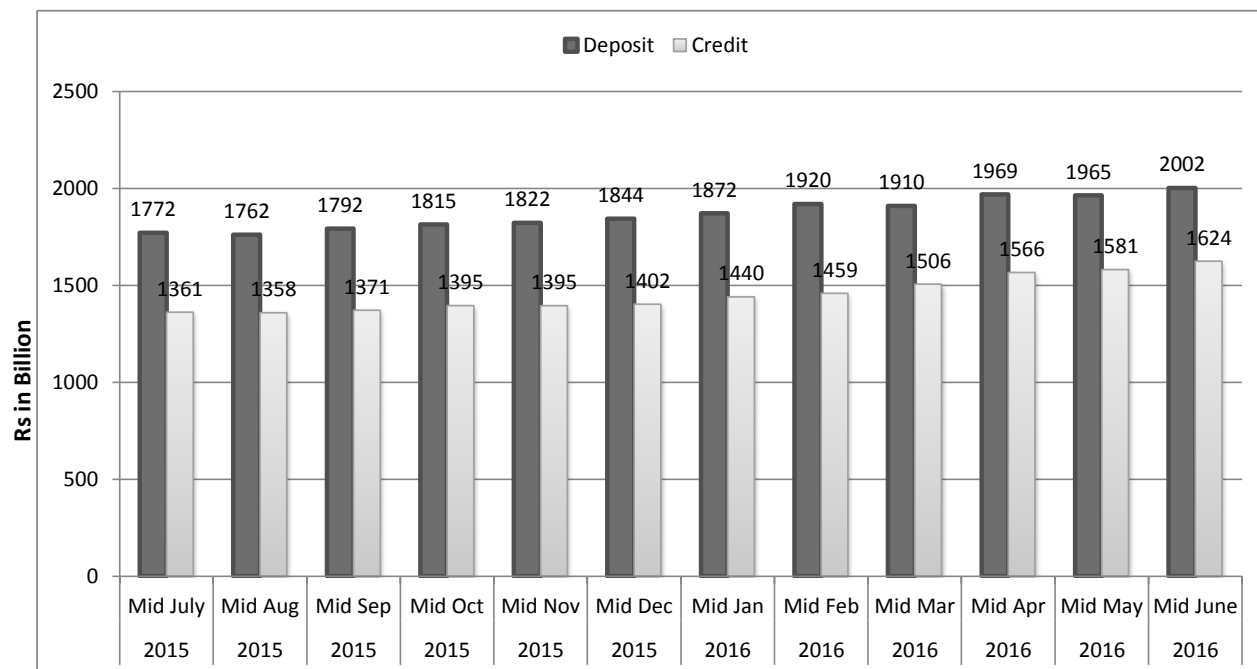


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department  
Statistics Division

2073 Jeth  
Mid-June, 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	68	42	41	180
Total Number of Licensed BFIs*	29	68	44	41	182

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

\* Himalaya Finance Ltd. ("C" class Financial Institution ) has discontinued submitting statistics

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

6 Short Names of BFIs are used in notification and their full names have been provided in the last page  
(List of Bank & Financial Institutions).

7 Data of Corporate Dev. bank, World Merchant Finance, Kuber Merchant Finance has been taken from  
previous month.

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## Major Financial Indicators

as on Jeth End, 2073

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	74.09	11.74	3.21	89.04
2	Total Credit/GDP	59.26	10.06	2.91	72.23
3	Total Credit/ Total Deposit	79.98	85.73	90.80	81.13
4	Lcy Credit/Lcy Deposit & Core Capital	76.74	74.59	73.25	76.29
5	Fixed Deposit/Total Deposit	29.10	25.98	40.19	29.09
6	Saving Deposit/Total Deposit	40.23	52.30	50.18	42.18
7	Current Deposit/Total Deposit	9.37	1.91	0.14	8.06
8	NPL/ Total Loan #	2.22	2.51	13.62	2.75
9	Total LLP/Total Loan	2.79	2.50	14.76	3.23
10	Deprived Sector Loan/Total Loan \$	5.09	6.37	3.76	5.20
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	12.95	16.00	27.19	13.87
2	Investment in Gov. Security/Total Deposit	11.92	2.18	5.07	10.39
3	Total Liquid Assets/Total Deposit	26.45	31.34	41.52	27.64
<b>C. Capital Adequacy Ratios (%)*</b>					
1	Core Capital/RWA	10.72	14.12	19.54	11.09
2	Total Capital/RWA	12.31	14.99	20.42	12.58
<b>D. Financial Access</b>					
1	No. of Branches	1851	848	190	2889
2	No. of Deposit Accounts	12738748	3218566	599470	16556784
3	No. of Loan Accounts	743114	306035	45903	1095052
4	No. of Branchless Banking Centers	799	0	0	799
5	No. of Branchless Banking Customers	218456	0	0	218456
6	No. of Non-operated Branchless Banking Centers	103	0	0	103
7	No. of Mobile Banking Customers	1527411	130431	16293	1674135
8	No. of Internet Banking Customers	467005	26035	2603	495643
9	No. of ATMs	1611	227	21	1859
10	No. of Debit Cards	4075939	469055	37129	4582123
11	No. of Credit Cards	51119	0	0	51119
12	No. of Prepaid Cards	81371	0	0	81371
<b>E. Interest Rate(%)</b>					
1	<b>Wt. Avg Interest on Deposit</b>	<b>3.09</b>			
	(a) Saving	2.04			
	(b) Fixed	5.39			
	(c) Call	3.42			
2	<b>Wt. Avg Interest on Credit</b>	<b>8.88</b>			

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

\$ 6 months prior Total Loan is taken for calculating Deprived Sector Lending

\* The Capital Adequacy Ratio of Commercial Banks and other BFIs is as of Baishakh, 2073 (2016 May) and third quarter of F.Y. 2072/73 (2015/16) respectively.

# As of third quarter of F.Y. 2072/73 (2015/16)

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

Liabilities		Mid-July			Mid-May	Mid-June	% Change		
		2013	2014	2015	2016	2016	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	131724.33	145861.43	162992.51	204667.18	205700.70	10.73	11.74	0.50
	a. Paid-up Capital	119506.94	128985.27	140794.10	159382.47	161180.15	7.93	9.16	1.13
	b. Statutory Reserves	26038.22	32722.08	37149.85	43458.85	43483.46	25.67	13.53	0.06
	c. Retained Earning	-22344.20	-27214.24	-27802.05	-17572.30	-17753.11	21.80	2.16	1.03
	d. Others Reserves	8523.37	11368.33	12850.60	19398.16	18790.20	33.38	13.04	-3.13
<b>2</b>	<b>BORROWINGS</b>	26999.28	18202.84	21355.96	38018.17	38619.25	-32.58	17.32	1.58
	a. NRB	2884.28	2010.04	3291.48	3502.29	3607.44	-30.31	63.75	3.00
	b. "A"Class Licensed Institution	10466.63	5182.01	5504.53	20255.65	19481.52	-50.49	6.22	-3.82
	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	3027.85	4757.92	-46.42	-14.29	57.14
	e. Bonds and Securities	8255.86	9700.14	11440.14	11232.37	10772.37	17.49	17.94	-4.10
<b>3</b>	<b>DEPOSITS</b>	1250061.98	1477832.61	1771946.15	1965367.28	2002140.77	18.22	19.90	1.87
	a. Current	111686.53	129108.41	158746.16	160071.36	161301.44	15.60	22.96	0.77
	b. Savings	471215.43	587593.46	714466.16	827785.20	844557.06	24.70	21.59	2.03
	c. Fixed	423478.43	453408.61	513283.02	563207.59	582445.54	7.07	13.21	3.42
	d. Call Deposits	225704.81	285024.29	363041.66	387431.02	386216.11	26.28	27.37	-0.31
	e. Others	17976.78	22697.85	22409.16	26872.11	27620.61	26.26	-1.27	2.79
<b>4</b>	<b>Bills Payable</b>	1561.63	1553.13	1729.91	5152.52	3186.87	-0.54	11.38	-38.15
<b>5</b>	<b>Other Liabilities</b>	140770.30	169227.44	188093.19	211446.44	225462.29	20.22	11.15	6.63
	1. Loan Loss Provision	42223.77	48932.49	51482.56	52820.74	52460.34	15.89	5.21	-0.68
	2. Interest Suspense a/c	27920.72	30453.76	31256.97	39998.81	43869.87	9.07	2.64	9.68
	3. Others	70625.81	89841.19	105353.66	118626.89	129132.07	27.21	17.27	8.86
<b>6</b>	<b>Reconciliation A/c</b>	7290.04	2869.47	280.36	15256.49	11614.16	-60.64	-90.23	-23.87
<b>7</b>	<b>Profit &amp; Loss A/c</b>	26544.74	31566.75	36755.88	33749.77	36621.31	18.92	16.44	8.51
	<b>TOTAL</b>	<b>1584952.29</b>	<b>1847113.68</b>	<b>2183153.96</b>	<b>2473657.85</b>	<b>2523345.34</b>	<b>16.54</b>	<b>18.19</b>	<b>2.01</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	259224.93	319196.62	353397.28	332155.14	345401.61	23.14	10.71	3.99
	a. Cash Balance	35728.20	41862.07	48642.45	47652.11	46867.48	17.17	16.20	-1.65
	Nepalese Notes & Coins	34876.14	41073.72	47305.51	46486.82	44607.29	17.77	15.17	-4.04
	Foreign Currency	852.06	788.35	1336.94	1165.30	2260.19	-7.48	69.59	93.96
	b. Bank Balance	173856.67	220546.60	237957.23	223415.38	230749.59	26.86	7.89	3.28
	1. In Nepal Rastra Bank	130802.82	162286.93	165070.53	147757.95	151455.39	24.07	1.72	2.50
	2. "A"Class Licensed Institution	23269.10	34656.48	37838.00	31813.19	36538.42	48.94	9.18	14.85
	3. Other Financial Ins.	5673.35	5302.85	6882.80	8718.81	8040.55	-6.53	29.79	-7.78
	4. In Foreign banks	14111.40	18300.33	28165.90	35125.44	34715.23	29.68	53.91	-1.17
	c. Money at Call	49640.06	56787.95	66797.60	61087.65	67784.54	14.40	17.63	10.96
<b>2</b>	<b>INVESTMENTS</b>	151339.99	162544.89	206160.48	239087.46	218389.94	7.40	26.83	-8.66
	a. Govt. Securities	149700.83	160867.12	182112.29	216030.40	207943.27	7.46	13.21	-3.74
	b. Others	1639.16	1677.78	24048.18	23057.06	10446.67	2.36	1333.34	-54.69
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	66725.48	72656.22	85675.60	117129.74	117965.43	8.89	17.92	0.71
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	945698.45	1119260.81	1345671.32	1567274.97	1611218.29	18.35	20.23	2.80
	a. Private Sector	915010.01	1084965.27	1230999.56	1522592.49	1557457.70	18.57	13.46	2.29
	b. Financial Institutions	21910.20	26247.72	30678.62	38491.81	47141.13	19.80	16.88	22.47
	c. Government Organizations	8778.24	8047.82	83993.14	6190.68	6619.46	-8.32	943.68	6.93
<b>5</b>	<b>BILLS PURCHASED</b>	9007.88	9805.60	14548.03	12293.09	11957.53	8.86	48.36	-2.73
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	1015.49	737.25	1132.63	1127.26	1128.62	-27.40	53.63	0.12
<b>7</b>	<b>FIXED ASSETS</b>	28916.79	30477.72	31732.63	33407.70	33653.98	5.40	4.12	0.74
<b>8</b>	<b>OTHER ASSETS</b>	104448.21	123962.34	135346.49	152616.82	159545.60	18.68	9.18	4.54
	a. Accrued Interests	30638.63	32041.34	32792.14	43915.60	49643.40	4.58	2.34	13.04
	b. Others	73809.58	91920.99	102554.35	108701.22	109902.20	24.54	11.57	1.10
<b>9</b>	<b>Expenses not Written off</b>	622.02	491.99	392.16	351.90	351.25	-20.90	-20.29	-0.18
<b>10</b>	<b>Non Banking Assets</b>	3731.30	4756.96	5250.92	5141.73	5140.96	27.49	10.38	-0.01
<b>11</b>	<b>Reconciliation Account</b>	10394.09	-1032.54	2947.32	12228.07	17770.42	-109.93	-385.44	45.32
<b>12</b>	<b>Profit &amp; Loss A/c</b>	3827.69	4255.78	899.11	843.97	821.72	11.18	-78.87	-2.64
	<b>TOTAL</b>	<b>1584952.31</b>	<b>1847113.65</b>	<b>2183153.98</b>	<b>2473657.86</b>	<b>2523345.34</b>	<b>16.54</b>	<b>18.19</b>	<b>2.01</b>

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

Liabilities		Mid-July			Mid-May	Mid-June	% Change		
		2013	2014	2015	2016	2016	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	94660.68	108212.91	122167.95	158254.45	159401.89	14.32	12.90	0.73
	a. Paid-up Capital	79652.07	87454.02	97921.41	116058.92	117700.46	9.80	11.97	1.41
	b. Statutory Reserves	21995.65	27696.23	31063.03	36219.13	36219.13	25.92	12.16	0.00
	c. Retained Earning	-14452.96	-16561.92	-17279.67	-10921.44	-10899.28	14.59	4.33	-0.20
	d. Others Reserves	7465.92	9624.58	10463.18	16897.83	16381.57	28.91	8.71	-3.06
<b>2</b>	<b>BORROWINGS</b>	22792.86	15228.20	18419.75	34616.95	32383.67	-33.19	20.96	-6.45
	a. NRB	2314.28	2010.04	3291.48	3464.39	3414.54	-13.15	63.75	-1.44
	b. "A"Class Licensed Institution	7368.77	2601.47	2762.58	16893.08	13438.84	-64.70	6.19	-20.45
	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	3027.11	4757.92	-52.11	1.44	57.18
	e. Bonds and Securities	8250.14	9700.14	11440.14	11232.37	10772.37	17.58	17.94	-4.10
<b>3</b>	<b>DEPOSITS</b>	1020830.77	1204463.40	1462896.12	1636957.58	1666080.03	17.99	21.46	1.78
	a. Current	108656.63	125065.83	153598.94	155463.09	156158.47	15.10	22.81	0.45
	b. Savings	358546.88	450524.99	559391.64	658176.63	670339.37	25.65	24.16	1.85
	c. Fixed	345412.03	365048.50	419883.01	465880.57	484887.49	5.68	15.02	4.08
	d. Call Deposits	196045.33	247429.62	313955.92	336367.58	333036.31	26.21	26.89	-0.99
	e. Others	12169.90	16394.45	16066.61	21069.72	21658.38	34.71	-2.00	2.79
<b>4</b>	<b>Bills Payable</b>	1549.62	1513.82	1698.32	5109.30	3131.84	-2.31	12.19	-38.70
<b>5</b>	<b>Other Liabilities</b>	104427.07	127781.31	146984.02	168758.92	179042.77	22.36	15.03	6.09
	1. Loan Loss Provision	25582.29	31622.89	35779.54	37363.85	37141.26	23.61	13.14	-0.60
	2. Interest Suspense a/c	20628.97	21397.75	21287.89	28233.50	31393.78	3.73	-0.51	11.19
	3. Others	58215.80	74760.68	89916.59	103161.57	110507.74	28.42	20.27	7.12
<b>6</b>	<b>Reconciliation A/c</b>	1927.71	-2495.70	-5325.76	6581.80	2476.57	-229.46	113.40	-62.37
<b>7</b>	<b>Profit &amp; Loss A/c</b>	21060.43	23141.71	27664.37	26251.20	28415.45	9.88	19.54	8.24
	<b>TOTAL</b>	<b>1267249.14</b>	<b>1477845.65</b>	<b>1774504.78</b>	<b>2036530.21</b>	<b>2070932.21</b>	<b>16.62</b>	<b>20.07</b>	<b>1.69</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	185758.20	226401.82	250377.11	236523.28	242126.39	21.88	10.59	2.37
	a. Cash Balance	29908.23	34628.53	40636.96	39215.62	38184.04	15.78	17.35	-2.63
	Nepalese Notes & Coins	29107.29	33928.61	39384.90	38113.20	35978.04	16.56	16.08	-5.60
	Foreign Currency	800.94	699.91	1252.06	1102.43	2206.01	-12.61	78.89	100.10
	b. Bank Balance	140521.89	177300.62	189230.03	173814.62	177609.49	26.17	6.73	2.18
	1. In Nepal Rastra Bank	120642.29	149910.91	147933.67	131030.91	134890.48	24.26	-1.32	2.95
	2. "A"Class Licensed Institution	5753.34	9153.13	13172.91	7898.65	8158.86	59.09	43.92	3.29
	3. Other Financial Ins.	160.35	18.78	125.88	38.86	43.07	-88.29	570.21	10.83
	4. In Foreign banks	13965.91	18217.79	27997.56	34846.19	34517.08	30.44	53.68	-0.94
	c. Money at Call	15328.08	14472.67	20510.12	23493.04	26332.86	-5.58	41.72	12.09
<b>2</b>	<b>INVESTMENTS</b>	146469.06	156830.54	200262.57	229308.85	208949.50	7.07	27.69	-8.88
	a. Govt. Securities	144855.42	155190.33	176214.77	206316.20	198549.03	7.13	13.55	-3.76
	b. Others	1613.63	1640.22	24047.80	22992.65	10400.47	1.65	1366.13	-54.77
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	63457.22	69534.76	81897.82	113088.05	114075.42	9.58	17.78	0.87
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	748753.66	891629.91	1087486.69	1283033.63	1319986.85	19.08	21.97	2.88
	a. Private Sector	723355.09	860588.35	976374.75	1241147.39	1278367.19	18.97	13.45	3.00
	b. Financial Institutions	16673.89	23050.77	27231.05	35803.60	35110.25	38.24	18.14	-1.94
	c. Government Organizations	8724.68	7990.78	83880.89	6082.64	6509.41	-8.41	949.72	7.02
<b>5</b>	<b>BILLS PURCHASED</b>	7438.39	9794.86	14533.93	12284.19	11948.63	31.68	48.38	-2.73
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	1015.49	737.25	1132.63	577.85	602.17	-27.40	53.63	4.21
<b>7</b>	<b>FIXED ASSETS</b>	21164.90	22600.03	24479.96	26386.38	26580.83	6.78	8.32	0.74
<b>8</b>	<b>OTHER ASSETS</b>	85601.07	102400.91	113748.89	128514.89	134856.25	19.63	11.08	4.93
	a. Accrued Interests	23015.22	22763.51	22293.32	31922.61	36896.99	-1.09	-2.07	15.58
	b. Others	62585.85	79637.40	91455.57	96592.27	97959.27	27.25	14.84	1.42
<b>9</b>	<b>Expenses not Written off</b>	475.18	398.44	318.55	271.37	270.06	-16.15	-20.05	-0.48
<b>10</b>	<b>Non Banking Assets</b>	2037.98	2046.79	2608.84	2892.96	2846.16	0.43	27.46	-1.62
<b>11</b>	<b>Reconciliation Account</b>	4988.80	-6377.24	-2675.08	3555.15	8629.51	-227.83	-58.05	142.73
<b>12</b>	<b>Profit &amp; Loss A/c</b>	89.21	1847.55	332.89	93.64	60.44	1971.02	-81.98	-35.45
	<b>TOTAL</b>	<b>1267249.16</b>	<b>1477845.62</b>	<b>1774504.79</b>	<b>2036530.21</b>	<b>2070932.21</b>	<b>16.62</b>	<b>20.07</b>	<b>1.69</b>

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

Liabilities		Mid-July			Mid-May	Mid-June	% Change		
		2013	2014	2015	2016	2016			
		1	2	3	4	5	2/1	3/2	5/4
<b>1</b>	<b>CAPITAL FUND</b>	25094.11	27683.64	30296.85	34580.96	35132.20	10.32	9.44	1.59
	a. Paid-up Capital	23568.92	25606.53	27448.46	28846.89	29390.56	8.65	7.19	1.88
	b. Statutory Reserves	2105.95	2706.17	3608.10	4315.17	4424.90	28.50	33.33	2.54
	c. Retained Earning	-1106.59	-1481.47	-1907.59	122.65	-23.42	33.88	28.76	-119.09
	d. Others Reserves	525.84	852.40	1147.88	1296.25	1340.15	62.10	34.66	3.39
<b>2</b>	<b>BORROWINGS</b>	2753.56	2408.48	2454.26	2333.57	3627.94	-12.53	1.90	55.47
	a. NRB	570.00	0.00	0.00	0.00	5.00	-100.00	0.00	0.00
	b. "A"Class Licensed Institution	1645.00	2014.38	2260.00	2332.83	3622.94	22.45	12.19	55.30
	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	0.00	-26.04	-50.71	-100.00
	e. Bonds and Securities	5.72	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
<b>3</b>	<b>DEPOSITS</b>	160249.64	199932.80	237096.19	256001.43	263968.12	24.76	18.59	3.11
	a. Current	2944.14	3964.21	5056.01	4531.04	5040.75	34.65	27.54	11.25
	b. Savings	83215.90	105094.40	120779.93	133319.89	138043.07	26.29	14.93	3.54
	c. Fixed	45134.34	53998.41	62203.55	67807.55	68585.59	19.64	15.20	1.15
	d. Call Deposits	28491.56	36345.53	48166.94	49703.08	51712.58	27.57	32.53	4.04
	e. Others	463.70	530.25	889.75	639.87	586.13	14.35	67.80	-8.40
<b>4</b>	<b>Bills Payable</b>	8.37	32.71	27.17	41.94	54.56	290.66	-16.92	30.11
<b>5</b>	<b>Other Liabilities</b>	16778.07	20116.85	20670.18	20113.11	22149.59	19.90	2.75	10.13
	1. Loan Loss Provision	5847.74	6860.14	6171.65	5712.80	5658.99	17.31	-10.04	-0.94
	2. Interest Suspense a/c	2594.60	3117.96	3322.76	3918.49	4525.23	20.17	6.57	15.48
	3. Others	8335.74	10138.76	11175.78	10481.81	11965.37	21.63	10.23	14.15
<b>6</b>	<b>Reconciliation A/c</b>	3374.90	3671.63	3800.85	6649.85	7100.78	8.79	3.52	6.78
<b>7</b>	<b>Profit &amp; Loss A/c</b>	3251.27	5079.57	6296.30	5159.11	5723.67	56.23	23.95	10.94
	<b>TOTAL</b>	<b>211509.94</b>	<b>258925.69</b>	<b>300641.79</b>	<b>324879.96</b>	<b>337756.86</b>	<b>22.42</b>	<b>16.11</b>	<b>3.96</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	52289.75	68931.29	79794.81	73043.52	76992.14	31.83	15.76	5.41
	a. Cash Balance	4833.15	6139.82	6979.21	7283.95	7533.58	27.04	13.67	3.43
	Nepalese Notes & Coins	4782.29	6051.74	6894.72	7221.20	7479.47	26.54	13.93	3.58
	Foreign Currency	50.85	88.07	84.49	62.75	54.11	73.18	-4.07	-13.77
	b. Bank Balance	19565.36	27923.34	33250.96	34133.91	34688.18	42.72	19.08	1.62
	1. In Nepal Rastra Bank	7457.99	9163.59	14008.99	13971.89	13735.32	22.87	52.88	-1.69
	2. "A"Class Licensed Institution	9507.63	15810.29	15817.63	15106.45	16396.66	66.29	0.05	8.54
	3. Other Financial Ins.	2454.26	2866.92	3255.99	4776.32	4358.05	16.81	13.57	-8.76
	4. In Foreign banks	145.49	82.54	168.34	279.24	198.15	-43.27	103.95	-29.04
	c. Money at Call	27891.24	34868.13	39564.65	31625.65	34770.39	25.01	13.47	9.94
<b>2</b>	<b>INVESTMENTS</b>	3118.77	3230.11	3338.45	6049.48	5747.51	3.57	3.35	-4.99
	a. Govt. Securities	3118.24	3229.98	3338.33	6044.80	5742.51	3.58	3.35	-5.00
	b. Others	0.54	0.12	0.12	4.68	5.00	-76.93	0.00	6.88
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	2124.29	1564.99	2037.17	2365.35	2384.97	-26.33	30.17	0.83
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	131168.99	161799.22	193462.91	218153.22	226305.83	23.35	19.57	3.74
	a. Private Sector	126319.47	160516.87	191447.83	216144.00	221626.01	27.07	19.27	2.54
	b. Financial Institutions	4809.98	1246.52	1981.58	1982.89	4674.36	-74.08	58.97	135.74
	c. Government Organizations	39.54	35.83	33.50	26.34	5.46	-9.38	-6.49	-79.28
<b>5</b>	<b>BILLS PURCHASED</b>	1562.24	4.34	7.70	2.50	2.50	-99.72	77.26	0.00
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>7</b>	<b>FIXED ASSETS</b>	4745.85	5259.37	4925.03	4931.34	4986.75	10.82	-6.36	1.12
<b>8</b>	<b>OTHER ASSETS</b>	10596.49	11379.64	10992.49	12032.61	12545.79	7.39	-3.40	4.26
	a. Accrued Interests	2815.95	3316.39	3803.85	4038.31	4659.47	17.77	14.70	15.38
	b. Others	7780.55	8063.25	7188.64	7994.29	7886.32	3.63	-10.85	-1.35
<b>9</b>	<b>Expenses not Written off</b>	71.58	43.37	35.13	39.53	40.54	-39.41	-18.99	2.55
<b>10</b>	<b>Non Banking Assets</b>	940.33	1539.64	1840.38	1069.96	1103.78	63.73	19.53	3.16
<b>11</b>	<b>Reconciliation Account</b>	3375.86	3645.30	3820.15	6650.65	7097.95	7.98	4.80	6.73
<b>12</b>	<b>Profit &amp; Loss A/c</b>	1515.77	1528.41	387.56	541.81	549.11	0.83	-74.64	1.35
	<b>TOTAL</b>	<b>211509.94</b>	<b>258925.69</b>	<b>300641.79</b>	<b>324879.96</b>	<b>337756.86</b>	<b>22.42</b>	<b>16.11</b>	<b>3.96</b>

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

Liabilities		Mid-July			Mid-May	Mid-June	% Change		
		2013	2014	2015	2016	2016			
		1	2	3	4	5	2/1	3/2	5/4
<b>1</b>	<b>CAPITAL FUND</b>	11969.53	9964.89	10527.71	11831.77	11166.60	-16.75	5.65	-5.62
	a. Paid-up Capital	16285.95	15924.71	15424.23	14476.65	14089.12	-2.22	-3.14	-2.68
	b. Statutory Reserves	1936.62	2319.67	2478.72	2924.54	2839.43	19.78	6.86	-2.91
	c. Retained Earning	-6784.65	-9170.85	-8614.79	-6773.51	-6830.42	35.17	-6.06	0.84
	d. Others Reserves	531.61	891.35	1239.54	1204.08	1068.47	67.67	39.06	-11.26
<b>2</b>	<b>BORROWINGS</b>	1452.87	566.16	481.95	1067.64	2607.64	-61.03	-14.87	144.24
	a. NRB	0.00	0.00	0.00	37.90	187.90	0.00	0.00	395.78
	b. "A"Class Licensed Institution	1452.87	566.16	481.95	1029.74	2419.74	-61.03	-14.87	134.99
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>3</b>	<b>DEPOSITS</b>	68981.56	73436.41	71953.84	72408.28	72092.62	6.46	-2.02	-0.44
	a. Current	85.76	78.38	91.21	77.24	102.21	-8.61	16.38	32.34
	b. Savings	29452.65	31974.07	34294.58	36288.68	36174.62	8.56	7.26	-0.31
	c. Fixed	32932.05	34361.69	31196.45	29519.47	28972.46	4.34	-9.21	-1.85
	d. Call Deposits	1167.92	1249.13	918.79	1360.36	1467.22	6.95	-26.45	7.86
	e. Others	5343.18	5773.15	5452.80	5162.52	5376.10	8.05	-5.55	4.14
<b>4</b>	<b>Bills Payable</b>	3.63	6.60	4.41	1.29	0.47	81.73	-33.11	-63.47
<b>5</b>	<b>Other Liabilities</b>	19565.16	21329.27	20438.99	22574.42	24269.93	9.02	-4.17	7.51
	1. Loan Loss Provision	10793.74	10449.46	9531.38	9744.09	9660.10	-3.19	-8.79	-0.86
	2. Interest Suspense a/c	4697.16	5938.05	6646.32	7846.82	7950.86	26.42	11.93	1.33
	3. Others	4074.26	4941.75	4261.29	4983.51	6658.97	21.29	-13.77	33.62
<b>6</b>	<b>Reconciliation A/c</b>	1987.43	1693.55	1805.27	2024.83	2036.81	-14.79	6.60	0.59
<b>7</b>	<b>Profit &amp; Loss A/c</b>	2233.04	3345.47	2795.21	2339.46	2482.19	49.82	-16.45	6.10
	<b>TOTAL</b>	<b>106193.21</b>	<b>110342.35</b>	<b>108007.39</b>	<b>112247.69</b>	<b>114656.27</b>	<b>3.91</b>	<b>-2.12</b>	<b>2.15</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	21176.97	23863.52	23225.37	22588.35	26283.08	12.69	-2.67	16.36
	a. Cash Balance	986.82	1093.73	1026.28	1152.54	1149.86	10.83	-6.17	-0.23
	Nepalese Notes & Coins	986.56	1093.36	1025.89	1152.42	1149.79	10.83	-6.17	-0.23
	Foreign Currency	0.26	0.37	0.39	0.12	0.07	39.63	6.89	-40.85
	b. Bank Balance	13769.41	15322.64	15476.25	15466.85	18451.92	11.28	1.00	19.30
	1. In Nepal Rastra Bank	2702.54	3212.44	3127.86	2755.14	2829.60	18.87	-2.63	2.70
	2. "A"Class Licensed Institution	8008.13	9693.05	8847.46	8808.09	11982.90	21.04	-8.72	36.04
	3. Other Financial Ins.	3058.74	2417.15	3500.93	3903.63	3639.43	-20.98	44.84	-6.77
	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	5968.96	6681.30	15.99	-9.73	11.93
<b>2</b>	<b>INVESTMENTS</b>	1752.16	2484.24	2559.46	3729.13	3692.93	41.78	3.03	-0.97
	a. Govt. Securities	1727.17	2446.81	2559.20	3669.40	3651.73	41.67	4.59	-0.48
	b. Others	24.99	37.44	0.26	59.73	41.20	49.83	-99.30	-31.03
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	1143.97	1556.47	1740.61	1676.34	1505.04	36.06	11.83	-10.22
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	65775.79	65831.69	64721.71	66088.13	64925.61	0.08	-1.69	-1.76
	a. Private Sector	65335.45	63860.05	63176.98	65301.10	57464.50	-2.26	-1.07	-12.00
	b. Financial Institutions	426.32	1950.43	1465.98	705.32	7356.52	357.50	-24.84	943.00
	c. Government Organizations	14.02	21.21	78.74	81.70	104.59	51.22	271.34	28.02
<b>5</b>	<b>BILLS PURCHASED</b>	7.25	6.40	6.40	6.40	6.40	-11.70	0.00	0.00
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	0.00	0.00	0.00	549.41	526.45	0.00	0.00	-4.18
<b>7</b>	<b>FIXED ASSETS</b>	3006.04	2618.31	2327.65	2089.98	2086.40	-12.90	-11.10	-0.17
<b>8</b>	<b>OTHER ASSETS</b>	8250.65	10181.79	10605.10	12069.33	12143.56	23.41	4.16	0.62
	a. Accrued Interests	4807.46	5961.44	6694.97	7954.67	8086.95	24.00	12.30	1.66
	b. Others	3443.18	4220.34	3910.13	4114.65	4056.61	22.57	-7.35	-1.41
<b>9</b>	<b>Expenses not Written off</b>	75.26	50.19	38.48	41.01	40.65	-33.32	-23.32	-0.86
<b>10</b>	<b>Non Banking Assets</b>	752.98	1170.53	801.69	1178.81	1191.02	55.45	-31.51	1.04
<b>11</b>	<b>Reconciliation Account</b>	2029.43	1699.39	1802.25	2022.28	2042.96	-16.26	6.05	1.02
<b>12</b>	<b>Profit &amp; Loss A/c</b>	2222.71	879.82	178.66	208.53	212.16	-60.42	-79.69	1.74
	<b>TOTAL</b>	<b>106193.21</b>	<b>110342.35</b>	<b>108007.39</b>	<b>112247.69</b>	<b>114656.27</b>	<b>3.91</b>	<b>-2.12</b>	<b>2.15</b>



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

	Mid-July			Mid-May	Mid-June	% Change		
	2013	2014	2015	2016	2016			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	65347.35	68151.35	67271.02	55557.87	61142.28	4.29	-1.29	10.05
1.1 Deposit Liabilities	64029.79	66485.63	65418.33	54251.24	59712.53	3.84	-1.61	10.07
1.1.1 Saving A/c	21211.31	21763.14	22494.48	18567.20	20354.30	2.60	3.36	9.63
1.1.2 Fixed A/c	33220.30	34583.20	31594.10	27157.85	29870.00	4.10	-8.64	9.99
1.1.2.1 Upto 3 Months Fixed A/c	1471.28	2866.37	1995.01	1631.03	1755.08	94.82	-30.40	7.61
1.1.2.2 3 to 6 Months fixed A/c	1574.49	1065.31	1043.26	693.01	972.60	-32.34	-2.07	40.34
1.1.2.3 6 Months to 1 Year Fixed A/c	15584.32	15136.29	14308.11	13625.81	14883.42	-2.87	-5.47	9.23
1.1.2.4 Above 1 Year	14590.21	15515.23	14247.72	11208.00	12258.90	6.34	-8.17	9.38
1.1.3 Call Deposit	9552.50	10108.65	11302.25	8521.93	9483.36	5.82	11.81	11.28
1.1.4 Certificate of Deposits	45.69	30.64	27.50	4.26	4.86	-32.92	-10.26	13.98
1.2 Others	1317.56	1665.72	1852.69	1306.63	1429.76	26.42	11.22	9.42
<b>2 Commission/Fee Expense</b>	385.30	448.04	509.46	439.12	482.78	16.28	13.71	9.94
<b>3 Employees Expenses</b>	15947.51	18747.82	21218.85	17860.47	19711.25	17.56	13.18	10.36
<b>4 Office Operating Expenses</b>	14673.00	15067.83	17624.25	14064.20	15444.69	2.69	16.97	9.82
<b>5 Exchange Fluctuation Loss</b>	30.53	30.99	64.81	192.16	195.85	1.51	109.15	1.92
5.1 Due to Change in Exchange Rates	14.83	16.21	64.83	177.20	178.08	9.34	299.81	0.49
5.2 Due to Foreign Currency Transactions	15.70	14.77	-0.01	14.96	17.78	-5.88	-100.09	18.84
<b>6 Non-Operating Expenses</b>	1309.70	143.87	89.80	103.74	124.11	-89.02	-37.58	19.64
<b>7. Provision for Risk</b>	14903.98	14274.84	12781.47	9112.37	9089.51	-4.22	-10.46	-0.25
7.1 Loan loss Provision	12280.32	12362.41	11018.41	8080.89	7990.12	0.67	-10.87	-1.12
7.1.1 General Loan loss Provision	2998.01	2835.44	4071.38	3728.25	3758.89	-5.42	43.59	0.82
7.1.1.1 Pass Loan Loss Provision	0.00	0.00	3210.53	3149.91	3184.97	0.00	0.00	1.11
7.1.1.2 Watch List Provision	0.00	0.00	860.85	578.34	573.91	0.00	0.00	-0.77
7.1.2 Special Loan Loss Provision	8865.40	9424.45	6627.48	3936.97	3835.93	6.31	-29.68	-2.57
7.1.3 Additional Loan Loss Provision	416.91	102.52	319.54	415.67	395.31	-75.41	211.68	-4.90
7.2. Provision for Non-Banking Assets	1916.95	1498.26	1429.51	760.01	827.80	-21.84	-4.59	8.92
7.3. Provision for Loss on Investment	204.60	40.12	101.98	15.89	16.03	-80.39	154.17	0.88
7.4. Provision for Loss of Other Assets	502.11	374.06	231.58	255.57	255.56	0.00	0.00	-0.01
<b>8 Loan Written Off</b>	942.54	623.54	439.90	228.23	251.20	-33.84	-29.45	10.06
<b>9 Provision for Staff Bonus</b>	2879.03	3452.11	4053.16	3918.12	4227.28	19.91	17.41	7.89
<b>10 Provision for Income Tax</b>	8638.47	10677.75	12158.39	11882.32	12877.51	23.61	13.87	8.38
<b>11 Others</b>	481.92	45.06	495.79	20.99	22.00	-90.65	1000.27	4.82
<b>12 Net Profit</b>	25958.90	29331.59	37039.32	33103.20	36007.01	12.99	26.28	8.77
<b>TOTAL EXPENSES</b>	<b>151498.22</b>	<b>160994.78</b>	<b>173746.23</b>	<b>146482.79</b>	<b>159575.47</b>	<b>6.27</b>	<b>7.92</b>	8.94
<b>Income</b>								
<b>1. Interest Income</b>	120744.64	127191.89	134011.48	115322.07	125274.78	5.34	5.36	8.63
1.1. On Loans and Advance	111530.06	119484.79	127175.43	109428.64	118772.42	7.13	6.44	8.54
1.2. On Investment	4109.86	3502.98	2309.29	2537.72	2971.40	-14.77	-34.08	17.09
1.2.1 Government Bonds	3700.66	3049.44	1982.25	2186.04	2530.71	-17.60	-35.00	15.77
1.2.2 Foreign Bonds	22.70	28.74	76.54	94.11	126.22	26.59	166.33	34.12
1.2.3 NRB Bonds	336.67	234.04	160.24	136.27	172.13	-30.48	-31.53	26.32
1.2.4 Deventure & Bonds	49.84	190.76	90.26	121.30	142.33	282.77	-52.68	17.34
1.3 Agency Balance	1183.87	962.10	716.42	479.53	512.15	-18.73	-25.54	6.80
1.4 On Call Deposit	2528.67	2108.65	2633.89	1913.89	2010.15	-16.61	24.91	5.03
1.5 Others	1392.18	1133.37	1176.47	962.29	1008.66	-18.59	3.80	4.82
<b>2. Comission &amp; Discount</b>	7162.36	8051.43	8935.14	7652.53	8729.29	12.41	10.98	14.07
2.1 Bills Purchase & Discount	212.27	231.80	248.42	292.07	288.92	9.20	7.17	-1.08
2.2 Comission	5444.04	6517.57	7494.65	6397.00	7326.82	19.72	14.99	14.54
2.3 Others	1506.06	1302.07	1192.07	963.46	1113.54	-13.54	-8.45	15.58
<b>3 Income From Exchange Fluctuation</b>	3225.60	4168.69	4761.74	4734.73	5188.27	29.24	14.23	9.58
3.1 Due to Change in Exchange Rate	731.73	220.18	983.31	1187.03	1249.87	-69.91	346.60	5.29
3.2 Due to Foreign Currency Trans.	2493.87	3948.52	3778.43	3547.70	3938.40	58.33	-4.31	11.01
<b>4 Other Operating Income</b>	4603.37	5508.69	7326.73	7030.54	8045.40	19.67	33.00	14.43
<b>5 Non Operating Income</b>	2359.48	4041.44	4743.47	2268.58	2670.92	71.29	17.37	17.74
<b>6 Provision Written Back</b>	8345.00	8679.68	11842.55	8230.76	8257.40	4.01	36.44	0.32
<b>7 Recovery from Written off Loan</b>	1274.79	806.02	1508.63	858.81	<b>1010.60</b>	-36.77	87.17	17.67
<b>8 Income from Extra Ordinary Expenses</b>	434.89	526.32	157.81	186.98	191.01	21.02	-70.02	2.15
<b>9 Net Loss</b>	3348.21	2020.61	458.66	197.73	207.75	-39.65	-77.30	5.07
<b>TOTAL INCOME</b>	<b>151498.33</b>	<b>160994.77</b>	<b>173746.22</b>	<b>146482.73</b>	<b>159575.42</b>	<b>6.27</b>	<b>7.92</b>	8.94

**Profit and Loss Statement of Commercial Banks**

	Mid-July			Mid-May	Mid-June	% Change		
	2013	2014	2015	2016	2016			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	46386.97	49263.53	49191.03	40832.01	44869.22	6.20	-0.15	9.89
1.1 Deposit Liabilities	45396.82	47872.14	47732.95	39637.87	43556.57	5.45	-0.29	9.89
1.1.1 Saving A/c	13318.11	13593.22	14740.74	12036.45	13181.67	2.07	8.44	9.51
1.1.2 Fixed A/c	24186.65	26009.72	23632.62	20814.24	22838.72	7.54	-9.14	9.73
1.1.2.1 Upto 3 Months Fixed A/c	1329.07	2734.87	1909.08	1564.62	1683.82	105.77	-30.20	7.62
1.1.2.2 3 to 6 Months fixed A/c	1287.26	861.78	890.25	566.21	828.60	-33.05	3.30	46.34
1.1.2.3 6 Months to 1 Year Fixed A/c	10714.10	10816.67	10151.63	10336.90	11250.94	0.96	-6.15	8.84
1.1.2.4 Above 1 Year	10856.21	11596.41	10681.65	8346.53	9075.36	6.82	-7.89	8.73
1.1.3 Call Deposit	7846.59	8238.57	9332.14	6782.95	7531.36	5.00	13.27	11.03
1.1.4 Certificate of Deposits	45.47	30.63	27.45	4.23	4.82	-32.64	-10.37	14.01
1.2 Others	990.15	1391.40	1458.08	1194.13	1312.66	40.52	4.79	9.93
<b>2 Commission/Fee Expense</b>	377.73	441.61	505.07	437.02	480.43	16.91	14.37	9.93
<b>3 Employees Expenses</b>	13238.73	15561.92	17776.14	15006.30	16544.68	17.55	14.23	10.25
<b>4 Office Operating Expenses</b>	10544.25	11195.23	13613.82	11204.92	12308.21	6.17	21.60	9.85
<b>5 Exchange Fluctuation Loss</b>	30.04	23.74	63.27	15.10	18.44	-20.96	166.46	22.08
5.1 Due to Change in Exchange Rates	14.41	12.23	63.27	3.51	4.02	-15.13	417.26	14.50
5.2 Due to Foreign Currency Transactions	15.63	11.51	0.00	11.59	14.41	-26.33	-100.00	24.37
<b>6 Non-Operatiing Expenses</b>	1254.67	15.61	13.39	42.57	43.84	-98.76	-14.18	2.99
<b>7. Provision for Risk</b>	7951.98	8339.38	9962.24	6296.77	6241.14	4.87	19.46	-0.88
7.1 Loan loss Provision	6870.91	8091.42	9070.71	5831.47	5773.67	17.76	12.10	-0.99
7.1.1 General Loan loss Provision	2080.28	2084.15	3891.06	2893.74	2853.67	0.19	86.70	-1.38
7.1.1.1 Pass Loan Loss Provision	0.00	0.00	3163.99	2442.95	2408.31	0.00	0.00	-1.42
7.1.1.2 Watch List Provision	0.00	0.00	727.07	450.79	445.37	0.00	0.00	-1.20
7.1.2 Special Loan Loss Provision	4584.12	6007.27	5176.73	2746.34	2748.97	31.05	-13.83	0.10
7.1.3 Additional Loan Loss Provision	206.52	0.00	2.92	191.39	171.03	-100.00	0.00	-10.64
7.2. Provision for Non-Banking Assets	824.76	207.96	679.65	487.41	489.58	-74.79	226.82	0.44
7.3. Provision for Loss on Investment	92.97	-1.14	40.37	4.56	4.56	-101.23	-3643.82	0.00
7.4. Provision for Loss of Other Assets	163.35	41.14	171.51	-26.67	-26.67	0.00	0.00	0.00
<b>8 Loan Written Off</b>	525.54	269.95	103.45	15.69	16.29	-48.63	-61.68	3.82
<b>9 Provision for Staff Bonus</b>	2381.36	2660.27	3139.60	3208.59	3424.07	11.71	18.02	6.72
<b>10 Provision for Income Tax</b>	7136.63	8232.63	9521.99	9820.42	10531.42	15.36	15.66	7.24
<b>11 Others</b>	479.03	6.14	465.47	12.55	13.67	-98.72	7475.89	8.93
<b>12 Net Profit</b>	21058.94	21294.17	28386.05	26157.57	28355.01	1.12	33.30	8.40
<b>TOTAL EXPENSES</b>	<b>111365.88</b>	<b>117304.18</b>	<b>132741.51</b>	<b>113049.51</b>	<b>122846.41</b>	<b>5.33</b>	<b>13.16</b>	<b>8.67</b>
<b>Income</b>								
<b>1. Interest Income</b>	90916.84	95849.23	101174.86	88906.81	96498.68	5.43	5.56	8.54
1.1. On Loans and Advance	84815.44	91023.28	97566.06	84897.42	91938.30	7.32	7.19	8.29
1.2. On Investment	3834.88	3239.70	2065.62	2381.98	2792.73	-15.52	-36.24	17.24
1.2.1 Government Bonds	3459.06	2816.91	1774.19	2065.12	2391.66	-18.56	-37.02	15.81
1.2.2 Foreign Bonds	22.70	28.74	76.54	94.11	126.22	26.59	166.33	34.12
1.2.3 NRB Bonds	317.74	218.55	132.56	110.38	144.03	-31.22	-39.35	30.48
1.2.4 Deventure & Bonds	35.38	175.50	82.33	112.37	130.82	396.02	-53.09	16.42
1.3 Agency Balance	896.86	714.00	491.44	364.09	392.50	-20.39	-31.17	7.80
1.4 On Call Deposit	585.23	258.09	399.14	538.39	594.44	-55.90	54.65	10.41
1.5 Others	784.42	614.16	652.61	724.93	780.71	-21.70	6.26	7.69
<b>2. Comission &amp; Discount</b>	6347.13	7252.50	8247.23	7208.12	8209.01	14.26	13.72	13.89
2.1 Bills Purchase & Discount	210.85	231.59	247.40	292.03	288.88	9.84	6.82	-1.08
2.2 Comission	5028.62	6022.89	7055.01	6113.98	7008.20	19.77	17.14	14.63
2.3 Others	1107.66	998.02	944.82	802.10	911.92	-9.90	-5.33	13.69
<b>3 Income From Exchange Fluctuation</b>	3134.60	4118.09	4712.88	4497.59	4946.34	31.38	14.44	9.98
3.1 Due to Change in Exchange Rate	725.00	219.24	980.69	967.11	1027.78	-69.76	347.31	6.27
3.2 Due to Foreign Currency Trans.	2409.60	3898.85	3732.18	3530.48	3918.56	61.80	-4.27	10.99
<b>4 Other Operating Income</b>	3015.50	3614.09	5281.25	5079.98	5800.09	19.85	46.13	14.18
<b>5 Non Operating Income</b>	1631.73	1241.27	3880.23	1424.25	1443.21	-23.93	212.60	1.33
<b>6 Provision Written Back</b>	4665.37	4031.87	7604.21	5183.97	5050.47	-13.58	88.60	-2.58
<b>7 Recovery from Written off Loan</b>	1172.17	776.54	1445.40	682.29	831.70	-33.75	86.13	21.90
<b>8 Income from Extra Ordinary Expenses</b>	393.34	420.58	64.77	66.50	66.94	6.93	-84.60	0.65
<b>9 Net Loss</b>	89.21	0.00	330.67	0.00	0.00	-100.00	0.00	0.00
<b>TOTAL INCOME</b>	<b>111365.87</b>	<b>117304.17</b>	<b>132741.51</b>	<b>113049.51</b>	<b>122846.42</b>	<b>5.33</b>	<b>13.16</b>	<b>8.67</b>

**Profit and Loss Statement of Development Banks**

	Mid-July			Mid-May	Mid-June	% Change		
	2013	2014	2015	2016	2016			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	12397.19	13000.57	13157.27	10960.48	12229.64	4.87	1.21	11.58
1.1 Deposit Liabilities	12161.49	12811.12	12804.81	10863.02	12126.78	5.34	-0.05	11.63
1.1.1 Saving A/c	5534.38	5944.44	5804.70	4905.22	5449.85	7.41	-2.35	11.10
1.1.2 Fixed A/c	5016.64	5071.10	5086.43	4296.43	4807.82	1.09	0.30	11.90
1.1.2.1 Upto 3 Months Fixed A/c	64.12	93.84	59.93	47.79	51.07	46.35	-36.13	6.86
1.1.2.2 3 to 6 Months fixed A/c	171.54	146.20	116.36	100.14	115.09	-14.77	-20.41	14.92
1.1.2.3 6 Months to 1 Year Fixed A/c	2882.56	2573.54	2716.01	2241.46	2540.13	-10.72	5.54	13.32
1.1.2.4 Above 1 Year	1898.41	2257.51	2194.14	1907.04	2101.52	18.92	-2.81	10.20
1.1.3 Call Deposit	1610.48	1795.59	1913.68	1661.37	1869.11	11.49	6.58	12.50
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	97.47	102.87	-19.62	86.04	5.54
<b>2 Commission/Fee Expense</b>	5.04	5.43	3.26	0.98	1.01	7.71	-39.85	3.84
<b>3 Employees Expenses</b>	1921.62	2356.60	2640.86	2223.01	2487.19	22.64	12.06	11.88
<b>4 Office Operating Expenses</b>	2670.50	2905.88	3017.24	2248.70	2477.19	8.81	3.83	10.16
<b>5 Exchange Fluctuation Loss</b>	0.49	7.25	1.55	177.06	177.42	1389.04	-78.64	0.20
5.1 Due to Change in Exchange Rates	0.42	3.98	1.56	173.69	174.05	854.36	-60.83	0.21
5.2 Due to Foreign Currency Transactions	0.07	3.26	-0.01	3.37	3.36	4614.50	-100.39	-0.18
<b>6 Non-Operatiing Expenses</b>	52.52	110.83	41.67	36.42	55.49	111.03	-62.40	52.36
<b>7. Provision for Risk</b>	3989.53	3525.12	1866.82	1531.39	1520.41	-11.64	-47.04	-0.72
7.1 Loan loss Provision	3020.91	2554.92	1349.90	1463.57	1437.29	-15.43	-47.16	-1.80
7.1.1 General Loan loss Provision	343.74	563.53	154.01	552.74	562.50	63.94	-72.67	1.77
7.1.1.1 Pass Loan Loss Provision	0.00	0.00	27.86	443.07	456.21	0.00	0.00	2.97
7.1.1.2 Watch List Provision	0.00	0.00	126.15	109.67	106.30	0.00	0.00	-3.08
7.1.2 Special Loan Loss Provision	2630.48	1934.63	1104.99	884.51	848.48	-26.45	-42.88	-4.07
7.1.3 Additional Loan Loss Provision	46.69	56.76	90.90	26.31	26.31	21.57	60.14	0.00
7.2. Provision for Non-Banking Assets	535.23	642.02	497.62	48.47	63.65	19.95	-22.49	31.31
7.3. Provision for Loss on Investment	103.17	2.81	11.46	2.05	2.19	-97.28	308.19	6.78
7.4. Provision for Loss of Other Assets	330.22	325.37	7.84	17.30	17.28	0.00	0.00	-0.11
<b>8 Loan Written Off</b>	349.24	165.54	225.49	94.26	116.84	-52.60	36.22	23.96
<b>9 Provision for Staff Bonus</b>	332.34	569.23	704.19	574.74	645.73	71.28	23.71	12.35
<b>10 Provision for Income Tax</b>	1008.99	1810.11	2043.98	1658.57	1872.77	79.40	12.92	12.91
<b>11 Others</b>	0.18	36.78	20.53	0.87	0.76	20106.10	-44.18	-12.61
<b>12 Net Profit</b>	2848.11	4691.95	5925.13	4630.67	5182.72	64.74	26.28	11.92
<b>TOTAL EXPENSES</b>	<b>25575.76</b>	<b>29185.27</b>	<b>29648.00</b>	<b>24137.15</b>	<b>26767.18</b>	<b>14.11</b>	<b>1.59</b>	10.90
<b>Income</b>								
<b>1. Interest Income</b>	19976.69	22130.34	24453.29	20083.47	22081.36	10.78	10.50	9.95
1.1. On Loans and Advance	17902.49	20111.26	22110.85	18742.87	20686.37	12.34	9.94	10.37
1.2. On Investment	152.17	152.46	134.58	82.13	96.04	0.20	-11.73	16.93
1.2.1 Government Bonds	138.40	137.26	121.98	63.47	74.63	-0.82	-11.14	17.58
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	13.01	13.37	43.40	60.88	2.78
1.2.4 Deventure & Bonds	9.05	8.42	1.71	5.65	8.04	-6.87	-79.75	42.20
1.3 Agency Balance	184.86	168.42	137.10	78.97	83.17	-8.89	-18.59	5.31
1.4 On Call Deposit	1355.93	1401.86	1688.66	1053.73	1085.98	3.39	20.46	3.06
1.5 Others	381.25	296.34	382.10	125.76	129.80	-22.27	28.94	3.21
<b>2. Comission &amp; Discount</b>	662.53	616.60	585.87	377.14	430.29	-6.93	-4.98	14.09
2.1 Bills Purchase & Discount	1.42	0.20	1.02	0.04	0.04	-85.81	409.97	1.70
2.2 Comission	345.01	401.50	390.41	265.49	300.76	16.37	-2.76	13.28
2.3 Others	316.10	214.90	194.44	111.61	129.49	-32.02	-9.52	16.02
<b>3 Income From Exchange Fluctuation</b>	89.37	50.60	48.86	237.11	241.90	-43.38	-3.43	2.02
3.1 Due to Change in Exchange Rate	5.10	0.94	2.62	219.92	222.09	-81.66	179.65	0.99
3.2 Due to Foreign Currency Trans.	84.27	49.67	46.25	17.20	19.81	-41.06	-6.88	15.18
<b>4 Other Operating Income</b>	1101.70	1372.85	1552.34	1519.70	1767.63	24.61	13.07	16.31
<b>5 Non Operating Income</b>	539.65	2135.56	402.44	303.12	574.66	295.73	-81.16	89.58
<b>6 Provision Written Back</b>	1872.67	1658.69	2531.66	1499.12	1555.45	-11.43	52.63	3.76
<b>7 Recovery from Written off Loan</b>	86.24	10.34	21.45	0.26	0.29	-88.01	107.40	9.09
<b>8 Income from Extra Ordinary Expenses</b>	37.31	69.49	35.69	103.45	107.04	86.24	-48.64	3.47
<b>9 Net Loss</b>	1209.71	1140.79	16.40	13.70	8.50	-5.70	-98.56	-37.98
<b>TOTAL INCOME</b>	<b>25575.88</b>	<b>29185.27</b>	<b>29648.00</b>	<b>24137.09</b>	<b>26767.12</b>	<b>14.11</b>	<b>1.59</b>	10.90

**Profit and Loss Statement of Finance Companies**

	Mid-July			Mid-May	Mid-June	% Change		
	2013	2014	2015	2016	2016			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	6563.19	5887.25	4922.73	3765.38	4043.42	-10.30	-16.38	7.38
1.1 Deposit Liabilities	6471.47	5802.37	4880.57	3750.35	4029.18	-10.34	-15.89	7.44
1.1.1 Saving A/c	2358.82	2225.47	1949.03	1625.53	1722.79	-5.65	-12.42	5.98
1.1.2 Fixed A/c	4017.01	3502.38	2875.05	2047.17	2223.47	-12.81	-17.91	8.61
1.1.2.1 Upto 3 Months Fixed A/c	78.09	37.66	26.00	18.63	20.19	-51.78	-30.95	8.39
1.1.2.2 3 to 6 Months fixed A/c	115.68	57.33	36.65	26.66	28.91	-50.44	-36.08	8.45
1.1.2.3 6 Months to 1 Year Fixed A/c	1987.66	1746.08	1440.47	1047.45	1092.35	-12.15	-17.50	4.29
1.1.2.4 Above 1 Year	1835.58	1661.31	1371.93	954.44	1082.02	-9.49	-17.42	13.37
1.1.3 Call Deposit	95.43	74.49	56.44	77.61	82.89	-21.94	-24.24	6.81
1.1.4 Certificate of Deposits	0.22	0.02	0.05	0.04	0.04	-91.20	170.55	10.61
1.2 Others	91.72	84.88	42.16	15.04	14.23	-7.46	-50.33	-5.34
<b>2 Commission/Fee Expense</b>	2.53	1.00	1.13	1.12	1.34	-60.40	12.23	19.23
<b>3 Employees Expenses</b>	787.16	829.30	801.85	631.16	679.37	5.35	-3.31	7.64
<b>4 Office Operating Expenses</b>	1458.25	966.71	993.19	610.58	659.29	-33.71	2.74	7.98
<b>5 Exchange Fluctuation Loss</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6 Non-Operatiing Expenses</b>	2.51	17.43	34.74	24.75	24.78	594.51	99.32	0.11
<b>7. Provision for Risk</b>	2962.47	2410.35	952.41	1284.21	1327.96	-18.64	-60.49	3.41
7.1 Loan loss Provision	2388.50	1716.07	597.80	785.86	779.16	-28.15	-65.16	-0.85
7.1.1 General Loan loss Provision	573.99	187.76	26.31	281.77	342.71	-67.29	-85.99	21.63
7.1.1.1 Pass Loan Loss Provision	0.00	0.00	18.68	263.88	320.46	0.00	0.00	21.44
7.1.1.2 Watch List Provision	0.00	0.00	7.63	17.88	22.25	0.00	0.00	24.42
7.1.2 Special Loan Loss Provision	1650.81	1482.55	345.76	306.12	238.48	-10.19	-76.68	-22.10
7.1.3 Additional Loan Loss Provision	163.70	45.76	225.73	197.97	197.97	-72.05	393.30	0.00
7.2. Provision for Non-Banking Assets	556.97	648.27	252.23	224.13	274.58	16.39	-61.09	22.51
7.3. Provision for Loss on Investment	8.46	38.45	50.14	9.28	9.28	354.73	30.40	0.00
7.4. Provision for Loss of Other Assets	8.54	7.55	52.23	264.94	264.95	0.00	0.00	0.00
<b>8 Loan Written Off</b>	67.76	188.06	110.96	118.28	118.07	177.56	-41.00	-0.18
<b>9 Provision for Staff Bonus</b>	165.33	222.60	209.37	134.79	157.47	34.64	-5.94	16.83
<b>10 Provision for Income Tax</b>	492.85	635.01	592.41	403.33	473.32	28.85	-6.71	17.35
<b>11 Others</b>	2.71	2.14	9.80	7.57	7.57	-20.93	357.41	0.00
<b>12 Net Profit</b>	2051.85	3345.47	2728.14	2314.96	2469.28	63.05	-18.45	6.67
<b>TOTAL EXPENSES</b>	<b>14556.59</b>	<b>14505.33</b>	<b>11356.71</b>	<b>9296.13</b>	<b>9961.87</b>	<b>-0.35</b>	<b>-21.71</b>	7.16
<b>Income</b>								
<b>1. Interest Income</b>	9851.11	9212.31	8383.33	6331.80	6694.74	-6.48	-9.00	5.73
1.1. On Loans and Advance	8812.13	8350.25	7498.52	5788.35	6147.75	-5.24	-10.20	6.21
1.2. On Investment	122.82	110.82	109.09	73.60	82.64	-9.77	-1.56	12.27
1.2.1 Government Bonds	103.20	95.26	86.08	57.45	64.43	-7.69	-9.64	12.15
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	14.21	8.72	16.78	12.87	14.73	-38.63	92.50	14.41
1.2.4 Deventure & Bonds	5.41	6.84	6.23	3.28	3.48	26.42	-8.96	6.05
1.3 Agency Balance	102.16	79.67	87.87	36.48	36.48	-22.01	10.30	0.00
1.4 On Call Deposit	587.50	448.70	546.09	321.77	329.73	-23.63	21.71	2.48
1.5 Others	226.51	222.87	141.75	111.60	98.14	-1.60	-36.40	-12.06
<b>2. Comission &amp; Discount</b>	152.70	182.33	102.04	67.27	89.99	19.40	-44.04	33.79
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	17.52	17.86	32.35	-47.17	1.92
2.3 Others	82.30	89.15	52.81	49.74	72.13	8.33	-40.77	45.02
<b>3 Income From Exchange Fluctuation</b>	1.64	0.00	0.00	0.03	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	0.03	0.03	0.00	-10.24	0.00
<b>4 Other Operating Income</b>	486.17	521.75	493.14	430.85	477.68	7.32	-5.48	10.87
<b>5 Non Operating Income</b>	188.09	664.61	460.80	541.22	653.05	253.34	-30.67	20.66
<b>6 Provision Written Back</b>	1806.96	2989.11	1706.69	1547.66	1651.48	65.42	-42.90	6.71
<b>7 Recovery from Written off Loan</b>	16.38	19.14	41.78	176.25	178.61	16.88	118.26	1.34
<b>8 Income from Extra Ordinary Expenses</b>	4.25	36.25	57.35	17.04	17.04	753.72	58.18	0.00
<b>9 Net Loss</b>	2049.29	879.82	111.60	184.02	199.25	-57.07	-87.32	8.27
<b>TOTAL INCOME</b>	<b>14556.59</b>	<b>14505.33</b>	<b>11356.71</b>	<b>9296.13</b>	<b>9961.87</b>	<b>-0.35</b>	<b>-21.71</b>	7.16

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

	Mid-July			Mid-May	Mid-June	% Change		
	2013	2014	2015	2016	2016			
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>2/1</b>	<b>3/2</b>	<b>5/4</b>
Agricultural and Forest Related	39147.82	48152.08	61783.87	72317.05	75009.26	23.00	28.31	3.72
Fishery Related	657.80	2747.06	3355.59	1711.91	1855.86	317.62	22.15	8.41
Mining Related	3897.30	3580.05	3525.74	3712.15	3717.96	-8.14	-1.52	0.16
Agriculture, Forestry & Beverage Production Related	190575.19	222489.70	255534.57	287386.51	290722.63	16.75	14.85	1.16
Construction	96067.34	118632.87	152480.40	171677.32	178381.36	23.49	28.53	3.91
Electricity, Gas and Water	20694.25	25606.61	34540.43	42751.98	44031.68	23.74	34.89	2.99
Metal Products, Machinery & Electronic Equipment & Asse	13050.42	13994.97	16208.31	18222.74	18824.69	7.24	15.82	3.30
Transport, Communication and Public Utilities	41298.89	43707.55	48451.67	61480.16	64311.24	5.83	10.85	4.60
Wholesaler & Retailer	198319.29	243966.15	297286.58	351140.11	358823.86	23.02	21.86	2.19
Finance, Insurance and Real Estate	84683.50	90353.77	107293.66	127076.52	129201.92	6.70	18.75	1.67
Hotel or Restaurant	25087.38	32909.63	44028.90	51922.08	53611.00	31.18	33.79	3.25
Other Services	46718.82	54154.23	63957.60	67893.28	70040.85	15.92	18.10	3.16
Consumption Loans	69436.96	87003.21	101450.14	113814.79	118037.63	25.30	16.61	3.71
Local Government	1255.49	1182.73	1714.14	1620.13	1649.88	-5.80	44.93	1.84
Others	124829.52	141309.64	169740.36	207968.59	216084.63	13.20	20.12	3.90
<b>TOTAL</b>	<b>955719.96</b>	<b>1129803.67</b>	<b>1361351.97</b>	<b>1580695.32</b>	<b>1624304.44</b>	<b>18.21</b>	<b>20.49</b>	<b>2.76</b>
<b>Productwise</b>								
Term Loan	136442.95	173069.81	223149.61	254179.33	260157.09	26.84	28.94	2.35
Overdraft	184614.72	211367.58	245994.73	277086.72	280005.47	14.49	16.38	1.05
Trust Receipt Loan / Import Loan	41471.44	48161.32	55141.88	70005.99	75373.93	16.13	14.49	7.67
Demand & Other Working Capital Loan	220401.50	250607.47	293603.14	354902.40	361353.81	13.70	17.16	1.82
Residential Personal Home Loan (Up to Rs. 1 Crore)	66210.53	89484.87	118861.54	133909.71	138623.38	35.15	32.83	3.52
Real Estate Loan	86062.16	82482.16	85678.07	99887.81	104019.95	-4.16	3.87	4.14
Margin Nature Loan	12935.41	20031.63	24084.77	32202.05	34133.61	54.86	20.23	6.00
Hire Purchase Loan	53933.61	63653.90	80966.96	96169.66	103203.49	18.02	27.20	7.31
Deprived Sector Loan	39549.07	50576.56	63889.82	76590.74	74960.59	27.88	26.32	-2.13
Bills Purchased	8024.25	10045.08	13511.29	12995.60	12420.67	25.18	34.51	-4.42
Other Product	106074.30	130323.28	156470.18	172765.31	180052.42	22.86	20.06	4.22
<b>Total</b>	<b>955719.96</b>	<b>1129803.66</b>	<b>1361351.98</b>	<b>1580695.32</b>	<b>1624304.43</b>	<b>18.21</b>	<b>20.49</b>	<b>2.76</b>
<b>Collateral wise</b>								
Gold and Silver	28785.76	31102.67	31374.67	30076.45	30649.82	8.05	0.87	1.91
Government Securities	3004.07	992.12	784.73	1006.50	809.25	-66.97	-20.90	-19.60
Non Governmental Securities	8218.97	14092.14	18776.93	26272.61	27944.98	71.46	33.24	6.37
Fixed Deposit Receipts	11671.47	10774.58	9824.90	11713.49	11931.55	-7.68	-8.81	1.86
Own	10995.52	9893.47	8925.88	10397.59	10405.67	-10.02	-9.78	0.08
Other Licences Institutions	675.95	881.11	899.02	1315.90	1525.88	30.35	2.03	15.96
Collateral of Properties	820463.46	936410.77	1131830.49	1369146.73	1404557.88	14.13	20.87	2.59
Fixed Assets	681424.84	785804.82	957231.98	1145269.41	1177481.68	15.32	21.82	2.81
Current Assets	139038.62	150605.95	174598.50	223877.31	227076.19	8.32	15.93	1.43
Against security of Bill	7710.77	11927.48	13969.01	14771.77	15441.30	54.69	17.12	4.53
Domestic Bills	1010.89	2817.51	3532.80	1560.17	3820.91	178.72	25.39	144.90
Foreign Bills	6699.89	9109.97	10436.21	13211.60	11620.39	35.97	14.56	-12.04
Against Guarantee	21747.59	29975.14	40479.05	50080.79	51690.39	37.83	35.04	3.21
Government Guarantee	3394.30	2155.95	2385.24	2543.98	2562.78	-36.48	10.64	0.74
Institutional Guarantee	13009.84	20737.62	27833.31	30200.79	31048.85	59.40	34.22	2.81
Personal Guarantee	959.91	2001.69	2350.72	3919.76	4215.90	108.53	17.44	7.56
Collective Guarantee	1364.92	2167.66	3581.03	4757.85	5152.20	58.81	65.20	8.29
International Rated Foreign Bank's Guarantee	115.10	192.25	93.08	1607.45	4921.22	67.03	-51.58	206.15
Other Guarantee	2903.51	2706.26	4235.68	7050.95	3789.44	-6.79	56.51	-46.26
Credit Card	373.59	410.98	427.58	573.94	554.17	10.01	4.04	-3.45
Others	53744.25	94117.78	113884.53	77053.05	80725.12	75.12	21.00	4.77
<b>Total</b>	<b>955719.94</b>	<b>1129803.67</b>	<b>1361351.89</b>	<b>1580695.32</b>	<b>1624304.45</b>	<b>18.21</b>	<b>20.49</b>	<b>2.76</b>

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

	Mid-July			Mid-May	Mid-June	% Change		
	2013	2014	2015	2016	2016			
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>2/1</b>	<b>3/2</b>	<b>5/4</b>
Agricultural and Forest Related	31030.97	37810.81	47818.18	55708.07	57783.09	21.85	26.47	3.72
Fishery Related	500.33	2491.48	2888.07	1268.72	1408.47	397.97	15.92	11.02
Mining Related	3487.15	3258.97	3064.11	3254.57	3263.91	-6.54	-5.98	0.29
Agriculture, Forestry & Beverage Production Related	176661.91	207142.86	239722.81	269891.33	273135.22	17.25	15.73	1.20
Construction	71712.79	88914.98	115175.72	130869.29	136559.14	23.99	29.53	4.35
Electricity, Gas and Water	18386.51	21784.34	29412.29	38701.39	39959.55	18.48	35.02	3.25
Metal Products, Machinery & Electronic Equipment & Asse	10044.44	10887.77	12402.24	15142.64	15738.90	8.40	13.91	3.94
Transport, Communication and Public Utilities	24431.32	25221.64	26254.45	38139.82	40109.48	3.23	4.09	5.16
Wholesaler & Retailer	161588.16	205667.15	256252.52	307703.42	315618.48	27.28	24.60	2.57
Finance, Insurance and Real Estate	66141.44	72768.84	89220.30	107414.46	108054.36	10.02	22.61	0.60
Hotel or Restaurant	18753.75	24846.43	35337.97	41570.11	42803.31	32.49	42.23	2.97
Other Services	38101.27	43987.36	53099.98	56594.17	58503.16	15.45	20.72	3.37
Consumption Loans	53754.45	68227.23	80339.71	91574.95	95857.89	26.92	17.75	4.68
Local Government	1176.32	1096.16	1621.81	1535.53	1535.52	-6.81	47.95	0.00
Others	81436.73	88042.57	110543.10	136527.20	142207.15	8.11	25.56	4.16
<b>TOTAL</b>	<b>757207.54</b>	<b>902162.01</b>	<b>1103153.25</b>	<b>1295895.66</b>	<b>1332537.65</b>	<b>19.14</b>	<b>22.28</b>	<b>2.83</b>
<b>Productwise</b>								
Term Loan	112480.40	142965.53	187297.61	211243.32	215826.99	27.10	31.01	2.17
Overdraft	150298.94	170872.66	200106.73	225133.25	228015.76	13.69	17.11	1.28
Trust Receipt Loan / Import Loan	41470.26	48161.32	55141.88	70005.99	74949.33	16.13	14.49	7.06
Demand & Other Working Capital Loan	185398.02	216015.90	260320.80	323268.80	330080.27	16.51	20.51	2.11
Residential Personal Home Loan (Up to Rs. 1 Crore)	47256.27	64673.30	87842.96	100042.13	104110.66	36.86	35.83	4.07
Real Estate Loan	63044.62	60467.66	63879.59	75900.62	78934.63	-4.09	5.64	4.00
Margin Nature Loan	7440.61	11988.14	16360.29	22361.71	24391.13	61.12	36.47	9.08
Hire Purchase Loan	34094.00	41023.45	54406.77	67471.41	72799.04	20.32	32.62	7.90
Deprived Sector Loan	32445.25	40962.32	51515.94	61802.01	59851.43	0.00	0.00	-3.16
Bills Purchased	7997.56	10034.34	13497.19	12986.70	12410.27	25.47	34.51	-4.44
Other Product	75281.64	94997.38	112783.49	125679.72	131168.13	26.19	18.72	4.37
<b>Total</b>	<b>757207.55</b>	<b>902162.00</b>	<b>1103153.26</b>	<b>1295895.66</b>	<b>1332537.64</b>	<b>19.14</b>	<b>22.28</b>	<b>2.83</b>
<b>Collateral wise</b>								
Gold and Silver	25038.53	27088.37	26813.12	25848.67	26359.02	8.19	-1.02	1.97
Government Securities	2974.77	968.71	751.68	965.53	780.63	-67.44	-22.40	-19.15
Non Governmental Securities	4925.55	8973.82	13183.16	19046.51	20695.39	82.19	46.91	8.66
Fixed Deposit Receipts	8102.32	7359.78	6561.88	8484.04	8820.23	-9.16	-10.84	3.96
Own	7428.97	6478.67	5662.90	7168.14	7294.34	-12.79	-12.59	1.76
Other Licences Institutions	673.35	881.11	898.97	1315.90	1525.88	30.85	2.03	15.96
Collateral of Properties	642544.50	733614.96	900985.02	1116372.29	1145030.13	14.17	22.81	2.57
Fixed Assets	504299.03	583662.27	726933.32	892733.73	918174.62	15.74	24.55	2.85
Current Assets	138245.47	149952.69	174051.71	223638.56	226855.51	8.47	16.07	1.44
Against security of Bill	7675.08	11923.28	13672.66	14225.99	14865.06	55.35	14.67	4.49
Domestic Bills	976.93	2813.31	3236.45	1022.61	3244.67	187.97	15.04	217.29
Foreign Bills	6698.14	9109.97	10436.21	13203.38	11620.39	36.01	14.56	-11.99
Against Guarantee	18424.77	25697.50	34298.71	42059.29	43389.82	39.47	33.47	3.16
Government Guarantee	3230.85	1975.30	2208.28	2378.45	2399.95	-38.86	11.79	0.90
Institutional Guarantee	11547.20	18972.97	24969.73	26488.64	27229.37	64.31	31.61	2.80
Personal Guarantee	645.28	1684.14	2069.26	3190.22	3390.97	160.99	22.87	6.29
Collective Guarantee	204.05	404.05	951.02	1570.94	1907.53	98.01	135.37	21.43
International Rated Foreign Bank's Guarantee	104.10	117.47	93.08	1607.45	4907.46	12.84	-20.76	205.29
Other Guarantee	2693.29	2529.85	4007.34	6823.58	3554.54	-6.07	58.40	-47.91
Credit Card	373.59	410.98	427.58	573.94	554.17	10.01	4.04	-3.45
Others	47148.40	86124.60	106459.44	68319.39	72043.21	82.67	23.61	5.45
<b>Total</b>	<b>757207.52</b>	<b>902162.02</b>	<b>1103153.26</b>	<b>1295895.66</b>	<b>1332537.66</b>	<b>19.14</b>	<b>22.28</b>	<b>2.83</b>

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

	Mid-July			Mid-May	Mid-June	% Change		
	2013	2014	2015	2016	2016			
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>2/1</b>	<b>3/2</b>	<b>5/4</b>
Agricultural and Forest Related	6233.37	8423.26	12002.65	14392.42	14911.01	35.13	42.49	3.60
Fishery Related	129.14	214.77	404.87	393.35	389.46	66.31	88.51	-0.99
Mining Related	267.11	275.24	390.09	411.89	409.88	3.04	41.73	-0.49
Agriculture, Forestry & Beverage Production Related	9194.30	10699.48	12179.35	13996.88	14064.05	16.37	13.83	0.48
Construction	15248.53	19507.92	26554.42	30097.50	31511.11	27.93	36.12	4.70
Electricity, Gas and Water	2092.11	3617.75	4933.46	3726.47	3742.63	72.92	36.37	0.43
Metal Products, Machinery & Electronic Equipment & Asse	2138.61	2385.15	2976.90	2347.12	2315.46	11.53	24.81	-1.35
Transport, Communication and Public Utilities	11223.12	12897.59	15099.18	16357.78	17298.96	14.92	17.07	5.75
Wholesaler & Retailer	27070.92	29633.88	32542.18	34649.18	34859.88	9.47	9.81	0.61
Finance, Insurance and Real Estate	12589.36	12797.65	13368.46	14548.46	15817.69	1.65	4.46	8.72
Hotel or Restaurant	4735.00	6278.73	7231.42	8535.82	8781.17	32.60	15.17	2.87
Other Services	6294.93	7909.36	8661.91	9128.38	9287.91	25.65	9.51	1.75
Consumption Loans	9767.01	12728.61	15563.89	16800.73	17126.17	30.32	22.27	1.94
Local Government	31.05	38.04	32.34	45.81	35.45	22.49	-14.98	-22.60
Others	25714.82	34396.15	41529.50	52723.93	55757.51	33.76	20.74	5.75
<b>TOTAL</b>	<b>132729.38</b>	<b>161803.56</b>	<b>193470.61</b>	<b>218155.72</b>	<b>226308.33</b>	<b>21.90</b>	<b>19.57</b>	<b>3.74</b>
<b>Productwise</b>								
Term Loan	15064.74	21437.34	27992.73	34389.78	36076.56	42.30	30.58	4.90
Overdraft	34315.79	40494.92	45887.99	51953.47	51989.72	18.01	13.32	0.07
Trust Receipt Loan / Import Loan	1.18	0.00	0.00	0.00	424.60	-100.00	0.00	0.00
Demand & Other Working Capital Loan	18697.09	19857.01	20503.15	19054.68	19512.33	6.20	3.25	2.40
Residential Personal Home Loan (Up to Rs. 1 Crore)	12309.08	16820.26	22476.27	24776.19	25573.32	36.65	33.63	3.22
Real Estate Loan	12864.26	12773.90	13116.83	15491.01	16726.54	-0.70	2.68	7.98
Margin Nature Loan	2709.85	4112.98	3831.26	5293.97	5485.31	51.78	-6.85	3.61
Hire Purchase Loan	13300.38	15906.14	18970.95	21307.96	23027.92	19.59	19.27	8.07
Deprived Sector Loan	5212.97	7564.63	10198.29	12241.95	12591.53	0.00	0.00	2.86
Bills Purchased	19.45	4.34	7.70	2.50	4.00	-77.66	77.26	60.00
Other Product	18234.59	22832.03	30485.43	33644.20	34896.50	25.21	33.52	3.72
<b>Total</b>	<b>132729.37</b>	<b>161803.56</b>	<b>193470.61</b>	<b>218155.72</b>	<b>226308.33</b>	<b>21.90</b>	<b>19.57</b>	<b>3.74</b>
<b>Collateral wise</b>								
Gold and Silver	3363.91	3680.33	4111.82	4042.27	4119.93	9.41	11.72	1.92
Government Securities	21.40	5.85	12.34	23.71	11.42	-72.67	110.90	-51.84
Non Governmental Securities	2018.23	3181.68	3330.32	4984.15	5119.45	57.65	4.67	2.71
Fixed Deposit Receipts	1635.28	1709.14	2014.24	2147.02	2123.11	4.52	17.85	-1.11
Own	1635.28	1709.14	2014.20	2147.02	2123.11	4.52	17.85	-1.11
Other Licences Institutions	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.00
Collateral of Properties	121886.57	147209.51	177855.55	199126.33	206818.62	20.78	20.82	3.86
Fixed Assets	121492.70	146794.10	177513.72	199123.16	206806.37	20.83	20.93	3.86
Current Assets	393.88	415.41	341.83	3.17	12.25	5.47	-17.71	286.01
Against security of Bill	21.13	4.20	15.30	10.72	10.76	-80.12	264.19	0.31
Domestic Bills	19.39	4.20	15.30	2.50	10.76	-78.34	264.19	330.23
Foreign Bills	1.74	0.00	0.00	8.22	0.00	-100.00	0.00	-100.00
Against Guarantee	2622.99	3621.07	5424.35	6949.08	7217.58	38.05	49.80	3.86
Government Guarantee	97.04	112.75	112.07	104.37	101.67	16.18	-0.60	-2.59
Institutional Guarantee	1139.82	1492.52	2552.54	3166.93	3224.98	30.94	71.02	1.83
Personal Guarantee	205.86	200.91	155.40	524.08	667.69	-2.41	-22.65	27.40
Collective Guarantee	1145.92	1737.70	2602.75	3150.30	3206.70	51.64	49.78	1.79
International Rated Foreign Bank's Guarantee	11.00	74.78	0.00	0.00	13.75	579.83	-100.00	0.00
Other Guarantee	23.34	2.41	1.59	3.38	2.80	-89.67	-33.93	-17.36
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	872.43	887.46	106.21	-70.45	1.72
<b>Total</b>	<b>132729.37</b>	<b>161803.56</b>	<b>193470.61</b>	<b>218155.72</b>	<b>226308.33</b>	<b>21.90</b>	<b>19.57</b>	<b>3.74</b>

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

	Mid-July			Mid-May	Mid-June	% Change		
	2013	2014	2015	2016	2016			
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>2/1</b>	<b>3/2</b>	<b>5/4</b>
Agricultural and Forest Related	1883.48	1918.01	1963.05	2216.55	2315.16	1.83	2.35	4.45
Fishery Related	28.33	40.81	62.64	49.84	57.93	44.04	53.49	16.24
Mining Related	143.05	45.84	71.55	45.70	44.17	-67.96	56.09	-3.35
Agriculture, Forestry & Beverage Production Related	4718.98	4647.36	3632.41	3498.30	3523.36	-1.52	-21.84	0.72
Construction	9106.02	10209.97	10750.27	10710.52	10311.11	12.12	5.29	-3.73
Electricity, Gas and Water	215.63	204.52	194.69	324.12	329.50	-5.15	-4.81	1.66
Metal Products, Machinery & Electronic Equipment & Asse	867.37	722.06	829.16	732.98	770.33	-16.75	14.83	5.10
Transport, Communication and Public Utilities	5644.44	5588.33	7098.04	6982.56	6902.79	-0.99	27.02	-1.14
Wholesaler & Retailer	9660.22	8665.13	8491.89	8787.51	8345.50	-10.30	-2.00	-5.03
Finance, Insurance and Real Estate	5952.69	4787.27	4704.90	5113.59	5329.87	-19.58	-1.72	4.23
Hotel or Restaurant	1598.63	1784.46	1459.52	1816.15	2026.52	11.62	-18.21	11.58
Other Services	2322.62	2257.51	2195.70	2170.73	2249.77	-2.80	-2.74	3.64
Consumption Loans	5915.50	6047.38	5546.54	5439.11	5053.57	2.23	-8.28	-7.09
Local Government	48.11	48.53	59.99	38.80	78.91	0.87	23.63	103.37
Others	17677.97	18870.91	17667.77	18717.47	18119.97	6.75	-6.38	-3.19
<b>TOTAL</b>	<b>65783.04</b>	<b>65838.09</b>	<b>64728.11</b>	<b>66643.94</b>	<b>65458.46</b>	<b>0.08</b>	<b>-1.69</b>	<b>-1.78</b>
<b>Productwise</b>								
Term Loan	8897.82	8666.94	7859.26	8546.24	8253.54	-2.59	-9.32	-3.42
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	12578.91	11761.21	-9.64	-13.27	-6.50
Residential Personal Home Loan (Up to Rs. 1 Crore)	6645.18	7991.30	8542.32	9091.39	8939.40	20.26	6.90	-1.67
Real Estate Loan	10153.28	9240.60	8681.64	8496.18	8358.78	-8.99	-6.05	-1.62
Margin Nature Loan	2784.96	3930.51	3893.22	4546.37	4257.17	41.13	-0.95	-6.36
Hire Purchase Loan	6539.24	6724.31	7589.24	7390.29	7376.54	2.83	12.86	-0.19
Deprived Sector Loan	1890.85	2049.60	2175.58	2546.77	2517.63	0.00	0.00	-1.14
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	13441.38	13987.79	-0.51	5.66	4.07
<b>Total</b>	<b>65783.04</b>	<b>65838.09</b>	<b>64728.11</b>	<b>66643.94</b>	<b>65458.46</b>	<b>0.08</b>	<b>-1.69</b>	<b>-1.78</b>
<b>Collateral wise</b>								
Gold and Silver	383.32	333.97	449.73	185.50	170.86	-12.87	34.66	-7.89
Government Securities	7.91	17.56	20.72	17.26	122.07	17.98	17.98	-0.35
Non Governmental Securities	1275.19	1936.64	2263.45	2241.95	2130.14	51.87	16.88	-4.99
Fixed Deposit Receipts	1933.87	1705.66	1248.78	1082.43	988.21	-11.80	-26.79	-8.70
Own	1931.27	1705.66	1248.78	1082.43	988.21	-11.68	-26.79	-8.70
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	53648.10	52709.13	-0.80	-4.67	-1.75
Fixed Assets	55633.11	55348.44	52784.94	53412.53	52500.69	-0.51	-4.63	-1.71
Current Assets	399.27	237.85	204.97	235.58	208.43	-40.43	-13.82	-11.52
Against security of Bill	14.57	0.00	281.05	535.06	565.48	-100.00	0.00	5.69
Domestic Bills	14.57	0.00	281.05	535.06	565.48	-100.00	0.00	5.69
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	1072.42	1083.00	-6.18	15.14	0.99
Government Guarantee	66.41	67.90	64.90	61.16	61.16	2.24	-4.42	0.00
Institutional Guarantee	322.82	272.12	311.04	545.22	594.51	-15.70	14.30	9.04
Personal Guarantee	108.77	116.64	126.05	205.45	157.25	7.23	8.07	-23.46
Collective Guarantee	14.95	25.91	27.25	36.61	37.98	73.30	5.20	3.75
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	223.99	232.10	-6.89	30.31	3.62
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	7861.22	7794.44	3.04	19.94	-0.85
<b>Total</b>	<b>65783.04</b>	<b>65838.09</b>	<b>64728.01</b>	<b>66643.94</b>	<b>65458.46</b>	<b>0.08</b>	<b>-1.69</b>	<b>-1.78</b>















S.N.	BFI Name	Raptivi	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N. Community	Cosmos	Manaslu	Kalinchowk	Kailash	Salpa	Sankoshi	Sajha
<b>Liabilities</b>															
1	<b>CAPITAL FUND</b>	152.90	881.81	212.16	28.36	129.63	36.38	138.67	54.60	194.08	109.15	2008.30	24.20	105.63	82.35
	a. Paid-up Capital	143.77	786.94	194.93	26.00	120.94	23.60	109.50	50.31	183.53	106.00	1580.34	14.00	100.00	100.00
	b. Calls in Advance							23.90					11.41		
	c. Proposed Bonus Share														
	d. General Reserves	5.46	82.20	10.70	1.79	8.51	12.57	4.31	3.68	10.55	1.85	331.70	0.81	1.13	
	e. Share Premium			5.33								2.30			
	f. Retained Earning	2.69	5.60	0.82	0.57	0.18		0.04	0.61		1.09	4.11	-2.38	4.50	-17.65
		0.98	7.06	0.39			0.21	0.91			0.21	89.86	0.36		
2	<b>BORROWINGS</b>		300.00												
	a. NRB														
	b. Interbank Borrowing		300.00												
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	<b>DEPOSITS</b>	876.35	7499.05	1931.03	151.64	1076.59	451.34	1160.25	504.69	1780.02	313.86	14297.07	235.96	777.17	464.62
	a. Current	3.63	395.93	6.90	0.15		9.16	15.68	6.40	8.93	16.47	169.40	6.96	22.41	17.14
	Domestic	3.63	370.07	6.90	0.15		9.16	15.68	6.40	8.93	16.47	169.40	6.96	22.41	17.14
	Foreign		25.87												
	b. Savings	423.76	3050.92	1319.91	132.16	705.69	325.21	657.71	332.48	927.31	110.77	6348.65	187.59	367.62	201.92
	Domestic	423.76	3031.87	1319.91	132.16	705.69	325.21	657.71	332.48	927.31	110.77	6348.65	187.59	367.62	201.92
	Foreign		19.06												
	c. Fixed	417.23	2262.41	313.36	12.25	184.28	30.22	199.49	70.59	300.59	60.19	4286.21	32.05	166.07	44.11
	Domestic	417.23	2262.41	313.36	12.25	184.28	30.22	199.49	70.59	300.59	60.19	4286.21	32.05	166.07	44.11
	Foreign														
	d. Call Deposits	31.72	1677.93	290.86	7.08		86.71	287.24	94.81	543.18	126.43	3490.48	8.80	221.07	200.71
	Domestic	31.72	1460.34	290.86	7.08		86.71	287.24	94.81	543.18	126.43	3490.47	8.80	221.07	200.71
	Foreign		217.59									0.01			
	e. Others		111.85			186.62	0.05	0.13	0.40			2.33	0.55		0.73
	Domestic		111.85			186.62	0.05	0.13	0.40			2.33	0.55		0.73
	Foreign														
4	<b>Bills Payable</b>		3.70												
5	<b>Other Liabilities</b>	40.28	976.90	118.60	9.37	52.73	21.12	80.86	23.23	53.31	28.73	844.80	7.93	25.26	29.07
	1. Sundry Creditors	3.12	0.95		0.55	6.94	0.54		0.83	0.10	2.21	33.28	0.12	4.05	3.13
	2. Loan Loss Provision	9.52	176.69	16.00	1.28	22.77	4.55	16.73	6.73	15.19	9.12	243.78	3.31	9.12	13.96
	3. Interest Suspense a/c	14.88	108.04	11.67	4.25	7.92	7.21	8.38	4.04	8.54	5.21	136.71	1.12	1.61	6.14
	4. Others	12.77	691.22	90.93	3.29	15.09	8.82	55.76	11.63	29.48	12.20	431.03	3.38	10.48	5.83
6	<b>Reconciliation A/c</b>	48.22			0.00					0.00		0.05			
7	<b>Profit &amp; Loss A/c</b>	15.30	132.16	38.80	3.66	31.37	15.46	7.15	10.37	54.31	7.93	363.06	3.36	8.56	
		1133.04	9793.62	2300.60	193.02	1290.32	524.31	1386.93	592.88	2081.73	459.67	17513.28	271.45	916.62	576.03
<b>Assets</b>															
1	<b>LIQUID FUNDS</b>	281.88	2450.51	577.22	50.83	305.78	187.07	280.34	80.11	436.30	106.34	3131.52	104.84	321.21	194.75
	a. Cash Balance	27.88	246.51	74.20	10.21	27.34	23.34	37.69	14.39	49.01	12.04	409.89	6.51	21.68	29.47
	Nepalese Notes & Coins	27.88	223.82	74.20	10.21	27.34	23.34	37.69	14.39	49.01	12.04	407.65	6.51	21.68	29.47
	Foreign Currency		22.69			0.01						2.24			
	b. Bank Balance	68.26	420.74	107.69	11.38	18.05	163.73	70.90	65.72	106.16	94.31	816.85	15.98	84.11	28.00
	1. In Nepal Rastra Bank	67.94	391.43	57.69		17.19		8.76	21.21	39.29				84.09	28.00
	Domestic Currency	67.94	383.83	57.69		17.19		8.76	21.21	39.29				84.09	28.00
	Foreign Currency		7.60												
	2. "A" Class Licensed Institution	0.32		50.00	11.35	0.85	163.73	62.13	25.27	66.87	39.12	803.81	15.98	0.02	
	Domestic Currency	0.32		50.00	11.35	0.85	163.73	62.13	25.27	66.87	17.40	803.81	15.98	0.02	
	Foreign Currency										21.72				
	3. Other Financial Ins.				0.02				19.23		55.18	13.04			
	4. In Foreign Banks		29.30												
	c. Money at Call	185.74	1783.26	395.33	29.24	260.40		171.76		281.13		1904.78	82.36	215.42	137.28
	Domestic Currency	185.74	1767.40	395.33	29.24	260.40		171.76		281.13		1902.31	82.36	215.42	137.28
	Foreign Currency		15.86									2.47			
2	<b>INVESTMENT IN SECURITIES</b>		100.00			10.00						198.57			1.50
	a. Govt. Securities		100.00			10.00						198.57			1.50
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin. Ins.														
	e. Non Residents														
3	<b>SHARE &amp; OTHER INVESTMENT</b>		14.70	0.21		1.71			0.14	0.53		260.98			0.02
	a. Interbank Lending														
	b. Non Residents														
	c. Others		14.70	0.21		1.71			0.14	0.53		260.98			0.02
4	<b>LOANS &amp; ADVANCES</b>	746.70	6622.18	1652.60	131.04	908.71	308.67	1030.41	487.94	1574.85	321.99	13397.04	155.33	569.15	336.88
	a. Private Sector	746.70	6476.41	1652.60	131.04	908.71	308.67	1030.41	487.94	1574.85	321.99	12698.96	155.33	320.88	336.88
	b. Financial Institutions		145.77									698.08		248.27	
	c. Government Organizations														
5	<b>BILL PURCHASED</b>														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	<b>LOANS AGAINST COLLECTED BILLS</b>														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	<b>FIXED ASSETS</b>	13.97	145.44	26.86	3.43	34.70	8.08	48.76	7.37	27.14	14.56	161.47	4.23	18.25	15.57
8	<b>OTHER ASSETS</b>	50.94	457.49	43.71	7.30	29.42	13.84	26.13	16.63	42.90	13.03	362.40	6.88	8.02	18.81
	a. Accrued Interest:	14.88	118.50	11.67	4.25	7.92	7.25	8.38	4.04	8.53	5.21	147.59	1.12	1.61	6.14
	Financia		64.63	3.37			1.01	3.65		1.03	2.22	56.08	0.20	0.60	
	Government Enterpri		0.74									0.98			
	Private Sector	14.88	53.12	8.30	4.25	7.92	6.25	4.72	4.04	7.51	2.99	90.53	0.92	1.01	6.14
	b. Staff Loans / Adv.	13.72	45.67	0.57	0.79	3.24	0.51	6.05	0.61	6.02		19.46	2.80		7.35
	c. Sundry Debtors	1.68	2.59	7.32	0.18	0.02	5.18		4.83		3.85	11.66	1.65	0.02	0.16
	d. Cash In Transit														
	e. Others	20.67	290.73	24.15	2.09	18.24	0.89	11.71	7.15	28.35	3.97	183.69	1.30	6.39	5.16
9	<b>Expenses not Written off</b>		0.29		0.43			1.28	0.68		3.75		0.17		
10	<b>Non Banking Assets</b>		3.01									1.30			
11	<b>Reconciliation Account</b>	39.55													
12	<b>Profit &amp; Loss A/c</b>						6.65								8.50</





S.N.	BFI Name	Lumbini	ILFCO	Mahalaxmi	lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Premeire	Arun	Multipurpose	Synergy
<b>Liabilities</b>															
1	<b>CAPITAL FUND</b>	601.83	2125.74	600.90	-54.07	588.71	57.83	174.82	403.98	600.50	307.20	-237.60	-27.54	44.27	231.94
	a. Paid-up Capital	412.50	2008.80	483.00	187.95	463.93	132.23	200.16	310.78	491.12	246.76	127.01	150.00	32.20	474.41
	b. Calls in Advance				4.53								8.00		
	c. Proposed Bonus Share													4.83	
	d. General Reserves	128.74	213.37	114.99	94.66	100.89	15.81	4.43	86.54	108.23	47.95	20.69	1.96	4.63	80.63
	e. Share Premium		3.59			1.49	0.23	6.80			0.12	0.43			0.52
	f. Retained Earning	10.46	-103.46	0.31	-430.38	19.76	-97.36	-38.59	6.66	1.07	0.67	-530.78	-238.70	1.94	-450.83
		50.13	3.44	2.60	89.17	2.63	6.93	2.03		0.08	11.71	145.04	51.20	0.67	127.21
2	<b>BORROWINGS</b>														
	a. NRB														
	b. Interbank Borrowing														
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	<b>DEPOSITS</b>	2042.59	1196.30	5030.90	348.13	4362.93	20.47	447.65	1378.22	3022.06	1871.84	731.76	88.90	135.93	1968.06
	a. Current		8.98	63.42											
	Domestic		8.98	63.42											
	Foreign														
	b. Savings	1125.49	533.49	1859.77	236.34	2529.10	15.16	339.19	550.72	1660.50	991.73	379.49	48.97	55.01	1114.71
	Domestic	1125.49	533.49	1859.77	236.34	2529.10	15.16	339.19		1660.50	991.73	379.49	48.97	55.01	1114.71
	Foreign								550.72						
	c. Fixed	916.14	605.49	2487.14	104.15	1833.83	5.30	108.47	825.57	1361.57	880.11	278.28	5.95	80.92	849.66
	Domestic	916.14	605.49	2487.14	104.15	1833.83	5.30	108.47	825.57	1361.57	880.11	278.28	5.95	80.92	849.66
	Foreign														
	d. Call Deposits		28.70	583.37											
	Domestic		28.70	583.37											
	Foreign														
	e. Others	0.96	19.65	37.21	7.64				1.93			73.98	33.98		3.69
	Domestic	0.96	19.65	37.21	7.64				1.93			73.98	33.98		3.69
	Foreign														
4	<b>Bills Payable</b>														
5	<b>Other Liabilities</b>	517.39	645.69	255.83	898.36	284.91	346.25	25.85	186.39	294.96	213.76	1081.62	194.69	36.00	890.01
	1. Sundry Creditors	41.70	34.80	15.85	0.11	28.66	12.95	0.36	5.54	40.67	11.78	51.22	0.81	2.63	140.19
	2. Loan Loss Provision	299.64	295.08	70.44	528.04	76.45	174.80	10.33	44.91	90.90	50.79	371.17	70.37	15.45	366.99
	3. Interest Suspense a/c	125.78	135.13	55.64	287.41	48.59	141.33	6.32	72.97	99.60	52.22	349.69	44.36	11.11	202.28
	4. Others	50.27	180.69	113.90	82.81	131.22	17.17	8.85	62.97	63.79	98.96	309.54	79.14	6.81	180.54
6	<b>Reconciliation A/c</b>			0.05	0.01		-0.49							0.75	
7	<b>Profit &amp; Loss A/c</b>	29.14	80.90	44.92		92.03	0.29	24.98	75.34	51.13	33.29		36.15		10.59
		3190.95	4048.63	5932.60	1192.42	5328.58	424.35	673.30	2043.94	3968.66	2426.09	1575.77	292.95	216.19	3100.59
<b>Assets</b>															
1	<b>LIQUID FUNDS</b>	997.20	996.85	1040.84	55.97	973.41	61.40	209.74	642.96	890.22	819.42	74.28	42.87	37.30	773.05
	a. Cash Balance	5.94	11.21	64.42	4.01	71.85	2.19	13.39	2.50	21.03	22.86	12.03	2.86	7.70	47.44
	Nepalese Notes & Coins	5.94	11.21	64.42	4.01	71.85	2.19	13.39	2.50	21.03	22.86	12.03	2.86	7.70	47.44
	Foreign Currency														
	b. Bank Balance	73.39	985.65	265.45	51.96	901.56	59.21	196.35	33.37	50.66	64.33	62.25	40.01	29.60	725.61
	1. In Nepal Rastra Bank	62.32	55.89	207.49	21.09	200.22	0.75	36.76	32.67	50.66	62.16	33.55	2.97		60.92
	Domestic Currency	62.32	55.89	207.49	21.09	200.22	0.75	36.76	32.67	50.66	62.16	33.55	2.97		60.92
	Foreign Currency														
	2. "A"Class Licensed Institution	11.07	928.06	46.33	30.88	614.92	13.24	16.72	0.70		2.16	25.90	36.84	29.60	509.55
	Domestic Currency	11.07	928.06	46.33	30.88	614.92	13.24	16.72	0.70		2.16	25.90	36.84	29.60	509.55
	Foreign Currency														
	3. Other Financial Ins.		1.70	11.63		86.43	45.22	142.87				2.80	0.21		155.13
	4. In Foreign Banks														
	c. Money at Call	917.87		710.97					607.09	818.53	732.23				
	Domestic Currency	917.87		710.97					607.09	818.53	732.23				
	Foreign Currency														
2	<b>INVESTMENT IN SECURITIES</b>	140.00	1490.00	238.10		180.00		5.00		129.48					250.00
	a. Govt.Securities	140.00	1490.00	238.10		180.00		5.00		129.48					250.00
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	<b>SHARE &amp; OTHER INVESTMENT</b>	116.99	53.34	55.71	18.19	79.44	0.20	6.24	5.77	10.12	20.47	1.24	0.10	0.19	7.15
	a. Interbank Lending														
	b. Non Residents														
	c. Others	116.99	53.34	55.71	18.19	79.44	0.20	6.24	5.77	10.12	20.47	1.24	0.10	0.19	7.15
4	<b>LOANS &amp; ADVANCES</b>	1672.59	1146.96	4388.85	621.13	3856.29	172.97	427.70	1276.66	2613.82	1370.95		73.19	139.26	1425.83
	a. Private Sector	1672.59	1086.96	4288.85	621.13	3856.29	172.97	377.70	1276.66	2553.63	1370.95		73.19	139.26	1425.83
	b. Financial Institutions		60.00	100.00				50.00		60.19					
	c. Government Organizations														
5	<b>BILL PURCHASED</b>														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	<b>LOANS AGAINST COLLECTED BILLS</b>											526.45			
	a. Against Domestic Bills											526.45			
	b. Against Foreign Bills														
7	<b>FIXED ASSETS</b>	6.30	35.66	97.56	4.24	83.21	2.13	3.59	17.81	146.40	45.93	39.57	3.77	3.48	132.44
8	<b>OTHER ASSETS</b>	257.88	224.51	110.34	419.82	155.70	170.14	21.03	96.94	178.62	152.50	505.31	106.64	34.29	389.36
	a. Accrued Interest:	127.03	156.88	55.64	287.41	50.93	141.33	6.32	72.97	99.60	52.24	349.69	44.36	11.11	202.28
	Financia		122.29	25.03	22.19										
	Government Enterpri	1.25	17.02			2.34									
	Private Sector	125.78	17.56	30.62	265.22	48.59	141.33	6.32	72.97	99.60	52.24	349.69	44.36	11.11	202.28
	b. Staff Loans / Adv.	2.56		6.77	27.93	41.37	3.15	1.27			16.96		0.05	2.80	3.47
	c. Sundry Debtors	0.00	18.60	3.95		11.68	25.60	6.79	6.91	0.14	14.68	1.82	54.98	4.66	155.01
	d. Cash In Transit														
	e. Others	128.28	49.04	43.98	104.48	51.72	0.05	6.65	17.06	78.88	68.63	153.80	7.25	15.72	28.59
9	<b>Expenses not Written off</b>		20.58											0.20	
10	<b>Non Banking Assets</b>		80.72	1.20	48.94	0.54	16.56		3.80		16.82	295.67	65.54	0.99	116.14
11	<b>Reconciliation Account</b>						0.96						0.85		
12	<b>Profit &amp; Loss A/c</b>				24.13							133.25		0.48	6.63

S.N.	BFI Name	Srijana	WMBFL	CMBFCL	Crystal	Gulshewori	Everest	ICFC	Sagarmatha	Kuber	Seti	hama	Namesite	Kaski	Unique
<b>Liabilities</b>															
<b>1</b>	<b>CAPITAL FUND</b>	<b>256.74</b>	<b>-213.01</b>	<b>-800.16</b>	<b>-196.15</b>	<b>355.78</b>	<b>157.73</b>	<b>821.87</b>	<b>432.95</b>	<b>-213.76</b>	<b>73.51</b>	<b>261.94</b>	<b>44.31</b>	<b>384.16</b>	<b>269.00</b>
	a. Paid-up Capital	195.48	181.98	935.07	70.00	293.74	137.52	685.29	369.30	150.00	55.66	200.00	37.50	332.53	238.61
	b. Calls in Advance		1.37		24.49					25.23					
	c. Proposed Bonus Share											21.00			
	d. General Reserves	23.68	20.69	193.49	46.44	58.72	18.86	94.18	55.01	4.49	9.29	20.48	5.39	51.62	28.36
	e. Share Premium		1.36	2.61			0.99	25.79		0.62					
	f. Retained Earning	34.88	-418.41	-1931.32	-498.38	0.31	0.36	10.34	0.11	-394.10	8.55	0.70	0.94	0.01	2.02
		2.70			161.30	3.01		6.27	8.53			19.77	0.48		
<b>2</b>	<b>BORROWINGS</b>			29.74				1700.00							
	a. NRB														
	b. Interbank Borrowing			29.74				1700.00							
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
<b>3</b>	<b>DEPOSITS</b>	1828.60	185.65	865.58	278.15	2100.09	1171.17	5834.08	2968.77	271.72	288.46	204.02	390.15	3059.08	758.01
	a. Current														
	Domestic														
	Foreign														
	b. Savings	1411.22	114.09	22.66	127.72	657.98	694.00	4004.49	1320.17	26.56	190.96	103.19	329.24	2017.22	290.69
	Domestic	1411.22	114.09	22.66	127.72	657.98	694.00	4004.49	1320.17	26.56	190.96	103.19	329.24	2017.22	290.69
	Foreign														
	c. Fixed	416.41	71.55	0.14		858.49	477.17	1826.40	1159.01	245.16	97.51	39.83	60.89	1041.86	338.11
	Domestic	416.41	71.55	0.14		858.49	477.17	1826.40	1159.01	245.16	97.51	39.83	60.89	1041.86	94.39
	Foreign														243.72
	d. Call Deposits								489.58						
	Domestic								489.58						
	Foreign														
	e. Others	0.96		842.78	150.42	583.63		3.19				61.00	0.02		129.22
	Domestic	0.96		842.78	150.42	583.63		3.19				61.00	0.02		129.22
	Foreign														
<b>4</b>	<b>Bills Payable</b>							0.39							
<b>5</b>	<b>Other Liabilities</b>	125.08	632.32	3570.12	913.58	156.61	74.97	491.65	398.04	574.03	25.75	44.02	17.35	160.79	27.32
	1. Sundry Creditors	18.33	2.71	14.71	4.43	45.28	4.82	36.30	23.58	14.04	7.67	0.08	0.00	0.30	3.35
	2. Loan Loss Provision	39.01	279.91	1756.92	402.76	32.23	20.86	165.49	118.39	302.31	5.15	6.77	3.98	56.35	7.90
	3. Interest Suspense a/c	13.85	260.31	1673.09	385.58	22.58	11.35	16.38	83.11	234.28	4.42	2.82	1.31	41.26	4.44
	4. Others	53.89	89.39	125.40	120.82	56.50	37.93	273.47	172.95	23.39	8.52	34.35	12.05	62.88	11.63
<b>6</b>	<b>Reconciliation A/c</b>			0.00				697.37	1329.02	7.45					
<b>7</b>	<b>Profit &amp; Loss A/c</b>	100.20	79.42		116.11	49.37	11.67	138.30	80.40	45.90	7.37	23.46	9.76	62.52	50.60
		2310.61	684.38	3665.29	1111.69	2661.85	1415.54	8986.29	4577.53	2006.90	402.54	533.45	461.56	3666.55	1104.93
<b>Assets</b>															
<b>1</b>	<b>LIQUID FUNDS</b>	350.20	48.49	34.78	62.11	795.49	344.67	3426.27	704.16	105.19	103.55	208.91	193.59	583.78	319.16
	a. Cash Balance	24.15	0.67	0.28	0.35	16.70	20.83	201.55	20.10	4.46	3.44	1.40	5.59	84.16	1.71
	Nepalese Notes & Coins	24.15	0.67	0.28	0.35	16.64	20.83	201.55	20.10	4.46	3.44	1.40	5.58	84.16	1.71
	Foreign Currency					0.06					0.00		0.01		
	b. Bank Balance	45.01	47.82	34.50	61.76	38.69	323.85	3224.72	684.05	0.00	100.10	207.51	8.97	71.71	317.45
	1. In Nepal Rastra Bank	44.24	0.08	3.99	1.28	38.34	34.53	252.45	157.90	0.00	0.16	11.05		64.66	5.42
	Domestic Currency	44.24	0.08	3.99	1.28	38.34	34.53	252.45	157.90	0.00	0.16	11.05		64.66	5.42
	Foreign Currency														
	2. "A"Class Licensed Institution	0.77	41.60	5.83	57.63	0.35	184.73	2671.48	268.56		64.32	71.19	8.97	6.89	176.46
	Domestic Currency	0.77	41.60	5.83	57.63	0.35	184.73	2671.48	268.56		64.32	71.19	8.97	6.89	176.46
	Foreign Currency														
	3. Other Financial Ins.		6.13	24.68	2.84		104.58	300.79	257.59		35.63	125.28		0.15	135.58
	4. In Foreign Banks														
	c. Money at Call	281.05				740.10				100.73			179.03	427.92	
	Domestic Currency	281.05				740.10				100.73			179.03	427.92	
	Foreign Currency														
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	41.20				65.00		161.65	183.75					50.00	50.00
	a. Govt. Securities					65.00		161.65	183.75					50.00	50.00
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents	41.20													
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>		0.25	0.03	3.23	107.40	0.55	117.91	129.80	0.50	0.10	33.22		15.51	33.63
	a. Interbank Lending								8.00						
	b. Non Residents														
	c. Others		0.25	0.03	3.23	107.40	0.55	117.91	121.80	0.50	0.10	33.22		15.51	33.63
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	1763.06	270.25	1731.52	409.45	1554.51	1027.20	4807.55	2554.60	300.84	264.70	240.84	259.25	2926.72	675.43
	a. Private Sector	1763.06	270.25	1731.52	231.85	1534.53	1027.20	4807.55	2554.60	300.84	264.70	218.34	259.25	2926.72	651.13
	b. Financial Institutions				177.60	19.98						22.50			24.30
	c. Government Organizations														
<b>5</b>	<b>BILL PURCHASED</b>							3.80	2.60						
	a. Domestic Bills Purchased							3.80	2.60						
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
<b>7</b>	<b>FIXED ASSETS</b>	15.96	16.48	88.53	203.75	59.37	11.40	80.14	28.41	8.07	5.70	8.33	0.92	43.98	3.06
<b>8</b>	<b>OTHER ASSETS</b>	138.78	276.25	1809.63	424.20	80.09	31.72	383.15	265.91	247.72	28.50	28.70	7.59	46.55	23.65
	a. Accrued Interest:	13.85	260.31	1673.09	385.58	23.17	11.35	118.49	83.43	234.37	4.42	2.82	1.31	41.26	4.44
	Financia			1673.09		0.16		46.15	18.22			0.72	0.15		2.27
	Government Enterpri					0.58		0.09	0.33						
	Private Sector	13.85	260.31		385.58	22.42	11.35	72.25	64.89	234.37	4.42	2.10	1.16	41.26	2.17
	b. Staff Loans / Adv.	4.03	4.32	0.09	22.89	6.54	82.11		1.51	1.86	0.26			1.02	1.05
	c. Sundry Debtors	23.80	0.02	5.07	0.19	6.88	4.54	10.28	58.41	3.31	19.94	0.03	2.07	0.34	0.32
	d. Cash In Transit														
	e. Others	97.09	11.60	131.38	38.43	27.15	9.29	172.29	124.07	8.52	2.29	25.59	4.21	3.94	17.84
<b>9</b>	<b>Expenses not Written off</b>	0.24												0.21	
<b>10</b>	<b>Non Banking Assets</b>	1.17	72.01		8.97			9.61	9.74	12.95		13.45			
<b>11</b>	<b>Reconciliation Account</b>		0.65					697.37	1329.03						
<b>12</b>	<b>Profit &amp; Loss A/c</b>			0.80											

S.N.	BFI Name	Manjusakree	Jebils	Reliance	Bhaktapur
<b>Liabilities</b>					
<b>1</b>	<b>CAPITAL FUND</b>	<b>282.82</b>	<b>283.35</b>	<b>490.22</b>	<b>214.83</b>
	a. Paid-up Capital	250.65	256.85	371.43	200.00
	b. Calls in Advance				
	c. Proposed Bonus Share				11.00
	d. General Reserves	20.50	20.82	28.66	3.54
	e. Share Premium				
	f. Retained Earning	10.85	1.37	86.10	0.29
		0.83	4.31	4.03	
<b>2</b>	<b>BORROWINGS</b>	<b>187.90</b>			
	a. NRB	187.90			
	b. Interbank Borrowing				
	c. Foreign Banks and Fin. Ins.				
	d. Other Financial Ins.				
	e. Bonds and Securities				
<b>3</b>	<b>DEPOSITS</b>	<b>2199.97</b>	<b>947.42</b>	<b>2452.44</b>	<b>455.57</b>
	a. Current		0.11		
	Domestic		0.11		
	Foreign				
	b. Savings	432.74	367.49	1012.99	228.81
	Domestic	432.38	367.49	1012.99	228.81
	Foreign	0.36			
	c. Fixed	792.27	409.16	553.22	128.91
	Domestic	792.27	409.16	553.22	128.91
	Foreign				
	d. Call Deposits		1.78		97.85
	Domestic		1.78		97.85
	Foreign				
	e. Others	974.96	168.88	886.22	
	Domestic	974.96	168.88	886.22	
	Foreign				
<b>4</b>	<b>Bills Payable</b>				
<b>5</b>	<b>Other Liabilities</b>	<b>254.34</b>	<b>145.96</b>	<b>205.13</b>	<b>34.41</b>
	1. Sundry Creditors	19.29	1.11	2.39	0.60
	2. Loan Loss Provision	76.44	48.21	92.09	24.55
	3. Interest Suspense a/c	88.82	40.94	39.93	0.72
	4. Others	69.78	55.70	70.72	8.54
<b>6</b>	<b>Reconciliation A/c</b>			2.61	
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>31.81</b>	<b>12.79</b>	<b>31.15</b>	<b>7.51</b>
		2956.84	1389.52	3181.54	712.33
<b>Assets</b>					
<b>1</b>	<b>LIQUID FUNDS</b>	<b>644.14</b>	<b>296.35</b>	<b>949.54</b>	<b>212.18</b>
	a. Cash Balance	36.72	8.08	25.69	11.36
	Nepalese Notes & Coins	36.72	8.08	25.69	11.36
	Foreign Currency				
	b. Bank Balance	607.42	43.32	923.85	200.82
	1. In Nepal Rastra Bank	214.55	43.32	109.45	19.97
	Domestic Currency	214.55	43.32	109.45	19.97
	Foreign Currency				
	2. "A"Class Licensed Institution	227.50		539.17	27.61
	Domestic Currency	227.50		539.17	27.61
	Foreign Currency				
	3. Other Financial Ins.	165.38		275.23	153.24
	4. In Foreign Banks				
	c. Money at Call		244.95		
	Domestic Currency		244.95		
	Foreign Currency				
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>		67.50		18.60
	a. Govt. Securities		67.50		18.60
	b. NRB Bond				
	c. Govt. Non-Fin. Ins.				
	d. Other Non-Fin Ins.				
	e. Non Residents				
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>2.95</b>	<b>28.95</b>	<b>102.54</b>	<b>23.44</b>
	a. Interbank Lending				
	b. Non Residents				
	c. Others	2.95	28.95	102.54	23.44
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>2106.94</b>	<b>877.15</b>	<b>2016.89</b>	<b>444.86</b>
	a. Private Sector	2048.44	851.15	1856.30	444.86
	b. Financial Institutions	58.50	26.00	56.00	
	c. Government Organizations			104.59	
<b>5</b>	<b>BILL PURCHASED</b>				
	a. Domestic Bills Purchased				
	b. Foreign Bills Purchased				
	c. Import Bills & Imports				
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>				
	a. Against Domestic Bills				
	b. Against Foreign Bills				
<b>7</b>	<b>FIXED ASSETS</b>	<b>28.51</b>	<b>4.36</b>	<b>19.08</b>	<b>3.51</b>
<b>8</b>	<b>OTHER ASSETS</b>	<b>174.30</b>	<b>114.61</b>	<b>88.61</b>	<b>7.98</b>
	a. Accrued Interest:	88.82	42.50	45.34	0.72
	Financial	22.43	7.27	0.89	
	Government Enterprise		0.59		
	Private Sector	66.39	34.64	44.45	0.72
	b. Staff Loans / Adv.	32.27	9.80	11.87	2.96
	c. Sundry Debtors	1.38	0.40	2.39	0.52
	d. Cash In Transit				
	e. Others	51.83	61.92	29.00	3.77
<b>9</b>	<b>Expenses not Written off</b>		0.60		1.77
<b>10</b>	<b>Non Banking Assets</b>			4.89	
<b>11</b>	<b>Reconciliation Account</b>				
<b>12</b>	<b>Profit &amp; Loss A/c</b>				
	<b>TOTAL ASSETS</b>	<b>2956.84</b>	<b>1389.52</b>	<b>3181.54</b>	<b>712.33</b>

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNI	
<b>Expenses</b>																			
<b>1. Interest Expense</b>	1512.52	1710.93	1694.42	2620.80	527.08	1415.02	1416.73	1324.82	1629.20	1421.43	1023.47	2229.49	908.23	1491.98	1391.26	1604.45	1801.99	3284.30	
1.1 On Depositing Liabilities	1193.85	1689.51	1655.88	2494.33	523.95	1368.08	1307.82	1323.60	1586.45	1344.99	1023.34	2190.86	908.23	1487.33	1388.93	1563.68	1691.66	3205.73	
1.1.1 Saving Account	666.19	1057.43	813.16	645.39	304.29	714.93	425.44	294.56	600.13	277.74	269.20	407.95	154.54	463.82	254.18	264.92	413.28	1570.84	
1.1.2 Fixed Account	513.15	535.01	377.82	1133.04	116.10	653.15	800.90	816.05	766.17	894.84	533.77	1283.84	578.09	744.82	872.80	879.13	799.90	1563.59	
1.1.2.1 Up to 3 months Fixed Account		0.35	56.67	13.03	0.02	258.39	183.41		116.30							0.08	94.20		
1.1.2.2 3 to 6 months Fixed Account		1.94	75.56		9.76		146.16	4.28	282.34								13.37	135.63	
1.1.2.3 6 months to 1 year Fixed Account		244.94	188.91		95.21	394.76	401.17		282.18	894.84	32.94	1191.32	578.09	212.18		850.79	292.96		
1.1.2.4 Above 1 year Fixed Account	513.15	287.78	56.67	1120.02	11.11		70.16	811.77	85.35		500.83	92.53		532.64	872.80	14.89	277.11	1563.59	
1.1.3 Call Deposit	14.50	97.07	464.89	715.90	103.55		81.48	212.99	220.15	172.41	220.36	499.07	175.60	278.69	261.95	419.63	478.48	66.47	
1.1.4 Certificate of Deposit																		4.82	
1.2 On Borrowing	318.68	21.42	38.54	126.48	3.14	46.94	108.91	1.22	42.75	76.44	0.13	38.63		4.65	2.33	40.76	110.33	78.58	
<b>2. Commission Expense</b>		92.56	170.81	136.85				12.71					2.68					0.84	
<b>3. Staff Expense</b>	1735.06	2182.45	724.30	448.78	472.62	838.15	554.42	312.43	564.75	401.11	246.54	475.02	120.58	392.60	279.85	286.81	334.41	2839.51	
<b>4. Office Operating Expenses</b>	522.10	603.60	479.31	609.68	359.75	912.72	513.33	221.20	536.83	372.96	202.35	431.28	120.22	358.29	227.23	312.93	418.51	518.28	
<b>5. Foreign Exchange Loss</b>												0.00						4.06	
5.1 Due to Change in Exchange Rates																		4.02	
5.2 Due to Foreign Currency Transaction												0.00						0.04	
<b>6. Non Operating Expense</b>		0.95							0.91				1.20		38.93	0.20		0.32	
<b>7. Provision for Risk</b>	145.46	631.59	61.28	495.60	104.79	99.16	98.29	477.00	69.41	98.79	310.34	-51.62	180.97	32.47	161.86	192.60	69.83	1064.54	
7.1 Loan loss Provision	194.18	628.41	61.28	487.27	104.79	99.16	98.29	467.17	69.41	95.86	68.70	-58.62	180.97	32.47	107.64	134.89	69.83	1064.54	
7.1.1 General Loan Loss Provision	194.18	119.12	26.48	355.04	63.49		82.78	219.07	69.41	29.66	52.60	168.07	124.08	32.47	21.74	52.97	69.83	43.51	
7.1.1.1 Pass Loan Loss Provision	194.18	119.12	26.48	208.87	56.81		82.78	195.12	69.41	30.67	52.60	106.68	82.76	32.47	17.77	51.20	69.83	43.51	
7.1.1.2 Watch List Provision				146.18	6.68			23.95		-1.01		61.39	41.32		3.97	1.77			
7.1.2 Special Loan Loss Provision		509.29	34.80	132.22	41.30		15.51	248.10		66.20	16.10	-226.69	56.89		85.90	81.92		1021.02	
7.1.3 Additional Loan Loss Provision						99.16													
7.2. Provision for Non-Banking Assets				8.33				9.83			241.64	6.99			54.22	57.71			
7.3. Provision for Loss on Investment		1.18								2.93									
7.5. Provision for Loss of Other Assets	-48.72	2.00																	
<b>8. Loan Written Off</b>			3.91		8.79					1.96			0.31					0.91	
<b>9. Provision for Staff Bonus</b>	217.92	204.00	383.26	345.67	148.25	240.25	129.04		245.45	91.08	42.39	103.59	38.99	81.56	39.49	55.91	146.30	131.21	
<b>10. Provision for Income Tax</b>	801.29	550.00	1135.59	1037.05	444.74	724.74	387.13		765.77	273.23	104.74	310.78	111.97	259.07	118.47	167.73	438.89	426.90	
11. Others		5.05																	
<b>12. Net Profit</b>	1922.66	2184.10	2696.97	2419.65	1037.73	1677.74	903.31	1118.59	1688.69	637.53	319.14	725.16	210.02	570.90	276.43	391.36	1024.07	1859.15	
<b>Total Expenses</b>	6857.02	8165.23	7349.84	8114.09	3103.75	5907.77	4002.26	3466.76	5501.00	3298.10	2248.96	4223.70	1695.17	3186.85	2533.52	3011.98	4233.97	10130.03	
<b>Income</b>																			
<b>1. Interest Income</b>	4826.91	6379.80	5663.54	6171.66	2050.28	4504.27	3113.81	2272.71	4639.28	2800.64	1791.81	3619.79	1426.45	2781.83	2078.22	2463.73	3493.30	8422.96	
1.1 On Loans and Advances	4679.86	6069.80	5095.26	6004.80	1825.10	4256.10	2847.55	2157.10	4388.52	2638.95	1740.85	3412.84	1382.03	2709.82	1976.29	2388.60	3308.88	8311.81	
1.2 On Investment	138.97	110.79	308.47	61.04	85.81	122.23	134.51	42.38	245.82	153.49	37.67	155.56	32.93	57.87	50.33	75.13	131.21	22.12	
1.2.1 Government Bonds	138.97	71.01	293.01	61.04	85.81	122.23	134.51	17.19	79.41	153.49	25.13	142.36	32.93	57.87	50.33	75.13	131.21	22.12	
1.2.2 Foreign Bonds			15.46						77.83			13.19							
1.2.3 NRB Bonds		2.30						25.19			12.54								
1.2.4 Debenture & Bonds		37.48							88.58										
1.3 On Agency Balance	0.98	34.31	4.10	64.82	1.19	125.94	110.42	0.46				1.90	4.26				8.73		
1.4 On Call Deposit	0.14	27.89	201.05	7.74	24.88			59.75	4.94	4.66	1.79	37.35					44.49		
1.5 On Others	6.97	137.01	54.65	33.26	113.31		21.34	13.02		3.54	11.51	12.14	7.23	14.14	51.60			89.03	
<b>2. Commission and Discount</b>	240.67	430.53	886.33	660.80	326.70	613.78	705.01	393.43	312.59	223.19	138.19	106.18	31.32	168.94	138.47	339.92	441.79	252.88	
2.1 Bills Purchase and Discount	0.00	6.16	0.72	7.92	10.49	44.95		25.16	7.42	30.57	1.00	26.08		0.73	0.07	17.16			
2.2 Commission	240.67	410.48	881.75	652.88	237.41	477.50	544.51	360.87	305.15	188.57	129.61	66.66	31.32	168.20	51.40	311.53	161.18	252.88	
2.3 Others		13.89	3.86	78.81	91.33	160.50	7.40	0.02	4.05	7.58	13.43			87.00	11.23	280.62			
<b>3. Exchange Fluctuation Income</b>	30.27	42.79	529.78	503.32	563.33	553.53	121.98	125.97	103.50	168.21	44.72	162.70	60.00	99.89	96.16	123.86	173.02	199.28	
3.1 Due to Change in Exchange Rate	-29.02	-17.72	320.07	18.52	176.65		6.92	4.00	7.35		0.40	-1.18	0.72		3.51	4.06	160.63	41.49	
3.2 Due to Foreign Currency Transaction	59.29	60.51	209.71	484.80	386.69	553.53	115.06	121.97	96.15	168.21	44.32	163.87	59.28	99.89	92.65	119.80	12.39	157.79	
<b>4. Other Operating Income</b>	343.86	558.91		334.73	34.62	211.73		137.91	370.40	78.88	72.42	313.55	55.14	107.08	57.72		125.86	591.70	
<b>5. Non Operating Income</b>	793.10	20.95	59.51	14.90	32.75	21.80	4.21	40.11	22.23	21.57	3.52	21.50	5.11	13.40	2.80	18.33		62.86	
<b>6. Write Back from Provisions for loss</b>	516.89	382.79	207.53	428.30	80.75		57.24	349.64	53.00	5.61	189.47		105.20	10.01	160.15	65.97		407.53	
7. Recovery of written-off Loan	105.32	345.00	3.15	0.38	15.31	2.65		146.99			8.83		11.93	5.70				130.53	
<b>8. Income from Extra Ordinary transactions</b>			4.46														0.17	62.30	
<b>9. Net Loss</b>																			
<b>Total Income</b>	6857.02	8165.23	7349.84	8114.09	3103.75	5907.77	4002.26	3466.76	5501.00	3298.10	2248.96	4223.70	1695.17	3186.85	2533.52	3011.98	4233.97	10130.03	



BFI Name	Suvechha	Shangrila	Gandaki	Infrastructure	Business	Excel	Biratbaxmi	Western	Society	Araniko	Deva	Miteri	Tinau	Mulkinath	Sewa	Kankai	Mahakali	Ace	Bhargav	dhyalo	
<b>Expenses</b>																					
<b>1. Interest Expense</b>	<b>128.31</b>	<b>419.61</b>	<b>331.85</b>	<b>268.49</b>	<b>333.20</b>	<b>83.92</b>	<b>206.23</b>	<b>102.16</b>	<b>315.21</b>	<b>89.58</b>	<b>295.03</b>	<b>105.86</b>	<b>144.80</b>	<b>437.83</b>	<b>225.42</b>	<b>56.01</b>	<b>43.33</b>	<b>274.68</b>	<b>76.90</b>	<b>98.50</b>	
1.1 On Deposit Liabilities	128.31	419.61	258.65	268.49	333.20	83.74	206.23	102.16	315.21	89.58	294.37	105.86	144.80	437.23	225.42	56.01	43.33	260.68	76.90	98.50	
1.1.1 Saving Account	49.80	191.64	106.31	76.01	117.81	52.26	110.32	63.79	122.41	49.12	188.45	42.87	66.29	243.13	93.94	25.10	30.56	120.59	22.49	38.11	
1.1.2 Fixed Account	60.10	119.87	91.71	130.73	131.15	13.15	87.39	38.36	132.44	36.70	83.15	53.80	63.37	151.56	83.56	20.33	12.77	103.58	36.16	45.91	
1.1.2.1 Up to 3 months Fixed Account	0.08	5.91		0.03	0.14	0.02			0.70			2.15	0.57	3.73	0.07				0.21	0.37	
1.1.2.2 3 to 6 months Fixed Account	0.36	3.35	1.90	1.36	2.30	0.17	4.90	4.13	2.58			2.69	0.34	8.09	0.24	1.06		0.45	2.02	1.49	
1.1.2.3 6 months to 1 year Fixed Account	14.95	60.87	75.72	87.22	58.95	0.82	36.11	7.80	0.37	25.08		18.83	33.70	91.32	14.10	13.38	12.77	84.78	25.24	29.28	
1.1.2.4 Above 1 year Fixed Account	44.71	49.75	14.09	42.11	69.76	12.15	46.38	26.44	128.79	11.62	83.15	30.13	28.76	48.43	69.16	5.89		18.34	8.68	14.77	
1.1.3 Call Deposit	18.41	108.10	60.64	61.76	84.24	18.33	8.52		60.35	3.76	22.76	9.18	15.14	42.54	47.92	10.59		36.51	18.24	14.49	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing			73.20			0.18					0.67			0.59				14.00			
<b>2. Commission Expense</b>				<b>0.11</b>			<b>0.07</b>														
<b>3. Staff Expense</b>	<b>20.89</b>	<b>82.54</b>	<b>38.45</b>	<b>62.59</b>	<b>46.76</b>	<b>36.42</b>	<b>48.74</b>	<b>22.31</b>	<b>93.71</b>	<b>29.53</b>	<b>80.46</b>	<b>19.99</b>	<b>26.66</b>	<b>134.02</b>	<b>38.55</b>	<b>16.82</b>	<b>10.63</b>	<b>68.77</b>	<b>13.68</b>	<b>21.18</b>	
<b>4. Office Operating Expenses</b>	<b>21.96</b>	<b>90.53</b>	<b>37.46</b>	<b>61.12</b>	<b>60.21</b>	<b>25.06</b>	<b>30.86</b>	<b>16.31</b>	<b>92.95</b>	<b>18.17</b>	<b>95.01</b>	<b>14.99</b>	<b>20.61</b>	<b>109.33</b>	<b>27.62</b>	<b>16.59</b>	<b>7.47</b>	<b>65.47</b>	<b>15.62</b>	<b>21.08</b>	
<b>5. Foreign Exchange Loss</b>											<b>177.05</b>										
5.1 Due to Change in Exchange Rates											174.05										
5.2 Due to Foreign Currency Transaction											3.00										
<b>6. Non Operating Expense</b>		<b>0.03</b>			<b>20.85</b>			<b>12.18</b>	<b>3.09</b>			<b>0.01</b>		<b>0.63</b>							
<b>7. Provision for Risk</b>	<b>9.08</b>	<b>68.57</b>	<b>14.60</b>	<b>35.52</b>		<b>30.29</b>	<b>37.60</b>	<b>5.38</b>	<b>85.52</b>	<b>34.56</b>	<b>83.45</b>	<b>6.18</b>	<b>6.63</b>	<b>33.34</b>	<b>7.42</b>	<b>6.18</b>	<b>10.72</b>	<b>20.78</b>	<b>3.95</b>	<b>5.11</b>	
7.1 Loan loss Provision	9.08	68.57	14.60	35.50		30.29	37.59	5.38	66.24	34.56	83.45	6.18	6.63	33.34	7.42	6.18	10.72	20.75	3.95	5.11	
7.1.1 General Loan Loss Provision	4.43	14.59	6.72	5.74		7.84	4.39		18.50	10.84	32.28	4.36	5.47	21.85	5.78	6.18	10.72	10.03	3.95	3.58	
7.1.1.1 Pass Loan Loss Provision	2.72	7.54	5.19	0.32		6.82	2.36		10.98	6.64	23.80	3.53	5.06	20.26	5.68	6.18	10.72	8.25	3.95	2.78	
7.1.1.2 Watch List Provision	1.70	7.05	1.53	5.42		1.02	2.03		7.51	4.20	8.48	0.83	0.41	1.59	0.10			1.78		0.80	
7.1.2 Special Loan Loss Provision	4.65	53.98	7.88	29.76		22.45	33.21		34.56	23.72	51.18	1.81	1.16	11.49	1.65			10.73		1.52	
7.1.3 Additional Loan Loss Provision																					
7.2. Provision for Non-Banking Assets								0.01													
7.3. Provision for Loss on Investment																					
7.5. Provision for Loss of Other Assets				0.02					16.68									0.03			
<b>8. Loan Written Off</b>	<b>1.18</b>			<b>1.40</b>					<b>1.43</b>										<b>4.05</b>		
<b>9. Provision for Staff Bonus</b>	<b>3.50</b>	<b>17.52</b>	<b>14.62</b>	<b>14.65</b>	<b>15.64</b>	<b>11.54</b>	<b>8.58</b>	<b>3.61</b>	<b>10.89</b>	<b>6.25</b>	<b>17.75</b>	<b>10.66</b>	<b>10.16</b>	<b>45.05</b>	<b>11.14</b>	<b>3.54</b>	<b>1.25</b>	<b>21.86</b>	<b>2.09</b>	<b>2.98</b>	
<b>10. Provision for Income Tax</b>	<b>10.49</b>	<b>52.57</b>	<b>43.87</b>	<b>43.94</b>	<b>46.92</b>	<b>34.63</b>	<b>25.74</b>	<b>10.83</b>		<b>18.76</b>	<b>53.24</b>	<b>32.00</b>	<b>30.47</b>	<b>134.52</b>	<b>33.43</b>	<b>10.61</b>	<b>2.88</b>	<b>65.59</b>	<b>6.27</b>	<b>8.95</b>	
<b>11. Others</b>																	0.05				
<b>12. Net Profit</b>	<b>24.48</b>	<b>122.65</b>	<b>102.36</b>	<b>102.53</b>	<b>109.47</b>	<b>80.80</b>	<b>60.06</b>	<b>25.28</b>	<b>108.93</b>	<b>43.77</b>	<b>124.24</b>	<b>74.60</b>	<b>71.10</b>	<b>316.02</b>	<b>78.01</b>	<b>24.75</b>	<b>9.62</b>	<b>153.04</b>	<b>14.62</b>	<b>31.20</b>	
<b>Total Expenses</b>	<b>219.89</b>	<b>854.03</b>	<b>583.20</b>	<b>590.35</b>	<b>633.05</b>	<b>302.67</b>	<b>417.87</b>	<b>198.06</b>	<b>711.73</b>	<b>240.62</b>	<b>926.24</b>	<b>264.28</b>	<b>310.44</b>	<b>1210.74</b>	<b>421.61</b>	<b>134.53</b>	<b>85.90</b>	<b>674.25</b>	<b>133.13</b>	<b>189.02</b>	
<b>Income</b>																					
<b>1. Interest Income</b>	<b>186.80</b>	<b>777.03</b>	<b>536.79</b>	<b>454.01</b>	<b>531.06</b>	<b>262.65</b>	<b>373.86</b>	<b>158.36</b>	<b>502.45</b>	<b>171.12</b>	<b>616.94</b>	<b>224.86</b>	<b>246.68</b>	<b>1034.33</b>	<b>391.01</b>	<b>122.45</b>	<b>77.59</b>	<b>593.22</b>	<b>114.95</b>	<b>168.57</b>	
1.1 On Loans and Advances	173.60	733.50	450.58	421.82	502.21	241.80	335.78	158.36	476.24	171.12	559.99	214.64	230.23	1004.54	377.30	116.52	69.48	533.11	106.85	156.05	
1.2 On Investment		6.23		2.32	2.79		2.09		1.58		0.71		1.31		2.11			12.80			
1.2.1 Government Bonds				2.32	2.24		2.09		1.58		0.71							12.80			
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds					0.55								1.31		0.65						
1.2.4 Debenture & Bonds		6.23													1.46						
1.3 On Agency Balance						20.83					0.04									12.52	
1.4 On Call Deposit	13.19	32.82	13.02	29.74	26.06		35.58		22.39		55.66	10.22	15.14	28.56	11.60	5.92		47.30	8.10		
1.5 On Others		4.48	73.20	0.14		0.02	0.42		2.24		0.55			1.23			8.11				
<b>2. Commission and Discount</b>	<b>2.27</b>	<b>6.71</b>	<b>0.79</b>	<b>4.06</b>	<b>1.74</b>	<b>3.97</b>	<b>9.63</b>	<b>18.94</b>	<b>5.10</b>	<b>3.15</b>	<b>7.50</b>	<b>1.72</b>	<b>3.77</b>	<b>12.70</b>	<b>4.69</b>	<b>12.07</b>	<b>8.31</b>	<b>6.02</b>	<b>13.24</b>	<b>1.12</b>	
2.1 Bills Purchase and Discount											0.02										
2.2 Commission	2.27	6.41	0.79	4.06	1.74	2.38	9.63	18.94	5.10	3.15	7.48	0.77	3.77	12.70	4.69	1.52	7.82	6.02	1.69	1.12	
2.3 Others		0.30				1.59						0.95				10.55	0.50			11.55	
<b>3. Exchange Fluctuation Income</b>	<b>0.14</b>	<b>0.01</b>	<b>0.02</b>	<b>0.00</b>					<b>0.25</b>		<b>177.72</b>								<b>6.48</b>		
3.1 Due to Change in Exchange Rate		0.14	0.01	0.02	0.00				0.24		177.72								0.46		
3.2 Due to Foreign Currency Transaction									0.02									6.03			
<b>4. Other Operating Income</b>	<b>22.46</b>	<b>64.11</b>	<b>38.59</b>	<b>29.21</b>	<b>28.37</b>	<b>21.17</b>	<b>22.15</b>	<b>20.75</b>	<b>32.40</b>	<b>36.72</b>	<b>52.75</b>	<b>32.76</b>	<b>27.70</b>	<b>129.03</b>	<b>25.90</b>	<b>0.01</b>		<b>29.90</b>	<b>4.94</b>	<b>18.15</b>	
<b>5. Non Operating Income</b>	<b>7.61</b>	<b>5.03</b>	<b>2.56</b>	<b>6.01</b>	<b>23.47</b>	<b>4.20</b>			<b>10.81</b>		<b>28.49</b>	<b>4.93</b>	<b>32.23</b>	<b>20.93</b>				<b>7.07</b>		<b>0.01</b>	
<b>6. Write Back from Provisions for loss</b>	<b>0.46</b>	<b>1.00</b>	<b>4.47</b>	<b>97.04</b>	<b>48.41</b>	<b>10.68</b>	<b>12.23</b>		<b>160.72</b>	<b>29.63</b>	<b>42.83</b>		<b>0.04</b>	<b>13.75</b>				<b>24.28</b>		<b>1.16</b>	
<b>7. Recovery of written-off Loan</b>	<b>0.29</b>																				
<b>8. Income from Extra Ordinary transactions</b>																0.00		7.27			
<b>9. Net Loss</b>																					
<b>Total Income</b>	<b>219.89</b>	<b>854.03</b>	<b>583.20</b>	<b>590.35</b>	<b>633.05</b>	<b>302.67</b>	<b>417.87</b>	<b>198.06</b>	<b>711.73</b>	<b>240.62</b>	<b>926.24</b>	<b>264.28</b>	<b>310.44</b>	<b>1210.74</b>	<b>421.61</b>	<b>134.53</b>	<b>85.90</b>	<b>674.25</b>	<b>133.13</b>	<b>189.02</b>	

BFI Name	Country	Alpine	Kasamandap	Garima	OmDB	FewaDB	Kabelli	Kamana	Corporate	Purnima	Jyoti	Bagmati	Hemro	Kakre	Shine	Pacific	IDBL	Kanchan	Mantrihumi	Innovative
<b>Expenses</b>																				
<b>1. Interest Expense</b>	<b>95.84</b>	<b>62.24</b>	<b>269.20</b>	<b>346.86</b>	<b>632.24</b>	<b>545.99</b>	<b>19.57</b>	<b>166.21</b>	<b>9.37</b>	<b>91.22</b>	<b>311.32</b>	<b>32.51</b>	<b>35.95</b>	<b>40.33</b>	<b>308.10</b>	<b>57.12</b>	<b>246.35</b>	<b>83.31</b>	<b>22.81</b>	<b>108.50</b>
1.1 On Deposit Liabilities	95.84	62.23	269.16	346.86	632.24	545.99	19.57	166.21	9.37	91.22	311.32	32.51	35.95	40.33	308.10	57.12	246.26	83.31	22.81	108.50
1.1.1 Saving Account	26.29	32.74	127.03	179.39	254.85	163.50	11.15	80.20	3.30	46.07	153.39	21.36	15.45	19.90	205.98	27.73	80.86	55.37	14.70	55.41
1.1.2 Fixed Account	50.18	15.25	116.10	117.24	350.98	280.43	6.91	64.20	5.66	37.00	98.60	6.20	13.13	16.75	83.07	17.08	113.10	23.80	5.73	41.05
1.1.2.1 Up to 3 months Fixed Account	0.23		9.66	1.45	6.88	1.49	0.10	2.10		0.46	0.01				0.49	0.19	3.66	0.12	0.41	0.06
1.1.2.2 3 to 6 months Fixed Account	0.21		5.81	7.95	10.08	4.70	0.12	4.35		1.06	3.18		0.29	0.92	1.15	1.42	0.91	0.09	0.16	
1.1.2.3 6 months to 1 year Fixed Account	32.01	9.61	81.15	40.27	209.52	182.52	3.00	11.64	5.49	17.94	67.98	1.54	10.28	1.33	38.93	7.40	107.12	7.74	2.72	21.17
1.1.2.4 Above 1 year Fixed Account	17.74	5.64	19.48	67.58	124.50	91.72	3.68	46.11	0.17	17.53	27.44	4.65	2.85	15.14	42.73	8.34	0.90	15.03	2.51	19.66
1.1.3 Call Deposit	19.37	14.24	26.03	50.23	26.41	102.07	1.52	21.81	0.41	8.15	59.33	4.96	7.38	3.67	19.06	12.30	52.29	4.14	2.38	12.03
1.1.4 Certificate of Deposit																				
1.2 On Borrowing		0.02	0.05														0.09			
<b>2. Commission Expense</b>	<b>0.50</b>		<b>0.07</b>																	
<b>3. Staff Expense</b>	<b>11.66</b>	<b>16.73</b>	<b>63.67</b>	<b>71.09</b>	<b>75.13</b>	<b>80.45</b>	<b>8.48</b>	<b>25.68</b>	<b>5.57</b>	<b>17.03</b>	<b>54.52</b>	<b>6.57</b>	<b>7.88</b>	<b>8.54</b>	<b>57.26</b>	<b>6.67</b>	<b>62.78</b>	<b>21.04</b>	<b>6.88</b>	<b>18.12</b>
<b>4. Office Operating Expenses</b>	<b>17.70</b>	<b>16.08</b>	<b>68.56</b>	<b>76.83</b>	<b>99.31</b>	<b>66.75</b>	<b>5.44</b>	<b>24.91</b>	<b>4.54</b>	<b>17.98</b>	<b>68.91</b>	<b>8.70</b>	<b>9.24</b>	<b>5.73</b>	<b>50.43</b>	<b>7.75</b>	<b>64.47</b>	<b>17.32</b>	<b>3.65</b>	<b>25.00</b>
<b>5. Foreign Exchange Loss</b>						<b>0.00</b>														
5.1 Due to Change in Exchange Rates					0.00															
5.2 Due to Foreign Currency Transaction																				
<b>6. Non Operating Expense</b>	<b>0.29</b>					<b>1.09</b>		<b>0.16</b>			<b>0.07</b>						<b>0.04</b>			
<b>7. Provision for Risk</b>	<b>41.30</b>	<b>9.06</b>	<b>-152.64</b>	<b>30.07</b>	<b>42.09</b>	<b>128.54</b>	<b>3.93</b>	<b>6.76</b>	<b>9.53</b>	<b>4.19</b>	<b>87.68</b>	<b>4.28</b>	<b>6.48</b>	<b>5.06</b>	<b>18.38</b>	<b>1.05</b>	<b>49.17</b>	<b>3.00</b>	<b>0.45</b>	<b>18.28</b>
7.1 Loan loss Provision	41.30	9.06	-117.72	30.07	42.09	128.54	3.93	6.76	9.53	4.19	45.70	4.28	6.15	5.06	18.38	1.05	47.61	3.00	0.45	18.28
7.1.1 General Loan loss Provision	1.53	2.88	19.22	16.95		17.47	1.43	6.76		1.76	2.54	3.06	2.32	0.81	11.93	1.04	11.41		0.22	7.27
7.1.1.1 Pass Loan Loss Provision	1.53	1.01	11.52	15.65		12.43	1.07	6.76		1.46	13.46	0.45	1.97	0.78	11.43	0.85	2.81		0.31	2.92
7.1.1.2 Watch List Provision		1.87	7.70	1.30		5.04	0.36			0.30	-10.92	2.61	0.35	0.04	0.51	0.20	8.60		-0.10	4.35
7.1.2 Special Loan Loss Provision	39.77	6.18	-136.95	13.11	42.09	111.06	2.50		9.53	2.43	43.16	1.22	3.82	4.25	6.44	0.01	36.20		0.24	11.01
7.1.3 Additional Loan Loss Provision																		3.00		
7.2. Provision for Non-Banking Assets			-34.44								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		
<b>8. Loan Written Off</b>			<b>1.41</b>			<b>4.45</b>					<b>0.25</b>									
<b>9. Provision for Staff Bonus</b>	<b>1.23</b>	<b>4.76</b>	<b>26.14</b>	<b>25.22</b>	<b>33.40</b>	<b>29.03</b>	<b>2.58</b>	<b>11.33</b>		<b>7.36</b>	<b>10.67</b>		<b>4.20</b>		<b>28.81</b>		<b>8.08</b>	<b>5.81</b>		<b>5.26</b>
<b>10. Provision for Income Tax</b>	<b>3.68</b>	<b>14.28</b>	<b>78.41</b>	<b>75.66</b>	<b>100.21</b>	<b>87.09</b>	<b>7.73</b>	<b>33.99</b>		<b>22.09</b>	<b>32.02</b>		<b>12.60</b>		<b>86.42</b>		<b>24.24</b>	<b>17.43</b>		<b>15.77</b>
<b>11. Others</b>						<b>0.62</b>														
<b>12. Net Profit</b>	<b>8.59</b>	<b>33.33</b>	<b>182.97</b>	<b>176.55</b>	<b>233.82</b>	<b>203.21</b>	<b>18.05</b>	<b>79.31</b>	<b>-7.47</b>	<b>51.55</b>	<b>74.71</b>	<b>9.93</b>	<b>29.40</b>	<b>6.92</b>	<b>201.65</b>	<b>35.61</b>	<b>56.56</b>	<b>40.66</b>	<b>7.24</b>	<b>36.80</b>
<b>Total Expenses</b>	<b>180.79</b>	<b>156.50</b>	<b>537.80</b>	<b>802.28</b>	<b>1216.82</b>	<b>1146.59</b>	<b>65.78</b>	<b>348.34</b>	<b>21.54</b>	<b>211.42</b>	<b>640.14</b>	<b>62.01</b>	<b>105.74</b>	<b>66.59</b>	<b>751.05</b>	<b>108.19</b>	<b>511.69</b>	<b>188.57</b>	<b>41.03</b>	<b>227.71</b>
<b>Income</b>																				
<b>1. Interest Income</b>	<b>161.52</b>	<b>136.10</b>	<b>457.89</b>	<b>720.39</b>	<b>1019.09</b>	<b>989.04</b>	<b>58.07</b>	<b>314.21</b>	<b>10.91</b>	<b>188.58</b>	<b>560.85</b>	<b>53.57</b>	<b>86.90</b>	<b>57.54</b>	<b>667.42</b>	<b>99.88</b>	<b>442.49</b>	<b>165.39</b>	<b>36.80</b>	<b>204.36</b>
1.1 On Loans and Advances	148.90	130.46	428.20	695.84	924.80	955.20	56.37	293.36	10.88	172.87	514.93	49.86	81.48	51.75	632.17	97.47	421.76	155.28	32.49	191.79
1.2 On Investment	1.64		2.34		7.50	1.16					5.51				0.35		4.40			
1.2.1 Government Bonds	1.64		2.34		7.50	1.16					5.51				0.35					
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																	4.40			
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance																				
1.4 On Call Deposit	9.58	5.65		23.08	86.75	32.65	1.70	20.85		15.71	40.42	3.71	5.42	5.79	34.89	2.42	16.08	10.10	4.31	12.57
1.5 On Others	1.40		27.35	1.46	0.04	0.02			0.04									0.26		
<b>2. Commission and Discount</b>	<b>0.46</b>	<b>20.35</b>	<b>5.78</b>	<b>7.42</b>	<b>7.83</b>	<b>3.66</b>	<b>1.32</b>	<b>4.96</b>	<b>1.17</b>	<b>1.24</b>	<b>2.79</b>	<b>3.02</b>	<b>1.96</b>	<b>6.24</b>	<b>62.54</b>	<b>4.01</b>	<b>5.63</b>	<b>2.88</b>	<b>4.23</b>	<b>1.17</b>
2.1 Bills Purchase and Discount			0.00																	
2.2 Commission	0.46	1.95	5.78	7.42	7.83	3.66	1.32	4.96		1.24	2.79	1.09	1.96	1.17	14.57	4.01	5.63	2.32	1.59	1.06
2.3 Others		18.41							1.17			1.93		5.08	47.98			0.56	2.64	0.11
<b>3. Exchange Fluctuation Income</b>			<b>0.05</b>	<b>4.17</b>		<b>0.01</b>					<b>0.05</b>						<b>0.25</b>			
3.1 Due to Change in Exchange Rate			0.17								0.00									
3.2 Due to Foreign Currency Transaction		0.05	4.01		0.01						0.04						0.25			
<b>4. Other Operating Income</b>	<b>10.16</b>		<b>44.12</b>	<b>74.48</b>	<b>74.99</b>	<b>93.70</b>	<b>6.14</b>	<b>23.55</b>	<b>0.10</b>	<b>19.30</b>	<b>40.20</b>	<b>1.46</b>	<b>15.82</b>			<b>4.30</b>	<b>25.63</b>	<b>11.42</b>		<b>16.61</b>
<b>5. Non Operating Income</b>	<b>0.08</b>				<b>114.90</b>	<b>8.56</b>		<b>0.03</b>		<b>2.30</b>	<b>0.77</b>				<b>0.55</b>		<b>13.62</b>			
<b>6. Write Back from Provisions for loss</b>	<b>8.58</b>					<b>51.63</b>	<b>0.24</b>	<b>5.59</b>	<b>9.31</b>		<b>35.47</b>	<b>3.95</b>	<b>1.06</b>	<b>2.81</b>	<b>20.54</b>		<b>24.08</b>	<b>1.00</b>		<b>5.58</b>
<b>7. Recovery of written-off Loan</b>																				
<b>8. Income from Extra Ordinary transactions</b>			<b>25.83</b>															<b>7.88</b>		
<b>9. Net Loss</b>																				
<b>Total Income</b>	<b>180.79</b>	<b>156.50</b>	<b>537.80</b>	<b>802.28</b>	<b>1216.82</b>	<b>1146.59</b>	<b>65.78</b>	<b>348.34</b>	<b>21.48</b>	<b>211.42</b>	<b>640.14</b>	<b>62.01</b>	<b>105.74</b>	<b>66.59</b>	<b>751.05</b>	<b>108.19</b>	<b>511.69</b>	<b>188.57</b>	<b>41.03</b>	<b>227.71</b>

BFI Name	Jhimruk	Vibor	Raptiveri	Tourism	Mission	Mt. Malalu	Sindhu	Sahara	A.Community	Manaslu	Kalinchowk	Kailash	Salpa	Sarakoshi	Sajha	Apex	Green	Reliable	NFL
<b>Expenses</b>																			
<b>1. Interest Expense</b>	<b>43.28</b>	<b>301.58</b>	<b>64.64</b>	<b>319.28</b>	<b>80.19</b>	<b>5.91</b>	<b>40.34</b>	<b>26.21</b>	<b>55.10</b>	<b>88.34</b>	<b>17.82</b>	<b>635.50</b>	<b>13.55</b>	<b>31.17</b>	<b>22.81</b>	<b>402.83</b>	<b>20.16</b>	<b>368.69</b>	<b>11.75</b>
1.1 On Deposit Liabilities	43.28	301.58	64.64	317.66	80.02	5.91	40.34	26.21	55.10	88.34	17.82	635.50	13.55	31.17	22.81	402.83	20.16	365.28	11.75
1.1.1 Saving Account	29.14	91.25	26.17	122.05	49.52	4.73	26.74	19.84	25.64	43.76	5.81	239.79	9.92	13.03	8.77	274.36	4.44	87.24	6.80
1.1.2 Fixed Account	8.87	171.19	37.12	145.72	24.17	1.01	13.60	2.86	16.21	19.25	4.72	269.78	3.20	10.20	3.67	128.47	6.20	220.89	4.96
1.1.2.1 Up to 3 months Fixed Account		0.01			0.01				0.34	0.24		3.58	0.05			0.15		3.62	
1.1.2.2 3 to 6 months Fixed Account	0.01	1.47		4.60	0.18	0.00			0.86	0.66	0.07	4.60	0.29	0.26	0.03	0.79	2.12	3.37	
1.1.2.3 6 months to 1 year Fixed Account	2.14	3.87	14.57	104.32	14.40	0.15	8.30		8.82	7.64	2.80	223.50	1.01	4.44	1.29	88.98	1.08	213.90	1.54
1.1.2.4 Above 1 year Fixed Account	6.72	165.84	22.55	36.80	9.58	0.86	5.30	2.86	6.20	10.71	1.85	38.11	1.86	5.51	2.35	38.54	3.00		3.42
1.1.3 Call Deposit	5.28	39.14	1.36	49.88	6.33	0.17		3.52	13.25	25.33	7.29	125.94	0.42	7.93	10.37		9.52	57.15	
1.1.4 Certificate of Deposit																			
1.2 On Borrowing				1.63	0.17														3.41
<b>2. Commission Expense</b>	<b>0.25</b>																		
<b>3. Staff Expense</b>	<b>7.54</b>	<b>51.79</b>	<b>9.26</b>	<b>59.74</b>	<b>24.28</b>	<b>2.10</b>	<b>17.44</b>	<b>6.89</b>	<b>19.40</b>	<b>19.73</b>	<b>8.09</b>	<b>118.12</b>	<b>3.97</b>	<b>10.09</b>	<b>11.45</b>	<b>48.34</b>	<b>4.69</b>	<b>59.27</b>	<b>3.70</b>
<b>4. Office Operating Expenses</b>	<b>8.00</b>	<b>51.05</b>	<b>6.43</b>	<b>67.44</b>	<b>19.42</b>	<b>2.82</b>	<b>16.29</b>	<b>7.39</b>	<b>19.91</b>	<b>20.10</b>	<b>6.20</b>	<b>118.39</b>	<b>2.30</b>	<b>14.42</b>	<b>11.83</b>	<b>73.89</b>	<b>2.70</b>	<b>59.43</b>	<b>5.84</b>
<b>5. Foreign Exchange Loss</b>												<b>0.36</b>							
5.1 Due to Change in Exchange Rates																			
5.2 Due to Foreign Currency Transaction												0.36							
<b>6. Non Operating Expense</b>		<b>0.21</b>										<b>11.92</b>	<b>0.03</b>						<b>3.19</b>
<b>7. Provision for Risk</b>	<b>6.86</b>	<b>37.73</b>	<b>3.77</b>	<b>41.82</b>	<b>5.01</b>	<b>0.26</b>	<b>4.66</b>	<b>0.37</b>	<b>12.59</b>	<b>4.17</b>	<b>4.57</b>	<b>67.70</b>	<b>2.27</b>	<b>14.36</b>	<b>10.24</b>	<b>20.52</b>	<b>2.18</b>	<b>39.52</b>	<b>1.60</b>
7.1 Loan loss Provision	6.86	36.50	3.77	41.82	5.01	0.26	4.66	0.37	12.59	4.17	4.57	65.71	2.27	14.36	10.24	15.54	2.18	39.52	1.60
7.1.1 General Loan loss Provision	2.34	15.68	2.48	8.70	4.49	0.16	1.45	0.37	5.02	4.17	0.96	21.70	0.39	6.80	1.09	15.54	0.84	14.39	0.10
7.1.1.1 Pass Loan Loss Provision	1.22	10.69	1.12	8.44	4.44	0.16	1.12	0.37	1.72	3.95	0.64	20.18	0.30	2.88	0.24	15.54	0.76	13.30	0.10
7.1.1.2 Watch List Provision	1.12	4.99	1.36	0.25	0.04	0.00	0.33		3.30	0.21	0.32	1.52	0.10	3.91	0.85		0.08	1.09	
7.1.2 Special Loan Loss Provision	4.52	20.82	1.29	28.38	0.52	0.10	3.20		7.57		3.61	44.01	1.88	7.57	9.14		1.35	25.13	1.49
7.1.3 Additional Loan Loss Provision				4.74															
7.2. Provision for Non-Banking Assets												1.30				4.98			
7.3. Provision for Loss on Investment		1.23										0.69							
7.5. Provision for Loss of Other Assets																			
<b>8. Loan Written Off</b>		<b>32.67</b>														<b>7.16</b>			
<b>9. Provision for Staff Bonus</b>	<b>1.84</b>			<b>18.88</b>	<b>5.54</b>	<b>0.52</b>			<b>1.02</b>			<b>51.66</b>	<b>0.34</b>						<b>14.32</b>
<b>10. Provision for Income Tax</b>	<b>5.51</b>			<b>56.64</b>	<b>16.63</b>	<b>1.57</b>			<b>3.06</b>			<b>153.50</b>							<b>42.96</b>
<b>11. Others</b>					<b>0.01</b>											<b>0.08</b>			
<b>12. Net Profit</b>	<b>13.39</b>	<b>87.62</b>	<b>15.30</b>	<b>132.16</b>	<b>38.80</b>	<b>3.66</b>	<b>31.37</b>	<b>8.82</b>	<b>7.15</b>	<b>54.31</b>	<b>7.93</b>	<b>363.06</b>	<b>3.36</b>	<b>8.56</b>		<b>124.33</b>	<b>1.26</b>	<b>100.23</b>	<b>33.37</b>
<b>Total Expenses</b>	<b>86.67</b>	<b>562.65</b>	<b>99.40</b>	<b>695.96</b>	<b>189.88</b>	<b>16.84</b>	<b>110.10</b>	<b>49.68</b>	<b>118.24</b>	<b>186.65</b>	<b>44.62</b>	<b>1520.22</b>	<b>25.81</b>	<b>78.62</b>	<b>56.33</b>	<b>677.14</b>	<b>31.00</b>	<b>687.60</b>	<b>56.26</b>
<b>Income</b>																			
<b>1. Interest Income</b>	<b>72.69</b>	<b>421.04</b>	<b>87.35</b>	<b>575.91</b>	<b>170.15</b>	<b>14.72</b>	<b>96.78</b>	<b>43.43</b>	<b>103.60</b>	<b>170.28</b>	<b>38.99</b>	<b>1229.03</b>	<b>22.47</b>	<b>61.58</b>	<b>42.26</b>	<b>487.43</b>	<b>28.25</b>	<b>585.18</b>	<b>13.48</b>
1.1 On Loans and Advances	70.25	398.26	87.35	535.96	163.67	14.24	87.08	40.74	95.46	164.53	35.48	1167.52	19.35	58.59	39.81	466.30	26.04	536.16	13.27
1.2 On Investment		6.51		1.71			0.28					6.53				4.77		9.81	0.18
1.2.1 Government Bonds		0.04		1.71								6.53				4.77		9.81	
1.2.2 Foreign Bonds																			
1.2.3 NRB Bonds		6.47																	0.18
1.2.4 Debenture & Bonds							0.28												
1.3 On Agency Balance				0.03															
1.4 On Call Deposit	2.44	16.27		38.19	6.48	0.47	9.42	2.70	8.14	5.75	3.51	54.98	3.13	3.00	1.96	16.37	2.21	39.05	0.02
1.5 On Others		0.00		0.02											0.49			0.16	
<b>2. Commission and Discount</b>	<b>9.30</b>	<b>0.92</b>	<b>11.79</b>	<b>16.79</b>	<b>1.63</b>	<b>0.84</b>	<b>3.31</b>		<b>1.29</b>	<b>4.56</b>	<b>0.82</b>	<b>8.53</b>	<b>0.70</b>	<b>0.48</b>	<b>1.90</b>	<b>5.51</b>	<b>0.12</b>	<b>26.32</b>	<b>0.00</b>
2.1 Bills Purchase and Discount	0.01																		
2.2 Commission	9.29	0.92	1.29	16.79	1.63	0.84	1.77		1.29	4.56	0.82	8.53	0.70	0.48	1.90	5.51	0.12	24.61	0.00
2.3 Others	0.00		10.50				1.54												1.72
<b>3. Exchange Fluctuation Income</b>		<b>0.05</b>		<b>45.11</b>								<b>1.02</b>							<b>1.63</b>
3.1 Due to Change in Exchange Rate		0.05		40.93															1.63
3.2 Due to Foreign Currency Transaction				4.18								1.02							
<b>4. Other Operating Income</b>	<b>2.49</b>	<b>31.52</b>		<b>49.16</b>	<b>18.08</b>	<b>1.19</b>	<b>10.01</b>	<b>6.24</b>	<b>9.68</b>	<b>11.81</b>	<b>4.81</b>	<b>106.43</b>	<b>2.15</b>	<b>7.52</b>	<b>3.67</b>	<b>44.06</b>	<b>2.45</b>	<b>39.39</b>	
<b>5. Non Operating Income</b>		<b>23.77</b>		<b>1.74</b>								<b>137.02</b>							<b>5.53</b>
<b>6. Write Back from Provisions for loss</b>	<b>2.20</b>	<b>85.35</b>	<b>0.26</b>	<b>7.26</b>		<b>0.09</b>			<b>3.67</b>			<b>38.18</b>	<b>0.49</b>	<b>9.03</b>		<b>75.91</b>	<b>0.19</b>	<b>29.53</b>	<b>33.62</b>
<b>7. Recovery of written-off Loan</b>																			
<b>8. Income from Extra Ordinary transactions</b>					<b>0.02</b>											<b>64.22</b>			<b>0.03</b>
<b>9. Net Loss</b>															<b>8.50</b>				
<b>Total Income</b>	<b>86.67</b>	<b>562.65</b>	<b>99.40</b>	<b>695.96</b>	<b>189.88</b>	<b>16.84</b>	<b>110.10</b>	<b>49.68</b>	<b>118.24</b>	<b>186.65</b>	<b>44.62</b>	<b>1520.22</b>	<b>25.81</b>	<b>78.62</b>	<b>56.33</b>	<b>677.14</b>	<b>31.00</b>	<b>687.60</b>	<b>56.26</b>





BFI Name	Premeire	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Ganeshwari	Everest	ICFC	Sagarmatha	Kuber	Seti	Prana	Namaste	Kaski	Unique	Manjushree	Jebils	
<b>Expenses</b>																					
1. Interest Expense	63.29	3.30	11.53	127.63	79.89	5.76	5.07	1.34	103.03	70.87	252.11	171.56	1.25	13.26	11.96	21.96	174.22	45.20	141.71	58.27	
1.1 On Deposit Liabilities	63.29	3.30	11.53	127.63	79.89	5.69	4.26	1.34	103.03	70.87	245.30	171.56	1.25	13.26	11.96	21.96	174.22	45.20	139.89	58.27	
1.1.1 Saving Account	24.40	0.97	2.48	47.20	53.32	4.73	0.39	1.34	44.27	34.77	125.20	65.20	1.08	6.87	8.72	17.59	91.90	21.26	80.90	17.29	
1.1.2 Fixed Account	34.21	2.32	9.05	80.43	26.58	0.96	0.06		58.76	36.09	120.10	81.34	0.16	6.39	3.24	4.38	82.32	23.94	58.99	31.85	
1.1.2.1 Up to 3 months Fixed Account	0.71	0.64		0.04	0.59				0.72	0.27		0.98					0.66	0.36	0.13	0.12	
1.1.2.2 3 to 6 months Fixed Account	0.39			0.60	0.73				0.86	0.14	0.50	3.38		0.42	0.21	0.03	1.51	0.32	0.49	0.19	
1.1.2.3 6 months to 1 year Fixed Account	27.22	0.00		43.00	14.07	0.03			49.33	26.20	75.53	57.23		1.83	3.01	0.93	71.11	18.51	0.04	18.56	
1.1.2.4 Above 1 year Fixed Account	5.88	1.68	9.05	36.79	11.18	0.93	0.06		7.85	9.48	44.07	19.74	0.16	4.13	0.02	3.42	9.05	4.75	58.33	12.98	
1.1.3 Call Deposit	4.68						3.80					25.02								9.13	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing						0.07	0.81				6.81									1.82	
2. Commission Expense					1.33																
3. Staff Expense	10.18	4.77	2.51	29.52	12.89	4.90	6.05	1.07	10.59	10.22	44.67	28.11	2.18	4.71	4.35	3.50	27.48	6.11	14.85	10.98	
4. Office Operating Expenses	10.26	3.82	1.19	33.45	12.26	5.51	17.69	1.43	11.96	12.50	51.57	27.38	7.58	2.46	7.31	1.59	22.95	6.82	15.83	10.66	
5. Foreign Exchange Loss																					
5.1 Due to Change in Exchange Rates																					
5.2 Due to Foreign Currency Transaction																					
6. Non Operating Expense				0.09						0.04		10.84									
7. Provision for Risk	172.71	0.60	3.54	66.70	30.45	30.65			8.61	9.12	28.50	7.63		1.71	1.78	0.04	16.88	1.32	0.75	8.13	
7.1 Loan loss Provision		0.60	3.54	41.75	30.45				8.10	9.12	28.50	7.63		1.71	1.78	0.04	16.88	1.32	0.75	8.13	
7.1.1 General Loan Loss Provision				2.90	5.39				8.10	1.10	19.67			0.92		0.12	2.46	1.32	0.75	0.08	
7.1.1.1 Pass Loan Loss Provision				1.67	3.40				8.10	1.10	16.88			0.48		0.12	1.30	1.32	0.75	0.08	
7.1.1.2 Watch List Provision				1.22	1.99						2.79			0.44			1.16				
7.1.2 Special Loan Loss Provision		0.60	3.54	38.86	25.05					8.02	8.82	7.63		0.79	1.78	-0.08	14.43			8.05	
7.1.3 Additional Loan Loss Provision																					
7.2. Provision for Non-Banking Assets	172.71			24.90		14.86															
7.3. Provision for Loss on Investment				0.05					0.51												
7.5. Provision for Loss of Other Assets						15.79			0.00												
8. Loan Written Off				1.06							2.72									6.01	
9. Provision for Staff Bonus				0.41					7.05	1.67	19.76	11.49		1.05	3.08	1.39	8.93			4.54	
10. Provision for Income Tax				0.10					21.16	5.00	59.27	34.46		3.16	9.20	4.18	26.80			13.63	
11. Others																				-1.04	
12. Net Profit		36.15		3.96	100.20	79.42		116.11	49.37	11.67	138.30	80.40	45.90	7.37	23.46	9.76	62.52	50.60	31.81	12.79	
Total Expenses	256.44	48.63	18.77	262.92	237.01	126.24	28.81	119.95	211.77	121.08	596.89	371.87	56.91	33.73	61.15	42.42	339.79	110.06	229.14	99.79	
<b>Income</b>																					
1. Interest Income	18.83	17.85	17.33	148.84	201.36	22.02	14.41	18.19	157.01	113.09	496.41	266.74	6.52	30.90	32.79	38.03	312.13	104.83	210.43	81.64	
1.1 On Loans and Advances	18.22	17.85	17.33	131.76	193.03	21.09	14.10	18.12	146.57	105.61	470.47	247.45	6.52	27.11	25.05	32.93	295.49	74.43	193.86	72.66	
1.2 On Investment				5.64			0.01		2.18	0.01	0.11	2.93						2.20	0.22	1.51	
1.2.1 Government Bonds											0.11	2.93									
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds				5.64														2.20	0.22		
1.2.4 Debenture & Bonds							0.01		2.18	0.01											
1.3 On Agency Balance											25.60										
1.4 On Call Deposit				11.44	8.34	0.93	0.30		8.27	7.47					7.73	5.10	16.64	4.15		7.42	
1.5 On Others	0.61							0.07			0.22	16.36		3.79	0.00			24.05	16.35	0.06	
2. Commission and Discount	0.02	0.00		1.02		5.37			1.22	1.09	4.60	1.20		0.20	0.00	0.11			13.31	0.08	
2.1 Bills Purchase and Discount																					
2.2 Commission	0.01	0.00		1.02		0.00			1.15	1.09	4.60	1.20		0.20	0.00	0.11			0.18	0.08	
2.3 Others	0.01					5.37			0.07											13.12	
3. Exchange Fluctuation Income																					
3.1 Due to Change in Exchange Rate																					
3.2 Due to Foreign Currency Transaction																					
4. Other Operating Income	1.79	6.96	0.54	8.44	17.23	0.04	0.21		20.24	6.90	34.81	25.94	1.06	2.63	2.25	4.29	27.66	5.23		6.72	
5. Non Operating Income				6.57			1.03	1.71	20.56		61.08	59.93			4.70					9.27	
6. Write Back from Provisions for loss	102.55	23.82	0.42	85.12	18.42	98.31	12.37	100.05	12.74			18.06	49.32		4.03				5.40	2.04	
7. Recovery of written-off Loan															13.81						
8. Income from Extra Ordinary transactions				12.93		0.50									3.57					0.04	
9. Net Loss	133.25		0.48				0.80														
Total Income	256.44	48.63	18.77	262.92	237.01	126.24	28.81	119.95	211.77	121.08	596.89	371.87	56.91	33.73	61.15	42.42	339.79	110.06	229.14	99.79	

BFI Name	Reliance	Bhaktapur
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**Expenses**

<b>1. Interest Expense</b>	<b>129.21</b>	<b>20.77</b>
1.1 On Deposit Liabilities	129.21	20.77
1.1.1 Saving Account	90.41	9.64
1.1.2 Fixed Account	38.80	8.72
1.1.2.1 Up to 3 months Fixed Account	0.87	
1.1.2.2 3 to 6 months Fixed Account	3.43	
1.1.2.3 6 months to 1 year Fixed Account	22.25	3.35
1.1.2.4 Above 1 year Fixed Account	12.25	5.37
1.1.3 Call Deposit		2.41
1.1.4 Certificate of Deposit		
1.2 On Borrowing		
<b>2. Commission Expense</b>		
<b>3. Staff Expense</b>	<b>18.34</b>	<b>4.37</b>
<b>4. Office Operating Expenses</b>	<b>22.89</b>	<b>5.96</b>
<b>5. Foreign Exchange Loss</b>		
5.1 Due to Change in Exchange Rates		
5.2 Due to Foreign Currency Transaction		
<b>6. Non Operating Expense</b>		
<b>7. Provision for Risk</b>	<b>42.07</b>	<b>5.56</b>
7.1 Loan loss Provision	34.79	5.56
7.1.1 General Loan loss Provision	34.79	1.49
7.1.1.1 Pass Loan Loss Provision	34.79	1.14
7.1.1.2 Watch List Provision		0.35
7.1.2 Special Loan Loss Provision		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	2.39	
7.5. Provision for Loss of Other Assets		
<b>8. Loan Written Off</b>		
<b>9. Provision for Staff Bonus</b>	<b>4.45</b>	<b>0.67</b>
<b>10. Provision for Income Tax</b>	<b>13.35</b>	<b>2.01</b>
<b>11. Others</b>		
<b>12. Net Profit</b>	<b>31.15</b>	<b>7.51</b>
<b>Total Expenses</b>	<b>261.47</b>	<b>46.85</b>

**Income**

<b>1. Interest Income</b>	<b>205.41</b>	<b>41.16</b>
1.1 On Loans and Advances	185.80	32.80
1.2 On Investment		0.61
1.2.1 Government Bonds		0.61
1.2.2 Foreign Bonds		
1.2.3 NRB Bonds		
1.2.4 Debenture & Bonds		
1.3 On Agency Balance		
1.4 On Call Deposit	19.61	
1.5 On Others		7.74
<b>2. Commission and Discount</b>	<b>0.57</b>	<b>0.04</b>
2.1 Bills Purchase and Discount		
2.2 Commission	0.40	0.04
2.3 Others	0.17	
<b>3. Exchange Fluctuation Income</b>		
3.1 Due to Change in Exchange Rate		
3.2 Due to Foreign Currency Transaction		
<b>4. Other Operating Income</b>	<b>21.59</b>	<b>3.90</b>
<b>5. Non Operating Income</b>	<b>24.00</b>	
<b>6. Write Back from Provisions for loss</b>	<b>9.89</b>	<b>1.75</b>
<b>7. Recovery of written-off Loan</b>		
<b>8. Income from Extra Ordinary transactions</b>		
<b>9. Net Loss</b>		
<b>Total Income</b>	<b>261.47</b>	<b>46.85</b>



BFI Name	Citizens	Prime	Sunrise	NMB	PRABHU	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	Sahayogi	Karnali	Triveni	Suprim	Sureksha	
<b>Sector Wise</b>																					
Agricultural and Forest Related	286.62	726.19	893.41	860.93	1719.90	500.55	815.82	1259.77	750.10	1593.33	42.00	67.13	694.26	116.69	1.35	154.36	176.85	1001.92	1028.34	73.73	
Fishery Related	64.18	1.00	2.55	53.15	4.03	7.67	23.17	1.66	1.20	11.14		1.89	51.46	3.89		25.25		54.29	8.70	1.03	
Mining Related	171.43	72.80	46.49	66.83		17.97	30.53	54.20	446.66				71.15	11.55				9.62	15.33		
Manufacturing (Producing) Related	6364.12	6785.71	6551.27	9811.92	7157.08	6359.26	6282.43	5547.97	6628.05	6301.30	514.69	389.99	1150.80	487.51	8.52	170.58	11.96	413.97	353.14	0.33	
Construction	945.55	4718.88	1519.71	8101.83	7423.68	213.49	686.04	1822.14	2787.53	3768.13	21.01	70.02	1369.98	248.13	20.90	97.54	92.01	1564.46	525.55	345.70	
Electricity, Gas and Water	2046.38	2121.92	638.65	3775.87	1189.14	807.39	545.81	631.17	430.42	1325.43	524.27	0.94	103.41	123.43					0.50		
Metal Products, Mach. & Ele. Eqp.	64.88	91.64	287.94	1562.51	370.90	163.70	274.38	82.62	318.51	498.26	13.16		488.55	45.58				92.39	100.95		
Tras., Com. and Public Utilities	256.43	1004.15	490.49	2509.18	2118.36	621.13	569.00	350.50	168.05	2191.72			751.59	112.44	5.50	25.71	121.68	756.96	218.54	508.84	
Wholesaler & Retailer	6818.46	4365.75	9339.49	11421.84	8091.28	4159.43	8829.40	6928.74	5220.69	8011.10	129.84	1011.62	1282.77	559.64	10.49	736.49	64.84	589.25	1265.75	586.26	
Finance, Insurance and Real Estate	4610.68	4017.28	3880.39	3525.49	6922.84	2946.35	3004.59	2941.90	2843.03	1456.31	119.00	68.40	1392.57	581.04	26.30	56.31		651.52	9.65		
Hotel or Restaurant	768.24	737.46	1297.67	2379.76	2587.08	243.37	1465.14	1237.24	1073.97	1241.87	380.40	87.55	516.42	678.72	4.62	9.89		227.61	215.59	0.75	
Other Services	1931.07	812.66	1543.47	2404.41	4902.95	683.27	805.94	2046.28	1284.89	1859.89	368.97	106.13	507.23	98.91		66.04	386.12	263.90	197.28	56.46	
Consumption Loans	5646.83	4498.87	3789.14	2130.16	3157.61	1524.97	1581.32	1763.36	1466.55	2185.29	4.32	69.45	803.92	2351.53	28.42	10.92	17.13	264.42	169.15	69.07	
Local Government	1.57													1.46					3.75		
Others	9109.86	9652.03	5686.63	3775.53	1339.00	1600.94	2754.91	1019.60	1291.00	9396.32	351.28	1154.71	1193.16	3116.00	67.79	877.57		822.47	1696.86	110.36	
<b>TOTAL sectorwise</b>	<b>39086.29</b>	<b>39606.36</b>	<b>35967.27</b>	<b>52379.42</b>	<b>46983.85</b>	<b>19849.49</b>	<b>27668.48</b>	<b>25687.13</b>	<b>24710.63</b>	<b>39840.08</b>	<b>2468.92</b>	<b>3027.85</b>	<b>10377.28</b>	<b>8536.51</b>	<b>173.89</b>	<b>2230.66</b>	<b>870.59</b>	<b>6712.78</b>	<b>5809.08</b>	<b>1752.52</b>	

**Product Wise**

Term Loan	7747.24	5796.17	3609.40	9910.77	9514.24	4048.94	4289.73	5378.24	6223.98	6053.51	1684.70	406.38	1089.00	1527.03	10.47		76.80	635.81	220.11	112.10
Overdraft	6120.75	8524.25	8719.81	3290.52	8350.95	4085.13	7395.87	5640.02	5775.91	5268.71	372.99			2926.18	67.79		267.38	1434.66	888.67	382.99
Trust Receipt Loan / Import Loan	459.18	609.42	1509.55	1754.28	2096.63	1220.48	2310.53	1869.41	1228.35	1438.87				424.60						
Demand & Other Working Capital Loan	4422.24	4778.06	8427.81	10413.34	8459.79	4346.33	5938.10	7451.01	5010.66	6842.91	89.79	2263.54	2893.25		10.49	951.53			801.82	120.55
Res. Per. H. Loan (Up to Rs. 10 mil.)	2189.21	2339.92	3433.81	5509.80	5671.16	940.48	1179.86	907.09	2172.59	2830.63	8.09	70.02	989.79		20.90	57.02		1118.24	497.74	299.84
Real Estate Loan	4568.71	5324.09	2324.05	3944.87	4249.69	964.56	2376.44	698.11	1387.58	3689.96	115.93		1063.17	1035.42	26.30	120.53	92.01	732.99	185.59	128.58
Margin Nature Loan	2715.33	1620.35	1264.59	862.18	2096.56	474.51	73.29	36.52	241.01	467.48			390.29	687.51	26.24			51.70	30.34	2.50
Hire Purchase Loan	1549.68	1030.76	3058.07	3390.48	2442.18	1040.32	2049.49	1843.82	800.15	3227.76	22.81	50.95	1340.12	1077.06	5.50	7.67	121.68	908.72	301.19	533.35
Deprived Sector Loan	1613.20	1634.09	1576.31	2178.18	2116.93	903.20	1099.44	1237.63	1095.49	1538.56	157.67	177.60	437.52	346.05	4.02	120.63	67.98	325.40	209.71	82.46
Bills Purchased	98.24	116.08	29.17	617.66	15.14	1.29		23.96	57.57	153.82										
Other Product	7602.52	7833.16	2014.70	10507.35	1970.58	1824.26	955.72	601.32	717.33	8327.87	16.95	59.36	2174.14	512.66	2.18	973.28	244.74	1505.26	2673.91	90.15
<b>Total Product wise Loan</b>	<b>39086.29</b>	<b>39606.36</b>	<b>35967.27</b>	<b>52379.42</b>	<b>46983.85</b>	<b>19849.49</b>	<b>27668.48</b>	<b>25687.13</b>	<b>24710.63</b>	<b>39840.08</b>	<b>2468.92</b>	<b>3027.85</b>	<b>10377.28</b>	<b>8536.51</b>	<b>173.89</b>	<b>2230.66</b>	<b>870.59</b>	<b>6712.78</b>	<b>5809.08</b>	<b>1752.52</b>

**Collateral Wise**

Gold and Silver	2522.52	3762.47	348.03	0.95	59.44	140.19		278.96	161.91	425.14			63.35	354.08						
Government Securities	2.48					41.00	0.95			43.55									3.75	
Non Governmental Securities	2700.15	1684.20		1377.39	2183.80	488.20	73.41	36.52	241.01				390.29	687.51	26.24			51.70	30.34	2.50
Fixed Deposit Receipts	155.42	198.47	244.29	202.78	152.35	82.47	44.27	2.64	254.02	138.58	9.49	24.89	45.83	156.75	2.18	10.92	17.13	64.46	26.10	42.06
Own	153.99	198.47	244.29	202.78	152.35	82.47	44.27	2.64	254.02	125.31	9.49	24.89	45.83	156.75	2.18	10.92	17.13	64.46	26.10	42.06
Other Licences Institutions	1.43									13.27										
Collateral of Properties	30355.31	29800.91	32234.53	49763.00	42081.11	18102.26	26799.28	23284.45	22812.00	36811.50	2380.96	2932.62	9592.02	6904.19	132.19	2217.74	853.46	6499.61	5748.89	1701.15
Fixed Assets	19374.31	29262.84	27071.61	42156.00	39147.80	12197.11	23749.21	21745.24	11965.27	33557.29	2380.96	2932.62	9592.02	6904.19	132.19	2217.74	853.46	6496.97	5748.89	1701.15
Current Assets	10980.99	538.06	5162.92	7607.00	2933.30	5905.15	3050.07	1539.20	10846.73	3254.21								2.64		
Against security of Bill	419.61	11.39			176.20	1.29	25.51	85.62	57.57	962.13										
Domestic Bills	48.10				63.38			23.96	26.96											
Foreign Bills	371.51	11.39			112.82	1.29	25.51	61.66	30.61	962.13										
Against Guarantee	68.31	2725.37	30.41	938.91	1939.83		707.33	1636.05	1094.36	1.80		70.34	285.79	433.98	13.28			66.29		6.82
Government Guarantee	117.80			123.05	123.14								18.51		2.72					
Institutional Guarantee		2390.73		308.96	1254.79		599.93	985.94	1094.36			69.40	266.68	433.98				40.19		
Personal Guarantee	68.31	207.26	30.41	475.42	54.44		0.18	1.60		1.80			0.60		10.56			26.11		6.42
Collective Guarantee				31.48	507.47		107.21	648.52				0.94								
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee		9.58																		0.40
Credit Card	2.81			6.52			9.39													
Others	2859.68	1423.55	3110.01	89.87	391.12	994.08	8.33	362.90	89.75	1457.39	78.46					2.01		30.72		
<b>Total</b>	<b>39086.29</b>	<b>39606.36</b>	<b>35967.27</b>	<b>52379.42</b>	<b>46983.85</b>	<b>19849.49</b>	<b>27668.48</b>	<b>25687.13</b>	<b>24710.63</b>	<b>39840.08</b>	<b>2468.92</b>	<b>3027.85</b>	<b>10377.28</b>	<b>8536.51</b>	<b>173.89</b>	<b>2230.66</b>	<b>870.59</b>	<b>6712.78</b>	<b>5809.08</b>	<b>1752.52</b>

BFI Name	Shanghla	Gandaki	Infrastructure	Business	Excel	Biratnami	Western	Society	Araniko	Deva	Miteri	Tinau	Muktnath	Sewa	Kankai	Mahakali	Ace	Bhargav	diyalo	Country	
<b>Sector Wise</b>																					
Agricultural and Forest Related	266.08	239.33	182.74	90.30	218.20	185.83	150.40	114.81	118.38	246.61	161.51	231.55	2509.65	405.18	138.73	71.59	99.84	80.78	408.23	116.76	
Fishery Related	7.66	8.70		1.00	4.85			3.14	9.20		1.21	1.55	7.14	8.23	30.20				0.70	0.20	
Mining Related	30.28	71.87						24.33	1.75					23.88						8.00	
Manufacturing (Producing) Related	552.65	444.60	217.46	131.60	349.30	385.26	72.88	461.97	44.36	386.92	92.88	125.25	257.82	255.17	37.33	84.21	680.28	76.62	222.89	129.76	
Construction	962.71	1011.07	423.11	473.51	451.11	156.70	87.74	979.22	151.44	653.03	212.03	468.16	1759.71	467.15	84.10	48.74	1175.94	204.45	68.13	86.33	
Electricity, Gas and Water	9.42	1.63	34.10					196.21		219.08	0.92		20.12	3.33			713.80	2.31	4.97		
Metal Products, Mach. & Ele. Eqp.	84.31	26.01	0.03	48.70	4.44			113.71	12.14	65.33	23.51	9.98	95.98	11.92			44.11		6.82	22.98	
Tras., Com. and Public Utilities	663.99	156.00	401.66	759.38	35.78		31.23	174.30	190.58	276.99	153.85	224.68	1059.41	323.75	39.48		234.38	103.64	229.77	3.74	
Wholesaler & Retailer	1303.76	484.50	1262.93	557.82	902.32	963.79	414.67	1486.98	284.76	594.74	289.42	556.10	786.41	1160.16	221.84	241.12	712.88	246.64	142.09	305.52	
Finance, Insurance and Real Estate	783.65	271.00	77.27	767.01	252.39			411.68	18.14	664.33	164.58	252.96	447.02	107.20			712.72		90.25	66.37	
Hotel or Restaurant	420.63	111.84	270.24	80.57	131.86		55.63	264.65	25.54	103.39	48.48	51.59	327.54	91.74	4.31	46.77	382.28	16.42	14.89	24.82	
Other Services	516.86	90.19	40.97	316.05	213.40	199.40	59.45	352.63	22.61	249.59	61.58	217.78	108.01	112.01	14.75	4.03	652.40	62.92	18.24	13.71	
Consumption Loans	362.40	115.53	188.72	797.60	134.90	254.94	16.03	311.58	273.31	598.55	69.58	78.95	289.43	138.48	37.50	50.38	93.06	20.63	48.40	209.44	
Local Government											1.50			1.37			15.16		2.04		
Others	2478.92	1354.68	1338.96	1697.25	353.81	933.33	542.42	790.58	501.01	1850.90	694.96	322.22	1810.77	935.26	430.05	249.12	1141.88	304.12	369.51	416.20	
<b>TOTAL sectorwise</b>	<b>8443.32</b>	<b>4386.94</b>	<b>4438.18</b>	<b>5720.80</b>	<b>3052.36</b>	<b>3079.25</b>	<b>1430.45</b>	<b>5685.79</b>	<b>1653.22</b>	<b>5910.68</b>	<b>1976.35</b>	<b>2546.36</b>	<b>9480.10</b>	<b>4066.83</b>	<b>1008.07</b>	<b>795.98</b>	<b>6658.74</b>	<b>1118.51</b>	<b>1634.93</b>	<b>1395.83</b>	

**Product Wise**

Term Loan	2361.18	208.84	570.91	373.18	499.70	676.54	386.89	730.29	127.39	379.93	69.09	258.04	1846.85	1321.64	560.80		2451.12	447.12	40.87	112.62
Overdraft	1837.11	2156.08	1960.46	708.87	724.32	508.70	646.08	2271.50	577.61	729.28	368.18	905.83	1548.19	1617.78	235.49	199.35	1750.73	258.29	292.02	559.59
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan	1152.65	10.62		97.65	927.72	989.82	169.42	146.14	28.32	230.28				23.68		325.34	34.04		624.63	138.08
Res. Per. H. Loan (Up to Rs. 10 mil.)	716.07	801.57	418.40	461.24	309.35	156.70	87.74	746.57	126.78	610.89	194.96	468.16	1606.07	239.95	84.10	48.74	943.67	204.45	48.73	72.58
Real Estate Loan	642.59	330.99	175.27	559.69	288.36	87.66		528.15	28.58	637.03	156.19	160.81	446.09	98.60	5.00		398.45		54.84	56.22
Margin Nature Loan	56.47		316.36	622.01	17.90			104.34	216.31	230.79		1.47		3.55			12.69		6.51	
Hire Purchase Loan	951.08	192.06	401.66	915.64	26.07	52.78	31.23	248.16	184.45	359.68	169.36	176.70	1198.66	364.21	68.79	44.73	326.85	103.64	220.67	209.25
Deprived Sector Loan	437.45	186.73	170.55	249.07	128.54	144.88	88.72	244.86	78.29	319.20	99.43	103.67	2411.24	224.19	40.51	37.22	329.43	42.93	58.53	64.69
Bills Purchased									2.50											
Other Product	288.72	500.06	424.57	1733.45	130.39	462.18	20.38	665.78	285.49	2411.10	919.14	471.68	423.00	173.23	13.38	140.60	411.76	62.08	288.14	182.81
<b>Total Product wise Loan</b>	<b>8443.32</b>	<b>4386.94</b>	<b>4438.18</b>	<b>5720.80</b>	<b>3052.36</b>	<b>3079.25</b>	<b>1430.45</b>	<b>5685.79</b>	<b>1653.22</b>	<b>5910.68</b>	<b>1976.35</b>	<b>2546.36</b>	<b>9480.10</b>	<b>4066.83</b>	<b>1008.07</b>	<b>795.98</b>	<b>6658.74</b>	<b>1118.51</b>	<b>1634.93</b>	<b>1395.83</b>

**Collateral Wise**

Gold and Silver	15.98	16.96	166.70	29.37	113.03	155.47		23.39	28.73	252.86	27.00	36.16	84.44				0.03			
Government Securities										1.44										
Non Governmental Securities	56.58			622.01				104.34	216.31	230.61		1.47					12.69		9.51	
Fixed Deposit Receipts	37.09	36.09	22.02	24.38	8.40	46.70	16.03	104.62	7.50	26.30	9.47	41.32	67.98	18.19	8.18	5.65	13.56	8.65	6.95	8.87
Own	37.09	36.09	22.02	24.38	8.40	46.70	16.03	104.62	7.50	26.30	9.47	41.32	67.98	18.19	8.18	5.65	13.56	8.65	6.95	8.87
Other Licences Institutions																				
Collateral of Properties	8034.85	4333.88	3931.58	4999.58	2930.87	2877.08	1414.42	5283.78	1381.77	5047.94	1938.38	2437.82	7138.00	3890.77	997.21	790.32	6303.04	1097.89	1616.44	1366.11
Fixed Assets	8034.85	4333.88	3931.58	4999.58	2930.87	2877.08	1414.42	5283.78	1381.33	5047.94	1938.38	2437.82	7138.00	3890.77	997.21	790.32	6303.04	1097.89	1616.44	1366.11
Current Assets									0.44											
Against security of Bill									8.26	2.50										
Domestic Bills									8.26	2.50										
Foreign Bills																				
Against Guarantee	285.27		1.53	29.92				169.66	10.66	310.40		29.59	2189.68	157.87			329.43		2.04	20.86
Government Guarantee								12.07						1.37			15.16		2.04	20.86
Institutional Guarantee	135.38		0.03					155.49	8.00	189.91		29.59		20.00			314.27			
Personal Guarantee	49.94		1.50	29.92				1.17	2.66	68.98										
Collective Guarantee	99.70							0.92		51.51			2189.68	136.50						
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee	0.25																			
Credit Card																				
Others	13.54		316.36	15.53	0.06					38.63	1.50				2.68			11.98		
<b>Total</b>	<b>8443.32</b>	<b>4386.94</b>	<b>4438.18</b>	<b>5720.80</b>	<b>3052.36</b>	<b>3079.25</b>	<b>1430.45</b>	<b>5685.79</b>	<b>1653.22</b>	<b>5910.68</b>	<b>1976.35</b>	<b>2546.36</b>	<b>9480.10</b>	<b>4066.83</b>	<b>1008.07</b>	<b>795.98</b>	<b>6658.74</b>	<b>1118.51</b>	<b>1634.93</b>	<b>1395.83</b>

BFI Name	Alpine	Kashmiridip	Garima	OmDB	FewaDB	Kabelli	Kamana	Corporate	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	IDBL	Kanchan	Matribhumi	Innovative	Jhimruk	Vibor
<b>Sector Wise</b>																					
Agricultural and Forest Related	214.91	39.46	337.14	262.33	275.54	67.14	152.36	2.65	75.52	122.21	102.11	147.75	104.21	532.23	128.92	2.48	132.48	12.36	141.22	17.63	201.74
Fishery Related			2.29	13.96	8.73	1.04	3.65							51.02		26.00	0.92		18.89	1.20	3.78
Mining Related		26.20		4.08												52.67			7.36		22.94
Manufacturing (Producing) Related	16.26	417.93	309.95	504.92	249.63	12.73	93.33	127.36	80.16	350.84	21.29		11.84	463.95	12.98	284.33	174.94	6.47	292.12	9.08	87.64
Construction		1072.79	1590.88	2541.72	1461.37	131.17	741.08	50.24	111.51	690.09	46.74	22.59	31.72	838.95	148.49	635.07	149.59	51.33	246.22	7.71	495.02
Electricity, Gas and Water		232.95	8.00	15.22						595.52				0.35	0.77	55.06			5.54		385.04
Metal Products, Mach. & Ele. Eqp.		53.90	57.22	39.95	59.78	1.61	57.07	7.82		95.63			2.94				3.29		27.25		3.49
Tras., Com. and Public Utilities	127.02	276.26	971.56	1663.85	921.22	17.22	180.90	20.46	95.63	348.70		6.41		582.49	51.12	156.06	52.74	42.47	89.19	179.16	510.20
Wholesaler & Retailer	316.01	660.53	675.83	1074.58	1210.01	125.27	368.36	42.44	346.56	756.18	98.24	216.76	141.91	1736.25	115.17	641.21	544.00	90.19	319.88	193.37	294.07
Finance, Insurance and Real Estate	117.92	600.07	193.50	654.61	306.98		226.18		145.34	539.01	0.68			501.98	23.22	719.73	16.19	7.55	144.09		683.11
Hotel or Restaurant	32.36	574.33	174.34	377.50	384.34	15.57	110.63		1.16	160.40			15.45	271.34	5.25	105.46	69.47		63.05	7.38	173.35
Other Services		128.16	120.54	239.15	160.45	29.16	124.35		28.37	148.13		1.92	11.05	450.15	11.81	172.42	101.92	1.87	68.06	4.77	494.07
Consumption Loans	7.02	487.38	709.35	744.22	917.94	79.82	200.36	9.43	60.57	734.61	25.24	164.46	9.54	295.59	180.08	713.81	4.58	2.33	81.08	114.44	1084.00
Local Government	1.97	3.58	0.03							4.60											
Others	374.15	958.59	2533.06	1371.16	3790.30	72.27	738.75	19.68	717.53	1168.47	69.49	252.83	159.07	1543.93	238.82	1144.79	367.51	89.39	428.33	136.52	486.11
<b>TOTAL sectorwise</b>	<b>1207.62</b>	<b>5532.13</b>	<b>7683.67</b>	<b>9507.23</b>	<b>9746.28</b>	<b>553.02</b>	<b>2997.02</b>	<b>280.09</b>	<b>1662.36</b>	<b>5714.40</b>	<b>363.78</b>	<b>812.73</b>	<b>487.72</b>	<b>7268.22</b>	<b>916.61</b>	<b>4709.09</b>	<b>1617.64</b>	<b>303.96</b>	<b>1932.29</b>	<b>671.27</b>	<b>4924.54</b>

**Product Wise**

Term Loan	444.37	1147.25	1793.70	671.70	359.89	191.36	787.83	13.43		1131.81	76.49	6.41	263.56	1071.35	55.30	325.11	100.00	56.46	289.19	46.07	1085.99
Overdraft	445.03	1663.47	2144.52	1614.83	3189.72		685.08	96.33	308.63	1293.95	11.09	62.23	52.14	789.58	67.32	875.29	576.76	145.28	503.67	165.16	830.23
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan		345.70	67.17		197.48	177.74		82.99	376.09	300.85	191.20	2.45		2065.92	214.41	102.12	104.58		347.29	92.27	74.93
Res. Per. H. Loan (Up to Rs. 10 mil.)		888.57	1341.09	1557.03	1439.63	51.60	634.72	27.98	111.51	465.34	41.67	18.91	31.72	634.19	137.54	506.00	149.06	39.75	246.22	7.71	458.50
Real Estate Loan	117.92	477.69	378.03	1441.08	1099.34		266.89		145.34	195.31	0.68			706.73	15.00	482.32	18.10	1.90	139.09	20.00	366.60
Margin Nature Loan		293.62		35.61	0.25		0.70		0.25	377.77		23.44		4.35		557.11	7.16				496.00
Hire Purchase Loan	131.11	322.50	1152.73	1954.28	1302.89	11.17	286.07	31.56	143.94	336.73	22.11	127.02	1.60	818.83	78.51	226.51	50.93	43.00	144.05	183.58	729.85
Deprived Sector Loan	62.30	251.17	273.01	409.60	297.76	41.89	116.81	14.86	85.16	484.93	17.77	32.62	104.21	294.26	49.72	253.41	172.43	14.54	76.10	24.39	239.70
Bills Purchased																					
Other Product	6.88	142.18	533.42	1823.10	1859.32	79.25	218.91	12.95	491.44	1127.71	2.77	539.65	34.49	883.01	298.82	1381.21	438.63	3.03	186.68	132.10	642.75
<b>Total Product wise Loan</b>	<b>1207.62</b>	<b>5532.13</b>	<b>7683.67</b>	<b>9507.23</b>	<b>9746.28</b>	<b>553.02</b>	<b>2997.02</b>	<b>280.09</b>	<b>1662.36</b>	<b>5714.40</b>	<b>363.78</b>	<b>812.73</b>	<b>487.72</b>	<b>7268.22</b>	<b>916.61</b>	<b>4709.09</b>	<b>1617.64</b>	<b>303.96</b>	<b>1932.29</b>	<b>671.27</b>	<b>4924.54</b>

**Collateral Wise**

Gold and Silver	0.07	81.96	486.06	402.32	447.06	77.73	114.66			139.93		8.35		35.18	104.76	84.89				104.19	
Government Securities																					0.70
Non Governmental Securities		293.62		31.26						381.86						557.11					496.00
Fixed Deposit Receipts	6.81	34.20	46.43	141.53	94.04	1.24	42.18		12.02	25.52	2.37	5.66	9.54	19.71	4.69	30.80	4.32	2.33	26.54	6.87	426.11
Own	6.81	34.20	46.43	141.53	94.04	1.24	42.18		12.02	25.52	2.37	5.66	9.54	19.71	4.69	30.80	4.32	2.33	26.54	6.87	426.11
Other Licences Institutions																					
Collateral of Properties	1136.47	4801.09	6958.03	8896.29	9202.34	474.05	2795.22	276.62	1650.34	4693.37	361.41	798.72	478.19	7117.87	771.21	3796.64	1436.95	301.62	1900.75	548.24	3689.93
Fixed Assets	1136.47	4801.09	6958.03	8896.29	9202.34	474.05	2795.22	276.62	1650.34	4684.63	361.41	798.72	478.19	7117.87	771.21	3796.64	1436.95	301.62	1900.75	548.24	3689.93
Current Assets										8.73											
Against security of Bill																					
Domestic Bills																					
Foreign Bills																					
Against Guarantee	64.27	321.26	193.15	35.83			14.38	0.02		473.41				91.10	35.95	239.65	139.88		5.00	11.96	230.21
Government Guarantee	1.97		0.03	4.07						4.60											5.12
Institutional Guarantee		234.12	20.00							464.42				71.50	5.00	239.59			5.00		
Personal Guarantee		87.14		31.76			10.18	0.02		3.45						0.06				11.96	205.00
Collective Guarantee	62.30		173.12				4.20			0.94				19.60	30.95		139.88				6.34
Int. Rtd. Foreign Bank's Guarantee																					13.75
Other Guarantee																					
Credit Card																					
Others					2.84		30.58	3.45		0.32				4.35			36.50				81.59
<b>Total</b>	<b>1207.62</b>	<b>5532.13</b>	<b>7683.67</b>	<b>9507.23</b>	<b>9746.28</b>	<b>553.02</b>	<b>2997.02</b>	<b>280.09</b>	<b>1662.36</b>	<b>5714.40</b>	<b>363.78</b>	<b>812.73</b>	<b>487.72</b>	<b>7268.22</b>	<b>916.61</b>	<b>4709.09</b>	<b>1617.64</b>	<b>303.96</b>	<b>1932.29</b>	<b>671.27</b>	<b>4924.54</b>

## Statement of Credit as on Jeth end, 2073(Mid-June, 2016)

BFI Name	Rapitveri	Tourism	Mission	Mt. Mahalu	Sindhu	Sahara	NCommunity	Cosmos	Manaslu	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	Apex	Green	Reliable	NFL	NDC Capital	NNFL
<b>Sector Wise</b>																				
Agricultural and Forest Related	150.12	267.56	292.77	21.46	27.40	3.43	103.95	46.96	117.75	48.21	203.17	34.68	210.47	137.34	355.51	29.02	395.72		0.65	125.77
Fishery Related	7.23	8.62	1.11								1.82			3.07			5.83			0.07
Mining Related		16.91							3.47					1.00	7.48					1.34
Manufacturing (Producing) Related	23.84	318.63	8.52	1.29		10.09	100.45	0.50	31.28	13.13	690.93	0.38		50.95	398.03	4.17	373.37	0.39	39.26	432.08
Construction	62.96	1079.87	88.36	14.76	153.43		130.21	31.40	313.05	29.04	1827.68		28.80	26.24	962.11	5.40	1413.87	33.18	31.29	2013.55
Electricity, Gas and Water		32.50							0.46	0.16	376.86				47.19		28.59		8.96	2.14
Metal Products, Mach. & Ele. Eqp.		120.67	2.36			2.49	6.62	0.78		0.16	80.10	1.50	0.84	27.92	230.71		120.73			38.03
Tras., Com. and Public Utilities	24.58	463.43	166.57	4.76	273.67	15.65	26.71	99.59	126.00	47.49	1598.49	0.20	1.40	11.88	45.63	48.50	487.88	0.36	7.92	254.15
Wholesaler & Retailer	213.95	814.59	488.57	16.19	289.46	76.21	193.78	34.81	112.10	59.39	1598.80	38.81	216.33	49.17	1058.43	36.87	440.22	86.47	241.26	485.78
Finance, Insurance and Real Estate	27.74	419.11	36.28		8.30		120.34				1681.11				363.79	5.01	284.49		91.02	659.65
Hotel or Restaurant	8.89	497.13	66.75		7.28	1.20	29.84	0.92	13.60	16.04	597.30	22.12	2.64	4.59	162.71	11.29	202.75	2.95	8.07	104.39
Other Services	8.65	99.69	94.07	12.74	1.72	4.74	22.44	133.64	22.13	5.74	679.10	0.76	2.76	6.83	178.76		340.17		0.67	121.01
Consumption Loans	10.08	292.40	74.46	43.47	73.42	1.78	21.49	53.33	261.93	28.44	483.24	2.86	13.92	8.95	442.87	31.67	778.26	3.60	190.06	311.06
Local Government																				41.41
Others	208.67	2191.06	332.78	16.36	74.03	193.08	274.59	86.00	573.08	74.20	3578.45	54.02	91.99	8.96	1601.29	112.12	1719.95	81.19	1.29	2111.00
<b>TOTAL sectorwise</b>	<b>746.70</b>	<b>6622.18</b>	<b>1652.60</b>	<b>131.04</b>	<b>908.71</b>	<b>308.67</b>	<b>1030.41</b>	<b>487.94</b>	<b>1574.85</b>	<b>321.99</b>	<b>13397.04</b>	<b>155.33</b>	<b>569.15</b>	<b>336.88</b>	<b>5854.52</b>	<b>284.04</b>	<b>6591.84</b>	<b>208.14</b>	<b>620.45</b>	<b>6701.45</b>

**Product Wise**

Term Loan	74.21	1922.73	154.77	41.26	109.55		10.16	180.67	114.13	82.67	1913.18	22.45	256.95	162.46	362.69	32.06	1533.96	0.39	259.05	286.70
Overdraft	60.01	2214.17	520.44		261.22		260.88	82.16	288.71	113.88	2646.35	91.12	225.29	132.53	1551.61	151.03	1673.89			
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan	473.85	240.28		1.52		270.15	2.00				405.82				1129.25		216.92	89.42	42.73	485.35
Res. Per. H. Loan (Up to Rs. 10 mil.)		1039.41	89.65	14.76	153.43		100.73	31.40	313.05	21.61	1828.94		28.80	16.45	727.75	3.57	1006.68	27.56	90.80	1825.36
Real Estate Loan	36.76	67.79	96.33				119.52				1664.26				439.75	5.01	270.07	22.72		844.31
Margin Nature Loan		21.35			28.99						349.21				13.08	3.50	495.95	3.22	180.78	184.70
Hire Purchase Loan	24.58	709.15	156.36	3.83	273.67	17.89	51.81	106.28	139.60	73.35	1757.26		12.99	6.26	268.45	48.79	663.97	0.36	8.23	416.69
Deprived Sector Loan	48.82	264.22	278.48	16.82	35.70	16.80	36.39	16.06	126.95	17.94	526.41	8.97	40.52	15.37	266.24	14.68	155.35	2.96	32.10	230.25
Bills Purchased																	1.50			
Other Product	28.50	143.07	356.57	52.84	46.15	3.84	448.92	71.36	592.41	12.54	2305.61	32.80	4.59	3.80	1095.69	25.41	573.55	61.51	6.76	2428.08
<b>Total Product wise Loan</b>	<b>746.70</b>	<b>6622.18</b>	<b>1652.60</b>	<b>131.04</b>	<b>908.71</b>	<b>308.67</b>	<b>1030.41</b>	<b>487.94</b>	<b>1574.85</b>	<b>321.99</b>	<b>13397.04</b>	<b>155.33</b>	<b>569.15</b>	<b>336.88</b>	<b>5854.52</b>	<b>284.04</b>	<b>6591.84</b>	<b>208.14</b>	<b>620.45</b>	<b>6701.45</b>

**Collateral Wise**

Gold and Silver		78.07	8.81	53.50	35.74			44.24	243.28		129.32				13.73	21.67	36.85			
Government Securities																	5.53			
Non Governmental Securities		21.35			28.99						357.06				13.08	3.50	493.53		180.78	178.29
Fixed Deposit Receipts	10.08	28.32	7.62	0.39	8.69	0.71	8.31	1.68	5.05	2.12	70.07	2.86	2.33	3.80	36.11	3.74	70.55	0.60	5.47	54.71
Own	10.08	28.32	7.62	0.39	8.69	0.71	8.31	1.68	5.05	2.12	70.07	2.86	2.33	3.80	36.11	3.74	70.55	0.60	5.47	54.71
Other Licences Institutions																				
Collateral of Properties	736.63	6326.90	1358.23	75.00	835.29	307.96	1021.99	429.44	1258.32	319.87	12461.84	152.47	566.82	332.68	5619.19	246.22	5909.87	201.58	402.90	6468.45
Fixed Assets	736.63	6326.46	1358.23	75.00	835.29	307.96	1021.99	429.44	1258.32	319.87	12461.84	152.47	566.82	332.68	5619.19	246.22	5909.87	201.58	402.90	6468.45
Current Assets		0.44																		
Against security of Bill																				
Domestic Bills																				
Foreign Bills																				
Against Guarantee		167.54	277.95	2.15			0.11	12.57	68.20		378.29				41.31					30.00
Government Guarantee											13.15									
Institutional Guarantee		140.00	0.50								342.64				39.28					30.00
Personal Guarantee		27.54							68.20		22.50				2.03					
Collective Guarantee			277.45				0.11	12.57												
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee				2.15																
Credit Card																				
Others											0.46			0.39	131.10	8.91	75.51	5.96	1.29	
<b>Total</b>	<b>746.70</b>	<b>6622.18</b>	<b>1652.60</b>	<b>131.04</b>	<b>908.71</b>	<b>308.67</b>	<b>1030.41</b>	<b>487.94</b>	<b>1574.85</b>	<b>321.99</b>	<b>13397.04</b>	<b>155.33</b>	<b>569.15</b>	<b>336.88</b>	<b>5854.52</b>	<b>284.04</b>	<b>6591.84</b>	<b>208.14</b>	<b>620.45</b>	<b>6701.45</b>



## Statement of Credit as on Jeth end, 2073(Mid-June, 2016)

BFI Name	NSMFL	Gurkhas	Himalaya	Union	PFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Premeire	Arun	Multipurpose		
<b>Sector Wise</b>																							
Agricultural and Forest Related	0.52	35.17		4.11	131.73	48.88	112.60	70.78	0.05	0.56	56.01				5.38	77.95	24.14	81.44	5.35	9.77	48.32		
Fishery Related					1.75		8.83			23.35													
Mining Related				2.06	3.80			2.50		6.50	2.27							5.10			14.32		
Manufacturing (Producing) Related	61.10	3.44		6.11	156.20		89.55	84.44	161.41	148.95	272.12		65.66	0.55	10.12	111.69	136.54	60.43	33.36			5.10	
Construction	41.16	193.16		122.83	824.99	964.50	134.08	460.28	180.26	59.90	365.12	17.81	436.88	18.93	35.65	91.52	398.13	400.51	78.52	8.98	26.84		
Electricity, Gas and Water					10.54					86.22							3.50	11.30	30.86				
Metal Products, Mach. & Ele. Eqp.	3.45			22.76	45.93	132.52		23.62		32.77	51.39		306.55		13.59				11.98	0.08			
Tras., Com. and Public Utilities		143.97		181.91	98.12	281.36	140.86	65.88	118.96	466.74	840.12		1028.34		32.27		226.76	80.61	40.20				
Wholesaler & Retailer	33.33	445.03		10.47	195.41	958.54	631.52	131.26	232.13	13.16	744.38	129.49	226.40	79.21	19.01	432.14	273.06	126.43	62.15	7.99	26.35		
Finance, Insurance and Real Estate	100.31	454.12		48.42	67.77		142.50	151.73	95.64	124.47	375.49	221.99	115.43		50.00			318.71	33.00	68.92			
Hotel or Restaurant	27.50	38.73		11.37	29.05		10.93	52.19	183.52	0.53	447.58					102.56	141.60	6.75	32.45	7.10			
Other Services	33.75	33.75		38.03	16.64	116.86	6.94	276.19	339.59	30.32	221.82	141.19		5.07	23.87	46.64	121.19	49.83			6.50		
Consumption Loans	148.42	408.96		89.60	91.04	150.82	30.55	92.54	27.47	135.83	321.10	22.64	652.38	0.30	38.86	67.87	13.46	73.10	17.42	4.79	19.33		
Local Government	33.18																						
Others	1965.35	608.95		93.42	608.50	222.68	659.70	29.81	333.55	47.50	663.89	85.76	1024.65	68.92	198.97	346.29	956.73	442.45	145.25	20.16	6.82		
<b>TOTAL sectorwise</b>	<b>2414.33</b>	<b>2365.28</b>		<b>631.09</b>	<b>2281.46</b>	<b>2876.17</b>	<b>1968.07</b>	<b>1441.23</b>	<b>1672.59</b>	<b>1146.96</b>	<b>4388.85</b>	<b>621.13</b>	<b>3856.29</b>	<b>172.97</b>	<b>427.70</b>	<b>1276.66</b>	<b>2613.82</b>	<b>1370.95</b>	<b>526.45</b>	<b>73.19</b>	<b>139.26</b>		

**Product Wise**

Term Loan	125.37	10.00		116.88	1223.37	816.67		305.49		370.33	573.74	129.49	25.60		37.06	543.83	147.35	58.15	4.46			
Overdraft																						
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan	227.18	508.44		27.53	53.91		646.30	210.26	973.18	54.64	1225.41		184.21		43.94		620.72	761.90	156.89	29.41	92.03	
Res. Per. H. Loan (Up to Rs. 10 mil.)	20.07	193.16		89.07	309.67	845.51		386.83	156.26	25.18	278.48	17.81	369.19		10.20	91.52	313.38	400.51	8.17		26.84	
Real Estate Loan	1846.97	412.26		39.77	109.44	259.74	164.02	198.95	101.14	47.42	477.73	221.99	281.15	18.93	3.10	98.43	343.28	33.00	257.94	8.98		
Margin Nature Loan	26.19	392.84		51.92		222.68	66.01	54.71	20.61	110.27	181.64	10.25	561.68	2.17	45.85			5.15	11.64			
Hire Purchase Loan	125.79	143.97		188.59	113.38	302.23	140.86	52.56	50.48	398.69	901.18	10.93	1360.29	5.07	32.35	15.53	226.76	50.39	25.72	4.53	3.47	
Deprived Sector Loan	33.18	65.31		28.41	110.56	165.29	104.11	47.45	45.00	75.25	173.86	11.02	181.08	0.79	54.56	45.89	108.75	61.86	25.95	1.60	6.82	
Bills Purchased																						
Other Product	9.57	639.29		88.92	361.13	264.04	846.77	184.98	325.92	65.18	576.81	219.66	893.08	146.02	200.63	481.47	853.58		35.68	28.66	10.10	
<b>Total Product wise Loan</b>	<b>2414.33</b>	<b>2365.28</b>		<b>631.09</b>	<b>2281.46</b>	<b>2876.17</b>	<b>1968.07</b>	<b>1441.23</b>	<b>1672.59</b>	<b>1146.96</b>	<b>4388.85</b>	<b>621.13</b>	<b>3856.29</b>	<b>172.97</b>	<b>427.70</b>	<b>1276.66</b>	<b>2613.82</b>	<b>1370.95</b>	<b>526.45</b>	<b>73.19</b>	<b>139.26</b>	

**Collateral Wise**

Gold and Silver					17.40	54.29							29.87									
Government Securities																						
Non Governmental Securities	26.19	392.84		51.92				54.71		110.27	180.56	10.25		2.17	15.64				5.15	11.64		
Fixed Deposit Receipts	0.05	16.12		22.73	67.67	96.54	30.55	37.83	12.93	19.55	111.85	1.46	35.42	0.30	0.18	52.34	13.46	61.85	4.86	0.25	15.86	
Own	0.05	16.12		22.73	67.67	96.54	30.55	37.83	12.93	19.55	111.85	1.46	35.42	0.30	0.18	52.34	13.46	61.85	4.86	0.25	15.86	
Other Licences Institutions																						
Collateral of Properties	566.64	1891.12		518.43	1575.68	2370.15	1628.45	1348.69	1547.94	940.72	3988.88	393.50	1862.83	170.50	333.85	1222.32	2530.68	1303.96	493.03	52.78	123.40	
Fixed Assets	566.64	1891.12		518.43	1575.68	2370.15	1628.45	1348.69	1547.94	940.72	3988.88	250.72	1797.17	170.50	333.85	1222.32	2530.68	1303.96	493.03	52.78	123.40	
Current Assets												142.77	65.66									
Against security of Bill													561.68									
Domestic Bills													561.68									
Foreign Bills																						
Against Guarantee	83.27	41.86		29.87		132.52	49.99		45.00	75.25	100.00				75.89		60.46			16.92		
Government Guarantee	33.18			3.25						15.25										2.00		
Institutional Guarantee		41.86		25.16			49.99		45.00	60.00	100.00				73.23					14.00		
Personal Guarantee	50.09			1.46											2.66		60.46			0.92		
Collective Guarantee																						
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee						132.52																
Credit Card																						
Others	1738.17	23.34		8.15	620.72	222.68	259.08		66.72	1.17	7.56	215.93	1366.48		2.13	2.01	9.23			20.16		
<b>Total</b>	<b>2414.33</b>	<b>2365.28</b>		<b>631.09</b>	<b>2281.46</b>	<b>2876.17</b>	<b>1968.07</b>	<b>1441.23</b>	<b>1672.59</b>	<b>1146.96</b>	<b>4388.85</b>	<b>621.13</b>	<b>3856.29</b>	<b>172.97</b>	<b>427.70</b>	<b>1276.66</b>	<b>2613.82</b>	<b>1370.95</b>	<b>526.45</b>	<b>73.19</b>	<b>139.26</b>	

## Statement of Credit as on Jeth end, 2073(Mid-June, 2016)

BFI Name	Synergy	Srijana	W/MBFL	CMBFCL	Crystal	Gulshwori	Everest	ICFC	Sagarmatha	Kuber	Seti	hama	Namaste	Kaski	Unique	Manjusree	Jebils	Reliance	Bhaktapur
<b>Sector Wise</b>																			
Agricultural and Forest Related	133.00	259.82		328.30		16.72	107.78	197.59	99.20		61.99		20.22	141.50		14.32	35.88	39.49	20.17
Fishery Related	5.95						3.45	10.27	1.30				0.35	1.76					0.85
Mining Related						0.42		2.26											3.60
Manufacturing (Producing) Related	122.55		6.57	592.42		55.64	34.96	391.22	68.25	4.50	20.11	64.50	2.41	99.57	8.64	52.58	2.42	72.85	45.66
Construction	67.07	56.88	40.37		142.36	309.47	172.47	97.88	592.44	14.93	21.13	3.18	87.00	508.59	53.68	547.53	222.73	281.62	153.68
Electricity, Gas and Water						2.90		40.26	38.60							91.48			2.74
Metal Products, Mach. & Ele. Eqp.	8.35					7.55	0.45	34.55	7.49				0.54						5.70
Tras., Com. and Public Utilities	340.47		5.89	2.94		60.44	246.26	28.94	674.23	2.97		51.32	1.92	365.28	69.67	310.60	148.67	513.59	71.08
Wholesaler & Retailer	124.47	372.54	39.96	115.16		83.61	136.23	832.39	140.44	21.33	77.57	4.90	10.36	365.98	90.98	125.28	25.74	175.85	11.75
Finance, Insurance and Real Estate	133.37	12.50	47.59			184.55	56.01	863.66	5.77	163.13		40.40	0.97	291.36	24.30	222.29	36.68	116.14	12.00
Hotel or Restaurant	59.09	12.50		74.77		94.41	2.28	151.80	43.27	0.89	1.85	2.10	2.99	136.23	53.89	59.88	17.25	90.76	15.28
Other Services	61.22	8.37	4.30			44.46	25.90	156.03	58.63	13.79	25.63	5.50	7.34	15.10	4.90	103.35	6.09	86.18	26.87
Consumption Loans	57.28	39.92	5.74	2.04	9.44	402.79	28.31	274.12	419.75	7.13	0.60	5.65	1.78	93.24	74.11	307.78	230.88	161.71	20.11
Local Government	4.02								0.30										
Others	309.00	1000.52	119.84	615.88	257.65	291.54	213.09	1726.58	408.73	74.77	55.80	63.30	123.36	908.11	295.26	271.85	150.84	452.95	58.10
<b>TOTAL sectorwise</b>	<b>1425.83</b>	<b>1763.06</b>	<b>270.25</b>	<b>1731.52</b>	<b>409.45</b>	<b>1554.51</b>	<b>1027.20</b>	<b>4807.55</b>	<b>2558.40</b>	<b>303.44</b>	<b>264.70</b>	<b>240.84</b>	<b>259.25</b>	<b>2926.72</b>	<b>675.43</b>	<b>2106.94</b>	<b>877.15</b>	<b>2016.89</b>	<b>444.86</b>

<b>Product Wise</b>																			
Term Loan	381.87	372.54	83.33	981.03	228.34	237.04	12.47	330.92	115.37	1.99	32.33	26.00	42.47	119.27		196.75	20.87		37.00
Overdraft																			
Trust Receipt Loan / Import Loan																			
Demand & Other Working Capital Loan	164.85		60.54	149.60	16.77	25.00	254.26	2605.49	226.96	134.12	171.30	95.24		504.53	307.45	489.09	33.37	33.61	55.56
Res. Per. H. Loan (Up to Rs. 10 mil.)	458.50				41.32	203.82	117.00	380.56	555.07	11.79	21.13	2.34	87.04	508.59	41.18	495.21	175.53	249.58	105.18
Real Estate Loan	260.29	12.50	30.55	484.91	120.29	253.75	92.44	365.90	9.10	42.85		17.90	0.97	291.36	44.52	211.18	82.76	231.26	14.98
Margin Nature Loan	0.51		34.50		0.02	337.32		628.52	395.79			23.00		4.52	65.97	298.08	203.29	131.86	1.47
Hire Purchase Loan	46.48	25.30	11.73	2.76	2.72	38.88	171.05	201.38	691.91	10.61	0.45	53.86	2.43	365.28	73.18	310.60	170.52	517.07	102.29
Deprived Sector Loan	52.17	82.21	3.86			61.04	62.75	143.88	107.38		19.38	22.50	12.59	112.22	24.30	77.47	34.36	75.10	14.38
Bills Purchased									3.80	2.60									
Other Product	61.16	1270.50	45.73	113.22		397.64	317.22	150.91	453.01	99.49	20.11		113.75	1020.95	118.83	28.57	156.45	778.40	114.01
<b>Total Product wise Loan</b>	<b>1425.83</b>	<b>1763.06</b>	<b>270.25</b>	<b>1731.52</b>	<b>409.45</b>	<b>1554.51</b>	<b>1027.20</b>	<b>4807.55</b>	<b>2558.40</b>	<b>303.44</b>	<b>264.70</b>	<b>240.84</b>	<b>259.25</b>	<b>2926.72</b>	<b>675.43</b>	<b>2106.94</b>	<b>877.15</b>	<b>2016.89</b>	<b>444.86</b>

<b>Collateral Wise</b>																			
Gold and Silver									6.66					58.04					4.61
Government Securities								17.20											
Non Governmental Securities			14.50						393.85							298.08	203.29		
Fixed Deposit Receipts	42.53	14.62	0.02		6.70	29.85	23.47	83.60	19.38	0.06	1.86		0.41	30.68	29.29	9.70	5.73	20.19	7.54
Own	42.53	14.62	0.02		6.70	29.85	23.47	83.60	19.38	0.06	1.86		0.41	30.68	29.29	9.70	5.73	20.19	7.54
Other Licences Institutions																			
Collateral of Properties	1379.28	37.80	214.70	1731.52	402.73	1156.18	973.58	3939.78	2122.41	301.38	262.84	195.34	258.74	2800.38	452.83	1723.60	631.87	1769.29	418.44
Fixed Assets	1379.28	37.80	214.70	1731.52	402.73	1156.18	973.58	3939.78	2122.41	301.38	262.84	195.34	258.74	2800.38	452.83	1723.60	631.87	1769.29	418.44
Current Assets																			
Against security of Bill									3.80										
Domestic Bills									3.80										
Foreign Bills																			
Against Guarantee	4.02					5.00	30.00	30.81	10.31			20.00		33.10	65.97		36.26	92.24	14.27
Government Guarantee	4.02								1.11					2.35					
Institutional Guarantee						5.00	30.00	13.00	0.30			20.00					26.00	54.50	6.47
Personal Guarantee								17.81	8.90								10.22	4.12	0.60
Collective Guarantee														30.74			0.04		7.20
Int. Rtd. Foreign Bank's Guarantee																			
Other Guarantee															65.97			33.61	
Credit Card																			
Others		1710.64	41.03		0.02	363.47	0.15	736.16	2.00	2.01		25.50	0.10	4.52	127.34	75.56		135.17	
<b>Total</b>	<b>1425.83</b>	<b>1763.06</b>	<b>270.25</b>	<b>1731.52</b>	<b>409.45</b>	<b>1554.51</b>	<b>1027.20</b>	<b>4807.55</b>	<b>2558.40</b>	<b>303.44</b>	<b>264.70</b>	<b>240.84</b>	<b>259.25</b>	<b>2926.72</b>	<b>675.43</b>	<b>2106.94</b>	<b>877.15</b>	<b>2016.89</b>	<b>444.86</b>

## Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Apr	Mid-June	% change		
	2013	2014	2015	2016	2016	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	3801.3	4950.7	6147.3	8400.9	8595.0	75.77	24.17	2.31
a. Paid-up Capital	2234.0	2974.3	3987.3	5109.2	5313.3	73.21	34.06	4.00
b. Statutory Reserves	383.5	523.1	750.3	1173.9	1165.8	81.41	43.45	-0.70
c. Retained Earning	208.2	220.6	8.9	331.7	333.7	105.06	-95.97	0.59
d. Others Reserves	975.6	1232.7	1400.8	1786.1	1782.2	75.20	13.64	-0.22
<b>2 BORROWINGS</b>	20216.3	27897.3	38244.9	44696.4	49152.8	68.19	37.09	9.97
a. NRB	210.3	526.4	306.6	845.2	101.1	165.34	-41.75	-88.03
f. Others	20006.0	27371.0	37938.3	43851.1	49051.7	67.02	38.61	11.86
<b>3 DEPOSITS</b>	7221.6	11001.2	15775.5	20662.3	22626.9	110.14	43.40	9.51
<b>4 BILLS PAYABLE</b>		0.0	0.0	0.0	0.0			0.00
<b>5 OTHER LIABILITIES</b>	3009.7	3777.5	5205.7	7269.0	8256.7	50.93	37.81	13.59
a. Loan Loss Provision	694.0	829.4	986.0	1235.5	1364.4	64.09	18.88	10.43
b. Interest Suspense a/c	446.9	475.0	575.3	686.8	740.0	15.86	21.13	7.74
c. Others	1868.8	2473.1	3644.3	5346.6	6152.2	55.79	47.36	15.07
<b>6 RECONCILIATION A/c</b>	688.6	1088.2	2330.2	4295.9	4508.9	-51.35	114.13	4.96
<b>7 PROFIT &amp; LOSS A/c</b>	837.9	1473.7	2524.8	2217.0	3299.5	134.00	71.32	48.83
<b>Total</b>	<b>35775.3</b>	<b>50188.7</b>	<b>70228.2</b>	<b>87541.5</b>	<b>96439.7</b>	67.25	39.93	10.16
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	6322.8	7202.8	6597.2	8901.8	9211.6	23.26	-8.41	3.48
a. Cash Balance	42.8	39.2	62.2	145.5	110.1	-11.20	58.52	-24.34
b. Bank Balance	3561.6	3710.6	3900.5	5590.2	5895.7	14.04	5.12	5.46
c. Money at Call	2718.5	3452.9	2634.4	3166.1	3205.9	35.65	-23.70	1.26
<b>2 INVESTMENT IN SECURITIES EX</b>	116.2	116.2	116.2	116.2	116.2	-9.71	0.00	0.00
<b>3 SHARE &amp; OTHER INVESTMEN</b>	2963.6	2894.2	2350.1	2835.1	2788.7	41.83	-18.80	-1.64
<b>4 LOANS &amp; ADVANCES</b>	23401.7	35689.3	54915.5	66945.4	74993.3	101.20	53.87	12.02
Institutional	6740.3	9863.5	14853.5	16741.0	18512.7	59.24	50.59	10.58
Individual	16661.4	25825.8	40062.0	50204.4	56480.6	123.71	55.12	12.50
<b>5 FIXED ASSETS</b>	444.6	624.4	775.2	870.3	930.5	83.54	24.14	6.92
<b>6 OTHER ASSETS</b>	1685.8	2485.4	3205.4	3635.8	4040.3	55.83	28.97	11.13
<b>7 EXPENSES NOT WRITTEN OFF</b>	9.8	9.4	7.2	7.6	5.6	1245.40	-23.43	-27.30
<b>8 NON BANKING ASSETS</b>	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00
<b>9 RECONCILIATION A/c</b>	699.6	1085.2	2215.3	4224.2	4344.7	-51.44	104.14	2.85
<b>10 PROFIT &amp; LOSS A/c</b>	131.2	81.8	46.2	5.1	8.9	-4.65	-43.57	72.91
<b>Total</b>	<b>35775.4</b>	<b>50188.7</b>	<b>70228.2</b>	<b>87541.5</b>	<b>96439.7</b>	67.25	39.93	10.16
<b>Profit &amp; Loss A/c Expenses</b>								
<b>1 INTEREST EXPENSES</b>	1631.87	1967.84	2369.56	2066.33	3025.67	29.89	20.41	46.43
<b>2 COMMISSION/FEE EXPENSES</b>	41.55	46.72	0.00	0.01	0.01	59.74	-99.99	46.41
<b>3 EMPLOYEE EXPENSES</b>	1148.18	1464.44	1827.28	1672.73	2315.34	53.89	24.78	38.42
<b>4 OFFICE OPERATING EXPENSES</b>	372.35	491.46	907.22	831.83	1182.16	79.17	84.60	42.12
<b>5 NON OPERATING EXPENSES</b>	0.21	0.00	1.78	3.26	4.90	-100.00	0.00	50.28
<b>6 PROVISION FOR RISK</b>	174.20	188.17	326.79	317.91	501.47	11.15	73.67	57.74
<b>7 LOAN WRITTEN OFF</b>	0.89	0.44	1.12	0.00	0.00	0.00	152.70	0.00
<b>8 EXTRAORDINARY EXPENSES</b>				0.00	0.00	0.00	0.00	0.00
<b>9 PROVISION FOR STAFF BONUS</b>	76.99	102.53	140.66	139.02	209.82	91.13	37.20	50.93
<b>10 PROVISION FOR INCOME TAX</b>	232.91	302.38	407.48	433.60	646.67	86.52	34.76	49.14
<b>11 NET PROFIT</b>	807.06	1435.59	2496.01	2216.96	3299.49	143.37	73.87	48.83
<b>TOTAL EXPENSES</b>	<b>4486.20</b>	<b>5999.57</b>	<b>8477.90</b>	<b>7681.66</b>	<b>11185.55</b>	60.19	41.31	45.61
<b>Income</b>								
<b>1. INTEREST INCOME</b>	3898.75	5389.71	7637.78	7031.74	10159.06	66.38	41.71	44.47
<b>2. COMMISSION &amp; DISCOUNT</b>	28.23	130.84	220.38	159.41	253.65	474.70	68.44	59.11
<b>3 OTHER OPERATING INCOME</b>	379.13	304.84	411.08	380.35	592.65	-5.86	34.85	55.82
<b>4 NON OPERATING INCOME</b>	46.00	40.15	12.53	16.19	20.24	112.54	-68.80	24.99
<b>5 PROVISION FOR WRITTEN BACK</b>	92.01	88.32	165.27	87.44	149.69	1.61	87.12	71.19
<b>6 RECOVERY FOR WRITE BACK</b>	3.13	1.97	13.44	1.39	1.40	-44.38	582.37	0.50
<b>7 INCOME FOR EXTRA ORDINARY EXPENSES</b>	0.00	0.05	0.00	0.00	0.00	-92.81	-100.00	0.00
<b>8 NET LOSS</b>	38.96	43.68	17.42	5.13	8.88	-11.25	-60.12	72.91
<b>TOTAL INCOME</b>	<b>4486.20</b>	<b>5999.57</b>	<b>8477.90</b>	<b>7681.66</b>	<b>11185.55</b>	60.19	41.31	45.61
<b>Miscellaneous Information</b>								
<b>No. of Total Staffs</b>	3465	4405	5756	6490	7090	40.15	30.67	9.24
<b>No. of Total Branches</b>	646	861	1116	1231	1330	48.45	29.62	8.04
<b>No. of Total Centers</b>	42612	59380	77616	91801	98496	64.41	30.71	7.29
<b>No. of Total Groups</b>	229126	292238	304737	351098	364378	47.24	4.28	3.78
<b>No. of Total Passive Groups</b>	9543	9138	11504	4368	5145	16.92	25.90	17.79
<b>No. of Total Members</b>	1252389	1612430	1548767	1763808	1859717	52.29	-3.95	5.44
<b>No. of Total Passive Members</b>	64322	66441	56436	30802	35541	24.45	-15.06	15.39
<b>No. of Total Borrowers</b>	894671	1102132	1080878	1223454	1280466	38.77	-1.93	4.66
<b>No. of Total Overdue Borrowers</b>	35637	30657	45697	65466	51957	-13.67	49.06	-20.64
<b>No. of Total Saving Members</b>	913173	1198487	1521152	1737579	1842543	51.06	26.92	6.04
<b>Total Saving Amount (Rs million)</b>	7221.02	11000.65	15770.90	20657.97	22624.56	100.30	43.36	9.52

**Districtwise List of Bank and Financial Institutions Branches (Jeth, 2073)**

S.No.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	Mechi	Jhapa	66	26	7	99	863192	8719
2		Ilam	14	7	0	21	300284	14299
3		Panchthar	9	2	0	11	194631	17694
4		Taplejung	6	0	0	6	129247	21541
<b>Total</b>			<b>95</b>	<b>35</b>	<b>7</b>	<b>137</b>	<b>1487354</b>	<b>10857</b>
5	Koshi	Sunsari	60	18	8	86	829141	9641
6		Morang	70	30	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
<b>Total</b>			<b>167</b>	<b>60</b>	<b>15</b>	<b>242</b>	<b>2450262</b>	<b>10125</b>
11	Sagarmatha	Saptari	18	1	2	21	671495	31976
12		Udayapur	16	2	1	19	334920	17627
13		Siraha	31	1	0	32	667404	20856
14		Khotang	5	2	1	8	193342	24168
15		Okhaldhunga	5	2	1	8	149939	18742
16		Solukhumbu	7	1	1	9	104709	11634
<b>Total</b>			<b>82</b>	<b>9</b>	<b>6</b>	<b>97</b>	<b>2121810</b>	<b>21874</b>
17	Janakpur	Sarlahi	20	10	2	32	824902	25778
18		Dhanusha	34	7	1	42	793983	18904
19		Mahottari	18	6	2	26	664240	25548
20		Dolakha	11	9	0	20	187379	9369
21		Ramechhap	6	3	0	9	205852	22872
22		Sindhuli	6	8	0	14	303370	21669
<b>Total</b>			<b>95</b>	<b>43</b>	<b>5</b>	<b>143</b>	<b>2979725</b>	<b>20837</b>
23	Narayani	Bara	28	4	2	34	749584	22047
24		Rautahat	15	5	0	20	755023	37751
25		Parsa	39	16	3	58	651051	11225
26		Chitawan	65	70	11	146	631372	4324
27		Makawanpur	25	15	4	44	439276	9984
<b>Total</b>			<b>172</b>	<b>110</b>	<b>20</b>	<b>302</b>	<b>3226306</b>	<b>10683</b>
28	Bagmati	Kathmandu	397	92	65	554	1958430	3535
29		Bhaktapur	37	10	5	52	332983	6404
30		Lalitpur	88	16	13	117	513795	4391
31		Rasuwa	8	0	1	9	44179	4909
32		Dhading	22	10	1	33	344773	10448
33		Sindhupalchok	20	10	1	31	291456	9402
34		Kavre	27	25	4	56	391771	6996
35		Nuwakot	10	8	0	18	282556	15698
<b>Total</b>			<b>609</b>	<b>171</b>	<b>90</b>	<b>870</b>	<b>4159943</b>	<b>4782</b>
36	Gandaki	Lamjung	12	8	1	21	169999	8095
37		Tanahu	27	23	0	50	334026	6681
38		Gorkha	15	7	0	22	261651	11893
39		Manang	2	1	0	3	6463	2154
40		Syangja	17	17	1	35	274152	7833
41		Kaski	65	84	9	158	533433	3376
<b>Total</b>			<b>138</b>	<b>140</b>	<b>11</b>	<b>289</b>	<b>1579724</b>	<b>5466</b>
42		Gulmi	10	9	0	19	270910	14258
43		Nawalparasi	28	32	5	65	681286	10481

44	Lumbini	Palpa	14	11	1	26	256545	9867
45		Arghakhanchi	11	5	0	16	200300	12519
46		Rupandehi	89	72	11	172	962320	5595
47		Kapilbastu	18	11	4	33	614805	18630
<b>Total</b>			<b>170</b>	<b>140</b>	<b>21</b>	<b>331</b>	<b>2986166</b>	<b>9022</b>
48	Dhawalagiri	Baglung	18	10	0	28	275788	9850
49		Parbat	8	9	1	18	147822	8212
50		Mustang	5	2	0	7	12672	1810
51		Myagdi	10	7	2	19	112843	5939
<b>Total</b>			<b>41</b>	<b>28</b>	<b>3</b>	<b>72</b>	<b>549125</b>	<b>7627</b>
52	Rapti	Rolpa	6	0	0	6	230836	38473
53		Dang	40	25	6	71	595153	8382
54		Rukum	8	1	0	9	217787	24199
55		Salyan	8	2	0	10	255936	25594
56		Pyuthan	6	13	0	19	234852	12361
<b>Total</b>			<b>68</b>	<b>41</b>	<b>6</b>	<b>115</b>	<b>1534565</b>	<b>13344</b>
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
<b>Total</b>			<b>16</b>	<b>1</b>	<b>0</b>	<b>17</b>	<b>415767</b>	<b>24457</b>
62	Bheri	Dailekh	8	1	0	9	277760	30862
63		Surkhet	16	8	0	24	380447	15852
64		Jajarkot	3	1	0	4	183361	45840
65		Bardiya	13	10	0	23	450553	19589
66		Banke	49	20	3	72	541967	7527
<b>Total</b>			<b>89</b>	<b>40</b>	<b>3</b>	<b>132</b>	<b>1834088</b>	<b>13895</b>
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	14	2	65	851759	13104
71		Achham	5	2	0	7	271099	38728
<b>Total</b>			<b>66</b>	<b>18</b>	<b>2</b>	<b>86</b>	<b>1687285</b>	<b>19620</b>
72	Mahakali	Darchula	5	0	1	6	138424	23071
73		Baitadi	5	1	0	6	258192	43032
74		Dadeldhura	10	3	0	13	149468	11498
75		Kanchanpur	23	8	0	31	485892	15674
<b>Total</b>			<b>43</b>	<b>12</b>	<b>1</b>	<b>56</b>	<b>1031976</b>	<b>18428</b>
<b>Total of Class "A", "B" and "C"</b>			<b>1851</b>	<b>848</b>	<b>190</b>	<b>2889</b>	<b>28044096</b>	<b>9707</b>

Bank/BFI Class	A	B	C <sup>#</sup>	D	Total
No. of BFIs	29	68	44	41	182
No. of Branches	1851	848	190	1330	4219
<b>Population per Branch*</b>					<b>6647</b>
Region/BFI Class	A	B	C	Total	
Eastern	344	104	28	476	
Central	876	324	115	1315	
Western	349	308	35	692	
Mid-western	173	82	9	264	
Far-western	109	30	3	142	
<b>Total</b>	<b>1851</b>	<b>848</b>	<b>190</b>	<b>2889</b>	

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

# Samjhana Finance Ltd. is in the process of liquidation

**Name list of Bank and Financial Institutions**

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

<b>C. Finance Companies</b>					
1	Nepal Finance Ltd.	NFL	2	NIDC Capital Markets Ltd.	NIDC Capital
3	Narayani National Finance Ltd.	NNFL	4	Nepal Share Markets and Finance Ltd.	NSMFL
5	Gurkhas Finance Ltd.	Gurkhas	6	Himalaya Finance Ltd.	Himalaya
7	Union Finance Ltd.	Union	8	Paschhimanchal Finance Co.Ltd.	PFCL
9	Goodwill Finance Ltd.	Goodwill	10	Siddhartha Finance Ltd.	PFCL
11	Shree Investment & Finance Co. Ltd.	SIFCL	12	Lumbini Finance & Leasing Co. Ltd.	Lumbini
13	International Leasing & Finance Co. Ltd.	ILFCO	14	Mahalaxmi Finance Ltd.	Mahalaxmi
15	Lalitpur Finance Co. Ltd.	Lalitpur	16	United Finance Co. Ltd.	United FC
17	General Finance Ltd.	General	18	Progressive Finance Co. Ltd.	Progressive
19	Janaki Finance Co. Ltd.	Janaki	20	Pokhara Finance Ltd.	Pokhara
21	Central Finance Ltd.	Central	22	Premeire Finance Ltd.	Premeire
23	Arun Finance Ltd.	Arun	24	Multipurpose Finance Co. Ltd	Multipurpose
25	Synergy Finance Ltd.	Synergy	26	Shrijana Finance Ltd.	Srijana
27	World Merchant Banking & Finance Ltd.	WMBFL	28	Capital Merchant Banking & Finance Co. Ltd.	CMBFCL
29	Crystal Finance Ltd.	Crystal	30	Guheshwori Merchant Banking & Finance Ltd.	Guheshwori
31	Everest Finance Ltd.	Everest	32	ICFC Finance Ltd.	ICFC
33	Sagarmatha Finance Ltd.	Sagarmatha	34	Kuber Merchant Finance Ltd.	Kuber
35	Seti Finance Ltd.	Seti	36	Hama Merchant & Finance Ltd.	hama
37	Namaste Bitiya Sanstha Ltd.	Namaste	38	Kaski Finance Ltd.	Kaski
39	Unique Financial Institution Ltd.	Unique	40	Manjushree Financial Institution Ltd.	Manjushree
41	Jebil's Finance Ltd.	Jebils	42	Reliance Lotus Finance Ltd.	Reliance
43	Bhaktapur Finance Ltd.	Bhaktapur			

**D. Microfinance Financial Institutions**

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.	Sworojagar	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 Microfinace 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			