04	160.24	18.57	-30.48	-31.53
1.2.4 Deventure & Bonds	49.84	190.76	90.26	5.66	282.77	-52.68
1.3 Agency Balance	1183.87	962.10	716.42	32.11	-18.73	-25.54
1.4 On Call Deposit	2528.67	2108.65	2633.89	121.62	-16.61	24.91
1.5 Others	1392.18	1133.37	1176.47	71.63	-18.59	3.80
2. Comission & Discount	7162.36	8051.43	8935.14	671.78	12.41	10.98
2.1 Bills Purchase & Discount	212.27	231.80	248.42	22.73	9.20	7.17
2.2 Comission	5444.04	6517.57	7494.65	569.00	19.72	14.99
2.3 Others	1506.06	1302.07	1192.07	80.05	-13.54	-8.45
3 Income From Exchange Fluctuation	3225.60	4168.69	4761.74	564.70	29.24	14.23
3.1 Due to Change in Exchange Rate	731.73	220.18	983.31	239.07	-69.91	346.60
3.2 Due to Foreign Currency Trans.	2493.87	3948.52	3778.43	325.64	58.33	-4.31
4 Other Operating Income	4603.37	5508.69	7326.73	461.87	19.67	33.00
5 Non Operating Income	2359.48	4041.44	4743.47	42.88	71.29	17.37
6 Provision Written Back	8345.00	8679.68	11842.55	270.57	4.01	36.44
7 Recovery from Written off Loan	1274.79	806.02	1508.63	**28.21**	-36.77	87.17
8 Income from Extra Ordinary Expenses	434.89	526.32	157.81	7.10455621	21.02	-70.02
9 Net Loss	3348.21	2020.61	458.66	1775.10	-39.65	-77.30
TOTAL INCOME	**151498.33**	**160994.77**	**173746.22**	**11896.56**	**6.27**	**7.92**

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Aug	% Change	
	2013	2014	2015	2015		
	1	2	3	5	2/1	3/2
1 Interest Expenses	46386.97	49263.53	49191.03	4498.56	6.20	-0.15
1.1 Deposit Liabilities	45396.82	47872.14	47732.95	4403.32	5.45	-0.29
1.1.1 Saving A/c	13318.11	13593.22	14740.74	1307.16	2.07	8.44
1.1.2 Fixed A/c	24186.65	26009.72	23632.62	2208.96	7.54	-9.14
1.1.2.1 Upto 3 Months Fixed A/c	1329.07	2734.87	1909.08	106.41	105.77	-30.20
1.1.2.2 3 to 6 Months fixed A/c	1287.26	861.78	890.25	98.33	-33.05	3.30
1.1.2.3 6 Months to 1 Year Fixed A/c	10714.10	10816.67	10151.63	1083.98	0.96	-6.15
1.1.2.4 Above 1 Year	10856.21	11596.41	10681.65	920.24	6.82	-7.89
1.1.3 Call Deposit	7846.59	8238.57	9332.14	886.51	5.00	13.27
1.1.4 Certificate of Deposits	45.47	30.63	27.45	0.69	-32.64	-10.37
1.2 Others	990.15	1391.40	1458.08	95.24	40.52	4.79
2 Commission/Fee Expense	377.73	441.61	505.07	28.73	16.91	14.37
3 Employees Expenses	13238.73	15561.92	17776.14	1347.72	17.55	14.23
4 Office Operatiing Expenses	10544.25	11195.23	13613.82	929.27	6.17	21.60
5 Exchange Fluctuation Loss	30.04	23.74	63.27	2.64	-20.96	166.46
5.1 Due to Change in Exchange Rates	14.41	12.23	63.27	2.63	-15.13	417.26
5.2 Due to Foreign Currency Transactions	15.63	11.51	0.00	0.01	-26.33	-100.00
6 Non-Operatiing Expenses	1254.67	15.61	13.39	0.61	-98.76	-14.18
7. Provision for Risk	7951.98	8339.38	9962.24	160.44	4.87	19.46
7.1 Loan loss Provision	6870.91	8091.42	9070.71	156.03	17.76	12.10
7.1.1 General Loan loss Provision	2080.28	2084.15	3891.06	33.57	0.19	86.70
7.1.1.1 Pass Loan Loss Provision				25.57	0.00	0.00
7.1.1.2 Watch List Provision				8.00	0.00	0.00
7.1.2 Special Loan Loss Provision	4584.12	6007.27	5176.73	81.70	31.05	-13.83
7.1.3 Additional Loan Loss Provision	206.52	0.00	2.92	40.76	-100.00	0.00
7.2. Provision for Non-Banking Assets	824.76	207.96	679.65	6.70	-74.79	226.82
7.3. Provision for Loss on Investment	92.97	-1.14	40.37	0.00	-101.23	######
7.4. Provision for Loss of Other Assets	163.35	41.14	171.51	-2.29	0.00	0.00
8 Loan Written Off	525.54	269.95	103.45	2.23	-48.63	-61.68
9 Provision for Staff Bonus	2381.36	2660.27	3139.60	148.20	11.71	18.02
10 Provision for Income Tax	7136.63	8232.63	9521.99	457.72	15.36	15.66
11 Others	479.03	6.14	465.47	5.83	-98.72	7475.89
12 Net Profit	21058.94	21294.17	28386.05	1459.77	1.12	33.30
TOTAL EXPENSES	**111365.88**	**117304.18**	**132741.51**	**9041.70**	**5.33**	**13.16**
Income						
1. Interest Income	90916.84	95849.23	101174.86	6297.62	5.43	5.56
1.1. On Loans and Advance	84815.44	91023.28	97566.06	5976.22	7.32	7.19
1.2. On Investment	3834.88	3239.70	2065.62	190.71	-15.52	-36.24
1.2.1 Government Bonds	3459.06	2816.91	1774.19	159.81	-18.56	-37.02
1.2.2 Foreign Bonds	22.70	28.74	76.54	8.38	26.59	166.33
1.2.3 NRB Bonds	317.74	218.55	132.56	17.09	-31.22	-39.35
1.2.4 Deventure & Bonds	35.38	175.50	82.33	5.42	396.02	-53.09
1.3 Agency Balance	896.86	714.00	491.44	24.93	-20.39	-31.17
1.4 On Call Deposit	585.23	258.09	399.14	43.77	-55.90	54.65
1.5 Others	784.42	614.16	652.61	61.99	-21.70	6.26
2. Comission & Discount	6347.13	7252.50	8247.23	628.50	14.26	13.72
2.1 Bills Purchase & Discount	210.85	231.59	247.40	22.73	9.84	6.82
2.2 Comission	5028.62	6022.89	7055.01	547.19	19.77	17.14
2.3 Others	1107.66	998.02	944.82	58.57	-9.90	-5.33
3 Income From Exchange Fluctuation	3134.60	4118.09	4712.88	493.94	31.38	14.44
3.1 Due to Change in Exchange Rate	725.00	219.24	980.69	171.13	-69.76	347.31
3.2 Due to Foreign Currency Trans.	2409.60	3898.85	3732.18	322.81	61.80	-4.27
4 Other Operating Income	3015.50	3614.09	5281.25	350.79	19.85	46.13
5 Non Operating Income	1631.73	1241.27	3880.23	13.19	-23.93	212.60
6 Provision Written Back	4665.37	4031.87	7604.21	122.92	-13.58	88.60
7 Recovery from Written off Loan	1172.17	776.54	1445.40	22.67	-33.75	86.13
8 Income from Extra Ordinary Expenses	393.34	420.58	64.77	6.96	6.93	-84.60
9 Net Loss	89.21	0.00	330.67	1105.09	-100.00	0.00
TOTAL INCOME	**111365.87**	**117304.17**	**132741.51**	**9041.68**	**5.33**	**13.16**

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Aug	% Change	
	2013	2014	2015	2015		
	1	2	3	5	2/1	3/2
1 Interest Expenses	12397.19	13000.57	13157.27	1326.83	4.87	1.21
1.1 Deposit Liabilities	12161.49	12811.12	12804.81	1320.56	5.34	-0.05
1.1.1 Saving A/c	5534.38	5944.44	5804.70	589.39	7.41	-2.35
1.1.2 Fixed A/c	5016.64	5071.10	5086.43	506.61	1.09	0.30
1.1.2.1 Upto 3 Months Fixed A/c	64.12	93.84	59.93	9.07	46.35	-36.13
1.1.2.2 3 to 6 Months fixed A/c	171.54	146.20	116.36	11.16	-14.77	-20.41
1.1.2.3 6 Months to 1 Year Fixed A/c	2882.56	2573.54	2716.01	272.27	-10.72	5.54
1.1.2.4 Above 1 Year	1898.41	2257.51	2194.14	214.11	18.92	-2.81
1.1.3 Call Deposit	1610.48	1795.59	1913.68	224.56	11.49	6.58
1.1.4 Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00
1.2 Others	235.69	189.45	352.45	6.27	-19.62	86.04
2 Commission/Fee Expense	5.04	5.43	3.26	0.31	7.71	-39.85
3 Employees Expenses	1921.62	2356.60	2640.86	219.02	22.64	12.06
4 Office Operatiing Expenses	2670.50	2905.88	3017.24	199.27	8.81	3.83
5 Exchange Fluctuation Loss	0.49	7.25	1.55	64.06	1389.04	-78.64
5.1 Due to Change in Exchange Rates	0.42	3.98	1.56	60.92	854.36	-60.83
5.2 Due to Foreign Currency Transactions	0.07	3.26	-0.01	3.13	4614.50	-100.39
6 Non-Operatiing Expenses	52.52	110.83	41.67	13.67	111.03	-62.40
7. Provision for Risk	3989.53	3525.12	1866.82	38.36	-11.64	-47.04
7.1 Loan loss Provision	3020.91	2554.92	1349.90	4.25	-15.43	-47.16
7.1.1 General Loan loss Provision	343.74	563.53	154.01	-260.68	63.94	-72.67
7.1.1.1 Pass Loan Loss Provision				-261.03	0.00	0.00
7.1.1.2 Watch List Provision				0.35	0.00	0.00
7.1.2 Special Loan Loss Provision	2630.48	1934.63	1104.99	251.83	-26.45	-42.88
7.1.3 Additional Loan Loss Provision	46.69	56.76	90.90	13.10	21.57	60.14
7.2. Provision for Non-Banking Assets	535.23	642.02	497.62	33.96	19.95	-22.49
7.3. Provision for Loss on Investment	103.17	2.81	11.46	0.15	-97.28	308.19
7.4. Provision for Loss of Other Assets	330.22	325.37	7.84	0.00	0.00	0.00
8 Loan Written Off	349.24	165.54	225.49	3.62	-52.60	36.22
9 Provision for Staff Bonus	332.34	569.23	704.19	7.38	71.28	23.71
10 Provision for Income Tax	1008.99	1810.11	2043.98	22.15	79.40	12.92
11 Others	0.18	36.78	20.53	0.00	20106.10	-44.18
12 Net Profit	2848.11	4691.95	5925.13	61.89	64.74	26.28
TOTAL EXPENSES	**25575.76**	**29185.27**	**29648.00**	**1956.56**	**14.11**	**1.59**
Income						
1. Interest Income	19976.69	22130.34	24453.29	1287.74	10.78	10.50
1.1. On Loans and Advance	17902.49	20111.26	22110.85	1208.70	12.34	9.94
1.2. On Investment	152.17	152.46	134.58	4.27	0.20	-11.73
1.2.1 Government Bonds	138.40	137.26	121.98	3.82	-0.82	-11.14
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	4.72	6.77	10.90	0.45	43.40	60.88
1.2.4 Deventure & Bonds	9.05	8.42	1.71	0.00	-6.87	-79.75
1.3 Agency Balance	184.86	168.42	137.10	6.81	-8.89	-18.59
1.4 On Call Deposit	1355.93	1401.86	1688.66	62.78	3.39	20.46
1.5 Others	381.25	296.34	382.10	5.18	-22.27	28.94
2. Comission & Discount	662.53	616.60	585.87	38.15	-6.93	-4.98
2.1 Bills Purchase & Discount	1.42	0.20	1.02	0.00	-85.81	409.97
2.2 Comission	345.01	401.50	390.41	20.32	16.37	-2.76
2.3 Others	316.10	214.90	194.44	17.83	-32.02	-9.52
3 Income From Exchange Fluctuation	89.37	50.60	48.86	70.76	-43.38	-3.43
3.1 Due to Change in Exchange Rate	5.10	0.94	2.62	67.94	-81.66	179.65
3.2 Due to Foreign Currency Trans.	84.27	49.67	46.25	2.82	-41.06	-6.88
4 Other Operating Income	1101.70	1372.85	1552.34	81.14	24.61	13.07
5 Non Operating Income	539.65	2135.56	402.44	13.08	295.73	-81.16
6 Provision Written Back	1872.67	1658.69	2531.66	66.09	-11.43	52.63
7 Recovery from Written off Loan	86.24	10.34	21.45	0.00	-88.01	107.40
8 Income from Extra Ordinary Expenses	37.31	69.49	35.69	0.10	86.24	-48.64
9 Net Loss	1209.71	1140.79	16.40	399.48	-5.70	-98.56
TOTAL INCOME	**25575.88**	**29185.27**	**29648.00**	**1956.56**	**14.11**	**1.59**

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Aug	% Change	
	2013	2014	2015	2015		
	1	2	3	5	2/1	3/2
1 Interest Expenses	6563.19	5887.25	4922.73	540.63	-10.30	-16.38
1.1 Deposit Liabilities	6471.47	5802.37	4880.57	539.14	-10.34	-15.89
1.1.1 Saving A/c	2358.82	2225.47	1949.03	217.77	-5.65	-12.42
1.1.2 Fixed A/c	4017.01	3502.38	2875.05	312.37	-12.81	-17.91
1.1.2.1 Upto 3 Months Fixed A/c	78.09	37.66	26.00	3.77	-51.78	-30.95
1.1.2.2 3 to 6 Months fixed A/c	115.68	57.33	36.65	4.16	-50.44	-36.08
1.1.2.3 6 Months to 1 Year Fixed A/c	1987.66	1746.08	1440.47	165.46	-12.15	-17.50
1.1.2.4 Above 1 Year	1835.58	1661.31	1371.93	138.98	-9.49	-17.42
1.1.3 Call Deposit	95.43	74.49	56.44	9.00	-21.94	-24.24
1.1.4 Certificate of Deposits	0.22	0.02	0.05	0.00	-91.20	170.55
1.2 Others	91.72	84.88	42.16	1.49	-7.46	-50.33
2 Commission/Fee Expense	2.53	1.00	1.13	0.04	-60.40	12.23
3 Employees Expenses	787.16	829.30	801.85	76.87	5.35	-3.31
4 Office Operatiing Expenses	1458.25	966.71	993.19	76.58	-33.71	2.74
5 Exchange Fluctuation Loss	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
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00
6 Non-Operatiing Expenses	2.51	17.43	34.74	0.04	594.51	99.32
7. Provision for Risk	2962.47	2410.35	952.41	127.68	-18.64	-60.49
7.1 Loan loss Provision	2388.50	1716.07	597.80	50.57	-28.15	-65.16
7.1.1 General Loan loss Provision	573.99	187.76	26.31	0.00	-67.29	-85.99
7.1.1.1 Pass Loan Loss Provision				0.00	0.00	0.00
7.1.1.2 Watch List Provision				0.00	0.00	0.00
7.1.2 Special Loan Loss Provision	1650.81	1482.55	345.76	44.70	-10.19	-76.68
7.1.3 Additional Loan Loss Provision	163.70	45.76	225.73	5.87	-72.05	393.30
7.2. Provision for Non-Banking Assets	556.97	648.27	252.23	50.79	16.39	-61.09
7.3. Provision for Loss on Investment	8.46	38.45	50.14	3.75	354.73	30.40
7.4. Provision for Loss of Other Assets	8.54	7.55	52.23	22.57	0.00	0.00
8 Loan Written Off	67.76	188.06	110.96	5.57	177.56	-41.00
9 Provision for Staff Bonus	165.33	222.60	209.37	3.90	34.64	-5.94
10 Provision for Income Tax	492.85	635.01	592.41	11.69	28.85	-6.71
11 Others	2.71	2.14	9.80	2.86	-20.93	357.41
12 Net Profit	2051.85	3345.47	2728.14	52.47	63.05	-18.45
TOTAL EXPENSES	**14556.59**	**14505.33**	**11356.71**	**898.32**	**-0.35**	**-21.71**
Income						
1. Interest Income	9851.11	9212.31	8383.33	488.98	-6.48	-9.00
1.1. On Loans and Advance	8812.13	8350.25	7498.52	463.79	-5.24	-10.20
1.2. On Investment	122.82	110.82	109.09	5.30	-9.77	-1.56
1.2.1 Government Bonds	103.20	95.26	86.08	4.03	-7.69	-9.64
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	14.21	8.72	16.78	1.03	-38.63	92.50
1.2.4 Deventure & Bonds	5.41	6.84	6.23	0.24	26.42	-8.96
1.3 Agency Balance	102.16	79.67	87.87	0.37	-22.01	10.30
1.4 On Call Deposit	587.50	448.70	546.09	15.07	-23.63	21.71
1.5 Others	226.51	222.87	141.75	4.45	-1.60	-36.40
2. Comission & Discount	152.70	182.33	102.04	5.14	19.40	-44.04
2.1 Bills Purchase & Discount	0.00	0.00	0.00	0.00	0.00	0.00
2.2 Comission	70.40	93.18	49.23	1.50	32.35	-47.17
2.3 Others	82.30	89.15	52.81	3.64	8.33	-40.77
3 Income From Exchange Fluctuation	1.64	0.00	0.00	0.00	-99.95	-10.24
3.1 Due to Change in Exchange Rate	1.64	0.00	0.00	0.00	-100.00	0.00
3.2 Due to Foreign Currency Trans.	0.00	0.00	0.00	0.00	0.00	-10.24
4 Other Operating Income	486.17	521.75	493.14	29.93	7.32	-5.48
5 Non Operating Income	188.09	664.61	460.80	16.61	253.34	-30.67
6 Provision Written Back	1806.96	2989.11	1706.69	81.55	65.42	-42.90
7 Recovery from Written off Loan	16.38	19.14	41.78	5.54	16.88	118.26
8 Income from Extra Ordinary Expenses	4.25	36.25	57.35	0.04	753.72	58.18
9 Net Loss	2049.29	879.82	111.60	270.53	-57.07	-87.32
TOTAL INCOME	**14556.59**	**14505.33**	**11356.71**	**898.32**	**-0.35**	**-21.71**

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

	Mid-July			Mid-Aug	% Change	
	2013	2014	2015	2015		
Sectorwise	**1**	**2**	**3**	**5**	**2/1**	**3/2**
Agricultural and Forest Related	39147.82	48152.08	61783.87	61094.03	23.00	28.31
Fishery Related	657.80	2747.06	3355.59	3378.03	317.62	22.15
Mining Related	3897.30	3580.05	3525.74	3690.13	-8.14	-1.52
Agriculture, Forestry & Bevarage Production Related	190575.19	222489.70	255534.57	256652.91	16.75	14.85
Construction	96067.34	118632.87	152480.40	152741.08	23.49	28.53
Electricity,Gas and Water	20694.25	25606.61	34540.43	35000.56	23.74	34.89
Metal Products, Machinary & Electronic Equipment & Asse	13050.42	13994.97	16208.31	15258.67	7.24	15.82
Transport, Communication and Public Utilities	41298.89	43707.55	48451.67	49672.23	5.83	10.85
Wholesaler & Retailer	198319.29	243966.15	297286.58	295165.02	23.02	21.86
Finance, Insurance and Real Estate	84683.50	90353.77	107293.66	106157.23	6.70	18.75
Hotel or Restaurant	25087.38	32909.63	44028.90	44717.47	31.18	33.79
Other Services	46718.82	54154.23	63957.60	63505.50	15.92	18.10
Consumption Loans	69436.96	87003.21	101450.14	99431.57	25.30	16.61
Local Government	1255.49	1182.73	1714.14	1714.50	-5.80	44.93
Others	124829.52	141309.64	169740.36	170151.25	13.20	20.12
TOTAL	**955719.96**	**1129803.67**	**1361351.97**	**1358330.18**	**18.21**	**20.49**
Productwise						
Term Loan	136442.95	173069.81	223149.61	223870.59	26.84	28.94
Overdraft	184614.72	211367.58	245994.73	243373.31	14.49	16.38
Trust Receipt Loan / Import Loan	41471.44	48161.32	55141.88	55211.18	16.13	14.49
Demand & Other Working Capital Loan	220401.50	250607.47	293603.14	293235.65	13.70	17.16
Residential Personal Home Loan (Up to Rs. 1 Crore)	66210.53	89484.87	118861.54	119638.59	35.15	32.83
Real Estate Loan	86062.16	82482.16	85678.07	86323.67	-4.16	3.87
Margin Nature Loan	12935.41	20031.63	24084.77	24968.65	54.86	20.23
Hire Purchase Loan	53933.61	63653.90	80966.96	81232.10	18.02	27.20
Deprived Sector Loan	39549.07	50576.56	63889.82	62686.14	27.88	26.32
Bills Purchased	8024.25	10045.08	13511.29	13352.13	25.18	34.51
Other Product	106074.30	130323.28	156470.18	154438.18	22.86	20.06
Total	**955719.96**	**1129803.66**	**1361351.98**	**1358330.19**	**18.21**	**20.49**
Collateral wise						
Gold and Silver	28785.76	31102.67	31374.67	30553.42	8.05	0.87
Government Securities	3004.07	992.12	784.73	781.99	-66.97	-20.90
Non Governmental Securities	8218.97	14092.14	18776.93	19474.07	71.46	33.24
Fixed Deposit Receipts	11671.47	10774.58	9824.90	9347.25	-7.68	-8.81
Own	10995.52	9893.47	8925.88	8442.70	-10.02	-9.78
Other Licences Institutions	675.95	881.11	899.02	904.56	30.35	2.03
Collateral of Properties	820463.46	936410.77	1131830.49	1129268.65	14.13	20.87
Fixed Assets	681424.84	785804.82	957231.98	953521.29	15.32	21.82
Current Assets	139038.62	150605.95	174598.50	175747.35	8.32	15.93
Against security of Bill	7710.77	11927.48	13969.01	13937.09	54.69	17.12
Domestic Bills	1010.89	2817.51	3532.80	3143.83	178.72	25.39
Foreign Bills	6699.89	9109.97	10436.21	10793.26	35.97	14.56
Against Guarantee	21747.59	29975.14	40479.05	39145.46	37.83	35.04
Government Guarantee	3394.30	2155.95	2385.24	2365.09	-36.48	10.64
Institutional Guarantee	13009.84	20737.62	27833.31	25969.88	59.40	34.22
Personal Guarantee	959.91	2001.69	2350.72	2474.01	108.53	17.44
Collective Guarantee	1364.92	2167.66	3581.03	3525.16	58.81	65.20
International Rated Foreign Bank's Guarantee	115.10	192.25	93.08	918.29	67.03	-51.58
Other Guarantee	2903.51	2706.26	4235.68	3893.03	-6.79	56.51
Credit Card	373.59	410.98	427.58	500.32	10.01	4.04
Others	53744.25	94117.78	113884.53	115321.94	75.12	21.00
Total	**955719.94**	**1129803.67**	**1361351.89**	**1358330.19**	**18.21**	**20.49**

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Aug	% Change	
	2013	2014	2015	2015		
Sectorwise	**1**	**2**	**3**	**5**	**2/1**	**3/2**
Agricultural and Forest Related	31030.97	37810.81	47818.18	47398.42	21.85	26.47
Fishery Related	500.33	2491.48	2888.07	2916.62	397.97	15.92
Mining Related	3487.15	3258.97	3064.11	3215.97	-6.54	-5.98
Agriculture, Forestry & Bevarage Production Related	176661.91	207142.86	239722.81	241048.40	17.25	15.73
Construction	71712.79	88914.98	115175.72	115577.31	23.99	29.53
Electricity,Gas and Water	18386.51	21784.34	29412.29	29869.92	18.48	35.02
Metal Products, Machinary & Electronic Equipment & Asse	10044.44	10887.77	12402.24	11399.49	8.40	13.91
Transport, Communication and Public Utilities	24431.32	25221.64	26254.45	26594.42	3.23	4.09
Wholesaler & Retailer	161588.16	205667.15	256252.52	255618.05	27.28	24.60
Finance, Insurance and Real Estate	66141.44	72768.84	89220.30	88261.71	10.02	22.61
Hotel or Restaurant	18753.75	24846.43	35337.97	35846.95	32.49	42.23
Other Services	38101.27	43987.36	53099.98	52719.00	15.45	20.72
Consumption Loans	53754.45	68227.23	80339.71	79717.07	26.92	17.75
Local Government	1176.32	1096.16	1621.81	1621.79	-6.81	47.95
Others	81436.73	88042.57	110543.10	109368.73	8.11	25.56
TOTAL	**757207.54**	**902162.01**	**1103153.25**	**1101173.83**	**19.14**	**22.28**
Productwise						
Term Loan	112480.40	142965.53	187297.61	187607.16	27.10	31.01
Overdraft	150298.94	170872.66	200106.73	197747.49	13.69	17.11
Trust Receipt Loan / Import Loan	41470.26	48161.32	55141.88	55211.18	16.13	14.49
Demand & Other Working Capital Loan	185398.02	216015.90	260320.80	260526.54	16.51	20.51
Residential Personal Home Loan (Up to Rs. 1 Crore)	47256.27	64673.30	87842.96	88453.58	36.86	35.83
Real Estate Loan	63044.62	60467.66	63879.59	64493.60	-4.09	5.64
Margin Nature Loan	7440.61	11988.14	16360.29	16880.59	61.12	36.47
Hire Purchase Loan	34094.00	41023.45	54406.77	54540.42	20.32	32.62
Deprived Sector Loan	32445.25	40962.32	51515.94	50206.21	0.00	0.00
Bills Purchased	7997.56	10034.34	13497.19	13336.53	25.47	34.51
Other Product	75281.64	94997.38	112783.49	112170.52	26.19	18.72
Total	**757207.55**	**902162.00**	**1103153.26**	**1101173.84**	19.14	22.28
Collateral wise						
Gold and Silver	25038.53	27088.37	26813.12	26292.50	8.19	-1.02
Government Securities	2974.77	968.71	751.68	750.59	-67.44	-22.40
Non Governmental Securities	4925.55	8973.82	13183.16	13287.04	82.19	46.91
Fixed Deposit Receipts	8102.32	7359.78	6561.88	6414.44	-9.16	-10.84
Own	7428.97	6478.67	5662.90	5509.88	-12.79	-12.59
Other Licences Institutions	673.35	881.11	898.97	904.56	30.85	2.03
Collateral of Properties	642544.50	733614.96	900985.02	901768.52	14.17	22.81
Fixed Assets	504299.03	583662.27	726933.32	726582.73	15.74	24.55
Current Assets	138245.47	149952.69	174051.71	175185.79	8.47	16.07
Against security of Bill	7675.08	11923.28	13672.66	13575.08	55.35	14.67
Domestic Bills	976.93	2813.31	3236.45	2781.82	187.97	15.04
Foreign Bills	6698.14	9109.97	10436.21	10793.26	36.01	14.56
Against Guarantee	18424.77	25697.50	34298.71	32638.04	39.47	33.47
Government Guarantee	3230.85	1975.30	2208.28	2188.12	-38.86	11.79
Institutional Guarantee	11547.20	18972.97	24969.73	22991.54	64.31	31.61
Personal Guarantee	645.28	1684.14	2069.26	2052.95	160.99	22.87
Collective Guarantee	204.05	404.05	951.02	839.66	98.01	135.37
International Rated Foreign Bank's Guarantee	104.10	117.47	93.08	918.29	12.84	-20.76
Other Guarantee	2693.29	2529.85	4007.34	3647.47	-6.07	58.40
Credit Card	373.59	410.98	427.58	500.32	10.01	4.04
Others	47148.40	86124.60	106459.44	105947.30	82.67	23.61
Total	**757207.52**	**902162.02**	**1103153.26**	**1101173.84**	19.14	22.28

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Aug	% Change	
	2013	2014	2015	2015		
Sectorwise	**1**	**2**	**3**	**5**	**2/1**	**3/2**
Agricultural and Forest Related	6233.37	8423.26	12002.65	11731.64	35.13	42.49
Fishery Related	129.14	214.77	404.87	398.50	66.31	88.51
Mining Related	267.11	275.24	390.09	401.29	3.04	41.73
Agriculture, Forestry & Bevarage Production Related	9194.30	10699.48	12179.35	11993.34	16.37	13.83
Construction	15248.53	19507.92	26554.42	26375.03	27.93	36.12
Electricity,Gas and Water	2092.11	3617.75	4933.46	4944.05	72.92	36.37
Metal Products, Machinary & Electronic Equipment & Asse	2138.61	2385.15	2976.90	3022.22	11.53	24.81
Transport, Communication and Public Utilities	11223.12	12897.59	15099.18	15887.47	14.92	17.07
Wholesaler & Retailer	27070.92	29633.88	32542.18	31324.13	9.47	9.81
Finance, Insurance and Real Estate	12589.36	12797.65	13368.46	13191.57	1.65	4.46
Hotel or Restaurant	4735.00	6278.73	7231.42	7341.76	32.60	15.17
Other Services	6294.93	7909.36	8661.91	8633.20	25.65	9.51
Consumption Loans	9767.01	12728.61	15563.89	14148.49	30.32	22.27
Local Government	31.05	38.04	32.34	33.14	22.49	-14.98
Others	25714.82	34396.15	41529.50	42613.29	33.76	20.74
TOTAL	**132729.38**	**161803.56**	**193470.61**	**192039.10**	**21.90**	**19.57**
Productwise						
Term Loan	15064.74	21437.34	27992.73	28476.50	42.30	30.58
Overdraft	34315.79	40494.92	45887.99	45625.82	18.01	13.32
Trust Receipt Loan / Import Loan	1.18	0.00	0.00	0.00	-100.00	0.00
Demand & Other Working Capital Loan	18697.09	19857.01	20503.15	20270.88	6.20	3.25
Residential Personal Home Loan (Up to Rs. 1 Crore)	12309.08	16820.26	22476.27	22602.63	36.65	33.63
Real Estate Loan	12864.26	12773.90	13116.83	12946.83	-0.70	2.68
Margin Nature Loan	2709.85	4112.98	3831.26	4012.37	51.78	-6.85
Hire Purchase Loan	13300.38	15906.14	18970.95	18988.64	19.59	19.27
Deprived Sector Loan	5212.97	7564.63	10198.29	10310.94	0.00	0.00
Bills Purchased	19.45	4.34	7.70	9.20	-77.66	77.26
Other Product	18234.59	22832.03	30485.43	28795.30	25.21	33.52
Total	**132729.37**	**161803.56**	**193470.61**	**192039.10**	**21.90**	**19.57**
Collateral wise						
Gold and Silver	3363.91	3680.33	4111.82	3803.98	9.41	11.72
Government Securities	21.40	5.85	12.34	12.28	-72.67	110.90
Non Governmental Securities	2018.23	3181.68	3330.32	3881.54	57.65	4.67
Fixed Deposit Receipts	1635.28	1709.14	2014.24	1838.28	4.52	17.85
Own	1635.28	1709.14	2014.20	1838.28	4.52	17.85
Other Licences Institutions	0.00	0.00	0.05	0.00	0.00	0.00
Collateral of Properties	121886.57	147209.51	177855.55	174646.74	20.78	20.82
Fixed Assets	121492.70	146794.10	177513.72	174300.56	20.83	20.93
Current Assets	393.88	415.41	341.83	346.18	5.47	-17.71
Against security of Bill	21.13	4.20	15.30	11.37	-80.12	264.19
Domestic Bills	19.39	4.20	15.30	11.37	-78.34	264.19
Foreign Bills	1.74	0.00	0.00	0.00	-100.00	0.00
Against Guarantee	2622.99	3621.07	5424.35	5593.74	38.05	49.80
Government Guarantee	97.04	112.75	112.07	112.07	16.18	-0.60
Institutional Guarantee	1139.82	1492.52	2552.54	2609.80	30.94	71.02
Personal Guarantee	205.86	200.91	155.40	212.03	-2.41	-22.65
Collective Guarantee	1145.92	1737.70	2602.75	2658.39	51.64	49.78
International Rated Foreign Bank's Guarantee	11.00	74.78	0.00	0.00	579.83	-100.00
Other Guarantee	23.34	2.41	1.59	1.45	-89.67	-33.93
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00
Others	1159.86	2391.77	706.70	2251.18	106.21	-70.45
Total	**132729.37**	**161803.56**	**193470.61**	**192039.10**	**21.90**	**19.57**

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Aug	% Change	
	2013	2014	2015	2015		
Sectorwise	**1**	**2**	**3**	**5**	**2/1**	**3/2**
Agricultural and Forest Related	1883.48	1918.01	1963.05	1963.97	1.83	2.35
Fishery Related	28.33	40.81	62.64	62.91	44.04	53.49
Mining Related	143.05	45.84	71.55	72.87	-67.96	56.09
Agriculture, Forestry & Bevarage Production Related	4718.98	4647.36	3632.41	3611.18	-1.52	-21.84
Construction	9106.02	10209.97	10750.27	10788.75	12.12	5.29
Electricity,Gas and Water	215.63	204.52	194.69	186.59	-5.15	-4.81
Metal Products, Machinary & Electronic Equipment & Asse	867.37	722.06	829.16	836.96	-16.75	14.83
Transport, Communication and Public Utilities	5644.44	5588.33	7098.04	7190.35	-0.99	27.02
Wholesaler & Retailer	9660.22	8665.13	8491.89	8222.84	-10.30	-2.00
Finance, Insurance and Real Estate	5952.69	4787.27	4704.90	4703.95	-19.58	-1.72
Hotel or Restaurant	1598.63	1784.46	1459.52	1528.77	11.62	-18.21
Other Services	2322.62	2257.51	2195.70	2153.29	-2.80	-2.74
Consumption Loans	5915.50	6047.38	5546.54	5566.01	2.23	-8.28
Local Government	48.11	48.53	59.99	59.58	0.87	23.63
Others	17677.97	18870.91	17667.77	18169.23	6.75	-6.38
TOTAL	**65783.04**	**65838.09**	**64728.11**	**65117.25**	**0.08**	**-1.69**
Productwise						
Term Loan	8897.82	8666.94	7859.26	7786.93	-2.59	-9.32
Overdraft	0.00	0.00	0.00	0.00	0.00	0.00
Trust Receipt Loan / Import Loan	0.00	0.00	0.00	0.00	0.00	0.00
Demand & Other Working Capital Loan	16306.39	14734.55	12779.18	12438.23	-9.64	-13.27
Residential Personal Home Loan (Up to Rs. 1 Crore)	6645.18	7991.30	8542.32	8582.38	20.26	6.90
Real Estate Loan	10153.28	9240.60	8681.64	8883.23	-8.99	-6.05
Margin Nature Loan	2784.96	3930.51	3893.22	4075.68	41.13	-0.95
Hire Purchase Loan	6539.24	6724.31	7589.24	7703.03	2.83	12.86
Deprived Sector Loan	1890.85	2049.60	2175.58	2169.00	0.00	0.00
Bills Purchased	7.25	6.40	6.40	6.40	-11.70	0.00
Other Product	12558.07	12493.87	13201.26	13472.35	-0.51	5.66
Total	**65783.04**	**65838.09**	**64728.11**	**65117.25**	**0.08**	**-1.69**
Collateral wise						
Gold and Silver	383.32	333.97	449.73	456.94	-12.87	34.66
Government Securities	7.91	17.56	20.72	19.12	122.07	17.98
Non Governmental Securities	1275.19	1936.64	2263.45	2305.49	51.87	16.88
Fixed Deposit Receipts	1933.87	1705.66	1248.78	1094.54	-11.80	-26.79
Own	1931.27	1705.66	1248.78	1094.54	-11.68	-26.79
Other Licences Institutions	2.60	0.00	0.00	0.00	-100.00	0.00
Collateral of Properties	56032.38	55586.29	52989.91	52853.39	-0.80	-4.67
Fixed Assets	55633.11	55348.44	52784.94	52638.01	-0.51	-4.63
Current Assets	399.27	237.85	204.97	215.38	-40.43	-13.82
Against security of Bill	14.57	0.00	281.05	350.64	-100.00	0.00
Domestic Bills	14.57	0.00	281.05	350.64	-100.00	0.00
Foreign Bills	0.00	0.00	0.00	0.00	0.00	0.00
Against Guarantee	699.83	656.57	755.99	913.68	-6.18	15.14
Government Guarantee	66.41	67.90	64.90	64.90	2.24	-4.42
Institutional Guarantee	322.82	272.12	311.04	368.54	-15.70	14.30
Personal Guarantee	108.77	116.64	126.05	209.03	7.23	8.07
Collective Guarantee	14.95	25.91	27.25	27.11	73.30	5.20
International Rated Foreign Bank's Guarantee	0.00	0.00	0.00	0.00	0.00	0.00
Other Guarantee	186.87	174.00	226.74	244.11	-6.89	30.31
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00
Others	5435.98	5601.40	6718.39	7123.46	3.04	19.94
Total	**65783.04**	**65838.09**	**64728.01**	**65117.25**	**0.08**	**-1.69**

Statement of Assets and Liabilities as on Saun end, 2072(Mid-Aug, 2015)

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini
	Liabilities													
1	**CAPITAL FUND**	**3875.09**	**6888.17**	**7642.11**	**9865.35**	**6367.81**	**7682.36**	**5689.37**	**5287.23**	**7023.12**	**4090.49**	**3237.71**	**5969.74**	**2884.63**
	a. Paid-up Capital	6465.00	8588.97	3657.65	4771.20	2248.16	3332.70	3058.06	2430.29	2137.39	2120.21	2028.60	2658.28	2000.83
	b. Calls in Advance													
	c. Proposed Bonus Share								1.08					
	d. General Reserves	1964.10	3525.90	3084.50	2303.28	2381.02	1763.71	1323.78	1422.94	2240.60	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	-5801.10	-5481.53	464.14	2118.77	1287.42	1624.55	722.29	1300.23	1811.64	546.69	642.65	1267.42	375.33
	g. Others Reserves Fund	1244.33	254.83	435.75	660.25	451.20	961.40	506.08	132.69	814.93	542.43	39.21	1062.15	34.28
2	**BORROWINGS**		1333.56	300.00	1820.52		800.00	2100.00	152.52	1068.85	1117.12	500.00	500.00	
	a. NRB								152.52		109.00			
	b. Interbank Borrowing		1033.56		270.52						8.12	500.00		
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.		300.00				200.00	1100.00						
	e. Bonds and Securities			300.00	1550.00		600.00	1000.00		1068.85	1000.00		500.00	
3	**DEPOSITS**	74774.81	119532.09	102756.32	90551.47	56964.47	73628.64	53764.95	34253.23	78810.01	40080.56	25009.03	53955.37	20679.13
	a. Current	15164.26	24683.66	12954.57	11887.36	15083.96	6944.12	5304.76	1920.79	5890.00	3478.26	843.20	2254.95	618.57
	Domestic	15052.39	24601.27	10307.44	7817.98	9357.01	5631.65	5050.52	1730.81	5624.23	3217.78	804.09	2197.15	602.44
	Foreign	111.86	82.39	2647.13	4069.38	5726.95	1312.47	254.25	189.98	265.77	260.47	39.11	57.80	16.13
	b. Savings	45974.02	71775.52	43371.45	32127.61	23944.77	39411.82	21658.44	9784.16	32528.10	12525.39	8271.44	15339.69	4709.56
	Domestic	45960.78	71750.99	40265.21	31226.36	20452.75	38157.63	21484.80	9748.13	32389.72	12316.43	8058.55	15277.57	4627.72
	Foreign	13.25	24.53	3106.23	901.25	3492.02	1254.19	173.64	36.03	138.38	208.96	212.89	62.12	81.85
	c. Fixed	11476.24	12551.71	15128.87	21015.44	3118.96	9853.22	19302.15	15477.68	18955.39	14590.40	8329.55	19136.02	9498.19
	Domestic	11392.96	12549.51	13198.90	20696.38	2842.51	8237.13	14569.59	14840.03	18430.11	14069.82	7964.15	18114.82	9498.19
	Foreign	83.28	2.20	1929.97	319.07	276.46	1616.09	4732.57	637.66	525.29	520.58	365.40	1021.21	
	d. Call Deposits	1310.52	9392.97	29509.58	24175.84	13504.02	16214.13	7033.81	6361.41	20340.37	9070.87	7346.52	16849.57	5598.20
	Domestic	1310.52	9220.56	21192.56	19849.94	3362.39	11796.35	5350.13	6099.03	8531.28	8739.77	7336.01	16443.28	5517.06
	Foreign		172.41	8317.03	4325.90	10141.63	4417.78	1683.69	262.38	11809.09	331.10	10.52	406.29	81.14
	e. Others	849.77	1128.23	1791.84	1345.21	1312.75	1205.34	465.79	709.19	1096.15	415.64	218.33	375.13	254.60
	Domestic	849.77	1128.23	1739.32	1157.34	507.26	983.82	438.43	708.96	1090.70	291.46	217.34	375.13	254.60
	Foreign			52.52	187.87	805.50	221.52	27.35	0.23	5.45	124.18	0.99		
4	**Bills Payable**	53.44	14.58	247.32	0.21	132.96	112.41	198.49	32.66	513.02	20.54	3.48	83.49	11.60
5	**Other Liabilities**	11708.57	18689.97	14950.57	8554.15	2645.30	4424.94	2398.77	4725.59	4463.87	2431.44	2318.66	2789.72	964.38
	1. Sundry Creditors	4450.71	1297.74	7897.24	929.01	320.75	170.72	76.24	226.19	202.34	144.00	448.21	141.81	76.40
	2. Loan Loss Provision	2615.85	3345.82	1659.58	1460.94	351.93	1992.54	492.70	487.22	881.05	1491.98	610.25	1163.55	340.43
	3. Interest Suspense a/c	3890.50	9642.02	450.21	294.60	181.96	478.83	328.92	397.67	454.82	168.88	429.13	488.39	44.70
	4. Others	751.51	4404.39	4943.55	5869.60	1790.66	1782.85	1500.91	3614.51	2925.65	626.58	831.07	995.97	502.85
6	**Reconcillation A/c**	922.66			2.77		49.57	0.06	10.16	0.75				0.00
7	**Profit & Loss A/c**	24.36	329.41	248.09	213.07	74.75	121.24			123.00	58.81			
		91358.92	146787.78	126144.41	111007.56	66185.28	86819.15	64151.64	44461.39	92002.62	47798.96	31068.88	63298.31	24539.73
	Assets													
1	**LIQUID FUNDS**	9153.37	12096.56	10372.02	9283.78	19075.75	6843.78	6404.08	5285.02	17020.31	4403.65	3461.86	5827.41	3904.12
	a. Cash Balance	3321.75	3440.89	1341.65	1958.49	788.91	1076.07	2020.91	875.87	1336.57	772.09	521.27	953.40	281.29
	Nepalese Notes & Coins	3259.26	3417.72	1251.05	1810.36	695.51	970.47	1999.87	861.21	1307.08	748.38	516.17	935.58	274.41
	Foreign Currency	62.49	23.17	90.60	148.13	93.40	105.60	21.04	14.65	29.49	23.71	5.09	17.82	6.88
	b. Bank Balance	5531.62	8301.45	8641.58	7125.29	4635.12	5387.65	4330.92	4409.15	14883.74	3113.76	2389.21	4874.01	3172.84
	1. In Nepal Rastra Bank	3828.64	6713.90	7055.44	5498.67	3399.37	3435.99	2047.10	3493.12	10352.74	2343.93	2064.56	3861.26	2540.92
	Domestic Currency	3809.67	6698.94	6946.63	5353.66	3358.44	3379.67	2681.81	3428.87	10296.53	2319.45	2069.04	3827.84	2535.90
	Foreign Currency	18.97	14.96	108.81	145.02	40.92	56.32	-634.71	64.26	56.21	24.48	-4.48	33.42	5.02
	2. "A"Class Licensed Institution	764.15	598.67	85.72	205.80	37.16	151.73	633.49	140.09	405.81	159.67	101.42	140.26	48.70
	Domestic Currency	764.15	594.93	85.72	147.80	37.16	151.73	633.49	140.09	405.21	156.79	98.34	140.22	48.28
	Foreign Currency		3.74		58.00					0.60	2.88	3.08	0.05	0.42
	3. Other Financial Ins.								0.52					
	4. In Foreign Banks	938.84	988.88	1500.43	1420.81	1198.59	1799.93	1650.33	775.42	4125.19	610.16	223.22	872.48	583.22
	c. Money at Call	300.00	354.22	388.79	200.00	13651.72	380.06	52.25		800.00	517.80	551.39		450.00
	Domestic Currency	300.00	350.00	228.62	200.00		150.00				450.00			450.00
	Foreign Currency		4.22	160.17		13651.72	230.06	52.25		800.00	67.80	551.39		
2	**INVESTMENT IN SECURITIES**	17133.01	42473.50	11726.62	13603.08	6518.23	10994.31	9200.63	6444.29	9472.56	7102.56	3489.29	10150.45	1573.15
	a. Govt.Securities	17133.01	15833.50	11465.60	13603.08	6518.23	10994.31	9200.63	1139.32	9472.56	7102.56	3489.29	9957.07	1573.15
	b. NRB Bond		26640.00						5304.98					
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e Non Residents			261.02									193.39	
3	**SHARE & OTHER INVESTMENT**	489.22	674.22	14056.54	11359.54	10717.07	7621.62	5595.20	1869.56	8154.35	510.87	116.41	1275.62	1005.34
	a. Interbank Lending	0.05							250.00			104.40		
	b. Non Residents	260.25	520.85	13643.20	10306.47		6835.23	5552.53	1554.93	8091.00	434.72		870.72	469.80
	c. Others	228.93	153.37	413.34	1053.07	10717.07	786.39	42.67	64.63	63.35	76.15	12.01	404.91	535.54
4	**LOANS & ADVANCES**	52912.19	73123.40	67231.16	68590.20	28029.94	54786.50	39577.68	25410.09	52400.31	31656.15	21181.87	42163.90	17146.53
	a. Private Sector	52912.19	69989.97	64063.59	66668.53	26870.61	50833.30	11986.41	24348.11	47147.26	29575.44	21032.27	41927.38	16518.61
	b. Financial Institutions		2154.07	2367.57	1820.50	1159.33	2975.17	27591.27	1011.45	2284.48	2014.04	40.29		627.92
	c. Government Organizations		979.36	800.00	101.18		978.03		50.53	2968.57	66.68	109.32	236.52	
5	**BILL PURCHASED**	5.18	65.26	12.55	716.64	16.66	2038.29	800.59	326.35	345.92	1962.74	128.06	1496.87	
	a. Domestic Bills Purchased	0.32	46.87		27.09	0.02	1656.65		237.26			21.60		
	b. Foreign Bills Purchased	3.79	18.39	12.55	472.11	16.64	381.64	4.52	89.09	345.92		13.46	1496.87	
	c. Import Bills & Imports	1.07			217.44			796.08			1962.74	93.01		
6	**LOANS AGAINST COLLECTED BILLS**			79.45										
	a. Against Domestic Bills			79.45										
	b. Against Foreign Bills													
7	**FIXED ASSETS**	440.53	1283.09	803.54	1102.21	433.21	1323.92	1383.08	210.65	660.00	1156.15	694.20	586.18	411.75
8	**OTHER ASSETS**	10573.23	18371.46	21862.53	6348.18	1381.70	2800.80	1125.92	4696.62	3949.18	1006.56	1452.93	1449.73	368.23
	a. Accrued Interest:	3926.80	9629.59	1242.66	864.06	202.13	810.12	393.78	399.70	486.56	394.21	439.22	524.02	44.70
	Financial In		6900.72	539.01	832.60	111.02		263.23	233.10	274.67	322.69	429.15	358.20	31.94
	Government Enterprise		7.09		0.50	7.10	18.46	10.75	2.23	22.06	28.91	10.07	23.89	
	Private Sector	3926.80	2721.78	703.65	30.96	84.01	791.66	119.79	164.36	189.82	42.62		141.93	12.76
	b. Staff Loans / Adv.	1545.18	3910.38	1351.81	185.64	276.85	913.64	495.88	592.95	1422.83	270.66	374.53	282.52	60.52
	c. Sundry Debtors	1485.00	421.18	13729.38	216.29	264.95		4.83	75.28	190.90	180.94	434.65	202.54	71.80
	d. Cash In Transit		215.59		14.01		44.83							
	e. Others	3616.25	4194.72	5538.68	5068.17	637.78	1032.22	231.44	3628.69	1848.89	160.74	204.53	440.65	191.21
9	**Expenses not Written off**	17.55	-3.54			12.71	142.07	1.12					2.64	5.22
10	**Non Banking Assets**	195.72	83.65		3.93		267.86		122.48		0.28	448.34	288.49	27.90
11	**Reconcillation Account**	438.91	-1379.82									6.63		0.16
12	**Profit & Loss A/c**							63.35	96.33			89.28	57.01	97.32
	TOTAL ASSETS	91358.92	146787.78	126144.41	111007.56	66185.28	86819.15	64151.64	44461.39	92002.62	47798.96	31068.88	63298.31	24539.73

Statement of Assets and Liabilities as on Saun end, 2072(Mid-Aug, 2015)

S.N.	BFI Name	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	Grand	NMB	PRABHU	Janata	Mega
	Liabilities														
1	**CAPITAL FUND**	**4227.92**	**3491.35**	**4182.97**	**4182.15**	**14834.96**	**7349.12**	**4196.78**	**4831.37**	**3709.85**	**623.95**	**3597.04**	**3685.81**	**2357.58**	**3087.93**
	a. Paid-up Capital	2776.25	2431.68	2337.87	2031.18	9860.80	5011.60	2554.36	3140.05	2460.32	2000.00	2400.00	3208.89	2060.00	2609.60
	b. Calls in Advance			591.74											
	c. Proposed Bonus Share			0.53											
	d. General Reserves	300.77	467.41	563.48	531.55	3688.12	716.45	335.74	431.26	200.59	175.20	350.57	255.84	100.63	115.82
	e. Share Premium						201.63	2.97		88.02		10.08	3.41		
	f. Retained Earning	1037.95	26.27	270.88	1167.97	796.95	1021.25	1143.84	1226.60	928.28	-2318.55	785.08	179.27	179.53	348.83
	g. Others Reserves Fund	112.95	565.98	418.47	451.45	489.09	398.19	159.87	33.45	32.66	767.29	51.32	38.41	17.42	13.68
2	**BORROWINGS**	728.27	248.00	750.00	1494.22	2718.19	514.72	2678.79	187.92	62.67	950.00	938.00	25.72	31.80	415.46
	a. NRB		248.00		60.00	79.98	114.72	288.60				438.00			
	b. Interbank Borrowing					250.00		1890.19	187.92		950.00		25.72	31.80	414.52
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.	728.27			2.93	548.21				62.67					0.94
	e. Bonds and Securities			750.00	1431.29	1840.00	400.00	500.00				500.00			
3	**DEPOSITS**	41508.45	34659.95	39469.08	46692.74	75568.80	60445.02	35693.34	41731.76	34223.93	7781.12	33901.55	43340.37	23280.11	22730.31
	a. Current	1587.86	1325.38	2412.54	2715.65	8116.37	3082.68	890.07	1091.74	1031.63	229.10	1024.31	892.11	1048.56	903.77
	Domestic	1551.20	1262.95	1890.19	2610.47	8110.49	2874.10	743.27	1080.67	978.23	214.00	952.37	875.37	1023.10	881.09
	Foreign	36.66	62.43	522.35	105.18	5.87	208.58	146.81	11.06	53.39	15.10	71.94	16.74	25.46	22.68
	b. Savings	17714.70	8024.76	7890.78	12433.27	33871.16	25267.64	7539.25	5940.57	11024.35	2362.02	10066.46	25016.91	4796.10	6631.96
	Domestic	17681.70	7915.49	7713.50	12358.33	33871.16	25201.29	7469.61	5915.97	10995.80	2349.95	9939.11	24996.87	4793.07	6541.10
	Foreign	33.01	109.27	177.28	74.94		66.36	69.65	24.61	28.55	12.07	127.34	20.04	3.03	90.86
	c. Fixed	12157.58	15425.32	17497.12	13879.28	31324.60	17830.83	18668.07	17614.79	16660.81	1928.34	12012.81	8068.10	10831.99	8447.93
	Domestic	12104.16	15049.48	15466.69	13343.45	31324.60	17240.84	18455.04	17614.79	15981.16	1927.30	11736.04	7597.85	10622.99	7283.36
	Foreign	53.41	375.84	2030.43	535.84		589.99	213.03		679.64	1.04	276.78	470.25	209.00	1164.57
	d. Call Deposits	9825.20	9645.00	11301.36	17193.79	1787.42	13705.08	8410.37	16645.30	5123.45	3156.33	8956.36	9124.60	6491.54	6528.22
	Domestic	8296.72	9402.95	9892.78	16980.36	1787.42	13513.98	8401.43	16601.57	5012.55	3005.44	7664.28	9084.88	6491.54	6485.64
	Foreign	1528.48	242.05	1408.57	213.43		191.10	8.94	43.73	110.90	150.88	1292.09	39.72		42.58
	e. Others	223.11	239.48	367.28	470.74	469.26	558.78	185.58	439.37	383.70	105.33	1841.61	238.64	111.91	218.44
	Domestic	206.59	239.48	340.86	468.93	469.26	558.55	183.74	439.37	383.70	103.11	1037.68	238.64	111.91	218.44
	Foreign	16.52		26.42	1.80		0.23	1.83			2.22	803.93			
4	**Bills Payable**	8.96	46.10	26.10			24.55	6.61	133.50	12.96	2.50	8.50	4.20	13.54	31.23
5	**Other Liabilities**	3195.88	3293.78	4421.05	3887.88	26068.30	3217.93	3573.88	2514.75	2407.04	4485.00	924.94	4018.34	935.70	1670.94
	1. Sundry Creditors	1225.27	1134.70	1721.94	1214.73	7465.66	718.66	3.15	102.72	43.67		0.39	256.73	13.48	8.64
	2. Loan Loss Provision	558.15	895.05	586.62	807.48	5469.27	1258.23	692.00	768.78	1005.55	2970.87	371.39	1889.04	348.06	454.61
	3. Interest Suspense a/c	311.60	400.15	262.49	181.27	1763.28	183.45	389.63	476.55	523.93	1035.30	218.08	616.13	171.93	111.92
	4. Others	1100.87	863.88	1850.01	1684.40	11370.09	1057.60	2489.09	1166.70	833.89	478.83	335.09	1256.44	402.24	1095.78
6	**Reconcillation A/c**		0.13								0.14	-0.01			
7	**Profit & Loss A/c**				48.30	253.12	110.47	-76.22					33.49		35.24
		49669.49	41739.31	48849.21	56305.29	119443.37	71661.81	46073.18	49399.30	40416.45	13842.71	39370.02	51107.94	26618.73	27971.12
	Assets														
1	**LIQUID FUNDS**	5240.78	6261.04	4482.48	4819.72	12759.99	6277.28	5652.79	7099.59	4128.45	1356.83	5062.71	7928.58	3756.55	3463.02
	a. Cash Balance	1647.71	580.71	613.21	1050.06	3354.56	1445.94	1166.19	1035.52	755.05	523.37	473.87	1275.57	421.14	370.84
	Nepalese Notes & Coins	1602.83	560.46	599.89	1006.23	3340.88	1412.97	1136.12	1019.71	743.54	485.29	453.55	1243.87	414.01	360.36
	Foreign Currency	44.88	20.24	13.32	43.83	13.68	32.97	30.07	15.81	11.51	38.07	20.32	31.70	7.13	10.48
	b. Bank Balance	3593.07	5053.13	3869.27	3436.66	9259.19	4831.34	4486.60	5365.85	3279.43	833.46	3868.92	3853.01	3335.41	1626.44
	1. In Nepal Rastra Bank	2265.20	3614.78	2406.79	2740.17	5626.95	4021.03	2962.09	4959.18	2503.52	654.27	2107.92	2678.90	2640.03	1402.56
	Domestic Currency	2250.61	3607.05	2393.57	2729.61	5274.18	3962.91	2951.22	4957.10	2441.68	650.56	2028.46	2675.94	2625.06	1390.92
	Foreign Currency	14.60	7.73	13.22	10.55	352.77	58.12	10.87	2.08	61.84	3.71	79.47	2.97	14.97	11.64
	2. "A"Class Licensed Institution	211.60	87.79	142.22	57.38	2210.86	213.28	186.65	121.37	91.78	41.70	110.91	336.26	143.11	105.55
	Domestic Currency	203.17	80.67	122.67	56.13	1475.40	203.48	185.16	113.10	91.63	37.20	110.91	333.96	143.11	105.55
	Foreign Currency	8.43	7.12	19.55	1.25	735.45	9.80	1.50	8.26	0.15	4.50		2.30		
	3. Other Financial Ins.	0.73					9.85						0.79	0.54	
	4. In Foreign Banks	1115.54	1350.56	1320.26	639.11	1421.38	587.19	1337.86	285.29	684.12	137.49	1650.08	837.06	551.74	118.33
	c. Money at Call		627.21		333.00	146.24			698.22	93.97		719.93	2800.00		1465.73
	Domestic Currency		575.00		333.00				698.22				2800.00		630.01
	Foreign Currency		52.20			146.24				93.97		719.93			835.73
2	**INVESTMENT IN SECURITIES**	4860.28	3893.74	5598.33	8519.86	11146.90	7687.83	4787.38	5485.72	5590.87	250.00	4418.67	6544.56	2731.88	1160.80
	a. Govt.Secuities	2791.85	3893.74	5598.33	8519.86	11146.90	5997.83	4787.38	5485.72	5590.87	250.00	4418.67	6544.56	1891.88	1160.80
	b. NRB Bond						1690.00							840.00	
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents	2068.43													
3	**SHARE & OTHER INVESTMENT**	43.73	1913.67	2748.11	1610.76	2666.49	4270.00	1492.29	849.20	1128.12	19.13	1427.95	562.50	602.32	3371.12
	a. Interbank Lending		931.32			528.01	2163.41		31.32				104.50		
	b. Non Residents		957.59	2145.93	606.36					1089.56		1202.90	156.75	106.94	1148.40
	c. Others	43.73	24.76	602.18	1004.41	2138.48	2106.59	1492.29	817.88	38.56	19.13	225.04	301.25	495.38	2222.72
4	**LOANS & ADVANCES**	34480.38	26942.78	28812.31	36346.06	70913.30	49586.34	29896.38	32778.91	27477.72	9424.49	26262.21	29775.63	18214.95	18096.01
	a. Private Sector	33208.25	26319.50	28465.49	36346.06	70897.70	49586.34	28842.16	30765.76	26771.55	8844.65	25420.38	29775.63	17322.73	17588.69
	b. Financial Institutions	1247.82	623.28	346.82		15.60		1035.42	1636.00	706.17	490.07	841.83		715.22	507.31
	c. Government Organizations	24.31						18.80	377.15		89.77			177.00	
5	**BILL PURCHASED**	1045.00	22.14	2141.14	840.59		856.95	74.39	537.26	54.02	0.31	776.31	223.68		
	a. Domestic Bills Purchased	0.45	16.00	12.00	38.57		856.95	74.39	46.23	54.16		776.31	223.68		
	b. Foreign Bills Purchased	1044.55	6.14		802.02				491.03	-0.14	0.31				
	c. Import Bills & Imports			2129.14											
6	**LOANS AGAINST COLLECTED BILLS**							7.09						263.16	
	a. Against Domestic Bills							7.09							
	b. Against Foreign Bills													263.16	
7	**FIXED ASSETS**	643.05	692.16	847.21	889.74	1232.17	1335.66	1250.34	649.74	662.02	715.02	370.96	2329.14	447.56	468.04
8	**OTHER ASSETS**	3117.56	1698.40	4039.03	3278.48	19724.51	1523.39	2912.53	1819.40	1198.39	1985.79	935.86	3635.13	523.17	1357.77
	a. Accrued Interest:	329.51	419.68	287.41	414.87	1763.28	365.32	417.48	487.08	539.18	1036.90	252.77	656.15	178.91	127.12
	Financial In	233.82	322.72	185.68	264.40			266.19	356.66	441.28	868.22	171.23	445.45	150.09	85.20
	Government Enterprise	16.65	17.95	10.73			22.00	24.04	9.39	13.22	1.60	13.96	8.63	6.96	3.70
	Private Sector	79.04	79.01	91.00	150.47	1763.28	343.32	127.25	121.03	84.68	167.09	67.58	202.07	21.86	38.22
	b. Staff Loans / Adv.	356.74	196.23	190.09	440.30	3853.28	314.89	236.65	46.22	167.55	19.73	134.79	416.19	283.82	195.67
	c. Sundry Debtors	1146.67	11.05	2265.71	1016.03	11911.39	154.85	15.65	253.03	95.72	32.58		1896.18	17.44	2.87
	d. Cash In Transit		8.00			85.24									
	e. Others	1284.64	1063.45	1295.82	1407.27	2111.32	688.32	2242.75	1033.07	395.95	896.58	548.30	666.61	42.99	1032.12
9	**Expenses not Written off**	117.71									10.96		1.04		
10	**Non Banking Assets**	60.53	216.57	100.77		142.75	124.37		58.56	104.77	39.76	57.81	106.72	0.81	54.36
11	**Reconcillation Account**				0.09	857.26				-0.11			0.98		
12	**Profit & Loss A/c**	60.46	98.79	79.81					120.93	72.19	40.44	57.54		78.32	
	TOTAL ASSETS	49669.49	41739.31	48849.21	56305.29	119443.38	71661.81	46073.18	49399.30	40416.45	13842.71	39370.02	51107.94	26618.73	27971.12

Statement of Assets and Liabilities as on Saun end, 2072(Mid-Aug, 2015)

S.N.	BFI Name	Civil	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Karnali	Triveni	Suprim	Bhrikuti
	Liabilities														
1	**CAPITAL FUND**	**3439.09**	**2413.60**	**3775.34**	**3061.48**	**438.48**	**845.36**	**1069.83**	**-102.88**	**562.60**	**359.79**	**155.02**	**941.58**	**1035.30**	**764.35**
	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	740.09	811.62	521.23
	b. Calls in Advance								6.12			20.00			
	c. Proposed Bonus Share								10.05			20.00			0.06
	d. General Reserves	131.55	32.49	240.50	745.77	40.19	50.98	150.97	17.52	63.16	42.70	8.35	77.59	75.47	116.63
	e. Share Premium	1.08		10.56		0.35				0.54				2.11	
	f. Retained Earning	410.33	1.84	970.28	1792.74	131.65	116.83	-631.33	-201.89	146.71	111.16	23.67	118.14	132.95	124.76
	g. Others Reserves Fund	8.29	259.27	3.75	107.15	23.76	32.55	163.96	9.76	15.66	4.46	3.00	5.77	13.14	1.66
2	**BORROWINGS**			4627.01											
	a. NRB			4058.75											
	b. Interbank Borrowing			198.27											
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities			370.00											
3	**DEPOSITS**	27762.65	24745.36	33214.21	1260.87	3236.06	6889.69	8222.27	353.90	3882.33	2199.96	1473.28	7159.83	4408.87	5838.41
	a. Current	1224.01	702.13	1222.69	9.62	105.52	178.68	171.34		11.57	86.97	7.17	99.21	64.69	71.86
	Domestic	1131.45	644.96	1209.49	9.62	105.52	178.42	167.34		11.57	86.97	7.17	99.21	64.69	71.86
	Foreign	92.55	57.18	13.20			0.27	3.99							
	b. Savings	4182.34	6663.58	13214.67	410.54	2276.64	4075.39	2799.45	188.74	2205.84	1695.02	927.33	3225.31	1818.52	3898.42
	Domestic	4162.22	6648.08	13077.33	410.54	2276.64	4075.39	2799.43	188.74	2205.84	1695.02	927.33	3225.31	1818.52	3898.42
	Foreign	20.11	15.50	137.34				0.02							
	c. Fixed	15263.80	12775.02	10131.74	828.51	269.93	1473.00	2826.90	164.71	1157.99	325.92	282.40	1924.93	1045.20	1197.14
	Domestic	15159.40	12775.02	9625.64	828.51	269.93	1473.00	2826.90	164.71	1157.99	325.92	282.40	1924.93	1045.20	1197.14
	Foreign	104.40		506.10											
	d. Call Deposits	6735.39	4346.14	8497.38	12.20	578.59	1158.22	2422.71		500.55	92.05	251.99	1900.01	1479.50	643.20
	Domestic	6332.41	4326.84	7609.65	12.20	578.59	1158.22	2108.58		500.55	92.05	251.99	1900.01	1479.50	643.20
	Foreign	402.98	19.30	887.73				314.13							
	e. Others	357.11	258.49	147.73		5.38	4.39	1.87	0.45	6.38		4.38	10.37	0.98	27.77
	Domestic	357.11	258.49	147.73		5.38	4.39	1.87		6.38		4.38	10.37	0.98	27.77
	Foreign								0.45						
4	**Bills Payable**	21.94	15.07					0.98							
5	**Other Liabilities**	1670.71	1292.09	1122.13	1873.47	154.29	647.40	1916.87	358.34	199.43	77.23	66.83	378.43	361.95	161.45
	1. Sundry Creditors	3.75	14.70	2.94	130.07		37.09	322.74	36.80	3.00	0.51	1.70	9.72	4.67	1.27
	2. Loan Loss Provision	629.28	258.03	359.12	367.31	53.62	268.01	452.24	174.99	62.02	19.31	25.47	153.11	92.89	49.02
	3. Interest Suspense a/c	350.79	149.36	216.27	532.66	22.70	174.48	193.02	104.35	23.52	12.47	18.31	79.24	49.19	32.15
	4. Others	686.89	870.00	543.81	843.43	77.97	167.82	948.88	42.20	110.89	44.95	21.35	136.35	215.20	79.01
6	**Reconcillation A/c**				3.06				39.23	2.42					255.14
7	**Profit & Loss A/c**										0.57				
		32894.40	28466.12	42738.69	6198.89	3828.83	8382.45	11209.96	648.60	4646.78	2637.56	1695.12	8479.84	5806.11	7019.36
	Assets														
1	**LIQUID FUNDS**	3715.90	2651.10	3489.69	2776.78	1173.73	1885.76	3173.10	137.13	1526.41	695.93	725.48	2418.51	1753.49	1779.06
	a. Cash Balance	480.28	493.36	582.58	11.37	118.85	148.86	191.65	1.43	124.62	46.76	117.00	196.55	136.21	119.38
	Nepalese Notes & Coins	467.04	479.93	560.15	11.37	114.66	148.85	191.29	1.43	124.62	46.76	117.00	196.55	122.11	119.38
	Foreign Currency	13.24	13.44	22.42		4.19	0.01	0.36						14.10	
	b. Bank Balance	2512.54	2157.74	2907.12	2765.42	246.92	424.23	2981.45	135.70	307.11	141.86	100.93	713.09	1399.47	362.04
	1. In Nepal Rastra Bank	2007.56	1469.89	2527.47	91.81	176.07	368.86	702.54	0.47	144.36	135.93	100.93	425.45	356.69	61.76
	Domestic Currency	2000.18	1463.73	2520.88	91.81	176.07	368.86	702.54	0.47	144.36	135.93	100.93	425.45	355.23	61.76
	Foreign Currency	7.38	6.16	6.59										1.46	
	2. "A"Class Licensed Institution	232.54	117.37	214.72	2673.60	70.85	55.37	2070.20	23.08	161.37	5.90		234.17	1042.78	293.26
	Domestic Currency	231.10	115.79	212.65	2673.60	70.85	55.31	2062.67	23.08	161.37	5.90		234.17	1042.78	293.26
	Foreign Currency	1.43	1.58	2.07			0.06	7.53							
	3. Other Financial Ins.							206.91	112.15	1.38	0.03		53.47		7.02
	4. In Foreign Banks	272.45	570.48	164.93				1.81							
	c. Money at Call	723.08				807.96	1312.67			1094.69	507.31	507.54	1508.88	217.81	1297.64
	Domestic Currency	650.00				807.96	1310.08			1094.69	507.31	507.54	1508.88	217.81	1297.64
	Foreign Currency	73.08					2.59								
2	**INVESTMENT IN SECURITIES**	3690.35	2846.21	6048.71	40.00		119.98	13.15					80.50	81.63	100.00
	a. Govt.Securities	3690.35	1196.21	5534.96	40.00		119.98	13.15					80.50	31.63	100.00
	b. NRB Bond		1650.00											50.00	
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents			513.76											
3	**SHARE & OTHER INVESTMENT**	488.79	593.15	2018.59	168.77	6.61	74.00	42.56	21.46	14.49	19.85	3.00	30.10	7.59	1.02
	a. Interbank Lending		330.85												
	b. Non Residents	480.24	261.38	1791.72											
	c. Others	8.55	0.92	226.87	168.77	6.61	74.00	42.56	21.46	14.49	19.85	3.00	30.10	7.59	1.02
4	**LOANS & ADVANCES**	22685.96	20523.53	28919.52	2255.44	2454.86	5631.58	6140.17	215.31	2970.49	1796.38	799.31	5542.08	3668.70	4785.07
	a. Private Sector	21414.89	19517.36	28287.09	2255.44	2454.86	5631.58	6068.51	215.31	2970.49	1796.38	799.31	5542.08	3668.65	4785.07
	b. Financial Institutions	622.01	1006.17	627.69				71.66							
	c. Government Organizations	649.06		4.75										0.05	
5	**BILL PURCHASED**	57.48	139.53				1.00								
	a. Domestic Bills Purchased	57.48	20.18				1.00								
	b. Foreign Bills Purchased		119.35												
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**	793.79													
	a. Against Domestic Bills	793.79													
	b. Against Foreign Bills														
7	**FIXED ASSETS**	513.61	422.41	615.34	118.25	42.33	277.43	231.12	4.96	48.86	59.40	35.64	136.94	69.58	30.87
8	**OTHER ASSETS**	847.14	1157.80	1610.78	837.62	149.12	359.73	967.19	230.57	72.65	65.99	124.56	243.56	156.27	58.69
	a. Accrued Interest:	354.02	150.17	252.45	532.66	22.70	174.48	513.45	106.48	23.52	12.47	18.31	79.26	54.73	32.80
	Financial In	268.54	149.36	150.38	532.66				4.94				20.78	15.93	9.44
	Government Enterprise	2.84	0.44	20.85				313.48					0.02	0.04	0.65
	Private Sector	82.64	0.37	81.23		22.70	174.48	199.97	101.55	23.52	12.47	18.31	58.46	38.76	22.71
	b. Staff Loans / Adv.	122.43	196.78	144.99	19.19	47.18	48.32	46.73	2.53	23.68	4.23	72.77	51.67	25.31	3.29
	c. Sundry Debtors	2.53	462.41	0.63	107.25		40.98	18.07	111.60	1.88	7.67	11.47	47.80	9.76	11.72
	d. Cash In Transit									1.24	0.26				
	e. Others	368.17	348.45	1212.71	178.52	79.24	95.96	388.93	9.96	22.33	41.36	22.01	64.83	66.48	10.87
9	**Expenses not Written off**		2.23											9.57	
10	**Non Banking Assets**		29.39			1.17	16.91	618.07					9.76	57.34	
11	**Reconcillation Account**	7.53							37.23	2.42		0.91			255.14
12	**Profit & Loss A/c**	93.84	100.77	36.05	2.02	1.01	16.06	24.59	1.94	11.45		6.22	18.38	1.95	9.50
	TOTAL ASSETS	32894.40	28466.12	42738.69	6198.89	3828.83	8382.45	11209.96	648.60	4646.78	2637.56	1695.12	8479.84	5806.11	7019.36

Statement of Assets and Liabilities as on Saun end, 2072(Mid-Aug, 2015)

S.N.	BFI Name	Suvekchha	Shangrila	Gurkha	Gandaki	Infrastructure	Business	Biratlaxmi	Excel	Western	Society	Araniko	Deva	CEDBL	Miteri
	Liabilities														
1	**CAPITAL FUND**	**235.92**	**1027.71**	**-373.70**	**521.89**	**1117.86**	**1303.10**	**519.38**	**327.78**	**182.45**	**736.82**	**304.43**	**1023.21**	**1627.26**	**294.67**
	a. Paid-up Capital	150.26	736.00	198.25	352.00	827.53	934.69	340.29	202.50	130.80	897.93	234.39	818.09	1259.91	162.52
	b. Calls in Advance			0.82											
	c. Proposed Bonus Share														
	d. General Reserves	24.83	140.12	81.40	76.36	74.22	107.14	48.61	55.95	13.88	77.83	21.69	52.27	119.94	126.54
	e. Share Premium	0.96		2.38	0.28	5.69	0.38						1.79		
	f. Retained Earning	57.01	150.58	-673.29	88.28	174.66	257.81	105.22	59.71	37.76	-254.99	48.23	142.01	231.07	4.31
	g. Others Reserves Fund	2.87	1.00	16.74	4.97	35.75	3.08	25.27	9.62		16.04	0.12	9.05	16.34	1.30
2	**BORROWINGS**													166.04	
	a. NRB														
	b. Interbank Borrowing														
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.													166.04	
	e. Bonds and Securities														
3	**DEPOSITS**	1831.62	7905.42	1134.25	4312.20	5274.60	6200.78	4370.46	2954.58	1663.66	5564.48	1684.72	6792.40	9162.64	1704.15
	a. Current	17.42	54.47	124.02	37.24	50.10	51.27	64.30	50.46	21.70	82.79	35.63	169.02	198.84	24.33
	Domestic	17.42	54.47	124.02	37.24	50.10	51.27	64.30	50.46	21.70	82.79	35.63	168.96	198.44	24.33
	Foreign												0.06	0.40	
	b. Savings	879.53	4290.67	71.59	2006.26	1747.50	2441.52	2715.09	1948.85	1100.97	2652.20	994.94	4345.07	3453.76	850.31
	Domestic	879.53	4290.67	71.56	2006.26	1747.50	2441.52	2715.09	1948.85	1100.97	2652.20	994.94	4342.71	3369.40	850.31
	Foreign			0.03									2.36	84.36	
	c. Fixed	620.87	1698.00	2.78	1112.03	1505.29	1994.23	1054.33	229.04	366.33	1448.75	332.01	1226.49	4352.13	584.33
	Domestic	620.87	1698.00	2.78	1112.03	1505.29	1994.23	1054.33	229.04	366.33	1448.75	332.01	1226.49	4326.38	584.33
	Foreign													25.76	
	d. Call Deposits	313.81	1762.00	932.78	1153.68	1967.63	1710.60	532.41	725.42	174.34	1358.49	322.14	1038.61	1089.44	245.19
	Domestic	313.81	1762.00	932.78	1153.68	1967.63	1710.60	532.41	725.42	174.34	1358.49	322.14	1038.61	1077.55	245.19
	Foreign													11.89	
	e. Others		100.27	3.09	2.99	4.08	3.16	4.34	0.81	0.32	22.24		13.21	68.46	
	Domestic		100.27	3.09	2.99	4.08	3.16	4.34	0.81	0.32	22.24		13.21	68.46	
	Foreign														
4	**Bills Payable**		0.26								4.08		4.31	2.35	
5	**Other Liabilities**	49.27	391.70	1864.49	203.83	348.59	547.32	189.64	138.58	27.09	1188.38	83.80	422.74	571.49	39.49
	1. Sundry Creditors	5.03	5.24	2.78	4.12	0.56	0.02	30.65	1.69	0.50	5.58	6.67	20.21	12.76	3.76
	2. Loan Loss Provision	25.25	90.87	780.01	40.55	111.10	157.84	33.65	45.53	14.81	248.01	29.35	218.24	242.45	14.93
	3. Interest Suspense a/c		65.38	640.03	27.17	56.82	124.69	10.79	13.17		129.25	18.01	58.71	145.29	4.69
	4. Others	18.99	230.21	441.66	131.99	180.12	264.77	114.56	78.20	11.78	805.53	29.78	125.57	170.98	16.11
6	**Reconcillation A/c**				1.30					12.84	9.98		8.91		422.68
7	**Profit & Loss A/c**								5.15			1.45	18.75		2.17
		2116.81	9325.08	2625.04	5039.22	6741.05	8051.19	5079.48	3426.08	1886.03	7503.74	2074.40	8270.32	11529.77	2463.16
	Assets														
1	**LIQUID FUNDS**	653.08	2374.67	194.60	988.16	2172.31	1746.41	2095.19	1232.84	694.37	1604.50	711.62	2562.65	2739.35	520.77
	a. Cash Balance	45.32	176.27	2.67	130.03	131.06	105.20	89.41	144.89	59.81	207.89	61.46	271.29	136.09	33.76
	Nepalese Notes & Coins	45.32	175.69	2.67	129.13	131.03	105.06	89.41	144.89	59.81	207.30	61.11	268.94	135.47	33.76
	Foreign Currency		0.58		0.90	0.04	0.14				0.59	0.35	2.35	0.62	
	b. Bank Balance	607.75	2198.40	0.37	858.13	327.12	477.06	246.64	197.57	91.04	1396.60	117.94	467.54	474.35	87.20
	1. In Nepal Rastra Bank	26.62	448.68	0.37	243.30	322.13	369.61	244.56	21.34	2.18	278.41	88.09	441.87	406.92	23.70
	Domestic Currency	26.62	448.68	0.01	243.30	321.87	369.61	244.56	21.34	2.18	278.41	88.09	441.04	405.41	23.70
	Foreign Currency			0.36		0.26							0.84	1.51	
	2. "A"Class Licensed Institution	389.63	1417.48		525.53	4.99	106.88	2.06	175.50	88.86	1046.42	22.08	22.95	39.66	63.50
	Domestic Currency	389.63	1417.48		525.53	4.99	106.88	2.06	175.50	88.86	1043.49	22.08	22.39	39.66	63.50
	Foreign Currency										2.93		0.56		
	3. Other Financial Ins.	191.51	241.52		89.29		0.58	0.02	0.73		71.77	7.77	2.72		
	4. In Foreign Banks		90.71											27.77	
	c. Money at Call			191.56		1714.12	1164.15	1759.14	890.39	543.51		532.22	1823.81	2128.90	399.81
	Domestic Currency			191.21		1714.07	1164.15	1759.14	890.39	543.51		532.22	1820.51	2024.51	399.81
	Foreign Currency			0.35		0.05							3.30	104.39	
2	**INVESTMENT IN SECURITIES**		175.00			80.00	130.00	20.00			50.00		49.92	343.41	
	a. Govt.Securities		175.00			80.00	130.00	20.00			50.00		49.92	343.41	
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	16.04	27.71	15.92	3.04	74.94	92.75	6.33	1.24	0.50	24.14	11.40	116.02	93.47	5.47
	a. Interbank Lending												0.09		
	b. Non Residents														
	c. Others	16.04	27.71	15.92	3.04	74.94	92.75	6.33	1.24	0.50	24.14	11.40	115.93	93.47	5.47
4	**LOANS & ADVANCES**	1366.02	6388.46	974.12	3756.23	4059.00	5514.39	2760.76	2066.10	1093.49	4665.86	1253.61	5054.14	7877.11	1450.58
	a. Private Sector	1366.02	6388.46	974.12	3756.23	4059.00	5514.39	2760.76	2066.10	1093.49	4514.81	1253.61	4919.14	7547.98	1450.58
	b. Financial Institutions										151.05		134.99	329.13	
	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**	44.80	89.68	98.35	154.59	120.31	150.34	71.42	41.54	38.62	243.11	49.86	185.09	128.02	20.30
8	**OTHER ASSETS**	30.05	261.00	979.52	133.82	158.21	241.76	120.05	84.36	51.31	812.80	45.32	268.43	316.99	42.63
	a. Accrued Interest:		66.28	640.03	27.17	57.19	125.24	10.79	13.17		129.52	18.01	83.08	154.88	4.69
	Financial In			559.32		56.82		3.62	6.94		93.77			123.48	2.12
	Government Enterprise		0.90			0.38	0.55				0.33		16.21	1.62	
	Private Sector		65.38	80.71	27.17		124.69	7.17	6.23		35.42	18.01	66.86	29.78	2.57
	b. Staff Loans / Adv.	8.22	69.47	14.35	12.89	6.16	34.54	49.23	10.44	35.79	36.37	6.05	11.11	62.57	9.13
	c. Sundry Debtors	2.26	16.51	9.16	37.44		2.06	7.94	13.66	0.99	584.76	1.50	89.82	4.01	0.00
	d. Cash In Transit								1.00						
	e. Others	19.57	108.75	315.98	56.32	94.85	79.92	52.09	46.09	14.54	62.15	19.76	84.43	95.54	28.81
9	**Expenses not Written off**	1.79					0.32						10.13		
10	**Non Banking Assets**			357.49		62.71	146.65	2.17			74.59	3.69	23.93		
11	**Reconcillation Account**			0.10		0.46	0.17	3.17	0.01			-1.10			423.40
12	**Profit & Loss A/c**	5.04	8.55	4.94	3.38	13.12	28.39	0.40		7.74	25.54			31.42	
	TOTAL ASSETS	2116.81	9325.08	2625.04	5039.22	6741.05	8051.19	5079.48	3426.08	1886.03	7503.74	2074.40	8270.32	11529.77	2463.16

Statement of Assets and Liabilities as on Saun end, 2072(Mid-Aug, 2015)

S.N.	BFI Name	Tinau	Muktinath	Sewa	Kankai	Mahakali	Ace	Bhargav	diyalo	Country	Alpine	Kastamandap	Garima	City
	Liabilities													
1	**CAPITAL FUND**	**243.60**	**997.95**	**485.47**	**143.28**	**165.34**	**1164.05**	**152.91**	**267.77**	**414.91**	**194.46**	**660.95**	**974.86**	**707.02**
	a. Paid-up Capital	185.15	640.03	360.64	100.00	127.20	885.31	100.00	220.00	320.00	118.00	679.90	709.50	468.16
	b. Calls in Advance													
	c. Proposed Bonus Share									12.80				
	d. General Reserves	14.73	81.04	37.68	8.92	7.50	115.93	45.18	18.57	77.38	15.32	29.39	70.52	58.50
	e. Share Premium	2.66	19.89	8.68	0.03	2.08						0.11	23.38	16.26
	f. Retained Earning	41.05	238.35	78.46	33.78	28.06	139.96	7.72	28.14	3.91	60.61	-120.59	168.25	163.54
	g. Others Reserves Fund		18.65		0.55	0.50	22.85		1.06	0.82	0.53	72.13	3.20	0.57
2	**BORROWINGS**		14.80				1140.00							
	a. NRB													
	b. Interbank Borrowing						1140.00							
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.		14.80											
	e. Bonds and Securities													
3	**DEPOSITS**	2398.21	7752.37	3785.56	1040.08	686.94	6533.91	1065.03	1612.09	1710.24	1197.92	5133.63	6352.12	5021.60
	a. Current	36.22	93.38	34.45	16.52		178.29	4.13	17.32	13.54	47.29	102.64	105.71	45.11
	Domestic	36.22	93.38	34.45	16.52		168.36	4.13	17.32	13.54	47.29	102.54	105.71	45.11
	Foreign						9.93					0.10		
	b. Savings	1320.01	4729.53	1958.05	486.77	573.65	3617.47	440.95	701.58	531.28	669.26	2926.41	3669.23	2799.96
	Domestic	1320.01	4729.53	1958.05	486.77	573.65	3611.08	440.95	701.58	531.28	669.26	2922.57	3669.23	2799.96
	Foreign						6.40					3.84		
	c. Fixed	689.11	1862.42	841.10	232.14	113.29	1642.01	308.72	504.41	540.66	198.95	1506.23	1344.34	1586.45
	Domestic	689.11	1862.42	841.10	232.14		1642.01	308.72	504.41	540.66	198.95	1506.23	1344.34	1586.45
	Foreign					113.29								
	d. Call Deposits	318.85	1065.31	950.16	304.57		1087.85	299.04	388.51	624.76	281.82	595.52	1232.84	575.38
	Domestic	318.85	1065.31	950.16	304.57		1087.85	299.04	388.51	624.76	281.82	595.52	1232.84	575.38
	Foreign													
	e. Others	34.02	1.72	1.80	0.08		8.30	12.19	0.27		0.60	2.83		14.70
	Domestic	34.02	1.72	1.80	0.08		8.30	12.19	0.27		0.60	2.83		14.70
	Foreign													
4	**Bills Payable**													0.24
5	**Other Liabilities**	115.86	481.76	175.04	40.37	31.18	718.53	24.05	61.64	94.27	62.89	730.17	315.08	307.68
	1. Sundry Creditors	2.92	1.23	3.75	1.00	11.32	2.29	0.60	1.95	2.99	2.32	32.74	31.39	0.44
	2. Loan Loss Provision	18.45	75.01	34.63	9.99	9.93	205.02	7.86	25.99	23.65	25.20	300.16	64.18	54.73
	3. Interest Suspense a/c	11.63	52.05	23.70	4.88	2.98	114.06		9.60	14.64	15.21	90.07	38.77	41.26
	4. Others	82.86	353.47	112.95	24.50	6.95	397.17	15.59	24.10	52.98	20.16	307.21	180.75	211.24
6	**Reconcillation A/c**		0.00							0.00	6.39	1465.55	1262.09	
7	**Profit & Loss A/c**		14.48								1.03	443.06		1.30
		2757.66	9261.35	4446.07	1223.73	883.46	9556.49	1241.99	1941.50	2219.42	1462.69	8433.36	8904.15	6037.84
	Assets													
1	**LIQUID FUNDS**	779.29	2093.95	989.38	361.33	330.28	2405.61	403.41	680.02	710.52	443.93	1767.22	1870.74	1509.99
	a. Cash Balance	65.82	191.88	133.60	51.81	13.12	85.20	24.10	36.76	53.47	53.47	121.14	152.10	139.93
	Nepalese Notes & Coins	65.82	191.88	133.55	51.81	13.12	81.10	24.10	36.76	53.47	52.98	119.13	152.08	139.86
	Foreign Currency			0.05			4.10				0.49	2.01	0.02	0.06
	b. Bank Balance	653.47	425.55	855.78	64.23	317.16	399.31	379.30	634.18	99.69	72.23	1646.09	490.99	1206.46
	1. In Nepal Rastra Bank	229.60	425.55	192.76	7.83	5.36	369.28	58.37	70.34	58.28	13.44	286.08	490.99	243.26
	Domestic Currency	229.60	425.55	192.76	7.83	5.36	367.15	58.37	70.34	58.28	13.44	286.08	490.99	243.26
	Foreign Currency						2.13							
	2. "A"Class Licensed Institution	343.88		528.78	56.39	132.52	0.94	235.37	211.21	41.33	58.79	1159.94		755.58
	Domestic Currency	343.88		528.78	56.39	132.52	0.93	235.37	211.21	41.33	58.79	1157.84		755.58
	Foreign Currency						0.01					2.10		
	3. Other Financial Ins.	79.98		134.24	0.01	179.28	0.01	85.56	352.64	0.08		193.81		207.62
	4. In Foreign Banks						29.09					6.25		
	c. Money at Call	60.00	1476.53		245.29		1921.09		9.07	557.36	318.23		1227.65	163.61
	Domestic Currency	60.00	1476.53		245.29		1915.75		9.07	557.36	318.23		1227.65	163.61
	Foreign Currency						5.34							
2	**INVESTMENT IN SECURITIES**	75.00		20.00		2.00	338.19			60.00		109.99	30.00	55.00
	a. Govt.Securities	75.00		20.00		2.00	338.19			60.00		109.99	30.00	55.00
	b. NRB Bond													
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e Non Residents													
3	**SHARE & OTHER INVESTMENT**	13.68	103.38	38.01	0.10	0.61	194.37	6.00	0.20	0.50	0.71	55.79	8.72	36.16
	a. Interbank Lending													
	b. Non Residents													
	c. Others	13.68	103.38	38.01	0.10	0.61	194.37	6.00	0.20	0.50	0.71	55.79	8.72	36.16
4	**LOANS & ADVANCES**	1808.65	6745.07	3238.99	822.88	506.25	5949.70	773.84	1206.10	1345.77	940.25	4064.88	5483.93	4195.06
	a. Private Sector	1795.65	6745.07	3238.99	822.88	506.25	5761.14	773.84	1206.10	1327.15	940.25	3914.25	5483.93	4190.99
	b. Financial Institutions	13.00					188.55			0.76		150.63		
	c. Government Organizations									17.86				4.07
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**	32.79	96.58	44.83	17.51	5.27	103.39	19.08	18.55	33.40	15.55	158.75	67.01	106.93
8	**OTHER ASSETS**	40.50	215.09	103.04	21.24	38.23	542.56	28.45	34.44	52.65	62.25	234.30	177.66	134.68
	a. Accrued Interest:	11.63	52.05	23.70	4.88	2.98	124.89	6.78	9.60	14.93	15.21	90.32	38.77	41.54
	Financial In	0.72	3.02	9.56			73.85			3.51		42.45		11.37
	Government Enterprise						2.39			0.26		0.25		0.28
	Private Sector	10.91	49.03	14.14	4.88	2.98	48.65	6.78	9.60	11.16	15.21	47.62	38.77	29.89
	b. Staff Loans / Adv.	7.43	17.72	23.61		6.26	64.75	11.10	7.60	20.22	0.34	21.38	43.49	17.21
	c. Sundry Debtors	0.12	5.39	14.75	0.40	20.39	1.91	1.52	3.79	0.30	29.06	12.61	23.94	0.17
	d. Cash In Transit													
	e. Others	21.32	139.93	40.98	15.96	8.59	351.01	9.05	13.45	17.20	17.64	110.01	71.46	75.76
9	**Expenses not Written off**	2.81		0.22				5.35		0.30				
10	**Non Banking Assets**		7.27				15.40			11.21		109.59		
11	**Reconcillation Account**			0.01			0.00	0.50				1470.51	1262.09	
12	**Profit & Loss A/c**	4.94		11.58	0.68	0.82	7.28	5.36	2.19	5.07		462.32	4.01	
	TOTAL ASSETS	2757.66	9261.35	4446.07	1223.73	883.46	9556.49	1241.99	1941.50	2219.42	1462.69	8433.36	8904.15	6037.84

Statement of Assets and Liabilities as on Saun end, 2072(Mid-Aug, 2015)

S.N.	BFI Name	FewaDB	Kabeli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	IDBL
	Liabilities													
1	**CAPITAL FUND**	**1187.11**	**77.35**	**402.03**	**2.37**	**207.30**	**254.74**	**1004.08**	**68.05**	**145.66**	**52.61**	**947.35**	**140.50**	**848.66**
	a. Paid-up Capital	816.22	52.93	278.30	200.00	141.45	163.63	847.23	50.00	106.38	37.95	633.33	87.84	704.00
	b. Calls in Advance		0.25											
	c. Proposed Bonus Share													
	d. General Reserves	138.16	4.88	39.35	15.05	15.22	14.52	55.50	18.05	5.34	2.91	76.12	9.99	35.74
	e. Share Premium	5.73	0.71				3.71			2.32	0.10	25.71		
	f. Retained Earning	221.61	18.06	83.28	-226.45	47.86	72.88	100.20		29.93	11.45	209.04	42.67	87.50
	g. Others Reserves Fund	5.39	0.53	1.10	13.77	2.77		1.16		1.69	0.20	3.14		21.42
2	**BORROWINGS**													
	a. NRB													
	b. Interbank Borrowing													
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	**DEPOSITS**	9341.94	520.66	3066.46	232.39	1751.80	1834.50	6476.72	582.04	806.15	631.86	6286.60	891.66	5524.14
	a. Current	96.46	11.00	35.87		38.70	63.50	228.84	6.63	31.92	2.78	71.12	4.79	144.73
	Domestic	96.46	11.00	35.87		38.70	63.50	228.79	6.63	31.92	2.78	71.12	4.79	144.73
	Foreign							0.06						
	b. Savings	3640.79	365.93	1778.90	82.63	1018.02	1132.07	3247.15	381.43	421.26	363.40	4714.65	441.91	1923.07
	Domestic	3640.79	365.93	1778.90	82.63	1018.02	1132.07	3246.58	381.43	421.26	363.40	4714.65	441.91	1923.07
	Foreign							0.56						
	c. Fixed	3486.21	88.74	760.85	131.32	194.92	443.89	1251.02	72.90	125.67	135.55	1012.33	185.94	1636.05
	Domestic	3486.21	88.74	760.85	131.32	194.92	443.89	1251.02	72.90	125.67	135.55	1012.33	185.94	1636.05
	Foreign													
	d. Call Deposits	2118.47	54.98	490.85	12.57	499.35	194.39	1723.81	121.08	227.30	130.12	487.41	258.76	1802.03
	Domestic	2118.47	54.98	490.85	12.57	499.35	194.39	1723.56	121.08	227.30	130.12	487.41	258.76	1802.03
	Foreign							0.25						
	e. Others				5.87	0.81	0.65	25.90				1.09	0.25	18.25
	Domestic				5.87	0.81	0.65	25.90				1.09		18.25
	Foreign												0.25	
4	**Bills Payable**			0.07										4.97
5	**Other Liabilities**	479.81	21.72	169.76	496.31	74.30	57.06	490.93	16.15	16.42	13.70	280.86	23.06	399.83
	1. Sundry Creditors	0.83	1.93	27.91	5.26	0.81	1.85	4.94	0.60	1.46	0.51	13.16	0.94	13.20
	2. Loan Loss Provision	115.04	5.46	34.24	163.20	17.55	14.44	113.74	3.98	7.85	6.40	66.38	8.05	90.83
	3. Interest Suspense a/c	94.43	2.77	21.52	91.38	8.18	6.48	117.34	1.43	0.36	2.70	45.71	7.46	69.41
	4. Others	269.51	11.56	86.09	236.47	47.77	34.30	254.92	10.14	6.75	4.09	155.61	6.62	226.40
6	**Reconcillation A/c**	2.63				501.47								
7	**Profit & Loss A/c**		0.10	1.96	19.95					1.88				
		11011.49	619.83	3640.29	751.02	2534.86	2146.30	7971.74	666.25	970.11	698.16	7514.81	1055.22	6777.60
	Assets													
1	**LIQUID FUNDS**	2545.37	188.49	1007.26	10.55	693.15	765.40	2465.03	253.34	306.22	303.18	1951.28	209.84	1613.90
	a. Cash Balance	218.55	16.08	54.50	3.36	65.18	27.24	73.35	25.28	16.03	31.21	142.26	15.43	232.73
	Nepalese Notes & Coins	218.55	16.08	54.38	3.36	65.18	27.24	73.24	25.28	16.03	31.19	142.26	15.43	232.45
	Foreign Currency			0.11				0.10			0.02			0.28
	b. Bank Balance	619.42	33.05	952.77	7.19	108.01	738.16	386.34	49.55	37.31	271.97	349.31	48.65	345.95
	1. In Nepal Rastra Bank	616.84	5.04	156.50	0.17	15.07	94.74	360.65		0.31	65.38	340.31	36.38	277.17
	Domestic Currency	616.84	5.04	156.50	0.17	15.07	94.74	360.65		0.31	65.38	340.31	36.38	277.17
	Foreign Currency													
	2. "A"Class Licensed Institution	1.63	28.02	12.36	4.45	92.43	419.03	25.69	48.32	37.00	135.47	4.41	11.34	64.23
	Domestic Currency	1.63	28.02	12.36	4.45	92.43	419.03	24.85	48.32	37.00	135.47	4.41	11.34	64.23
	Foreign Currency							0.84						
	3. Other Financial Ins.	0.95		783.91	2.57	0.51	224.39		1.24		71.12	4.58	0.93	2.81
	4. In Foreign Banks													1.75
	c. Money at Call	1707.40	139.35			519.96		2005.34	178.51	252.88		1459.72	145.76	1035.22
	Domestic Currency	1707.40	139.35			519.96		1995.07	178.51	252.88		1459.72	145.76	1033.67
	Foreign Currency							10.27						1.55
2	**INVESTMENT IN SECURITIES**	74.91						207.08		1.00		10.00		151.70
	a. Govt.Securities	74.91						207.08		1.00		10.00		151.70
	b. NRB Bond													
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e Non Residents													
3	**SHARE & OTHER INVESTMENT**	31.39		1.10			15.20	30.08	1.03	23.22	0.20	18.69		59.87
	a. Interbank Lending													
	b. Non Residents													
	c. Others	31.39		1.10			15.20	30.08	1.03	23.22	0.20	18.69		59.87
4	**LOANS & ADVANCES**	7980.17	398.80	2523.81	316.51	1276.45	1309.06	4864.01	387.78	600.90	361.38	5206.15	803.61	4562.21
	a. Private Sector	7980.17	398.80	2523.81	316.51	1276.45	1309.06	4864.01	387.78	600.90	361.38	5206.15	803.61	4388.62
	b. Financial Institutions													173.59
	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**	144.10	14.37	40.81	31.46	17.41	14.55	136.45	11.81	17.45	7.28	124.27	14.57	66.07
8	**OTHER ASSETS**	226.64	18.17	66.76	159.04	45.97	41.33	225.53	11.78	20.06	23.83	183.33	25.26	316.27
	a. Accrued Interest:	95.04	2.77	21.52	91.13	8.18	6.48	124.35	1.43	3.46	2.70	45.76	7.46	79.81
	Financial In			3.17	77.89		2.31							39.69
	Government Enterprise	0.13				0.00		0.77				0.05		0.53
	Private Sector	94.91	2.77	18.35	13.25	8.17	4.17	123.57	1.43	3.46	2.70	45.71	7.46	39.59
	b. Staff Loans / Adv.	36.58	6.33	2.24	0.97	6.45	2.56	16.25	3.47	5.17	6.43	27.31	2.43	58.37
	c. Sundry Debtors	75.29		4.73	2.74	1.46	8.48	1.72	1.48	2.23	0.04		4.08	2.66
	d. Cash In Transit													
	e. Others	19.73	9.06	38.26	64.20	29.89	23.81	83.22	5.40	9.20	14.66	110.26	11.29	175.43
9	**Expenses not Written off**			0.55					0.19	1.26			0.26	0.07
10	**Non Banking Assets**	0.67			233.45			38.20						
11	**Reconcillation Account**					501.47		0.00						
12	**Profit & Loss A/c**	8.26				0.41	0.75	5.36	0.32		2.29	21.09	1.68	7.52
	TOTAL ASSETS	11011.49	619.83	3640.29	751.02	2534.86	2146.30	7971.74	666.25	970.11	698.16	7514.81	1055.22	6777.60

Statement of Assets and Liabilities as on Saun end, 2072(Mid-Aug, 2015)

S.N.	BFI Name	Kanchan	Matribhumi	Innovative	Jhimruk	Metro	Vibor	Gaumukhee	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community
	Liabilities														
1	**CAPITAL FUND**	**195.36**	**65.24**	**240.73**	**73.95**	**295.22**	**665.00**	**66.03**	**142.86**	**891.61**	**175.30**	**28.57**	**140.08**	**45.34**	**114.97**
	a. Paid-up Capital	132.00	48.40	150.00	48.50	185.67	917.07	44.93	125.01	678.40	115.00	20.00	107.50	20.00	100.00
	b. Calls in Advance					17.68		4.93			23.17				0.20
	c. Proposed Bonus Share														9.50
	d. General Reserves	11.76	2.61	9.89	4.08	15.78	41.76	2.70	3.69	54.40	11.02	1.77	5.05	25.26	4.31
	e. Share Premium			2.59											
	f. Retained Earning	46.04	14.24	77.75	21.18	74.49	-357.45	12.70	13.18	151.37	25.71	6.81	27.18		0.04
	g. Others Reserves Fund	5.56		0.50	0.19	1.61	63.61	0.77	0.98	7.44	0.39	0.00	0.35	0.07	0.91
2	**BORROWINGS**									180.00	0.74				
	a. NRB														
	b. Interbank Borrowing									180.00					
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.										0.74				
	e. Bonds and Securities														
3	**DEPOSITS**	1495.57	399.24	1907.02	606.18	2131.02	4565.16	716.47	569.99	6310.18	1369.85	141.85	1052.16	435.83	925.59
	a. Current	4.58	0.07	47.85	9.32	28.83	105.69	3.07	2.20	260.36	6.74	0.02		5.70	8.20
	Domestic	4.58	0.07	47.85	9.32	28.83	105.69	3.07		243.54	6.74	0.02		5.70	8.20
	Foreign								2.20	16.82					
	b. Savings	1035.74	275.23	1129.57	439.59	986.94	1789.09	633.10	305.38	2439.05	949.54	122.51	621.03	327.72	487.34
	Domestic	1035.74	275.23	1129.57	439.59	986.94	1788.92	633.10	305.38	2436.09	949.54	122.51	621.03	327.72	487.34
	Foreign						0.17			2.96					
	c. Fixed	257.97	64.32	468.74	81.61	546.77	1862.07	65.22	237.73	1941.74	267.80	11.00	175.23	26.64	190.05
	Domestic	257.97	64.32	468.74	81.61	546.77	1862.07	65.22	237.73	1941.74	267.80	11.00	175.23	26.64	190.05
	Foreign														
	d. Call Deposits	197.28	59.38	260.86	71.80	568.48	805.20	9.45	24.68	1575.68	145.77	8.32		75.71	240.01
	Domestic	197.28	59.38	260.86	71.80	568.48	805.20	9.45	24.68	1364.78	145.77	8.32		75.71	240.01
	Foreign									210.91					
	e. Others		0.25		3.87		3.12	5.63		93.35			255.90	0.05	
	Domestic		0.25		3.87		3.12	5.63		93.35			255.90	0.05	
	Foreign														
4	**Bills Payable**			0.21			1.05			4.61					
5	**Other Liabilities**	67.12	9.35	61.38	15.85	64.45	358.70	21.21	14.58	597.61	67.12	7.76	43.14	16.18	46.91
	1. Sundry Creditors	5.59	0.35	0.50	0.80	4.38	0.59	0.13	1.70	1.72		0.55	8.03	4.05	
	2. Loan Loss Provision	24.77	3.72	16.15	5.59	19.48	112.35	5.50	5.98	128.49	10.99	1.10	18.44	4.18	7.81
	3. Interest Suspense a/c	11.65	2.20	8.84	4.20	16.66	68.88	3.78	3.93	67.74	7.01	3.10	7.63	2.79	4.96
	4. Others	25.12	3.08	35.88	5.27	23.93	176.89	11.80	2.97	399.66	49.12	3.00	9.04	5.16	34.14
6	**Reconcillation A/c**	0.26	33.80			0.00		98.17	44.17						
7	**Profit & Loss A/c**								14.96			0.00		15.46	
		1758.32	507.64	2209.33	695.99	2490.69	5589.91	901.88	786.56	7984.01	1613.01	178.18	1235.39	512.81	1087.47
	Assets														
1	**LIQUID FUNDS**	465.51	187.54	629.36	177.00	642.75	897.64	263.12	192.95	2189.18	430.17	57.76	464.07	191.25	287.33
	a. Cash Balance	28.11	2.38	38.72	20.31	58.29	72.81	30.38	17.23	246.58	30.56	9.43	26.83	18.40	19.69
	Nepalese Notes & Coins	28.11	2.38	38.72	20.21	58.29	72.79	30.15	17.23	177.66	30.56	9.43	26.83	18.40	19.69
	Foreign Currency				0.09		0.01	0.23		68.92			0.00		
	b. Bank Balance	75.37	21.18	106.55	37.40	100.72	824.84	47.04	32.90	324.10	83.84	7.96	35.51	172.85	87.68
	1. In Nepal Rastra Bank	0.37	0.10	104.03		99.45	261.68	28.26	32.19	303.26	83.80		35.43		31.78
	Domestic Currency	0.37	0.10	104.03		99.45	261.68	28.26	32.19	290.75	83.80		35.43		31.78
	Foreign Currency									12.52					
	2. "A"Class Licensed Institution	75.00	21.08	2.39	37.40	0.99	330.20	18.78	0.72		0.04	7.96	0.07	172.85	55.90
	Domestic Currency	75.00	21.08	2.39	37.40	0.99	329.19	18.78	0.72		0.04	7.96	0.07	172.85	55.90
	Foreign Currency						1.01								
	3. Other Financial Ins.			0.12		0.29	232.96					0.01			
	4. In Foreign Banks									20.83					
	c. Money at Call	362.03	163.98	484.09	119.29	483.74		185.70	142.82	1618.51	315.77	40.37	401.74		179.96
	Domestic Currency	362.03	163.98	484.09	119.29	483.74		185.70	142.82	1616.90	315.77	40.37	401.74		179.96
	Foreign Currency									1.61					
2	**INVESTMENT IN SECURITIES**					40.00	163.45			20.00			10.00		
	a. Govt.Securities					40.00	163.45			20.00			10.00		
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	35.46		1.00	0.10	0.32	104.69			12.18	0.21		3.25		
	a. Interbank Lending														
	b. Non Residents														
	c. Others	35.46		1.00	0.10	0.32	104.69			12.18	0.21		3.25		
4	**LOANS & ADVANCES**	1203.11	260.85	1520.38	498.62	1743.49	3930.02	520.05	517.79	5215.33	1126.15	110.21	700.85	285.93	740.23
	a. Private Sector	1203.11	260.85	1520.38	498.62	1743.49	3820.02	520.05	517.79	5115.01	1126.15	110.21	700.85	285.93	740.23
	b. Financial Institutions						110.00			100.32					
	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**	14.03	6.94	17.38	6.09	19.41	27.14	5.97	11.42	133.65	26.66	3.82	33.55	7.12	42.24
8	**OTHER ASSETS**	36.87	16.05	37.58	12.49	43.50	392.87	12.98	19.57	400.90	28.84	5.66	22.82	12.25	13.71
	a. Accrued Interest:	11.65	2.20	8.84	4.20	19.03	70.00	3.78	3.93	73.82	7.01	3.10	7.63	2.83	4.96
	Financial In	5.47		4.04			52.22	1.02		38.72	2.05			0.15	2.24
	Government Enterprise					0.31	1.13			0.19					
	Private Sector	6.18	2.20	4.80	4.20	18.72	16.64	2.76	3.93	34.92	4.95	3.10	7.63	2.68	2.72
	b. Staff Loans / Adv.	5.93	0.05	0.64	0.94		8.36	0.18	8.31	39.99	0.15		0.87	0.31	4.78
	c. Sundry Debtors	13.07	0.02	3.11	0.88	2.07	25.72	1.88	2.14	1.35	3.71	0.02	0.06	8.23	
	d. Cash In Transit														
	e. Others	6.22	13.79	24.99	6.47	22.40	288.79	7.14	5.19	285.74	17.98	2.54	14.26	0.89	3.97
9	**Expenses not Written off**		0.67				0.00	0.30		0.84		0.43			0.78
10	**Non Banking Assets**						53.60			9.64					
11	**Reconcillation Account**		33.82				0.00	98.17	44.83			0.30			
12	**Profit & Loss A/c**	3.34	1.77	3.63	1.69	1.22	20.49	1.29		2.30	0.98		0.84	16.26	3.17
	TOTAL ASSETS	1758.32	507.64	2209.33	695.99	2490.69	5589.91	901.88	786.56	7984.01	1613.01	178.18	1235.39	512.81	1087.47

Statement of Assets and Liabilities as on Saun end, 2072(Mid-Aug, 2015)

S.N.	BFI Name	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	Apex	Green	Reliable	Nepal Aawas	NFL	NIDC Capital
	Liabilities														
1	**CAPITAL FUND**	**60.47**	**208.23**	**256.49**	**112.64**	**1384.71**	**21.15**	**103.75**	**83.57**	**600.61**	**45.58**	**943.36**	**270.79**	**-8.04**	**297.25**
	a. Paid-up Capital	43.75	161.70	200.00	100.00	895.32	14.00	100.00	100.00	666.56	55.00	716.89	200.80	135.80	233.56
	b. Calls in Advance						8.35								
	c. Proposed Bonus Share														
	d. General Reserves		3.80	6.34	0.80	211.82		0.74		49.84		76.92	55.39	40.00	95.84
	e. Share Premium		3.40							0.39					
	f. Retained Earning	16.72	38.89	49.77	11.63	265.26	-1.21	2.80	-16.43	-195.53	-9.42	146.25	14.42	-225.02	-77.37
	g. Others Reserves Fund		0.44	0.39	0.21	12.31		0.21		79.35		3.29	0.18	41.18	45.22
2	**BORROWINGS**											250.00			
	a. NRB														
	b. Interbank Borrowing											250.00			
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	456.88	1360.59	2280.72	317.69	9360.13	205.41	447.55	388.47	5877.81	303.41	6879.82	541.50	272.61	959.96
	a. Current		14.77	30.57	6.63	77.33	3.15	11.96	13.32		1.18	40.54			14.31
	Domestic		14.77	30.57	6.63	77.33	3.15	11.96	13.32		1.18	40.54			14.31
	Foreign														
	b. Savings	384.48	667.51	1193.50	87.69	3709.78	158.96	207.33	144.36	4473.43	64.76	1959.18	124.62	74.28	418.60
	Domestic	384.48	667.51	1193.50	87.69	3709.78	158.96	207.33	144.36	4473.43	64.76	1959.18	124.62	74.28	418.60
	Foreign														
	c. Fixed	72.40	253.16	411.40	49.67	2928.75	33.88	93.82	43.66	1402.00	65.27	2825.20	247.19	195.68	510.57
	Domestic	72.40	253.16	411.40	49.67	2928.75	33.88	93.82	43.66	1402.00	65.27	2825.20	247.19	195.68	510.57
	Foreign														
	d. Call Deposits		425.15	644.77	173.70	2578.81	8.70	134.44	186.55		171.87	1987.59			16.48
	Domestic		425.15	644.77	173.70	2578.81	8.70	134.44	186.55		171.87	1987.59			16.48
	Foreign					0.00									
	e. Others			0.48		65.46	0.72		0.58	2.39	0.34	67.31	169.69	2.65	
	Domestic			0.48		60.12	0.72		0.58	2.39	0.34	67.31	169.69	2.65	
	Foreign					5.34									
4	**Bills Payable**									5.51					
5	**Other Liabilities**	11.16	30.51	83.77	18.64	431.70	4.42	18.62	11.60	722.64	6.61	398.76	74.84	531.84	555.40
	1. Sundry Creditors	0.79	0.15	0.68	2.00	18.28	0.07	0.10	1.92	11.11	1.05	18.47	18.58	46.71	67.73
	2. Loan Loss Provision	3.74	11.02	19.03	4.54	179.10	1.53	4.19	2.54	121.03	2.07	138.44	13.31	204.36	93.71
	3. Interest Suspense a/c	2.38	5.97	12.62	4.26	93.97	0.48	0.89	3.57	473.86	1.15	84.68	16.10	88.24	87.74
	4. Others	4.25	13.37	51.44	7.85	140.35	2.33	13.43	3.58	116.64	2.34	157.18	26.86	192.53	306.22
6	**Reconcillation A/c**					0.14					0.02	1.24			
7	**Profit & Loss A/c**		0.34			4.32							0.85		
		528.51	1599.67	2620.98	448.97	11180.99	230.97	569.92	483.64	7206.57	355.62	8473.18	887.97	796.41	1812.60
	Assets														
1	**LIQUID FUNDS**	132.87	411.15	767.96	192.39	2533.20	102.13	167.57	145.35	1927.07	150.71	2450.05	94.38	42.89	737.74
	a. Cash Balance	9.96	31.33	40.05	10.99	232.94	10.29	18.00	22.96	168.09	6.60	117.10	2.90	3.19	3.45
	Nepalese Notes & Coins	9.96	31.33	40.05	10.99	230.18	10.29	18.00	22.96	168.09	6.60	115.52	2.90	3.19	3.45
	Foreign Currency					2.76						1.57			
	b. Bank Balance	10.70	69.14	727.91	15.00	495.04	11.17	24.43	23.57	871.89	144.11	343.93	90.94	39.69	734.29
	1. In Nepal Rastra Bank	3.65	26.64	155.23		485.93		24.41	23.57	847.25	0.03	339.90	20.40	14.86	159.99
	Domestic Currency	3.65	26.64	155.23		485.93		24.41	23.57	847.25	0.03	339.90	20.40	14.86	159.99
	Foreign Currency														
	2. "A"Class Licensed Institution	7.05	42.50	217.02	15.00	9.07	11.17	0.02		9.81	127.27	3.52	20.35	24.75	552.33
	Domestic Currency	7.05	42.50	217.02	15.00	9.07	11.17	0.02		9.81	127.27	3.52	20.35	24.75	552.33
	Foreign Currency														
	3. Other Financial Ins.			355.66		0.03				14.83	16.82	0.51	50.19	0.08	21.96
	4. In Foreign Banks														
	c. Money at Call	112.21	310.68		166.40	1805.23	80.67	125.14	98.81	887.10		1989.02	0.54		
	Domestic Currency	112.21	310.68		166.40	1799.01	80.67	125.14	98.81	887.10		1989.02	0.54		
	Foreign Currency					6.22									
2	**INVESTMENT IN SECURITIES**					228.49				158.60		598.45	20.00	10.00	
	a. Govt.Securities					228.49				158.60		598.45	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		252.44			1.18	48.72		61.24	48.47	18.56	57.23
	a. Interbank Lending														
	b. Non Residents									43.04					
	c. Others		0.01	2.31		252.44			1.18	5.68		61.24	48.47	18.56	57.23
4	**LOANS & ADVANCES**	374.26	1128.99	1782.84	231.84	7883.54	119.35	379.47	296.89	4179.36	193.13	4875.76	670.36	295.11	545.83
	a. Private Sector	374.26	1128.99	1767.84	231.84	4366.75	119.35	200.17	296.89	4179.36	193.13	4740.93	660.36	295.11	
	b. Financial Institutions			15.00		3516.80		179.29				119.36	10.00		545.83
	c. Government Organizations											15.48			
5	**BILL PURCHASED**								5.00						
	a. Domestic Bills Purchased								5.00						
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	7.80	28.41	27.30	13.06	120.07	4.19	14.06	18.69	271.28	7.50	249.01	5.60	10.83	43.95
8	**OTHER ASSETS**	11.69	31.12	34.52	7.34	155.79	4.68	5.01	13.81	579.98	3.09	192.70	49.17	279.20	218.64
	a. Accrued Interest:	2.38	5.97	12.62	4.26	99.87	0.48	0.89	3.57	501.75	1.15	84.58	16.10	88.45	87.74
	Financial In		0.80		1.43	41.92	0.06	0.39				27.17	1.81	50.94	87.74
	Government Enterprise					1.12				0.60		0.76		0.21	
	Private Sector	2.38	5.16	12.62	2.83	56.83	0.42	0.50	3.57	501.15	1.15	56.65	14.28	37.30	
	b. Staff Loans / Adv.	0.65	7.55	1.51		15.32	2.73		6.34	33.68		23.60	20.18	0.01	1.42
	c. Sundry Debtors	2.37	0.51		0.58	12.70	0.50	0.80	0.70	8.00		7.12	1.73	103.19	62.62
	d. Cash In Transit														
	e. Others	6.29	17.08	20.39	2.51	27.89	0.97	3.32	3.19	36.56	1.94	77.40	11.16	87.55	66.86
9	**Expenses not Written off**	0.68			3.75	0.01	0.22			0.53	0.36	0.87			
10	**Non Banking Assets**					7.44				18.29		18.08		94.03	203.94
11	**Reconcillation Account**								0.19	11.20					
12	**Profit & Loss A/c**	1.21		6.06	0.59		0.39	3.80	2.54	11.52	0.83	27.02		45.79	5.28
	TOTAL ASSETS	528.51	1599.67	2620.98	448.97	11180.99	230.97	569.92	483.64	7206.57	355.62	8473.18	887.97	796.41	1812.60

Statement of Assets and Liabilities as on Saun end, 2072(Mid-Aug, 2015)

S.N.	BFI Name	NNFL	NSMFL	KFL	Himalaya	Union	PFCL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur
	Liabilities													
1	**CAPITAL FUND**	**1230.46**	**-130.91**	**266.19**		**141.84**	**472.61**	**483.95**	**456.80**	**296.65**	**635.14**	**2188.84**	**606.76**	**40.10**
	a. Paid-up Capital	679.86	2034.29	183.78		176.59	303.51	330.00	324.31	197.12	339.18	2008.80	420.00	187.95
	b. Calls in Advance			30.00										4.53
	c. Proposed Bonus Share									22.88				
	d. General Reserves	200.87	58.80	37.15		33.96	88.42	46.70	73.36	76.34	116.01	206.24	97.86	94.66
	e. Share Premium	12.79	2.48	0.22								3.59		
	f. Retained Earning	294.16	-2235.76	13.51		-97.46	78.43	107.25	58.40	0.27	131.79	-33.23	87.35	-370.52
	g. Others Reserves Fund	42.78	9.29	1.54		28.76	2.25		0.73	0.05	48.16	3.44	1.55	123.47
2	**BORROWINGS**										120.00			
	a. NRB													
	b. Interbank Borrowing										120.00			
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	**DEPOSITS**	6165.57	877.62	1132.02		900.02	3376.19	3380.11	2214.59	1566.30	1898.25	1329.02	4471.77	837.83
	a. Current					7.97						10.95	47.45	
	Domestic					7.97						10.95	47.45	
	Foreign													
	b. Savings	2726.46	32.86	582.11		250.17	1721.03	1985.72	1256.54	522.52	963.85	501.13	1563.34	334.54
	Domestic	2726.46	32.86	582.11		250.17	1721.03	1985.72	1256.54	522.52	963.85	501.13	1563.34	334.54
	Foreign													
	c. Fixed	2864.09	0.92	546.30		547.10	1655.17	1386.10	956.22	1043.77	933.44	755.82	2445.07	496.28
	Domestic	2864.09	0.92	546.30		547.10	1655.17	1386.10	956.22	1043.77	933.44	755.82	2445.07	496.28
	Foreign													
	d. Call Deposits		243.94			41.07						35.91	386.28	
	Domestic		243.94			41.07						35.91	386.28	
	Foreign													
	e. Others	575.02	599.90	3.61		53.71		8.29	1.83		0.96	25.22	29.62	7.01
	Domestic	575.02	599.90	3.61		53.71		8.29	1.83		0.96	25.22	29.62	7.01
	Foreign													
4	**Bills Payable**					0.24								
5	**Other Liabilities**	248.07	4944.67	60.70		178.92	459.80	212.52	256.90	133.98	329.71	630.66	209.24	756.51
	1. Sundry Creditors	9.44	8.71	3.56		0.43	9.03	19.19	4.36	7.61	4.25	51.83	8.47	0.10
	2. Loan Loss Provision	82.66	2487.48	14.06		121.74	97.83	79.93	151.33	13.67	154.42	286.27	49.16	460.74
	3. Interest Suspense a/c	72.84	2145.72	6.47		30.37	99.22	25.90	74.49	14.03	133.93	125.10	34.88	230.73
	4. Others	83.13	302.76	36.62		26.38	253.72	87.51	26.73	98.66	37.11	167.46	116.73	64.93
6	**Reconcillation A/c**		0.05				0.00						0.13	0.01
7	**Profit & Loss A/c**							1.87				9.44		
		7644.10	5691.43	1458.91		1221.02	4308.61	4078.46	2928.29	1996.93	2983.10	4157.97	5287.90	1634.43
	Assets													
1	**LIQUID FUNDS**	1423.88	103.62	294.27		431.10	1307.93	1062.66	766.94	561.47	600.40	1128.64	1210.21	299.24
	a. Cash Balance	70.44	3.11	7.22		7.01	39.21	67.80	22.06	5.36	6.01	7.69	44.56	3.28
	Nepalese Notes & Coins	70.44	3.11	7.22		7.01	39.21	67.80	22.06	5.36	6.01	7.69	44.56	3.28
	Foreign Currency													
	b. Bank Balance	1353.44	41.50	80.67		90.04	1268.72	994.86	744.88	556.11	52.79	1120.95	227.54	295.96
	1. In Nepal Rastra Bank	177.16	2.70	80.67		86.84	145.47	134.96	58.51	34.42	48.97	72.68	199.32	53.27
	Domestic Currency	177.16	2.70	80.67		86.84	145.47	134.96	58.51	34.42	48.97	72.68	199.32	53.27
	Foreign Currency													
	2. "A"Class Licensed Institution	939.88	38.05			3.06	369.00	859.90	338.01	491.25	3.82	1046.39	22.86	242.69
	Domestic Currency	939.88	38.05			3.06	369.00	859.90	338.01	491.25	3.82	1046.39	22.86	242.69
	Foreign Currency													
	3. Other Financial Ins.	236.41	0.75			0.14	754.25		348.37	30.44		1.88	5.37	
	4. In Foreign Banks													
	c. Money at Call		59.01	206.38		334.05					541.60		938.11	
	Domestic Currency		59.01	206.38		334.05					541.60		938.11	
	Foreign Currency													
2	**INVESTMENT IN SECURITIES**	152.09	10.01	2.00		16.50		95.97	70.00	55.02	120.00	890.00	138.10	
	a. Govt.Securities	152.09	10.01	2.00		16.50		95.97	70.00	55.02	120.00	890.00	138.10	
	b. NRB Bond													
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e Non Residents													
3	**SHARE & OTHER INVESTMENT**	102.95	21.59	71.98		1.15	5.90	107.99	8.15	3.16	120.06	55.63	57.06	18.20
	a. Interbank Lending													
	b. Non Residents													
	c. Others	102.95	21.59	71.98		1.15	5.90	107.99	8.15	3.16	120.06	55.63	57.06	18.20
4	**LOANS & ADVANCES**	5620.48	2520.62	1053.40		651.31	2668.34	2473.60	1920.36	1183.24	1902.13	1745.27	3670.31	807.71
	a. Private Sector	5620.48	2520.62	1034.63		651.31	2668.34	2473.60	1920.36	1183.24	1902.13	1705.27	3620.31	807.71
	b. Financial Institutions			18.78								40.00	50.00	
	c. Government Organizations													
5	**BILL PURCHASED**													
	a. Domestic Bills Purchased													
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
6	**LOANS AGAINST COLLECTED BILLS**													
	a. Against Domestic Bills													
	b. Against Foreign Bills													
7	**FIXED ASSETS**	112.07	83.87	12.75		29.57	35.26	231.98	46.31	117.48	6.47	39.67	92.81	46.01
8	**OTHER ASSETS**	215.62	2934.17	19.54		84.87	274.62	95.69	109.27	63.97	229.64	188.87	95.57	401.46
	a. Accrued Interest:	74.31	2131.22	8.95		30.40	100.27	25.90	74.49	14.20	137.75	134.07	34.88	235.12
	Financial In					24.43				3.44		105.29	14.19	28.27
	Government Enterprise	1.47		0.02		0.03				0.17	3.82	6.01		
	Private Sector	72.84	2131.22	8.93		5.95	100.27	25.90	74.49	10.59	133.93	22.77	20.69	206.85
	b. Staff Loans / Adv.	14.12	0.02	0.81		11.16	5.65	3.34	10.61	1.81	2.00		9.16	28.18
	c. Sundry Debtors	12.17	574.47	1.06		11.55	2.84		5.37	2.93	0.00	30.29	2.39	
	d. Cash In Transit													
	e. Others	115.02	228.45	8.72		31.75	165.86	66.45	18.79	45.04	89.89	24.51	49.14	138.16
9	**Expenses not Written off**	0.65		1.10		0.14		7.34				23.85		
10	**Non Banking Assets**	3.77	16.10	0.19			0.13	3.23		1.43		86.03	1.20	50.30
11	**Reconcillation Account**													0.01
12	**Profit & Loss A/c**	12.60	1.45	3.67		6.38	16.44		7.26	11.16	4.41		22.65	11.52
	TOTAL ASSETS	7644.10	5691.43	1458.91		1221.02	4308.61	4078.46	2928.29	1996.93	2983.10	4157.97	5287.90	1634.43

Statement of Assets and Liabilities as on Saun end, 2072(Mid-Aug, 2015)

S.N.	BFI Name	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL
	Liabilities													
1	**CAPITAL FUND**	**593.02**	**56.70**	**99.34**	**446.52**	**707.78**	**324.75**	**-248.93**	**-32.54**	**48.39**	**254.71**	**204.40**	**607.36**	**-311.03**
	a. Paid-up Capital	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	82.77	15.81	4.43	72.68	76.96	39.57	20.69	1.96	3.04	71.04	27.11	77.43	20.69
	e. Share Premium	1.49	0.23	4.84			0.12	0.43			0.52			1.36
	f. Retained Earning	103.55	-97.13	-40.40	125.22	266.17	99.45	-542.11	-237.96	12.35	-418.64	42.90	128.89	-516.43
	g. Others Reserves Fund	1.79	5.56	10.46		33.93	0.23	145.04	45.46	0.80	127.39		11.82	
2	**BORROWINGS**													8.30
	a. NRB													
	b. Interbank Borrowing													8.30
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	**DEPOSITS**	4391.29	42.32	296.62	1307.54	2786.78	1645.89	838.34	118.65	107.87	1892.77	1405.25	4803.91	319.33
	a. Current													
	Domestic													
	Foreign													
	b. Savings	2789.26	16.91	150.43	527.43	1558.16	817.78	354.97	37.61	41.03	983.88	1158.40	2338.43	181.38
	Domestic	2789.26	16.91	150.43	527.43	1558.16	817.78	354.97	37.61	41.03	983.88	1158.40	2338.43	181.38
	Foreign													
	c. Fixed	1602.03	25.41	146.19	778.12	1228.62	828.10	406.30	29.63	66.84	902.65	243.15	2465.48	137.95
	Domestic	1602.03	25.41	146.19	778.12	1228.62	828.10	406.30	29.63	66.84	902.65	243.15	2465.48	137.95
	Foreign													
	d. Call Deposits													
	Domestic													
	Foreign													
	e. Others				1.99			77.07	51.41		6.24	3.71		
	Domestic				1.99			77.07	51.41		6.24	3.71		
	Foreign													
4	**Bills Payable**												0.01	
5	**Other Liabilities**	189.12	341.44	44.10	165.41	244.21	175.92	880.98	223.24	32.67	760.00	95.41	288.45	829.18
	1. Sundry Creditors	23.49	14.64	0.98	3.43	0.97	38.63	9.12	0.74	5.83	6.87	11.20	0.31	8.79
	2. Loan Loss Provision	55.34	184.63	13.88	52.85	108.94	61.82	445.15	93.59	12.16	371.41	13.78	67.17	502.72
	3. Interest Suspense a/c	44.87	124.75	7.48	55.00	82.06	39.99	391.90	45.13	4.20	211.33	5.60	59.49	292.77
	4. Others	65.42	17.42	21.76	54.14	52.25	35.48	34.81	83.79	10.48	170.39	64.83	161.48	24.90
6	**Reconcillation A/c**		-0.49						3.80		-10.00			
7	**Profit & Loss A/c**				1.25		65.73	8.28		0.37	70.68	3.53		0.33
		5173.43	439.97	440.06	1920.73	3738.77	2212.28	1478.67	313.15	189.30	2968.16	1708.59	5699.73	846.11
	Assets													
1	**LIQUID FUNDS**	906.03	80.05	128.25	682.46	953.36	665.13	102.67	27.02	22.40	689.86	499.23	1399.18	8.55
	a. Cash Balance	54.41	1.58	3.50	2.50	21.93	14.69	10.15	1.41	1.97	40.92	21.84	61.53	1.18
	Nepalese Notes & Coins	54.41	1.58	3.50	2.50	21.93	14.69	10.15	1.41	1.97	40.92	21.84	61.53	1.18
	Foreign Currency													
	b. Bank Balance	851.63	78.47	124.75	31.60	75.85	111.84	92.52	25.61	20.43	648.94	30.06	1337.65	7.37
	1. In Nepal Rastra Bank	225.01	0.75	16.20	30.19	75.85	106.44	54.18	13.40		87.21	28.33	105.05	0.08
	Domestic Currency	225.01	0.75	16.20	30.19	75.85	106.44	54.18	13.40		87.21	28.33	105.05	0.08
	Foreign Currency													
	2. "A"Class Licensed Institution	613.13	34.28	26.69	1.41		5.40	35.73	9.00	20.43	367.60	1.74	1117.80	2.83
	Domestic Currency	613.13	34.28	26.69	1.41		5.40	35.73	9.00	20.43	367.60	1.74	1117.80	2.83
	Foreign Currency													
	3. Other Financial Ins.	13.48	43.45	81.85				2.61	3.21		194.13		114.80	4.46
	4. In Foreign Banks													
	c. Money at Call				648.36	855.59	538.60					447.34		
	Domestic Currency				648.36	855.59	538.60					447.34		
	Foreign Currency													
2	**INVESTMENT IN SECURITIES**	150.00				108.00	30.00				222.00	0.26	160.00	
	a. Govt.Securities	150.00				108.00	30.00				222.00		160.00	
	b. NRB Bond													
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e Non Residents											0.26		
3	**SHARE & OTHER INVESTMENT**	131.90	0.20	2.77	3.27	1.21	31.90	1.24	0.10	0.19	7.23		2.16	0.25
	a. Interbank Lending													
	b. Non Residents													
	c. Others	131.90	0.20	2.77	3.27	1.21	31.90	1.24	0.10	0.19	7.23		2.16	0.25
4	**LOANS & ADVANCES**	3792.25	186.35	269.50	1128.18	2295.34	1253.26	754.67	100.18	135.59	1337.74	1124.67	3937.70	501.83
	a. Private Sector	3792.25	186.35	261.50	1128.18	2276.84	1253.26	754.67	100.18	135.59	1337.74	1124.67	3937.70	501.83
	b. Financial Institutions			8.00										
	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**	87.74	2.38	2.32	17.24	144.10	45.18	40.64	5.11	3.43	133.64	11.57	54.21	20.01
8	**OTHER ASSETS**	95.77	151.86	27.78	86.26	201.25	113.26	546.87	105.69	26.67	394.08	71.49	134.90	309.44
	a. Accrued Interest:	45.96	124.75	7.48	55.00	82.06	40.35	391.90	45.13	4.20	212.00	5.60	59.87	292.77
	Financial In												59.49	
	Government Enterprise	1.09					0.36				0.67		0.38	
	Private Sector	44.87	124.75	7.48	55.00	82.06	39.99	391.90	45.13	4.20	211.33	5.60		292.77
	b. Staff Loans / Adv.	31.71	3.26	0.93			16.80		0.08	4.83	4.81	3.29	2.36	5.05
	c. Sundry Debtors	8.35	23.81	18.22	4.15	0.07	22.71	1.16	7.51	4.69	154.83	2.76	10.89	0.06
	d. Cash In Transit									0.13				
	e. Others	9.76	0.05	1.15	27.11	119.13	33.40	153.82	52.97	12.82	22.44	59.83	61.77	11.57
9	**Expenses not Written off**	0.12										0.20	0.04	
10	**Non Banking Assets**	0.54	16.86	8.34	3.32		0.68	32.58	69.92	1.01	102.12	1.17	0.73	5.37
11	**Reconcillation Account**		0.96						3.83					0.66
12	**Profit & Loss A/c**	9.08	1.33	1.12		35.51	72.87		1.30		81.49		10.81	
	TOTAL ASSETS	5173.43	439.97	440.06	1920.73	3738.77	2212.28	1478.67	313.15	189.30	2968.16	1708.59	5699.73	846.11

Statement of Assets and Liabilities as on Saun end, 2072(Mid-Aug, 2015)

S.N.	BFI Name	CMBFCL	Crystal	Guheshwori	Everest	Prudential	ICFC	Sagarmatha	Kuber	NEFL	Seti	hama	Namaste	Kaski	Unique
	Liabilities														
1	**CAPITAL FUND**	**-795.07**	**-196.86**	**356.82**	**158.54**	**525.45**	**640.48**	**435.83**	**-213.76**	**347.05**	**78.59**	**262.24**	**45.44**	**386.73**	**270.14**
	a. Paid-up Capital	935.07	70.00	255.40	120.63	483.11	426.97	318.77	150.00	264.11	55.66	200.00	31.25	283.58	223.00
	b. Calls in Advance		24.49				35.56		25.23						
	c. Proposed Bonus Share														
	d. General Reserves	193.49	46.44	58.53	18.84	61.68	82.40	38.45	4.49	34.52	7.59	20.31	5.55	38.77	23.98
	e. Share Premium	2.61			0.99	0.07		0.53	0.62						
	f. Retained Earning	-1926.24	-499.09	41.21	18.08	-29.85	80.58	8.52	-394.10	46.24	15.20	25.19	8.07	64.37	23.15
	g. Others Reserves Fund		161.30	1.68		10.44	14.97	69.56		2.18	0.14	16.73	0.57		
2	**BORROWINGS**	30.85	27.80				200.00								
	a. NRB														
	b. Interbank Borrowing	30.85	27.80				200.00								
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	869.29	298.19	1418.04	1034.89	1008.21	4400.48	2493.67	283.82	1236.19	219.49	226.03	273.88	2864.33	593.74
	a. Current					9.55									
	Domestic					9.55									
	Foreign														
	b. Savings	23.20	151.76	486.75	664.98	348.24	2805.68	1049.93	36.03	885.36	168.62	108.25	228.20	1819.16	252.91
	Domestic	23.20	151.76	486.75	664.98	348.24	2805.68	1049.93	36.03	885.36	168.62	108.25	228.20	1819.16	252.91
	Foreign														
	c. Fixed	0.75		714.41	369.91	605.30	1592.81	971.94	247.79	350.68	50.87	53.51	45.66	1045.17	269.82
	Domestic	0.75		714.41	369.91	605.30	1592.81	971.94	247.79	350.68	50.87	53.51	45.66	1045.17	269.82
	Foreign														
	d. Call Deposits					44.45									
	Domestic					44.45									
	Foreign														
	e. Others	845.33	146.42	216.88		0.67	1.99	471.80		0.15		64.26	0.02		71.02
	Domestic	845.33	146.42	216.88		0.67	1.99	471.80		0.15		64.26	0.02		71.02
	Foreign														
4	**Bills Payable**						0.16								
5	**Other Liabilities**	3391.11	1006.16	106.61	57.27	116.22	421.23	335.17	617.38	43.07	11.54	43.60	9.76	117.50	25.62
	1. Sundry Creditors	11.41	10.80	10.12	2.82	4.57	28.81	1.52	7.01	2.04	1.62	0.08	0.07	0.70	3.95
	2. Loan Loss Provision	1756.92	439.29	36.87	11.74	43.32	136.99	110.44	351.63	10.97	3.44	7.59	2.87	39.47	6.07
	3. Interest Suspense a/c	1500.59	356.31	14.42	7.85	33.70	17.39	64.37	237.39	5.24	1.75	2.85	0.71	35.25	4.57
	4. Others	122.20	199.77	45.21	34.86	34.63	238.03	158.84	21.36	24.82	4.72	33.07	6.11	42.08	11.03
6	**Reconcillation A/c**							492.50	1309.90		1.17				
7	**Profit & Loss A/c**			0.06			24.88				0.52		0.68		
		3496.18	1135.29	1881.53	1250.70	1649.88	5687.23	3757.16	1997.34	1626.31	311.30	531.87	329.76	3368.55	889.50
	Assets														
1	**LIQUID FUNDS**	43.30	17.78	309.96	355.63	659.58	1324.07	687.51	54.65	414.23	110.77	217.43	100.76	819.34	104.39
	a. Cash Balance	1.24	0.16	11.72	17.31	9.52	160.48	18.76	2.33	15.91	4.29	2.07	3.80	52.36	2.19
	Nepalese Notes & Coins	1.24	0.16	11.64	17.31	9.28	160.48	18.76	2.33	15.91	4.26	2.07	3.79	52.36	2.19
	Foreign Currency			0.08		0.23					0.03		0.01		
	b. Bank Balance	42.06	17.62	31.81	338.32	69.04	1163.59	668.75	0.00	398.32	106.48	215.36	6.23	138.68	102.20
	1. In Nepal Rastra Bank	3.99	1.43	31.11	23.77	67.88	206.83	73.36	0.00	46.47	0.16	11.76		113.58	34.45
	Domestic Currency	3.99	1.43	31.11	23.77	67.88	206.83	73.36	0.00	46.47	0.16	11.76		113.58	34.45
	Foreign Currency														
	2. "A"Class Licensed Institution	7.88	14.36	0.70	239.72	1.16	781.98	172.29		151.98	33.64	160.65	6.23	24.86	6.51
	Domestic Currency	7.88	14.36	0.70	239.72	1.16	781.98	172.29		151.98	33.64	160.65	6.23	24.86	6.51
	Foreign Currency														
	3. Other Financial Ins.	30.19	1.82		74.82		174.78	423.10		199.88	72.68	42.95		0.24	61.24
	4. In Foreign Banks														
	c. Money at Call			266.43		581.02			52.32				90.73	628.31	
	Domestic Currency			266.43		581.02			52.32				90.73	628.31	
	Foreign Currency														
2	**INVESTMENT IN SECURITIES**			65.00		27.20	0.50	127.95		24.98					60.00
	a. Govt.Securities			65.00		27.20	0.50	127.95		24.98					60.00
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	0.03	3.23	103.69	0.55	30.97	174.39	126.73		81.59	0.10	28.32		14.15	50.90
	a. Interbank Lending							8.00							
	b. Non Residents														
	c. Others	0.03	3.23	103.69	0.55	30.97	174.39	118.73		81.59	0.10	28.32		14.15	50.90
4	**LOANS & ADVANCES**	1746.71	445.90	1281.07	848.72	620.96	3750.15	2138.69	371.94	1083.69	182.35	231.42	224.96	2451.51	660.57
	a. Private Sector	1746.71	268.30	1264.82	848.72	603.96	3750.15	2132.01		1051.69	182.35	216.42	224.96	2451.51	638.27
	b. Financial Institutions		177.60	11.00		17.00		6.68	371.94	32.00		15.00			22.30
	c. Government Organizations			5.25											
5	**BILL PURCHASED**							3.80	2.60						
	a. Domestic Bills Purchased							3.80	2.60						
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	88.53	203.75	60.00	12.37	241.28	84.93	21.69	7.99	6.68	5.51	9.62	0.88	41.01	3.45
8	**OTHER ASSETS**	1616.31	392.10	61.81	29.60	53.26	343.68	137.42	249.71	12.33	12.56	29.35	2.94	38.25	7.81
	a. Accrued Interest:	1500.59	356.31	14.59	7.85	33.84	67.93	64.65	237.83	5.26	1.75	2.85	0.71	35.25	4.82
	Financial In	1500.59		2.02		9.67	31.24	13.80	0.50			0.24	0.08		3.22
	Government Enterprise			0.17		0.17	0.01	0.30		0.01					0.26
	Private Sector		356.31	12.39	7.85	24.00	36.68	50.55	237.33	5.24	1.75	2.61	0.63	35.25	1.34
	b. Staff Loans / Adv.	0.08		10.92	6.75		60.65		1.04	0.79	2.57	0.13		0.77	1.06
	c. Sundry Debtors	3.53	0.24	2.37	4.70	1.03	9.36	2.20	2.13	3.85	4.74	0.03	1.54	0.30	0.35
	d. Cash In Transit														
	e. Others	112.11	35.55	33.92	10.29	18.39	205.73	70.57	8.71	2.43	3.50	26.33	0.69	1.92	1.58
9	**Expenses not Written off**					0.76							0.21		
10	**Non Banking Assets**		72.49			6.80	9.52	9.74				15.07			
11	**Reconcillation Account**	0.75						492.50	1309.93						
12	**Profit & Loss A/c**	0.55	0.05		3.83	9.07		11.13	0.52	2.80		0.66		4.28	2.38
	TOTAL ASSETS	3496.18	1135.29	1881.53	1250.70	1649.88	5687.23	3757.16	1997.34	1626.31	311.30	531.87	329.76	3368.55	889.50

Statement of Assets and Liabilities as on Saun end, 2072(Mid-Aug, 2015)

S.N.	BFI Name	Manjushree	Jebils	Reliance	Bhaktapur
	Liabilities				
1	**CAPITAL FUND**	**289.07**	**283.78**	**464.91**	**220.12**
	a. Paid-up Capital	225.00	220.00	320.00	200.00
	b. Calls in Advance				
	c. Proposed Bonus Share				
	d. General Reserves	16.51	11.05	19.56	2.21
	e. Share Premium				
	f. Retained Earning	44.18	47.46	122.74	17.91
	g. Others Reserves Fund	3.38	5.26	2.62	
2	**BORROWINGS**	63.00			
	a. NRB				
	b. Interbank Borrowing	63.00			
	c. Foreign Banks and Fin. Ins.				
	d. Other Financial Ins.				
	e. Bonds and Securities				
3	**DEPOSITS**	1929.11	838.86	1762.78	445.46
	a. Current				
	Domestic				
	Foreign				
	b. Savings	312.64	297.80	791.91	227.37
	Domestic	312.64	297.80	791.91	
	Foreign				227.37
	c. Fixed	673.14	361.48	489.62	114.76
	Domestic	673.14	361.48	489.62	114.76
	Foreign				
	d. Call Deposits				103.33
	Domestic				103.33
	Foreign				
	e. Others	943.33	179.59	481.26	
	Domestic	943.33	179.59	481.26	
	Foreign				
4	**Bills Payable**				
5	**Other Liabilities**	196.19	127.22	129.54	29.11
	1. Sundry Creditors	0.63	4.80	1.26	0.02
	2. Loan Loss Provision	88.73	41.18	65.89	12.65
	3. Interest Suspense a/c	75.27	23.81	30.30	6.93
	4. Others	31.56	57.43	32.09	9.52
6	**Reconcillation A/c**				
7	**Profit & Loss A/c**				0.38
		2477.38	1249.86	2357.23	695.07
	Assets				
1	**LIQUID FUNDS**	438.86	285.78	562.35	319.83
	a. Cash Balance	18.43	4.30	13.63	8.06
	Nepalese Notes & Coins	18.43	4.30	13.63	8.06
	Foreign Currency				
	b. Bank Balance	420.43	28.48	548.72	311.78
	1. In Nepal Rastra Bank	16.21	28.48	96.35	20.97
	Domestic Currency	16.21	28.48	96.35	20.97
	Foreign Currency				
	2. "A"Class Licensed Institution	203.95		208.38	130.77
	Domestic Currency	203.95		208.38	130.77
	Foreign Currency				
	3. Other Financial Ins.	200.27		243.99	160.04
	4. In Foreign Banks				
	c. Money at Call		253.00		
	Domestic Currency		253.00		
	Foreign Currency				
2	**INVESTMENT IN SECURITIES**	63.08	50.00		18.60
	a. Govt.Securities	63.08	50.00		18.60
	b. NRB Bond				
	c. Govt.Non-Fin. Ins.				
	d. Other Non-Fin Ins.				
	e Non Residents				
3	**SHARE & OTHER INVESTMENT**		17.61	111.09	23.43
	a. Interbank Lending				
	b. Non Residents				
	c. Others		17.61	111.09	23.43
4	**LOANS & ADVANCES**	1820.01	807.89	1584.66	314.36
	a. Private Sector	1762.40	788.09	1483.43	314.36
	b. Financial Institutions	57.61	19.80	43.50	
	c. Government Organizations			57.73	
5	**BILL PURCHASED**				
	a. Domestic Bills Purchased				
	b. Foreign Bills Purchased				
	c. Import Bills & Imports				
6	**LOANS AGAINST COLLECTED BILLS**				
	a. Against Domestic Bills				
	b. Against Foreign Bills				
7	**FIXED ASSETS**	28.01	5.25	23.76	3.43
8	**OTHER ASSETS**	123.66	79.54	72.53	15.42
	a. Accrued Interest:	75.27	24.98	33.26	7.02
	Financial In	19.92	3.12	0.33	
	Government Enterprise		0.14		0.09
	Private Sector	55.35	21.73	32.93	6.93
	b. Staff Loans / Adv.	21.90	6.83	9.30	0.90
	c. Sundry Debtors	1.43	0.61	2.38	2.43
	d. Cash In Transit				
	e. Others	25.06	47.11	27.59	5.07
9	**Expenses not Written off**		0.86		
10	**Non Banking Assets**				
11	**Reconcillation Account**				
12	**Profit & Loss A/c**	3.76	2.94	2.84	
	TOTAL ASSETS	2477.38	1249.86	2357.23	695.07

Profit and Loss Statement of upto Saun end, 2072(Mid-Aug, 2015)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses																		
1. Interest Expense	**27.48**	**172.91**	**223.87**	**266.49**	**58.47**	**169.36**	**129.50**	**142.74**	**190.34**	**144.29**	**111.37**	**233.23**	**93.13**	**147.92**	**151.32**	**165.37**	**177.26**	**268.24**
1.1 On Deposit Liabilities	27.31	172.07	221.64	254.52	58.17	165.35	121.09	142.49	190.34	137.07	111.35	230.05	93.13	147.63	151.04	159.96	166.48	253.38
1.1.1 Saving Account	24.93	114.19	113.18	74.88	34.74	90.59	40.81	30.84	69.96	26.35	28.24	52.16	14.66	47.34	24.12	22.60	37.71	95.19
1.1.2 Fixed Account	2.38	49.01	53.64	113.28	11.54	74.76	71.27	89.07	89.62	86.21	49.50	120.30	56.80	67.60	88.38	94.51	75.76	155.98
1.1.2.1 Up to 3 months Fixed Account		0.01	8.05	1.26		32.45	16.32		29.57		0.03						8.67	
1.1.2.2 3 to 6 months Fixed Account		0.24	10.73		0.59		13.01	2.06	18.04							12.59	17.63	
1.1.2.3 6 months to 1 year Fixed Account		20.05	26.82		10.00	42.31	35.70		29.78	86.21	2.94	111.79	56.80	19.87		76.94	22.63	
1.1.2.4 Above 1 year Fixed Account	2.38	28.71	8.05	112.02	0.95		6.24	87.01	12.23		46.52	8.50		47.73	88.38	4.98	26.83	155.98
1.1.3 Call Deposit	0.00	8.87	54.81	66.35	11.89		9.00	22.58	30.76	24.50	33.62	57.59	21.67	32.69	38.54	42.85	53.01	1.52
1.1.4 Certificate of Deposit																		0.69
1.2 On Borrowing	0.17	0.84	2.24	11.97	0.30	4.01	8.41	0.25		7.22	0.01	3.18		0.29	0.27	5.41	10.78	14.85
2. Commission Expense		**8.69**	**9.32**	**8.59**				**1.34**					**0.24**					**0.11**
3. Staff Expense	**190.14**	**206.89**	**68.63**	**39.20**	**39.39**	**61.04**	**45.48**	**21.40**	**50.92**	**34.64**	**14.44**	**31.57**	**8.17**	**30.68**	**23.49**	**25.32**	**26.46**	**186.75**
4. Office Operating Expenses	**76.77**	**27.01**	**48.64**	**56.41**	**25.21**	**66.03**	**38.06**	**27.33**	**31.70**	**31.62**	**16.35**	**35.87**	**12.35**	**23.45**	**15.78**	**23.54**	**29.47**	**60.82**
5. Foreign Exchange Loss								**0.13**										**1.49**
5.1 Due to Change in Exchange Rates								0.13										1.48
5.2 Due to Foreign Currency Transaction																		0.01
6. Non Operating Expense		**0.22**							**0.09**									**0.30**
7. Provision for Risk	**-21.88**	**8.58**			**14.74**	**40.76**						**6.70**	**62.10**				**30.64**	**18.80**
7.1 Loan loss Provision	-17.90	6.89			14.74	40.76							62.10				30.64	18.80
7.1.1 General Loan loss Provision	-17.90	1.52			3.69								14.50				30.64	1.13
7.1.1.1 Pass Loan Loss Provision	-17.90	1.52											10.18				30.64	1.13
7.1.1.2 Watch List Provision					3.69								4.32					
7.1.2 Special Loan Loss Provision		5.37			11.06								47.60					17.67
7.1.3 Additional Loan Loss Provision						40.76												
7.2. Provision for Non-Banking Assets												6.70						
7.3. Provision for Loss on Investment																		
7.5. Provision for Loss of Other Assets	-3.98	1.69																
8. Loan Written Off					**2.23**													
9. Provision for Staff Bonus			**36.07**	**30.44**	**10.68**	**17.32**			**17.57**	**8.40**							**6.90**	
10. Provision for Income Tax	**8.73**		**112.63**	**91.31**	**32.03**	**51.96**			**52.71**	**25.20**							**20.70**	
11. Others																		
12. Net Profit	**24.36**	**329.41**	**248.09**	**213.07**	**74.75**	**121.24**			**123.00**	**58.81**						**-79.81**	**48.30**	**253.12**
Total Expenses	**305.59**	**753.71**	**747.26**	**705.51**	**257.50**	**527.71**	**213.03**	**192.94**	**466.34**	**302.96**	**142.16**	**307.36**	**175.99**	**202.05**	**190.58**	**134.42**	**339.72**	**789.64**
Income																		
1. Interest Income	**235.13**	**675.72**	**625.45**	**564.13**	**147.56**	**409.96**	**82.63**	**56.95**	**410.39**	**267.12**	**31.71**	**206.72**	**49.26**	**116.07**	**66.18**	**81.52**	**292.69**	**703.55**
1.1 On Loans and Advances	234.87	651.04	585.29	554.48	132.34	395.71	64.86	48.38	394.17	255.23	28.11	191.48	45.33	111.26	58.99	75.21	277.31	688.04
1.2 On Investment	0.05	9.35	21.11	4.90	6.44	6.82	7.90	2.50	15.97	11.47	3.23	12.57	2.67	3.87	4.17	6.31	9.94	2.75
1.2.1 Government Bonds	0.05	3.93	19.68	4.90	6.44	6.82	7.90	0.74	2.52	11.47	2.04	11.35	2.67	3.87	4.17	6.31	9.94	2.75
1.2.2 Foreign Bonds			1.43						5.73			1.22						
1.2.3 NRB Bonds								1.76	7.72		1.20							
1.2.4 Debenture & Bonds		5.42																
1.3 On Agency Balance	0.07	3.59	0.06	4.38	0.13	7.43	7.77	0.01				0.01	0.33				0.70	
1.4 On Call Deposit	0.14	1.21	14.67	0.37	1.34			5.68	0.26	0.19	0.07	2.65					4.74	
1.5 On Others		10.53	4.33		7.31		2.09	0.38		0.23	0.30		0.93	0.94	3.02			12.77
2. Commission and Discount	**12.62**	**36.48**	**74.67**	**31.45**	**30.25**	**42.57**	**55.27**	**23.70**	**25.78**	**18.07**	**9.53**	**9.27**	**2.96**	**10.57**	**12.47**	**47.57**	**24.34**	**24.12**
2.1 Bills Purchase and Discount		0.25	0.08	1.14	2.27	5.12		1.92	0.27	3.74	0.14	2.94		0.12	0.05	1.46		
2.2 Commission	12.62	35.14	74.33	30.31	22.03	31.39	46.77	21.03	25.50	14.33	8.48	5.49	2.96	10.44	4.01	43.75	9.86	24.12
2.3 Others		1.09	0.26		5.95	6.06	8.50	0.75	0.00		0.90	0.84			8.41	2.36	14.48	
3. Exchange Flactuation Income	**21.91**	**0.20**	**46.90**	**43.33**	**68.35**	**63.03**	**11.07**	**8.96**	**9.99**	**12.95**	**4.87**	**16.72**	**6.36**	**8.69**	**8.38**	**5.33**	**25.05**	**4.11**
3.1 Due to Change in Exchange Rate	20.96	-0.98	30.80	1.79	36.59		1.20		0.25		0.30	0.53	0.47	0.03	2.76	0.52	24.41	4.11
3.2 Due to Foreign Currency Transaction	0.96	1.18	16.09	41.53	31.76	63.03	9.88	8.96	9.75	12.95	4.57	16.18	5.89	8.67	5.62	4.81	0.63	
4. Other Operating Income	**26.35**	**36.64**		**63.63**	**3.45**	**11.93**		**6.83**	**19.58**	**4.81**	**3.74**	**17.64**	**4.43**	**4.66**	**4.65**		**-2.36**	**30.22**
5. Non Operating Income	**0.07**	**0.42**	**0.15**	**2.97**		**0.21**	**0.25**	**0.11**	**0.59**		**0.01**		**0.16**	**1.50**	**0.12**	**0.01**		**0.01**
6. Write Back from Provisions for loss					**5.33**		**0.47**				**3.01**		**15.47**	**0.10**				**14.48**
7. Recovery of written-off Loan	**9.50**	**4.03**	**0.09**		**2.56**			**0.06**					**0.02**					**6.40**
8. Income from Extra Ordinary transactions		**0.22**																**6.74**
9. Net Loss							**63.35**	**96.33**			**89.28**	**57.01**	**97.32**	**60.46**	**98.79**			
Total Income	**305.59**	**753.71**	**747.26**	**705.51**	**257.50**	**527.71**	**213.03**	**192.94**	**466.34**	**302.96**	**142.16**	**307.36**	**175.99**	**202.05**	**190.58**	**134.42**	**339.72**	**789.64**

Profit and Loss Statement of upto Saun end, 2072(Mid-Aug, 2015)

BFI Name	Global	Citizens	Prime	Sunrise	Grand	NMB	PRABHU	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Karnali
Expenses																				
1. Interest Expense	**205.22**	**157.75**	**192.28**	**143.46**	**45.20**	**144.15**	**156.76**	**103.51**	**88.77**	**131.90**	**115.59**	**140.69**	**7.33**	**14.06**	**35.90**	**47.39**	**1.19**	**21.21**	**10.84**	**6.61**
1.1 On Deposit Liabilities	201.88	153.42	192.28	143.44	39.61	139.30	156.73	103.48	88.53	131.87	115.57	134.14	7.33	14.06	35.90	47.39	1.19	21.21	10.84	6.61
1.1.1 Saving Account	61.98	16.42	12.56	31.10	11.54	25.75	74.30	18.47	19.83	15.75	25.90	51.07	2.09	8.97	18.07	20.53	0.51	10.39	7.68	4.09
1.1.2 Fixed Account	98.29	110.42	103.09	94.95	14.09	73.56	47.54	60.83	40.45	88.48	73.03	54.61	5.20	2.10	10.80	16.61	0.68	8.92	2.77	2.52
1.1.2.1 Up to 3 months Fixed Account	0.01	0.45				3.00	0.00	3.35		1.82		1.42						0.10		
1.1.2.2 3 to 6 months Fixed Account	2.10	3.35	1.02	2.29		0.25	0.11	0.01		13.93		0.38	0.03	0.07	0.03			0.15		
1.1.2.3 6 months to 1 year Fixed Account	79.36	76.80	96.41	92.66		7.73	39.66	35.10		40.73	73.03	0.65	0.67	1.52	1.10	2.32		7.99	0.64	
1.1.2.4 Above 1 year Fixed Account	16.82	29.82	5.66		14.09	62.58	7.76	22.37	40.45	32.00		52.16	4.50	0.50	9.68	14.29	0.68	0.68	2.13	2.52
1.1.3 Call Deposit	41.61	26.58	76.63	17.39	13.98	39.98	34.89	24.18	28.25	27.63	16.65	28.46	0.04	2.98	7.03	10.25		1.90	0.39	
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	3.33	4.34	0.00	0.02	5.59	4.85	0.02	0.03	0.24	0.03	0.02	6.56								
2. Commission Expense		**0.08**		**0.35**																
3. Staff Expense	**59.77**	**18.54**	**11.63**	**17.93**	**8.84**	**16.05**	**32.61**	**14.07**	**16.18**	**14.86**	**17.51**	**15.12**	**3.08**	**3.46**	**5.09**	**5.32**	**0.46**	**3.49**	**1.94**	**2.06**
4. Office Operating Expenses	**50.78**	**22.63**	**36.31**	**25.41**	**11.44**	**22.91**	**19.94**	**16.18**	**16.42**	**17.53**	**19.03**	**24.28**	**1.59**	**2.62**	**5.41**	**9.18**	**0.49**	**1.82**	**1.58**	**1.67**
5. Foreign Exchange Loss					**1.02**															
5.1 Due to Change in Exchange Rates					1.02															
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense																				
7. Provision for Risk															**0.15**	**33.96**				
7.1 Loan loss Provision																				
7.1.1 General Loan loss Provision																				
7.1.1.1 Pass Loan Loss Provision																				
7.1.1.2 Watch List Provision																				
7.1.2 Special Loan Loss Provision																				
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets																33.96				
7.3. Provision for Loss on Investment															0.15					
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																**3.32**				
9. Provision for Staff Bonus	**15.78**								**5.03**										**0.08**	
10. Provision for Income Tax	**47.34**								**15.10**										**0.24**	
11. Others				**5.43**				**0.40**												
12. Net Profit	**110.47**	**-76.22**				**-57.54**	**33.49**		**35.24**				**-2.02**						**0.57**	
Total Expenses	**489.36**	**122.79**	**240.22**	**192.58**	**66.50**	**125.57**	**242.80**	**134.17**	**176.74**	**164.30**	**152.13**	**180.09**	**9.98**	**20.13**	**46.56**	**99.15**	**2.15**	**26.52**	**15.25**	**10.34**
Income																				
1. Interest Income	**419.85**	**67.42**	**54.92**	**82.72**	**24.20**	**88.90**	**137.12**	**41.08**	**162.81**	**53.57**	**35.61**	**106.69**	**3.64**	**17.54**	**27.62**	**33.01**	**0.21**	**13.96**	**13.64**	**3.50**
1.1 On Loans and Advances	408.60	54.56	50.22	75.10	23.45	78.84	117.62	38.59	155.87	51.19	35.25	94.84	3.64	17.26	27.57	25.98	0.20	13.96	13.64	3.43
1.2 On Investment	10.17	11.43	4.05	5.16	0.74	6.80	4.48	2.28	2.01	1.44	0.04	10.08			0.03	0.11				
1.2.1 Government Bonds	10.17	11.43	4.05	0.82	0.74	6.80	4.48	1.87	0.35	1.44	0.04	10.08			0.03	0.11				
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds				4.34				0.41	1.66											
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance		0.12	0.01	0.01			0.11	0.01			0.19					6.77	0.00			
1.4 On Call Deposit	0.52	0.87		1.68		0.52	6.31		1.62	0.94										0.07
1.5 On Others	0.56	0.43	0.65	0.78	0.01	2.74	8.60	0.20	3.31		0.13	1.77		0.28	0.03	0.15				
2. Commission and Discount	**50.70**	**4.72**	**21.44**	**9.76**	**0.33**	**21.70**	**8.43**	**6.12**	**2.53**	**4.57**	**2.95**	**3.58**		**0.77**	**0.76**	**0.32**		**0.13**	**0.58**	**0.62**
2.1 Bills Purchase and Discount	0.41	0.11	1.21	0.32	0.03		0.10	0.54	0.05	0.46										
2.2 Commission	48.27	3.26	17.34	7.90	0.30	21.70	7.16	5.58	2.48	4.11	2.95	3.58		0.77	0.76	0.32		0.13	0.58	0.04
2.3 Others	2.02	1.35	2.89	1.55			1.17													0.57
3. Exchange Flactuation Income	**16.27**	**30.21**	**8.50**	**9.56**	**1.14**	**8.58**	**8.10**	**5.78**	**6.47**	**5.95**	**5.94**	**21.24**			**0.06**	**0.12**				
3.1 Due to Change in Exchange Rate	10.76	25.45	1.55	0.45		2.11	0.30	4.85		1.33	0.35	0.23			0.06	0.09				
3.2 Due to Foreign Currency Transaction	5.50	4.76	6.95	9.10	1.14	6.47	7.80	0.92	6.47	4.63	5.59	21.01			0.01	0.02				
4. Other Operating Income	**2.54**	**16.44**	**32.85**	**12.93**	**0.39**	**6.24**	**12.64**	**2.78**	**4.70**	**6.37**	**6.85**	**9.85**	**0.35**	**0.80**	**2.03**	**3.69**		**0.99**	**1.03**	
5. Non Operating Income		**4.00**				**0.16**	**0.09**	**0.09**	**0.22**		**0.00**	**2.06**	**6.00**		**0.02**	**0.17**				
6. Write Back from Provisions for loss			**1.59**	**5.42**			**76.43**					**0.62**				**37.25**				
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																				
9. Net Loss			**120.93**	**72.19**	**40.44**			**78.32**		**93.84**	**100.77**	**36.05**		**1.01**	**16.06**	**24.59**	**1.94**	**11.45**		**6.22**
Total Income	**489.36**	**122.79**	**240.22**	**192.58**	**66.50**	**125.57**	**242.80**	**134.17**	**176.74**	**164.30**	**152.13**	**180.09**	**9.98**	**20.13**	**46.56**	**99.15**	**2.15**	**26.52**	**15.25**	**10.34**

Profit and Loss Statement of upto Saun end, 2072(Mid-Aug, 2015)

BFI Name	Triveni	Suprim	Bhrikuti	Suvekchha	Shangrila	Gurkha	Gandaki	Infrastructure	Business	Biratlaxmi	Excel	Western	Society	Araniko	Deva	CEDBL	Miteri	Tinau	Muktinath	Sewa
Expenses																				
1. Interest Expense	**39.69**	**23.77**	**26.95**	**12.21**	**38.33**	**3.27**	**24.43**	**28.94**	**35.60**	**21.17**	**0.13**	**9.46**	**30.72**	**8.86**	**31.85**	**50.37**	**9.94**	**13.41**	**39.84**	**21.92**
1.1 On Deposit Liabilities	39.69	23.77	26.95	12.21	38.33	3.27	24.43	28.94	35.60	21.17		9.46	30.72	8.86	31.85	49.29	9.94	13.41	39.71	21.92
1.1.1 Saving Account	14.19	9.12	12.40	4.65	16.72	0.06	10.05	8.35	11.99	11.65		6.24	11.95	5.71	19.48	15.52	4.23	5.88	21.40	9.06
1.1.2 Fixed Account	15.77	7.30	9.05	5.92	12.81	0.03	8.57	11.39	14.60	8.19		3.22	11.83	2.58	8.84	29.19	4.63	5.92	13.30	7.78
1.1.2.1 Up to 3 months Fixed Account	0.08		0.08		0.06				0.02				0.05			0.47	0.19	0.02	0.33	0.00
1.1.2.2 3 to 6 months Fixed Account	0.20	0.33	0.13	0.04	0.20		0.24	0.13	0.22	0.37		0.88	0.16			0.84	0.23	0.03	0.84	0.01
1.1.2.3 6 months to 1 year Fixed Account	7.34	6.75	7.11	1.51	5.50		7.03	6.85	6.73	3.37		1.04	4.32	0.01		22.52	1.62	3.11	7.39	1.15
1.1.2.4 Above 1 year Fixed Account	8.16	0.22	1.72	4.37	7.05	0.03	1.30	4.42	7.63	4.45		1.31	7.30	2.58	8.84	5.36	2.59	2.76	4.74	6.61
1.1.3 Call Deposit	9.73	7.34	5.50	1.64	8.79	3.17	5.82	9.20	9.01	1.33			6.94	0.57	3.53	4.58	1.08	1.61	5.01	5.08
1.1.4 Certificate of Deposit																				
1.2 On Borrowing											0.13					1.08			0.13	
2. Commission Expense										**0.00**						**0.16**				
3. Staff Expense	**4.51**	**4.81**	**3.98**	**1.30**	**6.78**	**1.62**	**3.03**	**3.90**	**2.91**	**4.31**	**2.45**	**1.33**	**7.11**	**2.02**	**6.51**	**5.45**	**1.53**	**2.08**	**11.39**	**3.06**
4. Office Operating Expenses	**4.74**	**4.31**	**5.55**	**1.76**	**4.86**	**0.88**	**2.43**	**1.78**	**2.48**	**2.22**	**2.74**	**1.45**	**4.80**	**0.83**	**7.83**	**5.98**	**1.16**	**0.92**	**9.36**	**1.74**
5. Foreign Exchange Loss		**0.02**													**64.04**					
5.1 Due to Change in Exchange Rates		0.02													60.90					
5.2 Due to Foreign Currency Transaction															3.13					
6. Non Operating Expense												**11.19**			**0.00**	**0.26**				
7. Provision for Risk															**-7.56**		**0.70**		**0.77**	
7.1 Loan loss Provision															-7.56		0.70		0.77	
7.1.1 General Loan loss Provision															-3.85		0.32		0.68	
7.1.1.1 Pass Loan Loss Provision																	0.18		0.68	
7.1.1.2 Watch List Provision															-3.85		0.13			
7.1.2 Special Loan Loss Provision															-3.71		0.38		0.09	
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets																				
7.3. Provision for Loss on Investment																				
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																				
9. Provision for Staff Bonus											**0.74**				**2.68**		**0.31**		**2.07**	
10. Provision for Income Tax											**2.21**				**8.03**		**0.93**		**6.20**	
11. Others																				
12. Net Profit								**-13.12**			**5.15**			**1.45**	**18.75**		**2.17**		**14.48**	
Total Expenses	**48.94**	**32.91**	**36.49**	**15.26**	**49.97**	**5.78**	**29.89**	**21.50**	**40.99**	**27.71**	**13.41**	**23.42**	**42.63**	**13.16**	**132.13**	**62.22**	**16.74**	**16.41**	**84.10**	**26.72**
Income																				
1. Interest Income	**28.65**	**27.34**	**25.59**	**8.69**	**38.42**	**0.72**	**23.59**	**19.50**	**10.62**	**25.31**	**12.64**	**14.46**	**14.55**	**12.05**	**65.95**	**26.94**	**14.71**	**10.31**	**75.49**	**14.62**
1.1 On Loans and Advances	28.61	21.84	19.88	8.69	38.04	0.72	23.59	19.27	10.37	25.24	12.64	14.46	14.22	12.05	49.87	18.47	14.71	10.31	75.37	14.62
1.2 On Investment			0.30					0.22	0.24						0.01	0.54				
1.2.1 Government Bonds			0.30					0.22	0.24						0.01	0.54				
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance											0.00									
1.4 On Call Deposit	0.04	5.49	5.42					0.00		0.01			0.17		16.01	7.91		0.00	0.00	
1.5 On Others		0.00			0.39			0.00		0.06			0.16		0.06	0.01			0.11	
2. Commission and Discount	**0.29**	**0.05**	**0.08**	**0.14**	**0.21**	**0.03**	**0.05**	**0.18**	**0.14**	**0.61**	**0.23**	**0.73**	**0.67**	**0.05**	**0.43**	**3.42**	**0.10**	**0.10**	**0.25**	**0.11**
2.1 Bills Purchase and Discount																				
2.2 Commission	0.29	0.05	0.08	0.14	0.20	0.03	0.05	0.18	0.14	0.61	0.13	0.73	0.67	0.05	0.43	0.79	0.08	0.10	0.25	0.11
2.3 Others					0.01						0.10					2.63	0.02			
3. Exchange Flactuation Income		**0.14**			**0.00**		**0.00**	**0.01**	**0.00**				**0.10**	**0.00**	**64.16**	**0.18**				
3.1 Due to Change in Exchange Rate							0.00	0.01	0.00				0.08		64.16	0.04				
3.2 Due to Foreign Currency Transaction		0.14			0.00								0.02	0.00		0.13				
4. Other Operating Income	**1.63**	**1.89**	**1.31**	**1.40**	**2.79**	**0.04**	**2.67**	**1.24**	**1.84**	**1.39**	**0.55**	**0.49**	**1.75**	**1.06**	**1.59**		**1.92**	**1.06**	**8.17**	**0.40**
5. Non Operating Income						**0.06**	**0.19**	**0.57**	**0.00**				**0.01**							
6. Write Back from Provisions for loss		**1.53**														**0.27**			**0.20**	
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																				
9. Net Loss	**18.38**	**1.95**	**9.50**	**5.04**	**8.55**	**4.94**	**3.38**		**28.39**	**0.40**		**7.74**	**25.54**			**31.42**		**4.94**		**11.58**
Total Income	**48.94**	**32.91**	**36.49**	**15.26**	**49.97**	**5.78**	**29.89**	**21.50**	**40.99**	**27.71**	**13.41**	**23.42**	**42.63**	**13.16**	**132.13**	**62.22**	**16.74**	**16.41**	**84.10**	**26.72**

Profit and Loss Statement of upto Saun end, 2072(Mid-Aug, 2015)

BFI Name	Kankai	Mahakali	Ace	Bhargav	diyalo	Country	Alpine	Kastamandap	Garima	City	FewaDB	Kabeli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre
Expenses																				
1. Interest Expense	**5.61**	**3.59**	**30.14**	**6.78**	**9.80**	**11.26**	**5.85**	**25.17**	**33.48**	**27.17**	**52.91**	**2.00**	**15.61**	**33.19**	**8.16**	**8.94**	**32.17**	**3.62**	**3.62**	**3.95**
1.1 On Deposit Liabilities	5.61	3.59	26.91	6.78	9.80	11.26	5.85	25.17	33.48	27.17	52.91	2.00	15.61	33.19	8.16	8.94	32.17	3.62	3.62	3.95
1.1.1 Saving Account	2.41	2.62	13.53	2.18	3.82	3.06	2.91	12.19	17.82	12.17	15.18	1.07	7.90	9.79	4.72	4.50	16.48	2.45	1.58	2.17
1.1.2 Fixed Account	1.91	0.96	8.84	2.60	4.09	5.16	1.51	10.58	9.92	11.82	26.60	0.63	5.73	22.24	1.57	3.68	8.61	0.63	0.98	1.38
1.1.2.1 Up to 3 months Fixed Account				0.03	0.18	0.02		1.40	0.14	0.49	0.15	0.01	0.22			0.05	0.00			
1.1.2.2 3 to 6 months Fixed Account	0.15		0.01	0.19	0.03	0.04		0.10	0.90	0.64	0.48	0.01	0.44		0.11	0.04	0.27			0.01
1.1.2.3 6 months to 1 year Fixed Account	1.26		7.37	1.67	2.53	3.70	0.84	6.94	5.89	6.47	16.33	0.25	1.20	17.90	0.59	1.97	5.65	0.16	0.73	0.15
1.1.2.4 Above 1 year Fixed Account	0.50	0.96	1.46	0.72	1.35	1.40	0.67	2.13	3.00	4.22	9.64	0.35	3.88	4.34	0.88	1.61	2.68	0.47	0.25	1.23
1.1.3 Call Deposit	1.29		4.55	1.99	1.89	3.04	1.43	2.40	5.74	3.18	11.13	0.30	1.97	1.16	1.87	0.76	7.08	0.53	1.06	0.39
1.1.4 Certificate of Deposit																				
1.2 On Borrowing			3.23																	
2. Commission Expense						**0.11**		**0.01**												
3. Staff Expense	**1.63**	**0.73**	**5.30**	**1.07**	**1.51**	**0.94**	**1.40**	**7.12**	**6.57**	**2.99**	**5.96**	**0.71**	**2.13**	**8.69**	**1.57**	**1.35**	**4.00**	**0.59**	**0.59**	**0.61**
4. Office Operating Expenses	**1.15**	**0.48**	**4.95**	**1.46**	**1.33**	**1.53**	**1.00**	**3.89**	**6.50**	**3.49**	**4.94**	**0.58**	**2.10**	**8.15**	**1.16**	**1.73**	**1.76**	**0.50**	**0.57**	**0.49**
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense						**0.02**							**0.04**							
7. Provision for Risk		**0.66**						**0.00**						**5.36**						
7.1 Loan loss Provision		0.66						0.00						5.36						
7.1.1 General Loan loss Provision		0.66						-260.50												
7.1.1.1 Pass Loan Loss Provision		0.66						-264.41												
7.1.1.2 Watch List Provision								3.91												
7.1.2 Special Loan Loss Provision								247.40						5.36						
7.1.3 Additional Loan Loss Provision								13.10												
7.2. Provision for Non-Banking Assets																				
7.3. Provision for Loss on Investment																				
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off														**0.30**						
9. Provision for Staff Bonus							**0.15**			**0.19**		**0.01**	**0.28**						**0.27**	
10. Provision for Income Tax							**0.44**			**0.56**		**0.04**	**0.84**						**0.80**	
11. Others																				
12. Net Profit				**-5.36**			**1.03**		**-4.01**	**1.30**		**0.10**	**1.96**	**19.95**					**1.88**	
Total Expenses	**8.39**	**5.46**	**40.39**	**3.96**	**12.64**	**13.86**	**9.86**	**36.19**	**42.53**	**35.69**	**63.81**	**3.44**	**22.95**	**75.65**	**10.90**	**12.02**	**37.93**	**4.70**	**7.73**	**5.04**
Income																				
1. Interest Income	**6.98**	**4.37**	**30.19**	**3.48**	**9.47**	**8.36**	**8.99**	**15.11**	**38.96**	**32.53**	**52.06**	**3.14**	**21.22**	**47.82**	**9.92**	**10.14**	**30.89**	**3.93**	**6.85**	**2.58**
1.1 On Loans and Advances	6.96	4.37	20.44	3.46	9.44	8.05	8.99	14.95	38.96	32.44	51.98	3.14	21.20	44.38	9.92	10.14	24.50	3.93	6.85	2.57
1.2 On Investment			1.26			0.16											0.30			
1.2.1 Government Bonds			1.26			0.16											0.30			
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance					0.03															
1.4 On Call Deposit	0.01		8.48	0.02		0.00				0.00	0.08		0.02				6.10			0.01
1.5 On Others		0.00				0.14		0.16	0.00	0.09				3.44						
2. Commission and Discount	**0.73**	**0.27**	**0.49**	**0.41**	**0.02**	**0.07**	**0.87**	**0.36**	**0.27**	**3.15**	**0.17**	**0.10**	**0.42**	**0.73**	**0.04**	**0.12**	**0.25**	**0.28**	**0.04**	**0.18**
2.1 Bills Purchase and Discount																				
2.2 Commission	0.08	0.25	0.49		0.02	0.07	0.04	0.36	0.27	3.15	0.17	0.10	0.42	0.03	0.04	0.12	0.25	0.13	0.04	0.08
2.3 Others	0.66	0.02		0.41			0.83							0.70				0.16		0.09
3. Exchange Flactuation Income			**0.55**				**0.00**	**0.23**		**0.00**							**0.01**			
3.1 Due to Change in Exchange Rate			0.08					0.20									0.01			
3.2 Due to Foreign Currency Transaction			0.48				0.00	0.03		0.00							0.00			
4. Other Operating Income			**1.84**	**0.06**	**0.96**	**0.37**		**1.22**	**3.30**		**3.32**	**0.20**	**1.31**	**2.24**	**0.53**	**1.01**	**1.41**	**0.16**	**0.84**	
5. Non Operating Income			**0.05**																	
6. Write Back from Provisions for loss														**24.85**						
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																				
9. Net Loss	**0.68**	**0.82**	**7.28**		**2.19**	**5.07**		**19.26**			**8.26**				**0.41**	**0.75**	**5.36**	**0.32**		**2.29**
Total Income	**8.39**	**5.46**	**40.39**	**3.96**	**12.64**	**13.86**	**9.86**	**36.19**	**42.53**	**35.69**	**63.81**	**3.44**	**22.95**	**75.65**	**10.90**	**12.02**	**37.93**	**4.70**	**7.73**	**5.04**

Profit and Loss Statement of upto Saun end, 2072(Mid-Aug, 2015)

BFI Name	Shine	Pacific	IDBL	Kanchan	Matribhumi	Innovative	Jhimruk	Metro	Vibor	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Ekata
Expenses																			
1. Interest Expense	**28.86**	**5.65**	**27.07**	**8.48**	**2.41**	**10.52**	**4.03**	**12.17**	**28.39**	**46.43**	**31.02**	**7.58**	**0.56**	**4.62**	**2.73**	**5.19**	**2.87**	**8.21**	**14.13**
1.1 On Deposit Liabilities	28.86	5.65	27.07	8.48	2.41	10.52	4.03	12.17	28.39	46.43	30.42	7.58	0.56	4.62	2.73	5.19	2.87	8.21	14.13
1.1.1 Saving Account	19.12	2.52	7.23	5.97	1.50	5.65	2.65	4.90	9.73	22.80	11.64	5.01	0.44	3.29	2.13	2.31	2.24	3.68	6.80
1.1.2 Fixed Account	7.76	1.65	11.38	2.01	0.60	3.96	0.79	4.16	14.51	22.31	12.49	2.23	0.10	1.34	0.29	1.57	0.63	2.04	3.45
1.1.2.1 Up to 3 months Fixed Account	0.08	0.01	2.80	0.01	0.04			0.00				0.00				0.04	0.01	0.08	0.03
1.1.2.2 3 to 6 months Fixed Account	0.09	0.10	0.08	0.11	0.01	0.01		0.34	0.00		0.53	0.03	0.00			0.05	0.03	0.06	0.02
1.1.2.3 6 months to 1 year Fixed Account	4.99	0.81	8.39	0.58	0.25	2.10	0.20	2.31	0.10	9.71	9.12	1.36	0.01	0.83		0.95	0.24	0.68	2.25
1.1.2.4 Above 1 year Fixed Account	2.60	0.73	0.12	1.32	0.30	1.84	0.59	1.51	14.40	12.60	2.83	0.83	0.08	0.50	0.29	0.53	0.36	1.23	1.16
1.1.3 Call Deposit	1.98	1.49	8.46	0.50	0.32	0.92	0.58	3.11	4.16	1.32	6.29	0.34	0.02		0.32	1.31		2.49	3.88
1.1.4 Certificate of Deposit																			
1.2 On Borrowing											0.60								
2. Commission Expense							**0.04**												
3. Staff Expense	**3.55**	**0.51**	**4.49**	**1.48**	**0.74**	**1.28**	**0.81**	**1.07**	**4.40**	**9.68**	**3.52**	**1.68**	**0.15**	**1.17**	**0.56**	**1.57**	**0.54**	**1.47**	**1.60**
4. Office Operating Expenses	**5.83**	**0.94**	**3.90**	**1.18**	**0.36**	**3.12**	**0.48**	**1.51**	**4.56**	**7.13**	**4.10**	**1.20**	**0.05**	**0.76**	**1.44**	**1.48**	**0.70**	**0.92**	**1.09**
5. Foreign Exchange Loss																			
5.1 Due to Change in Exchange Rates																			
5.2 Due to Foreign Currency Transaction																			
6. Non Operating Expense																			
7. Provision for Risk										**3.84**									
7.1 Loan loss Provision										3.84									
7.1.1 General Loan loss Provision										1.79									
7.1.1.1 Pass Loan Loss Provision										1.79									
7.1.1.2 Watch List Provision																			
7.1.2 Special Loan Loss Provision										2.05									
7.1.3 Additional Loan Loss Provision																			
7.2. Provision for Non-Banking Assets																			
7.3. Provision for Loss on Investment																			
7.5. Provision for Loss of Other Assets																			
8. Loan Written Off																			
9. Provision for Staff Bonus													**0.00**						
10. Provision for Income Tax													**0.00**						
11. Others																			
12. Net Profit										**14.96**			**0.00**		**-0.79**		**-1.21**	**0.34**	
Total Expenses	**38.25**	**7.10**	**35.46**	**11.14**	**3.52**	**14.92**	**5.36**	**14.76**	**37.35**	**82.05**	**38.64**	**10.45**	**0.77**	**6.55**	**3.94**	**8.24**	**2.91**	**10.94**	**16.83**
Income																			
1. Interest Income	**14.84**	**5.05**	**25.41**	**7.29**	**1.46**	**10.33**	**2.71**	**12.44**	**14.86**	**70.73**	**28.13**	**8.62**	**0.67**	**5.24**	**3.33**	**4.56**	**2.60**	**9.99**	**9.92**
1.1 On Loans and Advances	14.84	5.05	25.41	7.29	1.46	10.33	2.69	10.26	14.38	70.73	22.17	8.62	0.67	5.23	3.32	4.56	2.60	9.97	9.92
1.2 On Investment								0.11	0.46		0.07			0.00					
1.2.1 Government Bonds								0.11	0.01		0.07								
1.2.2 Foreign Bonds																			
1.2.3 NRB Bonds									0.45										
1.2.4 Debenture & Bonds														0.00					
1.3 On Agency Balance																			
1.4 On Call Deposit		0.00				0.01	0.02	2.07	0.01		5.89				0.01		0.00	0.03	0.00
1.5 On Others																			
2. Commission and Discount	**2.32**	**0.21**	**0.24**	**0.07**	**0.29**	**0.05**	**0.93**	**0.27**	**0.01**	**9.39**	**1.32**	**0.01**	**0.07**	**0.13**		**0.03**	**0.05**	**0.22**	**0.84**
2.1 Bills Purchase and Discount							0.00												
2.2 Commission	0.44	0.21	0.24	0.05	0.11	0.05	0.93		0.01	1.13	1.32	0.01	0.07	0.12		0.03	0.05	0.21	0.17
2.3 Others	1.88			0.02	0.19		0.00	0.27		8.26				0.01				0.01	0.68
3. Exchange Flactuation Income			**0.02**						**0.03**		**4.92**								
3.1 Due to Change in Exchange Rate									0.03		2.96								
3.2 Due to Foreign Currency Transaction			0.02								1.96								
4. Other Operating Income		**0.17**	**2.28**	**0.45**		**0.91**	**0.03**	**0.83**	**1.89**		**1.94**	**0.85**	**0.03**	**0.34**	**0.61**	**0.49**	**0.26**	**0.73**	
5. Non Operating Income									**0.07**		**0.02**								
6. Write Back from Provisions for loss										**1.93**									
7. Recovery of written-off Loan																			
8. Income from Extra Ordinary transactions																			
9. Net Loss	**21.09**	**1.68**	**7.52**	**3.34**	**1.77**	**3.63**	**1.69**	**1.22**	**20.49**		**2.30**	**0.98**		**0.84**		**3.17**			**6.06**
Total Income	**38.25**	**7.10**	**35.46**	**11.14**	**3.52**	**14.92**	**5.36**	**14.76**	**37.35**	**82.05**	**38.64**	**10.45**	**0.77**	**6.55**	**3.94**	**8.24**	**2.91**	**10.94**	**16.83**

Profit and Loss Statement of upto Saun end, 2072(Mid-Aug, 2015)

BFI Name	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	Apex	Green	Reliable	Nepal Aawas	NFL	NIDC Capital	NNFL	NSMFL	KFL	Himalaya	Union	PFCL	Goodwill	SFL	SIFCL
Expenses																				
1. Interest Expense	**1.62**	**44.70**	**1.33**	**2.72**	**2.44**	**38.70**	**1.91**	**40.21**	**3.47**	**28.16**	**5.07**	**38.31**	**0.52**	**8.63**		**5.91**	**23.45**	**20.43**	**13.03**	**10.20**
1.1 On Deposit Liabilities	1.62	44.70	1.33	2.72	2.44	38.70	1.91	39.11	3.47	28.16	5.07	38.31	0.52	8.63		5.91	23.45	20.43	13.03	10.20
1.1.1 Saving Account	0.45	16.03	0.98	1.10	0.80	26.85	0.45	10.33	1.66	6.29	1.69	17.51	0.43	3.97		1.34	9.91	0.01	5.24	2.82
1.1.2 Fixed Account	0.41	18.08	0.31	0.74	0.36	11.85	0.56	20.48	1.81	21.87	3.38	20.80	0.01	4.65		4.30	13.54	20.42	7.79	7.38
1.1.2.1 Up to 3 months Fixed Account		0.49	0.02			0.02		1.33		0.18		0.11		0.11			0.00	0.06		
1.1.2.2 3 to 6 months Fixed Account	0.01	0.58	0.02	0.02	0.00	0.06	0.29	0.22		0.04		0.34		0.12		0.00	0.01	0.11		
1.1.2.3 6 months to 1 year Fixed Account	0.26	13.67	0.10	0.28	0.17	7.81	0.06	15.72	1.19	16.05	1.58	14.34		2.48		3.50	7.01	5.78		0.15
1.1.2.4 Above 1 year Fixed Account	0.14	3.34	0.18	0.44	0.20	3.96	0.21	3.20	0.62	5.60	1.80	6.02	0.01	1.95		0.81	6.52	14.47	7.79	7.24
1.1.3 Call Deposit	0.76	10.59	0.04	0.88	1.28		0.90	8.31					0.08			0.26				
1.1.4 Certificate of Deposit																				
1.2 On Borrowing								1.10												
2. Commission Expense																				
3. Staff Expense	**0.47**	**6.22**	**0.47**	**0.82**	**0.88**	**3.89**	**0.40**	**4.50**	**1.99**	**5.63**	**0.97**	**2.62**	**0.49**	**1.15**		**1.55**	**1.73**	**2.44**	**1.81**	**1.21**
4. Office Operating Expenses	**0.31**	**7.66**	**0.28**	**4.26**	**0.63**	**1.53**	**0.17**	**3.62**	**1.45**	**6.77**	**0.37**	**2.36**	**0.95**	**1.08**		**1.57**	**1.84**	**3.55**	**1.86**	**0.92**
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense								**2.16**												
7. Provision for Risk				**0.48**						**33.36**	**50.43**									
7.1 Loan loss Provision				0.48						10.43										
7.1.1 General Loan loss Provision				0.22																
7.1.1.1 Pass Loan Loss Provision				0.06																
7.1.1.2 Watch List Provision				0.15																
7.1.2 Special Loan Loss Provision				0.27						10.43										
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets										22.92	27.86									
7.3. Provision for Loss on Investment																				
7.5. Provision for Loss of Other Assets											22.57									
8. Loan Written Off										**5.57**										
9. Provision for Staff Bonus		**0.62**																**0.27**		
10. Provision for Income Tax		**1.85**																**0.80**		
11. Others																				
12. Net Profit		**4.32**							**0.85**									**1.87**		
Total Expenses	**2.41**	**65.36**	**2.09**	**8.28**	**3.94**	**44.12**	**2.47**	**50.49**	**7.75**	**79.49**	**56.84**	**43.29**	**1.96**	**10.86**		**9.04**	**27.02**	**29.36**	**16.69**	**12.33**
Income																				
1. Interest Income	**1.41**	**55.28**	**1.52**	**4.16**	**1.07**	**30.66**	**1.55**	**20.75**	**3.02**	**15.40**	**25.39**	**28.39**	**0.07**	**6.31**		**2.31**	**9.73**	**26.98**	**8.63**	**0.59**
1.1 On Loans and Advances	1.41	49.94	1.52	4.16	1.02	30.66	1.55	20.69	3.02	13.07	25.39	28.39	0.07	4.70		2.31	9.73	24.32	8.63	0.59
1.2 On Investment		0.46								0.38				0.01				0.40		
1.2.1 Government Bonds		0.46												0.01				0.40		
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds										0.38										
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance																				
1.4 On Call Deposit		4.89			0.00					1.96		0.00	0.00	1.59			0.01	2.25		
1.5 On Others					0.05			0.06		0.00				0.02						
2. Commission and Discount	**0.05**	**0.13**		**0.07**	**0.24**	**0.45**		**0.35**		**0.03**		**0.14**		**0.05**		**0.00**	**0.85**	**0.06**	**0.81**	
2.1 Bills Purchase and Discount																				
2.2 Commission	0.05	0.13		0.07	0.24	0.45		0.35		0.03		0.14		0.05		0.00	0.00	0.06	0.15	
2.3 Others																	0.84		0.65	
3. Exchange Flactuation Income		**0.01**						**0.21**												
3.1 Due to Change in Exchange Rate								0.21												
3.2 Due to Foreign Currency Transaction		0.01						0.00												
4. Other Operating Income	**0.36**	**4.00**	**0.17**	**0.20**	**0.10**	**1.48**	**0.09**	**2.07**	**0.44**	**0.96**	**0.17**	**2.16**	**0.01**	**0.69**		**0.34**		**2.33**		**0.58**
5. Non Operating Income		**5.93**							**4.30**	**11.83**			**0.18**							
6. Write Back from Provisions for loss				**0.06**						**0.08**	**25.99**		**0.25**	**0.14**						
7. Recovery of written-off Loan										**5.39**										
8. Income from Extra Ordinary transactions								**0.10**												
9. Net Loss	**0.59**		**0.39**	**3.80**	**2.54**	**11.52**	**0.83**	**27.02**		**45.79**	**5.28**	**12.60**	**1.45**	**3.67**		**6.38**	**16.44**		**7.26**	**11.16**
Total Income	**2.41**	**65.36**	**2.09**	**8.28**	**3.94**	**44.12**	**2.47**	**50.49**	**7.75**	**79.49**	**56.84**	**43.29**	**1.96**	**10.86**		**9.04**	**27.02**	**29.36**	**16.69**	**12.33**

Profit and Loss Statement of upto Saun end, 2072(Mid-Aug, 2015)

BFI Name	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Guheshwori
Expenses																				
1. Interest Expense	**13.43**	**7.99**	**27.55**	**5.19**	**26.28**	**0.20**	**2.27**	**9.28**	**16.73**	**11.13**	**80.62**	**0.47**	**0.18**	**13.14**	**8.28**	**29.47**	**3.66**	**0.46**	**0.14**	**8.96**
1.1 On Deposit Liabilities	13.03	7.99	27.55	5.19	25.86	0.20	2.27	9.28	16.73	11.13	80.62	0.47	0.18	13.14	8.28	29.47	3.66	0.39	0.14	8.96
1.1.1 Saving Account	2.50	2.51	7.47	1.26	14.68	0.07	0.85	2.91	7.85	4.31	30.81	0.11		4.95	6.28	10.07	2.74	0.02	0.14	3.75
1.1.2 Fixed Account	10.53	5.39	18.22	3.93	11.18	0.12	1.42	6.36	8.88	6.82	44.87	0.36	0.18	8.19	2.00	19.40	0.92	0.01		5.21
1.1.2.1 Up to 3 months Fixed Account			0.20		0.80	0.10				0.02	1.18	0.12		0.00		0.27				0.12
1.1.2.2 3 to 6 months Fixed Account	0.28		0.11	0.13	0.01	0.02			0.16	0.06	0.58			0.05		0.45	0.01			0.13
1.1.2.3 6 months to 1 year Fixed Account	6.28	2.97	2.14	1.81	1.84		0.18	3.53	7.15	4.35	35.60	0.00		4.46	0.32	11.53	0.02			2.36
1.1.2.4 Above 1 year Fixed Account	3.96	2.43	15.78	2.00	8.53	0.01	1.24	2.83	1.57	2.38	7.51	0.25	0.18	3.68	1.68	7.15	0.89	0.01		2.60
1.1.3 Call Deposit		0.09	1.85								4.93							0.36		
1.1.4 Certificate of Deposit			0.00																	
1.2 On Borrowing	0.40				0.42													0.07		
2. Commission Expense			**0.00**												**0.04**					
3. Staff Expense	**1.05**	**3.34**	**4.54**	**1.00**	**4.02**	**0.86**	**0.46**	**0.47**	**1.59**	**1.28**	**12.00**	**0.61**		**2.45**	**0.04**	**2.82**	**1.79**	**0.66**		**0.00**
4. Office Operating Expenses	**1.07**	**3.41**	**2.43**	**1.06**	**4.04**	**0.38**	**0.52**	**0.17**	**0.83**	**1.71**	**13.60**	**0.36**	**0.13**	**1.78**	**0.49**	**2.06**	**1.77**	**0.77**	**0.03**	**0.52**
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense			**0.04**																	
7. Provision for Risk				**5.87**					**34.05**											
7.1 Loan loss Provision				5.87					34.05											
7.1.1 General Loan loss Provision																				
7.1.1.1 Pass Loan Loss Provision																				
7.1.1.2 Watch List Provision																				
7.1.2 Special Loan Loss Provision									34.05											
7.1.3 Additional Loan Loss Provision				5.87																
7.2. Provision for Non-Banking Assets																				
7.3. Provision for Loss on Investment																				
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																				
9. Provision for Staff Bonus																				
10. Provision for Income Tax																				
11. Others																				
12. Net Profit		**9.44**						**1.25**			**8.28**		**0.37**		**3.53**		**0.33**			**0.06**
Total Expenses	**15.55**	**24.19**	**34.56**	**13.13**	**34.35**	**1.44**	**3.25**	**11.17**	**53.20**	**14.12**	**114.50**	**1.44**	**0.69**	**17.38**	**12.38**	**34.35**	**7.55**	**1.90**	**0.16**	**9.54**
Income																				
1. Interest Income	**9.22**	**23.83**	**10.61**	**1.60**	**22.88**	**0.11**	**1.95**	**10.83**	**17.69**	**6.55**	**57.51**	**0.13**	**0.63**	**6.12**	**11.55**	**21.46**	**7.07**	**1.35**		**6.95**
1.1 On Loans and Advances	6.15	17.86	10.56	1.60	22.01	0.11	1.95	10.83	16.66	6.31	57.48	0.13	0.63	6.12	11.55	21.41	7.02	1.35		5.97
1.2 On Investment	0.47	2.94			0.69					0.24										
1.2.1 Government Bonds		2.94			0.69															
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds	0.47																			
1.2.4 Debenture & Bonds										0.24										
1.3 On Agency Balance																				
1.4 On Call Deposit	2.60		0.04									0.00				0.05				0.99
1.5 On Others		3.03		0.00	0.18				1.03		0.02						0.05			
2. Commission and Discount	**0.00**	**0.03**	**0.06**	**0.00**	**0.08**		**0.17**			**0.06**	**0.03**	**0.00**		**0.07**	**0.00**		**0.48**			**0.11**
2.1 Bills Purchase and Discount																				
2.2 Commission	0.00		0.06	0.00	0.05					0.06	0.01	0.00		0.07	0.00		0.00			0.10
2.3 Others		0.03			0.03		0.17				0.02						0.48			0.01
3. Exchange Flactuation Income																				
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																				
4. Other Operating Income	**1.93**	**0.33**	**1.25**		**2.32**		**0.00**	**0.18**		**0.36**	**1.91**	**0.00**	**0.05**	**0.35**	**0.83**	**2.08**		**0.00**		**2.46**
5. Non Operating Income			**0.00**					**0.01**						**0.03**					**0.11**	**0.02**
6. Write Back from Provisions for loss											**55.06**									
7. Recovery of written-off Loan								**0.15**												
8. Income from Extra Ordinary transactions																				
9. Net Loss	**4.41**		**22.65**	**11.52**	**9.08**	**1.33**	**1.12**		**35.51**	**7.14**		**1.30**		**10.81**		**10.81**		**0.55**	**0.05**	
Total Income	**15.55**	**24.19**	**34.56**	**13.13**	**34.35**	**1.44**	**3.25**	**11.17**	**53.20**	**14.12**	**114.50**	**1.44**	**0.69**	**17.38**	**12.38**	**34.35**	**7.55**	**1.90**	**0.16**	**9.54**

Profit and Loss Statement of upto Saun end, 2072(Mid-Aug, 2015)

BFI Name	Everest	Prudential	ICFC	Sagarmatha	Kuber	NEFL	Seti	hama	Namaste	Kaski	Unique	Manjushree	Jebils	Reliance	Bhaktapur
Expenses															
1. Interest Expense	**6.52**	**6.41**	**23.08**	**14.73**	**0.25**	**8.40**	**0.04**	**1.32**	**1.79**	**17.73**	**4.24**	**14.59**	**5.58**	**11.31**	**2.03**
1.1 On Deposit Liabilities	6.52	6.41	22.59	14.73	0.25	8.40	0.04	1.32	1.79	17.73	4.24	14.48	5.58	11.31	2.03
1.1.1 Saving Account	3.47	1.67	11.52	7.65	0.21	5.61	0.00	0.92	1.62	9.51	2.05	9.05	1.80	7.68	0.87
1.1.2 Fixed Account	3.04	4.54	11.08	7.08	0.04	2.79	0.04	0.40	0.16	8.22	2.19	5.44	2.89	3.63	0.83
1.1.2.1 Up to 3 months Fixed Account	0.04			0.10						0.04	0.01	0.02	0.07	0.22	
1.1.2.2 3 to 6 months Fixed Account	0.03	0.01	0.11	0.31		0.01		0.07	0.00	0.13	0.03	0.09	0.03	0.72	
1.1.2.3 6 months to 1 year Fixed Account	1.01	2.53	3.06	4.93	0.04	1.58	0.02	0.33	0.00	7.18	1.79	3.50	1.96	0.70	0.23
1.1.2.4 Above 1 year Fixed Account	1.97	2.00	7.90	1.74		1.19	0.02	0.00	0.16	0.87	0.37	1.83	0.83	1.99	0.60
1.1.3 Call Deposit		0.20											0.90		0.33
1.1.4 Certificate of Deposit															
1.2 On Borrowing			0.49									0.11			
2. Commission Expense															
3. Staff Expense	**0.81**	**0.98**	**3.45**	**2.10**	**0.33**	**1.08**	**0.36**	**0.36**	**0.27**	**2.10**	**0.49**	**1.11**	**1.05**	**1.43**	**0.36**
4. Office Operating Expenses	**1.18**	**0.46**	**5.25**	**1.02**	**0.32**	**1.31**	**0.21**	**0.59**	**0.11**	**1.85**	**0.43**	**1.17**	**0.75**	**1.81**	**0.29**
5. Foreign Exchange Loss															
5.1 Due to Change in Exchange Rates															
5.2 Due to Foreign Currency Transaction															
6. Non Operating Expense															
7. Provision for Risk				**3.75**				**0.22**							
7.1 Loan loss Provision								0.22							
7.1.1 General Loan loss Provision															
7.1.1.1 Pass Loan Loss Provision															
7.1.1.2 Watch List Provision															
7.1.2 Special Loan Loss Provision								0.22							
7.1.3 Additional Loan Loss Provision															
7.2. Provision for Non-Banking Assets															
7.3. Provision for Loss on Investment				3.75											
7.5. Provision for Loss of Other Assets															
8. Loan Written Off															
9. Provision for Staff Bonus			**3.55**				**0.07**								
10. Provision for Income Tax			**10.66**				**0.22**								
11. Others		**2.86**													
12. Net Profit			**24.88**				**0.52**		**0.68**						**0.38**
Total Expenses	**8.51**	**10.71**	**70.89**	**21.60**	**0.89**	**10.79**	**1.43**	**2.49**	**2.84**	**21.68**	**5.16**	**16.88**	**7.38**	**14.55**	**3.07**
Income															
1. Interest Income	**4.21**	**1.46**	**68.83**	**8.79**	**0.34**	**7.55**	**1.34**	**1.69**	**2.50**	**15.81**	**2.40**	**11.88**	**3.68**	**10.96**	**2.68**
1.1 On Loans and Advances	4.21	1.46	68.46	8.78	0.34	6.38	1.34	0.57	2.50	15.71	2.40	11.60	2.60	8.84	2.68
1.2 On Investment												0.18			
1.2.1 Government Bonds															
1.2.2 Foreign Bonds															
1.2.3 NRB Bonds												0.18			
1.2.4 Debenture & Bonds															
1.3 On Agency Balance			0.37												
1.4 On Call Deposit						1.17		1.13		0.10			1.08	2.12	
1.5 On Others				0.01							0.00	0.10			
2. Commission and Discount	**0.09**	**0.18**	**0.33**	**0.07**		**0.20**	**0.01**	**0.00**	**0.00**			**1.23**	**0.00**	**0.00**	**0.00**
2.1 Bills Purchase and Discount															
2.2 Commission	0.09	0.00	0.33	0.07		0.19	0.01	0.00	0.00			0.02	0.00	0.00	0.00
2.3 Others		0.18				0.01						1.21		0.00	
3. Exchange Flactuation Income		**0.00**													
3.1 Due to Change in Exchange Rate															
3.2 Due to Foreign Currency Transaction		0.00													
4. Other Operating Income	**0.38**		**1.72**	**1.55**	**0.03**	**0.23**	**0.07**	**0.11**	**0.34**	**1.59**	**0.37**		**0.71**	**0.73**	**0.39**
5. Non Operating Income			**0.01**	**0.07**		**0.02**							**0.02**	**0.01**	
6. Write Back from Provisions for loss								**0.02**							
7. Recovery of written-off Loan															
8. Income from Extra Ordinary transactions													**0.04**		
9. Net Loss	**3.83**	**9.07**		**11.13**	**0.52**	**2.80**		**0.66**		**4.28**	**2.38**	**3.76**	**2.94**	**2.84**	
Total Income	**8.51**	**10.71**	**70.89**	**21.60**	**0.89**	**10.79**	**1.43**	**2.49**	**2.84**	**21.68**	**5.16**	**16.88**	**7.38**	**14.55**	**3.07**

Statement of Credit as on Saun end, 2072(Mid-Aug, 2015)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	Global
Sector Wise																			
Agricultural and Forest Related	3493.00	3521.51	772.91	2012.43	571.59	1217.66	1911.60	319.20	1178.18	745.95	802.04	486.75	1157.75	857.75	398.08	460.57	456.80	17831.52	1209.04
Fishery Related	46.43	156.13	1842.33	30.81		1.51		4.47	11.82	21.73	19.49	0.44	3.31	9.31	0.79		42.27	610.22	10.36
Mining Related	315.98	102.00	389.46	187.57				118.58	194.63		82.88	44.23		14.18	326.62		109.49		30.39
Manufacturing (Producing) Related	9201.43	8113.38	18685.77	23587.50	9264.01	19298.31	8482.21	5185.06	10089.49	9483.91	5428.34	8676.23	2020.18	7118.37	7236.34	4837.52	7400.31	8110.69	9774.37
Construction	6041.10	9045.94	3150.89	4062.89	6812.40	4186.02	2606.88	7421.48	8339.27	2263.02	2254.60	8255.57	1461.82	4480.11	4193.74	5650.55	2265.74	3988.06	6025.24
Electricity,Gas and Water	493.37	939.14	2664.16	2035.03	14.96	597.17	643.60	381.83	1245.33	1546.15	842.24	1025.32	494.01	1232.94	1218.86	1040.83	1556.44	79.80	2611.24
Metal Products, Mach. & Ele. Eqp.	330.63	833.22	955.09	274.37	262.43	39.92	929.70	424.55	1095.58	453.51	333.96	17.49	26.07	333.24	237.15	322.63	323.85	541.06	981.38
Tras., Com. and Public Utilities	898.74	1703.33	596.00	1229.44	115.61	2073.10	1007.10	436.39	2209.82	1087.04	1805.31	606.02	1284.84	466.19	391.91	972.78	2322.39	268.45	974.18
Wholesaler & Retailer	14314.16	21750.47	17834.71	14375.49	5357.53	12107.42	11858.13	4843.11	14819.29	9068.20	4798.02	9503.83	2755.27	7615.58	6366.65	7042.14	7447.26	14375.37	14555.34
Finance, Insurance and Real Estate	2073.42	5963.49	4459.19	4868.42	1159.33	7198.72	1887.69	1638.57	5511.92	2876.81	1342.33	3276.54	1087.69	3865.81	2525.17	2996.39	3403.25	96.41	3385.24
Hotel or Restaurant	1249.64	3785.69	1848.74	5455.49	7.56	1382.33	267.74	604.10	948.67	645.42	578.49	469.14	1666.84	391.86	326.63	377.97	1337.15	2593.50	1821.91
Other Services	1918.51	2273.28	1701.82	6056.38	163.92	3363.91	558.12	1108.25	1531.25	2402.23	1079.93	1881.13	1220.38	2228.36	975.86	1418.08	1642.55	4526.79	1950.68
Consumption Loans	10485.53	10575.79	2279.65	1635.50	2639.43	1372.52	234.44	1230.15	1985.00	2306.73	631.45	6209.27	735.74	2141.50	1623.36	3156.62	633.59	8363.91	1673.17
Local Government		216.60		368.27	138.81	255.20							58.72	129.84		134.63	135.05	1.48	91.86
Others	2055.44	4208.69	10142.46	3127.26	1539.01	3731.02	9991.05	2020.69	3585.98	718.20	1310.85	3208.83	3173.90	4640.34	1143.77	2542.75	8110.51	9526.05	5348.89
TOTAL sectorwise	52917.38	73188.66	67323.17	69306.84	28046.60	56824.79	40378.28	25736.44	52746.23	33618.89	21309.93	43660.78	17146.53	35525.38	26964.92	30953.45	37186.65	70913.30	50443.29
Product Wise																			
Term Loan	9309.14	10912.90	10460.85	15589.62	2086.05	7286.28	2253.94	3243.56	7488.50	4744.68	2841.09	3418.39	2853.89	4476.20	5142.94	4883.74	7845.32	28799.31	6508.91
Overdraft	6662.46	10575.67	14122.47	13073.27	1551.56	8044.27	792.49	4930.14	13841.68	10537.24	6753.92	6994.56	1908.61	4244.60	7530.27	2465.58	10201.02	6606.86	16024.50
Trust Receipt Loan / Import Loan	944.76	500.70	6846.09	10015.00	2279.85	7716.06	1323.40	1548.82	2811.08	911.95	945.63	1759.84	605.20	963.83	911.73	1555.78	1253.31	19.25	1607.38
Demand & Other Working Capital Loan	13540.51	25876.45	12278.70	17571.39	6743.47	16486.63	20295.56	5253.52	5247.84	7154.47	2674.95	10364.51	3357.87	3703.28	5042.00	8316.70	5875.20	24232.38	12027.64
Res. Per. H. Loan (Up to Rs. 10 mil.)	3643.39	5638.13	5950.38	1440.67	4959.08	4219.70	2019.69	2887.22	8339.27	2086.48	1474.83	6882.50	654.44	4466.56	2902.19	1470.01	2509.43	3315.59	3420.47
Real Estate Loan	1518.12	2838.25	4871.49	4431.97	1479.36	2857.16	2012.04	1605.99	2954.67	834.05	809.99	2758.34	1684.49	2358.03	2005.65	1085.80	3705.14	672.47	2869.98
Margin Nature Loan	1753.98	1244.67		436.91		599.26		417.16	551.08	60.63	8.00	3301.99	293.52	126.45	861.13	346.49	499.43		590.08
Hire Purchase Loan	1485.00	2015.62	1829.80	1938.89	2529.92	3014.43	331.72	1871.98	3176.51	2510.28	2008.11	3639.27	1926.76	3003.92	1194.13	2446.26	2622.75	103.97	2760.23
Deprived Sector Loan	2210.42	3676.88	2817.85	3188.60	1298.14	2445.80	1818.10	1094.50	2452.77	1437.39	771.83	1747.25	686.65	1711.39	1131.95	1315.38	1414.84	5308.48	2194.97
Bills Purchased	5.18	65.26	12.55	498.29	167.15	2038.29	800.59	326.35	345.92	2812.76	128.08	1496.87		1045.00	22.14	7.55	837.38		856.95
Other Product	11844.41	9844.13	8132.99	1122.22	4952.03	2116.91	8730.76	2557.20	5536.92	528.96	2893.51	1297.26	3175.10	9426.12	220.78	7060.17	422.82	1855.00	1582.16
Total Product wise Loan	52917.38	73188.66	67323.17	69306.84	28046.60	56824.79	40378.28	25736.44	52746.23	33618.89	21309.93	43660.78	17146.53	35525.38	26964.92	30953.45	37186.65	70913.30	50443.29
Collateral Wise																			
Gold and Silver	8389.81	9011.48	1.20	811.62				286.08		29.87	257.78	29.12		8.82		256.55			12.50
Government Securities	3.76	222.85	387.23	37.99	5.50					3.34			65.82	1.80			16.20		
Non Governmental Securities	0.09	987.51	26.04	426.73		599.26		515.62	721.29		111.29	3301.99	571.10		822.78		382.37		0.00
Fixed Deposit Receipts	219.48	246.11	1171.77	121.98	316.43	289.78	814.29	64.80	98.67	94.99	193.81	320.28	69.40	356.05	102.06	84.03	427.10	216.89	0.20
Own	219.36	246.11	672.78	121.98	6.78	289.78	814.29	64.80	11.12	94.99	193.49	320.28	69.40	356.05	102.06	84.03	427.10	216.89	0.20
Other Licences Institutions	0.12		498.99		309.65				87.55		0.32								
Collateral of Properties	20054.22	60499.13	57850.90	56466.56	21873.11	51028.93	34954.49	22940.37	48088.52	29136.81	19204.65	38294.76	14769.01	32238.26	25015.69	27529.94	33170.44	70696.41	894.99
Fixed Assets	13338.38	60456.51	31452.93	47508.35	17436.65	49987.77	30542.78	21559.96	30655.76	26147.71	17339.55	21107.40	14571.19	18423.04	24550.30	18776.19	19610.22	70696.41	660.99
Current Assets	6715.84	42.62	26397.97	8958.21	4436.46	1041.15	4411.71	1380.41	17432.76	2989.10	1865.10	17187.36	197.82	13815.21	465.38	8753.74	13560.23		234.00
Against security of Bill	443.48	74.46	2742.65	872.44		2038.29	1125.21	371.55	111.42	1916.98	236.83	2.44	502.86		0.10		502.71		
Domestic Bills		21.89	0.01	490.47		1704.38	1.07	233.68	19.60										
Foreign Bills	443.48	52.57	2742.64	381.96		333.92	1124.13	137.87	91.82	1916.98	236.83	2.44	502.86		0.10		502.71		
Against Guarantee	212.58	1430.95	591.85	3103.12	3082.47	2766.11	1817.59	1241.52	2989.84	2426.26	766.87	1665.04	573.50	1650.95	872.96	134.78	842.21		85.00
Government Guarantee	48.56	7.66		368.27	138.81		156.12	91.30	243.74	2.17	71.84	216.53		129.84	146.62	134.63	135.05		
Institutional Guarantee	39.78	1407.31	560.12	2093.71	2943.66		1661.47	893.98	2210.05	1151.97	675.59	1448.50	448.07	1506.59	701.36		692.27		
Personal Guarantee	4.05	11.96	11.44	640.43				103.72	530.04		19.44			14.51		0.14	4.49		10.00
Collective Guarantee	0.01	4.02						152.52	6.00	3.42									
Int. Rtd. Foreign Bank's Guarantee			20.29			54.22				843.78									
Other Guarantee	120.18			0.70		2711.89			0.01	424.93			125.43		24.98		10.41		75.00
Credit Card			137.85	27.96	108.12	102.42				10.62						23.29			86.00
Others	23593.96	716.17	4413.67	7438.45	2660.98		1666.69	316.50	736.49		538.70	47.15	594.84	1269.51	151.34	2924.87	1845.61		49364.60
Total	52917.38	73188.66	67323.17	69306.84	28046.60	56824.79	40378.28	25736.44	52746.23	33618.89	21309.93	43660.78	17146.53	35525.38	26964.92	30953.45	37186.65	70913.30	50443.29

Statement of Credit as on Saun end, 2072(Mid-Aug, 2015)

BFI Name	Citizens	Prime	Sunrise	Grand	NMB	PRABHU	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Karnali	Triveni
Sector Wise																				
Agricultural and Forest Related	274.92	719.58	670.95	776.58	538.17	1098.74	500.05	385.07	1010.42	491.67	1527.94	42.29	63.12	312.22	99.47	1.75	154.91	132.96	131.24	779.08
Fishery Related	54.68		4.70		14.31	6.14	3.92	3.75	6.57	0.44	10.69		2.58	34.42	2.09		20.85	17.81		62.24
Mining Related	13.68		33.30	490.39	64.88		142.54	35.82	60.29	459.05				31.39	11.85					18.31
Manufacturing (Producing) Related	5944.15	6345.05	6366.67	1238.92	7314.13	4193.38	5801.12	5013.11	5595.86	5489.39	5753.21	495.54	361.12	521.40	439.68	8.52	207.42	119.83	16.74	378.25
Construction	530.84	3404.11	1265.07	623.93	4327.62	5534.56	163.03	324.75	1765.95	2070.24	3061.89	25.99	80.07	749.99	295.17	22.94	507.15	109.63	80.82	1247.41
Electricity,Gas and Water	2057.62	1613.45	604.66	256.28	912.36	763.95	678.06	507.49	526.02	343.18	944.43	296.62	1.14	57.55	190.30		4.80			
Metal Products, Mach. & Ele. Eqp.	51.91	49.62	303.27	169.31	763.28	93.11	154.90	369.06	92.46	224.23	412.52	13.62		267.19	43.44		42.79			70.18
Tras., Com. and Public Utilities	184.71	717.83	467.53	771.66	697.57	335.45	741.62	392.15	436.76	90.77	1309.71			540.86	48.34	6.42	282.99	9.74	106.45	608.57
Wholesaler & Retailer	4671.24	3929.22	6811.08	933.40	6268.20	5840.47	3678.92	5931.42	5914.28	4896.84	5955.04	151.03	799.67	866.15	627.68	19.40	730.39	621.20	71.22	528.20
Finance, Insurance and Real Estate	4155.18	5134.30	2731.86	2507.05	1412.61	2978.97	2607.69	910.91	2797.57	2336.37	1072.82	158.48	68.42	530.67	405.05	36.91	233.09			392.97
Hotel or Restaurant	773.96	557.09	952.02	303.03	1519.72	1791.31	425.62	785.57	1153.20	1038.35	788.19	352.54	64.12	243.86	290.07	6.07	118.44	9.15		168.92
Other Services	1309.22	424.07	1368.56	768.06	1766.48	3288.55	603.29	765.50	2168.74	1003.68	1251.45	343.49	126.46	368.86	140.90		95.48	62.86	370.97	209.07
Consumption Loans	2975.02	4299.07	2193.07	21.25	782.54	2339.30	1773.95	1086.46	1203.54	1392.07	1737.42	5.73	66.23	479.05	1552.85	39.30	79.17	13.90	21.87	271.24
Local Government	1.57			89.77																
Others	6979.14	6122.77	3759.01	475.16	656.64	1735.40	1203.39	1584.95	805.57	826.78	5094.22	370.11	821.93	628.97	1993.29	74.01	493.01	699.30		807.65
TOTAL sectorwise	29977.86	33316.17	27531.74	9424.80	27038.52	29999.31	18478.11	18096.01	23537.23	20663.06	28919.52	2255.44	2454.86	5632.58	6140.17	215.31	2970.49	1796.38	799.31	5542.08
Product Wise																				
Term Loan	6308.85	4541.42	2781.22	1638.86	5101.74	5797.86	4452.46	2754.64	4754.22	4833.21	4497.39	1341.69	227.40	853.21	1073.75	11.00	196.45		87.96	550.35
Overdraft	6263.14	6798.62	6130.80	1188.63	1371.92	7569.24	3681.02	4140.19	4952.78	5231.37	3558.61	445.72			24.24	74.01	1376.40		224.07	1243.47
Trust Receipt Loan / Import Loan	562.47	845.96	1307.50	90.68	1155.00	987.42	962.18	2066.73	1473.16	433.20	807.21									
Demand & Other Working Capital Loan	4195.03	2859.64	7774.16	2962.07	6627.81	3815.76	3741.95	4717.89	6733.34	4979.12	6076.72	103.23	1842.37	1703.09	2583.96	19.40		654.97		
Res. Per. H. Loan (Up to Rs. 10 mil.)	1762.75	1939.71	2513.70	157.91	2964.28	4546.18	814.30	585.04	1061.90	1594.68	2233.12	13.06	80.07	621.69	356.29	22.94	178.81	86.88		870.47
Real Estate Loan	3620.89	4703.63	1904.58	2018.40	1593.48	1782.87	965.78	648.22	806.54	1045.27	2050.95	152.94		366.05	383.02	36.91	534.63	96.40	80.82	386.48
Margin Nature Loan	908.93	1745.02	625.33	5.11	214.90	976.21	792.32	14.73	11.89	93.79	401.56			189.81	451.06	34.52	2.45			108.48
Hire Purchase Loan	1161.06	615.14	1921.41	91.73	1085.37	1946.96	874.87	1723.77	1562.10	742.90	2405.56	26.93	52.09	766.58	518.02	6.42	226.15	7.59	106.45	690.61
Deprived Sector Loan	1205.30	1626.99	1061.57	581.29	1115.35	1172.41	715.22	836.28	1052.56	915.35	1200.69	144.31	149.87	205.24	268.91	5.34	153.30	85.43	39.37	218.27
Bills Purchased	81.48	537.26	54.02	0.31	776.31	9.00		1.95	57.48	139.53	212.87			1.00						
Other Product	3907.95	7102.79	1457.44	689.80	5032.36	1395.40	1478.02	606.56	1071.26	654.63	5474.84	27.58	103.07	925.91	480.90	4.78	302.30	865.10	260.65	1473.95
Total Product wise Loan	29977.86	33316.17	27531.74	9424.80	27038.52	29999.31	18478.11	18096.01	23537.23	20663.06	28919.52	2255.44	2454.86	5632.58	6140.17	215.31	2970.49	1796.38	799.31	5542.08
Collateral Wise																				
Gold and Silver	1766.32	3825.44	375.54	19.94		46.86	321.55		243.86	318.33	279.84			42.10	402.64					
Government Securities	2.52				1.55			2.03												
Non Governmental Securities	909.73	1735.48			253.63	996.04	797.24	21.16	13.89	93.79		1.80		189.81	556.86	34.52	2.45			105.91
Fixed Deposit Receipts	135.74	172.29	190.14	2.84	63.51	182.46	104.76	25.13	4.76	240.35	84.35	19.15	14.14	41.05	75.33	4.78	22.27	13.90	21.87	82.63
Own	135.34	168.29	190.14	2.84	59.97	182.46	104.76	25.13	4.76	240.35	84.35	19.15	14.14	41.05	75.33	4.78	22.27	13.90	21.87	82.63
Other Licences Institutions	0.40	4.00			3.53															
Collateral of Properties	24535.95	23917.05	25385.05	9039.35	26130.31	27122.71	16443.52	17500.27	21485.78	18787.04	26714.33	2170.69	2371.16	5193.05	4654.27	164.79	2935.20	1780.47	777.44	5286.20
Fixed Assets	15578.13	23301.44	19961.65	8018.67	20754.97	26658.79	12760.01	14156.26	18523.16	9143.71	22903.85	2170.69	2371.16	5193.05	4654.27	164.79	2935.20	1780.47	777.44	5286.20
Current Assets	8957.82	615.61	5423.40	1020.68	5375.33	463.92	3683.51	3344.01	2962.63	9643.33	3810.47									
Against security of Bill	713.99	511.04		149.67	29.20	234.13	4.57	39.98	57.48	139.53	754.08			1.00						
Domestic Bills	74.39			149.67		9.00			57.48	20.18				1.00						
Foreign Bills	639.60	511.04			29.20	225.13	4.57	39.98		119.35	754.08									
Against Guarantee	37.52	2330.77		159.25	548.91	599.86		305.25	1487.56	913.03	2.26		69.56	165.56	451.06	11.23	10.58			33.76
Government Guarantee	0.97	117.80		89.77	52.81	35.61								16.00		2.72				
Institutional Guarantee		2012.69		49.57	58.07	470.13		48.48	1005.12	913.03			68.42	148.96	451.06					18.74
Personal Guarantee	36.55	195.19		19.91	404.26	37.46			7.09		2.26			0.60		8.51	8.96			15.01
Collective Guarantee					33.78	56.65		107.91	475.36				1.14				1.61			
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee		5.08						148.86												
Credit Card					4.07															
Others	1876.08	824.11	1581.01	53.76	7.35	817.25	806.47	202.17	243.90	170.99	1084.67	63.81					0.00	2.01		33.58
Total	29977.86	33316.17	27531.74	9424.80	27038.52	29999.31	18478.11	18096.01	23537.23	20663.06	28919.52	2255.44	2454.86	5632.58	6140.17	215.31	2970.49	1796.38	799.31	5542.08

Statement of Credit as on Saun end, 2072(Mid-Aug, 2015)

BFI Name	Suprim	Bhrikuti	Suvekchha	Shangrila	Gurkha	Gandaki	Infrastructure	Business	Biratlaxmi	Excel	Western	Society	Araniko	Deva	CEDBL	Miteri	Tinau	Muktinath	Sewa	Kankai
Sector Wise																				
Agricultural and Forest Related	1000.74	161.93	52.62	120.39	11.50	183.77	176.93	95.32	158.01	167.60	92.98	65.38	87.38	107.72	97.38	128.00	172.24	1970.88	324.18	121.19
Fishery Related	7.80	34.36	0.93	6.38		28.13		2.45		4.43		2.97	8.57	0.48	1.79	1.16	8.64	5.52	20.56	
Mining Related	2.79	1.06		20.10	33.81	53.53							1.75				16.90		3.55	
Manufacturing (Producing) Related	196.34	319.39	0.79	347.02	0.73	319.92	210.05	169.53	197.59	242.48	76.70	376.51	38.99	226.96	575.48	68.04	97.00	121.32	176.53	25.95
Construction	432.28	732.89	233.61	815.16	7.86	772.82	419.50	540.61	131.34	269.72	66.44	751.43	132.56	356.76	667.51	175.01	257.05	1195.97	329.55	69.56
Electricity,Gas and Water	0.50	3.68		7.89		2.17	4.66					121.92		182.75	2036.88	8.54		7.10		
Metal Products, Mach. & Ele. Eqp.	111.89	13.39		75.23		20.81	0.03	48.33		5.71		31.80	7.39	76.47	912.04	18.14	14.10	45.59	1.88	
Tras., Com. and Public Utilities	125.03	886.13	398.17	651.46	7.88	167.42	315.18	731.99		33.36	6.99	163.55	91.41	102.21	574.75	159.15	165.69	774.55	282.00	35.63
Wholesaler & Retailer	762.03	1007.19	491.28	1054.38	37.48	476.61	1086.12	635.18	805.07	646.59	361.38	1269.77	229.77	365.15	1091.09	252.59	469.21	660.78	1054.08	183.13
Finance, Insurance and Real Estate	23.94	273.62		477.83	674.01	215.68	168.99	714.30		94.67		354.39	8.20	539.67	731.32	92.05	132.13	203.75	121.26	
Hotel or Restaurant	76.57	36.96	0.95	409.42	1.00	115.08	268.10	82.77		92.75	41.41	171.06	27.68	103.02	183.93	37.05	30.65	128.67	63.32	8.11
Other Services	116.80	307.58	54.53	360.45		87.43	49.13	399.66	128.57	151.63	45.74	355.17	13.33	244.80	57.21	52.06	169.81	99.66	94.27	20.69
Consumption Loans	101.68	89.05	65.81	354.23	31.89	105.88	203.89	750.12	252.80	104.37	14.62	270.53	112.14	471.78	160.12	33.58	40.35	183.78	106.80	26.13
Local Government	0.05																		1.37	
Others	710.27	917.86	67.35	1688.52	167.96	1206.97	1156.42	1344.13	1087.40	252.78	387.23	734.57	494.45	2276.36	787.62	425.21	234.89	1347.49	659.62	332.48
TOTAL sectorwise	3668.70	4785.07	1366.02	6388.46	974.12	3756.23	4059.00	5514.39	2760.76	2066.10	1093.49	4669.06	1253.61	5054.14	7877.11	1450.58	1808.65	6745.07	3238.99	822.88
Product Wise																				
Term Loan	106.00	164.57	66.81	1382.23		140.91	447.17	434.06	665.46	246.80	333.86	500.56	111.91	792.14	2549.71	52.36	140.48	1227.16	710.48	452.47
Overdraft	627.33	939.86	350.71	1380.94	89.94	1970.75	1917.20	732.88	516.47	704.61	418.34	1926.32	550.25	1397.47	1835.66	331.84	786.13	1011.13	1446.21	192.01
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan	442.39		81.40	1246.92	79.95	10.14		196.62	772.74	648.64	160.85	69.25	24.03	315.80	586.38				33.01	
Res. Per. H. Loan (Up to Rs. 10 mil.)	423.88	577.00	194.22	620.43	7.86	609.07	415.04	480.38	131.34	186.55	66.44	620.89	111.56	654.62	455.58	170.38	260.61	1077.94	278.06	69.56
Real Estate Loan	28.69	334.89	98.57	448.25	702.98	283.22	154.63	459.00	117.75	39.81		447.26	23.24	320.30	774.37	89.23	108.46	201.49	88.48	5.00
Margin Nature Loan	18.74		2.50	34.66	31.89		177.84	568.27				91.73	66.91	168.10	89.98				3.55	
Hire Purchase Loan	203.84	912.78	424.12	942.76	7.88	186.52	315.18	900.81	35.47	19.31	6.99	227.47	93.71	213.70	392.87	167.40	135.70	879.00	337.86	56.88
Deprived Sector Loan	151.33	187.48	59.72	178.32	23.48	126.67	159.88	268.85	125.87	109.52	87.31	204.96	62.31	292.03	388.03	88.97	70.77	2012.35	166.80	36.53
Bills Purchased												3.20								
Other Product	1666.50	1668.50	87.99	153.96	30.14	428.95	472.05	1473.51	395.66	110.86	19.70	577.41	209.71	899.96	804.53	550.39	306.50	336.00	174.55	10.43
Total Product wise Loan	3668.70	4785.07	1366.02	6388.46	974.12	3756.23	4059.00	5514.39	2760.76	2066.10	1093.49	4669.06	1253.61	5054.14	7877.11	1450.58	1808.65	6745.07	3238.99	822.88
Collateral Wise																				
Gold and Silver		30.47		19.70		20.87	161.75	37.94	181.41	92.66		21.22	16.48	230.51		5.77	28.39	62.79		
Government Securities	0.05																			
Non Governmental Securities	18.74		2.50	34.77	31.89			572.36				91.95	66.91	168.10	89.98					
Fixed Deposit Receipts	8.18	24.73	37.36	47.58		41.68	42.14	26.00	35.92	5.01	14.62	90.25	9.28	20.23	42.05	7.83	11.96	49.09	30.68	4.78
Own	8.18	24.73	37.36	47.58		41.68	42.14	26.00	35.92	5.01	14.62	90.25	9.28	20.23	42.05	7.83	11.96	49.09	30.68	4.78
Other Licences Institutions																				
Collateral of Properties	3641.73	4722.10	1326.16	6149.38	918.90	3693.67	3677.24	4839.23	2543.44	1967.98	1078.87	4340.75	1148.70	2949.30	7316.95	1436.98	1754.40	4814.49	3123.28	816.97
Fixed Assets	3641.73	4722.10	1326.16	6149.38	918.90	3693.67	3677.24	4839.23	2543.44	1967.98	1078.87	4340.75	1148.20	2949.30	6977.51	1436.98	1754.40	4814.49	3123.28	816.97
Current Assets													0.50		339.44					
Against security of Bill												3.20	7.17							
Domestic Bills												3.20	7.17							
Foreign Bills																				
Against Guarantee				121.49			0.03	23.31				121.69	5.08	159.41	333.57		13.90	1818.70	85.03	
Government Guarantee												12.07			15.88				1.40	
Institutional Guarantee							0.03					107.26	5.00	154.71	317.69		13.90		1.06	
Personal Guarantee				24.64				23.31				1.07	0.08	3.69						
Collective Guarantee				96.85								1.28		1.01				1818.70	82.57	
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee																				
Credit Card																				
Others		7.78		15.55	23.34		177.84	15.53		0.45				1526.58	94.56					1.13
Total	3668.70	4785.07	1366.02	6388.46	974.12	3756.23	4059.00	5514.39	2760.76	2066.10	1093.49	4669.06	1253.61	5054.14	7877.11	1450.58	1808.65	6745.07	3238.99	822.88

Statement of Credit as on Saun end, 2072(Mid-Aug, 2015)

BFI Name	Mahakali	Ace	Bhargav	diyalo	Country	Alpine	Kastamandap	Garima	City	FewaDB	Kabeli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific
Sector Wise																					
Agricultural and Forest Related	47.42	71.28	50.48	286.55	119.38	203.46	31.43	267.02	169.71	190.68	32.49	120.58	2.65	57.96	66.04	115.57	101.65	115.58	39.15	231.43	83.73
Fishery Related					0.23			2.28	13.44	8.97	0.43	2.80								19.07	
Mining Related							29.03	4.31	4.74												
Manufacturing (Producing) Related	42.36	716.18	33.84	121.23	139.92	12.27	286.08	149.17	307.26	209.40	14.53	92.22	128.84	60.94	65.71	316.37	21.75		8.81	374.27	16.13
Construction	41.82	794.11	154.44	59.49	103.49		838.43	1160.31	1303.43	1649.96	80.14	719.01	60.54	192.84	83.12	651.53	51.76	16.38	36.91	595.55	147.53
Electricity,Gas and Water		575.53	3.01	1.50			184.14	1.59	9.80							535.35					1.10
Metal Products, Mach. & Ele. Eqp.		72.36		3.77	27.19		53.64	42.81	35.62	51.04	3.43	47.66	12.22			100.20			3.04		
Tras., Com. and Public Utilities		236.93	98.54	144.71	3.65	111.72	211.66	709.33	812.50	1519.79	18.09	148.09	30.95		83.65	321.95		5.74		580.71	53.28
Wholesaler & Retailer	161.98	679.97	204.01	170.81	298.00	221.92	492.46	519.06	574.58	1031.07	72.79	336.31	48.11	342.63	311.48	646.53	98.04	181.15	118.33	1152.92	111.79
Finance, Insurance and Real Estate		737.94		96.57	78.20	97.92	457.75	77.98	288.25	349.63		126.87			127.18	302.60	0.94			441.81	12.61
Hotel or Restaurant	18.51	323.66	11.60	15.49	6.59	18.42	426.33	113.77	244.60	253.69	15.11	93.68		16.52	3.43	131.40			9.65	120.49	7.13
Other Services	3.25	603.05	31.86	14.95	8.41		155.13	107.83	146.55	141.84	19.25	127.15	0.33	48.76	30.42	152.40		2.82	8.50	378.10	15.40
Consumption Loans	33.07	98.50	18.03	44.05	124.11	12.29	322.78	618.92	217.26	1129.16	75.13	175.60	10.53	145.84	51.68	576.68	23.51	97.55	8.33	241.79	168.27
Local Government		15.16				1.97	3.58	0.03								4.60					
Others	157.84	1025.02	168.04	246.97	436.60	260.27	572.45	1709.50	67.34	1444.94	67.42	533.85	22.36	410.97	486.35	1008.83	90.14	181.68	128.68	1070.01	186.64
TOTAL sectorwise	506.25	5949.70	773.84	1206.10	1345.77	940.25	4064.88	5483.93	4195.06	7980.17	398.80	2523.81	316.51	1276.45	1309.06	4864.01	387.78	600.90	361.38	5206.15	803.61
Product Wise																					
Term Loan		1899.46	250.48	7.29	70.88	353.14	610.51	1060.27	390.90	267.76	124.60	635.28	13.94			930.93	90.96	5.74	222.36	448.78	64.54
Overdraft	128.06	1634.95	174.77	224.59	601.27	285.48	1234.30	1558.71	867.61	1945.13		613.78	103.35	498.27	237.72	1163.64	8.52	57.18	36.50	639.45	43.37
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan	204.34	80.45		498.74	140.37		361.53	127.88		365.18	122.05		87.26	122.21	343.60	395.93	196.24	56.22		1575.96	212.62
Res. Per. H. Loan (Up to Rs. 10 mil.)	41.82	733.75	154.44	29.47	79.01		723.36	1062.84	942.34	1508.98	31.78	559.47	33.72	192.84	83.12	442.63	49.53	12.68	36.91	492.65	140.24
Real Estate Loan		489.06		73.61	78.85	97.92	377.47	133.78	343.42	606.51		177.59			127.18	242.44	1.74			545.77	9.02
Margin Nature Loan		16.93		16.30			193.37		14.01	0.25		2.25			0.25	278.56		43.92		5.25	
Hire Purchase Loan	29.69	324.64	98.54	127.27	125.60	115.80	249.87	877.62	844.80	1074.60	15.52	241.53	42.43	16.33	124.25	287.59	19.49	44.58	0.76	782.25	74.82
Deprived Sector Loan	22.48	253.67	34.83	42.51	55.36	75.97	172.12	213.69	218.36	286.15	30.69	106.38	18.98	47.56	66.48	245.40	17.29	21.73	39.15	218.46	30.09
Bills Purchased																					
Other Product	79.85	516.79	60.77	186.33	194.44	11.94	142.35	449.17	573.63	1925.60	74.16	187.52	16.83	399.24	326.47	876.89	4.01	358.84	25.72	497.58	228.91
Total Product wise Loan	506.25	5949.70	773.84	1206.10	1345.77	940.25	4064.88	5483.93	4195.06	7980.17	398.80	2523.81	316.51	1276.45	1309.06	4864.01	387.78	600.90	361.38	5206.15	803.61
Collateral Wise																					
Gold and Silver		0.03				0.93	80.14	409.68	131.19	424.68	70.62	106.75		126.38		156.63		7.23			89.18
Government Securities																					
Non Governmental Securities		16.93		19.30			193.37		14.01						0.25	278.56					
Fixed Deposit Receipts	3.38	27.61	6.05	5.92	13.32	11.00	41.16	36.14	39.24	106.30	4.15	23.72	0.40	3.14	10.83	7.89	4.41	1.82	8.33	34.44	4.27
Own	3.38	27.61	6.05	5.92	13.32	11.00	41.16	36.14	39.24	106.30	4.15	23.72	0.40	3.14	10.83	7.89	4.41	1.82	8.33	34.44	4.27
Other Licences Institutions																					
Collateral of Properties	502.87	5651.46	755.81	1178.84	1314.59	852.35	3592.40	4854.96	3816.04	7449.18	324.03	2366.17	312.62	1146.40	1297.98	4175.30	383.37	591.85	353.06	5103.27	692.15
Fixed Assets	502.87	5651.46	755.81	1178.84	1314.59	852.35	3592.40	4854.96	3816.04	7449.18	324.03	2366.17	312.62	1146.40	1297.98	4169.91	383.37	591.85	353.06	5103.27	692.15
Current Assets																5.39					
Against security of Bill																					
Domestic Bills																					
Foreign Bills																					
Against Guarantee		253.67		2.04	17.86	75.97	157.80	183.16	194.59			10.11	0.05			226.32				63.19	18.01
Government Guarantee		15.16		2.04	17.86	1.97		0.03	4.07							4.60					
Institutional Guarantee		238.51					154.20	10.00								216.24				47.50	
Personal Guarantee							3.60		28.29			8.31	0.05			4.26					
Collective Guarantee						74.00		173.12	162.23			1.80				1.23				15.69	18.01
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee																					
Credit Card																					
Others			11.98									17.07	3.45	0.53		19.31				5.25	
Total	506.25	5949.70	773.84	1206.10	1345.77	940.25	4064.88	5483.93	4195.06	7980.17	398.80	2523.81	316.51	1276.45	1309.06	4864.01	387.78	600.90	361.38	5206.15	803.61

Statement of Credit as on Saun end, 2072(Mid-Aug, 2015)

BFI Name	IDBL	Kanchan	Matribhumi	Innovative	Jhimruk	Metro	Vibor	Gaumukhee	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash
Sector Wise																				
Agricultural and Forest Related	2.80	80.35	13.20	122.01	18.19	66.56	119.12	56.01	96.38	209.31	189.72	17.75	16.21	3.75	75.57	23.45	76.01	146.01	38.35	107.45
Fishery Related	26.00	1.24		9.06	1.51		13.40		8.43	9.12	0.68							1.31		1.97
Mining Related	73.83			0.60			23.68			13.30							4.17	45.91		
Manufacturing (Producing) Related	295.97	133.31	7.58	229.95	8.37		77.27	3.91	28.18	294.98	7.88	1.20		9.41	91.45	1.60	26.46	288.76	4.98	455.66
Construction	628.95	153.77	50.76	193.84	8.00	236.47	444.43	64.22	39.23	893.87	47.47	15.10	80.52		91.82	24.40	243.14	13.40	33.88	1124.32
Electricity,Gas and Water				5.10			392.39	0.81		22.96							0.63	15.66	0.25	193.71
Metal Products, Mach. & Ele. Eqp.	2.80	0.39		25.20		19.63	33.53	0.86		132.08	11.25			2.50	6.80	0.89		263.05	0.39	52.79
Tras., Com. and Public Utilities	126.54	53.68	35.39	76.20	137.79	335.72	241.16	61.51	10.79	311.14	105.92	4.89	261.66	23.29	13.96	86.79	85.92	254.46	21.30	809.14
Wholesaler & Retailer	644.34	392.45	72.26	211.87	120.46	394.35	273.05	119.90	140.01	666.80	282.39	14.69	204.46	59.43	130.65	30.46	114.47	60.18	46.81	905.12
Finance, Insurance and Real Estate	676.24	36.78	6.85	127.06		176.46	565.04		14.80	137.94	18.07		8.30		41.82			66.14		1046.27
Hotel or Restaurant	80.31	38.89	1.00	62.84	6.41	109.57	116.95	14.28	2.32	451.97	35.65		6.10	0.00	28.25	1.17	22.01	463.30	10.33	499.62
Other Services	176.15	62.99	3.37	39.70	3.40	88.14	392.92	5.47	7.75	87.89	91.87	17.18	2.72	3.41	15.70	87.68	23.80	25.80	5.61	556.10
Consumption Loans	869.32	6.78	2.54	90.77	87.54	77.16	783.66	29.26	8.53	259.25	55.96	28.69	59.05	1.49	17.83	50.34	199.26	86.23	21.08	330.94
Local Government																				
Others	958.97	242.49	67.90	326.17	106.96	239.43	453.42	163.81	161.36	1724.71	279.27	10.71	61.83	182.65	226.36	67.49	333.12	52.63	48.88	1800.45
TOTAL sectorwise	4562.21	1203.11	260.85	1520.38	498.62	1743.49	3930.02	520.05	517.79	5215.33	1126.15	110.21	700.85	285.93	740.23	374.26	1128.99	1782.84	231.84	7883.54
Product Wise																				
Term Loan	165.08	25.74	48.11	225.42	36.95	172.91	927.07	47.04	46.06	1139.61	136.51	16.53	96.28		7.57	117.59	89.22	109.81	59.08	1333.49
Overdraft	892.43	464.49	134.98	365.40	125.80	492.09	760.40	150.58	65.75	1911.84	358.97	0.70	172.86		153.16	67.55	197.98	23.66	84.09	1828.25
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan	258.54	143.49		291.44	57.60		85.07		305.24	244.53		23.60		243.17	5.00		0.10	703.31		313.78
Res. Per. H. Loan (Up to Rs. 10 mil.)	535.55	151.94	30.46	193.84	8.00	236.47	395.39	63.28	0.15	872.81	49.28	15.10	80.39		82.07	24.40	233.88	133.99	26.39	1124.32
Real Estate Loan	476.87	39.92	2.33	127.04		176.46	384.74	0.89	15.33	71.13	92.66				41.21		25.58	38.88		1032.80
Margin Nature Loan	704.44	8.13				0.20	430.54	2.56		12.38			22.42							30.22
Hire Purchase Loan	151.33	50.77	32.38	125.00	141.14	437.82	364.01	61.51	10.79	614.74	107.18	3.85	261.66	25.52	31.11	94.59	97.19	304.28	39.48	846.55
Deprived Sector Loan	190.91	41.37	9.39	67.33	23.97	63.21	150.44	19.86	43.28	204.93	179.57	13.15	27.90	13.56	24.37	14.21	68.00	87.31	13.67	298.15
Bills Purchased																				
Other Product	1187.05	277.24	3.21	124.91	105.15	164.33	432.36	174.33	31.16	143.36	201.97	37.28	39.35	3.68	395.75	55.92	417.03	381.62	9.12	1075.98
Total Product wise Loan	4562.21	1203.11	260.85	1520.38	498.62	1743.49	3930.02	520.05	517.79	5215.33	1126.15	110.21	700.85	285.93	740.23	374.26	1128.99	1782.84	231.84	7883.54
Collateral Wise																				
Gold and Silver	84.89				78.43			26.70		83.93	6.46	44.17	30.52			40.89	184.64	19.58		130.24
Government Securities	5.40					0.45														
Non Governmental Securities	704.44					0.20	430.54			12.84			22.42							30.22
Fixed Deposit Receipts	35.42	6.78	1.63	36.44	7.03	12.75	277.09	2.56	8.53	21.22	7.60	0.21	6.11	0.42	7.60	0.80	5.93	6.83	0.50	37.36
Own	35.42	6.78	1.63	36.44	7.03	12.75	277.09	2.56	8.53	21.22	7.60	0.21	6.11	0.42	7.60	0.80	5.93	6.83	0.50	37.36
Other Licences Institutions																				
Collateral of Properties	3545.91	1188.20	259.22	1483.93	403.20	1730.09	2991.14	487.35	509.25	5006.80	933.35	64.38	641.80	285.51	732.52	322.78	894.81	1756.06	231.34	7435.90
Fixed Assets	3545.91	1188.20	259.22	1483.93	403.20	1730.09	2991.14	487.35	509.25	5005.95	933.35	64.38	641.80	285.51	732.52	322.78	894.81	1756.06	231.34	7435.90
Current Assets										0.85										
Against security of Bill																				
Domestic Bills																				
Foreign Bills																				
Against Guarantee	186.15				9.96		149.91	3.44		90.54	178.74	1.45			0.11	9.79	43.60	0.37		249.01
Government Guarantee							5.12													13.15
Institutional Guarantee	186.09						120.00			85.00	0.41							0.37		225.36
Personal Guarantee	0.06				9.96		7.40			5.48							43.60			10.50
Collective Guarantee							17.39	3.44		0.07	178.33				0.11	9.79				
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee												1.45								
Credit Card																				
Others		8.13					81.33													0.82
Total	4562.21	1203.11	260.85	1520.38	498.62	1743.49	3930.02	520.05	517.79	5215.33	1126.15	110.21	700.85	285.93	740.23	374.26	1128.99	1782.84	231.84	7883.54

Statement of Credit as on Saun end, 2072(Mid-Aug, 2015)

BFI Name	Salpa	Saptakoshi	Sajha	Apex	Green	Reliable	Nepal Aawas	NFL	NIDC Capital	NNFL	NSMFL	KFL	Himalaya	Union	PFCL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi
Sector Wise																					
Agricultural and Forest Related	13.98	132.62	108.57	256.73	10.43	313.68		15.50	5.08	62.01	0.52	26.09		0.11	132.84	62.61	84.00	67.09	25.06	1.97	32.62
Fishery Related			0.92			3.48				0.11					1.00		19.17				33.73
Mining Related				6.70										2.44	21.69			1.94	0.80	3.00	1.28
Manufacturing (Producing) Related	2.03		15.81	231.10	3.39	321.00		17.32	45.41	335.57	61.10			22.28	230.11		95.23	87.77	217.05	169.20	183.70
Construction		19.11	27.26	572.02	3.31	1148.14	438.13	39.78	44.36	1665.25	110.42	158.34		133.00	1092.99	776.99	118.75	332.79	248.44	87.30	364.81
Electricity,Gas and Water				42.55		31.46		2.86	9.03						6.05					76.87	
Metal Products, Mach. & Ele. Eqp.		1.21	22.35	83.36		90.13				24.43	3.45			27.46	39.66	160.59		19.41		50.90	37.90
Tras., Com. and Public Utilities	0.20	2.56	47.25	35.73	39.50	337.77	60.59	0.36	12.34	209.57		74.64		166.25	142.75	231.68	177.68	67.55	116.79	510.28	647.39
Wholesaler & Retailer	41.14	142.81	61.16	742.53	39.17	285.42		91.02	218.62	539.93	33.33	186.65		13.14	154.78	772.99	551.82	99.68	263.53	137.93	661.68
Finance, Insurance and Real Estate				164.46	8.45	249.26			98.74	378.20	100.31	75.48		47.78	95.14		123.98	130.94	70.85	251.03	298.12
Hotel or Restaurant	17.92	2.32	4.37	197.37	10.28	196.81		8.48	14.28	66.08	27.50	2.89		12.36	15.66		12.35	49.58	97.82	0.69	345.82
Other Services	1.10	3.37	5.86	183.28		219.36			0.82	93.66		20.42		39.17	16.33	113.58	7.88	221.19	329.64	46.70	130.18
Consumption Loans	1.68	11.55	3.32	382.50	9.57	472.26	24.61	24.54	95.47	212.52	149.90	237.26		73.38	104.75	153.90	24.93	83.47	99.85	310.10	474.10
Local Government						6.38					33.18	18.78									
Others	41.31	63.92	5.00	1281.02	69.04	1200.60	147.03	95.25	1.69	2033.15	2000.91	252.86		113.96	614.60	201.28	704.58	21.85	432.32	99.29	459.00
TOTAL sectorwise	119.35	379.47	301.89	4179.36	193.13	4875.76	670.36	295.11	545.83	5620.48	2520.62	1053.40		651.31	2668.34	2473.60	1920.36	1183.24	1902.13	1745.27	3670.31
Product Wise																					
Term Loan	24.62	172.33	107.47	192.60	17.43	847.21		0.82	27.48	141.46	125.37	5.02		139.76	1272.40	680.19		131.49		382.31	382.77
Overdraft	75.63	141.51	135.07	1181.95	110.87	1159.22															
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan		0.34		810.87		319.06		134.36	271.57	631.36	262.73	458.10		45.37	48.60		639.11	276.79	929.14	190.95	1049.26
Res. Per. H. Loan (Up to Rs. 10 mil.)		19.11	25.26	448.05		859.30	238.29	34.16	103.12	1406.64	20.36	158.34		83.02	459.08	676.66		273.07	211.95	37.75	301.76
Real Estate Loan				196.87	8.45	148.42	181.63	28.17	17.08	637.42	1915.94	75.48		69.40	205.44	245.65	242.73	182.83	107.35	240.67	278.66
Margin Nature Loan				17.19		172.75	31.65	11.73	82.37	105.11	26.19	221.11		43.91	0.57	201.28	100.67	53.69	17.35	260.70	330.77
Hire Purchase Loan		13.61	7.02	232.53	36.73	518.76	66.62	0.36	12.60	316.02	127.24	74.64		175.62	177.87	272.47	177.68	53.04	57.52	456.79	680.72
Deprived Sector Loan	8.03	28.49	21.50	232.26	10.09	167.43	18.21	4.16	22.66	190.24	33.18	18.78		27.41	116.50	133.51	72.21	45.70	37.50	55.25	120.18
Bills Purchased			5.00																		
Other Product	11.07	4.07	0.56	867.04	9.57	683.63	133.95	81.36	8.95	2192.24	9.60	41.94		66.81	387.88	263.83	687.96	166.64	541.32	120.85	526.19
Total Product wise Loan	119.35	379.47	301.89	4179.36	193.13	4875.76	670.36	295.11	545.83	5620.48	2520.62	1053.40		651.31	2668.34	2473.60	1920.36	1183.24	1902.13	1745.27	3670.31
Collateral Wise																					
Gold and Silver				15.13	8.22	92.04	18.03								22.20	37.89					
Government Securities						6.38															
Non Governmental Securities				17.19		172.75			95.87	97.76	26.19	221.11		43.91				53.69		260.70	323.85
Fixed Deposit Receipts	1.88	0.50	0.56	40.66	1.35	72.55	0.55	12.59	6.44	52.08	0.08	16.16		10.24	31.74	116.01	24.93	29.77	14.25	44.67	124.78
Own	1.88	0.50	0.56	40.66	1.35	72.55	0.55	12.59	6.44	52.08	0.08	16.16		10.24	31.74	116.01	24.93	29.77	14.25	44.67	124.78
Other Licences Institutions																					
Collateral of Properties	117.48	378.96	296.33	3931.33	178.52	4532.05	620.13	266.41	421.74	5470.64	672.90	816.14		531.16	2002.55	1957.84	1752.26	1099.77	1617.21	1384.65	3167.93
Fixed Assets	117.48	378.96	296.33	3931.33	178.52	4532.05	620.13	266.41	421.74	5470.64	672.90	816.14		531.16	2002.55	1957.84	1752.26	1099.77	1617.21	1384.65	3167.93
Current Assets																					
Against security of Bill																					
Domestic Bills																					
Foreign Bills																					
Against Guarantee				43.92					20.00		83.27			55.27		160.59	42.50		37.50	55.25	50.00
Government Guarantee											33.18			3.25						15.25	
Institutional Guarantee				39.28					20.00					24.16			42.50		37.50	40.00	50.00
Personal Guarantee				4.64							50.09			27.86							
Collective Guarantee																					
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee																160.59					
Credit Card																					
Others			5.00	131.14	5.04		31.65	16.10	1.77		1738.17			10.72	611.86	201.28	100.67		233.17		3.75
Total	119.35	379.47	301.89	4179.36	193.13	4875.76	670.36	295.11	545.83	5620.48	2520.62	1053.40		651.31	2668.34	2473.60	1920.36	1183.24	1902.13	1745.27	3670.31

Statement of Credit as on Saun end, 2072(Mid-Aug, 2015)

BFI Name	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Guheshwori	Everest	Prudential	ICFC	Sagarmatha
Sector Wise																					
Agricultural and Forest Related				5.45	64.58	37.10	51.74	5.60	9.76	43.35	105.24	118.31	33.55		328.30		4.24	71.55	3.57	178.31	92.06
Fishery Related											1.75							2.65		0.42	1.74
Mining Related	2.51						22.73		14.32								1.40			0.76	
Manufacturing (Producing) Related		31.07	0.55	2.79	103.93	77.48	37.22	72.77		3.87	164.21		117.51	22.28	592.42		77.51	44.18	69.11	263.81	75.66
Construction	21.76	541.38	19.26	33.64	104.34	382.43	336.35	117.58	21.20	30.48	88.03	55.37	634.25	45.94		154.75	247.46	123.98	33.05	63.26	496.89
Electricity,Gas and Water						3.50	4.45	30.86			0.07						2.00			39.09	1.50
Metal Products, Mach. & Ele. Eqp.		300.39		2.13				29.29	0.10		9.73			0.13			12.74	18.06		56.64	9.07
Tras., Com. and Public Utilities		1008.10		33.93		300.57	85.95	77.45			256.86		727.21	19.57	2.94		41.46	209.70	63.86	24.33	483.01
Wholesaler & Retailer	170.00	416.63	83.01	24.06	374.58	266.43	103.25	82.74	18.90	25.74	110.48	231.76	414.96	50.29	117.76		30.05	117.41	33.88	709.66	118.33
Finance, Insurance and Real Estate	280.12	108.43		8.00	9.89	257.04	42.22	95.18			116.79		340.17	181.02			98.25	36.66	63.79	780.08	14.95
Hotel or Restaurant					78.88	126.96	8.80	32.45	7.10		62.25		54.10	0.36	74.77		2.29	3.53	20.00	97.80	27.52
Other Services	141.49		5.07	23.52	50.13	137.50	47.55		0.13	6.71	83.64	15.29	21.47	5.27			107.25	18.67	99.29	77.61	72.31
Consumption Loans	71.82	522.99	0.88	24.16	58.35	8.22	73.52	19.53	5.76	20.74	58.63	37.54	497.81	9.46	2.06	9.44	318.61	29.91	104.11	205.18	383.44
Local Government					2.01						4.02										0.30
Others	120.00	863.26	77.57	111.83	281.49	698.12	439.48	191.20	22.90	4.71	276.04	666.41	1096.67	167.50	628.46	281.71	337.82	172.41	130.29	1253.20	365.70
TOTAL sectorwise	807.71	3792.25	186.35	269.50	1128.18	2295.34	1253.26	754.67	100.18	135.59	1337.74	1124.67	3937.70	501.83	1746.71	445.90	1281.07	848.72	620.96	3750.15	2142.49
Product Wise																					
Term Loan	170.00	39.62		1.77	478.51	155.07	44.16	19.12			239.67	231.76	499.44	111.33	983.63	252.32	225.17	18.21	126.64	172.94	64.95
Overdraft																					
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan		349.65		61.87		444.73	713.78	272.52	40.32	87.90	207.02		188.18	96.58	151.00	16.77		220.01	208.68	2050.47	225.98
Res. Per. H. Loan (Up to Rs. 10 mil.)	21.76	435.92		29.35	104.34	296.23	336.35	44.50		30.48	396.18		314.25			41.31	166.19	83.44	33.05	348.30	443.43
Real Estate Loan	280.12	286.47	19.26		86.98	281.11	42.22	312.14	21.20		315.02		639.97	162.44	496.08	132.76	148.90	80.53	46.79	377.90	20.52
Margin Nature Loan	24.64	346.84	2.17	23.97			31.96	11.79			0.59		46.95	38.59		0.02	265.02		88.41	438.32	363.33
Hire Purchase Loan	14.67	1345.52	5.07	34.05	11.54	300.57	54.12	26.31	4.74	3.41	51.16	20.79	754.11	15.33	2.78	2.72	23.46	174.74	72.30	134.14	495.24
Deprived Sector Loan	11.80	139.49	0.79	14.78	36.24	100.33	30.66	30.15	2.64	4.71	62.77	45.08	121.02	4.03			34.82	25.85	23.84	135.96	98.92
Bills Purchased																					3.80
Other Product	284.72	848.74	159.06	103.70	410.58	717.31		38.14	31.27	9.08	65.32	827.05	1373.79	73.53	113.22		417.52	245.93	21.25	92.10	426.31
Total Product wise Loan	807.71	3792.25	186.35	269.50	1128.18	2295.34	1253.26	754.67	100.18	135.59	1337.74	1124.67	3937.70	501.83	1746.71	445.90	1281.07	848.72	620.96	3750.15	2142.49
Collateral Wise																					
Gold and Silver		22.26											319.71								10.42
Government Securities																				19.12	
Non Governmental Securities	24.64		2.17	15.55			31.96	11.79					46.95	18.59					88.41		361.34
Fixed Deposit Receipts	32.52	116.87	0.88	4.30	46.72	8.22	24.09	7.18	1.02	17.32	45.93	16.75	59.95	2.78		6.70	32.45	20.88	5.73	50.44	16.65
Own	32.52	116.87	0.88	4.30	46.72	8.22	24.09	7.18	1.02	17.32	45.93	16.75	59.95	2.78		6.70	32.45	20.88	5.73	50.44	16.65
Other Licences Institutions																					
Collateral of Properties	500.87	1917.97	183.29	219.40	1079.36	2206.43	1197.21	719.22	76.25	118.27	1287.79	20.79	3511.09	438.93	1746.71	439.18	900.76	827.83	502.98	3137.35	1732.06
Fixed Assets	316.56	1886.90	183.29	219.40	1079.36	2206.43	1197.21	719.22	76.25	118.27	1287.79	20.79	3511.09	438.93	1746.71	439.18	900.76	827.83	502.98	3137.35	1732.06
Current Assets	184.31	31.07																			
Against security of Bill		346.84																			3.80
Domestic Bills		346.84																			3.80
Foreign Bills																					
Against Guarantee				20.48		80.69		16.47			4.02								23.84	27.28	18.22
Government Guarantee								2.00			4.02										4.85
Institutional Guarantee				11.11				14.00											23.84	13.00	6.98
Personal Guarantee				8.07		80.69		0.47												14.28	6.39
Collective Guarantee																					
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee				1.30																	
Credit Card																					
Others	249.69	1388.32		9.76	2.11				22.90			1087.14		41.53		0.02	347.86			515.96	
Total	807.71	3792.25	186.35	269.50	1128.18	2295.34	1253.26	754.67	100.18	135.59	1337.74	1124.67	3937.70	501.83	1746.71	445.90	1281.07	848.72	620.96	3750.15	2142.49

BFI Name	Kuber	NEFL	Seti	hama	Namaste	Kaski	Unique	Manjushree	Jebils	Reliance	Bhaktapur
Sector Wise											
Agricultural and Forest Related		2.17	35.47		16.09	116.62		24.32	37.13	41.55	22.44
Fishery Related					0.50	1.84					
Mining Related											
Manufacturing (Producing) Related	7.61	34.41	15.09	26.00	4.48	79.51	13.55	121.48	6.13	35.81	46.00
Construction	15.13	121.37	7.75	4.13	66.41	405.31	51.41	411.06	206.13	263.61	73.70
Electricity,Gas and Water										10.30	
Metal Products, Mach. & Ele. Eqp.		2.12			0.86			9.01	0.12	22.09	0.70
Tras., Com. and Public Utilities	2.96	221.50		39.30	4.13	348.71	69.32	293.41	101.93	316.82	39.48
Wholesaler & Retailer	23.51	96.32	66.61	24.40	9.50	410.52	87.46	113.36	30.61	117.87	17.69
Finance, Insurance and Real Estate	195.07	46.38		37.70	0.97	179.95	22.30	26.53	28.68	54.24	9.00
Hotel or Restaurant	0.24	4.99	2.01	2.10	2.76	129.08	35.90	46.54	6.97	32.93	14.94
Other Services	13.79	6.44	14.53	27.45	10.92	13.73	9.23	17.00	20.62	75.09	12.01
Consumption Loans	9.58	127.45	1.03	20.43	1.42	63.36	35.97	299.70	228.31	227.11	20.70
Local Government		1.30									
Others	106.65	419.25	39.86	49.91	106.92	702.89	335.43	457.61	141.26	387.25	57.69
TOTAL sectorwise	374.54	1083.69	182.35	231.42	224.96	2451.51	660.57	1820.01	807.89	1584.66	314.36
Product Wise											
Term Loan	4.05	381.08	16.78	26.00	37.01	90.30		62.34	11.06		34.94
Overdraft											
Trust Receipt Loan / Import Loan											
Demand & Other Working Capital Loan	157.69	122.67	130.53	98.65		550.41	325.91	661.42	51.79		66.33
Res. Per. H. Loan (Up to Rs. 10 mil.)	12.07	120.16	7.75	2.37	68.56	405.31	38.91	389.43	154.32	209.50	44.70
Real Estate Loan	42.85	72.42		22.70	0.97	179.95	59.85	40.50	87.04	198.10	
Margin Nature Loan	0.30	98.68		19.63		5.43	82.22	283.19	198.82	217.31	0.40
Hire Purchase Loan	12.33	244.85	0.72	45.26	4.38	348.71	58.55	277.94	119.04	316.03	79.27
Deprived Sector Loan	0.30	34.51	11.48	15.00	7.02	91.50	22.30	57.61	28.76	70.02	11.14
Bills Purchased	2.60										
Other Product	142.35	9.32	15.09	1.80	107.02	779.90	72.82	47.57	157.06	573.70	77.59
Total Product wise Loan	374.54	1083.69	182.35	231.42	224.96	2451.51	660.57	1820.01	807.89	1584.66	314.36
Collateral Wise											
Gold and Silver						22.39					4.05
Government Securities											
Non Governmental Securities	0.30	98.68						283.19	198.82		
Fixed Deposit Receipts	0.06	5.41	1.64	1.80	1.17	35.54	8.84	16.51	9.89	7.00	5.00
Own	0.06	5.41	1.64	1.80	1.17	35.54	8.84	16.51	9.89	7.00	5.00
Other Licences Institutions											
Collateral of Properties	370.80	946.30	180.71	194.99	223.69	2359.00	408.56	1452.23	571.01	1306.97	294.05
Fixed Assets	370.80	946.30	180.71	194.99	223.69	2359.00	408.56	1452.23	571.01	1306.97	294.05
Current Assets											
Against security of Bill											
Domestic Bills											
Foreign Bills											
Against Guarantee	1.37			15.00		29.15	82.22		28.17	51.14	11.26
Government Guarantee						2.35					
Institutional Guarantee	0.24			15.00					12.00	48.50	9.71
Personal Guarantee	1.13								16.12	2.64	1.29
Collective Guarantee						26.80			0.05		0.26
Int. Rtd. Foreign Bank's Guarantee											
Other Guarantee							82.22				
Credit Card											
Others	2.01	33.30		19.63	0.10	5.43	160.95	68.09		219.55	
Total	374.54	1083.69	182.35	231.42	224.96	2451.51	660.57	1820.01	807.89	1584.66	314.36

Major Financial Indicators of Micro-credit Development Banks

Rs in million

	Liabilities	Mid-July 2012	Mid-July 2013	Mid-July 2014	Mid-July 2015	Mid-Aug 2015	% change 2/1	% change 3/2	% change 4/3
		1	2	3	4	5	2/1	3/2	4/3
1	**CAPITAL FUND**	2816.6	3801.3	4950.7	6147.3	7789.7	34.96	30.23	24.17
	a. Paid-up Capital	1717.2	2234.0	2974.3	3987.3	3988.4	30.10	33.14	34.06
	b. Statutory Reserves	288.3	383.5	523.1	750.3	800.6	33.02	36.38	43.45
	c. Retained Earning	107.6	208.2	220.6	8.9	1554.5	93.51	5.97	-95.97
	d. Others Reserves	703.6	975.6	1232.7	1400.8	1446.2	38.66	26.35	13.64
2	**BORROWINGS**	16586.4	20216.3	27897.3	38244.9	38613.3	21.88	37.99	37.09
	a. NRB	198.4	210.3	526.4	306.6	311.8	6.01	150.31	-41.75
	f. Others	16388.0	20006.0	27371.0	37938.3	38301.4	22.08	36.81	38.61
3	**DEPOSITS**	5235.2	7221.6	11001.2	15775.5	16346.7	37.94	52.34	43.40
4	**BILLS PAYABLE**			0.0	0.0	0.2			0.00
5	**OTHER LIABILITIES**	2502.9	3009.7	3777.5	5205.7	5549.7	20.25	25.51	37.81
	a. Loan Loss Provision	505.5	694.0	829.4	986.0	1009.1	37.30	19.51	18.88
	b. Interest Suspense a/c	410.0	446.9	475.0	575.3	596.3	9.01	6.28	21.13
	c. Others	1587.5	1868.8	2473.1	3644.3	3944.3	17.72	32.34	47.36
6	**RECONCILIATION A/c**	2236.6	688.6	1088.2	2330.2	5244.5	-69.21	58.04	114.13
7	**PROFIT & LOSS A/c**	629.8	837.9	1473.7	2524.8	486.4	33.04	75.89	71.32
	Total	**30007.5**	**35775.3**	**50188.7**	**70228.2**	**74030.6**	19.22	40.29	39.93
	Assets								
1	**LIQUID FUNDS**	5843.5	6322.8	7202.8	6597.2	7220.4	8.20	13.92	-8.41
	a. Cash Balance	44.2	42.8	39.2	62.2	116.7	-3.25	-8.21	58.52
	b. Bank Balance	3253.9	3561.6	3710.6	3900.5	4740.1	9.46	4.18	5.12
	c. Money at Call	2545.4	2718.5	3452.9	2634.4	2363.6	6.80	27.02	-23.70
2	INVESTMENT IN SECURITIES EX	128.7	116.2	116.2	116.2	116.2	-9.71	0.00	0.00
3	**SHARE & OTHER INVESTMENT**	2040.6	2963.6	2894.2	2350.1	2485.0	45.23	-2.34	-18.80
4	**LOANS & ADVANCES**	17738.3	23401.7	35689.3	54915.5	55545.0	31.93	52.51	53.87
	Institutional	6194.1	6740.3	9863.5	14853.5	14492.6	8.82	46.34	50.59
	Individual	11544.2	16661.4	25825.8	40062.0	41052.5	44.33	55.00	55.12
5	**FIXED ASSETS**	340.2	444.6	624.4	775.2	806.5	30.67	40.46	24.14
6	**OTHER ASSETS**	1594.9	1685.8	2485.4	3205.4	2934.1	5.70	47.43	28.97
7	**EXPENSES NOT WRITTEN OFF**	0.7	9.8	9.4	7.2	7.4	1301.73	-4.02	-23.43
8	**NON BANKING ASSETS**	0.0	0.0	0.0	0.0	0.1	0.00	0.00	0.00
9	**RECONCILIATION A/c**	2234.8	699.6	1085.2	2215.3	4912.3	-68.70	55.12	104.14
10	**PROFIT & LOSS A/c**	85.8	131.2	81.8	46.2	3.6	52.88	-37.63	-43.57
	Total	**30007.5**	**35775.4**	**50188.7**	**70228.2**	**74030.6**	19.22	40.29	39.93
	Profit & Loss A/c Expenses								
	1 INTEREST EXPENSES	1515.05	1631.87	1967.84	2369.56	369.67	7.71	20.59	20.41
	2 COMMISSION/FEE EXPENSES	29.25	41.55	46.72	0.00	0.00	42.06	12.45	-99.99
	3 EMPLOYEE EXPENSES	951.61	1148.18	1464.44	1827.28	401.51	20.66	27.54	24.78
	4 OFFICE OPERATING EXPENSES	274.30	372.35	491.46	907.22	306.38	35.74	31.99	84.60
	5 NON OPERATING EXPENSES	0.08	0.21	0.00	1.78	0.22	171.78	-100.00	0.00
	6 PROVISION FOR RISK	169.29	174.20	188.17	326.79	82.92	2.90	8.02	73.67
	7 LOAN WRITTEN OFF	0.00	0.89	0.44	1.12	0.00	0.00	-50.03	152.70
	8 EXTRAORDINORY EXPENSES					26.51	0.00	0.00	0.00
	9 PROVISION FOR STAFF BONUS	53.64	76.99	102.53	140.66	13.14	43.52	33.17	37.20
	10 PROVISION FOR INCOME TAX	162.12	232.91	302.38	407.48	39.26	43.67	29.82	34.76
	11 NET PROFIT	589.89	807.06	1435.59	2496.01	485.65	36.82	77.88	73.87
	TOTAL EXPENSES	**3745.22**	**4486.20**	**5999.57**	**8477.90**	**1725.26**	19.78	33.73	41.31
	Income								
	1. INTEREST INCOME	3239.36	3898.75	5389.71	7637.78	1526.79	20.36	38.24	41.71
	2. COMMISSION & DISCOUNT	22.77	28.23	130.84	220.38	31.98	23.99	363.49	68.44
	3 OTHER OPERATING INCOME	323.81	379.13	304.84	411.08	78.88	17.08	-19.59	34.85
	4 NON OPERATING INCOME	18.89	46.00	40.15	12.53	0.06	143.49	-12.71	-68.80
	5 PROVISION FOR WRITTEN BACK	86.92	92.01	88.32	165.27	58.02	5.86	-4.01	87.12
	6 RECOVERY FOR WRITE BACK	3.54	3.13	1.97	13.44	0.86	-11.72	-37.00	582.37
	7 INCOME FOR EXTRA ORDINARY EXPENSES	0.71	0.00	0.05	0.00	26.51	-100.00	0.00	-100.00
	8 NET LOSS	49.22	38.96	43.68	17.42	2.16	-20.85	12.13	-60.12
	TOTAL INCOME	**3745.22**	**4486.20**	**5999.57**	**8477.90**	**1725.26**	19.78	33.73	41.31
	Miscellaneous Information								
	No. of Total Staffs	3143	3465	4405	5756	5742	10.24	27.13	30.67
	No. of Total Branches	580	646	861	1116	1126	11.38	33.28	29.62
	No. of Total Centers	36118	42612	59380	77616	79734	17.98	39.35	30.71
	No. of Total Groups	198477	229126	292238	304737	310351	15.44	27.54	4.28
	No. of Total Passive Groups	7815	9543	9138	11504	11523	22.11	-4.25	25.90
	No. of Total Members	1058772	1252389	1612430	1548767	1579933	18.29	28.75	-3.95
	No. of Total Passive Members	53388	64322	66441	56436	56506	20.48	3.29	-15.06
	No. of Total Borrowers	794195	894671	1102132	1080878	1104846	12.65	23.19	-1.93
	No. of Total Overdue Borrowers	35510	35637	30657	45697	43456	0.36	-13.97	49.06
	No. of Total Saving Members	793362	913173	1198487	1521152	1551158	15.10	31.24	26.92
	Total Saving Amount (Rs million)	5492.12	7221.02	11000.65	15770.90	16342.75	31.48	52.34	43.36

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 Bangaladesh 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	Supreme Development Bank Ltd.	Suprim
11	Bhrikuti Development Bank Ltd.	Bhrikuti	12	Shubhechchha Bikas Bank Ltd.	Suvekchha
13	Sangrila Development Bank Ltd.	Shangrila	14	Gorkha Develpoment 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	Society Development Bank Ltd.	Society	22	Arniko Development Bank Ltd.	Araniko
23	Deva Development Bank Ltd.	Deva	24	Clean Energy Development Bank Ltd.	CEDBL
25	Miteri Development Bank Ltd.	Miteri	26	Tinau Bikas Bank Ltd.	Tinau
27	Muktinath Bikas Bank Ltd.	Muktinath	28	Sewa Bikas Bank Ltd.	Sewa
29	Kankai Bikas Bank Ltd.	Kankai	30	Mahakali Bikas Bank Ltd.	Mahakali
31	Ace Development Bank Ltd.	Ace	32	Bhargab Bikas Bank Ltd.	Bhargav
33	Professional Diyalo Bikas Bank Ltd.	diyalo	34	Country Development Bank Ltd.	Country
35	Alpine Development Bank Ltd.	Alpine	36	Kasthamandap Development Bank Ltd.	Kastamandap
37	Garima Bikas Bank Ltd.	Garima	38	City Development Bank Ltd.	City
39	Fewa Bikas Bank Ltd.	FewaDB	40	Kabeli Bikas Bank Ltd.	Kabeli
41	Kamana Bikas Bank Ltd.	Kamana	42	Corporate Development Bank Ltd.	Corporate
43	Pathibhara Bikas Bank Ltd.	Pathibhara	44	Purnima Bikas Bank Ltd.	Purnima
45	Jyoti Bikas Bank Ltd.	Jyoti	46	Bagmati Development Bank Ltd.	Bagmati
47	Hamro Bikas Bank Ltd.	Hamro	48	Kakre Bihar Bikas Bank Ltd.	Kakre
49	Shine Resunga Development Bank Ltd.	Shine	50	Pacific Development Bank Ltd.	Pacific
51	International Development Bank Ltd.	IDBL	52	Kanchan Development Bank Ltd.	Kanchan
53	Matribhumi Bikas Bank Ltd.	Matribhumi	54	Innovative Development Bank Ltd.	Innovative
55	Jhimruk Bikas Bank Ltd.	Jhimruk	56	Metro Development Bank Ltd.	Metro
57	Vibor Bikas Bank Ltd.	Vibor	58	Gaumukhee Bikas Bank Ltd.	Gaumukhee
59	Raptibheri Bikas Bank Ltd.	Raptiveri	60	Tourism Development Bank Ltd.	Tourism
61	Mission Development Bank Ltd.	Mission	62	Mount Makalu Development Bank Ltd.	Mt. Makalu
63	Sindhu Bikas Bank Ltd.	Sindhu	64	Sahara Bikas Bank Ltd.	Sahara
65	Nepal Community Development Bank Ltd.	N.Community	66	Cosmos Development Bank Ltd.	Cosmos
67	Manasalu Bikash Bank Ltd.	Manaslu	68	Ekata Bikash Bank Ltd.	Ekata
69	Kalinchowk Development Bank Ltd.	Kalinchowk	70	Kailash Bikash Bank Ltd.	Kailash
71	Salapa Bikash Bank Ltd.	Salpa	72	Saptakoshi Development Bank Ltd.	Saptakoshi
73	Sajha Bikash Bank Ltd.	Sajha	74	Apex Development Bank Ltd.	Apex
75	Green Development Bank Ltd.	Green	76	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	Paschhimanchal 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	Everest Finance Ltd.	Everest	34	Prudential Finance Company Ltd.	Prudential
35	ICFC Finance Ltd.	ICFC	36	Sagarmatha Finance Ltd.	Sagarmatha
37	Kuber Merchant Finance Ltd.	Kuber	38	Nepal Express Finance Ltd.	NEFL
39	Seti Finance Ltd.	Seti	40	Hama Merchant & Finance Ltd.	hama
41	Namaste Bitiya Sanstha Ltd.	Namaste	42	Kaski Finance Ltd.	Kaski
43	Unique Financial Institution Ltd.	Unique	44	Manjushree Financial Institution Ltd.	Manjushree
45	Jebil's Finance Ltd.	Jebils	46	Reliance Lotus Finance Ltd.	Reliance
47	Bhaktapur Finance Ltd.	Bhaktapur			

D. Micro-credit Development Banks

1	Nepal Grameen Bikas Bank Ltd.	NepalGBB	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	Swabalamban 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 Bitiya Sanstha Ltd.	Suryodaya
29	Mero Microfinance Bittiya Sanatha Ltd.	Mero	30	Samata Microfinance Bittiya Sanatha Ltd.	Samata
31	RSDC Laghubitta Bitiya Sanstha Ltd.	RSDC	32	Samudayik Laghubitta Bitiya Sanstha Ltd.	Samudayik
33	National Microfinance Bittiya Sanstha Ltd.	National	34	Nepal Sewa Laghubitta Bitiya Sanstha Ltd.	Sewa MF
35	Unnati Microfinance Bittiya Sanstha Ltd.	Unnati	36	Swadeshi Lagubitta Bittiya Sanstha Ltd.	Swadeshi
37	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	38	Support Microfinace Bittiya Sanstha Ltd.	Support
39	Arambha Microfinance Bittiya Sanstha Ltd.@	Arambha			

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

S.No.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	Mechi	Jhapa	57	26	7	90	863192	9591
2		Ilam	12	2	0	14	300284	21449
3		Panchthar	8	1	1	10	194631	19463
4		Taplejung	5	1	0	6	129247	21541
Total			82	30	8	120	**1487354**	12395
5	Koshi	Sunsari	60	19	7	86	829141	9641
6		Morang	61	34	6	101	1022547	10124
7		Dhankuta	8	5	0	13	167187	12861
8		Terhathum	6	2	1	9	101552	11284
9		Sankhuwasabha	10	3	0	13	158032	12156
10		Bhojpur	8	1	0	9	171803	19089
Total			153	64	14	231	**2450262**	10607
11	Sagarmatha	Saptari	18	1	2	21	671495	31976
12		Udayapur	13	2	1	16	334920	20933
13		Siraha	27	1	0	28	667404	23836
14		Khotang	5	2	0	7	193342	27620
15		Okhaldhunga	4	1	0	5	149939	29988
16		Solukhumbu	6	2	1	9	104709	11634
Total			73	9	4	86	**2121810**	24672
17	Janakpur	Sarlahi	17	9	2	28	824902	29461
18		Dhanusha	34	5	1	40	793983	19850
19		Mahottari	13	4	2	19	664240	34960
20		Dolakha	11	8	0	19	187379	9862
21		Ramechhap	6	3	0	9	205852	22872
22		Sindhuli	6	7	0	13	303370	23336
Total			87	36	5	128	**2979725**	23279
23	Narayani	Bara	24	5	2	31	749584	24180
24		Rautahat	13	5	0	18	755023	41946
25		Parsa	42	15	3	60	651051	10851
26		Chitawan	64	65	12	141	631372	4478
27		Makawanpur	24	15	5	44	439276	9984
Total			167	105	22	294	**3226306**	10974
28	Bagmati	Kathmandu	372	83	81	536	1958430	3654
29		Bhaktapur	35	10	6	51	332983	6529
30		Lalitpur	84	12	14	110	513795	4671
31		Rasuwa	8	0	1	9	44179	4909
32		Dhading	22	7	2	31	344773	11122
33		Sindhupalchok	20	9	1	30	291456	9715
34		Kavre	23	23	5	51	391771	7682
35		Nuwakot	9	6	0	15	282556	18837
Total			573	150	110	833	**4159943**	4994
36	Gandaki	Lamjung	10	9	3	22	169999	7727
37		Tanahu	20	21	5	46	334026	7261
38		Gorkha	14	9	0	23	261651	11376
39		Manang	2	1	0	3	6463	2154
40		Syangja	12	19	2	33	274152	8308
41		Kaski	57	74	25	156	533433	3419
Total			115	133	35	283	**1579724**	5582
42		Gulmi	8	9	1	18	270910	15051
43		Nawalparasi	23	32	6	61	681286	11169

44	Lumbini	Palpa	11	10	1	22	256545	11661
45		Arghakhanchi	9	4	0	13	200300	15408
46		Rupandehi	74	78	17	169	962320	5694
47		Kapilbastu	12	14	4	30	614805	20493
Total			137	147	29	313	**2986166**	9540
48	Dhawalagiri	Baglung	19	10	0	29	275788	9510
49		Parbat	7	10	1	18	147822	8212
50		Mustang	5	1	1	7	12672	1810
51		Myagdi	9	11	2	22	112843	5129
Total			40	32	4	76	**549125**	7225
52	Rapti	Rolpa	6	0	0	6	230836	38473
53		Dang	34	23	5	62	595153	9599
54		Rukum	6	1	0	7	217787	31112
55		Salyan	7	0	0	7	255936	36562
56		Pyuthan	4	12	0	16	234852	14678
Total			57	36	5	98	**1534565**	15659
57	Karnali	Jumla	5	0	0	5	116151	23230
58		Mugu	2	0	0	2	59144	29572
59		Humla	3	0	0	3	54380	18127
60		Kalikot	3	0	0	3	146886	48962
61		Dolpa	3	0	0	3	39206	13069
Total			16	0	0	16	**415767**	25985
62	Bheri	Dailekh	8	0	0	8	277760	34720
63		Surkhet	14	7	0	21	380447	18117
64		Jajarkot	3	1	0	4	183361	45840
65		Bardiya	11	9	0	20	450553	22528
66		Banke	43	21	4	68	541967	7970
Total			79	38	4	121	**1834088**	15158
67	Seti	Bajhang	3	0	0	3	207129	69043
68		Doti	6	1	0	7	213244	30463
69		Bajura	2	0	0	2	144053	72026
70		Kailali	42	12	2	56	851759	15210
71		Achham	4	2	0	6	271099	45183
Total			57	15	2	74	**1687285**	22801
72	Mahakali	Darchula	4	0	0	4	138424	34606
73		Baitadi	5	1	0	6	258192	43032
74		Dadeldhura	6	2	0	8	149468	18684
75		Kanchanpur	21	10	0	31	485892	15674
Total			36	13	0	49	**1031976**	21061
Total of Class "A","B" and "C"			**1672**	**808**	**242**	**2722**	**28044096**	10303

Bank/BFI Class	**A**	**B**	**C#**	**D**	**Total**
No. of BFIs	**30**	**76**	**48**	**39**	**193**
No. of Branches	**1672**	**808**	**242**	**1126**	**3848**
Population per Branch*					**7288**

Region/BFI Class	**A**	**B**	**C**	**Total**
Eastern	**308**	**103**	**26**	**437**
Central	**827**	**291**	**137**	**1255**
Western	**292**	**312**	**68**	**672**
Mid-western	**152**	**74**	**9**	**235**
Far-western	**93**	**28**	**2**	**123**
Total	**1672**	**808**	**242**	**2722**

* Population 28,044,096 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