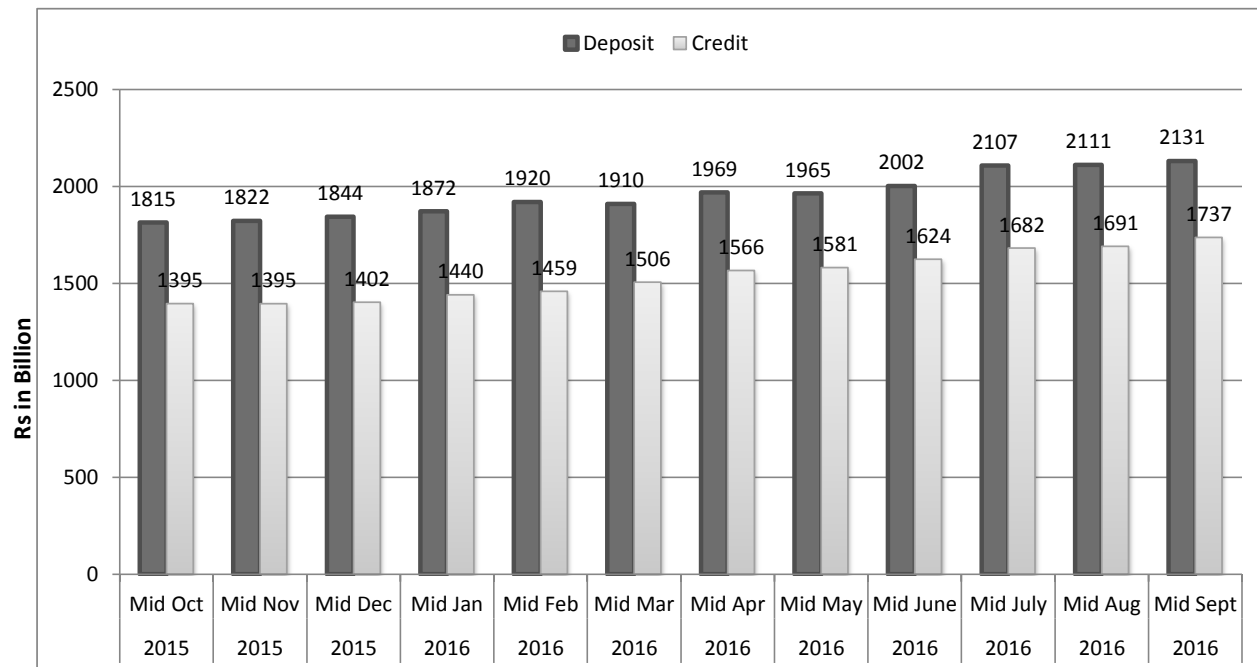


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Statistics Division

2073 Bhadau
Mid-Sept, 2016

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Explanatory Notes

1 **"Banking and Financial Statistics, Monthly"** contains statistical information of NRB licensed
Banks and Financial Institutions (BFIs).

2 Blank spaces in the headings and sub-headings indicate the unavailability of data or nil in
transactions or not submitted in prescribed format.

3 The following months of the Gregorian Calendar year are the approximate equivalent of the
months of the Nepalese Calendar Year:

Nepalese Month	Gregorian Month
Baisakh	Mid-May
Jeth	Mid-June
Asar	Mid-July
Saun	Mid-Aug
Bhadau	Mid-Sept
Asoj	Mid-Oct
Kattik	Mid-Nov
Mangsir	Mid-Dec
Pus	Mid-Jan
Magh	Mid-Feb
Fagun	Mid-Mar
Chait	Mid-Apr

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	28	65	39	43	175
Total Number of Licensed BFIs*	28	65	41	43	177

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

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 Annexure -
I.

Major Financial Indicators

as on Bhadau End, 2073 (Mid-Sept, 2016)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	79.66	12.27	2.83	94.75
2	Total Credit/GDP	64.10	10.59	2.53	77.23
3	Total Credit/ Total Deposit	80.47	86.35	89.58	81.50
4	Lcy Credit/Lcy Deposit & Core Capital	77.67	76.68	72.98	77.37
5	Fixed Deposit/Total Deposit	29.33	24.88	39.10	29.05
6	Saving Deposit/Total Deposit	39.98	53.50	51.99	42.09
7	Current Deposit/Total Deposit	9.50	2.08	0.11	8.26
8	NPL/ Total Loan #	1.82	1.48	14.42	2.19
9	Total LLP/Total Loan	2.45	2.16	14.63	2.81
10	Deprived Sector Loan/Total Loan \$ #	5.52	6.77	4.57	5.65
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	10.62	15.91	27.78	11.82
2	Investment in Gov. Security/Total Deposit	11.18	2.14	5.22	9.83
3	Total Liquid Assets/Total Deposit	23.33	31.68	43.14	25.01
C. Capital Adequacy Ratios (%)#					
1	Core Capital/RWA	11.02	14.41	21.28	11.82
2	Total Capital/RWA	12.52	15.31	22.22	13.22
D. Financial Access #					
1	No. of Branches	1871	852	173	2896
2	No. of Deposit Accounts	13010175	3302162	523680	16836017
3	No. of Loan Accounts	753636	303934	39000	1096570
4	No. of Branchless Banking Centers	812			812
5	No. of Branchless Banking Customers	213084			213084
6	No. of Non-operated Branchless Banking Centers	102			102
7	No. of Mobile Banking Customers	1604578	133561	16427	1754566
8	No. of Internet Banking Customers	489835	23036	2594	515465
9	No. of ATMs	1661	230	17	1908
10	No. of Debit Cards	4142390	479318	35417	4657125
11	No. of Credit Cards	52014			52014
12	No. of Prepaid Cards	82797			82797
E. Interest Rate(%)					
1	Wt. Avg Interest on Deposit	3.27			
	(a) Saving	2.13			
	(b) Fixed	5.65			
	(c) Call	3.79			
2	Wt. Avg Interest on Credit	8.77			

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

As of fourth quarter of F.Y. 2072/73 (Mid Jul, 2016) .

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

Liabilities		Mid-July			Mid-Aug	Mid-Sept	% Change		
		2014	2015	2016	2016	2016	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	145861.43	162992.51	214892.48	261491.96	261220.53	11.74	31.84	-0.10
	a. Paid-up Capital	128985.27	140794.10	163370.74	165219.36	165949.22	9.16	16.04	0.44
	b. Statutory Reserves	32722.08	37149.85	43680.58	44975.16	45781.30	13.53	17.58	1.79
	c. Retained Earning	-27214.24	-27802.05	-11166.95	30961.53	26219.90	2.16	-59.83	-15.31
	d. Others Reserves	11368.33	12850.60	19008.11	20335.91	23270.11	13.04	47.92	14.43
2	BORROWINGS	18202.84	21355.96	42822.19	41677.63	45305.16	17.32	100.52	8.70
	a. NRB	2010.04	3291.48	6855.13	5854.25	6772.84	63.75	108.27	15.69
	b. "A"Class Licensed Institution	5182.01	5504.53	20083.07	19666.39	21733.09	6.22	264.85	10.51
	c. Foreign Banks and Fin. Ins.	4.12	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
	d. Other Financial Ins.	1306.53	1119.81	5111.62	5384.62	6026.85	-14.29	356.47	11.93
	e. Bonds and Securities	9700.14	11440.14	10772.37	10772.37	10772.37	17.94	-5.84	0.00
3	DEPOSITS	1477832.61	1771946.15	2107502.69	2110949.66	2130699.27	19.90	18.94	0.94
	a. Current	129108.41	158746.16	185135.30	172433.06	176039.82	22.96	16.62	2.09
	b. Savings	587593.46	714466.16	875419.91	886046.40	896777.17	21.59	22.53	1.21
	c. Fixed	453408.61	513283.02	617634.95	618399.26	618938.21	13.21	20.33	0.09
	d. Call Deposits	285024.29	363041.66	401829.34	407231.11	410953.17	27.37	10.68	0.91
	e. Others	22697.85	22409.16	27483.20	26839.83	27990.91	-1.27	22.64	4.29
4	Bills Payable	1553.13	1729.91	3927.13	3064.69	5294.63	11.38	127.01	72.76
5	Other Liabilities	169227.44	188093.19	206694.45	203591.36	221571.33	11.15	9.89	8.83
	1. Loan Loss Provision	48932.49	51482.56	48593.77	47973.09	48765.51	5.21	-5.61	1.65
	2. Interest Suspense a/c	30453.76	31256.97	32000.69	37020.82	42146.17	2.64	2.38	13.84
	3. Others	89841.19	105353.66	126099.99	118597.45	130659.65	17.27	19.69	10.17
6	Reconciliation A/c	2869.47	280.36	13817.41	14528.25	9127.65	-90.23	4828.52	-37.17
7	Profit & Loss A/c	31566.75	36755.88	49443.18	4853.81	5779.77	16.44	34.52	19.08
	TOTAL	1847113.68	2183153.96	2639099.54	2640157.36	2678998.34	18.19	20.88	1.47
Assets									
1	LIQUID FUNDS	319196.62	353397.28	385746.01	345185.93	323311.62	10.71	9.15	-6.34
	a. Cash Balance	41862.07	48642.45	56937.25	48855.16	48364.85	16.20	17.05	-1.00
	Nepalese Notes & Coins	41073.72	47305.51	55937.33	47874.13	47220.99	15.17	18.25	-1.36
	Foreign Currency	788.35	1336.94	999.92	981.02	1143.85	69.59	-25.21	16.60
	b. Bank Balance	220546.60	237957.23	262419.81	228188.10	203418.85	7.89	10.28	-10.85
	1. In Nepal Rastra Bank	162286.93	165070.53	180498.18	141104.61	128537.07	1.72	9.35	-8.91
	2. "A"Class Licensed Institution	34656.48	37838.00	41730.30	39302.95	38932.23	9.18	10.29	-0.94
	3. Other Financial Ins.	5302.85	6882.80	8437.01	8373.98	8361.15	29.79	22.58	-0.15
	4. In Foreign banks	18300.33	28165.90	31754.32	39406.56	27588.41	53.91	12.74	-29.99
	c. Money at Call	56787.95	66797.60	66388.94	68142.68	71527.92	17.63	-0.61	4.97
2	INVESTMENTS	162544.89	206160.48	238675.86	260907.99	251348.88	26.83	15.77	-3.66
	a. Govt. Securities	160867.12	182112.29	196070.31	209697.10	209504.21	13.21	7.66	-0.09
	b. Others	1677.78	24048.18	42605.55	51210.89	41844.67	1333.34	77.17	-18.29
3	SHARE & OTHER INVESTMENT	72656.22	85675.60	131777.67	132077.33	136134.64	17.92	53.81	3.07
4	LOANS & ADVANCES	1119260.81	1345671.32	1669203.04	1678983.01	1726084.58	20.23	24.04	2.81
	a. Private Sector	1084965.27	1230999.56	1542024.97	1608581.79	1679386.14	13.46	25.27	4.40
	b. Financial Institutions	26247.72	30678.62	121291.82	63140.35	38569.80	16.88	295.36	-38.91
	c. Government Organizations	8047.82	83993.14	5886.25	7260.87	8128.63	943.68	-92.99	11.95
5	BILLS PURCHASED	9805.60	14548.03	11601.52	11129.86	10156.82	48.36	-20.25	-8.74
6	LOANS AGT. COLLECTED BILLS	737.25	1132.63	1075.28	483.30	315.71	53.63	-5.06	-34.68
7	FIXED ASSETS	30477.72	31732.63	35044.21	36646.85	36815.18	4.12	10.44	0.46
8	OTHER ASSETS	123962.34	135346.49	144135.22	154354.65	167687.34	9.18	6.49	8.64
	a. Accrued Interests	32041.34	32792.14	34038.25	41703.39	48990.98	2.34	3.80	17.47
	b. Others	91920.99	102554.35	110096.97	112651.26	118696.36	11.57	7.35	5.37
9	Expenses not Written off	491.99	392.16	319.21	319.59	319.72	-20.29	-18.60	0.04
10	Non Banking Assets	4756.96	5250.92	4797.21	4364.08	4371.67	10.38	-8.64	0.17
11	Reconciliation Account	-1032.54	2947.32	16089.93	12520.50	19417.05	-385.44	445.92	55.08
12	Profit & Loss A/c	4255.78	899.11	634.40	3184.31	3034.95	-78.87	-29.44	-4.69
	TOTAL	1847113.65	2183153.98	2639099.55	2640157.38	2678998.16	18.19	20.88	1.47

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-Aug	Mid-Sept	% Change		
		2014	2015	2016	2016	2016	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	108212.91	122167.95	170147.60	204751.39	204267.02	12.90	39.27	-0.24
	a. Paid-up Capital	87454.02	97921.41	121090.62	123169.66	123677.05	11.97	23.66	0.41
	b. Statutory Reserves	27696.23	31063.03	36597.19	37302.39	38011.40	12.16	17.82	1.90
	c. Retained Earning	-16561.92	-17279.67	-4332.54	26197.02	22285.55	4.33	-74.93	-14.93
	d. Others Reserves	9624.58	10463.18	16792.32	18082.32	20293.02	8.71	60.49	12.23
2	BORROWINGS	15228.20	18419.75	37269.65	36350.54	40158.07	20.96	102.34	10.47
	a. NRB	2010.04	3291.48	6661.23	5659.75	6728.34	63.75	102.38	18.88
	b. "A"Class Licensed Institution	2601.47	2762.58	14724.43	14533.80	16630.50	6.19	433.00	14.43
	c. Foreign Banks and Fin. Ins.	4.12	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
	d. Other Financial Ins.	912.42	925.56	5111.62	5384.62	6026.85	1.44	452.28	11.93
	e. Bonds and Securities	9700.14	11440.14	10772.37	10772.37	10772.37	17.94	-5.84	0.00
3	DEPOSITS	1204463.40	1462896.12	1764592.44	1770950.36	1791256.86	21.46	20.62	1.15
	a. Current	125065.83	153598.94	178263.95	167380.32	170228.99	22.81	16.06	1.70
	b. Savings	450524.99	559391.64	698691.30	707919.57	716150.64	24.16	24.90	1.16
	c. Fixed	365048.50	419883.01	524462.99	524819.41	525438.05	15.02	24.91	0.12
	d. Call Deposits	247429.62	313955.92	340863.88	348497.49	356386.24	26.89	8.57	2.26
	e. Others	16394.45	16066.61	22310.33	22333.57	23052.93	-2.00	38.86	3.22
4	Bills Payable	1513.82	1698.32	3871.77	2994.36	4944.08	12.19	127.98	65.11
5	Other Liabilities	127781.31	146984.02	166839.27	163855.08	176708.93	15.03	13.51	7.84
	1. Loan Loss Provision	31622.89	35779.54	34894.47	34458.36	35293.83	13.14	-2.47	2.42
	2. Interest Suspense a/c	21397.75	21287.89	22183.24	26290.64	30566.19	-0.51	4.21	16.26
	3. Others	74760.68	89916.59	109761.56	103106.08	110848.91	20.27	22.07	7.51
6	Reconciliation A/c	-2495.70	-5325.76	3962.29	3949.58	-2008.31	113.40	-174.40	-150.85
7	Profit & Loss A/c	23141.71	27664.37	38128.55	3398.11	3985.40	19.54	37.83	17.28
	TOTAL	1477845.65	1774504.78	2184811.57	2186249.42	2219312.04	20.07	23.12	1.51
Assets									
1	LIQUID FUNDS	226401.82	250377.11	274495.34	234554.14	217704.52	10.59	9.63	-7.18
	a. Cash Balance	34628.53	40636.96	47988.66	40489.99	39861.58	17.35	18.09	-1.55
	Nepalese Notes & Coins	33928.61	39384.90	47060.55	39571.50	38812.52	16.08	19.49	-1.92
	Foreign Currency	699.91	1252.06	928.11	918.48	1049.06	78.89	-25.87	14.22
	b. Bank Balance	177300.62	189230.03	205858.37	172263.93	150368.48	6.73	8.79	-12.71
	1. In Nepal Rastra Bank	149910.91	147933.67	161790.30	123440.45	112253.19	-1.32	9.37	-9.06
	2. "A"Class Licensed Institution	9153.13	13172.91	12470.74	9542.45	10559.79	43.92	-5.33	10.66
	3. Other Financial Ins.	18.78	125.88	83.09	130.49	179.36	570.21	-33.99	37.45
	4. In Foreign banks	18217.79	27997.56	31514.23	39150.54	27376.14	53.68	12.56	-30.07
	c. Money at Call	14472.67	20510.12	20648.32	21800.23	27474.46	41.72	0.67	26.03
2	INVESTMENTS	156830.54	200262.57	229827.62	251915.84	242025.92	27.69	14.76	-3.93
	a. Govt. Securities	155190.33	176214.77	187275.77	200808.65	200284.95	13.55	6.28	-0.26
	b. Others	1640.22	24047.80	42551.85	51107.19	41740.97	1366.13	76.95	-18.33
3	SHARE & OTHER INVESTMENT	69534.76	81897.82	128320.72	128149.19	132161.57	17.78	56.68	3.13
4	LOANS & ADVANCES	891629.91	1087486.69	1380358.68	1391616.99	1430928.23	21.97	26.93	2.82
	a. Private Sector	860588.35	976374.75	1256142.55	1324398.79	1387507.43	13.45	28.65	4.77
	b. Financial Institutions	23050.77	27231.05	118383.24	60067.69	35365.15	18.14	334.74	-41.12
	c. Government Organizations	7990.78	83880.89	5832.88	7150.52	8055.65	949.72	-93.05	12.66
5	BILLS PURCHASED	9794.86	14533.93	11595.12	11123.46	10150.42	48.38	-20.22	-8.75
6	LOANS AGT. COLLECTED BILLS	737.25	1132.63	548.83	483.30	315.71	53.63	-51.54	-34.68
7	FIXED ASSETS	22600.03	24479.96	28610.94	30225.29	30287.84	8.32	16.87	0.21
8	OTHER ASSETS	102400.91	113748.89	122000.30	131567.67	142861.42	11.08	7.25	8.58
	a. Accrued Interests	22763.51	22293.32	23985.61	30799.01	37116.19	-2.07	7.59	20.51
	b. Others	79637.40	91455.57	98014.69	100768.66	105745.23	14.84	7.17	4.94
9	Expenses not Written off	398.44	318.55	252.50	251.70	246.62	-20.05	-20.73	-2.02
10	Non Banking Assets	2046.79	2608.84	2543.30	2523.70	2534.99	27.46	-2.51	0.45
11	Reconciliation Account	-6377.24	-2675.08	6258.22	1786.73	8223.46	-58.05	-333.95	360.25
12	Profit & Loss A/c	1847.55	332.89	0.00	2051.44	1871.35	-81.98	-100.00	-8.78
	TOTAL	1477845.62	1774504.79	2184811.58	2186249.44	2219312.05	20.07	23.12	1.51

Statement of Assets and Liabilities of Development Banks

Liabilities		Mid-July			Mid-Aug	Mid-Sept	% Change		
		2014	2015	2016	2016	2016	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	27683.64	30296.85	34481.56	43406.96	43432.84	9.44	13.81	0.06
	a. Paid-up Capital	25606.53	27448.46	29216.56	29238.87	29335.62	7.19	6.44	0.33
	b. Statutory Reserves	2706.17	3608.10	4420.10	4915.63	5004.01	33.33	22.50	1.80
	c. Retained Earning	-1481.47	-1907.59	-248.18	8170.49	7288.10	28.76	-86.99	-10.80
	d. Others Reserves	852.40	1147.88	1093.08	1081.97	1805.11	34.66	-4.77	66.83
2	BORROWINGS	2408.48	2454.26	2993.89	3217.85	3157.85	1.90	21.99	-1.86
	a. NRB	0.00	0.00	5.00	5.00	5.00	0.00	0.00	0.00
	b. "A"Class Licensed Institution	2014.38	2260.00	2988.89	3212.85	3152.85	12.19	32.25	-1.87
	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.	394.11	194.26	0.00	0.00	0.00	-50.71	-100.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSITS	199932.80	237096.19	278631.25	276402.22	275889.85	18.59	17.52	-0.19
	a. Current	3964.21	5056.01	6741.29	4981.69	5738.25	27.54	33.33	15.19
	b. Savings	105094.40	120779.93	143668.59	144848.29	147587.37	14.93	18.95	1.89
	c. Fixed	53998.41	62203.55	68230.74	68784.50	68648.07	15.20	9.69	-0.20
	d. Call Deposits	36345.53	48166.94	59245.77	57050.68	53119.34	32.53	23.00	-6.89
	e. Others	530.25	889.75	744.86	737.06	796.82	67.80	-16.28	8.11
4	Bills Payable	32.71	27.17	54.46	67.72	350.17	-16.92	100.42	417.11
5	Other Liabilities	20116.85	20670.18	18746.57	18895.42	24060.91	2.75	-9.31	27.34
	1. Loan Loss Provision	6860.14	6171.65	4936.93	5140.70	5143.97	-10.04	-20.01	0.06
	2. Interest Suspense a/c	3117.96	3322.76	2618.40	3625.20	4392.20	6.57	-21.20	21.16
	3. Others	10138.76	11175.78	11191.25	10129.51	14524.75	10.23	0.14	43.39
6	Reconciliation A/c	3671.63	3800.85	7783.30	8504.84	9075.67	3.52	104.78	6.71
7	Profit & Loss A/c	5079.57	6296.30	8153.72	902.32	1115.53	23.95	29.50	23.63
	TOTAL	258925.69	300641.79	350844.75	351397.33	357082.82	16.11	16.70	1.62
Assets									
1	LIQUID FUNDS	68931.29	79794.81	85767.68	84931.84	81509.51	15.76	7.49	-4.03
	a. Cash Balance	6139.82	6979.21	7891.86	7428.70	7618.32	13.67	13.08	2.55
	Nepalese Notes & Coins	6051.74	6894.72	7820.18	7366.23	7523.58	13.93	13.42	2.14
	Foreign Currency	88.07	84.49	71.68	62.47	94.74	-4.07	-15.16	51.64
	b. Bank Balance	27923.34	33250.96	39311.73	38684.05	36278.02	19.08	18.23	-6.22
	1. In Nepal Rastra Bank	9163.59	14008.99	16081.21	15087.06	13680.16	52.88	14.79	-9.33
	2. "A"Class Licensed Institution	15810.29	15817.63	19092.59	19397.68	18656.47	0.05	20.70	-3.82
	3. Other Financial Ins.	2866.92	3255.99	3897.84	3943.29	3729.11	13.57	19.71	-5.43
	4. In Foreign banks	82.54	168.34	240.09	256.02	212.28	103.95	42.62	-17.09
	c. Money at Call	34868.13	39564.65	38564.09	38819.09	37613.18	13.47	-2.53	-3.11
2	INVESTMENTS	3230.11	3338.45	5491.83	5635.74	5965.54	3.35	64.50	5.85
	a. Govt. Securities	3229.98	3338.33	5479.33	5573.23	5903.04	3.35	64.13	5.92
	b. Others	0.12	0.12	12.50	62.50	62.50	0.00	10006.18	0.00
3	SHARE & OTHER INVESTMENT	1564.99	2037.17	2103.22	2208.96	2284.11	30.17	3.24	3.40
4	LOANS & ADVANCES	161799.22	193462.91	232993.26	231818.44	238233.77	19.57	20.43	2.77
	a. Private Sector	160516.87	191447.83	230577.07	229295.48	235631.33	19.27	20.44	2.76
	b. Financial Institutions	1246.52	1981.58	2414.50	2470.34	2566.75	58.97	21.85	3.90
	c. Government Organizations	35.83	33.50	1.68	52.62	35.69	-6.49	-94.97	-32.18
5	BILLS PURCHASED	4.34	7.70	0.00	0.00	0.00	77.26	-100.00	0.00
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	FIXED ASSETS	5259.37	4925.03	4544.27	4564.06	4657.79	-6.36	-7.73	2.05
8	OTHER ASSETS	11379.64	10992.49	10733.79	11688.74	13400.49	-3.40	-2.35	14.64
	a. Accrued Interests	3316.39	3803.85	2793.27	3724.07	4560.59	14.70	-26.57	22.46
	b. Others	8063.25	7188.64	7940.52	7964.67	8839.89	-10.85	10.46	10.99
9	Expenses not Written off	43.37	35.13	36.37	37.94	43.28	-18.99	3.52	14.08
10	Non Banking Assets	1539.64	1840.38	1000.79	983.61	983.71	19.53	-45.62	0.01
11	Reconciliation Account	3645.30	3820.15	7749.91	8584.24	9048.15	4.80	102.87	5.40
12	Profit & Loss A/c	1528.41	387.56	423.63	943.78	956.28	-74.64	9.31	1.33
	TOTAL	258925.69	300641.79	350844.75	351397.33	357082.63	16.11	16.70	1.62

Statement of Assets and Liabilities of Finance Companies

Liabilities		Mid-July			Mid-Aug	Mid-Sept	% Change		
		2014	2015	2016	2016	2016			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	9964.89	10527.71	10263.32	13333.61	13520.67	5.65	-2.51	1.40
	a. Paid-up Capital	15924.71	15424.23	13063.56	12810.83	12936.55	-3.14	-15.30	0.98
	b. Statutory Reserves	2319.67	2478.72	2663.29	2757.15	2765.89	6.86	7.45	0.32
	c. Retained Earning	-9170.85	-8614.79	-6586.24	-3405.98	-3353.75	-6.06	-23.55	-1.53
	d. Others Reserves	891.35	1239.54	1122.71	1171.61	1171.98	39.06	-9.43	0.03
2	BORROWINGS	566.16	481.95	2558.64	2109.24	1989.24	-14.87	430.89	-5.69
	a. NRB	0.00	0.00	188.90	189.50	39.50	0.00	0.00	-79.16
	b. "A"Class Licensed Institution	566.16	481.95	2369.74	1919.74	1949.74	-14.87	391.69	1.56
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSITS	73436.41	71953.84	64279.00	63597.08	63552.56	-2.02	-10.67	-0.07
	a. Current	78.38	91.21	130.06	71.05	72.57	16.38	42.59	2.14
	b. Savings	31974.07	34294.58	33060.01	33278.54	33039.16	7.26	-3.60	-0.72
	c. Fixed	34361.69	31196.45	24941.22	24795.35	24852.09	-9.21	-20.05	0.23
	d. Call Deposits	1249.13	918.79	1719.69	1682.94	1447.59	-26.45	87.17	-13.98
	e. Others	5773.15	5452.80	4428.01	3769.20	4141.16	-5.55	-18.79	9.87
4	Bills Payable	6.60	4.41	0.90	2.62	0.38	-33.11	-79.69	-85.41
5	Other Liabilities	21329.27	20438.99	21108.62	20840.85	20801.49	-4.17	3.28	-0.19
	1. Loan Loss Provision	10449.46	9531.38	8762.38	8374.03	8327.71	-8.79	-8.07	-0.55
	2. Interest Suspense a/c	5938.05	6646.32	7199.06	7104.97	7187.78	11.93	8.32	1.17
	3. Others	4941.75	4261.29	5147.18	5361.86	5286.00	-13.77	20.79	-1.41
6	Reconciliation A/c	1693.55	1805.27	2071.83	2073.82	2060.29	6.60	14.77	-0.65
7	Profit & Loss A/c	3345.47	2795.21	3160.91	553.38	678.84	-16.45	13.08	22.67
	TOTAL	110342.35	108007.39	103443.22	102510.60	102603.48	-2.12	-4.23	0.09
Assets									
1	LIQUID FUNDS	23863.52	23225.37	25482.99	25699.95	24097.58	-2.67	9.72	-6.23
	a. Cash Balance	1093.73	1026.28	1056.73	936.47	884.95	-6.17	2.97	-5.50
	Nepalese Notes & Coins	1093.36	1025.89	1056.60	936.40	884.89	-6.17	2.99	-5.50
	Foreign Currency	0.37	0.39	0.13	0.07	0.05	6.89	-67.23	-22.43
	b. Bank Balance	15322.64	15476.25	17249.72	17240.12	16772.36	1.00	11.46	-2.71
	1. In Nepal Rastra Bank	3212.44	3127.86	2626.67	2577.09	2603.71	-2.63	-16.02	1.03
	2. "A"Class Licensed Institution	9693.05	8847.46	10166.97	10362.82	9715.96	-8.72	14.91	-6.24
	3. Other Financial Ins.	2417.15	3500.93	4456.08	4300.20	4452.68	44.84	27.28	3.55
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c. Money at Call	7447.15	6722.84	7176.54	7523.36	6440.28	-9.73	6.75	-14.40
2	INVESTMENTS	2484.24	2559.46	3356.41	3356.41	3357.41	3.03	31.14	0.03
	a. Govt. Securities	2446.81	2559.20	3315.21	3315.21	3316.21	4.59	29.54	0.03
	b. Others	37.44	0.26	41.20	41.20	41.20	-99.30	15623.66	0.00
3	SHARE & OTHER INVESTMENT	1556.47	1740.61	1353.73	1719.18	1688.97	11.83	-22.23	-1.76
4	LOANS & ADVANCES	65831.69	64721.71	55851.11	55547.58	56922.58	-1.69	-13.71	2.48
	a. Private Sector	63860.05	63176.98	55305.34	54887.52	56247.39	-1.07	-12.46	2.48
	b. Financial Institutions	1950.43	1465.98	494.08	602.33	637.90	-24.84	-66.30	5.91
	c. Government Organizations	21.21	78.74	51.68	57.73	37.29	271.34	-34.37	-35.40
5	BILLS PURCHASED	6.40	6.40	6.40	6.40	6.40	0.00	0.00	0.00
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	526.45	0.00	0.00	0.00	0.00	0.00
7	FIXED ASSETS	2618.31	2327.65	1889.00	1857.50	1869.56	-11.10	-18.85	0.65
8	OTHER ASSETS	10181.79	10605.10	11401.12	11098.25	11425.43	4.16	7.51	2.95
	a. Accrued Interests	5961.44	6694.97	7259.36	7180.32	7314.19	12.30	8.43	1.86
	b. Others	4220.34	3910.13	4141.76	3917.93	4111.23	-7.35	5.92	4.93
9	Expenses not Written off	50.19	38.48	30.34	29.95	29.82	-23.32	-21.17	-0.42
10	Non Banking Assets	1170.53	801.69	1253.12	856.77	852.97	-31.51	56.31	-0.44
11	Reconciliation Account	1699.39	1802.25	2081.80	2149.53	2145.43	6.05	15.51	-0.19
12	Profit & Loss A/c	879.82	178.66	210.77	189.09	207.32	-79.69	17.97	9.64
	TOTAL	110342.35	108007.39	103443.22	102510.60	102603.48	-2.12	-4.23	0.09

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

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2014	2015	2016	2016	2016			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	68151.35	67271.02	64943.04	6520.26	12530.14	-1.29	-3.46	92.17
1.1 Deposit Liabilities	66485.63	65418.33	63252.25	6378.33	12238.03	-1.61	-3.31	91.87
1.1.1 Saving A/c	21763.14	22494.48	21234.79	2042.70	3897.78	3.36	-5.60	90.82
1.1.2 Fixed A/c	34583.20	31594.10	31710.65	3227.21	6189.33	-8.64	0.37	91.79
1.1.2.1 Upto 3 Months Fixed A/c	2866.37	1995.01	1914.75	197.96	236.78	-30.40	-4.02	19.61
1.1.2.2 3 to 6 Months fixed A/c	1065.31	1043.26	1240.54	146.20	239.06	-2.07	18.91	63.52
1.1.2.3 6 Months to 1 Year Fixed A/c	15136.29	14308.11	15369.26	1621.37	3223.25	-5.47	7.42	98.80
1.1.2.4 Above 1 Year	15515.23	14247.72	13186.09	1261.68	2490.24	-8.17	-7.45	97.37
1.1.3 Call Deposit	10108.65	11302.25	10301.47	1105.20	2144.43	11.81	-8.85	94.03
1.1.4 Certificate of Deposits	30.64	27.50	5.34	3.22	6.49	-10.26	-80.57	101.55
1.2 Others	1665.72	1852.69	1690.79	141.93	292.12	11.22	-8.74	105.81
2 Commission/Fee Expense	448.04	509.46	546.23	35.74	75.90	13.71	7.22	112.36
3 Employees Expenses	18747.82	21218.85	22715.53	1824.64	3793.41	13.18	7.05	107.90
4 Office Operating Expenses	15067.83	17624.25	18123.58	1229.53	2469.07	16.97	2.83	100.81
5 Exchange Fluctuation Loss	30.99	64.81	197.03	11.49	11.07	109.15	203.99	-3.66
5.1 Due to Change in Exchange Rates	16.21	64.83	182.01	11.12	10.69	299.81	180.76	-3.82
5.2 Due to Foreign Currency Transactions	14.77	-0.01	15.02	0.37	0.38	-100.09	-117828.70	1.25
6 Non-Operatiing Expenses	143.87	89.80	106.14	33.13	43.74	-37.58	18.20	32.01
7. Provision for Risk	14274.84	12781.47	9649.95	210.67	422.33	-10.46	-24.50	100.47
7.1 Loan loss Provision	12362.41	11018.41	8451.80	199.86	404.99	-10.87	-23.29	102.64
7.1.1 General Loan loss Provision	2835.44	4071.38	5107.97	297.95	436.79	43.59	25.46	46.60
7.1.1.1 Pass Loan Loss Provision	0.00	3210.53	4530.40	268.69	350.27	0.00	41.11	30.36
7.1.1.2 Watch List Provision	0.00	860.85	577.57	29.26	86.52	0.00	-32.91	195.71
7.1.2 Special Loan Loss Provision	9424.45	6627.48	3028.49	-97.99	-87.11	-29.68	-54.30	-11.10
7.1.3 Additional Loan Loss Provision	102.52	319.54	315.34	-0.10	55.32	211.68	-1.32	-55416.44
7.2. Provision for Non-Banking Assets	1498.26	1429.51	1012.22	15.65	22.73	-4.59	-29.19	45.23
7.3. Provision for Loss on Investment	40.12	101.98	14.53	0.01	0.20	154.17	-85.75	3364.33
7.4. Provision for Loss of Other Assets	374.06	231.58	171.40	-4.85	-5.59	0.00	0.00	15.45
8 Loan Written Off	623.54	439.90	355.03	0.46	22.03	-29.45	-19.29	4737.21
9 Provision for Staff Bonus	3452.11	4053.16	5851.53	293.13	546.41	17.41	44.37	86.41
10 Provision for Income Tax	10677.75	12158.39	17591.64	914.82	1649.29	13.87	44.69	80.29
11 Others	45.06	495.79	61.16	5.39	34.78	1000.27	-87.66	544.82
12 Net Profit	29331.59	37039.32	49004.93	2712.08	4615.69	26.28	32.31	70.19
TOTAL EXPENSES	160994.78	173746.23	189145.80	13791.35	26213.87	7.92	8.86	90.07
Income								
1. Interest Income	127191.89	134011.48	146483.09	9874.10	19128.89	5.36	9.31	93.73
1.1. On Loans and Advance	119484.79	127175.43	138782.71	9165.52	17723.69	6.44	9.13	93.37
1.2. On Investment	3502.98	2309.29	3487.02	412.23	850.03	-34.08	51.00	106.20
1.2.1 Government Bonds	3049.44	1982.25	3005.11	324.11	678.78	-35.00	51.60	109.43
1.2.2 Foreign Bonds	28.74	76.54	136.72	16.07	29.02	166.33	78.62	80.66
1.2.3 NRB Bonds	234.04	160.24	199.66	48.13	93.18	-31.53	24.60	93.58
1.2.4 Deventure & Bonds	190.76	90.26	145.54	23.91	49.05	-52.68	61.24	105.10
1.3 Agency Balance	962.10	716.42	589.35	37.97	74.00	-25.54	-17.74	94.90
1.4 On Call Deposit	2108.65	2633.89	2513.39	175.76	303.55	24.91	-4.57	72.71
1.5 Others	1133.37	1176.47	1110.61	82.63	177.62	3.80	-5.60	114.96
2. Comission & Discount	8051.43	8935.14	9828.97	895.25	1800.16	10.98	10.00	101.08
2.1 Bills Purchase & Discount	231.80	248.42	300.48	16.75	32.60	7.17	20.96	94.66
2.2 Comission	6517.57	7494.65	8074.48	757.36	1515.65	14.99	7.74	100.12
2.3 Others	1302.07	1192.07	1454.01	121.14	251.91	-8.45	21.97	107.95
3 Income From Exchange Fluctuation	4168.69	4761.74	5708.82	486.24	906.33	14.23	19.89	86.40
3.1 Due to Change in Exchange Rate	220.18	983.31	1342.09	19.59	119.18	346.60	36.49	508.46
3.2 Due to Foreign Currency Trans.	3948.52	3778.43	4366.73	466.65	787.15	-4.31	15.57	68.68
4 Other Operating Income	5508.69	7326.73	9123.21	809.62	1566.55	33.00	24.52	93.49
5 Non Operating Income	4041.44	4743.47	4775.86	201.64	322.01	17.37	0.68	59.70
6 Provision Written Back	8679.68	11842.55	11550.65	359.28	448.20	36.44	-2.46	24.75
7 Recovery from Written off Loan	806.02	1508.63	1276.09	78.60	124.19	87.17	-15.41	58.00
8 Income from Extra Ordinary Expenses	526.32	157.81	231.44	44.05	46.66	-70.02	46.65	5.92
9 Net Loss	2020.61	458.66	167.67	1042.58	1870.87	-77.30	-63.44	79.45
TOTAL INCOME	160994.77	173746.22	189145.79	13791.35	26213.87	7.92	8.86	90.07

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2014	2015	2016	2016	2016			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	49263.53	49191.03	47854.50	4711.10	9369.68	-0.15	-2.72	98.89
1.1 Deposit Liabilities	47872.14	47732.95	46323.77	4584.12	9102.08	-0.29	-2.95	98.56
1.1.1 Saving A/c	13593.22	14740.74	13684.45	1254.67	2505.43	8.44	-7.17	99.69
1.1.2 Fixed A/c	26009.72	23632.62	24433.35	2450.55	4860.17	-9.14	3.39	98.33
1.1.2.1 Upto 3 Months Fixed A/c	2734.87	1909.08	1842.14	192.95	227.80	-30.20	-3.51	18.06
1.1.2.2 3 to 6 Months fixed A/c	861.78	890.25	935.82	118.91	191.03	3.30	5.12	60.65
1.1.2.3 6 Months to 1 Year Fixed A/c	10816.67	10151.63	11607.80	1149.29	2461.52	-6.15	14.34	114.18
1.1.2.4 Above 1 Year	11596.41	10681.65	10047.59	989.40	1979.82	-7.89	-5.94	100.10
1.1.3 Call Deposit	8238.57	9332.14	8200.79	875.69	1730.01	13.27	-12.12	97.56
1.1.4 Certificate of Deposits	30.63	27.45	5.18	3.21	6.47	-10.37	-81.14	101.80
1.2 Others	1391.40	1458.08	1530.73	126.98	267.60	4.79	4.98	110.74
2 Commission/Fee Expense	441.61	505.07	543.21	35.42	75.23	14.37	7.55	112.38
3 Employees Expenses	15561.92	17776.14	19107.70	1515.42	3191.32	14.23	7.49	110.59
4 Office Operating Expenses	11195.23	13613.82	14313.59	916.89	1919.46	21.60	5.14	109.34
5 Exchange Fluctuation Loss	23.74	63.27	19.05	11.07	10.56	166.46	-69.90	-4.60
5.1 Due to Change in Exchange Rates	12.23	63.27	4.39	10.71	10.19	417.26	-93.06	-4.78
5.2 Due to Foreign Currency Transactions	11.51	0.00	14.66	0.36	0.36	-100.00	0.00	0.82
6 Non-Operatiing Expenses	15.61	13.39	70.03	22.42	25.89	-14.18	422.82	15.46
7. Provision for Risk	8339.38	9962.24	7061.61	150.12	340.88	19.46	-29.12	127.07
7.1 Loan loss Provision	8091.42	9070.71	6401.84	139.32	330.62	12.10	-29.42	137.32
7.1.1 General Loan loss Provision	2084.15	3891.06	4110.57	63.99	193.00	86.70	5.64	201.62
7.1.1.1 Pass Loan Loss Provision	0.00	3163.99	3625.52	45.07	117.93	0.00	14.59	161.67
7.1.1.2 Watch List Provision	0.00	727.07	485.05	18.92	75.07	0.00	-33.29	296.76
7.1.2 Special Loan Loss Provision	6007.27	5176.73	2197.47	75.33	82.20	-13.83	-57.55	9.13
7.1.3 Additional Loan Loss Provision	0.00	2.92	93.81	0.00	55.42	0.00	3118.15	0.00
7.2. Provision for Non-Banking Assets	207.96	679.65	611.52	15.65	15.65	226.82	-10.02	0.00
7.3. Provision for Loss on Investment	-1.14	40.37	4.97	0.00	0.20	-3643.82	-87.68	0.00
7.4. Provision for Loss of Other Assets	41.14	171.51	43.27	-4.85	-5.59	0.00	0.00	15.45
8 Loan Written Off	269.95	103.45	77.54	0.46	18.27	-61.68	-25.05	3911.18
9 Provision for Staff Bonus	2660.27	3139.60	4628.86	250.60	466.87	18.02	47.43	86.30
10 Provision for Income Tax	8232.63	9521.99	14145.34	787.14	1411.15	15.66	48.55	79.28
11 Others	6.14	465.47	56.32	0.02	29.15	7475.89	-87.90	169053.25
12 Net Profit	21294.17	28386.05	38128.55	2117.32	3631.05	33.30	34.32	71.49
TOTAL EXPENSES	117304.18	132741.51	146006.29	10517.97	20489.50	13.16	9.99	94.80
Income								
1. Interest Income	95849.23	101174.86	113200.58	7644.99	14951.45	5.56	11.89	95.57
1.1. On Loans and Advance	91023.28	97566.06	108083.45	7076.72	13774.91	7.19	10.78	94.65
1.2. On Investment	3239.70	2065.62	3265.06	395.34	817.50	-36.24	58.07	106.79
1.2.1 Government Bonds	2816.91	1774.19	2828.94	312.47	654.03	-37.02	59.45	109.31
1.2.2 Foreign Bonds	28.74	76.54	136.72	16.07	29.02	166.33	78.62	80.66
1.2.3 NRB Bonds	218.55	132.56	167.89	46.74	92.99	-39.35	26.65	98.97
1.2.4 Deventure & Bonds	175.50	82.33	131.52	20.06	41.46	-53.09	59.75	106.67
1.3 Agency Balance	714.00	491.44	420.46	32.19	62.80	-31.17	-14.44	95.12
1.4 On Call Deposit	258.09	399.14	627.38	64.33	131.27	54.65	57.18	104.05
1.5 Others	614.16	652.61	804.22	76.41	164.96	6.26	23.23	115.88
2. Comission & Discount	7252.50	8247.23	9230.35	860.62	1715.23	13.72	11.92	99.30
2.1 Bills Purchase & Discount	231.59	247.40	300.36	16.73	32.58	6.82	21.41	94.75
2.2 Comission	6022.89	7055.01	7688.74	738.14	1464.42	17.14	8.98	98.39
2.3 Others	998.02	944.82	1241.25	105.75	218.23	-5.33	31.37	106.37
3 Income From Exchange Fluctuation	4118.09	4712.88	5461.96	480.89	897.49	14.44	15.89	86.63
3.1 Due to Change in Exchange Rate	219.24	980.69	1116.14	19.06	118.52	347.31	13.81	521.74
3.2 Due to Foreign Currency Trans.	3898.85	3732.18	4345.81	461.83	778.98	-4.27	16.44	68.67
4 Other Operating Income	3614.09	5281.25	6555.19	597.97	1139.39	46.13	24.12	90.54
5 Non Operating Income	1241.27	3880.23	2757.19	29.73	81.83	212.60	-28.94	175.22
6 Provision Written Back	4031.87	7604.21	7698.29	73.08	63.85	88.60	1.24	-12.63
7 Recovery from Written off Loan	776.54	1445.40	1024.53	59.52	121.03	86.13	-29.12	103.34
8 Income from Extra Ordinary Expenses	420.58	64.77	78.21	0.52	2.23	-84.60	20.73	329.80
9 Net Loss	0.00	330.67	0.00	770.65	1517.00	0.00	-100.00	96.85
TOTAL INCOME	117304.17	132741.51	146006.29	10517.97	20489.50	13.16	9.99	94.80

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2014	2015	2016	2016	2016	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	13000.57	13157.27	13312.19	1234.36	2327.31	1.21	1.18	88.54
1.1 Deposit Liabilities	12811.12	12804.81	13172.88	1226.51	2312.82	-0.05	2.87	88.57
1.1.1 Saving A/c	5944.44	5804.70	5946.21	544.00	1028.96	-2.35	2.44	89.15
1.1.2 Fixed A/c	5071.10	5086.43	5212.02	459.71	878.92	0.30	2.47	91.19
1.1.2.1 Upto 3 Months Fixed A/c	93.84	59.93	54.26	3.22	6.31	-36.13	-9.47	96.06
1.1.2.2 3 to 6 Months fixed A/c	146.20	116.36	278.90	23.09	44.34	-20.41	139.69	92.08
1.1.2.3 6 Months to 1 Year Fixed A/c	2573.54	2716.01	2769.74	260.25	480.87	5.54	1.98	84.77
1.1.2.4 Above 1 Year	2257.51	2194.14	2109.12	173.16	347.40	-2.81	-3.87	100.63
1.1.3 Call Deposit	1795.59	1913.68	2014.52	222.79	404.92	6.58	5.27	81.75
1.1.4 Certificate of Deposits	0.00	0.00	0.12	0.01	0.01	0.00	0.00	57.67
1.2 Others	189.45	352.45	139.31	7.84	14.49	86.04	-60.47	84.73
2 Commission/Fee Expense	5.43	3.26	1.36	0.27	0.34	-39.85	-58.30	26.38
3 Employees Expenses	2356.60	2640.86	2907.09	227.00	468.08	12.06	10.08	106.20
4 Office Operating Expenses	2905.88	3017.24	3038.53	207.25	396.41	3.83	0.71	91.27
5 Exchange Fluctuation Loss	7.25	1.55	177.98	0.43	0.52	-78.64	11400.55	20.55
5.1 Due to Change in Exchange Rates	3.98	1.56	177.62	0.41	0.50	-60.83	11283.12	20.89
5.2 Due to Foreign Currency Transactions	3.26	-0.01	0.36	0.02	0.02	-100.39	-2960.52	11.43
6 Non-Operating Expenses	110.83	41.67	16.31	8.73	15.20	-62.40	-60.86	74.02
7. Provision for Risk	3525.12	1866.82	1415.40	8.29	21.00	-47.04	-24.18	153.40
7.1 Loan loss Provision	2554.92	1349.90	1271.31	8.28	18.18	-47.16	-5.82	119.50
7.1.1 General Loan loss Provision	563.53	154.01	733.07	232.72	241.64	-72.67	375.98	3.83
7.1.1.1 Pass Loan Loss Provision	0.00	27.86	652.10	222.39	230.20	0.00	2240.61	3.51
7.1.1.2 Watch List Provision	0.00	126.15	80.97	10.34	11.44	0.00	-35.81	10.71
7.1.2 Special Loan Loss Provision	1934.63	1104.99	502.83	-224.34	-223.36	-42.88	-54.49	-0.44
7.1.3 Additional Loan Loss Provision	56.76	90.90	35.40	-0.10	-0.10	60.14	-61.05	0.00
7.2. Provision for Non-Banking Assets	642.02	497.62	108.91	0.00	2.82	-22.49	-78.11	0.00
7.3. Provision for Loss on Investment	2.81	11.46	-0.43	0.01	0.00	308.19	-103.77	-100.00
7.4. Provision for Loss of Other Assets	325.37	7.84	35.62	0.00	0.00	0.00	0.00	0.00
8 Loan Written Off	165.54	225.49	155.56	0.00	3.76	36.22	-31.01	0.00
9 Provision for Staff Bonus	569.23	704.19	962.73	19.36	51.40	23.71	36.71	165.43
10 Provision for Income Tax	1810.11	2043.98	2793.14	58.18	153.72	12.92	36.65	164.21
11 Others	36.78	20.53	4.17	0.00	0.26	-44.18	-79.70	0.00
12 Net Profit	4691.95	5925.13	7762.81	131.26	399.71	26.28	31.01	204.52
TOTAL EXPENSES	29185.27	29648.00	32547.27	1895.14	3837.71	1.59	9.78	102.50
Income								
1. Interest Income	22130.34	24453.29	26440.45	1478.89	3096.78	10.50	8.13	109.40
1.1. On Loans and Advance	20111.26	22110.85	24547.15	1405.60	2965.18	9.94	11.02	110.95
1.2. On Investment	152.46	134.58	123.20	10.23	19.21	-11.73	-8.46	87.79
1.2.1 Government Bonds	137.26	121.98	101.73	5.35	11.98	-11.14	-16.60	124.20
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	6.77	10.90	11.11	1.21	0.00	60.88	2.00	-100.00
1.2.4 Deventure & Bonds	8.42	1.71	10.35	3.67	7.22	-79.75	506.78	96.80
1.3 Agency Balance	168.42	137.10	103.08	5.78	11.20	-18.59	-24.81	93.64
1.4 On Call Deposit	1401.86	1688.66	1486.16	55.57	96.81	20.46	-11.99	74.22
1.5 Others	296.34	382.10	180.86	1.71	4.39	28.94	-52.67	156.68
2. Comission & Discount	616.60	585.87	487.12	27.93	71.89	-4.98	-16.86	157.34
2.1 Bills Purchase & Discount	0.20	1.02	0.12	0.02	0.02	409.97	-88.61	0.00
2.2 Comission	401.50	390.41	364.54	17.22	47.63	-2.76	-6.62	176.58
2.3 Others	214.90	194.44	122.46	10.70	24.25	-9.52	-37.02	126.61
3 Income From Exchange Fluctuation	50.60	48.86	246.86	5.35	8.84	-3.43	405.20	65.36
3.1 Due to Change in Exchange Rate	0.94	2.62	225.94	0.53	0.67	179.65	8539.48	27.04
3.2 Due to Foreign Currency Trans.	49.67	46.25	20.92	4.82	8.17	-6.88	-54.77	69.54
4 Other Operating Income	1372.85	1552.34	2088.22	142.69	325.06	13.07	34.52	127.81
5 Non Operating Income	2135.56	402.44	1130.88	40.25	53.01	-81.16	181.01	31.70
6 Provision Written Back	1658.69	2531.66	2018.37	24.14	37.63	52.63	-20.27	55.84
7 Recovery from Written off Loan	10.34	21.45	2.61	0.00	0.00	107.40	-87.85	0.00
8 Income from Extra Ordinary Expenses	69.49	35.69	128.54	3.17	4.04	-48.64	260.14	27.37
9 Net Loss	1140.79	16.40	4.23	172.71	240.47	-98.56	-74.18	39.23
TOTAL INCOME	29185.27	29648.00	32547.27	1895.14	3837.71	1.59	9.78	102.50

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2014	2015	2016	2016	2016			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	5887.25	4922.73	3776.34	574.80	833.15	-16.38	-23.29	44.95
1.1 Deposit Liabilities	5802.37	4880.57	3755.60	567.70	823.13	-15.89	-23.05	44.99
1.1.1 Saving A/c	2225.47	1949.03	1604.12	244.03	363.39	-12.42	-17.70	48.91
1.1.2 Fixed A/c	3502.38	2875.05	2065.28	316.94	450.24	-17.91	-28.17	42.06
1.1.2.1 Upto 3 Months Fixed A/c	37.66	26.00	18.35	1.80	2.68	-30.95	-29.42	49.02
1.1.2.2 3 to 6 Months fixed A/c	57.33	36.65	25.82	4.20	3.68	-36.08	-29.53	-12.21
1.1.2.3 6 Months to 1 Year Fixed A/c	1746.08	1440.47	991.72	211.82	280.86	-17.50	-31.15	32.59
1.1.2.4 Above 1 Year	1661.31	1371.93	1029.38	99.12	163.02	-17.42	-24.97	64.46
1.1.3 Call Deposit	74.49	56.44	86.16	6.72	9.49	-24.24	52.65	41.21
1.1.4 Certificate of Deposits	0.02	0.05	0.04	0.00	0.00	170.55	-19.53	0.00
1.2 Others	84.88	42.16	20.74	7.11	10.02	-50.33	-50.79	41.05
2 Commission/Fee Expense	1.00	1.13	1.67	0.05	0.33	12.23	48.06	575.12
3 Employees Expenses	829.30	801.85	700.74	82.22	134.02	-3.31	-12.61	62.99
4 Office Operating Expenses	966.71	993.19	771.46	105.39	153.21	2.74	-22.32	45.38
5 Exchange Fluctuation Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Non-Operatiing Expenses	17.43	34.74	19.81	1.98	2.65	99.32	-42.98	34.09
7. Provision for Risk	2410.35	952.41	1172.94	52.26	60.45	-60.49	23.15	15.66
7.1 Loan loss Provision	1716.07	597.80	778.65	52.26	56.19	-65.16	30.25	7.51
7.1.1 General Loan loss Provision	187.76	26.31	264.33	1.24	2.15	-85.99	904.68	73.50
7.1.1.1 Pass Loan Loss Provision	0.00	18.68	252.78	1.24	2.15	0.00	1253.25	73.50
7.1.1.2 Watch List Provision	0.00	7.63	11.55	0.00	0.00	0.00	51.34	0.00
7.1.2 Special Loan Loss Provision	1482.55	345.76	328.19	51.02	54.04	-76.68	-5.08	5.91
7.1.3 Additional Loan Loss Provision	45.76	225.73	186.13	0.00	0.00	393.30	-17.55	0.00
7.2. Provision for Non-Banking Assets	648.27	252.23	291.80	0.00	4.26	-61.09	15.68	0.00
7.3. Provision for Loss on Investment	38.45	50.14	9.99	0.00	0.00	30.40	-80.08	0.00
7.4. Provision for Loss of Other Assets	7.55	52.23	92.51	0.00	0.00	0.00	0.00	0.00
8 Loan Written Off	188.06	110.96	121.93	0.00	0.00	-41.00	9.89	0.00
9 Provision for Staff Bonus	222.60	209.37	259.93	23.17	28.14	-5.94	24.15	21.48
10 Provision for Income Tax	635.01	592.41	653.15	69.50	84.42	-6.71	10.25	21.47
11 Others	2.14	9.80	0.67	5.38	5.38	357.41	-93.13	0.00
12 Net Profit	3345.47	2728.14	3113.58	463.50	584.92	-18.45	14.13	26.20
TOTAL EXPENSES	14505.33	11356.71	10592.23	1378.24	1886.66	-21.71	-6.73	36.89
Income								
1. Interest Income	9212.31	8383.33	6842.06	750.22	1080.66	-9.00	-18.38	44.05
1.1. On Loans and Advance	8350.25	7498.52	6152.12	683.19	983.60	-10.20	-17.96	43.97
1.2. On Investment	110.82	109.09	98.76	6.66	13.32	-1.56	-9.47	99.88
1.2.1 Government Bonds	95.26	86.08	74.44	6.30	12.77	-9.64	-13.52	102.79
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	8.72	16.78	20.65	0.18	0.18	92.50	23.06	0.00
1.2.4 Deventure & Bonds	6.84	6.23	3.67	0.18	0.37	-8.96	-41.05	100.01
1.3 Agency Balance	79.67	87.87	65.81	0.00	0.00	10.30	-25.11	17.70
1.4 On Call Deposit	448.70	546.09	399.84	55.86	75.47	21.71	-26.78	35.11
1.5 Others	222.87	141.75	125.53	4.51	8.27	-36.40	-11.45	83.48
2. Comission & Discount	182.33	102.04	111.50	6.69	13.05	-44.04	9.27	94.94
2.1 Bills Purchase & Discount	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00
2.2 Comission	93.18	49.23	21.19	2.00	3.61	-47.17	-56.95	80.73
2.3 Others	89.15	52.81	90.30	4.70	9.44	-40.77	71.00	100.98
3 Income From Exchange Fluctuation	0.00	0.00	0.00	0.00	0.00	-10.24	-99.57	0.00
3.1 Due to Change in Exchange Rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	0.00	0.00	0.00	0.00	0.00	-10.24	-99.94	0.00
4 Other Operating Income	521.75	493.14	479.80	68.96	102.10	-5.48	-2.71	48.05
5 Non Operating Income	664.61	460.80	887.79	131.66	187.17	-30.67	92.66	42.16
6 Provision Written Back	2989.11	1706.69	1833.99	262.05	346.73	-42.90	7.46	32.31
7 Recovery from Written off Loan	19.14	41.78	248.95	19.08	3.16	118.26	495.90	-83.41
8 Income from Extra Ordinary Expenses	36.25	57.35	24.70	40.36	40.39	58.18	-56.94	0.08
9 Net Loss	879.82	111.60	163.43	99.21	113.40	-87.32	46.45	14.30
TOTAL INCOME	14505.33	11356.71	10592.23	1378.24	1886.66	-21.71	-6.73	36.89

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

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2014	2015	2016	2016	2016			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	48152.08	61783.87	76816.32	77599.40	80101.53	28.31	24.33	3.22
Fishery Related	2747.06	3355.59	1980.46	2001.85	2044.64	22.15	-40.98	2.14
Mining Related	3580.05	3525.74	3404.03	3439.64	3572.03	-1.52	-3.45	3.85
Agriculture, Forestry & Beverage Production Related	222489.70	255534.57	296097.02	297020.04	303226.36	14.85	15.87	2.09
Construction	118632.87	152480.40	182851.94	185288.73	190734.95	28.53	19.92	2.94
Electricity, Gas and Water	25606.61	34540.43	46417.77	47204.14	47985.12	34.89	34.39	1.65
Metal Products, Machinery & Electronic Equipment & Asse	13994.97	16208.31	19473.46	19546.90	20029.44	15.82	20.14	2.47
Transport, Communication and Public Utilities	43707.55	48451.67	67489.25	67366.85	71110.29	10.85	39.29	5.56
Wholesaler & Retailer	243966.15	297286.58	374322.54	375130.16	388849.16	21.86	25.91	3.66
Finance, Insurance and Real Estate	90353.77	107293.66	135000.17	134582.89	135770.85	18.75	25.82	0.88
Hotel or Restaurant	32909.63	44028.90	54426.26	55169.88	56752.96	33.79	23.61	2.87
Other Services	54154.23	63957.60	72146.41	73458.64	74353.26	18.10	12.80	1.22
Consumption Loans	87003.21	101450.14	120843.49	124619.16	126625.73	16.61	19.12	1.61
Local Government	1182.73	1714.14	1654.98	1600.69	1561.52	44.93	-3.45	-2.45
Others	141309.64	169740.36	228955.74	226567.20	233839.25	20.12	34.89	3.21
TOTAL	1129803.67	1361351.97	1681879.83	1690596.16	1736557.09	20.49	23.54	2.72
Productwise								
Term Loan	173069.81	223149.61	272694.42	273843.61	276786.72	28.94	22.20	1.07
Overdraft	211367.58	245994.73	294326.89	295349.70	309241.53	16.38	19.65	4.70
Trust Receipt Loan / Import Loan	48161.32	55141.88	72678.07	77004.72	79395.98	14.49	31.80	3.11
Demand & Other Working Capital Loan	250607.47	293603.14	365785.23	367695.14	381347.86	17.16	24.58	3.71
Residential Personal Home Loan (Up to Rs. 1 Crore)	89484.87	118861.54	142815.41	145735.36	149478.42	32.83	20.15	2.57
Real Estate Loan	82482.16	85678.07	108071.88	107286.09	110377.47	3.87	26.14	2.88
Margin Nature Loan	20031.63	24084.77	37681.04	37367.83	37305.06	20.23	56.45	-0.17
Hire Purchase Loan	63653.90	80966.96	110094.35	114557.00	118639.59	27.20	35.97	3.56
Deprived Sector Loan	50576.56	63889.82	81239.19	77533.78	77963.46	26.32	27.16	0.55
Bills Purchased	10045.08	13511.29	12530.80	11941.31	10775.20	34.51	-7.26	-9.77
Other Product	130323.28	156470.18	183962.55	182281.59	185245.81	20.06	17.57	1.63
Total	1129803.66	1361351.98	1681879.83	1690596.15	1736557.10	20.49	23.54	2.72
Collateral wise								
Gold and Silver	31102.67	31374.67	30642.25	30360.81	29769.63	0.87	-2.33	-1.95
Government Securities	992.12	784.73	1014.67	12734.64	1180.78	-20.90	29.30	-90.73
Non Governmental Securities	14092.14	18776.93	29668.70	29428.24	29427.19	33.24	58.01	0.00
Fixed Deposit Receipts	10774.58	9824.90	10553.39	10181.29	11406.70	-8.81	7.41	12.04
Own	9893.47	8925.88	9577.14	9176.74	9961.46	-9.78	7.30	8.55
Other Licences Institutions	881.11	899.02	976.25	1004.55	1445.24	2.03	8.59	43.87
Collateral of Properties	936410.77	1131830.49	1463645.87	1464442.38	1516765.99	20.87	29.32	3.57
Fixed Assets	785804.82	957231.98	1207217.80	1236556.98	1253569.61	21.82	26.12	1.38
Current Assets	150605.95	174598.50	256428.07	227885.40	263196.39	15.93	46.87	15.50
Against security of Bill	11927.48	13969.01	15710.45	15288.16	14841.72	17.12	12.47	-2.92
Domestic Bills	2817.51	3532.80	3525.87	1380.10	1527.63	25.39	-0.20	10.69
Foreign Bills	9109.97	10436.21	12184.58	13908.06	13314.09	14.56	16.75	-4.27
Against Guarantee	29975.14	40479.05	52993.07	53798.32	52905.89	35.04	30.91	-1.66
Government Guarantee	2155.95	2385.24	2364.19	2460.96	2518.79	10.64	-0.88	2.35
Institutional Guarantee	20737.62	27833.31	33209.50	33411.19	33847.66	34.22	19.32	1.31
Personal Guarantee	2001.69	2350.72	4054.12	4171.72	4411.66	17.44	72.46	5.75
Collective Guarantee	2167.66	3581.03	4855.55	5132.43	5136.50	65.20	35.59	0.08
International Rated Foreign Bank's Guarantee	192.25	93.08	4226.93	902.37	900.78	-51.58	4441.02	-0.18
Other Guarantee	2706.26	4235.68	4282.79	7719.64	6090.49	56.51	1.11	-21.10
Credit Card	410.98	427.58	416.03	535.71	553.38	4.04	-2.70	3.30
Others	94117.78	113884.53	77235.40	73826.62	79705.83	21.00	-32.18	7.96
Total	1129803.67	1361351.89	1681879.83	1690596.16	1736557.11	20.49	23.54	2.72

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2014	2015	2016	2016	2016			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	37810.81	47818.18	59611.10	60486.63	62639.89	26.47	24.66	3.56
Fishery Related	2491.48	2888.07	1513.96	1533.89	1561.61	15.92	-47.58	1.81
Mining Related	3258.97	3064.11	2970.72	3055.83	3184.62	-5.98	-3.05	4.21
Agriculture, Forestry & Beverage Production Related	207142.86	239722.81	278304.22	279761.85	285593.03	15.73	16.09	2.08
Construction	88914.98	115175.72	142303.46	144455.34	148982.34	29.53	23.55	3.13
Electricity, Gas and Water	21784.34	29412.29	42101.95	43110.49	43878.11	35.02	43.14	1.78
Metal Products, Machinery & Electronic Equipment & Asse	10887.77	12402.24	16327.51	16435.06	16882.77	13.91	31.65	2.72
Transport, Communication and Public Utilities	25221.64	26254.45	43246.45	42814.13	45074.59	4.09	64.72	5.28
Wholesaler & Retailer	205667.15	256252.52	330886.83	332145.10	344737.71	24.60	29.13	3.79
Finance, Insurance and Real Estate	72768.84	89220.30	114517.91	114081.80	114379.15	22.61	28.35	0.26
Hotel or Restaurant	24846.43	35337.97	43361.87	44492.62	45990.96	42.23	22.71	3.37
Other Services	43987.36	53099.98	60591.89	62060.91	62910.63	20.72	14.11	1.37
Consumption Loans	68227.23	80339.71	99230.33	102966.18	104876.57	17.75	23.51	1.86
Local Government	1096.16	1621.81	1576.17	1519.93	1480.80	47.95	-2.81	-2.57
Others	88042.57	110543.10	155958.26	154303.96	159221.56	25.56	41.08	3.19
TOTAL	902162.01	1103153.25	1392502.62	1403223.74	1441394.34	22.28	26.23	2.72
Productwise								
Term Loan	142965.53	187297.61	227581.99	228597.50	230774.15	31.01	21.51	0.95
Overdraft	170872.66	200106.73	239961.46	242715.05	255207.35	17.11	19.92	5.15
Trust Receipt Loan / Import Loan	48161.32	55141.88	72677.77	77004.72	79395.98	14.49	31.80	3.11
Demand & Other Working Capital Loan	216015.90	260320.80	334766.54	337143.84	350321.95	20.51	28.60	3.91
Residential Personal Home Loan (Up to Rs. 1 Crore)	64673.30	87842.96	109296.95	111697.05	114413.22	35.83	24.42	2.43
Real Estate Loan	60467.66	63879.59	83603.42	83266.44	85276.34	5.64	30.88	2.41
Margin Nature Loan	11988.14	16360.29	28428.82	28475.15	28652.20	36.47	73.77	0.62
Hire Purchase Loan	41023.45	54406.77	79566.01	83534.01	86027.85	32.62	46.24	2.99
Deprived Sector Loan	40962.32	51515.94	66005.84	62227.97	62542.81	0.00	0.00	0.51
Bills Purchased	10034.34	13497.19	12523.00	11934.91	10766.86	34.51	-7.22	-9.79
Other Product	94997.38	112783.49	138090.81	136627.09	138015.66	18.72	22.44	1.02
Total	902162.00	1103153.26	1392502.62	1403223.73	1441394.35	22.28	26.23	2.72
Collateral wise								
Gold and Silver	27088.37	26813.12	26326.42	26115.31	25614.19	-1.02	-1.82	-1.92
Government Securities	968.71	751.68	991.90	12709.93	1155.04	-22.40	31.96	-90.91
Non Governmental Securities	8973.82	13183.16	23084.76	23029.96	22935.11	46.91	75.11	-0.41
Fixed Deposit Receipts	7359.78	6561.88	7542.78	7286.24	8419.56	-10.84	14.95	15.55
Own	6478.67	5662.90	6566.55	6281.71	6974.32	-12.59	15.96	11.03
Other Licences Institutions	881.11	898.97	976.23	1004.53	1445.24	2.03	8.59	43.87
Collateral of Properties	733614.96	900985.02	1206655.78	1209697.08	1254377.65	22.81	33.93	3.69
Fixed Assets	583662.27	726933.32	950449.10	982014.69	991385.68	24.55	30.75	0.95
Current Assets	149952.69	174051.71	256206.67	227682.39	262991.97	16.07	47.20	15.51
Against security of Bill	11923.28	13672.66	15133.48	14726.36	14317.07	14.67	10.68	-2.78
Domestic Bills	2813.31	3236.45	2950.40	818.30	1004.46	15.04	-8.84	22.75
Foreign Bills	9109.97	10436.21	12183.08	13908.06	13312.61	14.56	16.74	-4.28
Against Guarantee	25697.50	34298.71	44016.18	44242.38	43231.78	33.47	28.33	-2.28
Government Guarantee	1975.30	2208.28	2191.40	2285.41	2343.25	11.79	-0.76	2.53
Institutional Guarantee	18972.97	24969.73	28853.08	28811.28	29200.85	31.61	15.55	1.35
Personal Guarantee	1684.14	2069.26	3325.36	3361.46	3528.97	22.87	60.70	4.98
Collective Guarantee	404.05	951.02	1365.35	1362.41	1417.38	135.37	43.57	4.04
International Rated Foreign Bank's Guarantee	117.47	93.08	4226.93	902.37	900.78	-20.76	4441.02	-0.18
Other Guarantee	2529.85	4007.34	4054.06	7519.44	5840.54	58.40	1.17	-22.33
Credit Card	410.98	427.58	416.03	535.71	553.38	4.04	-2.70	3.30
Others	86124.60	106459.44	68335.30	64880.78	70790.57	23.61	-35.81	9.11
Total	902162.02	1103153.26	1392502.62	1403223.74	1441394.36	22.28	26.23	2.72

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2014	2015	2016	2016	2016			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	8423.26	12002.65	15169.69	15045.12	15369.19	42.49	26.39	2.15
Fishery Related	214.77	404.87	410.64	414.05	425.06	88.51	1.42	2.66
Mining Related	275.24	390.09	391.51	342.37	346.19	41.73	0.36	1.12
Agriculture, Forestry & Beverage Production Related	10699.48	12179.35	14829.67	14382.57	14715.09	13.83	21.76	2.31
Construction	19507.92	26554.42	32645.74	32879.42	33638.12	36.12	22.94	2.31
Electricity, Gas and Water	3617.75	4933.46	4000.83	3800.98	3817.29	36.37	-18.90	0.43
Metal Products, Machinery & Electronic Equipment & Asse	2385.15	2976.90	2395.14	2382.16	2383.67	24.81	-19.54	0.06
Transport, Communication and Public Utilities	12897.59	15099.18	17830.86	18211.50	19240.76	17.07	18.09	5.65
Wholesaler & Retailer	29633.88	32542.18	35847.16	35538.50	36520.12	9.81	10.16	2.76
Finance, Insurance and Real Estate	12797.65	13368.46	16264.86	16403.98	17234.70	4.46	21.67	5.06
Hotel or Restaurant	6278.73	7231.42	9287.71	8993.48	8968.74	15.17	28.44	-0.28
Other Services	7909.36	8661.91	9369.02	9247.37	9294.29	9.51	8.16	0.51
Consumption Loans	12728.61	15563.89	17035.39	17097.49	17308.50	22.27	9.45	1.23
Local Government	38.04	32.34	41.32	43.26	43.22	-14.98	27.76	-0.10
Others	34396.15	41529.50	57473.73	57036.18	58928.83	20.74	38.39	3.32
TOTAL	161803.56	193470.61	232993.26	231818.44	238233.77	19.57	20.43	2.77
Productwise								
Term Loan	21437.34	27992.73	37259.67	37358.44	38086.57	30.58	33.10	1.95
Overdraft	40494.92	45887.99	54365.43	52634.65	54034.19	13.32	18.47	2.66
Trust Receipt Loan / Import Loan	0.00	0.00	0.30	0.00	0.00	0.00	0.00	0.00
Demand & Other Working Capital Loan	19857.01	20503.15	20231.27	20000.35	20343.83	3.25	-1.33	1.72
Residential Personal Home Loan (Up to Rs. 1 Crore)	16820.26	22476.27	26787.73	27266.50	28122.82	33.63	19.18	3.14
Real Estate Loan	12773.90	13116.83	17273.22	17123.42	18026.28	2.68	31.69	5.27
Margin Nature Loan	4112.98	3831.26	5205.67	4987.64	5031.45	-6.85	35.87	0.88
Hire Purchase Loan	15906.14	18970.95	23685.84	24232.59	25243.72	19.27	24.85	4.17
Deprived Sector Loan	7564.63	10198.29	12938.71	13040.10	13216.71	0.00	0.00	1.35
Bills Purchased	4.34	7.70	1.40	0.00	1.94	77.26	-81.82	0.00
Other Product	22832.03	30485.43	35244.02	35174.75	36126.27	33.52	15.61	2.71
Total	161803.56	193470.61	232993.26	231818.44	238233.77	19.57	20.43	2.77
Collateral wise								
Gold and Silver	3680.33	4111.82	4189.41	4108.44	4003.34	11.72	1.89	-2.56
Government Securities	5.85	12.34	6.15	7.39	9.11	110.90	-50.16	23.35
Non Governmental Securities	3181.68	3330.32	4660.50	4537.84	4659.83	4.67	39.94	2.69
Fixed Deposit Receipts	1709.14	2014.24	2155.69	2084.23	2124.44	17.85	7.02	1.93
Own	1709.14	2014.20	2155.67	2084.21	2124.44	17.85	7.02	1.93
Other Licences Institutions	0.00	0.05	0.02	0.02	0.00	0.00	-55.56	-100.00
Collateral of Properties	147209.51	177855.55	213181.75	211598.98	217977.17	20.82	19.86	3.01
Fixed Assets	146794.10	177513.72	213171.49	211588.66	217966.92	20.93	20.09	3.01
Current Assets	415.41	341.83	10.26	10.33	10.24	-17.71	-97.00	-0.79
Against security of Bill	4.20	15.30	8.28	8.28	8.32	264.19	-45.88	0.52
Domestic Bills	4.20	15.30	8.28	8.28	8.32	264.19	-45.88	0.52
Foreign Bills	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Against Guarantee	3621.07	5424.35	7887.82	8495.01	8543.33	49.80	45.42	0.57
Government Guarantee	112.75	112.07	113.69	118.44	118.44	-0.60	1.44	0.00
Institutional Guarantee	1492.52	2552.54	3716.23	3953.61	3982.33	71.02	45.59	0.73
Personal Guarantee	200.91	155.40	570.85	656.08	726.55	-22.65	267.33	10.74
Collective Guarantee	1737.70	2602.75	3481.97	3761.79	3710.88	49.78	33.78	-1.35
International Rated Foreign Bank's Guarantee	74.78	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
Other Guarantee	2.41	1.59	5.10	5.09	5.13	-33.93	220.21	0.76
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	2391.77	706.70	903.66	978.26	908.22	-70.45	27.87	-7.16
Total	161803.56	193470.61	232993.26	231818.44	238233.77	19.57	20.43	2.77

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2014	2015	2016	2016	2016	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	1918.01	1963.05	2035.53	2067.65	2092.45	2.35	3.69	1.20
Fishery Related	40.81	62.64	55.86	53.91	57.98	53.49	-10.83	7.54
Mining Related	45.84	71.55	41.80	41.43	41.22	56.09	-41.57	-0.51
Agriculture, Forestry & Beverage Production Related	4647.36	3632.41	2963.13	2875.61	2918.24	-21.84	-18.43	1.48
Construction	10209.97	10750.27	7902.75	7953.97	8114.49	5.29	-26.49	2.02
Electricity, Gas and Water	204.52	194.69	314.99	292.66	289.72	-4.81	61.79	-1.01
Metal Products, Machinery & Electronic Equipment & Asse	722.06	829.16	750.81	729.68	763.00	14.83	-9.45	4.57
Transport, Communication and Public Utilities	5588.33	7098.04	6411.94	6341.22	6794.94	27.02	-9.67	7.16
Wholesaler & Retailer	8665.13	8491.89	7588.55	7446.56	7591.33	-2.00	-10.64	1.94
Finance, Insurance and Real Estate	4787.27	4704.90	4217.40	4097.11	4157.00	-1.72	-10.36	1.46
Hotel or Restaurant	1784.46	1459.52	1776.67	1683.78	1793.26	-18.21	21.73	6.50
Other Services	2257.51	2195.70	2185.50	2150.36	2148.33	-2.74	-0.46	-0.09
Consumption Loans	6047.38	5546.54	4577.78	4555.49	4440.65	-8.28	-17.47	-2.52
Local Government	48.53	59.99	37.50	37.50	37.50	23.63	-37.50	0.00
Others	18870.91	17667.77	15523.75	15227.05	15688.86	-6.38	-12.14	3.03
TOTAL	65838.09	64728.11	56383.96	55553.98	56928.98	-1.69	-12.89	2.48
Productwise								
Term Loan	8666.94	7859.26	7852.76	7887.67	7926.00	-9.32	-0.08	0.49
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	14734.55	12779.18	10787.42	10550.95	10682.08	-13.27	-15.59	1.24
Residential Personal Home Loan (Up to Rs. 1 Crore)	7991.30	8542.32	6730.72	6771.82	6942.39	6.90	-21.21	2.52
Real Estate Loan	9240.60	8681.64	7195.24	6896.23	7074.85	-6.05	-17.12	2.59
Margin Nature Loan	3930.51	3893.22	4046.55	3905.04	3621.40	-0.95	3.94	-7.26
Hire Purchase Loan	6724.31	7589.24	6842.49	6790.40	7368.03	12.86	-9.84	8.51
Deprived Sector Loan	2049.60	2175.58	2294.65	2265.72	2203.95	0.00	0.00	-2.73
Bills Purchased	6.40	6.40	6.40	6.40	6.40	0.00	0.00	0.00
Other Product	12493.87	13201.26	10627.73	10479.75	11103.88	5.66	-19.49	5.96
Total	65838.09	64728.11	56383.96	55553.98	56928.98	-1.69	-12.89	2.48
Collateral wise								
Gold and Silver	333.97	449.73	126.42	137.07	152.10	34.66	-71.89	10.97
Government Securities	17.56	20.72	16.63	17.33	16.63	17.98	-19.73	-4.04
Non Governmental Securities	1936.64	2263.45	1923.44	1860.44	1832.25	16.88	-15.02	-1.52
Fixed Deposit Receipts	1705.66	1248.78	854.92	810.81	862.70	-26.79	-31.54	6.40
Own	1705.66	1248.78	854.92	810.81	862.70	-26.79	-31.54	6.40
Other Licences Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collateral of Properties	55586.29	52989.91	43808.35	43146.31	44411.18	-4.67	-17.33	2.93
Fixed Assets	55348.44	52784.94	43597.21	42953.63	44217.01	-4.63	-17.41	2.94
Current Assets	237.85	204.97	211.14	192.68	194.17	-13.82	3.01	0.77
Against security of Bill	0.00	281.05	568.69	553.52	516.33	0.00	102.34	-6.72
Domestic Bills	0.00	281.05	567.19	553.52	514.85	0.00	101.81	-6.99
Foreign Bills	0.00	0.00	1.50	0.00	1.48	0.00	0.00	0.00
Against Guarantee	656.57	755.99	1089.07	1060.92	1130.78	15.14	44.06	6.58
Government Guarantee	67.90	64.90	59.11	57.11	57.11	-4.42	-8.93	0.00
Institutional Guarantee	272.12	311.04	640.19	646.30	664.48	14.30	105.83	2.81
Personal Guarantee	116.64	126.05	157.91	154.18	156.14	8.07	25.27	1.27
Collective Guarantee	25.91	27.25	8.24	8.24	8.24	5.20	-69.78	0.00
International Rated Foreign Bank's Guarantee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Guarantee	174.00	226.74	223.63	195.11	244.82	30.31	-1.37	25.48
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	5601.40	6718.39	7996.44	7967.58	8007.03	19.94	19.02	0.50
Total	65838.09	64728.01	56383.96	55553.98	56928.98	-1.69	-12.89	2.48

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	FBL	NSBI	NBB	EBL	BOK	NCC	NIC	NBL
Liabilities														
1	CAPITAL FUND	6239.06	9322.99	9487.21	17863.05	7216.28	8812.61	6977.80	6669.74	6890.38	8549.58	3921.20	7715.15	5884.33
	a. Paid-up Capital	6465.00	8588.97	4756.57	7255.51	2812.43	4499.15	3883.74	3037.13	2742.60	4972.43	2353.18	4618.77	3864.54
	b. Calls in Advance													
	c. Proposed Bonus Share								2.08				1200.88	
	d. General Reserves	2060.87	4454.68	3503.50	2695.65	2639.03	2048.77	1390.16	1585.73	1940.60	1490.87	596.82	1263.49	424.04
	e. Share Premium	2.76		0.07	4555.61			79.16		18.56		0.08	319.96	112.79
	f. Retained Earning	-3136.74	-3607.73	674.98	2652.57	1289.74	1969.01	1096.57	1911.97	1039.26	1820.27	966.25	105.64	1403.73
		847.17	-112.93	552.09	703.71	475.08	295.69	528.17	132.83	1149.36	266.01	4.87	206.41	79.22
2	BORROWINGS	941.70		300.00	1800.36			4784.80	5987.49	18.99	1073.85	1651.00	2.50	3056.01
	a. NRB									18.99	5.00		2.50	1352.00
	b. Interbank Borrowing		641.70		250.36		4184.80					651.00		2550.05
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.		300.00					4987.49						
	e. Bonds and Securities			300.00	1550.00		600.00	1000.00		1068.85	1000.00		500.00	
3	DEPOSITS	84452.51	140675.53	122035.15	114285.56	61187.91	85145.02	71025.71	38287.13	86009.84	69420.29	30169.87	6950.62	52801.38
	a. Current	17689.71	29519.73	16733.14	14680.79	16387.75	8486.11	5605.42	2434.56	7224.80	5235.07	1270.35	2210.72	3170.54
	Domestic	17520.14	29465.59	13740.55	9575.09	9610.05	6142.73	5245.52	2171.12	6884.54	4916.82	1174.54	2166.81	3145.49
	Foreign	169.58	54.14	2992.59	5105.70	6777.70	2343.37	359.90	263.43	340.27	318.25	95.81	43.90	25.05
	b. Savings	51652.59	87500.06	55421.47	40395.43	26518.54	47023.24	28272.33	12000.56	39359.49	21479.63	9577.94	19631.00	21503.28
	Domestic	51639.05	87471.58	51862.55	39167.58	22835.03	45698.37	28039.34	11953.09	39194.52	21111.32	9324.57	19563.97	21464.04
	Foreign	13.54	28.48	3558.91	1227.86	3683.51	1324.88	232.98	47.47	164.97	368.31	253.37	67.03	39.25
	c. Fixed	10125.19	12458.38	9250.12	28477.38	3631.55	19919.93	21929.52	17426.70	24576.61	27643.28	10928.77	26539.03	18421.75
	Domestic	10039.87	12458.38	8498.57	27937.73	2807.98	16804.81	18288.12	16772.67	19876.34	27589.05	10650.57	25852.22	18420.68
	Foreign	85.32		751.55	539.65	827.57	3115.12	3641.40	654.03	4700.28	54.23	278.20	686.82	1.07
	d. Call Deposits	3545.46	9753.86	38114.70	28861.95	13987.54	8177.25	14763.64	5485.89	13418.54	14292.54	8036.18	20112.23	9274.99
	Domestic	3545.46	9576.80	24150.14	24075.07	2379.85	6623.58	7298.87	5076.99	10016.13	14120.92	8027.25	19446.80	8770.42
	Foreign		177.06	13964.56	4786.88	11607.69	1553.67	7464.77	408.90	3402.42	171.62	8.93	665.43	504.57
	e. Others	1439.56	1443.50	2515.73	1870.01	662.53	1538.50	454.80	939.42	1430.39	769.78	356.63	557.63	430.82
	Domestic	1438.76	1443.50	2317.44	1532.42	568.64	1140.81	374.10	939.18	1424.80	660.01	355.62	557.63	371.13
	Foreign	0.80		198.29	337.59	93.89	397.69	80.71	0.24	5.58	109.77	1.01		59.69
4	Bills Payable	53.17	72.97	484.90	0.21	290.48	666.61	562.23	62.10	1421.64	51.91	17.22	260.92	102.66
5	Other Liabilities	11543.95	20638.37	17207.80	12131.40	2979.68	3991.84	3142.77	5576.42	6275.43	3373.28	2179.06	3992.62	4342.57
	1. Sundry Creditors	2843.50	1964.20	8797.34	1654.02	382.64	239.29	293.20	217.42	947.41	290.42	191.27	974.21	1620.18
	2. Loan Loss Provision	2081.78	3753.61	1620.88	1548.74	398.15	1408.87	611.21	553.13	956.44	1939.00	461.51	1047.45	598.05
	3. Interest Suspense a/c	4738.28	9879.59	421.65	406.38	258.90	463.90	557.79	629.67	754.42	248.12	439.21	657.04	556.27
	4. Others	1880.39	5040.97	6367.92	8522.27	1940.00	1879.78	1680.57	4176.20	3617.17	895.74	1087.07	1313.92	1568.07
6	Reconciliation A/c	-2245.63			42.42		77.91	63.73	0.93	2.36			5.45	
7	Profit & Loss A/c	8.19	599.18	632.60	623.89	185.19	312.99			381.08	202.86	0.00		0.90
		100051.25	172250.74	150147.65	146746.89	71859.54	103791.79	87759.73	50615.31	102054.57	83248.93	36295.30	84069.35	64483.85
Assets														
1	LIQUID FUNDS	5956.68	20191.19	11702.26	13872.12	14697.21	8266.14	7354.40	4534.71	11665.76	8057.07	3199.28	8056.19	5709.71
	a. Cash Balance	3221.60	4469.01	1614.49	1865.93	871.43	1317.08	2183.38	819.64	1557.74	1264.12	602.21	1026.49	1663.55
	Nepalese Notes & Coins	3186.72	4382.73	1495.37	1719.41	827.11	1228.07	2170.82	803.32	1532.10	1234.71	598.37	994.03	1642.32
	Foreign Currency	34.87	86.28	119.12	146.51	44.32	89.01	12.56	16.32	25.64	29.41	3.84	32.46	21.23
	b. Bank Balance	2735.08	13427.18	8254.50	11371.56	3693.38	6699.06	5171.03	3715.07	8708.01	6516.77	1872.41	7029.70	4046.16
	1. In Nepal Rastra Bank	1843.04	11122.02	6060.12	6473.32	2655.02	5434.42	4022.16	2549.72	5743.48	4956.14	1647.19	4848.03	3090.50
	Domestic Currency	1816.75	11006.35	4537.51	6079.34	2622.36	5212.75	3997.45	2422.47	5689.53	4909.09	1585.84	4804.39	3079.87
	Foreign Currency	26.29	115.67	1522.60	393.97	32.66	221.67	24.72	127.24	53.96	47.04	61.35	43.64	10.63
	2. "A" Class Licensed Institution	313.52	1206.19	194.63	486.85	69.12	121.62	516.26	244.79	458.28	317.77	130.93	247.31	446.35
	Domestic Currency	313.52	1194.08	194.63	436.51	69.12	121.62	516.26	244.77	447.26	312.53	125.65	247.27	357.35
	Foreign Currency		12.11		50.34				0.02	11.02	5.24	5.28	0.05	89.00
	3. Other Financial Ins.													50.25
	4. In Foreign Banks	578.52	1098.97	1999.75	4411.39	969.23	1143.02	632.61	920.57	2506.25	1242.87	94.29	1934.35	459.06
	c. Money at Call		2295.00	1833.27	634.63	10132.41	250.00			1400.00	276.17	724.67		
	Domestic Currency		2295.00	1050.00	400.00		250.00							
	Foreign Currency			783.27	234.63	10132.41				1400.00	276.17	724.67		
2	INVESTMENT IN SECURITIES	12424.32	39073.26	22514.98	13319.50	8692.30	10098.13	8497.21	3193.82	11378.82	9476.47	4191.38	10475.79	5931.18
	a. Govt Securities	9298.25	26847.06	18986.84	13319.50	6162.30	6283.29	8497.21	2323.82	8818.09	8976.47	3111.38	7211.78	4375.01
	b. NRB Bond	3126.08	12226.20	3260.88		2530.00	2200.00		870.00	2560.73	500.00	1080.00	3065.90	200.00
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents			267.27		1614.84							198.11	1356.17
3	SHARE & OTHER INVESTMENT	2709.66	1758.50	19549.18	13368.83	14536.09	8523.38	15748.56	3235.43	6760.22	1494.14	1036.70	2946.78	24.87
	a. Interbank Lending	2100.05							1100.08			1024.69		
	b. Non Residents	479.93	622.33	19121.26	10057.56		8268.09	15592.09	2022.77	6684.38	1367.09		1847.30	
	c. Others	129.69	1136.17	427.92	3311.26	14536.09	255.29	156.46	112.58	75.85	127.05	12.01	1099.49	24.87
4	LOANS & ADVANCES	64049.83	83742.82	81118.53	94729.94	32098.34	70140.10	51446.59	32827.23	66821.93	59994.73	24955.52	58767.40	46899.46
	a. Private Sector	64049.83	79693.76	78171.91	93341.22	30739.02	65659.62	48818.47	31335.64	60067.88	56481.06	24711.69	58767.40	45291.60
	b. Financial Institutions		2938.43	2946.62	1282.90	1359.33	2974.60	2628.11	1483.71	2762.92	3206.18	171.99		1574.11
	c. Government Organizations		1110.63		105.81	1505.89			7.88	3991.12	307.48	71.84		33.75
5	BILL PURCHASED	4.62	57.77	7.48	442.75	2.30	1728.67	736.24	832.20	80.01	814.01	94.13	444.92	377.07
	a. Domestic Bills Purchased	0.40	39.38		47.08	0.08	13.20		747.30			11.56		0.87
	b. Foreign Bills Purchased	4.22	18.39	7.48	202.19	2.22	58.74	43.15	84.91	80.01		0.96	444.92	376.20
	c. Import Bills & Imports				193.48		1656.74	693.09			814.01	81.60		

S.N.	BFI Name	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	Sahavogi	Karnali	Triveni	Suprim	Suvechha	Shangrila	Gandaki
Liabilities															
1	CAPITAL FUND	3528.83	5903.80	3423.60	521.87	1650.29	1532.44	-74.27	392.68	167.75	1241.33	1199.85	332.74	1457.21	755.29
	a. Paid-up Capital	2840.80	4573.58	415.82	313.23	1144.49	1386.23	55.57	257.88	111.00	820.02	933.37	227.31	1073.46	538.56
	b. Calls in Advance	156.29						6.12		20.00					
	c. Proposed Bonus Share		688.56					10.05							
	d. General Reserves	84.67	564.54	905.40	52.92	161.64	178.81	17.52	56.73	13.66	103.82	109.71	32.08	182.54	102.67
	e. Share Premium	49.11										2.11	9.77	23.93	6.64
	f. Retained Earning	4.34	2.80	1992.27	133.30	337.07	-267.85	-173.29	78.07	23.09	302.93	142.49	60.71	176.53	107.42
		393.62	74.32	110.10	22.42	7.10	235.24	9.76	0.01		14.57	12.18	2.87	0.76	
2	BORROWINGS		4892.82									890.00			
	a. NRB		3151.70												
	b. Interbank Borrowing		1371.12									890.00			
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities		370.00												
3	DEPOSITS	30430.53	48870.63	1567.03	3834.39	12429.98	10330.47	228.36	2851.69	1834.97	9148.30	6915.71	2422.09	10548.32	5364.51
	a. Current	1299.48	2445.53	42.11	148.62	338.56	242.29		110.37	9.45	206.73	102.70	36.20	190.60	61.79
	Domestic	1205.32	2376.54	42.11	148.62	338.29	237.82		110.37	9.45	206.73	102.65	36.20	190.60	61.79
	Foreign	94.16	68.98			0.27	4.47					0.04			
	b. Savings	8054.05	19886.80	420.79	2751.27	7202.45	4253.49	92.06	2275.30	1078.67	4639.30	2703.34	1295.56	5846.91	2792.07
	Domestic	8037.49	19524.09	420.79	2751.27	7202.45	4253.47	92.06	2275.30	1078.67	4639.30	2703.34	1295.56	5846.91	2792.07
	Foreign	16.56	362.71				0.02								
	c. Fixed	13662.79	15557.56	1010.11	353.22	2069.30	3306.49	136.14	346.20	396.75	2089.29	1468.77	731.46	1800.13	1151.23
	Domestic	13662.79	14006.79	1010.11	353.22	2069.30	3306.49	136.14	346.20	396.75	2089.29	1468.77	731.46	1800.13	1151.23
	Foreign		1550.78												
	d. Call Deposits	7221.86	10689.07	94.02	578.30	2812.46	2526.40		119.83	345.99	2102.42	2638.18	358.87	2691.99	1352.82
	Domestic	7198.65	10431.93	94.02	578.30	2812.46	2523.16		119.83	345.99	2102.42	2638.18	358.87	2691.99	1352.82
	Foreign	23.21	257.15				3.24								
	e. Others	192.35	291.67		2.98	7.21	1.79	0.16		4.12	110.55	2.73		18.70	6.60
	Domestic	192.35	291.67		2.98	7.21	1.79	0.16		4.12	110.55	2.73		18.70	6.60
	Foreign														
4	Bills Payable	28.22					97.96								62.08
5	Other Liabilities	2008.22	2859.78	1552.75	182.07	850.01	1619.03	345.71	108.67	81.40	430.40	521.75	78.61	529.92	284.05
	1. Sundry Creditors	55.58	2.06	55.67		69.37	38.04	44.83	0.60	1.34	48.52	1.31	14.94	22.70	22.36
	2. Loan Loss Provision	321.87	443.79	292.89	56.86	306.02	394.44	154.42	24.98	24.54	165.62	86.32	29.76	118.79	50.14
	3. Interest Suspense a/c	275.24	427.30	548.75	21.71	214.06	256.12	114.67	13.18	29.36	97.76	67.47		101.34	37.00
	4. Others	1355.53	1986.63	655.45	103.49	260.56	930.43	31.79	69.91	26.15	118.50	366.65	33.91	287.09	174.55
6	Reconciliation A/c			3.57				87.12							
7	Profit & Loss A/c		10.78		4.82	2.72			13.01	2.05	18.68	7.25	4.93	6.99	10.79
		35995.80	62537.81	6546.96	4543.14	14933.00	13579.90	586.91	3366.05	2086.17	10838.70	9534.56	2838.37	12604.52	6414.64
Assets															
1	LIQUID FUNDS	4744.98	4593.36	2944.59	1270.12	3049.92	2520.83	107.30	745.88	713.45	2048.75	1965.88	628.17	2440.30	1369.32
	a. Cash Balance	596.69	619.85	15.36	127.69	248.12	218.64	2.40	85.08	123.16	228.65	175.21	44.24	222.17	140.23
	Nepalese Notes & Coins	585.70	605.25	15.36	127.20	248.04	217.34	2.40	85.08	123.16	228.65	161.84	44.24	220.11	139.75
	Foreign Currency	10.98	14.61		0.49	0.08	1.30					13.38		2.06	0.48
	b. Bank Balance	4148.29	3973.51	2929.23	260.98	863.21	2302.18	104.90	163.31	100.72	552.26	1332.78	583.93	2218.13	1229.08
	1. In Nepal Rastra Bank	3445.62	3696.15	83.48	204.43	806.54	528.47	0.47	150.11	100.72	472.82	360.95	16.36	543.75	276.84
	Domestic Currency	3391.08	3665.93	83.48	204.43	806.54	528.47	0.47	150.11	100.72	472.82	360.92	16.36	543.75	276.84
	Foreign Currency	54.54	30.22									0.04			
	2. "A"Class Licensed Institution	155.99	66.54	2845.75	56.55	56.67	1673.60	10.85	13.01		78.87	971.83	386.70	1343.50	680.28
	Domestic Currency	148.24	63.97	2845.75	56.55	56.61	1656.65	10.85	13.01		78.87	971.83	386.70	1343.50	680.28
	Foreign Currency	7.75	2.57			0.06	16.95								
	3. Other Financial Ins.						97.37	93.58	0.18		0.58		180.87	225.46	271.96
	4. In Foreign Banks	546.69	210.82				2.75							105.42	
	c. Money at Call				881.45	1938.59			497.49	489.57	1267.84	457.89			
	Domestic Currency				881.45	1934.12			497.49	489.57	1267.84	457.89			
	Foreign Currency					4.47									
2	INVESTMENT IN SECURITIES	1173.19	7282.12	40.00		150.00	260.05				457.50	951.70		275.00	
	a. Govt. Securities	693.19	6758.12	40.00		150.00	260.05				457.50	951.70		275.00	
	b. NRB Bond	480.00													
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents		523.99												
3	SHARE & OTHER INVESTMENT	1482.62	3492.32	168.67	13.43	53.06	112.75	14.26	2.00		27.79	5.30	1.37	26.91	7.84
	a. Interbank Lending	1029.74													
	b. Non Residents	374.33	3264.40												
	c. Others	78.55	227.92	168.67	13.43	53.06	112.75	14.26	2.00		27.79	5.30	1.37	26.91	7.84
4	LOANS & ADVANCES	26640.79	44239.39	2465.56	3067.20	10984.71	8999.16	160.79	2503.84	981.82	7770.70	6227.20	2113.62	9372.48	4710.43
	a. Private Sector	25503.23	43037.86	2465.56	3067.20	10984.71	8873.89	160.79	2503.84	981.82	7744.07	6227.20	2113.62	9372.48	4710.43
	b. Financial Institutions	1137.56	1189.86				123.90				26.63				
	c. Government Organizations		11.68				1.37								
5	BILL PURCHASED	37.50													
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased	37.50													
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	487.30	653.36	110.88	33.23	312.82	231.82	3.69	65.72	78.88	218.39	77.51	44.62	107.88	133.21
8	OTHER ASSETS	1232.84	2277.26	812.95	158.83	371.91	926.85	212.32	48.62	309.96	296.03	261.65	48.57	381.95	181.89
	a. Accrued Interest:	288.94	514.57	548.75	21.71	217.14	269.66	116.81	13.18	29.36	97.76	100.72		103.87	37.00
	Financia	275.24	313.93	548.75				11.96			27.87	39.99			
	Government Enterpri	10.19	65.96			3.08	4.55				0.00	19.20		2.24	
	Private Sector	3.51	134.69		21.71	214.06	265.11	104.85	13.18	29.36	69.89	41.53		101.63	37.00
	b. Staff Loans / Adv.	265.15	300.61	14.99	43.25	83.94	62.87	1.64	8.70	86.19	63.34				

S.N.	BFI Name	dhyalo	Country	Alpine	Kasamandap	Garima	OmDB	FewaDB	Kabeli	Kaski	Corporate	Purnima	Jyoti	Bagmati
Liabilities														
1	CAPITAL FUND	308.91	458.15	241.07	1237.76	1203.24	1619.34	1478.97	123.28	1049.73	-0.30	328.34	1250.04	77.39
	a. Paid-up Capital	240.35	332.80	145.14	679.90	853.20	1052.85	995.00	58.48	661.60	200.00	201.71	982.18	57.50
	b. Calls in Advance				95.17				0.25				4.47	
	c. Proposed Bonus Share		24.13						11.70					
	d. General Reserves	23.55	28.57	22.55	43.21	102.68	208.75	181.68	8.17	107.23	15.05	23.73	82.89	19.89
	e. Share Premium				0.11	15.79			4.65				1.35	
	f. Retained Earning	43.44	67.53	73.34	351.84	225.93	352.43	300.79	39.37	267.77	-229.12	102.60	175.13	
		1.57	5.12	0.04	67.54	5.63	5.30	1.50	0.67	13.12	13.77	0.30	4.03	
2	BORROWINGS				62.85									
	a. NRB													
	b. Interbank Borrowing				62.85									
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	2016.71	1482.81	1703.38	6823.79	9428.10	11671.73	11452.67	650.25	6802.79	112.23	2442.22	7616.61	559.24
	a. Current	28.53	42.58	63.01	207.35	195.10	255.02	110.72	15.13	93.20		77.53	312.22	9.10
	Domestic	28.53	42.58	63.01	207.19	195.10	255.02	110.72	15.13	93.20		77.53	312.19	9.10
	Foreign				0.16								0.02	
	b. Savings	969.15	613.84	918.13	3515.41	5373.82	5965.61	4956.07	431.09	3672.27	58.21	1639.53	4282.65	392.81
	Domestic	969.15	613.84	918.13	3514.29	5373.82	5965.61	4956.07	431.09	3672.27	58.21		4282.07	392.81
	Foreign				1.12							1639.53	0.58	
	c. Fixed	660.83	534.68	323.87	1782.78	2155.97	4557.93	3556.75	122.13	1818.61	34.61	491.53	1566.43	36.18
	Domestic	660.83	534.68	323.87	1782.78	2155.97	4557.93	3556.75	122.13	1818.61	34.61	491.53	1566.43	36.18
	Foreign													
	d. Call Deposits	357.93	291.71	396.65	1315.42	1703.21	891.93	2829.13	81.90	1218.70	13.87	232.82	1440.46	121.14
	Domestic	357.93	291.71	396.65	1315.42	1703.21	891.93	2829.13	81.90	1218.70	13.87	232.82	1440.46	121.14
	Foreign													
	e. Others	0.27		1.72	2.82		1.24				5.55	0.80	14.85	
	Domestic	0.27		1.72	2.82		1.24				5.55	0.80	14.85	
	Foreign													
4	Bills Payable						89.44							
5	Other Liabilities	110.56	110.91	161.71	420.45	459.17	700.89	594.23	19.46	277.07	545.80	87.95	1451.27	18.88
	1. Sundry Creditors	36.78	1.42	78.34	40.51	27.54	2.46	13.56	1.79	6.97	8.44	14.80	726.99	0.96
	2. Loan Loss Provision	25.99	26.31	30.14	102.28	97.20	168.92	136.92	6.55	88.73	183.15	18.33	125.75	3.58
	3. Interest Suspense a/c	8.63	17.90	20.86	65.89	51.86	145.57	122.59	4.70	70.04	133.44	10.34	107.80	2.48
	4. Others	39.16	65.29	32.37	211.76	282.56	383.93	321.16	6.42	111.34	220.78	44.47	490.73	11.86
6	Reconciliation A/c		0.12	44.90	6152.71	1889.03						0.50	0.00	
7	Profit & Loss A/c	7.86	4.30	5.39	684.91	23.81	17.81	13.15	2.29	27.95	0.88	4.25	10.56	
		2444.04	2056.29	2156.43	15382.48	13003.35	14099.21	13539.02	795.29	8157.54	658.62	2863.26	10328.47	655.51
Assets														
1	LIQUID FUNDS	641.89	449.48	561.19	1894.51	2238.66	2582.60	2574.67	193.74	1789.74	5.34	1043.57	2836.54	249.74
	a. Cash Balance	89.34	69.11	61.15	177.93	221.91	228.84	325.35	19.79	123.83	0.44	48.99	108.49	26.28
	Nepalese Notes & Coins	89.34	69.11	60.87	171.17	221.91	228.32	325.35	19.79	123.83	0.44	48.99	108.12	26.28
	Foreign Currency			0.28	6.76		0.51			0.00			0.37	0.00
	b. Bank Balance	474.40	124.31	135.88	1716.58	529.01	2353.76	593.00	41.34	1665.92	4.89	994.58	403.93	38.73
	1. In Nepal Rastra Bank	85.58	78.91	49.09	358.27	529.01	563.08	593.00	11.60	463.73	0.17	149.42	365.18	
	Domestic Currency	85.58	78.91	49.09	343.30	529.01	563.08	593.00	11.60	463.73	0.17	149.42	365.02	
	Foreign Currency				14.97								0.16	
	2. "A"Class Licensed Institution	175.89	45.35	86.79	974.31		1626.53		29.74	790.26	1.95	462.88	38.75	37.42
	Domestic Currency	175.89	45.35	86.79	966.32		1626.53		29.74	790.26	1.95	462.88	38.70	37.42
	Foreign Currency				7.99								0.05	
	3. Other Financial Ins.	212.94	0.05		377.10		164.15			411.94	2.77	382.28		1.31
	4. In Foreign Banks				6.90									
	c. Money at Call	78.15	256.06	364.15		1487.73		1656.32	132.60				2324.12	184.73
	Domestic Currency	78.15	256.06	364.15		1487.73		1656.32	132.60				2323.35	184.73
	Foreign Currency												0.76	
2	INVESTMENT IN SECURITIES		60.00		180.00	80.00	399.29	175.00		119.97			327.20	
	a. Govt. Securities		60.00		180.00	80.00	389.29	175.00		69.97			327.20	
	b. NRB Bond						10.00			50.00				
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents													
3	SHARE & OTHER INVESTMENT	0.20	1.43	0.21	65.66	44.73	85.66	42.10		2.84		14.54	142.17	1.71
	a. Interbank Lending				7.60									
	b. Non Residents					1.45								
	c. Others	0.20	1.43	0.21	58.06	43.28	85.66	42.10		2.84		14.54	142.17	1.71
4	LOANS & ADVANCES	1738.71	1450.33	1467.46	5880.87	8422.39	10474.47	10407.22	563.22	6012.16	233.25	1737.83	6295.27	377.90
	a. Private Sector	1738.71	1450.33	1467.46	5640.33	8422.39	10430.41	10357.22	563.22	6012.16	233.25	1737.83	6295.27	377.90
	b. Financial Institutions				240.55		40.00	50.00						
	c. Government Organizations						4.07							
5	BILL PURCHASED													
	a. Domestic Bills Purchased													
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
6	LOANS AGAINST COLLECTED BILLS													
	a. Against Domestic Bills													
	b. Against Foreign Bills													
7	FIXED ASSETS	19.20	32.97	13.64	159.37	80.30	112.55	96.94	13.94	79.00	3.27	16.22	155.73	14.55
8	OTHER ASSETS	44.04	60.22	113.94	286.98	248.24	440.01	241.59	24.39	153.81	199.01	51.10	534.75	11.13
	a. Accrued Interest:	8.63	20.19	21.29	67.28	51.86	148.38	124.53	4.70	70.04	133.44	10.34	126.49	2.48
	Financia		5.54	3.68	39.39					12.92	108.79	2.99		
	Government Enterpri		0.52	0.01	1.41		2.80	1.94					6.00	
	Private Sector	8.63	14.13	17.60	26.48	51.86	145.57	122.59	4.70	57.11	24.65	7.35	120.48	2.48
	b. Staff Loans / Adv.	10.31	18.44	0.46	33.01	55.06	40.65	40.42	7.51	1.50	0.44	5.73	23.74	2.92
	c. Sundry Debtors	4.73	0.84	71.38	17.68	38.55	0.24	55.43	0.92	7.17	3.16	4.34	138.84	0.48
	d. Cash In Transit													
	e. Others	20.38	20.77	20.80	169.01	102.77	250.74	21.22	11.25	75.11	61.98	30.68	245.68	5.25
9	Expenses not Written off		0.08		0.75									0.08
10	Non Banking Assets		1.78		45.93		4.62				217.74		36.81	
11	Reconciliation Account				6166.27	1889.03		1.50						
12	Profit & Loss A/c				702.13									0.39
	TOTAL ASSETS	2444.04	2056.29	2156.43	15382.48	13003.35	14099.21	13539.02	795.29	8157.54				

S.N.	BFI Name	Hamro	Kakre	Shine	Pacific	IDBL	Kanchan	Maanbhum	Innovative	Vibor	Raptveri	Tourism	Mission	Mt. Makalu
Liabilities														
1	CAPITAL FUND	191.25	82.99	1292.81	158.46	980.01	283.37	74.38	391.47	1827.13	178.11	1185.46	263.59	33.36
	a. Paid-up Capital	122.33	60.89	868.42	108.92	770.88	198.00	55.66	290.50	1815.00	143.77	786.94	194.93	26.00
	b. Calls in Advance													
	c. Proposed Bonus Share													
	d. General Reserves	8.57	2.91	117.69	49.02	53.27	20.08	3.92	18.94	223.54	5.46	82.20	20.98	2.79
	e. Share Premium		5.92	7.70			2.16		20.23				5.33	
	f. Retained Earning	59.73	13.17	287.72	0.51	123.06	63.14	14.80	61.30	-223.82	27.91	309.25	41.97	4.57
		0.61	0.10	11.28		32.79			0.50	12.40	0.98	7.06	0.39	
2	BORROWINGS									5.00		260.00		
	a. NRB									5.00				
	b. Interbank Borrowing											260.00		
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	1019.71	762.32	8739.37	961.66	5598.21	2018.65	545.40	2537.55	13809.09	973.78	8066.12	2221.34	174.53
	a. Current	36.21	5.64	136.76	9.51	291.44	18.97	0.35	62.23	272.60	3.10	482.16	7.73	0.05
	Domestic		5.64	136.76	9.51	291.44	18.97	0.35	62.23	272.60	3.10	438.48	7.73	0.05
	Foreign	36.21										43.68		
	b. Savings	662.90	456.43	6754.52	556.18	2375.44	1410.49	421.86	1598.62	5533.21	467.79	3177.56	1415.83	146.55
	Domestic		456.43	6754.52	556.18	2375.44	1410.49	421.86	1598.62	5533.21	467.79	3154.39	1415.83	146.55
	Foreign	662.90								0.00		23.17		
	c. Fixed	188.06	160.09	1219.05	164.93	1549.60	385.82	66.94	522.52	4542.04	467.51	2473.19	281.67	12.75
	Domestic	188.06	160.09	1219.05	164.93	1549.60	385.82	66.94	522.52	4542.04	467.51	2473.19	281.67	12.75
	Foreign													
	d. Call Deposits	132.54	140.15	627.84	230.79	1357.94	203.32	56.04	354.18	3444.51	35.38	1810.44	516.11	15.18
	Domestic	132.54	140.15	627.84	230.79	1357.94	203.32	56.04	354.18	3444.51	35.38	1593.32	516.11	15.18
	Foreign											217.12		
	e. Others			1.21	0.25	23.78	0.04	0.20		16.73		122.77		
	Domestic			1.21	0.25	23.78	0.04			16.73		122.77		
	Foreign							0.20						
4	Bills Payable					0.85			0.52	7.89		30.04		
5	Other Liabilities	170.46	17.18	450.35	27.68	534.11	96.40	13.82	123.82	1842.86	43.11	821.07	115.91	10.31
	1. Sundry Creditors	139.16	0.41	26.11	0.41	56.44	3.44		0.87	278.25	2.56	117.36		0.87
	2. Loan Loss Provision	12.88	7.41	89.61	9.12	81.95	35.14	3.67	21.69	271.25	8.74	156.18	18.09	1.35
	3. Interest Suspense a/c	7.63	2.06	105.03	7.39	93.73	20.14	3.36	15.88	245.30	17.25	90.09	13.49	3.79
	4. Others	10.78	7.31	229.60	10.77	302.00	37.67	6.79	85.38	1048.06	14.56	457.44	84.33	4.31
6	Reconciliation A/c			0.00		0.00		66.38			63.04			0.01
7	Profit & Loss A/c	1.36	1.04		3.34		1.86	0.06				8.96	4.73	0.05
		1382.78	863.52	10482.53	1151.13	7113.17	2400.27	700.04	3053.36	17491.97	1258.04	10371.64	2605.57	218.27
Assets														
1	LIQUID FUNDS	441.69	338.89	2096.38	180.01	1717.92	504.88	279.85	921.31	3837.41	329.41	2289.23	662.31	81.30
	a. Cash Balance	35.82	27.40	273.16	13.70	226.43	37.43	7.74	50.19	335.44	22.00	259.14	86.78	7.05
	Nepalese Notes & Coins	35.82	27.39	273.16	13.70	225.34	37.43	7.74	50.19	334.94	22.00	209.44	86.78	7.05
	Foreign Currency		0.01			1.08				0.50		49.70		
	b. Bank Balance	53.81	311.49	492.36	65.75	532.47	112.73	27.57	151.00	3501.97	84.50	429.20	140.35	9.11
	1. In Nepal Rastra Bank	1.31	54.93	485.11	55.49	267.10	12.73	0.10	140.26	580.72	84.18	364.31	90.35	
	Domestic Currency	1.31	54.93	485.11	55.49	267.10	12.73	0.10	140.26	580.72	84.18	357.37	90.35	
	Foreign Currency											6.94		
	2. "A"Class Licensed Institution	52.50	79.71	7.26	8.61	261.69	100.00	27.47	10.52	2662.47	0.32		50.00	9.09
	Domestic Currency	52.50	79.71	7.26	8.61	261.69	100.00	27.47	10.52	2660.48	0.32		50.00	9.09
	Foreign Currency									1.99				
	3. Other Financial Ins.		176.85		1.65	0.58			0.23	258.79				0.02
	4. In Foreign Banks					3.10						64.89		
	c. Money at Call	352.06		1330.85	100.56	959.02	354.71	244.54	720.12		222.91	1600.90	435.18	65.14
	Domestic Currency	352.06		1330.85	100.56	957.46	354.71	244.54	720.12		222.91	1578.22	435.18	65.14
	Foreign Currency					1.56						22.68		
2	INVESTMENT IN SECURITIES			10.00		201.70			1.00	443.45		219.16		
	a. Govt. Securities			10.00		201.70				443.45		219.16		
	b. NRB Bond													
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.								1.00					
	e. Non Residents													
3	SHARE & OTHER INVESTMENT	11.46	0.10	18.30		80.68	19.95	0.14		213.28		10.78	0.21	
	a. Interbank Lending					20.63								
	b. Non Residents													
	c. Others	11.46	0.10	18.30		60.05	19.95	0.14		213.28		10.78	0.21	
4	LOANS & ADVANCES	875.60	494.32	7884.31	943.72	4653.48	1754.56	336.96	2057.65	11268.22	801.34	7141.64	1861.32	126.17
	a. Private Sector	875.60	494.32	7884.31	938.72	4416.29	1754.56	336.96	2057.65	10827.90	801.34	6958.99	1861.32	126.17
	b. Financial Institutions				5.00	237.19				440.07		182.65		
	c. Government Organizations									0.25				
5	BILL PURCHASED													
	a. Domestic Bills Purchased													
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
6	LOANS AGAINST COLLECTED BILLS													
	a. Against Domestic Bills													
	b. Against Foreign Bills													
7	FIXED ASSETS	19.66	8.07	142.78	14.23	56.05	65.01	6.29	16.63	315.87	13.09	147.63	26.63	3.19
8	OTHER ASSETS	33.48	22.14	312.64	13.18	385.17	53.37	9.20	54.87	1342.84	66.98	524.03	55.10	7.62
	a. Accrued Interest:	7.63	2.06	105.03	7.39	94.88	20.14	3.36	15.88	246.25	17.25	106.33	13.49	3.79
	Financia					40.57				7.63		179.18	48.88	4.34
	Government Enterpri					1.16				1.08		1.87		
	Private Sector	7.63	2.06	105.03	7.39	53.15	20.14	3.36	8.25	65.98	17.25	55.59	9.14	3.79
	b. Staff Loans / Adv.	5.63	13.27	28.61	3.42	67.57	18.40	0.38	0.41	61.61	15.69	43.48	0.34	0.76
	c. Sundry Debtors	1.60		4.36	1.59	17.33	8.40	0.03	2.54	679.64	0.15	27.90	8.67	0.15
	d. Cash In Transit													
	e. Others	18.62	6.81	174.64	0.78	205.39	6.42	5.44	36.04	355.35	33.90	346.31	32.60	2.92
9	Expenses not Written off	0.89				0.04	2.71	0.32						
	Non Banking Assets									34.94		39.18		
11	Reconciliation Account	0.01					-							

S.N.	BFI Name	Sindh	Sahara	N.Community	Cosmos	Manaslu	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	Apex	Green	Reliable	NFL	
Liabilities																
1	CAPITAL FUND	171.29	51.81	244.42	83.45	290.47	124.09	2444.51	29.82	105.63	81.72	496.56	91.67	1313.07	-77.43	
	a. Paid-up Capital	120.94	23.60	209.50	50.31	183.53	106.00	1580.34	14.00	100.00	100.00	666.56	100.00	788.58	135.80	
	b. Calls in Advance				4.64	28.85			11.41							
	c. Proposed Bonus Share							395.08								
	d. General Reserves	8.51	28.08	4.31	3.68	10.55	1.85	418.76	0.81	1.13		49.84		94.37	40.00	
	e. Share Premium			15.39								0.39				
	f. Retained Earning	41.84		14.31	24.82	69.54	16.03	43.15	3.24	4.50	-18.28	-264.01	-8.33	429.00	-312.96	
2	BORROWINGS		0.13	0.91			0.21	7.18	0.36			43.78		1.11	59.73	
	a. NRB													415.00		
	b. Interbank Borrowing													415.00		
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	DEPOSITS	1449.89	537.44	1446.69	903.55	2217.97	641.17	14745.66	255.37	735.49	473.88	7072.98	334.44	8267.41	125.87	
	a. Current		5.57	22.17	5.05	10.64	10.78	138.33	6.45	19.83	16.12		2.62	87.58		
	Domestic		5.57	22.17	5.05	10.64	10.78	138.33	6.45	19.83	16.12		2.62	87.58		
	Foreign															
	b. Savings	935.01	361.36	792.55	692.67	1346.39	418.71	6757.57	204.50	347.04	209.32	5445.35	73.92	2454.58	104.71	
	Domestic	935.01	361.36	792.55	692.67	1346.39	418.71	6757.57	204.50	347.04	209.32	5445.34	73.92	2454.58	104.71	
	Foreign											0.01				
	c. Fixed	190.23	42.17	266.22	70.58	323.24	60.05	4178.16	35.20	181.75	55.34	1625.64	72.28	3683.11	20.11	
	Domestic	190.23	42.17	266.22	70.58	44.93	60.05	4178.16	35.20	181.75	55.34	1625.64	72.28	3683.11	20.11	
	Foreign					278.31										
	d. Call Deposits		128.29	365.61	134.66	537.70	151.63	3668.65	8.19	186.88	192.01		185.12	2022.41		
	Domestic		128.29	365.61	134.66	537.70	151.63	3668.64	8.19	186.88	192.01		185.12	2022.41		
	Foreign							0.01								
	e. Others	324.65	0.05	0.13	0.60			2.95	1.04		1.09	1.99	0.50	19.73	1.04	
	Domestic	324.65	0.05	0.13	0.60			2.95	1.04		1.09	1.99	0.50	19.73	1.04	
	Foreign															
4	Bills Payable											2.09		1.59		
5	Other Liabilities	455.81	33.11	76.75	16.15	55.06	396.07	850.76	7.50	37.50	26.60	1101.62	13.75	586.85	589.14	
	1. Sundry Creditors	4.36	15.83		0.69	0.09	370.39	174.89	0.12		2.86	13.04	1.46	90.91	82.31	
	2. Loan Loss Provision	19.30	3.71	14.20	5.14	16.11	7.21	248.60	2.62	10.05	10.69	290.66	4.40	158.63	193.79	
	3. Interest Suspense a/c	8.35	4.18	7.12	3.87	7.19	5.32	140.88	1.12	2.17	6.42	632.79	3.27	131.55	119.72	
	4. Others	423.80	9.39	55.44	6.44	31.67	13.15	286.39	3.63	25.27	6.63	165.12	4.61	205.77	193.31	
6	Reconciliation A/c							0.43						0.00		
7	Profit & Loss A/c	3.84	15.76	1.95	0.87	8.08		35.65		1.50					32.65	
		2080.82	638.13	1769.82	1004.02	2571.58	1161.33	18077.00	292.69	880.12	582.20	8673.25	439.86	10583.92	670.23	
Assets																
1	LIQUID FUNDS	1013.61	291.85	450.17	465.61	820.45	783.13	3211.56	111.70	214.60	165.33	1596.75	126.27	2869.71	10.37	
	a. Cash Balance	202.59	25.93	46.61	17.31	56.51	28.59	416.16	14.22	19.86	21.75	201.07	13.96	179.64	0.80	
	Nepalese Notes & Coins	202.58	25.93	46.61	17.31	56.51	28.59	414.79	14.22	19.86	21.75	200.84	13.96	169.92	0.80	
	Foreign Currency	0.01						1.37				0.24		9.72		
	b. Bank Balance	61.82	265.92	90.35	448.29	139.24	29.90	812.65	16.54	42.84	28.46	495.34	112.31	332.09	9.57	
	1. In Nepal Rastra Bank	60.96		12.10	32.48	9.39		796.18		42.82	28.46	459.57	3.68	328.52	0.81	
	Domestic Currency	60.96		12.10	32.48	9.39		796.18		42.82	28.46	459.57	3.68	328.52	0.81	
	Foreign Currency															
	2. "A"Class Licensed Institution	0.85	265.92	78.25	174.20	129.84	29.90	16.47	16.54	0.02		35.03	91.95	3.56	8.67	
	Domestic Currency	0.85	265.92	78.25	174.20	129.84	29.90	16.47	16.54	0.02		35.03	91.95	3.56	8.67	
	Foreign Currency															
	3. Other Financial Ins.				241.62	0.00						0.74	16.68		0.08	
	4. In Foreign Banks															
	c. Money at Call	749.21		313.21		624.70	724.64	1982.74	80.95	151.90	115.13	900.34		2357.98		
	Domestic Currency	749.21		313.21		624.70	724.64	1980.27	80.95	151.90	115.13	900.34		2357.98		
	Foreign Currency							2.47								
2	INVESTMENT IN SECURITIES	10.00						243.58			1.50	135.75		300.00		
	a. Govt. Securities	10.00						243.58				135.75		300.00		
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.										1.50					
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	10.97			0.14	0.53		261.99			0.02	47.89		117.76	10.47	
	a. Interbank Lending													43.04		
	b. Non Residents															
	c. Others	10.97			0.14	0.53		261.99			0.02	4.85		117.76	10.47	
4	LOANS & ADVANCES	975.18	316.48	1237.67	507.25	1675.51	347.95	13852.42	169.59	634.90	378.44	5993.25	301.36	6789.16	202.19	
	a. Private Sector	975.18	316.48	1237.67	507.25	1675.51	347.95	13515.65	169.59	360.13	378.44	5993.25	301.36	6674.66	202.19	
	b. Financial Institutions							336.77			274.76			114.50		
	c. Government Organizations															
5	BILL PURCHASED															
	a. Domestic Bills Purchased															
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	37.92	6.60	52.53	10.56	26.51	14.65	136.70	5.23	15.49	14.69	50.96	6.24	140.92	8.45	
8	OTHER ASSETS	33.14	6.60	28.34	20.00	48.58	10.76	369.46	5.98	14.55	19.55	767.85	5.26	350.06	345.32	
	a. Accrued Interest:	8.35	4.22	7.12	3.87	7.19	5.32	161.86	1.12	2.17	6.42	633.19	3.27	131.55	119.72	
	Financia		0.54	3.48			2.36	53.63	0.26	1.01				38.80	62.79	
	Government Enterpri							2.78				0.39		0.02	0.19	
	Private Sector	8.35	3.68	3.64	3.87	7.19	2.95	105.46	0.86	1.16	6.42	632.79	3.27	92.73	56.75	
	b. Staff Loans / Adv.	3.80	0.41	6.81	0.33	8.69		23.70	3.10		7.26	46.20	0.40	24.65		
	c. Sundry Debtors	0.02			6.43		0.99	96.76	0.33	0.05	0.06	4.30		10.28	137.94	
	d. Cash In Transit															
	e. Others	20.98	1.97	14.41	9.37	32.71	4.46	87.13	1.43	12.33	5.81	84.17	1.59	183.58	87.66	
9	Expenses not Written off			1.11	0.46		3.75		0.11			0.03	0.24	0.54		
10	Non Banking Assets							1.30				18.29		0.40	92.94	
11	Reconciliation Account											11.01			0.50	
12	Profit & Loss A/c		16.61				1.10		0.08	0.59	2.67	51.46	0.50			

S.N.	BFI Name	NIDE Capital	NSMFL	Gurkhas	Union	PFCL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahabani	Lalitpur	United FC	General
Liabilities															
1	CAPITAL FUND	416.97	-1.61	794.97	79.11	469.25	555.31	392.30	325.70	883.96	2288.88	762.46	7.33	721.30	59.23
	a. Paid-up Capital	233.56	233.33	578.66	176.59	303.51	363.00	359.99	220.00	412.50	2008.80	483.00	187.95	463.93	132.23
	b. Calls in Advance			0.82									4.53		
	c. Proposed Bonus Share					45.53			23.10						
	d. General Reserves	140.52	170.47	347.01	33.96	102.84	55.15	32.31	82.39	128.74	213.37	114.99	94.66	128.81	15.81
	e. Share Premium		2.48	8.26							3.59			1.49	0.23
	f. Retained Earning	-5.63	-428.88	-195.43	-137.80	15.03	137.16		0.16	292.59	59.77	161.88	-368.98	125.29	-95.97
		48.52	21.00	55.66	6.36	2.34			0.05	50.13	3.36	2.60	89.17	1.77	6.93
2	BORROWINGS						720.00								
	a. NRB														
	b. Interbank Borrowing						720.00								
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	978.46	522.30	3250.79	867.73	3334.85	3484.82	2654.21	1741.82	2030.94	1128.30	5369.55	270.64	4528.16	19.18
	a. Current	14.72			9.69						9.31	38.41			
	Domestic	14.72			9.69						9.31	38.41			
	Foreign														
	b. Savings	495.14	31.98	2247.51	266.98	1824.06	2062.80	1486.84	574.08	1084.77	566.57	2042.31	197.81	2842.87	15.36
	Domestic	495.14	31.98	2247.51	266.98	1824.06	2062.80	1486.84	574.08	1084.77	566.57	2042.31	197.81	2842.87	15.36
	Foreign														
	c. Fixed	452.68		1003.29	511.34	1510.79	1413.04	1166.68	1167.73	945.22	509.07	2548.55	65.62	1685.29	3.82
	Domestic	452.68		1003.29	511.34	1510.79	1413.04	1166.68	1167.73	945.22	509.07	2548.55	65.62	1685.29	3.82
	Foreign														
	d. Call Deposits	15.92	204.76		45.61						30.49	711.82			
	Domestic	15.92	204.76		45.61						30.49	711.82			
	Foreign														
	e. Others		285.56		34.10		8.98	0.69		0.96	12.87	28.46	7.20		
	Domestic		285.56		34.10		8.98	0.69		0.96	12.87	28.46	7.20		
	Foreign														
4	Bills Payable				0.24										
5	Other Liabilities	421.51	4955.44	1058.59	181.58	549.20	453.59	380.90	153.34	332.49	567.49	164.92	781.79	290.45	364.40
	1. Sundry Creditors	60.59	85.97	1.54		16.95	24.39	1.37	6.61	6.33	34.59	13.83	0.47	93.98	20.98
	2. Loan Loss Provision	22.19	2320.89	308.14	128.66	138.11	109.92	261.40	15.77	195.77	188.54	56.42	451.76	56.40	171.74
	3. Interest Suspense a/c	36.83	2398.10	293.89	23.77	71.44	27.59	89.35	26.02	100.04	135.33	33.83	290.80	53.92	154.71
	4. Others	301.90	150.48	455.03	29.15	322.70	291.70	28.78	104.95	30.35	209.02	60.84	38.76	86.15	16.98
6	Reconciliation A/c		0.05										0.03		-0.49
7	Profit & Loss A/c	18.85	71.34			108.12	5.76				3.01		35.05		
		1835.79	5547.53	5104.36	1128.66	4461.42	5219.49	3427.41	2220.87	3247.40	3987.68	6296.94	1094.83	5539.91	442.33
Assets															
1	LIQUID FUNDS	732.98	96.05	1283.05	389.38	1783.57	1526.72	1334.97	453.00	896.67	953.22	1255.29	103.06	942.53	66.02
	a. Cash Balance	0.77	2.60	71.72	6.47	55.79	79.45	38.18	6.80	4.30	8.07	59.41	0.48	54.24	1.19
	Nepalese Notes & Coins	0.77	2.60	71.72	6.47	55.79	79.45	38.18	6.80	4.30	8.07	59.41	0.48	54.24	1.19
	Foreign Currency														
	b. Bank Balance	732.21	57.55	83.61	123.45	1727.77	1447.27	1296.79	446.21	71.65	945.15	320.22	102.58	888.30	64.83
	1. In Nepal Rastra Bank	93.87	1.56	83.61	100.71	165.78	154.03	101.62	42.53	59.61	65.33	270.47	16.02	214.74	0.75
	Domestic Currency	93.87	1.56	83.61	100.71	165.78	154.03	101.62	42.53	59.61	65.33	270.47	16.02	214.74	0.75
	Foreign Currency														
	2. "A"Class Licensed Institution	534.25	19.67		22.61	542.68	1293.24	613.43	356.05	12.04	878.10	49.32	86.56	588.64	2.08
	Domestic Currency	534.25	19.67		22.61	542.68	1293.24	613.43	356.05	12.04	878.10	49.32	86.56	588.64	2.08
	Foreign Currency														
	3. Other Financial Ins.	104.08	36.33		0.14	1019.32		581.74	47.62		1.71	0.43		84.92	62.00
	4. In Foreign Banks														
	c. Money at Call		35.89	1127.72	259.46					820.71		875.66			
	Domestic Currency		35.89	1127.72	259.46					820.71		875.66			
	Foreign Currency														
2	INVESTMENT IN SECURITIES	10.00	10.01	27.00	16.50		123.57	70.00	95.00	140.00	1490.00	238.10		180.00	
	a. Govt. Securities	10.00	10.01	27.00	16.50		123.57	70.00	95.00	140.00	1490.00	238.10		180.00	
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	57.09	72.55	195.47	2.53	3.79	195.26	7.71	3.30	144.88	53.34	52.74	14.12	98.95	0.20
	a. Interbank Lending														
	b. Non Residents														
	c. Others	57.09	72.55	195.47	2.53	3.79	195.26	7.71	3.30	144.88	53.34	52.74	14.12	98.95	0.20
4	LOANS & ADVANCES	633.91	2353.74	2611.13	655.96	2359.30	2991.81	1834.14	1444.35	1832.55	1056.78	4534.01	543.20	4093.59	171.27
	a. Private Sector	633.91	2353.74	2611.13	655.96	2359.30	2991.81	1834.14	1444.35	1832.55	966.78	4434.01	543.20	4093.59	171.27
	b. Financial Institutions										90.00	100.00			
	c. Government Organizations														
5	BILL PURCHASED														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	42.60	68.42	116.92	24.50	34.66	237.63	44.55	116.18	9.23	33.69	96.34	3.32	88.32	1.63
8	OTHER ASSETS	228.23	2930.67	693.84	38.89	279.98	138.62	126.91	88.84	207.10	300.36	102.67	422.56	131.48	183.72
	a. Accrued Interest:	36.83	2392.09	306.14	23.80	76.50	27.59	89.35	26.91	102.25	162.76	33.83	290.80	56.29	154.71
	Financia	36.83		207.14	17.60				6.21		126.74	14.64	17.91		
	Government Enterpri				0.03				0.89	2.20	20.70			2.37	
	Private Sector		2392.09	99.00	6.17	76.50	27.59	89.35	19.81	100.04	15.32	19.19	272.89	53.92	154.71
	b. Staff Loans / Adv.	1.25		3.09	9.32	5.47	5.05	14.08	0.96	2.33		9.72	27.33	41.92	3.15
	c. Sundry Debtors	86.16	427.23	7.86	-2.83	3.78		5.00	3.47	0.00	21.54	3.80		18.17	25.81

S.N.	BFI Name	Progressive	Janaki	Pokhara	Central	Arjun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Gulshewori	Everest	ICFC
Liabilities															
1	CAPITAL FUND	200.71	529.16	688.45	417.90	83.75	51.76	269.67	360.79	-110.10	-794.43	-82.45	424.80	183.85	962.57
	a. Paid-up Capital	200.16	310.78	491.12	246.76	150.00	32.20	474.41	201.60	181.98	935.07	70.00	293.74	137.52	685.29
	b. Calls in Advance					50.36				1.37		24.49			
	c. Proposed Bonus Share			69.79			4.83								116.50
	d. General Reserves	4.43	86.54	125.84	47.95	1.96	4.63	80.63	41.25	20.69	193.49	46.44	58.72	24.08	123.55
	e. Share Premium	6.80			0.12			0.52	10.07	1.36	2.61			0.99	25.79
	f. Retained Earning	-12.71	131.84	1.01	122.45	-169.77	9.44	-413.10	105.17	-315.50	-1925.60	-384.68	70.33	21.26	9.67
		2.03		0.69	0.63	51.20	0.67	127.21	2.70			161.30	2.01		1.77
2	BORROWINGS										29.74				1200.00
	a. NRB														
	b. Interbank Borrowing										29.74				1200.00
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	496.19	1409.98	3043.89	1958.17	41.23	147.81	1868.72	2263.86	151.74	864.00	278.35	1923.76	1399.84	5859.26
	a. Current														
	Domestic														
	Foreign														
	b. Savings	329.48	591.74	1729.56	1064.15	35.09	65.54	1007.62	1816.84	96.67	22.71	127.93	701.55	883.96	4048.91
	Domestic	329.48		1729.56	1064.15	35.09	65.54	1007.62	1816.84	96.67	22.71	127.93	701.55	883.96	4048.91
	Foreign		591.74												
	c. Fixed	166.72	816.13	1314.33	894.03	4.89	82.27	857.83	446.29	55.07			862.67	515.89	1808.07
	Domestic	166.72	816.13	1314.33	894.03	4.89	82.27	857.83	446.29	55.07			862.67	515.89	1808.07
	Foreign														
	d. Call Deposits														
	Domestic														
	Foreign														
	e. Others		2.11			1.24		3.28	0.74		841.29	150.42	359.54		2.28
	Domestic		2.11			1.24		3.28	0.74		841.29	150.42	359.54		2.28
	Foreign														
4	Bills Payable														0.14
5	Other Liabilities	33.39	168.50	320.52	131.70	162.42	22.72	1043.88	166.27	601.23	3512.89	923.32	124.41	71.29	612.17
	1. Sundry Creditors	0.98	3.74	64.95	22.07	1.03	3.38	324.67	26.57	4.29	14.91	4.47	12.22	2.61	148.61
	2. Loan Loss Provision	9.92	43.99	86.92	29.97	52.76	9.85	350.29	22.51	259.70	1731.52	402.14	35.69	13.24	123.93
	3. Interest Suspense a/c	7.17	61.35	102.04	21.67	28.56	4.49	196.27	12.39	257.85	1712.19	405.98	20.75	7.77	11.75
	4. Others	15.31	59.42	66.61	57.98	80.08	4.99	172.65	104.79	79.39	54.28	110.73	55.75	47.67	327.89
6	Reconciliation A/c					2.04		-4.00							
7	Profit & Loss A/c		14.70		79.20		2.59	3.24	22.05	8.22		7.96	4.00		54.70
		730.29	2122.34	4052.85	2586.97	289.44	224.88	3181.51	2812.97	651.09	3612.20	1127.18	2476.96	1654.98	8688.84
Assets															
1	LIQUID FUNDS	162.28	736.97	785.88	898.18	71.17	38.33	795.18	474.37	41.02	30.91	67.63	338.91	515.43	3183.21
	a. Cash Balance	13.74	2.17	21.08	24.12	1.99	4.51	41.04	54.20	1.44	0.50	0.59	17.02	24.50	176.85
	Nepalese Notes & Coins	13.74	2.17	21.08	24.12	1.99	4.51	41.04	54.20	1.44	0.50	0.59	16.98	24.50	176.85
	Foreign Currency												0.04		
	b. Bank Balance	148.54	33.97	63.91	132.21	69.19	3.43	754.14	53.63	39.57	30.41	67.03	42.52	490.93	3006.36
	1. In Nepal Rastra Bank	39.44	32.67	63.91	124.09	2.97		53.67	53.08	0.08	3.99	1.28	42.18	26.42	218.45
	Domestic Currency	39.44	32.67	63.91	124.09	2.97		53.67	53.08	0.08	3.99	1.28	42.18	26.42	218.45
	Foreign Currency														
	2. "A"Class Licensed Institution	35.67	1.30		8.12	65.85	3.43	575.74	0.56	24.87	1.65	62.91	0.34	215.38	2267.48
	Domestic Currency	35.67	1.30		8.12	65.85	3.43	575.74	0.56	24.87	1.65	62.91	0.34	215.38	2267.48
	Foreign Currency														
	3. Other Financial Ins.	73.43				0.37		124.73		14.63	24.77	2.84		249.14	520.42
	4. In Foreign Banks														
	c. Money at Call		700.83	700.90	741.85		30.39		366.53					279.37	
	Domestic Currency		700.83	700.90	741.85		30.39		366.53					279.37	
	Foreign Currency														
2	INVESTMENT IN SECURITIES	5.00		129.48				250.00	41.20				65.00		150.00
	a. Govt. Securities	5.00		129.48				250.00					65.00		150.00
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents								41.20						
3	SHARE & OTHER INVESTMENT	8.72	5.78	22.49	19.88	0.10	0.19	7.15		0.25	0.03	3.23	190.34	0.55	188.40
	a. Interbank Lending														
	b. Non Residents														
	c. Others	8.72	5.78	22.49	19.88	0.10	0.19	7.15		0.25	0.03	3.23	190.34	0.55	188.40
4	LOANS & ADVANCES	524.60	1273.06	2740.49	1433.80	55.00	149.83	1505.50	2090.47	249.12	1731.52	408.82	1726.77	1088.93	4622.33
	a. Private Sector	474.60	1273.06	2680.68	1433.80	55.00	149.83	1505.50	2090.47	249.12	1731.52	307.01	1700.09	1088.93	4622.33
	b. Financial Institutions	50.00		59.81								101.81	26.68		
	c. Government Organizations														
5	BILL PURCHASED														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	7.01	6.04	149.75	44.22	3.41	7.13	127.00	33.26	15.33	86.51	201.07	59.18	10.91	80.76
8	OTHER ASSETS	20.81	96.97	212.72	98.51	90.93	28.41	388.29	172.27	278.20	1762.54	445.12	96.76	33.20	444.39
	a. Accrued Interest:	7.17	61.35	102.04	21.67	28.56	4.49	196.27	12.39	257.85	1712.19	405.98	21.38	7.77	81.43
	Financial										1712.19		3.74		40.71
	Government Enterprise												0.63		1.62
	Private Sector	7.17	61.35	102.04	21.67	28.56	4.49	196.27	12.39	257.85		405.98	17.01	7.77	39.11
	b. Staff Loans / Adv.	1.57			16.84	0.05	2.80	4.11	4.58	4.28	0.08		23.17	7.86	85.29
	c. Sundry Debtors	4.21	5.81	13.21	5.24	55.04	0.86	35.79	47.93	0.02	3.57	0.65	7.62	4.44	25.70
	d. Cash In Transit														
	e. Others	7.86	29.80	97.47	54.76	7.29	20.25	152.13	107.36	16.06	46.70	38.50	44.59	13.13	251.96
9	Expenses not Written off						0.30		0.24						
10	Non Banking Assets		3.52		7.14	65.54	0.69	100.21	1.17	66.52		1.31			19.76
11	Reconciliation Account					2.14				0.65					
12	Profit & Loss A/c	1.87		12.04	85.24	1.15		8.19			0.70			5.96	
	TOTAL ASSETS	730.29	2122.34	4052.85	2586.97	289.44	224.88								

S.N.	BFI Name	Sagarmatha	Kuber	Seti	hama	Namaste	Unique	Manjushree	Jebelis	Reliance	Bhaktapur
Liabilities											
1	CAPITAL FUND	568.33	-198.70	86.42	291.61	45.90	317.50	369.92	324.60	626.20	224.72
	a. Paid-up Capital	369.30	150.00	63.45	221.00	37.50	238.61	250.65	256.85	445.71	200.00
	b. Calls in Advance		25.23								
	c. Proposed Bonus Share										11.00
	d. General Reserves	55.01	4.49	9.29	26.41	7.60	28.36	20.50	20.82	28.66	3.54
	e. Share Premium		0.62								
	f. Retained Earning	135.49	-379.04	13.68	29.12	0.01	50.53	97.94	44.52	147.79	10.18
		8.53			15.08	0.79		0.83	2.41	4.03	
2	BORROWINGS							37.90			1.60
	a. NRB							37.90			1.60
	b. Interbank Borrowing										
	c. Foreign Banks and Fin. Ins.										
	d. Other Financial Ins.										
	e. Bonds and Securities										
3	DEPOSITS	3101.35	205.72	261.50	205.43	400.17	777.36	2591.74	932.89	2626.20	435.79
	a. Current									0.44	
	Domestic									0.44	
	Foreign										
	b. Savings	1510.16	21.39	159.12	106.56	329.56	287.37	557.72	387.73	1099.21	214.80
	Domestic	1510.16	21.39	159.12	106.56	329.56	287.37	557.34	387.73	1099.21	214.80
	Foreign							0.38			
	c. Fixed	1236.03	184.33	102.38	41.03	70.58	363.02	874.67	419.37	592.96	140.31
	Domestic	1236.03	184.33	102.38	41.03	70.58	363.02	874.67	419.37	592.96	140.31
	Foreign										
	d. Call Deposits	355.15							3.16		80.67
	Domestic	355.15							3.16		80.67
	Foreign										
	e. Others				57.83	0.02	126.97	1159.35	122.19	934.03	
	Domestic				57.83	0.02	126.97	1159.35	122.19	934.03	
	Foreign										
4	Bills Payable										
5	Other Liabilities	467.09	433.42	19.43	37.73	24.31	29.32	237.38	197.76	177.77	37.73
	1. Sundry Creditors	14.09	13.67	6.80	0.08	0.14	3.76	7.09	32.65	10.64	0.60
	2. Loan Loss Provision	113.70	172.90	5.40	3.51	4.28	6.75	89.16	45.29	69.33	25.48
	3. Interest Suspense a/c	84.40	223.04	3.23	1.89	1.36	0.72	84.82	40.02	42.12	0.60
	4. Others	254.91	23.81	4.01	32.25	18.53	18.09	56.32	79.79	55.68	11.04
6	Reconciliation A/c	699.35	1353.90	9.40							
7	Profit & Loss A/c	30.08	170.46	3.94	0.37	1.15				0.66	0.72
		4866.20	1964.80	380.70	535.14	471.53	1124.18	3236.94	1455.24	3430.83	700.55
Assets											
1	LIQUID FUNDS	908.26	106.03	67.86	177.87	200.72	455.02	730.27	256.83	1051.46	176.91
	a. Cash Balance	27.32	6.70	3.85	0.37	4.41	1.46	38.95	4.07	17.00	6.78
	Nepalese Notes & Coins	27.32	6.70	3.85	0.37	4.40	1.46	38.95	4.07	17.00	6.78
	Foreign Currency			0.00		0.01					
	b. Bank Balance	880.94	0.00	64.01	177.50	9.40	453.56	691.32	38.03	1034.47	170.13
	1. In Nepal Rastra Bank	159.35	0.00	0.16	11.90		30.80	152.57	38.03	159.01	18.23
	Domestic Currency	159.35	0.00	0.16	11.90		30.80	152.57	38.03	159.01	18.23
	Foreign Currency										
	2. "A"Class Licensed Institution	269.49		34.99	14.02	9.40	175.81	367.61		548.94	25.06
	Domestic Currency	269.49		34.99	14.02	9.40	175.81	367.61		548.94	25.06
	Foreign Currency										
	3. Other Financial Ins.	452.10		28.86	151.58		246.96	171.14		326.52	126.84
	4. In Foreign Banks										
	c. Money at Call		99.32			186.91			214.73		
	Domestic Currency		99.32			186.91			214.73		
	Foreign Currency										
2	INVESTMENT IN SECURITIES	180.45					50.00		67.50		18.60
	a. Govt. Securities	180.45					50.00		67.50		18.60
	b. NRB Bond										
	c. Govt. Non-Fin. Ins.										
	d. Other Non-Fin Ins.										
	e. Non Residents										
3	SHARE & OTHER INVESTMENT	132.56	0.50	0.10	40.60		0.42	0.06	22.19	109.61	23.44
	a. Interbank Lending	8.00									
	b. Non Residents										
	c. Others	124.56	0.50	0.10	40.60		0.42	0.06	22.19	109.61	23.44
4	LOANS & ADVANCES	2642.15	175.07	277.81	266.86	266.83	602.02	2265.26	939.81	2119.92	448.71
	a. Private Sector	2642.15	175.07	277.81	244.36	266.83	572.42	2206.76	904.31	2019.12	448.71
	b. Financial Institutions				22.50		29.60	58.50	35.50	63.50	
	c. Government Organizations									37.29	
5	BILL PURCHASED	3.80	2.60								
	a. Domestic Bills Purchased	3.80	2.60								
	b. Foreign Bills Purchased										
	c. Import Bills & Imports										
6	LOANS AGAINST COLLECTED BILLS										
	a. Against Domestic Bills										
	b. Against Foreign Bills										
7	FIXED ASSETS	31.41	7.90	5.48	8.04	0.67	2.78	29.81	4.41	18.14	2.91
8	OTHER ASSETS	260.89	236.52	29.45	28.32	3.20	7.30	160.86	161.17	120.96	28.43
	a. Accrued Interest:	85.72	223.09	3.23	1.89	1.36	0.98	84.82	42.26	50.03	0.69
	Financial	17.96			0.91	0.17	0.10	20.88	7.80	1.14	
	Government Enterprise	1.33					0.26		0.38		0.09
	Private Sector	66.43	223.09	3.23	0.99	1.19	0.62	63.93	34.08	48.89	0.60
	b. Staff Loans / Adv.	13.10	1.50	1.80	0.19		0.85	36.18	12.76	11.69	2.83
	c. Sundry Debtors	56.90	3.58	20.85		0.84	1.51	1.44	32.34	2.75	20.47
	d. Cash In Transit										
	e. Others	105.17	8.35	3.56	26.23	1.00	3.97	38.41	73.81	56.48	4.44
9	Expenses not Written off					0.11			0.52		1.55
10	Non Banking Assets	5.66	82.28		13.45			41.35		7.72	
11	Reconciliation Account	699.35	1353.90							1.01	
12	Profit & Loss A/c	1.68					6.66	9.34	2.81	2.01	
	TOTAL ASSETS	4866.20	1964.80	380.70	535.14	471.53	1124.18	3236.94	1455.24	3430.83	700.55

BFI Name	NBL	RBB	NABIL	NIBL	SCBBL	HBL	NBSBI	NBB	EBL	BOK	NCC	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global
Expenses																		
1. Interest Expense	256.67	318.55	301.72	518.48	87.40	340.34	308.98	273.42	326.47	434.42	211.89	469.92	312.92	276.80	337.45	428.20	697.26	397.48
1.1 On Depositing Liabilities	191.70	316.94	295.23	493.81	86.64	327.56	285.77	273.41	326.47	420.10	211.43	458.90	302.73	276.72	331.52	427.72	676.25	387.82
1.1.1 Saving Account	109.95	201.25	162.81	101.82	53.63	142.08	89.23	56.61	94.09	82.13	49.75	70.91	83.76	48.09	53.71	102.89	290.45	107.54
1.1.2 Fixed Account	74.53	100.92	61.35	264.09	20.10	185.47	164.31	172.25	192.92	257.51	111.75	263.10	160.83	160.75	198.68	187.13	368.26	185.09
1.1.2.1 Up to 3 months Fixed Account		0.76	9.20	3.18	0.03	26.91	37.63		67.33						1.43	52.53		0.17
1.1.2.2 3 to 6 months Fixed Account		0.59	12.27		1.99		29.99	0.03	37.35						0.19	48.32		8.54
1.1.2.3 6 months to 1 year Fixed Account		48.23	30.67		16.70	158.57	82.30		68.43	257.51	7.63	245.57	37.04		119.14	39.13		135.75
1.1.2.4 Above 1 year Fixed Account	74.53	51.34	9.20	260.91	1.38		14.39	172.22	19.81		104.12	17.53	123.79	160.75	77.92	47.15	368.26	40.63
1.1.3 Call Deposit	7.21	14.77	71.07	127.89	12.91		32.22	44.55	39.46	80.46	49.93	124.89	58.15	67.88	79.12	137.70	11.07	95.19
1.1.4 Certificate of Deposit																		6.47
1.2 On Borrowing	64.97	1.61	6.49	24.67	0.77	12.79	23.21	0.01		14.33	0.46	11.03	10.19	0.08	5.93	0.48	21.01	9.66
2. Commission Expense		7.48	28.16	24.73				2.27									0.12	10.79
3. Staff Expense	177.83	306.78	175.55	94.10	74.33	165.06	132.05	76.00	103.00	131.17	34.62	99.34	63.04	44.47	55.34	67.58	543.57	168.47
4. Office Operating Expenses	100.79	68.00	86.62	87.04	52.44	122.68	78.64	34.18	94.27	88.99	29.48	85.72	60.64	37.74	59.09	79.47	68.87	120.27
5. Foreign Exchange Loss								0.05						0.40				0.48
5.1 Due to Change in Exchange Rates								0.05						0.40				0.12
5.2 Due to Foreign Currency Transaction																		0.36
6. Non Operating Expense						0.02			0.04					0.04				0.00
7. Provision for Risk	-0.58	16.13			14.60	55.42	46.56			0.11						64.84	18.77	
7.1 Loan loss Provision	5.02	16.13			14.60	55.42	46.56			0.11						64.84	18.77	
7.1.1 General Loan loss Provision	5.02	0.64			9.31		46.53			0.11						64.84	1.07	
7.1.1.1 Pass Loan Loss Provision	5.02	0.64			8.76		46.53			0.11						64.84	1.07	
7.1.1.2 Watch List Provision					0.55													
7.1.2 Special Loan Loss Provision		15.49			5.29		0.03											17.70
7.1.3 Additional Loan Loss Provision						55.42												
7.2. Provision for Non-Banking Assets																		
7.3. Provision for Loss on Investment																		
7.5. Provision for Loss of Other Assets	-5.59																	
8. Loan Written Off			0.38		1.54													
9. Provision for Staff Bonus	0.71		90.99	89.13	26.46	44.82			54.44	28.98						27.54	44.21	40.71
10. Provision for Income Tax	0.73		277.32	267.38	79.37	135.22			163.32	86.94						82.63	138.16	122.14
11. Others		0.06																
12. Net Profit	8.19	599.18	632.60	623.89	185.19	312.99			381.08	202.86						192.80	414.46	285.00
Total Expenses	544.34	1316.18	1593.34	1704.74	521.32	1176.55	566.23	385.93	1122.61	973.47	275.99	654.99	436.99	359.05	451.88	943.07	1925.89	1144.87
Income																		
1. Interest Income	411.16	1087.64	1273.97	1330.97	316.46	953.21	245.57	162.45	974.67	863.57	112.99	477.50	284.95	179.74	250.00	767.55	1744.90	950.22
1.1 On Loans and Advances	407.54	1020.49	1137.72	1291.90	257.02	887.88	161.24	140.53	916.36	821.19	103.09	418.93	256.06	154.56	214.99	703.70	1721.00	898.14
1.2 On Investment	1.62	53.30	62.99	16.98	21.04	43.59	41.85	12.01	56.71	39.29	8.19	50.30	26.91	14.30	35.01	53.84	4.07	43.68
1.2.1 Government Bonds	1.62	21.26	60.05	16.98	21.04	43.59	41.85	2.60	8.39	39.29	6.41	42.77	24.92	14.30	34.97	53.84	4.07	43.68
1.2.2 Foreign Bonds			2.94						19.34			2.51						
1.2.3 NRB Bonds		21.55						9.41			1.78	5.02			0.04			
1.2.4 Debenture & Bonds		10.49							28.98				1.99					
1.3 On Agency Balance	0.12	7.27	0.70	21.45	0.36	21.75	0.90	0.23				0.59				1.66		
1.4 On Call Deposit		4.58	59.18	0.58	6.45			8.79	1.60	1.13	0.86	5.89				8.35		8.37
1.5 On Others	1.88	2.00	13.37	0.06	31.60		41.58	0.89		1.95	0.84	1.80	1.98	10.89			19.82	0.02
2. Commission and Discount	42.81	90.43	189.60	139.33	66.13	91.36	143.13	78.82	65.30	55.92	22.77	15.58	58.86	31.63	73.08	84.63	35.33	147.59
2.1 Bills Purchase and Discount		0.60	0.08	0.85	1.54	4.77		10.52	0.64	4.50	0.05	0.81	0.27	0.01	4.04			
2.2 Commission	42.81	87.08	184.56	138.48	47.93	69.38	85.95	66.76	64.66	51.42	21.50	12.66	58.59	9.89	66.48	21.06	35.33	142.31
2.3 Others		2.75	4.96		16.66	17.21	57.18	1.53			1.22	2.12		21.73	2.56	63.57		5.28
3. Exchange Fluctuation Income	1.95	4.07	102.85	120.68	116.73	116.49	29.49	9.61	17.68	34.89	7.83	30.73	16.25	13.52	22.73	0.70	2.20	40.28
3.1 Due to Change in Exchange Rate	-3.12	-8.98	63.60	1.61	16.44		29.49				0.30	1.57		0.43	0.36	-32.99	0.79	31.84
3.2 Due to Foreign Currency Transaction	5.08	13.05	39.24	119.07	100.29	116.49		9.61	17.68	34.89	7.53	29.16	16.25	13.10	22.37	33.69	1.41	8.44
4. Other Operating Income	67.79	110.10	29.21	92.76	-1.62	14.82		28.72	63.33	18.59	16.75	71.83	14.84	10.74		90.19	104.17	6.89
5. Non Operating Income		7.51	-0.66	21.00	9.40		0.10	9.64	1.63		-0.01	0.00	0.14	0.23	18.78			-0.11
6. Write Back from Provisions for loss		2.94			10.84		4.49	0.40										23.74
7. Recovery of written-off Loan	20.63	13.49	3.38		3.38			22.14		0.50			16.50					14.85
8. Income from Extra Ordinary transactions						0.68												0.70
9. Net Loss							143.45	74.16			115.67	59.34	45.44	123.19	87.28			
Total Income	544.34	1316.18	1593.34	1704.74	521.32	1176.55	566.23	385.93	1122.61	973.47	275.99	654.99	436.99	359.05	451.88	943.07	1925.89	1144.87

BFI Name	Citizens	Prime	Sunrise	NIMB	PRA BHU	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	Sahayogi	Karnali	Triveni	Suprim	Suvechha	
Expenses																					
1. Interest Expense	367.93	380.15	363.40	426.96	325.82	177.50	236.06	264.53	214.44	314.52	15.85	14.45	104.85	103.95	0.83	23.55	16.18	81.06	68.82	25.08	
1.1 On Deposit Liabilities	355.55	380.15	363.30	410.39	325.80	176.37	232.77	264.48	214.44	288.13	15.85	14.45	104.85	103.47	0.83	23.55	16.18	81.06	65.52	25.08	
1.1.1 Saving Account	30.32	40.18	88.85	63.33	115.73	34.16	56.48	28.85	45.61	101.20	3.61	10.40	49.75	47.51	0.51	16.97	9.48	33.46	20.22	10.40	
1.1.2 Fixed Account	251.29	233.13	251.02	275.61	127.30	104.27	70.19	183.15	120.46	114.72	11.92	1.96	29.82	32.29	0.31	6.02	6.70	30.60	17.85	11.53	
1.1.2.1 Up to 3 months Fixed Account	0.17		0.21	18.40	0.02	5.14				4.68	0.68	0.02	0.01					0.03		0.01	
1.1.2.2 3 to 6 months Fixed Account	21.84	2.14	2.02	0.28	3.89	4.68				16.92	0.04	0.04	26.41			0.00		0.40	0.15	0.02	
1.1.2.3 6 months to 1 year Fixed Account	174.98	212.26	241.24	32.98	99.06	80.50	70.19	183.15	120.46	0.02	1.52	1.08	0.41	5.43		1.42		17.18	17.24	2.91	
1.1.2.4 Above 1 year Fixed Account	54.30	18.73	7.55	223.95	24.34	13.95				93.09	9.67	0.83	2.99	26.85	0.31	4.60	6.70	13.00	0.46	8.59	
1.1.3 Call Deposit	73.94	106.85	23.43	71.45	82.77	37.94	106.09	52.48	48.38	72.21	0.32	2.09	25.28	23.68		0.57		17.00	27.44	3.15	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing	12.38		0.10	16.57	0.02	1.13	3.29	0.05		26.39				0.48						3.31	
2. Commission Expense	0.14		1.54																		
3. Staff Expense	92.98	49.02	79.69	85.16	137.76	28.43	60.55	38.54	62.92	43.97	5.94	4.12	17.66	21.80	0.47	4.75	3.51	12.10	10.42	4.76	
4. Office Operating Expenses	52.25	51.25	65.13	78.41	93.26	41.99	45.27	37.24	39.94	59.81	2.80	2.75	16.95	19.36	0.57	3.47	5.59	13.40	9.50	4.33	
5. Foreign Exchange Loss	9.63																			0.12	
5.1 Due to Change in Exchange Rates	9.63																			0.12	
5.2 Due to Foreign Currency Transaction																					
6. Non Operating Expense							4.20		0.14	21.45										0.45	
7. Provision for Risk		109.18	15.65				0.20														
7.1 Loan loss Provision		109.18																			
7.1.1 General Loan loss Provision		65.48																			
7.1.1.1 Pass Loan Loss Provision		-9.04																			
7.1.1.2 Watch List Provision		74.52																			
7.1.2 Special Loan Loss Provision		43.70																			
7.1.3 Additional Loan Loss Provision																					
7.2. Provision for Non-Banking Assets			15.65																		
7.3. Provision for Loss on Investment							0.20														
7.5. Provision for Loss of Other Assets																					
8. Loan Written Off				14.52		1.83								3.76							
9. Provision for Staff Bonus							18.87					0.64	0.39			1.86				0.70	
10. Provision for Income Tax							56.62		1.33			1.55	1.16			5.57				2.11	
11. Others				2.93	26.16									0.03							
12. Net Profit	-254.45			-95.63			132.11			10.78	-4.32	4.82	2.72			13.01	2.05	15.05	7.25	4.93	
Total Expenses	268.47	589.60	525.42	512.35	583.00	249.75	553.88	340.32	318.77	450.52	20.26	28.34	143.72	148.90	1.86	52.22	27.33	121.61	96.11	42.37	
Income																					
1. Interest Income	185.69	196.47	326.07	374.02	278.29	116.66	491.41	133.60	117.34	344.39	12.33	25.44	128.37	82.65	0.43	45.97	23.45	105.84	89.02	34.11	
1.1 On Loans and Advances	153.25	178.45	294.16	339.06	227.76	105.57	448.59	108.07	109.52	298.14	12.26	25.21	125.76	69.41	0.43	45.97	23.34	105.59	67.47	34.10	
1.2 On Investment	31.24	13.79	25.68	27.43	32.63	9.03	27.53	21.55	4.73	38.21		1.15	1.64					0.25	7.22		
1.2.1 Government Bonds	29.43	13.79	1.30	27.43	32.63	7.52	0.17	21.55	4.59	33.97		1.15	1.64					0.25			
1.2.2 Foreign Bonds										4.23											
1.2.3 NRB Bonds	1.81		24.38			1.51	27.36		0.13												
1.2.4 Debenture & Bonds																			7.22		
1.3 On Agency Balance	1.04	0.39	0.08		4.32	0.25	0.04		1.66					11.18	0.00						
1.4 On Call Deposit	0.17		4.54	1.16	5.78		9.88	3.97			0.07	0.00	0.07				0.11		14.04	0.02	
1.5 On Others		3.85	1.62	6.37	7.80	1.81	5.37		1.43	8.03		0.23	1.39	0.42					0.30		
2. Commission and Discount	16.23	74.73	23.84	41.87	40.08	22.66	12.62	23.62	7.40	19.87	0.26	0.28	2.90	0.86		1.48	3.87	1.03	0.43	0.51	
2.1 Bills Purchase and Discount	0.01	1.24	1.14		0.37	0.55	0.08	0.50													
2.2 Commission	10.26	66.06	17.94	41.87	36.41	22.11	12.55	23.12	7.40	19.87	0.26	0.28	2.90	0.86		1.48	0.05	1.03	0.43	0.51	
2.3 Others	5.96	7.43	4.76		3.30													3.83			
3. Exchange Fluctuation Income	9.19	16.53	23.18	39.73	33.63	8.69	22.92	13.41	11.28	30.25			0.01	0.05						0.91	
3.1 Due to Change in Exchange Rate		-0.95	1.78	-1.31	0.59	7.70		4.83	3.95	0.57			0.00	0.02							
3.2 Due to Foreign Currency Transaction	9.19	17.48	21.40	41.04	33.05	0.99	22.92	8.58	7.32	29.68			0.01	0.04						0.91	
4. Other Operating Income	52.93	45.27	69.87	49.94	53.41	9.43	25.40	16.44	26.57	56.01	1.67	1.41	12.38	12.02	0.01	4.76			14.74	5.75	
5. Non Operating Income	4.41		0.61	6.78		0.44	1.53		0.41		6.00		0.07	2.35							
6. Write Back from Provisions for loss			21.43									1.20		8.95							
7. Recovery of written-off Loan					26.16																
8. Income from Extra Ordinary transactions					0.05				0.80					0.81							
9. Net Loss		256.60	60.41		151.37	91.86		153.25	154.98					41.21	1.42						
Total Income	268.47	589.60	525.42	512.35	583.00	249.75	553.88	340.32	318.77	450.52	20.26	28.34	143.72	148.90	1.86	52.22	27.33	121.61	96.11	42.37	

BFI Name	Shangrila	Gandaki	Infrastructure	Excel	Biratbarni	Western	Araniko	Deva	Miteri	Tinau	Muktnath	Sewa	Kankai	Mahakali	Ace	Bhargav	dhyalo	Country	Alpine	Katmandu
Expenses																				
1. Interest Expense	86.44	49.13	50.41	0.11	36.29	19.55	16.95	50.59	22.01	32.07	98.71	44.98	9.48	11.79	55.65	16.36	19.65	14.81	15.32	57.13
1.1 On Deposit Liabilities	86.44	49.13	50.41		36.29	19.55	16.95	50.59	22.01	32.07	98.31	44.98	9.48	11.79	48.65	16.36	19.65	14.81	15.32	56.90
1.1.1 Saving Account	39.56	20.16	14.32		19.16	11.74	8.73	33.28	8.14	15.61	55.35	18.56	4.78	7.84	20.98	5.02	7.81	4.59	7.04	25.72
1.1.2 Fixed Account	23.63	16.73	20.90		16.07	7.81	7.62	12.61	11.55	13.71	30.15	18.46	2.86	3.95	19.24	8.53	9.19	8.01	4.42	21.94
1.1.2.1 Up to 3 months Fixed Account	0.11								0.46	0.05	0.61	0.06				0.08	0.02	0.05		0.97
1.1.2.2 3 to 6 months Fixed Account	0.53	0.43	0.14		1.15	0.08			0.58	0.08	1.96	0.23	0.13		0.09	0.39	0.45			0.51
1.1.2.3 6 months to 1 year Fixed Account	13.09	13.61	14.77		5.92	2.02	5.33		4.04	6.53	18.67	4.34	1.59	3.95	15.82	5.57	5.86	4.75	3.44	17.57
1.1.2.4 Above 1 year Fixed Account	9.90	2.69	5.99		9.00	5.70	2.29	12.61	6.47	7.05	8.91	13.84	1.14		3.33	2.49	2.86	3.21	0.99	2.88
1.1.3 Call Deposit	23.24	12.24	15.20		1.07		0.60	4.69	2.31	2.75	12.80	7.96	1.85		8.44	2.81	2.64	2.21	3.84	9.24
1.1.4 Certificate of Deposit																				0.01
1.2 On Borrowing				0.11							0.40				6.99					0.23
2. Commission Expense			0.00		0.02													0.32		0.00
3. Staff Expense	23.46	8.11	8.98	6.59	8.39	4.44	6.63	14.44	4.12	4.88	32.91	10.41	3.34	2.74	12.18	2.78	3.82	2.33	3.02	11.68
4. Office Operating Expenses	14.36	4.55	7.22	6.82	5.05	3.37	1.73	17.88	2.26	3.15	21.87	4.46	2.82	1.43	11.43	2.45	2.67	3.33	3.72	11.48
5. Foreign Exchange Loss								0.38												
5.1 Due to Change in Exchange Rates								0.38												
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense						14.71					0.01							0.02		
7. Provision for Risk									0.00		3.27			7.35						
7.1 Loan loss Provision									0.00		3.27			7.35						
7.1.1 General Loan loss Provision									-0.16		2.17			7.35						226.56
7.1.1.1 Pass Loan Loss Provision									-0.23		2.03			7.35						217.30
7.1.1.2 Watch List Provision									0.07		0.14									9.26
7.1.2 Special Loan Loss Provision									0.16		1.11									-226.46
7.1.3 Additional Loan Loss Provision																				-0.10
7.2. Provision for Non-Banking Assets																				
7.3. Provision for Loss on Investment																				
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																				
9. Provision for Staff Bonus	1.00	1.54		2.45	0.76		0.61	5.01	1.98	0.87	9.26		0.75					0.61	0.77	
10. Provision for Income Tax	3.00	4.62		7.36	2.29		1.84	15.04	5.95	2.61	27.65		2.26					1.84	2.31	
11. Others																				
12. Net Profit	6.99	10.79		17.18	5.35		4.29	35.10	13.87	6.08	64.94		5.27		-5.70	7.86	4.30	5.39		
Total Expenses	135.25	78.74	66.62	40.52	58.16	42.07	32.04	138.45	50.19	49.65	258.62	59.85	23.92	23.31	79.26	15.88	34.00	27.57	30.54	80.29
Income																				
1. Interest Income	121.05	70.07	44.73	36.48	53.77	35.62	28.87	125.11	43.86	43.51	221.63	48.45	21.07	15.94	70.48	12.90	31.17	20.66	25.59	56.08
1.1 On Loans and Advances	120.22	70.07	44.51	36.45	53.74	35.62	28.87	112.38	43.86	43.51	221.37	48.45	21.06	15.91	47.01	12.85	31.17	18.26	25.59	55.85
1.2 On Investment			0.22		0.00			0.01				0.00			2.78			0.31		
1.2.1 Government Bonds			0.22		0.00			0.01							2.78			0.31		
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds												0.00								
1.3 On Agency Balance																				
1.4 On Call Deposit	0.00		0.00	0.03	0.02			12.65		0.00			0.02		20.68	0.05		1.88		
1.5 On Others	0.83			0.00	0.01			0.07			0.26			0.03				0.21		0.23
2. Commission and Discount	1.08	0.12	0.59	0.78	1.29	4.38	0.40	1.53	0.15	0.51	2.11	0.55	2.85	1.31	0.32	2.57	0.13	0.09	0.71	1.18
2.1 Bills Purchase and Discount								0.02												
2.2 Commission	1.08	0.12	0.59	0.35	1.29	4.38	0.40	1.52	0.05	0.51	2.11	0.55	0.51	1.14	0.32	0.11	0.13	0.09	0.38	1.18
2.3 Others	0.00			0.43						0.09			2.34	0.16		2.46			0.33	
3. Exchange Fluctuation Income	0.05	0.00	0.01					0.42							0.32					0.39
3.1 Due to Change in Exchange Rate	0.05	0.00	0.01					0.39							-0.03					-0.08
3.2 Due to Foreign Currency Transaction								0.03							0.35					0.46
4. Other Operating Income	13.06	8.25	4.99	2.66	3.10	1.10	2.76	10.81	6.18	5.63	29.44	5.43			6.09	0.42	2.70	1.88	4.24	5.43
5. Non Operating Income		0.30		0.59				0.57	0.00		4.95								0.10	
6. Write Back from Provisions for loss											0.50								4.84	
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																				
9. Net Loss			16.31		0.97							5.42		6.06	2.05					17.22
Total Income	135.25	78.74	66.62	40.52	58.16	42.07	32.04	138.45	50.19	49.65	258.62	59.85	23.92	23.31	79.26	15.88	34.00	27.57	30.54	80.29

BFI Name	Garima	OmDB	FewaDB	Kabeli	Kaski	Corporate	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	IDBL	Kanchan	Maitribhumi	Innovative	Vibor	Raptiveri	Tourism	
Expenses																					
1. Interest Expense	83.67	105.85	110.18	4.27	61.59	0.52	19.70	64.48	4.63	7.52	7.01	60.02	9.84	47.19	17.83	3.92	22.11	79.05	15.51	67.20	
1.1 On Deposit Liabilities	83.67	105.85	110.18	4.27	61.59	0.52	19.70	64.48	4.63	7.52	7.01	60.02	9.84	47.19	17.83	3.92	22.11	79.05	15.51	66.32	
1.1.1 Saving Account	41.70	38.22	35.41	2.20	26.94	0.20	11.52	32.45	2.90	2.99	3.24	40.88	5.22	15.22	10.65	2.74	11.95	22.44	5.70	23.71	
1.1.2 Fixed Account	27.36	62.16	48.61	1.62	24.91	0.28	8.19	20.00	0.59	2.70	3.15	15.76	2.97	19.90	5.48	0.90	7.98	39.93	9.46	29.04	
1.1.2.1 Up to 3 months Fixed Account	0.24	0.87	0.24	0.03	0.61		0.05					0.08		0.01		0.01	0.01	0.03			
1.1.2.2 3 to 6 months Fixed Account	1.72	1.86	0.75	0.02	1.37			0.53			0.01	0.29	0.09	0.35	0.11	0.09	0.12	0.27		0.86	
1.1.2.3 6 months to 1 year Fixed Account	11.51	36.61	33.11	0.69	16.60	0.28	0.23	13.22	0.21	2.08	0.14	7.21	1.09	19.47	1.93	0.40	4.08	5.77	3.10	17.20	
1.1.2.4 Above 1 year Fixed Account	13.90	22.82	14.51	0.88	6.33		7.90	6.25	0.38	0.61	3.00	8.18	1.79	0.07	3.44	0.41	3.77	33.86	6.37	10.98	
1.1.3 Call Deposit	14.60	5.47	26.16	0.44	9.74	0.04		12.03	1.14	1.83	0.63	3.38	1.66	12.07	1.70	0.28	2.18	16.68	0.35	13.57	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing																					0.88
2. Commission Expense																					
3. Staff Expense	14.95	14.10	15.57	1.66	10.27	0.40	3.39	13.54	1.13	1.99	1.45	11.30	1.10	9.80	4.37	1.07	3.62	13.40	1.55	10.69	
4. Office Operating Expenses	14.91	14.87	9.80	0.89	6.44	0.19	3.05	13.84	1.93	1.27	1.88	12.01	1.57	9.32	3.99	0.70	8.65	10.41	1.19	9.06	
5. Foreign Exchange Loss								0.00						0.02							
5.1 Due to Change in Exchange Rates								0.00													
5.2 Due to Foreign Currency Transaction														0.02							
6. Non Operating Expense																					
7. Provision for Risk																					2.82
7.1 Loan loss Provision																					
7.1.1 General Loan loss Provision																					
7.1.1.1 Pass Loan Loss Provision																					
7.1.1.2 Watch List Provision																					
7.1.2 Special Loan Loss Provision																					
7.1.3 Additional Loan Loss Provision																					
7.2. Provision for Non-Banking Assets																					2.82
7.3. Provision for Loss on Investment																					
7.5. Provision for Loss of Other Assets																					
8. Loan Written Off																					
9. Provision for Staff Bonus	3.40	2.54	1.88	0.33	3.99		0.61	1.51		0.19					0.27					1.28	
10. Provision for Income Tax	10.20	7.63	5.64	0.98	11.98		1.82	4.52		0.58					0.80					3.84	
11. Others																			0.23		
12. Net Profit	23.81	17.81	13.15	2.29	27.95	0.88	4.25	10.56		1.36	1.04		3.34		1.86	0.00				8.96	
Total Expenses	150.94	162.82	156.21	10.41	122.22	1.99	32.82	108.45	7.68	12.92	11.38	83.33	15.85	66.32	29.11	5.69	34.38	103.10	18.25	103.83	
Income																					
1. Interest Income	132.70	139.92	137.99	9.39	102.84	1.92	29.40	77.49	6.22	11.31	10.43	51.92	14.68	44.16	26.64	4.23	29.44	56.80	13.40	79.83	
1.1 On Loans and Advances	132.68	139.74	137.99	9.39	101.96	1.92	29.25	61.87	6.22	11.31	10.27	51.91	14.68	44.16	26.64	4.23	29.44	55.29	13.40	64.69	
1.2 On Investment		0.16						2.28										1.21		0.76	
1.2.1 Government Bonds		0.16						2.28										1.21		0.76	
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds																					
1.2.4 Debenture & Bonds																					
1.3 On Agency Balance																					0.01
1.4 On Call Deposit		0.01			0.88		0.15	13.34			0.16	0.00					0.00	0.00		14.38	
1.5 On Others	0.03		0.00															0.30			
2. Commission and Discount	0.95	2.43	0.44	0.22	1.24	0.00	0.48	0.58	0.46	0.17	0.15	12.74	0.51	0.75	0.46	0.62	0.14	0.35	1.57	5.66	
2.1 Bills Purchase and Discount																					
2.2 Commission	0.95	2.43	0.44	0.22	1.24		0.48	0.58	0.16	0.17	0.14	1.83	0.51	0.75	0.27	0.11	0.13	0.35	0.19	5.66	
2.3 Others						0.00			0.29		0.00	10.91			0.19	0.51	0.00			1.38	
3. Exchange Fluctuation Income								0.00							0.01				0.00		6.57
3.1 Due to Change in Exchange Rate																			0.00		0.22
3.2 Due to Foreign Currency Transaction								0.00							0.01						6.35
4. Other Operating Income	17.26	17.80	17.78	0.80	11.38	0.06	2.95	7.86	0.61	0.57	0.80		0.66	3.26	1.38		2.91	9.98		9.73	
5. Non Operating Income	0.03	2.66			6.76			19.79		0.87		0.55									0.04
6. Write Back from Provisions for loss								2.73							0.57						2.00
7. Recovery of written-off Loan																					
8. Income from Extra Ordinary transactions															0.06						
9. Net Loss									0.39			18.12		18.14		0.84	1.90	35.96	3.29		
Total Income	150.94	162.82	156.21	10.41	122.22	1.99	32.82	108.45	7.68	12.92	11.38	83.33	15.85	66.32	29.11	5.69	34.38	103.10	18.25	103.83	

BFI Name	Mission	Mt. Malaku	Sindhu	Sahara	N. Community	Cosmos	Manaslu	Kelincchowk	Kailash	Shrikakoshi	Sajha	Apex	Green	Reliable	NFL	NIFC Capital	NSMFL	Gurkhas	Union
Expenses																			
1. Interest Expense	17.43	1.28	7.11	5.31	12.35	5.32	20.41	3.54	123.12	6.93	4.79	77.76	3.90	81.33	13.33	9.58	0.66	34.97	10.42
1.1 On Deposit Liabilities	17.43	1.28	7.11	5.31	12.35	5.32	20.41	3.54	123.12	6.93	4.79	77.76	3.90	81.33	13.33	9.58	0.66	34.97	10.42
1.1.1 Saving Account	10.59	1.02	4.56	3.72	5.89	3.27	10.48	1.34	43.34	2.83	1.97	52.61	0.86	17.55	7.97	4.27	0.61	20.95	2.59
1.1.2 Fixed Account	4.31	0.21	2.55	1.59	3.43	1.17	3.74	0.91	48.73	2.69	0.78	25.15	1.12	44.62	5.37	5.31		14.03	7.26
1.1.2.1 Up to 3 months Fixed Account	0.00				0.07	0.01	0.01		0.87			0.00							
1.1.2.2 3 to 6 months Fixed Account	0.04	0.00			0.13	0.04	0.08		0.69	0.11	0.02	0.14	0.01	0.83					
1.1.2.3 6 months to 1 year Fixed Account	2.33	0.04	1.50	0.63	1.33	0.32	1.66	0.34	39.46	1.17	0.20	18.68	0.30	43.79	1.56	2.45			6.07
1.1.2.4 Above 1 year Fixed Account	1.94	0.16	1.05	0.96	1.91	0.81	1.99	0.58	7.72	1.41	0.57	6.33	0.82		3.81	2.86		14.03	1.19
1.1.3 Call Deposit	2.53	0.06			3.03	0.88	6.18	1.29	31.05	1.41	2.04		1.92	17.07			0.05		0.56
1.1.4 Certificate of Deposit																			
1.2 On Borrowing														2.09					
2. Commission Expense																			
3. Staff Expense	4.08	0.39	3.15	1.97	3.61	1.62	3.80	1.22	21.76	2.30	2.09	10.13	1.07	13.53	4.31	2.51	0.73	5.49	2.36
4. Office Operating Expenses	3.29	0.40	2.08	1.17	3.73	1.32	3.30	1.42	19.66	2.67	1.16	8.23	0.65	10.09	9.77	2.08	2.11	4.21	2.30
5. Foreign Exchange Loss																			
5.1 Due to Change in Exchange Rates																			
5.2 Due to Foreign Currency Transaction																			
6. Non Operating Expense									0.01										0.42
7. Provision for Risk									3.52	4.04					1.80				
7.1 Loan loss Provision									3.52	4.04					1.80				
7.1.1 General Loan loss Provision									3.52	2.20					1.02				
7.1.1.1 Pass Loan Loss Provision									3.52	0.23					1.02				
7.1.1.2 Watch List Provision										1.98									
7.1.2 Special Loan Loss Provision										1.84					0.79				
7.1.3 Additional Loan Loss Provision																			
7.2. Provision for Non-Banking Assets																			
7.3. Provision for Loss on Investment																			
7.5. Provision for Loss of Other Assets																			
8. Loan Written Off																			
9. Provision for Staff Bonus	0.68	0.01			0.28	0.12			5.09										
10. Provision for Income Tax	2.03	0.02			0.84	0.37			15.28										
11. Others																			
12. Net Profit	4.73	0.05	3.84	-0.84	1.95	0.87	8.08		35.65	0.91					32.65	18.85	71.34		
Total Expenses	32.22	2.16	16.19	7.62	22.76	9.62	35.59	6.18	224.10	16.85	8.04	96.12	5.62	104.95	61.87	33.03	74.85	44.68	15.51
Income																			
1. Interest Income	28.39	2.01	14.15	6.34	19.49	8.44	32.35	4.23	204.35	14.19	4.43	36.16	4.51	58.71	14.06	5.22	13.31	38.31	12.79
1.1 On Loans and Advances	28.39	2.01	14.14	6.33	19.49	8.44	32.35	4.23	184.95	14.19	4.32	36.16	4.51	58.70	13.66	5.22	13.30	25.97	12.79
1.2 On Investment			0.00						1.20						0.18				
1.2.1 Government Bonds									1.20										
1.2.2 Foreign Bonds																			
1.2.3 NRB Bonds															0.18				
1.2.4 Debenture & Bonds			0.00																
1.3 On Agency Balance																			
1.4 On Call Deposit				0.01			0.00		18.20		0.03			0.01	0.21		0.01	12.34	0.00
1.5 On Others											0.09								
2. Commission and Discount	0.17	0.08	0.59		0.17	0.06	0.65	0.11	0.90	0.06	0.26	0.99	0.01	3.62	0.00			0.01	0.00
2.1 Bills Purchase and Discount																			
2.2 Commission	0.17	0.08	0.17		0.17	0.06	0.65	0.11	0.90	0.06	0.26	0.99	0.01	2.72	0.00			0.01	0.00
2.3 Others			0.42											0.90					
3. Exchange Fluctuation Income									0.02					0.08					
3.1 Due to Change in Exchange Rate														0.08					
3.2 Due to Foreign Currency Transaction									0.02										
4. Other Operating Income	3.66	0.07	1.45	1.28	3.10	1.12	2.59	0.74	15.62	1.27	0.67	4.34	0.59	7.50		1.64		4.49	0.94
5. Non Operating Income									3.22						4.16	13.48	1.54	1.53	1.43
6. Write Back from Provisions for loss										1.33					15.51	34.24	24.63	60.01	
7. Recovery of written-off Loan															0.10				0.90
8. Income from Extra Ordinary transactions												3.17							
9. Net Loss								1.10			2.67	51.46	0.50	15.37					0.45
Total Income	32.22	2.16	16.19	7.62	22.76	9.62	35.59	6.18	224.10	16.85	8.04	96.12	5.62	104.95	61.87	33.03	74.85	44.68	15.51

BFI Name	PFCL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Arun	Mulipurpose	Synergy	Srijana	WMBFL	CMBFCL
Expenses																				
1. Interest Expense	240.22	40.33	15.03	20.07	23.99	10.65	27.92	2.76	47.46	0.16	6.27	17.71	28.12	11.73	0.19	0.34	22.94	21.56	0.32	0.45
1.1 On Deposit Liabilities	240.22	37.02	15.03	20.07	23.99	10.65	27.92	2.76	47.46	0.16	6.27	17.71	28.12	11.73	0.19	0.34	22.94	21.56	0.32	0.38
1.1.1 Saving Account	96.11		5.99	5.21	7.58	4.76	8.68	1.60	24.58	0.05	3.89	5.52	11.44	5.05	0.10	0.00	8.94	15.50	0.18	0.02
1.1.2 Fixed Account	144.12	37.02	9.05	14.86	16.42	5.82	16.49	1.16	22.88	0.11	2.39	12.19	16.67	6.69	0.10	0.34	13.99	6.06	0.14	0.00
1.1.2.1 Up to 3 months Fixed Account	0.16	0.03			0.09		0.02		1.25	0.09				0.03	0.03		0.00	0.24		
1.1.2.2 3 to 6 months Fixed Account	0.11	0.08		0.00	0.62		0.11		0.10				0.83	0.05			0.10	0.10		
1.1.2.3 6 months to 1 year Fixed Account	142.95	10.47		0.78	11.04	3.18	1.27	0.01	4.30		0.71	7.56	6.67	4.19			7.56	3.54	0.00	
1.1.2.4 Above 1 year Fixed Account	0.89	26.45	9.05	14.08	4.67	2.64	15.09	1.15	17.23	0.01	1.68	4.63	9.17	2.41	0.07	0.34	6.33	2.18	0.14	0.00
1.1.3 Call Deposit							0.07		2.75											0.36
1.1.4 Certificate of Deposit									0.00											
1.2 On Borrowing		3.31																		0.07
2. Commission Expense							0.00											0.33		
3. Staff Expense	23.85	7.08	1.90	3.10	1.81	6.86	4.08	1.55	8.69	1.41	1.09	1.05	4.61	1.69	0.27	0.06	8.80	3.22	1.31	0.36
4. Office Operating Expenses	42.17	7.69		2.37	2.49	9.44	2.43	1.53	7.92	0.61	1.06	0.70	3.41	1.54	0.79	0.21	4.58	3.08	1.01	0.08
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense			1.97				0.00													
7. Provision for Risk	38.79												13.45			1.17				
7.1 Loan loss Provision	38.79												13.45			1.17				
7.1.1 General Loan loss Provision																0.15				
7.1.1.1 Pass Loan Loss Provision																0.15				
7.1.1.2 Watch List Provision																				
7.1.2 Special Loan Loss Provision	38.79												13.45			1.02				
7.1.3 Additional Loan Loss Provision																				
7.2 Provision for Non-Banking Assets																				
7.3 Provision for Loss on Investment																				
7.5 Provision for Loss of Other Assets																				
8. Loan Written Off																				
9. Provision for Staff Bonus	15.45	0.82																		
10. Provision for Income Tax	46.34	2.47																		
11. Others								5.35												
12. Net Profit	108.12	5.76	-9.13			3.01		35.05				14.70				2.59		22.05	8.22	
Total Expenses	514.94	64.15	9.77	25.54	28.29	29.96	34.43	46.24	64.06	2.17	8.43	34.16	49.59	14.96	1.25	4.37	36.31	50.24	10.86	0.89
Income																				
1. Interest Income	402.46	49.90	9.12	5.14	7.23	29.43	16.12	5.56	52.32	0.18	5.45	31.19	33.50	7.47	0.09	3.01	20.38	45.07	1.64	
1.1 On Loans and Advances	366.64	42.55	8.67	5.14	7.23	11.95	16.07	5.56	50.47	0.18	5.45	27.19	33.42	7.34	0.09	3.01	20.37	45.05	1.64	
1.2 On Investment		1.06					10.51		1.19											
1.2.1 Government Bonds		1.06					10.51		1.19											
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	35.82	6.28			0.01		0.04					4.00	0.07	0.13			0.01	0.01		
1.5 On Others			0.45			6.97			0.65	0.00										
2. Commission and Discount	0.62	0.29	0.65		0.05	0.11	0.14		0.26		1.09	0.00	4.06	0.06	0.00		0.30		0.01	
2.1 Bills Purchase and Discount																				
2.2 Commission	0.62	0.29	0.03		0.05		0.14		0.17			0.00		0.06	0.00		0.30			
2.3 Others			0.62				0.11		0.09		1.09		4.06							0.01
3. Exchange Fluctuation Income																				
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																				
4. Other Operating Income	29.03	6.38		1.20	1.82	0.42	1.54		6.99			0.88		1.39	0.01	0.19	2.34	5.17		0.00
5. Non Operating Income	82.61	7.58			2.22		0.05				0.02	0.28					-2.31	1.00		0.19
6. Write Back from Provisions for loss												0.18					3.48	7.35		9.21
7. Recovery of written-off Loan	0.21								0.33			1.63								
8. Income from Extra Ordinary transactions								40.36												
9. Net Loss				19.19	16.97		16.58		4.49	1.99	1.87		12.04	6.04	1.15		4.94			0.70
Total Income	514.94	64.15	9.77	25.54	28.29	29.96	34.43	46.24	64.06	2.17	8.43	34.16	49.59	14.96	1.25	4.37	36.31	50.24	10.86	0.89

BFI Name	Crystal	Ganeshwari	Everest	ICFC	Sugamatha	Kuber	Seti	hama	Namaste	Unique	Manushree	Jebils	Reliance	Bhaktapur
Expenses														
1. Interest Expense	0.23	22.54	15.35	59.63	34.05	1.62	0.14	1.91	4.70	9.73	31.69	10.75	29.51	4.13
1.1 On Deposit Liabilities	0.23	22.54	15.35	53.70	34.05	1.62	0.14	1.91	4.70	9.73	30.96	10.75	29.51	4.13
1.1.1 Saving Account	0.23	10.85	7.82	32.24	14.22	1.59	0.00	1.34	4.14	4.21	18.90	3.64	21.03	1.62
1.1.2 Fixed Account		11.70	7.52	21.47	16.04	0.03	0.13	0.57	0.55	5.52	12.06	5.91	8.47	1.81
1.1.2.1 Up to 3 months Fixed Account		0.08	0.02	0.09	0.24					0.08	0.07	0.00	0.14	
1.1.2.2 3 to 6 months Fixed Account		0.20	0.03	0.09	0.48			0.04		0.04	0.10	0.00	0.58	
1.1.2.3 6 months to 1 year Fixed Account		8.19	5.25	15.19	12.13		0.03	0.53		3.81	9.35	3.53	7.76	0.79
1.1.2.4 Above 1 year Fixed Account		3.22	2.23	6.08	3.19	0.03	0.10	0.00	0.55	1.59	2.53	2.37		1.02
1.1.3 Call Deposit					3.79							1.20		0.70
1.1.4 Certificate of Deposit														
1.2 On Borrowing				5.92							0.72			
2. Commission Expense														
3. Staff Expense	0.10	2.06	2.22	9.66	5.34	3.07	0.78	0.71	0.71	1.16	3.30	1.94	3.90	0.89
4. Office Operating Expenses	0.14	1.38	2.23	8.94	4.87	8.70	0.75	1.12	0.36	1.25	3.31	1.82	3.95	0.83
5. Foreign Exchange Loss														
5.1 Due to Change in Exchange Rates														
5.2 Due to Foreign Currency Transaction														
6. Non Operating Expense					0.25									
7. Provision for Risk											0.98		4.26	
7.1 Loan loss Provision											0.98			
7.1.1 General Loan Loss Provision											0.98			
7.1.1.1 Pass Loan Loss Provision											0.98			
7.1.1.2 Watch List Provision														
7.1.2 Special Loan Loss Provision														
7.1.3 Additional Loan Loss Provision														
7.2. Provision for Non-Banking Assets													4.26	
7.3. Provision for Loss on Investment														
7.5. Provision for Loss of Other Assets														
8. Loan Written Off														
9. Provision for Staff Bonus				7.81	4.06									
10. Provision for Income Tax				23.44	12.17									
11. Others						0.02								
12. Net Profit	7.96	4.00		54.70	28.40	170.46	3.94	0.37	1.15					0.72
Total Expenses	8.43	29.99	19.80	164.18	89.14	183.88	5.61	4.11	6.92	12.13	39.28	14.50	41.61	6.56
Income														
1. Interest Income	0.15	24.10	12.06	94.47	34.09	8.88	5.06	3.18	6.17	4.89	25.42	10.57	36.82	5.86
1.1 On Loans and Advances	0.15	18.62	12.06	94.47	33.99	8.88	5.03	1.43	6.17	4.88	25.39	8.78	28.91	5.86
1.2 On Investment		0.37												
1.2.1 Government Bonds														
1.2.2 Foreign Bonds														
1.2.3 NRB Bonds														
1.2.4 Debenture & Bonds		0.37												
1.3 On Agency Balance				0.00										
1.4 On Call Deposit		5.12						1.75		0.00		1.75	7.91	
1.5 On Others	0.00				0.09		0.03			0.00	0.03	0.04		
2. Commission and Discount		0.25	0.23	0.85	0.50		0.03	0.00	0.00		3.34	0.02	0.15	0.00
2.1 Bills Purchase and Discount														
2.2 Commission		0.23	0.23	0.85	0.50		0.03	0.00	0.00		0.02	0.02	0.03	0.00
2.3 Others		0.02									3.32		0.12	
3. Exchange Fluctuation Income														
3.1 Due to Change in Exchange Rate														
3.2 Due to Foreign Currency Transaction														
4. Other Operating Income		5.63	1.53	4.53	8.00	11.33	0.52	0.33	0.75			1.07	3.30	0.70
5. Non Operating Income				29.82	46.56				0.60	0.59				
6. Write Back from Provisions for loss	8.28			34.51		163.67					1.18			
7. Recovery of written-off Loan														
8. Income from Extra Ordinary transactions												0.03		
9. Net Loss			5.96							6.66	9.34	2.81	1.35	
Total Income	8.43	29.99	19.80	164.18	89.14	183.88	5.61	4.11	6.92	12.13	39.28	14.50	41.61	6.56

Statement of Credit as on Bhadau end, 2073(Mid-Sept, 2016)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens
Sector Wise																			
Agricultural and Forest Related	4203.73	5250.44	798.44	3665.00	698.31	1650.10	1206.34	368.66	1965.97	2499.24	971.12	870.77	1274.77	451.70	674.48	1257.53	23750.43	1218.85	288.12
Fishery Related	65.22	298.83		35.83		10.57		11.71	13.50	43.89	29.99	2.23	27.12	1.25	1.20	9.92	819.35	18.34	75.57
Mining Related	336.61	105.92	57.10	189.37				157.63	240.29	59.61	324.41		21.48	511.35		174.83	146.20	34.40	97.41
Manufacturing (Producing) Related	11145.03	9271.24	24595.45	26903.63	7535.34	22668.88	11731.28	6026.70	11390.14	12191.97	5618.67	9467.23	10206.82	8046.71	7616.63	9351.29	9526.35	12980.30	6685.74
Construction	6783.33	10007.20	2276.61	5358.06	6968.46	4473.02	2688.61	8857.39	9549.14	4553.28	2861.64	11831.62	6217.48	5254.69	8393.42	2737.69	4779.93	8603.41	1230.27
Electricity, Gas and Water	1561.82	1292.36	3775.08	4025.32	45.86	710.37	816.31	550.61	2061.90	2246.52	984.98	924.66	1397.25	1308.75	1898.54	1847.88	50.69	3697.70	2064.07
Metal Products, Mach. & Ele. Eqp.	475.58	1006.35	595.37	337.78	1432.40	217.99	1573.73	529.92	1136.72	765.26	486.41	19.83	682.19	316.25	1477.74	473.14	497.19	1045.05	54.81
Tras., Com. and Public Utilities	1074.73	1978.57	645.40	3649.85	212.06	4040.47	1952.94	750.80	3029.19	1432.07	2493.07	239.44	1229.87	520.80	4264.00	5253.48	189.76	1213.21	441.01
Wholesaler & Retailer	17430.80	26184.73	20777.96	23963.65	8991.62	16440.96	15670.71	6183.45	17977.49	15560.00	5673.64	14066.18	10189.25	7173.82	9251.95	10861.39	17282.76	19265.97	7644.46
Finance, Insurance and Real Estate	1983.40	7782.11	4634.56	6924.69	1359.33	8128.41	2628.11	4383.17	6746.06	4481.83	1456.16	3753.62	4409.28	2347.58	3894.12	5744.75	144.74	3808.63	4685.16
Hotel or Restaurant	1457.21	4276.22	2388.12	7050.36	9.82	2153.99	266.72	616.55	809.32	2735.90	560.10	548.48	610.42	228.54	559.59	2061.19	3349.04	2072.89	657.66
Other Services	2094.49	2398.72	1976.68	7673.06	173.44	3953.24	1058.53	1288.35	1869.06	3949.22	1147.81	2281.96	2620.47	1398.56	1438.97	2223.40	4040.95	2199.16	2086.25
Consumption Loans	10655.68	9835.14	2819.22	1913.29	3230.99	2295.80	284.21	1326.52	4502.30	5844.80	705.52	8727.55	2996.55	2002.68	3055.72	1586.43	10254.75	2588.94	6188.14
Local Government		216.60	7.50	368.27	138.81	255.20						129.84			134.63	135.05	1.48	91.86	1.57
Others	4786.82	3896.16	15820.66	3114.52	1304.21	4869.79	12305.34	2607.97	5610.88	4445.16	1736.12	6478.76	5263.72	2032.08	88.50	15354.29	8304.96	6332.91	10656.80
TOTAL sectorwise	64054.45	83800.59	81167.97	95172.68	32100.65	71868.78	52182.83	33659.43	66901.94	60808.74	25049.64	59212.33	47276.53	31594.76	42749.50	59072.24	83138.59	65171.62	42857.05

Product Wise

Term Loan	12653.88	12279.37	12583.23	22189.16	2115.70	9180.27	2884.91	4024.87	9577.70	10022.00	3067.87	5989.75	5471.74	6178.92	7048.95	11988.32	18119.25	8481.97	8530.04
Overdraft	9523.91	12636.11	13536.64	15696.95	1765.40	9307.30	924.82	6325.98	15864.70	22718.34	7564.64	12482.68	6664.95	8398.29	3497.47	15702.07	6638.07	17477.39	6570.95
Trust Receipt Loan / Import Loan	2458.26	559.43	7448.90	16838.40	3820.83	7942.24	1989.17	1704.58	4885.89	2192.80	1008.63	2078.75	1883.75	856.53	3333.03	2516.59	8.06	2481.19	640.97
Demand & Other Working Capital Loan	15068.65	30822.11	20133.90	25446.76	8664.95	23396.87	26858.76	5971.56	9331.74	9158.24	3492.19	10939.82	5781.96	6466.22	11058.21	8398.98	45397.54	16891.68	4043.91
Res. Per. H. Loan (Up to Rs. 10 mil.)	3829.56	6481.95	6651.24	1281.03	4925.63	4473.02	1786.20	3162.22	9549.14	3803.68	1797.64	9828.21	5750.20	3628.86	2079.67	3705.44	4085.09	5384.57	2451.89
Real Estate Loan	1488.93	3584.26	3970.86	5466.01	1829.53	3362.19	3415.48	3460.99	3471.12	1227.74	482.81	3074.57	2739.85	1763.75	1210.53	5941.80	694.84	3551.00	5147.91
Margin Nature Loan	1688.25	1146.60	1115.17	484.61		2003.21		436.78	1131.83	473.43	58.00	3843.36	79.31	1185.60	1507.05	1109.58		1235.05	3072.60
Hire Purchase Loan	2433.83	2924.88	2435.40	2378.04	3064.32	5418.28	463.39	3475.16	4702.15	6213.93	3070.74	4817.99	4858.96	1573.49	3199.12	6416.19	183.01	3656.59	2262.91
Deprived Sector Loan	1056.48	4760.33	2949.85	4028.88	1498.13	3130.60	2351.02	1498.79	2840.20	1836.23	1067.69	2522.78	2082.80	1422.58	1863.91	2159.52	6525.05	2772.00	1706.99
Bills Purchased	4.62	57.77	49.44	247.76	165.28	1728.67	736.24	832.20	80.01	1657.79	94.13	444.92	377.07	0.80	1038.02	521.82		815.94	76.39
Other Product	13848.09	8547.78	10293.35	1115.08	4250.87	1926.12	10772.84	2766.30	5467.47	1504.57	3345.30	3189.50	11585.94	119.73	6913.53	611.93	1487.69	2154.24	8352.49
Total Product wise Loan	64054.45	83800.59	81167.97	95172.68	32100.65	71868.78	52182.83	33659.43	66901.94	60808.74	25049.64	59212.33	47276.53	31594.76	42749.50	59072.24	83138.59	65171.62	42857.05

Collateral Wise

Gold and Silver	7813.47	7634.99	270.16	843.74			1.24	267.16		100.55	168.79	347.64	37.30	2.62	240.96		166.83	0.90	2604.75
Government Securities	1.07	236.79	698.75						19.60	57.82			6.59			29.00		26.20	2.25
Non Governmental Securities	0.09	984.88	1224.64	484.61		2003.21		626.16	1542.04	602.58	157.98	3843.36		915.64		1054.50			3043.46
Fixed Deposit Receipts	184.55	269.55	658.48	132.45	424.76	146.89	984.51	61.06	1214.13	141.32	190.39	369.61	135.29	30.92	98.79	431.64	250.20	1105.24	284.60
Own	178.57	269.55	317.76	132.45	24.50	146.89	984.51	61.06	1044.82	141.32	190.31	369.61	45.61	30.92	98.79	431.64	250.20	669.47	281.17
Other Licences Institutions	5.98		340.72		400.26				169.31		0.08		89.68					435.77	3.44
Collateral of Properties	30136.52	71593.30	67205.60	79066.92	27328.46	64756.69	45231.81	29875.80	60236.13	53070.81	22464.67	52112.39	44644.23	29299.39	39000.47	52683.80	82721.56	59801.14	32650.66
Fixed Assets	21287.25	71557.29	35287.12	57770.53	20259.69	64309.30	38423.24	28224.58	37861.95	49771.70	20929.58	29158.63	24587.51	28432.40	28777.24	34441.04	82721.56	28636.56	21238.31
Current Assets	8849.28	36.01	31918.49	21296.38	7068.78	447.39	6808.56	1651.22	22374.18	3299.11	1535.09	22953.76	20056.72	866.99	10223.23	18242.76		31164.58	11412.35
Against security of Bill	162.61	87.71	4534.20	685.79		1728.67	1301.78	894.07	24.59	1518.05	282.49	2.44	1.19	5.65		902.59			774.39
Domestic Bills	0.33	19.05	2.09	47.08		13.20		747.30					1.19	1.65		11.08			29.60
Foreign Bills	162.28	68.66	4532.11	638.72		1715.48	1301.78	146.77	24.59	1518.05	282.49	2.44		4.00		891.51			744.79
Against Guarantee	277.88	2324.63	790.52	5105.74	1555.86	3175.61	2350.36	1634.85	3528.26	4769.38	1174.40	2457.60	1760.39	977.74	134.76	1187.46		134.84	75.93
Government Guarantee	62.76	32.92		368.27	138.81		156.12	91.30	198.74	2.17	71.84	216.53	129.84	146.62	134.63	135.05			91.86
Institutional Guarantee	73.51	2276.09	786.76	2108.06	1417.06		2194.24	1251.16	2116.75	3008.87	1078.07	2241.06	1626.94	824.25	0.00	952.85			4.39
Personal Guarantee	3.64	11.60	3.77	1027.81				192.87	1206.71		24.49		3.61	6.87	0.13	39.40		38.59	75.93
Collective Guarantee	0.01	4.02						99.52	6.07	3.09									
Int. Rtd. Foreign Bank's Guarantee	12.00					45.01				843.78									
Other Guarantee	125.97			1601.60		3130.60				911.47						60.17			
Credit Card			177.34	28.91	128.02	57.72				9.82			0.37		30.59				92.91
Others	25478.25	668.74	5608.27	8824.52	2663.54		2313.12	300.35	337.19	538.41	610.92	79.29	691.17	362.81	3243.92	2783.25		4010.41	3413.94
Total	64054.45	83800.59	81167.97	95172.68	32100.65	71868.78	52182.83	33659.43	66901.94	60808.74	25049.64</								

BFI Name	Prime	Sunrise	NMB	PRABHU	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	Sahayogi	Karnali	Triveni	Suprim	Suveksha	Shangrila	
Sector Wise																					
Agricultural and Forest Related	950.88	1079.39	920.42	1661.65	594.84	757.61	1375.18	767.28	1468.63	42.00	68.87	744.64	132.92	1.07	187.93	186.86	1068.29	1031.91	70.10	278.54	
Fishery Related	0.96	4.40	47.05	3.86	7.53	21.67	1.65	1.16	8.83		2.93	55.98	6.93		23.25		57.34	15.04	0.93	8.58	
Mining Related	6.40	49.30	64.89		18.00	31.20	58.98	499.24				64.26	11.00				5.19	12.71		30.68	
Manufacturing (Producing) Related	6533.01	6842.19	10215.33	7713.03	6431.35	7404.94	4837.93	6344.97	6310.88	523.33	418.54	1074.71	469.52	8.52	152.89	11.80	495.92	401.26	0.26	562.68	
Construction	4736.06	3719.20	8742.60	8530.75	273.28	630.22	1843.15	3071.46	4010.38	20.46	62.65	1215.32	213.73	20.60	118.35	97.92	1818.11	553.68	440.60	1036.01	
Electricity, Gas and Water	2333.10	710.63	3949.74	1246.14	809.13	851.90	651.54	561.61	1503.64	569.90	0.68	118.08	267.12		0.63			0.50		6.94	
Metal Products, Mach. & Ele. Eqp.	101.05	384.00	1487.07	338.28	159.63	293.21	90.13	323.94	581.75	16.04		493.38	40.48				128.84	95.70		83.68	
Tras., Com. and Public Utilities	1151.20	670.77	2387.64	2004.29	647.86	498.45	317.86	277.90	2507.89			1004.43	134.43	5.34	31.59	140.74	854.74	249.23	660.69	852.71	
Wholesaler & Retailer	4366.93	11328.36	13039.15	8573.48	4404.40	9472.50	7788.38	5779.67	9394.05	242.53	1033.52	1517.82	544.48	9.40	825.54	68.76	681.89	1353.85	685.71	1379.68	
Finance, Insurance and Real Estate	4223.27	4475.36	3855.45	7569.29	3260.98	3472.59	3153.63	3406.17	1666.69	62.09	67.70	1448.97	684.35	26.30	81.59		769.33	11.77		977.67	
Hotel or Restaurant	888.20	1539.27	2921.59	2715.31	219.37	1634.91	1088.46	1081.95	1489.77	241.41	83.90	367.54	744.80	4.39	9.44		264.62	242.74	0.70	421.60	
Other Services	839.12	1711.67	2335.03	4842.60	887.91	896.09	2199.43	1376.03	1950.43	386.98	105.11	596.25	132.35		77.17	461.75	254.76	215.74	59.32	547.37	
Consumption Loans	4472.49	4540.77	2506.99	3132.55	1830.35	1901.27	1735.20	1698.06	2244.63	3.82	58.12	887.82	2483.93	23.18	12.92	14.00	348.74	158.04	54.60	315.49	
Local Government															1.37						
Others	11473.83	8719.49	3555.05	1740.14	1660.11	3385.52	1087.29	1488.86	11101.82	357.01	1165.17	1395.53	3131.74	61.99	982.54		1022.93	1885.04	140.71	2870.84	
TOTAL sectorwise	42076.51	45774.79	56028.02	50071.37	21204.75	31252.08	26228.81	26678.29	44239.39	2465.56	3067.20	10984.71	8999.16	160.79	2503.84	981.82	7770.70	6227.20	2113.62	9372.48	

Product Wise

Term Loan	6050.71	4054.16	10052.60	10253.61	4317.12	4753.08	5385.24	6650.64	6869.10	1602.32	439.25	1136.04	1850.19	10.10		80.55	769.96	251.86	139.92	2801.17
Overdraft	9102.12	9882.17	3105.06	8326.43	4609.91	9246.76	5664.46	5915.66	5788.12	519.74			2826.71	61.99		309.32	1574.96	957.95	463.85	2124.89
Trust Receipt Loan / Import Loan	519.82	1963.15	3084.27	2166.62	912.73	2342.58	1696.93	1137.42	924.49											
Demand & Other Working Capital Loan	4299.68	8490.54	10724.68	8480.80	4513.01	5826.91	7893.63	5273.87	7494.77	89.79	2307.87	3154.90		9.40	1111.37			848.03	137.40	1106.57
Res. Per. H. Loan (Up to Rs. 10 mil.)	2576.37	5668.42	5989.64	6653.79	1130.47	1197.02	1011.22	2440.01	3091.05	11.91	62.65	1029.06	465.07	20.60	53.49		1342.29	543.94	363.16	802.35
Real Estate Loan	6187.47	2891.76	4169.83	5107.15	846.17	2924.87	745.89	2005.22	4513.81	55.15		1085.83	1061.00	26.30	158.88	97.92	854.32	169.27	161.89	631.19
Margin Nature Loan	1712.19	1942.53	783.70	2059.10	587.88	104.67	44.46	349.26	497.99			399.94	694.32	21.01			42.46	31.06	2.50	52.33
Hire Purchase Loan	1348.13	3964.36	3745.13	3030.56	1201.98	2394.53	1940.77	928.09	3925.92	21.76	48.03	1452.99	1222.57	5.34	11.44	140.74	1105.09	336.53	682.91	1099.53
Deprived Sector Loan	1877.44	1868.01	2315.62	2124.39	1018.59	1191.65	1227.40	1136.64	1709.21	148.02	172.82	479.10	368.73	3.88	136.14	74.34	318.96	202.22	80.41	450.25
Bills Purchased	208.14	151.25	1210.86	12.73		29.51	37.50	187.99												
Other Product	8194.44	4898.44	10846.63	1856.19	2066.91	1270.00	589.30	803.98	9236.94	16.87	36.57	2246.86	510.58	2.18	1032.51	278.95	1762.67	2886.33	81.57	304.20
Total Product wise Loan	42076.51	45774.79	56028.02	50071.37	21204.75	31252.08	26228.81	26678.29	44239.39	2465.56	3067.20	10984.71	8999.16	160.79	2503.84	981.82	7770.70	6227.20	2113.62	9372.48

Collateral Wise

Gold and Silver	3701.72	328.70		63.39	136.47		254.67	150.80	477.35			51.31	353.56							14.28
Government Securities	0.83		0.82	17.44	41.00	3.34			13.54											
Non Governmental Securities	1771.53	170.99	1315.21	2145.66	547.56	107.30	44.46	349.26				399.94	604.92	21.01			42.46	31.06	2.50	52.33
Fixed Deposit Receipts	169.29	240.28	184.47	153.04	122.75	50.80	18.88	274.82	90.84	9.41	15.14	42.64	155.25	2.18	12.92	14.00	85.46	12.85	29.88	30.17
Own	169.29	240.28	184.47	153.04	122.75	50.80	18.88	274.82	90.84	9.41	15.14	42.64	155.25	2.18	12.92	14.00	85.46	12.85	29.88	30.17
Other Licences Institutions																				
Collateral of Properties	31898.58	41448.36	53442.45	44829.58	19315.74	30155.49	23380.91	24599.76	41426.44	2387.04	2983.69	10135.87	7213.01	124.33	2488.91	967.82	7537.16	6183.29	2076.18	8933.65
Fixed Assets	31592.89	36044.25	43579.64	42294.54	14464.04	27080.44	21538.29	13850.72	37265.42	2387.04	2983.69	10135.87	7213.01	124.33	2488.91	967.82	7535.61	6183.29	2076.18	8933.65
Current Assets	305.69	5404.11	9862.81	2535.04	4851.70	3075.05	1842.62	10749.05	4161.03								1.55			
Against security of Bill	3.20		39.28	485.45		5.27	264.78	37.50	575.38											
Domestic Bills			39.28	63.12			29.51													
Foreign Bills	3.20			422.33		5.27	235.26	37.50	575.38											
Against Guarantee	2944.17	33.03	960.64	1987.69		860.39	1886.31	1141.64	1.68		68.38	354.96	672.43	13.28			73.24		5.06	342.06
Government Guarantee	117.80		124.00	123.98								18.51		2.72						
Institutional Guarantee	2542.92		318.44	1325.96		757.13	1160.78	1135.56			67.70	335.85	672.43				31.37			161.44
Personal Guarantee	272.71	33.03	490.82	87.54		0.11	1.60	6.08	1.68			0.60		10.56			41.87		4.87	73.81
Collective Guarantee			27.39	450.21		103.16	723.93				0.68									106.81
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee	10.74																			0.19
Credit Card			7.88			12.75														
Others	1587.20	3553.43	77.27	389.11	1041.25	56.74	378.81	124.51	1654.16	69.10					2.01		32.37			
Total	42076.51	45774.79	56028.02	50071.37	21204.75	31252.08	26228.81	26678.29	44239.39	2465.56	3067.20	10984.71	8999.16	160.79	2503.84	981.82	7770.70	6227.20	2113.62	9372.48

BFI Name	Gandaki	Infrastructure	Excel	Biratnaxmi	Western	Araniko	Deva	Miteri	Tinau	Muktinath	Sewa	Kankai	Mahakali	Ace	Bhargav	dhyalo	Country	Alpine	Katmandu	Garima
Sector Wise																				
Agricultural and Forest Related	258.42	219.05	204.78	183.93	169.03	128.23	256.97	162.97	268.54	2580.95	443.89	141.70	75.78	108.78	80.95	422.99	108.85	179.12	46.15	318.38
Fishery Related	9.23		4.74			9.07	2.07	1.39	4.57	16.73	30.61					0.70	0.19			3.34
Mining Related	34.31							1.63			21.80					8.00				17.13
Manufacturing (Producing) Related	518.80	238.06	365.80	384.38	77.95	45.83	361.67	107.77	161.82	320.57	239.11	10.89	116.11	681.21	70.68	223.13	127.26	30.38	433.58	299.69
Construction	1103.88	435.61	469.82	101.26	92.01	161.72	658.20	211.17	487.75	1962.39	443.85	102.44	50.89	1203.09	216.01	75.88	76.74	115.06	1137.27	1698.03
Electricity, Gas and Water	7.61	46.92						3.91		25.40	3.46			719.96	1.08	3.49			230.10	8.56
Metal Products, Mach. & Ele. Eqp.	30.76	0.03	4.85				20.46	67.55	39.91	9.80	91.88	20.59			21.64		6.35	19.94	2.57	56.31
Tras., Com. and Public Utilities	171.69	486.36	40.59		30.93	212.64	322.73	160.30	285.29	1350.99	372.69	45.34		257.26	94.01	265.62	2.32	156.86	302.44	1110.45
Wholesaler & Retailer	505.69	1268.44	928.04	995.65	431.60	301.59	605.55	232.82	641.15	1021.44	1306.10	257.88	294.12	576.07	275.34	131.58	313.91	381.16	677.43	724.00
Finance, Insurance and Real Estate	289.03	101.14	275.62	74.53		23.73	707.84	162.38	281.61	591.27	109.39			734.11		70.64	66.42		675.65	254.61
Hotel or Restaurant	122.53	247.48	149.80		62.50	26.99	103.91	52.56	65.81	497.98	110.20	11.83	36.58	423.16	19.52	12.84	25.07	31.10	644.21	199.96
Other Services	93.51	41.68	235.27	196.53	72.36	23.64	257.83	51.58	229.59	125.02	112.47	13.62	1.93	601.70	72.32	11.38	23.40	30.42	130.24	123.78
Consumption Loans	124.03	167.16	173.12	281.55	15.00	301.26	707.10	114.34	66.12	280.25	183.37	42.89	49.20	105.67	16.08	61.97	256.32	38.44	524.01	706.88
Local Government								10.33	1.50		1.37			15.16		2.04		1.97	4.85	0.03
Others	1440.94	1280.84	375.93	913.41	592.94	500.31	2118.41	746.04	360.21	1959.50	952.60	449.29	269.84	1149.36	329.41	442.11	429.90	500.40	1001.49	2909.11
TOTAL sectorwise	4710.43	4532.77	3228.37	3131.24	1544.32	1755.49	6413.24	2050.28	2862.28	10824.37	4351.49	1075.90	894.44	6597.16	1175.40	1738.71	1450.33	1467.46	5880.87	8422.39

Product Wise

Term Loan	225.66	567.79	554.99	637.58	477.03	129.96	437.66	66.13	321.57	2055.26	1324.31	571.28		2446.51	458.21	47.51	126.05	240.43	1295.18	1985.73
Overdraft	2308.22	1962.15	738.01	510.03	683.81	584.33	736.45	364.77	1027.37	1860.13	1824.23	250.34	218.15	1663.56	301.35	313.06	581.37	565.60	1700.58	2291.38
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan	10.91		944.81	1000.95	156.02	26.00	225.46				15.30		410.24	16.34		645.36	134.50		329.00	55.94
Res. Per. H. Loan (Up to Rs. 10 mil.)	878.66	433.12	331.05	101.26	92.01	121.62	595.39	190.29	486.36	1771.10	229.40	102.44	50.89	967.02	204.34	49.65	66.04	128.95	956.24	1384.83
Real Estate Loan	366.28	210.59	321.59	167.95		40.05	690.79	161.11	175.15	590.37	95.68	11.50		418.37		46.47	54.22		521.03	504.45
Margin Nature Loan		270.78	17.73			245.47	321.06		1.47		3.55			19.16		7.54			316.13	
Hire Purchase Loan	205.32	486.36	46.01	60.85	30.93	221.49	418.26	175.69	229.01	1503.64	442.51	78.75	43.35	380.79	94.01	262.51	236.06	187.45	362.01	1338.08
Deprived Sector Loan	177.36	203.84	120.03	140.11	83.87	78.37	322.91	98.94	105.61	2592.50	229.78	47.27	39.50	330.89	56.39	59.93	61.78	54.34	280.63	358.70
Bills Purchased																				
Other Product	538.02	398.14	154.14	512.51	20.65	308.20	2665.27	993.35	515.73	451.38	186.72	14.32	132.31	354.52	61.09	306.67	190.32	290.68	120.07	503.27
Total Product wise Loan	4710.43	4532.77	3228.37	3131.24	1544.32	1755.49	6413.24	2050.28	2862.28	10824.37	4351.49	1075.90	894.44	6597.16	1175.40	1738.71	1450.33	1467.46	5880.87	8422.39

Collateral Wise

Gold and Silver	15.12	142.70	136.41	170.84		30.58	256.94	62.57	35.22	90.39				0.03					77.82	467.22
Government Securities				2.99																
Non Governmental Securities						245.47	320.89		1.47					19.16		10.54				317.04
Fixed Deposit Receipts	44.71	24.46	9.07	46.88	15.00	6.09	27.48	13.55	29.43	43.60	35.85	9.49	5.84	16.72	9.27	4.29	27.96	6.81	25.71	49.98
Own	44.71	24.46	9.07	46.88	15.00	6.09	27.48	13.55	29.43	43.60	35.85	9.49	5.84	16.72	9.27	4.29	27.96	6.81	25.71	49.98
Other Licences Institutions																				
Collateral of Properties	4650.60	4093.30	3082.87	2910.54	1529.32	1455.94	5412.31	1972.66	2764.43	8334.58	4152.41	1063.26	888.60	6230.36	1159.32	1721.85	1401.42	1348.33	5112.33	7705.86
Fixed Assets	4650.60	4093.30	3082.87	2910.54	1529.32	1455.52	5412.31	1972.66	2764.43	8334.58	4152.41	1063.26	888.60	6230.36	1159.32	1721.85	1401.42	1348.33	5112.33	7705.86
Current Assets						0.42														
Against security of Bill						8.32														
Domestic Bills						8.32														
Foreign Bills																				
Against Guarantee		1.53				9.08	347.24		31.72	2355.80	163.23			330.89		2.04	20.96	112.33	347.98	199.33
Government Guarantee							10.33				1.37			15.16		2.04	20.96	1.97		0.03
Institutional Guarantee		0.03				9.00	189.91		31.72		20.00			315.73					265.40	20.00
Personal Guarantee		1.50				0.08	93.15												9.79	82.58
Collective Guarantee							53.86			2355.80	141.86							100.57		179.30
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee																				
Credit Card																				
Others		270.78	0.02				48.37	1.50				3.15			6.80					
Total	4710.43	4532.77	3228.37	3131.24	1544.32	1755.49	6413.24	2050.28	2862.28	10824.37	4351.49	1075.90	894.44	6597.16	1175.40	1738.71	1450.33	1467.46	5880.87	8422.39

Statement of Credit as on Bhadau end, 2073(Mid-Sept, 2016)

BFI Name	OmDB	FewaDB	Kabeli	Kaski	Corporate	Purnima	Jyoti	Bagmati	Hanno	Kakre	Shine	Pacific	IDBL	Kanchan	Maitrimumi	Innovative	Vibor	Raptiveri	Tourism	Mission	Mt. Mahalu	
Sector Wise																						
Agricultural and Forest Related	319.74	185.52	71.18	199.72	2.65	74.97	122.18	127.60	155.16	108.87	522.71	136.11	2.19	148.77	10.95	139.84	332.08	155.77	305.54	313.98	20.78	
Fishery Related	12.35	12.34	2.75	16.23							50.31		26.00	1.07		18.13	3.91	7.23	8.82	2.21		
Mining Related	3.98												45.18			6.26			23.55			
Manufacturing (Producing) Related	532.66	291.01	13.07	227.79	121.78	93.17	335.58	21.78		12.37	681.67	12.51	320.17	182.20	2.79	305.60	489.41	24.70	354.68	21.85	1.26	
Construction	2902.94	1486.88	137.31	1275.93	33.99	125.72	640.66	43.95	30.47	32.73	941.21	151.54	637.73	147.64	64.00	253.67	1550.04	78.91	1244.94	100.47	16.93	
Electricity, Gas and Water	26.90						342.13				0.22	0.73	64.68			8.21	603.97		41.77			
Metal Products, Mach. & Ele. Eqp.	62.23	59.50	1.87	84.52	7.10		88.49							3.19		29.64	131.29		110.78	1.45		
Tras., Com. and Public Utilities	1904.55	1073.18	19.96	479.55	17.83	110.84	414.32		5.48		627.49	48.81	156.61	62.62	49.45	106.49	849.39	24.70	561.01	239.11	3.98	
Wholesaler & Retailer	1064.34	1234.12	124.81	640.95	25.27	379.90	989.06	92.21	218.26	134.43	1822.01	125.36	661.53	612.33	111.71	335.38	1850.13	228.11	856.24	501.43	15.48	
Finance, Insurance and Real Estate	813.02	430.02		545.28		103.01	747.63				692.84	23.48	765.41	12.68	9.79	133.34	1187.60	49.71	448.43	37.85		
Hotel or Restaurant	398.93	372.01	15.57	180.97		7.12	137.70			13.80	257.19	4.98	81.94	70.36		58.94	458.92	9.96	509.73	73.27		
Other Services	206.16	178.27	29.07	210.59		31.04	166.80		1.23	16.11	501.15	12.24	167.97	124.37	1.38	66.45	810.19	8.49	99.16	103.82	16.31	
Consumption Loans	742.35	902.00	79.98	308.66	6.90	67.57	1053.96	24.64	188.22	10.48	281.85	183.78	600.79	6.05	1.28	107.51	1506.88	11.66	329.37	77.95	37.02	
Local Government							4.60															
Others	1484.33	4182.37	67.65	1841.97	17.74	744.49	1252.15	67.72	276.78	165.53	1505.66	244.20	1123.28	383.28	85.61	488.19	1447.11	202.09	2247.60	387.94	14.40	
TOTAL sectorwise	10474.47	10407.22	563.22	6012.16	233.25	1737.83	6295.27	377.90	875.60	494.32	7884.31	943.72	4653.48	1754.56	336.96	2057.65	11268.22	801.34	7141.64	1861.32	126.17	

Product Wise

Term Loan	525.72	338.74	194.16	1811.05	12.20		986.49	113.33	5.48	253.83	1034.38	55.99	352.83	105.14	108.85	305.57	1792.18	83.16	1935.64	153.89	41.47	
Overdraft	1097.24	3528.28		1302.22	71.98	280.60	1545.67	9.51	61.40	58.51	741.00	67.47	865.57	623.16	158.10	529.04	3067.12	54.30	2357.35	571.63		
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan	36.42	185.73	180.99		75.69	422.69	378.74	169.61	2.45		2365.92	228.87	97.49	99.61		376.88	221.03	497.29	292.47		2.30	
Res. Per. H. Loan (Up to Rs. 10 mil.)	1737.86	1472.28	53.69	1150.63	22.94	125.72	659.03	43.71	26.79	32.73	685.79	141.99	493.50	148.15	3.29	253.67	1271.94		1193.90	90.43	16.93	
Real Estate Loan	1643.47	1191.08		567.08		103.01	188.19				949.10	14.55	523.71	13.97	1.80	123.34	1102.11	64.60	42.55	85.58		
Margin Nature Loan	34.24	0.25		4.94		0.25	414.43		10.90		5.25		475.54	7.16		695.70			28.57			
Hire Purchase Loan	2085.25	1480.47	9.60	641.15	26.42	163.47	342.77	22.01	164.12	5.54	864.26	85.24	256.09	59.74	47.05	175.35	1161.33	24.70	828.32	229.49	3.29	
Deprived Sector Loan	421.17	361.81	45.29	242.50	12.92	82.56	487.90	17.16	32.31	108.87	321.28	46.38	252.72	231.41	15.70	78.25	535.16	48.10	308.93	312.13	15.29	
Bills Purchased				1.94																		
Other Product	2893.11	1848.58	77.56	292.59	11.10	559.53	1292.05	2.57	572.15	34.85	917.32	303.23	1336.03	466.22	2.17	215.57	1421.65	29.19	153.91	418.16	46.88	
Total Product wise Loan	10474.47	10407.22	563.22	6012.16	233.25	1737.83	6295.27	377.90	875.60	494.32	7884.31	943.72	4653.48	1754.56	336.96	2057.65	11268.22	801.34	7141.64	1861.32	126.17	

Collateral Wise

Gold and Silver	382.11	417.93	72.75	164.57		0.41	215.88		8.83		17.05	93.26	72.11				22.34		73.65	9.56	51.08	
Government Securities																	0.60					
Non Governmental Securities	31.64						453.25						475.54				693.21		28.57			
Fixed Deposit Receipts	148.74	92.71	4.81	56.09		14.28	34.90	3.19	4.37	10.48	22.77	5.28	12.27	5.32	0.83	30.67	527.15	11.66	44.52	3.72	0.36	
Own	148.74	92.71	4.81	56.09		14.28	34.90	3.19	4.37	10.48	22.77	5.28	12.27	5.32	0.83	30.67	527.15	11.66	44.52	3.72	0.36	
Other Licences Institutions																						
Collateral of Properties	9699.95	9648.65	485.66	5690.74	229.79	1723.14	5053.04	374.71	862.41	483.84	7734.91	809.86	3853.81	1519.74	336.14	2016.98	9489.00	789.68	6781.27	1536.01	72.64	
Fixed Assets	9699.95	9648.65	485.66	5690.74	229.79	1723.14	5045.12	374.71	862.41	483.84	7734.91	809.86	3853.81	1519.74	336.14	2016.98	9489.00	789.68	6780.91	1536.01	72.64	
Current Assets							7.91													0.36		
Against security of Bill																						
Domestic Bills																						
Foreign Bills																						
Against Guarantee	212.04	247.78		46.20	0.02		474.28				104.32	35.32	239.74	204.53		10.00	452.65		213.63	312.04	2.09	
Government Guarantee	4.07	2.69		2.35			4.60										17.19					
Institutional Guarantee	40.00	50.00					461.14				76.50	9.00	239.69			10.00	415.88		175.00	0.50		
Personal Guarantee	27.57	195.09		9.23	0.02		4.92						0.05				6.20		38.63			
Collective Guarantee	140.40			34.62			0.77				27.82	26.33		204.53			13.37			311.54		
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee							2.85															2.09
Credit Card																						
Others		0.15		54.56	3.45		63.92				5.25			24.97			83.27					
Total	10474.47	10407.22	563.22	6012.16	233.25	1737.83	6295.27	377.90	875.60	494.32	7884.31	943.72	4653.48	1754.56	336.96	2057.65	11268.22	801.34	7141.64	1861.32	126.17	

BFI Name	Sindhu	Sahara	NCommunity	Cosmos	Manaslu	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	Apex	Green	Reliable	NFL	NDC Capital	NSMFL	Gurkhas	Union	PTCL	Goodwill
Sector Wise																				
Agricultural and Forest Related	24.24	3.79	122.45	46.74	85.47	47.75	176.35	45.28	227.47	145.30	354.20	31.83	429.45		0.62	0.52	37.21	3.94	141.81	18.62
Fishery Related							1.59			4.23			4.24							1.75
Mining Related					1.91					1.00	7.30		3.00					1.94		0.74
Manufacturing (Producing) Related		12.47	145.72	0.50	27.39	13.23	731.14	0.37		62.44	385.46	4.17	352.02	0.39	36.36	61.10	3.44	5.69	140.34	
Construction	191.96		170.48	30.12	353.85	38.13	1950.33		33.81	20.50	1103.71	5.63	1441.44	33.18	27.67	41.16	209.29	116.40	850.83	994.06
Electricity, Gas and Water				0.40	0.13		398.16				48.57		33.99		8.60					10.54
Metal Products, Mach. & Ele. Eqp.		2.49	11.10	0.74			80.09	2.15	0.05	25.88	240.05		124.74			3.45		24.45	45.23	155.78
Tras., Com. and Public Utilities	277.43	15.28	40.38	106.31	143.76	55.52	1578.70	0.20	1.30	25.69	43.59	50.26	544.56	0.36	4.88		240.26	187.22	83.63	323.86
Wholesaler & Retailer	333.09	79.58	203.91	33.18	122.97	66.94	1607.08	39.10	244.23	59.30	1004.61	39.42	450.88	86.47	227.77	33.33	568.48	13.94	234.80	938.28
Finance, Insurance and Real Estate	8.30		165.08				1859.27				351.92	4.84	297.45		78.70	40.31	433.42	47.88	43.56	
Hotel or Restaurant	7.28	1.20	37.73	1.41	6.07	16.52	613.45	24.66	2.56	5.62	152.49	10.26	212.95		11.07	27.50	17.70	11.16	13.04	
Other Services	1.64	4.74	23.15	151.08	28.82	5.36	502.17	0.65	2.77	6.00	180.00		352.04		0.59		50.65	38.08	15.03	138.05
Consumption Loans	52.76	3.01	21.63	49.63	230.42	31.64	517.37	1.33	19.91	7.73	482.30	30.98	755.46	0.76	236.83	147.83	412.56	108.73	81.14	152.99
Local Government																33.18				
Others	78.50	193.93	296.04	87.53	674.46	72.73	3836.73	55.84	102.81	14.75	1639.04	123.97	1786.92	81.03	0.82	1965.35	638.13	96.53	696.87	270.17
TOTAL sectorwise	975.18	316.48	1237.67	507.25	1675.51	347.95	13852.42	169.59	634.90	378.44	5993.25	301.36	6789.16	202.19	633.91	2353.74	2611.13	655.96	2359.30	2991.81

Product Wise

Term Loan	114.06		43.22	191.14	124.93	85.77	1727.29	21.52	262.46	161.76	406.33	36.15	1651.65	0.39	251.69	125.37	10.00	122.49	1275.62	673.34
Overdraft	304.86		288.24	83.41	300.14	124.64	2762.08	97.00	264.22	173.64	1477.32	148.67	1695.50							
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan		277.56	18.20				369.49				1122.07		186.17	86.47	35.65	227.18	613.78	25.83	60.13	
Res. Per. H. Loan (Up to Rs. 10 mil.)	191.96		145.46	30.12	355.32	23.82	1950.33		33.81	16.64	874.15	6.46	1034.57	27.56	75.01	20.07	209.27	87.59	325.00	898.20
Real Estate Loan			156.89				1857.41				427.84	13.79	278.88	22.72		1786.97	376.11	38.97	116.35	309.43
Margin Nature Loan	10.92						390.39				13.08		493.35	0.76	225.28	26.19	402.79	50.72	5.27	270.17
Hire Purchase Loan	277.43	17.52	73.16	113.37	150.32	83.26	1828.00		11.98	6.88	310.35	50.75	715.03	0.36	5.50	125.20	240.26	191.83	118.84	476.15
Deprived Sector Loan	32.48	16.98	46.48	15.83	138.23	17.91	556.91	8.69	49.38	17.56	262.29	17.43	181.07	2.96	31.94	33.18	57.44	28.41	117.40	77.14
Bills Purchased																				
Other Product	43.48	4.42	466.03	73.38	606.57	12.54	2410.53	42.36	13.05	1.96	1099.82	28.11	552.93	60.97	8.83	9.57	701.49	110.11	340.68	287.40
Total Product wise Loan	975.18	316.48	1237.67	507.25	1675.51	347.95	13852.42	169.59	634.90	378.44	5993.25	301.36	6789.16	202.19	633.91	2353.74	2611.13	655.96	2359.30	2991.81

Collateral Wise

Gold and Silver	33.59			39.99	224.87		133.92				12.96	26.12	25.39							17.40	83.25
Government Securities													5.53								
Non Governmental Securities	10.92						399.40				13.08		485.44		225.28	26.19	402.79	50.72			
Fixed Deposit Receipts	8.25	0.94	5.54	1.88	6.76	2.26	84.99	1.33	9.23	1.96	31.69	1.99	71.41		7.43	0.05	9.77	40.55	47.67	69.74	
Own	8.25	0.94	5.54	1.88	6.76	2.26	84.99	1.33	9.23	1.96	31.69	1.99	71.41		7.43	0.05	9.77	40.55	47.67	69.74	
Other Licences Institutions																					
Collateral of Properties	922.42	315.54	1224.02	452.86	1366.19	345.69	12836.02	168.25	625.67	376.48	5773.27	261.71	6095.88	198.47	370.38	506.05	2141.24	524.63	1673.51	2412.87	
Fixed Assets	922.42	315.54	1224.02	452.86	1366.19	345.69	12836.02	168.25	625.67	376.48	5773.27	261.71	6095.88	198.47	370.38	506.05	2141.24	524.63	1673.51	2412.87	
Current Assets																					
Against security of Bill																					
Domestic Bills																					
Foreign Bills																					
Against Guarantee			8.11	12.51	77.70		397.52				41.31				30.00	83.27	57.33	28.41		155.78	
Government Guarantee							14.45									33.18		3.25			
Institutional Guarantee			8.00				336.77				39.28				30.00		57.33	25.16			
Personal Guarantee					77.70		46.30				2.03					50.09					
Collective Guarantee			0.11	12.51																	
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee																				155.78	
Credit Card																					
Others							0.56				120.95	11.55	105.51	3.71	0.82	1738.17		11.65	620.72	270.17	
Total	975.18	316.48	1237.67	507.25	1675.51	347.95	13852.42	169.59	634.90	378.44	5993.25	301.36	6789.16	202.19	633.91	2353.74	2611.13	655.96	2359.30	2991.81	

Statement of Credit as on Bhadau end, 2073(Mid-Sept, 2016)

BFI Name	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Arun	Mulipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Gulshwori	Everest	
Sector Wise																						
Agricultural and Forest Related	115.05	94.33	0.05	0.49	62.93				20.34	77.95	32.22	80.01	0.17	63.63	153.28	270.68		328.30		19.77	106.72	
Fishery Related	8.83				22.13										5.45						2.95	
Mining Related		1.89			6.50	2.03						5.10	14.34								0.89	
Manufacturing (Producing) Related	72.28	71.02	149.11	129.77	285.93		70.89	0.55	27.07	115.51	126.36	56.62		4.16	120.35		2.29	592.42		54.49	33.88	
Construction	112.50	477.66	156.50	52.40	367.94	15.52	441.77	18.45	104.91	84.40	429.58	439.16	7.27	26.81	58.77	52.77	40.37		130.85	367.58	196.78	
Electricity, Gas and Water				88.43							3.50	9.14									2.50	
Metal Products, Mach. & Ele. Eqp.		20.64		25.32	52.36		339.10		8.95				0.08		11.11						6.94	0.45
Tras., Com. and Public Utilities	147.50	67.86	121.12	415.83	925.51		1108.60		39.19		228.91	83.72			357.89		5.80	2.94		67.03	259.08	
Wholesaler & Retailer	575.25	118.36	220.02	7.44	730.19	100.95	227.19	79.21	18.53	434.38	312.39	125.04	7.95	24.21	130.43	405.15	39.96	115.16		90.61	143.68	
Finance, Insurance and Real Estate	107.54	149.42	126.95	148.91	346.03	203.55	115.43		50.00		319.05	27.00			125.71	76.80	44.86			160.25	40.49	
Hotel or Restaurant	10.93	28.65	185.09		472.46					103.50	134.77	9.50	7.10		82.59	5.45		74.77		110.07	2.19	
Other Services	6.45	276.82	348.35	28.12	243.51	137.59		5.07	22.83	43.90	126.44	45.73		4.88	60.11	7.39	0.93			49.33	28.52	
Consumption Loans	22.84	101.05	21.96	116.04	284.04	18.55	613.95		36.92	59.93	13.65	86.90	4.64	19.55	58.48	65.52	5.17	2.04	9.44	410.19	32.87	
Local Government															4.02							
Others	654.97	36.66	503.39	44.03	734.46	65.01	1176.66	67.99	195.84	353.50	1013.63	465.88	13.46	6.59	337.32	1206.71	109.75	615.88	268.53	387.13	241.34	
TOTAL sectorwise	1834.14	1444.35	1832.55	1056.78	4534.01	543.20	4093.59	171.27	524.60	1273.06	2740.49	1433.80	55.00	149.83	1505.50	2090.47	249.12	1731.52	408.82	1726.77	1088.93	

Product Wise																					
Term Loan		258.33		306.24	614.34	100.95	26.25		60.04	549.89	158.28	54.67			456.57	405.15	81.06	981.03	258.46	255.68	10.52
Overdraft																					
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan	614.52	185.64	935.08	35.27	1269.34		184.63		43.34		665.75	792.97	29.39	105.70	196.25		56.29	149.60	16.77	25.00	264.35
Res. Per. H. Loan (Up to Rs. 10 mil.)		401.99	152.50	22.50	286.03	15.52	382.37		36.15	84.40	349.07	439.16		26.81	438.36					242.01	115.48
Real Estate Loan	131.99	201.60	112.45	41.95	456.76	203.55	365.21	18.45	3.09	104.77	339.94	27.00	7.27		232.75	76.80	29.05	484.91	130.85	229.72	105.79
Margin Nature Loan	57.71	62.80	55.47	100.60	150.69	8.62	511.05	2.17	40.40			7.09			0.93		34.50		0.02	289.53	
Hire Purchase Loan	147.50	54.45	50.56	385.86	985.48	9.27	1471.04	5.07	43.25	15.20	228.91	53.81	4.38	3.23	67.09	41.27	10.95	2.76	2.72	52.13	176.16
Deprived Sector Loan	106.36	52.48	55.00	105.25	177.73	10.30	186.32	0.40	54.37	46.89	101.85	59.10	1.45	6.59	59.90	109.24	3.86			65.35	60.36
Bills Purchased																					
Other Product	776.06	227.06	471.50	59.09	593.62	194.99	966.72	145.18	243.95	471.91	896.68		12.51	7.50	53.66	1458.01	33.40	113.22		567.34	356.28
Total Product wise Loan	1834.14	1444.35	1832.55	1056.78	4534.01	543.20	4093.59	171.27	524.60	1273.06	2740.49	1433.80	55.00	149.83	1505.50	2090.47	249.12	1731.52	408.82	1726.77	1088.93

Collateral Wise																					
Gold and Silver							42.96														
Government Securities																					
Non Governmental Securities		62.80		100.60	149.62	8.62		2.17	13.56			7.09					14.50				
Fixed Deposit Receipts	22.84	38.25	8.12	12.35	100.73	0.66	36.60		0.26	44.73	13.65	59.88	0.25	16.32	37.03	24.26	0.02		6.70	75.62	26.06
Own	22.84	38.25	8.12	12.35	100.73	0.66	36.60		0.26	44.73	13.65	59.88	0.25	16.32	37.03	24.26	0.02		6.70	75.62	26.06
Other Licences Institutions																					
Collateral of Properties	1465.52	1343.30	1584.49	837.51	4173.72	341.62	1983.70	169.10	433.53	1226.33	2636.15	1366.83	41.30	133.50	1464.46	118.07	198.50	1731.52	402.10	1235.69	1032.73
Fixed Assets	1465.52	1343.30	1584.49	837.51	4173.72	228.34	1912.81	169.10	423.53	1226.33	2636.15	1366.83	41.30	133.50	1464.46	118.07	198.50	1731.52	402.10	1235.69	1032.73
Current Assets						113.28	70.89		10.00												
Against security of Bill							511.05														
Domestic Bills							511.05														
Foreign Bills																					
Against Guarantee	49.99		55.00	105.25	100.00				75.25		58.66				4.02		33.63			5.00	30.00
Government Guarantee				15.25											4.02						
Institutional Guarantee	49.99		55.00	90.00	100.00				73.14							23.74				5.00	30.00
Personal Guarantee									2.11		58.66					9.89					
Collective Guarantee																					
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee																					
Credit Card																					
Others	295.78		184.94	1.06	9.93	192.30	1519.28		1.99	2.01	32.03		13.46			1948.15	2.47		0.02	410.46	0.15
Total	1834.14	1444.35	1832.55	1056.78	4534.01	543.20	4093.59	171.27	524.60	1273.06	2740.49	1433.80	55.00	149.83	1505.50	2090.47	249.12	1731.52	408.82	1726.77	1088.93

BFI Name	ICFC	Sagematha	Kuber	Seti	hama	Namaste	Unique	Manjushree	Jebils	Reliance	Bhaktapur
Sector Wise											
Agricultural and Forest Related	175.43	86.98		63.80		20.93		21.32	35.89	39.80	19.67
Fishery Related	14.64	1.05				0.35					0.82
Mining Related	4.20										3.60
Manufacturing (Producing) Related	408.86	62.98	4.50	19.46	64.50	1.33	5.99	47.77	16.52	79.31	47.00
Construction	94.11	647.49	14.84	23.11	2.83	84.01	61.13	666.26	255.59	262.65	147.91
Electricity, Gas and Water	29.61	39.75						91.48			6.18
Metal Products, Mach. & Ele. Eqp.	8.34	7.23				0.98				44.99	7.60
Tras., Com. and Public Utilities	29.87	781.00	2.97		45.86	2.88	72.84	332.40	162.47	627.46	66.01
Wholesaler & Retailer	892.82	142.38	21.34	84.44	4.90	10.87	98.88	137.26	25.00	152.31	11.96
Finance, Insurance and Real Estate	911.33	6.74	65.31		40.40	0.78	29.60	206.87	41.60	156.51	12.00
Hotel or Restaurant	179.68	44.62	0.58	1.65	2.10	3.08	63.24	64.49	17.63	93.64	15.02
Other Services	156.20	57.77	5.14	27.58	5.50	9.73	4.90	110.46	8.03	63.32	21.36
Consumption Loans	260.46	312.75	6.70	0.70	26.33	0.83	64.60	295.31	235.79	96.16	16.48
Local Government		0.30									
Others	1456.76	454.93	56.29	57.07	74.44	131.06	200.84	291.65	141.29	497.59	79.30
TOTAL sectorwise	4622.33	2645.95	177.67	277.81	266.86	266.83	602.02	2265.26	939.81	2119.92	448.71

Product Wise

Term Loan	368.51	120.78	1.99	38.60	26.00	47.32		215.27	20.40		50.75
Overdraft											
Trust Receipt Loan / Import Loan											
Demand & Other Working Capital Loan	2613.48	220.95	68.93	177.70	84.03		236.43	519.61	54.34	32.81	54.88
Res. Per. H. Loan (Up to Rs. 10 mil.)	384.71	610.91	11.77	23.11	2.32	84.51	48.63	590.08	202.26	246.36	102.67
Real Estate Loan	366.41	45.30	13.06		17.90	0.78	57.80	221.62	82.12	300.66	14.74
Margin Nature Loan	362.92	297.10			67.39		51.82	280.77	197.31	59.07	2.26
Hire Purchase Loan	204.35	800.42	10.17	0.47	46.72	2.00	80.65	332.40	190.77	634.18	96.70
Deprived Sector Loan	183.12	115.57		18.48	22.50	11.23	29.60	76.76	39.72	80.21	15.47
Bills Purchased		3.80	2.60								
Other Product	138.82	431.12	69.13	19.46		121.00	97.09	28.76	152.88	766.63	111.24
Total Product wise Loan	4622.33	2645.95	177.67	277.81	266.86	266.83	602.02	2265.26	939.81	2119.92	448.71

Collateral Wise

Gold and Silver		4.25									4.25
Government Securities	16.63										
Non Governmental Securities		290.22						280.77	197.31		
Fixed Deposit Receipts	68.20	16.05	0.06	2.24		0.74	19.83	14.53	10.17	27.44	3.87
Own	68.20	16.05	0.06	2.24		0.74	19.83	14.53	10.17	27.44	3.87
Other Licences Institutions											
Collateral of Properties	4027.83	2322.52	175.30	275.57	176.96	265.98	479.92	1897.47	693.14	1924.12	425.54
Fixed Assets	4027.83	2322.52	175.30	275.57	176.96	265.98	479.92	1897.47	693.14	1924.12	425.54
Current Assets											
Against security of Bill		3.80								1.48	
Domestic Bills		3.80									
Foreign Bills										1.48	
Against Guarantee	29.10	7.12	0.87		12.50		51.82		39.18	103.54	15.06
Government Guarantee		1.41									
Institutional Guarantee	13.00		0.24		12.50				31.00	62.00	6.38
Personal Guarantee	16.10	4.71	0.63						8.15	4.32	1.48
Collective Guarantee		1.00							0.04		7.20
Int. Rtd. Foreign Bank's Guarantee											
Other Guarantee							51.82			37.22	
Credit Card											
Others	480.56	2.00	1.43		77.39	0.10	50.44	72.49		63.34	
Total	4622.33	2645.95	177.67	277.81	266.86	266.83	602.02	2265.26	939.81	2119.92	448.71

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Aug	Mid-Sept	% change		
	2014	2015	2016	2016				
	1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND	4950.7	6147.3	8684.9	11621.9	11556.5	24.17	41.28	-0.56
a. Paid-up Capital	2974.3	3987.3	5436.5	5436.5	5506.5	34.06	36.35	1.29
b. Statutory Reserves	523.1	750.3	1214.8	1254.2	1254.9	43.45	61.90	0.06
c. Retained Earning	220.6	8.9	363.6	3221.6	3058.5	-95.97	3993.66	-5.06
d. Others Reserves	1232.7	1400.8	1670.0	1709.6	1736.6	13.64	19.22	1.58
2 BORROWINGS	27897.3	38244.9	52434.4	52789.2	53305.4	37.09	37.10	0.98
a. NRB	526.4	306.6	91.1	97.1	115.1	-41.75	-70.27	18.53
f. Others	27371.0	37938.3	52343.3	52692.0	53190.3	38.61	37.97	0.95
3 DEPOSITS	11001.2	15775.5	24095.3	24599.9	25158.0	43.40	52.74	2.27
4 BILLS PAYABLE	0.0	0.0	0.8	0.5	0.3	0.00	0.00	-39.80
5 OTHER LIABILITIES	3777.5	5205.7	7205.0	7605.9	8244.9	37.81	38.41	8.40
a. Loan Loss Provision	829.4	986.0	1345.6	1362.5	1364.9	18.88	36.47	0.18
b. Interest Suspense a/c	475.0	575.3	652.7	699.0	720.2	21.13	13.45	3.03
c. Others	2473.1	3644.3	5206.8	5544.4	6159.8	47.36	42.87	11.10
6 RECONCILIATION A/c	1088.2	2330.2	5031.9	5037.2	5016.7	114.13	115.95	-0.41
7 PROFIT & LOSS A/c	1473.7	2524.8	3318.2	438.7	863.6	71.32	31.43	96.86
Total	50188.7	70228.2	100770.6	102093.2	104145.4	39.93	43.49	2.01
Assets								
1 LIQUID FUNDS	7202.8	6597.2	11096.2	11538.0	11011.9	-8.41	68.20	-4.56
a. Cash Balance	39.2	62.2	75.5	111.2	103.9	58.52	21.36	-6.59
b. Bank Balance	3710.6	3900.5	6327.0	7882.9	7320.7	5.12	62.21	-7.13
c. Money at Call	3452.9	2634.4	4693.6	3543.8	3587.4	-23.70	78.17	1.23
2 INVESTMENT IN SECURITIES EX	116.2	116.2	38.7	38.7	38.7	0.00	-66.67	0.00
3 SHARE & OTHER INVESTMEN	2894.2	2350.1	2809.8	2819.3	2762.3	-18.80	19.56	-2.02
4 LOANS & ADVANCES	35689.3	54915.5	77232.9	78332.9	80852.0	53.87	40.64	3.22
Institutional	9863.5	14853.5	19194.3	18707.1	19279.9	50.59	29.22	3.06
Individual	25825.8	40062.0	58038.6	59625.8	61572.1	55.12	44.87	3.26
5 FIXED ASSETS	624.4	775.2	961.1	972.0	1000.3	24.14	23.98	2.92
6 OTHER ASSETS	2485.4	3205.4	3598.2	3509.4	3590.9	28.97	12.25	2.32
7 EXPENSES NOT WRITTEN OFF	9.4	7.2	4.5	5.1	5.3	-23.43	-38.06	3.25
8 NON BANKING ASSETS	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00
9 RECONCILIATION A/c	1085.2	2215.3	5017.3	4874.0	4876.8	104.14	126.49	0.06
10 PROFIT & LOSS A/c	81.8	46.2	11.9	3.8	6.8	-43.57	-74.22	81.71
Total	50188.7	70228.2	100770.6	102093.2	104145.2	39.93	43.49	2.01
Profit & Loss A/c Expenses								
1 INTEREST EXPENSES	1967.84	2369.56	3494.31	366.25	637.82	20.41	47.47	74.15
2 COMMISSION/FEE EXPENSES	46.72	0.00	0.01	0.00	0.05	-99.99	177.16	9013.26
3 EMPLOYEE EXPENSES	1464.44	1827.28	2671.95	343.43	590.90	24.78	46.23	72.06
4 OFFICE OPERATING EXPENSES	491.46	907.22	1505.00	98.67	175.20	84.60	65.89	77.55
5 NON OPERATING EXPENSES	0.00	1.78	4.81	3.07	0.66	0.00	170.37	-78.49
6 PROVISION FOR RISK	188.17	326.79	560.23	26.26	53.47	73.67	71.44	103.60
7 LOAN WRITTEN OFF	0.44	1.12	0.00	0.00	0.00	152.70	-100.00	0.00
8 EXTRAORDINARY EXPENSES			0.00	0.00	0.00	0.00	0.00	0.00
9 PROVISION FOR STAFF BONUS	102.53	140.66	314.96	39.60	74.07	37.20	123.91	87.04
10 PROVISION FOR INCOME TAX	302.38	407.48	946.11	118.62	221.87	34.76	132.18	87.05
11 NET PROFIT	1435.59	2496.01	3374.46	436.25	859.44	73.87	35.19	97.00
TOTAL EXPENSES	5999.57	8477.90	12871.83	1432.16	2613.49	41.31	51.83	82.49
Income								
1. INTEREST INCOME	5389.71	7637.78	11628.63	1312.84	2389.27	41.71	52.25	81.99
2. COMMISSION & DISCOUNT	130.84	220.38	286.71	28.44	58.26	68.44	30.10	104.86
3 OTHER OPERATING INCOME	304.84	411.08	684.42	79.72	150.01	34.85	66.49	88.18
4 NON OPERATING INCOME	40.15	12.53	34.47	4.18	5.10	-68.80	175.15	22.15
5 PROVISION FOR WRITTEN BACK	88.32	165.27	222.11	6.62	9.02	87.12	34.39	36.39
6 RECOVERY FOR WRITE BACK	1.97	13.44	4.63	0.01	0.01	582.37	-65.57	0.00
7 INCOME FOR EXTRA ORDINARY EXPENSES	0.05	0.00	0.01	0.00	0.00	-100.00	0.00	0.00
8 NET LOSS	43.68	17.42	10.85	0.37	1.82	-60.12	-37.70	396.06
TOTAL INCOME	5999.57	8477.90	12871.83	1432.16	2613.49	41.31	51.83	82.49
Miscellaneous Information								
No. of Total Staffs	4405	5756	7132	7148	7211	30.67	23.91	0.88
No. of Total Branches	861	1116	1378	1400	1414	29.62	23.48	1.00
No. of Total Centers	59380	77616	100794	103178	106607	30.71	29.86	3.32
No. of Total Groups	292238	304737	366540	374074	381585	4.28	20.28	2.01
No. of Total Passive Groups	9138	11504	4601	4681	4707	25.90	-60.01	0.56
No. of Total Members	1612430	1548767	1898891	1936472	1974763	-3.95	22.61	1.98
No. of Total Passive Members	66441	56436	32378	32913	33345	-15.06	-42.63	1.31
No. of Total Borrowers	1102132	1080878	1296303	1312835	1331817	-1.93	19.93	1.45
No. of Total Overdue Borrowers	30657	45697	44861	40315	40063	49.06	-1.83	-0.63
No. of Total Saving Members	1198487	1521152	1873432	1913887	1979947	26.92	23.16	3.45
Total Saving Amount (Rs million)	11000.65	15770.90	24111.28	24617.01	189756.83	43.36	52.88	670.84

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

S.No.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	Mechi	Jhapa	66	26	7	99	875828	8847
2		Ilam	14	7	0	21	302791	14419
3		Panchthar	9	2	0	11	195334	17758
4		Taplejung	6	0	0	6	129694	21616
Total			95	35	7	137	1503647	10976
5	Koshi	Sunsari	61	18	7	86	845555	9832
6		Morang	71	30	4	105	1036841	9875
7		Dhankuta	8	6	0	14	168131	12009
8		Terhathum	8	2	0	10	101546	10155
9		Sankhuwasabha	12	3	0	15	157854	10524
10		Bhojpur	10	1	1	12	169139	14095
Total			170	60	12	242	2479066	10244
11	Sagarmatha	Saptari	18	1	2	21	679548	32359
12		Udayapur	16	2	1	19	339267	17856
13		Siraha	31	1	0	32	674923	21091
14		Khotang	5	2	1	8	190100	23763
15		Okhaldhunga	5	2	1	8	150428	18804
16		Solukhumbu	7	1	1	9	104415	11602
Total			82	9	6	97	2138681	22048
17	Janakpur	Sarlahi	20	10	2	32	838695	26209
18		Dhanusha	34	7	1	42	803785	19138
19		Mahottari	20	6	1	27	673405	24941
20		Dolakha	11	9	0	20	187584	9379
21		Ramechhap	6	3	0	9	206653	22961
22		Sindhuli	6	8	0	14	305164	21797
Total			97	43	4	144	3015286	20939
23	Narayani	Bara	28	4	2	34	765053	22502
24		Rautahat	15	5	0	20	772098	38605
25		Parsa	39	16	3	58	663559	11441
26		Chitawan	68	70	8	146	644219	4412
27		Makawanpur	24	15	4	43	443976	10325
Total			174	110	17	301	3288905	10927
28	Bagmati	Kathmandu	404	92	59	555	2011978	3625
29		Bhaktapur	37	10	5	52	340066	6540
30		Lalitpur	88	16	12	116	525211	4528
31		Rasuwa	10	0	1	11	44399	4036
32		Dhading	22	10	1	33	346950	10514
33		Sindhupalchok	20	10	1	31	292370	9431
34		Kavre	28	25	3	56	394229	7040
35		Nuwakot	10	8	0	18	283827	15768
Total			619	171	82	872	4239030	4861
36	Gandaki	Lamjung	12	8	1	21	170568	8122
37		Tanahu	27	27	0	54	336710	6235
38		Gorkha	15	7	0	22	259299	11786
39		Manang	2	1	0	3	6444	2148
40		Syangja	17	17	1	35	270403	7726
41		Kaski	65	82	9	156	543767	3486
Total			138	142	11	291	1587191	5454
42		Gulmi	10	9	0	19	268597	14137
43		Nawalparasi	28	32	5	65	690731	10627

44	Lumbini	Palpa	15	11	1	27	255386	9459
45		Arghakhanchi	11	5	0	16	200967	12560
46		Rupandehi	89	72	11	172	982851	5714
47		Kapilbastu	18	11	4	33	625522	18955
Total			171	140	21	332	3024054	9109
48	Dhawalagiri	Baglung	18	10	0	28	277582	9914
49		Parbat	8	9	1	18	148130	8229
50		Mustang	5	2	0	7	12477	1782
51		Myagdi	10	8	2	20	112643	5632
Total			41	29	3	73	550832	7546
52	Rapti	Rolpa	6	0	0	6	232419	38737
53		Dang	40	25	6	71	605796	8532
54		Rukum	8	1	0	9	220092	24455
55		Salyan	8	2	0	10	259309	25931
56		Pyuthan	6	13	0	19	236540	12449
Total			68	41	6	115	1554156	13514
57	Karnali	Jumla	5	1	0	6	117958	19660
58		Mugu	2	0	0	2	60109	30055
59		Humla	3	0	0	3	55261	18420
60		Kalikot	3	0	0	3	149371	49790
61		Dolpa	3	0	0	3	39832	13277
Total			16	1	0	17	422531	24855
62	Bheri	Dailekh	8	1	0	9	281758	31306
63		Surkhet	16	8	0	24	387858	16161
64		Jajarkot	3	1	0	4	186375	46594
65		Bardiya	13	11	0	24	456547	19023
66		Banke	49	20	3	72	554630	7703
Total			89	41	3	133	1867168	14039
67	Seti	Bajhang	4	0	0	4	210122	52531
68		Doti	6	2	0	8	213619	26702
69		Bajura	2	0	0	2	146338	73169
70		Kailali	50	14	1	65	870771	13396
71		Achham	5	2	0	7	274505	39215
Total			67	18	1	86	1715355	19946
72	Mahakali	Darchula	6	0	0	6	139712	23285
73		Baitadi	5	1	0	6	260015	43336
74		Dadeldhura	10	3	0	13	151312	11639
75		Kanchanpur	23	8	0	31	494553	15953
Total			44	12	0	56	1045592	18671
Total of Class "A", "B" and "C"			1871	852	173	2896	28431494	9818

Bank/BFI Class	A	B	C [#]	D	Total
No. of BFIs	28	65	40	43	176
No. of Branches	1871	852	173	1414	4310
Population per Branch*					6597
Region/BFI Class	A	B	C	Total	
Eastern	347	104	25	476	
Central	890	324	103	1317	
Western	350	311	35	696	
Mid-western	173	83	9	265	
Far-western	111	30	1	142	
Total	1871	852	173	2896	

* Population 28,431,494 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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2070 (Mid Jul, 2013)				Asar, 2071 (Mid Jul, 2014)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	2.00	12.34	3.86	284221.80	1.75	12.34	3.19	400747.32
2	Fixed:	1.75	16.00	8.10	252197.92	1.00	16.00	6.67	327493.28
2.1	up to 1 month	1.75	12.00	6.45	4615.73	1.50	12.00	6.20	5725.18
2.2	1-3 months	3.00	12.00	7.08	12768.78	1.00	12.00	6.73	18052.57
2.3	3-6 months	3.00	12.00	6.92	19791.12	2.00	13.50	6.14	18317.82
2.4	6-12 months	2.50	13.00	8.13	140261.64	2.50	14.50	6.48	182218.93
2.5	1-2 yrs	3.00	14.00	8.37	53449.11	1.00	15.00	6.90	78274.02
2.6	2 yrs and above	2.25	16.00	9.28	21311.54	2.25	16.00	7.75	24904.76
3	Call	0.50	12.00	5.85	170810.14	0.20	12.00	4.24	213449.60
4	Certificate of Deposits	10.00	10.00	10.00	50.14	5.00	10.00	10.00	6.70
5	Other	3.00	10.00	7.30	190.68	3.00	10.00	6.82	206.28
6	Non interest bearing deposits				81543.08				106464.64
6.1	Current				72085.12				95170.81
6.2	Margin				8564.16				10266.61
6.3	Other				893.80				1027.22
	Aggregate	0.50	16.00	5.25	789013.77	0.20	16.00	4.17	1048367.82

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2070 (Mid Jul, 2013)				Asar, 2071 (Mid Jul, 2014)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	11.71	15487.12	4.00	22.00	11.31	33982.48
2	Fishery Related	6.00	20.00	12.97	64.01	4.50	20.00	11.51	599.74
3	Mining Related	8.75	20.00	12.15	2519.98	7.50	20.00	10.91	2699.66
4	Agriculture, Forestry & Beverage Production Related	3.85	20.00	11.33	44691.36	2.75	20.00	9.67	57138.71
5	Non Food Production Related	4.50	21.00	11.63	95602.05	3.85	21.00	9.55	123830.72
6	Construction	4.00	21.00	12.63	56541.71	5.00	21.00	11.06	79993.06
7	Electricity, Gas and Water	5.00	21.00	11.74	14375.43	7.50	20.00	10.60	19545.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.00	21.00	12.16	8421.07	5.00	20.00	10.10	9997.13
9	Transport, Communication and Public Utilities	7.00	21.00	12.46	20176.00	4.00	20.00	10.69	23365.22
10	Wholesaler & Retailer	2.00	21.00	12.16	125012.29	4.50	21.00	10.66	181578.31
11	Finance, Insurance and Real Estate	2.50	21.00	11.37	58297.57	2.00	19.00	8.96	66615.38
12	Hotel or Restaurant	5.00	21.00	12.61	14690.34	0.75	20.00	11.02	22279.18
13	Other Services	5.00	20.00	12.48	28172.01	4.50	20.00	10.97	38852.20
14	Consumption Loans	5.00	30.00	12.94	33232.55	5.00	30.00	11.83	54672.62
15	Local Government	5.00	12.00	5.07	689.70	3.50	12.00	4.43	1096.02
16	Others	1.50	22.00	12.48	106275.67	1.50	22.00	10.86	133845.88
	Aggregate	1.50	30.00	12.09	624248.86	0.75	30.00	10.48	850091.93

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2070 (Mid Jul, 2013)				Asar, 2071 (Mid Jul, 2014)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	4.00	20.00	12.17	83513.98	0.75	20.00	11.11	128891.11
2	Overdraft	6.00	21.00	12.47	134667.60	5.25	21.00	10.90	163611.35
3	Trust Receipt Loan / Import Loan	2.00	21.00	10.98	37292.19	4.50	21.00	8.83	44824.42
4	Demand & Other Working Capital Loan	4.50	20.00	11.93	146580.58	0.75	20.00	10.17	209227.10
5	Residential Personal Home Loan (Up to Rs. 10 million)	3.50	20.00	12.60	40237.09	3.50	20.00	11.33	61158.02
6	Real Estate Loan	6.00	21.00	13.23	57758.92	7.00	19.00	11.54	57673.18
7	Margin Nature Loan	10.00	18.00	12.73	5319.88	7.50	18.00	10.35	10229.42
8	Hire Purchase Loan	7.00	18.25	13.05	29450.76	4.00	21.00	11.45	38297.30
9	Deprived Sector Loan	1.50	22.00	6.87	23200.43	1.50	22.00	6.40	39407.92
10	Bills Purchased	3.85	16.00	1.60	5602.11	2.75	15.50	1.65	8297.87
11	Other Product	5.00	30.00	12.98	60625.32	3.00	30.00	11.63	88473.52
	Aggregate	1.50	30.00	12.06	624248.86	0.75	30.00	10.51	850091.22

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2072 (Mid Jul, 2015)				Asar, 2073 (Mid Jul, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.91	548126.69	1.00	9.00	2.24	677491.77
2	Fixed:	1.13	16.00	6.45	394658.43	0.50	19.00	5.57	491833.03
2.1	up to 1 month	1.13	12.00	5.70	5133.97	1.00	14.50	5.24	3299.76
2.2	1-3 months	1.25	12.00	5.09	17077.26	1.00	17.55	5.01	18238.17
2.3	3-6 months	1.75	12.00	5.53	27069.18	1.50	17.55	4.48	45190.74
2.4	6-12 months	2.50	13.00	6.47	184288.49	0.50	17.55	5.76	277140.74
2.5	1-2 yrs	3.00	15.00	6.52	133408.99	2.00	17.55	5.39	124298.95
2.6	2 yrs and above	2.99	16.00	7.84	27680.54	2.00	19.00	6.90	23664.67
3	Call	0.05	12.00	4.57	266676.00	0.05	10.05	3.81	279169.40
4	Certificate of Deposits	5.00	5.00	5.00	1.47	5.00	5.00	5.00	672.41
5	Other	3.25	9.00	5.50	247.33	2.50	9.00	3.06	1034.97
6	Non interest bearing deposits				149231.23				174483.91
6.1	Current				135293.86				156449.58
6.2	Margin				11774.43				15137.08
6.3	Other				2162.93				2897.26
	Aggregate	0.05	16.00	3.94	1358941.15	0.05	19.00	3.28	1624685.48

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2072 (Mid Jul, 2015)				Asar, 2073 (Mid Jul, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	20.00	9.71	46901.77	4.00	21.50	10.41	57366.95
2	Fishery Related	4.50	20.00	10.05	1030.55	4.50	20.00	9.84	1499.73
3	Mining Related	7.50	20.00	10.82	2672.82	6.00	17.00	8.56	2906.15
4	Agriculture, Forestry & Beverage Production Related	2.20	20.00	9.34	70017.77	2.00	21.00	8.25	86822.22
5	Non Food Production Related	2.20	24.00	9.04	146439.44	4.00	21.00	8.15	160559.01
6	Construction	4.25	21.00	9.81	112011.90	2.00	21.00	9.38	138218.98
7	Electricity, Gas and Water	5.00	20.00	9.73	26599.29	2.25	21.00	9.27	37890.16
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	21.00	9.87	11318.76	4.50	20.00	8.68	15660.47
9	Transport, Communication and Public Utilities	2.20	20.00	9.87	25074.98	3.43	20.00	9.22	39505.08
10	Wholesaler & Retailer	2.20	21.00	9.63	237824.59	2.25	21.50	8.72	307114.06
11	Finance, Insurance and Real Estate	2.00	24.00	8.60	83376.75	2.00	21.50	7.21	108300.07
12	Hotel or Restaurant	0.75	20.00	10.22	32347.75	6.00	21.00	8.77	38591.14
13	Other Services	3.00	20.00	10.13	50007.59	3.00	21.00	9.47	56684.66
14	Consumption Loans	2.75	30.00	10.69	77717.11	2.50	30.00	9.81	95766.15
15	Local Government	3.00	15.00	4.38	1621.81	3.00	15.00	3.04	1513.94
16	Others	0.75	24.00	9.81	160286.34	2.00	21.00	9.29	209284.19
	Aggregate	0.75	30.00	9.62	1085249.23	2.00	30.00	8.86	1357682.96

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2072 (Mid Jul, 2015)				Asar, 2073 (Mid Jul, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	0.75	20.00	10.37	177808.97	2.25	21.50	9.33	220017.14
2	Overdraft	2.20	24.00	9.92	198141.51	3.00	21.00	9.47	237791.00
3	Trust Receipt Loan / Import Loan	6.00	21.00	7.71	50370.21	5.00	21.00	6.27	68689.24
4	Demand & Other Working Capital Loan	2.20	20.00	9.48	260709.85	2.75	21.00	8.48	329660.73
5	Residential Personal Home Loan (Up to Rs. 10 million)	4.25	19.00	10.15	87168.51	2.00	20.00	9.29	108177.85
6	Real Estate Loan	4.00	24.00	10.57	61728.82	4.00	18.00	9.37	81240.87
7	Margin Nature Loan	6.50	18.00	9.55	16083.92	6.00	17.00	8.01	27939.10
8	Hire Purchase Loan	2.20	19.00	10.19	52431.49	3.99	19.00	9.52	76618.57
9	Deprived Sector Loan	2.00	20.00	6.25	49456.30	2.00	21.50	5.69	65175.30
10	Bills Purchased	2.50	17.00	1.83	6754.09	2.00	17.00	2.97	7336.24
11	Other Product	3.50	30.00	9.40	124595.57	3.00	30.00	10.26	135036.91
	Aggregate	0.75	30.00	9.57	1085249.24	2.00	30.00	8.86	1357682.95

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Saun, 2073 (Mid Aug, 2016)				Bhadau, 2073 (Mid Sep, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.12	692634.89	1.00	9.00	2.13	700640.75
2	Fixed:	0.50	19.00	5.61	503034.68	0.40	19.00	5.65	501932.97
2.1	up to 1 month	2.00	17.55	5.20	4927.63	1.00	17.55	4.87	7279.14
2.2	1-3 months	0.75	17.55	5.11	21487.80	1.40	17.55	5.09	20823.72
2.3	3-6 months	1.50	17.55	4.46	45594.48	1.00	17.55	4.29	37211.91
2.4	6-12 months	0.50	17.55	5.83	284119.60	0.40	17.55	5.87	284140.27
2.5	1-2 yrs	1.00	17.55	5.34	119366.90	2.00	17.55	5.50	128730.55
2.6	2 yrs and above	2.00	19.00	6.88	27538.26	2.00	19.00	6.86	23747.39
3	Call	0.05	10.50	3.95	291844.55	0.05	10.50	3.79	307838.34
4	Certificate of Deposits	5.00	5.00	5.00	671.52	5.00	5.00	5.00	665.10
5	Other	2.50	9.00	4.09	177.37	2.50	9.00	4.51	178.11
6	Non interest bearing deposits				166473.18	0.00	0.00	0.00	169401.46
6.1	Current				147302.51	0.00	0.00	0.00	149265.92
6.2	Margin				16099.74	0.00	0.00	0.00	17067.77
6.3	Other				3070.92	0.00	0.00	0.00	3067.77
	Aggregate	0.05	19.00	3.29	1654836.17	0.05	19.00	3.27	1680656.73

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2073 (Mid Aug, 2016)				Bhadau, 2073 (Mid Sep, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	10.36	59611.18	4.00	21.50	10.27	61841.44
2	Fishery Related	4.50	20.00	9.86	1525.19	4.50	20.00	9.80	1561.61
3	Mining Related	6.00	17.00	8.41	2990.89	6.00	17.00	8.28	3127.52
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.32	88099.91	2.00	20.00	8.15	88734.92
5	Non Food Production Related	4.00	21.00	8.29	164379.08	2.00	21.00	8.08	169478.55
6	Construction	2.00	21.00	9.36	142122.65	2.00	21.00	9.28	146705.72
7	Electricity, Gas and Water	2.25	19.00	9.18	39369.51	2.25	19.00	9.19	40103.02
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.00	8.56	15865.42	4.50	18.00	8.52	16267.57
9	Transport, Communication and Public Utilities	4.50	20.00	9.26	41163.44	4.00	20.00	9.14	43464.62
10	Wholesaler & Retailer	2.25	21.50	8.75	312227.08	2.25	21.50	8.59	323552.71
11	Finance, Insurance and Real Estate	2.00	21.50	7.06	109437.91	2.00	21.50	7.05	109744.59
12	Hotel or Restaurant	4.50	21.00	8.70	41797.35	4.50	21.00	8.57	42707.05
13	Other Services	3.00	19.00	9.55	59150.57	3.00	19.00	9.38	60233.32
14	Consumption Loans	2.50	30.00	9.91	100167.31	1.00	30.00	9.71	102035.77
15	Local Government	3.00	15.00	3.27	1512.43	3.00	14.00	3.04	1473.30
16	Others	1.00	21.00	9.30	211643.06	2.00	21.00	9.26	219658.59
	Aggregate	1.00	30.00	8.88	1391062.98	1.00	30.00	8.77	1430690.30

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2073 (Mid Aug, 2016)				Bhadau, 2073 (Mid Sep, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.50	9.30	224827.33	2.25	21.50	9.16	227038.66
2	Overdraft	3.00	20.00	9.32	242714.87	3.00	20.00	9.20	255207.22
3	Trust Receipt Loan / Import Loan	5.00	21.00	6.39	74242.90	5.00	21.00	6.42	76462.38
4	Demand & Other Working Capital Loan	2.75	21.00	8.55	336527.18	2.00	19.00	8.45	349882.39
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	9.24	111697.05	2.00	20.00	9.16	114413.22
6	Real Estate Loan	2.00	19.00	9.42	83266.44	4.00	19.00	9.20	85276.34
7	Margin Nature Loan	6.00	18.00	8.43	28475.15	6.00	18.00	7.87	28652.20
8	Hire Purchase Loan	1.00	19.00	9.57	83518.22	1.00	20.00	9.40	86013.60
9	Deprived Sector Loan	2.00	21.50	5.72	62152.96	2.00	21.50	5.77	62542.81
10	Bills Purchased	2.00	17.00	2.40	7311.68	2.00	17.00	2.94	7422.85
11	Other Product	1.00	30.00	10.21	136329.19	2.50	30.00	10.15	137778.65
	Aggregate	1.00	30.00	8.86	1391062.97	1.00	30.00	8.75	1430690.32

Annex-I

Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banija 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 Lumbini Ltd.	BOK
11	Nepal Credit and Commerce Bank Ltd.	NCC	12	NIC ASIA Bank Ltd.	NIC
13	Machhapuchhre Bank Ltd.	MBL	14	Kumari Bank Ltd.	Kumari
15	Laxmi Bank Ltd.	Laxmi	16	Siddhartha Bank Ltd.	SBL
17	Agriculture Development Bank Ltd.	ADBNL	18	Global IME Bank Ltd.	Global
19	Citizens Bank International Ltd.	Citizens	20	Prime Commercial Bank Ltd.	Prime
21	Sunrise Bank Ltd.	Sunrise	22	NMB Bank Ltd.	NMB
23	Prabhu Bank Ltd.	PRABHU	24	Janata Bank Nepal Ltd.	Janata
25	Mega Bank Nepal Ltd.	Mega	26	Civil Bank Ltd.	Civil
27	Century Commercial Bank Ltd.	Century	28	Sanima Bank Ltd.	Sanima
B. Development Banks					
1	NIDC Development Bank Ltd.	NIDC	2	Malika Bikash Bank Ltd.	Malika
3	Siddhartha Development Bank Ltd.	Siddhartha	4	Yeti Development Bank Ltd.	Yeti
5	Narayani Development Bank Ltd.	Narayani	6	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	Excel Development Bank Ltd.	Excel
15	Biratlaxmi Bikas Bank Ltd.	Biratlaxmi	16	Western Development Bank Ltd.	Western
17	Arniko Development Bank Ltd.	Araniko	18	Deva Development Bank Ltd.	Deva
19	Miteri Development Bank Ltd.	Miteri	20	Tinau Bikas Bank Ltd.	Tinau
21	Muktinath Bikas Bank Ltd.	Muktinath	22	Sewa Bikas Bank Ltd.	Sewa
23	Kankai Bikas Bank Ltd.	Kankai	24	Mahakali Bikas Bank Ltd.	Mahakali
25	Ace Development Bank Ltd.	Ace	26	Bhargab Bikas Bank Ltd.	Bhargav
27	Professional Diyalo Bikas Bank Ltd.	diyalo	28	Country Development Bank Ltd.	Country
29	Alpine Development Bank Ltd.	Alpine	30	Kasthamandap Development Bank Ltd.	Kastamandap
31	Garima Bikas Bank Ltd.	Garima	32	Om Development Bank Ltd.	OmDB
33	Fewa Bikas Bank Ltd.	FewaDB	34	Kabeli Bikas Bank Ltd.	Kabeli
35	Kaski Bikas Bank Ltd.	Kaski	36	Corporate Development Bank Ltd.	Corporate
37	Purnima Bikas Bank Ltd.	Purnima	38	Jyoti Bikas Bank Ltd.	Jyoti
39	Bagmati Development Bank Ltd.	Bagmati	40	Hamro Bikas Bank Ltd.	Hamro
41	Kakre Bihar Bikas Bank Ltd.	Kakre	42	Shine Resunga Development Bank Ltd.	Shine
43	Pacific Development Bank Ltd.	Pacific	44	International Development Bank Ltd.	IDBL
45	Kanchan Development Bank Ltd.	Kanchan	46	Matribhumi Bikas Bank Ltd.	Matribhumi
47	Innovative Development Bank Ltd.	Innovative	48	Vibor Bikas Bank Ltd.	Vibor
49	Raptibheri Bikas Bank Ltd.	Raptiveri	50	Tourism Development Bank Ltd.	Tourism
51	Mission Development Bank Ltd.	Mission	52	Mount Makalu Development Bank Ltd.	Mt. Makalu
53	Sindhu Bikas Bank Ltd.	Sindhu	54	Sahara Bikas Bank Ltd.	Sahara
55	Nepal Community Development Bank Ltd.	N.Community	56	Cosmos Development Bank Ltd.	Cosmos
57	Manasalu Bikash Bank Ltd.	Manaslu	58	Kalinchowk Development Bank Ltd.	Kalinchowk
59	Kailash Bikash Bank Ltd.	Kailash	60	Salpa Bikash Bank Ltd.	Salpa
61	Saptakoshi Development Bank Ltd.	Saptakoshi	62	Sajha Bikash Bank Ltd.	Sajha
63	Apex Development Bank Ltd.	Apex	64	Green Development Bank Ltd.	Green
65	Reliable Development Bank Ltd.	Reliable			
C. Finance Companies					
1	Nepal Finance Ltd.	NFL	2	NIDC Capital Markets Ltd.	NIDC Capital
3	Nepal Share Markets and Finance Ltd.	NSMFL	4	Gurkhas Finance Ltd.	Gurkhas
5	Union Finance Ltd.	Union	6	Paschimanchal Finance Co.Ltd.	PFCL
7	Goodwill Finance Ltd.	Goodwill	8	Siddhartha Finance Ltd.	SFL
9	Shree Investment & Finance Co. Ltd.	SIFCL	10	Lumbini Finance & Leasing Co. Ltd.	PFCL
11	International Leasing & Finance Co. Ltd.	ILFCO	12	Mahalaxmi Finance Ltd.	Mahalaxmi
13	Lalitpur Finance Co. Ltd.	Lalitpur	14	United Finance Co. Ltd.	United FC
15	General Finance Ltd.	General	16	Progressive Finance Co. Ltd.	Progressive
17	Janaki Finance Co. Ltd.	Janaki	18	Pokhara Finance Ltd.	Pokhara
19	Central Finance Ltd.	Central	20	Arun Finance Ltd.	Arun
21	Multipurpose Finance Co. Ltd.	Multipurpose	22	Synergy Finance Ltd.	Synergy
23	Shrijana Finance Ltd.	Srijana	24	World Merchant Banking & Finance Ltd.	WMBFL
25	Capital Merchant Banking & Finance Co. Ltd.	CMBFCL	26	Crystal Finance Ltd.	Crystal
27	Guheshwori Merchant Banking & Finance Ltd.	Guheshwori	28	Everest Finance Ltd.	Everest
29	ICFC Finance Ltd.	ICFC	30	Sagarmatha Finance Ltd.	Sagarmatha
31	Kuber Merchant Finance Ltd.	Kuber	32	Seti Finance Ltd.	Seti
33	Hama Merchant & Finance Ltd.	hama	34	Namaste Bitiya Sanstha Ltd.	Namaste
35	Unique Financial Institution Ltd.	Unique	36	Manjushree Financial Institution Ltd.	Manjushree
37	Jebil's Finance Ltd.	Jebils	38	Reliance Lotus Finance Ltd.	Reliance
39	Bhaktapur Finance Ltd.	Bhaktapur			

Annex-I

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.	Sworojgar	12	Frist Microfinance Development Bank Ltd.	Frist
13	Nagbeli Microfinance Development Bank Ltd.	Nagbeli	14	Kalika Microcredit Development Bank Ltd.	Kalika
15	Mirmire Microfinance Development Bank Ltd.	Mirmire	16	Janautthan Samudayik Microfinance Dev. Bank Ltd.	Janautthan
17	Mithila Laghu Bitta Bikas Bank Ltd.	Mithila	18	Womi Microfinance Bittiya Sanstha Ltd.	Womi
19	Laxmi Microfinance Bittiya Sanstha Ltd.	Laxmi	20	ILFCO Microfinance Bittiya Sanstha Ltd.	ILFCO
21	Mahila Sahayatra Microfinance Bittiya Sanstha Ltd.	Mahila	22	Vijaya Laghubitta Bittiya Sanstha Ltd.	Vijay
23	Kisan Microfinance Bittiya Sanstha Ltd.	Kisan	24	NMB Microfinance Bittiya Sanstha Ltd.	NMBMF
25	Forward Community Microfinance Bittiya Sanstha Ltd.	FORWARD	26	Reliable Microfinance Bittiya Sanstha Ltd.	Reliable
27	Mahuli Samudayik Laghubitta Bittiya Sanstha Ltd.	Mahuli	28	Suryodaya Laghubitta Bittiya Sanstha Ltd.	Suryodaya
29	Mero Microfinance Bittiya Sanstha Ltd.	Mero	30	Samata Microfinance Bittiya Sanstha Ltd.	Samata
31	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDC	32	Samudayik Laghubitta Bittiya Sanstha Ltd.	Samudayik
33	National Microfinance Bittiya Sanstha Ltd.	National	34	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	Sewa MF
35	Unnati Microfinance Bittiya Sanstha Ltd.	Unnati	36	Swadeshi Laghubitta Bittiya Sanstha Ltd.	Swadeshi
37	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	38	Support Microfinance Bittiya Sanstha Ltd.	Support
39	Arambha Microfinance Bittiya Sanstha Ltd.	Arambha	40	Janasewi Laghubitta Bittiya Sanstha Ltd.	JanaSewi
41	Chautari Laghubitta Bittiya Sanstha Ltd.	Chautari	42	Ghodighoda Laghubitta Bittiya Sanstha Ltd.	Ghodighoda
43	Asha Laghubitta Bittiya Sanstha Ltd.	Asha			