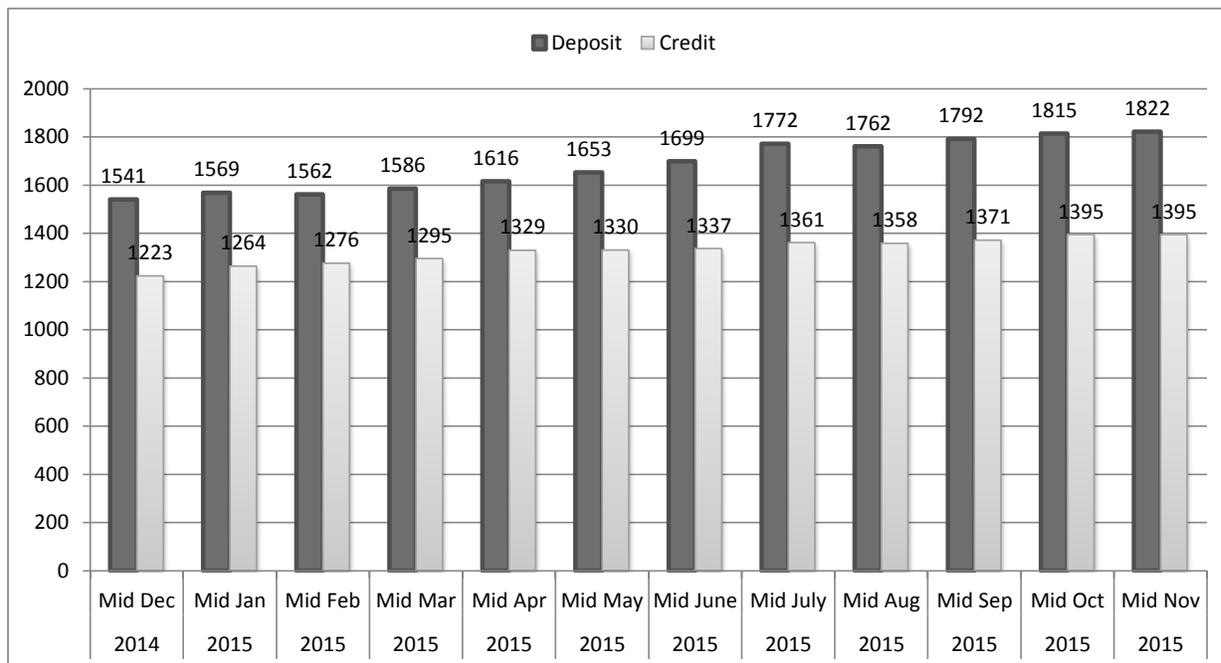


BANKING & FINANCIAL STATISTICS

(Monthly)
(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Statistics Division

2072 Kattik
Mid-Nov, 2015

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	73	45	39	187
Total Number of Licensed BFIs*	30	73	47	40	190

* 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 Data of the following Banks and Financial Institutions has been taken from previous month
Class "B" - Corporate Dev Bank Ltd.

Class "C" - Nepal Finance Ltd., Premier Finance Ltd

Contents

	Page
1. Explanatory note	1
2. Major financial indicators	2
3. Statement of Assets & Liabilities of Banks & Financial Institutions	3
4. Profit & Loss Account of Banks & Financial Institutions	7
5. Statement of Sector wise, Product wise and Security wise Credit	11
6. Statement of Assets and Liabilities	
a. Commercial banks	15
b. Development banks	17
c. Finance companies	22
7. Profit & Loss account	
a. Commercial banks	27
b. Development banks	28
c. Finance companies	32
8. Sector- wise, product-wise and security-wise credit	
a. Commercial banks	36
b. Development banks	37
c. Finance companies	41
9. Micro-credit development banks	
a. Major financial indicators	44
b. Statement of assets and liabilities	44
c. Profit & loss account	44
d. Miscellaneous Information	44
10. List of bank and financial institutions with short name	45
11. Districtwise Branch List	47

Major Financial Indicators

as on Kattik End, 2072

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	71.18	11.12	3.45	85.75
2	Total Credit/GDP	53.68	8.85	3.11	65.65
3	Total Credit/ Total Deposit	75.42	79.60	90.25	76.56
4	Lcy Credit/Lcy Deposit & Core Capital	72.51	69.08	68.68	71.85
5	Fixed Deposit/Total Deposit	27.92	25.32	42.75	28.18
6	Saving Deposit/Total Deposit	39.97	51.00	47.99	41.72
7	Current Deposit/Total Deposit	9.40	2.14	0.09	8.09
8	NPL/ Total Loan	2.38	3.17	14.17	3.05
9	Total LLP/Total Loan	3.27	3.08	14.34	3.77
10	Deprived SectorLoan/Total Loan	5.30	6.29	3.88	5.37
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	14.41	17.96	24.95	15.30
2	Investment in Gov. Security/Total Deposit	12.75	1.53	3.52	10.93
3	Total Liquid Assets/Total Deposit	28.72	35.39	37.46	29.94
C. Capital Adequacy Ratios (%)*					
1	Core Capital/RWA	10.27	15.57	20.60	11.44
2	Total Capital/RWA	11.94	16.47	21.49	12.97
D. Other Information #					
1	No. of Branches	1763	817	244	2824
2	No. of ATM	1530	231	26	1787
3	No. of Debit Card	3888762	359824	37869	4286455
4	No. of Credit Card	45554	0	0	45554
5	No. of Deposit Accounts	11570576	3180363	528970	15279909
6	No. of Loan	694428	285878	46783	1027089.5
E. Interest Rate(%)					
1	Wt. Avg Interest on Deposit	3.52			
	(a) Saving	2.52			
	(b) Fixed	6.31			
	(c) Call	3.32			
2	Wt. Avg Interest on Credit	9.31			

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

* The Capital Adequacy Ratio of Commercial Banks and Other FIs is as of Asar, 2072 (2015 July) and Asoj, 2072 (2015 Oct) respectively.

As on 1st Quarter end, 2072/73

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

Liabilities		Mid-July			Mid-Oct	Mid-Nov	% Change		
		2013	2014	2015	2015	2015	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	131724.33	145861.43	162992.51	197159.24	196694.19	10.73	11.74	-0.24
	a. Paid-up Capital	119506.94	128985.27	140794.10	142821.47	142557.16	7.93	9.16	-0.19
	b. Statutory Reserves	26038.22	32722.08	37149.85	39616.50	40446.06	25.67	13.53	2.09
	c. Retained Earning	-22344.20	-27214.24	-27802.05	-3059.64	-4255.57	21.80	2.16	39.09
	d. Others Reserves	8523.37	11368.33	12850.60	17780.92	17946.55	33.38	13.04	0.93
2	BORROWINGS	26999.28	18202.84	21355.96	27916.31	27217.47	-32.58	17.32	-2.50
	a. NRB	2884.28	2010.04	3291.48	1206.31	1512.83	-30.31	63.75	25.41
	b. "A"Class Licensed Institution	10466.63	5182.01	5504.53	13781.09	12708.91	-50.49	6.22	-7.78
	c. Foreign Banks and Fin. Ins.	2954.26	4.12	0.00	0.00	0.00	-99.86	-100.00	0.00
	d. Other Financial Ins.	2438.25	1306.53	1119.81	1118.77	1413.36	-46.42	-14.29	26.33
	e. Bonds and Securities	8255.86	9700.14	11440.14	11810.14	11582.37	17.49	17.94	-1.93
3	DEPOSITS	1250061.98	1477832.61	1771946.15	1815031.64	1821883.84	18.22	19.90	0.38
	a. Current	111686.53	129108.41	158746.16	149458.52	147339.55	15.60	22.96	-1.42
	b. Savings	471215.43	587593.46	714466.16	763513.34	760102.18	24.70	21.59	-0.45
	c. Fixed	423478.43	453408.61	513283.02	518227.46	513391.28	7.07	13.21	-0.93
	d. Call Deposits	225704.81	285024.29	363041.66	360071.30	377029.87	26.28	27.37	4.71
	e. Others	17976.78	22697.85	22409.16	23761.02	24020.96	26.26	-1.27	1.09
4	Bills Payable	1561.63	1553.13	1729.91	2766.88	2533.56	-0.54	11.38	-8.43
5	Other Liabilities	140770.30	169227.44	188093.19	193518.29	199701.66	20.22	11.15	3.20
	1. Loan Loss Provision	42223.77	48932.49	51482.56	52484.24	52600.97	15.89	5.21	0.22
	2. Interest Suspense a/c	27920.72	30453.76	31256.97	35258.11	39286.25	9.07	2.64	11.42
	3. Others	70625.81	89841.19	105353.66	105775.95	107814.44	27.21	17.27	1.93
6	Reconciliation A/c	7290.04	2869.47	280.36	4083.84	7378.55	-60.64	-90.23	80.68
7	Profit & Loss A/c	26544.74	31566.75	36755.88	8766.47	9385.55	18.92	16.44	7.06
	TOTAL	1584952.29	1847113.68	2183153.96	2249242.66	2264794.81	16.54	18.19	0.69
Assets									
1	LIQUID FUNDS	259224.93	319196.62	353397.28	370550.20	346388.76	23.14	10.71	-6.52
	a. Cash Balance	35728.20	41862.07	48642.45	46166.70	49321.99	17.17	16.20	6.83
	Nepalese Notes & Coins	34876.14	41073.72	47305.51	44120.98	47116.75	17.77	15.17	6.79
	Foreign Currency	852.06	788.35	1336.94	2045.73	2205.25	-7.48	69.59	7.80
	b. Bank Balance	173856.67	220546.60	237957.23	255306.73	229393.83	26.86	7.89	-10.15
	1. In Nepal Rastra Bank	130802.82	162286.93	165070.53	176655.88	150661.44	24.07	1.72	-14.71
	2. "A"Class Licensed Institution	23269.10	34656.48	37838.00	33886.08	35459.93	48.94	9.18	4.64
	3. Other Financial Ins.	5673.35	5302.85	6882.80	8307.51	8860.98	-6.53	29.79	6.66
	4. In Foreign banks	14111.40	18300.33	28165.90	36457.26	34411.48	29.68	53.91	-5.61
	c. Money at Call	49640.06	56787.95	66797.60	69076.77	67672.94	14.40	17.63	-2.03
2	INVESTMENTS	151339.99	162544.89	206160.48	199616.86	227385.04	7.40	26.83	13.91
	a. Govt. Securities	149700.83	160867.12	182112.29	180762.53	199059.75	7.46	13.21	10.12
	b. Others	1639.16	1677.78	24048.18	18854.33	28325.29	2.36	1333.34	50.23
3	SHARE & OTHER INVESTMENT	66725.48	72656.22	85675.60	92662.63	98367.70	8.89	17.92	6.16
4	LOANS & ADVANCES	945698.45	1119260.81	1345671.32	1379914.49	1380965.74	18.35	20.23	0.08
	a. Private Sector	915010.01	1084965.27	1230999.56	1340750.75	1285195.71	18.57	13.46	-4.14
	b. Financial Institutions	21910.20	26247.72	30678.62	35916.84	35722.34	19.80	16.88	-0.54
	c. Government Organizations	8778.24	8047.82	83993.14	3246.90	60047.69	-8.32	943.68	1749.39
5	BILLS PURCHASED	9007.88	9805.60	14548.03	14178.77	13063.58	8.86	48.36	-7.87
6	LOANS AGT. COLLECTED BILLS	1015.49	737.25	1132.63	1038.77	741.21	-27.40	53.63	-28.65
7	FIXED ASSETS	28916.79	30477.72	31732.63	32034.62	31986.74	5.40	4.12	-0.15
8	OTHER ASSETS	104448.21	123962.34	135346.49	142951.76	150508.46	18.68	9.18	5.29
	a. Accrued Interests	30638.63	32041.34	32792.14	37050.63	42387.74	4.58	2.34	14.40
	b. Others	73809.58	91920.99	102554.35	105901.12	108120.72	24.54	11.57	2.10
9	Expenses not Written off	622.02	491.99	392.16	397.37	393.05	-20.90	-20.29	-1.09
10	Non Banking Assets	3731.30	4756.96	5250.92	5431.96	5234.10	27.49	10.38	-3.64
11	Reconciliation Account	10394.09	-1032.54	2947.32	9088.95	8643.39	-109.93	-385.44	-4.90
12	Profit & Loss A/c	3827.69	4255.78	899.11	1376.29	1117.25	11.18	-78.87	-18.82
	TOTAL	1584952.31	1847113.65	2183153.98	2249242.67	2264795.02	16.54	18.19	0.69

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-Oct	Mid-Nov	% Change		
		2013	2014	2015	2015	2015	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	94660.68	108212.91	122167.95	147207.75	149689.54	14.32	12.90	1.69
	a. Paid-up Capital	79652.07	87454.02	97921.41	99150.27	102989.38	9.80	11.97	3.87
	b. Statutory Reserves	21995.65	27696.23	31063.03	32770.08	33834.79	25.92	12.16	3.25
	c. Retained Earning	-14452.96	-16561.92	-17279.67	206.75	-2224.18	14.59	4.33	-1175.78
	d. Others Reserves	7465.92	9624.58	10463.18	15080.65	15089.55	28.91	8.71	0.06
2	BORROWINGS	22792.86	15228.20	18419.75	26070.67	25415.87	-33.19	20.96	-2.51
	a. NRB	2314.28	2010.04	3291.48	1206.31	1512.83	-13.15	63.75	25.41
	b. "A"Class Licensed Institution	7368.77	2601.47	2762.58	12089.36	10912.19	-64.70	6.19	-9.74
	c. Foreign Banks and Fin. Ins.	2954.26	4.12	0.00	0.00	0.00	-99.86	-100.00	0.00
	d. Other Financial Ins.	1905.41	912.42	925.56	964.85	1408.49	-52.11	1.44	45.98
	e. Bonds and Securities	8250.14	9700.14	11440.14	11810.14	11582.37	17.58	17.94	-1.93
3	DEPOSITS	1020830.77	1204463.40	1462896.12	1493546.54	1512390.17	17.99	21.46	1.26
	a. Current	108656.63	125065.83	153598.94	144809.65	142220.44	15.10	22.81	-1.79
	b. Savings	358546.88	450524.99	559391.64	598773.86	604473.95	25.65	24.16	0.95
	c. Fixed	345412.03	365048.50	419883.01	422370.00	422253.87	5.68	15.02	-0.03
	d. Call Deposits	196045.33	247429.62	313955.92	310058.78	325901.36	26.21	26.89	5.11
	e. Others	12169.90	16394.45	16066.61	17534.25	17540.55	34.71	-2.00	0.04
4	Bills Payable	1549.62	1513.82	1698.32	2722.10	2516.77	-2.31	12.19	-7.54
5	Other Liabilities	104427.07	127781.31	146984.02	152211.30	153429.98	22.36	15.03	0.80
	1. Loan Loss Provision	25582.29	31622.89	35779.54	36545.83	37328.81	23.61	13.14	2.14
	2. Interest Suspense a/c	20628.97	21397.75	21287.89	24034.27	27210.00	3.73	-0.51	13.21
	3. Others	58215.80	74760.68	89916.59	91631.20	88891.17	28.42	20.27	-2.99
6	Reconciliation A/c	1927.71	-2495.70	-5325.76	-3266.64	920.53	-229.46	113.40	-128.18
7	Profit & Loss A/c	21060.43	23141.71	27664.37	6577.28	7256.58	9.88	19.54	10.33
TOTAL		1267249.14	1477845.65	1774504.78	1825069.01	1851619.45	16.62	20.07	1.45
Assets									
1	LIQUID FUNDS	185758.20	226401.82	250377.11	264062.84	241533.68	21.88	10.59	-8.53
	a. Cash Balance	29908.23	34628.53	40636.96	37491.37	41395.58	15.78	17.35	10.41
	Nepalese Notes & Coins	29107.29	33928.61	39384.90	35674.83	39349.97	16.56	16.08	10.30
	Foreign Currency	800.94	699.91	1252.06	1816.54	2045.61	-12.61	78.89	12.61
	b. Bank Balance	140521.89	177300.62	189230.03	203170.30	176604.68	26.17	6.73	-13.08
	1. In Nepal Rastra Bank	120642.29	149910.91	147933.67	158578.12	133919.03	24.26	-1.32	-15.55
	2. "A"Class Licensed Institution	5753.34	9153.13	13172.91	8326.42	8450.38	59.09	43.92	1.49
	3. Other Financial Ins.	160.35	18.78	125.88	39.51	50.65	-88.29	570.21	28.19
	4. In Foreign banks	13965.91	18217.79	27997.56	36226.25	34184.61	30.44	53.68	-5.64
	c. Money at Call	15328.08	14472.67	20510.12	23401.17	23533.42	-5.58	41.72	0.57
2	INVESTMENTS	146469.06	156830.54	200262.57	193098.90	221199.45	7.07	27.69	14.55
	a. Govt. Securities	144855.42	155190.33	176214.77	174294.83	192874.43	7.13	13.55	10.66
	b. Others	1613.63	1640.22	24047.80	18804.07	28325.02	1.65	1366.13	50.63
3	SHARE & OTHER INVESTMENT	63457.22	69534.76	81897.82	88996.48	94729.70	9.58	17.78	6.44
4	LOANS & ADVANCES	748753.66	891629.91	1087486.69	1114024.86	1126820.83	19.08	21.97	1.15
	a. Private Sector	723355.09	860588.35	976374.75	1077783.12	1033646.46	18.97	13.45	-4.10
	b. Financial Institutions	16673.89	23050.77	27231.05	33124.31	33248.58	38.24	18.14	0.38
	c. Government Organizations	8724.68	7990.78	83880.89	3117.43	59925.79	-8.41	949.72	1822.28
5	BILLS PURCHASED	7438.39	9794.86	14533.93	14165.97	13052.98	31.68	48.38	-7.86
6	LOANS AGT. COLLECTED BILLS	1015.49	737.25	1132.63	1038.77	741.21	-27.40	53.63	-28.65
7	FIXED ASSETS	21164.90	22600.03	24479.96	24693.16	25037.54	6.78	8.32	1.39
8	OTHER ASSETS	85601.07	102400.91	113748.89	119828.52	122970.26	19.63	11.08	2.62
	a. Accrued Interests	23015.22	22763.51	22293.32	25487.87	30093.26	-1.09	-2.07	18.07
	b. Others	62585.85	79637.40	91455.57	94340.65	92877.00	27.25	14.84	-1.55
9	Expenses not Written off	475.18	398.44	318.55	307.36	303.61	-16.15	-20.05	-1.22
10	Non Banking Assets	2037.98	2046.79	2608.84	2796.76	2837.83	0.43	27.46	1.47
11	Reconciliation Account	4988.80	-6377.24	-2675.08	1776.76	2195.31	-227.83	-58.05	23.56
12	Profit & Loss A/c	89.21	1847.55	332.89	278.64	197.25	1971.02	-81.98	-29.21
TOTAL		1267249.16	1477845.62	1774504.79	1825069.02	1851619.65	16.62	20.07	1.45

Statement of Assets and Liabilities of Development Banks

Liabilities		Mid-July			Mid-Oct	Mid-Nov	% Change		
		2013	2014	2015	2015	2015	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	25094.11	27683.64	30296.85	36517.26	34114.62	10.32	9.44	-6.58
	a. Paid-up Capital	23568.92	25606.53	27448.46	27914.58	26074.88	8.65	7.19	-6.59
	b. Statutory Reserves	2105.95	2706.17	3608.10	4230.33	4056.86	28.50	33.33	-4.10
	c. Retained Earning	-1106.59	-1481.47	-1907.59	3090.07	2568.92	33.88	28.76	-16.87
	d. Others Reserves	525.84	852.40	1147.88	1282.27	1413.96	62.10	34.66	10.27
2	BORROWINGS	2753.56	2408.48	2454.26	1328.91	1094.87	-12.53	1.90	-17.61
	a. NRB	570.00	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
	b. "A"Class Licensed Institution	1645.00	2014.38	2260.00	1175.00	1090.00	22.45	12.19	-7.23
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	532.84	394.11	194.26	153.91	4.87	-26.04	-50.71	-96.83
	e. Bonds and Securities	5.72	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
3	DEPOSITS	160249.64	199932.80	237096.19	247091.41	236188.99	24.76	18.59	-4.41
	a. Current	2944.14	3964.21	5056.01	4559.62	5054.01	34.65	27.54	10.84
	b. Savings	83215.90	105094.40	120779.93	128696.08	120450.44	26.29	14.93	-6.41
	c. Fixed	45134.34	53998.41	62203.55	64001.28	59796.88	19.64	15.20	-6.57
	d. Call Deposits	28491.56	36345.53	48166.94	49065.34	50229.65	27.57	32.53	2.37
	e. Others	463.70	530.25	889.75	769.09	658.02	14.35	67.80	-14.44
4	Bills Payable	8.37	32.71	27.17	43.10	16.27	290.66	-16.92	-62.25
5	Other Liabilities	16778.07	20116.85	20670.18	20419.69	22668.66	19.90	2.75	11.01
	1. Loan Loss Provision	5847.74	6860.14	6171.65	6438.21	5785.27	17.31	-10.04	-10.14
	2. Interest Suspense a/c	2594.60	3117.96	3322.76	4093.68	4686.59	20.17	6.57	14.48
	3. Others	8335.74	10138.76	11175.78	9887.80	12196.81	21.63	10.23	23.35
6	Reconciliation A/c	3374.90	3671.63	3800.85	5347.08	4502.12	8.79	3.52	-15.80
7	Profit & Loss A/c	3251.27	5079.57	6296.30	1726.03	1722.28	56.23	23.95	-0.22
	TOTAL	211509.94	258925.69	300641.79	312473.47	300307.82	22.42	16.11	-3.89
Assets									
1	LIQUID FUNDS	52289.75	68931.29	79794.81	81283.84	79972.17	31.83	15.76	-1.61
	a. Cash Balance	4833.15	6139.82	6979.21	7526.57	6868.91	27.04	13.67	-8.74
	Nepalese Notes & Coins	4782.29	6051.74	6894.72	7297.51	6709.38	26.54	13.93	-8.06
	Foreign Currency	50.85	88.07	84.49	229.06	159.53	73.18	-4.07	-30.35
	b. Bank Balance	19565.36	27923.34	33250.96	35236.08	35558.81	42.72	19.08	0.92
	1. In Nepal Rastra Bank	7457.99	9163.59	14008.99	15172.59	14240.29	22.87	52.88	-6.14
	2. "A"Class Licensed Institution	9507.63	15810.29	15817.63	15684.89	16226.66	66.29	0.05	3.45
	3. Other Financial Ins.	2454.26	2866.92	3255.99	4147.59	4864.99	16.81	13.57	17.30
	4. In Foreign banks	145.49	82.54	168.34	231.01	226.87	-43.27	103.95	-1.79
	c. Money at Call	27891.24	34868.13	39564.65	38521.20	37544.45	25.01	13.47	-2.54
2	INVESTMENTS	3118.77	3230.11	3338.45	3900.26	3605.53	3.57	3.35	-7.56
	a. Govt. Securities	3118.24	3229.98	3338.33	3850.26	3605.53	3.58	3.35	-6.36
	b. Others	0.54	0.12	0.12	50.00	0.00	-76.93	0.00	-100.00
3	SHARE & OTHER INVESTMENT	2124.29	1564.99	2037.17	2023.33	1986.77	-26.33	30.17	-1.81
4	LOANS & ADVANCES	131168.99	161799.22	193462.91	200463.33	187993.81	23.35	19.57	-6.22
	a. Private Sector	126319.47	160516.87	191447.83	198182.55	186025.38	27.07	19.27	-6.13
	b. Financial Institutions	4809.98	1246.52	1981.58	2238.14	1932.42	-74.08	58.97	-13.66
	c. Government Organizations	39.54	35.83	33.50	42.65	36.01	-9.38	-6.49	-15.56
5	BILLS PURCHASED	1562.24	4.34	7.70	6.40	4.20	-99.72	77.26	-34.38
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	FIXED ASSETS	4745.85	5259.37	4925.03	5021.38	4861.78	10.82	-6.36	-3.18
8	OTHER ASSETS	10596.49	11379.64	10992.49	12023.15	15282.34	7.39	-3.40	27.11
	a. Accrued Interests	2815.95	3316.39	3803.85	4357.29	4815.58	17.77	14.70	10.52
	b. Others	7780.55	8063.25	7188.64	7665.86	10466.76	3.63	-10.85	36.54
9	Expenses not Written off	71.58	43.37	35.13	44.80	44.02	-39.41	-18.99	-1.74
10	Non Banking Assets	940.33	1539.64	1840.38	1743.28	1498.22	63.73	19.53	-14.06
11	Reconciliation Account	3375.86	3645.30	3820.15	5300.71	4481.80	7.98	4.80	-15.45
12	Profit & Loss A/c	1515.77	1528.41	387.56	662.99	577.17	0.83	-74.64	-12.94
	TOTAL	211509.94	258925.69	300641.79	312473.47	300307.82	22.42	16.11	-3.89

Statement of Assets and Liabilities of Finance Companies

Liabilities		Mid-July			Mid-Oct	Mid-Nov	% Change		
		2013	2014	2015	2015	2015	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	11969.53	9964.89	10527.71	13434.23	12890.03	-16.75	5.65	-4.05
	a. Paid-up Capital	16285.95	15924.71	15424.23	15756.62	13492.90	-2.22	-3.14	-14.37
	b. Statutory Reserves	1936.62	2319.67	2478.72	2616.08	2554.40	19.78	6.86	-2.36
	c. Retained Earning	-6784.65	-9170.85	-8614.79	-6356.47	-4600.31	35.17	-6.06	-27.63
	d. Others Reserves	531.61	891.35	1239.54	1418.00	1443.04	67.67	39.06	1.77
2	BORROWINGS	1452.87	566.16	481.95	516.72	706.72	-61.03	-14.87	36.77
	a. NRB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b. "A"Class Licensed Institution	1452.87	566.16	481.95	516.72	706.72	-61.03	-14.87	36.77
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	0.00	0.00	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	0.00	0.00
3	DEPOSITS	68981.56	73436.41	71953.84	74393.68	73304.67	6.46	-2.02	-1.46
	a. Current	85.76	78.38	91.21	89.24	65.10	-8.61	16.38	-27.06
	b. Savings	29452.65	31974.07	34294.58	36043.40	35177.79	8.56	7.26	-2.40
	c. Fixed	32932.05	34361.69	31196.45	31856.18	31340.54	4.34	-9.21	-1.62
	d. Call Deposits	1167.92	1249.13	918.79	947.18	898.86	6.95	-26.45	-5.10
	e. Others	5343.18	5773.15	5452.80	5457.68	5822.39	8.05	-5.55	6.68
4	Bills Payable	3.63	6.60	4.41	1.67	0.52	81.73	-33.11	-68.90
5	Other Liabilities	19565.16	21329.27	20438.99	20887.30	23603.02	9.02	-4.17	13.00
	1. Loan Loss Provision	10793.74	10449.46	9531.38	9500.19	9486.90	-3.19	-8.79	-0.14
	2. Interest Suspense a/c	4697.16	5938.05	6646.32	7130.16	7389.66	26.42	11.93	3.64
	3. Others	4074.26	4941.75	4261.29	4256.95	6726.46	21.29	-13.77	58.01
6	Reconciliation A/c	1987.43	1693.55	1805.27	2003.40	1955.90	-14.79	6.60	-2.37
7	Profit & Loss A/c	2233.04	3345.47	2795.21	463.15	406.68	49.82	-16.45	-12.19
	TOTAL	106193.21	110342.35	108007.39	111700.17	112867.54	3.91	-2.12	1.05
Assets									
1	LIQUID FUNDS	21176.97	23863.52	23225.37	25203.52	24882.90	12.69	-2.67	-1.27
	a. Cash Balance	986.82	1093.73	1026.28	1148.76	1057.50	10.83	-6.17	-7.94
	Nepalese Notes & Coins	986.56	1093.36	1025.89	1148.63	1057.40	10.83	-6.17	-7.94
	Foreign Currency	0.26	0.37	0.39	0.13	0.10	39.63	6.89	-22.91
	b. Bank Balance	13769.41	15322.64	15476.25	16900.35	17230.34	11.28	1.00	1.95
	1. In Nepal Rastra Bank	2702.54	3212.44	3127.86	2905.17	2502.12	18.87	-2.63	-13.87
	2. "A"Class Licensed Institution	8008.13	9693.05	8847.46	9874.77	10782.88	21.04	-8.72	9.20
	3. Other Financial Ins.	3058.74	2417.15	3500.93	4120.41	3945.34	-20.98	44.84	-4.25
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c. Money at Call	6420.74	7447.15	6722.84	7154.41	6595.06	15.99	-9.73	-7.82
2	INVESTMENTS	1752.16	2484.24	2559.46	2617.70	2580.06	41.78	3.03	-1.44
	a. Govt. Securities	1727.17	2446.81	2559.20	2617.44	2579.79	41.67	4.59	-1.44
	b. Others	24.99	37.44	0.26	0.26	0.26	49.83	-99.30	0.00
3	SHARE & OTHER INVESTMENT	1143.97	1556.47	1740.61	1642.82	1651.23	36.06	11.83	0.51
4	LOANS & ADVANCES	65775.79	65831.69	64721.71	65426.29	66151.10	0.08	-1.69	1.11
	a. Private Sector	65335.45	63860.05	63176.98	64785.08	65523.87	-2.26	-1.07	1.14
	b. Financial Institutions	426.32	1950.43	1465.98	554.40	541.34	357.50	-24.84	-2.36
	c. Government Organizations	14.02	21.21	78.74	86.82	85.89	51.22	271.34	-1.07
5	BILLS PURCHASED	7.25	6.40	6.40	6.40	6.40	-11.70	0.00	0.00
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	FIXED ASSETS	3006.04	2618.31	2327.65	2320.08	2087.42	-12.90	-11.10	-10.03
8	OTHER ASSETS	8250.65	10181.79	10605.10	11100.09	12255.86	23.41	4.16	10.41
	a. Accrued Interests	4807.46	5961.44	6694.97	7205.48	7478.90	24.00	12.30	3.79
	b. Others	3443.18	4220.34	3910.13	3894.61	4776.96	22.57	-7.35	22.66
9	Expenses not Written off	75.26	50.19	38.48	45.21	45.42	-33.32	-23.32	0.46
10	Non Banking Assets	752.98	1170.53	801.69	891.91	898.05	55.45	-31.51	0.69
11	Reconciliation Account	2029.43	1699.39	1802.25	2011.48	1966.28	-16.26	6.05	-2.25
12	Profit & Loss A/c	2222.71	879.82	178.66	434.66	342.83	-60.42	-79.69	-21.13
	TOTAL	106193.21	110342.35	108007.39	111700.17	112867.54	3.91	-2.12	1.05

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

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2013	2014	2015	2015	2015			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	65347.35	68151.35	67271.02	18070.31	23437.32	4.29	-1.29	29.70
1.1 Deposit Liabilities	64029.79	66485.63	65418.33	17677.81	22967.52	3.84	-1.61	29.92
1.1.1 Saving A/c	21211.31	21763.14	22494.48	6045.35	7821.94	2.60	3.36	29.39
1.1.2 Fixed A/c	33220.30	34583.20	31594.10	8631.72	11268.01	4.10	-8.64	30.54
1.1.2.1 Upto 3 Months Fixed A/c	1471.28	2866.37	1995.01	337.59	414.27	94.82	-30.40	22.71
1.1.2.2 3 to 6 Months fixed A/c	1574.49	1065.31	1043.26	292.75	372.48	-32.34	-2.07	27.23
1.1.2.3 6 Months to 1 Year Fixed A/c	15584.32	15136.29	14308.11	4248.15	5502.37	-2.87	-5.47	29.52
1.1.2.4 Above 1 Year	14590.21	15515.23	14247.72	3753.24	4978.89	6.34	-8.17	32.66
1.1.3 Call Deposit	9552.50	10108.65	11302.25	2998.95	3875.27	5.82	11.81	29.22
1.1.4 Certificate of Deposits	45.69	30.64	27.50	1.79	2.30	-32.92	-10.26	28.25
1.2 Others	1317.56	1665.72	1852.69	392.50	469.81	26.42	11.22	19.70
2 Commission/Fee Expense	385.30	448.04	509.46	110.01	156.86	16.28	13.71	42.59
3 Employees Expenses	15947.51	18747.82	21218.85	5370.82	6911.10	17.56	13.18	28.68
4 Office Operating Expenses	14673.00	15067.83	17624.25	4005.43	5120.14	2.69	16.97	27.83
5 Exchange Fluctuation Loss	30.53	30.99	64.81	184.76	189.19	1.51	109.15	2.40
5.1 Due to Change in Exchange Rates	14.83	16.21	64.83	180.27	185.76	9.34	299.81	3.05
5.2 Due to Foreign Currency Transactions	15.70	14.77	-0.01	4.49	3.43	-5.88	-100.09	-23.57
6 Non-Operating Expenses	1309.70	143.87	89.80	27.62	32.54	-89.02	-37.58	17.82
7. Provision for Risk	14903.98	14274.84	12781.47	2928.51	3047.66	-4.22	-10.46	4.07
7.1 Loan loss Provision	12280.32	12362.41	11018.41	2691.97	2791.67	0.67	-10.87	3.70
7.1.1 General Loan loss Provision	2998.01	2835.44	4071.38	857.06	1049.25	-5.42	43.59	22.42
7.1.1.1 Pass Loan Loss Provision	0.00	0.00	3210.53	670.62	722.92	0.00	0.00	7.80
7.1.1.2 Watch List Provision	0.00	0.00	860.85	186.43	326.33	0.00	0.00	75.04
7.1.2 Special Loan Loss Provision	8865.40	9424.45	6627.48	1542.22	1566.18	6.31	-29.68	1.55
7.1.3 Additional Loan Loss Provision	416.91	102.52	319.54	292.69	176.23	-75.41	211.68	-39.79
7.2. Provision for Non-Banking Assets	1916.95	1498.26	1429.51	157.62	169.54	-21.84	-4.59	7.56
7.3. Provision for Loss on Investment	204.60	40.12	101.98	12.09	11.31	-80.39	154.17	-6.47
7.4. Provision for Loss of Other Assets	502.11	374.06	231.58	66.83	75.14	0.00	0.00	12.43
8 Loan Written Off	942.54	623.54	439.90	45.55	48.58	-33.84	-29.45	6.65
9 Provision for Staff Bonus	2879.03	3452.11	4053.16	850.02	1019.08	19.91	17.41	19.89
10 Provision for Income Tax	8638.47	10677.75	12158.39	2746.10	3489.51	23.61	13.87	27.07
11 Others	481.92	45.06	495.79	19.42	11.62	-90.65	1000.27	-40.16
12 Net Profit	25958.90	29331.59	37039.32	7842.18	8698.81	12.99	26.28	10.92
TOTAL EXPENSES	151498.22	160994.78	173746.23	42200.73	52162.42	6.27	7.92	23.61
Income								
1. Interest Income	120744.64	127191.89	134011.48	33093.24	41022.59	5.34	5.36	23.96
1.1. On Loans and Advance	111530.06	119484.79	127175.43	31275.97	38738.38	7.13	6.44	23.86
1.2. On Investment	4109.86	3502.98	2309.29	704.38	961.42	-14.77	-34.08	36.49
1.2.1 Government Bonds	3700.66	3049.44	1982.25	609.05	836.42	-17.60	-35.00	37.33
1.2.2 Foreign Bonds	22.70	28.74	76.54	21.54	24.74	26.59	166.33	14.85
1.2.3 NRB Bonds	336.67	234.04	160.24	54.92	75.08	-30.48	-31.53	36.71
1.2.4 Deventure & Bonds	49.84	190.76	90.26	18.86	25.18	282.77	-52.68	33.46
1.3 Agency Balance	1183.87	962.10	716.42	127.24	163.25	-18.73	-25.54	28.30
1.4 On Call Deposit	2528.67	2108.65	2633.89	720.79	842.17	-16.61	24.91	16.84
1.5 Others	1392.18	1133.37	1176.47	264.87	317.36	-18.59	3.80	19.82
2. Comission & Discount	7162.36	8051.43	8935.14	2113.53	2678.51	12.41	10.98	26.73
2.1 Bills Purchase & Discount	212.27	231.80	248.42	55.10	70.01	9.20	7.17	27.06
2.2 Comission	5444.04	6517.57	7494.65	1763.53	2250.90	19.72	14.99	27.64
2.3 Others	1506.06	1302.07	1192.07	294.90	357.61	-13.54	-8.45	21.26
3 Income From Exchange Fluctuation	3225.60	4168.69	4761.74	1641.09	2078.39	29.24	14.23	26.65
3.1 Due to Change in Exchange Rate	731.73	220.18	983.31	271.57	271.07	-69.91	346.60	-0.19
3.2 Due to Foreign Currency Trans.	2493.87	3948.52	3778.43	1369.52	1807.32	58.33	-4.31	31.97
4 Other Operating Income	4603.37	5508.69	7326.73	1731.29	2239.73	19.67	33.00	29.37
5 Non Operating Income	2359.48	4041.44	4743.47	278.45	389.84	71.29	17.37	40.00
6 Provision Written Back	8345.00	8679.68	11842.55	2744.37	3158.81	4.01	36.44	15.10
7 Recovery from Written off Loan	1274.79	806.02	1508.63	123.77	125.09	-36.77	87.17	1.07
8 Income from Extra Ordinary Expenses	434.89	526.32	157.81	45.61	38.93	21.02	-70.02	-14.65
9 Net Loss	3348.21	2020.61	458.66	429.38	430.52	-39.65	-77.30	0.27
TOTAL INCOME	151498.33	160994.77	173746.22	42200.73	52162.41	6.27	7.92	23.61

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2013	2014	2015	2015	2015			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	46386.97	49263.53	49191.03	13125.43	17199.88	6.20	-0.15	31.04
1.1 Deposit Liabilities	45396.82	47872.14	47732.95	12773.25	16770.78	5.45	-0.29	31.30
1.1.1 Saving A/c	13318.11	13593.22	14740.74	3844.75	5026.62	2.07	8.44	30.74
1.1.2 Fixed A/c	24186.65	26009.72	23632.62	6566.01	8652.41	7.54	-9.14	31.78
1.1.2.1 Upto 3 Months Fixed A/c	1329.07	2734.87	1909.08	305.16	378.15	105.77	-30.20	23.92
1.1.2.2 3 to 6 Months fixed A/c	1287.26	861.78	890.25	243.84	320.47	-33.05	3.30	31.43
1.1.2.3 6 Months to 1 Year Fixed A/c	10714.10	10816.67	10151.63	3175.00	4187.31	0.96	-6.15	31.88
1.1.2.4 Above 1 Year	10856.21	11596.41	10681.65	2842.01	3766.47	6.82	-7.89	32.53
1.1.3 Call Deposit	7846.59	8238.57	9332.14	2360.71	3089.48	5.00	13.27	30.87
1.1.4 Certificate of Deposits	45.47	30.63	27.45	1.78	2.28	-32.64	-10.37	28.22
1.2 Others	990.15	1391.40	1458.08	352.18	429.10	40.52	4.79	21.84
2 Commission/Fee Expense	377.73	441.61	505.07	108.74	155.90	16.91	14.37	43.37
3 Employees Expenses	13238.73	15561.92	17776.14	4342.24	5701.18	17.55	14.23	31.30
4 Office Operating Expenses	10544.25	11195.23	13613.82	3115.76	4078.67	6.17	21.60	30.90
5 Exchange Fluctuation Loss	30.04	23.74	63.27	9.85	13.75	-20.96	166.46	39.63
5.1 Due to Change in Exchange Rates	14.41	12.23	63.27	8.46	13.73	-15.13	417.26	62.27
5.2 Due to Foreign Currency Transactions	15.63	11.51	0.00	1.39	0.02	-26.33	-100.00	-98.58
6 Non-Operating Expenses	1254.67	15.61	13.39	0.92	4.07	-98.76	-14.18	341.81
7. Provision for Risk	7951.98	8339.38	9962.24	1994.05	2177.91	4.87	19.46	9.22
7.1 Loan loss Provision	6870.91	8091.42	9070.71	1894.81	2081.61	17.76	12.10	9.86
7.1.1 General Loan loss Provision	2080.28	2084.15	3891.06	631.95	776.83	0.19	86.70	22.93
7.1.1.1 Pass Loan Loss Provision				547.03	554.68	0.00	0.00	1.40
7.1.1.2 Watch List Provision				84.93	222.15	0.00	0.00	161.58
7.1.2 Special Loan Loss Provision	4584.12	6007.27	5176.73	1121.02	1159.59	31.05	-13.83	3.44
7.1.3 Additional Loan Loss Provision	206.52	0.00	2.92	141.84	145.19	-100.00	0.00	2.36
7.2. Provision for Non-Banking Assets	824.76	207.96	679.65	81.62	93.54	-74.79	226.82	14.60
7.3. Provision for Loss on Investment	92.97	-1.14	40.37	2.75	3.37	-101.23	-3643.82	22.37
7.4. Provision for Loss of Other Assets	163.35	41.14	171.51	14.86	-0.62	0.00	0.00	-104.17
8 Loan Written Off	525.54	269.95	103.45	4.14	5.81	-48.63	-61.68	40.49
9 Provision for Staff Bonus	2381.36	2660.27	3139.60	709.29	874.58	11.71	18.02	23.30
10 Provision for Income Tax	7136.63	8232.63	9521.99	2354.77	3067.99	15.36	15.66	30.29
11 Others	479.03	6.14	465.47	10.21	10.83	-98.72	7475.89	6.07
12 Net Profit	21058.94	21294.17	28386.05	6381.94	7141.11	1.12	33.30	11.90
TOTAL EXPENSES	111365.88	117304.18	132741.51	32157.32	40431.68	5.33	13.16	25.73
Income								
1. Interest Income	90916.84	95849.23	101174.86	25269.36	31807.30	5.43	5.56	25.87
1.1. On Loans and Advance	84815.44	91023.28	97566.06	24207.36	30343.65	7.32	7.19	25.35
1.2. On Investment	3834.88	3239.70	2065.62	661.80	909.10	-15.52	-36.24	37.37
1.2.1 Government Bonds	3459.06	2816.91	1774.19	574.44	794.41	-18.56	-37.02	38.29
1.2.2 Foreign Bonds	22.70	28.74	76.54	21.54	24.74	26.59	166.33	14.85
1.2.3 NRB Bonds	317.74	218.55	132.56	50.09	68.47	-31.22	-39.35	36.68
1.2.4 Deventure & Bonds	35.38	175.50	82.33	15.73	21.49	396.02	-53.09	36.62
1.3 Agency Balance	896.86	714.00	491.44	74.93	107.48	-20.39	-31.17	43.45
1.4 On Call Deposit	585.23	258.09	399.14	137.65	214.97	-55.90	54.65	56.17
1.5 Others	784.42	614.16	652.61	187.61	232.09	-21.70	6.26	23.71
2. Comission & Discount	6347.13	7252.50	8247.23	1963.56	2501.93	14.26	13.72	27.42
2.1 Bills Purchase & Discount	210.85	231.59	247.40	55.10	70.01	9.84	6.82	27.06
2.2 Comission	5028.62	6022.89	7055.01	1674.88	2138.56	19.77	17.14	27.68
2.3 Others	1107.66	998.02	944.82	233.58	293.36	-9.90	-5.33	25.59
3 Income From Exchange Fluctuation	3134.60	4118.09	4712.88	1444.09	1874.23	31.38	14.44	29.79
3.1 Due to Change in Exchange Rate	725.00	219.24	980.69	82.37	75.36	-69.76	347.31	-8.52
3.2 Due to Foreign Currency Trans.	2409.60	3898.85	3732.18	1361.72	1798.88	61.80	-4.27	32.10
4 Other Operating Income	3015.50	3614.09	5281.25	1252.04	1658.55	19.85	46.13	32.47
5 Non Operating Income	1631.73	1241.27	3880.23	140.73	230.78	-23.93	212.60	63.98
6 Provision Written Back	4665.37	4031.87	7604.21	1899.04	2152.83	-13.58	88.60	13.36
7 Recovery from Written off Loan	1172.17	776.54	1445.40	96.32	122.37	-33.75	86.13	27.05
8 Income from Extra Ordinary Expenses	393.34	420.58	64.77	8.90	1.90	6.93	-84.60	-78.69
9 Net Loss	89.21	0.00	330.67	83.29	81.79	-100.00	0.00	-1.80
TOTAL INCOME	111365.87	117304.17	132741.51	32157.32	40431.67	5.33	13.16	25.73

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2013	2014	2015	2015	2015			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	12397.19	13000.57	13157.27	3654.85	4506.11	4.87	1.21	23.29
1.1 Deposit Liabilities	12161.49	12811.12	12804.81	3619.75	4472.03	5.34	-0.05	23.55
1.1.1 Saving A/c	5534.38	5944.44	5804.70	1638.93	2047.17	7.41	-2.35	24.91
1.1.2 Fixed A/c	5016.64	5071.10	5086.43	1359.91	1659.28	1.09	0.30	22.01
1.1.2.1 Upto 3 Months Fixed A/c	64.12	93.84	59.93	24.63	22.51	46.35	-36.13	-8.63
1.1.2.2 3 to 6 Months fixed A/c	171.54	146.20	116.36	31.30	37.56	-14.77	-20.41	19.98
1.1.2.3 6 Months to 1 Year Fixed A/c	2882.56	2573.54	2716.01	717.01	855.42	-10.72	5.54	19.30
1.1.2.4 Above 1 Year	1898.41	2257.51	2194.14	586.97	743.80	18.92	-2.81	26.72
1.1.3 Call Deposit	1610.48	1795.59	1913.68	620.90	765.59	11.49	6.58	23.30
1.1.4 Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2 Others	235.69	189.45	352.45	35.10	34.08	-19.62	86.04	-2.90
2 Commission/Fee Expense	5.04	5.43	3.26	0.92	0.51	7.71	-39.85	-44.47
3 Employees Expenses	1921.62	2356.60	2640.86	800.44	928.16	22.64	12.06	15.96
4 Office Operating Expenses	2670.50	2905.88	3017.24	678.34	787.57	8.81	3.83	16.10
5 Exchange Fluctuation Loss	0.49	7.25	1.55	174.91	175.44	1389.04	-78.64	0.31
5.1 Due to Change in Exchange Rates	0.42	3.98	1.56	171.81	172.03	854.36	-60.83	0.13
5.2 Due to Foreign Currency Transactions	0.07	3.26	-0.01	3.10	3.41	4614.50	-100.39	9.94
6 Non-Operating Expenses	52.52	110.83	41.67	25.31	21.81	111.03	-62.40	-13.81
7. Provision for Risk	3989.53	3525.12	1866.82	510.29	350.26	-11.64	-47.04	-31.36
7.1 Loan loss Provision	3020.91	2554.92	1349.90	480.03	318.79	-15.43	-47.16	-33.59
7.1.1 General Loan loss Provision	343.74	563.53	154.01	185.73	199.48	63.94	-72.67	7.40
7.1.1.1 Pass Loan Loss Provision				94.84	103.53	0.00	0.00	9.17
7.1.1.2 Watch List Provision				90.90	95.95	0.00	0.00	5.56
7.1.2 Special Loan Loss Provision	2630.48	1934.63	1104.99	292.45	117.46	-26.45	-42.88	-59.83
7.1.3 Additional Loan Loss Provision	46.69	56.76	90.90	1.85	1.85	21.57	60.14	0.00
7.2. Provision for Non-Banking Assets	535.23	642.02	497.62	28.53	28.53	19.95	-22.49	0.00
7.3. Provision for Loss on Investment	103.17	2.81	11.46	1.50	2.71	-97.28	308.19	80.44
7.4. Provision for Loss of Other Assets	330.22	325.37	7.84	0.23	0.23	0.00	0.00	0.00
8 Loan Written Off	349.24	165.54	225.49	38.99	40.34	-52.60	36.22	3.47
9 Provision for Staff Bonus	332.34	569.23	704.19	119.94	125.83	71.28	23.71	4.91
10 Provision for Income Tax	1008.99	1810.11	2043.98	330.71	365.53	79.40	12.92	10.53
11 Others	0.18	36.78	20.53	0.10	0.10	20106.10	-44.18	0.00
12 Net Profit	2848.11	4691.95	5925.13	1124.55	1202.52	64.74	26.28	6.93
TOTAL EXPENSES	25575.76	29185.27	29648.00	7459.35	8504.18	14.11	1.59	14.01
Income								
1. Interest Income	19976.69	22130.34	24453.29	6015.69	6885.75	10.78	10.50	14.46
1.1. On Loans and Advance	17902.49	20111.26	22110.85	5444.40	6297.80	12.34	9.94	15.67
1.2. On Investment	152.17	152.46	134.58	20.97	24.90	0.20	-11.73	18.75
1.2.1 Government Bonds	138.40	137.26	121.98	15.72	19.09	-0.82	-11.14	21.41
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	4.72	6.77	10.90	3.50	3.98	43.40	60.88	13.60
1.2.4 Deventure & Bonds	9.05	8.42	1.71	1.74	1.83	-6.87	-79.75	5.01
1.3 Agency Balance	184.86	168.42	137.10	36.98	40.64	-8.89	-18.59	9.89
1.4 On Call Deposit	1355.93	1401.86	1688.66	467.91	476.78	3.39	20.46	1.90
1.5 Others	381.25	296.34	382.10	45.43	45.63	-22.27	28.94	0.45
2. Comission & Discount	662.53	616.60	585.87	131.05	148.01	-6.93	-4.98	12.94
2.1 Bills Purchase & Discount	1.42	0.20	1.02	0.00	0.00	-85.81	409.97	0.00
2.2 Comission	345.01	401.50	390.41	82.53	104.60	16.37	-2.76	26.75
2.3 Others	316.10	214.90	194.44	48.51	43.40	-32.02	-9.52	-10.55
3 Income From Exchange Fluctuation	89.37	50.60	48.86	197.00	204.16	-43.38	-3.43	3.63
3.1 Due to Change in Exchange Rate	5.10	0.94	2.62	189.20	195.71	-81.66	179.65	3.44
3.2 Due to Foreign Currency Trans.	84.27	49.67	46.25	7.80	8.45	-41.06	-6.88	8.28
4 Other Operating Income	1101.70	1372.85	1552.34	373.94	442.98	24.61	13.07	18.46
5 Non Operating Income	539.65	2135.56	402.44	60.91	69.14	295.73	-81.16	13.52
6 Provision Written Back	1872.67	1658.69	2531.66	570.46	672.36	-11.43	52.63	17.86
7 Recovery from Written off Loan	86.24	10.34	21.45	25.04	0.31	-88.01	107.40	-98.76
8 Income from Extra Ordinary Expenses	37.31	69.49	35.69	23.74	24.06	86.24	-48.64	1.34
9 Net Loss	1209.71	1140.79	16.40	61.51	57.41	-5.70	-98.56	-6.67
TOTAL INCOME	25575.88	29185.27	29648.00	7459.35	8504.18	14.11	1.59	14.01

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2013	2014	2015	2015	2015			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	6563.19	5887.25	4922.73	1290.04	1731.33	-10.30	-16.38	34.21
1.1 Deposit Liabilities	6471.47	5802.37	4880.57	1284.81	1724.70	-10.34	-15.89	34.24
1.1.1 Saving A/c	2358.82	2225.47	1949.03	561.66	748.15	-5.65	-12.42	33.20
1.1.2 Fixed A/c	4017.01	3502.38	2875.05	705.80	956.32	-12.81	-17.91	35.49
1.1.2.1 Upto 3 Months Fixed A/c	78.09	37.66	26.00	7.80	13.61	-51.78	-30.95	74.57
1.1.2.2 3 to 6 Months fixed A/c	115.68	57.33	36.65	17.61	14.45	-50.44	-36.08	-17.94
1.1.2.3 6 Months to 1 Year Fixed A/c	1987.66	1746.08	1440.47	356.13	459.64	-12.15	-17.50	29.06
1.1.2.4 Above 1 Year	1835.58	1661.31	1371.93	324.26	468.63	-9.49	-17.42	44.52
1.1.3 Call Deposit	95.43	74.49	56.44	17.34	20.21	-21.94	-24.24	16.58
1.1.4 Certificate of Deposits	0.22	0.02	0.05	0.01	0.01	-91.20	170.55	32.97
1.2 Others	91.72	84.88	42.16	5.22	6.63	-7.46	-50.33	26.91
2 Commission/Fee Expense	2.53	1.00	1.13	0.34	0.45	-60.40	12.23	30.02
3 Employees Expenses	787.16	829.30	801.85	228.14	281.77	5.35	-3.31	23.51
4 Office Operating Expenses	1458.25	966.71	993.19	211.33	253.90	-33.71	2.74	20.14
5 Exchange Fluctuation Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Non-Operating Expenses	2.51	17.43	34.74	1.39	6.66	594.51	99.32	377.95
7. Provision for Risk	2962.47	2410.35	952.41	424.17	519.49	-18.64	-60.49	22.47
7.1 Loan loss Provision	2388.50	1716.07	597.80	317.13	391.27	-28.15	-65.16	23.38
7.1.1 General Loan loss Provision	573.99	187.76	26.31	39.37	72.94	-67.29	-85.99	85.26
7.1.1.1 Pass Loan Loss Provision				28.76	64.71	0.00	0.00	125.00
7.1.1.2 Watch List Provision				10.61	8.23	0.00	0.00	-22.44
7.1.2 Special Loan Loss Provision	1650.81	1482.55	345.76	128.76	289.13	-10.19	-76.68	124.56
7.1.3 Additional Loan Loss Provision	163.70	45.76	225.73	149.00	29.19	-72.05	393.30	-80.41
7.2. Provision for Non-Banking Assets	556.97	648.27	252.23	47.47	47.47	16.39	-61.09	0.00
7.3. Provision for Loss on Investment	8.46	38.45	50.14	7.83	5.22	354.73	30.40	-33.29
7.4. Provision for Loss of Other Assets	8.54	7.55	52.23	51.74	75.53	0.00	0.00	45.96
8 Loan Written Off	67.76	188.06	110.96	2.42	2.42	177.56	-41.00	0.13
9 Provision for Staff Bonus	165.33	222.60	209.37	20.79	18.68	34.64	-5.94	-10.18
10 Provision for Income Tax	492.85	635.01	592.41	60.62	55.99	28.85	-6.71	-7.64
11 Others	2.71	2.14	9.80	9.12	0.70	-20.93	357.41	-92.34
12 Net Profit	2051.85	3345.47	2728.14	335.69	355.18	63.05	-18.45	5.80
TOTAL EXPENSES	14556.59	14505.33	11356.71	2584.06	3226.56	-0.35	-21.71	24.86
Income								
1. Interest Income	9851.11	9212.31	8383.33	1808.20	2329.54	-6.48	-9.00	28.83
1.1. On Loans and Advance	8812.13	8350.25	7498.52	1624.20	2096.93	-5.24	-10.20	29.10
1.2. On Investment	122.82	110.82	109.09	21.61	27.42	-9.77	-1.56	26.90
1.2.1 Government Bonds	103.20	95.26	86.08	18.89	22.93	-7.69	-9.64	21.37
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	14.21	8.72	16.78	1.32	2.63	-38.63	92.50	99.15
1.2.4 Deventure & Bonds	5.41	6.84	6.23	1.39	1.86	26.42	-8.96	33.33
1.3 Agency Balance	102.16	79.67	87.87	15.33	15.13	-22.01	10.30	-1.30
1.4 On Call Deposit	587.50	448.70	546.09	115.22	150.42	-23.63	21.71	30.55
1.5 Others	226.51	222.87	141.75	31.83	39.64	-1.60	-36.40	24.53
2. Comission & Discount	152.70	182.33	102.04	18.93	28.58	19.40	-44.04	50.96
2.1 Bills Purchase & Discount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.2 Comission	70.40	93.18	49.23	6.13	7.73	32.35	-47.17	26.19
2.3 Others	82.30	89.15	52.81	12.80	20.85	8.33	-40.77	62.82
3 Income From Exchange Fluctuation	1.64	0.00	0.00	0.00	0.00	-99.95	-10.24	-100.00
3.1 Due to Change in Exchange Rate	1.64	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	0.00	0.00	0.00	0.00	0.00	0.00	-10.24	-100.00
4 Other Operating Income	486.17	521.75	493.14	105.30	138.20	7.32	-5.48	31.24
5 Non Operating Income	188.09	664.61	460.80	76.81	89.92	253.34	-30.67	17.07
6 Provision Written Back	1806.96	2989.11	1706.69	274.87	333.62	65.42	-42.90	21.37
7 Recovery from Written off Loan	16.38	19.14	41.78	2.41	2.41	16.88	118.26	0.00
8 Income from Extra Ordinary Expenses	4.25	36.25	57.35	12.97	12.97	753.72	58.18	0.00
9 Net Loss	2049.29	879.82	111.60	284.57	291.32	-57.07	-87.32	2.37
TOTAL INCOME	14556.59	14505.33	11356.71	2584.06	3226.56	-0.35	-21.71	24.86

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

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2013	2014	2015	2015	2015			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	39147.82	48152.08	61783.87	62745.85	63007.03	23.00	28.31	0.42
Fishery Related	657.80	2747.06	3355.59	1574.41	1584.83	317.62	22.15	0.66
Mining Related	3897.30	3580.05	3525.74	3751.94	3589.15	-8.14	-1.52	-4.34
Agriculture, Forestry & Beverage Production Related	190575.19	222489.70	255534.57	259965.58	257152.75	16.75	14.85	-1.08
Construction	96067.34	118632.87	152480.40	155837.73	156100.27	23.49	28.53	0.17
Electricity, Gas and Water	20694.25	25606.61	34540.43	37470.38	37914.94	23.74	34.89	1.19
Metal Products, Machinery & Electronic Equipment & Asse	13050.42	13994.97	16208.31	15977.91	16320.18	7.24	15.82	2.14
Transport, Communication and Public Utilities	41298.89	43707.55	48451.67	50782.33	50823.97	5.83	10.85	0.08
Wholesaler & Retailer	198319.29	243966.15	297286.58	303780.03	301129.68	23.02	21.86	-0.87
Finance, Insurance and Real Estate	84683.50	90353.77	107293.66	113955.44	113929.80	6.70	18.75	-0.02
Hotel or Restaurant	25087.38	32909.63	44028.90	46573.51	47271.72	31.18	33.79	1.50
Other Services	46718.82	54154.23	63957.60	64905.38	64931.77	15.92	18.10	0.04
Consumption Loans	69436.96	87003.21	101450.14	98046.93	98640.58	25.30	16.61	0.61
Local Government	1255.49	1182.73	1714.14	1698.50	1698.15	-5.80	44.93	-0.02
Others	124829.52	141309.64	169740.36	178066.11	180675.71	13.20	20.12	1.47
TOTAL	955719.96	1129803.67	1361351.97	1395132.02	1394770.53	18.21	20.49	-0.03
Productwise								
Term Loan	136442.95	173069.81	223149.61	228048.19	229010.95	26.84	28.94	0.42
Overdraft	184614.72	211367.58	245994.73	248047.59	245295.01	14.49	16.38	-1.11
Trust Receipt Loan / Import Loan	41471.44	48161.32	55141.88	54497.58	54472.95	16.13	14.49	-0.05
Demand & Other Working Capital Loan	220401.50	250607.47	293603.14	305550.04	306676.20	13.70	17.16	0.37
Residential Personal Home Loan (Up to Rs. 1 Crore)	66210.53	89484.87	118861.54	121796.43	122983.29	35.15	32.83	0.97
Real Estate Loan	86062.16	82482.16	85678.07	89229.31	89533.20	-4.16	3.87	0.34
Margin Nature Loan	12935.41	20031.63	24084.77	24994.37	25936.95	54.86	20.23	3.77
Hire Purchase Loan	53933.61	63653.90	80966.96	82575.35	83011.75	18.02	27.20	0.53
Deprived Sector Loan	39549.07	50576.56	63889.82	70467.05	67187.72	27.88	26.32	-4.65
Bills Purchased	8024.25	10045.08	13511.29	15608.05	14427.85	25.18	34.51	-7.56
Other Product	106074.30	130323.28	156470.18	154318.07	155927.73	22.86	20.06	1.04
Total	955719.96	1129803.66	1361351.98	1395132.02	1394463.61	18.21	20.49	-0.05
Collateral wise								
Gold and Silver	28785.76	31102.67	31374.67	28313.25	27702.13	8.05	0.87	-2.16
Government Securities	3004.07	992.12	784.73	807.96	895.76	-66.97	-20.90	10.87
Non Governmental Securities	8218.97	14092.14	18776.93	20232.58	20282.53	71.46	33.24	0.25
Fixed Deposit Receipts	11671.47	10774.58	9824.90	9022.91	9727.98	-7.68	-8.81	7.81
Own	10995.52	9893.47	8925.88	8264.98	8837.80	-10.02	-9.78	6.93
Other Licences Institutions	675.95	881.11	899.02	757.93	890.18	30.35	2.03	17.45
Collateral of Properties	820463.46	936410.77	1131830.49	1160291.06	1161746.96	14.13	20.87	0.13
Fixed Assets	681424.84	785804.82	957231.98	978808.73	985401.27	15.32	21.82	0.67
Current Assets	139038.62	150605.95	174598.50	181482.32	176345.69	8.32	15.93	-2.83
Against security of Bill	7710.77	11927.48	13969.01	14273.46	14101.45	54.69	17.12	-1.21
Domestic Bills	1010.89	2817.51	3532.80	3225.34	3603.51	178.72	25.39	11.73
Foreign Bills	6699.89	9109.97	10436.21	11048.12	10497.94	35.97	14.56	-4.98
Against Guarantee	21747.59	29975.14	40479.05	42492.78	40620.05	37.83	35.04	-4.41
Government Guarantee	3394.30	2155.95	2385.24	2305.50	2313.86	-36.48	10.64	0.36
Institutional Guarantee	13009.84	20737.62	27833.31	29045.08	26629.23	59.40	34.22	-8.32
Personal Guarantee	959.91	2001.69	2350.72	2835.78	3361.87	108.53	17.44	18.55
Collective Guarantee	1364.92	2167.66	3581.03	3831.89	3808.39	58.81	65.20	-0.61
International Rated Foreign Bank's Guarantee	115.10	192.25	93.08	941.15	972.36	67.03	-51.58	3.32
Other Guarantee	2903.51	2706.26	4235.68	3533.38	3534.33	-6.79	56.51	0.03
Credit Card	373.59	410.98	427.58	455.78	522.11	10.01	4.04	14.55
Others	53744.25	94117.78	113884.53	119242.26	118864.65	75.12	21.00	-0.32
Total	955719.94	1129803.67	1361351.89	1395132.03	1394463.61	18.21	20.49	-0.05

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2013	2014	2015	2015	2015			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	31030.97	37810.81	47818.18	48047.38	48458.40	21.85	26.47	0.86
Fishery Related	500.33	2491.48	2888.07	1115.13	1150.59	397.97	15.92	3.18
Mining Related	3487.15	3258.97	3064.11	3240.96	3116.34	-6.54	-5.98	-3.85
Agriculture, Forestry & Beverage Production Related	176661.91	207142.86	239722.81	243898.00	242220.32	17.25	15.73	-0.69
Construction	71712.79	88914.98	115175.72	117036.09	118998.81	23.99	29.53	1.68
Electricity, Gas and Water	18386.51	21784.34	29412.29	32060.13	34510.16	18.48	35.02	7.64
Metal Products, Machinery & Electronic Equipment & Asse	10044.44	10887.77	12402.24	12201.83	13254.55	8.40	13.91	8.63
Transport, Communication and Public Utilities	24431.32	25221.64	26254.45	28047.72	29833.99	3.23	4.09	6.37
Wholesaler & Retailer	161588.16	205667.15	256252.52	262075.01	261660.98	27.28	24.60	-0.16
Finance, Insurance and Real Estate	66141.44	72768.84	89220.30	95332.60	96259.87	10.02	22.61	0.97
Hotel or Restaurant	18753.75	24846.43	35337.97	37001.73	37738.26	32.49	42.23	1.99
Other Services	38101.27	43987.36	53099.98	53525.81	54014.76	15.45	20.72	0.91
Consumption Loans	53754.45	68227.23	80339.71	78854.87	79845.76	26.92	17.75	1.26
Local Government	1176.32	1096.16	1621.81	1625.64	1625.30	-6.81	47.95	-0.02
Others	81436.73	88042.57	110543.10	115166.70	117926.93	8.11	25.56	2.40
TOTAL	757207.54	902162.01	1103153.25	1129229.60	1140615.02	19.14	22.28	1.01
Productwise								
Term Loan	112480.40	142965.53	187297.61	188850.12	191930.42	27.10	31.01	1.63
Overdraft	150298.94	170872.66	200106.73	200255.54	200717.40	13.69	17.11	0.23
Trust Receipt Loan / Import Loan	41470.26	48161.32	55141.88	54497.58	54472.95	16.13	14.49	-0.05
Demand & Other Working Capital Loan	185398.02	216015.90	260320.80	272397.38	273970.94	16.51	20.51	0.58
Residential Personal Home Loan (Up to Rs. 1 Crore)	47256.27	64673.30	87842.96	90093.70	92495.80	36.86	35.83	2.67
Real Estate Loan	63044.62	60467.66	63879.59	66479.22	67773.07	-4.09	5.64	1.95
Margin Nature Loan	7440.61	11988.14	16360.29	17162.33	18093.49	61.12	36.47	5.43
Hire Purchase Loan	34094.00	41023.45	54406.77	55310.19	57157.51	20.32	32.62	3.34
Deprived Sector Loan	32445.25	40962.32	51515.94	56711.68	54211.12	0.00	0.00	-4.41
Bills Purchased	7997.56	10034.34	13497.19	15595.25	14417.25	25.47	34.51	-7.55
Other Product	75281.64	94997.38	112783.49	111876.60	115375.04	26.19	18.72	3.13
Total	757207.55	902162.00	1103153.26	1129229.59	1140615.01	19.14	22.28	1.01
Collateral wise								
Gold and Silver	25038.53	27088.37	26813.12	24459.23	23977.59	8.19	-1.02	-1.97
Government Securities	2974.77	968.71	751.68	769.12	845.54	-67.44	-22.40	9.94
Non Governmental Securities	4925.55	8973.82	13183.16	14397.53	14514.19	82.19	46.91	0.81
Fixed Deposit Receipts	8102.32	7359.78	6561.88	6076.99	6983.59	-9.16	-10.84	14.92
Own	7428.97	6478.67	5662.90	5319.06	6093.41	-12.79	-12.59	14.56
Other Licences Institutions	673.35	881.11	898.97	757.93	890.18	30.85	2.03	17.45
Collateral of Properties	642544.50	733614.96	900985.02	922070.49	935486.69	14.17	22.81	1.46
Fixed Assets	504299.03	583662.27	726933.32	741096.56	759363.90	15.74	24.55	2.46
Current Assets	138245.47	149952.69	174051.71	180973.94	176122.79	8.47	16.07	-2.68
Against security of Bill	7675.08	11923.28	13672.66	13861.46	13680.84	55.35	14.67	-1.30
Domestic Bills	976.93	2813.31	3236.45	2813.34	3182.90	187.97	15.04	13.14
Foreign Bills	6698.14	9109.97	10436.21	11048.12	10497.94	36.01	14.56	-4.98
Against Guarantee	18424.77	25697.50	34298.71	35442.41	33488.34	39.47	33.47	-5.51
Government Guarantee	3230.85	1975.30	2208.28	2128.54	2152.78	-38.86	11.79	1.14
Institutional Guarantee	11547.20	18972.97	24969.73	25773.68	23717.77	64.31	31.61	-7.98
Personal Guarantee	645.28	1684.14	2069.26	2427.81	2490.78	160.99	22.87	2.59
Collective Guarantee	204.05	404.05	951.02	868.96	867.47	98.01	135.37	-0.17
International Rated Foreign Bank's Guarantee	104.10	117.47	93.08	941.15	972.36	12.84	-20.76	3.32
Other Guarantee	2693.29	2529.85	4007.34	3302.27	3287.18	-6.07	58.40	-0.46
Credit Card	373.59	410.98	427.58	455.78	522.11	10.01	4.04	14.55
Others	47148.40	86124.60	106459.44	111696.58	111116.12	82.67	23.61	-0.52
Total	757207.52	902162.02	1103153.26	1129229.60	1140615.01	19.14	22.28	1.01

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2013	2014	2015	2015	2015			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	6233.37	8423.26	12002.65	12678.91	12525.77	35.13	42.49	-1.21
Fishery Related	129.14	214.77	404.87	396.87	369.67	66.31	88.51	-6.85
Mining Related	267.11	275.24	390.09	422.42	385.13	3.04	41.73	-8.83
Agriculture, Forestry & Beverage Production Related	9194.30	10699.48	12179.35	12484.38	11430.97	16.37	13.83	-8.44
Construction	15248.53	19507.92	26554.42	27893.70	26323.95	27.93	36.12	-5.63
Electricity, Gas and Water	2092.11	3617.75	4933.46	5145.94	3124.50	72.92	36.37	-39.28
Metal Products, Machinery & Electronic Equipment & Asse	2138.61	2385.15	2976.90	2938.42	2230.04	11.53	24.81	-24.11
Transport, Communication and Public Utilities	11223.12	12897.59	15099.18	15338.35	13675.80	14.92	17.07	-10.84
Wholesaler & Retailer	27070.92	29633.88	32542.18	33451.45	31093.20	9.47	9.81	-7.05
Finance, Insurance and Real Estate	12589.36	12797.65	13368.46	13696.05	12736.21	1.65	4.46	-7.01
Hotel or Restaurant	4735.00	6278.73	7231.42	7852.54	7841.03	32.60	15.17	-0.15
Other Services	6294.93	7909.36	8661.91	9098.73	8713.47	25.65	9.51	-4.23
Consumption Loans	9767.01	12728.61	15563.89	14047.95	13633.87	30.32	22.27	-2.95
Local Government	31.05	38.04	32.34	32.06	32.04	22.49	-14.98	-0.04
Others	25714.82	34396.15	41529.50	44991.96	43882.36	33.76	20.74	-2.47
TOTAL	132729.38	161803.56	193470.61	200469.73	187998.01	21.90	19.57	-6.22
Productwise								
Term Loan	15064.74	21437.34	27992.73	31126.28	28972.55	42.30	30.58	-6.92
Overdraft	34315.79	40494.92	45887.99	47792.05	44577.61	18.01	13.32	-6.73
Trust Receipt Loan / Import Loan	1.18	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
Demand & Other Working Capital Loan	18697.09	19857.01	20503.15	20889.05	20368.09	6.20	3.25	-2.49
Residential Personal Home Loan (Up to Rs. 1 Crore)	12309.08	16820.26	22476.27	22958.63	21796.10	36.65	33.63	-5.06
Real Estate Loan	12864.26	12773.90	13116.83	13754.88	12736.99	-0.70	2.68	-7.40
Margin Nature Loan	2709.85	4112.98	3831.26	4090.44	4035.53	51.78	-6.85	-1.34
Hire Purchase Loan	13300.38	15906.14	18970.95	19323.77	18031.96	19.59	19.27	-6.69
Deprived Sector Loan	5212.97	7564.63	10198.29	11381.54	10631.22	0.00	0.00	-6.59
Bills Purchased	19.45	4.34	7.70	6.40	4.20	-77.66	77.26	-34.38
Other Product	18234.59	22832.03	30485.43	29146.70	26536.84	25.21	33.52	-8.95
Total	132729.37	161803.56	193470.61	200469.73	187691.10	21.90	19.57	-6.37
Collateral wise								
Gold and Silver	3363.91	3680.33	4111.82	3420.42	3299.23	9.41	11.72	-3.54
Government Securities	21.40	5.85	12.34	19.72	31.40	-72.67	110.90	59.23
Non Governmental Securities	2018.23	3181.68	3330.32	3869.89	3814.85	57.65	4.67	-1.42
Fixed Deposit Receipts	1635.28	1709.14	2014.24	1962.80	1741.68	4.52	17.85	-11.27
Own	1635.28	1709.14	2014.20	1962.80	1741.68	4.52	17.85	-11.27
Other Licences Institutions	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.00
Collateral of Properties	121886.57	147209.51	177855.55	184320.40	172288.07	20.78	20.82	-6.53
Fixed Assets	121492.70	146794.10	177513.72	184025.42	172279.64	20.83	20.93	-6.38
Current Assets	393.88	415.41	341.83	294.98	8.43	5.47	-17.71	-97.14
Against security of Bill	21.13	4.20	15.30	14.53	12.33	-80.12	264.19	-15.13
Domestic Bills	19.39	4.20	15.30	14.53	12.33	-78.34	264.19	-15.13
Foreign Bills	1.74	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
Against Guarantee	2622.99	3621.07	5424.35	6106.53	5840.82	38.05	49.80	-4.35
Government Guarantee	97.04	112.75	112.07	112.06	96.18	16.18	-0.60	-14.17
Institutional Guarantee	1139.82	1492.52	2552.54	2859.17	2517.30	30.94	71.02	-11.96
Personal Guarantee	205.86	200.91	155.40	203.13	316.41	-2.41	-22.65	55.77
Collective Guarantee	1145.92	1737.70	2602.75	2929.12	2908.01	51.64	49.78	-0.72
International Rated Foreign Bank's Guarantee	11.00	74.78	0.00	0.00	0.00	579.83	-100.00	0.00
Other Guarantee	23.34	2.41	1.59	3.05	2.92	-89.67	-33.93	-4.34
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	1159.86	2391.77	706.70	755.44	662.72	106.21	-70.45	-12.27
Total	132729.37	161803.56	193470.61	200469.73	187691.10	21.90	19.57	-6.37

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2013	2014	2015	2015	2015			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	1883.48	1918.01	1963.05	2019.56	2022.86	1.83	2.35	0.16
Fishery Related	28.33	40.81	62.64	62.41	64.57	44.04	53.49	3.45
Mining Related	143.05	45.84	71.55	88.56	87.69	-67.96	56.09	-0.98
Agriculture, Forestry & Beverage Production Related	4718.98	4647.36	3632.41	3583.20	3501.46	-1.52	-21.84	-2.28
Construction	9106.02	10209.97	10750.27	10907.94	10777.51	12.12	5.29	-1.20
Electricity, Gas and Water	215.63	204.52	194.69	264.31	280.29	-5.15	-4.81	6.04
Metal Products, Machinery & Electronic Equipment & Asse	867.37	722.06	829.16	837.65	835.59	-16.75	14.83	-0.25
Transport, Communication and Public Utilities	5644.44	5588.33	7098.04	7396.26	7314.18	-0.99	27.02	-1.11
Wholesaler & Retailer	9660.22	8665.13	8491.89	8253.56	8375.50	-10.30	-2.00	1.48
Finance, Insurance and Real Estate	5952.69	4787.27	4704.90	4926.79	4933.72	-19.58	-1.72	0.14
Hotel or Restaurant	1598.63	1784.46	1459.52	1719.24	1692.43	11.62	-18.21	-1.56
Other Services	2322.62	2257.51	2195.70	2280.84	2203.54	-2.80	-2.74	-3.39
Consumption Loans	5915.50	6047.38	5546.54	5144.12	5160.95	2.23	-8.28	0.33
Local Government	48.11	48.53	59.99	40.81	40.81	0.87	23.63	0.00
Others	17677.97	18870.91	17667.77	17907.46	18866.42	6.75	-6.38	5.36
TOTAL	65783.04	65838.09	64728.11	65432.69	66157.50	0.08	-1.69	1.11
Productwise								
Term Loan	8897.82	8666.94	7859.26	8071.80	8107.97	-2.59	-9.32	0.45
Overdraft	0.00	0.00	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	0.00	0.00
Demand & Other Working Capital Loan	16306.39	14734.55	12779.18	12263.61	12337.16	-9.64	-13.27	0.60
Residential Personal Home Loan (Up to Rs. 1 Crore)	6645.18	7991.30	8542.32	8744.10	8691.38	20.26	6.90	-0.60
Real Estate Loan	10153.28	9240.60	8681.64	8995.21	9023.14	-8.99	-6.05	0.31
Margin Nature Loan	2784.96	3930.51	3893.22	3741.60	3807.92	41.13	-0.95	1.77
Hire Purchase Loan	6539.24	6724.31	7589.24	7941.38	7822.28	2.83	12.86	-1.50
Deprived Sector Loan	1890.85	2049.60	2175.58	2373.83	2345.38	0.00	0.00	-1.20
Bills Purchased	7.25	6.40	6.40	6.40	6.40	-11.70	0.00	0.00
Other Product	12558.07	12493.87	13201.26	13294.77	14015.85	-0.51	5.66	5.42
Total	65783.04	65838.09	64728.11	65432.69	66157.50	0.08	-1.69	1.11
Collateral wise								
Gold and Silver	383.32	333.97	449.73	433.60	425.31	-12.87	34.66	-1.91
Government Securities	7.91	17.56	20.72	19.12	18.82	122.07	17.98	-1.57
Non Governmental Securities	1275.19	1936.64	2263.45	1965.16	1953.48	51.87	16.88	-0.59
Fixed Deposit Receipts	1933.87	1705.66	1248.78	983.12	1002.71	-11.80	-26.79	1.99
Own	1931.27	1705.66	1248.78	983.12	1002.71	-11.68	-26.79	1.99
Other Licences Institutions	2.60	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
Collateral of Properties	56032.38	55586.29	52989.91	53900.16	53972.19	-0.80	-4.67	0.13
Fixed Assets	55633.11	55348.44	52784.94	53686.75	53757.73	-0.51	-4.63	0.13
Current Assets	399.27	237.85	204.97	213.41	214.47	-40.43	-13.82	0.50
Against security of Bill	14.57	0.00	281.05	397.47	408.28	-100.00	0.00	2.72
Domestic Bills	14.57	0.00	281.05	397.47	408.28	-100.00	0.00	2.72
Foreign Bills	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Against Guarantee	699.83	656.57	755.99	943.83	1290.88	-6.18	15.14	36.77
Government Guarantee	66.41	67.90	64.90	64.90	64.90	2.24	-4.42	0.00
Institutional Guarantee	322.82	272.12	311.04	412.22	394.16	-15.70	14.30	-4.38
Personal Guarantee	108.77	116.64	126.05	204.84	554.68	7.23	8.07	170.78
Collective Guarantee	14.95	25.91	27.25	33.80	32.91	73.30	5.20	-2.65
International Rated Foreign Bank's Guarantee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Guarantee	186.87	174.00	226.74	228.07	244.24	-6.89	30.31	7.09
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	5435.98	5601.40	6718.39	6790.24	7085.82	3.04	19.94	4.35
Total	65783.04	65838.09	64728.01	65432.69	66157.50	0.08	-1.69	1.11

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	lumbini
Liabilities														
1	CAPITAL FUND	3474.72	7046.63	8388.30	9806.95	6380.44	7195.70	5542.16	4892.22	7023.10	3854.11	3066.38	5575.58	2890.54
	a. Paid-up Capital	6465.00	8588.97	3657.65	6345.70	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								608.92		551.26			300.12
	d. General Reserves	1964.10	3525.90	3503.50	2695.65	2381.02	1986.17	1323.78	1585.73	1940.60	948.06	527.17	1054.56	542.81
	e. Share Premium	2.76		0.07	11.85			79.16		18.56		0.08	67.84	
	f. Retained Earning	-5802.98	-5323.07	674.73	50.04	1300.05	1518.24	722.29	134.45	1777.20	27.18	471.61	636.22	4.42
	g. Others Reserves Fund	845.84	254.83	552.34	703.71	451.20	358.59	358.87	132.83	1149.35	207.40	38.91	1158.68	42.36
2	BORROWINGS		935.40	300.00	1797.43		600.00	1500.00		15.26	1068.85	1043.00		800.00
	a. NRB								15.26		43.00			
	b. Interbank Borrowing		635.40		247.43			500.00						300.00
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.		300.00											
	e. Bonds and Securities			300.00	1550.00		600.00	1000.00		1068.85	1000.00			500.00
3	DEPOSITS	76517.48	121778.72	110971.28	98636.73	60495.70	77660.67	55868.33	33906.39	74023.88	39852.96	26216.04	54066.85	20276.48
	a. Current	15143.92	24476.82	13133.11	13913.36	16936.31	7880.22	5316.38	1670.60	6393.10	3381.15	845.68	1917.06	513.83
	Domestic	14988.01	24400.11	10360.69	8887.76	10046.06	6333.37	5053.30	1473.40	6101.07	3098.91	808.32	1775.76	489.19
	Foreign	155.91	76.71	2772.41	5025.60	6890.26	1546.85	263.07	197.20	292.04	282.24	37.36	141.30	24.65
	b. Savings	47735.99	74908.64	46464.55	34146.34	24272.65	42253.53	22814.90	10331.70	34405.85	13154.47	8594.57	16209.68	4940.82
	Domestic	47723.74	74883.30	43073.81	33137.84	20790.71	40986.09	22640.37	10295.97	34263.59	12888.33	8317.93	16145.83	4867.02
	Foreign	12.24	25.34	3390.74	1008.50	3481.94	1267.45	174.53	35.73	142.26	266.14	276.65	63.85	73.80
	c. Fixed	11484.22	12318.51	11296.87	23134.59	3610.59	8651.50	20630.30	13482.01	16067.05	15436.86	9326.27	18702.83	9661.98
	Domestic	11399.78	12316.26	9344.53	22813.53	2830.71	7280.52	15949.68	12728.96	15491.22	15121.53	8955.27	17428.95	9661.98
	Foreign	84.44	2.25	1952.34	323.05	779.88	1370.98	4680.62	753.06	575.83	313.33	371.00	1273.88	
	d. Call Deposits	1379.33	8829.51	38248.27	26031.46	15331.09	17587.85	6678.64	7810.37	16181.98	7460.71	7205.77	16836.53	4876.55
	Domestic	1379.33	8654.78	26141.87	22236.36	4290.55	12983.07	4973.36	7551.18	8287.53	7137.71	7193.77	16486.36	4823.57
	Foreign		174.73	12106.39	3795.11	11040.54	4604.78	1705.28	259.19	7894.45	323.00	12.00	350.17	52.98
	e. Others	774.02	1245.24	1828.49	1410.99	345.05	1287.57	428.12	611.70	975.90	419.77	243.75	400.75	283.30
	Domestic	774.02	1245.24	1773.13	1259.98	260.92	1116.03	403.78	611.47	970.39	313.02	242.75	400.75	283.30
	Foreign			55.36	151.01	84.13	171.53	24.34	0.23	5.51	106.75	1.00		
4	Bills Payable	62.83	17.33	267.58	0.21	167.03	250.36	232.19	54.09	977.66	21.66	4.35	42.59	22.57
5	Other Liabilities	12271.25	20143.65	12900.95	8913.55	2715.68	4834.18	2769.32	5107.67	4219.69	2675.57	2690.55	3056.72	948.33
	1. Sundry Creditors	4454.75	1778.44	4894.06	880.41	375.41	175.45	205.77	179.21	305.01	172.88	639.24	333.59	26.90
	2. Loan Loss Provision	2263.58	3763.49	1540.14	1518.32	326.80	2026.61	472.77	502.28	828.45	1516.07	576.22	1153.06	348.73
	3. Interest Suspense a/c	4153.63	10108.03	501.11	472.31	179.07	769.43	321.99	474.72	473.29	201.52	447.00	493.25	68.80
	4. Others	1399.29	4493.69	5965.63	6042.51	1834.41	1862.68	1768.78	3951.46	2612.94	785.11	1028.10	1076.82	503.90
6	Reconciliation A/c	684.54			24.22		38.72	150.76		0.32		1.71		0.04
7	Profit & Loss A/c	649.03	668.41	937.40	648.02	404.78	452.30	255.90	131.29	506.34	224.24	127.13	120.26	
		93659.85	150590.14	133765.51	119827.12	70163.64	91031.92	66318.66	44107.24	87821.24	47671.54	32105.02	63662.01	24137.97
Assets														
1	LIQUID FUNDS	9122.00	19913.69	13869.61	15563.03	21040.59	11768.95	7711.22	5847.74	16320.93	3857.73	3571.25	6473.71	3390.64
	a. Cash Balance	2691.70	3318.96	1982.01	2218.54	1047.76	1376.33	2619.39	1142.38	1563.38	776.05	582.23	1054.27	446.86
	Nepalese Notes & Coins	2647.52	3262.37	1789.31	1971.82	950.04	1179.65	2582.08	1110.88	1516.08	724.15	570.19	1021.72	430.61
	Foreign Currency	44.18	56.59	192.70	246.72	97.72	196.68	37.30	31.50	47.30	51.90	12.04	32.56	16.25
	b. Bank Balance	6430.30	15438.83	9894.29	12744.49	9677.32	8930.44	5091.84	4705.36	14457.54	2931.68	2379.44	5419.44	2743.77
	1. In Nepal Rastra Bank	5212.40	14098.95	6526.06	7292.18	8145.99	6094.82	3517.91	3523.59	11369.56	1815.27	1904.79	3611.17	2100.78
	Domestic Currency	5188.24	14077.74	6448.58	6988.31	8126.86	5986.31	3489.78	3455.37	11239.71	1770.40	1882.54	3538.36	2091.40
	Foreign Currency	24.16	21.21	77.48	303.87	19.13	108.51	28.13	68.22	129.85	44.87	22.25	72.80	9.37
	2. "A" Class Licensed Institution	154.17	750.89	99.82	239.04	156.35	128.47	392.74	260.27	406.81	137.04	183.30	290.69	53.18
	Domestic Currency	154.17	752.23	99.82	215.55	156.35	128.47	392.74	260.27	406.73	134.40	178.58	290.64	52.74
	Foreign Currency		-1.34		23.49					0.08	2.64	4.72	0.05	0.45
	3. Other Financial Ins.								0.52					
	4. In Foreign Banks	1063.73	588.99	3268.41	5213.28	1374.98	2707.15	1181.18	920.98	2681.18	979.36	291.35	1517.58	589.81
	c. Money at Call		1155.90	1993.31	700.00	10315.50	1462.18			300.00	150.00	609.59		200.02
	Domestic Currency		1050.00	207.06	700.00		1430.00				150.00			200.02
	Foreign Currency		105.90	1786.25		10315.50	32.18			300.00		609.59		
2	INVESTMENT IN SECURITIES	14141.56	35061.04	26008.67	11823.76	6555.15	10129.18	10277.60	3360.79	11383.54	7155.43	3647.27	7915.63	1438.19
	a. Govt. Securities	14141.56	12604.36	25744.90	11823.76	6555.15	10129.18	10277.60	3360.79	11383.54	7155.43	3647.27	7719.47	1438.19
	b. NRB Bond		22456.68											
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin. Ins.													
	e. Non Residents			263.77									196.16	
3	SHARE & OTHER INVESTMENT	1942.85	729.30	16241.30	8575.14	14749.61	7654.63	5652.32	2032.52	6132.48	872.34	118.01	1322.63	563.32
	a. Interbank Lending	1450.05						52.80	400.00			106.00		
	b. Non Residents	263.88	616.22	15816.65	7515.54		7296.75	5557.55	1567.48	6069.13	718.20		883.23	476.55
	c. Others	228.93	113.08	424.66	1059.60	14749.61	357.88	41.97	65.04	63.35	154.15	12.01	439.40	86.77
4	LOANS & ADVANCES	53363.38	73804.42	65678.15	75240.24	26001.97	54735.31	39612.87	26976.56	49867.68	31848.16	21649.36	43937.54	17816.89
	a. Private Sector	53363.38	16753.10	62902.89	72586.95	24672.00	51737.51	37511.34	25617.11	45277.21	29462.76	21513.62	43790.04	15820.51
	b. Financial Institutions		2199.28	2775.26	1891.57	1329.97	2997.79	2101.54	1299.76	2230.18	2316.60	63.90		1996.38
	c. Government Organizations		54852.04		761.72				59.69	2360.29	68.80	71.84		147.50
5	BILL PURCHASED	4.92	62.42	6.61	521.12	5.13	2125.20	396.66	371.65	250.96	1729.21	128.09	1328.77	

S.N.	BFI Name	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	Grand	NMB	PRABHU	Janata	Mega
Liabilities															
1	CAPITAL FUND	4209.90	3357.32	4370.14	3774.08	14834.95	7323.49	3739.88	4332.79	3420.21	503.13	6260.38	3673.26	2357.58	3062.74
	a. Paid-up Capital	2776.25	2431.68	3039.23	2031.18	9860.80	5011.60	3065.23	3140.05	2460.32	2000.00	4154.56	3208.89	2060.00	2609.60
	b. Calls in Advance	365.70													
	c. Proposed Bonus Share			0.53	406.24		1152.67		565.21	528.97					
	d. General Reserves	424.04	467.41	563.48	684.96	3688.10	711.33	479.80	580.38	294.76	175.20	784.61	255.84	100.63	115.82
	e. Share Premium			74.00				2.97		88.02		10.15	3.41		
	f. Retained Earning	579.38	26.27	274.44	4.79	796.95	42.58	125.20	12.43	3.28	-2496.81	1156.68	166.71	164.82	323.63
	g. Others Reserves Fund	64.52	431.96	418.47	646.92	489.09	405.32	66.67	34.72	44.86	824.74	154.38	38.41	32.13	13.68
2	BORROWINGS			750.00	1233.39	2467.42	433.05	3686.73	253.56	135.69	1250.00	638.37	28.54	31.06	2531.68
	a. NRB				17.00	59.42	33.05	138.66							
	b. Interbank Borrowing							3048.07			1250.00		28.54	31.06	2531.68
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.								253.56	135.69		138.37			
	e. Bonds and Securities			750.00	1203.52	1840.00	400.00	500.00				500.00			
3	DEPOSITS	4394.04	36301.23	42300.12	46855.18	81100.71	61959.01	37058.20	40571.12	35622.47	6717.59	52017.88	45638.60	23434.02	20596.68
	a. Current	1591.67	1333.05	2638.85	2755.64	7742.44	3106.33	934.55	1017.39	1237.52	241.78	1558.47	92.11	1960.67	647.57
	Domestic	1569.25	1270.42	2160.39	2622.71	7736.48	2965.26	784.69	1004.06	1100.27	220.49	1433.57	974.23	1922.73	616.02
	Foreign	22.42	62.63	478.46	132.93	5.95	141.07	149.85	13.33	137.25	21.29	124.90	17.88	37.94	31.54
	b. Savings	18870.07	8681.22	8742.59	13505.54	34854.71	28218.25	8102.95	6312.91	11844.99	2350.15	17202.26	26409.83	5704.96	6632.35
	Domestic	18827.35	8557.91	8566.97	13433.87	34853.95	27206.92	8031.17	6287.97	11802.80	2337.71	17007.21	26391.35	5699.40	6539.17
	Foreign	42.72	123.31	175.63	71.67	0.76	1011.33	71.78	24.94	42.19	12.44	195.06	18.48	5.56	93.18
	c. Fixed	13633.62	15428.46	15318.20	13942.73	35589.16	16371.60	18765.69	18232.67	17054.31	1690.79	19064.74	8909.45	10250.74	8201.15
	Domestic	13579.59	15058.86	14068.19	13557.97	35589.16	15986.31	18543.03	18232.67	16364.90	1689.73	18784.07	8330.80	10039.54	7565.51
	Foreign	54.02	369.60	1250.02	384.76		385.29	222.66		689.41	1.06	280.67	578.65	211.20	635.65
	d. Call Deposits	9558.50	10643.21	15054.70	16177.91	2213.11	13704.50	9084.95	14567.86	5074.23	2323.63	12259.43	9018.95	5395.36	4944.44
	Domestic	7997.20	10123.93	13538.53	15964.88	2213.11	13524.01	9074.96	14523.30	4972.33	2162.08	10894.57	8970.50	5395.36	4912.34
	Foreign	1561.31	519.28	1516.17	213.03		180.50	9.99	44.55	101.90	161.55	1364.85	48.45		32.10
	e. Others	293.17	215.29	545.77	473.36	701.31	558.32	170.05	440.30	411.43	111.24	1932.98	308.26	122.29	171.16
	Domestic	237.55	215.29	427.92	471.06	699.04	557.99	170.05	440.30	411.43	108.99	1187.30	308.26	122.29	171.16
	Foreign	55.62		117.86	2.29	2.27	0.33				2.25	745.68			
	Bills Payable	11.11	78.33	6.60			27.69	12.42	147.53	9.68	0.75	28.13	6.07	22.64	10.80
4	Other Liabilities	3799.10	3054.40	4153.48	4372.61	22743.81	4215.09	2520.35	3816.76	2706.03	4805.97	2203.81	4451.51	985.06	1830.12
	1. Sundry Creditors	1283.69	878.47	1312.88	993.14	5201.17	1412.83	6.36	101.10	29.63		80.13	730.27	13.38	4.91
	2. Loan Loss Provision	522.40	890.10	638.67	851.48	5831.18	1287.17	837.19	837.58	1028.11	3108.31	858.21	1711.91	369.66	450.83
	3. Interest Suspense a/c	366.05	418.87	287.83	277.69	1859.59	260.22	430.97	516.55	568.12	1199.54	503.10	692.67	178.63	120.77
	4. Others	1626.96	866.96	1914.09	2250.30	9851.88	1254.86	1245.83	2361.53	1080.18	498.12	762.36	1316.66	423.39	1253.61
6	Reconciliation A/c		7.82									0.04			
7	Profit & Loss A/c	110.55	48.68	36.36	224.21	348.25	432.61	166.27	144.34	74.49		104.63	117.87	10.01	126.84
		52077.69	42847.79	51616.70	56459.47	121495.14	74390.94	47183.85	49266.09	41968.57	13277.43	61253.24	53915.84	26840.37	28158.85
Assets															
1	LIQUID FUNDS	5738.41	6445.16	5510.07	6076.70	15771.76	5816.44	5678.78	5071.32	4838.99	1253.39	10577.71	12916.71	4111.10	3869.49
	a. Cash Balance	2014.86	897.67	799.32	1368.30	3292.59	1564.44	1554.18	1581.64	895.32	612.05	1479.60	1825.43	576.36	409.98
	Nepalese Notes & Coins	1915.29	856.68	774.28	1259.80	3273.96	1475.30	1493.40	1542.95	873.58	483.24	1427.93	1667.33	565.74	388.75
	Foreign Currency	99.57	40.99	25.03	108.50	18.63	89.15	60.78	38.69	21.73	128.81	51.67	158.09	10.62	21.23
	b. Bank Balance	3723.55	4577.81	4710.75	3909.04	12331.02	4251.99	4124.60	3041.45	3943.68	641.34	8397.05	9841.29	3534.74	1129.07
	1. In Nepal Rastra Bank	2303.99	3065.86	3596.81	3471.24	9863.45	2698.27	2192.53	2809.37	3301.11	413.49	6333.90	9065.51	2798.36	865.58
	Domestic Currency	2243.45	3046.28	3527.84	3462.17	9508.52	2618.09	2184.51	2778.73	3237.33	404.02	5050.33	9052.45	2781.36	852.37
	Foreign Currency	60.54	19.58	68.96	9.07	354.93	80.18	8.02	30.64	63.78	9.47	1283.58	13.06	17.00	13.21
	2. "A" Class Licensed Institution	289.46	125.51	271.46	156.76	1462.35	354.93	285.46	77.78	141.18	61.22	694.44	485.15	155.80	70.08
	Domestic Currency	271.59	112.21	215.16	133.96	1462.35	344.16	284.51	74.52	141.02	56.30	634.56	485.12	155.80	69.03
	Foreign Currency	17.87	13.30	56.30	22.79		10.77	0.95	3.26	0.15	4.93	59.88	0.03		1.04
	3. Other Financial Ins.	4.89					9.85					14.07	20.79	0.54	
	4. In Foreign Banks	1125.20	1386.45	842.49	281.04	1005.21	1188.94	1646.61	154.30	501.39	166.63	1354.64	269.85	580.03	193.41
	c. Money at Call		969.68		799.36	148.15			448.22			701.06	1250.00		2330.44
	Domestic Currency		758.41		630.00				448.22				1250.00		830.00
	Foreign Currency		211.27		169.36	148.15						701.06		1500.44	
2	INVESTMENT IN SECURITIES	3658.91	4137.74	4340.04	5353.00	9621.17	6600.66	5357.28	6569.59	4122.18	250.00	3764.10	3002.62	2021.10	2376.21
	a. Govt. Securities	3658.91	4137.74	4340.04	5353.00	9621.17	6600.66	5357.28	6569.59	4122.18	250.00	3764.10	3002.62	1671.10	1226.21
	b. NRB Bond						1690.00							350.00	
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														1150.00
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	1133.40	2298.32	3163.00	1228.32	3002.22	6459.60	1617.81	845.79	1641.86	19.13	1710.19	1095.95	460.29	604.39
	a. Interbank Lending	1089.61	1781.68			1548.32	3503.01		31.17			350.00			
	b. Non Residents		472.34	2546.26	296.39					1603.30		1031.39	792.00	108.10	158.85
	c. Others	43.79	44.29	616.73	931.94	1453.90	2956.59	1617.81	814.62	38.56	19.13	328.81	303.95	352.19	445.54
4	LOANS & ADVANCES	36383.24	27289.68	31845.28	38876.04	71873.12	50705.20	31756.47	33276.66	29008.04	8754.31	42384.34	29895.12	19019.73	18898.56
	a. Private Sector	34826.79	26617.78	31546.67	38876.04	71857.87	50705.20	30477.19	31128.18	28167.71	8268.04	41036.53	29895.12	18046.26	18176.95
	b. Financial Institutions	1394.79	671.91	298.61		15.25		1260.49	1704.43	840.33	396.50	1347.81		799.47	646.60
	c. Government Organizations	161.66						18.80	444.05		89.77			174.00	75.00
5	BILL PURCHASED	871.64	3.12	1844.44	703.13		1129.71	32.62	579.41	34.62	0.30	631.49	223.57	1.36	
	a. Domestic Bills Purchased	0.73		12.31	58.2										

S.N.	BFI Name	Civil	Century	Samina	NIDC	Mailika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Kamali	Triveni	Suprim	Suvechha
Liabilities															
1	CAPITAL FUND	3430.65	2471.52	3430.69	3060.35	398.81	822.55	1086.52	-102.88	562.65	359.79	155.02	941.58	1034.64	236.71
	a. Paid-up Capital	2887.85	2120.00	3060.29	415.82	242.55	715.95	1386.23	55.57	336.52	201.47	100.00	740.09	811.62	150.26
	b. Calls in Advance		58.11						6.12			20.00			6.67
	c. Proposed Bonus Share								10.05						
	d. General Reserves	131.55	32.49	365.33	745.77	40.19	79.54	150.97	17.52	63.19	42.70	8.35	77.59	75.34	24.83
	e. Share Premium	1.08				0.35				0.54				2.11	0.96
	f. Retained Earning	401.89	1.84	1.32	1791.61	91.98	2.47	-614.64	-201.89	146.73	111.16	23.67	118.14	132.42	51.13
	g. Others Reserves Fund	8.29	259.07	3.75	107.15	23.76	24.59	163.96	9.76	15.66	4.46	3.00	5.77	13.14	2.87
2	BORROWINGS			3916.45											
	a. NRB			1206.44											
	b. Interbank Borrowing			2340.01											
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities			370.00											
3	DEPOSITS	27843.45	24705.70	35449.67	1416.41	3395.30	7148.52	8733.26	323.47	4023.60	2485.51	1475.91	8092.96	5033.74	1959.50
	a. Current	709.74	911.19	1319.95	18.73	98.47	175.18	217.72		13.35	147.59	7.19	107.13	76.23	20.16
	Domestic	601.26	796.70	1299.57	18.73	98.47	174.91	211.69		13.35	147.59	7.19	107.13	76.23	20.16
	Foreign	108.48	114.49	20.38			0.27	6.03						0.00	
	b. Savings	4602.31	7452.01	14753.14	388.90	2401.57	4355.95	2995.29	164.27	2326.51	1926.36	935.04	3453.57	2033.31	958.01
	Domestic	4581.92	7432.66	14571.85	388.90	2401.57	4355.95	2995.27	164.27	2326.51	1926.36	935.04	3453.57	2033.31	958.01
	Foreign	20.39	19.35	181.29			0.02								
	c. Fixed	15018.71	11409.63	9568.61	915.40	285.02	1380.62	2873.03	159.05	1186.62	335.68	287.30	2086.90	1248.02	630.73
	Domestic	14913.11	11409.63	9092.03	915.40	285.02	1380.62	2873.03	159.05	1186.62	335.68	287.30	2086.90	1248.02	630.73
	Foreign	105.60		476.58											
	d. Call Deposits	7227.98	4565.79	9628.76	93.38	605.02	1231.30	2645.36		491.12	75.87	242.06	2437.19	1675.00	350.60
	Domestic	6883.40	4530.97	8640.12	93.38	605.02	1231.30	2325.76		491.12	75.87	242.06	2437.19	1675.00	350.60
	Foreign	344.58	34.83	988.64			319.61								
	e. Others	284.71	367.07	179.21		5.22	5.46	1.85	0.16	6.00		4.33	8.17	1.18	
	Domestic	284.71	367.07	179.21		5.22	5.46	1.85		6.00		4.33	8.17	1.18	
	Foreign								0.16						
4	Bills Payable	26.67	7.90					0.74							
5	Other Liabilities	1670.55	1137.79	1716.43	1790.91	180.86	599.31	1903.24	370.61	206.62	104.69	77.20	1141.20	376.81	53.38
	1. Sundry Creditors	3.68	23.27	3.76	51.71		41.57	9.21	38.32	3.30	4.22	1.60	779.86	8.32	5.86
	2. Loan Loss Provision	642.29	284.57	342.62	344.52	49.04	264.69	452.24	177.58	61.08	19.31	24.39	162.70	85.27	27.38
	3. Interest Suspense a/c	465.23	160.93	239.10	542.31	28.93	209.11	235.25	112.67	26.54	31.35	29.51	113.71	61.29	
	4. Others	559.35	669.02	1130.95	852.37	102.89	83.94	1206.55	42.04	115.70	49.81	21.70	84.93	221.94	20.15
6	Reconciliation A/c	11.77		2.38				100.18	1.08						0.01
7	Profit & Loss A/c		9.52	176.84	37.92	20.81	24.83			2.94	6.52			43.43	
		32983.10	28332.41	44690.09	6307.97	3995.78	8595.21	11723.77	691.39	4796.89	2956.50	1708.13	10175.74	6488.62	2249.60
Assets															
1	LIQUID FUNDS	2829.64	3100.95	3375.94	2832.24	1194.29	1733.36	3727.04	114.30	1672.32	1000.27	630.78	3113.38	1801.92	697.09
	a. Cash Balance	530.65	517.29	656.04	17.12	115.71	147.28	240.97	0.53	131.91	47.32	112.26	206.05	188.06	65.20
	Nepalese Notes & Coins	518.97	470.93	605.40	17.12	115.17	147.08	240.36	0.53	131.91	47.32	112.26	206.05	156.22	65.20
	Foreign Currency	11.68	46.36	50.63		0.54	0.20	0.60						31.83	
	b. Bank Balance	2298.99	2583.66	2719.91	2815.13	283.46	716.80	3486.07	113.78	367.43	142.35	101.97	1022.37	1308.70	631.89
	1. In Nepal Rastra Bank	1809.64	2035.71	2080.75	91.16	207.40	677.38	377.55	0.47	204.68	131.16	101.97	910.36	634.51	31.43
	Domestic Currency	1784.47	2022.90	2002.96	91.16	207.40	677.38	377.55	0.47	204.68	131.16	101.97	910.36	634.43	31.43
	Foreign Currency	25.17	12.81	77.79										0.09	
	2. "A" Class Licensed Institution	245.87	206.28	113.89	2723.97	76.06	39.41	2862.29	5.47	161.37	11.15		103.66	674.19	339.92
	Domestic Currency	243.88	197.56	110.98	2723.97	76.06	39.35	2852.27	5.47	161.37	11.15		103.66	674.19	339.92
	Foreign Currency	1.99	8.73	2.92			0.06	10.02							
	3. Other Financial Ins.							245.27	107.83	1.38	0.03		8.35		260.54
	4. In Foreign Banks	243.49	341.67	525.27				0.95							
	c. Money at Call				795.12	869.29				1172.99	810.60	416.55	1884.96	305.16	
	Domestic Currency				795.12	863.26				1172.99	810.60	416.55	1884.96	305.16	
	Foreign Currency					6.03									
2	INVESTMENT IN SECURITIES	3323.67	2146.66	5656.70	40.00		39.94	13.15					724.73	1.70	
	a. Govt. Securities	3323.67	446.66	5138.29	40.00		39.94	13.15					724.73	1.70	
	b. NRB Bond		1700.00												
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin. Ins.														
	e. Non Residents			518.41											
3	SHARE & OTHER INVESTMENT	600.00	533.69	1729.29	168.77	6.61	74.00	42.56	14.22	14.49	19.85	3.00	22.61	7.59	16.04
	a. Interbank Lending		109.17												
	b. Non Residents	591.45	423.60	1659.40											
	c. Others	8.55	0.92	69.89	168.77	6.61	74.00	42.56	14.22	14.49	19.85	3.00	22.61	7.59	16.04
4	LOANS & ADVANCES	23902.02	21096.75	31323.71	2297.89	2580.82	6098.83	6502.06	210.16	2977.03	1778.84	818.97	5741.31	4246.10	1408.69
	a. Private Sector	22540.03	19988.65	30483.02	2297.89	2580.82	6098.83	6405.04	210.16	2977.03	1778.84	818.97	5732.81	4246.10	1408.69
	b. Financial Institutions	729.42	1108.10	832.64				95.43					8.50		
	c. Government Organizations	632.57		8.05				1.59							
5	BILL PURCHASED	41.53	25.30				1.00								
	a. Domestic Bills Purchased	41.53	22.57				1.00								
	b. Foreign Bills Purchased		2.73												
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS	442.22													
	a. Against Domestic Bills	442.22													
	b. Against Foreign Bills														
7	FIXED ASSETS	522.94	419.98	622.50	119.15	40.05	278.58	228.27	4.97	47.76	59.62	37.29	145.10	71.49	45.85
8	OTHER ASSETS	1293.53	977.46	1966.61	849.91	172.94	358.14	771.22	238.72	80.30	97.71	205.81	417.39	295.91	79.29
	a. Accrued Interest:	473.05	163.55	292.46	542.31	28.93	209.15	238.42	114.80	26.54	31.35	29.51	113.71	65.19	
	Financia	363.59	160.93	166.76	542.31				10.56				32.11	21.90	
	Government Enterpr	6.89	1.28	43.62				0.74					0.00	0.04	
	Private Sector	102.56	1.34	82.09		28.93	209.15	237.68	104.24	26.54	31.35	29.51	81.60</		

S.N.	BFI Name	Shangrila	Gurkha	Gandaki	Infrastructure	Business	Excel	Biratbaxmi	Western	Society	Araniko	Deva	Miteri	Tinau	Muktinath	
Liabilities																
1	CAPITAL FUND	1028.10	-377.80	522.12	1065.09	1201.24	314.59	557.72	182.45	799.76	304.43	1023.18	256.70	259.11	997.95	
	a. Paid-up Capital	736.00	198.25	352.00	827.53	934.69	202.50	340.29	130.80	897.93	234.39	818.09	162.52	218.48	640.03	
	b. Calls in Advance		0.82											17.17		
	c. Proposed Bonus Share			85.22			52.65									
	d. General Reserves	140.20	168.46	76.41	74.22	107.14	55.90	48.61	13.88	118.47	21.69	52.27	88.17	22.91	81.04	
	e. Share Premium		2.38	0.28	5.69	0.38						1.79			19.89	
	f. Retained Earning	150.90	-762.63	2.38	121.89	157.00	3.54	158.69	37.76	-220.30	48.23	141.98	4.31	0.56	238.35	
	g. Others Reserves Fund	1.00	14.92	5.82	35.75	2.03		10.13		3.66	0.12	9.05	1.70		18.65	
2	BORROWINGS														4.13	
	a. NRB															
	b. Interbank Borrowing															
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.														4.13	
	e. Bonds and Securities															
3	DEPOSITS	8598.37	938.60	4636.12	5553.20	6506.25	3175.35	4425.58	1756.35	6032.78	1822.57	8075.10	1760.09	2564.76	8453.39	
	a. Current	132.17	107.08	46.49	58.78	35.55	56.68	75.51	25.17	88.14	35.14	1390.87	35.57	49.76	77.83	
	Domestic	132.17	107.08	46.49	58.78	35.55	56.68	75.51	25.17	88.14	35.14	1390.81	35.57	49.76	77.83	
	Foreign											0.06				
	b. Savings	4746.94	69.96	2149.59	1775.67	2513.13	2020.75	2793.74	1135.83	2880.03	999.94	4684.89	889.35	1417.28	5248.56	
	Domestic	4746.94	69.93	2149.59	1775.67	2513.13	2020.75	2793.74	1135.83	2880.03	999.94	4683.55	889.35	1417.28	5248.56	
	Foreign		0.03									1.34				
	c. Fixed	1527.30	2.38	1127.77	1830.53	1990.39	246.94	1087.37	377.74	1559.19	466.69	1159.63	633.09	730.45	1918.68	
	Domestic	1527.30	2.38	1127.77	1830.53	1990.39	246.94	1087.37	377.74	1559.19	466.69	1158.57	633.09	730.45	1918.68	
	Foreign											1.06				
	d. Call Deposits	2180.63	756.10	1309.14	1885.46	1964.02	850.16	464.70	217.47	1481.50	320.80	823.50	202.08	332.17	1205.05	
	Domestic	2180.63	756.07	1309.14	1885.46	1964.02	850.16	464.70	217.47	1481.49	320.80	823.50	202.08	332.17	1205.05	
	Foreign		0.02							0.01						
	e. Others	11.32	3.09	3.13	2.77	3.16	0.81	4.25	0.13	23.92		16.21		35.10	3.27	
	Domestic	11.32	3.09	3.13	2.77	3.16	0.81	4.25	0.13	23.92		16.21		35.10	3.27	
	Foreign															
4	Bills Payable	0.20								0.46		0.97				
5	Other Liabilities	419.10	1755.03	174.60	384.55	670.41	128.15	174.63	31.47	1186.40	252.09	416.65	67.24	111.14	563.67	
	1. Sundry Creditors	4.86	3.41	4.08	0.38	0.02	2.52	37.60	3.98	8.84	161.27	3.03	6.83	6.17	0.76	
	2. Loan Loss Provision	97.23	770.88	48.98	103.94	155.36	44.75	42.29	15.71	224.76	31.13	224.91	17.95	19.94	83.72	
	3. Interest Suspense a/c	83.47	670.82	31.98	84.37	149.05	20.22	19.76		151.89	27.49	70.28	10.97	10.90	59.58	
	4. Others	233.54	309.92	89.57	195.86	365.98	60.66	74.98	11.78	800.91	32.19	118.44	31.49	74.13	419.61	
6	Reconciliation A/c			0.06			0.46		8.77		24.12	0.78	551.37		-0.51	
7	Profit & Loss A/c	32.12	125.25	22.76	5.21	12.13	23.89	19.75	0.46	48.42	2.65	50.56	17.56	10.00	91.80	
		10077.90	2441.07	5355.66	7008.04	8390.03	3642.44	5177.67	1979.50	8067.83	2405.86	9567.24	2652.94	2945.01	10110.44	
Assets																
1	LIQUID FUNDS	2684.61	136.72	1203.27	2137.96	1770.27	1151.28	2117.27	743.15	1748.85	929.17	3615.53	451.97	799.96	2229.91	
	a. Cash Balance	204.15	1.21	142.90	147.72	152.02	203.46	108.37	57.91	274.88	73.84	311.87	35.69	65.98	236.25	
	Nepalese Notes & Coins	202.34	1.21	142.37	147.70	151.96	203.46	108.37	57.91	273.72	73.53	309.40	35.69	65.98	236.25	
	Foreign Currency	1.82		0.53	0.02	0.06				1.15	0.31	2.46		0.00		
	b. Bank Balance	2480.46	0.37	1060.37	276.13	434.16	538.52	238.61	98.61	1473.97	173.71	855.38	93.20	673.24	610.91	
	1. In Nepal Rastra Bank	451.81	0.37	236.01	271.52	350.13	334.12	236.52	7.55	291.82	86.64	754.69	10.20	125.85	610.91	
	Domestic Currency	451.81	0.01	236.01	271.26	350.13	334.12	236.52	7.55	291.82	86.64	753.63	10.20	125.85	610.91	
	Foreign Currency		0.36		0.26							1.06				
	2. "A"Class Licensed Institution	1576.40		714.36	4.61	82.65	203.67	2.06	91.05	1041.07	82.88	98.16	83.00	352.10		
	Domestic Currency	1576.40		714.36	4.61	82.65	203.67	2.06	91.05	1038.07	82.88	98.10	83.00	352.10		
	Foreign Currency									3.00		0.06				
	3. Other Financial Ins.	294.01		109.99		1.37	0.73	0.02		141.08	4.19	2.53		195.29		
	4. In Foreign Banks	158.24														
	c. Money at Call		135.15		1714.11	1184.09	409.30	1770.29	586.63		681.62	2448.28	323.09	60.74	1382.74	
	Domestic Currency		134.79		1714.06	1184.09	409.30	1770.29	586.63		681.62	2440.21	323.09	60.74	1382.74	
	Foreign Currency		0.35		0.06							8.07				
2	INVESTMENT IN SECURITIES	175.00			80.00	150.00		20.00		50.00		99.59		75.00		
	a. Govt.Securities	175.00			80.00	150.00		20.00		50.00		99.59		75.00		
	b. NRB Bond															
	c. Govt.Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	27.71	15.92	3.04	70.58	92.75	10.12	6.33	0.50	24.14	11.40	148.07	5.47	13.68	98.12	
	a. Interbank Lending											0.09				
	b. Non Residents															
	c. Others	27.71	15.92	3.04	70.58	92.75	10.12	6.33	0.50	24.14	11.40	147.98	5.47	13.68	98.12	
4	LOANS & ADVANCES	6668.51	955.70	3883.13	4168.54	5573.90	2354.61	2755.62	1120.73	4905.39	1308.76	5206.32	1599.06	1933.50	7357.38	
	a. Private Sector	6668.51	955.70	3883.13	4168.54	5573.90	2354.61	2755.62	1120.73	4756.96	1308.76	5071.33	1599.06	1914.50	7357.38	
	b. Financial Institutions									148.42		134.99		19.00		
	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	94.15	98.35	141.96	120.93	155.09	42.33	71.67	50.11	250.99	50.28	182.51	20.63	32.99	100.91	
8	OTHER ASSETS	427.91	1006.79	124.26	371.20	500.96	84.07	201.47	65.02	1023.86	102.57	298.88	24.43	86.92	316.85	
	a. Accrued Interest:	86.11	670.82	31.98	85.86	150.34	19.24	19.76		152.62	27.49	113.27	10.97	10.90	59.58	
	Financial		582.67		84.37		9.39	8.17		107.89			2.97	0.45	3.95	
	Government Enterprise	2.64				1.28				0.78		16.55				
	Private Sector	83.47	88.15	31.98	1.49	149.05	9.85	11.59		43.95	27.49	96.71	8.00	10.45	55.63	
	b. Staff Loans / Adv.	72.23	13.77	13.27	20.42	37.01	22.45	55.00	36.06	41.57	5.52	12.68	9.52	10.12	17.43	
	c. Sundry Debtors	60.86	9.86													

S.N.	BFI Name	Sewa	Kankai	Mahakali	Ace	Bhargav	diyaloo	Country	Alpine	Kastamandap	Garima	City	FewaDB	Kabeli
Liabilities														
1	CAPITAL FUND	526.30	143.33	165.47	1160.41	152.82	267.77	412.42	194.81	666.55	981.38	705.92	1183.83	77.49
	a. Paid-up Capital	360.64	100.00	127.20	885.31	100.00	220.00	332.80	118.00	679.90	711.00	468.16	816.22	52.93
	b. Calls in Advance													0.25
	c. Proposed Bonus Share													
	d. General Reserves	37.68	8.92	7.50	115.93	45.09	18.57	74.89	15.32	29.39	70.52	89.37	138.16	4.88
	e. Share Premium	8.68	0.03	2.08						0.11	27.41	16.26	5.73	0.71
	f. Retained Earning	117.77	33.83	28.18	136.33	7.72	28.14	4.23	60.49	-110.34	167.99	130.93	218.33	18.20
	g. Others Reserves Fund	1.52	0.55	0.50	22.85		1.06	0.50	1.00	67.49	4.47	1.20	5.39	0.53
2	BORROWINGS				590.00									
	a. NRB													
	b. Interbank Borrowing				590.00									
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	4102.36	1139.38	714.34	7657.27	1163.82	1748.39	1738.81	1173.46	5413.33	6863.74	5266.15	9906.54	552.33
	a. Current	43.61	18.13		172.36	4.29	18.88	15.33	51.77	150.23	124.54	44.53	96.05	12.51
	Domestic	43.61	18.13		145.75	4.29	18.88	15.33	51.77	149.93	124.54	44.53	96.05	12.51
	Foreign				26.60					0.30				
	b. Savings	2133.10	564.37	588.04	3616.45	482.88	778.11	547.00	695.25	3023.21	3962.13	2945.30	3851.44	390.78
	Domestic	2133.10	564.37	588.04	3609.21	482.88	778.11	547.00	695.25	3019.99	3962.13	2945.30	3851.44	390.78
	Foreign				7.24					3.21				
	c. Fixed	851.73	250.46	126.30	1731.79	342.69	521.58	606.28	186.86	1518.93	1485.42	1640.44	3648.90	89.13
	Domestic	851.73	250.46		1731.79	342.69	521.58	606.28	186.86	1518.93	1485.42	1640.44	3648.90	89.13
	Foreign			126.30										
	d. Call Deposits	1071.90	306.33		2128.13	324.79	429.60	570.20	238.68	718.14	1291.65	624.21	2310.14	59.90
	Domestic	1071.90	306.33		2128.13	324.79	429.60	570.20	238.68	718.14	1291.65	624.21	2310.14	59.90
	Foreign													
	e. Others	2.03	0.08		8.53	9.17	0.22		0.90	2.83		11.67		
	Domestic	2.03	0.08		8.53	9.17	0.22		0.90	2.83		11.67		
	Foreign													
4	Bills Payable												1.63	
5	Other Liabilities	469.66	44.54	99.22	765.60	26.48	66.61	102.12	81.21	625.04	371.42	353.35	578.79	25.84
	1. Sundry Creditors	316.74	0.96	70.06	2.45	0.55	1.93	1.81	9.98	35.85	38.57	0.52	57.91	1.87
	2. Loan Loss Provision	39.61	10.96	17.69	209.06	9.06	26.62	26.95	28.66	199.84	74.99	65.40	147.13	6.59
	3. Interest Suspense a/c	34.83	8.03	4.96	128.35		12.33	26.85	20.98	70.47	48.30	50.34	102.33	3.29
	4. Others	78.48	24.59	6.52	425.74	16.87	25.74	46.50	21.59	318.88	209.55	237.09	271.42	14.10
6	Reconciliation A/c		0.00						9.04	2192.03	1409.95			0.01
7	Profit & Loss A/c	8.52	6.22		35.62	0.12	2.91	0.95	7.45	577.46	37.02	25.96	46.57	4.52
		5106.85	1333.47	979.03	10208.90	1343.24	2085.68	2254.29	1465.96	9474.41	9663.51	6353.02	11715.73	660.18
Assets														
1	LIQUID FUNDS	1457.59	410.99	382.30	2647.71	408.06	722.63	673.11	342.87	1643.36	1939.41	1322.63	2554.17	190.58
	a. Cash Balance	132.93	58.88	16.59	99.53	37.60	51.52	59.41	53.70	151.66	173.37	168.06	258.22	14.42
	Nepalese Notes & Coins	132.88	58.88	16.59	90.38	37.60	51.52	59.41	53.36	142.41	173.37	167.60	258.22	14.42
	Foreign Currency	0.04			9.16				0.34	9.25		0.46		
	b. Bank Balance	1324.66	64.91	365.71	409.74	370.46	613.29	110.75	70.45	1491.70	490.05	998.96	503.24	38.03
	1. In Nepal Rastra Bank	318.27	6.57	23.42	371.28	61.79	147.50	76.34	9.16	292.99	490.05	293.00	491.49	6.02
	Domestic Currency	318.27	6.57	23.42	369.54	61.79	147.50	76.34	9.16	292.99	490.05	293.00	491.49	6.02
	Foreign Currency				1.74									
	2. "A" Class Licensed Institution	765.87	58.33	185.69	-1.22	211.53	169.24	34.34	61.29	972.21		472.05	5.33	32.01
	Domestic Currency	765.87	58.33	185.69	-1.22	211.53	169.24	34.34	61.29	971.13		472.05	5.33	32.01
	Foreign Currency				0.01					1.07				
	3. Other Financial Ins.	240.52	0.01	156.61	0.01	97.14	296.55	0.08		221.21		233.91	6.42	
	4. In Foreign Banks				39.67					5.30				
	c. Money at Call		287.20		2138.44		57.83	502.95	218.71		1275.99	155.61	1792.71	138.13
	Domestic Currency		287.20		2124.48		57.83	502.95	218.71		1275.99	155.61	1792.71	138.13
	Foreign Currency				13.96									
2	INVESTMENT IN SECURITIES	20.00		2.00	337.95			60.00		109.93	30.00	144.16	54.80	
	a. Govt. Securities	20.00		2.00	337.95			60.00		109.93	30.00	144.16	54.80	
	b. NRB Bond													
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents													
3	SHARE & OTHER INVESTMENT	38.01	0.10	0.61	194.37	6.01	0.20	0.50	0.71	55.79	9.99	36.66	31.39	
	a. Interbank Lending													
	b. Non Residents													
	c. Others	38.01	0.10	0.61	194.37	6.01	0.20	0.50	0.71	55.79	9.99	36.66	31.39	
4	LOANS & ADVANCES	3430.35	872.28	561.21	6218.15	861.37	1299.23	1381.92	1006.49	4326.42	5945.16	4465.50	8460.93	435.86
	a. Private Sector	3430.35	872.28	561.21	6055.46	861.37	1299.23	1363.30	1006.49	4150.88	5945.16	4461.43	8460.93	435.86
	b. Financial Institutions				162.69			0.76		175.55				
	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	45.02	18.28	5.37	101.29	18.32	20.89	33.37	14.93	159.42	79.95	108.17	152.18	14.88
8	OTHER ASSETS	115.66	31.83	26.27	694.03	49.37	42.72	98.43	100.97	437.50	249.06	275.90	457.75	18.86
	a. Accrued Interest:	34.83	8.03	4.96	139.53	8.38	12.33	28.59	20.96	73.22	48.30	51.38	102.80	3.29
	Financia	13.87			79.70			7.49		35.06		15.01		
	Government Enterpri				5.96			0.71		0.91		1.04	0.13	
	Private Sector	20.96	8.03	4.96	53.87	8.38	12.33	20.40	20.96	37.25	48.30	35.33	102.66	3.29
	b. Staff Loans / Adv.	25.15	2.07	6.45	76.52	10.40	7.50	20.25	0.44	26.20	48.75	20.31	37.96	6.70
	c. Sundry Debtors	14.61	1.58	6.19	3.31	16.45	6.61	31.37	59.59	22.37	80.07	0.18	294.67	0.82
	d. Cash In Transit													
	e. Others	41.07	20.14	8.67	474.66	14.14	16.28	18.22	19.98	315.71	71.93	204.03	22.33	8.06
9	Expenses not Written off	0.22				0.13		0.26						
10	Non Banking Assets				15.40			6.62		74.53			0.67	
11	Reconciliation Account	0.00			0.00	-0.01		0.08		2197.39	1409.95			
12	Profit & Loss A/c			1.27						470.06			3.84	

S.N.	BFI Name	Kamana	Corporate	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	IDBL	Kanchan	Maithumi	Innovative	
Liabilities															
1	CAPITAL FUND	398.02	22.62	233.24	1005.43	68.05	133.90	54.03	925.65	140.47	856.53	193.39	65.23	240.73	
	a. Paid-up Capital	341.20	200.00	163.63	923.48	50.00	106.38	37.95	633.33	87.84	704.00	132.00	48.40	150.00	
	b. Calls in Advance							1.42							
	c. Proposed Bonus Share								171.00	21.08					
	d. General Reserves	55.61	15.05	14.52	76.10	18.05	8.57	2.91	112.57	15.29	35.74	20.08	2.61	9.89	
	e. Share Premium			3.71			2.32							2.59	
	f. Retained Earning	0.22	-206.20	51.39	3.26		14.77	11.45	3.70	16.26	94.47	38.29	14.22	77.75	
	g. Others Reserves Fund	1.00	13.77		2.59		1.86	0.30	5.05		22.32	3.03		0.50	
2	BORROWINGS										200.00				
	a. NRB														
	b. Interbank Borrowing										200.00				
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	3220.54	215.23	1865.88	6599.58	583.72	881.29	723.09	6583.87	939.26	5140.58	1551.40	433.30	1973.85	
	a. Current	41.33		51.60	180.25	5.82	23.46	6.32	70.26	4.94	47.07	8.90	0.08	43.60	
	Domestic	41.33		51.60	180.20	5.82	23.46	6.32	70.26	4.94	47.07	8.90	0.08	43.60	
	Foreign				0.06										
	b. Savings	1827.33	102.44	1149.88	3314.43	389.49	462.76	424.70	4991.72	484.78	2104.49	1108.73	307.92	1187.55	
	Domestic	1827.33	102.44	1149.88	3313.86	389.49	462.76	424.70	4991.72	484.78	2104.49	1108.73	307.92	1187.55	
	Foreign				0.57										
	c. Fixed	813.76	93.75	457.11	1331.54	70.49	179.84	152.28	1002.75	183.12	1673.13	272.37	64.43	455.96	
	Domestic	813.76	93.75	457.11	1331.54	70.49	179.84	152.28	1002.75	183.12	1673.13	272.37	64.43	455.96	
	Foreign														
	d. Call Deposits	538.12	13.09	206.65	1753.48	117.93	215.22	139.80	518.05	266.17	1293.29	161.40	60.61	286.74	
	Domestic	538.12	13.09	206.65	1753.23	117.93	215.22	139.80	518.05	266.17	1293.29	161.40	60.61	286.74	
	Foreign				0.25										
	e. Others		5.94	0.65	19.87				1.09	0.25	22.59		0.25		
	Domestic		5.94	0.65	19.87				1.09	0.25	22.59		0.25		
	Foreign														
4	Bills Payable	0.03									0.94			0.32	
5	Other Liabilities	130.65	501.11	80.93	512.88	21.49	24.07	12.48	317.02	22.65	425.24	79.35	9.86	70.72	
	1. Sundry Creditors	15.75	10.46	12.24	8.85	0.64	3.58	0.30	16.72	0.23	18.92	5.80	0.31	1.08	
	2. Loan Loss Provision	34.91	150.47	16.53	111.56	6.42	8.33	6.15	90.25	8.19	80.64	26.43	3.72	20.53	
	3. Interest Suspense a/c	24.32	103.74	11.07	144.88	4.25	0.72	1.65	49.83	7.40	93.98	17.25	3.02	14.32	
	4. Others	55.68	236.44	41.10	247.59	10.19	11.44	4.38	160.21	6.83	231.71	29.87	2.81	34.79	
6	Reconciliation A/c													35.52	
7	Profit & Loss A/c	24.10	6.23	11.59	4.70		8.41		43.85	9.42	17.18	7.11	1.83	8.88	
		3773.35	745.19	2191.66	8122.58	673.27	1047.68	789.59	7870.39	1111.80	6640.47	1831.26	545.74	2294.50	
Assets															
1	LIQUID FUNDS	1075.24	5.07	778.28	2259.70	258.28	343.96	391.81	1860.81	253.82	1353.69	441.12	212.81	589.52	
	a. Cash Balance	54.57	0.99	28.77	96.46	31.39	18.13	45.86	162.61	15.93	260.18	29.06	4.47	44.10	
	Nepalese Notes & Coins	54.56	0.99	28.77	96.14	31.39	18.13	45.86	162.61	15.93	259.06	29.06	4.47	44.10	
	Foreign Currency	0.01			0.33						1.12				
	b. Bank Balance	1020.67	4.08	749.51	405.89	54.87	44.31	345.95	361.20	56.67	321.50	87.59	23.95	120.03	
	1. In Nepal Rastra Bank	180.07	0.17	104.91	324.37		0.31	154.06	354.24	27.38	299.16	12.59	0.10	106.38	
	Domestic Currency	180.07	0.17	104.91	324.37		0.31	154.06	354.24	27.38	299.16	12.59	0.10	106.38	
	Foreign Currency														
	2. "A" Class Licensed Institution	22.11	1.31	360.74	81.53	53.91	44.00	128.61	2.82	28.24	19.64	75.00	23.85	13.01	
	Domestic Currency	22.11	1.31	360.74	51.10	53.91	44.00	128.61	2.82	28.24	19.64	75.00	23.85	13.01	
	Foreign Currency				30.43										
	3. Other Financial Ins.	818.49	2.60	283.86		0.97		63.28	4.13	1.05	0.45			0.65	
	4. In Foreign Banks										2.25				
	c. Money at Call				1757.34	172.02	281.52		1337.00	181.22	772.01	324.47	184.39	425.39	
	Domestic Currency				1755.88	172.02	281.52		1337.00	181.22	770.41	324.47	184.39	425.39	
	Foreign Currency				1.46						1.60				
2	INVESTMENT IN SECURITIES				196.72				10.00		151.70				
	a. Govt. Securities				196.72				10.00		151.70				
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	1.10		14.27	49.21	1.03	23.22	0.20	19.01		60.76	34.26		1.00	
	a. Interbank Lending														
	b. Non Residents														
	c. Others	1.10		14.27	49.21	1.03	23.22	0.20	19.01		60.76	34.26		1.00	
4	LOANS & ADVANCES	2586.53	306.91	1350.65	5072.03	379.89	616.17	367.69	5627.73	816.09	4576.95	1280.13	267.16	1644.75	
	a. Private Sector	2586.53	306.91	1350.65	5072.03	379.89	616.17	367.69	5627.73	811.09	4340.81	1280.13	267.16	1644.75	
	b. Financial Institutions									5.00	236.14				
	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	40.90	31.06	14.79	139.12	11.84	18.54	7.70	125.00	15.47	68.10	15.18	7.03	16.76	
8	OTHER ASSETS	69.02	168.99	33.61	367.62	19.81	44.52	21.93	227.84	26.17	419.53	60.09	21.33	42.46	
	a. Accrued Interest:	24.32	103.46	11.07	151.72	4.25	4.38	1.65	49.98	7.40	95.82	17.24	3.02	14.32	
	Financia	4.01	87.40	4.07							50.15	8.74		8.69	
	Government Enterpri				1.70				0.15		1.84				
	Private Sector	20.30	16.07	7.00	150.02	4.25	4.38	1.65	49.83	7.40	43.83	8.50	3.02	5.62	
	b. Staff Loans / Adv.	2.07	0.72	2.46	21.41	3.43	4.68	8.37	26.21	3.39	61.03	15.23	0.04	0.94	
	c. Sundry Debtors	10.63	2.98	16.84	6.12	6.86	33.56	0.04		14.89	87.92	18.92	0.03	1.89	
	d. Cash In Transit														
	e. Others	32.02	61.83	3.25	188.37	5.27	1.90	11.88	151.65	0.49	174.75	8.70	18.25	25.32	
9	Expenses not Written off	0.55					0.16	1.26			0.26	0.06		0.58	
10	Non Banking Assets		233.15		38.20										
11	Reconciliation Account			0.05								0.48		35.52	
12	Profit & Loss A/c					2.26		0.27			9.69			1.30	
	TOTAL ASSETS	3773.35	745.19	2191.66	8122.58	673.27	1047.68	789.59	7870.39	1111.80	6640.47	1831.26	545.74	2294.50	

S.N.	BFI Name	Jhmrak	Metro	Vibor	Gaunukhee	Raptveri	Tourism	Mision	Mt. Makalu	Sindhur	Sahara	N.Community	Cosmos	Manaslu	Ekata	
Liabilities																
1	CAPITAL FUND	66.36	267.77	690.86	73.35	157.79	891.61	175.01	28.56	140.23	45.34	124.81	54.60	194.08	256.67	
	a. Paid-up Capital	48.50	185.67	917.07	44.93	125.01	678.40	115.00	20.00	120.94	20.00	109.50	43.75	183.53	200.00	
	b. Calls in Advance		17.68					22.89				10.04				
	c. Proposed Bonus Share		35.28										6.56			
	d. General Reserves	4.08	25.28	41.76	5.12	3.69	83.02	11.02	1.77	5.07	25.26	4.31		10.55	6.34	
	e. Share Premium				12.27											
	f. Retained Earning	13.59	2.25	-331.59	10.26	28.11	122.75	25.71	6.80	13.87		0.04	4.29		49.94	
	g. Others Reserves Fund	0.19	1.61	63.61	0.77	0.98	7.44	0.39	0.00	0.35	0.07	0.91			0.39	
2	BORROWINGS							0.74								
	a. NRB															
	b. Interbank Borrowing															
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.							0.74								
	e. Bonds and Securities															
3	DEPOSITS	651.68	2147.28	5161.27	756.47	662.16	6745.60	1541.55	140.43	1027.46	429.65	1011.23	507.17	1496.99	2465.92	
	a. Current	12.45	40.75	83.92	5.82	3.49	301.10	15.23	0.03		5.08	12.35		10.31	58.14	
	Domestic	12.45	40.75	83.92	5.82	3.49	281.60	15.23	0.03		5.08	12.35		10.31	58.14	
	Foreign						19.50									
	b. Savings	487.70	998.12	1959.88	672.87	344.90	2659.09	997.03	123.71	663.90	332.04	524.64	429.94	818.34	1329.91	
	Domestic	487.70	998.12	1959.71	672.87	344.90	2655.77	997.03	123.71	663.90	332.04	524.64	429.94	818.34	1329.91	
	Foreign			0.18			3.32									
	c. Fixed	84.92	560.23	2210.36	65.75	295.76	2042.53	275.63	11.17	177.89	22.61	193.81	77.23	259.79	426.97	
	Domestic	84.92	560.23	2210.24	65.75	295.76	2042.53	275.63	11.17	177.89	22.61	193.81	77.23	259.79	426.97	
	Foreign			0.12												
	d. Call Deposits	65.93	548.18	903.72	5.36	18.01	1644.31	253.65	5.53		69.87	280.41		408.55	650.41	
	Domestic	65.93	548.18	903.72	5.36	18.01	1432.25	253.65	5.53		69.87	280.41		408.55	650.41	
	Foreign						212.06									
	e. Others	0.67		3.40	6.68		98.57			185.67	0.05	0.01			0.48	
	Domestic	0.67		3.40	6.68		98.57			185.67	0.05	0.01			0.48	
	Foreign															
4	Bills Payable			0.63			1.40									
5	Other Liabilities	28.86	105.23	311.48	23.25	31.70	686.11	87.96	8.70	41.18	26.73	49.83	15.18	45.69	99.24	
	1. Sundry Creditors	0.87	5.58	0.59	0.13	1.91	2.07	10.54	0.61	0.36	0.49		0.66	0.05	0.19	
	2. Loan Loss Provision	8.09	20.01	63.15	5.81	7.63	141.42	12.85	1.04	18.08	11.11	10.28	4.41	12.04	21.89	
	3. Interest Suspense a/c	5.81	18.13	54.97	4.79	14.15	90.44	7.61	3.66	12.09	9.05	6.99	2.25	4.12	14.36	
	4. Others	14.09	61.51	192.78	12.52	8.02	452.18	56.95	3.40	10.65	6.08	32.55	7.86	29.48	62.81	
6	Reconciliation A/c				116.74	46.03										
7	Profit & Loss A/c	1.27	10.73	0.85	3.37		28.63	7.83	0.71	5.21	15.46		2.27	12.69	9.01	
		748.17	2531.01	6165.10	973.19	897.68	8353.35	1813.09	178.41	1214.09	517.18	1185.87	579.23	1749.45	2830.84	
Assets																
1	LIQUID FUNDS	189.25	610.58	1274.56	276.75	202.76	1985.87	453.79	66.48	387.98	163.94	357.02	136.93	464.86	846.21	
	a. Cash Balance	18.09	54.02	58.07	27.66	19.60	306.88	40.21	4.83	37.73	13.64	25.37	11.36	43.10	44.19	
	Nepalese Notes & Coins	17.99	54.02	57.89	27.43	19.60	234.39	40.21	4.83	37.73	13.64	25.37	11.36	43.10	44.19	
	Foreign Currency	0.09		0.18	0.23		72.49			0.00						
	b. Bank Balance	43.94	67.99	1216.49	48.46	73.35	463.27	167.27	8.21	23.84	150.30	77.41	16.82	100.59	802.01	
	1. In Nepal Rastra Bank		66.72	277.37	46.26	73.14	442.81	167.23		23.77		11.87	9.77	40.77	126.36	
	Domestic Currency		66.72	277.37	46.26	73.14	359.05	167.23		23.77		11.87	9.77	40.77	126.36	
	Foreign Currency						83.77									
	2. "A"Class Licensed Institution	43.94	0.99	387.48	2.20	0.22		0.04	8.20	0.07	150.30	65.54	7.05	59.82	194.08	
	Domestic Currency	43.94	0.99	387.34	2.20	0.22		0.04	8.20	0.07	150.30	65.54	7.05	59.82	194.08	
	Foreign Currency			0.14												
	3. Other Financial Ins.		0.29	551.64					0.01						481.57	
	4. In Foreign Banks						20.46									
	c. Money at Call	127.22	488.57		200.64	109.81	1215.72	246.30	53.44	326.41		254.24	108.75	321.16		
	Domestic Currency	127.22	488.57		200.64	109.81	1214.28	246.30	53.44	326.41		254.24	108.75	321.16		
	Foreign Currency						1.44									
2	INVESTMENT IN SECURITIES		40.00	133.45			59.80			10.00						
	a. Govt.Securities		40.00	133.45			59.80			10.00						
	b. NRB Bond															
	c. Govt.Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	0.10	20.03	107.13			12.18	0.21		3.26				0.01	2.31	
	a. Interbank Lending															
	b. Non Residents															
	c. Others	0.10	20.03	107.13			12.18	0.21		3.26				0.01	2.31	
4	LOANS & ADVANCES	529.92	1783.29	4107.06	546.95	593.81	5620.11	1301.86	100.73	728.94	279.31	764.24	401.60	1205.87	1885.63	
	a. Private Sector	529.92	1783.29	3932.06	546.95	593.81	5474.72	1301.86	100.73	728.94	279.31	764.24	401.60	1205.87	1885.63	
	b. Financial Institutions			175.00			145.38									
	c. Government Organizations															
5	BILL PURCHASED															
	a. Domestic Bills Purchased															
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	6.16	19.41	32.79	6.05	13.83	135.40	26.06	3.66	34.98	7.71	43.39	7.44	28.15	26.79	
8	OTHER ASSETS	23.10	57.71	441.03	26.40	40.81	524.43	31.17	6.23	48.92	38.42	18.12	32.57	50.45	69.40	
	a. Accrued Interest:	5.81	20.31	57.26	4.79	14.15	95.68	7.61	3.66	12.09	9.09	6.99	2.25	20.12	14.36	
	Financia			34.43	1.29		50.83	2.08			1.19	3.13			0.36	
	Government Enterpri		0.64	2.31			0.47									
	Private Sector	5.81	19.67	20.52	3.49	14.15	44.38	5.53	3.66	12.09	7.89	3.87	2.25	19.76	14.36	
	b. Staff Loans / Adv.	1.65		9.58	0.15	11.83	41.81	0.69		2.30	0.43	5.01	0.68	8.00	3.24	
	c. Sundry Debtors	8.88	13.77	22.29	14.52	13.47	86.52	4.83	0.04	0.02	28.02		18.84			
	d. Cash In Transit						1.00									
	e. Others	6.76	23.62	351.90	6.94	1.36	299.41	18.03	2.53	34.51	0.88	6.12	10.81	22.32	51.80	
9	Expenses not Written off			0.00	0.30		0.66		0.43			1.05	0.68			
10	Non Banking Assets			69.08			9.64									
11	Reconciliation Account	-0.36		0.00	116.74	43.23			0.89					0.12	0.51	

S.N.	BFI Name	Kalinchowk	Kailash	Salpa	Sarpatokoshi	Saiha	Apex	Green	Reliable	Nepal Aavas	NFL	NUDC Capital	NNFL	NSMFL	KFL
Liabilities															
1	CAPITAL FUND	112.74	1384.43	21.17	103.75	83.68	585.92	45.58	944.13	270.79	-77.36	297.25	1071.56	-70.04	259.54
	a. Paid-up Capital	100.00	1110.20	14.00	100.00	100.00	666.56	55.00	716.89	200.80	135.80	233.56	679.86	233.33	183.78
	b. Calls In Advance			8.37											23.01
	c. Proposed Bonus Share												122.37		12.86
	d. General Reserves	0.80	262.69		0.75		49.84		76.92	55.39	40.00	95.84	237.58	58.80	37.30
	e. Share Premium						0.39								2.48
	f. Retained Earning	11.73	1.56	-1.21	2.79	-16.32	-210.22	-9.42	147.15	14.42	-312.89	-77.37	1.81	-373.95	0.60
	g. Others Reserves Fund	0.21	9.98		0.21		79.35		3.17	0.18	59.73	45.22	29.93	9.29	1.77
2	BORROWINGS								300.00						
	a. NRB														
	b. Interbank Borrowing								300.00						
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	394.43	9421.51	247.47	530.56	404.37	5846.73	301.98	7758.90	617.79	212.79	906.00	6562.18	859.07	1313.45
	a. Current	4.99	79.75	3.57	8.65	15.77		1.42	58.85			13.99			
	Domestic	4.99	79.75	3.57	8.65	15.77		1.42	58.85			13.99			
	Foreign														
	b. Savings	107.11	3863.52	196.61	215.60	166.31	4390.58	72.30	2397.62	116.09	101.37	393.83	3034.71	32.82	673.24
	Domestic	107.11	3863.52	196.61	215.60	166.31	4390.58	72.30	2397.62	116.09	101.37	393.83	3034.71	32.82	673.24
	Foreign														
	c. Fixed	55.81	2867.63	32.20	108.10	40.94	1454.29	69.17	2666.47	216.33	108.99	481.91	2950.32	0.88	630.75
	Domestic	55.81	2867.63	32.20	108.10	40.94	1454.29	69.17	2666.47	216.33	108.99	481.91	2950.32	0.88	630.75
	Foreign														
	d. Call Deposits	226.52	2559.34	14.49	198.20	180.85		158.75	2553.65			16.28			230.47
	Domestic	226.52	2559.34	14.49	198.20	180.85		158.75	2553.65			16.28			230.47
	Foreign														
	e. Others		51.27	0.60		0.51	1.86	0.34	82.31	285.38	2.43		577.14	594.90	9.46
	Domestic		51.27	0.60		0.51	1.86	0.34	82.31	285.38	2.43		577.14	594.90	9.46
	Foreign														
4	Bills Payable						8.10		0.84						
5	Other Liabilities	26.13	819.72	5.40	18.79	17.67	690.43	6.68	564.41	92.00	587.25	905.86	365.65	4990.87	237.02
	1. Sundry Creditors	8.68	355.10	0.12	0.08	3.33	7.37	0.49	16.98	22.02	58.11	449.58	9.44	9.33	175.72
	2. Loan Loss Provision	4.16	198.96	2.25	8.09	4.56	119.36	2.22	131.45	17.05	225.14	55.10	102.24	2486.42	17.15
	3. Interest Suspense a/c	4.68	103.66	0.95	2.27	5.90	448.80	1.52	101.46	26.25	101.10	63.78	99.70	2261.58	14.75
	4. Others	8.61	162.00	2.09	8.35	3.88	114.89	2.45	314.52	26.69	202.91	337.41	154.27	233.54	29.41
6	Reconciliation A/c		0.25			3.86									0.05
7	Profit & Loss A/c	3.20	59.28	0.22			54.68		11.18	0.67		74.36	19.33		2.88
		536.50	11685.18	274.26	653.11	509.58	7185.85	354.24	9579.47	981.26	722.68	2183.48	8018.71	5779.95	1812.89
Assets															
1	LIQUID FUNDS	238.60	2254.92	146.08	221.22	140.48	1378.49	116.62	3302.37	104.60	4.85	1120.23	1390.60	78.23	532.38
	a. Cash Balance	11.26	312.62	7.29	17.05	20.66	258.23	6.94	173.07	5.70	2.20	3.03	119.91	3.07	7.73
	Nepalese Notes & Coins	11.26	307.73	7.29	17.05	20.66	258.23	6.94	151.65	5.70	2.20	3.03	119.91	3.07	7.73
	Foreign Currency		4.89						21.42						
	b. Bank Balance	18.90	887.29	15.07	40.69	22.04	311.08	109.68	448.35	98.37	2.65	1117.20	1270.69	75.16	125.27
	1. In Nepal Rastra Bank		871.94		40.67	22.04	285.96	1.43	444.32	24.29	2.24	51.80	161.74	3.04	125.27
	Domestic Currency		871.94		40.67	22.04	285.96	1.43	444.32	24.29	2.24	51.80	161.74	3.04	125.27
	Foreign Currency														
	2. "A"Class Licensed Institution	18.90	13.26	15.07	0.02		10.28	94.76	3.52	15.87	0.33	1043.44	967.07	61.42	
	Domestic Currency	18.90	13.26	15.07	0.02		10.28	94.76	3.52	15.87	0.33	1043.44	967.07	61.42	
	Foreign Currency														
	3. Other Financial Ins.		2.09				14.83	13.50	0.51	58.21	0.08	21.96	141.87	10.70	
	4. In Foreign Banks														
	c. Money at Call	208.45	1055.02	123.72	163.48	97.77	809.18		2680.95	0.54					399.38
	Domestic Currency	208.45	1051.83	123.72	163.48	97.77	809.18		2680.95	0.54					399.38
	Foreign Currency		3.19												
2	INVESTMENT IN SECURITIES		257.92				168.60		349.39	20.00	10.00		152.09	10.01	2.00
	a. Govt.Securities		257.92				168.60		349.39	20.00	10.00		152.09	10.01	2.00
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT		218.01			1.18	48.72		77.69	44.88	17.50	57.09	91.35	21.59	71.98
	a. Interbank Lending														
	b. Non Residents						43.04								
	c. Others		218.01			1.18	5.69		77.69	44.88	17.50	57.09	91.35	21.59	71.98
4	LOANS & ADVANCES	262.77	8119.43	118.56	403.57	325.28	4746.74	225.67	5333.11	744.08	283.65	526.22	5976.19	2519.56	1146.30
	a. Private Sector	262.77	7826.94	118.56	220.32	325.28	4746.74	225.67	5170.81	734.08	283.65	526.22	5976.19	2519.56	1124.52
	b. Financial Institutions		292.50		183.26				149.80	10.00					21.78
	c. Government Organizations								12.50						
5	BILL PURCHASED														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	14.46	124.91	4.25	15.72	17.59	263.94	7.97	246.50	5.60	9.51	43.68	111.32	81.99	13.17
8	OTHER ASSETS	16.93	702.54	5.14	9.83	18.51	542.13	3.22	251.51	62.10	301.32	233.89	283.43	3048.01	38.87
	a. Accrued Interest:	4.68	110.06	0.95	2.27	5.90	450.48	1.52	101.46	26.73	101.32	63.78	102.74	2247.08	16.53
	Financia	1.62	45.07	0.14	1.05				32.04	3.90	57.29				
	Government Enterpris		2.59				1.68		0.48	0.48	0.26		3.04		0.03
	Private Sector	3.06	62.39	0.81	1.22	5.90	448.80	1.52	68.95	22.35	43.76	63.78	99.70	2247.08	16.50
	b. Staff Loans / Adv.		16.21	2.72		6.09	33.14		23.14	21.73		1.22	14.14	0.00	2.65
	c. Sundry Debtors	9.31	516.59	0.53	1.89	0.01	13.25		11.24	2.41	112.34	100.18	127.40	574.41	10.91
	d. Cash In Transit														
	e. Others	2.94	59.68	0.94	5.67	6.51	45.25	1.70	115.67	11.23	87.66	68.72	39.16	226.51	8.79
9	Expenses not Written off	3.75	0.00	0.22			0.40	0.36	0.79				9.96		1.60
10	Non Banking Assets		7.44				18.29		18.08		94.03	202.36	3.77	16.10	0.19

S.N.	BFI Name	Himalaya	Union	PFLC	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahabaxmi	Lalitpur	United FC	General	Progressive
Liabilities														
1	CAPITAL FUND		141.78	483.05	487.19	458.42	296.65	646.10	2188.84	606.76	40.10	589.13	56.70	181.45
	a. Paid-up Capital		176.59	303.51	330.00	324.31	220.00	339.18	2008.80	420.00	187.95	403.42	132.23	200.16
	b. Calls in Advance										4.53			
	c. Proposed Bonus Share			10.44								60.51		
	d. General Reserves		33.96	88.42	46.70	74.09	76.34	116.01	206.24	97.86	94.66	82.77	15.81	4.43
	e. Share Premium								3.59			1.49	0.23	6.80
	f. Retained Earning		-97.46	78.43	110.48	60.02	0.27	142.75	-33.23	87.35	-370.52	38.31	-97.13	-40.40
	g. Others Reserves Fund		28.70	2.25			0.05	48.16	3.44	1.55	123.47	2.63	5.56	10.46
2	BORROWINGS							80.00						
	a. NRB													
	b. Interbank Borrowing							80.00						
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS		908.61	3363.07	3392.71	2269.97	1629.64	2120.23	1296.54	4685.56	667.09	4087.34	40.99	284.21
	a. Current		7.71						11.01	32.38				
	Domestic		7.71						11.01	32.38				
	Foreign													
	b. Savings		251.54	1793.58	1971.03	1279.32	484.45	1200.76	506.22	1682.39	305.01	2314.12	15.83	138.31
	Domestic		251.54	1793.58	1971.03	1279.32	484.45	1200.76	506.22	1682.39	305.01	2314.12	15.83	138.31
	Foreign													
	c. Fixed		547.68	1569.49	1413.12	990.04	1145.19	918.51	723.18	2437.83	353.52	1773.22	25.16	145.89
	Domestic		547.68	1569.49	1413.12	990.04	1145.19	918.51	723.18	2437.83	353.52	1773.22	25.16	145.89
	Foreign													
	d. Call Deposits		40.76						28.52	481.40				
	Domestic		40.76						28.52	481.40				
	Foreign													
	e. Others		60.92		8.56	0.61		0.96	27.61	51.55	8.57			
	Domestic		60.92		8.56	0.61		0.96	27.61	51.55	8.57			
	Foreign													
4	Bills Payable		0.23											
5	Other Liabilities		198.35	586.96	228.28	263.22	128.39	409.01	667.05	227.43	793.10	213.91	348.84	43.59
	1. Sundry Creditors		-4.04	11.98	22.13	4.99	6.50	20.02	84.04	7.63	0.27	16.19	14.76	0.38
	2. Loan Loss Provision		142.15	217.58	84.23	141.53	13.57	190.18	299.18	47.72	478.14	80.28	183.59	12.54
	3. Interest Suspense a/c		34.28	119.67	36.24	91.27	14.88	170.47	122.42	50.48	254.01	61.01	133.03	8.83
	4. Others		25.95	237.73	85.68	25.44	93.43	28.35	161.40	121.60	60.69	56.43	17.47	21.84
6	Reconciliation A/c			0.01							0.01		-0.49	
7	Profit & Loss A/c				8.29	8.55	23.96	5.60	22.11	6.33				0.49
			1248.97	4433.09	4116.47	3000.16	2078.64	3260.95	4174.54	5526.08	1500.30	4890.39	446.04	509.74
Assets														
1	LIQUID FUNDS		399.52	1419.87	748.76	774.48	551.23	685.17	1240.23	1368.20	167.51	684.18	79.30	194.77
	a. Cash Balance		4.21	48.13	72.50	22.30	5.35	5.25	8.58	51.40	4.12	70.63	3.62	3.27
	Nepalese Notes & Coins		4.21	48.13	72.50	22.30	5.35	5.25	8.58	51.40	4.12	70.63	3.62	3.27
	Foreign Currency													
	b. Bank Balance		93.09	1371.75	676.27	752.18	545.89	40.89	1231.65	232.91	163.39	613.55	75.68	191.50
	1. In Nepal Rastra Bank		88.99	168.06	139.34	66.59	36.02	38.08	66.21	198.66	44.77	194.85	0.75	16.69
	Domestic Currency		88.99	168.06	139.34	66.59	36.02	38.08	66.21	198.66	44.77	194.85	0.75	16.69
	Foreign Currency													
	2. "A"Class Licensed Institution		3.96	562.36	536.93	236.38	459.07	2.81	1162.84	33.68	118.62	410.42	33.49	13.86
	Domestic Currency		3.96	562.36	536.93	236.38	459.07	2.81	1162.84	33.68	118.62	410.42	33.49	13.86
	Foreign Currency													
	3. Other Financial Ins.		0.14	641.33		449.20	50.79		2.59	0.56		8.28	41.45	160.95
	4. In Foreign Banks													
	c. Money at Call		302.23					639.03		1083.90				
	Domestic Currency		302.23					639.03		1083.90				
	Foreign Currency													
2	INVESTMENT IN SECURITIES		16.50		101.65	70.00	55.02	120.00	890.00	138.10		150.00		
	a. Govt. Securities		16.50		101.65	70.00	55.02	120.00	890.00	138.10		150.00		
	b. NRB Bond													
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents													
3	SHARE & OTHER INVESTMENT		0.59	5.90	163.99	7.56	3.16	120.07	55.63	54.26	18.20	125.85	0.20	2.77
	a. Interbank Lending													
	b. Non Residents													
	c. Others		0.59	5.90	163.99	7.56	3.16	120.07	55.63	54.26	18.20	125.85	0.20	2.77
4	LOANS & ADVANCES		685.25	2551.52	2705.20	1965.25	1252.86	2017.32	1595.08	3703.10	758.69	3724.16	183.53	253.91
	a. Private Sector		685.25	2551.52	2705.20	1965.25	1252.86	2017.32	1545.08	3653.10	758.69	3724.16	183.53	240.41
	b. Financial Institutions								50.00	50.00				13.50
	c. Government Organizations													
5	BILL PURCHASED													
	a. Domestic Bills Purchased													
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
6	LOANS AGAINST COLLECTED BILLS													
	a. Against Domestic Bills													
	b. Against Foreign Bills													
7	FIXED ASSETS		29.92	35.69	233.17	48.20	117.88	6.56	37.84	93.08	46.01	86.45	2.38	2.31
8	OTHER ASSETS		87.63	307.24	153.12	134.67	70.19	311.83	246.84	168.13	420.77	115.45	160.14	47.64
	a. Accrued Interest:		34.31	120.98	36.24	95.57	15.05	170.47	139.63	50.48	254.53	64.16	133.03	8.83
	Financial		26.15				3.74		102.91	21.53	29.52			
	Government Enterprise		0.03				0.17		14.82			3.15		
	Private Sector		8.13	120.98	36.24	95.57	11.14	170.47	21.91	28.95	225.01	61.01	133.03	8.83
	b. Staff Loans / Adv.		10.80	6.91	3.48	11.27	1.86	1.52		7.89	27.96	31.29	3.20	1.99
	c. Sundry Debtors		12.47	13.32		9.00	8.26	0.00	46.16	9.33		14.39	23.86	34.80
	d. Cash In Transit													
	e. Others		30.05	166.03	113.39	18.83	45.02	139.84	61.05	100.42	138.28	5.61	0.05	2.02
9	Expenses not Written off		0.17		7.34				22.87			0.03		
10	Non Banking Assets			0.13	3.23			1.00		86.03	1.20	50.30	0.54	16.86
11	Reconciliation Account		0.00							0.01		0.01	0.89	
12	Profit & Loss A/c		29.40	112.74			27.30					38.81	3.73	2.76
	TOTAL ASSETS		1248.97	4433.09	4116.47	3000.16	2078.64	3260.95	4174.54	5526.08	1500.30	4890.39	446.04	509.74

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S.N.	BFI Name	Janaki	Pokhara	Central	Premier	Arun	Mulipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Gulmeshwori
Liabilities														
1	CAPITAL FUND	403.98	600.50	331.23	-248.93	-32.54	48.39	257.67	204.40	614.37	-213.01	-795.07	-196.86	355.75
	a. Paid-up Capital	248.63	491.12	185.38	127.01	150.00	32.20	474.41	134.40	389.22	181.98	935.07	70.00	255.40
	b. Calls in Advance					8.00					1.37		24.49	
	c. Proposed Bonus Share	62.16												
	d. General Reserves	86.54	108.23	39.57	20.69	1.96	3.04	71.04	27.11	77.43	20.69	193.49	46.44	58.72
	e. Share Premium			0.12	0.43			0.52			1.36	2.61		
	f. Retained Earning	6.66	1.07	94.50	-542.11	-237.96	12.35	-415.68	42.90	135.90	-418.41	-1926.24	-499.09	0.31
	g. Others Reserves Fund		0.08	11.67	145.04	45.46	0.80	127.39		11.82			161.30	41.32
2	BORROWINGS										2.40	29.74	26.68	
	a. NRB													
	b. Interbank Borrowing										2.40	29.74	26.68	
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	1349.13	2904.51	1679.17	838.34	114.73	112.85	1793.44	1471.97	5044.53	246.98	868.97	286.88	1494.98
	a. Current													
	Domestic													
	Foreign													
	b. Savings	556.95	1525.37	863.77	354.97	37.33	46.45	912.15	1182.20	2345.07	124.06	23.14	146.04	530.15
	Domestic		1525.37	863.77	354.97	37.33	46.45	912.15	1182.20	2345.07	124.06	23.14	146.04	530.15
	Foreign	556.95												
	c. Fixed	790.16	1379.13	815.39	406.30	20.93	66.39	876.58	289.70	2699.16	122.92	0.75		749.52
	Domestic	790.16	1379.13	815.39	406.30	20.93	66.39	876.58	289.70	2699.16	122.92	0.75		749.52
	Foreign													
	d. Call Deposits													
	Domestic													
	Foreign													
	e. Others	2.02			77.07	56.46		4.71	0.07	0.30		845.07	140.84	215.31
	Domestic	2.02			77.07	56.46		4.71	0.07	0.30		845.07	140.84	215.31
	Foreign													
4	Bills Payable										0.07			
5	Other Liabilities	205.61	358.70	184.05	880.98	227.05	28.74	814.88	546.39	302.66	676.68	3420.11	1006.71	109.71
	1. Sundry Creditors	4.16	84.12	26.54	9.12	0.72	5.09	11.80	444.18	0.37	5.34	12.01	10.78	10.97
	2. Loan Loss Provision	63.51	117.12	67.72	445.15	93.42	12.19	416.59	17.99	68.06	308.02	1756.92	426.66	34.54
	3. Interest Suspense a/c	72.99	94.39	56.12	391.90	49.23	4.20	226.03	19.40	70.40	256.14	1528.62	369.38	16.88
	4. Others	64.95	63.07	33.66	34.81	83.67	7.26	160.46	64.82	163.82	107.18	122.57	199.89	47.33
6	Reconciliation A/c					1.24						0.00		
7	Profit & Loss A/c	2.85			8.28		1.16	5.50	13.44	20.21	31.88	3.10	12.25	16.68
		1961.56	3863.71	2194.44	1478.67	310.47	191.14	2871.50	2236.20	5981.84	744.93	3526.85	1135.66	1977.13
Assets														
1	LIQUID FUNDS	731.14	1013.04	478.91	102.67	21.22	28.39	643.45	891.48	1588.72	68.61	37.42	15.09	273.36
	a. Cash Balance	2.44	15.51	11.30	10.15	0.55	5.66	53.40	26.23	84.48	0.90	0.65	0.40	8.51
	Nepalese Notes & Coins	2.44	15.51	11.30	10.15	0.55	5.66	53.40	26.23	84.48	0.90	0.65	0.40	8.45
	Foreign Currency													0.06
	b. Bank Balance	34.14	68.64	47.51	92.52	20.67	22.73	590.06	38.45	1504.24	67.71	36.77	14.68	31.45
	1. In Nepal Rastra Bank	33.55	68.64	43.69	54.18	8.40		57.68	35.61	105.98	0.08	3.99	3.78	30.85
	Domestic Currency	33.55	68.64	43.69	54.18	8.40		57.68	35.61	105.98	0.08	3.99	3.78	30.85
	Foreign Currency													
	2. "A" Class Licensed Institution	0.59		3.82	35.73	9.06	22.73	379.28	2.84	1217.45	60.80	3.70	9.07	0.60
	Domestic Currency	0.59		3.82	35.73	9.06	22.73	379.28	2.84	1217.45	60.80	3.70	9.07	0.60
	Foreign Currency													
	3. Other Financial Ins.				2.61	3.20		153.10		180.81	6.83	29.08	1.83	
	4. In Foreign Banks													
	c. Money at Call	694.56	928.88	420.09					826.80					233.40
	Domestic Currency	694.56	928.88	420.09					826.80					233.40
	Foreign Currency													
2	INVESTMENT IN SECURITIES		108.00	30.00				222.00	0.26	160.00				65.00
	a. Govt. Securities		108.00	30.00				222.00		160.00				65.00
	b. NRB Bond													
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents								0.26					
3	SHARE & OTHER INVESTMENT	5.77	1.21	31.90	1.24	0.10	0.19	6.51		2.16	0.25	0.03	3.23	100.79
	a. Interbank Lending													
	b. Non Residents													
	c. Others	5.77	1.21	31.90	1.24	0.10	0.19	6.51		2.16	0.25	0.03	3.23	100.79
4	LOANS & ADVANCES	1109.48	2349.24	1374.85	754.67	97.53	132.68	1285.28	1223.83	3957.05	297.09	1735.54	433.43	1343.50
	a. Private Sector	1109.48	2330.74	1374.85	754.67	97.53	132.68	1285.28	1223.83	3957.05	297.09	1735.54	255.83	1321.50
	b. Financial Institutions												177.60	14.98
	c. Government Organizations		18.50											7.01
5	BILL PURCHASED													
	a. Domestic Bills Purchased													
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
6	LOANS AGAINST COLLECTED BILLS													
	a. Against Domestic Bills													
	b. Against Foreign Bills													
7	FIXED ASSETS	17.24	147.52	45.24	40.64	4.81	3.60	132.16	13.12	56.13	16.52	88.53	203.75	60.91
8	OTHER ASSETS	94.63	218.64	223.82	546.87	109.95	25.27	435.55	106.14	209.43	272.87	1665.33	407.69	130.97
	a. Accrued Interest:	72.99	94.39	57.19	391.90	49.23	4.20	226.71	19.40	72.52	256.14	1528.62	369.38	17.97
	Financia											1528.62		2.84
	Government Enterpri			1.07				0.67		2.12				1.09
	Private Sector	72.99	94.39	56.12	391.90	49.23	4.20	226.03	19.40	70.40	256.14		369.38	14.03
	b. Staff Loans / Adv.			16.89		0.08	2.95	4.63	2.95	3.71	4.97	0.08		20.43
	c. Sundry Debtors	11.76	12.52	116.21	1.16	7.60	4.57	180.84	23.97	70.56		4.25	0.17	3.37
	d. Cash In Transit							0.13						
	e. Others	9.89	111.72	33.53	153.82	53.03	13.42	23.38	59.82	62.64	11.75	132.39	38.14	89.21
9	Expenses not Written off								0.20	0.04				
10	Non Banking Assets	3.32		0.68	32.58	69.92	1.01	93.94	1.17	0.73	88.93		72.49	
11	Reconciliation Account					1.39					0.65			
12	Profit & Loss A/c		26.07	9.05		5.56		52.60		7.58				2.61
	TOTAL ASSETS	1961.56	3863.71	2194.44	1478.67	310.47	191.14	2871.50	2236.20	5981.84	744.93	3526.85	1135.66	1977.13

S.N.	BFI Name	Everest	ICFC	Sagarmatha	Kulber	NEFL	Seti	hama	Namaste	Kaski	Unique	Manushree	Jeebis	Reliance	Bhaktapur
Liabilities															
1	CAPITAL FUND	157.73	614.74	435.99	-213.76	347.05	78.44	261.94	45.37	384.16	270.14	289.07	283.78	457.48	220.12
	a. Paid-up Capital	137.52	426.97	318.77	150.00	264.11	55.66	200.00	31.25	332.53	223.00	225.00	220.00	320.00	200.00
	b. Calls in Advance		9.49		25.23										
	c. Proposed Bonus Share							21.00							
	d. General Reserves	18.86	82.40	38.45	4.49	34.52	7.58	20.48	5.55	51.62	23.98	16.51	11.05	19.56	2.21
	e. Share Premium	0.99		0.53	0.62										
	f. Retained Earning	0.36	80.91	8.69	-394.10	46.24	15.20	0.70	8.00	0.01	23.15	44.18	47.46	115.30	17.91
	g. Others Reserves Fund		14.97	69.56		2.18		19.77	0.57			3.38	5.26	2.62	
2	BORROWINGS		530.00									37.90			
	a. NRB														
	b. Interbank Borrowing		530.00									37.90			
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	1114.44	4599.16	2766.87	280.07	1207.21	244.95	236.76	320.59	2980.78	678.00	2073.17	896.78	2006.54	475.60
	a. Current														
	Domestic														
	Foreign														
	b. Savings	725.55	2947.57	1088.21	34.66	865.50	170.30	126.54	269.89	1953.48	296.15	337.93	290.90	870.93	257.92
	Domestic	725.55	2947.57	1088.21	34.66	865.50	170.30	126.54	269.89	1953.48	296.15	337.93	290.90	870.93	257.92
	Foreign														
	c. Fixed	388.90	1646.69	970.63	245.42	341.56	74.66	36.28	50.68	1027.31	263.85	642.37	382.23	504.74	116.25
	Domestic	388.90	1646.69	970.63	245.42	341.56	74.66	36.28	50.68	1027.31	263.85	642.37	382.23	504.74	116.25
	Foreign														
	d. Call Deposits														101.43
	Domestic														101.43
	Foreign														
	e. Others		4.90	708.03		0.15		73.93	0.02		118.00	1092.88	223.65	630.87	
	Domestic		4.90	708.03		0.15		73.93	0.02		118.00	1092.88	223.65	630.87	
	Foreign														
4	Bills Payable		0.21												
5	Other Liabilities	61.62	429.56	1007.71	571.32	737.63	14.66	46.93	12.25	129.33	27.30	207.22	128.29	154.06	26.07
	1. Sundry Creditors	1.99	13.70	7.55	6.58	692.83	1.30	0.08	0.05	0.31	3.94	1.00	1.70	6.46	0.01
	2. Loan Loss Provision	13.01	134.81	109.98	317.82	12.25	4.38	7.06	3.65	40.08	9.22	87.67	40.71	70.52	14.09
	3. Interest Suspense a/c	12.91	30.06	82.00	224.38	4.18	4.57	4.25	0.96	44.16	2.94	83.87	28.87	46.04	1.05
	4. Others	33.71	250.99	808.19	22.54	28.37	4.41	35.55	7.58	44.79	11.20	34.68	57.01	31.04	10.92
6	Reconciliation A/c		638.01	1315.84		1.24									
7	Profit & Loss A/c		41.43	3.49	31.62	6.15	0.43	1.68	2.78	13.44	5.96	4.69	2.87	2.06	2.17
		1333.79	6215.11	4852.09	1985.08	2298.04	339.72	547.31	380.99	3507.71	981.39	2612.05	1311.72	2620.14	723.96
Assets															
1	LIQUID FUNDS	358.73	1507.99	1205.44	81.33	1018.75	122.73	198.45	152.14	795.48	108.24	547.31	294.46	733.83	320.40
	a. Cash Balance	22.27	180.13	20.47	4.54	16.88	4.24	0.94	4.55	74.14	2.31	32.81	1.92	21.59	9.55
	Nepalese Notes & Coins	22.27	180.13	20.47	4.54	16.88	4.21	0.94	4.54	74.14	2.31	32.81	1.92	21.59	9.55
	Foreign Currency						0.03		0.01						
	b. Bank Balance	336.45	1327.86	1184.96	0.00	1001.88	118.50	197.51	6.97	123.23	105.93	514.50	41.80	712.24	310.86
	1. In Nepal Rastra Bank	23.36	176.86	24.52	0.00	71.14	0.16	15.33		118.16	12.02	45.78	41.80	76.27	22.88
	Domestic Currency	23.36	176.86	24.52	0.00	71.14	0.16	15.33		118.16	12.02	45.78	41.80	76.27	22.88
	Foreign Currency														
	2. "A"Class Licensed Institution	187.55	867.48	776.99		649.85	33.65	62.60	6.97	4.83	38.25	326.18		311.21	109.11
	Domestic Currency	187.55	867.48	776.99		649.85	33.65	62.60	6.97	4.83	38.25	326.18		311.21	109.11
	Foreign Currency														
	3. Other Financial Ins.	125.54	283.53	383.45		280.89	84.69	119.58		0.24	55.66	142.55		324.75	178.87
	4. In Foreign Banks														
	c. Money at Call				76.79					140.62	598.10		250.74		
	Domestic Currency				76.79					140.62	598.10		250.74		
	Foreign Currency														
2	INVESTMENT IN SECURITIES		0.50	100.45		29.88							50.00		18.60
	a. Govt. Securities		0.50	100.45		29.88							50.00		18.60
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	0.55	164.71	133.90	0.50	81.59	0.10	30.00		14.15	54.19		21.06	111.09	23.43
	a. Interbank Lending			8.00											
	b. Non Residents														
	c. Others	0.55	164.71	125.90	0.50	81.59	0.10	30.00		14.15	54.19		21.06	111.09	23.43
4	LOANS & ADVANCES	924.63	3956.69	2534.89	327.61	1132.53	194.13	255.24	224.01	2573.79	732.69	1791.82	817.33	1651.40	348.33
	a. Private Sector	924.63	3956.69	2528.20	327.61	1092.53	194.13	240.24	224.01	2573.79	708.39	1740.82	794.33	1547.52	348.33
	b. Financial Institutions			6.68		40.00		15.00			24.30	51.00	23.00	43.50	
	c. Government Organizations													60.38	
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	12.16	83.47	22.79	7.99	6.58	5.58	9.32	0.88	41.89	3.30	28.05	4.94	22.09	3.45
8	OTHER ASSETS	37.64	490.29	197.74	236.27	28.72	17.17	38.98	3.75	80.37	22.98	236.86	121.90	97.27	7.53
	a. Accrued Interest:	12.91	89.94	83.04	224.42	4.25	4.57	4.25	0.96	44.16	3.71	83.87	30.70	48.71	1.32
	Financia		36.02	17.85				0.62	0.09		1.01	21.87	4.53	0.43	
	Government Enterpris		0.00	1.06		0.05					0.77		0.61		0.27
	Private Sector	12.91	53.91	64.12	224.42	4.20	4.57	3.63	0.87	44.16	1.94	62.00	25.56	48.28	1.05
	b. Staff Loans / Adv.	6.88	69.12		1.24	1.00	2.48	0.14		31.25	1.14	29.82	12.61	9.26	0.76
	c. Sundry Debtors	6.48	23.61	9.92	2.05	21.04	6.63	0.03	1.99	0.23	2.02	1.60	29.14	2.35	0.54
	d. Cash In Transit														
	e. Others	11.36	307.62	104.78	8.56	2.42	3.50	34.55	0.80	4.73	16.10	121.57	49.46	36	

BFI Name	NBL	RBB	NABL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses																		
1. Interest Expense	462.47	638.30	773.54	1037.03	219.11	576.11	527.08	523.63	662.52	548.15	401.48	851.21	350.26	585.07	567.85	627.45	676.47	1061.19
1.1 On Deposit Liabilities	372.08	633.00	764.92	989.88	217.92	559.35	492.98	523.21	662.52	520.71	401.35	838.99	350.26	584.29	567.36	606.34	632.34	1041.54
1.1.1 Saving Account	225.86	408.42	376.52	280.78	128.05	296.81	161.24	113.13	256.52	98.60	106.39	186.18	58.85	183.43	97.54	91.39	151.07	388.20
1.1.2 Fixed Account	146.22	187.45	177.91	441.42	44.63	262.54	301.86	323.28	314.81	337.80	200.32	455.99	219.58	285.97	337.22	346.79	291.06	622.74
1.1.2.1 Up to 3 months Fixed Account		0.03	26.69	4.94		112.41	69.12		102.03		0.12							32.56
1.1.2.2 3 to 6 months Fixed Account		0.92	35.58		2.02		55.09	4.19	72.62									57.98
1.1.2.3 6 months to 1 year Fixed Account		76.40	88.96		38.90	150.13	151.20		87.77	337.80	11.12	422.17	219.58	79.18		315.09	105.63	
1.1.2.4 Above 1 year Fixed Account	146.22	110.10	26.69	436.48	3.71		26.44	319.09	52.39		189.08	33.82		206.79	337.22	18.70	94.89	622.74
1.1.3 Call Deposit	0.00	37.13	210.49	267.68	45.24		29.88	86.80	91.19	84.32	94.64	196.82	71.82	114.89	132.60	168.16	190.21	28.31
1.1.4 Certificate of Deposit																		2.28
1.2 On Borrowing	90.39	5.30	8.62	47.15	1.19	16.77	34.10	0.42		27.43	0.13	12.22		0.78	0.49	21.12	44.13	19.65
2. Commission Expense		31.16	51.82	44.94				5.07					0.96					0.25
3. Staff Expense	595.78	671.94	284.50	161.29	148.60	275.99	223.01	107.21	227.04	139.44	70.30	160.90	39.75	135.13	95.69	102.42	112.36	908.55
4. Office Operating Expenses	206.62	173.44	173.39	215.04	121.13	301.53	171.23	85.61	129.35	127.71	66.23	147.20	43.44	114.47	75.16	101.12	141.22	145.71
5. Foreign Exchange Loss											0.03	7.15						1.86
5.1 Due to Change in Exchange Rates											0.03	7.15						1.84
5.2 Due to Foreign Currency Transaction																		0.02
6. Non Operating Expense		0.46						2.60	0.29						0.01	0.20		0.32
7. Provision for Risk	49.38	246.05	42.28	140.29	28.93	145.19	20.13	93.03		25.77	21.36	27.69	105.26	26.33	71.82	121.64	46.31	349.26
7.1 Loan loss Provision	71.89	244.10	42.02	131.96	28.93	145.19	19.90	93.03		25.77	21.36	2.49	105.26	26.33	66.54	89.32	46.31	349.26
7.1.1 General Loan loss Provision	71.89	23.60	4.03	116.60	4.75		4.83	74.70		0.96	21.36	25.82	51.72	26.33	10.31	30.04	46.31	3.47
7.1.1.1 Pass Loan Loss Provision	71.89	23.60	4.03	78.21			4.83	56.42		25.33	21.36	16.21	32.69	26.33	3.96	19.23	46.31	3.47
7.1.1.2 Watch List Provision				38.39	4.75			18.28		-24.37		9.61	19.03		6.35	10.82		
7.1.2 Special Loan Loss Provision		220.50	37.99	15.36	24.18		15.07	18.33		24.81		-23.33	53.54		56.23	59.28		345.80
7.1.3 Additional Loan Loss Provision						145.19												
7.2. Provision for Non-Banking Assets	0.16			8.33								25.20			5.28	32.32		
7.3. Provision for Loss on Investment		0.21					0.23											
7.5. Provision for Loss of Other Assets	-22.67	1.74	0.26															
8. Loan Written Off			0.02		5.39													0.00
9. Provision for Staff Bonus		69.02	133.24	92.57	57.83	65.54	36.85		72.33	32.03	10.50	17.18	8.42	15.79		5.19	32.03	36.37
10. Provision for Income Tax	267.74	258.84	395.03	277.72	173.48	203.13	112.61		217.00	96.10	29.30	51.54	24.05	47.38		15.58	96.09	165.90
11. Others		2.21																
12. Net Profit	649.03	668.41	937.40	648.02	404.78	452.30	255.90	131.29	506.34	224.24	75.68	120.26		110.55		36.36	224.21	348.25
Total Expenses	2231.03	2759.83	2791.22	2616.90	1159.25	2019.79	1346.81	948.44	1814.88	1193.44	674.87	1383.15	572.13	1034.73	810.53	1009.97	1328.68	3017.66
Income																		
1. Interest Income	1509.14	2287.45	2120.53	2032.90	754.55	1559.02	1054.12	677.26	1577.73	1017.17	536.26	1200.41	466.77	904.21	675.05	811.23	1120.94	2585.77
1.1 On Loans and Advances	1464.80	2178.40	1935.73	1993.69	685.14	1480.85	967.79	633.40	1496.76	963.00	520.20	1136.25	449.16	881.42	641.80	785.11	1057.96	2560.44
1.2 On Investment	43.42	41.24	110.87	22.08	28.81	44.40	48.36	13.57	78.87	52.31	14.52	21.46	14.19	18.22	16.03	26.12	37.52	10.65
1.2.1 Government Bonds	43.42	20.43	105.27	22.08	28.81	44.40	48.36	6.82	29.15	52.31	9.91	20.29	14.19	18.22	16.03	26.12	37.52	10.65
1.2.2 Foreign Bonds			5.60						17.97			1.17						
1.2.3 NRB Bonds								6.75	31.75		4.60							
1.2.4 Debenture & Bonds		20.81																
1.3 On Agency Balance	0.51	12.46	0.20	16.36	0.34	33.77	30.04	0.16				0.11	1.38					2.88
1.4 On Call Deposit	0.14	2.45	55.38	0.77	3.92			25.55	2.11	0.96	0.32	40.86						22.57
1.5 On Others	0.28	52.90	18.36	36.34		7.92	4.58		0.91	1.22	1.73	2.03	4.57	17.21				14.69
2. Commission and Discount	61.46	146.78	271.35	189.09	109.76	194.14	212.59	96.78	92.83	75.05	38.73	33.00	11.40	52.65	47.57	119.34	133.33	70.45
2.1 Bills Purchase and Discount	0.00	0.62	0.28	3.07	4.23	15.26		5.80	0.65	15.20	0.28	11.36		0.15	0.06	4.44		
2.2 Commission	61.46	142.26	269.77	186.03	82.13	152.54	139.75	88.85	92.17	57.99	35.38	18.41	11.40	52.50	17.92	110.79	58.96	70.45
2.3 Others		3.90	1.31		23.40	26.34	72.84	2.13	0.01	1.86	3.07	3.23		29.59	4.11	74.37		
3. Exchange Fluctuation Income	41.08	6.91	198.26	175.41	209.27	205.45	39.67	39.27	36.04	65.94	12.71	70.32	23.19	38.24	36.46	41.82	75.19	66.46
3.1 Due to Change in Exchange Rate	30.11	35.30	115.60	8.55	91.58		-466.15	1.50	1.19				0.80	1.17	19.79	3.17	71.67	7.71
3.2 Due to Foreign Currency Transaction	10.97	-28.39	82.66	166.87	117.69	205.45	505.82	37.77	34.84	65.94	12.71	70.32	22.39	37.07	16.67	38.66	3.52	58.75
4. Other Operating Income	97.99	135.01		130.60	12.73	60.31		37.85	74.83	20.81	24.09	79.17	16.57	19.72	19.93			-0.78
5. Non Operating Income	48.98	9.12	29.45	4.29	22.08	0.32	0.61		2.49	12.80	0.36	0.25	2.14	1.62	5.11	0.31		0.10
6. Write Back from Provisions for loss	442.37	149.40	171.37	84.60	44.64		39.82	83.79	30.95	1.67	62.31		50.33	12.60	6.79	37.27		116.73
7. Recovery of written-off Loan	30.01	24.07	0.27		6.22			13.49			0.40		0.02	5.70				35.47
8. Income from Extra Ordinary transactions			1.09				0.55											0.26
9. Net Loss													1.70		19.63			
Total Income	2231.03	2759.83	2791.22	2616.90	1159.25	2019.79	1346.81	948.44	1814.88	1193.44	674.87	1383.15	572.13	1034.73	810.53	1009.97	1328.68	3017.66

BFI Name	Global	Citizens	Prime	Sunrise	Grand	NMB	PRA BHU	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	PDDBL	Sahayogi	Karnali	
Expenses																					
1. Interest Expense	761.04	613.34	694.49	542.23	163.41	587.60	581.16	386.98	329.25	502.85	420.79	527.81	30.73	55.14	131.01	180.51	3.80	80.96	41.96	24.82	
1.1 On Depositing Liabilities	747.23	590.60	694.30	541.80	138.84	570.88	581.03	386.78	327.72	502.80	420.57	509.21	30.73	55.14	131.01	176.96	3.80	80.96	41.96	24.82	
1.1.1 Fixed Account	242.71	66.23	51.12	117.04	42.27	98.41	270.24	78.76	78.60	60.48	103.60	208.14	7.81	38.39	67.58	78.92	1.80	39.88	29.90	15.20	
1.1.2 Saving Account	357.83	426.46	404.67	366.78	48.23	346.82	197.17	232.22	165.15	344.97	266.85	197.67	22.22	6.16	40.84	62.18	2.01	35.09	10.63	9.62	
1.1.2.1 Up to 3 months Fixed Account	0.03	1.17				16.69	0.01	7.66		0.00		4.68							0.42		
1.1.2.2 3 to 6 months Fixed Account	7.64	11.37	4.40	8.97		1.69	0.38	1.10		42.07		1.45	0.76	0.27	0.08				0.51		
1.1.2.3 6 months to 1 year Fixed Account	288.91	305.02	375.99	357.81		38.85	164.52	140.98		163.78	266.85	0.68	2.65	5.20	4.73	8.67			31.41	2.50	
1.1.2.4 Above 1 year Fixed Account	61.24	108.90	24.27		48.23	289.59	32.27	82.48	165.15	139.12		190.87	18.81	0.69	36.03	53.51	2.01	2.75	8.13	9.62	
1.1.3 Call Deposit	146.69	97.91	238.51	57.97	48.34	125.65	113.62	75.80	83.96	97.34	50.12	103.39	0.69	10.58	22.59	35.86			6.00	1.43	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing	13.81	22.73	0.19	0.43	24.58	16.72	0.13	0.20	1.53	0.05	0.22	18.61				3.54					
2. Commission Expense	17.13	1.80		2.78																	
3. Staff Expense	247.28	89.61	59.75	111.02	34.21	121.54	206.24	71.77	77.71	64.88	71.63	85.63	14.01	18.22	26.92	26.38	1.98	17.65	10.43	8.60	
4. Office Operating Expenses	202.71	100.81	446.50	107.92	39.00	95.73	164.20	62.04	72.90	78.57	74.75	93.97	10.45	12.04	24.79	32.57	2.14	11.38	4.34	7.04	
5. Foreign Exchange Loss				4.71																	
5.1 Due to Change in Exchange Rates				4.71																	
5.2 Due to Foreign Currency Transaction																					
6. Non Operating Expense				0.03							0.16			0.35					6.48		
7. Provision for Risk	41.85	152.49	-16.31	55.74	154.62	39.82	8.54	21.60	16.87	77.30	39.60	25.09	2.03	6.22	16.79	38.48	4.08	3.91			
7.1 Loan loss Provision	41.85	134.98	-16.31	51.00	154.62	39.77	-11.46	21.60	13.99	77.30	39.60	25.04	2.03	6.19	14.99	38.48	4.08	3.91			
7.1.1 General Loan Loss Provision	33.49	55.60	3.98	31.48	-6.05	17.60	29.51	17.37	10.90	27.81	17.48	20.95	1.71		12.93			4.08			
7.1.1.1 Pass Loan Loss Provision	4.52	1.00	4.35	15.02	-6.64	17.18	31.99	8.06	7.23		17.17	20.95	1.71		3.37			4.08			
7.1.1.2 Watch List Provision	28.97	54.60	-0.37	16.46	0.58	0.42	-2.47	9.31	3.67	27.81	0.31				9.56						
7.1.2 Special Loan Loss Provision	8.36	79.38	-20.29	19.52	160.67	22.17	-40.97	4.23	3.09	49.50	22.11	4.09	0.33	6.19	2.06						
7.1.3 Additional Loan Loss Provision																					
7.2. Provision for Non-Banking Assets		17.52		4.74												38.48			3.91		
7.3. Provision for Loss on Investment						0.05			2.88						1.78						
7.5. Provision for Loss of Other Assets							20.00					0.05		0.03	0.02						
8. Loan Written Off							0.40									8.95					
9. Provision for Staff Bonus	61.80	23.80	20.62	10.65	2.38		26.43	1.43	18.12		1.36	23.07	3.48	2.97	3.55				0.42	0.90	
10. Provision for Income Tax	185.41	71.75	61.86	31.92	7.14		146.47	4.29	54.36		4.08	69.22	5.61	8.92	10.64				1.26	2.70	
11. Others				8.62																	
12. Net Profit	432.61	166.27	144.34	74.49		104.63	117.87	10.01	126.84		9.52	161.51	37.92	20.81	24.83				2.94	6.31	
Total Expenses	1949.83	1219.86	1411.24	945.40	405.47	949.32	1250.91	558.52	696.05	723.60	621.88	986.30	104.58	124.33	238.53	286.88	12.00	125.01	66.64	40.46	
Income																					
1. Interest Income	1577.69	844.57	881.40	773.87	169.26	769.35	865.71	496.73	605.53	557.92	538.12	836.66	66.15	99.41	187.66	195.29	1.66	116.75	62.75	25.92	
1.1 On Loans and Advances	1517.64	792.29	850.86	742.49	166.37	729.28	785.55	483.71	575.10	549.23	527.97	791.28	44.42	92.64	177.47	169.58	1.37	108.17	57.96	24.96	
1.2 On Investment	52.31	46.08	28.41	20.16	2.86	29.32	18.90	11.53	10.85	5.93	1.52	38.59			0.18	0.42					
1.2.1 Government Bonds	52.31	46.08	28.41	3.49	2.86	29.32	18.90	9.22	3.78	5.93	1.52	38.59			0.18	0.42					
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds				16.67				2.31	6.39												
1.2.4 Debenture & Bonds									0.68												
1.3 On Agency Balance		0.55	0.03	0.05				1.14	0.09	0.05		7.36				24.30	0.29				
1.4 On Call Deposit	2.97	5.22		8.36		1.42	28.57		10.65	2.76			21.73	5.75	9.96			8.57	4.77	0.96	
1.5 On Others	4.76	0.43	2.10	2.79	0.04	9.33	31.56	1.40	8.87		1.28	6.79		1.03	0.05	0.99			0.02		
2. Commission and Discount	211.05	20.40	87.75	36.81	1.31	52.29	28.36	34.53	11.96	22.78	15.81	22.60	0.03	2.86	4.09	1.35			0.64	1.57	3.53
2.1 Bills Purchase and Discount	2.48	0.69	1.35	1.06	0.12		0.19	0.92	0.10	1.70											
2.2 Commission	199.90	13.52	72.50	29.41	1.18	50.99	17.36	33.60	11.86	21.08	15.81	22.60	0.03	2.86	4.09	1.35			0.64	1.57	0.43
2.3 Others	8.67	6.19	13.90	6.34		1.30	10.81														3.10
3. Exchange Fluctuation Income	98.77	54.66	33.02	36.63	7.76	49.06	42.99	17.35	33.06	27.77	27.61	63.86			0.13	0.28					
3.1 Due to Change in Exchange Rate	90.50	23.67	-1.56	4.31		2.07	2.02	23.70		2.33	5.87	0.45			0.10	0.20					
3.2 Due to Foreign Currency Transaction	8.27	30.99	34.58	32.32	7.76	46.98	40.97	-6.35	33.06	25.44	21.73	63.41			0.02	0.09					
4. Other Operating Income	10.75	72.46	400.18	63.12	2.39	35.76	65.20	9.23	27.18	22.89	26.80	51.35	1.54	5.76	14.15	19.09	0.01	6.68	2.32		
5. Non Operating Income	6.07	76.68	0.66	0.11	1.99	0.47	0.88	0.68	0.52		0.10	2.56	12.04		0.33	0.42					
6. Write Back from Provisions for loss	45.49	144.38	8.23	34.86	188.15	42.40	247.75		17.81	66.41	13.45	9.26	24.82	16.29	32.17	64.90	1.50	0.94		1.08	
7. Recovery of written-off Loan		6.71																	0.01		
8. Income from Extra Ordinary transactions																0.40					
9. Net Loss					34.62					25.84						5.15	8.84			9.92	
Total Income	1949.83	1219.86	1411.24	945.40	405.47	949.32	1250.91	558.52	696.05	723.60	621.88	986.30	104.58	124.33	238.53	286.88	12.00	125.01	66.64	40.46	

BFI Name	Triveni	Suprim	Suvechha	Shangrila	Gurkha	Gandaki	Infrastructure	Business	Excel	Biratnaxmi	Western	Society	Araniko	Deva	Miteri	Tinau	Muktnath	Sewa	KanKai	Mahakali	
Expenses																					
1. Interest Expense	161.52	91.20	47.58	151.29	12.06	116.46	107.61	131.74	31.31	79.50	36.89	119.15	34.67	119.75	38.57	51.22	155.89	85.14	21.73	14.21	
1.1 On Deposit Liabilities	161.52	91.20	47.58	151.29	12.06	94.34	107.61	131.74	31.18	79.50	36.89	119.15	34.67	119.75	38.57	51.22	155.53	85.14	21.73	14.21	
1.1.1 Saving Account	56.60	35.50	18.10	68.51	0.24	39.84	31.23	45.14	19.70	43.72	23.91	46.47	21.25	75.56	16.69	22.97	85.06	36.11	9.48	10.39	
1.1.2 Fixed Account	62.18	30.47	22.50	45.47	0.12	32.86	46.07	53.52	4.45	31.32	12.99	46.46	11.69	33.01	18.26	22.84	52.55	29.80	7.79	3.82	
1.1.2.1 Up to 3 months Fixed Account	0.29		0.02	0.53			0.02	0.10	0.01			0.18			0.73	0.11	1.24	0.00			
1.1.2.2 3 to 6 months Fixed Account	0.78	0.95	0.13	1.01		0.96	0.53	0.79	0.06	1.55	1.62	0.81			0.91	0.15	3.02	0.05	0.54		
1.1.2.3 6 months to 1 year Fixed Account	30.03	28.34	5.71	21.83		26.69	29.14	23.90	0.30	13.14	3.91	17.87	7.54		6.39	12.13	30.28	4.38	5.13		
1.1.2.4 Above 1 year Fixed Account	31.08	1.18	16.65	22.09	0.12	5.21	16.37	28.73	4.08	16.63	7.45	27.59	4.15	33.01	10.22	10.45	18.02	25.36	2.12	3.82	
1.1.3 Call Deposit	42.73	25.23	6.99	37.31	11.70	21.64	30.31	33.08	7.03	4.46		26.22	1.73	11.18	3.63	5.40	17.92	19.24	4.47		
1.1.4 Certificate of Deposit																					
1.2 On Borrowing						22.12			0.13								0.36				
2. Commission Expense							0.00		0.03												
3. Staff Expense	24.83	23.43	7.79	31.75	5.91	14.11	20.42	18.44	12.21	20.33	8.57	36.55	10.38	26.63	7.71	10.52	51.06	15.28	6.83	3.53	
4. Office Operating Expenses	24.38	18.99	7.50	23.05	5.50	10.84	20.43	17.47	10.15	10.35	5.15	29.30	7.31	32.08	4.91	6.42	32.04	8.60	5.21	1.72	
5. Foreign Exchange Loss		0.09												174.99							
5.1 Due to Change in Exchange Rates		0.09												171.93							
5.2 Due to Foreign Currency Transaction														3.06							
6. Non Operating Expense											12.63	0.05					0.11				
7. Provision for Risk	9.59	8.25	2.28	6.36		8.42	0.32		3.12	10.41	1.85	24.93	16.84	24.14	3.20	1.51	14.08	1.40	0.97	8.13	
7.1 Loan loss Provision	9.59	8.25	2.28	6.36		8.42	0.32		3.12	10.41	1.85	22.33	16.84	24.14	3.20	1.51	14.08	1.40	0.97	8.13	
7.1.1 General Loan Loss Provision	9.59	6.23	2.18	8.81		3.78	0.27		1.62	2.68		9.00	4.01	8.96	1.60	1.25	8.52	1.37	0.97	8.13	
7.1.1.1 Pass Loan Loss Provision	9.59	5.51	1.12	-7.31		0.83	0.27		1.62	0.48		3.39	0.91	9.03	-0.06	0.67	5.40	0.34	0.97	8.13	
7.1.1.2 Watch List Provision		0.72	1.06	16.12		2.95				2.20		5.61	3.10	-0.07	1.66	0.58	3.11	1.02			
7.1.2 Special Loan Loss Provision		2.02	0.10	-2.45		4.64	0.05		1.50	7.73		13.33	12.82	15.18	1.60	0.26	5.56	0.04			
7.1.3 Additional Loan Loss Provision											1.85										
7.2. Provision for Non-Banking Assets												2.60									
7.3. Provision for Loss on Investment																					
7.5. Provision for Loss of Other Assets																					
8. Loan Written Off																					
9. Provision for Staff Bonus				4.59		3.12	0.74	1.73	3.41		0.07		0.38	7.22	2.51	1.43	13.11	1.22			
10. Provision for Income Tax				13.76		9.36	2.23	5.20	10.24		0.20		1.14	21.67	7.53	4.29	39.34	3.65			
11. Others																				0.02	
12. Net Profit		43.43		32.12	125.25	22.76	5.21	12.13	23.89	19.75	0.46	34.50	2.65	50.56	17.56	10.00	91.80	8.52	6.22		
Total Expenses	220.32	185.38	65.15	262.93	148.72	185.07	156.97	186.71	94.33	140.37	65.82	244.49	73.35	457.05	81.99	85.38	397.44	123.82	40.98	27.59	
Income																					
1. Interest Income	200.19	146.55	57.64	246.76	9.38	172.51	133.08	163.99	83.08	128.58	55.89	155.09	49.18	219.01	71.24	77.38	346.16	116.12	37.48	24.08	
1.1 On Loans and Advances	183.76	129.88	51.70	228.93	7.26	145.51	117.55	149.62	72.54	111.03	55.89	143.81	49.18	185.26	67.18	71.93	333.73	110.95	35.21	20.42	
1.2 On Investment	0.03	0.34	1.74				0.65	1.24		0.40		0.46		0.37							
1.2.1 Government Bonds	0.03	0.03					0.65	0.97				0.46		0.37							
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds		0.31						0.26		0.40											
1.2.4 Debenture & Bonds			1.74																		
1.3 On Agency Balance									10.54												
1.4 On Call Deposit	16.41	15.65	5.95	14.45	2.12	4.89	14.89	13.12		16.96		10.08		33.58	4.05	5.45	11.95	5.16	2.27		
1.5 On Others		0.68	1.65	22.12	0.00					0.20		0.74		-0.19			0.47			3.66	
2. Commission and Discount	1.94	1.13	0.74	0.58	0.03	0.24	1.50	0.56	1.12	3.71	4.42	1.68	0.80	2.37	0.62	2.82	3.90	1.49	3.50	2.24	
2.1 Bills Purchase and Discount																					
2.2 Commission	1.94	1.13	0.74	0.53	0.03	0.24	1.50	0.56	0.67	3.71	4.42	1.62	0.80	2.37	0.33	2.82	3.90	1.49	0.44	2.14	
2.3 Others			0.05						0.45			0.05			0.29				3.06	0.11	
3. Exchange Fluctuation Income		1.58		0.02		0.00	0.02	0.00				0.17	0.00	175.28							
3.1 Due to Change in Exchange Rate						0.00	0.02	0.00				0.15		175.28							
3.2 Due to Foreign Currency Transaction		1.58		0.02								0.02	0.00								
4. Other Operating Income	11.53	13.80	5.51	15.45	0.05	11.40	8.57	8.95	6.24	6.31	5.52	9.17	8.32	10.99	10.14	5.18	37.77	6.22			
5. Non Operating Income			0.39	0.12	0.13	0.92	2.25	0.11				6.50		0.42				4.71			
6. Write Back from Provisions for loss		22.33			139.13		11.54	13.10	3.89	1.77		71.88	15.06	48.97		0.01	4.91				
7. Recovery of written-off Loan																					
8. Income from Extra Ordinary transactions	5.18																			0.00	
9. Net Loss	1.47		0.87																	1.27	
Total Income	220.32	185.38	65.15	262.93	148.72	185.07	156.97	186.71	94.33	140.37	65.82	244.49	73.35	457.05	81.99	85.38	397.44	123.82	40.98	27.59	

BFI Name	Ace	Bhargav	dhyalo	Country	Alpine	Kastamandap	Garima	City	FewaDB	Kabell	Kamana	Corporate	Purnima	Jyoti	Bagnmati	Hemro	Kakre	Shine	Pacific	IDBL
Expenses																				
1. Interest Expense	104.96	25.83	36.80	40.80	22.16	95.76	127.55	106.11	207.21	7.03	60.82	3.77	33.34	121.90	13.95	14.44	15.17	104.41	21.46	98.01
1.1 On Deposit Liabilities	99.31	25.83	36.80	40.80	22.16	95.76	127.55	106.11	207.21	7.03	60.82	3.77	33.34	121.90	13.95	14.44	15.17	104.41	21.46	98.01
1.1.1 Saving Account	49.37	7.64	14.56	10.83	11.46	46.20	67.33	47.87	59.58	4.14	30.40	1.21	16.42	61.37	9.36	6.41	8.10	68.31	9.96	30.01
1.1.2 Fixed Account	34.44	11.01	15.98	19.49	5.62	40.37	40.78	46.40	104.49	2.41	22.62	2.42	13.90	34.70	2.48	4.33	5.58	28.60	6.31	42.20
1.1.2.1 Up to 3 months Fixed Account		0.07	0.34	0.13		4.64	0.54	1.87	0.55	0.04	0.80		0.18	0.01				0.30	0.03	3.58
1.1.2.2 3 to 6 months Fixed Account	0.05	0.79	0.15	0.16		0.61	3.55	2.42	1.97	0.05	1.64		0.27	1.20			0.11	0.38	0.30	0.35
1.1.2.3 6 months to 1 year Fixed Account	28.56	7.33	10.24	12.71	3.24	27.17	11.69	24.48	66.02	1.01	4.56	2.32	7.18	22.91	0.64	3.34	0.55	17.85	3.09	37.82
1.1.2.4 Above 1 year Fixed Account	5.83	2.82	5.25	6.49	2.37	7.94	25.01	17.63	35.96	1.30	15.61	0.10	6.27	10.58	1.84	0.98	4.92	10.07	2.89	0.45
1.1.3 Call Deposit	15.50	7.17	6.26	10.48	5.08	9.19	19.43	11.84	43.15	0.49	7.80	0.14	3.02	25.84	2.11	3.71	1.49	7.50	5.19	25.80
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	5.65																			
2. Commission Expense				0.35		0.05														
3. Staff Expense	25.69	5.43	8.15	4.48	6.68	27.22	26.82	14.43	29.34	3.46	10.24	2.20	6.54	21.18	2.34	2.87	3.38	17.53	2.59	21.98
4. Office Operating Expenses	21.82	5.65	6.80	6.12	6.37	24.27	25.17	15.18	19.19	1.81	7.34	1.55	4.63	18.85	2.81	2.75	1.73	14.79	2.56	20.93
5. Foreign Exchange Loss								0.00						0.01						
5.1 Due to Change in Exchange Rates								0.00						0.01						
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense				0.10							0.03			0.02						
7. Provision for Risk	24.19	1.15	0.63	6.94		-132.50	12.75	10.67	32.10	1.37	5.20		2.68	0.49	3.51	1.40	1.54	3.72		1.20
7.1 Loan loss Provision	24.19	1.15	0.63	6.94		-100.78	12.75	10.67	32.10	1.37	5.20		2.68	0.49	3.51	1.40	1.54	3.72		1.00
7.1.1 General Loan Loss Provision	5.45	0.76	0.63	1.13		8.10	7.37	10.67	3.06	0.52	5.20		0.59	0.49	2.30	0.59	0.04	3.72		0.18
7.1.1.1 Pass Loan Loss Provision	0.63	0.76	0.63	1.13		0.06	2.95	10.67	2.88	0.24	5.20			0.49		0.59		3.72		0.18
7.1.1.2 Watch List Provision	4.82	0.00				8.04	4.42		0.19	0.28			0.59		2.30		0.04			0.00
7.1.2 Special Loan Loss Provision	18.74	0.39		5.81		-108.88	5.38		29.03	0.85			2.09		1.22		1.50			0.82
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets						-31.71														
7.3. Provision for Loss on Investment																0.81				0.02
7.5. Provision for Loss of Other Assets																				0.18
8. Loan Written Off						1.41														
9. Provision for Staff Bonus	5.09	0.02	0.59	0.14	1.06	15.34	5.29	3.71	6.11	0.65	3.44		1.66	0.67		1.20		6.26		1.07
10. Provision for Income Tax	15.27	0.05	1.77	0.41	3.19	46.03	15.87	11.13	18.31	1.94	10.33		4.97	2.01		3.61		18.79		3.21
11. Others																				
12. Net Profit	35.62	0.12	2.91	0.95	7.45	107.40	37.02	25.96	42.73	4.52	24.10	6.23	11.59	4.70		8.41		43.85	9.42	7.49
Total Expenses	232.64	38.24	57.66	60.28	46.92	184.99	250.46	187.18	354.99	20.77	121.51	13.75	65.40	169.84	22.62	34.68	21.82	209.36	36.02	153.88
Income																				
1. Interest Income	191.35	34.28	52.92	46.02	41.38	152.95	223.29	172.88	326.48	18.26	107.87	4.05	58.85	160.45	18.23	30.19	18.50	191.42	33.57	143.96
1.1 On Loans and Advances	167.71	31.20	47.42	39.61	38.82	138.74	213.16	162.63	311.14	17.40	98.08	4.05	52.37	139.91	16.06	27.47	16.94	177.52	32.50	133.73
1.2 On Investment	4.60		0.60			0.67		0.77	0.09					1.41						1.31
1.2.1 Government Bonds	4.60		0.60			0.67		0.77	0.09					1.41						
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				1.31
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance			5.51																	
1.4 On Call Deposit	19.04	3.08		5.80	2.56		10.09	9.12	15.25	0.86	9.79		6.47	19.13	2.18	2.72	1.56	13.80	1.06	8.93
1.5 On Others						13.53	0.05	0.37				-0.01						0.10		
2. Commission and Discount	2.14	3.65	0.27	0.21	5.50	1.82	2.47	14.27	0.67	0.51	1.87	0.02	0.39	0.87	0.82	0.81	1.27	17.32	1.25	1.75
2.1 Bills Purchase and Discount																				
2.2 Commission	2.14	0.50	0.27	0.21	0.45	1.82	2.47	14.27	0.67	0.51	1.87		0.39	0.87	0.30	0.81	0.38	4.86	1.25	1.75
2.3 Others		3.15			5.05							0.02			0.52		0.89	12.47		
3. Exchange Fluctuation Income	2.54				0.03	0.84		0.00						0.03						0.06
3.1 Due to Change in Exchange Rate	0.13					0.29														
3.2 Due to Foreign Currency Transaction	2.41				0.03	0.56		0.00						0.03						0.06
4. Other Operating Income	8.91	0.32	4.47	3.72		12.01	21.35		27.84	2.00	6.95	0.04	5.49	8.48	0.23	2.63			1.20	8.04
5. Non Operating Income	0.40			0.06				0.03					0.32							
6. Write Back from Provisions for loss	27.29			10.27			3.35				4.81	9.34	0.36		1.07	1.06	1.79	0.62		0.07
7. Recovery of written-off Loan												0.31								
8. Income from Extra Ordinary transactions						17.37														
9. Net Loss															2.26		0.27			
Total Income	232.64	38.24	57.66	60.28	46.92	184.99	250.46	187.18	354.99	20.77	121.51	13.75	65.40	169.84	22.62	34.68	21.82	209.36	36.02	153.88

BFI Name	Kanchan	Mathbhumi	Innovative	Jhimruk	Metro	Vibor	Gumukhee	Raptiveri	Tourism	Mt. Makalu	Sindhur	Sahara	N. Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Saipa
Expenses																			
1. Interest Expense	30.96	9.04	39.53	15.19	46.23	112.45	13.36	21.42	119.94	2.15	15.76	10.95	19.93	11.64	35.56	52.65	9.05	171.58	5.05
1.1 On Deposit Liabilities	30.96	9.04	39.53	15.19	46.23	112.45	13.36	21.42	119.29	2.15	15.76	10.95	19.93	11.64	35.56	52.65	9.05	171.58	5.05
1.1.1 Saving Account	21.52	5.83	20.65	10.06	18.76	37.55	11.01	9.14	45.73	1.69	10.63	8.55	9.17	9.14	18.86	26.32	4.17	62.77	3.75
1.1.2 Fixed Account	7.93	2.14	14.73	3.17	16.58	57.64	2.26	11.77	52.23	0.37	5.14	1.06	5.89	2.50	7.70	13.10	1.66	70.96	1.15
1.1.2.1 Up to 3 months Fixed Account	0.03	0.14			0.04								0.08	0.02	0.17	0.04		1.64	0.04
1.1.2.2 3 to 6 months Fixed Account	0.38	0.04	0.05		1.15	0.01			1.47	0.00			0.21	0.14	0.22	0.06	0.04	2.07	0.06
1.1.2.3 6 months to 1 year Fixed Account	2.34	0.92	7.65	0.81	9.69	0.35	0.52	4.89	38.40	0.04	3.18		3.50	0.91	2.54	8.40	1.05	54.06	0.38
1.1.2.4 Above 1 year Fixed Account	5.18	1.04	7.03	2.36	5.69	57.28	1.74	6.88	12.36	0.33	1.96	1.06	2.10	1.43	4.77	4.60	0.57	13.19	0.67
1.1.3 Call Deposit	1.51	1.07	4.15	1.96	10.89	17.26	0.09	0.50	21.34	0.09		1.33	4.87		9.00	13.23	3.21	37.85	0.15
1.1.4 Certificate of Deposit																			
1.2 On Borrowing									0.65										
2. Commission Expense				0.08															
3. Staff Expense	7.33	2.73	7.06	2.99	5.50	19.20	3.48	3.53	19.52	0.85	6.17	2.51	7.61	2.68	7.93	7.49	2.66	33.05	1.62
4. Office Operating Expenses	4.00	0.89	9.01	2.43	6.75	18.40	1.89	1.91	22.06	0.88	6.19	2.69	5.68	3.01	6.78	5.87	1.91	29.75	0.55
5. Foreign Exchange Loss																			0.35
5.1 Due to Change in Exchange Rates																			
5.2 Due to Foreign Currency Transaction																			0.35
6. Non Operating Expense																			
7. Provision for Risk			5.77	2.95	1.27	19.68	0.34	1.62	28.03	0.01		6.93	3.19	0.66	1.01	2.86	0.49	33.49	0.76
7.1 Loan loss Provision			5.77	2.95	1.27	4.42	0.34	1.62	27.93	0.01		6.93	3.19	0.66	1.01	2.86	0.49	33.49	0.76
7.1.1 General Loan Loss Provision			4.99	1.14	1.27	2.42	0.34	1.27	6.84	0.01		6.93	1.63	0.38	1.01	2.04	0.41	7.59	0.09
7.1.1.1 Pass Loan Loss Provision			0.80	0.15	0.28	2.24	0.31	0.66				6.93	0.09	0.07	1.01			0.32	
7.1.1.2 Watch List Provision			4.19	0.99	0.99	0.18	0.03	0.61	6.84	0.01			1.54	0.31		2.04	0.10	7.59	0.09
7.1.2 Special Loan Loss Provision			0.78	1.80		2.01		0.35	21.09				1.56	0.28		0.82	0.08	25.90	0.67
7.1.3 Additional Loan Loss Provision																			
7.2. Provision for Non-Banking Assets						15.26													
7.3. Provision for Loss on Investment									0.10										
7.5. Provision for Loss of Other Assets																			
8. Loan Written Off						29.98													
9. Provision for Staff Bonus	1.02			0.23	1.53		0.48		4.09	0.10				0.32		1.84		8.32	
10. Provision for Income Tax	3.05			0.70	4.60		1.45		12.27	0.31				0.97		5.53		23.88	
11. Others																			
12. Net Profit	7.11	0.53	8.88	1.27	10.73	0.85	3.37		23.35	0.71	5.21			2.27	12.69	9.01	3.20	59.28	0.22
Total Expenses	53.46	13.18	70.24	25.85	76.61	200.57	24.37	28.48	229.25	5.01	33.33	23.07	36.41	21.56	63.96	85.25	17.32	359.69	8.21
Income																			
1. Interest Income	48.58	11.98	64.12	22.12	71.29	131.35	21.99	22.04	175.22	4.52	29.15	9.80	30.92	18.85	59.28	77.52	14.34	292.13	7.35
1.1 On Loans and Advances	44.80	10.26	59.02	20.98	64.02	120.68	20.89	22.04	157.98	4.39	24.84	9.73	28.52	18.03	56.67	71.14	12.69	272.27	6.11
1.2 On Investment					0.44	1.74			0.08		0.09							2.25	
1.2.1 Government Bonds					0.44	0.04			0.08									2.25	
1.2.2 Foreign Bonds																			
1.2.3 NRB Bonds						1.70													
1.2.4 Debenture & Bonds											0.09								
1.3 On Agency Balance									0.00										
1.4 On Call Deposit	3.78	1.73	5.10	1.14	6.83	8.93	1.10		17.15	0.13	4.22	0.07	2.40	0.82	2.61	6.37	1.65	17.61	1.24
1.5 On Others																			
2. Commission and Discount	1.34	1.20	0.24	2.92	0.86	0.20	2.34	3.20	4.39	0.27	0.50		0.42	0.75	1.66	7.73	0.28	1.96	0.22
2.1 Bills Purchase and Discount				0.00															
2.2 Commission	0.62	0.56	0.21	2.92		0.20	0.96	0.48	4.39	0.27	0.45		0.42	0.75	1.60	0.76	0.28	1.96	0.22
2.3 Others	0.71	0.64	0.03	0.00	0.86		1.38	2.72			0.05				0.06	6.97			
3. Exchange Fluctuation Income						0.04			21.87										0.61
3.1 Due to Change in Exchange Rate						0.04			19.00										
3.2 Due to Foreign Currency Transaction									2.87										0.61
4. Other Operating Income	2.85		5.88	0.37	4.47	8.02			12.68	0.14	2.97	0.93	2.29	1.96	3.02			1.82	15.79
5. Non Operating Income						3.99			0.11										35.58
6. Write Back from Provisions for loss				0.44		56.96	0.04		14.99	0.08	0.71		0.72					0.88	13.63
7. Recovery of written-off Loan																			
8. Income from Extra Ordinary transactions	0.69																		
9. Net Loss								3.25					12.34	2.06					
Total Income	53.46	13.18	70.24	25.85	76.61	200.57	24.37	28.48	229.25	5.01	33.33	23.07	36.41	21.56	63.96	85.25	17.32	359.69	8.21

BFI Name	Santakoshi	Sajha	Apex	Green	Reliable	Nepal Awaz	NFL	NRC Capital	N/NFL	N/SMF	KFL	Himalaya	Union	PFCL	Goodwill	SFL	S/FCL	Lumbini	ILFCO	Mahaximi	
Expenses																					
1. Interest Expense	10.89	8.88	145.89	7.31	143.86	13.68	1.76	18.99	148.05	2.71	34.58			22.67	85.46	76.19	52.48	40.56	50.33	29.88	105.64
1.1 On Deposit Liabilities	10.89	8.88	145.89	7.31	142.24	13.68	1.76	18.99	148.05	2.71	34.58			22.67	85.46	76.19	52.48	40.56	49.21	29.88	105.64
1.1.1 Saving Account	4.55	3.17	100.21	1.71	36.89	6.93	0.65	6.74	67.23	2.36	16.15			5.07	34.67	28.87	21.93	10.35	9.29	9.88	29.40
1.1.2 Fixed Account	3.14	1.37	45.67	2.23	79.27	6.76	1.11	12.25	80.81	0.04	18.42			16.58	50.79	47.33	30.55	30.21	39.92	19.67	69.09
1.1.2.1 Up to 3 months Fixed Account			0.08		3.47				0.49		3.84			0.02	0.09			0.01	0.01		0.53
1.1.2.2 3 to 6 months Fixed Account	0.06	0.00	0.19	1.10	0.73				1.26		0.60			0.01	0.05	0.45		0.02	1.23		0.40
1.1.2.3 6 months to 1 year Fixed Account	1.21	0.58	30.54	0.24	63.34	4.30	0.61	5.62	57.00		10.30			13.65	9.11	15.48		2.56	23.61	10.38	8.33
1.1.2.4 Above 1 year Fixed Account	1.87	0.79	14.86	0.89	11.72	2.46	0.50	6.63	22.08	0.04	3.68			2.92	41.60	31.31	30.55	27.61	15.08	9.29	59.83
1.1.3 Call Deposit	3.21	4.35		3.38	26.08				0.30					1.02						0.33	7.14
1.1.4 Certificate of Deposit																					0.01
1.2 On Borrowing					1.62														1.13		
2. Commission Expense																					0.00
3. Staff Expense	4.06	4.34	18.20	1.95	23.17	4.11	0.04	4.69	12.34	2.53	5.04			7.42	8.21	11.63	8.93	5.99	5.26	15.61	16.69
4. Office Operating Expenses	3.85	4.03	24.71	0.98	20.20	3.04	0.20	2.86	12.08	4.31	4.65			5.02	5.82	15.02	6.39	3.81	2.67	16.43	10.58
5. Foreign Exchange Loss																					
5.1 Due to Change in Exchange Rates																					
5.2 Due to Foreign Currency Transaction																					
6. Non Operating Expense					2.03											0.01					0.04
7. Provision for Risk	5.14	2.02	26.95	0.15	10.76	3.74		90.40	19.58		3.46			20.41	119.75	4.30		0.12	35.76	12.90	4.48
7.1 Loan loss Provision	5.14	2.02	26.95	0.15	10.76	3.74		90.40	19.58		3.46			20.41	119.75	4.30		0.12	35.76	12.90	1.02
7.1.1 General Loan Loss Provision	2.30	0.71	3.17	0.15	4.55	0.77			5.05		1.95			1.37				0.12	35.76	12.90	1.02
7.1.1.1 Pass Loan Loss Provision	0.27	0.71	3.17	0.15	4.55	0.77			1.39		0.59			1.09				0.12	35.76	12.90	1.02
7.1.1.2 Watch List Provision	2.04								3.66		1.37			0.28							
7.1.2 Special Loan Loss Provision	2.83	1.31	23.78		6.21	2.98			14.53		1.50			19.04	119.75						
7.1.3 Additional Loan Loss Provision															4.30						
7.2. Provision for Non-Banking Assets									30.66												
7.3. Provision for Loss on Investment																					3.46
7.5. Provision for Loss of Other Assets									59.74												
8. Loan Written Off														0.00							
9. Provision for Staff Bonus			2.02		1.60				2.76		0.41				1.17				0.80	0.63	0.90
10. Provision for Income Tax					4.79				8.28		1.23				3.40				2.40	1.89	2.71
11. Others			0.08						0.36	0.34											
12. Net Profit			54.68		11.18	0.67		74.36	19.33						8.29	8.55			5.60	22.11	6.33
Total Expenses	23.94	19.28	272.52	10.40	217.58	25.25	2.00	191.31	222.78	9.89	49.38			55.52	219.25	120.00	76.36	50.48	102.82	99.46	147.36
Income																					
1. Interest Income	18.76	11.05	224.42	9.16	180.40	17.46	0.16	71.49	210.60	1.52	41.60			25.07	97.90	108.23	55.74	43.46	58.26	97.77	118.90
1.1 On Loans and Advances	17.51	10.10	214.73	8.06	157.27	16.31	0.16	67.35	196.52	0.85	35.17			19.13	88.22	97.63	55.74	38.65	45.10	75.30	107.43
1.2 On Investment			1.49		3.54	0.48			1.74	0.26	0.02					1.61			1.94	11.75	1.06
1.2.1 Government Bonds			1.49		3.54	0.48			1.74	0.26	0.02					1.61				11.75	1.06
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds																				1.94	
1.2.4 Debenture & Bonds																					
1.3 On Agency Balance																			4.80		
1.4 On Call Deposit	1.25	0.76	8.20	1.10	19.59			4.14	12.34	0.42	6.01			5.94	9.68	8.99			11.21		10.41
1.5 On Others		0.18				0.67					0.41										10.72
2. Commission and Discount	0.21	0.77	1.92		6.86				0.35		0.07			0.02	0.20	0.43	10.82		0.02	0.45	0.33
2.1 Bills Purchase and Discount																					
2.2 Commission	0.21	0.77	1.92		6.07				0.35		0.07			0.02	0.20	0.43	0.34		0.02		0.33
2.3 Others					0.79												10.48				0.45
3. Exchange Fluctuation Income					0.64																
3.1 Due to Change in Exchange Rate					0.50																
3.2 Due to Foreign Currency Transaction					0.14																
4. Other Operating Income	1.38	0.90	14.90	0.83	11.55	1.86		1.39	11.46	0.21	3.82			1.22	8.41	10.09		2.55	4.53	1.23	5.33
5. Non Operating Income					0.30	5.93		44.06	0.37	2.39				-0.18		1.26		0.48			20.34
6. Write Back from Provisions for loss	0.83		30.96		17.74			72.09		1.31	0.36			0.00				9.80	0.65	40.00	2.46
7. Recovery of written-off Loan								2.27													
8. Income from Extra Ordinary transactions			0.33		0.10																
9. Net Loss	2.77	6.56		0.41			1.84		4.45	3.52			29.40	112.74				3.35			
Total Income	23.94	19.28	272.52	10.40	217.58	25.25	2.00	191.31	222.78	9.89	49.38			55.52	219.25	120.00	76.36	50.48	102.82	99.46	147.36

BFI Name	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Mulpanse	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Guneshwori	Everest	ICFC	Sugamatha	
Expenses																					
1. Interest Expense	18.97	96.08	0.64	8.60	35.38	63.90	42.16	80.62	1.62	0.73	49.15	30.71	132.95	1.99	1.36	0.51	35.85	25.34	90.91	63.34	
1.1 On Deposit Liabilities	18.97	95.68	0.64	8.60	35.38	63.90	42.16	80.62	1.62	0.73	49.15	30.71	132.95	1.98	1.15	0.51	35.85	25.34	88.89	63.34	
1.1.1 Saving Account	4.71	50.18	0.17	3.10	11.04	22.98	17.10	30.81	0.39	0.14	18.04	22.25	53.83	1.68	0.06	0.51	15.21	13.24	44.96	33.28	
1.1.2 Fixed Account	14.25	45.51	0.48	5.51	24.34	40.92	25.06	44.87	1.23	0.59	31.11	8.46	79.13	0.30	0.03		20.65	12.10	43.92	30.06	
1.1.2.1 Up to 3 months Fixed Account		3.48	0.37				0.10	1.18	0.38		0.02	0.22	1.09				0.37	0.15		0.41	
1.1.2.2 3 to 6 months Fixed Account	0.06	0.04	0.07			2.05	0.33	0.58			0.20	0.26	1.89				0.34	0.08	0.37	1.40	
1.1.2.3 6 months to 1 year Fixed Account	1.00	7.50		0.72	13.92	16.37	15.48	35.60	0.00		16.59	4.03	47.64	0.37			14.09	8.90	25.01	20.58	
1.1.2.4 Above 1 year Fixed Account	13.19	34.49	0.04	4.78	10.42	22.50	9.15	7.51	0.84	0.59	14.31	3.95	28.51	-0.08	0.03		5.85	2.97	18.54	7.67	
1.1.3 Call Deposit								4.93							1.06						
1.1.4 Certificate of Deposit																					
1.2 On Borrowing		0.39												0.01	0.22					2.03	
2. Commission Expense					0.00							0.45									
3. Staff Expense	3.90	17.89	2.79	2.26	2.31	8.04	6.29	12.00	2.98	0.67	13.30	3.50	14.43	2.09	2.44	0.42	4.15	3.95	16.36	10.27	
4. Office Operating Expenses	3.02	14.47	0.96	2.10	1.02	4.58	3.68	13.60	1.72	0.22	11.72	3.26	11.40	1.81	15.03	0.49	2.74	4.44	17.81	8.06	
5. Foreign Exchange Loss																					
5.1 Due to Change in Exchange Rates																					
5.2 Due to Foreign Currency Transaction																					
6. Non Operating Expense							0.01			0.09										6.42	
7. Provision for Risk	23.27	24.94				42.23	0.96			1.24	53.01	4.59	0.89	30.65			6.28	1.27	3.83	1.77	
7.1 Loan loss Provision	23.27	24.94				42.23	0.96			1.24	53.01	4.59	0.89				6.28	1.27	1.87		
7.1.1 General Loan loss Provision		0.89								0.06	0.41	0.82					6.28	0.63	1.87		
7.1.1.1 Pass Loan Loss Provision		-0.51								0.06	0.21	0.78					6.28	0.63	1.31		
7.1.1.2 Watch List Provision		1.41									0.19	0.04							0.57		
7.1.2 Special Loan Loss Provision		24.05				42.23				1.18	52.60	3.77	0.89					0.64			
7.1.3 Additional Loan Loss Provision	23.27						0.96														
7.2. Provision for Non-Banking Assets														14.86						1.95	
7.3. Provision for Loss on Investment																				1.77	
7.5. Provision for Loss of Other Assets														15.79							
8. Loan Written Off		0.08																		2.34	
9. Provision for Staff Bonus													1.81							5.92	
10. Provision for Income Tax													5.42							17.75	
11. Others																					
12. Net Profit				0.49	2.85			8.28		1.16		13.44	12.64	31.88	3.10	12.25	14.07			41.43	
Total Expenses	49.16	153.47	4.39	13.45	41.55	118.76	53.10	114.50	6.32	4.03	127.26	55.95	179.54	68.41	21.93	13.67	63.09	35.00	196.34	89.87	
Income																					
1. Interest Income	9.03	134.27	0.59	9.33	40.22	87.68	40.82	57.51	0.59	2.68	43.10	51.92	169.04	15.20	10.51	0.58	47.60	32.64	179.34	73.76	
1.1 On Loans and Advances	7.56	123.79	0.59	9.33	33.12	79.55	34.49	57.48	0.54	2.68	38.03	51.92	154.93	15.19	10.51	0.51	43.21	29.54	169.01	66.03	
1.2 On Investment		2.75					0.95						1.74				0.91		0.01	0.83	
1.2.1 Government Bonds		2.75											1.74						0.01	0.83	
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds																					
1.2.4 Debenture & Bonds							0.95										0.91				
1.3 On Agency Balance																				10.33	
1.4 On Call Deposit		6.98		7.10	8.13	5.38			0.05		5.06		12.38				3.48	3.10			
1.5 On Others	1.47	0.76						0.02						0.01		0.07				6.90	
2. Commission and Discount	1.31	0.37	0.00	0.86	0.01	5.01	0.28	0.03	0.00		0.36			0.05			0.43	0.39	1.59	0.36	
2.1 Bills Purchase and Discount																					
2.2 Commission	1.31	0.17		0.01		0.28	0.01	0.00			0.36			0.00			0.40	0.39	1.59	0.36	
2.3 Others		0.20	0.00	0.86		5.01		0.02						0.05			0.02				
3. Exchange Fluctuation Income																					
3.1 Due to Change in Exchange Rate																					
3.2 Due to Foreign Currency Transaction																					
4. Other Operating Income		15.00		1.92	0.39		2.94	1.91	0.00	0.14	1.88	3.64	10.50		0.00		6.16	1.88	7.72	9.21	
5. Non Operating Income		0.10			0.02						5.89				0.24	0.67	0.29		3.63	3.12	
6. Write Back from Provisions for loss			1.04	1.34	0.78			55.06	0.17	1.21	16.01	0.39		53.15	11.17	12.42	8.61		4.06	1.59	
7. Recovery of written-off Loan				0.15																	
8. Income from Extra Ordinary transactions											12.93										
9. Net Loss	38.81	3.73	2.76			26.07	9.05		5.56		47.10								0.09	1.84	
Total Income	49.16	153.47	4.39	13.45	41.55	118.76	53.10	114.50	6.32	4.03	127.26	55.95	179.54	68.41	21.93	13.67	63.09	35.00	196.34	89.87	

BFI Name	Kuber	NEFL	Seti	hama	Namaste	Kaski	Unique	Manjushree	Jebils	Reliance	Bhaktapur
Expenses											
1. Interest Expense	0.77	33.93	4.16	5.22	7.25	67.68	16.35	54.98	21.86	47.60	7.75
1.1 On Depositing Liabilities	0.77	31.52	4.16	5.22	7.25	67.68	16.35	54.53	21.86	47.60	7.75
1.1.1 Saving Account	0.67	19.96	2.66	3.78	5.83	36.56	8.31	33.61	6.70	33.28	3.63
1.1.2 Fixed Account	0.10	11.16	1.50	1.44	1.42	31.11	8.04	20.92	11.26	14.32	3.00
1.1.2.1 Up to 3 months Fixed Account						0.18	0.03	0.09	0.07	0.50	
1.1.2.2 3 to 6 months Fixed Account		0.09		0.21	0.00	0.49	0.07	0.30	0.07	1.53	
1.1.2.3 6 months to 1 year Fixed Account	0.10	6.10	0.47	1.22	0.31	27.06	6.41	13.76	7.11	7.33	1.01
1.1.2.4 Above 1 year Fixed Account		4.96	1.03	0.01	1.10	3.39	1.53	6.77	4.01	4.97	1.99
1.1.3 Call Deposit		0.41							3.90		1.12
1.1.4 Certificate of Deposit											
1.2 On Borrowing		2.41						0.45			
2. Commission Expense											
3. Staff Expense	1.04	5.08	1.90	1.58	1.38	10.58	2.43	5.90	4.14	7.41	1.80
4. Office Operating Expenses	2.74	3.99	0.91	2.76	0.47	7.65	2.26	4.98	3.76	7.72	1.65
5. Foreign Exchange Loss											
5.1 Due to Change in Exchange Rates											
5.2 Due to Foreign Currency Transaction											
6. Non Operating Expense		0.09								0.01	
7. Provision for Risk		1.28	0.94	0.03	0.78	0.61	3.14		1.44		1.44
7.1 Loan loss Provision		1.28	0.94	0.03	0.78	0.61	3.14		1.44		1.44
7.1.1 General Loan Loss Provision		1.21	0.19	0.03	0.05	0.22			0.66		0.67
7.1.1.1 Pass Loan Loss Provision		1.21	0.04	0.03	0.05				0.66		0.32
7.1.1.2 Watch List Provision			0.15			0.22					0.35
7.1.2 Special Loan Loss Provision		0.07	0.75		0.73	0.40	2.47		0.78		0.77
7.1.3 Additional Loan Loss Provision							0.67				
7.2. Provision for Non-Banking Assets											
7.3. Provision for Loss on Investment											
7.5. Provision for Loss of Other Assets									0.00		
8. Loan Written Off											
9. Provision for Staff Bonus		0.88	0.06	0.25	0.40	1.65		0.67			0.37
10. Provision for Income Tax		2.64	0.18	0.81	1.19	4.94		2.01	0.00		1.12
11. Others											
12. Net Profit	31.62	6.15	0.43	1.42	2.78	11.52	5.96	4.69	1.63		2.17
Total Expenses	36.17	54.03	8.58	12.07	14.25	104.62	30.13	73.22	32.84	62.74	16.31
Income											
1. Interest Income	2.36	51.01	7.93	10.65	12.97	96.68	28.47	68.49	28.25	53.17	14.98
1.1 On Loans and Advances	2.36	41.34	6.34	6.95	11.57	89.07	26.22	62.20	23.45	44.95	10.89
1.2 On Investment		0.06					0.51	0.18	0.47		0.18
1.2.1 Government Bonds		0.06							0.47		0.18
1.2.2 Foreign Bonds											
1.2.3 NRB Bonds							0.51	0.18			
1.2.4 Debenture & Bonds											
1.3 On Agency Balance											
1.4 On Call Deposit		2.63		3.69	1.40	7.61	1.74		4.34	8.22	
1.5 On Others		6.99	1.59	0.00			0.00	6.11	0.00		3.91
2. Commission and Discount		0.95	0.06	0.00	0.01			3.66	0.02	0.13	0.01
2.1 Bills Purchase and Discount											
2.2 Commission		0.76	0.06	0.00	0.01			0.09	0.02	0.13	0.01
2.3 Others		0.19						3.57			
3. Exchange Fluctuation Income											
3.1 Due to Change in Exchange Rate											
3.2 Due to Foreign Currency Transaction											
4. Other Operating Income	0.00	2.04	0.59	0.58	1.26	7.94	1.65		2.60	4.83	1.32
5. Non Operating Income		0.02		0.47					0.02	0.80	
6. Write Back from Provisions for loss	33.81			0.37				1.07	1.91	2.79	
7. Recovery of written-off Loan											
8. Income from Extra Ordinary transactions									0.04		
9. Net Loss										1.02	
Total Income	36.17	54.03	8.58	12.07	14.25	104.62	30.13	73.22	32.84	62.74	16.31

Statement of Credit as on Kattik end, 2072(Mid-Nov, 2015)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	A'DBNL	Global
Sector Wise																			
Agricultural and Forest Related	3520.09	3941.44	648.77	2837.39	368.97	1168.46	1595.00	309.13	1008.82	748.09	703.53	525.93	1056.43	880.58	458.31	409.77	417.23	18377.45	1161.90
Fishery Related	55.29	171.53	0.35	35.04		1.41		5.33	12.36	30.16	22.00	0.40	3.23	9.35	1.32		41.56	609.85	7.53
Mining Related	310.69	71.84	380.84	173.69				118.26	132.12		103.90	94.85		14.42	428.51		102.39		39.96
Manufacturing (Producing) Related	9005.12	8294.64	19794.32	24006.80	7227.42	18100.01	8858.08	5403.59	8750.34	9903.98	5357.25	8469.27	2144.07	8036.05	7412.88	6113.98	7814.89	8190.89	9919.91
Construction	6181.08	9235.07	2766.11	4164.26	6883.02	4231.06	2484.64	7348.85	8579.46	2273.42	2411.52	8508.36	1588.34	4699.36	4349.20	5750.51	2309.30	4003.96	6087.70
Electricity, Gas and Water	681.98	931.27	2840.65	2639.45	21.80	621.14	743.83	394.60	1330.90	1607.31	885.66	985.43	489.90	1302.45	1266.98	1455.87	1624.25	77.00	3018.55
Metal Products, Mach. & Ele. Equip.	389.18	876.18	800.51	1055.71	319.11	33.31	1043.62	513.25	981.14	502.53	378.94	16.24	31.69	359.04	268.24	335.69	317.05	528.43	833.10
Tras., Com. and Public Utilities	943.70	1736.71	558.82	1681.16	82.29	2170.67	1100.31	457.79	2242.42	956.54	1850.59	572.21	1338.81	497.28	439.07	1428.05	2486.42	258.89	1135.45
Wholesaler & Retailer	14609.23	22056.28	16987.88	16682.08	5409.47	12615.13	11232.55	4843.30	12642.28	8671.77	4689.07	9882.19	3024.76	7808.80	5965.84	7594.05	7432.05	14473.02	14618.90
Finance, Insurance and Real Estate	2048.01	6357.11	4139.45	5116.19	1329.97	7293.24	2101.54	3461.37	5554.17	3160.80	1558.27	3513.31	1395.09	3928.71	2528.84	3003.99	4095.95	102.01	3851.93
Hotel or Restaurant	1289.69	3842.06	1897.12	6123.58	8.40	1371.87	253.26	646.97	942.27	670.54	606.01	480.38	1742.84	409.61	318.45	394.94	1531.93	2724.03	2029.79
Other Services	1848.58	2351.14	1695.37	6134.74	166.96	3374.11	580.25	1145.98	1515.92	2039.45	1116.15	1831.26	2312.21	887.64	1552.84	1831.73	4557.10	2129.49	
Consumption Loans	9868.38	9672.44	2148.95	1808.09	2578.95	1519.94	222.58	1077.25	2717.14	2290.36	619.91	6566.60	576.78	2270.44	1597.12	3191.90	651.42	8413.52	1451.06
Local Government		216.60	3.50	368.27	138.81	255.20							58.72	129.84		134.63	135.05	1.48	
Others	2617.28	4112.53	11099.89	2934.90	1471.94	4104.97	9793.88	1622.55	3709.33	722.44	1474.64	3819.88	3127.99	4596.74	1370.41	2323.52	8787.97	9555.49	5457.78
TOTAL sectorwise	53368.30	73866.84	65762.52	75761.36	26007.11	56860.51	40009.53	27348.21	50118.65	33577.38	21777.44	45266.31	17816.89	37254.88	27292.80	33689.72	39579.17	71873.12	51834.90

Product Wise

Term Loan	10095.31	11170.05	10790.08	16484.60	2340.65	7367.40	2323.99	3441.88	7340.21	4763.15	2965.53	3725.58	3019.62	4872.05	5395.47	5400.44	8457.70	22068.98	6994.90
Overdraft	6878.45	11197.76	13584.93	12981.84	834.27	8114.10	896.48	5302.24	12498.05	10400.74	6601.62	7581.21	1980.78	4867.19	7519.53	2474.38	10705.55	6739.48	15665.62
Trust Receipt Loan / Import Loan	1565.18	465.68	5379.57	12062.58	2035.50	6513.94	1453.78	1748.68	1600.12	1081.25	688.82	1549.88	694.72	1257.33	858.47	1598.45	1253.95	27.38	1711.86
Demand & Other Working Capital Loan	12676.47	26248.41	12767.19	20942.47	5313.65	17464.03	19710.55	5433.18	5320.09	6997.28	2912.79	10506.84	3413.43	3736.94	5017.66	10184.09	6160.08	31111.56	11942.66
Res. Per. H. Loan (Up to Rs. 10 mil.)	3850.09	5870.19	6137.10	1404.12	4867.89	4231.06	1929.21	2957.94	8579.46	2104.93	1574.54	7021.10	738.43	4676.77	3000.23	1539.26	2634.01	3329.35	3628.66
Real Estate Loan	1709.45	3110.68	4113.50	4418.86	1503.37	2912.70	2074.39	1455.00	3087.45	805.25	775.90	2744.85	1824.51	2375.87	1886.07	1117.67	4229.01	674.61	3354.37
Margin Nature Loan	1748.27	1007.12		561.70		922.65		497.80	599.99	56.27	8.00	3572.62	222.72	89.96	826.93	654.51	565.80		491.54
Hire Purchase Loan	1407.61	2110.05	1804.87	1872.54	2463.02	3185.99	328.27	1974.76	3135.36	2501.00	2116.61	3630.26	2015.22	3141.17	1227.66	2474.76	2804.28	105.90	2815.82
Deprived Sector Loan	671.41	3746.89	3085.60	3560.96	1468.78	2417.71	1991.57	1286.82	2389.08	1697.83	992.32	2082.22	827.43	1793.29	1348.13	1408.67	1734.27	5961.30	2463.01
Bills Purchased	4.92	62.42	84.45	460.02	302.65	2125.20	396.66	371.65	250.96	2639.57	128.09	1328.77		871.64	3.12	1841.75	699.93		1129.71
Other Product	12761.15	8877.59	8015.24	1011.66	4877.33	1605.72	8904.63	2878.27	5317.88	530.09	3013.22	1522.97	3080.02	9572.67	209.52	4995.75	334.59	1854.56	1636.75
Total Product wise Loan	53368.30	73866.84	65762.52	75761.36	26007.11	56860.51	40009.53	27348.21	50118.65	33577.38	21777.44	45266.31	17816.89	37254.88	27292.80	33689.72	39579.17	71873.12	51834.90

Collateral Wise

Gold and Silver	7662.16	8011.45	1.18	760.40				264.31		43.82	221.89	15.13		6.49		269.43			12.50
Government Securities	7.08	259.01	374.02	37.97	5.50				0.27	6.01			65.82	3.00				35.20	
Non Governmental Securities	0.09	970.36	26.04	561.70		922.65		610.94	614.21		109.54	3582.54	577.13		791.06		459.03		
Fixed Deposit Receipts	193.60	239.06	943.15	111.58	311.70	186.38	923.65	51.11	927.32	65.18	194.28	319.80	71.69	338.71	93.00	144.89	395.31	268.25	0.23
Own	193.48	239.06	520.09	111.58	6.74	186.38	923.65	51.11	777.09	65.18	193.96	319.80	71.69	338.71	93.00	144.89	395.31	268.25	0.23
Other Licences Institutions	0.12		423.06		304.96				150.24		0.32								
Collateral of Properties	21147.14	62191.21	56471.92	59919.62	21704.34	51043.48	34794.37	24311.70	45161.21	29032.73	19365.62	39092.30	15128.92	34157.78	25137.09	30640.74	35221.86	71604.86	714.60
Fixed Assets	14324.99	62146.90	31064.07	51308.56	17866.59	49486.38	29892.45	22779.27	30935.36	25476.64	17573.71	21762.25	14941.76	19183.48	24569.04	21012.07	21448.56	71604.86	399.66
Current Assets	6822.15	44.31	25407.85	8611.05	3837.75	1557.10	4901.92	1532.43	14225.85	3556.09	1791.91	17330.05	187.17	14974.30	568.04	9628.67	13773.30		314.93
Against security of Bill	488.75	75.40	2935.95	1097.44		2125.20	628.56	375.72	76.43	1697.53	252.92	2.44	670.66		2.92		519.57		
Domestic Bills		19.05	0.01	464.80		1767.13		204.33	19.60								1.24		
Foreign Bills	488.75	56.35	2935.94	632.64		358.07	628.56	171.39	56.83	1697.53	252.92	2.44	670.66		2.92		518.33		
Against Guarantee	188.28	1436.02	864.69	3434.98	1404.82	2524.12	1991.00	1394.68	2847.18	2720.63	981.80	2028.64	709.53	1726.99	952.35	134.78	1001.97		
Government Guarantee	26.37	8.81		368.27	138.81		156.12	91.30	198.74	2.17	71.84	216.53		129.84	146.62	134.63	135.05		
Institutional Guarantee	36.14	1411.30	833.99	2159.72	1266.01		1834.88	1079.71	2004.30	1439.35	888.72	1812.10	592.73	1582.64	784.83		800.68		
Personal Guarantee	3.74	11.94	10.42	906.29				108.72	635.96		21.24		14.51	5.90	0.14	5.91			
Collective Guarantee	0.01	3.97						114.95	8.18	3.30									
Int. Rtd. Foreign Bank's Guarantee			20.29			108.29				843.78									
Other Guarantee	122.03			0.70		2415.83			432.04				116.79		15.00		60.34		
Credit Card			184.73	30.40	116.13	58.68			11.47							31.72			83.11
Others	23681.20	684.33	3960.84	9807.26	2464.61		1671.95	339.76	492.02		651.39	225.46	593.13	1021.91	316.37	2468.17	1946.24		51024.47
Total	53368.30	73866.84	65762.52	75761.36	26007.11	56860.51	40009.53	27348.21	50118.65	33577.38	21777.44	45266.31	17816.89	37254.88	27292.80	33689.72	39579.17	71873.12	51834.90

BFI Name	Citizens	Prime	Sunrise	Grand	NMB	PRA BHU	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Karnali	Triveni	
Sector Wise																					
Agricultural and Forest Related	280.43	667.82	667.96	670.92	799.79	1068.18	518.61	433.48	1103.33	549.65	1560.97	42.29	63.45	325.29	113.11	1.73	178.72	128.42	149.94	876.26	
Fishery Related	55.59		4.53		56.49	2.35	4.07	4.66	4.00	0.42	11.77		2.52	36.10	0.89		20.83	17.76		61.46	
Mining Related	19.57		47.60	421.64	63.82		98.33	31.45	56.28	406.17				28.01	9.82					8.02	
Manufacturing (Producing) Related	5787.45	6577.10	5804.07	1173.17	8391.84	3837.55	6112.80	4824.49	5852.71	5344.00	5711.67	501.92	349.35	513.07	469.77	8.52	218.59	120.00	15.08	353.01	
Construction	534.72	3179.58	1253.09	603.45	5935.91	5911.58	234.10	313.75	1759.28	2294.80	3123.32	25.66	78.24	759.69	282.40	22.29	476.65	103.99	82.99	1289.78	
Electricity,Gas and Water	2074.77	1759.88	651.04	260.35	3055.46	660.70	677.70	524.87	569.70	371.79	984.89	379.06	1.14	66.17	190.30		4.43			2.50	
Metal Products, Mach. & Ele. Eqp.	53.33	73.15	294.71	162.87	1716.30	97.05	162.12	316.41	86.65	239.18	469.82	13.73		293.56	52.80		35.28			73.75	
Tras., Com. and Public Utilities	173.33	816.25	512.92	753.11	2054.08	534.41	758.80	371.18	430.89	93.55	1398.30			551.68	44.72	6.19	309.14	9.67	107.10	617.92	
Wholesaler & Retailer	4986.28	3760.96	7455.85	888.70	9317.67	5763.95	3720.25	6278.71	6317.07	5182.26	6750.62	138.20	847.84	904.12	624.43	17.68	706.61	641.59	72.91	549.15	
Finance, Insurance and Real Estate	4840.64	4635.64	3085.01	2312.87	2799.66	3466.53	2855.05	1201.27	2901.82	2431.53	1189.92	159.70	68.50	671.15	448.52	36.91	226.17			461.93	
Hotel or Restaurant	617.34	578.20	1055.54	303.52	1826.29	1812.08	407.38	865.95	1140.71	979.48	868.02	350.39	61.45	289.00	346.94	5.30	105.31	9.20		194.93	
Other Services	1373.69	481.85	1449.77	725.27	2266.76	3371.91	649.61	764.38	2104.28	1013.97	1504.13	359.74	125.15	339.62	144.65		92.04	61.68	374.29	208.69	
Consumption Loans	3389.69	3919.36	2564.89	19.42	1289.41	2181.93	1671.74	1176.06	1252.97	1323.36	1814.10	3.29	55.86	642.15	1569.92	39.30	73.82	13.25	16.66	253.00	
Local Government	1.58		89.77												1.59						
Others	7607.78	7406.27	4195.66	369.54	3442.35	1410.47	1364.69	1791.89	806.08	891.88	5936.19	323.91	927.32	680.22	2202.19	72.25	529.44	673.28		790.91	
TOTAL sectorwise	31796.19	33856.07	29042.67	8754.61	43015.83	30118.70	19235.23	18898.56	24385.76	21122.04	31323.71	2297.89	2580.82	6099.83	6502.06	210.16	2977.03	1778.84	818.97	5741.31	

Product Wise																					
Term Loan	6603.69	4402.08	3034.43	1535.99	8711.51	6179.52	4441.80	2935.28	5035.20	4988.53	5044.82	1399.41	269.05	893.39	1202.12	10.68	209.69		87.99	572.38	
Overdraft	5614.51	7073.33	6638.78	1120.64	3419.96	7549.73	3644.77	4598.06	5153.36	5115.83	3964.21	446.95			22.57	72.25	1405.91		230.60	1291.37	
Trust Receipt Loan / Import Loan	633.25	906.29	1181.30	86.99	1149.36	930.99	788.96	1959.16	1852.08	600.50	836.92										
Demand & Other Working Capital Loan	3618.40	3503.38	7480.04	2659.40	8035.06	3494.74	4329.79	4679.00	6887.95	5318.19	6105.62	89.79	1936.91	1748.01	2740.79	17.68		656.78			
Res. Per. H. Loan (Up to Rs. 10 mil.)	1856.86	2003.11	2828.21	149.74	4293.71	4770.01	869.66	614.25	1067.35	1684.69	2283.88	10.26	78.24	632.04	387.34	22.29	168.20	82.04		906.65	
Real Estate Loan	4091.71	4858.83	2094.72	1977.32	2423.32	2153.67	972.00	820.71	757.63	1045.38	2404.28	156.42		435.61	499.83	36.91	493.93	111.61	82.99	453.43	
Margin Nature Loan	1298.63	1515.84	884.96	3.67	382.48	842.02	846.14	17.65	37.83	86.64	351.75			353.02	366.16	34.52	2.99			90.28	
Hire Purchase Loan	1140.36	654.37	2225.30	84.43	2576.21	1968.69	859.09	1725.26	1577.48	748.19	2482.97	26.43	49.42	763.39	571.53	6.19	254.90	7.52	107.10	704.67	
Deprived Sector Loan	1427.05	1614.50	1240.15	487.72	1986.15	1187.73	899.47	924.24	1144.57	963.15	1409.10	143.71	155.72	243.47	294.30	4.86	142.39	82.99	50.58	283.03	
Bills Purchased	39.71	579.41	34.62	0.30	640.63	9.00	1.36		41.53	25.30	343.88			1.00							
Other Product	5472.01	6744.94	1400.16	648.40	9397.43	1032.60	1582.21	624.95	830.79	545.64	6096.28	24.91	91.48	1029.90	417.42	4.78	299.03	837.91	259.71	1439.50	
Total Product wise Loan	31796.19	33856.07	29042.67	8754.61	43015.83	30118.70	19235.23	18898.56	24385.76	21122.04	31323.71	2297.89	2580.82	6099.83	6502.06	210.16	2977.03	1778.84	818.97	5741.31	

Collateral Wise																					
Gold and Silver	1800.35	3361.90	327.69	20.00	102.12	39.22	263.74		248.77	251.78	293.26			36.38	318.53						
Government Securities	2.49				0.81		40.00	7.05			1.31										
Non Governmental Securities	1297.93	1641.15			626.40	722.08	853.48	23.40	37.83	86.64				353.02	366.16	34.52	2.99			90.28	
Fixed Deposit Receipts	102.54	187.16	174.95	2.00	139.28	153.33	70.51	28.35	2.88	238.60	105.10	17.35	14.66	41.03	96.29	4.78	18.66	13.25	16.66	58.96	
Own	102.16	183.16	174.95	2.00	137.13	153.33	70.51	28.35	2.88	238.60	100.15	17.35	14.66	41.03	96.29	4.78	18.66	13.25	16.66	58.96	
Other Licences Institutions	0.38	4.00			2.15						4.95										
Collateral of Properties	25431.68	25002.94	26390.70	8430.78	41034.27	27544.94	16796.79	18013.06	21836.56	19460.41	28703.06	2217.04	2496.52	5462.83	5504.00	159.64	2944.96	1763.58	802.31	5519.33	
Fixed Assets	16429.83	24485.49	21252.77	7462.90	34787.88	26994.22	11239.98	14986.02	19758.26	9335.96	24853.97	2217.04	2496.52	5462.83	5504.00	159.64	2943.41	1763.58	802.31	5519.03	
Current Assets	9001.85	517.46	5137.93	967.88	6246.39	550.72	5556.80	3027.04	2078.30	10124.45	3849.10					1.55				0.29	
Against security of Bill	476.87	304.68		149.67	41.55	234.41	1.36	19.06	483.74	25.30	994.69			1.00							
Domestic Bills	32.62			149.67	9.15	9.00			483.74	22.57				1.00							
Foreign Bills	444.25	304.68		32.40	225.41	1.36	19.06		2.73	994.69											
Against Guarantee	49.39	2407.44		109.68	975.27	835.19		284.59	1521.24	961.00	2.10		69.64	205.57	217.08	11.23	10.41			28.47	
Government Guarantee	0.97	117.80		89.77	83.53	35.60								16.00		2.72					
Institutional Guarantee		2137.59		0.00	469.27	595.04		54.74	973.02	961.00			68.50	188.97	217.08					12.74	
Personal Guarantee	48.42	146.96		19.91	388.60	152.92		7.10			2.10			0.60		8.51	8.95			15.73	
Collective Guarantee					33.86	51.61		110.47	541.12				1.14				1.47				
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee		5.08						119.37													
Credit Card					5.79			0.08													
Others	2634.95	950.79	2149.33	42.48	90.36	589.53	1209.37	522.97	254.73	98.32	1224.18	63.50				0.00	2.01			44.27	
Total	31796.19	33856.07	29042.67	8754.61	43015.83	30118.70	19235.23	18898.56	24385.76	21122.04	31323.71	2297.89	2580.82	6099.83	6502.06	210.16	2977.03	1778.84	818.97	5741.31	

Statement of Credit as on Kattik end, 2072(Mid-Nov, 2015)

BFI Name	Suprim	Sureshchha	Shangriia	Gurkha	Gandaki	Infrastructure	Business	Excel	Biratxami	Western	Society	Araniko	Deva	Miteri	Tinau	Mukineath	Sewa	Kankai	Mahakali	Ace
Sector Wise																				
Agricultural and Forest Related	1005.13	54.76	126.17	11.50	191.33	190.57	93.02	173.68	164.63	101.17	99.28	90.53	265.26	139.19	186.72	2133.76	332.99	136.97	50.31	95.12
Fishery Related	6.78	1.30	7.70		26.06		2.50	4.43			3.74	8.51	1.22	1.15	8.56	5.99	22.05			
Mining Related	2.79		20.97	33.81	53.79						21.61	1.75			16.90		2.05			
Manufacturing (Producing) Related	208.52	0.50	339.26	0.73	331.57	221.95	139.27	255.65	203.96	59.91	339.20	39.07	337.09	73.10	113.20	143.76	182.48	26.87	55.09	721.55
Construction	464.47	239.60	785.23	7.63	824.54	425.36	505.28	324.90	125.45	80.63	839.76	131.46	676.43	179.04	297.16	1292.40	363.32	70.43	37.80	835.57
Electricity, Gas and Water	0.48		7.57		1.91	6.26					146.26		186.82	6.00		9.81				617.46
Metal Products, Mach. & Ele. Eqp.	110.62		76.59		22.51	0.03	48.90	4.99			34.92	7.30	95.52	13.64	13.99	49.35	4.94			53.03
Tras., Com. and Public Utilities	152.12	414.12	663.93	7.81	157.88	329.91	729.15	34.54		8.56	158.17	104.88	178.46	149.98	174.76	821.39	289.40	34.37		242.67
Wholesaler & Retailer	875.37	508.94	1081.34	37.48	510.04	1141.01	618.54	746.09	842.80	369.87	1313.71	243.21	587.10	284.33	502.95	712.21	1123.67	188.58	175.91	671.83
Finance, Insurance and Real Estate	24.82		562.47	658.91	198.62	184.07	792.68	116.93			352.40	8.88	563.73	111.04	105.78	262.04	79.09			728.08
Hotel or Restaurant	148.04	0.90	349.85	1.00	100.08	288.72	69.52	135.78	140.41	42.69	213.71	28.11	136.06	44.37	27.46	164.26	68.37	7.69	37.38	342.47
Other Services	183.36	56.86	400.88		79.07	45.93	397.29	166.53	2.86	45.12	347.76	13.38	354.31	55.54	179.27	109.07	96.98	22.12	3.25	730.95
Consumption Loans	114.44	57.15	340.66	31.89	102.09	172.89	702.99	98.13	234.30	13.86	313.20	147.09	534.69	48.98	47.32	192.57	111.41	32.12	34.54	104.96
Local Government	3.75																1.37			15.16
Others	945.43	74.55	1905.89	164.94	1283.63	1161.84	1474.76	292.94	1041.20	398.93	724.86	484.59	1289.64	492.69	259.44	1460.77	752.22	353.13	166.92	1059.30
TOTAL sectorwise	4246.10	1408.69	6668.51	955.70	3883.13	4168.54	5573.90	2354.61	2755.62	1120.73	4908.59	1308.76	5206.32	1599.06	1933.50	7357.38	3430.35	872.28	561.21	6218.15

Product Wise																				
Term Loan	190.01	74.43	1482.21		139.61	490.08	416.78	356.77	659.01	265.79	589.20	110.52	947.95	57.55	153.22	1365.52	873.93	489.03		2091.89
Overdraft	711.44	355.28	1397.53	88.28	2051.70	1961.54	701.36	733.91	529.27	491.11	1964.82	552.40	1465.96	345.22	844.92	1143.66	1506.55	196.05	136.08	1678.99
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan	544.41	91.04	1200.20	79.95	9.96		188.56	743.80	811.68	167.66	71.04	24.04	199.27				23.95		231.00	67.28
Res. Per. H. Loan (Up to Rs. 10 mil.)	452.63	198.86	613.87	7.63	627.47	401.21	444.71	240.51	125.45	80.63	656.90	107.31	625.69	170.39	305.91	1151.38	252.33	70.43	37.80	778.40
Real Estate Loan	75.77	103.36	567.02	687.88	300.03	173.38	565.07	37.46	79.95		497.93	24.25	501.91	108.58	73.91	260.20	84.46	5.00		475.40
Margin Nature Loan	15.60	2.50	40.43	31.89		175.05	526.47				115.13	105.39	189.53		1.47		3.55			14.41
Hire Purchase Loan	222.72	439.09	943.74	7.81	178.37	329.91	891.35	17.06	43.25	8.56	219.26	104.94	221.68	163.44	136.75	935.97	343.31	59.90	30.47	329.39
Deprived Sector Loan	156.74	64.86	173.15	23.48	150.23	196.52	265.67	120.15	128.02	88.66	192.47	62.43	294.97	97.57	79.02	2155.13	172.03	39.33	24.61	257.84
Bills Purchased											3.20									
Other Product	1876.78	79.27	250.36	28.79	425.77	440.84	1573.92	104.94	378.99	18.33	598.63	217.46	759.36	656.30	338.30	345.53	170.22	12.55	101.25	524.56
Total Product wise Loan	4246.10	1408.69	6668.51	955.70	3883.13	4168.54	5573.90	2354.61	2755.62	1120.73	4908.59	1308.76	5206.32	1599.06	1933.50	7357.38	3430.35	872.28	561.21	6218.15

Collateral Wise																				
Gold and Silver			16.30		18.81	150.01	29.89	85.83	150.18		16.90	15.69	231.97	16.15	25.19	60.25				0.00
Government Securities	3.75												2.28							
Non Governmental Securities	15.60	2.50	40.54	31.89			531.15				123.99	105.39	189.53		1.47					14.41
Fixed Deposit Receipts	19.00	29.68	37.22		39.92	22.88	30.23	6.16	40.88	13.86	111.09	8.20	34.28	6.22	20.66	44.16	29.91	6.59	4.07	30.85
Own	19.00	29.68	37.22		39.92	22.88	30.23	6.16	40.88	13.86	111.09	8.20	34.28	6.22	20.66	44.16	29.91	6.59	4.07	30.85
Other Licences Institutions												0.48								
Collateral of Properties	4207.75	1376.51	6428.44	900.48	3824.39	3819.62	4939.13	2262.17	2564.56	1106.87	4536.17	1166.26	4519.28	1576.69	1866.37	5296.62	3306.14	864.70	557.14	5915.06
Fixed Assets	4207.75	1376.51	6428.43	900.48	3824.39	3819.62	4939.13	2262.17	2564.56	1106.87	4536.17	1165.77	4519.28	1576.69	1866.37	5296.62	3306.14	864.70	557.14	5915.06
Current Assets			0.01																	
Against security of Bill											3.20	8.13								
Domestic Bills											3.20	8.13								
Foreign Bills																				
Against Guarantee			131.36			1.02	27.98				117.24	5.08	214.40		19.81	1956.34	94.30			257.84
Government Guarantee											12.07						1.39			15.16
Institutional Guarantee			3.19			0.03					102.72	5.00	154.90		19.81		0.87			242.68
Personal Guarantee			30.92			0.99	27.98				1.17	0.08	14.00							
Collective Guarantee			96.88								1.27		45.50			1956.34	92.02			
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee			0.37														0.02			
Credit Card																				
Others			14.65	23.34		175.01	15.53	0.45					14.58						0.99	
Total	4246.10	1408.69	6668.51	955.70	3883.13	4168.54	5573.90	2354.61	2755.62	1120.73	4908.59	1308.76	5206.32	1599.06	1933.50	7357.38	3430.35	872.28	561.21	6218.15

Statement of Credit as on Kattik end, 2072(Mid-Nov, 2015)

BFI Name	Bhargav	dhyalo	Country	Alpine	Kashanadip	Garima	City	FewalDB	Kabelli	Kamama	Corporate	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shire	Pacific	IDBL	Kanchan	Maitrhum	
Sector Wise																						
Agricultural and Forest Related	52.57	308.08	124.23	211.26	36.78	279.44	188.08	239.51	43.20	128.22	2.65	62.49	122.19	100.24	121.41	44.56	245.39	96.67	2.69	94.22	14.50	
Fishery Related		0.70	0.22			2.28	13.49	16.09	0.41	3.67							19.09		26.00	1.23		
Mining Related					29.69	3.94	3.55												70.22			
Manufacturing (Producing) Related	39.03	142.24	139.84	15.51	259.79	181.67	313.90	245.42	17.79	105.29	127.36	62.06	292.70	22.63		9.36	397.03	14.94	253.78	137.16	5.58	
Construction	164.93	63.52	100.44		950.47	1327.67	1454.98	1541.89	93.53	731.65	57.13	92.15	683.98	50.30	18.08	33.16	658.90	141.73	612.69	157.20	48.28	
Electricity,Gas and Water	3.00	1.50			201.30	3.18	9.62						538.35					1.00				
Metal Products, Mach. & Ele. Eqp.		10.29	25.99		41.54	36.29	33.28	49.65	3.74	46.78	11.31		99.36			2.94			2.64	0.62		
Tras., Com. and Public Utilities	94.76	160.30	3.63	111.17	196.63	723.48	813.61	505.32	19.07	147.80	29.48	83.43	318.21		5.26		560.35	51.93	133.23	51.58	37.96	
Wholesaler & Retailer	232.10	167.35	294.22	258.86	515.70	541.49	650.43	1593.67	86.60	328.44	46.72	311.14	671.02	99.84	173.00	113.31	1322.91	115.09	607.46	426.60	73.90	
Finance, Insurance and Real Estate		100.25	77.40	106.91	436.45	99.26	238.26			145.62		119.32	421.40	0.94			482.32	13.48	782.83	31.15	6.96	
Hotel or Restaurant	10.98	14.51	21.19	22.00	499.89	126.98	265.62	319.65	17.01	100.01		3.69	167.50			7.84	139.59	6.47	92.90	44.08	1.00	
Other Services	27.80	14.14	8.57		158.02	113.05	210.93	113.84	17.87	128.93	0.33	30.96	151.81		2.61	8.27	428.46	14.57	184.82	74.48	3.02	
Consumption Loans	24.22	53.04	135.04	7.15	318.06	619.05	209.44	803.98	64.24	168.81	9.57	48.64	577.03	21.18	101.29	8.57	241.94	154.21	803.59	4.76	1.38	
Local Government				1.97	3.58	0.03							4.60									
Others	211.98	263.31	451.14	271.66	678.52	1887.36	60.29	3031.92	72.39	551.31	22.36	536.77	1023.89	84.76	194.52	139.68	1131.75	205.99	1004.09	257.02	74.58	
TOTAL sectorwise	861.37	1299.23	1381.92	1006.49	4326.42	5945.16	4465.50	8460.93	435.86	2586.53	306.91	1350.65	5072.03	379.89	616.17	367.69	5627.73	816.09	4576.95	1280.13	267.16	

Product Wise

Term Loan	310.61	13.96	92.56	381.89	823.82	1223.44	489.05	319.29	140.73	662.24			967.27	82.84	5.26	225.60	530.89	62.76	196.82	48.13	50.82
Overdraft	174.54	242.06	603.11	321.65	1270.85	1644.00	922.88	2569.48		628.11		260.26	1171.83	10.38	54.25	39.69	667.05	49.15	827.36	512.30	134.11
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan		532.07	136.14		341.59	134.25		282.04	142.60			344.00	366.41	199.91	54.31		1728.09	223.67	224.14	132.94	
Res. Per. H. Loan (Up to Rs. 10 mil.)	164.93	34.59	80.85		788.25	1203.75	1033.12	1473.87	35.87	581.69		92.15	451.06	48.26	14.40	33.16	515.49	128.31	519.15	155.53	29.89
Real Estate Loan		68.05	77.45	106.91	355.12	175.17	324.32	613.30		183.97		119.32	228.57	0.94			625.72	8.88	523.35	34.06	2.32
Margin Nature Loan		13.47			179.54		13.79	0.25		0.70		0.25	290.12			46.46	5.25		634.27	8.13	
Hire Purchase Loan	94.76	147.75	139.93	114.78	246.66	923.70	847.96	1075.15	13.81	240.15		126.75	286.12	18.07	47.93	0.76	768.76	72.48	169.64	49.46	35.46
Deprived Sector Loan	45.01	55.41	55.63	74.38	196.50	222.43	230.59	280.92	39.03	107.32		60.79	364.03	16.38	24.74	44.56	228.10	39.99	253.22	45.40	11.72
Bills Purchased																					
Other Product	71.52	191.86	196.25	6.88	124.10	418.42	603.80	1846.64	63.83	182.35		347.14	946.62	3.11	368.83	23.91	558.37	230.84	1228.99	294.16	2.84
Total Product wise Loan	861.37	1299.23	1381.92	1006.49	4326.42	5945.16	4465.50	8460.93	435.86	2586.53		1350.65	5072.03	379.89	616.17	367.69	5627.73	816.09	4576.95	1280.13	267.16

Collateral Wise

Gold and Silver				0.75	71.74	385.72	124.09	387.25	61.85	94.64			147.33		5.17				79.71	83.86		
Government Securities																				5.40		
Non Governmental Securities		16.47			179.54		13.79					0.25	291.31							634.27		
Fixed Deposit Receipts	4.07	4.12	9.24	6.13	28.35	56.07	38.92	77.44	1.97	28.28		5.07	9.73	3.51	1.74	8.57	28.28	2.02	28.92	4.76	1.38	
Own	4.07	4.12	9.24	6.13	28.35	56.07	38.92	77.44	1.97	28.28		5.07	9.73	3.51	1.74	8.57	28.28	2.02	28.92	4.76	1.38	
Other Licences Institutions																						
Collateral of Properties	837.14	1276.60	1354.83	925.46	3814.09	5298.15	4093.31	7995.99	372.03	2430.20		1345.33	4259.93	376.38	609.27	359.12	5514.10	705.28	3575.80	1263.33	265.78	
Fixed Assets	837.14	1276.60	1354.83	925.46	3814.09	5298.15	4093.31	7995.99	372.03	2430.20		1345.33	4254.59	376.38	609.27	359.12	5514.10	705.28	3575.80	1263.33	265.78	
Current Assets													5.34									
Against security of Bill																						
Domestic Bills																						
Foreign Bills																						
Against Guarantee		2.04	17.86	74.15	232.72	205.22	195.39			12.92			347.09				80.09	29.08	248.70	3.90		
Government Guarantee		2.04	17.86	1.97		0.03	4.07						4.60									
Institutional Guarantee					179.12	30.00							337.21				61.50	5.00	248.64			
Personal Guarantee					53.60		29.57			10.14			4.07						0.06			
Collective Guarantee				72.18		175.19	161.75			2.78			1.21				18.59	24.08		3.90		
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee																						
Credit Card																						
Others	20.16							0.25		20.49			16.65				5.25				8.13	
Total	861.37	1299.23	1381.92	1006.49	4326.42	5945.16	4465.50	8460.93	435.86	2586.53		1350.65	5072.03	379.89	616.17	367.69	5627.73	816.09	4576.95	1280.13	267.16	

BFI Name	Innovative	Jhimruk	Metro	Vibor	Gaunakhee	Reptiveri	Tourism	Mission	Mt. Mahalu	Sindhur	Sahara	N. Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	
Sector Wise																					
Agricultural and Forest Related	130.16	18.18	70.97	120.63	65.40	117.13	218.32	211.38	19.04	17.36	3.67	78.70	36.43	89.01	189.01	45.83	113.30	14.51	146.42	112.54	
Fishery Related	11.01	1.43		3.78		6.28	11.19	0.89							3.49		1.94				
Mining Related	6.87			23.61			11.07							4.08	25.95						
Manufacturing (Producing) Related	246.94	8.18		90.10	4.10	29.72	337.07	7.52	0.98		9.41	82.78	1.60	23.45	312.37	4.37	435.63	6.13		18.00	
Construction	221.57	9.11	220.93	436.04	63.10	43.97	934.32	56.54	14.57	91.97		99.15	26.87	252.44	117.56	37.47	1134.11		23.11	24.12	
Electricity, Gas and Water	5.10			347.74	0.76		22.90							0.58	14.45	0.22	274.02				
Metal Products, Mach. & Ele. Eqp.	24.20		26.16	3.29	0.77		137.10	8.97			2.50	7.29	0.86		246.51	0.35	49.88		1.34	22.51	
Tras., Com. and Public Utilities	76.76	147.97	336.05	289.46	59.48	12.87	307.20	110.77	5.83	264.68	23.25	29.13	84.51	34.03	253.40	24.06	785.94	0.20	2.43	65.78	
Wholesaler & Retailer	244.71	129.43	421.32	280.43	131.36	159.05	677.46	321.02	14.43	204.28	57.97	126.72	32.59	139.27	83.24	46.80	847.33	39.62	142.57	64.80	
Finance, Insurance and Real Estate	129.11		129.62	697.09		14.90	302.24	19.04		8.30		43.05			42.84		1068.15				
Hotel or Restaurant	69.41	6.39	126.37	133.23	3.62	3.03	478.19	40.09		5.58	0.00	28.30	1.09	20.40	391.52	16.51	479.88	18.38	4.31	4.76	
Other Services	44.78	3.73	89.92	402.29	6.30	9.50	93.50	88.75	11.95	3.29	3.36	16.85	104.65	19.46	19.22	5.07	602.68	1.00	2.60	7.89	
Consumption Loans	87.75	83.18	90.78	815.04	33.15	7.83	266.39	66.97	24.43	63.26	1.49	28.01	45.53	186.36	85.37	24.74	335.63	1.22	11.00	4.07	
Local Government																					
Others	346.38	122.32	271.17	464.33	178.89	189.52	1823.15	369.92	9.48	70.23	177.66	224.25	67.47	436.79	100.70	57.36	1990.96	37.51	69.78	0.80	
TOTAL sectorwise	1644.75	529.92	1783.29	4107.06	546.95	593.81	5620.11	1301.86	100.73	728.94	279.31	764.24	401.60	1205.87	1885.63	262.77	8119.43	118.56	403.57	325.28	

Product Wise

Term Loan	264.00	40.42	201.51	949.91	48.06	58.32	1412.30	142.09	15.50	105.78		8.77	150.51	252.44	127.42	62.99	1395.56	26.11	187.30	114.16
Overdraft	409.28	142.43	525.37	755.22	155.03	69.19	1948.15	435.64		171.80		147.75	66.49	219.34	47.01	100.33	1831.89	73.54	149.12	160.98
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan	306.68	60.82		67.03		366.74	250.32		17.54		236.97	4.50		80.41	756.70		277.62		0.43	
Res. Per. H. Loan (Up to Rs. 10 mil.)	221.57	9.11	226.91	395.05	62.29		905.65	61.06	14.57	91.84		86.41	26.87		117.56	24.30	1134.10		23.11	22.12
Real Estate Loan	129.11		129.62	424.63	0.76	14.90	79.01	106.79				42.12			27.84		1057.61			
Margin Nature Loan			0.20	445.34	2.51		11.47			28.02							36.89			
Hire Purchase Loan	124.04	151.34	439.15	433.88	59.48	12.87	616.17	109.88	3.71	264.68	25.49	33.78	91.34	105.94	297.55	50.70	856.40		13.15	5.59
Deprived Sector Loan	67.78	24.87	77.64	214.39	21.95	47.53	252.15	214.32	16.57	28.29	13.19	31.78	14.71	115.43	85.49	17.58	361.12	8.11	27.25	21.16
Bills Purchased																				
Other Product	122.30	100.93	182.88	421.61	196.86	24.26	144.91	232.07	32.83	38.53	3.66	409.12	51.67	432.31	426.08	6.87	1168.25	10.81	3.20	1.26
Total Product wise Loan	1644.75	529.92	1783.29	4107.06	546.95	593.81	5620.11	1301.86	100.73	728.94	279.31	764.24	401.60	1205.87	1885.63	262.77	8119.43	118.56	403.57	325.28

Collateral Wise

Gold and Silver		73.53			30.64		80.15	6.79	34.78	27.41			36.65	170.87	17.44		114.06			
Government Securities			0.45																	
Non Governmental Securities			0.20	445.34			11.93			28.02							39.82			
Fixed Deposit Receipts	35.58	7.53	17.75	272.42	2.51	7.83	29.72	9.96	0.21	7.83	0.42	15.67	1.22	4.78	6.73	0.14	58.57	1.22	0.28	1.26
Own	35.58	7.53	17.75	272.42	2.51	7.83	29.72	9.96	0.21	7.83	0.42	15.67	1.22	4.78	6.73	0.14	58.57	1.22	0.28	1.26
Other Licences Institutions																				
Collateral of Properties	1609.17	436.89	1764.88	3092.48	501.86	585.98	5359.02	1071.31	63.21	665.68	278.89	748.46	352.13	969.48	1861.25	262.62	7592.13	117.34	403.29	324.02
Fixed Assets	1609.17	436.89	1764.88	3092.48	501.86	585.98	5358.27	1071.31	63.21	665.68	278.89	748.46	352.13	969.48	1861.25	262.62	7592.13	117.34	403.29	324.02
Current Assets							0.75													
Against security of Bill																				
Domestic Bills																				
Foreign Bills																				
Against Guarantee		11.96		215.57	11.93		139.29	213.80	2.53			0.11	11.60	60.74	0.22		314.00			
Government Guarantee				5.12													13.15			
Institutional Guarantee				185.00			135.00	0.50							0.22		279.35			
Personal Guarantee		11.96		8.76			4.22							60.74			21.50			
Collective Guarantee				16.69	11.93		0.07	213.30				0.11	11.60							
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee									2.53											
Credit Card																				
Others				81.24													0.85			
Total	1644.75	529.92	1783.29	4107.06	546.95	593.81	5620.11	1301.86	100.73	728.94	279.31	764.24	401.60	1205.87	1885.63	262.77	8119.43	118.56	403.57	325.28

BFI Name	Apex	Green	Reliable	Nepal Awaz	NFL	NBC Capital	NNFL	NSMFL	KFL	Himalaya	Union	PFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Maharajm	Lalitpur	United FC	General	
Sector Wise																						
Agricultural and Forest Related	290.26	25.09	352.75		15.50	1.93	84.26	0.52	26.99		4.53	131.17	62.07	86.89	64.86	25.06	1.91	32.69				
Fishery Related			6.94				0.10					2.40	19.17					33.40				
Mining Related	6.64										2.37	21.29			1.70	0.46	3.00	1.50	2.49			
Manufacturing (Producing) Related	366.90	3.53	317.05		17.20	35.53	328.43	61.10			21.63	178.73		95.89	103.42	217.46	157.60	221.53		35.41	0.55	
Construction	664.82	5.80	1235.54	464.50	39.78	32.07	1676.53	110.42	163.90		131.20	1023.23	843.75	115.69	348.94	243.42	76.70	353.07	20.60	495.85	19.14	
Electricity, Gas and Water	42.32		32.26		2.86	9.03						6.85						95.22				
Metal Products, Mach. & Ele. Eqp.	228.62		99.84				25.11	3.45			26.28	37.27	145.14		23.02		43.65	63.18		295.80		
Tras., Com. and Public Utilities	37.70	40.28	338.29	70.06	0.36	10.48	217.37		97.03		178.99	131.43	240.90	163.54	69.11	122.70	493.65	634.78		1017.39		
Wholesaler & Retailer	877.86	42.86	340.70		91.02	205.00	522.72	33.33	209.82		12.41	153.64	954.50	599.23	103.49	264.28	130.59	663.16	164.96	315.98	81.81	
Finance, Insurance and Real Estate	173.43	3.57	219.89			96.38	480.76	100.31	116.94		48.68	64.03		117.53	134.24	76.90	222.44	353.27	252.40	108.43		
Hotel or Restaurant	200.01	9.36	230.31		8.23	17.57	96.77	27.50	2.71		12.24	20.54		12.35	50.46	163.08	0.66	345.52				
Other Services	213.50		274.29			0.74	126.51		17.63		37.62	17.40	114.81	9.56	243.99	359.19	37.38	134.86	141.46		5.07	
Consumption Loans	379.28	18.34	496.34	33.84	18.23	116.04	255.97	149.83	210.46		82.00	132.62	148.95	23.34	79.06	95.93	267.74	382.20	60.57	528.91	0.73	
Local Government								33.18														
Others	1265.41	76.86	1388.93	175.68	90.47	1.46	2161.66	1999.92	300.80		127.31	630.93	195.07	722.06	30.56	448.85	64.55	483.95	116.21	926.40	76.23	
TOTAL sectorwise	4746.74	225.67	5333.11	744.08	283.65	526.22	5976.19	2519.56	1146.30		685.25	2551.52	2705.20	1965.25	1252.86	2017.32	1595.08	3703.10	758.69	3724.16	183.53	

Product Wise																						
Term Loan	227.99	21.73	1133.48		0.70	22.11	219.17	125.37	4.84		139.44	1280.89	842.44		160.60		372.20	434.65	164.96	30.03		
Overdraft	1270.31	132.17	1337.76																			
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan	1198.71		257.67		134.11	252.88	575.15	261.74	530.47		43.20	17.36		625.49	282.65	1024.85	165.70	1035.66		265.41		
Res. Per. H. Loan (Up to Rs. 10 mil.)	448.75		903.95	231.50	34.16	106.25	1514.71	20.37	163.90		82.03	422.64	743.72		294.90	206.93	33.18	296.46	20.60	404.09		
Real Estate Loan	260.65	3.57	120.63	214.94	28.17		765.81	1915.94	95.17		65.74	162.82	244.16	233.22	180.46	113.40	202.11	322.75	252.40	311.00	19.14	
Margin Nature Loan	14.96	3.00	232.54	26.88	10.60	103.82	131.39	26.19	197.58		48.76	0.57	195.07	90.17	48.91	13.46	235.08	263.05	21.66	404.48	2.17	
Hire Purchase Loan	232.14	37.57	528.94	76.72	0.36	10.88	311.93	127.20	97.03		193.48	162.28	264.44	163.54	51.48	62.10	435.88	693.51	12.68	1344.98	5.07	
Deprived Sector Loan	249.68	12.30	167.85	18.06	4.16	23.07	223.58	33.18	21.78		28.41	114.14	155.25	80.75	48.15	37.50	65.25	119.30	11.61	143.84	0.79	
Bills Purchased																						
Other Product	843.55	15.34	650.29	175.99	71.39	7.21	2234.45	9.57	35.54		84.19	390.81	260.12	772.09	185.71	559.08	85.68	537.72	274.79	820.33	156.36	
Total Product wise Loan	4746.74	225.67	5333.11	744.08	283.65	526.22	5976.19	2519.56	1146.30		685.25	2551.52	2705.20	1965.25	1252.86	2017.32	1595.08	3703.10	758.69	3724.16	183.53	

Collateral Wise																						
Gold and Silver	12.02	13.89	66.82	20.43									20.19	41.57								21.00
Government Securities	1.50		18.03																			
Non Governmental Securities	14.96	3.00	232.54			103.82	102.41	26.19	197.58		48.76				48.91		235.08	256.13	21.66		2.17	
Fixed Deposit Receipts	21.76	1.45	70.77	6.75	7.62	5.75	58.67	0.05	12.89		10.70	69.36	107.39	23.34	30.16	11.37	25.90	101.37	26.23	71.64	0.73	
Own	21.76	1.45	70.77	6.75	7.62	5.75	58.67	0.05	12.89		10.70	69.36	107.39	23.34	30.16	11.37	25.90	101.37	26.23	71.64	0.73	
Other Licences Institutions																						
Collateral of Properties	4505.95	200.40	4944.95	690.02	261.26	395.19	5815.12	671.88	935.83		559.50	1831.04	2216.03	1801.34	1173.80	1899.26	1267.43	3291.84	464.73	1876.24	180.63	
Fixed Assets	4505.95	200.40	4944.95	690.02	261.26	395.19	5815.12	671.88	935.83		559.50	1831.04	2216.03	1801.34	1173.80	1899.26	1267.43	3291.84	285.68	1840.83	180.63	
Current Assets																			179.05	35.41		
Against security of Bill																					404.48	
Domestic Bills																					404.48	
Foreign Bills																						
Against Guarantee	42.13					20.00		83.27			56.27		145.14	50.00		37.50	65.25	50.00				
Government Guarantee								33.18			3.25						15.25					
Institutional Guarantee	39.28					20.00					25.16			50.00		37.50	50.00	50.00				
Personal Guarantee	2.85							50.09			27.86											
Collective Guarantee																						
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee													145.14									
Credit Card																						
Others	148.42	6.94		26.88	14.76	1.46		1738.17			10.02	630.93	195.07	90.58		69.19	1.42	3.75	246.06	1350.80		
Total	4746.74	225.67	5333.11	744.08	283.65	526.22	5976.19	2519.56	1146.30		685.25	2551.52	2705.20	1965.25	1252.86	2017.32	1595.08	3703.10	758.69	3724.16	183.53	

Statement of Credit as on Kattik end, 2072(Mid-Nov, 2015)

BFI Name	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFL	Crystal	Ganeshwari	Everest	ICFC	Sigamatha	Kuber	NEFL	Seti	Itama
Sector Wise																					
Agricultural and Forest Related	1.44	63.37	29.59	54.65	5.60	9.76	42.76	109.56	126.67	35.90		328.30		7.79	86.97	164.47	96.47		5.34	41.82	
Fishery Related								1.72							3.36	0.52	1.67				
Mining Related				31.94		14.32								1.62		5.05					
Manufacturing (Producing) Related	2.26	102.03	57.01	43.22	72.77		2.86	158.02		120.83	11.28	592.42		83.55	44.09	277.77	75.62	6.83	49.71	17.01	51.00
Construction	28.94	101.53	366.10	339.76	117.58	19.36	29.41	82.90	67.93	700.86	40.65		142.35	229.46	145.90	61.16	484.70	14.93	125.80	10.61	3.83
Electricity, Gas and Water			3.50	4.45	30.86									2.00		39.89	1.50				
Metal Products, Mach. & Ele. Eqp.	0.94				29.29	0.10		9.62						12.83	18.06	58.52	8.87		2.03		
Tras., Com. and Public Utilities	29.72		285.89	101.33	77.45			263.77		730.25	6.83	2.94		43.29	211.47	27.21	587.47	2.97	234.00		41.19
Wholesaler & Retailer	23.47	384.49	240.65	147.13	82.74	18.90	26.59	112.77	285.82	386.61	39.96	117.76		36.81	123.09	678.75	123.04	23.50	98.64	63.42	24.40
Finance, Insurance and Real Estate	13.50	9.99	299.20	42.22	95.18			116.26		335.09	57.10			116.68	57.92	828.09	18.65	167.60	51.68		38.60
Hotel or Restaurant		80.74	133.61	7.00	32.45	7.10		60.75	9.15	61.12		74.77		47.33	2.64	97.70	26.41	0.24	4.98	1.83	2.10
Other Services	23.51	49.66	127.47	63.08		0.13	6.48	61.44	11.27	24.01	5.27			107.96	16.54	129.30	74.50	13.79	6.18	14.78	27.35
Consumption Loans	25.58	37.81	15.32	60.12	19.53	5.63	20.08	44.67	33.71	461.21	5.94	2.06	9.44	326.77	27.27	206.99	308.25	8.02	113.19	1.18	14.75
Local Government		2.01						4.02									0.30			1.30	
Others	104.56	277.85	790.88	479.96	191.20	22.22	4.50	259.80	689.29	1101.18	130.06	617.29	281.64	327.39	187.32	1381.27	731.23	92.34	439.68	43.47	52.02
TOTAL sectorwise	253.91	1109.48	2349.24	1374.85	754.67	97.53	132.68	1285.28	1223.83	3957.05	297.09	1735.54	433.43	1343.50	924.63	3956.69	2538.69	330.21	1132.53	194.13	255.24

Product Wise																					
Term Loan	1.23	486.52	115.43	51.25	19.12			264.12	285.82	463.59	84.68	983.63	252.32	270.73	17.68	215.01	78.36	4.02	398.77	18.03	26.00
Overdraft																					
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan	57.64		499.39	838.05	272.52	40.32	87.52	203.63		192.71	65.25	151.00	16.77		226.95	2121.63	223.51	137.66	141.03	135.38	123.01
Res. Per. H. Loan (Up to Rs. 10 mil.)	25.06	101.53	285.48	339.76	44.50		29.41	392.37		316.15			41.31	156.53	93.32	353.46	438.60	11.87	123.97	10.61	2.36
Real Estate Loan		87.08	318.34	42.22	312.14	19.36		264.38		699.42	44.44	484.91	120.29	166.45	92.56	424.40	11.27	42.85	76.27		23.60
Margin Nature Loan	20.98			8.65	11.79			0.59		42.41	34.50		0.02	239.81		480.22	293.36	0.30	88.81		20.00
Hire Purchase Loan	29.83	11.14	285.89	56.15	26.31	4.68	3.41	49.00	20.04	778.57	12.89	2.78	2.72	29.98	174.09	135.47	602.90	10.78	254.66	0.72	45.27
Deprived Sector Loan	19.78	41.10	104.00	38.77	30.15	2.37	4.50	60.02	49.94	137.98	3.91			42.07	48.75	140.43	103.37	0.30	43.13	12.38	15.00
Bills Purchased																	3.80	2.60			
Other Product	99.39	382.11	740.71		38.14	30.79	7.84	51.19	868.03	1326.21	51.42	113.22		437.91	271.29	86.07	783.54	119.84	5.89	17.01	
Total Product wise Loan	253.91	1109.48	2349.24	1374.85	754.67	97.53	132.68	1285.28	1223.83	3957.05	297.09	1735.54	433.43	1343.50	924.63	3956.69	2538.69	330.21	1132.53	194.13	255.24

Collateral Wise																					
Gold and Silver										281.42							8.20				
Government Securities																18.82					
Non Governmental Securities	17.72			8.65	11.79					42.41	14.50						291.39	0.30	88.81		
Fixed Deposit Receipts	5.65	26.57	15.32	32.97	7.18	0.95	16.67	31.79	13.67	61.26	0.02		6.70	55.02	18.82	47.85	9.04	0.06	3.73	2.34	
Own	5.65	26.57	15.32	32.97	7.18	0.95	16.67	31.79	13.67	61.26	0.02		6.70	55.02	18.82	47.85	9.04	0.06	3.73	2.34	
Other Licences Institutions																					
Collateral of Properties	204.85	1080.80	2253.23	1333.23	719.22	74.35	116.01	1249.48	20.04	3571.96	241.18	1735.54	426.71	960.60	885.80	3297.38	1856.91	326.47	998.69	191.79	220.24
Fixed Assets	204.85	1080.80	2253.23	1333.23	719.22	74.35	116.01	1249.48	20.04	3571.96	241.18	1735.54	426.71	960.60	885.80	3297.38	1856.91	326.47	998.69	191.79	220.24
Current Assets																					
Against security of Bill																		3.80			
Domestic Bills																		3.80			
Foreign Bills																					
Against Guarantee	19.27		80.69		16.47			4.02							20.00	29.78	369.34	1.37			15.00
Government Guarantee					2.00			4.02										4.85			
Institutional Guarantee	12.03				14.00										20.00	13.00	6.98	0.24			15.00
Personal Guarantee	6.51		80.69		0.47											16.78	357.51	1.13			
Collective Guarantee																					
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee	0.73																				
Credit Card																					
Others	6.43	2.11				22.22			1190.13		41.39		0.02	327.88	0.02	562.86		2.01	41.30		20.00
Total	253.91	1109.48	2349.24	1374.85	754.67	97.53	132.68	1285.28	1223.83	3957.05	297.09	1735.54	433.43	1343.50	924.63	3956.69	2538.69	330.21	1132.53	194.13	255.24

BFI Name	Namaste	Kaski	Unique	Manjusree	Jebils	Reliance	Bhaktapur
Sector Wise							
Agricultural and Forest Related	18.61	125.18		24.32	36.72	43.32	25.90
Fishery Related	0.40	1.83					
Mining Related							1.95
Manufacturing (Producing) Related	4.57	99.31	12.00	49.40	6.12	34.16	53.13
Construction	65.10	417.36	62.50	412.65	201.84	250.57	94.96
Electricity, Gas and Water				82.48			1.65
Metal Products, Mach. & Ele. Eqp.	0.85			6.01	0.08	24.78	0.70
Tras., Com. and Public Utilities	1.55	353.86	69.40	294.69	126.71	336.77	37.64
Wholesaler & Retailer	9.89	395.38	88.82	122.07	30.42	168.33	16.12
Finance, Insurance and Real Estate	0.97	204.02	24.30	184.46	33.68	54.24	12.00
Hotel or Restaurant	2.68	137.42	46.80	47.06	6.92	29.19	14.80
Other Services	7.45	13.05	9.05	44.16	9.38	100.76	10.76
Consumption Loans	1.26	65.70	55.33	248.45	223.60	217.08	15.59
Local Government							
Others	110.70	760.69	364.50	276.09	141.88	390.55	64.78
TOTAL sectorwise	224.01	2573.79	732.69	1791.82	817.33	1651.40	348.33

Product Wise

Term Loan	40.63	107.41		75.84	10.85		39.54
Overdraft							
Trust Receipt Loan / Import Loan							
Demand & Other Working Capital Loan		547.79	379.61	546.68	43.89		70.54
Res. Per. H. Loan (Up to Rs. 10 mil.)	67.96	417.36	50.00	391.02	153.73	204.72	64.86
Real Estate Loan	0.97	204.02	44.78	144.44	88.82	182.91	
Margin Nature Loan		5.59	98.36	237.64	197.58	206.02	1.47
Hire Purchase Loan	1.74	353.86	68.05	294.69	142.93	335.20	74.97
Deprived Sector Loan	7.09	95.38	24.30	68.33	33.51	75.31	14.72
Bills Purchased							
Other Product	105.61	842.39	67.60	33.18	146.02	647.23	82.22
Total Product wise Loan	224.01	2573.79	732.69	1791.82	817.33	1651.40	348.33

Collateral Wise

Gold and Silver		28.98					3.52
Government Securities							
Non Governmental Securities				237.64	197.58		
Fixed Deposit Receipts	1.07	31.13	18.57	10.81	7.30	8.33	
Own	1.07	31.13	18.57	10.81	7.30	8.33	
Other Licences Institutions							
Collateral of Properties	222.84	2477.64	424.06	1463.30	579.33	1379.38	330.02
Fixed Assets	222.84	2477.64	424.06	1463.30	579.33	1379.38	330.02
Current Assets							
Against security of Bill							
Domestic Bills							
Foreign Bills							
Against Guarantee		30.46	98.36		33.12	50.98	14.59
Government Guarantee		2.35					
Institutional Guarantee					23.00	48.50	8.75
Personal Guarantee					10.07	2.48	1.09
Collective Guarantee		28.11			0.04		4.76
Int. Rtd. Foreign Bank's Guarantee							
Other Guarantee			98.36				
Credit Card							
Others	0.10	5.59	191.70	80.08		212.70	0.20
Total	224.01	2573.79	732.69	1791.82	817.33	1651.40	348.33

Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities	Mid-July			Mid-Oct	Mid-Nov	% change		
	2013	2014	2015	2015	2015	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	3801.3	4950.7	6147.3	7835.0	8171.0	75.77	24.17	4.29
a. Paid-up Capital	2234.0	2974.3	3987.3	4216.6	4276.8	73.21	34.06	1.43
b. Statutory Reserves	383.5	523.1	750.3	919.2	918.6	81.41	43.45	-0.07
c. Retained Earning	208.2	220.6	8.9	1018.5	1272.7	105.06	-95.97	24.96
d. Others Reserves	975.6	1232.7	1400.8	1680.8	1703.0	75.20	13.64	1.32
2 BORROWINGS	20216.3	27897.3	38244.9	43000.0	42962.9	68.19	37.09	-0.09
a. NRB	210.3	526.4	306.6	110.9	110.9	165.34	-41.75	0.00
f. Others	20006.0	27371.0	37938.3	42889.1	42852.0	67.02	38.61	-0.09
3 DEPOSITS	7221.6	11001.2	15775.5	17377.9	17808.6	110.14	43.40	2.48
4 BILLS PAYABLE		0.0	0.0	0.0	0.0			1.47
5 OTHER LIABILITIES	3009.7	3777.5	5205.7	6139.7	6447.3	50.93	37.81	5.01
a. Loan Loss Provision	694.0	829.4	986.0	1017.8	1054.3	64.09	18.88	3.59
b. Interest Suspense a/c	446.9	475.0	575.3	630.3	630.2	15.86	21.13	-0.02
c. Others	1868.8	2473.1	3644.3	4491.6	4762.8	55.79	47.36	6.04
6 RECONCILIATION A/c	688.6	1088.2	2330.2	5261.6	5022.9	-51.35	114.13	-4.54
7 PROFIT & LOSS A/c	837.9	1473.7	2524.8	792.9	1045.5	134.00	71.32	31.85
Total	35775.3	50188.7	70228.2	80407.2	81458.2	67.25	39.93	1.31
Assets								
1 LIQUID FUNDS	6322.8	7202.8	6597.2	9790.2	10215.9	23.26	-8.41	4.35
a. Cash Balance	42.8	39.2	62.2	176.4	111.0	-11.20	58.52	-37.08
b. Bank Balance	3561.6	3710.6	3900.5	5276.4	6274.5	14.04	5.12	18.92
c. Money at Call	2718.5	3452.9	2634.4	4337.3	3830.3	35.65	-23.70	-11.69
2 INVESTMENT IN SECURITIES EX	116.2	116.2	116.2	116.2	116.2	-9.71	0.00	0.00
3 SHARE & OTHER INVESTMEN	2963.6	2894.2	2350.1	2631.6	2653.9	41.83	-18.80	0.85
4 LOANS & ADVANCES	23401.7	35689.3	54915.5	59191.5	59624.9	101.20	53.87	0.73
Institutional	6740.3	9863.5	14853.5	15143.1	15142.3	59.24	50.59	-0.01
Individual	16661.4	25825.8	40062.0	44048.4	44482.6	123.71	55.12	0.99
5 FIXED ASSETS	444.6	624.4	775.2	816.7	824.8	83.54	24.14	0.99
6 OTHER ASSETS	1685.8	2485.4	3205.4	2742.8	3105.2	55.83	28.97	13.21
7 EXPENSES NOT WRITTEN OFF	9.8	9.4	7.2	10.6	4.3	1245.40	-23.43	-59.11
8 NON BANKING ASSETS	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00
9 RECONCILIATION A/c	699.6	1085.2	2215.3	5103.5	4910.5	-51.44	104.14	-3.78
10 PROFIT & LOSS A/c	131.2	81.8	46.2	4.1	2.5	-4.65	-43.57	-39.55
Total	35775.4	50188.7	70228.2	80407.2	81458.2	67.25	39.93	1.31
Profit & Loss A/c Expenses								
1 INTEREST EXPENSES	1631.87	1967.84	2369.56	702.52	987.37	29.89	20.41	40.55
2 COMMISSION/FEE EXPENSES	41.55	46.72	0.00	0.00	0.00	59.74	-99.99	21.74
3 EMPLOYEE EXPENSES	1148.18	1464.44	1827.28	595.17	844.91	53.89	24.78	41.96
4 OFFICE OPERATING EXPENSES	372.35	491.46	907.22	209.06	307.65	79.17	84.60	47.16
5 NON OPERATING EXPENSES	0.21	0.00	1.78	1.03	1.71	-100.00	0.00	65.96
6 PROVISION FOR RISK	174.20	188.17	326.79	95.16	132.58	11.15	73.67	39.32
7 LOAN WRITTEN OFF	0.89	0.44	1.12	0.00	0.00	0.00	152.70	0.00
8 EXTRAORDINARY EXPENSES				0.00	0.00	0.00	0.00	0.00
9 PROVISION FOR STAFF BONUS	76.99	102.53	140.66	40.19	52.77	91.13	37.20	31.30
10 PROVISION FOR INCOME TAX	232.91	302.38	407.48	120.14	156.75	86.52	34.76	30.47
11 NET PROFIT	807.06	1435.59	2496.01	792.06	1045.45	143.37	73.87	31.99
TOTAL EXPENSES	4486.20	5999.57	8477.90	2555.33	3529.20	60.19	41.31	38.11
Income								
1. INTEREST INCOME	3898.75	5389.71	7637.78	2328.70	3238.01	66.38	41.71	39.05
2. COMMISSION & DISCOUNT	28.23	130.84	220.38	65.24	79.29	474.70	68.44	21.54
3 OTHER OPERATING INCOME	379.13	304.84	411.08	120.22	162.05	-5.86	34.85	34.80
4 NON OPERATING INCOME	46.00	40.15	12.53	5.13	8.18	112.54	-68.80	59.26
5 PROVISION FOR WRITTEN BACK	92.01	88.32	165.27	34.35	39.16	1.61	87.12	14.00
6 RECOVERY FOR WRITE BACK	3.13	1.97	13.44	0.01	0.01	-44.38	582.37	0.00
7 INCOME FOR EXTRA ORDINARY EXPENSES	0.00	0.05	0.00	0.00	0.00	-92.81	-100.00	0.00
8 NET LOSS	38.96	43.68	17.42	1.68	2.50	-11.25	-60.12	49.40
TOTAL INCOME	4486.20	5999.57	8477.90	2555.33	3529.20	60.19	41.31	38.11
Miscellaneous Information								
No. of Total Staffs	3465	4405	5756	5900	5925	40.15	30.67	0.42
No. of Total Branches	646	861	1116	1144	1145	48.45	29.62	0.09
No. of Total Centers	42612	59380	77616	83993	84531	64.41	30.71	0.64
No. of Total Groups	229126	292238	304737	319843	322088	47.24	4.28	0.70
No. of Total Passive Groups	9543	9138	11504	9669	5326	16.92	25.90	-44.92
No. of Total Members	1252389	1612430	1548767	1629321	1638215	52.29	-3.95	0.55
No. of Total Passive Members	64322	66441	56436	54435	32909	24.45	-15.06	-39.54
No. of Total Borrowers	894671	1102132	1080878	1139862	1150187	38.77	-1.93	0.91
No. of Total Overdue Borrowers	35637	30657	45697	80502	76765	-13.67	49.06	-4.64
No. of Total Saving Members	913173	1198487	1521152	1608032	1620160	51.06	26.92	0.75
Total Saving Amount (Rs million)	7221.02	11000.65	15770.90	17364.80	17802.01	100.30	43.36	2.52

Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banijya Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Bank Ltd.	NIBL
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Nepal Bangladesh Bank Ltd.	NBB
9	Everest Bank Ltd.	EBL	10	Bank of Kathmandu Ltd.	BOK
11	Nepal Credit and Commerce Bank Ltd.	NCC	12	NIC ASIA Bank Ltd.	NIC
13	Lumbini Bank Ltd.	Lumbini	14	Machhapuchhre Bank Ltd.	MBL
15	Kumari Bank Ltd.	Kumari	16	Laxmi Bank Ltd.	Laxmi
17	Siddhartha Bank Ltd.	SBL	18	Agriculture Development Bank Ltd.	ADBNL
19	Global IME Bank Ltd.	Global	20	Citizens Bank International Ltd.	Citizens
21	Prime Commercial Bank Ltd.	Prime	22	Sunrise Bank Ltd.	Sunrise
23	Grand Bank Nepal Ltd.	Grand	24	NMB Bank Ltd.	NMB
25	Prabhu Bank Ltd.	PRABHU	26	Janata Bank Nepal Ltd.	Janata
27	Mega Bank Nepal Ltd.	Mega	28	Civil Bank Ltd.	Civil
29	Century Commercial Bank Ltd.	Century	30	Sanima Bank Ltd.	Sanima

B. Development Banks					
1	NIDC Development Bank Ltd.	NIDC	2	Malika Bikash Bank Ltd.	Malika
3	Siddhartha Development Bank Ltd.	Siddhartha	4	Yeti Development Bank Ltd.	Yeti
5	Narayani Development Bank Ltd.	Narayani	6	Pashimanchal Development Bank Ltd.	PDBL
7	Sahayogi Bikas Bank Ltd.	Sahayogi	8	Karnali Bikash Bank Ltd.	Karnali
9	Triveni Bikas Bank Ltd.	Triveni	10	Supreme Development Bank Ltd.	Suprim
11	Shubhechchha Bikas Bank Ltd.	Suvekchha	12	Sangrila Development Bank Ltd.	Shangrila
13	Gorkha Development Bank (Nepal) Ltd.	Gurkha	14	Gandaki Development Bank Ltd.	Gandaki
15	Infrastructure Development Bank Ltd.	Infrastructure	16	Business Universal Development Bank Ltd.	Business
17	Excel Development Bank Ltd.	Excel	18	Biratlaxmi Bikas Bank Ltd.	Biratlaxmi
19	Western Development Bank Ltd.	Western	20	Society Development Bank Ltd.	Society
21	Arniko Development Bank Ltd.	Araniko	22	Deva Development Bank Ltd.	Deva
23	Miteri Development Bank Ltd.	Miteri	24	Tinau Bikas Bank Ltd.	Tinau
25	Muktinath Bikas Bank Ltd.	Muktinath	26	Sewa Bikas Bank Ltd.	Sewa
27	Kankai Bikas Bank Ltd.	Kankai	28	Mahakali Bikas Bank Ltd.	Mahakali
29	Ace Development Bank Ltd.	Ace	30	Bhargab Bikas Bank Ltd.	Bhargav
31	Professional Diyalo Bikas Bank Ltd.	diyalo	32	Country Development Bank Ltd.	Country
33	Alpine Development Bank Ltd.	Alpine	34	Kasthamandap Development Bank Ltd.	Kastamandap
35	Garima Bikas Bank Ltd.	Garima	36	City Development Bank Ltd.	City
37	Fewa Bikas Bank Ltd.	FewaDB	38	Kabeli Bikas Bank Ltd.	Kabeli
39	Kamana Bikas Bank Ltd.	Kamana	40	Corporate Development Bank Ltd.	Corporate
41	Purnima Bikas Bank Ltd.	Purnima	42	Jyoti Bikas Bank Ltd.	Jyoti
43	Bagmati Development Bank Ltd.	Bagmati	44	Hamro Bikas Bank Ltd.	Hamro
45	Kakre Bihar Bikas Bank Ltd.	Kakre	46	Shine Resunga Development Bank Ltd.	Shine
47	Pacific Development Bank Ltd.	Pacific	48	International Development Bank Ltd.	IDBL
49	Kanchan Development Bank Ltd.	Kanchan	50	Matribhumi Bikas Bank Ltd.	Matribhumi
51	Innovative Development Bank Ltd.	Innovative	52	Jhimruk Bikas Bank Ltd.	Jhimruk
53	Metro Development Bank Ltd.	Metro	54	Vibor Bikas Bank Ltd.	Vibor
55	Gaumukhee Bikas Bank Ltd.	Gaumukhee	56	Raptibheri Bikas Bank Ltd.	Raptiveri
57	Tourism Development Bank Ltd.	Tourism	58	Mission Development Bank Ltd.	Mission
59	Mount Makalu Development Bank Ltd.	Mt. Makalu	60	Sindhu Bikas Bank Ltd.	Sindhu
61	Sahara Bikas Bank Ltd.	Sahara	62	Nepal Community Development Bank Ltd.	N.Community
63	Cosmos Development Bank Ltd.	Cosmos	64	Manasalu Bikash Bank Ltd.	Manaslu
65	Ekata Bikash Bank Ltd.	Ekata	66	Kalinchowk Development Bank Ltd.	Kalinchowk
67	Kailash Bikash Bank Ltd.	Kailash	68	Salpa Bikash Bank Ltd.	Salpa
69	Saptakoshi Development Bank Ltd.	Saptakoshi	70	Sajha Bikash Bank Ltd.	Sajha
71	Apex Development Bank Ltd.	Apex	72	Green Development Bank Ltd.	Green
73	Reliable Development Bank Ltd.	Reliable			

C. Finance Companies					
1	Nepal Aawas Finance Ltd.	Nepal Aawas	2	Nepal Finance Ltd.	NFL
3	NIDC Capital Markets Ltd.	NIDC Capital	4	Narayani National Finance Ltd.	NNFL
5	Nepal Share Markets and Finance Ltd.	NSMFL	6	Kathmandu Finance Ltd.	KFL
7	Himalaya Finance Ltd.	Himalaya	8	Union Finance Ltd.	Union
9	Paschimanchal Finance Co.Ltd.	PFCL	10	Goodwill Finance Ltd.	PFCL
11	Siddhartha Finance Ltd.	SFL	12	Shree Investment & Finance Co. Ltd.	SIFCL
13	Lumbini Finance & Leasing Co. Ltd.	Lumbini	14	International Leasing & Finance Co. Ltd.	ILFCO
15	Mahalaxmi Finance Ltd.	Mahalaxmi	16	Lalitpur Finance Co. Ltd.	Lalitpur
17	United Finance Co. Ltd.	United FC	18	General Finance Ltd.	General
19	Progressive Finance Co. Ltd.	Progressive	20	Janaki Finance Co. Ltd.	Janaki
21	Pokhara Finance Ltd.	Pokhara	22	Central Finance Ltd.	Central
23	Premier Finance Co. Ltd.	Premier	24	Arun Finance Ltd.	Arun
25	Multipurpose Finance Co. Ltd	Multipurpose	26	Synergy Finance Ltd.	Synergy
27	Shrijana Finance Ltd.	Srijana	28	Om Finance Ltd.	Om
29	World Merchant Banking & Finance Ltd.	WMBFL	30	Capital Merchant Banking & Finance Co. Ltd.	CMBFCL
31	Crystal Finance Ltd.	Crystal	32	Guheshwori Merchant Banking & Finance Ltd.	Guheshwori
33	Everest Finance Ltd.	Everest	34	ICFC Finance Ltd.	ICFC
35	Sagarmatha Finance Ltd.	Sagarmatha	36	Kuber Merchant Finance Ltd.	Kuber

37	Nepal Express Finance Ltd.	NEFL	38	Seti Finance Ltd.	Seti
39	Hama Merchant & Finance Ltd.	hama	40	Namaste Bittiya Sanstha Ltd.	Namaste
41	Kaski Finance Ltd.	Kaski	42	Unique Financial Institution Ltd.	Unique
43	Manjushree Financial Institution Ltd.	Manjushree	44	Jebil's Finance Ltd.	Jebils
45	Reliance Lotus Finance Ltd.	Reliance	46	Bhaktapur Finance Ltd.	Bhaktapur

D. Micro-credit Development Banks

1	Nepal Grameen Bikas Bank Ltd.	NepalGGB	2	Nirdhan Utthan Bank Ltd.	NIRDHAN
3	Rural Microfinance Development Centre Ltd.	RMDC	4	Deprosc Microfinance Development Bank Ltd.	DEPROSC
5	Chhimek Microfinance Development Banks Ltd.	CHHIMEK	6	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.	Frist
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 Samudayik Laghubitta Bittiya Sanstha Ltd.	Mahuli	28	Suryodaya Laghubitta Bittiya Sanstha Ltd.	Suryodaya
29	Mero Microfinance Bittiya Sanstha Ltd.	Mero	30	Samata Microfinance Bittiya Sanstha Ltd.	Samata
31	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDC	32	Samudayik Laghubitta Bittiya Sanstha Ltd.	Samudayik
33	National Microfinance Bittiya Sanstha Ltd.	National	34	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	Sewa MF
35	Unnati Microfinance Bittiya Sanstha Ltd.	Unnati	36	Swadeshi Laghubitta Bittiya Sanstha Ltd.	Swadeshi
37	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	38	Support Microfinance Bittiya Sanstha Ltd.	Support
39	Arambha Microfinance Bittiya Sanstha Ltd.	Arambha	40	Janasewi Laghubitta Bittiya Sanstha Ltd.	JanaSewi

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

S.No.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	Mechi	Jhapa	64	26	7	97	863192	8899
2		Ilam	12	2	0	14	300284	21449
3		Panchthar	9	1	1	11	194631	17694
4		Taplejung	6	1	0	7	129247	18464
Total			91	30	8	129	1487354	11530
5	Koshi	Sunsari	61	19	7	87	829141	9530
6		Morang	68	34	6	108	1022547	9468
7		Dhankuta	8	5	0	13	167187	12861
8		Terhathum	7	2	1	10	101552	10155
9		Sankhuwasabha	10	3	0	13	158032	12156
10		Bhojpur	9	1	0	10	171803	17180
Total			163	64	14	241	2450262	10167
11	Sagarmatha	Saptari	18	1	2	21	671495	31976
12		Udayapur	14	2	1	17	334920	19701
13		Siraha	29	1	0	30	667404	22247
14		Khotang	5	2	0	7	193342	27620
15		Okhaldhunga	4	1	0	5	149939	29988
16		Solukhumbu	7	2	1	10	104709	10471
Total			77	9	4	90	2121810	23576
17	Janakpur	Sarlahi	17	9	2	28	824902	29461
18		Dhanusha	33	5	1	39	793983	20359
19		Mahottari	16	4	2	22	664240	30193
20		Dolakha	11	9	0	20	187379	9369
21		Ramechhap	6	3	0	9	205852	22872
22		Sindhuli	6	7	0	13	303370	23336
Total			89	37	5	131	2979725	22746
23	Narayani	Bara	26	5	2	33	749584	22715
24		Rautahat	13	5	0	18	755023	41946
25		Parsa	41	15	3	59	651051	11035
26		Chitawan	61	67	12	140	631372	4510
27		Makawanpur	25	15	5	45	439276	9762
Total			166	107	22	295	3226306	10937
28	Bagmati	Kathmandu	392	84	81	557	1958430	3516
29		Bhaktapur	37	10	6	53	332983	6283
30		Lalitpur	86	12	14	112	513795	4587
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	26	23	5	54	391771	7255
35		Nuwakot	10	6	0	16	282556	17660
Total			601	151	110	862	4159943	4826
36	Gandaki	Lamjung	12	9	3	24	169999	7083
37		Tanahu	23	21	6	50	334026	6681
38		Gorkha	15	9	0	24	261651	10902
39		Manang	2	1	0	3	6463	2154
40		Syangja	16	19	2	37	274152	7410
41		Kaski	59	75	26	160	533433	3334
Total			127	134	37	298	1579724	5301
42		Gulmi	9	9	1	19	270910	14258
43		Nawalparasi	24	33	6	63	681286	10814

44	Lumbini	Palpa	12	10	1	23	256545	11154
45		Arghakhanchi	11	4	0	15	200300	13353
46		Rupandehi	83	78	17	178	962320	5406
47		Kapilbastu	15	14	4	33	614805	18630
Total			154	148	29	331	2986166	9022
48	Dhawalagiri	Baglung	18	10	0	28	275788	9850
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			39	32	4	75	549125	7322
52	Rapti	Rolpa	6	0	0	6	230836	38473
53		Dang	35	26	5	66	595153	9017
54		Rukum	7	1	0	8	217787	27223
55		Salyan	8	0	0	8	255936	31992
56		Pyuthan	4	12	0	16	234852	14678
Total			60	39	5	104	1534565	14755
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	15	7	0	22	380447	17293
64		Jajarkot	3	1	0	4	183361	45840
65		Bardiya	11	9	0	20	450553	22528
66		Banke	46	21	4	71	541967	7633
Total			83	38	4	125	1834088	14673
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	44	12	2	58	851759	14685
71		Achham	4	2	0	6	271099	45183
Total			59	15	2	76	1687285	22201
72	Mahakali	Darchula	5	0	0	5	138424	27685
73		Baitadi	5	1	0	6	258192	43032
74		Dadeldhura	7	2	0	9	149468	16608
75		Kanchanpur	21	10	0	31	485892	15674
Total			38	13	0	51	1031976	20235
Total of Class "A", "B" and "C"			1763	817	244	2824	28044096	9931

Bank/BFI Class	A	B	C [#]	D	Total
No. of BFIs	30	73	47	40	190
No. of Branches	1763	817	244	1145	3969
Population per Branch*					7066
Region/BFI Class	A	B	C	Total	
Eastern	331	103	26	460	
Central	856	295	137	1288	
Western	320	314	70	704	
Mid-western	159	77	9	245	
Far-western	97	28	2	127	
Total	1763	817	244	2824	

* Population 28,044,096 calculated on yearly basis based on five yearly population projection Source : <http://cbs.gov.np/image/data/Population/Population%20projection%202011-2031/PopulationProjection2011-2031.pdf>

Samjhana Finance Ltd. is in the process of liquidation