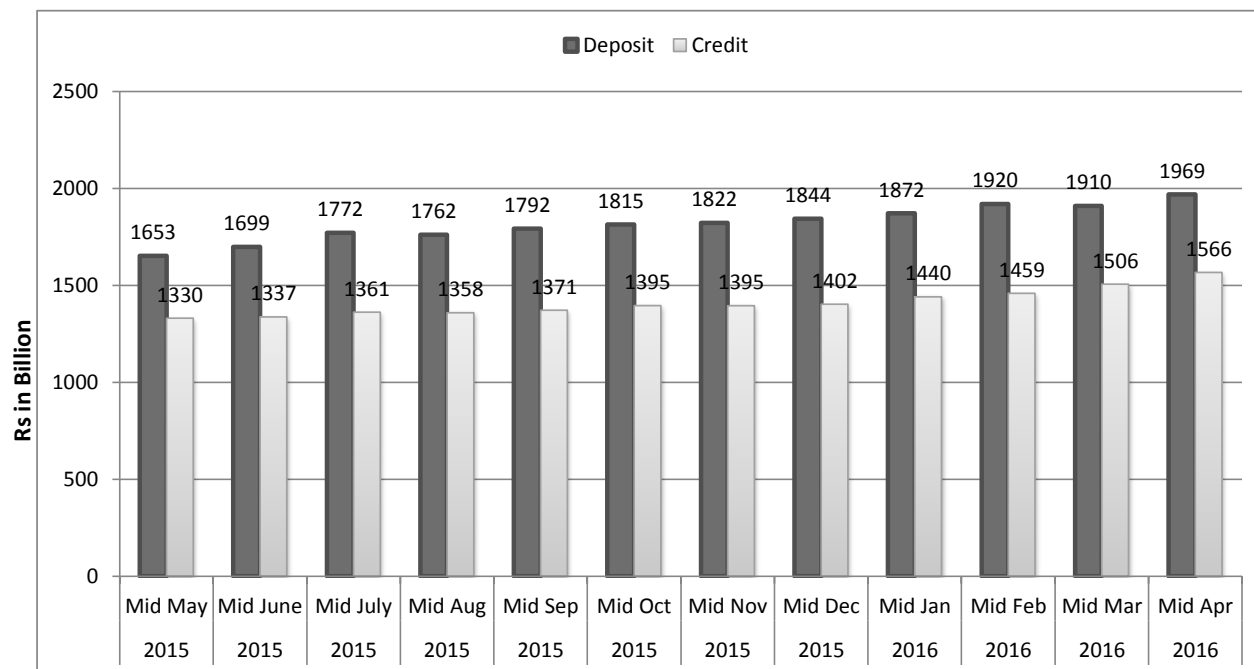


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Statistics Division

2072 Chait
Mid-Apr, 2016

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	29	72	44	41	186
Total Number of Licensed BFIs*	29	72	46	41	188

* 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).

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. Districtwise Branch List	45
11. List of bank and financial institutions with short name	47

Major Financial Indicators

as on Chait End, 2072

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	72.66	11.56	3.34	87.56
2	Total Credit/GDP	56.78	9.78	3.08	69.65
3	Total Credit/ Total Deposit	78.15	84.63	92.29	79.55
4	Lcy Credit/Lcy Deposit & Core Capital	75.24	83.54	94.22	77.00
5	Fixed Deposit/Total Deposit	27.27	26.10	39.35	27.58
6	Saving Deposit/Total Deposit	39.30	51.13	50.27	41.28
7	Current Deposit/Total Deposit	10.48	2.00	0.12	8.96
8	NPL/ Total Loan	2.22	2.51	13.97	2.78
9	Total LLP/Total Loan	2.89	2.62	14.07	3.35
10	Deprived SectorLoan/Total Loan	5.46	6.35	4.30	5.53
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	13.32	15.98	22.13	14.00
2	Investment in Gov. Security/Total Deposit	12.18	2.00	3.91	10.52
3	Total Liquid Assets/Total Deposit	27.21	30.87	34.14	27.96
C. Capital Adequacy Ratios (%)*					
1	Core Capital/RWA	10.16	14.12	19.54	11.09
2	Total Capital/RWA	11.79	14.99	20.42	12.58
D. Financial Access					
1	No. of Branches	1810	856	205	2871
2	No. of Deposit Accounts	12375072	3205568	546366	16127006
3	No. of Loan Accounts	723581	296062	48026	1067669
4	No. of Branchless Banking Centers	769			769
5	No. of Branchless Banking Customers	214604			214604
6	No. of Non-operated Branchless Banking Center	83			83
7	No. of Mobile Banking Customers	1435532	137901	15833	1589266
8	No. of Internet Banking Customers	453076	20578	2559	476213
9	No. of ATMs	1573	227	21	1821
10	No. of Debit Cards	4021539	495788	36478	4553805
11	No. of Credit Cards	43580			43580
12	No. of Prepaid Cards	79200			79200
E. Interest Rate(%)					
1	Wt. Avg Interest on Deposit	2.94			
	(a) Saving	2.06			
	(b) Fixed	5.50			
	(c) Call	2.85			
2	Wt. Avg Interest on Credit	9.06			

Note: Bank balance includes money at call

Nominal GDP(At Producer's Price) for 2015/16 Rs. 2248691 million(Preliminary)

Negative core capital has been excluded in calculation of Capital Adequacy Ratios

* The Capital Adequacy Ratio of Commercial Banks is as of Falgun, 2072 (2015 March) .

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

Liabilities		Mid-July			Mid-Mar	Mid-Apr	% Change		
		2013	2014	2015	2016	2016	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	131724.33	145861.43	162992.51	197288.03	203826.30	10.73	11.74	3.31
	a. Paid-up Capital	119506.94	128985.27	140794.10	155048.25	157357.11	7.93	9.16	1.49
	b. Statutory Reserves	26038.22	32722.08	37149.85	43009.79	43262.24	25.67	13.53	0.59
	c. Retained Earning	-22344.20	-27214.24	-27802.05	-16783.19	-17081.24	21.80	2.16	1.78
	d. Others Reserves	8523.37	11368.33	12850.60	16013.18	20288.18	33.38	13.04	26.70
2	BORROWINGS	26999.28	18202.84	21355.96	30471.53	38512.88	-32.58	17.32	26.39
	a. NRB	2884.28	2010.04	3291.48	2408.59	4467.16	-30.31	63.75	85.47
	b. "A"Class Licensed Institution	10466.63	5182.01	5504.53	12805.52	19306.72	-50.49	6.22	50.77
	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	4025.05	3506.63	-46.42	-14.29	-12.88
	e. Bonds and Securities	8255.86	9700.14	11440.14	11232.37	11232.37	17.49	17.94	0.00
3	DEPOSITS	1250061.98	1477832.61	1771946.15	1910355.44	1968886.14	18.22	19.90	3.06
	a. Current	111686.53	129108.41	158746.16	165922.06	176431.22	15.60	22.96	6.33
	b. Savings	471215.43	587593.46	714466.16	810280.86	812754.17	24.70	21.59	0.31
	c. Fixed	423478.43	453408.61	513283.02	522194.48	542931.59	7.07	13.21	3.97
	d. Call Deposits	225704.81	285024.29	363041.66	385747.15	408663.00	26.28	27.37	5.94
	e. Others	17976.78	22697.85	22409.16	26210.89	28106.16	26.26	-1.27	7.23
4	Bills Payable	1561.63	1553.13	1729.91	4194.90	4785.37	-0.54	11.38	14.08
5	Other Liabilities	140770.30	169227.44	188093.19	212724.92	209774.56	20.22	11.15	-1.39
	1. Loan Loss Provision	42223.77	48932.49	51482.56	51256.26	52425.75	15.89	5.21	2.28
	2. Interest Suspense a/c	27920.72	30453.76	31256.97	43774.74	35851.11	9.07	2.64	-18.10
	3. Others	70625.81	89841.19	105353.66	117693.92	121497.71	27.21	17.27	3.23
6	Reconciliation A/c	7290.04	2869.47	280.36	47884.29	12679.63	-60.64	-90.23	-73.52
7	Profit & Loss A/c	26544.74	31566.75	36755.88	22464.05	31745.75	18.92	16.44	41.32
	TOTAL	1584952.29	1847113.68	2183153.96	2425383.17	2470210.63	16.54	18.19	1.85
Assets									
1	LIQUID FUNDS	259224.93	319196.62	353397.28	317172.55	343395.12	23.14	10.71	8.27
	a. Cash Balance	35728.20	41862.07	48642.45	50054.91	44977.64	17.17	16.20	-10.14
	Nepalese Notes & Coins	34876.14	41073.72	47305.51	48786.61	43631.46	17.77	15.17	-10.57
	Foreign Currency	852.06	788.35	1336.94	1268.30	1346.18	-7.48	69.59	6.14
	b. Bank Balance	173856.67	220546.60	237957.23	200707.52	230757.66	26.86	7.89	14.97
	1. In Nepal Rastra Bank	130802.82	162286.93	165070.53	121529.50	147482.39	24.07	1.72	21.36
	2. "A"Class Licensed Institution	23269.10	34656.48	37838.00	35298.84	30504.92	48.94	9.18	-13.58
	3. Other Financial Ins.	5673.35	5302.85	6882.80	9892.87	10799.38	-6.53	29.79	9.16
	4. In Foreign banks	14111.40	18300.33	28165.90	33986.30	41970.97	29.68	53.91	23.49
	c. Money at Call	49640.06	56787.95	66797.60	66410.12	67659.83	14.40	17.63	1.88
2	INVESTMENTS	151339.99	162544.89	206160.48	245355.09	248956.99	7.40	26.83	1.47
	a. Govt. Securities	149700.83	160867.12	182112.29	200465.36	207069.42	7.46	13.21	3.29
	b. Others	1639.16	1677.78	24048.18	44889.72	41887.57	2.36	1333.34	-6.69
3	SHARE & OTHER INVESTMENT	66725.48	72656.22	85675.60	116006.18	111175.66	8.89	17.92	-4.16
4	LOANS & ADVANCES	945698.45	1119260.81	1345671.32	1494821.47	1553968.07	18.35	20.23	3.96
	a. Private Sector	915010.01	1084965.27	1230999.56	1452577.97	1500001.71	18.57	13.46	3.26
	b. Financial Institutions	21910.20	26247.72	30678.62	36208.46	47639.56	19.80	16.88	31.57
	c. Government Organizations	8778.24	8047.82	83993.14	6035.04	6326.80	-8.32	943.68	4.83
5	BILLS PURCHASED	9007.88	9805.60	14548.03	10063.78	11166.10	8.86	48.36	10.95
6	LOANS AGT. COLLECTED BILLS	1015.49	737.25	1132.63	889.45	1090.28	-27.40	53.63	22.58
7	FIXED ASSETS	28916.79	30477.72	31732.63	33051.65	33294.08	5.40	4.12	0.73
8	OTHER ASSETS	104448.21	123962.34	135346.49	190926.52	148725.76	18.68	9.18	-22.10
	a. Accrued Interests	30638.63	32041.34	32792.14	48185.56	37543.71	4.58	2.34	-22.09
	b. Others	73809.58	91920.99	102554.35	142740.96	111182.05	24.54	11.57	-22.11
9	Expenses not Written off	622.02	491.99	392.16	364.95	359.19	-20.90	-20.29	-1.58
10	Non Banking Assets	3731.30	4756.96	5250.92	5603.38	5197.95	27.49	10.38	-7.24
11	Reconciliation Account	10394.09	-1032.54	2947.32	10236.10	12153.58	-109.93	-385.44	18.73
12	Profit & Loss A/c	3827.69	4255.78	899.11	892.06	727.79	11.18	-78.87	-18.42
	TOTAL	1584952.31	1847113.65	2183153.98	2425383.18	2470210.57	16.54	18.19	1.85

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-Mar	Mid-Apr	% Change		
		2013	2014	2015	2016	2016			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	94660.68	108212.91	122167.95	150538.68	156912.17	14.32	12.90	4.23
	a. Paid-up Capital	79652.07	87454.02	97921.41	112480.85	114031.45	9.80	11.97	1.38
	b. Statutory Reserves	21995.65	27696.23	31063.03	35887.99	35971.09	25.92	12.16	0.23
	c. Retained Earning	-14452.96	-16561.92	-17279.67	-10963.82	-10632.57	14.59	4.33	-3.02
	d. Others Reserves	7465.92	9624.58	10463.18	13133.66	17542.19	28.91	8.71	33.57
2	BORROWINGS	22792.86	15228.20	18419.75	27940.27	35369.63	-33.19	20.96	26.59
	a. NRB	2314.28	2010.04	3291.48	2370.69	4467.16	-13.15	63.75	88.43
	b. "A"Class Licensed Institution	7368.77	2601.47	2762.58	10312.91	16164.22	-64.70	6.19	56.74
	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	4024.31	3505.88	-52.11	1.44	-12.88
	e. Bonds and Securities	8250.14	9700.14	11440.14	11232.37	11232.37	17.58	17.94	0.00
3	DEPOSITS	1020830.77	1204463.40	1462896.12	1579594.39	1633818.87	17.99	21.46	3.43
	a. Current	108656.63	125065.83	153598.94	158673.32	171142.84	15.10	22.81	7.86
	b. Savings	358546.88	450524.99	559391.64	641064.48	642080.29	25.65	24.16	0.16
	c. Fixed	345412.03	365048.50	419883.01	425534.40	445532.19	5.68	15.02	4.70
	d. Call Deposits	196045.33	247429.62	313955.92	334009.63	353732.49	26.21	26.89	5.90
	e. Others	12169.90	16394.45	16066.61	20312.55	21331.06	34.71	-2.00	5.01
4	Bills Payable	1549.62	1513.82	1698.32	4166.11	4753.45	-2.31	12.19	14.10
5	Other Liabilities	104427.07	127781.31	146984.02	168815.66	168555.03	22.36	15.03	-0.15
	1. Loan Loss Provision	25582.29	31622.89	35779.54	36566.07	36902.56	23.61	13.14	0.92
	2. Interest Suspense a/c	20628.97	21397.75	21287.89	31252.64	24954.03	3.73	-0.51	-20.15
	3. Others	58215.80	74760.68	89916.59	100996.95	106698.44	28.42	20.27	5.65
6	Reconciliation A/c	1927.71	-2495.70	-5325.76	40185.41	4599.09	-229.46	113.40	-88.56
7	Profit & Loss A/c	21060.43	23141.71	27664.37	17118.24	24637.87	9.88	19.54	43.93
	TOTAL	1267249.14	1477845.65	1774504.78	1988358.76	2028646.10	16.62	20.07	2.03
Assets									
1	LIQUID FUNDS	185758.20	226401.82	250377.11	211985.84	245629.37	21.88	10.59	15.87
	a. Cash Balance	29908.23	34628.53	40636.96	41761.73	37090.54	15.78	17.35	-11.19
	Nepalese Notes & Coins	29107.29	33928.61	39384.90	40580.55	35862.84	16.56	16.08	-11.63
	Foreign Currency	800.94	699.91	1252.06	1181.18	1227.70	-12.61	78.89	3.94
	b. Bank Balance	140521.89	177300.62	189230.03	145532.96	180491.30	26.17	6.73	24.02
	1. In Nepal Rastra Bank	120642.29	149910.91	147933.67	102513.12	130455.12	24.26	-1.32	27.26
	2. "A"Class Licensed Institution	5753.34	9153.13	13172.91	9108.77	8368.47	59.09	43.92	-8.13
	3. Other Financial Ins.	160.35	18.78	125.88	232.54	53.70	-88.29	570.21	-76.91
	4. In Foreign banks	13965.91	18217.79	27997.56	33678.53	41614.01	30.44	53.68	23.56
	c. Money at Call	15328.08	14472.67	20510.12	24691.16	28047.53	-5.58	41.72	13.59
2	INVESTMENTS	146469.06	156830.54	200262.57	239241.69	240509.75	7.07	27.69	0.53
	a. Govt. Securities	144855.42	155190.33	176214.77	194474.87	198937.45	7.13	13.55	2.29
	b. Others	1613.63	1640.22	24047.80	44766.82	41572.29	1.65	1366.13	-7.14
3	SHARE & OTHER INVESTMENT	63457.22	69534.76	81897.82	112150.10	106845.01	9.58	17.78	-4.73
4	LOANS & ADVANCES	748753.66	891629.91	1087486.69	1216790.15	1265200.10	19.08	21.97	3.98
	a. Private Sector	723355.09	860588.35	976374.75	1177378.37	1222153.47	18.97	13.45	3.80
	b. Financial Institutions	16673.89	23050.77	27231.05	33496.45	36802.01	38.24	18.14	9.87
	c. Government Organizations	8724.68	7990.78	83880.89	5915.33	6244.62	-8.41	949.72	5.57
5	BILLS PURCHASED	7438.39	9794.86	14533.93	10056.38	11155.48	31.68	48.38	10.93
6	LOANS AGT. COLLECTED BILLS	1015.49	737.25	1132.63	340.83	540.87	-27.40	53.63	58.69
7	FIXED ASSETS	21164.90	22600.03	24479.96	26028.65	26256.96	6.78	8.32	0.88
8	OTHER ASSETS	85601.07	102400.91	113748.89	165777.96	125262.67	19.63	11.08	-24.44
	a. Accrued Interests	23015.22	22763.51	22293.32	35442.06	26485.78	-1.09	-2.07	-25.27
	b. Others	62585.85	79637.40	91455.57	130335.91	98776.89	27.25	14.84	-24.21
9	Expenses not Written off	475.18	398.44	318.55	282.73	278.32	-16.15	-20.05	-1.56
10	Non Banking Assets	2037.98	2046.79	2608.84	3186.43	2912.74	0.43	27.46	-8.59
11	Reconciliation Account	4988.80	-6377.24	-2675.08	2422.60	4054.82	-227.83	-58.05	67.37
12	Profit & Loss A/c	89.21	1847.55	332.89	95.41	0.00	1971.02	-81.98	-100.00
	TOTAL	1267249.16	1477845.62	1774504.79	1988358.77	2028646.09	16.62	20.07	2.03

Statement of Assets and Liabilities of Development Banks

Liabilities		Mid-July			Mid-Mar	Mid-Apr	% Change		
		2013	2014	2015	2016	2016	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	25094.11	27683.64	30296.85	33803.83	34941.48	10.32	9.44	3.37
	a. Paid-up Capital	23568.92	25606.53	27448.46	27875.02	28893.93	8.65	7.19	3.66
	b. Statutory Reserves	2105.95	2706.17	3608.10	4286.90	4374.19	28.50	33.33	2.04
	c. Retained Earning	-1106.59	-1481.47	-1907.59	-45.51	235.46	33.88	28.76	-617.35
	d. Others Reserves	525.84	852.40	1147.88	1687.43	1437.89	62.10	34.66	-14.79
2	BORROWINGS	2753.56	2408.48	2454.26	843.61	2213.51	-12.53	1.90	162.38
	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	842.87	2212.76	22.45	12.19	162.53
	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	0.74	0.74	-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
3	DEPOSITS	160249.64	199932.80	237096.19	252218.61	259948.65	24.76	18.59	3.06
	a. Current	2944.14	3964.21	5056.01	7122.43	5197.93	34.65	27.54	-27.02
	b. Savings	83215.90	105094.40	120779.93	129914.87	132912.77	26.29	14.93	2.31
	c. Fixed	45134.34	53998.41	62203.55	64092.21	67843.45	19.64	15.20	5.85
	d. Call Deposits	28491.56	36345.53	48166.94	50348.80	53273.87	27.57	32.53	5.81
	e. Others	463.70	530.25	889.75	740.30	720.64	14.35	67.80	-2.66
4	Bills Payable	8.37	32.71	27.17	26.24	31.48	290.66	-16.92	19.97
5	Other Liabilities	16778.07	20116.85	20670.18	21663.69	18939.82	19.90	2.75	-12.57
	1. Loan Loss Provision	5847.74	6860.14	6171.65	5336.45	5770.06	17.31	-10.04	8.13
	2. Interest Suspense a/c	2594.60	3117.96	3322.76	4886.21	3255.32	20.17	6.57	-33.38
	3. Others	8335.74	10138.76	11175.78	11441.03	9914.45	21.63	10.23	-13.34
6	Reconciliation A/c	3374.90	3671.63	3800.85	5649.31	6037.29	8.79	3.52	6.87
7	Profit & Loss A/c	3251.27	5079.57	6296.30	4112.03	4970.52	56.23	23.95	20.88
	TOTAL	211509.94	258925.69	300641.79	318317.32	327082.76	22.42	16.11	2.75
Assets									
1	LIQUID FUNDS	52289.75	68931.29	79794.81	79593.80	75057.82	31.83	15.76	-5.70
	a. Cash Balance	4833.15	6139.82	6979.21	7146.06	6804.41	27.04	13.67	-4.78
	Nepalese Notes & Coins	4782.29	6051.74	6894.72	7059.00	6686.02	26.54	13.93	-5.28
	Foreign Currency	50.85	88.07	84.49	87.05	118.39	73.18	-4.07	36.00
	b. Bank Balance	19565.36	27923.34	33250.96	36641.38	34729.03	42.72	19.08	-5.22
	1. In Nepal Rastra Bank	7457.99	9163.59	14008.99	15093.27	13948.99	22.87	52.88	-7.58
	2. "A"Class Licensed Institution	9507.63	15810.29	15817.63	15926.80	14644.10	66.29	0.05	-8.05
	3. Other Financial Ins.	2454.26	2866.92	3255.99	5313.53	5778.99	16.81	13.57	8.76
	4. In Foreign banks	145.49	82.54	168.34	307.77	356.96	-43.27	103.95	15.98
	c. Money at Call	27891.24	34868.13	39564.65	35806.37	33524.38	25.01	13.47	-6.37
2	INVESTMENTS	3118.77	3230.11	3338.45	3743.29	5453.15	3.57	3.35	45.68
	a. Govt. Securities	3118.24	3229.98	3338.33	3623.54	5197.97	3.58	3.35	43.45
	b. Others	0.54	0.12	0.12	119.75	255.18	-76.93	0.00	113.09
3	SHARE & OTHER INVESTMENT	2124.29	1564.99	2037.17	2187.64	2397.70	-26.33	30.17	9.60
4	LOANS & ADVANCES	131168.99	161799.22	193462.91	206859.96	219994.82	23.35	19.57	6.35
	a. Private Sector	126319.47	160516.87	191447.83	204796.53	209867.56	27.07	19.27	2.48
	b. Financial Institutions	4809.98	1246.52	1981.58	2011.85	10117.43	-74.08	58.97	402.89
	c. Government Organizations	39.54	35.83	33.50	51.57	9.83	-9.38	-6.49	-80.94
5	BILLS PURCHASED	1562.24	4.34	7.70	1.00	4.22	-99.72	77.26	321.50
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	4975.07	4914.39	10.82	-6.36	-1.22
8	OTHER ASSETS	10596.49	11379.64	10992.49	13273.20	11540.41	7.39	-3.40	-13.05
	a. Accrued Interests	2815.95	3316.39	3803.85	4988.65	3377.34	17.77	14.70	-32.30
	b. Others	7780.55	8063.25	7188.64	8284.55	8163.07	3.63	-10.85	-1.47
9	Expenses not Written off	71.58	43.37	35.13	40.52	39.56	-39.41	-18.99	-2.38
10	Non Banking Assets	940.33	1539.64	1840.38	1337.30	1079.97	63.73	19.53	-19.24
11	Reconciliation Account	3375.86	3645.30	3820.15	5761.32	6078.12	7.98	4.80	5.50
12	Profit & Loss A/c	1515.77	1528.41	387.56	544.22	522.56	0.83	-74.64	-3.98
	TOTAL	211509.94	258925.69	300641.79	318317.32	327082.71	22.42	16.11	2.75

Statement of Assets and Liabilities of Finance Companies

Liabilities		Mid-July			Mid-Mar	Mid-Apr	% Change		
		2013	2014	2015	2016	2016			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	11969.53	9964.89	10527.71	12945.51	11972.65	-16.75	5.65	-7.52
	a. Paid-up Capital	16285.95	15924.71	15424.23	14692.38	14431.73	-2.22	-3.14	-1.77
	b. Statutory Reserves	1936.62	2319.67	2478.72	2834.90	2916.95	19.78	6.86	2.89
	c. Retained Earning	-6784.65	-9170.85	-8614.79	-5773.86	-6684.13	35.17	-6.06	15.77
	d. Others Reserves	531.61	891.35	1239.54	1192.10	1308.10	67.67	39.06	9.73
2	BORROWINGS	1452.87	566.16	481.95	1687.64	929.74	-61.03	-14.87	-44.91
	a. NRB	0.00	0.00	0.00	37.90	0.00	0.00	0.00	-100.00
	b. "A"Class Licensed Institution	1452.87	566.16	481.95	1649.74	929.74	-61.03	-14.87	-43.64
	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	78542.45	75118.62	6.46	-2.02	-4.36
	a. Current	85.76	78.38	91.21	126.31	90.45	-8.61	16.38	-28.39
	b. Savings	29452.65	31974.07	34294.58	39301.50	37761.11	8.56	7.26	-3.92
	c. Fixed	32932.05	34361.69	31196.45	32567.88	29555.95	4.34	-9.21	-9.25
	d. Call Deposits	1167.92	1249.13	918.79	1388.72	1656.64	6.95	-26.45	19.29
	e. Others	5343.18	5773.15	5452.80	5158.04	6054.46	8.05	-5.55	17.38
4	Bills Payable	3.63	6.60	4.41	2.55	0.44	81.73	-33.11	-82.88
5	Other Liabilities	19565.16	21329.27	20438.99	22245.57	22279.72	9.02	-4.17	0.15
	1. Loan Loss Provision	10793.74	10449.46	9531.38	9353.74	9753.13	-3.19	-8.79	4.27
	2. Interest Suspense a/c	4697.16	5938.05	6646.32	7635.89	7641.76	26.42	11.93	0.08
	3. Others	4074.26	4941.75	4261.29	5255.94	4884.82	21.29	-13.77	-7.06
6	Reconciliation A/c	1987.43	1693.55	1805.27	2049.58	2043.25	-14.79	6.60	-0.31
7	Profit & Loss A/c	2233.04	3345.47	2795.21	1233.79	2137.36	49.82	-16.45	73.24
	TOTAL	106193.21	110342.35	108007.39	118707.09	114481.77	3.91	-2.12	-3.56
Assets									
1	LIQUID FUNDS	21176.97	23863.52	23225.37	25592.90	22707.94	12.69	-2.67	-11.27
	a. Cash Balance	986.82	1093.73	1026.28	1147.13	1082.70	10.83	-6.17	-5.62
	Nepalese Notes & Coins	986.56	1093.36	1025.89	1147.06	1082.61	10.83	-6.17	-5.62
	Foreign Currency	0.26	0.37	0.39	0.07	0.09	39.63	6.89	32.77
	b. Bank Balance	13769.41	15322.64	15476.25	18533.18	15537.33	11.28	1.00	-16.16
	1. In Nepal Rastra Bank	2702.54	3212.44	3127.86	3923.11	3078.28	18.87	-2.63	-21.53
	2. "A"Class Licensed Institution	8008.13	9693.05	8847.46	10263.27	7492.36	21.04	-8.72	-27.00
	3. Other Financial Ins.	3058.74	2417.15	3500.93	4346.80	4966.69	-20.98	44.84	14.26
	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	5912.59	6087.92	15.99	-9.73	2.97
2	INVESTMENTS	1752.16	2484.24	2559.46	2370.11	2994.09	41.78	3.03	26.33
	a. Govt. Securities	1727.17	2446.81	2559.20	2366.95	2934.00	41.67	4.59	23.96
	b. Others	24.99	37.44	0.26	3.16	60.09	49.83	-99.30	1802.90
3	SHARE & OTHER INVESTMENT	1143.97	1556.47	1740.61	1668.44	1932.95	36.06	11.83	15.85
4	LOANS & ADVANCES	65775.79	65831.69	64721.71	71171.36	68773.15	0.08	-1.69	-3.37
	a. Private Sector	65335.45	63860.05	63176.98	70403.07	67980.68	-2.26	-1.07	-3.44
	b. Financial Institutions	426.32	1950.43	1465.98	700.16	720.13	357.50	-24.84	2.85
	c. Government Organizations	14.02	21.21	78.74	68.13	72.35	51.22	271.34	6.19
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	548.63	549.41	0.00	0.00	0.14
7	FIXED ASSETS	3006.04	2618.31	2327.65	2047.92	2122.73	-12.90	-11.10	3.65
8	OTHER ASSETS	8250.65	10181.79	10605.10	11875.36	11922.68	23.41	4.16	0.40
	a. Accrued Interests	4807.46	5961.44	6694.97	7754.86	7680.59	24.00	12.30	-0.96
	b. Others	3443.18	4220.34	3910.13	4120.50	4242.09	22.57	-7.35	2.95
9	Expenses not Written off	75.26	50.19	38.48	41.70	41.31	-33.32	-23.32	-0.93
10	Non Banking Assets	752.98	1170.53	801.69	1079.65	1205.24	55.45	-31.51	11.63
11	Reconciliation Account	2029.43	1699.39	1802.25	2052.19	2020.64	-16.26	6.05	-1.54
12	Profit & Loss A/c	2222.71	879.82	178.66	252.43	205.22	-60.42	-79.69	-18.70
	TOTAL	106193.21	110342.35	108007.39	118707.09	114481.77	3.91	-2.12	-3.56

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

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2013	2014	2015	2016	2016			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	65347.35	68151.35	67271.02	44656.01	49978.02	4.29	-1.29	11.92
1.1 Deposit Liabilities	64029.79	66485.63	65418.33	43671.81	48831.03	3.84	-1.61	11.81
1.1.1 Saving A/c	21211.31	21763.14	22494.48	15048.26	16703.98	2.60	3.36	11.00
1.1.2 Fixed A/c	33220.30	34583.20	31594.10	21740.99	24404.55	4.10	-8.64	12.25
1.1.2.1 Upto 3 Months Fixed A/c	1471.28	2866.37	1995.01	719.99	1479.61	94.82	-30.40	105.50
1.1.2.2 3 to 6 Months fixed A/c	1574.49	1065.31	1043.26	602.66	646.29	-32.34	-2.07	7.24
1.1.2.3 6 Months to 1 Year Fixed A/c	15584.32	15136.29	14308.11	10841.69	11853.60	-2.87	-5.47	9.33
1.1.2.4 Above 1 Year	14590.21	15515.23	14247.72	9576.65	10425.05	6.34	-8.17	8.86
1.1.3 Call Deposit	9552.50	10108.65	11302.25	6878.86	7718.52	5.82	11.81	12.21
1.1.4 Certificate of Deposits	45.69	30.64	27.50	3.70	3.99	-32.92	-10.26	7.77
1.2 Others	1317.56	1665.72	1852.69	984.20	1146.99	26.42	11.22	16.54
2 Commission/Fee Expense	385.30	448.04	509.46	334.43	392.60	16.28	13.71	17.39
3 Employees Expenses	15947.51	18747.82	21218.85	13898.00	15913.12	17.56	13.18	14.50
4 Office Operating Expenses	14673.00	15067.83	17624.25	10537.45	12358.75	2.69	16.97	17.28
5 Exchange Fluctuation Loss	30.53	30.99	64.81	194.73	193.84	1.51	109.15	-0.45
5.1 Due to Change in Exchange Rates	14.83	16.21	64.83	177.50	177.11	9.34	299.81	-0.22
5.2 Due to Foreign Currency Transactions	15.70	14.77	-0.01	17.23	16.74	-5.88	-100.09	-2.84
6 Non-Operating Expenses	1309.70	143.87	89.80	75.78	118.30	-89.02	-37.58	56.10
7. Provision for Risk	14903.98	14274.84	12781.47	5906.70	8526.60	-4.22	-10.46	44.35
7.1 Loan loss Provision	12280.32	12362.41	11018.41	4900.21	7506.75	0.67	-10.87	53.19
7.1.1 General Loan loss Provision	2998.01	2835.44	4071.38	1964.26	3535.13	-5.42	43.59	79.97
7.1.1.1 Pass Loan Loss Provision	0.00	0.00	3210.53	1618.54	3033.91	0.00	0.00	87.45
7.1.1.2 Watch List Provision	0.00	0.00	860.85	345.72	501.22	0.00	0.00	44.98
7.1.2 Special Loan Loss Provision	8865.40	9424.45	6627.48	2674.84	3786.07	6.31	-29.68	41.54
7.1.3 Additional Loan Loss Provision	416.91	102.52	319.54	261.11	185.55	-75.41	211.68	-28.94
7.2. Provision for Non-Banking Assets	1916.95	1498.26	1429.51	750.66	750.91	-21.84	-4.59	0.03
7.3. Provision for Loss on Investment	204.60	40.12	101.98	17.55	13.37	-80.39	154.17	-23.83
7.4. Provision for Loss of Other Assets	502.11	374.06	231.58	238.27	255.57	0.00	0.00	7.26
8 Loan Written Off	942.54	623.54	439.90	166.18	215.55	-33.84	-29.45	29.71
9 Provision for Staff Bonus	2879.03	3452.11	4053.16	2610.01	3679.29	19.91	17.41	40.97
10 Provision for Income Tax	8638.47	10677.75	12158.39	7954.16	11038.41	23.61	13.87	38.78
11 Others	481.92	45.06	495.79	12.30	13.39	-90.65	1000.27	8.81
12 Net Profit	25958.90	29331.59	37039.32	21818.19	31216.21	12.99	26.28	43.07
TOTAL EXPENSES	151498.22	160994.78	173746.23	108163.95	133644.08	6.27	7.92	23.56
Income								
1. Interest Income	120744.64	127191.89	134011.48	84944.48	105711.59	5.34	5.36	24.45
1.1. On Loans and Advance	111530.06	119484.79	127175.43	80549.95	100444.48	7.13	6.44	24.70
1.2. On Investment	4109.86	3502.98	2309.29	1835.49	2111.43	-14.77	-34.08	15.03
1.2.1 Government Bonds	3700.66	3049.44	1982.25	1584.47	1825.41	-17.60	-35.00	15.21
1.2.2 Foreign Bonds	22.70	28.74	76.54	61.03	71.99	26.59	166.33	17.96
1.2.3 NRB Bonds	336.67	234.04	160.24	93.43	107.74	-30.48	-31.53	15.32
1.2.4 Deventure & Bonds	49.84	190.76	90.26	96.56	106.29	282.77	-52.68	10.08
1.3 Agency Balance	1183.87	962.10	716.42	355.26	419.27	-18.73	-25.54	18.02
1.4 On Call Deposit	2528.67	2108.65	2633.89	1512.19	1843.87	-16.61	24.91	21.93
1.5 Others	1392.18	1133.37	1176.47	691.59	892.54	-18.59	3.80	29.06
2. Comission & Discount	7162.36	8051.43	8935.14	5867.55	6844.09	12.41	10.98	16.64
2.1 Bills Purchase & Discount	212.27	231.80	248.42	158.80	259.54	9.20	7.17	63.44
2.2 Comission	5444.04	6517.57	7494.65	4980.40	5714.98	19.72	14.99	14.75
2.3 Others	1506.06	1302.07	1192.07	728.36	869.58	-13.54	-8.45	19.39
3 Income From Exchange Fluctuation	3225.60	4168.69	4761.74	3688.14	4299.64	29.24	14.23	16.58
3.1 Due to Change in Exchange Rate	731.73	220.18	983.31	1072.22	1161.82	-69.91	346.60	8.36
3.2 Due to Foreign Currency Trans.	2493.87	3948.52	3778.43	2615.92	3137.82	58.33	-4.31	19.95
4 Other Operating Income	4603.37	5508.69	7326.73	5004.91	6054.31	19.67	33.00	20.97
5 Non Operating Income	2359.48	4041.44	4743.47	1749.89	2054.21	71.29	17.37	17.39
6 Provision Written Back	8345.00	8679.68	11842.55	6119.77	7708.50	4.01	36.44	25.96
7 Recovery from Written off Loan	1274.79	806.02	1508.63	492.43	596.26	-36.77	87.17	21.08
8 Income from Extra Ordinary Expenses	434.89	526.32	157.81	50.24	176.84	21.02	-70.02	252.02
9 Net Loss	3348.21	2020.61	458.66	246.54	198.58	-39.65	-77.30	-19.45
TOTAL INCOME	151498.33	160994.77	173746.22	108163.95	133644.02	6.27	7.92	23.56

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2013	2014	2015	2016	2016			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	46386.97	49263.53	49191.03	32740.35	36544.56	6.20	-0.15	11.62
1.1 Deposit Liabilities	45396.82	47872.14	47732.95	31832.44	35505.49	5.45	-0.29	11.54
1.1.1 Saving A/c	13318.11	13593.22	14740.74	9749.60	10721.78	2.07	8.44	9.97
1.1.2 Fixed A/c	24186.65	26009.72	23632.62	16634.99	18643.03	7.54	-9.14	12.07
1.1.2.1 Upto 3 Months Fixed A/c	1329.07	2734.87	1909.08	620.93	1371.65	105.77	-30.20	120.90
1.1.2.2 3 to 6 Months fixed A/c	1287.26	861.78	890.25	502.81	530.44	-33.05	3.30	5.50
1.1.2.3 6 Months to 1 Year Fixed A/c	10714.10	10816.67	10151.63	8281.90	8842.69	0.96	-6.15	6.77
1.1.2.4 Above 1 Year	10856.21	11596.41	10681.65	7229.35	7898.24	6.82	-7.89	9.25
1.1.3 Call Deposit	7846.59	8238.57	9332.14	5444.19	6136.73	5.00	13.27	12.72
1.1.4 Certificate of Deposits	45.47	30.63	27.45	3.67	3.95	-32.64	-10.37	7.74
1.2 Others	990.15	1391.40	1458.08	907.91	1039.07	40.52	4.79	14.45
2 Commission/Fee Expense	377.73	441.61	505.07	332.87	390.80	16.91	14.37	17.40
3 Employees Expenses	13238.73	15561.92	17776.14	11610.82	13322.37	17.55	14.23	14.74
4 Office Operating Expenses	10544.25	11195.23	13613.82	8317.96	9736.83	6.17	21.60	17.06
5 Exchange Fluctuation Loss	30.04	23.74	63.27	18.26	17.04	-20.96	166.46	-6.70
5.1 Due to Change in Exchange Rates	14.41	12.23	63.27	4.42	3.68	-15.13	417.26	-16.80
5.2 Due to Foreign Currency Transactions	15.63	11.51	0.00	13.84	13.36	-26.33	-100.00	-3.47
6 Non-Operatiing Expenses	1254.67	15.61	13.39	7.89	42.16	-98.76	-14.18	434.13
7. Provision for Risk	7951.98	8339.38	9962.24	4271.17	5833.02	4.87	19.46	36.57
7.1 Loan loss Provision	6870.91	8091.42	9070.71	3885.61	5372.74	17.76	12.10	38.27
7.1.1 General Loan loss Provision	2080.28	2084.15	3891.06	1481.90	2717.14	0.19	86.70	83.35
7.1.1.1 Pass Loan Loss Provision	0.00	0.00	3163.99	1245.18	2344.19	0.00	0.00	88.26
7.1.1.2 Watch List Provision	0.00	0.00	727.07	236.72	372.95	0.00	0.00	57.55
7.1.2 Special Loan Loss Provision	4584.12	6007.27	5176.73	2170.64	2557.55	31.05	-13.83	17.82
7.1.3 Additional Loan Loss Provision	206.52	0.00	2.92	233.07	98.05	-100.00	0.00	-57.93
7.2. Provision for Non-Banking Assets	824.76	207.96	679.65	401.56	482.53	-74.79	226.82	20.16
7.3. Provision for Loss on Investment	92.97	-1.14	40.37	8.99	4.43	-101.23	-3643.82	-50.71
7.4. Provision for Loss of Other Assets	163.35	41.14	171.51	-24.99	-26.68	0.00	0.00	6.74
8 Loan Written Off	525.54	269.95	103.45	13.67	15.13	-48.63	-61.68	10.63
9 Provision for Staff Bonus	2381.36	2660.27	3139.60	2145.78	2994.08	11.71	18.02	39.53
10 Provision for Income Tax	7136.63	8232.63	9521.99	6604.27	9059.59	15.36	15.66	37.18
11 Others	479.03	6.14	465.47	11.46	12.23	-98.72	7475.89	6.72
12 Net Profit	21058.94	21294.17	28386.05	17022.83	24637.87	1.12	33.30	44.73
TOTAL EXPENSES	111365.88	117304.18	132741.51	83097.34	102605.67	5.33	13.16	23.48
Income								
1. Interest Income	90916.84	95849.23	101174.86	65329.31	81095.94	5.43	5.56	24.13
1.1. On Loans and Advance	84815.44	91023.28	97566.06	62354.96	77652.52	7.32	7.19	24.53
1.2. On Investment	3834.88	3239.70	2065.62	1720.76	1973.28	-15.52	-36.24	14.67
1.2.1 Government Bonds	3459.06	2816.91	1774.19	1497.88	1720.01	-18.56	-37.02	14.83
1.2.2 Foreign Bonds	22.70	28.74	76.54	61.03	71.99	26.59	166.33	17.96
1.2.3 NRB Bonds	317.74	218.55	132.56	71.72	83.75	-31.22	-39.35	16.77
1.2.4 Deventure & Bonds	35.38	175.50	82.33	90.13	97.54	396.02	-53.09	8.21
1.3 Agency Balance	896.86	714.00	491.44	263.66	305.59	-20.39	-31.17	15.90
1.4 On Call Deposit	585.23	258.09	399.14	472.92	504.75	-55.90	54.65	6.73
1.5 Others	784.42	614.16	652.61	517.01	659.80	-21.70	6.26	27.62
2. Comission & Discount	6347.13	7252.50	8247.23	5489.51	6446.34	14.26	13.72	17.43
2.1 Bills Purchase & Discount	210.85	231.59	247.40	158.77	259.50	9.84	6.82	63.44
2.2 Comission	5028.62	6022.89	7055.01	4738.03	5463.03	19.77	17.14	15.30
2.3 Others	1107.66	998.02	944.82	592.71	723.81	-9.90	-5.33	22.12
3 Income From Exchange Fluctuation	3134.60	4118.09	4712.88	3461.68	4067.57	31.38	14.44	17.50
3.1 Due to Change in Exchange Rate	725.00	219.24	980.69	860.28	945.38	-69.76	347.31	9.89
3.2 Due to Foreign Currency Trans.	2409.60	3898.85	3732.18	2601.40	3122.19	61.80	-4.27	20.02
4 Other Operating Income	3015.50	3614.09	5281.25	3637.78	4319.88	19.85	46.13	18.75
5 Non Operating Income	1631.73	1241.27	3880.23	1194.94	1299.08	-23.93	212.60	8.72
6 Provision Written Back	4665.37	4031.87	7604.21	3513.47	4742.86	-13.58	88.60	34.99
7 Recovery from Written off Loan	1172.17	776.54	1445.40	465.68	569.20	-33.75	86.13	22.23
8 Income from Extra Ordinary Expenses	393.34	420.58	64.77	4.97	64.82	6.93	-84.60	1203.69
9 Net Loss	89.21	0.00	330.67	0.00	0.00	-100.00	0.00	0.00
TOTAL INCOME	111365.87	117304.17	132741.51	83097.34	102605.68	5.33	13.16	23.48

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2013	2014	2015	2016	2016			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	12397.19	13000.57	13157.27	8696.32	10045.70	4.87	1.21	15.52
1.1 Deposit Liabilities	12161.49	12811.12	12804.81	8630.64	9951.15	5.34	-0.05	15.30
1.1.1 Saving A/c	5534.38	5944.44	5804.70	3933.37	4523.42	7.41	-2.35	15.00
1.1.2 Fixed A/c	5016.64	5071.10	5086.43	3312.86	3918.66	1.09	0.30	18.29
1.1.2.1 Upto 3 Months Fixed A/c	64.12	93.84	59.93	43.11	46.31	46.35	-36.13	7.43
1.1.2.2 3 to 6 Months fixed A/c	171.54	146.20	116.36	75.60	90.81	-14.77	-20.41	20.12
1.1.2.3 6 Months to 1 Year Fixed A/c	2882.56	2573.54	2716.01	1702.57	2065.13	-10.72	5.54	21.30
1.1.2.4 Above 1 Year	1898.41	2257.51	2194.14	1491.59	1716.41	18.92	-2.81	15.07
1.1.3 Call Deposit	1610.48	1795.59	1913.68	1384.41	1509.07	11.49	6.58	9.00
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	65.68	94.56	-19.62	86.04	43.96
2 Commission/Fee Expense	5.04	5.43	3.26	0.78	0.84	7.71	-39.85	7.19
3 Employees Expenses	1921.62	2356.60	2640.86	1768.17	2021.99	22.64	12.06	14.35
4 Office Operating Expenses	2670.50	2905.88	3017.24	1716.85	2068.72	8.81	3.83	20.50
5 Exchange Fluctuation Loss	0.49	7.25	1.55	176.46	176.80	1389.04	-78.64	0.19
5.1 Due to Change in Exchange Rates	0.42	3.98	1.56	173.08	173.43	854.36	-60.83	0.20
5.2 Due to Foreign Currency Transactions	0.07	3.26	-0.01	3.38	3.38	4614.50	-100.39	-0.26
6 Non-Operatiing Expenses	52.52	110.83	41.67	53.51	51.42	111.03	-62.40	-3.90
7. Provision for Risk	3989.53	3525.12	1866.82	940.98	1540.29	-11.64	-47.04	63.69
7.1 Loan loss Provision	3020.91	2554.92	1349.90	623.25	1470.23	-15.43	-47.16	135.90
7.1.1 General Loan loss Provision	343.74	563.53	154.01	324.72	533.52	63.94	-72.67	64.30
7.1.1.1 Pass Loan Loss Provision	0.00	0.00	27.86	228.81	428.31	0.00	0.00	87.19
7.1.1.2 Watch List Provision	0.00	0.00	126.15	95.92	105.21	0.00	0.00	9.69
7.1.2 Special Loan Loss Provision	2630.48	1934.63	1104.99	292.79	910.40	-26.45	-42.88	210.94
7.1.3 Additional Loan Loss Provision	46.69	56.76	90.90	5.74	26.31	21.57	60.14	358.42
7.2. Provision for Non-Banking Assets	535.23	642.02	497.62	128.96	50.71	19.95	-22.49	-60.68
7.3. Provision for Loss on Investment	103.17	2.81	11.46	1.03	2.05	-97.28	308.19	98.64
7.4. Provision for Loss of Other Assets	330.22	325.37	7.84	187.74	17.30	0.00	0.00	-90.78
8 Loan Written Off	349.24	165.54	225.49	144.23	79.97	-52.60	36.22	-44.55
9 Provision for Staff Bonus	332.34	569.23	704.19	387.14	555.04	71.28	23.71	43.37
10 Provision for Income Tax	1008.99	1810.11	2043.98	1120.16	1593.19	79.40	12.92	42.23
11 Others	0.18	36.78	20.53	0.14	0.14	20106.10	-44.18	0.00
12 Net Profit	2848.11	4691.95	5925.13	3581.36	4459.25	64.74	26.28	24.51
TOTAL EXPENSES	25575.76	29185.27	29648.00	18586.11	22593.37	14.11	1.59	21.56
Income								
1. Interest Income	19976.69	22130.34	24453.29	14772.79	18780.68	10.78	10.50	27.13
1.1. On Loans and Advance	17902.49	20111.26	22110.85	13790.25	17478.51	12.34	9.94	26.75
1.2. On Investment	152.17	152.46	134.58	51.76	70.00	0.20	-11.73	35.25
1.2.1 Government Bonds	138.40	137.26	121.98	38.98	53.85	-0.82	-11.14	38.15
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	4.72	6.77	10.90	9.26	10.49	43.40	60.88	13.27
1.2.4 Deventure & Bonds	9.05	8.42	1.71	3.51	5.65	-6.87	-79.75	61.04
1.3 Agency Balance	184.86	168.42	137.10	66.30	77.20	-8.89	-18.59	16.45
1.4 On Call Deposit	1355.93	1401.86	1688.66	776.60	1030.82	3.39	20.46	32.73
1.5 Others	381.25	296.34	382.10	87.89	124.16	-22.27	28.94	41.27
2. Comission & Discount	662.53	616.60	585.87	329.35	336.44	-6.93	-4.98	2.15
2.1 Bills Purchase & Discount	1.42	0.20	1.02	0.03	0.04	-85.81	409.97	29.57
2.2 Comission	345.01	401.50	390.41	228.60	235.30	16.37	-2.76	2.93
2.3 Others	316.10	214.90	194.44	100.72	101.11	-32.02	-9.52	0.38
3 Income From Exchange Fluctuation	89.37	50.60	48.86	226.46	232.04	-43.38	-3.43	2.46
3.1 Due to Change in Exchange Rate	5.10	0.94	2.62	211.95	216.44	-81.66	179.65	2.12
3.2 Due to Foreign Currency Trans.	84.27	49.67	46.25	14.51	15.59	-41.06	-6.88	7.44
4 Other Operating Income	1101.70	1372.85	1552.34	1049.42	1373.41	24.61	13.07	30.87
5 Non Operating Income	539.65	2135.56	402.44	242.88	275.73	295.73	-81.16	13.52
6 Provision Written Back	1872.67	1658.69	2531.66	1922.45	1488.09	-11.43	52.63	-22.59
7 Recovery from Written off Loan	86.24	10.34	21.45	0.14	0.14	-88.01	107.40	0.00
8 Income from Extra Ordinary Expenses	37.31	69.49	35.69	28.72	95.17	86.24	-48.64	231.33
9 Net Loss	1209.71	1140.79	16.40	13.89	11.63	-5.70	-98.56	-16.31
TOTAL INCOME	25575.88	29185.27	29648.00	18586.11	22593.31	14.11	1.59	21.56

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2013	2014	2015	2016	2016			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	6563.19	5887.25	4922.73	3219.33	3387.75	-10.30	-16.38	5.23
1.1 Deposit Liabilities	6471.47	5802.37	4880.57	3208.73	3374.40	-10.34	-15.89	5.16
1.1.1 Saving A/c	2358.82	2225.47	1949.03	1365.29	1458.78	-5.65	-12.42	6.85
1.1.2 Fixed A/c	4017.01	3502.38	2875.05	1793.14	1842.87	-12.81	-17.91	2.77
1.1.2.1 Upto 3 Months Fixed A/c	78.09	37.66	26.00	55.95	61.65	-51.78	-30.95	10.17
1.1.2.2 3 to 6 Months fixed A/c	115.68	57.33	36.65	24.26	25.03	-50.44	-36.08	3.21
1.1.2.3 6 Months to 1 Year Fixed A/c	1987.66	1746.08	1440.47	857.23	945.79	-12.15	-17.50	10.33
1.1.2.4 Above 1 Year	1835.58	1661.31	1371.93	855.70	810.40	-9.49	-17.42	-5.29
1.1.3 Call Deposit	95.43	74.49	56.44	50.26	72.71	-21.94	-24.24	44.67
1.1.4 Certificate of Deposits	0.22	0.02	0.05	0.03	0.03	-91.20	170.55	11.92
1.2 Others	91.72	84.88	42.16	10.61	13.36	-7.46	-50.33	25.95
2 Commission/Fee Expense	2.53	1.00	1.13	0.77	0.96	-60.40	12.23	23.74
3 Employees Expenses	787.16	829.30	801.85	519.01	568.76	5.35	-3.31	9.59
4 Office Operating Expenses	1458.25	966.71	993.19	502.64	553.20	-33.71	2.74	10.06
5 Exchange Fluctuation Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Non-Operatiing Expenses	2.51	17.43	34.74	14.38	24.71	594.51	99.32	71.87
7. Provision for Risk	2962.47	2410.35	952.41	694.55	1153.29	-18.64	-60.49	66.05
7.1 Loan loss Provision	2388.50	1716.07	597.80	391.35	663.79	-28.15	-65.16	69.61
7.1.1 General Loan loss Provision	573.99	187.76	26.31	157.63	284.47	-67.29	-85.99	80.46
7.1.1.1 Pass Loan Loss Provision	0.00	0.00	18.68	144.55	261.40	0.00	0.00	80.84
7.1.1.2 Watch List Provision	0.00	0.00	7.63	13.08	23.06	0.00	0.00	76.29
7.1.2 Special Loan Loss Provision	1650.81	1482.55	345.76	211.42	318.13	-10.19	-76.68	50.48
7.1.3 Additional Loan Loss Provision	163.70	45.76	225.73	22.30	61.19	-72.05	393.30	174.39
7.2. Provision for Non-Banking Assets	556.97	648.27	252.23	220.15	217.67	16.39	-61.09	-1.12
7.3. Provision for Loss on Investment	8.46	38.45	50.14	7.53	6.88	354.73	30.40	-8.54
7.4. Provision for Loss of Other Assets	8.54	7.55	52.23	75.53	264.94	0.00	0.00	250.79
8 Loan Written Off	67.76	188.06	110.96	8.28	120.45	177.56	-41.00	1355.14
9 Provision for Staff Bonus	165.33	222.60	209.37	77.09	130.17	34.64	-5.94	68.86
10 Provision for Income Tax	492.85	635.01	592.41	229.73	385.63	28.85	-6.71	67.86
11 Others	2.71	2.14	9.80	0.71	1.02	-20.93	357.41	44.36
12 Net Profit	2051.85	3345.47	2728.14	1214.00	2119.09	63.05	-18.45	74.55
TOTAL EXPENSES	14556.59	14505.33	11356.71	6480.50	8445.03	-0.35	-21.71	30.31
Income								
1. Interest Income	9851.11	9212.31	8383.33	4842.38	5834.98	-6.48	-9.00	20.50
1.1. On Loans and Advance	8812.13	8350.25	7498.52	4404.74	5313.46	-5.24	-10.20	20.63
1.2. On Investment	122.82	110.82	109.09	62.97	68.15	-9.77	-1.56	8.23
1.2.1 Government Bonds	103.20	95.26	86.08	47.61	51.55	-7.69	-9.64	8.28
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	12.45	13.50	-38.63	92.50	8.48
1.2.4 Deventure & Bonds	5.41	6.84	6.23	2.91	3.10	26.42	-8.96	6.29
1.3 Agency Balance	102.16	79.67	87.87	25.30	36.48	-22.01	10.30	44.17
1.4 On Call Deposit	587.50	448.70	546.09	262.66	308.30	-23.63	21.71	17.38
1.5 Others	226.51	222.87	141.75	86.70	108.59	-1.60	-36.40	25.24
2. Comission & Discount	152.70	182.33	102.04	48.69	61.31	19.40	-44.04	25.92
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	13.77	16.65	32.35	-47.17	20.93
2.3 Others	82.30	89.15	52.81	34.92	44.66	8.33	-40.77	27.89
3 Income From Exchange Fluctuation	1.64	0.00	0.00	0.00	0.03	-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	0.03	0.00	-10.24	0.00
4 Other Operating Income	486.17	521.75	493.14	317.71	361.02	7.32	-5.48	13.63
5 Non Operating Income	188.09	664.61	460.80	312.08	479.40	253.34	-30.67	53.62
6 Provision Written Back	1806.96	2989.11	1706.69	683.85	1477.56	65.42	-42.90	116.07
7 Recovery from Written off Loan	16.38	19.14	41.78	26.61	26.93	16.88	118.26	1.18
8 Income from Extra Ordinary Expenses	4.25	36.25	57.35	16.54	16.85	753.72	58.18	1.89
9 Net Loss	2049.29	879.82	111.60	232.65	186.95	-57.07	-87.32	-19.64
TOTAL INCOME	14556.59	14505.33	11356.71	6480.50	8445.03	-0.35	-21.71	30.31

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

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2013	2014	2015	2016	2016			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	39147.82	48152.08	61783.87	69389.77	70868.73	23.00	28.31	2.13
Fishery Related	657.80	2747.06	3355.59	1610.76	1689.60	317.62	22.15	4.89
Mining Related	3897.30	3580.05	3525.74	3553.77	3556.53	-8.14	-1.52	0.08
Agriculture, Forestry & Beverage Production Related	190575.19	222489.70	255534.57	279003.00	284951.13	16.75	14.85	2.13
Construction	96067.34	118632.87	152480.40	163064.87	167975.69	23.49	28.53	3.01
Electricity, Gas and Water	20694.25	25606.61	34540.43	40667.74	41947.76	23.74	34.89	3.15
Metal Products, Machinery & Electronic Equipment & Asse	13050.42	13994.97	16208.31	17662.52	18263.43	7.24	15.82	3.40
Transport, Communication and Public Utilities	41298.89	43707.55	48451.67	56468.84	59332.39	5.83	10.85	5.07
Wholesaler & Retailer	198319.29	243966.15	297286.58	329656.44	345620.12	23.02	21.86	4.84
Finance, Insurance and Real Estate	84683.50	90353.77	107293.66	121472.28	130019.53	6.70	18.75	7.04
Hotel or Restaurant	25087.38	32909.63	44028.90	50644.50	51599.31	31.18	33.79	1.89
Other Services	46718.82	54154.23	63957.60	65433.73	67158.53	15.92	18.10	2.64
Consumption Loans	69436.96	87003.21	101450.14	109162.30	114524.95	25.30	16.61	4.91
Local Government	1255.49	1182.73	1714.14	1620.17	1620.15	-5.80	44.93	0.00
Others	124829.52	141309.64	169740.36	196364.00	207096.56	13.20	20.12	5.47
TOTAL	955719.96	1129803.67	1361351.97	1505774.69	1566224.43	18.21	20.49	4.01
Productwise								
Term Loan	136442.95	173069.81	223149.61	244315.03	249878.54	26.84	28.94	2.28
Overdraft	184614.72	211367.58	245994.73	264637.01	278606.41	14.49	16.38	5.28
Trust Receipt Loan / Import Loan	41471.44	48161.32	55141.88	55771.13	61836.55	16.13	14.49	10.88
Demand & Other Working Capital Loan	220401.50	250607.47	293603.14	349021.95	356471.66	13.70	17.16	2.13
Residential Personal Home Loan (Up to Rs. 1 Crore)	66210.53	89484.87	118861.54	127866.73	131406.22	35.15	32.83	2.77
Real Estate Loan	86062.16	82482.16	85678.07	97499.96	99636.99	-4.16	3.87	2.19
Margin Nature Loan	12935.41	20031.63	24084.77	32708.49	34958.17	54.86	20.23	6.88
Hire Purchase Loan	53933.61	63653.90	80966.96	88968.30	92936.97	18.02	27.20	4.46
Deprived Sector Loan	39549.07	50576.56	63889.82	70381.15	75989.26	27.88	26.32	7.97
Bills Purchased	8024.25	10045.08	13511.29	10717.81	11770.14	25.18	34.51	9.82
Other Product	106074.30	130323.28	156470.18	163887.13	172733.52	22.86	20.06	5.40
Total	955719.96	1129803.66	1361351.98	1505774.70	1566224.43	18.21	20.49	4.01
Collateral wise								
Gold and Silver	28785.76	31102.67	31374.67	29239.34	29651.30	8.05	0.87	1.41
Government Securities	3004.07	992.12	784.73	1188.71	1054.34	-66.97	-20.90	-11.30
Non Governmental Securities	8218.97	14092.14	18776.93	25237.40	28219.17	71.46	33.24	11.81
Fixed Deposit Receipts	11671.47	10774.58	9824.90	10738.03	12608.79	-7.68	-8.81	17.42
Own	10995.52	9893.47	8925.88	9571.50	10989.34	-10.02	-9.78	14.81
Other Licences Institutions	675.95	881.11	899.02	1166.54	1619.45	30.35	2.03	38.83
Collateral of Properties	820463.46	936410.77	1131830.49	1254372.92	1347776.46	14.13	20.87	7.45
Fixed Assets	681424.84	785804.82	957231.98	1058908.26	1128358.30	15.32	21.82	6.56
Current Assets	139038.62	150605.95	174598.50	195464.65	219418.16	8.32	15.93	12.25
Against security of Bill	7710.77	11927.48	13969.01	13367.71	13816.91	54.69	17.12	3.36
Domestic Bills	1010.89	2817.51	3532.80	3845.12	3931.58	178.72	25.39	2.25
Foreign Bills	6699.89	9109.97	10436.21	9522.59	9885.32	35.97	14.56	3.81
Against Guarantee	21747.59	29975.14	40479.05	43854.52	48488.86	37.83	35.04	10.57
Government Guarantee	3394.30	2155.95	2385.24	2428.76	2544.10	-36.48	10.64	4.75
Institutional Guarantee	13009.84	20737.62	27833.31	27564.39	30948.76	59.40	34.22	12.28
Personal Guarantee	959.91	2001.69	2350.72	4465.98	4853.44	108.53	17.44	8.68
Collective Guarantee	1364.92	2167.66	3581.03	4321.81	4656.80	58.81	65.20	7.75
International Rated Foreign Bank's Guarantee	115.10	192.25	93.08	1548.40	1625.09	67.03	-51.58	4.95
Other Guarantee	2903.51	2706.26	4235.68	3525.18	3860.66	-6.79	56.51	9.52
Credit Card	373.59	410.98	427.58	584.62	2628.28	10.01	4.04	349.57
Others	53744.25	94117.78	113884.53	127191.44	81980.33	75.12	21.00	-35.55
Total	955719.94	1129803.67	1361351.89	1505774.69	1566224.45	18.21	20.49	4.01

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2013	2014	2015	2016	2016			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	31030.97	37810.81	47818.18	53245.97	54327.30	21.85	26.47	2.03
Fishery Related	500.33	2491.48	2888.07	1153.53	1229.91	397.97	15.92	6.62
Mining Related	3487.15	3258.97	3064.11	3062.26	3082.17	-6.54	-5.98	0.65
Agriculture, Forestry & Beverage Production Related	176661.91	207142.86	239722.81	262574.49	267579.45	17.25	15.73	1.91
Construction	71712.79	88914.98	115175.72	123521.17	127733.46	23.99	29.53	3.41
Electricity, Gas and Water	18386.51	21784.34	29412.29	36848.92	38003.21	18.48	35.02	3.13
Metal Products, Machinery & Electronic Equipment & Asse	10044.44	10887.77	12402.24	14536.46	15057.95	8.40	13.91	3.59
Transport, Communication and Public Utilities	24431.32	25221.64	26254.45	34065.34	36294.25	3.23	4.09	6.54
Wholesaler & Retailer	161588.16	205667.15	256252.52	286962.04	300817.85	27.28	24.60	4.83
Finance, Insurance and Real Estate	66141.44	72768.84	89220.30	101458.81	109093.76	10.02	22.61	7.53
Hotel or Restaurant	18753.75	24846.43	35337.97	40583.73	41321.82	32.49	42.23	1.82
Other Services	38101.27	43987.36	53099.98	54200.74	55675.67	15.45	20.72	2.72
Consumption Loans	53754.45	68227.23	80339.71	86614.72	90746.15	26.92	17.75	4.77
Local Government	1176.32	1096.16	1621.81	1535.54	1535.55	-6.81	47.95	0.00
Others	81436.73	88042.57	110543.10	126823.62	134397.94	8.11	25.56	5.97
TOTAL	757207.54	902162.01	1103153.25	1227187.35	1276896.44	19.14	22.28	4.05
Productwise								
Term Loan	112480.40	142965.53	187297.61	202114.14	205696.42	27.10	31.01	1.77
Overdraft	150298.94	170872.66	200106.73	215513.26	224528.91	13.69	17.11	4.18
Trust Receipt Loan / Import Loan	41470.26	48161.32	55141.88	55771.13	61836.55	16.13	14.49	10.88
Demand & Other Working Capital Loan	185398.02	216015.90	260320.80	315169.34	323694.40	16.51	20.51	2.70
Residential Personal Home Loan (Up to Rs. 1 Crore)	47256.27	64673.30	87842.96	95264.88	98066.84	36.86	35.83	2.94
Real Estate Loan	63044.62	60467.66	63879.59	73216.81	75868.35	-4.09	5.64	3.62
Margin Nature Loan	7440.61	11988.14	16360.29	22413.75	24187.51	61.12	36.47	7.91
Hire Purchase Loan	34094.00	41023.45	54406.77	61850.75	64992.77	20.32	32.62	5.08
Deprived Sector Loan	32445.25	40962.32	51515.94	56409.44	61383.87	0.00	0.00	8.82
Bills Purchased	7997.56	10034.34	13497.19	10710.41	11758.72	25.47	34.51	9.79
Other Product	75281.64	94997.38	112783.49	118753.44	124882.10	26.19	18.72	5.16
Total	757207.55	902162.00	1103153.26	1227187.35	1276896.44	19.14	22.28	4.05
Collateral wise								
Gold and Silver	25038.53	27088.37	26813.12	25259.31	25520.58	8.19	-1.02	1.03
Government Securities	2974.77	968.71	751.68	1156.32	1013.56	-67.44	-22.40	-12.35
Non Governmental Securities	4925.55	8973.82	13183.16	17600.35	19914.12	82.19	46.91	13.15
Fixed Deposit Receipts	8102.32	7359.78	6561.88	7544.62	9075.25	-9.16	-10.84	20.29
Own	7428.97	6478.67	5662.90	6378.44	7455.80	-12.79	-12.59	16.89
Other Licences Institutions	673.35	881.11	898.97	1166.19	1619.45	30.85	2.03	38.87
Collateral of Properties	642544.50	733614.96	900985.02	1008965.75	1093636.41	14.17	22.81	8.39
Fixed Assets	504299.03	583662.27	726933.32	813736.97	874454.01	15.74	24.55	7.46
Current Assets	138245.47	149952.69	174051.71	195228.79	219182.40	8.47	16.07	12.27
Against security of Bill	7675.08	11923.28	13672.66	12655.56	13286.94	55.35	14.67	4.99
Domestic Bills	976.93	2813.31	3236.45	3132.98	3401.62	187.97	15.04	8.57
Foreign Bills	6698.14	9109.97	10436.21	9522.59	9885.32	36.01	14.56	3.81
Against Guarantee	18424.77	25697.50	34298.71	35442.08	39545.74	39.47	33.47	11.58
Government Guarantee	3230.85	1975.30	2208.28	2258.62	2379.49	-38.86	11.79	5.35
Institutional Guarantee	11547.20	18972.97	24969.73	24417.30	27229.25	64.31	31.61	11.52
Personal Guarantee	645.28	1684.14	2069.26	2772.65	3127.80	160.99	22.87	12.81
Collective Guarantee	204.05	404.05	951.02	1155.07	1553.03	98.01	135.37	34.45
International Rated Foreign Bank's Guarantee	104.10	117.47	93.08	1548.40	1625.09	12.84	-20.76	4.95
Other Guarantee	2693.29	2529.85	4007.34	3290.03	3631.09	-6.07	58.40	10.37
Credit Card	373.59	410.98	427.58	584.62	2628.28	10.01	4.04	349.57
Others	47148.40	86124.60	106459.44	117978.73	72275.59	82.67	23.61	-38.74
Total	757207.52	902162.02	1103153.26	1227187.34	1276896.45	19.14	22.28	4.05

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2013	2014	2015	2016	2016			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	6233.37	8423.26	12002.65	13974.50	14375.04	35.13	42.49	2.87
Fishery Related	129.14	214.77	404.87	400.53	416.83	66.31	88.51	4.07
Mining Related	267.11	275.24	390.09	437.17	402.32	3.04	41.73	-7.97
Agriculture, Forestry & Beverage Production Related	9194.30	10699.48	12179.35	12826.40	13796.11	16.37	13.83	7.56
Construction	15248.53	19507.92	26554.42	28289.90	29725.83	27.93	36.12	5.08
Electricity, Gas and Water	2092.11	3617.75	4933.46	3545.28	3659.54	72.92	36.37	3.22
Metal Products, Machinery & Electronic Equipment & Asse	2138.61	2385.15	2976.90	2342.45	2441.89	11.53	24.81	4.25
Transport, Communication and Public Utilities	11223.12	12897.59	15099.18	14888.37	16186.35	14.92	17.07	8.72
Wholesaler & Retailer	27070.92	29633.88	32542.18	33348.91	35278.42	9.47	9.81	5.79
Finance, Insurance and Real Estate	12589.36	12797.65	13368.46	13869.45	14962.81	1.65	4.46	7.88
Hotel or Restaurant	4735.00	6278.73	7231.42	8190.48	8480.46	32.60	15.17	3.54
Other Services	6294.93	7909.36	8661.91	9010.28	9354.72	25.65	9.51	3.82
Consumption Loans	9767.01	12728.61	15563.89	15876.48	17462.77	30.32	22.27	9.99
Local Government	31.05	38.04	32.34	45.83	45.81	22.49	-14.98	-0.05
Others	25714.82	34396.15	41529.50	49814.91	53410.15	33.76	20.74	7.22
TOTAL	132729.38	161803.56	193470.61	206860.96	219999.03	21.90	19.57	6.35
Productwise								
Term Loan	15064.74	21437.34	27992.73	32564.87	35089.30	42.30	30.58	7.75
Overdraft	34315.79	40494.92	45887.99	49123.75	54077.50	18.01	13.32	10.08
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	21619.13	19542.50	6.20	3.25	-9.61
Residential Personal Home Loan (Up to Rs. 1 Crore)	12309.08	16820.26	22476.27	23500.00	24487.47	36.65	33.63	4.20
Real Estate Loan	12864.26	12773.90	13116.83	14290.74	15402.93	-0.70	2.68	7.78
Margin Nature Loan	2709.85	4112.98	3831.26	5600.54	6097.25	51.78	-6.85	8.87
Hire Purchase Loan	13300.38	15906.14	18970.95	19192.10	20776.36	19.59	19.27	8.25
Deprived Sector Loan	5212.97	7564.63	10198.29	11439.76	12114.54	0.00	0.00	5.90
Bills Purchased	19.45	4.34	7.70	1.00	5.02	-77.66	77.26	401.50
Other Product	18234.59	22832.03	30485.43	29529.09	32406.17	25.21	33.52	9.74
Total	132729.37	161803.56	193470.61	206860.96	219999.03	21.90	19.57	6.35
Collateral wise								
Gold and Silver	3363.91	3680.33	4111.82	3520.77	3949.49	9.41	11.72	12.18
Government Securities	21.40	5.85	12.34	24.71	23.21	-72.67	110.90	-6.09
Non Governmental Securities	2018.23	3181.68	3330.32	5326.58	5880.11	57.65	4.67	10.39
Fixed Deposit Receipts	1635.28	1709.14	2014.24	1991.95	2313.54	4.52	17.85	16.14
Own	1635.28	1709.14	2014.20	1991.60	2313.54	4.52	17.85	16.16
Other Licences Institutions	0.00	0.00	0.05	0.35	0.00	0.00	0.00	-100.00
Collateral of Properties	121886.57	147209.51	177855.55	187984.78	199319.79	20.78	20.82	6.03
Fixed Assets	121492.70	146794.10	177513.72	187974.07	199314.93	20.83	20.93	6.03
Current Assets	393.88	415.41	341.83	10.71	4.86	5.47	-17.71	-54.60
Against security of Bill	21.13	4.20	15.30	9.58	12.53	-80.12	264.19	30.80
Domestic Bills	19.39	4.20	15.30	9.58	12.53	-78.34	264.19	30.80
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	7176.35	7681.77	38.05	49.80	7.04
Government Guarantee	97.04	112.75	112.07	108.99	105.42	16.18	-0.60	-3.27
Institutional Guarantee	1139.82	1492.52	2552.54	2646.86	3180.61	30.94	71.02	20.17
Personal Guarantee	205.86	200.91	155.40	1284.49	1322.11	-2.41	-22.65	2.93
Collective Guarantee	1145.92	1737.70	2602.75	3134.38	3070.09	51.64	49.78	-2.05
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	1.63	3.53	-89.67	-33.93	115.99
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	826.23	818.60	106.21	-70.45	-0.92
Total	132729.37	161803.56	193470.61	206860.96	219999.03	21.90	19.57	6.35

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2013	2014	2015	2016	2016	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	1883.48	1918.01	1963.05	2169.29	2166.39	1.83	2.35	-0.13
Fishery Related	28.33	40.81	62.64	56.70	42.86	44.04	53.49	-24.41
Mining Related	143.05	45.84	71.55	54.34	72.04	-67.96	56.09	32.58
Agriculture, Forestry & Beverage Production Related	4718.98	4647.36	3632.41	3602.10	3575.57	-1.52	-21.84	-0.74
Construction	9106.02	10209.97	10750.27	11253.80	10516.40	12.12	5.29	-6.55
Electricity, Gas and Water	215.63	204.52	194.69	273.54	285.01	-5.15	-4.81	4.19
Metal Products, Machinery & Electronic Equipment & Asse	867.37	722.06	829.16	783.60	763.59	-16.75	14.83	-2.55
Transport, Communication and Public Utilities	5644.44	5588.33	7098.04	7515.12	6851.79	-0.99	27.02	-8.83
Wholesaler & Retailer	9660.22	8665.13	8491.89	9345.49	9523.85	-10.30	-2.00	1.91
Finance, Insurance and Real Estate	5952.69	4787.27	4704.90	6144.03	5962.97	-19.58	-1.72	-2.95
Hotel or Restaurant	1598.63	1784.46	1459.52	1870.29	1797.04	11.62	-18.21	-3.92
Other Services	2322.62	2257.51	2195.70	2222.71	2128.15	-2.80	-2.74	-4.25
Consumption Loans	5915.50	6047.38	5546.54	6671.09	6316.03	2.23	-8.28	-5.32
Local Government	48.11	48.53	59.99	38.80	38.80	0.87	23.63	0.00
Others	17677.97	18870.91	17667.77	19725.48	19288.47	6.75	-6.38	-2.22
TOTAL	65783.04	65838.09	64728.11	71726.39	69328.96	0.08	-1.69	-3.34
Productwise								
Term Loan	8897.82	8666.94	7859.26	9636.03	9092.81	-2.59	-9.32	-5.64
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	12233.48	13234.76	-9.64	-13.27	8.18
Residential Personal Home Loan (Up to Rs. 1 Crore)	6645.18	7991.30	8542.32	9101.86	8851.92	20.26	6.90	-2.75
Real Estate Loan	10153.28	9240.60	8681.64	9992.41	8365.71	-8.99	-6.05	-16.28
Margin Nature Loan	2784.96	3930.51	3893.22	4694.20	4673.42	41.13	-0.95	-0.44
Hire Purchase Loan	6539.24	6724.31	7589.24	7925.45	7167.85	2.83	12.86	-9.56
Deprived Sector Loan	1890.85	2049.60	2175.58	2531.96	2490.85	0.00	0.00	-1.62
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	15604.61	15445.25	-0.51	5.66	-1.02
Total	65783.04	65838.09	64728.11	71726.39	69328.96	0.08	-1.69	-3.34
Collateral wise								
Gold and Silver	383.32	333.97	449.73	459.26	181.24	-12.87	34.66	-60.54
Government Securities	7.91	17.56	20.72	7.68	17.58	122.07	17.98	128.96
Non Governmental Securities	1275.19	1936.64	2263.45	2310.46	2424.95	51.87	16.88	4.96
Fixed Deposit Receipts	1933.87	1705.66	1248.78	1201.46	1220.00	-11.80	-26.79	1.54
Own	1931.27	1705.66	1248.78	1201.46	1220.00	-11.68	-26.79	1.54
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	57422.39	54820.26	-0.80	-4.67	-4.53
Fixed Assets	55633.11	55348.44	52784.94	57197.23	54589.36	-0.51	-4.63	-4.56
Current Assets	399.27	237.85	204.97	225.16	230.90	-40.43	-13.82	2.55
Against security of Bill	14.57	0.00	281.05	702.57	517.44	-100.00	0.00	-26.35
Domestic Bills	14.57	0.00	281.05	702.57	517.44	-100.00	0.00	-26.35
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	1236.09	1261.36	-6.18	15.14	2.04
Government Guarantee	66.41	67.90	64.90	61.16	59.19	2.24	-4.42	-3.22
Institutional Guarantee	322.82	272.12	311.04	500.22	538.90	-15.70	14.30	7.73
Personal Guarantee	108.77	116.64	126.05	408.84	403.53	7.23	8.07	-1.30
Collective Guarantee	14.95	25.91	27.25	32.35	33.68	73.30	5.20	4.11
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	233.52	226.05	-6.89	30.31	-3.20
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	8386.48	8886.14	3.04	19.94	5.96
Total	65783.04	65838.09	64728.01	71726.39	69328.96	0.08	-1.69	-3.34

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	lumbini
Liabilities														
1	CAPITAL FUND	3474.72	6675.77	9487.21	15257.65	5948.55	6896.00	5645.91	4892.22	6890.38	3864.72	2956.94	5473.84	2892.84
	a. Paid-up Capital	6465.00	8588.97	4756.57	7252.64	2248.16	4499.15	3883.74	3037.13	2742.60	2120.21	2353.18	3695.02	2000.83
	b. Calls in Advance													
	c. Proposed Bonus Share					562.04			2.08		551.26			300.12
	d. General Reserves	1873.55	4454.68	3503.50	2695.65	2639.03	1986.17	1123.78	1585.73	1940.60	948.06	596.82	1050.11	542.81
	e. Share Premium	93.31		0.07	4555.61			79.16		18.56		0.08	0.00	
	f. Retained Earning	-5802.98	-6254.95	674.73	50.04	24.24	115.00	3.16	134.45	1039.26	27.18	1.99	41.04	6.72
		845.84	-112.93	552.34	703.71	475.08	295.69	556.08	132.83	1149.36	218.01	4.87	687.68	42.36
2	BORROWINGS	938.40	6950.02	1830.64					201.06	1068.85	2693.52	2.50	2700.00	
	a. NRB		2200.00						201.06		43.52	2.50		
	b. Interbank Borrowing		638.40	4450.02	280.64						1650.00		2200.00	
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.		300.00					2500.40						
	e. Bonds and Securities			300.00	1550.00		600.00	1000.00		1068.85	1000.00		500.00	
3	DEPOSITS	82631.20	130076.56	113316.93	112636.60	58124.05	80877.84	63416.78	35873.43	79818.42	40719.86	27416.87	64145.89	22942.91
	a. Current	17616.59	28000.44	15121.01	27885.74	16433.41	8183.66	5770.92	1969.99	6898.38	3844.17	993.37	2238.26	755.85
	Domestic	17437.53	27910.42	11482.63	23309.10	9739.52	6341.71	5578.71	1781.99	6672.44	3479.28	940.88	2155.78	732.66
	Foreign	179.05	90.02	3638.38	4576.64	6693.89	1841.96	192.22	188.00	225.94	364.89	52.49	82.48	23.20
	b. Savings	49584.44	78032.43	51283.00	37051.30	25140.76	43673.13	24873.45	10734.27	36449.41	13996.17	8916.96	17413.46	5260.43
	Domestic	49571.03	77982.32	47873.43	35934.94	21362.56	42367.85	24677.92	10695.10	36310.62	13688.15	8725.69	17343.96	5216.50
	Foreign	13.41	50.11	3409.57	1116.36	3778.21	1305.28	195.53	39.17	138.79	308.02	191.27	69.51	43.93
	c. Fixed	11969.52	14354.74	8934.16	20614.58	2851.14	11030.44	21268.57	14358.46	17351.01	14853.10	10327.80	25490.61	10496.63
	Domestic	11884.72	14352.47	8193.68	20502.22	2721.52	10156.37	16220.73	13867.97	13050.89	14735.76	10104.36	24912.74	10496.63
	Foreign	84.80	2.27	740.48	112.36	129.62	874.08	5047.84	490.49	4300.12	117.35	223.44	577.87	
	d. Call Deposits	2049.04	8351.02	35713.36	25434.24	12869.85	16539.95	10928.35	8039.42	17998.59	7599.76	6916.45	18361.73	6295.48
	Domestic	2049.04	8175.06	21056.78	20161.72	4572.96	11109.59	8478.99	7950.18	11455.67	7278.81	6900.72	17208.62	6244.18
	Foreign		175.96	14656.58	5272.52	8296.89	5430.35	2449.36	89.24	6542.92	320.94	15.73	1153.11	51.30
	e. Others	1411.62	1337.93	2265.40	1650.74	828.89	1450.66	575.49	771.29	1121.03	426.66	262.30	641.84	134.52
	Domestic	1411.62	1337.93	2069.82	1507.46	705.49	1211.42	499.76	771.06	1115.49	346.84	261.29	641.84	134.52
	Foreign			195.58	143.28	123.40	239.23	75.73	0.23	5.55	79.82	1.00		
4	Bills Payable	64.64	25.32	320.68	0.21	468.80	476.80	352.12	99.18	1897.52	147.16	12.24	107.43	45.28
5	Other Liabilities	14904.97	24860.18	13838.90	9627.31	3262.25	4453.10	3020.77	5091.63	6976.15	2917.00	2738.62	3109.33	1005.85
	1. Sundry Creditors	4918.31	5350.51	5668.68	1193.89	349.51	191.27	357.18	183.53	548.34	200.25	817.02	403.05	30.28
	2. Loan Loss Provision	2818.91	3935.67	1572.70	1538.87	361.05	2094.64	540.01	661.49	897.46	1582.23	498.65	1045.70	352.05
	3. Interest Suspense a/c	4953.51	10312.10	513.82	420.85	129.24	490.22	59.02	297.52	272.35	203.97	212.99	259.09	55.22
	4. Others	2214.24	5261.90	6083.70	6473.69	2422.45	1676.97	2064.56	3949.09	5258.00	930.55	1209.96	1401.50	568.30
6	Reconciliation A/c	4548.95			0.20	22.94			0.27	7.24				0.01
7	Profit & Loss A/c	1421.23	1600.72	2130.87	1831.62	906.78	1319.32	950.30	1006.42	1209.05	483.51	372.15	811.32	270.86
		107045.70	164176.95	146044.62	141184.24	68710.44	94646.00	76886.29	47164.21	97867.62	50825.77	33499.32	76347.82	27157.76
Assets														
1	LIQUID FUNDS	12149.32	25396.52	14522.20	27249.23	15866.50	8680.28	6916.98	4636.20	15483.31	4966.66	3836.08	7491.60	3948.93
	a. Cash Balance	2955.61	4007.60	1507.85	2109.91	814.28	1099.01	1841.20	1052.96	1563.05	821.68	577.51	934.19	387.85
	Nepalese Notes & Coins	2910.13	3963.60	1373.22	1929.39	764.96	986.92	1814.00	1035.58	1525.93	788.89	569.99	896.80	377.39
	Foreign Currency	45.48	44.00	134.63	180.52	49.33	112.09	27.20	17.38	37.12	32.79	7.52	37.39	10.46
	b. Bank Balance	9193.71	14668.92	11304.67	25139.31	5676.44	7288.07	4425.78	3583.23	12620.26	4144.98	2517.03	6557.41	2661.04
	1. In Nepal Rastra Bank	7690.17	12621.57	7406.08	18403.51	4390.29	3430.62	3010.34	3106.30	7643.42	2336.81	2293.40	4253.87	2081.61
	Domestic Currency	7677.30	12552.90	7187.05	18157.39	4292.83	3295.56	2978.36	3053.25	7552.80	2315.21	2310.88	4226.63	2075.04
	Foreign Currency	12.87	68.67	219.03	246.12	97.47	135.06	31.99	53.05	90.62	21.60	-17.48	27.24	6.57
	2. "A" Class Licensed Institution	250.72	1095.24	104.67	348.18	60.09	188.03	302.08	239.21	390.96	308.55	152.28	217.26	66.56
	Domestic Currency	250.72	1074.65	104.67	269.93	60.09	188.03	294.88	238.59	387.69	306.42	148.35	217.22	66.08
	Foreign Currency		20.59		78.25			7.19	0.62	3.27	2.13	3.93	0.05	0.47
	3. Other Financial Ins.								0.52					
	4. In Foreign Banks	1252.82	952.11	3793.92	6387.63	1226.05	3669.42	1113.36	237.21	4585.88	1499.62	71.35	2086.27	512.87
	c. Money at Call		6720.00	1709.69		9375.78	293.20	650.00		1300.00		741.54		900.03
	Domestic Currency		6720.00				293.20	650.00						900.03
	Foreign Currency			1709.69		9375.78				1300.00		741.54		
2	INVESTMENT IN SECURITIES	17397.07	36937.83	28489.18	10946.62	9933.56	9272.70	10142.62	3062.82	11802.83	7970.69	2994.65	10898.49	1257.93
	a. Govt. Securities	17397.07	11771.75	28223.79	6621.87	9933.56	8723.32	10142.62	3062.82	11802.83	7020.69	2644.65	10701.49	1257.93
	b. NRB Bond		25166.08		4324.75						950.00	350.00		
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents			265.39			549.38						197.00	
3	SHARE & OTHER INVESTMENT	235.91	1118.62	18383.75	10581.86	11045.93	7390.12	9679.82	2656.41	7770.10	1000.32	424.81	2015.15	624.32
	a. Interbank Lending							159.60	700.00			412.80		
	b. Non Residents		530.83	17945.83	8406.29		6909.50	9470.47	1867.64	7706.75	817.99		1525.59	478.35
	c. Others	235.91	587.79	437.92	2175.57	11045.93	480.62	49.76	88.77	63.35	182.33	12.01	489.56	145.97
4	LOANS & ADVANCES	59804.41	79232.34	70621.37	83904.93	29655.02	62769.24	46055.69	30999.22	58967.87	34015.26	23030.77	52866.25	20356.73
	a. Private Sector	59804.41	75245.67	67674.80	82002.71	28295.35	59370.72	43758.17	29517.00	53682.28	31604.51	22846.40	52001.05	17879.83
	b. Financial Institutions		2761.91	2946.57	1797.63	1359.68	3398.52	2297.52	1362.08	2706.83	2339.05	85.49		2476.89
	c. Government Organizations		1224.76		104.60				120.14	2578.76	71.71	98.88	865.20	
5	BILL PURCHASED	16.07	57.78	4.82	469.44	41.17	2518.94	688.91	388.91	215.41	839.96	164.		

S.N.	BFI Name	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata	Mega
Liabilities														
1	CAPITAL FUND	4484.18	3347.32	4369.18	3721.19	16224.57	7323.49	3739.88	4332.31	3767.41	5755.46	4348.30	2357.58	3074.86
	a. Paid-up Capital	3331.50	2699.17	3039.23	2437.42	9860.80	6164.27	3065.23	3705.26	2807.51	4154.56	5208.89	2060.00	2870.56
	b. Calls in Advance									0.00				
	c. Proposed Bonus Share	533.04		0.53		513.60				528.97	332.43			
	d. General Reserves	424.04	546.37	563.48	684.96	4408.78	711.33	479.80	580.38	294.76	784.61	634.69	100.63	185.08
	e. Share Premium	112.79		74.00				2.97		88.02	10.15	3.41		
	f. Retained Earning	3.59	13.39	623.48	2.40	456.94	42.58	125.20	10.89	3.28	339.31	-2475.67	151.11	5.37
		79.22	88.38	68.47	596.41	984.46	405.32	66.67	35.77	44.86	134.39	976.98	45.84	13.86
2	BORROWINGS		292.91	400.00	1453.52	2460.35	3161.08	3390.94			638.37	24.38	205.95	309.74
	a. NRB		292.91			53.24	22.00	279.33						
	b. Interbank Borrowing				250.00		2739.08	2611.60				24.38	205.95	309.74
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.					567.11					138.37			
	e. Bonds and Securities			400.00	1203.52	1840.00	400.00	500.00			500.00			
3	DEPOSITS	48439.07	34821.62	43711.27	53354.33	83514.23	67406.45	44373.50	46278.91	41282.79	57453.86	54542.50	22899.55	26065.39
	a. Current	1628.83	1363.87	2320.72	2508.45	10799.83	3100.78	1222.35	1392.64	1622.01	2482.15	1529.94	878.98	981.64
	Domestic	1590.81	1319.71	2050.02	2358.41	10794.05	3017.29	1057.01	1379.81	1524.59	2375.04	1495.91	865.92	935.84
	Foreign	38.02	44.16	270.71	150.03	5.78	83.49	165.34	12.84	97.43	107.11	34.04	13.06	45.79
	b. Savings	20079.67	9041.71	10084.70	15151.81	36298.30	28954.03	8985.38	7127.27	12997.31	18306.80	30240.12	5809.02	7714.15
	Domestic	20045.26	8937.57	9897.72	15064.81	36298.07	27722.09	8898.46	7093.21	12938.49	18102.12	30197.79	5780.51	7629.64
	Foreign	34.40	104.14	186.98	87.00	0.23	1231.94	86.92	34.05	58.82	204.68	42.33	28.51	84.52
	c. Fixed	14306.12	16491.89	16086.97	17632.15	32564.88	16616.62	20942.11	20647.05	20001.74	18583.89	10997.76	9824.62	9873.88
	Domestic	14306.12	15694.26	14868.59	17262.76	32564.88	16228.92	20782.36	20647.05	19211.35	18536.70	9786.26	9665.10	8794.30
	Foreign		797.63	1218.38	369.39		387.71	159.75		790.39	47.19	1211.50	159.53	1079.58
	d. Call Deposits	12078.19	7704.94	14123.49	17485.72	3155.30	18158.89	12971.35	16621.94	6219.46	15940.59	11308.14	6241.90	7329.35
	Domestic	10512.43	7172.38	12707.95	17269.18	3155.30	17930.93	12937.63	16576.82	6159.12	14651.56	11111.53	6241.90	7295.13
	Foreign	1565.76	532.56	1415.54	216.54		227.97	33.72	45.12	60.34	1289.03	196.61		34.22
	e. Others	346.26	219.21	1095.38	576.20	695.92	576.13	252.31	490.01	442.27	2140.43	466.54	145.04	166.37
	Domestic	281.98	219.21	1036.61	575.47	695.92	568.39	244.07	490.01	442.27	1307.98	466.54	145.04	166.37
	Foreign	64.28		58.77	0.73		7.74	8.24			832.45			
	Foreign Payable	21.12	30.05	80.20				38.61	204.84	12.92	131.34	12.61	69.23	50.59
4	Other Liabilities	4029.20	3199.82	3661.96	6175.21	25014.56	3656.08	2582.20	3043.84	2807.52	2352.34	8684.84	1040.46	1848.30
	1. Sundry Creditors	1435.14	1171.01	949.34	2675.78	7359.48	346.91	8.39	175.71	17.04	20.28	804.50	13.83	2.70
	2. Loan Loss Provision	598.64	784.78	713.28	896.60	3832.30	1467.46	948.42	831.96	922.28	1303.53	4455.90	379.24	465.92
	3. Interest Suspense a/c	189.95	223.29	120.60	182.42	2040.91	255.61	247.23	270.97	375.73	229.52	1980.74	71.23	124.72
	4. Others	1805.48	1020.73	1878.74	2420.41	11781.88	1586.10	1378.16	1765.20	1492.48	799.01	1443.70	576.17	1254.96
6	Reconciliation A/c												19.47	
7	Profit & Loss A/c	620.49	350.07	440.19	786.21	1213.24	1032.35	724.78	709.51	617.73	1203.79	772.83	226.63	322.81
		57594.06	42041.78	52662.81	65490.46	128426.96	82579.45	54849.90	54569.40	48488.38	67535.15	68404.94	26799.39	31671.68
Assets														
1	LIQUID FUNDS	6933.63	4015.56	5239.16	5689.74	10695.61	7406.90	6175.22	8002.41	4385.30	7332.58	9587.26	3539.16	4902.54
	a. Cash Balance	1592.38	590.75	754.47	1073.50	2506.29	1526.01	1505.66	1256.19	719.78	1288.28	1915.61	557.05	442.91
	Nepalese Notes & Coins	1547.28	557.48	738.14	998.80	2499.85	1473.30	1475.94	1202.16	708.13	1256.32	1860.54	545.79	432.81
	Foreign Currency	45.10	33.27	16.33	74.71	6.44	52.71	29.72	54.03	11.65	31.96	55.08	11.25	10.10
	b. Bank Balance	5341.25	2476.78	4484.69	3865.52	8039.43	5880.89	4669.56	6148.00	3665.53	5452.03	6621.65	2982.12	2191.45
	1. In Nepal Rastra Bank	3099.05	1914.90	3098.38	3522.66	4847.91	4804.03	3603.46	5677.24	2801.22	3025.35	4784.37	2077.98	1791.38
	Domestic Currency	3083.90	1903.21	3075.34	3508.59	4481.58	4782.93	3592.00	5669.00	2745.63	2921.42	4769.15	2039.32	1783.43
	Foreign Currency	15.15	11.69	23.04	14.07	366.33	21.10	11.45	8.24	55.59	103.93	15.22	38.66	7.94
	2. "A"Class Licensed Institution	410.75	81.09	241.10	120.44	1412.33	395.50	283.41	70.49	94.59	443.71	398.00	170.89	119.81
	Domestic Currency	380.65	74.43	167.41	116.97	1408.30	386.51	282.39	65.94	94.43	443.71	388.40	170.89	118.27
	Foreign Currency	30.10	6.66	73.70	3.48	4.02	8.99	1.02	4.54	0.16		9.60		1.54
	3. Other Financial Ins.	18.09				9.85					3.92	20.79	0.54	
	4. In Foreign Banks	1813.37	480.79	1145.21	222.42	1779.19	671.50	782.70	400.27	769.72	1979.05	1418.49	732.70	280.26
	c. Money at Call		948.02		750.71	149.89			598.22		592.26	1050.00		2268.19
	Domestic Currency		900.00		570.00				598.22		216.65	1050.00		620.00
	Foreign Currency		48.02		180.71	149.89					375.61			1648.19
2	INVESTMENT IN SECURITIES	5209.13	3504.93	3836.50	6879.77	11925.10	7513.50	6439.98	4620.75	5495.40	4771.59	4462.56	2250.27	2132.55
	a. Govt. Securities	4083.81	3504.93	2586.50	6879.77	11925.10	4313.50	5346.50	4620.75	5495.40	3833.74	4462.56	2250.27	2132.55
	b. NRB Bond	215.18		1250.00			3200.00	1093.48			937.85			
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents	910.14												
3	SHARE & OTHER INVESTMENT	24.87	3017.20	2933.85	1560.70	4176.84	7461.40	1280.10	1114.87	1982.76	2846.29	1421.52	356.32	296.36
	a. Interbank Lending		723.18			500.00	4199.71		204.84		455.65			
	b. Non Residents		1497.41	2291.79	743.20					1929.72	2102.91	1062.50	202.14	183.37
	c. Others	24.87	796.61	642.06	817.50	3676.84	3261.69	1280.10	910.02	53.04	287.72	359.02	154.18	112.99
4	LOANS & ADVANCES	40314.63	28686.12	35212.55	44924.64	78107.88	56451.55	37795.12	37782.67	34687.04	48992.15	43938.76	19451.87	22371.89
	a. Private Sector	38749.59	27962.59	34834.68	44924.64	78091.99	56451.55	36259.44	35596.34	33709.24	47433.99	43938.76	18379.69	21694.03
	b. Financial Institutions	1533.51	723.53	377.87		15.89		1516.88	1758.90	977.80	1558.16		869.18	677.86
	c. Government Organizations	31.53						18.80	427.44				203.00	
5	BILL PURCHASED	502.07	9.78	1467.83	636.81		890.43	43.08	120.35	56.09	758.52	418.65	1.86	
	a. Domestic Bills Purchased	0.49	3.98	13.40	50.26			43.08	72.60	3.35	758.52	418.65	0.27	
	b. Foreign Bills Purchased	501.57	5.80	1454.43	586.55		890.43		47.75	52.74			1.59	
	c. Import Bills & Imports			1425.66										
6	LOANS AGAINST COLLECTED BILLS							5.19					159.55	
	a. Against Domestic Bills							5.19						
	b. Against Foreign Bills												159.55	
7	FIXED ASSETS	691.18	721.78	987.98	941.84</									

S.N.	BFI Name	Civil	Century	Samina	NIDC	Malika	Siddhartha	Yeti	Narayani	PDDBL	Sahayogi	Kamali	Triveni	Suprim	Suvechha
Liabilities															
1	CAPITAL FUND	3288.10	2990.85	3430.69	3025.43	391.57	822.55	1046.62	-102.88	535.62	316.01	145.51	938.45	1023.35	271.98
	a. Paid-up Capital	3082.78	2840.80	3060.29	415.82	242.55	715.95	1386.23	55.57	370.17	257.88	100.00	820.02	811.62	227.31
	b. Calls in Advance								6.12			20.00			
	c. Proposed Bonus Share					70.69			10.05						121.74
	d. General Reserves	181.70	84.67	365.33	826.23	52.92	79.54	178.81	17.52	64.87	56.73	13.66	103.82	74.41	24.83
	e. Share Premium	1.08	49.11							0.54				2.11	9.77
	f. Retained Earning		4.34	1.32	1674.54		2.47	-722.96	-201.89	86.78	1.40	11.85	0.05	1.28	7.20
		22.54	11.94	3.75	108.84	25.42	24.59	204.53	9.76	13.26	0.01		14.57	12.18	2.87
2	BORROWINGS	730.00		1817.01											
	a. NRB			1372.60											
	b. Interbank Borrowing	730.00		74.41											
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities			370.00											
3	DEPOSITS	28220.56	26015.54	43441.96	1592.10	3575.57	8344.53	9273.05	290.31	3948.61	2456.97	1615.52	8429.56	7341.13	2085.19
	a. Current	615.74	1027.35	1955.78	41.48	145.69	267.18	249.71		29.98	86.79	9.07	144.95	134.55	24.67
	Domestic	598.48	912.99	1908.22	41.48	145.69	266.91	245.89		29.98	86.79	9.07	144.95	134.55	24.67
	Foreign	17.26	114.36	47.56			0.27	3.82							0.00
	b. Savings	4965.24	7209.90	16705.68	448.03	2584.05	4632.66	3255.93	149.56	2391.29	1954.73	1011.22	3855.16	2388.09	1085.62
	Domestic	4926.69	7191.41	16406.25	448.03	2584.05	4632.66	3255.91	149.56	2391.29	1954.73	1011.22	3855.16	2388.09	1085.62
	Foreign	38.55	18.49	299.44				0.02							
	c. Fixed	15314.53	11631.27	10115.96	1016.37	354.10	1460.21	3094.69	140.60	1075.94	345.06	341.08	2256.59	1593.82	647.50
	Domestic	15208.18	11631.27	9584.43	1016.37	354.10	1460.21	3094.69	140.60	1075.94	345.06	341.08	2256.59	1593.82	647.50
	Foreign	106.35		531.53											
	d. Call Deposits	7004.24	5985.97	14305.77	86.23	487.26	1979.26	2670.94		445.80	70.39	249.93	2113.04	3221.14	327.40
	Domestic	6654.33	5950.80	13341.93	86.23	487.26	1979.26	2667.72		445.80	70.39	249.93	2113.04	3221.14	327.40
	Foreign	349.91	35.17	963.84				3.21							
	e. Others	320.81	161.05	358.77		4.47	5.21	1.79	0.16	5.61		4.22	59.82	3.54	
	Domestic	320.81	161.05	358.77		4.47	5.21	1.79	0.16	5.61		4.22	59.82	3.54	
	Foreign														
4	Bills Payable	66.65	17.90					6.88							
5	Other Liabilities	1965.12	1001.69	1685.85	1729.56	173.05	514.56	1637.59	373.75	167.65	111.83	70.73	398.64	277.87	87.34
	1. Sundry Creditors	2.98	26.15	5.05	70.50		36.06	27.66	52.75	13.46	2.79	2.14	13.18	2.77	8.42
	2. Loan Loss Provision	662.25	332.12	408.50	404.81	61.92	209.39	481.28	173.85	50.04	41.29	30.80	197.26	89.59	33.79
	3. Interest Suspense a/c	347.20	35.11	78.89	522.31	21.17	112.90	210.16	116.25	6.08	14.07	24.57	73.48	25.79	12.19
	4. Others	952.70	608.30	1193.42	731.95	89.95	156.22	918.49	30.90	98.07	53.68	13.21	114.73	159.72	32.93
6	Reconciliation A/c				-2.55				101.58						0.03
7	Profit & Loss A/c	400.25	232.41	670.42	90.44	85.26	196.28	172.30		50.85	32.27	2.41	83.90	180.74	13.57
		34670.69	30258.40	51045.94	6434.99	4225.45	9877.92	12136.44	662.77	4702.73	2917.08	1834.16	9850.55	8823.08	2458.10
Assets															
1	LIQUID FUNDS	3801.23	3756.13	3023.14	2866.15	911.87	1598.04	2371.97	107.46	1637.18	734.64	770.70	2520.07	2543.68	672.24
	a. Cash Balance	600.08	490.75	598.12	18.39	115.52	200.72	185.29	1.79	129.39	45.16	112.16	204.32	189.70	73.47
	Nepalese Notes & Coins	589.63	470.13	569.73	18.39	115.31	200.70	184.05	1.79	129.39	45.16	112.16	204.32	174.65	73.47
	Foreign Currency	10.45	20.61	28.39		0.21	0.02	1.24						15.05	
	b. Bank Balance	3201.15	3265.39	2425.02	2847.76	273.09	648.90	2186.68	105.67	373.00	144.94	101.68	592.34	1287.18	598.77
	1. In Nepal Rastra Bank	2135.40	2409.34	2194.46	128.74	196.43	614.60	695.57	0.47	210.26	133.65	101.68	506.88	437.85	23.58
	Domestic Currency	2111.77	2362.97	2177.03	128.74	196.43	614.60	695.57	0.47	210.26	133.65	101.68	506.88	437.47	23.58
	Foreign Currency	23.63	46.38	17.42										0.39	
	2. "A"Class Licensed Institution	144.27	166.51	91.75	2719.01	76.65	34.30	1038.27	12.37	161.37	11.11		80.64	849.33	360.17
	Domestic Currency	142.19	161.89	83.55	2719.01	76.65	34.24	1023.44	12.37	161.37	11.11		80.64	849.33	360.17
	Foreign Currency	2.08	4.63	8.20			0.06	14.83							
	3. Other Financial Ins.							449.85	92.83	1.38	0.18		4.83		215.02
	4. In Foreign Banks	921.48	689.53	138.81				2.99							
	c. Money at Call					523.27	748.42			1134.79	544.54	556.87	1723.42	1066.80	
	Domestic Currency					523.27	745.49			1134.79	544.54	556.87	1723.42	1066.80	
	Foreign Currency						2.93								
2	INVESTMENT IN SECURITIES	3739.24	1119.20	5502.30	40.00		249.80	208.20					630.00	501.70	
	a. Govt. Securities	2439.24	569.20	5189.25	40.00		249.80	208.20					430.00	501.70	
	b. NRB Bond	1300.00	550.00										200.00		
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents			313.05											
3	SHARE & OTHER INVESTMENT	623.45	1197.57	3623.81	168.77	6.89	55.46	81.98	14.24	15.00	21.85		25.25	11.86	16.04
	a. Interbank Lending		877.60												
	b. Non Residents	542.39	319.05	2411.48											
	c. Others	81.06	0.92	1212.32	168.77	6.89	55.46	81.98	14.24	15.00	21.85		25.25	11.86	16.04
4	LOANS & ADVANCES	24524.36	22801.71	36878.04	2452.99	3084.35	7382.85	8032.85	188.18	2916.00	2013.52	862.12	6226.79	5478.45	1614.32
	a. Private Sector	22871.41	21664.73	35907.89	2452.99	3084.35	7382.85	7903.71	188.18	2916.00	2013.52	862.12	6226.79	5474.70	1614.32
	b. Financial Institutions	1161.43	1136.98	961.86				127.66							
	c. Government Organizations	491.52		8.29				1.48							3.75
5	BILL PURCHASED	59.27	25.23				1.00								
	a. Domestic Bills Purchased	59.27					1.00								
	b. Foreign Bills Purchased		25.23												
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS	252.96													
	a. Against Domestic Bills	252.96													
	b. Against Foreign Bills														
7	FIXED ASSETS	557.33	456.28	664.33	121.45	35.59	284.53	229.30	4.97	46.42	57.98	38.24	176.47	77.02	46.51
8	OTHER ASSETS	1102.99	851.58	1354.33	785.63	186.11	299.81	751.78	242.16	83.25	88.89	163.09	258.05	162.70	107.47 </

S.N.	BFI Name	Shangrila	Gandaki	Infrastructure	Business	Excel	Biratbaxmi	Western	Society	Araniko	Deva	Miteri	Tirau	Mukinath	Sewa
Liabilities															
1	CAPITAL FUND	1030.13	623.99	1040.51	1197.84	335.97	497.60	180.90	799.76	287.10	1013.60	254.13	267.42	982.94	480.87
	a. Paid-up Capital	889.46	538.56	827.53	1056.20	202.50	21.38	156.96	897.93	257.83	818.09	211.27	218.48	838.43	425.56
	b. Calls in Advance													25.48	
	c. Proposed Bonus Share			113.37		52.65									
	d. General Reserves	138.71	76.41	93.96	138.00	55.90	67.77	20.98	118.47	27.86	52.27	37.16	22.91	126.48	52.06
	e. Share Premium		6.64	0.38							1.79				
	f. Retained Earning	1.21	2.38	0.42	0.17	3.54	4.26	2.96	-220.30	1.29	141.35	3.99	0.56	13.51	1.02
		0.76		5.23	3.09		0.21		3.66	0.12	0.10	1.70		4.51	2.23
2	BORROWINGS										500.00				
	a. NRB														
	b. Interbank Borrowing										500.00				
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	9297.34	5239.02	5083.61	6517.73	3269.82	4662.86	2042.59	6475.33	1889.89	7313.89	2047.89	2915.31	9846.87	4379.31
	a. Current	176.76	83.89	44.71	43.10	110.57	93.45	37.99	111.75	45.50	151.18	53.28	65.27	150.73	55.44
	Domestic	176.76	83.89	44.71	43.10	110.57	93.45	37.99	111.75	45.50	151.07	53.28	65.27	150.73	55.44
	Foreign										0.11				
	b. Savings	5034.43	2552.64	1736.00	2583.71	2167.71	2913.34	1242.50	3056.99	1016.03	4867.31	954.51	1698.85	6364.81	2326.57
	Domestic	5034.43	2552.64	1736.00	2583.71	2167.71	2913.34	1242.50	3056.99	1016.03	4865.95	954.51	1698.85	6364.81	2326.57
	Foreign										1.36				
	c. Fixed	1633.48	1213.75	1894.84	1660.50	238.64	1215.23	478.70	1702.67	540.08	1104.92	776.98	766.25	2293.64	946.47
	Domestic	1633.48	1213.75	1894.84	1660.50	238.64	1215.23	478.70	1702.67	540.08	1103.86	776.98	766.25	2293.64	946.47
	Foreign										1.06				
	d. Call Deposits	2443.34	1385.18	1405.11	2227.29	752.08	436.94	283.24	1560.71	288.29	1178.44	263.12	348.84	1034.32	1047.64
	Domestic	2443.34	1385.18	1405.11	2227.29	752.08	436.94	283.24	1560.71	288.29	1178.44	263.12	348.84	1034.32	1047.64
	Foreign														
	e. Others	9.33	3.56	2.96	3.14	0.82	3.89	0.16	43.20		12.03		36.11	3.37	3.19
	Domestic	9.33	3.56	2.96	3.14	0.82	3.89	0.16	43.20		12.03		36.11	3.37	3.19
	Foreign														
4	Bills Payable	1.11							0.64		2.01				
5	Other Liabilities	494.60	181.47	341.12	529.28	161.17	182.03	27.57	1134.21	199.32	511.66	90.67	137.00	562.18	162.85
	1. Sundry Creditors	108.62	9.83	4.20	0.04	1.33	10.79	1.32	11.17	106.43	10.50	2.57	5.39	2.30	6.68
	2. Loan Loss Provision	160.13	50.41	120.71	139.90	65.14	61.52	19.24	217.08	37.98	290.36	21.10	25.03	101.27	45.63
	3. Interest Suspense a/c	52.96	13.03	51.98	96.68	12.64	12.34		124.20	16.17	96.25	16.21	7.13	57.43	12.53
	4. Others	172.89	108.19	164.23	292.66	82.05	97.39	7.01	781.77	38.74	114.54	50.78	99.44	401.18	98.01
6	Reconciliation A/c			0.00		0.06		15.47			0.13	637.08		0.00	
7	Profit & Loss A/c	10929.05	6133.61	6562.40	8376.76	3827.28	5389.95	2287.89	8549.64	2412.21	9397.31	3094.91	3381.75	11640.28	5096.16
Assets															
1	LIQUID FUNDS	2460.76	1664.90	1703.06	1398.62	816.67	1955.20	850.66	1749.38	552.29	2213.02	484.75	841.79	2340.57	996.78
	a. Cash Balance	194.47	140.91	126.46	135.86	178.66	96.45	59.40	227.95	59.29	287.32	31.77	70.25	260.17	166.96
	Nepalese Notes & Coins	191.75	140.67	126.44	135.73	178.66	96.45	59.40	227.66	59.29	285.24	31.77	70.25	260.17	166.93
	Foreign Currency	2.72	0.24	0.02	0.14				0.29		2.08				0.02
	b. Bank Balance	2266.29	1523.99	233.34	432.76	232.23	263.93	111.73	1521.43	136.42	463.01	121.01	709.67	746.52	829.83
	1. In Nepal Rastra Bank	544.32	283.38	229.64	357.17	32.01	261.85	5.42	270.60	103.48	436.80	5.01	125.58	703.68	179.35
	Domestic Currency	544.32	283.38	229.38	357.17	32.01	261.85	5.42	270.60	103.48	435.94	5.01	125.58	703.68	179.35
	Foreign Currency			0.27							0.86				
	2. "A"Class Licensed Institution	1064.55	931.13	3.70	73.93	199.01	2.06	106.31	1090.88	32.80	25.99	116.00	361.68	34.65	520.88
	Domestic Currency	1064.55	931.13	3.70	73.93	199.01	2.06	106.31	1089.30	32.80	25.93	116.00	361.68	34.65	520.88
	Foreign Currency								1.58		0.06				
	3. Other Financial Ins.	421.75	309.48		1.66	1.20	0.02		159.94	0.14	0.23		222.40	8.19	129.60
	4. In Foreign Banks	235.67													
	c. Money at Call			1343.26	830.00	405.79	1594.82	679.53		356.57	1462.68	331.97	61.87	1333.87	
	Domestic Currency			1343.20	830.00	405.79	1594.82	679.53		356.57	1452.36	331.97	61.87	1333.87	
	Foreign Currency			0.06							10.32				
2	INVESTMENT IN SECURITIES	275.00		80.00	155.00		310.00		110.00		10.00		75.00		20.00
	a. Govt. Securities	275.00		80.00	155.00		310.00		110.00		10.00		75.00		20.00
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	41.97	7.78	73.37	220.48	13.36	4.41		25.04	26.77	159.45	5.47	14.93	108.64	38.88
	a. Interbank Lending										0.09				
	b. Non Residents														
	c. Others	41.97	7.78	73.37	220.48	13.36	4.41		25.04	26.77	159.37	5.47	14.93	108.64	38.88
4	LOANS & ADVANCES	7766.20	4212.63	4437.24	6097.44	2849.72	2922.53	1301.50	5428.00	1719.81	6487.77	1876.39	2341.39	8607.57	3887.54
	a. Private Sector	7766.20	4212.63	4437.24	6097.44	2849.72	2922.53	1301.50	5259.81	0.39	6342.77	1876.39	2312.41	8607.57	3887.54
	b. Financial Institutions								168.20	1719.42	145.00		28.99		
	c. Government Organizations														
5	BILL PURCHASED										2.50				
	a. Domestic Bills Purchased										2.50				
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	115.42	139.36	122.23	154.45	45.36	75.44	52.70	249.64	51.60	176.79	20.88	37.96	311.91	45.68
8	OTHER ASSETS	269.70	103.98	146.31	227.17	102.13	117.06	83.03	983.63	64.73	333.43	70.34	67.10	271.59	107.05
	a. Accrued Interest:	65.56	13.03	57.45	118.76	11.66	12.34		130.36	16.17	99.95	13.06	7.13	57.43	12.53
	Financia			51.98		6.62	6.70		94.64			2.37	0.40	2.19	6.30
	Government Enterpri	2.80		0.77	1.16				0.77		16.20				
	Private Sector	62.75	13.03	4.71	117.60	5.04	5.64		34.95	16.17	83.75	10.70	6.73	55.24	6.23
	b. Staff Loans / Adv.	71.97	15.06	24.48	38.32	25.56	53.83	44.35	54.83	4.87	26.26	11.84	10.10	19.26	28.72
	c. Sundry Debtors	33.58	18.71		6.26	22.70	1.40	12.13	620.94	9.87	83.63	0.09	6.65	13.73	26.87
	d. Cash In Transit														
	e. Others	98.59	57.1												

S.N.	BFI Name	Kathkai	Mahakali	Ace	Bhangav	diyalo	Country	Alpine	Katmandu	Garima	OmDB	FewaDB	Kabelli	Kamana
Liabilities														
1	CAPITAL FUND	141.80	164.87	1163.32	138.00	265.33	391.15	189.12	666.96	979.16	1301.81	1178.44	77.52	398.02
	a. Paid-up Capital	125.00	127.20	1000.40	100.00	220.00	332.80	118.00	679.90	853.20	1052.85	995.00	52.93	341.20
	b. Calls in Advance												0.25	
	c. Proposed Bonus Share				21.05	20.35	24.13							
	d. General Reserves	14.23	7.50	142.93	9.61	23.55	28.57	15.32	43.21	102.69	192.50	181.68	4.88	55.61
	e. Share Premium	0.03	2.08						0.11	15.79	16.26		0.71	
	f. Retained Earning	1.87	27.58	4.82	7.24	-0.14	0.53	55.27	-123.79	1.85	36.11	0.26	18.09	0.22
		0.67	0.50	15.18	0.10	1.57	5.12	0.53	67.54	5.63	4.10	1.50	0.67	1.00
2	BORROWINGS			970.00				100.00	12.76					
	a. NRB													
	b. Interbank Borrowing			970.00				100.00	12.76					
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	1227.48	860.33	7440.90	1419.86	1746.21	1410.26	1247.44	6405.80	7844.95	10930.29	10631.63	572.58	3574.49
	a. Current	23.46		124.31	17.77	37.35	14.71	52.49	178.39	221.71	181.79	105.65	17.27	47.10
	Domestic	23.46		118.07	17.77	37.35	14.71	52.49	178.34	221.71	181.79	105.65	17.27	47.10
	Foreign			6.24					0.05					
	b. Savings	603.41	672.26	3571.09	591.51	786.35	534.93	728.49	3171.45	4404.73	5486.25	4345.75	391.22	2073.84
	Domestic	603.41	672.26	3563.53	591.51	786.35	534.93	728.49	3170.33	4404.73	5486.25	4345.75	391.22	2073.84
	Foreign			7.56					1.11					
	c. Fixed	231.87	188.07	1952.36	459.22	596.16	564.39	209.42	1885.82	1656.07	4669.68	3674.67	106.64	886.49
	Domestic	231.87		1952.36	459.22	596.16	564.39	209.42	1885.82	1656.07	4669.68	3674.67	106.64	886.49
	Foreign		188.07											
	d. Call Deposits	368.66		1780.49	336.55	326.12	296.23	256.14	1167.27	1562.46	591.13	2505.55	57.44	567.06
	Domestic	368.66		1780.49	336.55	326.12	296.23	256.14	1167.27	1562.46	591.13	2505.55	57.44	567.06
	Foreign													
	e. Others	0.08		12.65	14.81	0.22		0.90	2.88		1.44			
	Domestic	0.08		12.65	14.81	0.22		0.90	2.88		1.44			
	Foreign													
4	Bills Payable										5.38			1.53
5	Other Liabilities	34.50	33.58	745.66	21.18	56.18	122.37	89.94	569.79	321.72	526.03	582.43	26.50	131.45
	1. Sundry Creditors	1.00	5.40	1.94	0.97	1.92	1.22	9.09	39.72	31.66	0.94	12.58	6.67	8.38
	2. Loan Loss Provision	13.11	12.72	218.93	11.86	25.86	63.00	34.04	182.90	95.76	180.20	192.85	9.19	35.39
	3. Interest Suspense a/c	2.18	3.94	100.35	2.26	7.00	18.94	17.29	48.11	26.17	96.44	63.56	1.64	18.45
	4. Others	18.22	11.52	424.44	6.08	21.41	39.21	29.53	299.06	168.13	248.45	313.45	9.00	69.22
6	Reconciliation A/c	0.00	4.00						3634.93	1428.92				
7	Profit & Loss A/c	22.15	12.72	143.59	16.87	20.89	0.86	23.91	684.91	146.65	141.45	164.81	14.89	65.83
		1425.94	1075.49	10463.47	1595.91	2088.61	1924.64	1650.42	11975.16	10721.40	12904.97	12557.32	691.49	4171.33
Assets														
1	LIQUID FUNDS	408.54	315.35	2412.19	430.20	498.77	324.64	407.65	1804.03	1760.25	2833.75	2636.45	137.84	1217.73
	a. Cash Balance	64.05	29.15	96.50	40.82	49.22	52.59	44.25	153.23	184.94	261.72	251.31	16.33	52.75
	Nepalese Notes & Coins	64.05	29.15	91.73	40.82	49.22	52.59	43.86	140.25	184.94	261.62	251.31	16.33	52.75
	Foreign Currency			4.77				0.39	12.98		0.10			0.00
	b. Bank Balance	66.76	286.19	406.93	389.38	395.95	88.76	66.04	1650.80	487.05	2572.03	566.48	40.53	1164.97
	1. In Nepal Rastra Bank	32.77	10.97	214.19	72.99	72.78	67.82	0.25	332.27	487.05	548.79	558.46	8.14	192.05
	Domestic Currency	32.77	10.97	213.19	72.99	72.78	67.82	0.25	331.91	487.05	548.79	558.46	8.14	192.05
	Foreign Currency			0.99					0.36					
	2. "A"Class Licensed Institution	33.97	120.56	6.14	201.34	107.79	20.86	65.79	760.78		1657.95	0.47	32.39	20.00
	Domestic Currency	33.97	120.56	5.49	201.34	107.79	20.86	65.79	759.39		1657.95	0.47	32.39	20.00
	Foreign Currency			0.65					1.40					
	3. Other Financial Ins.	0.01	154.66	150.01	115.05	215.38	0.08		552.43		365.29	7.55		952.92
	4. In Foreign Banks			36.60					5.32					
	c. Money at Call	277.74		1908.76		53.60	183.29	297.37		1088.26		1818.66	80.97	
	Domestic Currency	277.74		1906.24		53.60	183.29	297.37		1088.26		1818.66	80.97	
	Foreign Currency			2.52										
2	INVESTMENT IN SECURITIES		2.00	380.00			60.50		99.99	80.00	329.24	125.00		
	a. Govt. Securities		2.00	377.50			60.00		99.99	80.00	329.24	75.00		
	b. NRB Bond			2.50								50.00		
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.						0.50							
	e. Non Residents													
3	SHARE & OTHER INVESTMENT	0.10	0.54	200.82	6.86	0.20	0.87	0.71	69.56	20.93	85.64	45.30		1.97
	a. Interbank Lending								7.55					
	b. Non Residents									1.45				
	c. Others	0.10	0.54	200.82	6.86	0.20	0.87	0.71	62.01	19.48	85.64	45.30		1.97
4	LOANS & ADVANCES	973.67	718.01	6754.92	1120.27	1535.02	1434.97	1108.79	5447.89	7168.28	9175.27	9336.99	520.91	2847.34
	a. Private Sector	973.67	718.01	6447.96	1120.27	1535.02	1434.21	1108.79	5262.34	7168.28	9175.27	9336.99	520.91	2847.34
	b. Financial Institutions			306.96			0.76		185.55					
	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	22.48	9.02	100.74	21.17	20.56	33.38	13.61	159.79	81.62	164.87	152.41	14.64	38.77
8	OTHER ASSETS	21.15	30.58	609.56	17.36	34.06	63.51	104.23	202.28	181.42	315.42	260.50	18.10	65.33
	a. Accrued Interest:	2.18	3.94	113.18	2.26	7.00	20.48	17.28	53.64	26.17	104.00	63.56	1.64	18.45
	Financial			65.85			4.20		25.06					1.89
	Government Enterprise			4.67			0.54		0.80		2.50			
	Private Sector	2.18	3.94	42.66	2.26	7.00	15.74	17.28	27.78	26.17	101.50	63.56	1.64	16.56
	b. Staff Loans / Adv.	1.49	5.62	83.81	10.16	10.14	21.27	0.42	22.87	52.45	25.19	37.75	7.64	1.95
	c. Sundry Debtors	0.11	6.25	4.14	2.65	2.70	5.85	54.40	8.75	29.90	0.20	45.88	0.85	14.82
	d. Cash In Transit													
	e. Others	17.37	14.77	408.43	2.29	14.23	15.91	32.13	117.01	72.89	186.03	113.31	7.96	30.11
9	Expenses not Written off				0.04		0.15		0.19		0.04			0.20
10	Non Banking Assets			5.19			6.62		57.08		0.73	0.67		
11	Reconciliation Account			0.00				15.44	3642.61	1428.92				
12	Profit & Loss A/c								491.74					

S.N.	BFI Name	Corporate	Purnima	Jyoti	Bagnati	Hamro	Kakre	Shine	Pacific	IDBL	Kanchan	Maitrithumi	Innovative	Jhimruk
Liabilities														
1	CAPITAL FUND	22.62	225.96	1005.43	63.47	131.82	69.36	924.65	125.84	848.29	224.28	61.02	330.86	67.45
	a. Paid-up Capital	200.00	201.71	923.48	50.00	122.33	59.16	804.33	108.92	770.88	198.00	55.66	250.00	48.50
	b. Calls in Advance													1.10
	c. Proposed Bonus Share												40.50	10.20
	d. General Reserves	15.05	23.73	76.10	13.47	8.57	2.91	112.57	15.29	53.27	20.08	3.92	18.94	6.79
	e. Share Premium						5.17				2.16		20.23	
	f. Retained Earning	-206.20	0.22	3.26		0.30	2.02	3.70	1.62	2.19	1.02	1.44	0.68	0.62
		13.77	0.30	2.59		0.62	0.10	4.05		21.96	3.03		0.50	0.23
2	BORROWINGS													
	a. NRB													
	b. Interbank Borrowing													
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	165.09	2038.23	7489.60	562.99	891.29	768.80	7250.72	990.50	5406.05	1709.58	472.34	2195.35	712.91
	a. Current		66.73	367.40	9.07	52.60	4.10	115.03	6.15	89.88	1.04	0.24	53.71	12.51
	Domestic		66.73	367.35	9.07	52.60	4.10	115.03	6.15	89.88	1.04	0.24	53.71	12.51
	Foreign			0.06										
	b. Savings	92.54	1317.67	3622.71	379.51	449.81	477.37	5420.40	521.54	2195.42	1218.60	335.84	1339.96	516.86
	Domestic	92.54	1317.67	3622.13	379.51		477.37	5420.40	521.54	2195.42	1218.60	335.84	1339.96	516.86
	Foreign			0.58		449.81								
	c. Fixed	48.64	457.56	1428.29	65.81	182.50	169.06	1059.64	197.19	1708.49	328.92	79.09	495.01	88.95
	Domestic	48.64	457.56	1428.29	65.81		169.06	1059.64	197.19	1708.49	328.92	79.09	495.01	88.95
	Foreign					182.50								
	d. Call Deposits	18.22	195.62	2056.95	108.59	206.38	118.28	654.51	265.36	1399.06	161.02	56.85	306.66	94.01
	Domestic	18.22	195.62	2046.28	108.59	206.38	118.28	654.51	265.36	1399.06	161.02	56.85	306.66	94.01
	Foreign			10.67										
	e. Others	5.70	0.65	14.25				1.14	0.25	13.20		0.32		0.58
	Domestic	5.70	0.65	14.25				1.14	0.25	13.20				0.58
	Foreign											0.32		
4	Bills Payable									2.97				0.24
5	Other Liabilities	527.68	78.54	601.20	14.30	36.86	13.91	251.71	15.31	444.59	62.39	6.04	88.76	21.40
	1. Sundry Creditors	6.07	3.79	3.09	0.88	7.06	0.18	23.57	0.15	19.57	6.41		2.93	0.81
	2. Loan Loss Provision	160.83	18.39	156.78	4.31	13.89	8.62	84.97	8.99	106.72	29.43	4.12	28.95	10.27
	3. Interest Suspense a/c	125.16	2.81	79.61	3.13	1.33	1.87	11.22	3.12	67.00	12.28	0.79	4.74	1.97
	4. Others	235.63	53.55	361.72	5.98	14.57	3.25	131.95	3.05	251.31	14.27	1.13	52.14	8.36
6	Reconciliation A/c			0.00								55.13		
7	Profit & Loss A/c	0.34	41.96	82.08	6.51	19.10	2.82	188.00	31.32	56.00	33.68	7.63	33.13	12.86
		715.73	2384.69	9178.30	647.26	1079.07	854.89	8615.08	1162.97	6757.91	2029.93	602.17	2648.33	814.62
Assets														
1	LIQUID FUNDS	7.91	813.72	2185.86	232.88	223.13	374.77	1748.58	236.43	1329.40	425.20	240.94	840.05	175.32
	a. Cash Balance	1.02	37.36	117.22	21.17	19.38	33.10	154.67	19.43	204.04	27.08	5.55	46.03	21.31
	Nepalese Notes & Coins	1.02	37.36	116.90	21.17	19.38	33.10	154.67	19.43	202.61	27.08	5.55	46.03	21.21
	Foreign Currency			0.32						1.43				0.10
	b. Bank Balance	6.88	776.36	397.53	39.26	45.31	341.67	404.59	59.17	357.47	86.21	25.03	151.01	42.60
	1. In Nepal Rastra Bank	0.17	273.95	388.07		1.31	144.53	395.57	47.38	353.18	6.21	0.10	135.11	
	Domestic Currency	0.17	273.95	388.07		1.31	144.53	395.57	47.38	353.18	6.21	0.10	135.11	
	Foreign Currency													
	2. "A"Class Licensed Institution	4.24	204.52	9.46	38.31	44.00	100.41	2.19	10.33	3.04	80.00	24.93	15.85	42.60
	Domestic Currency	4.24	204.52	8.85	38.31	44.00	100.41	2.19	10.33	3.04	80.00	24.93	15.85	42.60
	Foreign Currency			0.61										
	3. Other Financial Ins.	2.47	297.89		0.95		96.74	6.82	1.46	0.12				0.06
	4. In Foreign Banks									1.13				
	c. Money at Call			1671.11	172.44	158.43		1189.32	157.83	767.89	311.91	210.36	643.02	111.42
	Domestic Currency			1670.74	172.44	158.43		1189.32	157.83	766.31	311.91	210.36	643.02	111.42
	Foreign Currency			0.36						1.59				
2	INVESTMENT IN SECURITIES			407.15				10.00		201.70			1.00	
	a. Govt.Securities			407.15				10.00		201.70				
	b. NRB Bond													
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.												1.00	
	e. Non Residents													
3	SHARE & OTHER INVESTMENT		10.61	81.11	1.18	23.59	0.10	18.30		70.78	27.19			0.10
	a. Interbank Lending									20.63				
	b. Non Residents													
	c. Others		10.61	81.11	1.18	23.59	0.10	18.30		50.15	27.19			0.10
4	LOANS & ADVANCES	280.09	1505.10	5969.61	382.22	788.95	451.54	6536.39	891.52	4740.22	1508.11	291.10	1758.00	616.14
	a. Private Sector	280.09	1505.10	5965.01	382.22	788.95	451.54	6536.39	886.52	4501.34	1508.11	291.10	1758.00	616.14
	b. Financial Institutions								5.00	238.89				
	c. Government Organizations			4.60										
5	BILL PURCHASED													
	a. Domestic Bills Purchased													
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
6	LOANS AGAINST COLLECTED BILLS													
	a. Against Domestic Bills													
	b. Against Foreign Bills													
7	FIXED ASSETS	3.71	14.59	152.53	14.50	18.39	8.70	127.81	15.05	68.65	15.46	6.55	15.85	6.23
8	OTHER ASSETS	190.46	40.67	337.61	16.38	23.57	19.78	174.00	19.88	346.08	53.94	8.06	33.19	16.88
	a. Accrued Interest:	125.16	2.81	104.10	3.13	1.33	1.87	11.37	3.19	68.79	12.28	0.79	4.74	1.97
	Financia	103.62	1.08	37.42						25.30	4.04		1.76	
	Government Enterpri			1.50				0.14		1.79				
	Private Sector	21.54	1.73	65.17	3.13	1.33	1.87	11.22	3.19	41.70	8.24	0.79	2.98	1.97
	b. Staff Loans / Adv.	0.45	3.77	21.48	2.39	2.81	10.81	25.37	3.66	65.57	20.74	0.49	0.81	2.04
	c. Sundry Debtors	3.14	11.38	5.67	7.40	9.93	0.04		3.64	14.61	13.12	0.03	0.61	5.05
	d. Cash In Transit													
	e. Others	61.71	22.71	206.36	3.47	9.49	7.07	137.26	9.39	197.11	7.80	6.75	27.03	7.82
9	Expenses not Written off					0.11	1.44		0.09	0.05	0.03	0.40		
10	Non Banking Assets	226.10		44.44						1.03				
11	Reconciliation Account		0.00								0.00	55.13	0.25	-0.06
12	Profit & Loss A/c	7.47												
	TOTAL ASSETS	715.73	2384.69	9178.30	647.26	1079.07	854.89	8615.08	1162.97	6757.91	2029.93	602.17	2648.33	814.62

S.N.	BFI Name	Central	Premier	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Guheshwor	Everest	ICFC	Sagarmatha
Liabilities														
1	CAPITAL FUND	306.99	-237.60	-32.54	44.27	231.94	251.79	-213.01	-800.16	-196.15	355.78	157.73	821.87	432.23
	a. Paid-up Capital	246.55	127.01	150.00	32.20	474.41	134.40	181.98	935.07	70.00	293.74	137.52	640.45	318.77
	b. Calls in Advance			8.00			56.13	1.37		24.49				
	c. Proposed Bonus Share				4.83								44.83	
	d. General Reserves	47.95	20.69	1.96	4.63	80.63	23.68	20.69	193.49	46.44	58.72	18.86	94.18	38.45
	e. Share Premium	0.12	0.43			0.52		1.36	2.61			0.99	25.79	0.53
	f. Retained Earning	0.67	-530.78	-237.96	1.94	-450.83	34.88	-418.41	-1931.32	-498.38	0.31	0.36	10.34	10.95
		11.71	145.04	45.46	0.67	127.21	2.70			161.30	3.01		6.27	63.53
2	BORROWINGS								29.74				400.00	
	a. NRB													
	b. Interbank Borrowing								29.74				400.00	
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	1832.94	780.86	99.91	125.12	2032.42	1774.36	189.52	869.93	278.16	2002.00	1122.91	6147.95	2977.25
	a. Current												0.00	
	Domestic												0.00	
	Foreign													
	b. Savings	987.00	379.99	32.96	44.57	1165.18	1372.09	117.19	22.82	127.74	570.57	663.99	4348.65	1152.86
	Domestic		379.99	32.96	44.57	1165.18	1372.09	117.19	22.82	127.74	570.57	663.99	4348.65	1152.86
	Foreign	987.00												
	c. Fixed	845.94	320.01	12.54	80.55	863.22	394.54	72.33	0.14		829.23	458.92	1797.16	1069.95
	Domestic	845.94	320.01	12.54	80.55	863.22	394.54	72.33	0.14		829.23	458.92	1797.16	1069.95
	Foreign													
	d. Call Deposits												0.00	754.44
	Domestic												0.00	754.44
	Foreign													
	e. Others		80.85	54.41		4.02	7.73		846.97	150.42	602.20		2.14	
	Domestic		80.85	54.41		4.02	7.73		846.97	150.42	602.20		2.14	
	Foreign													
4	Bills Payable													0.37
5	Other Liabilities	191.74	1054.80	217.36	38.36	746.57	113.08	648.67	3533.70	979.58	179.68	57.80	453.40	378.08
	1. Sundry Creditors	28.72	31.31	1.46	3.06	17.15	3.78	2.76	15.16	11.15	100.57	2.55	19.04	10.02
	2. Loan Loss Provision	50.79	374.59	84.81	15.45	388.34	39.01	283.37	1756.92	418.76	32.23	20.86	165.49	118.39
	3. Interest Suspense a/c	51.38	364.85	49.48	11.11	197.61	16.42	268.51	1636.61	393.10	8.79	4.20	62.39	67.89
	4. Others	60.85	284.05	81.62	8.75	143.47	53.88	94.03	125.01	156.58	38.09	30.19	206.48	181.79
6	Reconciliation A/c			0.32					0.00					690.14
7	Profit & Loss A/c	20.01		6.62		19.36	68.80	70.70		63.67	61.96	11.92	71.17	62.24
		2351.69	1598.06	291.67	207.76	3030.29	2208.03	695.87	3633.22	1125.27	2599.43	1350.36	7894.76	4539.95
Assets														
1	LIQUID FUNDS	520.25	103.20	19.70	22.61	834.91	371.15	42.99	35.60	24.18	566.31	345.78	1393.61	757.43
	a. Cash Balance	19.81	12.09	4.47	1.04	47.04	41.41	1.05	0.11	0.27	14.14	16.14	196.90	22.18
	Nepalese Notes & Coins	19.81	12.09	4.47	1.04	47.04	41.41	1.05	0.11	0.27	14.06	16.14	196.90	22.18
	Foreign Currency										0.08			
	b. Bank Balance	102.27	91.10	15.23	3.12	787.87	72.12	41.94	35.50	23.91	46.76	329.64	1196.71	735.25
	1. In Nepal Rastra Bank	98.01	57.46	2.97		70.66	69.31	0.08	3.99	1.28	46.24	29.47	312.23	119.10
	Domestic Currency	98.01	57.46	2.97		70.66	69.31	0.08	3.99	1.28	46.24	29.47	312.23	119.10
	Foreign Currency													
	2. "A"Class Licensed Institution	4.25	30.87	11.51	3.12	368.34	2.81	35.75	6.77	19.78	0.52	257.26	443.75	135.88
	Domestic Currency	4.25	30.87	11.51	3.12	368.34	2.81	35.75	6.77	19.78	0.52	257.26	443.75	135.88
	Foreign Currency													
	3. Other Financial Ins.		2.78	0.76		348.86		6.11	24.74	2.84		42.90	440.73	480.27
	4. In Foreign Banks													
	c. Money at Call	398.17			18.45		257.62					505.41		
	Domestic Currency	398.17			18.45		257.62					505.41		
	Foreign Currency													
2	INVESTMENT IN SECURITIES					230.00	41.13				65.00		15.65	153.75
	a. Govt. Securities					230.00					65.00		15.65	153.75
	b. NRB Bond													
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents						41.13							
3	SHARE & OTHER INVESTMENT	36.80	1.24	0.10	0.19	7.09		0.25	0.03	3.23	108.72	0.55	487.13	152.00
	a. Interbank Lending												300.00	8.00
	b. Non Residents													
	c. Others	36.80	1.24	0.10	0.19	7.09		0.25	0.03	3.23	108.72	0.55	187.13	144.00
4	LOANS & ADVANCES	1608.25		88.79	140.31	1350.41	1578.77	273.87	1734.14	425.45	1690.73	964.61	5530.95	2534.83
	a. Private Sector	1608.25		88.79	140.31	1350.41	1578.77	273.87	1734.14	247.85	1658.76	964.61	5530.95	2534.83
	b. Financial Institutions									177.60	20.98			
	c. Government Organizations										10.99			
5	BILL PURCHASED													3.80
	a. Domestic Bills Purchased													3.80
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
6	LOANS AGAINST COLLECTED BILLS		549.41											
	a. Against Domestic Bills		549.41											
	b. Against Foreign Bills													
7	FIXED ASSETS	45.47	39.57	4.36	3.40	132.32	14.48	16.52	88.53	203.75	59.29	11.27	79.40	23.02
8	OTHER ASSETS	130.56	519.89	110.06	33.77	384.32	199.04	284.50	1773.12	431.70	109.36	28.15	378.40	215.24
	a. Accrued Interest:	51.39	364.85	49.48	11.11	197.61	16.42	268.51	1636.61	393.10	9.41	4.20	78.03	69.08
	Financial								1636.61		1.11		18.69	13.99
	Government Enterprise										0.62		0.09	1.20
	Private Sector	51.39	364.85	49.48	11.11	197.61	16.42	268.51		393.10	7.68	4.20	59.25	53.89
	b. Staff Loans / Adv.	16.80		0.05	2.78	3.99	3.60	4.31	0.08		20.13	8.28	88.24	
	c. Sundry Debtors	22.13	1.39	53.11	4.73	159.15	82.71	0.01	5.04	0.17	3.92	6.42	31.48	10.32
	d. Cash In Transit													
	e. Others	40.24	153.65	7.42	15.15	23.56	96.32	11.67	131.38	38.43	75.91	9.26	180.64	135.84
9	Expenses not Written off				0.20									
10	Non Banking Assets	10.36	267.07	68.23	1.01	91.24	1.17	77.08		36.97			9.61	9.74
11	Reconciliation Account			0.44				0.65						690.14
12	Profit & Loss A/c		117.68		6.28		2.09		1.80					
	TOTAL ASSETS	2351.69	1598.06	291.67	207.76	3030.29	2208.03	695.87	3633.22	1125.27	2599.43	1350.36	7894.76	4539.95

S.N.	BFI Name	Kuber	NEFL	Seti	hama	Namaste	Kaski	Unique	Manjusree	Jehlis	Reliance	Bhaktapur
Liabilities												
1	CAPITAL FUND	-213.76	345.24	73.51	261.94	44.31	384.16	269.00	282.82	283.35	490.22	215.41
	a. Paid-up Capital	150.00	298.45	55.66	200.00	37.50	332.53	238.61	250.65	256.85	371.43	200.00
	b. Calls in Advance	25.23										
	c. Proposed Bonus Share				21.00							
	d. General Reserves	4.49	43.73	9.29	20.48	5.39	51.62	28.36	20.50	20.82	28.66	3.08
	e. Share Premium	0.62										
	f. Retained Earning	-394.10	0.29	8.55	0.70	0.94	0.01	2.02	10.85	2.80	86.10	12.33
			2.77		19.77	0.48			0.83	2.88	4.03	
2	BORROWINGS								50.00			
	a. NRB											
	b. Interbank Borrowing								50.00			
	c. Foreign Banks and Fin. Ins.											
	d. Other Financial Ins.											
	e. Bonds and Securities											
3	DEPOSITS	274.32	1156.87	261.02	212.99	387.32	3248.21	670.36	2049.21	870.85	2808.59	421.05
	a. Current											
	Domestic											
	Foreign											
	b. Savings	29.14	844.82	164.60	114.65	332.47	2196.89	256.07	304.16	310.37	857.77	214.58
	Domestic	29.14	844.82	164.60	114.65	332.47	2196.89	256.07	303.84	310.37	857.77	214.58
	Foreign											
	c. Fixed	245.18	311.90	96.41	37.18	54.82	1051.32	328.04	806.75	418.02	474.64	128.06
	Domestic	245.18	311.90	96.41	37.18	54.82	1051.32	328.04	806.75	418.02	474.64	128.06
	Foreign											
	d. Call Deposits									1.70		78.42
	Domestic									1.70		78.42
	Foreign											
	e. Others		0.15		61.15	0.02		86.25	938.30	140.75	1476.18	
	Domestic		0.15		61.15	0.02		86.25	938.30	140.75	1476.18	
	Foreign											
4	Bills Payable											
5	Other Liabilities	564.99	76.52	22.66	46.94	12.84	124.17	43.85	196.46	133.82	169.44	30.75
	1. Sundry Creditors	8.02	17.58	2.27	0.08	0.00	0.31	3.37	1.21	0.34	1.20	0.04
	2. Loan Loss Provision	302.31	12.72	5.15	6.77	3.98	56.35	7.90	76.44	48.21	92.09	24.55
	3. Interest Suspense a/c	231.70	0.26	7.82	3.63	0.77	33.10	4.44	70.54	34.42	31.40	0.77
	4. Others	22.96	45.96	7.42	36.46	8.08	34.41	28.13	48.27	50.86	44.76	5.39
6	Reconciliation A/c	1327.90	0.03	1.81								
7	Profit & Loss A/c	46.64	56.28	3.53	21.64	8.82	51.18	33.34	33.02	2.98	27.58	4.68
		2000.09	1634.94	362.52	543.51	453.27	3807.71	1016.55	2611.51	1290.99	3495.84	671.89
Assets												
1	LIQUID FUNDS	100.06	309.93	90.30	237.93	202.08	794.92	167.69	559.93	200.24	1094.12	190.78
	a. Cash Balance	4.96	15.48	3.70	1.35	5.44	60.58	2.82	28.25	7.08	25.61	7.73
	Nepalese Notes & Coins	4.96	15.48	3.70	1.35	5.43	60.58	2.82	28.25	7.08	25.61	7.73
	Foreign Currency			0.00		0.01						
	b. Bank Balance	0.00	294.45	86.60	236.58	9.72	73.29	164.87	531.68	46.59	1068.52	183.06
	1. In Nepal Rastra Bank	0.00	35.54	0.16	11.26		69.72	15.93	44.01	46.59	386.68	19.48
	Domestic Currency	0.00	35.54	0.16	11.26		69.72	15.93	44.01	46.59	386.68	19.48
	Foreign Currency											
	2. "A"Class Licensed Institution		70.05	57.03	42.76	9.72	3.42	9.47	221.07		262.82	17.25
	Domestic Currency		70.05	57.03	42.76	9.72	3.42	9.47	221.07		262.82	17.25
	Foreign Currency											
	3. Other Financial Ins.		188.87	29.41	182.55		0.15	139.47	266.60		419.02	146.33
	4. In Foreign Banks											
	c. Money at Call	95.09				186.92	661.04			146.57		
	Domestic Currency	95.09				186.92	661.04			146.57		
	Foreign Currency											
2	INVESTMENT IN SECURITIES		34.86				50.00	50.00		62.50		18.96
	a. Govt. Securities		34.86				50.00	50.00		62.50		18.96
	b. NRB Bond											18.60
	c. Govt. Non-Fin. Ins.											
	d. Other Non-Fin Ins.											0.36
	e. Non Residents											
3	SHARE & OTHER INVESTMENT	0.50	54.99	0.10	28.31		15.51	38.79	2.90	28.89	90.70	23.07
	a. Interbank Lending											
	b. Non Residents											
	c. Others	0.50	54.99	0.10	28.31		15.51	38.79	2.90	28.89	90.70	23.07
4	LOANS & ADVANCES	303.32	1192.24	243.93	225.94	244.28	2861.95	728.49	1872.17	873.87	2200.34	424.73
	a. Private Sector	303.32	1152.24	243.93	210.94	244.28	2861.95	704.19	1813.67	847.87	2061.98	424.73
	b. Financial Institutions		40.00		15.00			24.30	58.50	26.00	77.00	
	c. Government Organizations										61.36	
5	BILL PURCHASED	2.60										
	a. Domestic Bills Purchased	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	8.01	7.91	5.70	8.55	0.89	43.56	2.95	28.42	4.51	19.87	3.51
8	OTHER ASSETS	244.75	35.00	22.49	29.34	5.81	41.77	28.64	148.08	120.34	82.19	9.07
	a. Accrued Interest:	231.75	0.36	8.18	3.63	0.77	33.10	5.17	70.54	35.11	31.40	1.03
	Financia				1.49	0.05		2.27	16.60	5.55	0.30	
	Government Enterpri		0.09					0.72		0.69		0.27
	Private Sector	231.75	0.27	8.18	2.14	0.72	33.10	2.17	53.95	28.87	31.10	0.77
	b. Staff Loans / Adv.	1.53	1.11	2.63	0.29		0.53	1.13	31.42	15.83	8.39	2.54
	c. Sundry Debtors	3.15	11.54	9.39	0.03	0.85	0.28	0.54	7.25	7.04	7.69	1.73
	d. Cash In Transit											
	e. Others	8.32	21.99	2.29	25.39	4.20	7.86	21.81	38.87	62.36	34.71	3.77
9	Expenses not Written off					0.21				0.64		1.77
10	Non Banking Assets	12.95			13.45						4.89	
11	Reconciliation Account	1327.91									0.45	
12	Profit & Loss A/c										3.28	
	TOTAL ASSETS	2000.09	1634.94	362.52	543.51	453.27	3807.71	1016.55	2611.51	1290.99	3495.84	671.89

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses																		
1. Interest Expense	1247.12	1405.35	1441.07	2178.86	443.53	1152.81	1149.17	1080.38	1375.23	1183.56	831.90	1787.00	740.75	1215.27	1146.95	1299.88	1452.00	2769.52
1.1 On Depositing Liabilities	987.18	1384.72	1416.32	2076.09	440.89	1114.01	1067.14	1079.87	1332.48	1121.99	831.77	1758.85	740.75	1213.69	1145.74	1265.03	1362.81	2703.53
1.1.1 Saving Account	492.03	872.90	695.91	543.74	253.55	587.44	345.97	240.46	511.03	221.91	231.05	342.24	124.65	382.67	207.62	211.70	332.57	1254.86
1.1.2 Fixed Account	423.00	430.59	323.42	941.88	97.07	526.58	657.89	670.59	636.99	752.54	430.92	1014.92	477.91	601.84	723.27	710.62	646.06	1381.37
1.1.2.1 Up to 3 months Fixed Account		0.07	48.51	10.63	0.02	219.77	150.66		73.70								81.69	
1.1.2.2 3 to 6 months Fixed Account		1.59	64.68		5.86		120.06	4.26	131.16							13.15	112.53	
1.1.2.3 6 months to 1 year Fixed Account		193.64	161.71		81.50	306.81	329.54		333.84	752.54	27.31	940.09	477.91	170.13		684.46	236.52	
1.1.2.4 Above 1 year Fixed Account	423.00	235.29	48.51	931.25	9.68		57.63	666.33	98.29		403.61	74.83		431.71	723.27	13.02	215.32	1381.37
1.1.3 Call Deposit	72.16	81.23	397.00	590.47	90.27		63.28	168.82	184.46	147.54	169.80	401.69	138.19	229.18	214.85	342.70	384.19	63.35
1.1.4 Certificate of Deposit																		3.95
1.2 On Borrowing	259.94	20.63	24.74	102.77	2.64	38.80	82.03	0.51	42.75	61.57	0.13	28.15		1.58	1.21	34.86	89.19	65.99
2. Commission Expense		81.21	134.88	112.12				10.21					2.17					0.70
3. Staff Expense	1505.90	1708.18	595.07	365.61	354.61	644.66	449.28	252.90	465.18	322.12	210.01	366.50	97.99	293.22	213.58	232.17	275.18	2295.81
4. Office Operating Expenses	425.37	544.50	389.62	506.49	291.72	735.84	402.51	176.50	373.61	293.92	161.40	338.92	95.74	287.15	180.06	246.90	333.54	445.25
5. Foreign Exchange Loss												0.00						3.37
5.1 Due to Change in Exchange Rates																		3.35
5.2 Due to Foreign Currency Transaction												0.00						0.03
6. Non Operating Expense		0.71							1.30				0.05		38.91	0.20		0.33
7. Provision for Risk	137.50	627.05	45.24	495.60	87.04	72.39	96.53	473.85	69.41	98.79	308.10	-135.15	151.38	103.86	167.56	192.60	69.83	1007.42
7.1 Loan loss Provision	186.23	624.03	45.24	487.27	87.04	72.39	96.53	464.01	69.41	95.86	66.46	-139.99	151.38	103.84	113.34	134.89	69.83	1007.42
7.1.1 General Loan loss Provision	186.23	119.06		355.04	49.61		74.31	217.03	69.41	29.66	52.60	34.77	110.64	103.84	21.72	52.97	69.83	62.84
7.1.1.1 Pass Loan Loss Provision	186.23	119.06		208.87	42.93		74.31	192.98	69.41	30.67	52.60	49.82	71.22	103.84	17.76	51.20	69.83	62.84
7.1.1.2 Watch List Provision				146.18	6.68			24.05		-1.01			-15.05			3.97	1.77	
7.1.2 Special Loan Loss Provision		504.97	45.24	132.22	37.43		22.22	246.98		66.20	13.86	-174.76	40.73		91.62	81.92		944.57
7.1.3 Additional Loan Loss Provision						72.39												
7.2. Provision for Non-Banking Assets	0.00			8.33				9.83			241.64	4.84			54.22	57.71		
7.3. Provision for Loss on Investment		1.02								2.93				0.02				
7.5. Provision for Loss of Other Assets	-48.73	2.00																
8. Loan Written Off			3.88		7.67				1.96				0.31					0.91
9. Provision for Staff Bonus	160.61	164.00	302.39	261.67	129.54	189.06	135.76		176.93	69.07	49.96	115.90	38.69	88.64	50.01	62.88	112.32	131.21
10. Provision for Income Tax	586.39	450.60	893.07	785.04	388.62	571.27	407.27		560.21	207.22	127.46	347.71	116.08	271.20	150.03	188.65	336.95	426.90
11. Others		3.61																
12. Net Profit	1421.23	1600.72	2130.87	1831.62	906.78	1319.32	950.30	1006.42	1209.05	483.51	372.15	811.32	270.86	620.49	350.07	440.19	786.21	1213.24
Total Expenses	5484.12	6585.93	5936.09	6537.02	2609.52	4685.34	3590.81	3000.25	4230.92	2660.16	2060.97	3632.20	1514.02	2879.83	2297.16	2663.47	3366.03	8294.66
Income																		
1. Interest Income	4154.82	5154.09	4565.57	4879.68	1750.79	3596.25	2888.45	2052.15	3540.84	2262.22	1661.78	3163.69	1293.58	2503.64	1897.43	2197.81	2769.04	6454.19
1.1 On Loans and Advances	4014.85	4899.88	4134.03	4752.43	1586.52	3405.39	2694.47	1960.97	3347.40	2138.23	1620.53	3011.97	1258.37	2440.12	1820.12	2144.90	2638.44	6362.31
1.2 On Investment	135.50	87.96	242.07	43.65	61.02	89.48	91.36	28.59	189.40	119.83	30.71	38.25	27.68	35.26	35.43	52.92	81.59	18.25
1.2.1 Government Bonds	135.50	59.70	229.54	43.65	61.02	89.48	91.36	13.84	66.52	119.83	20.76	37.07	27.68	35.26	35.43	52.92	81.59	18.25
1.2.2 Foreign Bonds			12.53						58.27			1.19						
1.2.3 NRB Bonds		0.09						14.75			9.95							
1.2.4 Debenture & Bonds		28.17							64.61									
1.3 On Agency Balance	0.98	27.84	2.72	48.27	0.94	101.38	85.57	0.25				1.45	3.39					6.99
1.4 On Call Deposit	0.14	9.43	143.55	3.35	17.61			49.93	4.04	1.55	1.24	101.59						42.01
1.5 On Others	3.35	128.98	43.21	31.98	84.69		17.04	12.41		2.60	9.31	10.43	4.13	28.26	41.88			73.64
2. Commission and Discount	185.34	337.63	694.31	540.93	252.23	472.36	547.43	303.99	252.67	169.55	110.76	82.12	26.06	128.86	109.86	273.50	350.87	189.66
2.1 Bills Purchase and Discount	0.00	5.62	0.61	6.54	7.82	36.17		17.54	5.04	24.93	0.95	22.10		0.68	0.07	12.44		
2.2 Commission	185.34	321.87	690.66	534.39	186.77	365.32	427.07	280.76	247.60	140.57	104.72	52.16	26.06	128.18	41.15	252.32	129.16	189.66
2.3 Others		10.14	3.04		57.63	70.87	120.36	5.69	0.03	4.05	5.09	7.87		68.64	8.75	221.71		
3. Exchange Fluctuation Income	19.89	16.00	425.08	390.78	467.03	435.37	93.89	112.75	84.22	144.06	35.57	139.91	49.68	84.63	81.09	107.98	141.03	191.67
3.1 Due to Change in Exchange Rate	-6.68	-14.94	257.70	15.91	150.11		7.38	6.08	5.32		0.41	6.30	0.83		3.36	4.18	163.34	39.24
3.2 Due to Foreign Currency Transaction	26.57	30.94	167.38	374.87	316.92	435.37	86.51	106.67	78.90	144.06	35.16	133.61	48.86	84.63	77.73	103.81	-22.31	152.43
4. Other Operating Income	250.47	431.59		282.46	26.08	157.25		103.73	286.34	62.28	55.95	237.50	42.12	75.67	49.59		105.09	421.06
5. Non Operating Income	782.52	20.22	59.28	14.50	32.13	21.46	4.25	40.21	13.85	16.44	3.10	8.97	3.79	13.46	1.48	18.23		0.18
6. Write Back from Provisions for loss	0.41	376.65	189.29	428.30	68.50		56.78	345.47	53.00	5.61	184.99		93.14	67.87	157.72	65.94		881.09
7. Recovery of written-off Loan	90.67	246.03	2.55	0.38	12.77	2.65		41.95			8.83		5.65	5.70				95.70
8. Income from Extra Ordinary transactions			3.72															61.10
9. Net Loss																		
Total Income	5484.12	6585.93	5936.09	6537.02	2609.52	4685.34	3590.81	3000.25	4230.92	2660.16	2060.97	3632.20	1514.02	2879.83	2297.16	2663.47	3366.03	8294.66

BFI Name	Global	Citizens	Prime	Sunrise	NWB	PPABHU	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Karnali	Triveni
Expenses																				
1. Interest Expense	1556.64	1322.57	1439.64	1177.63	1447.39	1202.83	791.52	704.40	1048.29	839.80	1113.50	69.71	119.12	282.97	382.44	7.15	172.13	92.69	57.26	351.11
1.1 On Depositing Liabilities	1521.50	1278.66	1439.37	1176.21	1411.90	1202.32	791.13	699.00	1047.30	839.59	1055.63	69.71	119.12	282.97	375.36	7.15	172.13	92.69	57.26	351.11
1.1.1 Saving Account	468.31	122.73	123.55	243.85	297.61	513.22	164.12	178.90	129.16	209.10	418.93	16.56	82.17	142.79	173.43	3.88	84.62	64.67	34.68	122.71
1.1.2 Fixed Account	745.85	919.03	868.47	810.01	851.92	457.65	488.58	377.21	735.91	533.32	407.62	51.65	18.69	88.01	133.86	3.27	75.41	25.60	22.58	140.06
1.1.2.1 Up to 3 months Fixed Account	0.25	2.08		0.00	30.58	0.01	8.91		735.91		8.87			0.27			1.13			0.54
1.1.2.2 3 to 6 months Fixed Account	5.66	26.23	9.24	14.01	3.16	4.15	6.19				8.50	1.89	1.03	0.02			1.05			1.74
1.1.2.3 6 months to 1 year Fixed Account	577.29	656.10	807.09	796.00	77.12	383.27	315.78			533.32	0.72	5.70	12.54	12.95	20.33		66.83	5.51		71.07
1.1.2.4 Above 1 year Fixed Account	162.65	234.63	52.13		741.06	70.22	157.70	377.21			389.52	44.05	5.13	74.77	113.53	3.27	6.40	20.08	22.58	66.71
1.1.3 Call Deposit	307.34	236.90	447.36	122.35	262.36	231.44	138.43	142.89	182.22	97.17	229.08	1.51	18.26	52.16	68.07		12.10	2.42		88.34
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	35.13	43.91	0.27	1.41	35.49	0.51	0.39	5.40	1.00	0.22	57.87				7.08					
2. Commission Expense	38.66	3.64		7.22																
3. Staff Expense	500.00	222.70	128.86	244.31	294.77	450.12	152.03	168.34	164.01	164.65	184.60	32.43	38.54	55.32	57.91	3.19	40.36	22.91	16.76	55.72
4. Office Operating Expenses	526.12	259.05	773.86	276.57	303.31	418.91	158.76	182.38	192.33	184.88	231.63	20.61	34.11	64.18	81.67	3.58	34.97	16.89	16.23	57.90
5. Foreign Exchange Loss											13.33									
5.1 Due to Change in Exchange Rates											0.33									
5.2 Due to Foreign Currency Transaction											13.33									
6. Non Operating Expense							0.00	0.29		0.37		0.35					19.10			1.07
7. Provision for Risk	428.99	269.25	33.68	171.50	242.98	173.51	31.17	57.36	143.47	113.48	98.66	40.22	22.25	60.19	166.28	14.30	4.88	22.17	5.33	62.62
7.1 Loan loss Provision	428.99	246.20	-23.20	166.76	242.52	153.51	31.17	57.35	143.47	92.18	98.62	40.22	22.22	60.17	120.23	14.30		22.17	5.33	62.62
7.1.1 General Loan loss Provision	428.99	95.17	51.22	109.17	48.11	132.41	14.83	47.01	59.94	37.42	83.28	4.22		34.89	17.67	2.70		2.17	5.33	62.62
7.1.1.1 Pass Loan Loss Provision	428.99	67.35	37.62	81.10	37.56	135.36	9.13	28.47		32.40	82.66	4.22		22.07	17.67	2.54		1.61	5.33	62.62
7.1.1.2 Watch List Provision		27.83	13.60	28.08	10.56	-2.95	5.70	18.54	59.94	5.02	0.62			12.82		0.15				0.56
7.1.2 Special Loan Loss Provision		151.03	-74.42	57.59	168.75	21.09	16.34	10.34	83.52	54.75	15.34	36.01	22.22	25.28	102.55	11.60				20.00
7.1.3 Additional Loan Loss Provision					25.66															
7.2. Provision for Non-Banking Assets		23.05	56.88	4.74						21.30					46.05		4.88			
7.3. Provision for Loss on Investment					0.45			0.01												
7.5. Provision for Loss of Other Assets						20.00					0.05		0.03	0.02						
8. Loan Written Off							0.40							20.27	16.04					
9. Provision for Staff Bonus	147.19	103.59	101.36	88.25	107.59	32.38	46.12		33.20	95.77	8.71	11.00	28.04	27.35		6.65	4.61			11.99
10. Provision for Income Tax	439.56	311.11	304.08	264.74		303.03	97.13	138.35		99.61	287.32	18.42	24.70	84.12	73.84		15.61	13.83		35.96
11. Others				8.62																
12. Net Profit	1032.35	724.78	709.51	617.73	1203.79	772.83	226.63	322.81	400.25	232.41	670.42	90.44	85.26	196.28	172.30		50.85	32.27	2.41	83.90
Total Expenses	4669.51	3216.68	3490.98	2856.57	3492.23	3428.82	1490.02	1633.37	1948.35	1668.40	2682.24	280.89	334.99	791.36	977.82	28.22	344.55	205.36	97.99	660.26
Income																				
1. Interest Income	3626.92	2482.71	2555.11	2207.37	2821.68	2420.97	1324.03	1431.79	1658.89	1458.33	2322.12	214.13	261.03	589.75	592.08	8.58	302.85	189.42	86.70	580.42
1.1 On Loans and Advances	3509.68	2365.94	2497.72	2132.39	2723.77	2235.91	1297.23	1364.53	1640.32	1437.44	2216.65	160.73	246.29	572.49	545.59	8.18	282.33	177.54	84.94	545.88
1.2 On Investment	91.55	102.29	51.14	43.26	70.75	49.24	23.92	28.91	13.56	3.32	86.38	0.61		0.22	0.79					1.18
1.2.1 Government Bonds	91.55	102.29	51.14	43.26	70.75	49.24	19.21	6.99	13.56	3.32	86.38	0.61		0.22	0.71					1.18
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds				37.07			4.71	17.17												
1.2.4 Debenture & Bonds								4.76							0.08					
1.3 On Agency Balance		2.19	0.31	0.36		7.77	0.56	0.19		14.42					43.49	0.40				
1.4 On Call Deposit	7.56	11.26		24.86	4.10	55.40		22.09	5.02		52.79	12.67	16.94				20.01	11.84	1.76	33.36
1.5 On Others	18.13	1.02	5.94	6.50	23.05	72.64	2.32	16.06		3.16	19.10		2.07	0.10	2.22		0.51	0.04		
2. Commission and Discount	546.34	67.12	235.90	92.06	131.79	80.49	86.50	35.83	45.36	37.60	59.20	0.13	6.32	11.19	3.36		1.15	4.03	11.30	4.25
2.1 Bills Purchase and Discount	106.68	1.47	1.73	2.28		0.52	2.94	0.29	3.10											
2.2 Commission	417.44	37.19	197.45	75.09	126.20	47.71	83.56	35.54	42.27	37.60	59.20	0.13	6.32	11.19	3.36		1.15	4.03	1.38	4.25
2.3 Others	22.22	28.46	36.72	14.68	5.59	32.27														9.91
3. Exchange Fluctuation Income	206.55	102.59	74.02	82.16	125.85	106.78	44.99	48.69	69.66	68.20	117.42			0.30	0.77					
3.1 Due to Change in Exchange Rate	185.34	26.96	-5.00	12.66	3.06	6.20	59.70		4.99	12.93				0.25	0.28					
3.2 Due to Foreign Currency Transaction	21.22	75.63	79.02	69.51	122.79	100.58	-14.71	48.69	64.66	55.27	117.42			0.05	0.49					
4. Other Operating Income	24.37	183.62	625.06	189.05	132.42	176.74	32.17	69.96	61.26	80.24	157.80	1.13	22.58	44.26	55.87	0.01	16.14	11.38		39.26
5. Non Operating Income	12.15	118.69	0.89	1.15	29.13	66.45	1.51	1.02		5.30	8.73	24.55	0.26	0.73	16.54					22.02
6. Write Back from Provisions for loss	209.57	255.24		282.11	248.02	577.39	0.81	46.08	113.18	18.73	16.96	40.95	44.80	145.13	308.14	15.44	24.41	0.53		14.31
7. Recovery of written-off Loan	43.61	6.71		2.67	3.33												0.01			
8. Income from Extra Ordinary transactions															1.05					
9. Net Loss																				

BFI Name	Suprim	Suvelchha	Shangrila	Gandaki	Infrastructure	Business	Excel	Biratbarni	Western	Society	Araniko	Deva	Miteri	Tinau	Muktinath	Sewa	Kankai	Mahakali	Ace	Bhargav
Expenses																				
1. Interest Expense	208.52	104.72	341.09	283.79	219.74	276.18	83.88	169.30	82.90	255.63	72.72	246.18	86.19	115.70	349.51	184.90	46.23	33.25	220.81	61.12
1.1 On Deposit Liabilities	208.52	104.72	341.09	210.60	219.74	276.18	83.74	169.30	82.90	255.63	72.72	245.64	86.19	115.70	349.05	184.90	46.23	33.25	211.15	61.12
1.1.1 Saving Account	79.48	40.24	154.16	86.33	62.67	96.15	52.26	90.98	52.65	100.01	40.98	157.29	35.50	52.32	193.18	77.63	20.34	23.85	99.98	17.74
1.1.2 Fixed Account	76.26	48.93	97.50	74.41	106.34	111.83	13.15	70.62	30.25	104.65	28.55	68.91	43.09	51.08	121.22	66.52	16.96	9.39	82.73	27.93
1.1.2.1 Up to 3 months Fixed Account		0.06	5.76		0.03	0.14	0.02			0.39			1.72	0.51	3.16	0.03				0.20
1.1.2.2 3 to 6 months Fixed Account	2.11	0.29	2.73	1.68	1.18	2.19	0.17	3.84	3.52	2.12			2.15	0.28	6.40	0.17	0.96		0.34	1.65
1.1.2.3 6 months to 1 year Fixed Account	71.59	12.20	49.18	61.25	70.22	49.58	0.82	29.38	6.61	0.31	19.14		15.08	27.12	72.51	10.40	11.22	9.39	67.84	19.50
1.1.2.4 Above 1 year Fixed Account	2.57	36.39	39.82	11.49	34.91	59.93	12.15	37.40	20.13	101.83	9.42	68.91	24.13	23.17	39.15	55.92	4.78		14.56	6.59
1.1.3 Call Deposit	52.78	15.55	89.43	49.85	50.74	68.20	18.33	7.70		50.97	3.19	19.43	7.60	12.30	34.65	40.75	8.93		28.44	15.44
1.1.4 Certificate of Deposit																				
1.2 On Borrowing				73.20			0.13						0.55		0.46					9.66
2. Commission Expense					0.02			0.06												
3. Staff Expense	54.97	16.74	67.60	32.00	49.48	36.30	27.32	40.45	17.92	77.18	23.18	65.62	16.22	21.33	109.38	31.68	14.24	8.16	55.94	11.18
4. Office Operating Expenses	48.42	18.67	76.58	28.82	50.64	48.27	21.05	25.71	13.23	77.82	14.86	75.98	12.12	16.21	90.70	22.18	13.34	6.16	53.54	13.78
5. Foreign Exchange Loss												176.44								
5.1 Due to Change in Exchange Rates												173.43								
5.2 Due to Foreign Currency Transaction												3.01								
6. Non Operating Expense			0.03			18.35			5.90	3.08			0.01		0.46					
7. Provision for Risk	44.08	9.15	68.57	14.33	39.40	2.34	27.75	37.59	5.38	85.52	34.56	83.45	5.53	6.63	32.05	7.42	3.12	3.45	20.78	3.95
7.1 Loan loss Provision	43.94	9.15	68.57	14.33	39.36	2.34	27.75	37.59	5.38	66.24	34.56	83.45	5.53	6.63	32.05	7.42	3.12	3.45	20.75	3.95
7.1.1 General Loan Loss Provision	22.04	4.49	14.59	6.44	5.75	2.34	7.68	4.39		18.50	10.85	32.28	3.72	5.47	20.43	5.78	3.12	3.45	10.03	3.95
7.1.1.1 Pass Loan Loss Provision	19.10	2.76	7.54	4.92	0.03	2.34	6.74	2.36		10.98	6.65	23.80	2.89	5.06	18.80	5.68	3.12	3.45	8.25	3.95
7.1.1.2 Watch List Provision	2.95	1.74	7.05	1.53	5.73		0.93	2.03		7.52	4.20	8.48	0.83	0.41	1.64	0.10				1.78
7.1.2 Special Loan Loss Provision	21.90	4.65	53.98	7.88	33.61		20.07	33.21		34.56	23.72	51.18	1.81	1.16	11.62	1.65				10.73
7.1.3 Additional Loan Loss Provision									5.38	13.18										
7.2. Provision for Non-Banking Assets	0.14				0.02					2.60										
7.3. Provision for Loss on Investment																				
7.5. Provision for Loss of Other Assets					0.02					16.68										0.03
8. Loan Written Off		0.77			1.40					1.43										1.31
9. Provision for Staff Bonus		1.94	15.12	12.73	13.88	18.84	8.61	6.78	3.05	13.97	5.13	8.00	9.31	8.86	35.40	10.45	3.16	1.65	20.51	2.41
10. Provision for Income Tax		5.82	45.37	38.20	41.64	56.53	25.83	20.34	9.15		15.39	24.01	27.94	26.58	105.74	31.34	9.49	3.81	61.54	7.23
11. Others																		0.05		
12. Net Profit	180.74	13.57	105.86	89.12	97.16	131.91	60.26	47.47	21.36	139.70	35.90	56.03	65.13	62.02	248.30	73.13	22.15	12.72	143.59	16.87
Total Expenses	536.73	171.36	720.22	498.99	513.37	588.73	254.68	347.70	158.91	654.34	201.73	735.72	222.46	257.34	971.54	361.10	111.78	69.20	578.02	116.53
Income																				
1. Interest Income	412.95	152.01	662.33	462.50	385.77	495.19	223.70	310.13	125.96	455.02	139.66	469.55	194.57	201.35	831.41	336.93	102.18	62.88	512.60	100.93
1.1 On Loans and Advances	381.00	138.85	619.61	376.49	354.35	466.45	202.95	272.11	125.96	429.31	139.66	422.27	184.33	184.90	802.00	324.95	96.29	54.76	469.15	92.85
1.2 On Investment	2.07		5.31		1.88	2.60		2.09		1.53		0.71		1.31		0.37				10.02
1.2.1 Government Bonds	1.76				1.88	2.07		2.09		1.53		0.71								10.02
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds	0.31					0.53								1.31		0.37				
1.2.4 Debenture & Bonds			5.31																	
1.3 On Agency Balance							20.75					0.04								
1.4 On Call Deposit	28.40	13.16	33.74	12.82	29.53	26.14		35.57		22.33		46.17	10.24	15.14	28.42	11.60	5.89		33.43	8.08
1.5 On Others	1.48		3.68	73.20	0.02		0.00	0.37		1.85		0.36			0.99			8.11		
2. Commission and Discount	3.35	1.75	5.29	0.67	3.29	1.38	3.06	8.00	13.21	4.00	2.27	5.71	1.36	2.89	9.91	3.86	9.60	6.32	4.61	11.07
2.1 Bills Purchase and Discount												0.02								
2.2 Commission	3.35	1.75	5.01	0.67	3.29	1.38	1.87	8.00	13.21	4.00	2.27	5.69	0.59	2.89	9.91	3.86	1.19	5.94	4.61	1.32
2.3 Others			0.29				1.20						0.76					8.41	0.38	9.75
3. Exchange Fluctuation Income	3.27		0.09	0.01	0.02	0.00				0.23		176.97								4.93
3.1 Due to Change in Exchange Rate	0.24		0.09	0.01	0.02	0.00				0.21		176.97								0.38
3.2 Due to Foreign Currency Transaction	3.04									0.02										4.55
4. Other Operating Income	45.10	16.63	46.48	29.18	22.73	22.76	16.87	17.34	19.73	24.18	30.18	39.87	26.54	20.81	99.59	20.32	0.01		24.56	4.54
5. Non Operating Income		0.84	5.03	2.17	4.53	16.25	2.92			10.19		0.80			32.23	17.49				7.04
6. Write Back from Provisions for loss	72.06		1.00	4.47	97.04	53.15	8.13	12.23		160.72	29.63	42.83			0.04	13.15				24.28
7. Recovery of written-off Loan		0.13																		
8. Income from Extra Ordinary transactions																		0.00		
9. Net Loss																				
Total Income	536.73	171.36	720.22	498.99	513.37	588.73	254.68	347.70	158.91	654.34	201.73	735.72	222.46	257.34	971.54	361.10	111.78	69.20	578.02	116.53

BFI Name	dhyalo	Country	Alpine	Kasamandap	Garima	OmDB	FewaDB	Kabeli	Kamana	Corporate	Purnima	Jyoti	Bagnmati	Hamro	Kakre	Shine	Pacific	IDBL	Kanchan	Matribhumi
Expenses																				
1. Interest Expense	79.85	80.60	49.31	214.88	276.12	525.88	444.46	15.68	134.43	9.37	73.59	253.81	28.04	29.68	33.30	220.02	47.08	202.62	67.58	19.13
1.1 On Deposit Liabilities	79.85	80.60	49.31	214.88	276.12	525.88	444.46	15.68	134.43	9.37	73.59	253.81	28.04	29.68	33.30	220.02	47.08	202.53	67.58	19.13
1.1.1 Saving Account	30.95	22.15	25.95	101.84	144.04	219.02	131.82	9.13	65.03	3.30	36.90	124.68	18.53	13.01	16.60	144.11	22.79	66.51	45.66	12.31
1.1.2 Fixed Account	36.88	41.26	12.24	93.00	93.25	284.24	229.59	5.44	51.71	5.66	29.99	79.53	5.30	10.52	13.49	62.60	13.73	92.14	18.89	4.72
1.1.2.1 Up to 3 months Fixed Account	0.36	0.23		8.54	1.29	6.07	1.17	0.09	1.73		0.41	0.01				0.48	0.15	3.64	0.11	0.38
1.1.2.2 3 to 6 months Fixed Account	0.99	0.21		4.06	6.64	8.32	4.00	0.10	3.52		0.85	2.62			0.26	0.81	0.91	1.06	0.76	0.06
1.1.2.3 6 months to 1 year Fixed Account	23.66	26.31	7.60	64.04	29.85	168.50	147.73	2.34	9.69	5.49	14.58	54.23	1.31	8.25	1.12	36.09	6.11	86.65	6.04	2.16
1.1.2.4 Above 1 year Fixed Account	11.86	14.52	4.64	16.36	55.47	101.35	76.70	2.91	36.78	0.17	14.15	22.66	3.99	2.28	12.11	25.22	6.55	0.78	11.97	2.11
1.1.3 Call Deposit	12.02	17.18	11.12	20.04	38.83	22.62	83.06	1.10	17.69	0.41	6.69	49.61	4.22	6.15	3.21	13.31	10.56	43.89	3.04	2.10
1.1.4 Certificate of Deposit																				
1.2 On Borrowing																			0.09	
2. Commission Expense		0.50		0.06																
3. Staff Expense	16.44	9.36	13.83	52.00	54.57	61.19	61.43	7.07	21.51	5.57	14.08	45.50	5.40	6.56	7.11	36.93	5.44	49.87	16.10	5.27
4. Office Operating Expenses	18.00	14.20	13.68	59.53	60.54	86.26	64.66	4.63	21.38	4.54	15.25	48.27	7.36	7.45	4.16	37.46	6.67	56.83	14.07	3.26
5. Foreign Exchange Loss						0.00														
5.1 Due to Change in Exchange Rates						0.00														
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense		0.23							0.06			0.07							0.04	
7. Provision for Risk	5.11	41.30	9.41	-165.24	30.07	38.77	128.54	3.97	6.76	9.53	4.19	87.68	4.28	6.48	5.06	17.19	1.05	49.17	3.00	0.45
7.1 Loan loss Provision	5.11	41.30	9.41	-117.72	30.07	38.77	128.54	3.97	6.76	9.53	4.19	45.70	4.28	6.15	5.06	17.19	1.05	47.61	3.00	0.45
7.1.1 General Loan loss Provision	3.58	1.53	2.88	19.22	16.95		17.47	1.47	6.76		1.76	2.54	3.06	2.32	0.81	10.84	1.04	11.41		0.22
7.1.1.1 Pass Loan Loss Provision	2.78	1.53	1.01	11.52	15.65		12.43	1.13	6.76		1.46	13.46	0.45	1.97	0.78	10.84	0.85	2.81		0.31
7.1.1.2 Watch List Provision	0.80		1.87	7.70	1.30		5.04	0.35			0.30	-10.92	2.61	0.35	0.04	0.20	0.20	8.60		-0.10
7.1.2 Special Loan Loss Provision	1.52	39.77	6.53	-136.95	13.11	38.77	111.06	2.50		9.53	2.43	43.16	1.22	3.82	4.25	6.34	0.01	36.20		0.24
7.1.3 Additional Loan Loss Provision																				3.00
7.2. Provision for Non-Banking Assets				-47.03								41.71							1.03	
7.3. Provision for Loss on Investment				-0.48								0.27		0.33					0.02	
7.5. Provision for Loss of Other Assets																			0.52	
8. Loan Written Off				1.41			4.45					0.25								
9. Provision for Staff Bonus	2.98	0.12	3.42	27.60	20.95	20.21	23.55	2.13	9.40		5.99	11.73		2.73	0.40	26.86		8.00	4.81	
10. Provision for Income Tax	8.95	0.37	10.25	82.79	62.85	60.62	70.64	6.38	28.21		17.98	35.18		8.19	1.21	80.57		24.00	14.44	
11. Others																				
12. Net Profit	20.89	0.86	23.91	193.17	146.65	141.45	164.81	14.89	65.83	-7.47	41.96	82.08	6.51	19.10	2.82	188.00	31.32	56.00	33.68	7.63
Total Expenses	152.23	147.55	123.82	466.21	651.75	934.39	962.52	54.75	287.59	21.54	173.05	564.56	51.59	80.18	54.06	607.01	91.58	446.54	153.68	35.75
Income																				
1. Interest Income	137.00	128.98	109.12	397.78	586.95	861.52	840.45	48.25	259.73	10.91	156.29	491.54	44.38	68.74	46.41	542.04	85.14	384.45	136.35	32.54
1.1 On Loans and Advances	124.50	119.33	103.48	368.77	562.89	772.71	807.17	46.55	239.09	10.88	140.57	454.43	40.67	63.34	40.64	510.74	82.73	364.24	126.29	28.23
1.2 On Investment		1.33		1.90		7.19	0.68					3.12				0.30		3.88		
1.2.1 Government Bonds		1.33		1.90		7.19	0.68					3.12				0.30				
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																			3.88	
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance	12.51																			
1.4 On Call Deposit		8.31	5.64		22.91	81.59	32.59	1.70	20.64		15.72	33.99	3.71	5.40	5.77	31.01	2.41	16.08	10.06	4.31
1.5 On Others				27.11	1.16	0.02	0.01			0.04									0.25	
2. Commission and Discount	0.84	0.38	14.65	4.58	5.94	6.32	2.90	1.07	3.95	1.17	0.95	2.15	2.14	1.58	4.85	44.05	3.16	4.40	2.12	3.21
2.1 Bills Purchase and Discount				0.00																
2.2 Commission	0.84	0.38	1.47	4.58	5.94	6.32	2.90	1.07	3.95		0.95	2.15	0.81	1.58	0.93	10.93	3.16	4.40	1.65	1.28
2.3 Others			13.18							1.17			1.33		3.91	33.12			0.47	1.93
3. Exchange Fluctuation Income			0.05	3.40		0.01						0.04							0.19	
3.1 Due to Change in Exchange Rate				0.92								0.00								
3.2 Due to Foreign Currency Transaction			0.05	2.48		0.01						0.04							0.19	
4. Other Operating Income	13.22	9.55		36.74	58.86	58.19	67.96	5.17	18.31	0.10	13.99	35.12	1.12	8.80			3.28	20.36	8.87	
5. Non Operating Income	0.01	0.06				8.35	0.26		0.01		1.82	0.23				0.55		13.07		
6. Write Back from Provisions for loss	1.16	8.58					50.96	0.24	5.59	9.31		35.47	3.95	1.06	2.81	20.37		24.08	0.20	
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions				23.72																6.14
9. Net Loss																				
Total Income	152.23	147.55	123.82	466.21	651.75	934.39	962.52	54.75	287.59	21.48	173.05	564.56	51.59	80.18	54.06	607.01	91.58	446.54	153.68	35.75

BFI Name	Innovative	Jhimruk	Metro	Vibor	Gurukuljee	Raptiveri	Tourism	Mission	Mt. Makalu	Sahara	N. Community	Cosmos	Manaslu	Ekata	Kelincowik	Kailash	Sajpa	Sapukoshi	Sajha
Expenses																			
1. Interest Expense	88.14	34.38	96.98	244.51	29.52	50.79	259.28	64.47	4.78	21.88	44.97	24.19	71.51	119.62	14.74	361.81	11.11	24.88	18.68
1.1 On Depositing Liabilities	88.14	34.38	96.98	244.51	29.52	50.79	258.47	64.44	4.78	21.88	44.97	24.19	71.51	119.62	14.74	361.81	11.11	24.88	18.68
1.1.1 Saving Account	44.97	23.26	40.14	75.64	24.50	21.16	99.31	40.17	3.84	16.64	20.66	14.94	35.69	60.64	4.67	135.57	8.14	10.28	7.04
1.1.2 Fixed Account	33.12	7.13	36.32	137.14	4.82	28.57	118.33	19.50	0.80	2.28	13.23	5.59	15.45	31.03	3.79	156.98	2.61	7.74	2.97
1.1.2.1 Up to 3 months Fixed Account	0.05		0.16	0.01				0.01			0.22	0.03	0.22	0.24		2.97	0.05		
1.1.2.2 3 to 6 months Fixed Account	0.08		1.87	0.87			3.63	0.16	0.00		0.70	0.32	0.54	0.11	0.07	4.03	0.22	0.16	0.02
1.1.2.3 6 months to 1 year Fixed Account	17.07	1.78	21.52	2.00	1.12	11.45	85.38	11.69	0.10		7.38	1.95	6.03	20.37	2.33	119.52	0.84	3.32	1.05
1.1.2.4 Above 1 year Fixed Account	15.91	5.35	12.78	134.27	3.70	17.12	29.32	7.64	0.70	2.28	4.92	3.29	8.65	10.31	1.40	30.45	1.50	4.25	1.90
1.1.3 Call Deposit	10.04	4.00	20.53	31.73	0.19	1.05	40.83	4.78	0.14	2.95	11.08	3.66	20.37	27.95	6.28	69.26	0.36	6.86	8.67
1.1.4 Certificate of Deposit																			
1.2 On Borrowing							0.82	0.03											
2. Commission Expense		0.19																	
3. Staff Expense	14.81	5.99	11.28	42.73	7.16	7.41	49.20	19.95	1.74	5.49	16.13	6.05	16.59	16.82	6.82	71.80	3.16	8.38	9.32
4. Office Operating Expenses	17.80	5.94	16.59	41.74	7.04	4.94	57.47	16.85	2.30	6.02	16.14	7.31	16.81	18.02	5.34	71.84	1.77	11.00	10.21
5. Foreign Exchange Loss																0.36			
5.1 Due to Change in Exchange Rates																			
5.2 Due to Foreign Currency Transaction																			
6. Non Operating Expense																			
7. Provision for Risk	18.28	6.86	4.29	37.73	1.17	3.77	41.82	5.01	0.26	0.37	12.59	3.97	4.17	5.34	4.57	61.65	2.27	11.33	9.60
7.1 Loan loss Provision	18.28	6.86	2.99	36.50	1.17	3.77	41.82	5.01	0.26	0.37	12.59	3.97	4.17	5.34	4.57	60.97	2.27	11.33	9.60
7.1.1 General Loan loss Provision	7.27	2.34	2.75	15.68	1.07	2.48	8.70	4.49	0.16	0.37	5.02	2.45	4.17	5.34	0.96	16.95	0.39	5.12	1.44
7.1.1.1 Pass Loan Loss Provision	2.92	1.22	2.61	10.69	1.04	1.12	8.44	4.44	0.16	0.37	1.72	2.11	3.95	5.34	0.64	15.43	0.30	1.85	0.99
7.1.1.2 Watch List Provision	4.35	1.12	0.14	4.99	0.04	1.36	0.25	0.04	0.00		3.30	0.34	0.21		0.32	1.52	0.10	3.27	0.45
7.1.2 Special Loan Loss Provision	11.01	4.52	0.23	20.82	0.10	1.29	28.38	0.52	0.10		7.57	1.52			3.61	44.01	1.88	6.21	8.16
7.1.3 Additional Loan Loss Provision							4.74												
7.2. Provision for Non-Banking Assets			1.30																
7.3. Provision for Loss on Investment				1.23													0.69		
7.5. Provision for Loss of Other Assets																			
8. Loan Written Off				32.65															
9. Provision for Staff Bonus	4.73	1.84	6.09		2.03		14.06	4.61	0.45		0.72	1.36		6.85		30.53	0.28		
10. Provision for Income Tax	14.20	5.51	18.28		6.08		42.19	13.83	1.35		2.16	4.07		20.55		92.55			
11. Others								0.01											
12. Net Profit	33.13	12.86	42.64	88.67	14.19	10.89	98.45	32.27	3.16	3.74	5.03	9.50	42.83	47.95	7.58	212.80	2.79	4.55	
Total Expenses	191.09	73.57	196.15	488.03	67.19	77.81	562.48	157.01	14.04	37.49	97.74	56.45	151.91	235.14	39.05	903.35	21.38	60.13	47.82
Income																			
1. Interest Income	172.77	62.36	180.61	366.98	60.77	68.86	462.83	140.87	12.42	33.53	85.92	47.88	139.80	213.43	34.20	736.60	18.55	47.47	35.77
1.1 On Loans and Advances	160.33	59.93	167.98	346.80	57.73	68.86	433.68	134.35	12.03	30.91	77.83	46.26	134.04	198.87	30.68	706.15	15.42	44.48	33.41
1.2 On Investment			0.97	4.13			0.28									4.23			
1.2.1 Government Bonds			0.97	0.04			0.28									4.23			
1.2.2 Foreign Bonds																			
1.2.3 NRB Bonds				4.09															
1.2.4 Debenture & Bonds																			
1.3 On Agency Balance							0.02												
1.4 On Call Deposit	12.44	2.43	11.67	16.05	3.04		28.84	6.51	0.40	2.62	8.09	1.62	5.75	14.56	3.51	26.22	3.13	2.99	1.96
1.5 On Others							0.01												0.40
2. Commission and Discount	0.94	7.24	1.87	0.73	6.11	8.70	12.74	1.36	0.65		1.03	2.13	3.62	1.77	0.70	3.94	0.55	0.42	1.63
2.1 Bills Purchase and Discount		0.01																	
2.2 Commission	0.86	7.23		0.73	2.49	0.94	12.74	1.36	0.65		1.03	2.13	3.62	1.77	0.70	3.94	0.55	0.42	1.63
2.3 Others	0.08	0.00	1.87		3.62	7.76								0.00					
3. Exchange Fluctuation Income				0.05			39.25									0.93			
3.1 Due to Change in Exchange Rate				0.05			35.49												
3.2 Due to Foreign Currency Transaction							3.76									0.93			
4. Other Operating Income	11.80	1.77	13.66	24.38	0.20		38.75	14.77	0.88	3.96	7.12	5.19	8.49	19.72	4.15	53.49	1.80	5.10	2.98
5. Non Operating Income				12.61			1.67							0.23		70.20			
6. Write Back from Provisions for loss	5.58	2.20		83.28	0.11	0.25	7.26		0.09		3.67	1.25				38.18	0.49	7.15	
7. Recovery of written-off Loan																			
8. Income from Extra Ordinary transactions								0.02											
9. Net Loss																			7.44
Total Income	191.09	73.57	196.15	488.03	67.19	77.81	562.48	157.01	14.04	37.49	97.74	56.45	151.91	235.14	39.05	903.35	21.38	60.13	47.82

BFI Name	Apex	Green	Reliable	Nepal Awaz	NFL	NDC Capital	N/NFL	NSMFL	KFL	Himalaya	Union	PFCL	Goodwill	SFL	SFCL	Lumbini	ILFCO	Maharani	Lalitpur	United FC
Expenses																				
1. Interest Expense	326.26	16.69	300.69	33.03	10.91	40.00	329.52	6.07	100.52		49.78	181.26	170.67	116.66	88.71	107.32	62.48	228.94	32.79	196.73
1.1 On Deposit Liabilities	326.26	16.69	298.13	33.03	10.91	40.00	329.52	6.07	100.52		49.78	181.26	170.18	116.66	88.71	105.95	62.48	228.94	32.79	196.29
1.1.1 Saving Account	222.93	3.65	73.63	19.97	6.17	14.93	148.31	5.32	39.42		11.01	72.84	79.66	47.02	22.29	23.60	20.50	64.40	8.07	92.81
1.1.2 Fixed Account	103.32	5.20	178.00	13.07	4.74	25.07	181.21	0.09	44.33		36.48	108.42	90.52	69.64	66.41	82.35	41.43	151.08	24.72	103.48
1.1.2.1 Up to 3 months Fixed Account	0.13		3.62				2.01		44.33			0.15	0.30		0.04	0.20		0.84		7.53
1.1.2.2 3 to 6 months Fixed Account	0.61	2.11	2.64				2.87			0.01	0.09	1.15		0.09	2.66			1.04		0.11
1.1.2.3 6 months to 1 year Fixed Account	70.84	0.80	171.74	7.61	1.53	11.28	127.82			30.23	108.18	48.28		12.48	51.17	21.65	17.19	0.04		17.53
1.1.2.4 Above 1 year Fixed Account	31.75	2.28		5.46	3.21	13.79	48.50	0.09		6.24		40.80	69.64	53.81	28.32	19.78	132.02	24.68		78.31
1.1.3 Call Deposit		7.85	46.49					0.67	16.78		2.30						0.55		13.42	
1.1.4 Certificate of Deposit																			0.03	
1.2 On Borrowing			2.56										0.49			1.37				0.44
2. Commission Expense																		0.01		
3. Staff Expense	40.36	3.91	48.39	14.38	3.11	9.18	33.99	4.57	23.19		14.67	17.53	25.05	17.53	11.86	10.24	36.38	33.07	7.78	38.34
4. Office Operating Expenses	62.34	2.15	47.90	8.14	5.08	7.91	33.38	10.31	27.63		-8.90	14.85	38.47	14.54	10.13	8.18	33.91	26.18	7.09	32.32
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense			2.68				0.07	0.53	9.76					0.01				0.04		
7. Provision for Risk	24.33	2.18	53.97	8.10	1.60	110.41	31.36		170.67		32.28	67.37	1.71	62.98	2.60	135.95		29.76	56.78	21.11
7.1 Loan loss Provision	24.33	2.18	53.97	8.10	1.60	1.96	24.44				22.34	67.37		62.98	2.60	135.95		25.78	56.78	21.11
7.1.1 General Loan Loss Provision	8.57	0.84	16.73	1.51	0.10		10.32				6.84			6.78	2.32	135.95		25.78		4.14
7.1.1.1 Pass Loan Loss Provision	8.57	0.76	12.30	1.51	0.10		9.29							0.76	2.31	135.95		25.78		2.86
7.1.1.2 Watch List Provision		0.08	4.43				1.03				6.84			6.01	0.02					1.29
7.1.2 Special Loan Loss Provision	15.76	1.35	37.23	6.58	1.49	1.96	14.12			15.50	67.37			56.20	0.28					16.97
7.1.3 Additional Loan Loss Provision																			56.78	
7.2. Provision for Non-Banking Assets						39.82	6.92													
7.3. Provision for Loss on Investment									0.08				1.71					3.98		
7.5. Provision for Loss of Other Assets						68.63			170.58		9.94									
8. Loan Written Off									89.80		20.62									0.23
9. Provision for Staff Bonus			12.45				21.48		0.72			0.74	6.98		2.81	3.09	10.67	8.16		10.63
10. Provision for Income Tax			37.36				64.44		2.17			2.21	21.16		8.44	9.26	32.87	24.49		31.88
11. Others	0.08						0.37	0.65												
12. Net Profit	104.10	1.30	87.18	11.01	35.50	147.87	150.36	149.32	475.13			5.16	48.62	10.50	19.69	21.61	73.82	57.15		74.38
Total Expenses	557.45	26.24	590.63	74.65	56.20	315.36	664.97	171.45	899.61		108.45	289.13	312.65	222.23	144.24	295.65	250.13	407.80	104.44	405.60
Income																				
1. Interest Income	425.59	23.87	499.62	52.81	13.42	116.92	618.40	24.91	257.15		62.64	267.90	259.01	182.23	131.72	221.30	177.00	358.97	29.02	361.70
1.1 On Loans and Advances	405.02	21.67	453.45	49.90	13.21	105.04	582.81	23.51	241.42		56.07	244.55	238.83	164.73	119.48	201.03	131.45	333.73	26.10	343.10
1.2 On Investment	4.44		6.60	0.95	0.18		4.50	0.52	0.05		0.25		4.10	1.36	4.85	26.73	3.42			4.88
1.2.1 Government Bonds	4.44		6.60	0.95			4.50	0.52	0.05		0.25		4.10	1.36		26.73	3.42			4.88
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds					0.18															
1.2.4 Debenture & Bonds															4.85					
1.3 On Agency Balance														10.88						
1.4 On Call Deposit	16.13	2.20	39.42		0.02	11.87	31.08	0.88	15.68		6.33	23.34	16.09	17.50	15.41			21.82		11.92
1.5 On Others			0.16	1.97			0.02										18.81		2.92	1.80
2. Commission and Discount	4.36	0.10	20.02		0.00	0.11	2.13		0.14		0.04	0.44	0.89	11.23		0.07	4.56	0.68	0.02	1.49
2.1 Bills Purchase and Discount																				
2.2 Commission	4.36	0.10	18.91		0.00	0.11	2.13		0.14		0.04	0.44	0.89	0.86		0.07		0.68	0.01	1.04
2.3 Others			1.11											10.37			4.56		0.00	0.45
3. Exchange Fluctuation Income			1.53						0.03											
3.1 Due to Change in Exchange Rate			1.53						0.00											
3.2 Due to Foreign Currency Transaction									0.03											
4. Other Operating Income	36.99	2.09	30.46	4.32		3.41	31.28	0.31	10.37		2.05	20.56	35.57		11.23	12.25	3.30	17.18		42.31
5. Non Operating Income			3.08	17.52	9.17	71.55	13.15	46.65	47.20		-0.31		17.18		0.64	22.03		24.12	37.60	0.10
6. Write Back from Provisions for loss	26.30	0.19	35.89		33.62	119.09		99.58	584.71		7.42			28.77	0.65	40.00		65.20	6.85	
7. Recovery of written-off Loan						4.29						0.23					0.08			
8. Income from Extra Ordinary transactions	64.22		0.03																	0.32
9. Net Loss											36.59								37.49	
Total Income	557.45	26.24	590.63	74.65	56.20	315.36	664.97	171.45	899.61		108.45	289.13	312.65	222.23	144.24	295.65	250.13	407.80	104.44	405.60

BFI Name	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFL	Crystal	Gulshewri	Everest	ICFC	Sugamatha	Kuber	NEFL	Seti
Expenses																				
1. Interest Expense	2.98	17.98	76.57	137.36	93.40	54.39	2.98	11.12	104.55	64.47	5.20	4.15	1.11	82.21	57.35	201.95	139.74	1.21	69.12	13.24
1.1 On Deposit Liabilities	2.98	17.98	76.57	137.36	93.40	54.39	2.98	11.12	104.55	64.47	5.13	3.49	1.11	82.21	57.35	197.81	139.74	1.21	64.30	13.24
1.1.1 Saving Account	0.29	6.86	23.05	62.36	38.50	20.80	0.86	2.47	38.39	43.74	4.26	0.35	1.11	35.11	28.81	99.78	52.64	1.06	40.01	6.87
1.1.2 Fixed Account	2.69	11.12	53.52	75.00	54.91	29.43	2.12	8.65	66.16	20.73	0.86	0.05		47.09	28.54	98.03	65.78	0.15	23.62	6.37
1.1.2.1 Up to 3 months Fixed Account	0.74				0.17	0.66	0.58		0.04	0.50				0.58	0.24		0.84			
1.1.2.2 3 to 6 months Fixed Account	0.14			3.75	0.94	0.36			0.46	0.57				0.71	0.12	0.47	2.81		0.22	0.42
1.1.2.3 6 months to 1 year Fixed Account		0.33	31.21	33.75	34.49	23.11	0.00		35.36	10.62	0.03			34.22	20.83	59.96	45.62		13.77	1.82
1.1.2.4 Above 1 year Fixed Account	1.81	10.79	22.32	37.50	19.30	5.30	1.54	8.65	30.30	9.04	0.84	0.05		11.59	7.34	37.60	16.51	0.15	9.64	4.13
1.1.3 Call Deposit						4.16						3.09					21.32			0.67
1.1.4 Certificate of Deposit																				
1.2 On Borrowing											0.07	0.66				4.14				4.81
2. Commission Expense										0.95										
3. Staff Expense	5.42	4.51	4.65	16.14	13.69	7.83	4.50	1.68	24.91	9.56	4.09	5.27	1.00	8.73	8.54	35.82	22.64	1.95	10.70	3.73
4. Office Operating Expenses	2.54	5.20	3.09	14.36	8.40	8.60	3.29	0.84	27.05	8.56	5.37	17.44	1.22	9.72	9.80	42.36	22.26	6.56	9.51	1.72
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense		3.29							0.09								10.84			0.09
7. Provision for Risk		5.33	1.44	15.85	10.24	149.92	0.60	5.18	39.51	30.45	30.65			8.61	9.12	28.50	7.63		1.76	1.71
7.1 Loan loss Provision		4.41	1.09	15.85	9.68		0.60	5.18	39.46	30.45				8.10	9.12	28.50	7.63		1.76	1.71
7.1.1 General Loan loss Provision			1.09		9.68			0.02	1.98	5.39				8.10	1.10	19.67			1.76	0.92
7.1.1.1 Pass Loan Loss Provision			1.09		9.68			0.02	0.84	3.40				8.10	1.10	16.88			1.76	0.48
7.1.1.2 Watch List Provision									1.14	1.99						2.79				0.44
7.1.2 Special Loan Loss Provision			0.00	15.85			0.60	5.16	37.48	25.05					8.02	8.82	7.63			0.79
7.1.3 Additional Loan Loss Provision		4.41																		
7.2. Provision for Non-Banking Assets		0.92	0.35			149.92					14.86									
7.3. Provision for Loss on Investment					0.56				0.05					0.51						
7.5. Provision for Loss of Other Assets											15.79			0.00						
8. Loan Written Off									1.06							2.72				
9. Provision for Staff Bonus				5.11	2.86				1.95						1.70	10.17	8.89		8.04	0.50
10. Provision for Income Tax				15.34	8.58				0.10						5.11	30.50	26.68		24.12	1.51
11. Others																				
12. Net Profit	1.31	26.54	47.46	35.80	20.01			-6.28	19.36	66.71	70.70			63.67	61.96	11.92	71.17	62.24	46.64	56.28
Total Expenses	12.25	62.86	133.22	239.96	157.17	220.75	11.38	12.55	218.58	180.69	116.01	26.86	66.99	171.22	103.54	423.19	300.93	56.36	179.62	25.94
Income																				
1. Interest Income	2.07	28.58	118.51	227.13	128.34	18.34	6.48	10.32	130.98	149.70	20.77	11.72	9.32	133.84	97.46	359.01	226.59	6.42	120.48	23.79
1.1 On Loans and Advances	1.82	28.58	105.03	207.61	114.59	17.73	6.48	10.32	114.93	141.59	19.87	11.48	9.25	126.85	89.99	333.10	208.29	6.42	101.67	20.01
1.2 On Investment				1.69	1.28				4.63					1.81	0.01	0.11	2.60		0.08	
1.2.1 Government Bonds																0.11	2.60			0.08
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds				1.69					4.63											
1.2.4 Debenture & Bonds					1.28									1.81	0.01					
1.3 On Agency Balance																25.60				
1.4 On Call Deposit	0.24		13.48	17.83	12.47				11.41	8.11	0.90	0.23		5.18	7.46					5.37
1.5 On Others						0.61							0.07			0.20	15.70		13.36	3.78
2. Commission and Discount	0.00	2.48	0.06	12.83	0.57	0.02	0.00		0.76		5.36			0.97	0.85	3.44	0.85		2.16	0.17
2.1 Bills Purchase and Discount	0.00																			
2.2 Commission		0.00	0.06		0.57	0.01	0.00		0.76		0.00			0.92	0.85	3.44	0.85		1.80	0.17
2.3 Others	0.00	2.48		12.83		0.01					5.36			0.04						0.35
3. Exchange Fluctuation Income																				
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																				
4. Other Operating Income			2.34		11.03	1.53	2.14	0.33	5.92	12.57	0.04	0.20		16.07	5.23	25.84	19.82	0.62	4.61	1.98
5. Non Operating Income	0.05	3.39	0.42		0.31				6.51			0.78	1.62	7.61		34.90	38.63		52.37	
6. Write Back from Provisions for loss	10.14	21.26	10.52		16.93	83.18	9.38	1.90	61.48	18.42	89.84	12.37	56.05	12.74			15.05	49.32		
7. Recovery of written-off Loan		7.14	1.37																	
8. Income from Extra Ordinary transactions									12.93											
9. Net Loss						117.68	-6.62					1.80								
Total Income	12.25	62.86	133.22	239.96	157.17	220.75	11.38	12.55	218.58	180.69	116.01	26.86	66.99	171.22	103.54	423.19	300.93	56.36	179.62	25.94

BFI Name	hama	Namaste	Kaski	Unique	Manjunahree	Jebils	Reliance	Bhaktapur
Expenses								
1. Interest Expense	10.05	17.55	143.29	36.31	115.58	47.62	103.90	16.98
1.1 On Depositing Liabilities	10.05	17.55	143.29	36.31	114.20	47.62	103.90	16.98
1.1.1 Saving Account	7.34	13.66	75.67	17.33	66.71	14.10	72.36	7.96
1.1.2 Fixed Account	2.71	3.90	67.62	18.98	47.49	25.77	31.54	7.01
1.1.2.1 Up to 3 months Fixed Account			0.53	0.36	0.11	0.12	0.78	
1.1.2.2 3 to 6 months Fixed Account	0.21	0.87	1.13	0.24	0.45	0.15	3.00	
1.1.2.3 6 months to 1 year Fixed Account	2.48	0.53	58.59	14.74	33.87	15.24	17.64	2.64
1.1.2.4 Above 1 year Fixed Account	0.02	2.50	7.38	3.64	13.07	10.27	10.12	4.37
1.1.3 Call Deposit						7.75		2.01
1.1.4 Certificate of Deposit								
1.2 On Borrowing					1.38			
2. Commission Expense								
3. Staff Expense	3.55	2.74	21.73	5.08	12.08	8.63	15.06	3.65
4. Office Operating Expenses	5.72	1.25	18.36	5.89	12.61	8.64	18.59	5.01
5. Foreign Exchange Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transaction								
6. Non Operating Expense								
7. Provision for Risk	1.78	0.04	16.88	1.32	0.75	8.13	39.68	5.56
7.1 Loan loss Provision	1.78	0.04	16.88	1.32	0.75	8.13	34.79	5.56
7.1.1 General Loan loss Provision		0.12	2.46	1.32	0.75	0.08	34.79	1.49
7.1.1.1 Pass Loan Loss Provision		0.12	1.30	1.32	0.75	0.08	34.79	1.14
7.1.1.2 Watch List Provision			1.16					0.35
7.1.2 Special Loan Loss Provision	1.78	-0.08	14.43			8.05		4.07
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets							4.89	
7.3. Provision for Loss on Investment								
7.5. Provision for Loss of Other Assets								
8. Loan Written Off					6.01			
9. Provision for Staff Bonus	3.08	1.26	7.31	4.76	4.72	0.40	3.47	0.67
10. Provision for Income Tax	9.20	3.78	21.94	14.29	14.15	0.99	10.41	2.01
11. Others								
12. Net Profit	21.64	8.82	51.18	33.34	33.02	2.98	24.30	4.68
Total Expenses	55.02	35.44	280.70	100.99	198.92	77.37	215.42	38.55
Income								
1. Interest Income	28.73	32.02	258.40	96.68	185.16	69.68	165.91	33.47
1.1 On Loans and Advances	22.47	26.92	240.74	66.75	167.25	61.63	151.90	25.22
1.2 On Investment				1.93	0.22	1.48		0.52
1.2.1 Government Bonds						1.48		0.52
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds				1.93	0.22			
1.2.4 Debenture & Bonds								
1.3 On Agency Balance								
1.4 On Call Deposit	6.26	5.10	17.67	4.08		6.56	14.01	
1.5 On Others	0.00			23.92	17.69	0.01		7.72
2. Commission and Discount	0.00	0.11			8.36	0.07	0.41	0.04
2.1 Bills Purchase and Discount								
2.2 Commission	0.00	0.11			0.17	0.07	0.41	0.04
2.3 Others					8.19			
3. Exchange Flactuation Income								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Transaction								
4. Other Operating Income	1.63	3.32	22.30	4.31		5.30	16.48	3.29
5. Non Operating Income	3.25					0.24	22.72	
6. Write Back from Provisions for loss	4.03				5.40	2.04	9.89	1.75
7. Recovery of written-off Loan	13.81							
8. Income from Extra Ordinary transactions	3.57					0.04		
9. Net Loss								
Total Income	55.02	35.44	280.70	100.99	198.92	77.37	215.42	38.55

Statement of Credit as on Chait end, 2072(Mid-Apr, 2016)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	Global	
Sector Wise																				
Agricultural and Forest Related	3683.94	4463.55	636.29	2561.51	410.82	1424.19	1057.34	299.40	1763.16	940.95	741.59	1314.07	1107.31	1131.83	479.39	630.94	592.50	21029.39	1147.95	
Fishery Related	55.70	213.27	0.19	36.10			3.97		6.16	11.96	37.41	25.51	0.33	4.63	12.50	1.34		24.34	634.13	8.43
Mining Related	318.50	77.63	367.21	175.89					124.18	186.28		250.71			16.07	417.72		206.50	119.37	32.45
Manufacturing (Producing) Related	10213.71	8963.89	20363.92	25797.38	8033.98	20569.65	11619.10	5893.30	10514.38	9218.65	5196.69	9711.27	2505.66	9365.93	7732.82	6519.75	8270.40	8911.02	11993.83	
Construction	6424.02	9665.43	2524.75	4648.28	6961.29	4510.59	2798.07	8153.64	8878.77	2360.71	2627.41	9342.48	1528.45	5129.35	4452.88	6866.02	2259.67	4240.62	6692.43	
Electricity, Gas and Water	1074.83	928.59	3054.59	3431.25	55.94	693.22	785.21	437.98	1635.40	1650.32	912.91	900.24	461.39	1352.36	1310.22	1371.64	1636.62	65.01	3369.60	
Metal Products, Mach. & Ele. Eqp.	445.90	974.02	765.64	244.96	757.66	362.91	1236.01	540.52	976.65	513.09	514.24	16.93	25.23	657.91	287.05	1119.82	426.82	514.64	1073.97	
Tras., Com. and Public Utilities	1115.91	1682.84	533.40	2258.11	85.55	2908.63	1575.21	756.12	2532.59	1021.34	2126.31	442.00	1664.35	657.40	469.89	3263.16	3175.86	173.96	1014.90	
Wholesaler & Retailer	16655.49	24937.90	19333.97	18118.93	7600.35	13996.38	13086.03	5669.93	15788.47	10195.63	5316.97	12657.92	3612.48	8451.07	6564.63	8081.16	9250.54	15921.93	16554.95	
Finance, Insurance and Real Estate	2141.21	6933.38	4357.23	8839.87	1359.40	8447.57	2297.52	4409.84	6160.16	3011.79	1392.11	3540.50	1557.12	3856.58	2455.97	3415.07	4889.88	119.31	4034.77	
Hotel or Restaurant	1391.66	3979.82	2562.38	6755.30	9.00	1467.40	283.50	664.31	901.99	671.43	572.32	501.81	1937.52	469.31	314.43	515.88	1649.69	2973.98	1833.28	
Other Services	1809.19	2260.68	1481.41	6272.10	189.99	3687.33	799.55	1210.49	1643.99	2034.69	1139.31	2048.17	1285.08	2266.92	976.63	1617.25	4296.95	2022.63		
Consumption Loans	10399.34	9933.75	2373.19	1897.64	2677.00	1992.04	254.03	1364.08	3614.96	2360.99	689.40	8469.79	692.15	2522.07	1702.00	1942.93	877.39	8949.06	1703.74	
Local Government		216.60	3.50	368.27	138.81	255.20							58.72	129.84		134.63	135.05	1.48	91.86	
Others	4091.08	4058.77	12391.69	2968.77	1416.42	4969.11	10953.03	1858.18	4574.53	838.23	1690.24	4679.92	3916.63	4797.56	1530.91	1524.32	10548.94	10157.03	5767.19	
TOTAL sectorwise	59820.47	79290.12	70749.37	84374.37	29696.19	65288.18	46744.60	31388.13	59183.27	34855.22	23195.72	53625.43	20356.73	40816.70	28695.90	36680.38	45561.45	78107.88	57341.98	

Product Wise

Term Loan	11630.06	11311.35	11146.31	18131.12	1796.52	7757.74	2624.48	3634.52	8147.51	4797.49	3015.76	4573.08	3202.21	4858.35	5524.40	6300.85	9210.36	22050.92	7495.41
Overdraft	8094.57	12032.48	13735.52	13995.86	1216.15	9182.29	981.76	5913.35	14673.71	12217.71	7246.76	10132.70	2077.27	5957.96	7790.89	2793.45	12309.99	7011.78	16579.95
Trust Receipt Loan / Import Loan	1385.69	483.24	5483.46	10896.36	3741.25	6672.71	1781.64	1717.10	2688.99	1661.03	994.49	2737.26	650.72	1294.94	1014.63	2946.02	1659.87	19.25	2415.02
Demand & Other Working Capital Loan	13089.25	29240.14	15936.62	27447.22	7323.88	21631.21	23971.71	6679.23	8801.37	6657.06	2670.60	11942.62	4451.81	4809.14	5555.64	9522.26	7378.67	36909.64	14331.78
Res. Per. H. Loan (Up to Rs. 10 mil.)	3945.15	6103.12	6281.22	1346.63	4696.90	4510.59	1867.83	3054.20	8878.77	2138.31	1619.01	7858.57	1042.34	4995.47	3169.02	1643.05	2899.72	3548.78	4065.40
Real Estate Loan	1836.21	3325.38	4344.27	4636.58	1571.14	3313.13	2794.96	3554.09	3205.13	788.34	505.95	2551.13	2177.40	2259.59	1835.60	1224.35	4747.59	691.84	3562.56
Margin Nature Loan	1671.48	1006.88		667.78		1293.98		499.31	489.05	57.04	58.00	5028.49	806.31	81.68	865.98	774.29	832.58		657.89
Hire Purchase Loan	1963.66	2387.94	1997.45	2063.96	2521.67	4186.76	326.93	2434.65	3514.51	2533.20	2533.67	3804.45	2381.37	3517.62	1269.10	2739.80	3554.84	140.44	2920.95
Deprived Sector Loan	2252.49	4410.02	3326.84	3725.16	1498.21	3013.40	2015.74	1356.41	2856.56	1771.20	1094.75	2300.97	903.49	1940.69	1407.86	1648.53	1901.49	6439.43	2643.65
Bills Purchased	16.07	57.77	4.82	391.06	183.95	2518.94	688.91	388.91	215.41	1693.73	164.96	751.35	502.07	9.78	1425.66	636.81			890.43
Other Product	13935.84	8931.80	8492.85	1072.64	5146.53	1207.42	9690.64	2156.36	5712.26	540.11	3291.78	1944.80	2663.81	10599.19	253.00	5662.09	429.54	1295.80	1778.94
TOTAL Product wise Loan	59820.47	79290.12	70749.37	84374.37	29696.19	65288.18	46744.60	31388.13	59183.27	34855.22	23195.72	53625.43	20356.73	40816.70	28695.90	36680.38	45561.45	78107.88	57341.98

Collateral Wise

Gold and Silver	7979.41	8146.82		873.78				1.25	283.22		58.59	184.17	65.51		39.00	0.64	228.94		205.89	0.22
Government Securities	10.56	243.27	495.47	37.97						19.60	4.89		71.37	11.71				20.80		
Non Governmental Securities	0.09	970.27	141.04	667.14		1293.98		880.66	1066.10		158.00	5028.49	598.91		826.07			331.84		5.11
Fixed Deposit Receipts	196.42	221.63	741.79	95.19	402.07	140.75	1010.26	62.83	1171.74	80.74	205.70	377.63	102.09	311.38	94.91	110.14	753.87	243.50	1117.32	
Own	190.08	221.63	476.90	95.19	7.74	140.75	1010.26	62.83	1012.57	80.74	205.52	377.63	102.09	311.38	94.91	110.14	462.08	243.50	649.80	
Other Licences Institutions	6.34		264.89		394.34			159.17			0.18						291.79		467.52	
Collateral of Properties	26238.22	66893.14	58596.75	64917.74	24726.33	57487.29	40423.71	27901.89	53250.63	30396.55	20603.00	45912.56	16961.20	38050.98	26358.30	33983.44	40506.24	77658.49	49619.85	
Fixed Assets	18100.33	66855.12	32114.51	51882.33	18265.20	57193.66	34207.48	26065.63	34629.84	26924.37	19208.76	24008.01	16823.75	20492.95	26032.44	24148.03	24384.31	77658.49	34678.39	
Current Assets	8137.89	38.02	26482.24	13035.41	6461.13	293.62	6216.23	1836.26	18620.79	3472.19	1394.24	21904.55	137.46	17558.03	325.86	9835.41	16121.94		14941.46	
Against security of Bill	294.35	78.35	3523.61	502.21		2518.94	1358.33	372.66	34.59	991.18	288.67	2.44	723.15	502.07	4.67		671.92			
Domestic Bills	0.30	19.05		162.30		2163.91		225.59						502.07	1.79		46.76			
Foreign Bills	294.05	59.30	3523.61	339.91		355.03	1358.33	147.07	34.59	991.18	288.67	2.44	723.15	2.88			625.16			
Against Guarantee	307.14	2068.59	893.73	3536.86	1722.73	3773.57	2015.23	1628.53	3039.40	3314.24	1089.89	2229.19	757.50	1738.98	1039.29	134.78	1119.15		745.53	
Government Guarantee	123.24	9.71		368.27	138.81		156.12	91.30	198.74	2.17	71.84	216.53	129.84	146.62	134.63		135.05		91.86	
Institutional Guarantee	55.49	2045.96	862.28	2174.46	1583.93		1859.11	1129.90	1884.83	2159.63	995.36	2012.65	635.21	1589.14	884.41		916.27		8.17	
Personal Guarantee	3.64	11.83	11.16	993.43			109.60	951.76		22.69			20.00	8.26		7.60			228.32	
Collective Guarantee	0.01	1.09						297.73	4.07	3.20									417.19	
Int. Rtd. Foreign Bank's Guarantee			20.29			761.02				843.78										
Other Guarantee	124.77			0.70		3012.55			305.46				122.29					60.23		
Credit Card			207.14	19.86	126.97	73.64				9.04							29.01		2146.76	
Others	24794.29	668.05	6149.85	13723.62	2718.09		1935.80	258.34	601.22		666.29	9.61	1142.51	162.58	372.01	2194.07	2157.63		3707.19	
TOTAL	59820.47	79290.12	70749.37	84374.37	29696.19	65288.18	46744.60	31388.13	59183.27	34855.22	23195.72	53625.43	20356.73	40816.70	28695.90	36680.38	45561.45	78107.88	57341.98	

Statement of Credit as on Chait end, 2072(Mid-Apr, 2016)

BFI Name	Citizens	Prime	Sunrise	NMB	PRABHU	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Karnali	Triveni	Suprim	
Sector Wise																					
Agricultural and Forest Related	252.21	628.78	819.33	841.26	1795.35	528.05	527.82	1204.93	618.35	1695.08	42.00	65.36	394.72	117.20	1.37	159.47	138.08	171.23	1001.76	1057.62	
Fishery Related	60.04	1.00	3.83	56.33	4.20	8.65	4.46	3.00	1.20	11.25		2.61	38.32	3.88		18.36	18.90		63.95	8.45	
Mining Related	167.20		47.97	67.46		18.00	28.96	53.12	406.94				42.15	8.64					13.22	25.23	
Manufacturing (Producing) Related	6474.79	6509.98	6427.10	10275.17	6855.21	6494.41	5302.59	5358.52	6095.74	6390.61	475.17	375.48	532.51	488.36	8.52	238.38	168.33	15.32	376.78	305.63	
Construction	841.10	3528.37	1426.51	6900.40	6747.60	198.03	285.49	1951.49	2300.21	3489.40	21.94	75.12	808.29	241.41	21.34	437.07	114.02	87.37	1444.25	506.15	
Electricity, Gas and Water	2153.92	2057.09	497.30	3576.52	1135.32	745.44	492.58	616.33	429.33	1172.06		0.94	82.75	226.89		3.70			2.50	0.50	
Metal Products, Mach. & Ele. Eqp.	59.50	84.00	264.67	1655.21	223.02	166.76	263.94	104.66	300.34	481.88	15.68		293.04	47.60		34.65			76.92	107.24	
Tras., Com. and Public Utilities	195.71	887.74	485.58	2453.71	1586.57	569.22	319.87	472.58	114.85	1750.91			604.93	103.40	5.75	312.20	20.79	113.12	670.96	195.91	
Wholesaler & Retailer	6517.99	4257.28	9261.16	10597.32	8017.53	3905.14	7412.80	6388.79	5261.49	7403.63	139.14	1047.70	1117.89	562.89	13.18	712.42	655.99	66.36	578.84	1169.76	
Finance, Insurance and Real Estate	5255.83	4467.79	4013.00	3292.34	6554.75	2954.42	2528.78	2845.83	2611.91	1349.84	166.07	68.40	1169.79	608.26	26.30	210.56	13.87		505.59	24.90	
Hotel or Restaurant	627.59	635.32	1255.10	1983.34	2431.22	320.75	1188.23	1243.65	1005.92	1175.68	376.09	88.02	230.94	627.03	4.89	123.20	10.80		241.25	207.86	
Other Services	1728.31	732.34	1503.36	2439.72	4641.48	636.19	779.95	2123.56	1165.87	1597.89	354.73	127.90	485.82	94.21		93.03	61.01	395.04	195.09	205.63	
Consumption Loans	4936.92	5007.46	3463.61	1963.89	2892.66	1507.23	1438.55	1557.00	1409.83	2153.47	4.41	55.49	776.37	2075.33	36.72	79.26	23.39	13.69	262.62	157.89	
Local Government	1.60													1.48						3.75	
Others	8570.67	9105.89	5274.60	3648.00	1472.52	1560.98	1797.87	913.12	1104.96	8206.36	348.31	1177.32	806.31	2826.27	70.11	493.72	788.33		793.06	1501.93	
TOTAL sectorwise	37843.38	37903.03	34743.13	49750.67	44357.41	19613.28	22371.89	24836.59	22826.93	36878.04	2452.99	3084.35	7383.85	8032.85	188.18	2916.00	2013.52	862.12	6226.79	5478.45	

Product Wise

Term Loan	7319.90	5271.43	3262.98	9582.16	8976.04	4016.89	3359.60	5360.15	5769.37	5569.45	1584.71	394.43	986.56	1417.15	10.73	199.76		81.67	647.10	205.79
Overdraft	6237.82	8313.41	8748.85	3394.13	8554.02	3988.12	5143.61	5607.74	5721.83	4875.25	390.56			3011.38	70.11	1406.07		252.69	1397.41	990.01
Trust Receipt Loan / Import Loan	355.49	468.49	1461.36	1941.66	1175.55	960.76	1994.20	1660.64	724.09	850.61										
Demand & Other Working Capital Loan	4947.83	4416.38	8507.95	9445.15	8530.03	4548.57	5561.47	7097.51	5122.89	7166.77	89.79	2331.60	2055.89		13.18		824.21			726.54
Res. Per. H. Loan (Up to Rs. 10 mil.)	2049.25	2212.33	3224.00	4795.17	5199.71	898.62	660.87	952.12	1696.51	2714.20	8.14	75.12	676.01	452.05	21.34	137.51	62.00		1034.96	484.08
Real Estate Loan	4437.86	4792.46	2320.01	3501.43	3988.33	1035.82	1895.67	642.36	1211.52	3117.65	162.98		899.40	920.85	26.30	488.06	133.70	87.37	560.59	186.44
Margin Nature Loan	2326.13	2047.43	1151.45	661.47	1892.09	513.02	63.42	37.75	241.69	462.31			431.39	441.59	34.54	2.24			85.62	18.61
Hire Purchase Loan	1322.74	849.78	2741.69	3113.73	2145.40	957.77	1865.82	1666.38	741.02	2795.46	23.83	45.66	842.64	947.01	5.75	252.34	5.03	113.12	788.58	268.78
Deprived Sector Loan	1603.42	1732.44	1512.00	2150.29	2062.17	969.18	996.15	1209.59	1087.84	1553.89	167.99	181.82	278.68	349.02	4.04	137.61	98.97	62.52	248.23	208.83
Bills Purchased	48.26	120.35	52.74	758.52	31.45	1.59	0.22	59.27	25.23	120.49			1.00							
Other Product	1794.69	7678.52	1760.10	10406.97	1802.64	1722.94	830.87	543.07	484.93	7651.97	24.99	55.73	1212.28	493.80	2.18	292.41	889.61	264.76	1464.31	2389.36
Total Product wise Loan	37843.38	37903.03	34743.13	49750.67	44357.41	19613.28	22371.89	24836.59	22826.93	36878.04	2452.99	3084.35	7383.85	8032.85	188.18	2916.00	2013.52	862.12	6226.79	5478.45

Collateral Wise

Gold and Silver	2316.35	3731.63	336.45	16.61	58.47	167.02		270.11	171.88	384.60			34.35	329.70						
Government Securities	2.48					41.00	5.32			49.13										3.75
Non Governmental Securities	2265.29	2150.63		1111.40	1545.65	529.32	64.70	37.75	241.69				431.39	525.81	34.54	2.24			85.62	18.61
Fixed Deposit Receipts	175.94	229.39	280.87	217.89	143.45	106.79	18.06	3.01	257.25	202.64	17.41	15.34	51.38	162.26	2.18	29.85	23.39	13.69	77.41	41.54
Own	174.53	225.40	280.87	217.89	143.45	106.79	18.06	3.01	257.25	172.82	17.41	15.34	51.38	162.26	2.18	29.85	23.39	13.69	77.41	41.54
Other Licences Institutions	1.41	3.99								29.82										
Collateral of Properties	29704.23	27944.19	31023.80	47316.71	40275.84	17704.14	21584.59	22417.92	20981.78	34196.89	2346.79	3008.67	6618.78	6573.49	138.17	2858.88	1988.12	848.43	5973.55	5414.55
Fixed Assets	18173.84	27438.11	25428.18	39291.06	38380.06	11897.84	18610.26	20666.84	10446.64	30447.59	2346.79	3008.67	6618.78	6573.49	138.17	2857.38	1988.12	848.43	5971.28	5414.55
Current Assets	11530.39	506.08	5595.62	8025.65	1895.78	5806.30	2974.33	1751.08	10535.14	3749.30					1.50				2.28	
Against security of Bill	375.70	11.98			293.87	1.86	21.50	114.19	25.23	575.49			1.00							
Domestic Bills	41.43				163.89	0.27		59.27	6.20	8.80			1.00							
Foreign Bills	334.27	11.98			129.98	1.59	21.50	54.91	19.03	566.69										
Against Guarantee	62.08	2821.13	17.07	900.01	1193.40		620.43	1688.72	1086.67	1.90		60.34	246.95	441.59	13.28	25.04			61.31	
Government Guarantee		117.80		121.60	125.36								16.00		2.72					
Institutional Guarantee		2495.87		323.43	972.82		517.02	1036.63	1086.67			59.40	230.35	441.59		15.00			38.99	
Personal Guarantee	62.08	202.37	17.07	420.83	53.52			1.60		1.90			0.60		10.56	8.92			22.32	
Collective Guarantee				34.14	41.70		103.41	650.49				0.94				1.12				
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee		5.08																		
Credit Card	0.48			8.09			7.29													
Others	2940.83	1014.09	3084.94	179.97	846.74	1063.15	50.00	304.90	62.43	1467.39	88.79						2.01		28.89	
Total	37843.38	37903.03	34743.13	49750.67	44357.41	19613.28	22371.89	24836.59	22826.93	36878.04	2452.99	3084.35	7383.85	8032.85	188.18	2916.00	2013.52	862.12	6226.79	5478.45

BFI Name	Suvechha	Shangrila	Gandaki	Infrastructure	Business	Excel	Biralaami	Western	Society	Araniko	Deva	Miteri	Tinau	Muktinath	Sewa	Kankai	Mahakali	Ace	Bhargav	dhalyo	
Sector Wise																					
Agricultural and Forest Related	66.54	253.47	229.76	201.58	92.82	201.75	170.49	127.91	119.22	112.22	256.46	167.37	229.51	2470.24	361.86	134.54	64.58	96.22	77.91	359.10	
Fishery Related	1.13	7.62	6.06		1.00	4.85			3.37	9.66	1.47	1.58	7.56	7.48	30.21					0.70	
Mining Related		25.96	57.30						24.46	1.75				1.50	21.43					7.86	
Manufacturing (Producing) Related	0.36	496.51	392.87	226.32	147.47	334.51	372.62	62.58	425.71	84.64	380.84	83.33	106.81	185.52	208.44	33.77	78.16	708.11	80.86	198.74	
Construction	305.18	834.18	958.66	418.31	483.40	410.22	132.08	86.83	921.43	147.10	639.35	205.73	369.59	1571.57	432.67	81.30	41.50	1144.57	195.44	66.95	
Electricity, Gas and Water		6.79	3.77	28.67					185.51		204.50	0.93		18.08	2.00			671.40	3.13	4.99	
Metal Products, Mach. & Ele. Eqp.		81.20	25.17	0.03	48.63	4.11			112.73	7.52	57.93	22.62	11.32	73.14	11.37			52.71		6.39	
Tras., Com. and Public Utilities	484.57	627.77	151.49	362.97	742.95	35.15	17.47	131.16	153.88	243.01	143.04	186.80	955.95	307.70	39.94			238.14	102.94	208.95	
Wholesaler & Retailer	547.59	1252.02	511.06	1196.61	599.02	855.81	920.62	403.13	1479.91	271.34	621.17	284.51	543.04	730.34	1161.38	209.82	225.87	749.00	248.55	144.17	
Finance, Insurance and Real Estate		688.78	221.92	164.69	800.36	220.51			365.57	17.70	603.59	158.61	207.27	353.20	93.37			797.97		97.13	
Hotel or Restaurant	0.80	369.55	107.80	258.00	70.82	136.60		50.11	233.31	26.80	132.76	46.45	47.71	193.47	81.50	4.32	44.43	377.99	14.93	15.69	
Other Services	58.05	522.23	89.78	46.64	329.60	203.24	192.72	63.63	338.48	15.90	264.13	64.07	187.90	109.49	109.17	17.99	3.60	681.29	63.85	19.60	
Consumption Loans	62.54	330.04	125.09	228.77	1052.45	113.13	214.83	15.99	324.32	345.80	618.93	74.07	86.76	257.07	116.05	37.71	45.83	93.73	25.39	56.59	
Local Government											10.33	1.50			1.37			15.16		2.04	
Others	87.55	2270.09	1331.89	1304.68	1728.92	329.85	919.18	473.84	762.83	525.48	2455.81	622.58	357.13	1680.51	949.02	414.29	214.04	1128.62	307.29	346.11	
TOTAL sectorwise	1614.32	7766.20	4212.63	4437.24	6097.44	2849.72	2922.53	1301.50	5428.00	1719.81	6490.27	1876.39	2341.39	8607.57	3887.54	973.67	718.01	6754.92	1120.27	1535.02	

Product Wise

Term Loan	86.70	2105.80	184.10	522.07	419.05	562.22	667.47	346.40	654.66	117.01	1072.38	69.28	233.67	1617.93	1210.80	533.84		2380.09	446.16	28.90
Overdraft	373.40	1643.98	2338.14	2014.69	740.82	795.47	528.65	576.08	2225.92	570.00	2424.93	358.40	897.93	1432.58	1598.43	231.23	176.54	1821.18	263.83	281.46
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan	102.90	1180.07	10.40		131.86	905.79	929.94	167.91	147.91	27.70	234.42				23.58		304.03	36.44		615.73
Res. Per. H. Loan (Up to Rs. 10 mil.)	261.62	641.61	711.94	413.51	469.83	286.44	132.08	86.83	702.27	121.01	602.29	191.19	378.16	1420.42	234.60	81.30	41.50	910.52	195.44	44.96
Real Estate Loan	115.07	587.16	318.02	175.32	542.03	31.90	95.62		527.02	29.58	516.45	154.91	139.52	352.21	107.50	5.00		484.52		63.84
Margin Nature Loan	2.50	47.61		246.66	855.85	4.99			120.84	294.03	240.95		1.47		3.55			12.72		5.78
Hire Purchase Loan	509.24	878.45	177.82	362.97	898.96	17.76	37.75	17.47	191.37	146.89	303.82	164.13	141.92	1074.72	343.18	68.10	41.72	324.27	102.94	199.21
Deprived Sector Loan	78.31	418.38	179.60	185.74	253.27	129.35	138.43	86.19	205.05	75.55	301.80	100.71	98.33	2332.74	184.38	38.85	31.82	322.12	43.52	59.21
Bills Purchased											2.50									
Other Product	84.58	263.13	292.61	516.29	1785.76	115.81	392.59	20.63	652.96	338.05	790.73	837.78	450.39	376.99	181.52	15.36	122.39	463.05	68.39	235.92
Total Product wise Loan	1614.32	7766.20	4212.63	4437.24	6097.44	2849.72	2922.53	1301.50	5428.00	1719.81	6490.27	1876.39	2341.39	8607.57	3887.54	973.67	718.01	6754.92	1120.27	1535.02

Collateral Wise

Gold and Silver		15.82	19.40	169.76	41.84	97.10	137.18		19.73	26.74	261.81	25.36	32.08	75.05				0.03		
Government Securities											0.28									
Non Governmental Securities	2.50	47.72			858.20				120.84	294.03	241.44		1.47					12.72		8.78
Fixed Deposit Receipts	35.37	35.43	51.65	59.00	26.29	10.17	39.89	15.99	112.96	7.42	31.47	12.63	53.21	53.28	26.64	9.56	4.11	15.07	4.82	14.34
Own	35.37	35.43	51.65	59.00	26.29	10.17	39.89	15.99	112.96	7.42	31.47	12.63	53.21	53.28	26.64	9.56	4.11	15.07	4.82	14.34
Other Licences Institutions																				
Collateral of Properties	1568.42	7378.64	4141.58	3960.29	5126.69	2742.40	2745.46	1285.51	5053.18	1300.68	4899.30	1836.90	2224.83	6363.37	3726.95	961.21	713.90	6404.98	1094.89	1509.86
Fixed Assets	1568.42	7378.64	4141.58	3960.29	5126.69	2742.40	2745.46	1285.51	5053.18	1300.22	4899.30	1836.90	2224.83	6363.37	3726.95	961.21	713.90	6404.98	1094.89	1509.86
Current Assets									0.46											
Against security of Bill									8.23	2.50										
Domestic Bills									8.23	2.50										
Foreign Bills																				
Against Guarantee	8.03	276.09		1.53	28.89				121.30	82.71	1016.85		29.80	2115.88	133.95			322.12		2.04
Government Guarantee		0.00							12.07		10.33				1.37			15.16		2.04
Institutional Guarantee		125.30		0.03					107.09	8.00	154.91		29.80		0.70			306.96		
Personal Guarantee	7.49	54.39		1.50	28.89				1.17	74.71	798.78									
Collective Guarantee		96.11							0.97		52.83			2115.88	131.88					
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee	0.54	0.29																		
Credit Card																				
Others		12.49		246.66	15.53	0.06					36.62	1.50				2.91			20.57	
Total	1614.32	7766.20	4212.63	4437.24	6097.44	2849.72	2922.53	1301.50	5428.00	1719.81	6490.27	1876.39	2341.39	8607.57	3887.54	973.67	718.01	6754.92	1120.27	1535.02

BFI Name	Country	Alpine	Katamandoo	Garima	OmDB	FewaDB	Kabeli	Kamana	Corporate	Purnima	Jyoti	Bagmati	Hammro	Kakre	Shine	Pacific	IDBL	Kanchan	Maitrhum	Innovative	Jhimruk
Sector Wise																					
Agricultural and Forest Related	129.40	206.95	35.90	300.83	249.76	256.58	64.19	156.50	2.65	70.07	54.58	104.03	144.14	81.46	422.48	119.27	2.55	118.60	12.21	137.26	17.75
Fishery Related	0.21			2.38	13.67	11.92	1.03	3.43							63.22		26.00	0.84		13.62	1.24
Mining Related			22.65	1.66	7.26												60.95				4.20
Manufacturing (Producing) Related	135.79	12.55	396.66	308.92	546.19	257.12	12.43	93.15	127.36	64.08	426.39	27.60		11.80	428.28	12.84	273.81	172.31	6.57	278.02	9.66
Construction	87.71		1079.34	1471.11	2374.78	1535.63	121.83	728.95	50.24	98.89	743.55	50.65	21.65	32.71	784.75	145.48	638.63	151.43	49.90	227.60	8.40
Electricity, Gas and Water			226.20	4.07	11.92						596.02					0.84	33.38				1.71
Metal Products, Mach. & Ele. Eqp.	25.06		49.74	43.05	31.14	63.95	1.66	51.95	7.82		138.90			2.94			1.12	3.42			26.38
Tras., Com. and Public Utilities	3.98	116.58	254.30	880.22	1589.68	792.74	18.63	158.53	20.46	88.11	360.61		5.06		525.43	55.80	152.54	44.24	40.60	82.69	172.36
Wholesaler & Retailer	318.77	308.39	615.88	676.79	1126.96	1501.21	109.42	344.93	42.44	322.89	763.88	99.78	223.11	130.34	1583.29	115.13	619.91	509.96	82.99	276.91	162.61
Finance, Insurance and Real Estate	79.46	108.18	546.59	167.90	660.45			193.96		118.06	561.19	0.70			463.65	32.12	727.69	17.99	7.74	152.24	
Hotel or Restaurant	22.50	21.69	586.50	155.93	408.98	369.08	14.59	113.43		1.94	177.74			15.05	259.62	5.73	104.73	62.74	1.00	60.23	7.11
Other Services	11.10		160.74	109.03	251.77	138.46	30.28	128.03		33.18	152.01		2.07	9.60	498.78	12.89	176.92	91.86	1.89	44.29	4.66
Consumption Loans	170.10	6.71	495.76	676.65	760.69	862.68	75.92	182.75	9.43	55.91	763.04	23.17	152.00	11.38	242.11	159.44	801.68	4.31	9.88	60.47	107.82
Local Government		1.97	3.58	0.03							4.60										
Others	450.90	325.78	974.06	2369.70	1142.02	3547.62	70.93	691.73	19.68	651.98	1227.11	76.29	240.93	156.27	1264.79	231.98	1120.32	330.42	78.32	392.39	124.53
TOTAL sectorwise	1434.97	1108.79	5447.89	7168.28	9175.27	9336.99	520.91	2847.34	280.09	1505.10	5969.61	382.22	788.95	451.54	6536.39	891.52	4740.22	1508.11	291.10	1758.00	616.14

Product Wise

Term Loan	117.81	413.90	1158.88	1609.14	1106.00	313.33	175.01	764.87	13.43		1112.65	78.94	5.06	248.99	750.18	56.42	224.58	78.62	47.60	268.86	38.44
Overdraft	601.82	393.19	1566.91	2093.13	999.73	3431.25		664.69	96.33	303.65	740.70	12.29	71.97	52.36	704.50	61.27	809.56	580.58	143.92	433.73	146.02
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan	140.44		389.39	84.56	220.69	198.77	165.25		82.99	358.29	362.13	202.63	2.45		2043.58	223.67	204.12	115.33		319.57	77.68
Res. Per. H. Loan (Up to Rs. 10 mil.)	74.65		888.34	1273.58	1534.84	1483.91	51.33	607.88	27.98	98.89	495.80	46.92	17.97	32.71	534.84	131.69	520.34	152.37	36.06	227.60	8.40
Real Estate Loan	72.54	108.18	456.02	300.87	1155.55	644.63		233.65		118.06	156.45	0.70			715.04	23.60	517.89	19.97	2.31	152.24	19.98
Margin Nature Loan			306.61		56.61	0.25		0.70		0.25	456.05		39.12		4.35		646.94	7.16			
Hire Purchase Loan	174.25	120.15	292.31	1049.22	1737.99	1174.58	11.62	250.66	31.56	133.55	282.46	19.71	101.32	1.62	741.13	74.03	209.22	42.45	37.07	125.80	178.18
Deprived Sector Loan	69.15	66.86	226.66	251.32	356.66	285.12	42.77	117.57	14.86	81.43	493.26	17.63	28.32	81.46	264.30	44.70	253.49	119.88	13.54	74.11	24.06
Bills Purchased			0.80																		
Other Product	184.31	6.51	161.97	506.46	2007.20	1805.15	74.93	207.31	12.95	410.98	1870.11	3.40	522.74	34.41	778.46	276.14	1354.09	391.75	10.59	156.10	123.39
Total Product wise Loan	1434.97	1108.79	5447.89	7168.28	9175.27	9336.99	520.91	2847.34	280.09	1505.10	5969.61	382.22	788.95	451.54	6536.39	891.52	4740.22	1508.11	291.10	1758.00	616.14

Collateral Wise

Gold and Silver		0.48	77.41	464.06	439.68	414.21	73.90	108.55			141.80			6.86		88.64	77.71				97.02
Government Securities																					
Non Governmental Securities			306.61		56.61						452.96						646.94				
Fixed Deposit Receipts	8.45	6.19	58.26	41.40	148.17	73.38	1.32	33.22		10.21	30.85	3.62	4.70	11.38	22.05	3.27	30.47	3.66	9.88	11.78	7.06
Own	8.45	6.19	58.26	41.40	148.17	73.38	1.32	33.22		10.21	30.85	3.62	4.70	11.38	22.05	3.27	30.47	3.66	9.88	11.78	7.06
Other Licences Institutions																					
Collateral of Properties	1405.67	1033.30	4624.61	6468.57	8530.82	8846.57	445.69	2660.12	276.62	1494.88	4838.37	378.60	777.39	440.16	6416.93	770.38	3745.66	1404.43	281.21	1741.22	500.11
Fixed Assets	1405.67	1033.30	4624.61	6468.57	8530.82	8846.57	445.69	2660.12	276.62	1494.88	4838.37	378.60	777.39	440.16	6416.93	770.38	3745.66	1404.43	281.21	1741.22	500.11
Current Assets																					
Against security of Bill			0.80																		
Domestic Bills			0.80																		
Foreign Bills																					
Against Guarantee	20.86	68.82	380.19	194.25				14.87	0.02		479.87				93.06	29.24	239.45	92.86		5.00	11.96
Government Guarantee	20.86	1.97		0.03							4.60										
Institutional Guarantee			209.12	20.00							470.62				70.65	5.00	239.39			5.00	
Personal Guarantee			171.07					10.58	0.02		3.58						0.06				11.96
Collective Guarantee		66.86		174.22				4.29			1.07				22.41	24.24		92.86			
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee																					
Credit Card																					
Others						2.84		30.58	3.45		25.76				4.35			7.16			
Total	1434.97	1108.79	5447.89	7168.28	9175.27	9336.99	520.91	2847.34	280.09	1505.10	5969.61	382.22	788.95	451.54	6536.39	891.52	4740.22	1508.11	291.10	1758.00	616.14

BFI Name	Metro	Vibor	Gaumnikhee	Reptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	NCommunity	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	Apex	Green
Sector Wise																				
Agricultural and Forest Related	56.22	168.34	75.45	138.27	236.69	278.60	20.15	28.27	3.47	99.58	50.35	102.94	218.19	48.66	126.89	28.49	187.33	139.19	356.81	27.39
Fishery Related		3.78		7.23	11.10	1.34							5.31		1.84			2.92		
Mining Related		23.23			15.16							3.77	25.43					1.00	7.52	
Manufacturing (Producing) Related		94.94	25.75	21.34	352.49	8.68	1.29		9.91	105.43	0.53	31.77	654.16	13.65	492.06	0.88		40.54	403.87	5.50
Construction	250.86	457.45	58.80	49.23	1020.15	75.20	15.56	136.06		102.51	33.33	305.72	119.25	28.10	1285.38		24.04	22.27	781.53	5.52
Electricity, Gas and Water		379.60	0.41		32.63						0.50	17.68	0.18		327.79				40.27	
Metal Products, Mach. & Ele. Eqp.	28.96	3.44	3.93		146.21	8.64			2.49	4.92	0.80		258.32	0.16	46.67	1.50	1.20	25.25	251.56	
Tras., Com. and Public Utilities	369.88	392.70	65.40	19.91	439.24	139.66	4.96	278.73	17.15	33.42	95.23	108.42	312.04	35.88	792.45	0.20	1.50	40.25	56.29	47.89
Wholesaler & Retailer	657.07	303.65	128.33	188.25	782.32	438.16	16.97	281.02	61.54	132.27	34.71	189.75	126.93	58.21	1154.38	39.34	184.87	67.52	1031.16	39.37
Finance, Insurance and Real Estate	188.70	663.17		32.52	409.04	19.21		8.30		115.46			46.60		1404.57				387.44	5.82
Hotel or Restaurant	127.48	176.52	18.83	5.20	468.73	66.56		7.28	1.20	27.08	0.93	14.71	201.32	17.48	424.02	21.71	2.68	4.56	182.90	11.26
Other Services	86.86	431.25	10.22	7.35	94.34	89.03	10.37	3.04	5.02	18.65	129.91	25.17	30.21	5.89	587.70	0.84	2.74	8.01	187.70	
Consumption Loans	76.04	1431.74	37.91	7.25	311.99	79.08	32.03	64.73	1.58	17.77	48.71	238.49	91.58	26.40	370.22	2.77	14.45	11.42	422.43	24.18
Local Government																				
Others	300.08	489.52	187.91	198.51	2158.56	342.88	15.79	71.31	190.59	267.22	76.42	481.68	211.11	77.87	2531.03	55.08	80.63	4.54	1511.38	107.02
TOTAL sectorwise	2142.16	5019.32	612.95	675.05	6478.66	1547.04	117.12	878.74	292.96	924.31	470.93	1502.90	2318.13	312.45	9544.99	150.80	499.44	367.49	5620.88	273.93

Product Wise

Term Loan	272.26	1067.95	46.41	60.54	1864.08	160.53	38.15	108.46		11.84	179.72	112.56	174.73	80.18	1458.76	25.46	234.79	147.45	303.62	33.48
Overdraft	679.18	810.14	189.79	68.06	2187.28	502.58		251.15		198.45	73.91	274.04	58.68	120.00	2172.23	89.52	187.69	171.35	1570.71	148.33
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan		60.17		420.78	259.51		2.06		254.84	2.93			910.67		214.08		0.34		1149.22	
Res. Per. H. Loan (Up to Rs. 10 mil.)	242.16	422.16	58.46		984.06	99.10	15.56	136.06		89.02	33.33	305.72	119.25	23.35	1285.38		24.04	21.17	570.97	3.00
Real Estate Loan	188.70	379.43	0.29	32.52	64.82	74.07				114.75			60.97		1393.50				464.82	5.82
Margin Nature Loan	0.20	892.85	1.96		19.40			30.70							239.64				14.96	3.50
Hire Purchase Loan	460.52	575.68	65.40	19.91	680.85	128.82	3.45	278.73	19.39	40.23	100.97	119.90	349.86	59.81	889.56		13.72	8.41	238.17	48.24
Deprived Sector Loan	98.18	220.78	25.06	48.55	257.47	255.29	17.23	36.57	15.05	36.80	15.87	125.48	126.80	18.61	389.97	9.63	34.33	17.01	268.24	13.80
Bills Purchased		0.72																		
Other Product	200.96	589.44	225.58	24.69	161.18	326.64	40.67	37.07	3.68	430.29	67.13	565.20	517.17	10.49	1501.87	26.20	4.53	2.10	1040.15	17.76
Total Product wise Loan	2142.16	5019.32	612.95	675.05	6478.66	1547.04	117.12	878.74	292.96	924.31	470.93	1502.90	2318.13	312.45	9544.99	150.80	499.44	367.49	5620.88	273.93

Collateral Wise

Gold and Silver			35.95		81.76	7.68	40.40	27.22			40.61	221.81	17.93		124.63				14.55	16.32
Government Securities	0.45	0.70																		
Non Governmental Securities	0.20	892.85			19.86			30.70							244.35				14.96	3.50
Fixed Deposit Receipts	12.09	402.55	1.96	7.25	44.86	12.78	0.09	6.81	0.51	5.04	1.62	5.20	8.03	2.01	71.53	2.77	2.23	2.10	43.48	1.44
Own	12.09	402.55	1.96	7.25	44.86	12.78	0.09	6.81	0.51	5.04	1.62	5.20	8.03	2.01	71.53	2.77	2.23	2.10	43.48	1.44
Other Licences Institutions																				
Collateral of Properties	2129.42	3419.73	572.13	667.80	6152.39	1271.88	73.93	814.02	292.45	919.17	416.50	1210.13	2291.88	310.45	8823.32	148.03	497.21	365.39	5369.89	244.72
Fixed Assets	2129.42	3419.73	572.13	667.80	6151.77	1271.88	73.93	814.02	292.45	919.17	416.50	1210.13	2291.88	310.45	8823.32	148.03	497.21	365.39	5369.89	244.72
Current Assets					0.62															
Against security of Bill																				
Domestic Bills																				
Foreign Bills																				
Against Guarantee		222.24	2.91		179.79	254.70	2.70			0.11	12.20	65.77	0.30		280.79				42.12	
Government Guarantee		5.12													13.15					
Institutional Guarantee		195.00			140.00	0.50							0.30		267.64				39.28	
Personal Guarantee		7.11			39.79							65.77							2.84	
Collective Guarantee		15.01	2.91			254.20				0.11	12.20									
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee							2.70													
Credit Card																				
Others		81.24													0.36				135.88	7.95
Total	2142.16	5019.32	612.95	675.05	6478.66	1547.04	117.12	878.74	292.96	924.31	470.93	1502.90	2318.13	312.45	9544.99	150.80	499.44	367.49	5620.88	273.93

Statement of Credit as on Chait end, 2072(Mid-Apr, 2016)

BFI Name	Reliable	Nepal Awaz	NFL	NIDC Capital	NNFL	NSMFL	KFL	Himalaya	Union	PFCL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahaakm	Lalitpur	United FC	General	Progressive	Janaki	
Sector Wise																						
Agricultural and Forest Related	354.21			2.12	102.75	0.52	29.32		4.11	106.10	48.64	101.34	74.59	25.05	1.30	47.73				5.40	66.93	
Fishery Related	8.59				0.08					1.75		8.83				21.99						
Mining Related							33.81		2.14	4.59			0.12	0.35		5.50	2.45					
Manufacturing (Producing) Related	339.19		0.39	41.35	456.23	61.10	0.73		12.59	152.80		86.12	96.79	185.74	150.36	277.37		52.18	0.55	1.03	118.05	
Construction	1348.66	499.03	33.18	34.74	1913.48	41.16	183.53		118.68	836.15	894.48	138.25	446.19	185.07	61.26	364.32	17.94	455.23	19.01	26.89	96.52	
Electricity, Gas and Water	29.88			8.96	1.29					11.54					100.22							
Metal Products, Mach. & Ele. Eqp.	120.70				27.17	3.45			23.02	44.50	134.95		21.42		31.90	52.30		287.30			9.64	
Tras., Com. and Public Utilities	411.64	74.00	0.36	8.10	238.66		122.26		170.61	100.56	251.74	150.53	64.00	118.64	473.15	678.19		1001.82			30.96	
Wholesaler & Retailer	407.88		86.47	233.84	479.68	33.33	705.48		10.80	141.22	1701.42	668.70	143.76	232.11	12.23	771.87	164.90	250.44	80.88		19.34	409.60
Finance, Insurance and Real Estate	259.64			101.49	683.61	100.31	147.26		47.98	65.15		274.84	137.98	91.17	154.04	440.57	226.61	115.43			50.00	1.35
Hotel or Restaurant	188.32		2.95	16.72	115.81	27.50	2.53		11.59	29.44		10.93	51.50	181.97	0.57	400.00						89.86
Other Services	369.05			0.70	124.81		24.16		38.38	22.28	119.53	8.34	294.22	331.23	31.25	168.90	141.19		5.07	23.17		46.35
Consumption Loans	809.84	29.98	3.62	220.47	318.10	149.07	437.27		89.93	104.04	162.65	30.68	96.80	637.67	158.40	560.27	33.28	638.64	0.46	41.99		50.40
Local Government							33.18															
Others	1548.21	196.86	81.25	1.21	2068.91	1965.35	532.87		113.47	626.90	194.42	522.11	36.52	329.78	49.04	642.57	86.35	1227.86	69.89	188.53		324.65
TOTAL sectorwise	6195.80	799.87	208.21	669.70	6530.57	2414.97	2219.24		643.31	2247.01	3507.83	2000.66	1463.89	2318.79	1223.73	4431.60	672.71	4028.89	175.86	396.95		1203.71

Product Wise																						
Term Loan	1339.18		0.39	250.92	281.81	125.37	4.57		118.93	1159.55	1577.05		322.50		369.14	541.08	164.90	26.16		30.99		527.65
Overdraft	1604.95																					
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan	216.45		89.42	56.32	497.13	227.18	700.91		33.92	60.13		668.70	227.52	1011.89	71.69	1176.79		203.80			44.89	
Res. Per. H. Loan (Up to Rs. 10 mil.)	929.86	222.34	27.56	104.08	1700.15	20.07	183.53		83.80	325.00	794.95		374.57	160.53	26.19	264.97	17.94	373.23			10.24	96.52
Real Estate Loan	214.21	248.92	22.72		844.08	1846.97	83.46		53.86	116.35	242.54	274.84	183.47	97.21	86.90	521.69	226.61	295.55	19.01	2.90		96.72
Margin Nature Loan	525.04	5.82	3.22	194.18	200.21	26.19	407.40		50.77	5.27	194.42	67.29	56.26	21.11	126.12	392.37	12.96	513.64	2.17		40.07	
Hire Purchase Loan	590.43	82.78	0.36	8.50	351.81	126.43	119.53		177.41	118.84	273.19	150.53	48.51	51.92	400.90	717.99	11.31	1314.98	5.07		31.05	10.72
Deprived Sector Loan	155.61	27.78	2.96	32.10	238.38	33.18	63.80		28.41	108.66	147.14	90.35	47.48	45.00	65.29	174.07	11.37	167.61	0.79		58.78	45.77
Bills Purchased																						
Other Product	620.06	212.24	61.59	23.60	2417.00	9.57	656.03		96.19	353.21	278.54	748.95	203.57	931.13	77.50	642.63	227.62	1133.92	148.82		178.03	426.34
Total Product wise Loan	6195.80	799.87	208.21	669.70	6530.57	2414.97	2219.24		643.31	2247.01	3507.83	2000.66	1463.89	2318.79	1223.73	4431.60	672.71	4028.89	175.86	396.95		1203.71

Collateral Wise																						
Gold and Silver	44.38	20.90								17.40	44.59							31.52				
Government Securities	18.03																					
Non Governmental Securities	524.65			194.18	169.23	26.19	407.40		50.77				56.26		126.12	363.04	12.96		2.17		15.45	
Fixed Deposit Receipts	106.13	0.30	0.61	22.40	58.24	0.05	29.88		23.10	47.67	118.06	30.68	40.54	14.84	25.48	149.02	9.01	67.62	0.46		2.12	39.68
Own	106.13	0.30	0.61	22.40	58.24	0.05	29.88		23.10	47.67	118.06	30.68	40.54	14.84	25.48	149.02	9.01	67.62	0.46		2.12	39.68
Other Licences Institutions																						
Collateral of Properties	5439.62	772.86	201.64	421.92	6303.10	567.29	1758.63		517.12	1561.23	3015.82	1864.44	1367.09	1606.65	1005.59	3808.47	434.57	1822.39	173.23		297.25	1162.02
Fixed Assets	5439.62	772.86	201.64	421.92	6303.10	567.29	1758.63		517.12	1561.23	3015.82	1864.44	1367.09	1606.65	1005.59	3808.47	255.85	1770.21	173.23		297.25	1162.02
Current Assets																	178.72	52.18				
Against security of Bill																						513.64
Domestic Bills																						513.64
Foreign Bills																						
Against Guarantee				30.00		83.27			43.87		134.95	49.99		45.00	65.29	100.00						79.91
Government Guarantee						33.18			3.25						15.25							
Institutional Guarantee				30.00					25.16			49.99		45.00	50.04	100.00						74.62
Personal Guarantee						50.09			15.46													5.29
Collective Guarantee																						
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee											134.95											
Credit Card																						
Others	63.01	5.82	5.96	1.21		1738.17	23.34		8.45	620.72	194.42	55.55		652.29	1.24	11.06	216.17	1593.72			2.23	2.01
Total	6195.80	799.87	208.21	669.70	6530.57	2414.97	2219.24		643.31	2247.01	3507.83	2000.66	1463.89	2318.79	1223.73	4431.60	672.71	4028.89	175.86	396.95		1203.71

BFI Name	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Gulshewon	Everest	ICFC	Sagarmatha	Kuber	NEFL	Seti	hama	Namaste	Kaski	Unique	
Sector Wise																						
Agricultural and Forest Related	22.06	69.75	5.36	9.77	47.47	130.15	207.71		328.30		13.97	99.93	194.76	90.30		5.04	57.95		19.64	139.45		
Fishery Related						1.95						3.71	0.21	1.30					0.40	1.77		
Mining Related		1.73		14.32							0.92		2.41									
Manufacturing (Producing) Related	127.38	64.75	33.47		5.08	132.62		6.57	592.42		49.64	35.58	370.97	67.66	6.53	45.16	19.66	70.50	3.16	108.47	9.33	
Construction	403.18	362.26	78.93	18.10	29.38	67.36	67.58	40.37		142.36	269.98	153.66	100.02	529.29	14.93	127.30	18.23	3.45	83.91	514.99	56.08	
Electricity, Gas and Water	3.50	1.00	30.86								2.90		40.29	1.60								
Metal Products, Mach. & Ele. Eqp.			11.98	0.09		8.80					12.48	0.75	60.53	6.56		1.91			0.95			
Tras., Com. and Public Utilities	243.21	115.41	40.20			320.07		5.90	2.94		53.45	237.70	31.80	604.14	2.97	256.30		49.38	1.37	366.28	71.35	
Wholesaler & Retailer	253.16	224.57	67.83	12.24	26.28	113.03	379.34	39.96	117.76		78.65	132.53	831.23	129.18	21.90	96.59	70.85	9.40	9.64	369.14	90.98	
Finance, Insurance and Real Estate	307.96	40.79	82.42			129.92	12.50	50.65			119.25	57.52	1643.76	5.86	163.13	59.20		32.90	0.97	240.78	24.30	
Hotel or Restaurant	144.27	8.75	32.45	7.10		59.09	12.45		74.77		50.13	2.44	137.16	16.30	0.90	4.95	1.15	2.10	2.71	135.42	50.00	
Other Services	129.94	43.77			6.73	61.59	12.54	4.30			41.44	17.50	130.05	54.14	13.79	8.52	21.87	5.50	7.72	15.52	4.90	
Consumption Loans	9.28	93.68	17.34	5.49	19.66	45.19	34.69	5.90	2.06	9.44	486.89	21.23	261.97	430.60	7.13	122.49	1.09	8.27	1.42	83.37	84.60	
Local Government						4.02								0.30		1.30						
Others	879.39	581.79	148.58	21.67	5.70	276.62	851.95	120.23	615.88	273.66	511.03	202.06	1725.79	601.40	74.64	463.48	53.13	44.43	112.39	886.77	336.94	
TOTAL sectorwise	2523.32	1608.25	549.41	88.79	140.31	1350.41	1578.77	273.87	1734.14	425.45	1690.73	964.61	5530.95	2538.63	305.92	1192.24	243.93	225.94	244.28	2861.95	728.49	

Product Wise

Term Loan	155.55	50.61	4.52			298.83	379.34	83.33	983.63	244.34	206.33	15.81	291.84	75.97	1.99	408.17	27.04	26.00	38.76	122.07		
Overdraft																						
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan	539.82	1059.76	162.58	33.67	91.45	186.34		60.54	149.60	16.77		245.27	3455.22	198.69	134.12	141.86	160.23	101.18		515.64	341.58	
Res. Per. H. Loan (Up to Rs. 10 mil.)	312.26	362.26	8.17		29.38	458.50				41.32	183.27	105.77	366.49	492.37	11.87	125.05	18.23	2.34	83.83	514.99	43.58	
Real Estate Loan	338.17	40.79	274.68	18.10		260.29	12.50	33.60	484.91	120.29	172.55	82.42	324.06		42.85	93.70		17.90	0.97	240.78	44.52	
Margin Nature Loan		5.57	11.64			0.59		34.50		0.02	363.93		669.95	400.82		82.67		11.32		4.57	91.10	
Hire Purchase Loan	243.21	37.47	25.72	4.53	3.46	47.23	20.34	11.91	2.78	2.72	28.46	160.45	166.07	620.26	10.61	278.22	0.63	52.19	2.43	366.28	70.14	
Deprived Sector Loan	110.33	51.78	26.47	1.88	5.70	46.68	68.41	3.91			55.32	61.76	145.69	102.85		43.54	18.14	15.00	13.27	105.35	24.30	
Bills Purchased														3.80	2.60							
Other Product	823.98		35.64	30.60	10.31	51.95	1098.18	46.07	113.22		680.87	293.13	111.64	643.85	101.88	19.03	19.66		105.02	992.26	113.27	
Total Product wise Loan	2523.32	1608.25	549.41	88.79	140.31	1350.41	1578.77	273.87	1734.14	425.45	1690.73	964.61	5530.95	2538.63	305.92	1192.24	243.93	225.94	244.28	2861.95	728.49	

Collateral Wise

Gold and Silver														9.56							52.63	
Government Securities													17.58									
Non Governmental Securities		5.57	11.64					14.50						397.47		82.67						
Fixed Deposit Receipts	9.28	70.16	4.78	0.95	16.20	32.56	14.35	0.02		6.70	92.42	13.48	75.00	23.51	0.06	17.91		3.76		0.37	26.17	44.51
Own	9.28	70.16	4.78	0.95	16.20	32.56	14.35	0.02		6.70	92.42	13.48	75.00	23.51	0.06	17.91		3.76		0.37	26.17	44.51
Other Licences Institutions																						
Collateral of Properties	2433.36	1532.52	516.07	66.16	124.10	1313.84	32.84	217.97	1734.14	418.73	977.32	921.08	4627.41	1885.14	303.85	1050.37	240.17	199.62	243.81	2749.25	442.30	
Fixed Assets	2433.36	1532.52	516.07	66.16	124.10	1313.84	32.84	217.97	1734.14	418.73	977.32	921.08	4627.41	1885.14	303.85	1050.37	240.17	199.62	243.81	2749.25	442.30	
Current Assets																						
Against security of Bill																3.80						
Domestic Bills																3.80						
Foreign Bills																						
Against Guarantee	80.69		16.92			4.02					5.00	30.00	33.37	219.14				12.50		29.33	91.10	
Government Guarantee			2.00			4.02								1.11							0.38	
Institutional Guarantee			14.00								5.00	30.00	13.00	0.30				12.50				
Personal Guarantee	80.69		0.92										20.37	217.73								
Collective Guarantee																					28.95	
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee																						91.10
Credit Card																						
Others				21.67			1531.58	41.39		0.02	615.99	0.05	777.59		2.01	41.30		13.82	0.10	4.57	150.58	
Total	2523.32	1608.25	549.41	88.79	140.31	1350.41	1578.77	273.87	1734.14	425.45	1690.73	964.61	5530.95	2538.63	305.92	1192.24	243.93	225.94	244.28	2861.95	728.49	

BFI Name	Manushree	Jebils	Reliance	Bhaktapur
Sector Wise				
Agricultural and Forest Related	14.32	36.08	38.60	19.89
Fishery Related				0.88
Mining Related				3.70
Manufacturing (Producing) Related	54.25	2.42	43.61	32.94
Construction	470.43	196.44	250.51	152.55
Electricity, Gas and Water	81.48			1.38
Metal Products, Mach. & Ele. Equip.			22.22	1.68
Tras., Com. and Public Utilities	302.38	153.33	453.05	56.96
Wholesaler & Retailer	102.59	26.48	163.39	11.08
Finance, Insurance and Real Estate	162.35	36.68	142.25	12.00
Hotel or Restaurant	42.39	6.57	49.13	15.45
Other Services	53.98	8.51	80.66	25.60
Consumption Loans	283.44	244.81	236.98	35.27
Local Government				
Others	304.56	162.54	718.55	56.75
TOTAL sectorwise	1872.17	873.87	2200.34	424.73

Product Wise

Term Loan	140.95	10.29		26.40
Overdraft				
Trust Receipt Loan / Import Loan				
Demand & Other Working Capital Loan	481.06	35.49		53.61
Res. Per. H. Loan (Up to Rs. 10 mil.)	448.80	148.51	208.30	100.95
Real Estate Loan	120.54	83.41	279.67	15.20
Margin Nature Loan	275.61	213.72	186.64	1.30
Hire Purchase Loan	302.38	171.57	448.48	88.48
Deprived Sector Loan	77.08	35.34	74.42	14.73
Bills Purchased				
Other Product	25.75	175.53	1002.83	124.07
Total Product wise Loan	1872.17	873.87	2200.34	424.73

Collateral Wise

Gold and Silver				4.64
Government Securities				
Non Governmental Securities	275.61	213.72		
Fixed Deposit Receipts	7.83	10.35	47.85	22.04
Own	7.83	10.35	47.85	22.04
Other Licences Institutions				
Collateral of Properties	1509.87	613.00	1622.29	383.75
Fixed Assets	1509.87	613.00	1622.29	383.75
Current Assets				
Against security of Bill				
Domestic Bills				
Foreign Bills				
Against Guarantee		36.79	56.13	14.10
Government Guarantee				
Institutional Guarantee		26.00	54.50	8.80
Personal Guarantee		10.76	1.63	0.60
Collective Guarantee		0.04		4.70
Int. Rtd. Foreign Bank's Guarantee				
Other Guarantee				
Credit Card				
Others	78.85		474.07	0.20
Total	1872.17	873.87	2200.34	424.73

Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% change		
	2013	2014	2015	2016	2016			
	1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND	3801.3	4950.7	6147.3	8400.9	8495.0	75.77	24.17	1.12
a. Paid-up Capital	2234.0	2974.3	3987.3	5109.2	5306.8	73.21	34.06	3.87
b. Statutory Reserves	383.5	523.1	750.3	1173.9	1175.3	81.41	43.45	0.12
c. Retained Earning	208.2	220.6	8.9	331.7	326.1	105.06	-95.97	-1.70
d. Others Reserves	975.6	1232.7	1400.8	1786.1	1686.8	75.20	13.64	-5.56
2 BORROWINGS	20216.3	27897.3	38244.9	44696.4	49123.1	68.19	37.09	9.90
a. NRB	210.3	526.4	306.6	845.2	914.5	165.34	-41.75	8.20
f. Others	20006.0	27371.0	37938.3	43851.1	48208.6	67.02	38.61	9.94
3 DEPOSITS	7221.6	11001.2	15775.5	20662.3	21488.3	110.14	43.40	4.00
4 BILLS PAYABLE		0.0	0.0	0.0	0.0			0.00
5 OTHER LIABILITIES	3009.7	3777.5	5205.7	7269.0	7191.5	50.93	37.81	-1.07
a. Loan Loss Provision	694.0	829.4	986.0	1235.5	1292.3	64.09	18.88	4.59
b. Interest Suspense a/c	446.9	475.0	575.3	686.8	658.7	15.86	21.13	-4.10
c. Others	1868.8	2473.1	3644.3	5346.6	5240.5	55.79	47.36	-1.98
6 RECONCILIATION A/c	688.6	1088.2	2330.2	4295.9	4623.7	-51.35	114.13	7.63
7 PROFIT & LOSS A/c	837.9	1473.7	2524.8	2217.0	2531.6	134.00	71.32	14.19
Total	35775.3	50188.7	70228.2	87541.5	93453.3	67.25	39.93	6.75
Assets								
1 LIQUID FUNDS	6322.8	7202.8	6597.2	8901.8	10725.2	23.26	-8.41	20.48
a. Cash Balance	42.8	39.2	62.2	145.5	96.0	-11.20	58.52	-34.00
b. Bank Balance	3561.6	3710.6	3900.5	5590.2	6142.0	14.04	5.12	9.87
c. Money at Call	2718.5	3452.9	2634.4	3166.1	4487.2	35.65	-23.70	41.72
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	2835.1	2785.8	41.83	-18.80	-1.74
4 LOANS & ADVANCES	23401.7	35689.3	54915.5	66945.4	70570.8	101.20	53.87	5.42
Institutional	6740.3	9863.5	14853.5	16741.0	17573.4	59.24	50.59	4.97
Individual	16661.4	25825.8	40062.0	50204.4	52997.3	123.71	55.12	5.56
5 FIXED ASSETS	444.6	624.4	775.2	870.3	889.7	83.54	24.14	2.23
6 OTHER ASSETS	1685.8	2485.4	3205.4	3635.8	3785.2	55.83	28.97	4.11
7 EXPENSES NOT WRITTEN OFF	9.8	9.4	7.2	7.6	5.6	1245.40	-23.43	-27.30
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	4224.2	4567.9	-51.44	104.14	8.14
10 PROFIT & LOSS A/c	131.2	81.8	46.2	5.1	7.0	-4.65	-43.57	36.96
Total	35775.4	50188.7	70228.2	87541.5	93453.3	67.25	39.93	6.75
Profit & Loss A/c Expenses								
1 INTEREST EXPENSES	1631.87	1967.84	2369.56	2066.33	2505.07	29.89	20.41	21.23
2 COMMISSION/FEE EXPENSES	41.55	46.72	0.00	0.01	0.01	59.74	-99.99	20.62
3 EMPLOYEE EXPENSES	1148.18	1464.44	1827.28	1672.73	1892.55	53.89	24.78	13.14
4 OFFICE OPERATING EXPENSES	372.35	491.46	907.22	831.83	961.03	79.17	84.60	15.53
5 NON OPERATING EXPENSES	0.21	0.00	1.78	3.26	3.75	-100.00	0.00	15.01
6 PROVISION FOR RISK	174.20	188.17	326.79	317.91	405.34	11.15	73.67	27.50
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	139.02	159.72	91.13	37.20	14.88
10 PROVISION FOR INCOME TAX	232.91	302.38	407.48	433.60	492.86	86.52	34.76	13.67
11 NET PROFIT	807.06	1435.59	2496.01	2216.96	2531.44	143.37	73.87	14.18
TOTAL EXPENSES	4486.20	5999.57	8477.90	7681.66	8951.77	60.19	41.31	16.53
Income								
1. INTEREST INCOME	3898.75	5389.71	7637.78	7031.74	8134.80	66.38	41.71	15.69
2. COMMISSION & DISCOUNT	28.23	130.84	220.38	159.41	204.95	474.70	68.44	28.57
3 OTHER OPERATING INCOME	379.13	304.84	411.08	380.35	460.34	-5.86	34.85	21.03
4 NON OPERATING INCOME	46.00	40.15	12.53	16.19	16.41	112.54	-68.80	1.36
5 PROVISION FOR WRITTEN BACK	92.01	88.32	165.27	87.44	126.98	1.61	87.12	45.21
6 RECOVERY FOR WRITE BACK	3.13	1.97	13.44	1.39	1.42	-44.38	582.37	2.30
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	5.13	6.87	-11.25	-60.12	33.73
TOTAL INCOME	4486.20	5999.57	8477.90	7681.66	8951.77	60.19	41.31	16.53
Miscellaneous Information								
No. of Total Staffs	3465	4405	5756	6490	6631	40.15	30.67	2.17
No. of Total Branches	646	861	1116	1231	1263	48.45	29.62	2.60
No. of Total Centers	42612	59380	77616	91801	93895	64.41	30.71	2.28
No. of Total Groups	229126	292238	304737	351098	352768	47.24	4.28	0.48
No. of Total Passive Groups	9543	9138	11504	4368	5078	16.92	25.90	16.25
No. of Total Members	1252389	1612430	1548767	1763808	1793828	52.29	-3.95	1.70
No. of Total Passive Members	64322	66441	56436	30802	35323	24.45	-15.06	14.68
No. of Total Borrowers	894671	1102132	1080878	1223454	1247147	38.77	-1.93	1.94
No. of Total Overdue Borrowers	35637	30657	45697	65466	63486	-13.67	49.06	-3.02
No. of Total Saving Members	913173	1198487	1521152	1737579	1778278	51.06	26.92	2.34
Total Saving Amount (Rs million)	7221.02	11000.65	15770.90	20657.97	21483.82	100.30	43.36	4.00

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

S.No.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	Mechi	Jhapa	66	27	5	98	863192	8808
2		Ilam	14	6	0	20	300284	15014
3		Panchthar	9	2	0	11	194631	17694
4		Taplejung	6	0	0	6	129247	21541
Total			95	35	5	135	1487354	11017
5	Koshi	Sunsari	59	20	6	85	829141	9755
6		Morang	68	32	5	105	1022547	9739
7		Dhankuta	8	6	0	14	167187	11942
8		Terhathum	7	2	1	10	101552	10155
9		Sankhuwasabha	12	3	0	15	158032	10535
10		Bhojpur	10	1	1	12	171803	14317
Total			164	64	13	241	2450262	10167
11	Sagarmatha	Saptari	18	1	2	21	671495	31976
12		Udayapur	15	2	1	18	334920	18607
13		Siraha	31	1	0	32	667404	20856
14		Khotang	5	2	1	8	193342	24168
15		Okhaldhunga	4	1	1	6	149939	24990
16		Solukhumbu	7	1	1	9	104709	11634
Total			80	8	6	94	2121810	22572
17	Janakpur	Sarlahi	19	10	2	31	824902	26610
18		Dhanusha	34	7	1	42	793983	18904
19		Mahottari	18	5	2	25	664240	26570
20		Dolakha	11	9	0	20	187379	9369
21		Ramechhap	6	3	0	9	205852	22872
22		Sindhuli	6	8	0	14	303370	21669
Total			94	42	5	141	2979725	21133
23	Narayani	Bara	28	4	2	34	749584	22047
24		Rautahat	14	5	0	19	755023	39738
25		Parsa	39	17	3	59	651051	11035
26		Chitawan	62	72	10	144	631372	4385
27		Makawanpur	25	15	4	44	439276	9984
Total			168	113	19	300	3226306	10754
28	Bagmati	Kathmandu	392	95	67	554	1958430	3535
29		Bhaktapur	37	10	5	52	332983	6404
30		Lalitpur	89	16	13	118	513795	4354
31		Rasuwa	8	0	1	9	44179	4909
32		Dhading	22	9	2	33	344773	10448
33		Sindhupalchok	20	10	1	31	291456	9402
34		Kavre	27	24	3	54	391771	7255
35		Nuwakot	10	7	0	17	282556	16621
Total			605	171	92	868	4159943	4793
36	Gandaki	Lamjung	12	9	2	23	169999	7391
37		Tanahu	26	25	4	55	334026	6073
38		Gorkha	15	8	0	23	261651	11376
39		Manang	2	1	0	3	6463	2154
40		Syangja	16	17	2	35	274152	7833
41		Kaski	59	82	18	159	533433	3355
Total			130	142	26	298	1579724	5301
42		Gulmi	10	9	0	19	270910	14258
43		Nawalparasi	25	31	7	63	681286	10814

44	Lumbini	Palpa	12	12	1	25	256545	10262
45		Arghakhanchi	11	4	0	15	200300	13353
46		Rupandehi	83	74	12	169	962320	5694
47		Kapilbastu	15	12	4	31	614805	19832
Total			156	142	24	322	2986166	9274
48	Dhawalagiri	Baglung	17	9	0	26	275788	10607
49		Parbat	8	9	1	18	147822	8212
50		Mustang	5	2	0	7	12672	1810
51		Myagdi	10	7	2	19	112843	5939
Total			40	27	3	70	549125	7845
52	Rapti	Rolpa	6	0	0	6	230836	38473
53		Dang	39	26	6	71	595153	8382
54		Rukum	8	1	0	9	217787	24199
55		Salyan	8	0	0	8	255936	31992
56		Pyuthan	6	12	0	18	234852	13047
Total			67	39	6	112	1534565	13701
57	Karnali	Jumla	5	1	0	6	116151	19358
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	1	0	17	415767	24457
62	Bheri	Dailekh	8	1	0	9	277760	30862
63		Surkhet	16	7	0	23	380447	16541
64		Jajarkot	3	1	0	4	183361	45840
65		Bardiya	13	10	0	23	450553	19589
66		Banke	48	23	3	74	541967	7324
Total			88	42	3	133	1834088	13790
67	Seti	Bajhang	4	0	0	4	207129	51782
68		Doti	6	2	0	8	213244	26656
69		Bajura	2	0	0	2	144053	72026
70		Kailali	49	15	2	66	851759	12905
71		Achham	5	2	0	7	271099	38728
Total			66	19	2	87	1687285	19394
72	Mahakali	Darchula	5	0	1	6	138424	23071
73		Baitadi	5	1	0	6	258192	43032
74		Dadeldhura	8	3	0	11	149468	13588
75		Kanchanpur	23	7	0	30	485892	16196
Total			41	11	1	53	1031976	19471
Total of Class "A", "B" and "C"			1810	856	205	2871	28044096	9768

Bank/BFI Class	A	B	C [#]	D	Total
No. of BFIs	29	72	46	41	188
No. of Branches	1810	856	205	1263	4134
Population per Branch*					6784
Region/BFI Class	A	B	C	Total	
Eastern	339	107	24	470	
Central	867	326	116	1309	
Western	326	311	53	690	
Mid-western	171	82	9	262	
Far-western	107	30	3	140	
Total	1810	856	205	2871	

* 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

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	NMB Bank Ltd.	NMB	24	Prabhu Bank Ltd.	PRABHU
25	Janata Bank Nepal Ltd.	Janata	26	Mega Bank Nepal Ltd.	Mega
27	Civil Bank Ltd.	Civil	28	Century Commercial Bank Ltd.	Century
29	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	Shubhechhha Bikas Bank Ltd.	Suvekchha	12	Sangrila Development Bank Ltd.	Shangrila
13	Gandaki Development Bank Ltd.	Gandaki	14	Infrastructure Development Bank Ltd.	Infrastructure
15	Business Universal Development Bank Ltd.	Business	16	Excel Development Bank Ltd.	Excel
17	Biratlaxmi Bikas Bank Ltd.	Biratlaxmi	18	Western Development Bank Ltd.	Western
19	Society Development Bank Ltd.	Society	20	Arniko Development Bank Ltd.	Araniko
21	Deva Development Bank Ltd.	Deva	22	Miteri Development Bank Ltd.	Miteri
23	Tinau Bikas Bank Ltd.	Tinau	24	Muktinath Bikas Bank Ltd.	Muktinath
25	Sewa Bikas Bank Ltd.	Sewa	26	Kankai Bikas Bank Ltd.	Kankai
27	Mahakali Bikas Bank Ltd.	Mahakali	28	Ace Development Bank Ltd.	Ace
29	Bhargab Bikas Bank Ltd.	Bhargav	30	Professional Diyalo Bikas Bank Ltd.	diyalo
31	Country Development Bank Ltd.	Country	32	Alpine Development Bank Ltd.	Alpine
33	Kasthamandap Development Bank Ltd.	Kastamandap	34	Garima Bikas Bank Ltd.	Garima
35	Om Development Bank Ltd.	OmDB	36	Fewa Bikas Bank Ltd.	FewaDB
37	Kabeli Bikas Bank Ltd.	Kabeli	38	Kamana Bikas Bank Ltd.	Kamana
39	Corporate Development Bank Ltd.	Corporate	40	Purnima Bikas Bank Ltd.	Purnima
41	Jyoti Bikas Bank Ltd.	Jyoti	42	Bagmati Development Bank Ltd.	Bagmati
43	Hamro Bikas Bank Ltd.	Hamro	44	Kakre Bihar Bikas Bank Ltd.	Kakre
45	Shine Resunga Development Bank Ltd.	Shine	46	Pacific Development Bank Ltd.	Pacific
47	International Development Bank Ltd.	IDBL	48	Kanchan Development Bank Ltd.	Kanchan
49	Matribhumi Bikas Bank Ltd.	Matribhumi	50	Innovative Development Bank Ltd.	Innovative
51	Jhimruk Bikas Bank Ltd.	Jhimruk	52	Metro Development Bank Ltd.	Metro
53	Vibor Bikas Bank Ltd.	Vibor	54	Gaumukhee Bikas Bank Ltd.	Gaumukhee
55	Raptibheri Bikas Bank Ltd.	Raptiveri	56	Tourism Development Bank Ltd.	Tourism
57	Mission Development Bank Ltd.	Mission	58	Mount Makalu Development Bank Ltd.	Mt. Makalu
59	Sindhu Bikas Bank Ltd.	Sindhu	60	Sahara Bikas Bank Ltd.	Sahara
61	Nepal Community Development Bank Ltd.	N.Community	62	Cosmos Development Bank Ltd.	Cosmos
63	Manasalu Bikash Bank Ltd.	Manaslu	64	Ekata Bikash Bank Ltd.	Ekata
65	Kalinchowk Development Bank Ltd.	Kalinchowk	66	Kailash Bikash Bank Ltd.	Kailash
67	Salapa Bikash Bank Ltd.	Salpa	68	Saptakoshi Development Bank Ltd.	Saptakoshi
69	Sajha Bikash Bank Ltd.	Sajha	70	Apex Development Bank Ltd.	Apex
71	Green Development Bank Ltd.	Green	72	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	World Merchant Banking & Finance Ltd.	WMBFL
29	Capital Merchant Banking & Finance Co. Ltd.	CMBFCL	30	Crystal Finance Ltd.	Crystal
31	Guheshwori Merchant Banking & Finance Ltd.	Guheshwori	32	Everest Finance Ltd.	Everest
33	ICFC Finance Ltd.	ICFC	34	Sagarmatha Finance Ltd.	Sagarmatha
35	Kuber Merchant Finance Ltd.	Kuber	36	Nepal Express Finance Ltd.	NEFL
37	Seti Finance Ltd.	Seti	38	Hama Merchant & Finance Ltd.	hama

39	Namaste Bitiya Sanstha Ltd.	Namaste	40	Kaski Finance Ltd.	Kaski
41	Unique Financial Institution Ltd.	Unique	42	Manjushree Financial Institution Ltd.	Manjushree
43	Jebil's Finance Ltd.	Jebils	44	Reliance Lotus Finance Ltd.	Reliance
45	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.	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
41	Chautari Laghubitta Bittiya Sanstha Ltd.	Chautari			