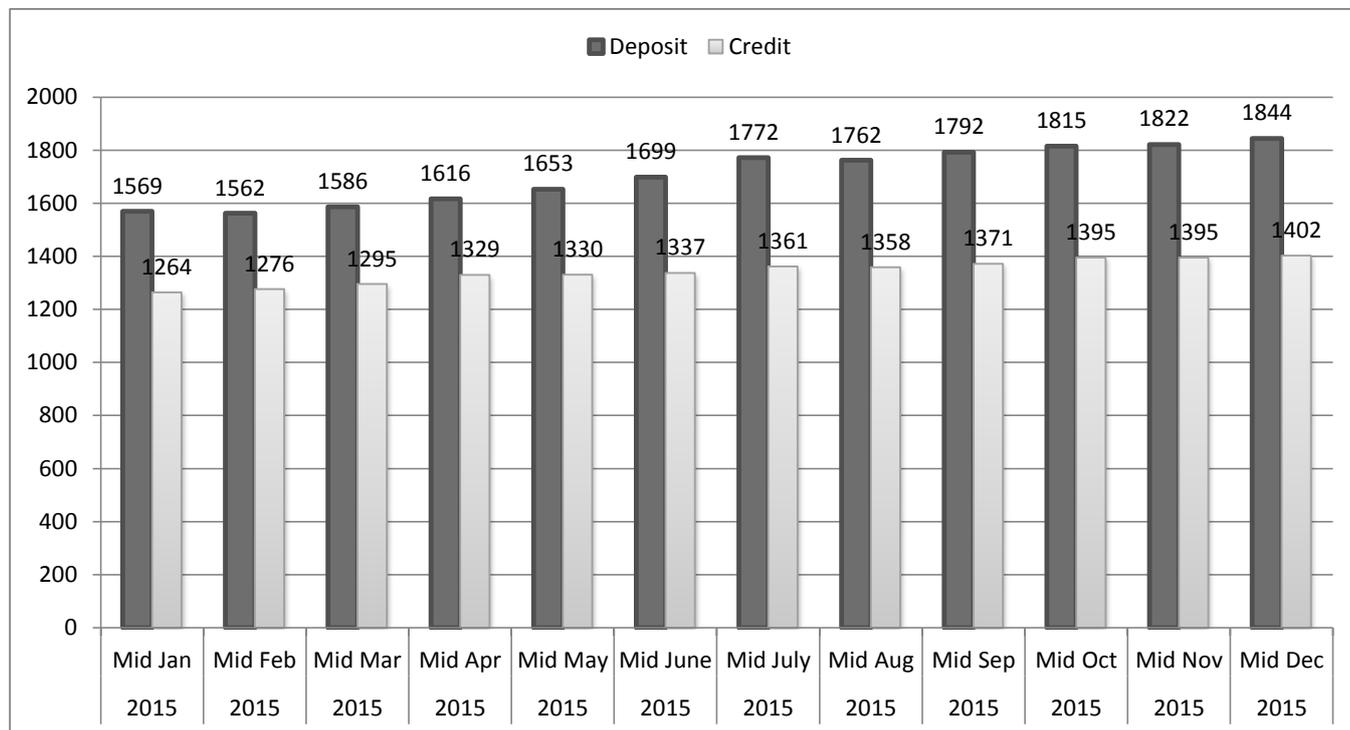


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department  
Statistics Division

2072 Mangsir  
Mid-Dec, 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 "C" - Nepal Finance Ltd., Premier Finance Ltd

Class "D" - Nepal Gramin Bikas Bank Ltd.

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## Major Financial Indicators

as on Mangsir End, 2072

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	72.18	11.15	3.47	86.81
2	Total Credit/GDP	53.86	9.01	3.13	66.00
3	Total Credit/ Total Deposit	74.61	80.79	90.23	76.03
4	Lcy Credit/Lcy Deposit & Core Capital	71.86	70.16	68.65	71.47
5	Fixed Deposit/Total Deposit	27.87	25.81	42.63	28.20
6	Saving Deposit/Total Deposit	39.85	51.32	47.91	41.65
7	Current Deposit/Total Deposit	9.93	1.75	0.07	8.48
8	NPL/ Total Loan	2.37	3.12	14.08	3.03
9	Total LLP/Total Loan	3.27	2.91	14.08	3.73
10	Deprived SectorLoan/Total Loan	5.29	6.27	3.88	5.36
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	14.22	17.84	22.59	15.02
2	Investment in Gov. Security/Total Deposit	13.37	1.50	3.60	11.45
3	Total Liquid Assets/Total Deposit	29.21	33.63	33.51	29.95
<b>C. Capital Adequacy Ratios (%)*</b>					
1	Core Capital/RWA	10.26	15.57	20.60	11.38
2	Total Capital/RWA	11.89	16.47	21.49	12.88
<b>D. Other Information #</b>					
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
<b>E. Interest Rate(%)</b>					
1	<b>Wt. Avg Interest on Deposit</b>	<b>3.52</b>			
	(a) Saving	2.52			
	(b) Fixed	6.31			
	(c) Call	3.32			
2	<b>Wt. Avg Interest on Credit</b>	<b>9.31</b>			

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 Kattik, 2072 (2015 Nov) and Asoj, 2072(2015 Oct) Respectively.

# As on 1<sup>st</sup> Quarter end, 2072/73

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

Liabilities	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2013	2014	2015	2015	2015	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	131724.33	145861.43	162992.51	196694.19	196881.22	10.73	11.74	0.10
a. Paid-up Capital	119506.94	128985.27	140794.10	142557.16	144050.69	7.93	9.16	1.05
b. Statutory Reserves	26038.22	32722.08	37149.85	40446.06	40589.39	25.67	13.53	0.35
c. Retained Earning	-22344.20	-27214.24	-27802.05	-4255.57	-5343.29	21.80	2.16	25.56
d. Others Reserves	8523.37	11368.33	12850.60	17946.55	17584.43	33.38	13.04	-2.02
<b>2 BORROWINGS</b>	26999.28	18202.84	21355.96	27217.47	25513.45	-32.58	17.32	-6.26
a. NRB	2884.28	2010.04	3291.48	1512.83	2483.22	-30.31	63.75	64.14
b. "A"Class Licensed Institution	10466.63	5182.01	5504.53	12708.91	10622.60	-50.49	6.22	-16.42
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	1413.36	1175.26	-46.42	-14.29	-16.85
e. Bonds and Securities	8255.86	9700.14	11440.14	11582.37	11232.37	17.49	17.94	-3.02
<b>3 DEPOSITS</b>	1250061.98	1477832.61	1771946.15	1821883.84	1844443.30	18.22	19.90	1.24
a. Current	111686.53	129108.41	158746.16	147339.55	156492.17	15.60	22.96	6.21
b. Savings	471215.43	587593.46	714466.16	760102.18	768154.89	24.70	21.59	1.06
c. Fixed	423478.43	453408.61	513283.02	513391.28	520113.26	7.07	13.21	1.31
d. Call Deposits	225704.81	285024.29	363041.66	377029.87	374880.63	26.28	27.37	-0.57
e. Others	17976.78	22697.85	22409.16	24020.96	24802.36	26.26	-1.27	3.25
<b>4 Bills Payable</b>	1561.63	1553.13	1729.91	2533.56	2740.33	-0.54	11.38	8.16
<b>5 Other Liabilities</b>	140770.30	169227.44	188093.19	199701.66	207018.03	20.22	11.15	3.66
1. Loan Loss Provision	42223.77	48932.49	51482.56	52600.97	52321.58	15.89	5.21	-0.53
2. Interest Suspense a/c	27920.72	30453.76	31256.97	39286.25	42429.04	9.07	2.64	8.00
3. Others	70625.81	89841.19	105353.66	107814.44	112267.40	27.21	17.27	4.13
<b>6 Reconciliation A/c</b>	7290.04	2869.47	280.36	7378.55	8543.89	-60.64	-90.23	15.79
<b>7 Profit &amp; Loss A/c</b>	26544.74	31566.75	36755.88	9385.55	10812.04	18.92	16.44	15.20
<b>TOTAL</b>	<b>1584952.29</b>	<b>1847113.68</b>	<b>2183153.96</b>	<b>2264794.81</b>	<b>2295952.25</b>	<b>16.54</b>	<b>18.19</b>	<b>1.38</b>

**Assets**

<b>1 LIQUID FUNDS</b>	259224.93	319196.62	353397.28	346388.76	341211.84	23.14	10.71	-1.49
a. Cash Balance	35728.20	41862.07	48642.45	49321.99	47755.36	17.17	16.20	-3.18
Nepalese Notes & Coins	34876.14	41073.72	47305.51	47116.75	45834.08	17.77	15.17	-2.72
Foreign Currency	852.06	788.35	1336.94	2205.25	1921.28	-7.48	69.59	-12.88
b. Bank Balance	173856.67	220546.60	237957.23	229393.83	229269.32	26.86	7.89	-0.05
1. In Nepal Rastra Bank	130802.82	162286.93	165070.53	150661.44	141786.85	24.07	1.72	-5.89
2. "A"Class Licensed Institution	23269.10	34656.48	37838.00	35459.93	33663.04	48.94	9.18	-5.07
3. Other Financial Ins.	5673.35	5302.85	6882.80	8860.98	8533.32	-6.53	29.79	-3.70
4. In Foreign banks	14111.40	18300.33	28165.90	34411.48	45286.12	29.68	53.91	31.60
c. Money at Call	49640.06	56787.95	66797.60	67672.94	64187.15	14.40	17.63	-5.15
<b>2 INVESTMENTS</b>	151339.99	162544.89	206160.48	227385.04	246333.27	7.40	26.83	8.33
a. Govt. Securities	149700.83	160867.12	182112.29	199059.75	211275.55	7.46	13.21	6.14
b. Others	1639.16	1677.78	24048.18	28325.29	35057.72	2.36	1333.34	23.77
<b>3 SHARE &amp; OTHER INVESTMENT</b>	66725.48	72656.22	85675.60	98367.70	103521.71	8.89	17.92	5.24
<b>4 LOANS &amp; ADVANCES</b>	945698.45	1119260.81	1345671.32	1380965.74	1389614.36	18.35	20.23	0.63
a. Private Sector	915010.01	1084965.27	1230999.56	1285195.71	1349116.37	18.57	13.46	4.97
b. Financial Institutions	21910.20	26247.72	30678.62	35722.34	35132.90	19.80	16.88	-1.65
c. Government Organizations	8778.24	8047.82	83993.14	60047.69	5365.10	-8.32	943.68	-91.07
<b>5 BILLS PURCHASED</b>	9007.88	9805.60	14548.03	13063.58	12067.64	8.86	48.36	-7.62
<b>6 LOANS AGT. COLLECTED BILLS</b>	1015.49	737.25	1132.63	741.21	669.15	-27.40	53.63	-9.72
<b>7 FIXED ASSETS</b>	28916.79	30477.72	31732.63	31986.74	32711.24	5.40	4.12	2.26
<b>8 OTHER ASSETS</b>	104448.21	123962.34	135346.49	150508.46	153007.51	18.68	9.18	1.66
a. Accrued Interests	30638.63	32041.34	32792.14	42387.74	47175.56	4.58	2.34	11.30
b. Others	73809.58	91920.99	102554.35	108120.72	105831.95	24.54	11.57	-2.12
<b>9 Expenses not Written off</b>	622.02	491.99	392.16	393.05	389.52	-20.90	-20.29	-0.90
<b>10 Non Banking Assets</b>	3731.30	4756.96	5250.92	5234.10	5472.63	27.49	10.38	4.56
<b>11 Reconciliation Account</b>	10394.09	-1032.54	2947.32	8643.39	9779.85	-109.93	-385.44	13.15
<b>12 Profit &amp; Loss A/c</b>	3827.69	4255.78	899.11	1117.25	1173.54	11.18	-78.87	5.04
<b>TOTAL</b>	<b>1584952.31</b>	<b>1847113.65</b>	<b>2183153.98</b>	<b>2264795.02</b>	<b>2295952.26</b>	<b>16.54</b>	<b>18.19</b>	<b>1.38</b>

**Statement of Assets and Liabilities of Commercial Banks**

	Liabilities	Mid-July			Mid-Nov	Mid-Dec	% Change		
		2013	2014	2015	2015	2015	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	94660.68	108212.91	122167.95	149689.54	150054.86	14.32	12.90	0.24
	a. Paid-up Capital	79652.07	87454.02	97921.41	102989.38	104142.05	9.80	11.97	1.12
	b. Statutory Reserves	21995.65	27696.23	31063.03	33834.79	33904.05	25.92	12.16	0.20
	c. Retained Earning	-14452.96	-16561.92	-17279.67	-2224.18	-2657.00	14.59	4.33	19.46
	d. Others Reserves	7465.92	9624.58	10463.18	15089.55	14665.76	28.91	8.71	-2.81
<b>2</b>	<b>BORROWINGS</b>	22792.86	15228.20	18419.75	25415.87	23691.85	-33.19	20.96	-6.78
	a. NRB	2314.28	2010.04	3291.48	1512.83	2483.22	-13.15	63.75	64.14
	b. "A"Class Licensed Institution	7368.77	2601.47	2762.58	10912.19	8805.88	-64.70	6.19	-19.30
	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	1408.49	1170.38	-52.11	1.44	-16.91
	e. Bonds and Securities	8250.14	9700.14	11440.14	11582.37	11232.37	17.58	17.94	-3.02
<b>3</b>	<b>DEPOSITS</b>	1020830.77	1204463.40	1462896.12	1512390.17	1533672.43	17.99	21.46	1.41
	a. Current	108656.63	125065.83	153598.94	142220.44	152302.66	15.10	22.81	7.09
	b. Savings	358546.88	450524.99	559391.64	604473.95	611186.87	25.65	24.16	1.11
	c. Fixed	345412.03	365048.50	419883.01	422253.87	427500.72	5.68	15.02	1.24
	d. Call Deposits	196045.33	247429.62	313955.92	325901.36	324601.98	26.21	26.89	-0.40
	e. Others	12169.90	16394.45	16066.61	17540.55	18080.20	34.71	-2.00	3.08
<b>4</b>	<b>Bills Payable</b>	1549.62	1513.82	1698.32	2516.77	2705.44	-2.31	12.19	7.50
<b>5</b>	<b>Other Liabilities</b>	104427.07	127781.31	146984.02	153429.98	163457.04	22.36	15.03	6.54
	1. Loan Loss Provision	25582.29	31622.89	35779.54	37328.81	37376.64	23.61	13.14	0.13
	2. Interest Suspense a/c	20628.97	21397.75	21287.89	27210.00	29678.76	3.73	-0.51	9.07
	3. Others	58215.80	74760.68	89916.59	88891.17	96401.64	28.42	20.27	8.45
<b>6</b>	<b>Reconciliation A/c</b>	1927.71	-2495.70	-5325.76	920.53	1844.65	-229.46	113.40	100.39
<b>7</b>	<b>Profit &amp; Loss A/c</b>	21060.43	23141.71	27664.37	7256.58	8456.15	9.88	19.54	16.53
	<b>TOTAL</b>	<b>1267249.14</b>	<b>1477845.65</b>	<b>1774504.78</b>	<b>1851619.45</b>	<b>1883882.43</b>	<b>16.62</b>	<b>20.07</b>	<b>1.74</b>

**Assets**

<b>1</b>	<b>LIQUID FUNDS</b>	185758.20	226401.82	250377.11	241533.68	242999.63	21.88	10.59	0.61
	a. Cash Balance	29908.23	34628.53	40636.96	41395.58	39759.40	15.78	17.35	-3.95
	Nepalese Notes & Coins	29107.29	33928.61	39384.90	39349.97	37911.56	16.56	16.08	-3.66
	Foreign Currency	800.94	699.91	1252.06	2045.61	1847.84	-12.61	78.89	-9.67
	b. Bank Balance	140521.89	177300.62	189230.03	176604.68	178309.76	26.17	6.73	0.97
	1. In Nepal Rastra Bank	120642.29	149910.91	147933.67	133919.03	124821.32	24.26	-1.32	-6.79
	2. "A"Class Licensed Institution	5753.34	9153.13	13172.91	8450.38	8383.35	59.09	43.92	-0.79
	3. Other Financial Ins.	160.35	18.78	125.88	50.65	56.79	-88.29	570.21	12.11
	4. In Foreign banks	13965.91	18217.79	27997.56	34184.61	45048.30	30.44	53.68	31.78
	c. Money at Call	15328.08	14472.67	20510.12	23533.42	24930.47	-5.58	41.72	5.94
<b>2</b>	<b>INVESTMENTS</b>	146469.06	156830.54	200262.57	221199.45	240111.79	7.07	27.69	8.55
	a. Govt. Securities	144855.42	155190.33	176214.77	192874.43	205054.34	7.13	13.55	6.31
	b. Others	1613.63	1640.22	24047.80	28325.02	35057.45	1.65	1366.13	23.77
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	63457.22	69534.76	81897.82	94729.70	99753.24	9.58	17.78	5.30
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	748753.66	891629.91	1087486.69	1126820.83	1131595.75	19.08	21.97	0.42
	a. Private Sector	723355.09	860588.35	976374.75	1033646.46	1093541.97	18.97	13.45	5.79
	b. Financial Institutions	16673.89	23050.77	27231.05	33248.58	32798.52	38.24	18.14	-1.35
	c. Government Organizations	8724.68	7990.78	83880.89	59925.79	5255.26	-8.41	949.72	-91.23
<b>5</b>	<b>BILLS PURCHASED</b>	7438.39	9794.86	14533.93	13052.98	12057.43	31.68	48.38	-7.63
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	1015.49	737.25	1132.63	741.21	669.15	-27.40	53.63	-9.72
<b>7</b>	<b>FIXED ASSETS</b>	21164.90	22600.03	24479.96	25037.54	25684.37	6.78	8.32	2.58
<b>8</b>	<b>OTHER ASSETS</b>	85601.07	102400.91	113748.89	122970.26	124410.73	19.63	11.08	1.17
	a. Accrued Interests	23015.22	22763.51	22293.32	30093.26	34178.60	-1.09	-2.07	13.58
	b. Others	62585.85	79637.40	91455.57	92877.00	90232.14	27.25	14.84	-2.85
<b>9</b>	<b>Expenses not Written off</b>	475.18	398.44	318.55	303.61	300.80	-16.15	-20.05	-0.93
<b>10</b>	<b>Non Banking Assets</b>	2037.98	2046.79	2608.84	2837.83	2852.24	0.43	27.46	0.51
<b>11</b>	<b>Reconciliation Account</b>	4988.80	-6377.24	-2675.08	2195.31	3098.17	-227.83	-58.05	41.13
<b>12</b>	<b>Profit &amp; Loss A/c</b>	89.21	1847.55	332.89	197.25	349.14	1971.02	-81.98	77.00
	<b>TOTAL</b>	<b>1267249.16</b>	<b>1477845.62</b>	<b>1774504.79</b>	<b>1851619.65</b>	<b>1883882.44</b>	<b>16.62</b>	<b>20.07</b>	<b>1.74</b>

**Statement of Assets and Liabilities of Development Banks**

	Liabilities	Mid-July			Mid-Nov	Mid-Dec	% Change		
		2013	2014	2015	2015	2015	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	25094.11	27683.64	30296.85	34114.62	34007.25	10.32	9.44	-0.31
	a. Paid-up Capital	23568.92	25606.53	27448.46	26074.88	26274.97	8.65	7.19	0.77
	b. Statutory Reserves	2105.95	2706.17	3608.10	4056.86	4070.87	28.50	33.33	0.35
	c. Retained Earning	-1106.59	-1481.47	-1907.59	2568.92	2108.39	33.88	28.76	-17.93
	d. Others Reserves	525.84	852.40	1147.88	1413.96	1553.02	62.10	34.66	9.83
<b>2</b>	<b>BORROWINGS</b>	2753.56	2408.48	2454.26	1094.87	1394.87	-12.53	1.90	27.40
	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	1090.00	1390.00	22.45	12.19	27.52
	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	4.87	4.87	-26.04	-50.71	0.00
	e. Bonds and Securities	5.72	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
<b>3</b>	<b>DEPOSITS</b>	160249.64	199932.80	237096.19	236188.99	236991.32	24.76	18.59	0.34
	a. Current	2944.14	3964.21	5056.01	5054.01	4136.09	34.65	27.54	-18.16
	b. Savings	83215.90	105094.40	120779.93	120450.44	121622.08	26.29	14.93	0.97
	c. Fixed	45134.34	53998.41	62203.55	59796.88	61160.32	19.64	15.20	2.28
	d. Call Deposits	28491.56	36345.53	48166.94	50229.65	49377.30	27.57	32.53	-1.70
	e. Others	463.70	530.25	889.75	658.02	695.53	14.35	67.80	5.70
<b>4</b>	<b>Bills Payable</b>	8.37	32.71	27.17	16.27	33.03	290.66	-16.92	103.02
<b>5</b>	<b>Other Liabilities</b>	16778.07	20116.85	20670.18	22668.66	21923.62	19.90	2.75	-3.29
	1. Loan Loss Provision	5847.74	6860.14	6171.65	5785.27	5571.64	17.31	-10.04	-3.69
	2. Interest Suspense a/c	2594.60	3117.96	3322.76	4686.59	5079.26	20.17	6.57	8.38
	3. Others	8335.74	10138.76	11175.78	12196.81	11272.72	21.63	10.23	-7.58
<b>6</b>	<b>Reconciliation A/c</b>	3374.90	3671.63	3800.85	4502.12	4685.41	8.79	3.52	4.07
<b>7</b>	<b>Profit &amp; Loss A/c</b>	3251.27	5079.57	6296.30	1722.28	1976.93	56.23	23.95	14.79
	<b>TOTAL</b>	<b>211509.94</b>	<b>258925.69</b>	<b>300641.79</b>	<b>300307.82</b>	<b>301012.44</b>	<b>22.42</b>	<b>16.11</b>	<b>0.23</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	52289.75	68931.29	79794.81	79972.17	76146.98	31.83	15.76	-4.78
	a. Cash Balance	4833.15	6139.82	6979.21	6868.91	6929.01	27.04	13.67	0.87
	Nepalese Notes & Coins	4782.29	6051.74	6894.72	6709.38	6855.64	26.54	13.93	2.18
	Foreign Currency	50.85	88.07	84.49	159.53	73.37	73.18	-4.07	-54.01
	b. Bank Balance	19565.36	27923.34	33250.96	35558.81	35356.32	42.72	19.08	-0.57
	1. In Nepal Rastra Bank	7457.99	9163.59	14008.99	14240.29	13969.99	22.87	52.88	-1.90
	2. "A"Class Licensed Institution	9507.63	15810.29	15817.63	16226.66	16160.39	66.29	0.05	-0.41
	3. Other Financial Ins.	2454.26	2866.92	3255.99	4864.99	4988.12	16.81	13.57	2.53
	4. In Foreign banks	145.49	82.54	168.34	226.87	237.82	-43.27	103.95	4.83
	c. Money at Call	27891.24	34868.13	39564.65	37544.45	33861.65	25.01	13.47	-9.81
<b>2</b>	<b>INVESTMENTS</b>	3118.77	3230.11	3338.45	3605.53	3561.94	3.57	3.35	-1.21
	a. Govt. Securities	3118.24	3229.98	3338.33	3605.53	3561.94	3.58	3.35	-1.21
	b. Others	0.54	0.12	0.12	0.00	0.00	-76.93	0.00	0.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	2124.29	1564.99	2037.17	1986.77	2073.43	-26.33	30.17	4.36
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	131168.99	161799.22	193462.91	187993.81	191455.10	23.35	19.57	1.84
	a. Private Sector	126319.47	160516.87	191447.83	186025.38	189639.53	27.07	19.27	1.94
	b. Financial Institutions	4809.98	1246.52	1981.58	1932.42	1792.09	-74.08	58.97	-7.26
	c. Government Organizations	39.54	35.83	33.50	36.01	23.49	-9.38	-6.49	-34.77
<b>5</b>	<b>BILLS PURCHASED</b>	1562.24	4.34	7.70	4.20	3.82	-99.72	77.26	-9.17
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>7</b>	<b>FIXED ASSETS</b>	4745.85	5259.37	4925.03	4861.78	4937.63	10.82	-6.36	1.56
<b>8</b>	<b>OTHER ASSETS</b>	10596.49	11379.64	10992.49	15282.34	15811.94	7.39	-3.40	3.47
	a. Accrued Interests	2815.95	3316.39	3803.85	4815.58	5219.93	17.77	14.70	8.40
	b. Others	7780.55	8063.25	7188.64	10466.76	10592.02	3.63	-10.85	1.20
<b>9</b>	<b>Expenses not Written off</b>	71.58	43.37	35.13	44.02	43.27	-39.41	-18.99	-1.70
<b>10</b>	<b>Non Banking Assets</b>	940.33	1539.64	1840.38	1498.22	1729.31	63.73	19.53	15.42
<b>11</b>	<b>Reconciliation Account</b>	3375.86	3645.30	3820.15	4481.80	4670.11	7.98	4.80	4.20
<b>12</b>	<b>Profit &amp; Loss A/c</b>	1515.77	1528.41	387.56	577.17	578.92	0.83	-74.64	0.30
	<b>TOTAL</b>	<b>211509.94</b>	<b>258925.69</b>	<b>300641.79</b>	<b>300307.82</b>	<b>301012.44</b>	<b>22.42</b>	<b>16.11</b>	<b>0.23</b>

**Statement of Assets and Liabilities of Finance Companies**

	Liabilities	Mid-July			Mid-Nov	Mid-Dec	% Change		
		2013	2014	2015	2015	2015	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	11969.53	9964.89	10527.71	12890.03	12819.12	-16.75	5.65	-0.55
	a. Paid-up Capital	16285.95	15924.71	15424.23	13492.90	13633.67	-2.22	-3.14	1.04
	b. Statutory Reserves	1936.62	2319.67	2478.72	2554.40	2614.46	19.78	6.86	2.35
	c. Retained Earning	-6784.65	-9170.85	-8614.79	-4600.31	-4794.67	35.17	-6.06	4.22
	d. Others Reserves	531.61	891.35	1239.54	1443.04	1365.65	67.67	39.06	-5.36
<b>2</b>	<b>BORROWINGS</b>	1452.87	566.16	481.95	706.72	426.72	-61.03	-14.87	-39.62
	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	706.72	426.72	-61.03	-14.87	-39.62
	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
<b>3</b>	<b>DEPOSITS</b>	68981.56	73436.41	71953.84	73304.67	73779.55	6.46	-2.02	0.65
	a. Current	85.76	78.38	91.21	65.10	53.42	-8.61	16.38	-17.94
	b. Savings	29452.65	31974.07	34294.58	35177.79	35345.94	8.56	7.26	0.48
	c. Fixed	32932.05	34361.69	31196.45	31340.54	31452.22	4.34	-9.21	0.36
	d. Call Deposits	1167.92	1249.13	918.79	898.86	901.35	6.95	-26.45	0.28
	e. Others	5343.18	5773.15	5452.80	5822.39	6026.63	8.05	-5.55	3.51
<b>4</b>	<b>Bills Payable</b>	3.63	6.60	4.41	0.52	1.85	81.73	-33.11	255.57
<b>5</b>	<b>Other Liabilities</b>	19565.16	21329.27	20438.99	23603.02	21637.37	9.02	-4.17	-8.33
	1. Loan Loss Provision	10793.74	10449.46	9531.38	9486.90	9373.30	-3.19	-8.79	-1.20
	2. Interest Suspense a/c	4697.16	5938.05	6646.32	7389.66	7671.02	26.42	11.93	3.81
	3. Others	4074.26	4941.75	4261.29	6726.46	4593.05	21.29	-13.77	-31.72
<b>6</b>	<b>Reconciliation A/c</b>	1987.43	1693.55	1805.27	1955.90	2013.82	-14.79	6.60	2.96
<b>7</b>	<b>Profit &amp; Loss A/c</b>	2233.04	3345.47	2795.21	406.68	378.96	49.82	-16.45	-6.82
	<b>TOTAL</b>	<b>106193.21</b>	<b>110342.35</b>	<b>108007.39</b>	<b>112867.54</b>	<b>111057.38</b>	<b>3.91</b>	<b>-2.12</b>	<b>-1.60</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	21176.97	23863.52	23225.37	24882.90	22065.24	12.69	-2.67	-11.32
	a. Cash Balance	986.82	1093.73	1026.28	1057.50	1066.95	10.83	-6.17	0.89
	Nepalese Notes & Coins	986.56	1093.36	1025.89	1057.40	1066.88	10.83	-6.17	0.90
	Foreign Currency	0.26	0.37	0.39	0.10	0.07	39.63	6.89	-30.03
	b. Bank Balance	13769.41	15322.64	15476.25	17230.34	15603.25	11.28	1.00	-9.44
	1. In Nepal Rastra Bank	2702.54	3212.44	3127.86	2502.12	2995.54	18.87	-2.63	19.72
	2. "A"Class Licensed Institution	8008.13	9693.05	8847.46	10782.88	9119.29	21.04	-8.72	-15.43
	3. Other Financial Ins.	3058.74	2417.15	3500.93	3945.34	3488.41	-20.98	44.84	-11.58
	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	6595.06	5395.04	15.99	-9.73	-18.20
<b>2</b>	<b>INVESTMENTS</b>	1752.16	2484.24	2559.46	2580.06	2659.53	41.78	3.03	3.08
	a. Govt. Securities	1727.17	2446.81	2559.20	2579.79	2659.27	41.67	4.59	3.08
	b. Others	24.99	37.44	0.26	0.26	0.26	49.83	-99.30	0.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	1143.97	1556.47	1740.61	1651.23	1695.04	36.06	11.83	2.65
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	65775.79	65831.69	64721.71	66151.10	66563.51	0.08	-1.69	0.62
	a. Private Sector	65335.45	63860.05	63176.98	65523.87	65934.87	-2.26	-1.07	0.63
	b. Financial Institutions	426.32	1950.43	1465.98	541.34	542.29	357.50	-24.84	0.18
	c. Government Organizations	14.02	21.21	78.74	85.89	86.35	51.22	271.34	0.54
<b>5</b>	<b>BILLS PURCHASED</b>	7.25	6.40	6.40	6.40	6.40	-11.70	0.00	0.00
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>7</b>	<b>FIXED ASSETS</b>	3006.04	2618.31	2327.65	2087.42	2089.24	-12.90	-11.10	0.09
<b>8</b>	<b>OTHER ASSETS</b>	8250.65	10181.79	10605.10	12255.86	12784.83	23.41	4.16	4.32
	a. Accrued Interests	4807.46	5961.44	6694.97	7478.90	7777.04	24.00	12.30	3.99
	b. Others	3443.18	4220.34	3910.13	4776.96	5007.80	22.57	-7.35	4.83
<b>9</b>	<b>Expenses not Written off</b>	75.26	50.19	38.48	45.42	45.44	-33.32	-23.32	0.05
<b>10</b>	<b>Non Banking Assets</b>	752.98	1170.53	801.69	898.05	891.09	55.45	-31.51	-0.78
<b>11</b>	<b>Reconciliation Account</b>	2029.43	1699.39	1802.25	1966.28	2011.58	-16.26	6.05	2.30
<b>12</b>	<b>Profit &amp; Loss A/c</b>	2222.71	879.82	178.66	342.83	245.48	-60.42	-79.69	-28.40
	<b>TOTAL</b>	<b>106193.21</b>	<b>110342.35</b>	<b>108007.39</b>	<b>112867.54</b>	<b>111057.38</b>	<b>3.91</b>	<b>-2.12</b>	<b>-1.60</b>

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

	Mid-July					Mid-Nov 2015	Mid-Dec 2015	% Change		
	2013	2014	2015	2015	2015			2/1	3/2	5/4
	1	2	3	4	5					
<b>1 Interest Expenses</b>	65347.35	68151.35	67271.02	23437.32	28581.77	4.29	-1.29	21.95		
1.1 Deposit Liabilities	64029.79	66485.63	65418.33	22967.52	28031.47	3.84	-1.61	22.05		
1.1.1 Saving A/c	21211.31	21763.14	22494.48	7821.94	9587.86	2.60	3.36	22.58		
1.1.2 Fixed A/c	33220.30	34583.20	31594.10	11268.01	14021.52	4.10	-8.64	24.44		
1.1.2.1 Upto 3 Months Fixed A/c	1471.28	2866.37	1995.01	414.27	503.24	94.82	-30.40	21.48		
1.1.2.2 3 to 6 Months fixed A/c	1574.49	1065.31	1043.26	372.48	803.02	-32.34	-2.07	115.59		
1.1.2.3 6 Months to 1 Year Fixed A/c	15584.32	15136.29	14308.11	5502.37	6435.02	-2.87	-5.47	16.95		
1.1.2.4 Above 1 Year	14590.21	15515.23	14247.72	4978.89	6280.23	6.34	-8.17	26.14		
1.1.3 Call Deposit	9552.50	10108.65	11302.25	3875.27	4419.50	5.82	11.81	14.04		
1.1.4 Certificate of Deposits	45.69	30.64	27.50	2.30	2.59	-32.92	-10.26	12.67		
1.2 Others	1317.56	1665.72	1852.69	469.81	550.30	26.42	11.22	17.13		
<b>2 Commission/Fee Expense</b>	385.30	448.04	509.46	156.86	212.39	16.28	13.71	35.40		
<b>3 Employees Expenses</b>	15947.51	18747.82	21218.85	6911.10	8601.18	17.56	13.18	24.45		
<b>4 Office Operating Expenses</b>	14673.00	15067.83	17624.25	5120.14	6392.08	2.69	16.97	24.84		
<b>5 Exchange Fluctuation Loss</b>	30.53	30.99	64.81	189.19	2935.91	1.51	109.15	1451.80		
5.1 Due to Change in Exchange Rates	14.83	16.21	64.83	185.76	174.21	9.34	299.81	-6.22		
5.2 Due to Foreign Currency Transactions	15.70	14.77	-0.01	3.43	2761.70	-5.88	-100.09	80390.23		
<b>6 Non-Operating Expenses</b>	1309.70	143.87	89.80	32.54	40.55	-89.02	-37.58	24.60		
<b>7. Provision for Risk</b>	14903.98	14274.84	12781.47	3047.66	3047.02	-4.22	-10.46	-0.02		
7.1 Loan loss Provision	12280.32	12362.41	11018.41	2791.67	2637.41	0.67	-10.87	-5.53		
7.1.1 General Loan loss Provision	2998.01	2835.44	4071.38	1049.25	1090.39	-5.42	43.59	3.92		
7.1.1.1 Pass Loan Loss Provision	0.00	0.00	3210.53	722.92	785.21	0.00	0.00	8.62		
7.1.1.2 Watch List Provision	0.00	0.00	860.85	326.33	305.19	0.00	0.00	-6.48		
7.1.2 Special Loan Loss Provision	8865.40	9424.45	6627.48	1566.18	1406.34	6.31	-29.68	-10.21		
7.1.3 Additional Loan Loss Provision	416.91	102.52	319.54	176.23	140.67	-75.41	211.68	-20.18		
7.2. Provision for Non-Banking Assets	1916.95	1498.26	1429.51	169.54	321.96	-21.84	-4.59	89.90		
7.3. Provision for Loss on Investment	204.60	40.12	101.98	11.31	10.91	-80.39	154.17	-3.47		
7.4. Provision for Loss of Other Assets	502.11	374.06	231.58	75.14	76.74	0.00	0.00	2.12		
<b>8 Loan Written Off</b>	942.54	623.54	439.90	48.58	146.28	-33.84	-29.45	201.11		
<b>9 Provision for Staff Bonus</b>	2879.03	3452.11	4053.16	1019.08	1161.50	19.91	17.41	13.97		
<b>10 Provision for Income Tax</b>	8638.47	10677.75	12158.39	3489.51	3611.54	23.61	13.87	3.50		
<b>11 Others</b>	481.92	45.06	495.79	11.62	11.17	-90.65	1000.27	-3.85		
<b>12 Net Profit</b>	25958.90	29331.59	37039.32	8698.81	10205.99	12.99	26.28	17.33		
<b>TOTAL EXPENSES</b>	<b>151498.22</b>	<b>160994.78</b>	<b>173746.23</b>	<b>52162.42</b>	<b>64947.37</b>	<b>6.27</b>	<b>7.92</b>	24.51		
<b>Income</b>										
<b>1. Interest Income</b>	120744.64	127191.89	134011.48	41022.59	49011.52	5.34	5.36	19.47		
1.1. On Loans and Advance	111530.06	119484.79	127175.43	38738.38	46227.12	7.13	6.44	19.33		
1.2. On Investment	4109.86	3502.98	2309.29	961.42	1209.30	-14.77	-34.08	25.78		
1.2.1 Government Bonds	3700.66	3049.44	1982.25	836.42	1049.81	-17.60	-35.00	25.51		
1.2.2 Foreign Bonds	22.70	28.74	76.54	24.74	35.90	26.59	166.33	45.11		
1.2.3 NRB Bonds	336.67	234.04	160.24	75.08	91.01	-30.48	-31.53	21.22		
1.2.4 Deventure & Bonds	49.84	190.76	90.26	25.18	32.58	282.77	-52.68	29.38		
1.3 Agency Balance	1183.87	962.10	716.42	163.25	206.08	-18.73	-25.54	26.23		
1.4 On Call Deposit	2528.67	2108.65	2633.89	842.17	892.80	-16.61	24.91	6.01		
1.5 Others	1392.18	1133.37	1176.47	317.36	476.22	-18.59	3.80	50.06		
<b>2. Comission &amp; Discount</b>	7162.36	8051.43	8935.14	2678.51	3374.91	12.41	10.98	26.00		
2.1 Bills Purchase & Discount	212.27	231.80	248.42	70.01	85.05	9.20	7.17	21.48		
2.2 Comission	5444.04	6517.57	7494.65	2250.90	2842.28	19.72	14.99	26.27		
2.3 Others	1506.06	1302.07	1192.07	357.61	447.58	-13.54	-8.45	25.16		
<b>3 Income From Exchange Fluctuation</b>	3225.60	4168.69	4761.74	2078.39	4990.64	29.24	14.23	140.12		
3.1 Due to Change in Exchange Rate	731.73	220.18	983.31	271.07	3362.99	-69.91	346.60	1140.65		
3.2 Due to Foreign Currency Trans.	2493.87	3948.52	3778.43	1807.32	1627.66	58.33	-4.31	-9.94		
<b>4 Other Operating Income</b>	4603.37	5508.69	7326.73	2239.73	2926.07	19.67	33.00	30.64		
<b>5 Non Operating Income</b>	2359.48	4041.44	4743.47	389.84	452.18	71.29	17.37	15.99		
<b>6 Provision Written Back</b>	8345.00	8679.68	11842.55	3158.81	3432.46	4.01	36.44	8.66		
<b>7 Recovery from Written off Loan</b>	1274.79	806.02	1508.63	125.09	151.60	-36.77	87.17	21.19		
<b>8 Income from Extra Ordinary Expenses</b>	434.89	526.32	157.81	38.93	40.98	21.02	-70.02	5.29		
<b>9 Net Loss</b>	3348.21	2020.61	458.66	430.52	567.01	-39.65	-77.30	31.70		
<b>TOTAL INCOME</b>	<b>151498.33</b>	<b>160994.77</b>	<b>173746.22</b>	<b>52162.41</b>	<b>64947.37</b>	<b>6.27</b>	<b>7.92</b>	24.51		

**Profit and Loss Statement of Commercial Banks**

	Mid-July					Mid-Nov	Mid-Dec	% Change		
	2013	2014	2015	2015	2015	2015	2/1	3/2	5/4	
	1	2	3	4	5					
<b>1 Interest Expenses</b>	46386.97	49263.53	49191.03	17199.88	21036.75	6.20	-0.15	22.31		
1.1 Deposit Liabilities	45396.82	47872.14	47732.95	16770.78	20530.76	5.45	-0.29	22.42		
1.1.1 Saving A/c	13318.11	13593.22	14740.74	5026.62	6236.27	2.07	8.44	24.06		
1.1.2 Fixed A/c	24186.65	26009.72	23632.62	8652.41	10817.89	7.54	-9.14	25.03		
1.1.2.1 Upto 3 Months Fixed A/c	1329.07	2734.87	1909.08	378.15	461.78	105.77	-30.20	22.12		
1.1.2.2 3 to 6 Months fixed A/c	1287.26	861.78	890.25	320.47	740.05	-33.05	3.30	130.92		
1.1.2.3 6 Months to 1 Year Fixed A/c	10714.10	10816.67	10151.63	4187.31	4839.98	0.96	-6.15	15.59		
1.1.2.4 Above 1 Year	10856.21	11596.41	10681.65	3766.47	4776.07	6.82	-7.89	26.80		
1.1.3 Call Deposit	7846.59	8238.57	9332.14	3089.48	3474.03	5.00	13.27	12.45		
1.1.4 Certificate of Deposits	45.47	30.63	27.45	2.28	2.57	-32.64	-10.37	12.59		
1.2 Others	990.15	1391.40	1458.08	429.10	505.99	40.52	4.79	17.92		
<b>2 Commission/Fee Expense</b>	377.73	441.61	505.07	155.90	211.27	16.91	14.37	35.51		
<b>3 Employees Expenses</b>	13238.73	15561.92	17776.14	5701.18	7148.56	17.55	14.23	25.39		
<b>4 Office Operating Expenses</b>	10544.25	11195.23	13613.82	4078.67	5127.71	6.17	21.60	25.72		
<b>5 Exchange Fluctuation Loss</b>	30.04	23.74	63.27	13.75	2760.31	-20.96	166.46	19975.76		
5.1 Due to Change in Exchange Rates	14.41	12.23	63.27	13.73	2.00	-15.13	417.26	-85.43		
5.2 Due to Foreign Currency Transactions	15.63	11.51	0.00	0.02	2758.31	-26.33	-100.00	#####		
<b>6 Non-Operating Expenses</b>	1254.67	15.61	13.39	4.07	4.37	-98.76	-14.18	7.44		
<b>7. Provision for Risk</b>	7951.98	8339.38	9962.24	2177.91	2182.66	4.87	19.46	0.22		
7.1 Loan loss Provision	6870.91	8091.42	9070.71	2081.61	2023.07	17.76	12.10	-2.81		
7.1.1 General Loan loss Provision	2080.28	2084.15	3891.06	776.83	818.33	0.19	86.70	5.34		
7.1.1.1 Pass Loan Loss Provision	0.00	0.00	3163.99	554.68	620.92	0.00	0.00	11.94		
7.1.1.2 Watch List Provision	0.00	0.00	727.07	222.15	197.41	0.00	0.00	-11.13		
7.1.2 Special Loan Loss Provision	4584.12	6007.27	5176.73	1159.59	1090.04	31.05	-13.83	-6.00		
7.1.3 Additional Loan Loss Provision	206.52	0.00	2.92	145.19	114.69	-100.00	0.00	-21.00		
7.2. Provision for Non-Banking Assets	824.76	207.96	679.65	93.54	155.69	-74.79	226.82	66.44		
7.3. Provision for Loss on Investment	92.97	-1.14	40.37	3.37	4.55	-101.23	-3643.82	34.98		
7.4. Provision for Loss of Other Assets	163.35	41.14	171.51	-0.62	-0.65	0.00	0.00	4.51		
<b>8 Loan Written Off</b>	525.54	269.95	103.45	5.81	6.61	-48.63	-61.68	13.66		
<b>9 Provision for Staff Bonus</b>	2381.36	2660.27	3139.60	874.58	995.40	11.71	18.02	13.82		
<b>10 Provision for Income Tax</b>	7136.63	8232.63	9521.99	3067.99	3133.37	15.36	15.66	2.13		
<b>11 Others</b>	479.03	6.14	465.47	10.83	11.07	-98.72	7475.89	2.22		
<b>12 Net Profit</b>	21058.94	21294.17	28386.05	7141.11	8411.22	1.12	33.30	17.79		
<b>TOTAL EXPENSES</b>	<b>111365.88</b>	<b>117304.18</b>	<b>132741.51</b>	<b>40431.68</b>	<b>51029.29</b>	<b>5.33</b>	<b>13.16</b>	26.21		
<b>Income</b>										
<b>1. Interest Income</b>	90916.84	95849.23	101174.86	31807.30	37957.91	5.43	5.56	19.34		
1.1. On Loans and Advance	84815.44	91023.28	97566.06	30343.65	36150.72	7.32	7.19	19.14		
1.2. On Investment	3834.88	3239.70	2065.62	909.10	1140.10	-15.52	-36.24	25.41		
1.2.1 Government Bonds	3459.06	2816.91	1774.19	794.41	995.31	-18.56	-37.02	25.29		
1.2.2 Foreign Bonds	22.70	28.74	76.54	24.74	35.90	26.59	166.33	45.11		
1.2.3 NRB Bonds	317.74	218.55	132.56	68.47	80.99	-31.22	-39.35	18.29		
1.2.4 Deventure & Bonds	35.38	175.50	82.33	21.49	27.90	396.02	-53.09	29.82		
1.3 Agency Balance	896.86	714.00	491.44	107.48	145.87	-20.39	-31.17	35.72		
1.4 On Call Deposit	585.23	258.09	399.14	214.97	232.38	-55.90	54.65	8.10		
1.5 Others	784.42	614.16	652.61	232.09	288.83	-21.70	6.26	24.45		
<b>2. Comission &amp; Discount</b>	6347.13	7252.50	8247.23	2501.93	3160.11	14.26	13.72	26.31		
2.1 Bills Purchase & Discount	210.85	231.59	247.40	70.01	85.05	9.84	6.82	21.49		
2.2 Comission	5028.62	6022.89	7055.01	2138.56	2700.31	19.77	17.14	26.27		
2.3 Others	1107.66	998.02	944.82	293.36	374.75	-9.90	-5.33	27.74		
<b>3 Income From Exchange Fluctuation</b>	3134.60	4118.09	4712.88	1874.23	4779.31	31.38	14.44	155.00		
3.1 Due to Change in Exchange Rate	725.00	219.24	980.69	75.36	3162.22	-69.76	347.31	4096.42		
3.2 Due to Foreign Currency Trans.	2409.60	3898.85	3732.18	1798.88	1617.09	61.80	-4.27	-10.11		
<b>4 Other Operating Income</b>	3015.50	3614.09	5281.25	1658.55	2193.34	19.85	46.13	32.24		
<b>5 Non Operating Income</b>	1631.73	1241.27	3880.23	230.78	271.43	-23.93	212.60	17.61		
<b>6 Provision Written Back</b>	4665.37	4031.87	7604.21	2152.83	2210.07	-13.58	88.60	2.66		
<b>7 Recovery from Written off Loan</b>	1172.17	776.54	1445.40	122.37	149.18	-33.75	86.13	21.91		
<b>8 Income from Extra Ordinary Expenses</b>	393.34	420.58	64.77	1.90	3.73	6.93	-84.60	96.97		
<b>9 Net Loss</b>	89.21	0.00	330.67	81.79	304.22	-100.00	0.00	271.94		
<b>TOTAL INCOME</b>	<b>111365.87</b>	<b>117304.17</b>	<b>132741.51</b>	<b>40431.67</b>	<b>51029.29</b>	<b>5.33</b>	<b>13.16</b>	26.21		

**Profit and Loss Statement of Development Banks**

						% Change		
	Mid-July		Mid-Nov	Mid-Dec				
	2013	2014	2015	2015	2015	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 Interest Expenses</b>	12397.19	13000.57	13157.27	4506.11	5530.82	4.87	1.21	22.74
1.1 Deposit Liabilities	12161.49	12811.12	12804.81	4472.03	5493.99	5.34	-0.05	22.85
1.1.1 Saving A/c	5534.38	5944.44	5804.70	2047.17	2510.75	7.41	-2.35	22.64
1.1.2 Fixed A/c	5016.64	5071.10	5086.43	1659.28	2056.54	1.09	0.30	23.94
1.1.2.1 Upto 3 Months Fixed A/c	64.12	93.84	59.93	22.51	30.32	46.35	-36.13	34.73
1.1.2.2 3 to 6 Months fixed A/c	171.54	146.20	116.36	37.56	46.62	-14.77	-20.41	24.13
1.1.2.3 6 Months to 1 Year Fixed A/c	2882.56	2573.54	2716.01	855.42	1080.25	-10.72	5.54	26.28
1.1.2.4 Above 1 Year	1898.41	2257.51	2194.14	743.80	899.35	18.92	-2.81	20.91
1.1.3 Call Deposit	1610.48	1795.59	1913.68	765.59	926.70	11.49	6.58	21.04
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	34.08	36.83	-19.62	86.04	8.06
<b>2 Commission/Fee Expense</b>	5.04	5.43	3.26	0.51	0.62	7.71	-39.85	21.06
<b>3 Employees Expenses</b>	1921.62	2356.60	2640.86	928.16	1122.81	22.64	12.06	20.97
<b>4 Office Operating Expenses</b>	2670.50	2905.88	3017.24	787.57	970.50	8.81	3.83	23.23
<b>5 Exchange Fluctuation Loss</b>	0.49	7.25	1.55	175.44	175.60	1389.04	-78.64	0.09
5.1 Due to Change in Exchange Rates	0.42	3.98	1.56	172.03	172.21	854.36	-60.83	0.10
5.2 Due to Foreign Currency Transactions	0.07	3.26	-0.01	3.41	3.39	4614.50	-100.39	-0.60
<b>6 Non-Operating Expenses</b>	52.52	110.83	41.67	21.81	25.09	111.03	-62.40	15.02
<b>7. Provision for Risk</b>	3989.53	3525.12	1866.82	350.26	448.49	-11.64	-47.04	28.04
7.1 Loan loss Provision	3020.91	2554.92	1349.90	318.79	326.54	-15.43	-47.16	2.43
7.1.1 General Loan loss Provision	343.74	563.53	154.01	199.48	199.12	63.94	-72.67	-0.18
7.1.1.1 Pass Loan Loss Provision	0.00	0.00	27.86	103.53	99.58	0.00	0.00	-3.82
7.1.1.2 Watch List Provision	0.00	0.00	126.15	95.95	99.54	0.00	0.00	3.75
7.1.2 Special Loan Loss Provision	2630.48	1934.63	1104.99	117.46	125.25	-26.45	-42.88	6.63
7.1.3 Additional Loan Loss Provision	46.69	56.76	90.90	1.85	2.17	21.57	60.14	17.66
7.2. Provision for Non-Banking Assets	535.23	642.02	497.62	28.53	118.81	19.95	-22.49	316.41
7.3. Provision for Loss on Investment	103.17	2.81	11.46	2.71	2.90	-97.28	308.19	7.14
7.4. Provision for Loss of Other Assets	330.22	325.37	7.84	0.23	0.23	0.00	0.00	0.00
<b>8 Loan Written Off</b>	349.24	165.54	225.49	40.34	131.24	-52.60	36.22	225.30
<b>9 Provision for Staff Bonus</b>	332.34	569.23	704.19	125.83	146.67	71.28	23.71	16.56
<b>10 Provision for Income Tax</b>	1008.99	1810.11	2043.98	365.53	419.99	79.40	12.92	14.90
<b>11 Others</b>	0.18	36.78	20.53	0.10	0.12	20106.10	-44.18	19.56
<b>12 Net Profit</b>	2848.11	4691.95	5925.13	1202.52	1445.94	64.74	26.28	20.24
<b>TOTAL EXPENSES</b>	<b>25575.76</b>	<b>29185.27</b>	<b>29648.00</b>	<b>8504.18</b>	<b>10417.87</b>	<b>14.11</b>	<b>1.59</b>	<b>22.50</b>
<b>Income</b>								
<b>1. Interest Income</b>	19976.69	22130.34	24453.29	6885.75	8363.21	10.78	10.50	21.46
1.1. On Loans and Advance	17902.49	20111.26	22110.85	6297.80	7739.95	12.34	9.94	22.90
1.2. On Investment	152.17	152.46	134.58	24.90	33.00	0.20	-11.73	32.56
1.2.1 Government Bonds	138.40	137.26	121.98	19.09	25.31	-0.82	-11.14	32.61
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	4.72	6.77	10.90	3.98	5.18	43.40	60.88	30.18
1.2.4 Deventure & Bonds	9.05	8.42	1.71	1.83	2.51	-6.87	-79.75	37.29
1.3 Agency Balance	184.86	168.42	137.10	40.64	45.07	-8.89	-18.59	10.91
1.4 On Call Deposit	1355.93	1401.86	1688.66	476.78	497.72	3.39	20.46	4.39
1.5 Others	381.25	296.34	382.10	45.63	47.47	-22.27	28.94	4.02
<b>2. Comission &amp; Discount</b>	662.53	616.60	585.87	148.01	189.17	-6.93	-4.98	27.81
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	104.60	132.61	16.37	-2.76	26.78
2.3 Others	316.10	214.90	194.44	43.40	56.55	-32.02	-9.52	30.31
<b>3 Income From Exchange Fluctuation</b>	89.37	50.60	48.86	204.16	211.33	-43.38	-3.43	3.51
3.1 Due to Change in Exchange Rate	5.10	0.94	2.62	195.71	200.77	-81.66	179.65	2.58
3.2 Due to Foreign Currency Trans.	84.27	49.67	46.25	8.45	10.56	-41.06	-6.88	25.04
<b>4 Other Operating Income</b>	1101.70	1372.85	1552.34	442.98	566.20	24.61	13.07	27.82
<b>5 Non Operating Income</b>	539.65	2135.56	402.44	69.14	80.51	295.73	-81.16	16.44
<b>6 Provision Written Back</b>	1872.67	1658.69	2531.66	672.36	934.05	-11.43	52.63	38.92
<b>7 Recovery from Written off Loan</b>	86.24	10.34	21.45	0.31	0.01	-88.01	107.40	-98.13
<b>8 Income from Extra Ordinary Expenses</b>	37.31	69.49	35.69	24.06	24.28	86.24	-48.64	0.91
<b>9 Net Loss</b>	1209.71	1140.79	16.40	57.41	49.12	-5.70	-98.56	-14.44
<b>TOTAL INCOME</b>	<b>25575.88</b>	<b>29185.27</b>	<b>29648.00</b>	<b>8504.18</b>	<b>10417.87</b>	<b>14.11</b>	<b>1.59</b>	<b>22.50</b>

**Profit and Loss Statement of Finance Companies**

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2013	2014	2015	2015	2015			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	6563.19	5887.25	4922.73	1731.33	2014.20	-10.30	-16.38	16.34
1.1 Deposit Liabilities	6471.47	5802.37	4880.57	1724.70	2006.72	-10.34	-15.89	16.35
1.1.1 Saving A/c	2358.82	2225.47	1949.03	748.15	840.84	-5.65	-12.42	12.39
1.1.2 Fixed A/c	4017.01	3502.38	2875.05	956.32	1147.09	-12.81	-17.91	19.95
1.1.2.1 Upto 3 Months Fixed A/c	78.09	37.66	26.00	13.61	11.14	-51.78	-30.95	-18.18
1.1.2.2 3 to 6 Months fixed A/c	115.68	57.33	36.65	14.45	16.35	-50.44	-36.08	13.16
1.1.2.3 6 Months to 1 Year Fixed A/c	1987.66	1746.08	1440.47	459.64	514.79	-12.15	-17.50	12.00
1.1.2.4 Above 1 Year	1835.58	1661.31	1371.93	468.63	604.81	-9.49	-17.42	29.06
1.1.3 Call Deposit	95.43	74.49	56.44	20.21	18.77	-21.94	-24.24	-7.14
1.1.4 Certificate of Deposits	0.22	0.02	0.05	0.01	0.02	-91.20	170.55	24.57
1.2 Others	91.72	84.88	42.16	6.63	7.48	-7.46	-50.33	12.80
<b>2 Commission/Fee Expense</b>	2.53	1.00	1.13	0.45	0.50	-60.40	12.23	12.34
<b>3 Employees Expenses</b>	787.16	829.30	801.85	281.77	329.82	5.35	-3.31	17.05
<b>4 Office Operating Expenses</b>	1458.25	966.71	993.19	253.90	293.87	-33.71	2.74	15.74
<b>5 Exchange Fluctuation Loss</b>	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
<b>6 Non-Operating Expenses</b>	2.51	17.43	34.74	6.66	11.09	594.51	99.32	66.42
<b>7. Provision for Risk</b>	2962.47	2410.35	952.41	519.49	415.87	-18.64	-60.49	-19.95
7.1 Loan loss Provision	2388.50	1716.07	597.80	391.27	287.80	-28.15	-65.16	-26.44
7.1.1 General Loan loss Provision	573.99	187.76	26.31	72.94	72.94	-67.29	-85.99	0.00
7.1.1.1 Pass Loan Loss Provision	0.00	0.00	18.68	64.71	64.71	0.00	0.00	0.00
7.1.1.2 Watch List Provision	0.00	0.00	7.63	8.23	8.23	0.00	0.00	0.00
7.1.2 Special Loan Loss Provision	1650.81	1482.55	345.76	289.13	191.05	-10.19	-76.68	-33.92
7.1.3 Additional Loan Loss Provision	163.70	45.76	225.73	29.19	23.80	-72.05	393.30	-18.47
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	5.22	3.46	354.73	30.40	-33.80
7.4. Provision for Loss of Other Assets	8.54	7.55	52.23	75.53	77.15	0.00	0.00	2.15
<b>8 Loan Written Off</b>	67.76	188.06	110.96	2.42	8.43	177.56	-41.00	248.20
<b>9 Provision for Staff Bonus</b>	165.33	222.60	209.37	18.68	19.43	34.64	-5.94	4.01
<b>10 Provision for Income Tax</b>	492.85	635.01	592.41	55.99	58.18	28.85	-6.71	3.92
<b>11 Others</b>	2.71	2.14	9.80	0.70	-0.01	-20.93	357.41	-101.15
<b>12 Net Profit</b>	2051.85	3345.47	2728.14	355.18	348.83	63.05	-18.45	-1.79
<b>TOTAL EXPENSES</b>	<b>14556.59</b>	<b>14505.33</b>	<b>11356.71</b>	<b>3226.56</b>	<b>3500.20</b>	<b>-0.35</b>	<b>-21.71</b>	<b>8.48</b>
<b>Income</b>								
<b>1. Interest Income</b>	9851.11	9212.31	8383.33	2329.54	2690.40	-6.48	-9.00	15.49
1.1. On Loans and Advance	8812.13	8350.25	7498.52	2096.93	2336.44	-5.24	-10.20	11.42
1.2. On Investment	122.82	110.82	109.09	27.42	36.20	-9.77	-1.56	32.00
1.2.1 Government Bonds	103.20	95.26	86.08	22.93	29.19	-7.69	-9.64	27.29
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	2.63	4.84	-38.63	92.50	83.92
1.2.4 Deventure & Bonds	5.41	6.84	6.23	1.86	2.17	26.42	-8.96	16.59
1.3 Agency Balance	102.16	79.67	87.87	15.13	15.13	-22.01	10.30	0.03
1.4 On Call Deposit	587.50	448.70	546.09	150.42	162.71	-23.63	21.71	8.17
1.5 Others	226.51	222.87	141.75	39.64	139.92	-1.60	-36.40	253.01
<b>2. Comission &amp; Discount</b>	152.70	182.33	102.04	28.58	25.63	19.40	-44.04	-10.31
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	7.73	9.35	32.35	-47.17	20.94
2.3 Others	82.30	89.15	52.81	20.85	16.28	8.33	-40.77	-21.90
<b>3 Income From Exchange Fluctuation</b>	1.64	0.00	0.00	0.00	0.00	-99.95	-10.24	0.00
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	0.00
<b>4 Other Operating Income</b>	486.17	521.75	493.14	138.20	166.52	7.32	-5.48	20.50
<b>5 Non Operating Income</b>	188.09	664.61	460.80	89.92	100.25	253.34	-30.67	11.49
<b>6 Provision Written Back</b>	1806.96	2989.11	1706.69	333.62	288.34	65.42	-42.90	-13.57
<b>7 Recovery from Written off Loan</b>	16.38	19.14	41.78	2.41	2.41	16.88	118.26	0.00
<b>8 Income from Extra Ordinary Expenses</b>	4.25	36.25	57.35	12.97	12.97	753.72	58.18	0.00
<b>9 Net Loss</b>	2049.29	879.82	111.60	291.32	213.67	-57.07	-87.32	-26.65
<b>TOTAL INCOME</b>	<b>14556.59</b>	<b>14505.33</b>	<b>11356.71</b>	<b>3226.56</b>	<b>3500.20</b>	<b>-0.35</b>	<b>-21.71</b>	<b>8.48</b>

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

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2013	2014	2015	2015	2015	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	39147.82	48152.08	61783.87	63007.03	63925.07	23.00	28.31	1.46
Fishery Related	657.80	2747.06	3355.59	1584.83	1610.34	317.62	22.15	1.61
Mining Related	3897.30	3580.05	3525.74	3589.15	3702.09	-8.14	-1.52	3.15
Agriculture, Forestry & Beverage Production Related	190575.19	222489.70	255534.57	257152.75	256856.65	16.75	14.85	-0.12
Construction	96067.34	118632.87	152480.40	156099.48	157410.08	23.49	28.53	0.84
Electricity, Gas and Water	20694.25	25606.61	34540.43	37914.94	38472.83	23.74	34.89	1.47
Metal Products, Machinery & Electronic Equipment & Asse	13050.42	13994.97	16208.31	16320.18	16863.59	7.24	15.82	3.33
Transport, Communication and Public Utilities	41298.89	43707.55	48451.67	50823.94	51135.74	5.83	10.85	0.61
Wholesaler & Retailer	198319.29	243966.15	297286.58	301129.68	301364.09	23.02	21.86	0.08
Finance, Insurance and Real Estate	84683.50	90353.77	107293.66	113929.80	112120.17	6.70	18.75	-1.59
Hotel or Restaurant	25087.38	32909.63	44028.90	47271.72	47308.35	31.18	33.79	0.08
Other Services	46718.82	54154.23	63957.60	64931.77	64446.19	15.92	18.10	-0.75
Consumption Loans	69436.96	87003.21	101450.14	98640.56	99707.67	25.30	16.61	1.08
Local Government	1255.49	1182.73	1714.14	1698.15	1702.18	-5.80	44.93	0.24
Others	124829.52	141309.64	169740.36	180675.65	185726.10	13.20	20.12	2.80
<b>TOTAL</b>	<b>955719.96</b>	<b>1129803.67</b>	<b>1361351.97</b>	<b>1394769.63</b>	<b>1402351.16</b>	<b>18.21</b>	<b>20.49</b>	0.54
<b>Productwise</b>								
Term Loan	136442.95	173069.81	223149.61	229024.83	233395.03	26.84	28.94	1.91
Overdraft	184614.72	211367.58	245994.73	245397.72	248974.68	14.49	16.38	1.46
Trust Receipt Loan / Import Loan	41471.44	48161.32	55141.88	54472.95	51203.03	16.13	14.49	-6.00
Demand & Other Working Capital Loan	220401.50	250607.47	293603.14	306761.04	308036.35	13.70	17.16	0.42
Residential Personal Home Loan (Up to Rs. 1 Crore)	66210.53	89484.87	118861.54	123014.95	123681.62	35.15	32.83	0.54
Real Estate Loan	86062.16	82482.16	85678.07	89533.20	91307.69	-4.16	3.87	1.98
Margin Nature Loan	12935.41	20031.63	24084.77	25936.95	26746.84	54.86	20.23	3.12
Hire Purchase Loan	53933.61	63653.90	80966.96	83052.14	83739.19	18.02	27.20	0.83
Deprived Sector Loan	39549.07	50576.56	63889.82	67204.69	66654.26	27.88	26.32	-0.82
Bills Purchased	8024.25	10045.08	13511.29	14427.85	13472.09	25.18	34.51	-6.62
Other Product	106074.30	130323.28	156470.18	155943.30	155140.37	22.86	20.06	-0.51
<b>Total</b>	<b>955719.96</b>	<b>1129803.66</b>	<b>1361351.98</b>	<b>1394769.62</b>	<b>1402351.15</b>	<b>18.21</b>	<b>20.49</b>	0.54
<b>Collateral wise</b>								
Gold and Silver	28785.76	31102.67	31374.67	27702.13	28175.24	8.05	0.87	1.71
Government Securities	3004.07	992.12	784.73	895.76	882.93	-66.97	-20.90	-1.43
Non Governmental Securities	8218.97	14092.14	18776.93	20282.53	20877.86	71.46	33.24	2.94
Fixed Deposit Receipts	11671.47	10774.58	9824.90	9727.98	9875.68	-7.68	-8.81	1.52
Own	10995.52	9893.47	8925.88	8837.80	8646.53	-10.02	-9.78	-2.16
Other Licences Institutions	675.95	881.11	899.02	890.18	1229.15	30.35	2.03	38.08
Collateral of Properties	820463.46	936410.77	1131830.49	1162049.49	1170237.28	14.13	20.87	0.70
Fixed Assets	681424.84	785804.82	957231.98	985703.80	995104.59	15.32	21.82	0.95
Current Assets	139038.62	150605.95	174598.50	176345.69	175132.69	8.32	15.93	-0.69
Against security of Bill	7710.77	11927.48	13969.01	14101.45	13669.11	54.69	17.12	-3.07
Domestic Bills	1010.89	2817.51	3532.80	3603.51	4036.26	178.72	25.39	12.01
Foreign Bills	6699.89	9109.97	10436.21	10497.94	9632.85	35.97	14.56	-8.24
Against Guarantee	21747.59	29975.14	40479.05	40620.09	40977.25	37.83	35.04	0.88
Government Guarantee	3394.30	2155.95	2385.24	2313.86	2310.89	-36.48	10.64	-0.13
Institutional Guarantee	13009.84	20737.62	27833.31	26629.23	25976.99	59.40	34.22	-2.45
Personal Guarantee	959.91	2001.69	2350.72	3361.91	3367.11	108.53	17.44	0.15
Collective Guarantee	1364.92	2167.66	3581.03	3808.39	4693.63	58.81	65.20	23.24
International Rated Foreign Bank's Guarantee	115.10	192.25	93.08	972.36	952.95	67.03	-51.58	-2.00
Other Guarantee	2903.51	2706.26	4235.68	3534.33	3675.67	-6.79	56.51	4.00
Credit Card	373.59	410.98	427.58	522.11	534.39	10.01	4.04	2.35
Others	53744.25	94117.78	113884.53	118868.10	117121.41	75.12	21.00	-1.47
<b>Total</b>	<b>955719.94</b>	<b>1129803.67</b>	<b>1361351.89</b>	<b>1394769.62</b>	<b>1402351.15</b>	<b>18.21</b>	<b>20.49</b>	0.54

**Statement of Loans and Advances of Commercial Banks**

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2013	2014	2015	2015	2015	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	31030.97	37810.81	47818.18	48458.40	49131.40	21.85	26.47	1.39
Fishery Related	500.33	2491.48	2888.07	1150.59	1157.30	397.97	15.92	0.58
Mining Related	3487.15	3258.97	3064.11	3116.34	3246.24	-6.54	-5.98	4.17
Agriculture, Forestry & Beverage Production Related	176661.91	207142.86	239722.81	242220.32	241640.07	17.25	15.73	-0.24
Construction	71712.79	88914.98	115175.72	118998.81	119802.48	23.99	29.53	0.68
Electricity, Gas and Water	18386.51	21784.34	29412.29	34510.16	35044.11	18.48	35.02	1.55
Metal Products, Machinery & Electronic Equipment & Asse	10044.44	10887.77	12402.24	13254.55	13706.69	8.40	13.91	3.41
Transport, Communication and Public Utilities	24431.32	25221.64	26254.45	29833.99	29987.84	3.23	4.09	0.52
Wholesaler & Retailer	161588.16	205667.15	256252.52	261660.98	261275.78	27.28	24.60	-0.15
Finance, Insurance and Real Estate	66141.44	72768.84	89220.30	96259.87	94325.00	10.02	22.61	-2.01
Hotel or Restaurant	18753.75	24846.43	35337.97	37738.26	37616.83	32.49	42.23	-0.32
Other Services	38101.27	43987.36	53099.98	54014.76	53341.62	15.45	20.72	-1.25
Consumption Loans	53754.45	68227.23	80339.71	79845.76	80579.89	26.92	17.75	0.92
Local Government	1176.32	1096.16	1621.81	1625.30	1625.81	-6.81	47.95	0.03
Others	81436.73	88042.57	110543.10	117926.93	121841.26	8.11	25.56	3.32
<b>TOTAL</b>	<b>757207.54</b>	<b>902162.01</b>	<b>1103153.25</b>	<b>1140615.02</b>	<b>1144322.33</b>	<b>19.14</b>	<b>22.28</b>	<b>0.33</b>
<b>Productwise</b>								
Term Loan	112480.40	142965.53	187297.61	191930.42	195052.33	27.10	31.01	1.63
Overdraft	150298.94	170872.66	200106.73	200717.40	203540.28	13.69	17.11	1.41
Trust Receipt Loan / Import Loan	41470.26	48161.32	55141.88	54472.95	51203.03	16.13	14.49	-6.00
Demand & Other Working Capital Loan	185398.02	216015.90	260320.80	273970.94	275311.69	16.51	20.51	0.49
Residential Personal Home Loan (Up to Rs. 1 Crore)	47256.27	64673.30	87842.96	92495.80	92904.30	36.86	35.83	0.44
Real Estate Loan	63044.62	60467.66	63879.59	67773.07	69079.04	-4.09	5.64	1.93
Margin Nature Loan	7440.61	11988.14	16360.29	18093.49	18554.79	61.12	36.47	2.55
Hire Purchase Loan	34094.00	41023.45	54406.77	57157.51	57613.00	20.32	32.62	0.80
Deprived Sector Loan	32445.25	40962.32	51515.94	54211.12	53664.50	0.00	0.00	-1.01
Bills Purchased	7997.56	10034.34	13497.19	14417.25	13461.17	25.47	34.51	-6.63
Other Product	75281.64	94997.38	112783.49	115375.04	113938.18	26.19	18.72	-1.25
<b>Total</b>	<b>757207.55</b>	<b>902162.00</b>	<b>1103153.26</b>	<b>1140615.01</b>	<b>1144322.33</b>	<b>19.14</b>	<b>22.28</b>	<b>0.33</b>
<b>Collateral wise</b>								
Gold and Silver	25038.53	27088.37	26813.12	23977.59	24360.37	8.19	-1.02	1.60
Government Securities	2974.77	968.71	751.68	845.54	837.16	-67.44	-22.40	-0.99
Non Governmental Securities	4925.55	8973.82	13183.16	14514.19	14793.28	82.19	46.91	1.92
Fixed Deposit Receipts	8102.32	7359.78	6561.88	6983.59	7200.61	-9.16	-10.84	3.11
Own	7428.97	6478.67	5662.90	6093.41	5971.47	-12.79	-12.59	-2.00
Other Licences Institutions	673.35	881.11	898.97	890.18	1229.15	30.85	2.03	38.08
Collateral of Properties	642544.50	733614.96	900985.02	935486.69	940170.92	14.17	22.81	0.50
Fixed Assets	504299.03	583662.27	726933.32	759363.90	765262.83	15.74	24.55	0.78
Current Assets	138245.47	149952.69	174051.71	176122.79	174908.08	8.47	16.07	-0.69
Against security of Bill	7675.08	11923.28	13672.66	13680.84	13224.32	55.35	14.67	-3.34
Domestic Bills	976.93	2813.31	3236.45	3182.90	3591.47	187.97	15.04	12.84
Foreign Bills	6698.14	9109.97	10436.21	10497.94	9632.85	36.01	14.56	-8.24
Against Guarantee	18424.77	25697.50	34298.71	33488.34	33852.30	39.47	33.47	1.09
Government Guarantee	3230.85	1975.30	2208.28	2152.78	2151.78	-38.86	11.79	-0.05
Institutional Guarantee	11547.20	18972.97	24969.73	23717.77	23106.72	64.31	31.61	-2.58
Personal Guarantee	645.28	1684.14	2069.26	2490.78	2492.42	160.99	22.87	0.07
Collective Guarantee	204.05	404.05	951.02	867.47	1718.28	98.01	135.37	98.08
International Rated Foreign Bank's Guarantee	104.10	117.47	93.08	972.36	952.95	12.84	-20.76	-2.00
Other Guarantee	2693.29	2529.85	4007.34	3287.18	3430.14	-6.07	58.40	4.35
Credit Card	373.59	410.98	427.58	522.11	534.39	10.01	4.04	2.35
Others	47148.40	86124.60	106459.44	111116.12	109348.98	82.67	23.61	-1.59
<b>Total</b>	<b>757207.52</b>	<b>902162.02</b>	<b>1103153.26</b>	<b>1140615.01</b>	<b>1144322.33</b>	<b>19.14</b>	<b>22.28</b>	<b>0.33</b>

**Statement of Loans and Advances of Development Banks**

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2013	2014	2015	2015	2015	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	6233.37	8423.26	12002.65	12525.77	12751.51	35.13	42.49	1.80
Fishery Related	129.14	214.77	404.87	369.67	388.63	66.31	88.51	5.13
Mining Related	267.11	275.24	390.09	385.13	369.78	3.04	41.73	-3.98
Agriculture, Forestry & Beverage Production Related	9194.30	10699.48	12179.35	11430.97	11741.90	16.37	13.83	2.72
Construction	15248.53	19507.92	26554.42	26323.16	26664.41	27.93	36.12	1.30
Electricity, Gas and Water	2092.11	3617.75	4933.46	3124.50	3158.18	72.92	36.37	1.08
Metal Products, Machinery & Electronic Equipment & Asse	2138.61	2385.15	2976.90	2230.04	2333.33	11.53	24.81	4.63
Transport, Communication and Public Utilities	11223.12	12897.59	15099.18	13675.77	13857.53	14.92	17.07	1.33
Wholesaler & Retailer	27070.92	29633.88	32542.18	31093.20	31748.17	9.47	9.81	2.11
Finance, Insurance and Real Estate	12589.36	12797.65	13368.46	12736.21	12829.74	1.65	4.46	0.73
Hotel or Restaurant	4735.00	6278.73	7231.42	7841.03	7995.42	32.60	15.17	1.97
Other Services	6294.93	7909.36	8661.91	8713.47	8869.81	25.65	9.51	1.79
Consumption Loans	9767.01	12728.61	15563.89	13633.85	13970.23	30.32	22.27	2.47
Local Government	31.05	38.04	32.34	32.04	35.56	22.49	-14.98	10.98
Others	25714.82	34396.15	41529.50	43882.30	44744.70	33.76	20.74	1.97
<b>TOTAL</b>	<b>132729.38</b>	<b>161803.56</b>	<b>193470.61</b>	<b>187997.12</b>	<b>191458.92</b>	<b>21.90</b>	<b>19.57</b>	<b>1.84</b>
<b>Productwise</b>								
Term Loan	15064.74	21437.34	27992.73	28986.43	29946.25	42.30	30.58	3.31
Overdraft	34315.79	40494.92	45887.99	44680.32	45434.39	18.01	13.32	1.69
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	20452.93	20646.80	6.20	3.25	0.95
Residential Personal Home Loan (Up to Rs. 1 Crore)	12309.08	16820.26	22476.27	21827.77	22000.70	36.65	33.63	0.79
Real Estate Loan	12864.26	12773.90	13116.83	12736.99	13138.01	-0.70	2.68	3.15
Margin Nature Loan	2709.85	4112.98	3831.26	4035.53	4344.73	51.78	-6.85	7.66
Hire Purchase Loan	13300.38	15906.14	18970.95	18072.35	18337.93	19.59	19.27	1.47
Deprived Sector Loan	5212.97	7564.63	10198.29	10648.18	10620.67	0.00	0.00	-0.26
Bills Purchased	19.45	4.34	7.70	4.20	4.52	-77.66	77.26	7.50
Other Product	18234.59	22832.03	30485.43	26552.41	26984.91	25.21	33.52	1.63
<b>Total</b>	<b>132729.37</b>	<b>161803.56</b>	<b>193470.61</b>	<b>187997.12</b>	<b>191458.92</b>	<b>21.90</b>	<b>19.57</b>	<b>1.84</b>
<b>Collateral wise</b>								
Gold and Silver	3363.91	3680.33	4111.82	3299.23	3384.05	9.41	11.72	2.57
Government Securities	21.40	5.85	12.34	31.40	26.00	-72.67	110.90	-17.20
Non Governmental Securities	2018.23	3181.68	3330.32	3814.85	4117.54	57.65	4.67	7.93
Fixed Deposit Receipts	1635.28	1709.14	2014.24	1741.68	1679.15	4.52	17.85	-3.59
Own	1635.28	1709.14	2014.20	1741.68	1679.15	4.52	17.85	-3.59
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	172590.60	175732.74	20.78	20.82	1.82
Fixed Assets	121492.70	146794.10	177513.72	172582.17	175724.32	20.83	20.93	1.82
Current Assets	393.88	415.41	341.83	8.43	8.42	5.47	-17.71	-0.09
Against security of Bill	21.13	4.20	15.30	12.33	12.06	-80.12	264.19	-2.19
Domestic Bills	19.39	4.20	15.30	12.33	12.06	-78.34	264.19	-2.19
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	5840.86	5835.42	38.05	49.80	-0.09
Government Guarantee	97.04	112.75	112.07	96.18	96.18	16.18	-0.60	0.00
Institutional Guarantee	1139.82	1492.52	2552.54	2517.30	2476.30	30.94	71.02	-1.63
Personal Guarantee	205.86	200.91	155.40	316.45	319.18	-2.41	-22.65	0.86
Collective Guarantee	1145.92	1737.70	2602.75	2908.01	2941.52	51.64	49.78	1.15
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	2.92	2.24	-89.67	-33.93	-23.14
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	666.16	671.96	106.21	-70.45	0.87
<b>Total</b>	<b>132729.37</b>	<b>161803.56</b>	<b>193470.61</b>	<b>187997.12</b>	<b>191458.92</b>	<b>21.90</b>	<b>19.57</b>	<b>1.84</b>

**Statement of Loans and Advances of Finance Companies**

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2013	2014	2015	2015	2015	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	1883.48	1918.01	1963.05	2022.86	2042.16	1.83	2.35	0.95
Fishery Related	28.33	40.81	62.64	64.57	64.41	44.04	53.49	-0.23
Mining Related	143.05	45.84	71.55	87.69	86.06	-67.96	56.09	-1.85
Agriculture, Forestry & Beverage Production Related	4718.98	4647.36	3632.41	3501.46	3474.68	-1.52	-21.84	-0.76
Construction	9106.02	10209.97	10750.27	10777.51	10943.19	12.12	5.29	1.54
Electricity, Gas and Water	215.63	204.52	194.69	280.29	270.53	-5.15	-4.81	-3.48
Metal Products, Machinery & Electronic Equipment & Asse	867.37	722.06	829.16	835.59	823.57	-16.75	14.83	-1.44
Transport, Communication and Public Utilities	5644.44	5588.33	7098.04	7314.18	7290.37	-0.99	27.02	-0.33
Wholesaler & Retailer	9660.22	8665.13	8491.89	8375.50	8340.14	-10.30	-2.00	-0.42
Finance, Insurance and Real Estate	5952.69	4787.27	4704.90	4933.72	4965.43	-19.58	-1.72	0.64
Hotel or Restaurant	1598.63	1784.46	1459.52	1692.43	1696.11	11.62	-18.21	0.22
Other Services	2322.62	2257.51	2195.70	2203.54	2234.76	-2.80	-2.74	1.42
Consumption Loans	5915.50	6047.38	5546.54	5160.95	5157.55	2.23	-8.28	-0.07
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	18866.42	19140.14	6.75	-6.38	1.45
<b>TOTAL</b>	<b>65783.04</b>	<b>65838.09</b>	<b>64728.11</b>	<b>66157.50</b>	<b>66569.91</b>	<b>0.08</b>	<b>-1.69</b>	<b>0.62</b>
<b>Productwise</b>								
Term Loan	8897.82	8666.94	7859.26	8107.97	8396.45	-2.59	-9.32	3.56
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	12337.16	12077.85	-9.64	-13.27	-2.10
Residential Personal Home Loan (Up to Rs. 1 Crore)	6645.18	7991.30	8542.32	8691.38	8776.62	20.26	6.90	0.98
Real Estate Loan	10153.28	9240.60	8681.64	9023.14	9090.64	-8.99	-6.05	0.75
Margin Nature Loan	2784.96	3930.51	3893.22	3807.92	3847.32	41.13	-0.95	1.03
Hire Purchase Loan	6539.24	6724.31	7589.24	7822.28	7788.26	2.83	12.86	-0.43
Deprived Sector Loan	1890.85	2049.60	2175.58	2345.38	2369.09	0.00	0.00	1.01
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	14015.85	14217.28	-0.51	5.66	1.44
<b>Total</b>	<b>65783.04</b>	<b>65838.09</b>	<b>64728.11</b>	<b>66157.50</b>	<b>66569.91</b>	<b>0.08</b>	<b>-1.69</b>	<b>0.62</b>
<b>Collateral wise</b>								
Gold and Silver	383.32	333.97	449.73	425.31	430.82	-12.87	34.66	1.29
Government Securities	7.91	17.56	20.72	18.82	19.77	122.07	17.98	5.05
Non Governmental Securities	1275.19	1936.64	2263.45	1953.48	1967.04	51.87	16.88	0.69
Fixed Deposit Receipts	1933.87	1705.66	1248.78	1002.71	995.92	-11.80	-26.79	-0.68
Own	1931.27	1705.66	1248.78	1002.71	995.92	-11.68	-26.79	-0.68
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	53972.19	54333.62	-0.80	-4.67	0.67
Fixed Assets	55633.11	55348.44	52784.94	53757.73	54117.44	-0.51	-4.63	0.67
Current Assets	399.27	237.85	204.97	214.47	216.18	-40.43	-13.82	0.80
Against security of Bill	14.57	0.00	281.05	408.28	432.73	-100.00	0.00	5.99
Domestic Bills	14.57	0.00	281.05	408.28	432.73	-100.00	0.00	5.99
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	1290.88	1289.54	-6.18	15.14	-0.10
Government Guarantee	66.41	67.90	64.90	64.90	62.93	2.24	-4.42	-3.03
Institutional Guarantee	322.82	272.12	311.04	394.16	393.97	-15.70	14.30	-0.05
Personal Guarantee	108.77	116.64	126.05	554.68	555.52	7.23	8.07	0.15
Collective Guarantee	14.95	25.91	27.25	32.91	33.83	73.30	5.20	2.81
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	244.24	243.29	-6.89	30.31	-0.39
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	7085.82	7100.47	3.04	19.94	0.21
<b>Total</b>	<b>65783.04</b>	<b>65838.09</b>	<b>64728.01</b>	<b>66157.50</b>	<b>66569.91</b>	<b>0.08</b>	<b>-1.69</b>	<b>0.62</b>





































BFI Name	Kuber	NEFL	Seti	hama	Namaste	Kaski	Unique	Manushree	Jebils	Reliance	Bhaktapur
<b>Expenses</b>											
<b>1. Interest Expense</b>	<b>0.86</b>	<b>41.04</b>	<b>4.17</b>	<b>6.24</b>	<b>9.12</b>	<b>82.43</b>	<b>20.12</b>	<b>67.47</b>	<b>27.07</b>	<b>58.87</b>	<b>9.60</b>
1.1 On Deposit Liabilities	0.86	38.16	4.17	6.24	9.12	82.43	20.12	67.02	27.07	58.87	9.60
1.1.1 Saving Account	0.75	24.42	2.66	4.53	7.49	44.20	10.17	41.50	8.19	41.07	4.53
1.1.2 Fixed Account	0.11	13.29	1.50	1.70	1.63	38.23	9.94	25.52	13.98	17.80	3.75
1.1.2.1 Up to 3 months Fixed Account						0.22	0.00	0.10	0.07	0.56	
1.1.2.2 3 to 6 months Fixed Account		0.13		0.21	0.00	0.58	0.08	0.33	0.07	1.83	
1.1.2.3 6 months to 1 year Fixed Account	0.11	7.50	0.47	1.48	0.31	33.27	7.94	16.94	8.69	10.01	1.31
1.1.2.4 Above 1 year Fixed Account		5.66	1.03	0.01	1.32	4.16	1.92	8.15	5.14	5.40	2.44
1.1.3 Call Deposit		0.45							4.90		1.32
1.1.4 Certificate of Deposit											
1.2 On Borrowing		2.88						0.45			
<b>2. Commission Expense</b>											
<b>3. Staff Expense</b>	<b>1.18</b>	<b>6.19</b>	<b>2.26</b>	<b>1.97</b>	<b>1.65</b>	<b>12.81</b>	<b>2.92</b>	<b>7.16</b>	<b>5.06</b>	<b>8.96</b>	<b>2.16</b>
<b>4. Office Operating Expenses</b>	<b>3.21</b>	<b>4.97</b>	<b>1.05</b>	<b>3.51</b>	<b>0.57</b>	<b>9.65</b>	<b>2.75</b>	<b>6.89</b>	<b>4.65</b>	<b>9.72</b>	<b>2.40</b>
<b>5. Foreign Exchange Loss</b>											
5.1 Due to Change in Exchange Rates											
5.2 Due to Foreign Currency Transaction											
<b>6. Non Operating Expense</b>		<b>0.09</b>								<b>0.01</b>	
<b>7. Provision for Risk</b>		<b>1.28</b>	<b>0.94</b>	<b>0.03</b>	<b>0.78</b>	<b>0.61</b>	<b>3.14</b>		<b>1.44</b>		<b>1.44</b>
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		
<b>8. Loan Written Off</b>								<b>6.01</b>			
<b>9. Provision for Staff Bonus</b>		<b>1.06</b>	<b>0.24</b>	<b>0.25</b>	<b>0.48</b>	<b>2.31</b>					<b>0.37</b>
<b>10. Provision for Income Tax</b>		<b>3.17</b>	<b>0.73</b>	<b>0.81</b>	<b>1.43</b>	<b>6.93</b>			<b>0.00</b>		<b>1.12</b>
<b>11. Others</b>											
<b>12. Net Profit</b>	<b>31.00</b>	<b>7.40</b>	<b>1.71</b>	<b>0.49</b>	<b>3.34</b>	<b>16.17</b>	<b>6.03</b>				<b>2.64</b>
<b>Total Expenses</b>	<b>36.25</b>	<b>65.20</b>	<b>11.10</b>	<b>13.30</b>	<b>17.37</b>	<b>130.91</b>	<b>34.96</b>	<b>87.53</b>	<b>38.22</b>	<b>77.57</b>	<b>19.74</b>
<b>Income</b>											
<b>1. Interest Income</b>	<b>2.38</b>	<b>61.73</b>	<b>10.18</b>	<b>11.72</b>	<b>15.68</b>	<b>120.69</b>	<b>32.95</b>	<b>79.90</b>	<b>32.72</b>	<b>67.16</b>	<b>18.19</b>
1.1 On Loans and Advances	2.38	50.80	8.59	7.51	14.28	113.08	30.39	73.57	27.30	57.60	13.99
1.2 On Investment		0.06					0.78	0.22	0.49		0.26
1.2.1 Government Bonds		0.06							0.49		0.26
1.2.2 Foreign Bonds											
1.2.3 NRB Bonds							0.78	0.22			
1.2.4 Debenture & Bonds											
1.3 On Agency Balance											
1.4 On Call Deposit		2.63		4.21	1.40	7.61	1.74		4.93	9.56	
1.5 On Others		8.24	1.60	0.00			0.03	6.12	0.00		3.94
<b>2. Commission and Discount</b>		<b>1.12</b>	<b>0.07</b>	<b>0.00</b>	<b>0.03</b>			<b>4.22</b>	<b>0.04</b>	<b>0.18</b>	<b>0.01</b>
2.1 Bills Purchase and Discount											
2.2 Commission		0.93	0.07	0.00	0.03			0.09	0.04	0.18	0.01
2.3 Others		0.19						4.12			
<b>3. Exchange Fluctuation Income</b>											
3.1 Due to Change in Exchange Rate											
3.2 Due to Foreign Currency Transaction											
<b>4. Other Operating Income</b>	<b>0.06</b>	<b>2.32</b>	<b>0.85</b>	<b>0.73</b>	<b>1.65</b>	<b>10.23</b>	<b>2.01</b>		<b>3.04</b>	<b>5.45</b>	<b>1.54</b>
<b>5. Non Operating Income</b>		<b>0.02</b>		<b>0.48</b>					<b>0.05</b>	<b>0.90</b>	
<b>6. Write Back from Provisions for loss</b>	<b>33.81</b>			<b>0.37</b>				<b>1.07</b>	<b>1.91</b>	<b>2.79</b>	
<b>7. Recovery of written-off Loan</b>											
<b>8. Income from Extra Ordinary transactions</b>									<b>0.04</b>		
<b>9. Net Loss</b>								<b>2.34</b>	<b>0.43</b>	<b>1.09</b>	
<b>Total Income</b>	<b>36.25</b>	<b>65.20</b>	<b>11.10</b>	<b>13.30</b>	<b>17.37</b>	<b>130.91</b>	<b>34.96</b>	<b>87.53</b>	<b>38.22</b>	<b>77.57</b>	<b>19.74</b>















BFI Name	Namaste	Kaski	Unique	Manjushree	Jebils	Reliance	Bhaktapur
<b>Sector Wise</b>							
Agricultural and Forest Related	18.89	126.50		21.82	36.52	42.97	25.80
Fishery Related	0.40	1.83					
Mining Related							1.93
Manufacturing (Producing) Related	4.48	103.43	11.97	49.39	6.12	34.16	51.29
Construction	68.70	423.61	64.09	409.27	202.10	252.00	96.33
Electricity,Gas and Water				82.48		1.60	
Metal Products, Mach. & Ele. Eqp.	0.62				0.08	24.30	0.70
Tras., Com. and Public Utilities	1.55	352.25	68.14	291.09	130.31	337.89	33.50
Wholesaler & Retailer	10.23	388.29	88.82	113.65	30.41	166.88	11.62
Finance, Insurance and Real Estate	0.97	196.59	24.30	183.37	33.68	54.24	12.00
Hotel or Restaurant	2.50	142.29	44.80	46.70	6.75	29.69	14.74
Other Services	7.47	15.54	4.90	44.16	9.33	100.34	11.87
Consumption Loans	1.24	54.24	50.92	243.80	218.83	201.83	16.03
Local Government							
Others	110.63	788.92	388.98	284.43	158.70	386.99	64.51
<b>TOTAL sectorwise</b>	<b>227.68</b>	<b>2593.51</b>	<b>746.93</b>	<b>1770.16</b>	<b>832.83</b>	<b>1632.88</b>	<b>340.33</b>

**Product Wise**

Term Loan	40.91	108.12		110.21	10.64		39.38
Overdraft							
Trust Receipt Loan / Import Loan							
Demand & Other Working Capital Loan		546.43	396.67	503.92	43.91		65.41
Res. Per. H. Loan (Up to Rs. 10 mil.)	71.46	423.61	51.59	387.65	154.03	205.58	67.09
Real Estate Loan	0.97	196.59	44.67	143.36	88.82	173.25	
Margin Nature Loan		5.59	97.22	236.89	193.58	189.09	1.47
Hire Purchase Loan	1.73	352.25	66.66	291.09	146.37	335.45	70.09
Deprived Sector Loan	9.05	99.30	24.30	68.02	33.28	74.29	14.66
Bills Purchased							
Other Product	103.57	861.60	65.81	29.02	162.19	655.22	82.22
<b>Total Product wise Loan</b>	<b>227.68</b>	<b>2593.51</b>	<b>746.93</b>	<b>1770.16</b>	<b>832.83</b>	<b>1632.88</b>	<b>340.33</b>

**Collateral Wise**

Gold and Silver		28.56					4.04
Government Securities							
Non Governmental Securities				236.89	193.58		
Fixed Deposit Receipts	1.07	20.09	14.26	6.92	6.69	10.03	0.14
Own	1.07	20.09	14.26	6.92	6.69	10.03	0.14
Other Licences Institutions							
Collateral of Properties	226.51	2509.85	419.74	1446.28	598.94	1376.97	321.35
Fixed Assets	226.51	2509.85	419.74	1446.28	598.94	1376.97	321.35
Current Assets							
Against security of Bill							
Domestic Bills							
Foreign Bills							
Against Guarantee		29.42	97.22		33.62	50.75	14.59
Government Guarantee		0.38					
Institutional Guarantee					23.00	48.50	8.75
Personal Guarantee					10.57	2.25	1.09
Collective Guarantee		29.03			0.04		4.76
Int. Rtd. Foreign Bank's Guarantee							
Other Guarantee			97.22				
Credit Card							
Others	0.10	5.59	215.71	80.08		195.14	0.20
<b>Total</b>	<b>227.68</b>	<b>2593.51</b>	<b>746.93</b>	<b>1770.16</b>	<b>832.83</b>	<b>1632.88</b>	<b>340.33</b>

**Major Financial Indicators of Micro-credit Development Banks**

Rs in million

Liabilities	Mid-July			Mid-Nov	Mid-Dec	% change		
	2013	2014	2015	2015	2015	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	3801.3	4950.7	6147.3	8171.0	8155.0	75.77	24.17	-0.20
a. Paid-up Capital	2234.0	2974.3	3987.3	4276.8	4280.9	73.21	34.06	0.09
b. Statutory Reserves	383.5	523.1	750.3	918.6	911.6	81.41	43.45	-0.76
c. Retained Earning	208.2	220.6	8.9	1272.7	1270.0	105.06	-95.97	-0.21
d. Others Reserves	975.6	1232.7	1400.8	1703.0	1692.6	75.20	13.64	-0.61
<b>2 BORROWINGS</b>	20216.3	27897.3	38244.9	42962.9	42552.2	68.19	37.09	-0.96
a. NRB	210.3	526.4	306.6	110.9	120.6	165.34	-41.75	8.76
f. Others	20006.0	27371.0	37938.3	42852.0	42431.7	67.02	38.61	-0.98
<b>3 DEPOSITS</b>	7221.6	11001.2	15775.5	17808.6	18244.9	110.14	43.40	2.45
<b>4 BILLS PAYABLE</b>		0.0	0.0	0.0	0.0			-100.00
<b>5 OTHER LIABILITIES</b>	3009.7	3777.5	5205.7	6447.3	6736.0	50.93	37.81	4.48
a. Loan Loss Provision	694.0	829.4	986.0	1054.3	1112.7	64.09	18.88	5.54
b. Interest Suspense a/c	446.9	475.0	575.3	630.2	664.3	15.86	21.13	5.41
c. Others	1868.8	2473.1	3644.3	4762.8	4959.0	55.79	47.36	4.12
<b>6 RECONCILIATION A/c</b>	688.6	1088.2	2330.2	5022.9	4868.7	-51.35	114.13	-3.07
<b>7 PROFIT &amp; LOSS A/c</b>	837.9	1473.7	2524.8	1045.5	1249.5	134.00	71.32	19.52
<b>Total</b>	<b>35775.3</b>	<b>50188.7</b>	<b>70228.2</b>	<b>81458.2</b>	<b>81806.3</b>	67.25	39.93	0.43
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	6322.8	7202.8	6597.2	10215.9	9815.3	23.26	-8.41	-3.92
a. Cash Balance	42.8	39.2	62.2	111.0	133.9	-11.20	58.52	20.64
b. Bank Balance	3561.6	3710.6	3900.5	6274.5	6002.7	14.04	5.12	-4.33
c. Money at Call	2718.5	3452.9	2634.4	3830.3	3678.6	35.65	-23.70	-3.96
<b>2 INVESTMENT IN SECURITIES EX</b>	116.2	116.2	116.2	116.2	116.2	-9.71	0.00	0.00
<b>3 SHARE &amp; OTHER INVESTMEN</b>	2963.6	2894.2	2350.1	2653.9	2941.6	41.83	-18.80	10.84
<b>4 LOANS &amp; ADVANCES</b>	23401.7	35689.3	54915.5	59624.9	60306.2	101.20	53.87	1.14
Institutional	6740.3	9863.5	14853.5	15142.3	15266.0	59.24	50.59	0.82
Individual	16661.4	25825.8	40062.0	44482.6	45040.2	123.71	55.12	1.25
<b>5 FIXED ASSETS</b>	444.6	624.4	775.2	824.8	831.5	83.54	24.14	0.81
<b>6 OTHER ASSETS</b>	1685.8	2485.4	3205.4	3105.2	3156.3	55.83	28.97	1.65
<b>7 EXPENSES NOT WRITTEN OFF</b>	9.8	9.4	7.2	4.3	4.2	1245.40	-23.43	-4.10
<b>8 NON BANKING ASSETS</b>	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00
<b>9 RECONCILIATION A/c</b>	699.6	1085.2	2215.3	4910.5	4632.8	-51.44	104.14	-5.66
<b>10 PROFIT &amp; LOSS A/c</b>	131.2	81.8	46.2	2.5	2.4	-4.65	-43.57	-5.55
<b>Total</b>	<b>35775.4</b>	<b>50188.7</b>	<b>70228.2</b>	<b>81458.2</b>	<b>81806.3</b>	67.25	39.93	0.43
<b>Profit &amp; Loss A/c Expenses</b>								
<b>1 INTEREST EXPENSES</b>	1631.87	1967.84	2369.56	987.37	1189.37	29.89	20.41	20.46
<b>2 COMMISSION/FEE EXPENSES</b>	41.55	46.72	0.00	0.00	0.00	59.74	-99.99	16.43
<b>3 EMPLOYEE EXPENSES</b>	1148.18	1464.44	1827.28	844.91	975.48	53.89	24.78	15.45
<b>4 OFFICE OPERATING EXPENSES</b>	372.35	491.46	907.22	307.65	338.31	79.17	84.60	9.97
<b>5 NON OPERATING EXPENSES</b>	0.21	0.00	1.78	1.71	1.39	-100.00	0.00	-18.96
<b>6 PROVISION FOR RISK</b>	174.20	188.17	326.79	132.58	125.66	11.15	73.67	-5.22
<b>7 LOAN WRITTEN OFF</b>	0.89	0.44	1.12	0.00	0.00	0.00	152.70	0.00
<b>8 EXTRAORDINARY EXPENSES</b>				0.00	0.00	0.00	0.00	0.00
<b>9 PROVISION FOR STAFF BONUS</b>	76.99	102.53	140.66	52.77	65.50	91.13	37.20	24.13
<b>10 PROVISION FOR INCOME TAX</b>	232.91	302.38	407.48	156.75	194.50	86.52	34.76	24.08
<b>11 NET PROFIT</b>	807.06	1435.59	2496.01	1045.45	1304.24	143.37	73.87	24.75
<b>TOTAL EXPENSES</b>	<b>4486.20</b>	<b>5999.57</b>	<b>8477.90</b>	<b>3529.20</b>	<b>4194.46</b>	60.19	41.31	18.85
<b>Income</b>								
<b>1. INTEREST INCOME</b>	3898.75	5389.71	7637.78	3238.01	3865.70	66.38	41.71	19.39
<b>2. COMMISSION &amp; DISCOUNT</b>	28.23	130.84	220.38	79.29	97.95	474.70	68.44	23.53
<b>3 OTHER OPERATING INCOME</b>	379.13	304.84	411.08	162.05	193.27	-5.86	34.85	19.26
<b>4 NON OPERATING INCOME</b>	46.00	40.15	12.53	8.18	9.66	112.54	-68.80	18.09
<b>5 PROVISION FOR WRITTEN BACK</b>	92.01	88.32	165.27	39.16	25.51	1.61	87.12	-34.85
<b>6 RECOVERY FOR WRITE BACK</b>	3.13	1.97	13.44	0.01	0.01	-44.38	582.37	0.00
<b>7 INCOME FOR EXTRA ORDINARY EXPENSES</b>	0.00	0.05	0.00	0.00	0.00	-92.81	-100.00	0.00
<b>8 NET LOSS</b>	38.96	43.68	17.42	2.50	2.36	-11.25	-60.12	-5.55
<b>TOTAL INCOME</b>	<b>4486.20</b>	<b>5999.57</b>	<b>8477.90</b>	<b>3529.20</b>	<b>4194.46</b>	60.19	41.31	18.85
<b>Miscellaneous Information</b>								
<b>No. of Total Staffs</b>	3465	4405	5756	5925	5976	40.15	30.67	0.86
<b>No. of Total Branches</b>	646	861	1116	1145	1160	48.45	29.62	1.31
<b>No. of Total Centers</b>	42612	59380	77616	84531	84780	64.41	30.71	0.29
<b>No. of Total Groups</b>	229126	292238	304737	322088	324000	47.24	4.28	0.59
<b>No. of Total Passive Groups</b>	9543	9138	11504	5326	5335	16.92	25.90	0.17
<b>No. of Total Members</b>	1252389	1612430	1548767	1638215	1642648	52.29	-3.95	0.27
<b>No. of Total Passive Members</b>	64322	66441	56436	32909	33817	24.45	-15.06	2.76
<b>No. of Total Borrowers</b>	894671	1102132	1080878	1150187	1148740	38.77	-1.93	-0.13
<b>No. of Total Overdue Borrowers</b>	35637	30657	45697	76765	73896	-13.67	49.06	-3.74
<b>No. of Total Saving Members</b>	913173	1198487	1521152	1620160	1620601	51.06	26.92	0.03
<b>Total Saving Amount (Rs million)</b>	7221.02	11000.65	15770.90	17802.01	17976.19	100.30	43.36	0.98

**Name list of Bank and Financial Institutions**

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
<b>A. Commercial Banks</b>					
1	Nepal Bank Ltd.	NBL	2	Rastriya Baniya 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>B. Development Banks</b>					
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	Shubhechhha 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			

<b>C. Finance Companies</b>					
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 Bitya 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.	NepalGBB	2	Nirdhan Utthan Bank Ltd.	NIRDHAN
3	Rural Microfinance Development Centre Ltd.	RMDC	4	Deprosc Microfinance Development Bank Ltd.	DEPROSC
5	Chhimek Microfinance Development Banks Ltd.	CHHIMEK	6	Swabalamban Laghu Bitta Bikas Banks Ltd.	Swabalamban
7	Sana Kisan Bikas Bank Ltd.	Sanakisan	8	Nerude Laghu Bitta Bikas Bank Ltd.	NERUDE
9	Naya Nepal Laghu Bitta Bikas Bank Ltd.	Naya Nepal	10	Summit Microfinance Development Bank Ltd.	Summit
11	Sworojagar Laghu Bitta Bikas Bank Ltd	Sworojgar	12	Frist Microfinance Development Bank Ltd	First
13	Nagbeli Microfinance Development Bank Ltd	Nagbeli	14	Kalika Microcredit Development Bank Ltd.	Kalika
15	Mirmire Microfinance Development Bank Ltd.	Mirmire	16	Janautthan Samudayik Microfinance Dev. Bank Ltd.	Janautthan
17	Mithila Laghu Bitta Bikas Bank Ltd.	Mithila	18	Womi Microfinance Bittiya Sanstha Ltd.	Womi
19	Laxmi Microfinance Bittiya Sanstha Ltd.	Laxmi	20	ILFCO Microfinance Bittiya Sanstha Ltd.	ILFCO
21	Mahila Sahayatra Microfinance Bittiya Sanstha Ltd.	Mahila	22	Vijaya Laghubitta Bittiya Sanstha Ltd.	Vijay
23	Kisan Microfinance Bittiya Sanstha Ltd.	Kisan	24	Clean Village Microfinance Bittiya Sanstha Ltd.	Clean Village
25	Forward Community Microfinance Bittiya Sanstha Ltd.	FORWARD	26	Reliable Microfinance Bittiya Sanstha Ltd.	Reliable
27	Mahuli Samudyik Laghubitta Bittiya Sanstha Ltd.	Mahuli	28	Suryodaya Laghubitta Bitya Sanstha Ltd.	Suryodaya
29	Mero Microfinance Bittiya Sanatha Ltd.	Mero	30	Samata Microfinance Bittiya Sanatha Ltd.	Samata
31	RSDC Laghubitta Bitya Sanstha Ltd.	RSDC	32	Samudayik Laghubitta Bitya Sanstha Ltd.	Samudayik
33	National Microfinance Bittiya Sanstha Ltd.	National	34	Nepal Sewa Laghubitta Bitya Sanstha Ltd.	Sewa MF
35	Unnati Microfinance Bittiya Sanstha Ltd.	Unnati	36	Swadeshi Lagubitta Bittiya Sanstha Ltd.	Swadeshi
37	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	38	Support Microfinace 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 (Mangsir, 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
<b>Total</b>			<b>91</b>	<b>30</b>	<b>8</b>	<b>129</b>	<b>1487354</b>	<b>11530</b>
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
<b>Total</b>			<b>163</b>	<b>64</b>	<b>14</b>	<b>241</b>	<b>2450262</b>	<b>10167</b>
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
<b>Total</b>			<b>77</b>	<b>9</b>	<b>4</b>	<b>90</b>	<b>2121810</b>	<b>23576</b>
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
<b>Total</b>			<b>89</b>	<b>37</b>	<b>5</b>	<b>131</b>	<b>2979725</b>	<b>22746</b>
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
<b>Total</b>			<b>166</b>	<b>107</b>	<b>22</b>	<b>295</b>	<b>3226306</b>	<b>10937</b>
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
<b>Total</b>			<b>601</b>	<b>151</b>	<b>110</b>	<b>862</b>	<b>4159943</b>	<b>4826</b>
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
<b>Total</b>			<b>127</b>	<b>134</b>	<b>37</b>	<b>298</b>	<b>1579724</b>	<b>5301</b>
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
<b>Total</b>			<b>154</b>	<b>148</b>	<b>29</b>	<b>331</b>	<b>2986166</b>	<b>9022</b>
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
<b>Total</b>			<b>39</b>	<b>32</b>	<b>4</b>	<b>75</b>	<b>549125</b>	<b>7322</b>
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
<b>Total</b>			<b>60</b>	<b>39</b>	<b>5</b>	<b>104</b>	<b>1534565</b>	<b>14755</b>
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
<b>Total</b>			<b>16</b>	<b>0</b>	<b>0</b>	<b>16</b>	<b>415767</b>	<b>25985</b>
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
<b>Total</b>			<b>83</b>	<b>38</b>	<b>4</b>	<b>125</b>	<b>1834088</b>	<b>14673</b>
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
<b>Total</b>			<b>59</b>	<b>15</b>	<b>2</b>	<b>76</b>	<b>1687285</b>	<b>22201</b>
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
<b>Total</b>			<b>38</b>	<b>13</b>	<b>0</b>	<b>51</b>	<b>1031976</b>	<b>20235</b>
<b>Total of Class "A", "B" and "C"</b>			<b>1763</b>	<b>817</b>	<b>244</b>	<b>2824</b>	<b>28044096</b>	<b>9931</b>

Bank/BFI Class	A	B	C <sup>#</sup>	D	Total
No. of BFIs	30	73	47	40	190
No. of Branches	1763	817	244	1160	3984
<b>Population per Branch*</b>					<b>7039</b>
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	
<b>Total</b>	<b>1763</b>	<b>817</b>	<b>244</b>	<b>2824</b>	

\* 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