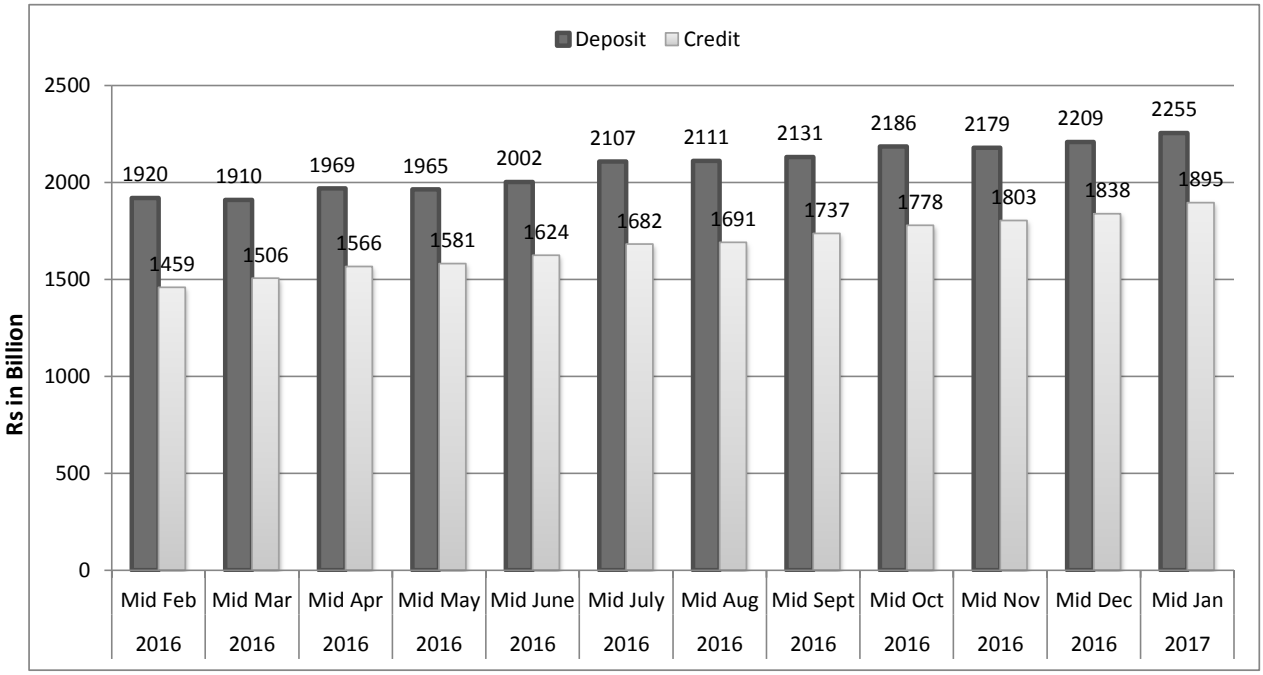
BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Statistics Division

2073 Pus

Mid-Jan, 2017

Contents

	Page
1. Explanatory note	1
2. Major financial indicators	2
3. Statement of Assets & Liabilities of Banks & Financial Institutions	3
4. Profit & Loss Account of Banks & Financial Institutions	7
5. Statement of Sector wise, Product wise and Security wise Credit	11
6. Statement of Assets and Liabilities	
a. Commercial banks	15
b. Development banks	17
c. Finance companies	22
7. Profit & Loss account	
a. Commercial banks	25
b. Development banks	26
c. Finance companies	29
8. Sector- wise, product-wise and security-wise credit	
a. Commercial banks	32
b. Development banks	33
c. Finance companies	36
9. Micro-credit development banks	
a. Major financial indicators	39
b. Statement of assets and liabilities	39
c. Profit & loss account	39
d. Miscellaneous Information	39
10. Districtwise Branch List	40
11. Interest Rate Structure of Commercial Banks	43

Annextures

1. List of bank and financial institutions with short name	Annex 1

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	57	36	48	169
Total Number of Licensed BFIs*	28	57	38	48	171

* 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 Annexture - I.

7 Statistics of NADEP Laghubitta Bittiya Sanstha has been taken from previous month.

Major Financial Indicators

as on Pus End, 2073 (Mid-Jan, 2017)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	85.09	12.65	2.52	100.26
2	Total Credit/GDP	70.87	11.04	2.37	84.28
3	Total Credit/ Total Deposit	83.29	87.25	93.91	84.06
4	Lcy Credit/Lcy Deposit & Core Capital	80.56	77.69	75.67	80.03
5	Fixed Deposit/Total Deposit	32.12	25.79	38.06	31.47
6	Saving Deposit/Total Deposit	38.77	48.63	51.77	40.34
7	Current Deposit/Total Deposit	9.08	2.36	0.06	8.01
8	NPL/ Total Loan	1.77	1.78	13.18	2.13
9	Total LLP/Total Loan	2.44	2.16	14.15	2.73
10	Deprived SectorLoan/Total Loan $	5.57	6.47	4.55	5.66
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	10.95	14.99	30.51	11.95
2	Investment in Gov. Security/Total Deposit	9.67	1.58	2.48	8.46
3	Total Liquid Assets/Total Deposit	22.56	30.91	45.25	24.18
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	11.19	14.46	18.11	12.00
2	Total Capital/RWA	12.70	15.38	18.99	13.38
D. Financial Access					
1	No. of Branches	1999	823	157	2979
2	No. of Deposit Accounts	14270388	3460736	475600	18206724
3	No.of Loan Accounts	811106	309365	36370	1156841
4	No. of Branchless Banking Centers	940	0	0	940
5	No. of Branchless Banking Customers	229317	0	0	229317
6	No. of Non-operated Branchless Banking Centers	132	0	0	132
7	No. of Mobile Banking Customers	2050354	174389	11331	2236074
8	No. of Internet Banking Customers	544008	18219	1901	564128
9	No. of ATMs	1764	194	27	1985
10	No. of Debit Cards	4465984	355276	26793	4848053
11	No. of Credit Cards	58932	0	0	58932
12	No. of Prepaid Cards	95457	0	0	95457
E. Interest Rate(%)					
1	**Wt. Avg Interest on Deposit**	**4.02**			
	(a) Saving	2.11			
	(b) Fixed	6.72			
	(c) Call	5.55			
2	**Wt. Avg Interest on Credit**	**9.28**			

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 1st Quarter, 2073/074

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

Liabilities		Mid-July			Mid-Dec	Mid-Jan	% Change		
		2014	2015	2016	2016	2017			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	145861.43	162992.51	214892.48	264275.57	265136.63	11.74	31.84	0.33
	a. Paid-up Capital	128985.27	140794.10	163370.74	179945.53	187244.27	9.16	16.04	4.06
	b. Statutory Reserves	32722.08	37149.85	43680.58	49433.23	50372.07	13.53	17.58	1.90
	c. Retained Earning	-27214.24	-27802.05	-11166.95	6647.99	-2147.38	2.16	-59.83	-132.30
	d. Others Reserves	11368.33	12850.60	19008.11	28248.83	29667.67	13.04	47.92	5.02
2	**BORROWINGS**	18202.84	21355.96	42822.19	43763.77	56421.97	17.32	100.52	28.92
	a. NRB	2010.04	3291.48	6855.13	5981.38	9797.56	63.75	108.27	63.80
	b. "A"Class Licensed Institution	5182.01	5504.53	20083.07	21711.55	26969.49	6.22	264.85	24.22
	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	5298.47	8882.56	-14.29	356.47	67.64
	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	2208713.68	2254540.30	19.90	18.94	2.07
	a. Current	129108.41	158746.16	185135.30	174465.04	180506.91	22.96	16.62	3.46
	b. Savings	587593.46	714466.16	875419.91	914735.53	909447.75	21.59	22.53	-0.58
	c. Fixed	453408.61	513283.02	617634.95	679229.72	709414.80	13.21	20.33	4.44
	d. Call Deposits	285024.29	363041.66	401829.34	412248.03	425226.31	27.37	10.68	3.15
	e. Others	22697.85	22409.16	27483.20	28035.36	29944.52	-1.27	22.64	6.81
4	**Bills Payable**	1553.13	1729.91	3927.13	3422.54	2827.43	11.38	127.01	-17.39
5	**Other Liabilities**	169227.44	188093.19	206694.45	229208.13	221526.56	11.15	9.89	-3.35
	1. Loan Loss Provision	48932.49	51482.56	48593.77	52241.76	51794.92	5.21	-5.61	-0.86
	2. Interest Suspense a/c	30453.76	31256.97	32000.69	43780.09	33798.31	2.64	2.38	-22.80
	3. Others	89841.19	105353.66	126099.99	133186.28	135933.32	17.27	19.69	2.06
6	**Reconcillation A/c**	2869.47	280.36	13817.41	15295.70	14684.23	-90.23	4828.52	-4.00
7	**Profit & Loss A/c**	31566.75	36755.88	49443.18	17087.42	28272.71	16.44	34.52	65.46
	TOTAL	**1847113.68**	**2183153.96**	**2639099.54**	**2781766.81**	**2843409.83**	**18.19**	**20.88**	**2.22**
	Assets								
1	**LIQUID FUNDS**	319196.62	353397.28	385746.01	355079.31	354342.76	10.71	9.15	-0.21
	a. Cash Balance	41862.07	48642.45	56937.25	52161.34	53963.62	16.20	17.05	3.46
	Nepalese Notes & Coins	41073.72	47305.51	55937.33	50680.65	52617.06	15.17	18.25	3.82
	Foreign Currency	788.35	1336.94	999.92	1480.69	1346.56	69.59	-25.21	-9.06
	b. Bank Balance	220546.60	237957.23	262419.81	233416.43	215493.08	7.89	10.28	-7.68
	1. In Nepal Rastra Bank	162286.93	165070.53	180498.18	156424.87	138047.90	1.72	9.35	-11.75
	2. "A"Class Licensed Institution	34656.48	37838.00	41730.30	35560.68	37617.34	9.18	10.29	5.78
	3. Other Financial Ins.	5302.85	6882.80	8437.01	6793.49	10784.30	29.79	22.58	58.74
	4. In Foreign banks	18300.33	28165.90	31754.32	34637.40	29043.55	53.91	12.74	-16.15
	c. Money at Call	56787.95	66797.60	66388.94	69501.54	84886.06	17.63	-0.61	22.14
2	**INVESTMENTS**	162544.89	206160.48	238675.86	233197.98	234922.42	26.83	15.77	0.74
	a. Govt.Securities	160867.12	182112.29	196070.31	190875.73	190842.83	13.21	7.66	-0.02
	b Others	1677.78	24048.18	42605.55	42322.24	44079.59	1333.34	77.17	4.15
3	**SHARE & OTHER INVESTMENT**	72656.22	85675.60	131777.67	134301.10	139912.54	17.92	53.81	4.18
4	**LOANS & ADVANCES**	1119260.81	1345671.32	1669203.04	1827083.00	1883192.29	20.23	24.04	3.07
	a. Private Sector	1084965.27	1230999.56	1542024.97	1778987.65	1833378.59	13.46	25.27	3.06
	b. Financial Institutions	26247.72	30678.62	121291.82	39632.53	41010.00	16.88	295.36	3.48
	c. Government Organizations	8047.82	83993.14	5886.25	8462.82	8803.69	943.68	-92.99	4.03
5	**BILLS PURCHASED**	9805.60	14548.03	11601.52	10529.99	11328.29	48.36	-20.25	7.58
6	**LOANS AGT. COLLECTED BILLS**	737.25	1132.63	1075.28	414.89	607.13	53.63	-5.06	46.34
7	**FIXED ASSETS**	30477.72	31732.63	35044.21	38259.03	38850.83	4.12	10.44	1.55
8	**OTHER ASSETS**	123962.34	135346.49	144135.22	164556.10	155079.67	9.18	6.49	-5.76
	a. Accrued Interests	32041.34	32792.14	34038.25	50575.77	36138.45	2.34	3.80	-28.55
	b. Others	91920.99	102554.35	110096.97	113980.33	118941.22	11.57	7.35	4.35
9	**Expenses not Written off**	491.99	392.16	319.21	285.09	290.44	-20.29	-18.60	1.87
10	**Non Banking Assets**	4756.96	5250.92	4797.21	4501.68	4444.42	10.38	-8.64	-1.27
11	**Reconcillation Account**	-1032.54	2947.32	16089.93	11772.71	19712.71	-385.44	445.92	67.44
12	**Profit & Loss A/c**	4255.78	899.11	634.40	1785.86	726.31	-78.87	-29.44	-59.33
	TOTAL	**1847113.65**	**2183153.98**	**2639099.55**	**2781766.75**	**2843409.82**	**18.19**	**20.88**	**2.22**

Statement of Assets and Liabilities of Commercial Banks

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
		2014	2015	2016	2016	2017			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	108212.91	122167.95	170147.60	209561.33	213801.26	12.90	39.27	2.02
	a. Paid-up Capital	87454.02	97921.41	121090.62	137445.07	144848.62	11.97	23.66	5.39
	b. Statutory Reserves	27696.23	31063.03	36597.19	41253.78	42198.49	12.16	17.82	2.29
	c. Retained Earning	-16561.92	-17279.67	-4332.54	6061.26	272.00	4.33	-74.93	-95.51
	d. Others Reserves	9624.58	10463.18	16792.32	24801.22	26482.15	8.71	60.49	6.78
2	**BORROWINGS**	15228.20	18419.75	37269.65	33258.57	43461.60	20.96	102.34	30.68
	a. NRB	2010.04	3291.48	6661.23	5978.88	9373.06	63.75	102.38	56.77
	b. "A"Class Licensed Institution	2601.47	2762.58	14724.43	11208.85	14433.62	6.19	433.00	28.77
	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	5298.47	8882.56	1.44	452.28	67.64
	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	1863204.84	1913326.33	21.46	20.62	2.69
	a. Current	125065.83	153598.94	178263.95	168681.58	173752.56	22.81	16.06	3.01
	b. Savings	450524.99	559391.64	698691.30	734490.23	741736.58	24.16	24.90	0.99
	c. Fixed	365048.50	419883.01	524462.99	583290.28	614465.34	15.02	24.91	5.34
	d. Call Deposits	247429.62	313955.92	340863.88	353601.55	359385.02	26.89	8.57	1.64
	e. Others	16394.45	16066.61	22310.33	23141.20	23986.82	-2.00	38.86	3.65
4	**Bills Payable**	1513.82	1698.32	3871.77	3371.44	2755.69	12.19	127.98	-18.26
5	**Other Liabilities**	127781.31	146984.02	166839.27	184557.80	182033.48	15.03	13.51	-1.37
	1. Loan Loss Provision	31622.89	35779.54	34894.47	37298.18	38894.88	13.14	-2.47	4.28
	2. Interest Suspense a/c	21397.75	21287.89	22183.24	31856.15	24755.87	-0.51	4.21	-22.29
	3. Others	74760.68	89916.59	109761.56	115403.46	118382.73	20.27	22.07	2.58
6	**Reconcillation A/c**	-2495.70	-5325.76	3962.29	3611.25	2207.33	113.40	-174.40	-38.88
7	**Profit & Loss A/c**	23141.71	27664.37	38128.55	13257.44	21977.19	19.54	37.83	65.77
	TOTAL	**1477845.65**	**1774504.78**	**2184811.57**	**2310822.67**	**2379562.88**	**20.07**	**23.12**	**2.97**
	Assets								
1	**LIQUID FUNDS**	226401.82	250377.11	274495.34	256013.48	246657.16	10.59	9.63	-3.65
	a. Cash Balance	34628.53	40636.96	47988.66	42762.89	46087.52	17.35	18.09	7.77
	Nepalese Notes & Coins	33928.61	39384.90	47060.55	41344.74	44835.12	16.08	19.49	8.44
	Foreign Currency	699.91	1252.06	928.11	1418.15	1252.41	78.89	-25.87	-11.69
	b. Bank Balance	177300.62	189230.03	205858.37	182807.25	163408.14	6.73	8.79	-10.61
	1. In Nepal Rastra Bank	149910.91	147933.67	161790.30	139262.58	122594.06	-1.32	9.37	-11.97
	2. "A"Class Licensed Institution	9153.13	13172.91	12470.74	8899.86	11742.40	43.92	-5.33	31.94
	3. Other Financial Ins.	18.78	125.88	83.09	94.71	133.00	570.21	-33.99	40.43
	4. In Foreign banks	18217.79	27997.56	31514.23	34550.09	28938.67	53.68	12.56	-16.24
	c. Money at Call	14472.67	20510.12	20648.32	30443.34	37161.50	41.72	0.67	22.07
2	**INVESTMENTS**	156830.54	200262.57	229827.62	225896.01	228800.23	27.69	14.76	1.29
	a. Govt.Securities	155190.33	176214.77	187275.77	183779.27	184926.13	13.55	6.28	0.62
	b Others	1640.22	24047.80	42551.85	42116.74	43874.09	1366.13	76.95	4.17
3	**SHARE & OTHER INVESTMENT**	69534.76	81897.82	128320.72	129812.70	135103.60	17.78	56.68	4.08
4	**LOANS & ADVANCES**	891629.91	1087486.69	1380358.68	1513094.11	1581702.65	21.97	26.93	4.53
	a. Private Sector	860588.35	976374.75	1256142.55	1468712.97	1535347.27	13.45	28.65	4.54
	b. Financial Institutions	23050.77	27231.05	118383.24	36007.85	37633.89	18.14	334.74	4.52
	c. Government Organizations	7990.78	83880.89	5832.88	8373.29	8721.49	949.72	-93.05	4.16
5	**BILLS PURCHASED**	9794.86	14533.93	11595.12	10523.59	11321.89	48.38	-20.22	7.59
6	**LOANS AGT. COLLECTED BILLS**	737.25	1132.63	548.83	414.89	607.13	53.63	-51.54	46.34
7	**FIXED ASSETS**	22600.03	24479.96	28610.94	31565.66	32432.00	8.32	16.87	2.74
8	**OTHER ASSETS**	102400.91	113748.89	122000.30	140095.20	132693.57	11.08	7.25	-5.28
	a. Accrued Interests	22763.51	22293.32	23985.61	38352.99	26728.19	-2.07	7.59	-30.31
	b. Others	79637.40	91455.57	98014.69	101742.22	105965.38	14.84	7.17	4.15
9	**Expenses not Written off**	398.44	318.55	252.50	242.09	254.28	-20.05	-20.73	5.04
10	**Non Banking Assets**	2046.79	2608.84	2543.30	2802.46	2761.96	27.46	-2.51	-1.45
11	**Reconcillation Account**	-6377.24	-2675.08	6258.22	129.63	7228.41	-58.05	-333.95	5476.39
12	**Profit & Loss A/c**	1847.55	332.89	0.00	232.86	0.00	-81.98	-100.00	-100.00
	TOTAL	**1477845.62**	**1774504.79**	**2184811.58**	**2310822.66**	**2379562.89**	**20.07**	**23.12**	**2.97**

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
		2014	2015	2016	2016	2017			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	27683.64	30296.85	34481.56	44585.71	41137.22	9.44	13.81	-7.73
	a. Paid-up Capital	25606.53	27448.46	29216.56	31819.69	31121.53	7.19	6.44	-2.19
	b. Statutory Reserves	2706.17	3608.10	4420.10	5640.41	5528.33	33.33	22.50	-1.99
	c. Retained Earning	-1481.47	-1907.59	-248.18	4751.34	2451.43	28.76	-86.99	-48.41
	d. Others Reserves	852.40	1147.88	1093.08	2374.27	2035.94	34.66	-4.77	-14.25
2	**BORROWINGS**	2408.48	2454.26	2993.89	5962.96	7438.23	1.90	21.99	24.74
	a. NRB	0.00	0.00	5.00	0.00	420.00	0.00	0.00	0.00
	b. "A"Class Licensed Institution	2014.38	2260.00	2988.89	5962.96	7018.23	12.19	32.25	17.70
	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	290088.04	284493.20	18.59	17.52	-1.93
	a. Current	3964.21	5056.01	6741.29	5751.96	6718.68	27.54	33.33	16.81
	b. Savings	105094.40	120779.93	143668.59	150964.35	138348.00	14.93	18.95	-8.36
	c. Fixed	53998.41	62203.55	68230.74	74764.09	73361.28	15.20	9.69	-1.88
	d. Call Deposits	36345.53	48166.94	59245.77	57792.01	64957.12	32.53	23.00	12.40
	e. Others	530.25	889.75	744.86	815.63	1108.13	67.80	-16.28	35.86
4	**Bills Payable**	32.71	27.17	54.46	50.41	71.09	-16.92	100.42	41.04
5	**Other Liabilities**	20116.85	20670.18	18746.57	24276.33	19144.10	2.75	-9.31	-21.14
	1. Loan Loss Provision	6860.14	6171.65	4936.93	7032.79	5362.40	-10.04	-20.01	-23.75
	2. Interest Suspense a/c	3117.96	3322.76	2618.40	4824.48	2393.98	6.57	-21.20	-50.38
	3. Others	10138.76	11175.78	11191.25	12419.07	11387.73	10.23	0.14	-8.30
6	**Reconcillation A/c**	3671.63	3800.85	7783.30	10971.89	11764.05	3.52	104.78	7.22
7	**Profit & Loss A/c**	5079.57	6296.30	8153.72	2768.61	4695.40	23.95	29.50	69.59
	TOTAL	**258925.69**	**300641.79**	**350844.75**	**378703.94**	**368743.30**	**16.11**	**16.70**	**-2.63**
	Assets								
1	**LIQUID FUNDS**	68931.29	79794.81	85767.68	76604.60	83428.50	15.76	7.49	8.91
	a. Cash Balance	6139.82	6979.21	7891.86	8481.89	6946.78	13.67	13.08	-18.10
	Nepalese Notes & Coins	6051.74	6894.72	7820.18	8419.40	6852.67	13.93	13.42	-18.61
	Foreign Currency	88.07	84.49	71.68	62.49	94.11	-4.07	-15.16	50.59
	b. Bank Balance	27923.34	33250.96	39311.73	34468.18	35707.54	19.08	18.23	3.60
	1. In Nepal Rastra Bank	9163.59	14008.99	16081.21	14969.88	13309.60	52.88	14.79	-11.09
	2. "A"Class Licensed Institution	15810.29	15817.63	19092.59	15816.34	15529.83	0.05	20.70	-1.81
	3. Other Financial Ins.	2866.92	3255.99	3897.84	3594.66	6763.24	13.57	19.71	88.15
	4. In Foreign banks	82.54	168.34	240.09	87.31	104.88	103.95	42.62	20.13
	c. Money at Call	34868.13	39564.65	38564.09	33654.53	40774.17	13.47	-2.53	21.16
2	**INVESTMENTS**	3230.11	3338.45	5491.83	5751.18	4568.41	3.35	64.50	-20.57
	a. Govt.Securities	3229.98	3338.33	5479.33	5690.18	4507.41	3.35	64.13	-20.79
	b Others	0.12	0.12	12.50	61.00	61.00	0.00	10006.18	0.00
3	**SHARE & OTHER INVESTMENT**	1564.99	2037.17	2103.22	2654.11	2952.65	30.17	3.24	11.25
4	**LOANS & ADVANCES**	161799.22	193462.91	232993.26	261830.30	248230.29	19.57	20.43	-5.19
	a. Private Sector	160516.87	191447.83	230577.07	258743.04	245213.42	19.27	20.44	-5.23
	b. Financial Institutions	1246.52	1981.58	2414.50	3047.89	2981.28	58.97	21.85	-2.19
	c. Government Organizations	35.83	33.50	1.68	39.37	35.60	-6.49	-94.97	-9.59
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	4974.45	4699.63	-6.36	-7.73	-5.52
8	**OTHER ASSETS**	11379.64	10992.49	10733.79	13504.39	11498.97	-3.40	-2.35	-14.85
	a. Accrued Interests	3316.39	3803.85	2793.27	5024.63	2689.93	14.70	-26.57	-46.47
	b. Others	8063.25	7188.64	7940.52	8479.76	8809.03	-10.85	10.46	3.88
9	**Expenses not Written off**	43.37	35.13	36.37	33.24	26.79	-18.99	3.52	-19.41
10	**Non Banking Assets**	1539.64	1840.38	1000.79	965.39	843.23	19.53	-45.62	-12.65
11	**Reconcillation Account**	3645.30	3820.15	7749.91	10932.81	11778.51	4.80	102.87	7.74
12	**Profit & Loss A/c**	1528.41	387.56	423.63	1453.40	716.32	-74.64	9.31	-50.71
	TOTAL	**258925.69**	**300641.79**	**350844.75**	**378703.89**	**368743.29**	**16.11**	**16.70**	**-2.63**

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
		2014	2015	2016	2016	2017			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	9964.89	10527.71	10263.32	10128.53	10198.14	5.65	-2.51	0.69
	a. Paid-up Capital	15924.71	15424.23	13063.56	10680.77	11274.12	-3.14	-15.30	5.56
	b. Statutory Reserves	2319.67	2478.72	2663.29	2539.03	2645.25	6.86	7.45	4.18
	c. Retained Earning	-9170.85	-8614.79	-6586.24	-4164.61	-4870.81	-6.06	-23.55	16.96
	d. Others Reserves	891.35	1239.54	1122.71	1073.34	1149.58	39.06	-9.43	7.10
2	**BORROWINGS**	566.16	481.95	2558.64	4542.24	5522.14	-14.87	430.89	21.57
	a. NRB	0.00	0.00	188.90	2.50	4.50	0.00	0.00	80.00
	b. "A"Class Licensed Institution	566.16	481.95	2369.74	4539.74	5517.64	-14.87	391.69	21.54
	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	55420.80	56720.77	-2.02	-10.67	2.35
	a. Current	78.38	91.21	130.06	31.50	35.68	16.38	42.59	13.25
	b. Savings	31974.07	34294.58	33060.01	29280.95	29363.16	7.26	-3.60	0.28
	c. Fixed	34361.69	31196.45	24941.22	21175.34	21588.18	-9.21	-20.05	1.95
	d. Call Deposits	1249.13	918.79	1719.69	854.47	884.17	-26.45	87.17	3.48
	e. Others	5773.15	5452.80	4428.01	4078.53	4849.57	-5.55	-18.79	18.90
4	**Bills Payable**	6.60	4.41	0.90	0.69	0.65	-33.11	-79.69	-6.43
5	**Other Liabilities**	21329.27	20438.99	21108.62	20374.00	20348.98	-4.17	3.28	-0.12
	1. Loan Loss Provision	10449.46	9531.38	8762.38	7910.79	7537.64	-8.79	-8.07	-4.72
	2. Interest Suspense a/c	5938.05	6646.32	7199.06	7099.46	6648.47	11.93	8.32	-6.35
	3. Others	4941.75	4261.29	5147.18	5363.75	6162.87	-13.77	20.79	14.90
6	**Reconcillation A/c**	1693.55	1805.27	2071.83	712.56	712.85	6.60	14.77	0.04
7	**Profit & Loss A/c**	3345.47	2795.21	3160.91	1061.37	1600.12	-16.45	13.08	50.76
	TOTAL	**110342.35**	**108007.39**	**103443.22**	**92240.20**	**95103.65**	**-2.12**	**-4.23**	**3.10**
	Assets								
1	**LIQUID FUNDS**	23863.52	23225.37	25482.99	22461.23	24257.11	-2.67	9.72	8.00
	a. Cash Balance	1093.73	1026.28	1056.73	916.56	929.32	-6.17	2.97	1.39
	Nepalese Notes & Coins	1093.36	1025.89	1056.60	916.51	929.27	-6.17	2.99	1.39
	Foreign Currency	0.37	0.39	0.13	0.05	0.05	6.89	-67.23	-8.72
	b. Bank Balance	15322.64	15476.25	17249.72	16141.01	16377.40	1.00	11.46	1.46
	1. In Nepal Rastra Bank	3212.44	3127.86	2626.67	2192.41	2144.24	-2.63	-16.02	-2.20
	2. "A"Class Licensed Institution	9693.05	8847.46	10166.97	10844.48	10345.11	-8.72	14.91	-4.60
	3. Other Financial Ins.	2417.15	3500.93	4456.08	3104.11	3888.05	44.84	27.28	25.25
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c. Money at Call	7447.15	6722.84	7176.54	5403.67	6950.39	-9.73	6.75	28.62
2	**INVESTMENTS**	2484.24	2559.46	3356.41	1550.78	1553.78	3.03	31.14	0.19
	a. Govt.Securities	2446.81	2559.20	3315.21	1406.28	1409.28	4.59	29.54	0.21
	b Others	37.44	0.26	41.20	144.50	144.50	-99.30	15623.66	0.00
3	**SHARE & OTHER INVESTMENT**	1556.47	1740.61	1353.73	1834.29	1856.29	11.83	-22.23	1.20
4	**LOANS & ADVANCES**	65831.69	64721.71	55851.11	52158.59	53259.35	-1.69	-13.71	2.11
	a. Private Sector	63860.05	63176.98	55305.34	51531.65	52817.91	-1.07	-12.46	2.50
	b. Financial Institutions	1950.43	1465.98	494.08	576.79	394.83	-24.84	-66.30	-31.55
	c. Government Organizations	21.21	78.74	51.68	50.16	46.61	271.34	-34.37	-7.08
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	1718.92	1719.20	-11.10	-18.85	0.02
8	**OTHER ASSETS**	10181.79	10605.10	11401.12	10956.50	10887.13	4.16	7.51	-0.63
	a. Accrued Interests	5961.44	6694.97	7259.36	7198.15	6720.32	12.30	8.43	-6.64
	b. Others	4220.34	3910.13	4141.76	3758.35	4166.81	-7.35	5.92	10.87
9	**Expenses not Written off**	50.19	38.48	30.34	9.77	9.37	-23.32	-21.17	-4.09
10	**Non Banking Assets**	1170.53	801.69	1253.12	733.83	839.23	-31.51	56.31	14.36
11	**Reconcillation Account**	1699.39	1802.25	2081.80	710.28	705.80	6.05	15.51	-0.63
12	**Profit & Loss A/c**	879.82	178.66	210.77	99.60	9.99	-79.69	17.97	-89.97
	TOTAL	**110342.35**	**108007.39**	**103443.22**	**92240.20**	**95103.65**	**-2.12**	**-4.23**	**3.10**

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

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2014	2015	2016	2016	2017			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	68151.35	67271.02	64943.04	31770.27	38983.48	-1.29	-3.46	22.70
1.1 Deposit Liabilities	66485.63	65418.33	63252.25	30921.32	37815.09	-1.61	-3.31	22.29
1.1.1 Saving A/c	21763.14	22494.48	21234.79	9588.14	11649.86	3.36	-5.60	21.50
1.1.2 Fixed A/c	34583.20	31594.10	31710.65	15518.26	18991.09	-8.64	0.37	22.38
1.1.2.1 Upto 3 Months Fixed A/c	2866.37	1995.01	1914.75	582.49	639.28	-30.40	-4.02	9.75
1.1.2.2 3 to 6 Months fixed A/c	1065.31	1043.26	1240.54	525.03	700.46	-2.07	18.91	33.41
1.1.2.3 6 Months to 1 Year Fixed A/c	15136.29	14308.11	15369.26	7912.96	9583.77	-5.47	7.42	21.11
1.1.2.4 Above 1 Year	15515.23	14247.72	13186.09	6497.78	8067.58	-8.17	-7.45	24.16
1.1.3 Call Deposit	10108.65	11302.25	10301.47	5803.75	7162.78	11.81	-8.85	23.42
1.1.4 Certificate of Deposits	30.64	27.50	5.34	11.18	11.36	-10.26	-80.57	1.64
1.2 Others	1665.72	1852.69	1690.79	848.95	1168.39	11.22	-8.74	37.63
2 Commission/Fee Expense	448.04	509.46	546.23	229.69	287.50	13.71	7.22	25.17
3 Employees Expenses	18747.82	21218.85	22715.53	10083.71	12692.76	13.18	7.05	25.87
4 Office Operating Expenses	15067.83	17624.25	18123.58	7209.56	9209.63	16.97	2.83	27.74
5 Exchange Fluctuation Loss	30.99	64.81	197.03	83.52	92.60	109.15	203.99	10.87
5.1 Due to Change in Exchange Rates	16.21	64.83	182.01	83.32	82.43	299.81	180.76	-1.07
5.2 Due to Foreign Currency Transactions	14.77	-0.01	15.02	0.20	10.18	-100.09	-117828.70	4873.28
6 Non-Operatiing Expenses	143.87	89.80	106.14	8.71	31.05	-37.58	18.20	256.34
7. Provision for Risk	14274.84	12781.47	9649.95	5901.35	7535.41	-10.46	-24.50	27.69
7.1 Loan loss Provision	12362.41	11018.41	8451.80	5731.61	7043.87	-10.87	-23.29	22.90
7.1.1 General Loan loss Provision	2835.44	4071.38	5107.97	2563.56	4070.46	43.59	25.46	58.78
7.1.1.1 Pass Loan Loss Provision	0.00	3210.53	4530.40	1961.64	3463.20	0.00	41.11	76.55
7.1.1.2 Watch List Provision	0.00	860.85	577.57	601.92	607.25	0.00	-32.91	0.89
7.1.2 Special Loan Loss Provision	9424.45	6627.48	3028.49	3125.42	2874.18	-29.68	-54.30	-8.04
7.1.3 Additional Loan Loss Provision	102.52	319.54	315.34	42.63	99.23	211.68	-1.32	132.76
7.2. Provision for Non-Banking Assets	1498.26	1429.51	1012.22	126.14	230.14	-4.59	-29.19	82.45
7.3. Provision for Loss on Investment	40.12	101.98	14.53	36.17	248.49	154.17	-85.75	586.95
7.4. Provision for Loss of Other Assets	374.06	231.58	171.40	7.43	12.90	0.00	0.00	73.68
8 Loan Written Off	623.54	439.90	355.03	414.90	784.74	-29.45	-19.29	89.14
9 Provision for Staff Bonus	3452.11	4053.16	5851.53	1902.59	3267.58	17.41	44.37	71.74
10 Provision for Income Tax	10677.75	12158.39	17591.64	5743.48	9951.96	13.87	44.69	73.27
11 Others	45.06	495.79	61.16	5.67	20.00	1000.27	-87.66	252.59
12 Net Profit	29331.59	37039.32	49004.93	16304.07	27552.56	26.28	32.31	68.99
TOTAL EXPENSES	**160994.78**	**173746.23**	**189145.80**	**79657.52**	**110409.27**	**7.92**	**8.86**	38.60
Income								
1. Interest Income	127191.89	134011.48	146483.09	61430.79	86712.38	5.36	9.31	41.15
1.1. On Loans and Advance	119484.79	127175.43	138782.71	56968.82	80525.99	6.44	9.13	41.35
1.2. On Investment	3502.98	2309.29	3487.02	2304.69	2835.11	-34.08	51.00	23.01
1.2.1 Government Bonds	3049.44	1982.25	3005.11	1876.35	2320.44	-35.00	51.60	23.67
1.2.2 Foreign Bonds	28.74	76.54	136.72	69.53	78.50	166.33	78.62	12.90
1.2.3 NRB Bonds	234.04	160.24	199.66	310.26	392.30	-31.53	24.60	26.44
1.2.4 Deventure & Bonds	190.76	90.26	145.54	48.55	43.87	-52.68	61.24	-9.65
1.3 Agency Balance	962.10	716.42	589.35	247.02	400.05	-25.54	-17.74	61.95
1.4 On Call Deposit	2108.65	2633.89	2513.39	1337.37	2173.35	24.91	-4.57	62.51
1.5 Others	1133.37	1176.47	1110.61	572.90	777.88	3.80	-5.60	35.78
2. Comission & Discount	8051.43	8935.14	9828.97	4664.64	5955.46	10.98	10.00	27.67
2.1 Bills Purchase & Discount	231.80	248.42	300.48	88.48	112.38	7.17	20.96	27.01
2.2 Comission	6517.57	7494.65	8074.48	3918.20	5019.84	14.99	7.74	28.12
2.3 Others	1302.07	1192.07	1454.01	657.96	823.24	-8.45	21.97	25.12
3 Income From Exchange Fluctuation	4168.69	4761.74	5708.82	2521.10	3076.59	14.23	19.89	22.03
3.1 Due to Change in Exchange Rate	220.18	983.31	1342.09	432.04	524.28	346.60	36.49	21.35
3.2 Due to Foreign Currency Trans.	3948.52	3778.43	4366.73	2089.06	2552.31	-4.31	15.57	22.18
4 Other Operating Income	5508.69	7326.73	9123.21	4230.55	5301.90	33.00	24.52	25.32
5 Non Operating Income	4041.44	4743.47	4775.86	1968.73	2187.75	17.37	0.68	11.12
6 Provision Written Back	8679.68	11842.55	11550.65	3480.58	6677.35	36.44	-2.46	91.85
7 Recovery from Written off Loan	806.02	1508.63	1276.09	275.77	**391.40**	87.17	-15.41	41.93
8 Income from Extra Ordinary Expenses	526.32	157.81	231.44	83.10	99.22	-70.02	46.65	19.40
9 Net Loss	2020.61	458.66	167.67	1002.72	7.22	-77.30	-63.44	-99.28
TOTAL INCOME	**160994.77**	**173746.22**	**189145.79**	**79657.99**	**110409.27**	**7.92**	**8.86**	38.60

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2014	2015	2016	2016	2017			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	49263.53	49191.03	47854.50	24204.19	30421.98	-0.15	-2.72	25.69
1.1 Deposit Liabilities	47872.14	47732.95	46323.77	23505.79	29467.51	-0.29	-2.95	25.36
1.1.1 Saving A/c	13593.22	14740.74	13684.45	6243.12	7897.83	8.44	-7.17	26.50
1.1.2 Fixed A/c	26009.72	23632.62	24433.35	12550.54	15646.58	-9.14	3.39	24.67
1.1.2.1 Upto 3 Months Fixed A/c	2734.87	1909.08	1842.14	559.68	602.72	-30.20	-3.51	7.69
1.1.2.2 3 to 6 Months fixed A/c	861.78	890.25	935.82	400.61	614.16	3.30	5.12	53.31
1.1.2.3 6 Months to 1 Year Fixed A/c	10816.67	10151.63	11607.80	6446.27	7794.45	-6.15	14.34	20.91
1.1.2.4 Above 1 Year	11596.41	10681.65	10047.59	5143.98	6635.26	-7.89	-5.94	28.99
1.1.3 Call Deposit	8238.57	9332.14	8200.79	4700.99	5911.79	13.27	-12.12	25.76
1.1.4 Certificate of Deposits	30.63	27.45	5.18	11.14	11.32	-10.37	-81.14	1.59
1.2 Others	1391.40	1458.08	1530.73	698.40	954.46	4.79	4.98	36.66
2 Commission/Fee Expense	441.61	505.07	543.21	222.08	273.95	14.37	7.55	23.36
3 Employees Expenses	15561.92	17776.14	19107.70	8404.89	10812.90	14.23	7.49	28.65
4 Office Operating Expenses	11195.23	13613.82	14313.59	5820.54	7509.45	21.60	5.14	29.02
5 Exchange Fluctuation Loss	23.74	63.27	19.05	1.76	11.92	166.46	-69.90	576.96
5.1 Due to Change in Exchange Rates	12.23	63.27	4.39	1.68	1.76	417.26	-93.06	4.48
5.2 Due to Foreign Currency Transactions	11.51	0.00	14.66	0.08	10.16	-100.00	0.00	12756.69
6 Non-Operatiing Expenses	15.61	13.39	70.03	7.19	4.73	-14.18	422.82	-34.12
7. Provision for Risk	8339.38	9962.24	7061.61	3964.10	5861.24	19.46	-29.12	47.86
7.1 Loan loss Provision	8091.42	9070.71	6401.84	3819.09	5685.36	12.10	-29.42	48.87
7.1.1 General Loan loss Provision	2084.15	3891.06	4110.57	1933.89	3304.26	86.70	5.64	70.86
7.1.1.1 Pass Loan Loss Provision	0.00	3163.99	3625.52	1655.82	2897.15	0.00	14.59	74.97
7.1.1.2 Watch List Provision	0.00	727.07	485.05	278.07	407.11	0.00	-33.29	46.40
7.1.2 Special Loan Loss Provision	6007.27	5176.73	2197.47	1863.80	2343.99	-13.83	-57.55	25.76
7.1.3 Additional Loan Loss Provision	0.00	2.92	93.81	21.39	37.11	0.00	3118.15	73.48
7.2. Provision for Non-Banking Assets	207.96	679.65	611.52	123.15	128.75	226.82	-10.02	4.55
7.3. Provision for Loss on Investment	-1.14	40.37	4.97	28.69	50.34	-3643.82	-87.68	75.45
7.4. Provision for Loss of Other Assets	41.14	171.51	43.27	-6.83	-3.21	0.00	0.00	-53.03
8 Loan Written Off	269.95	103.45	77.54	370.52	727.95	-61.68	-25.05	96.47
9 Provision for Staff Bonus	2660.27	3139.60	4628.86	1587.95	2621.89	18.02	47.43	65.11
10 Provision for Income Tax	8232.63	9521.99	14145.34	4870.02	8138.43	15.66	48.55	67.11
11 Others	6.14	465.47	56.32	0.16	14.47	7475.89	-87.90	8944.61
12 Net Profit	21294.17	28386.05	38128.55	13208.22	21977.19	33.30	34.32	66.39
TOTAL EXPENSES	**117304.18**	**132741.51**	**146006.29**	**62661.61**	**88376.12**	**13.16**	**9.99**	41.04
Income								
1. Interest Income	95849.23	101174.86	113200.58	48212.89	68693.69	5.56	11.89	42.48
1.1. On Loans and Advance	91023.28	97566.06	108083.45	44934.75	64535.05	7.19	10.78	43.62
1.2. On Investment	3239.70	2065.62	3265.06	2209.80	2723.17	-36.24	58.07	23.23
1.2.1 Government Bonds	2816.91	1774.19	2828.94	1808.89	2227.69	-37.02	59.45	23.15
1.2.2 Foreign Bonds	28.74	76.54	136.72	69.53	78.50	166.33	78.62	12.90
1.2.3 NRB Bonds	218.55	132.56	167.89	305.23	380.32	-39.35	26.65	24.60
1.2.4 Deventure & Bonds	175.50	82.33	131.52	26.15	36.66	-53.09	59.75	40.18
1.3 Agency Balance	714.00	491.44	420.46	158.32	221.87	-31.17	-14.44	40.15
1.4 On Call Deposit	258.09	399.14	627.38	424.72	620.18	54.65	57.18	46.02
1.5 Others	614.16	652.61	804.22	485.30	593.41	6.26	23.23	22.28
2. Comission & Discount	7252.50	8247.23	9230.35	4425.63	5651.49	13.72	11.92	27.70
2.1 Bills Purchase & Discount	231.59	247.40	300.36	88.46	112.36	6.82	21.41	27.01
2.2 Comission	6022.89	7055.01	7688.74	3763.27	4825.12	17.14	8.98	28.22
2.3 Others	998.02	944.82	1241.25	573.89	714.01	-5.33	31.37	24.42
3 Income From Exchange Fluctuation	4118.09	4712.88	5461.96	2421.37	2975.52	14.44	15.89	22.89
3.1 Due to Change in Exchange Rate	219.24	980.69	1116.14	358.98	450.64	347.31	13.81	25.54
3.2 Due to Foreign Currency Trans.	3898.85	3732.18	4345.81	2062.39	2524.88	-4.27	16.44	22.42
4 Other Operating Income	3614.09	5281.25	6555.19	3144.14	3986.08	46.13	24.12	26.78
5 Non Operating Income	1241.27	3880.23	2757.19	1555.22	1733.76	212.60	-28.94	11.48
6 Provision Written Back	4031.87	7604.21	7698.29	2490.87	5010.32	88.60	1.24	101.15
7 Recovery from Written off Loan	776.54	1445.40	1024.53	213.05	296.90	86.13	-29.12	39.36
8 Income from Extra Ordinary Expenses	420.58	64.77	78.21	14.81	28.34	-84.60	20.73	91.33
9 Net Loss	0.00	330.67	0.00	183.63	0.00	0.00	-100.00	-100.00
TOTAL INCOME	**117304.17**	**132741.51**	**146006.29**	**62661.61**	**88376.11**	**13.16**	**9.99**	41.04

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2014	2015	2016	2016	2017			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	13000.57	13157.27	13312.19	6124.90	6805.41	1.21	1.18	11.11
1.1 Deposit Liabilities	12811.12	12804.81	13172.88	6025.35	6662.28	-0.05	2.87	10.57
1.1.1 Saving A/c	5944.44	5804.70	5946.21	2671.57	2903.31	-2.35	2.44	8.67
1.1.2 Fixed A/c	5071.10	5086.43	5212.02	2266.44	2527.14	0.30	2.47	11.50
1.1.2.1 Upto 3 Months Fixed A/c	93.84	59.93	54.26	15.60	32.37	-36.13	-9.47	107.47
1.1.2.2 3 to 6 Months fixed A/c	146.20	116.36	278.90	112.50	63.43	-20.41	139.69	-43.62
1.1.2.3 6 Months to 1 Year Fixed A/c	2573.54	2716.01	2769.74	1105.22	1308.89	5.54	1.98	18.43
1.1.2.4 Above 1 Year	2257.51	2194.14	2109.12	1033.12	1122.46	-2.81	-3.87	8.65
1.1.3 Call Deposit	1795.59	1913.68	2014.52	1087.30	1231.79	6.58	5.27	13.29
1.1.4 Certificate of Deposits	0.00	0.00	0.12	0.04	0.04	0.00	0.00	19.40
1.2 Others	189.45	352.45	139.31	99.55	143.12	86.04	-60.47	43.77
2 Commission/Fee Expense	5.43	3.26	1.36	6.49	12.20	-39.85	-58.30	87.90
3 Employees Expenses	2356.60	2640.86	2907.09	1406.22	1556.23	12.06	10.08	10.67
4 Office Operating Expenses	2905.88	3017.24	3038.53	1147.89	1385.14	3.83	0.71	20.67
5 Exchange Fluctuation Loss	7.25	1.55	177.98	81.76	80.68	-78.64	11400.55	-1.32
5.1 Due to Change in Exchange Rates	3.98	1.56	177.62	81.63	80.67	-60.83	11283.12	-1.18
5.2 Due to Foreign Currency Transactions	3.26	-0.01	0.36	0.13	0.01	-100.39	-2960.52	-88.16
6 Non-Operatiing Expenses	110.83	41.67	16.31	1.10	1.26	-62.40	-60.86	14.03
7. Provision for Risk	3525.12	1866.82	1415.40	1661.56	1151.20	-47.04	-24.18	-30.72
7.1 Loan loss Provision	2554.92	1349.90	1271.31	1664.63	1112.92	-47.16	-5.82	-33.14
7.1.1 General Loan loss Provision	563.53	154.01	733.07	554.26	654.95	-72.67	375.98	18.17
7.1.1.1 Pass Loan Loss Provision	0.00	27.86	652.10	248.86	472.64	0.00	2240.61	89.92
7.1.1.2 Watch List Provision	0.00	126.15	80.97	305.41	182.31	0.00	-35.81	-40.31
7.1.2 Special Loan Loss Provision	1934.63	1104.99	502.83	1110.56	421.01	-42.88	-54.49	-62.09
7.1.3 Additional Loan Loss Provision	56.76	90.90	35.40	-0.20	36.96	60.14	-61.05	######
7.2. Provision for Non-Banking Assets	642.02	497.62	108.91	-13.71	-20.39	-22.49	-78.11	48.73
7.3. Provision for Loss on Investment	2.81	11.46	-0.43	2.34	50.46	308.19	-103.77	2053.36
7.4. Provision for Loss of Other Assets	325.37	7.84	35.62	8.30	8.21	0.00	0.00	-1.07
8 Loan Written Off	165.54	225.49	155.56	26.04	14.19	36.22	-31.01	-45.53
9 Provision for Staff Bonus	569.23	704.19	962.73	264.22	535.95	23.71	36.71	102.84
10 Provision for Income Tax	1810.11	2043.98	2793.14	762.41	1556.86	12.92	36.65	104.20
11 Others	36.78	20.53	4.17	0.11	0.13	-44.18	-79.70	12.44
12 Net Profit	4691.95	5925.13	7762.81	2042.23	3978.02	26.28	31.01	94.79
TOTAL EXPENSES	**29185.27**	**29648.00**	**32547.27**	**13524.95**	**17077.26**	**1.59**	**9.78**	26.26
Income								
1. Interest Income	22130.34	24453.29	26440.45	11021.23	14683.37	10.50	8.13	33.23
1.1. On Loans and Advance	20111.26	22110.85	24547.15	10117.35	13207.68	9.94	11.02	30.54
1.2. On Investment	152.46	134.58	123.20	74.48	82.88	-11.73	-8.46	11.28
1.2.1 Government Bonds	137.26	121.98	101.73	50.91	71.00	-11.14	-16.60	39.46
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	2.11	5.78	60.88	2.00	174.12
1.2.4 Deventure & Bonds	8.42	1.71	10.35	21.47	6.11	-79.75	506.78	-71.54
1.3 Agency Balance	168.42	137.10	103.08	46.67	73.62	-18.59	-24.81	57.75
1.4 On Call Deposit	1401.86	1688.66	1486.16	718.36	1199.63	20.46	-11.99	66.99
1.5 Others	296.34	382.10	180.86	64.37	119.55	28.94	-52.67	85.74
2. Comission & Discount	616.60	585.87	487.12	205.17	256.31	-4.98	-16.86	24.93
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	147.18	182.98	-2.76	-6.62	24.33
2.3 Others	214.90	194.44	122.46	57.98	73.32	-9.52	-37.02	26.45
3 Income From Exchange Fluctuation	50.60	48.86	246.86	99.73	101.07	-3.43	405.20	1.35
3.1 Due to Change in Exchange Rate	0.94	2.62	225.94	73.06	73.63	179.65	8539.48	0.78
3.2 Due to Foreign Currency Trans.	49.67	46.25	20.92	26.66	27.44	-6.88	-54.77	2.90
4 Other Operating Income	1372.85	1552.34	2088.22	892.55	1082.77	13.07	34.52	21.31
5 Non Operating Income	2135.56	402.44	1130.88	189.52	218.27	-81.16	181.01	15.17
6 Provision Written Back	1658.69	2531.66	2018.37	366.54	709.33	52.63	-20.27	93.52
7 Recovery from Written off Loan	10.34	21.45	2.61	2.04	2.18	107.40	-87.85	6.74
8 Income from Extra Ordinary Expenses	69.49	35.69	128.54	21.39	23.95	-48.64	260.14	11.98
9 Net Loss	1140.79	16.40	4.23	727.24	0.00	-98.56	-74.18	-100.00
TOTAL INCOME	**29185.27**	**29648.00**	**32547.27**	**13525.42**	**17077.26**	**1.59**	**9.78**	26.26

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2014	2015	2016	2016	2017			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	5887.25	4922.73	3776.34	1441.18	1756.10	-16.38	-23.29	21.85
1.1 Deposit Liabilities	5802.37	4880.57	3755.60	1390.18	1685.30	-15.89	-23.05	21.23
1.1.1 Saving A/c	2225.47	1949.03	1604.12	673.45	848.73	-12.42	-17.70	26.03
1.1.2 Fixed A/c	3502.38	2875.05	2065.28	701.28	817.37	-17.91	-28.17	16.55
1.1.2.1 Upto 3 Months Fixed A/c	37.66	26.00	18.35	7.21	4.19	-30.95	-29.42	-41.84
1.1.2.2 3 to 6 Months fixed A/c	57.33	36.65	25.82	11.92	22.88	-36.08	-29.53	91.84
1.1.2.3 6 Months to 1 Year Fixed A/c	1746.08	1440.47	991.72	361.46	480.44	-17.50	-31.15	32.91
1.1.2.4 Above 1 Year	1661.31	1371.93	1029.38	320.68	309.86	-17.42	-24.97	-3.38
1.1.3 Call Deposit	74.49	56.44	86.16	15.45	19.21	-24.24	52.65	24.30
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	51.00	70.80	-50.33	-50.79	38.81
2 Commission/Fee Expense	1.00	1.13	1.67	1.12	1.35	12.23	48.06	20.39
3 Employees Expenses	829.30	801.85	700.74	272.59	323.63	-3.31	-12.61	18.72
4 Office Operating Expenses	966.71	993.19	771.46	241.13	315.04	2.74	-22.32	30.65
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	0.42	25.06	99.32	-42.98	######
7. Provision for Risk	2410.35	952.41	1172.94	275.69	522.98	-60.49	23.15	89.70
7.1 Loan loss Provision	1716.07	597.80	778.65	247.89	245.59	-65.16	30.25	-0.93
7.1.1 General Loan loss Provision	187.76	26.31	264.33	75.40	111.25	-85.99	904.68	47.54
7.1.1.1 Pass Loan Loss Provision	0.00	18.68	252.78	56.96	93.41	0.00	1253.25	63.99
7.1.1.2 Watch List Provision	0.00	7.63	11.55	18.44	17.84	0.00	51.34	-3.26
7.1.2 Special Loan Loss Provision	1482.55	345.76	328.19	151.05	109.18	-76.68	-5.08	-27.72
7.1.3 Additional Loan Loss Provision	45.76	225.73	186.13	21.44	25.15	393.30	-17.55	17.32
7.2. Provision for Non-Banking Assets	648.27	252.23	291.80	16.70	121.79	-61.09	15.68	629.11
7.3. Provision for Loss on Investment	38.45	50.14	9.99	5.14	147.70	30.40	-80.08	######
7.4. Provision for Loss of Other Assets	7.55	52.23	92.51	5.95	7.90	0.00	0.00	32.63
8 Loan Written Off	188.06	110.96	121.93	18.34	42.60	-41.00	9.89	132.31
9 Provision for Staff Bonus	222.60	209.37	259.93	50.42	109.73	-5.94	24.15	117.65
10 Provision for Income Tax	635.01	592.41	653.15	111.05	256.67	-6.71	10.25	131.13
11 Others	2.14	9.80	0.67	5.40	5.40	357.41	-93.13	0.00
12 Net Profit	3345.47	2728.14	3113.58	1053.62	1597.35	-18.45	14.13	51.61
TOTAL EXPENSES	**14505.33**	**11356.71**	**10592.23**	**3470.96**	**4955.90**	**-21.71**	**-6.73**	42.78
Income								
1. Interest Income	9212.31	8383.33	6842.06	2196.68	3335.32	-9.00	-18.38	51.83
1.1. On Loans and Advance	8350.25	7498.52	6152.12	1916.72	2783.25	-10.20	-17.96	45.21
1.2. On Investment	110.82	109.09	98.76	20.41	29.05	-1.56	-9.47	42.35
1.2.1 Government Bonds	95.26	86.08	74.44	16.55	21.75	-9.64	-13.52	31.41
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	8.72	16.78	20.65	2.92	6.20	92.50	23.06	112.27
1.2.4 Deventure & Bonds	6.84	6.23	3.67	0.94	1.10	-8.96	-41.05	17.46
1.3 Agency Balance	79.67	87.87	65.81	42.03	104.56	10.30	-25.11	148.74
1.4 On Call Deposit	448.70	546.09	399.84	194.28	353.54	21.71	-26.78	81.98
1.5 Others	222.87	141.75	125.53	23.23	64.92	-36.40	-11.45	179.41
2. Comission & Discount	182.33	102.04	111.50	33.85	47.65	-44.04	9.27	40.78
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	7.75	11.74	-47.17	-56.95	51.36
2.3 Others	89.15	52.81	90.30	26.09	35.91	-40.77	71.00	37.63
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	193.86	233.05	-5.48	-2.71	20.22
5 Non Operating Income	664.61	460.80	887.79	223.99	235.72	-30.67	92.66	5.23
6 Provision Written Back	2989.11	1706.69	1833.99	623.17	957.70	-42.90	7.46	53.68
7 Recovery from Written off Loan	19.14	41.78	248.95	60.68	92.31	118.26	495.90	52.14
8 Income from Extra Ordinary Expenses	36.25	57.35	24.70	46.89	46.92	58.18	-56.94	0.07
9 Net Loss	879.82	111.60	163.43	91.85	7.22	-87.32	46.45	-92.13
TOTAL INCOME	**14505.33**	**11356.71**	**10592.23**	**3470.96**	**4955.90**	**-21.71**	**-6.73**	42.78

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

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2014	2015	2016	2016	2017			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	48152.08	61783.87	76816.32	82858.04	87234.54	28.31	24.33	5.28
Fishery Related	2747.06	3355.59	1980.46	2205.71	2237.57	22.15	-40.98	1.44
Mining Related	3580.05	3525.74	3404.03	3325.40	3177.28	-1.52	-3.45	-4.45
Agriculture, Forestry & Bevarage Production Related	222489.70	255534.57	296097.02	317182.50	327227.17	14.85	15.87	3.17
Construction	118632.87	152480.40	182851.94	200710.68	204224.21	28.53	19.92	1.75
Electricity,Gas and Water	25606.61	34540.43	46417.77	51475.44	55628.07	34.89	34.39	8.07
Metal Products, Machinary & Electronic Equipment & Asse	13994.97	16208.31	19473.46	22073.91	22785.41	15.82	20.14	3.22
Transport, Communication and Public Utilities	43707.55	48451.67	67489.25	76120.76	79474.38	10.85	39.29	4.41
Wholesaler & Retailer	243966.15	297286.58	374322.54	404479.31	413808.40	21.86	25.91	2.31
Finance, Insurance and Real Estate	90353.77	107293.66	135000.17	147323.25	152323.41	18.75	25.82	3.39
Hotel or Restaurant	32909.63	44028.90	54426.26	60754.15	61997.47	33.79	23.61	2.05
Other Services	54154.23	63957.60	72146.41	78555.46	79697.55	18.10	12.80	1.45
Consumption Loans	87003.21	101450.14	120843.49	141059.72	147836.92	16.61	19.12	4.80
Local Government	1182.73	1714.14	1654.98	1565.21	1553.63	44.93	-3.45	-0.74
Others	141309.64	169740.36	228955.74	248338.94	255921.72	20.12	34.89	3.05
TOTAL	**1129803.67**	**1361351.97**	**1681879.83**	**1838028.48**	**1895127.72**	**20.49**	**23.54**	3.11
Productwise								
Term Loan	173069.81	223149.61	272694.42	293634.75	295842.85	28.94	22.20	0.75
Overdraft	211367.58	245994.73	294326.89	336052.95	341312.61	16.38	19.65	1.57
Trust Receipt Loan / Import Loan	48161.32	55141.88	72678.07	78411.64	77298.66	14.49	31.80	-1.42
Demand & Other Working Capital Loan	250607.47	293603.14	365785.23	386520.02	402668.98	17.16	24.58	4.18
Residential Personal Home Loan (Up to Rs. 1 Crore)	89484.87	118861.54	142815.41	159261.38	163251.33	32.83	20.15	2.51
Real Estate Loan	82482.16	85678.07	108071.88	118995.73	122969.70	3.87	26.14	3.34
Margin Nature Loan	20031.63	24084.77	37681.04	38346.51	40769.76	20.23	56.45	6.32
Hire Purchase Loan	63653.90	80966.96	110094.35	136306.93	142650.53	27.20	35.97	4.65
Deprived Sector Loan	50576.56	63889.82	81239.19	88765.85	94790.83	26.32	27.16	6.79
Bills Purchased	10045.08	13511.29	12530.80	10755.15	12022.74	34.51	-7.26	11.79
Other Product	130323.28	156470.18	183962.55	190976.96	201549.72	20.06	17.57	5.54
Total	**1129803.66**	**1361351.98**	**1681879.83**	**1838027.87**	**1895127.72**	**20.49**	**23.54**	3.11
Collateral wise								
Gold and Silver	31102.67	31374.67	30642.25	30380.24	31880.03	0.87	-2.33	4.94
Government Securities	992.12	784.73	1014.67	1496.41	2678.66	-20.90	29.30	79.01
Non Governmental Securities	14092.14	18776.93	29668.70	29860.91	31751.17	33.24	58.01	6.33
Fixed Deposit Receipts	10774.58	9824.90	10553.39	13416.03	14269.12	-8.81	7.41	6.36
Own	9893.47	8925.88	9577.14	12062.70	12870.38	-9.78	7.30	6.70
Other Licences Institutions	881.11	899.02	976.25	1353.33	1398.74	2.03	8.59	3.36
Collateral of Properties	936410.77	1131830.49	1463645.87	1608403.98	1652798.73	20.87	29.32	2.76
Fixed Assets	785804.82	957231.98	1207217.80	1340840.54	1380943.05	21.82	26.12	2.99
Current Assets	150605.95	174598.50	256428.07	267563.45	271855.68	15.93	46.87	1.60
Against security of Bill	11927.48	13969.01	15710.45	16176.11	17684.44	17.12	12.47	9.32
Domestic Bills	2817.51	3532.80	3525.87	1611.31	2031.76	25.39	-0.20	26.09
Foreign Bills	9109.97	10436.21	12184.58	14564.80	15652.67	14.56	16.75	7.47
Against Guarantee	29975.14	40479.05	52993.07	54503.95	57526.70	35.04	30.91	5.55
Government Guarantee	2155.95	2385.24	2364.19	2722.82	2707.98	10.64	-0.88	-0.55
Institutional Guarantee	20737.62	27833.31	33209.50	33218.43	36091.34	34.22	19.32	8.65
Personal Guarantee	2001.69	2350.72	4054.12	5327.74	5725.12	17.44	72.46	7.46
Collective Guarantee	2167.66	3581.03	4855.55	5547.71	5167.22	65.20	35.59	-6.86
International Rated Foreign Bank's Guarantee	192.25	93.08	4226.93	2826.04	2854.14	-51.58	4441.02	0.99
Other Guarantee	2706.26	4235.68	4282.79	4861.20	4980.90	56.51	1.11	2.46
Credit Card	410.98	427.58	416.03	729.03	752.29	4.04	-2.70	3.19
Others	94117.78	113884.53	77235.40	83061.23	85786.57	21.00	-32.18	3.28
Total	**1129803.67**	**1361351.89**	**1681879.83**	**1838027.88**	**1895127.71**	**20.49**	**23.54**	**3.11**

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2014	2015	2016	2016	2017			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	37810.81	47818.18	59611.10	64430.40	69464.39	26.47	24.66	7.81
Fishery Related	2491.48	2888.07	1513.96	1721.89	1792.06	15.92	-47.58	4.08
Mining Related	3258.97	3064.11	2970.72	2890.97	2810.01	-5.98	-3.05	-2.80
Agriculture, Forestry & Bevarage Production Related	207142.86	239722.81	278304.22	299112.07	309129.88	15.73	16.09	3.35
Construction	88914.98	115175.72	142303.46	156653.44	161956.11	29.53	23.55	3.38
Electricity,Gas and Water	21784.34	29412.29	42101.95	47063.58	51180.02	35.02	43.14	8.75
Metal Products, Machinary & Electronic Equipment & Asse	10887.77	12402.24	16327.51	18947.05	19766.21	13.91	31.65	4.32
Transport, Communication and Public Utilities	25221.64	26254.45	43246.45	47566.79	49766.64	4.09	64.72	4.62
Wholesaler & Retailer	205667.15	256252.52	330886.83	359076.43	371763.26	24.60	29.13	3.53
Finance, Insurance and Real Estate	72768.84	89220.30	114517.91	124160.89	129992.18	22.61	28.35	4.70
Hotel or Restaurant	24846.43	35337.97	43361.87	49177.82	50782.62	42.23	22.71	3.26
Other Services	43987.36	53099.98	60591.89	66346.37	68136.44	20.72	14.11	2.70
Consumption Loans	68227.23	80339.71	99230.33	116930.49	125296.09	17.75	23.51	7.15
Local Government	1096.16	1621.81	1576.17	1480.81	1473.00	47.95	-2.81	-0.53
Others	88042.57	110543.10	155958.26	168473.59	180322.78	25.56	41.08	7.03
TOTAL	**902162.01**	**1103153.25**	**1392502.62**	**1524032.59**	**1593631.68**	**22.28**	**26.23**	4.57
Productwise								
Term Loan	142965.53	187297.61	227581.99	243923.00	247991.80	31.01	21.51	1.67
Overdraft	170872.66	200106.73	239961.46	277708.30	285840.40	17.11	19.92	2.93
Trust Receipt Loan / Import Loan	48161.32	55141.88	72677.77	78404.68	77298.66	14.49	31.80	-1.41
Demand & Other Working Capital Loan	216015.90	260320.80	334766.54	354429.24	372965.19	20.51	28.60	5.23
Residential Personal Home Loan (Up to Rs. 1 Crore)	64673.30	87842.96	109296.95	122180.52	127759.81	35.83	24.42	4.57
Real Estate Loan	60467.66	63879.59	83603.42	92542.17	96619.08	5.64	30.88	4.41
Margin Nature Loan	11988.14	16360.29	28428.82	29588.70	32288.12	36.47	73.77	9.12
Hire Purchase Loan	41023.45	54406.77	79566.01	99972.72	106719.78	32.62	46.24	6.75
Deprived Sector Loan	40962.32	51515.94	66005.84	72112.90	78528.62	0.00	0.00	8.90
Bills Purchased	10034.34	13497.19	12523.00	10748.75	12016.34	34.51	-7.22	11.79
Other Product	94997.38	112783.49	138090.81	142421.60	155603.88	18.72	22.44	9.26
Total	**902162.00**	**1103153.26**	**1392502.62**	**1524032.58**	**1593631.68**	22.28	26.23	4.57
Collateral wise								
Gold and Silver	27088.37	26813.12	26326.42	26043.15	27559.13	-1.02	-1.82	5.82
Government Securities	968.71	751.68	991.90	1465.56	2651.42	-22.40	31.96	80.91
Non Governmental Securities	8973.82	13183.16	23084.76	23369.89	25190.77	46.91	75.11	7.79
Fixed Deposit Receipts	7359.78	6561.88	7542.78	10141.09	10594.82	-10.84	14.95	4.47
Own	6478.67	5662.90	6566.55	8787.77	9196.08	-12.59	15.96	4.65
Other Licences Institutions	881.11	898.97	976.23	1353.33	1398.74	2.03	8.59	3.36
Collateral of Properties	733614.96	900985.02	1206655.78	1328186.88	1385075.70	22.81	33.93	4.28
Fixed Assets	583662.27	726933.32	950449.10	1060811.36	1113390.14	24.55	30.75	4.96
Current Assets	149952.69	174051.71	256206.67	267375.52	271685.56	16.07	47.20	1.61
Against security of Bill	11923.28	13672.66	15133.48	15663.48	17133.29	14.67	10.68	9.38
Domestic Bills	2813.31	3236.45	2950.40	1100.12	1482.05	15.04	-8.84	34.72
Foreign Bills	9109.97	10436.21	12183.08	14563.36	15651.24	14.56	16.74	7.47
Against Guarantee	25697.50	34298.71	44016.18	43942.55	46922.36	33.47	28.33	6.78
Government Guarantee	1975.30	2208.28	2191.40	2554.93	2549.08	11.79	-0.76	-0.23
Institutional Guarantee	18972.97	24969.73	28853.08	28216.19	31400.08	31.61	15.55	11.28
Personal Guarantee	1684.14	2069.26	3325.36	4367.09	4564.44	22.87	60.70	4.52
Collective Guarantee	404.05	951.02	1365.35	1359.57	829.44	135.37	43.57	-38.99
International Rated Foreign Bank's Guarantee	117.47	93.08	4226.93	2826.07	2854.14	-20.76	4441.02	0.99
Other Guarantee	2529.85	4007.34	4054.06	4618.70	4725.17	58.40	1.17	2.31
Credit Card	410.98	427.58	416.03	729.03	752.29	4.04	-2.70	3.19
Others	86124.60	106459.44	68335.30	74490.96	77751.89	23.61	-35.81	4.38
Total	**902162.02**	**1103153.26**	**1392502.62**	**1524032.59**	**1593631.67**	**22.28**	**26.23**	**4.57**

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2014	2015	2016	2016	2017			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	8423.26	12002.65	15169.69	16375.54	15595.70	42.49	26.39	-4.76
Fishery Related	214.77	404.87	410.64	452.69	413.35	88.51	1.42	-8.69
Mining Related	275.24	390.09	391.51	398.57	317.50	41.73	0.36	-20.34
Agriculture, Forestry & Bevarage Production Related	10699.48	12179.35	14829.67	15597.88	15551.71	13.83	21.76	-0.30
Construction	19507.92	26554.42	32645.74	36147.23	34180.93	36.12	22.94	-5.44
Electricity,Gas and Water	3617.75	4933.46	4000.83	4220.95	4246.08	36.37	-18.90	0.60
Metal Products, Machinary & Electronic Equipment & Asse	2385.15	2976.90	2395.14	2385.61	2197.45	24.81	-19.54	-7.89
Transport, Communication and Public Utilities	12897.59	15099.18	17830.86	22951.94	23698.86	17.07	18.09	3.25
Wholesaler & Retailer	29633.88	32542.18	35847.16	38825.54	35429.78	9.81	10.16	-8.75
Finance, Insurance and Real Estate	12797.65	13368.46	16264.86	19282.85	18456.07	4.46	21.67	-4.29
Hotel or Restaurant	6278.73	7231.42	9287.71	10171.16	9669.23	15.17	28.44	-4.93
Other Services	7909.36	8661.91	9369.02	10199.49	9504.70	9.51	8.16	-6.81
Consumption Loans	12728.61	15563.89	17035.39	19748.00	18323.56	22.27	9.45	-7.21
Local Government	38.04	32.34	41.32	46.90	43.13	-14.98	27.76	-8.05
Others	34396.15	41529.50	57473.73	65026.55	60602.25	20.74	38.39	-6.80
TOTAL	**161803.56**	**193470.61**	**232993.26**	**261830.90**	**248230.29**	**19.57**	**20.43**	-5.19
Productwise								
Term Loan	21437.34	27992.73	37259.67	42623.95	41060.13	30.58	33.10	-3.67
Overdraft	40494.92	45887.99	54365.43	58344.65	55472.21	13.32	18.47	-4.92
Trust Receipt Loan / Import Loan	0.00	0.00	0.30	6.96	0.00	0.00	0.00	-100.00
Demand & Other Working Capital Loan	19857.01	20503.15	20231.27	22919.65	20124.31	3.25	-1.33	-12.20
Residential Personal Home Loan (Up to Rs. 1 Crore)	16820.26	22476.27	26787.73	29896.07	28218.82	33.63	19.18	-5.61
Real Estate Loan	12773.90	13116.83	17273.22	19819.93	19407.72	2.68	31.69	-2.08
Margin Nature Loan	4112.98	3831.26	5205.67	5452.62	5019.90	-6.85	35.87	-7.94
Hire Purchase Loan	15906.14	18970.95	23685.84	29870.07	29316.71	19.27	24.85	-1.85
Deprived Sector Loan	7564.63	10198.29	12938.71	14650.32	14205.51	0.00	0.00	-3.04
Bills Purchased	4.34	7.70	1.40	0.00	0.00	77.26	-81.82	0.00
Other Product	22832.03	30485.43	35244.02	38246.07	35404.99	33.52	15.61	-7.43
Total	**161803.56**	**193470.61**	**232993.26**	**261830.30**	**248230.29**	**19.57**	**20.43**	-5.19
Collateral wise								
Gold and Silver	3680.33	4111.82	4189.41	4106.85	4054.84	11.72	1.89	-1.27
Government Securities	5.85	12.34	6.15	14.12	10.52	110.90	-50.16	-25.49
Non Governmental Securities	3181.68	3330.32	4660.50	5003.06	5079.90	4.67	39.94	1.54
Fixed Deposit Receipts	1709.14	2014.24	2155.69	2547.80	2903.89	17.85	7.02	13.98
Own	1709.14	2014.20	2155.67	2547.80	2903.89	17.85	7.02	13.98
Other Licences Institutions	0.00	0.05	0.02	0.00	0.00	0.00	-55.56	0.00
Collateral of Properties	147209.51	177855.55	213181.75	239598.28	226201.38	20.82	19.86	-5.59
Fixed Assets	146794.10	177513.72	213171.49	239585.00	226189.27	20.93	20.09	-5.59
Current Assets	415.41	341.83	10.26	13.28	12.11	-17.71	-97.00	-8.81
Against security of Bill	4.20	15.30	8.28	8.30	5.40	264.19	-45.88	-34.92
Domestic Bills	4.20	15.30	8.28	8.30	5.40	264.19	-45.88	-34.92
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	9583.13	9470.60	49.80	45.42	-1.17
Government Guarantee	112.75	112.07	113.69	126.04	117.04	-0.60	1.44	-7.14
Institutional Guarantee	1492.52	2552.54	3716.23	4475.28	4129.62	71.02	45.59	-7.72
Personal Guarantee	200.91	155.40	570.85	801.41	894.68	-22.65	267.33	11.64
Collective Guarantee	1737.70	2602.75	3481.97	4174.89	4324.54	49.78	33.78	3.58
International Rated Foreign Bank's Guarantee	74.78	0.00	0.00	-0.03	0.00	-100.00	0.00	-100.00
Other Guarantee	2.41	1.59	5.10	5.54	4.72	-33.93	220.21	-14.80
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	968.74	503.74	-70.45	27.87	-48.00
Total	**161803.56**	**193470.61**	**232993.26**	**261830.30**	**248230.29**	**19.57**	**20.43**	-5.19

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2014	2015	2016	2016	2017			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	1918.01	1963.05	2035.53	2052.09	2174.45	2.35	3.69	5.96
Fishery Related	40.81	62.64	55.86	31.13	32.16	53.49	-10.83	3.33
Mining Related	45.84	71.55	41.80	35.87	49.78	56.09	-41.57	38.78
Agriculture, Forestry & Bevarage Production Related	4647.36	3632.41	2963.13	2472.55	2545.58	-21.84	-18.43	2.95
Construction	10209.97	10750.27	7902.75	7910.01	8087.17	5.29	-26.49	2.24
Electricity,Gas and Water	204.52	194.69	314.99	190.91	201.97	-4.81	61.79	5.80
Metal Products, Machinary & Electronic Equipment & Asse	722.06	829.16	750.81	741.26	821.75	14.83	-9.45	10.86
Transport, Communication and Public Utilities	5588.33	7098.04	6411.94	5602.03	6008.88	27.02	-9.67	7.26
Wholesaler & Retailer	8665.13	8491.89	7588.55	6577.35	6615.36	-2.00	-10.64	0.58
Finance, Insurance and Real Estate	4787.27	4704.90	4217.40	3879.52	3875.16	-1.72	-10.36	-0.11
Hotel or Restaurant	1784.46	1459.52	1776.67	1405.18	1545.63	-18.21	21.73	10.00
Other Services	2257.51	2195.70	2185.50	2009.60	2056.40	-2.74	-0.46	2.33
Consumption Loans	6047.38	5546.54	4577.78	4381.23	4217.26	-8.28	-17.47	-3.74
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	14838.79	14996.69	-6.38	-12.14	1.06
TOTAL	**65838.09**	**64728.11**	**56383.96**	**52164.99**	**53265.75**	**-1.69**	**-12.89**	2.11
Productwise								
Term Loan	8666.94	7859.26	7852.76	7087.79	6790.93	-9.32	-0.08	-4.19
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	9171.13	9579.48	-13.27	-15.59	4.45
Residential Personal Home Loan (Up to Rs. 1 Crore)	7991.30	8542.32	6730.72	7184.79	7272.70	6.90	-21.21	1.22
Real Estate Loan	9240.60	8681.64	7195.24	6633.63	6942.91	-6.05	-17.12	4.66
Margin Nature Loan	3930.51	3893.22	4046.55	3305.19	3461.74	-0.95	3.94	4.74
Hire Purchase Loan	6724.31	7589.24	6842.49	6464.14	6614.04	12.86	-9.84	2.32
Deprived Sector Loan	2049.60	2175.58	2294.65	2002.62	2056.71	0.00	0.00	2.70
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	10309.29	10540.85	5.66	-19.49	2.25
Total	**65838.09**	**64728.11**	**56383.96**	**52164.99**	**53265.75**	**-1.69**	**-12.89**	2.11
Collateral wise								
Gold and Silver	333.97	449.73	126.42	230.24	266.06	34.66	-71.89	15.55
Government Securities	17.56	20.72	16.63	16.72	16.72	17.98	-19.73	0.00
Non Governmental Securities	1936.64	2263.45	1923.44	1487.96	1480.49	16.88	-15.02	-0.50
Fixed Deposit Receipts	1705.66	1248.78	854.92	727.13	770.42	-26.79	-31.54	5.95
Own	1705.66	1248.78	854.92	727.13	770.42	-26.79	-31.54	5.95
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	40618.82	41521.64	-4.67	-17.33	2.22
Fixed Assets	55348.44	52784.94	43597.21	40444.17	41363.63	-4.63	-17.41	2.27
Current Assets	237.85	204.97	211.14	174.64	158.01	-13.82	3.01	-9.52
Against security of Bill	0.00	281.05	568.69	504.33	545.74	0.00	102.34	8.21
Domestic Bills	0.00	281.05	567.19	502.89	544.31	0.00	101.81	8.24
Foreign Bills	0.00	0.00	1.50	1.44	1.43	0.00	0.00	-0.84
Against Guarantee	656.57	755.99	1089.07	978.26	1133.74	15.14	44.06	15.89
Government Guarantee	67.90	64.90	59.11	41.86	41.86	-4.42	-8.93	0.00
Institutional Guarantee	272.12	311.04	640.19	526.96	561.64	14.30	105.83	6.58
Personal Guarantee	116.64	126.05	157.91	159.24	266.00	8.07	25.27	67.04
Collective Guarantee	25.91	27.25	8.24	13.25	13.24	5.20	-69.78	-0.09
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	236.96	251.01	30.31	-1.37	5.93
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	7601.52	7530.94	19.94	19.02	-0.93
Total	**65838.09**	**64728.01**	**56383.96**	**52164.99**	**53265.75**	**-1.69**	**-12.89**	2.11

Statement of Assets and Liabilities as on Pus end, 2073(Mid-Jan, 2017)

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	MBL
	Liabilities													
1	**CAPITAL FUND**	**6273.54**	**8606.25**	**11587.92**	**16287.75**	**7524.18**	**9381.68**	**6977.80**	**6039.33**	**8514.09**	**7780.75**	**6905.38**	**7715.15**	**6515.01**
	a. Paid-up Capital	6499.48	8588.97	6183.54	8706.61	3749.90	5848.89	3883.74	4011.76	4606.43	4576.89	4679.06	5819.65	4666.43
	b. Calls in Advance						627.43							1174.81
	c. Proposed Bonus Share										1052.69			
	d. General Reserves	2060.87	4925.73	4067.50	3205.83	2897.53	1559.43	1390.16	1825.39	2286.64	1693.94	1098.84	1263.49	603.69
	e. Share Premium	2.76		0.07	3104.51					18.56		2.59	319.96	
	f. Retained Earning	-3136.74	-4365.82	618.35	246.58	115.37	962.87	1175.73	68.09	206.83	16.66	-52.85	105.64	2.55
	g. Others Reserves Fund	847.17	-542.63	718.45	1024.22	761.38	383.06	528.17	134.09	1395.63	440.58	1177.75	206.41	67.54
2	**BORROWINGS**	300.03	736.20	304.19	1805.41	1500.00	1950.05	9584.16	26.49	1076.35	2294.40	2.50	2050.00	341.82
	a. NRB			4.19					26.49	7.50	94.40	2.50	750.00	341.82
	b. Interbank Borrowing		436.20		255.41	1500.00	1350.05	900.00			1200.00		800.00	
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.	300.03	300.00					7684.16						
	e. Bonds and Securities			300.00	1550.00		600.00	1000.00		1068.85	1000.00		500.00	
3	**DEPOSITS**	84830.90	138296.64	120819.38	116607.70	61986.18	91098.63	77599.39	41093.77	90436.61	70000.72	55468.03	79071.62	58240.22
	a. Current	16762.86	28019.28	17459.97	15462.38	16063.16	11363.94	6475.80	2574.98	8611.66	4852.02	1699.62	2323.04	1933.91
	Domestic	16583.92	27943.70	13826.95	10017.27	9077.75	9194.51	6162.81	2303.45	8370.18	4474.48	1447.84	2270.62	1877.35
	Foreign	178.94	75.58	3633.01	5445.11	6985.41	2169.43	312.99	271.53	241.48	377.54	251.77	52.42	56.55
	b. Savings	52405.64	91639.27	61642.79	39380.33	26295.03	45409.08	31423.09	12276.72	40248.95	21756.64	19422.23	20781.96	21666.22
	Domestic	52391.81	91606.73	58115.30	38179.46	22602.03	44085.54	31237.85	12226.33	40079.96	21309.82	19036.50	20719.64	21628.69
	Foreign	13.83	32.54	3527.49	1200.87	3693.01	1323.54	185.23	50.38	169.00	446.81	385.74	62.31	37.53
	c. Fixed	9992.70	8162.49	9145.55	36846.81	4000.48	22215.78	25842.48	19021.75	21980.72	30418.83	18797.39	34700.70	25215.37
	Domestic	9905.66	8162.49	8236.02	36729.31	2991.96	21332.69	22731.70	18476.00	20182.60	30358.03	18513.73	34109.73	24777.88
	Foreign	87.04		909.53	117.50	1008.51	883.09	3110.78	545.75	1798.12	60.79	283.66	590.97	437.49
	d. Call Deposits	4523.42	8894.41	29807.54	23147.11	14944.18	10324.19	13354.55	6506.39	18399.44	12315.96	15187.72	20731.85	8900.38
	Domestic	4523.42	8713.61	15258.04	17583.20	3007.83	5570.40	7065.09	6451.45	14329.86	12078.97	15174.80	19461.93	8602.16
	Foreign		180.80	14549.50	5563.91	11936.36	4753.78	6289.46	54.93	4069.58	236.99	12.92	1269.92	298.22
	e. Others	1146.28	1581.19	2763.54	1771.07	683.32	1785.63	503.48	713.93	1195.84	657.27	361.07	534.08	524.35
	Domestic	1146.28	1581.19	2548.31	1592.03	495.56	1381.83	414.43	713.69	1161.63	580.12	360.04	384.60	343.86
	Foreign			215.23	179.05	187.76	403.80	89.05	0.24	34.21	77.14	1.03	149.48	180.49
4	**Bills Payable**	39.99	71.51	269.05	0.21	130.68	322.25	367.56	13.53	691.11	55.42	14.47	116.97	66.48
5	**Other Liabilities**	15162.34	22127.73	18561.10	12005.85	2825.71	3931.61	3651.30	5883.76	10822.74	4293.12	5386.85	2822.03	4138.77
	1. Sundry Creditors	5699.43	2763.49	8804.18	951.40	452.93	255.03	1018.71	240.09	859.86	465.62	267.15	303.46	997.37
	2. Loan Loss Provision	2202.19	3880.21	1697.93	1716.42	435.77	1387.39	696.49	640.95	981.26	2189.36	2338.24	1072.83	672.11
	3. Interest Suspense a/c	4287.91	10105.28	484.41	456.74	148.39	563.34	66.21	297.32	303.21	277.17	981.75	270.21	156.82
	4. Others	2972.81	5378.75	7574.58	8881.29	1788.62	1725.85	1869.90	4705.41	8678.41	1360.97	1799.71	1175.53	2312.46
6	**Reconcillation A/c**	2104.75			27.10		54.00	8.29	1.05	6.51				
7	**Profit & Loss A/c**	1895.64	1491.89	1909.34	1584.96	740.15	1030.03	758.72	836.71	990.09	601.45	77.62	721.40	571.86
		110607.18	171330.22	153450.97	148319.00	74706.90	107768.26	98947.22	53894.64	112537.51	85025.86	67854.84	92497.17	69874.16
	Assets													
1	**LIQUID FUNDS**	7305.84	7996.83	10417.53	12384.18	17433.24	8720.86	8620.12	4973.49	23372.18	8186.71	7478.97	8288.89	7926.90
	a. Cash Balance	3001.68	3383.84	1688.17	1963.51	697.94	1202.59	1996.56	1121.97	2606.99	1369.93	1828.13	1524.77	2065.30
	Nepalese Notes & Coins	2965.20	3307.02	1516.43	1805.94	662.07	1103.76	1966.59	1099.14	2575.13	1331.03	1815.21	1486.44	2029.61
	Foreign Currency	36.48	76.82	171.74	157.57	35.88	98.83	29.98	22.83	31.86	38.90	12.92	38.32	35.69
	b. Bank Balance	4304.16	4307.99	8382.86	8911.86	3355.04	7068.23	5123.55	3851.53	17965.15	6486.67	5650.84	6657.86	5161.59
	1. In Nepal Rastra Bank	3597.83	2742.23	7169.41	6843.11	2526.55	4869.26	3358.78	3266.85	12787.35	5301.55	3851.83	4650.93	3522.27
	Domestic Currency	3586.10	2563.99	5858.11	6427.03	2503.23	4696.61	3331.04	3182.24	12765.05	5241.91	3867.90	4630.25	3506.44
	Foreign Currency	11.73	178.24	1311.29	416.08	23.33	172.64	27.75	84.61	22.30	59.64	-16.07	20.68	15.83
	2. "A"Class Licensed Institution	130.45	783.22	74.49	692.04	112.78	195.68	437.38	230.95	519.06	637.87	1650.82	284.78	447.90
	Domestic Currency	130.45	780.72	74.49	586.07	112.78	195.68	437.38	230.93	507.91	609.88	1643.01	284.74	431.48
	Foreign Currency		2.50		105.98				0.02	11.15	27.99	7.82	0.05	16.42
	3. Other Financial Ins.													82.43
	4. In Foreign Banks	575.89	782.54	1138.96	1376.71	715.71	2003.29	1327.38	353.72	4658.75	547.25	148.19	1722.15	1108.99
	c. Money at Call		305.00	346.50	1508.80	13380.26	450.03	1500.00		2800.03	330.12		106.26	700.00
	Domestic Currency		305.00	90.00	1400.00		450.03	1500.00						700.00
	Foreign Currency			256.50	108.80	13380.26				2800.03	330.12		106.26	
2	**INVESTMENT IN SECURITIES**	10194.41	41369.06	15289.06	12407.48	7865.22	9052.41	8605.96	2594.13	10213.49	9203.55	4795.62	11300.32	5638.26
	a. Govt.Securities	7568.34	27619.06	13016.36	9007.48	5335.22	4657.51	8605.96	1724.13	7652.77	9203.55	3715.62	8234.42	4200.97
	b. NRB Bond	2626.08	13750.00	2000.00	3400.00	2530.00	2200.00		870.00	2560.73		1080.00	3065.90	200.00
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e Non Residents			272.70			2194.90							1237.29
3	**SHARE & OTHER INVESTMENT**	3524.02	1570.46	22740.26	16243.44	11861.13	8884.42	16747.61	4093.72	2256.85	2134.50	2627.91	2482.07	46.50
	a. Interbank Lending	950.00							1605.05			2500.52		
	b. Non Residents	2434.40	634.55	22116.16	12436.22		7940.87	16596.35	2282.75	2181.00	1983.57		1557.29	
	c. Others	139.62	935.91	624.10	3807.21	11861.13	943.55	151.26	205.91	75.85	150.94	127.39	924.78	46.50
4	**LOANS & ADVANCES**	70809.10	93809.81	90027.86	96207.60	35540.76	72839.21	59724.47	35166.68	72273.04	61673.22	48255.34	66667.56	51421.34
	a. Private Sector	70809.10	88913.79	86976.29	94638.64	34131.46	68469.13	57080.78	33510.63	65116.28	58916.96	48129.29	66520.06	49669.72
	b. Financial Institutions		3599.20	3051.57	1450.45	1409.30	3199.90	2643.69	1554.65	2825.53	2554.29			1717.99
	c. Government Organizations		1296.82		118.51		1170.19		101.40	4331.24	201.97	126.05	147.50	33.62
5	**BILL PURCHASED**	4.62	96.28	4.85	502.30	1.98	2728.60	744.34	1034.44	345.08	1115.73	167.33	828.02	432.20
	a. Domestic Bills Purchased	0.40	77.89		41.59	1.79	70.89		928.47	345.08		2.40		0.46
	b. Foreign Bills Purchased	4.22	18.39	4.85	411.18	0.19	82.44	1.30	105.97			164.93	828.02	431.74
	c. Import Bills & Imports				49.54		2575.27	743.04			1115.73			
6	**LOANS AGAINST COLLECTED BILLS**			257.38										
	a. Against Domestic Bills			257.38										
	b. Against Foreign Bills													
7	**FIXED ASSETS**	433.14	1447.59	1650.68	2443.21	422.69	2185.54	1562.90	193.22	756.22	1740.78	1188.51	848.81	660.71
8	**OTHER ASSETS**	16689.80	19567.20	13063.35	8126.87	1573.73	3056.43	2941.83	5750.48	3320.65	945.52	2608.81	2031.45	3511.70
	a. Accrued Interest:	4352.25	10186.29	1163.01	673.46	220.86	648.89	199.19	300.24	349.00	346.84	997.54	342.27	191.28
	Financia		7831.01	37.99	562.23	94.66	563.34	66.15	113.09	161.61	215.09	981.75	150.07	155.72
	Government Enterpris		135.00	343.20	72.99	2.60	11.96	72.77	2.92	42.76	64.59	14.49	56.75	32.91
	Private Sector	4352.25	2220.28	781.82	38.24	123.59	73.60	60.27	184.23	144.63	67.16	1.30	135.45	2.65
	b. Staff Loans / Adv.	1552.92	3908.17	2074.82	291.24	341.82	978.34	880.14	693.37	1711.97	374.65	686.18	493.83	457.58
	c. Sundry Debtors	4692.47	472.37	2564.45	381.80	144.10		1146.75	92.51	489.51	7.65	185.03	740.96	745.02
	d. Cash In Transit		252.43		0.48		0.21			6.00				
	e. Others	6092.16	4747.94	7261.08	6779.88	866.96	1428.99	715.76	4664.36	764.17	216.38	740.06	454.38	2117.83
9	**Expenses not Written off**	27.85				8.13	84.19					5.40	1.99	122.25
10	**Non Banking Assets**	132.46	84.02		3.93		216.58		88.49		25.86	626.58	48.05	114.31
11	**Reconcillation Account**	1485.95	5388.97									100.38		
12	**Profit & Loss A/c**													
	TOTAL ASSETS	110607.18	171330.22	153450.97	148319.00	74706.90	107768.26	98947.22	53894.64	112537.51	85025.86	67854.84	92497.17	69874.16

Statement of Assets and Liabilities as on Pus end, 2073(Mid-Jan, 2017)

S.N.	BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata	Mega	Civil
	Liabilities													
1	**CAPITAL FUND**	**4063.38**	**5837.72**	**6980.83**	**18759.69**	**8705.72**	**6820.92**	**6821.27**	**6144.67**	**9273.31**	**6429.18**	**2478.21**	**4948.73**	**6028.09**
	a. Paid-up Capital	2699.17	3039.23	3761.74	10374.40	6164.27	5537.35	4940.35	5301.40	5430.06	5881.40	2307.20	4012.03	4583.81
	b. Calls in Advance		827.86											
	c. Proposed Bonus Share		0.53	1473.26		986.28		852.21					531.59	
	d. General Reserves	546.37	563.48	1082.38	4408.78	987.77	695.88	803.53	774.26	1007.62	875.18	127.36	367.47	423.57
	e. Share Premium		74.00				402.05	182.50		1424.86	123.75		0.54	4.67
	f. Retained Earning	13.39	1264.16	72.68	2992.52	34.47	22.55	8.04	16.00	1108.21	-1717.48	0.00	0.41	482.37
	g. Others Reserves Fund	804.45	68.47	590.77	984.00	532.93	163.09	34.65	53.01	302.56	1266.33	43.64	36.67	533.68
2	**BORROWINGS**	1107.34	400.00	1803.52	4165.48	2500.00	2134.46	99.94		1217.67	51.86	718.16	3536.08	750.00
	a. NRB	907.34			540.10		12.50	99.94		634.65		500.00	3121.50	
	b. Interbank Borrowing	200.00		600.00	1730.04	2100.00	1621.96				51.86	218.16	414.58	750.00
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.				515.34					83.02				
	e. Bonds and Securities		400.00	1203.52	1380.00	400.00	500.00			500.00				
3	**DEPOSITS**	39946.39	55554.82	74935.73	87659.28	84126.68	52749.23	55006.02	57300.46	68797.98	70216.57	25564.14	38517.11	32934.93
	a. Current	1757.48	2179.34	3585.83	9386.16	3777.89	1745.82	2104.30	2284.55	2519.79	2542.97	1955.54	1217.55	825.69
	Domestic	1671.13	2007.95	3259.42	9380.00	3591.68	1639.80	1910.79	2273.85	2387.99	2467.15	1946.55	1175.15	811.85
	Foreign	86.35	171.39	326.41	6.16	186.21	106.02	193.50	10.70	131.79	75.82	9.00	42.40	13.84
	b. Savings	9724.88	12033.83	19722.53	40092.53	35574.35	11392.70	8749.01	17829.58	18770.42	34952.95	6271.10	9870.59	5326.50
	Domestic	9604.92	11546.34	19597.79	40092.30	32428.06	11296.66	8707.74	17773.64	18613.77	34887.94	6239.98	9790.60	5280.41
	Foreign	119.96	487.49	124.74	0.23	3146.28	96.05	41.26	55.94	156.64	65.01	31.12	79.99	46.09
	c. Fixed	19249.22	25550.97	23504.07	35886.97	30333.28	29444.46	26133.86	30512.97	31908.70	13809.67	13082.66	13702.49	19632.45
	Domestic	18430.97	24475.17	23179.50	35886.97	30322.20	29279.38	25478.96	29262.46	30651.42	12715.66	12809.91	13331.55	19632.45
	Foreign	818.25	1075.81	324.57		11.08	165.08	654.90	1250.51	1257.27	1094.01	272.75	370.94	
	d. Call Deposits	8945.95	14514.29	27245.28	1275.11	13754.32	9876.55	17483.27	5870.14	13686.39	18250.41	4100.06	13404.76	6747.92
	Domestic	8147.04	13513.78	27009.80	1275.11	13484.66	9845.56	17445.28	5731.11	13422.42	17869.90	4100.06	13365.80	6495.07
	Foreign	798.91	1000.51	235.48		269.66	31.00	38.00	139.03	263.97	380.50		38.96	252.85
	e. Others	268.86	1276.38	878.02	1018.50	686.83	289.69	535.58	803.21	1912.69	660.56	154.78	321.72	402.37
	Domestic	268.86	1207.19	877.36	1018.50	648.91	281.73	535.58	693.25	1295.36	660.56	154.78	321.72	402.37
	Foreign		69.19	0.65		37.92	7.97		109.96	617.34				
4	**Bills Payable**	102.04	18.20				95.43	47.24	36.59	18.72	102.16	20.91	18.36	116.50
5	**Other Liabilities**	3010.59	3339.47	6726.32	20658.34	4585.80	3327.20	3444.56	2832.64	2704.45	7655.96	1507.35	2983.43	3918.19
	1. Sundry Creditors	868.64	95.89	2077.86	4334.58	262.94	24.24	16.05	7.03	61.36	741.13	51.53	9.83	1052.40
	2. Loan Loss Provision	705.69	916.86	1302.24	3856.13	1723.28	940.14	860.41	983.65	1438.94	2899.22	710.58	529.46	1208.14
	3. Interest Suspense a/c	168.38	130.39	311.33	1926.93	207.96	240.50	221.47	573.52	211.83	1562.50	93.85	126.50	470.00
	4. Others	1267.88	2196.32	3034.88	10540.69	2391.62	2122.32	2346.62	1268.44	992.31	2453.10	651.38	2317.64	1187.64
6	**Reconcillation A/c**										5.61			
7	**Profit & Loss A/c**	277.61	406.39	679.45	906.69	906.21	631.67	559.72	609.71	1129.79	1112.33	161.35	370.91	167.34
		48507.34	65556.60	91125.84	132149.48	100824.40	65758.91	65978.76	66924.06	83141.91	85573.66	30450.12	50374.61	43915.05
	Assets													
1	**LIQUID FUNDS**	5843.23	7661.88	11393.37	11598.59	8182.23	7232.59	9112.27	6077.06	8494.49	13386.86	2508.43	8950.50	3535.61
	a. Cash Balance	816.59	1132.17	2447.69	3122.56	1576.23	1808.94	1530.83	1097.54	1517.84	2476.38	733.61	854.43	890.32
	Nepalese Notes & Coins	762.45	1112.25	2374.16	3103.00	1540.44	1784.48	1514.67	1085.79	1492.03	2379.11	720.76	836.88	883.28
	Foreign Currency	54.14	19.93	73.53	19.57	35.79	24.47	16.16	11.76	25.81	97.27	12.86	17.55	7.05
	b. Bank Balance	4493.90	5679.70	5263.36	8473.71	6606.00	5120.87	7133.21	4979.52	6617.20	6528.59	1774.82	3121.32	2445.28
	1. In Nepal Rastra Bank	3354.58	3571.32	4686.17	5783.44	5666.28	3318.09	5936.33	4193.09	4895.94	4892.99	1336.36	2195.63	1893.26
	Domestic Currency	3347.52	3501.17	4634.30	5759.61	5614.30	3299.29	5878.47	4161.08	4752.15	4855.94	1321.89	2189.98	1875.95
	Foreign Currency	7.06	70.16	51.87	23.84	51.98	18.80	57.87	32.00	143.79	37.05	14.47	5.65	17.31
	2. "A"Class Licensed Institution	130.97	200.61	139.58	1389.39	346.14	652.31	192.17	425.35	714.34	174.74	193.42	542.50	148.98
	Domestic Currency	115.55	170.68	136.14	1383.74	341.37	650.12	182.59	425.19	714.34	165.82	158.06	539.38	148.31
	Foreign Currency	15.42	29.93	3.44	5.64	4.77	2.20	9.58	0.16		8.92	35.36	3.12	0.67
	3. Other Financial Ins.					9.75			16.03	3.47	20.79	0.54		
	4. In Foreign Banks	1008.35	1907.77	437.60	1300.88	583.83	1150.47	1004.71	345.05	1003.45	1440.07	244.49	383.18	403.05
	c. Money at Call	532.75	850.00	3682.33	2.32		302.78	448.22		359.45	4381.90		4974.75	200.00
	Domestic Currency	260.00	850.00	3055.00			302.78	448.22			3400.00		4020.00	200.00
	Foreign Currency	272.75		627.33	2.32					359.45	981.90		954.75	
2	**INVESTMENT IN SECURITIES**	4604.31	4439.66	7564.43	5731.81	11027.40	5828.47	4616.72	6026.07	5305.57	5825.69	2515.15	3563.00	5219.05
	a. Govt.Securities	4188.31	4439.66	7564.43	4075.81	10527.40	4747.44	4616.72	6026.07	5305.57	5762.64	1564.74	3555.00	4619.05
	b. NRB Bond	416.00			1656.00	500.00	1081.03				63.05	950.41	8.00	600.00
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e Non Residents													
3	**SHARE & OTHER INVESTMENT**	1773.51	2507.37	2909.32	3762.32	7083.55	1831.75	2194.51	3185.15	6155.44	1124.90	1157.60	885.11	961.85
	a. Interbank Lending	87.28			480.00	394.68		899.23		2375.96				
	b. Non Residents	1418.30	1589.03	938.26		6299.68			3036.65	3385.48	587.50	545.50	668.35	817.68
	c. Others	267.93	918.34	1971.06	3282.32	389.19	1831.75	1295.28	148.50	394.00	537.40	612.10	216.76	144.17
4	**LOANS & ADVANCES**	33659.89	45976.79	63892.92	90534.55	70667.39	46657.71	46747.53	49183.39	59764.78	55923.15	22887.96	34540.58	30397.31
	a. Private Sector	32891.59	45638.10	63892.92	90517.62	70667.39	45068.53	44484.93	47905.60	57726.79	55923.15	21681.28	33389.34	28794.39
	b. Financial Institutions	768.30	338.69		16.93		1588.88	1774.86	1277.79	2038.00		1016.58	1151.24	1094.77
	c. Government Organizations						0.29	487.74				190.10		508.15
5	**BILL PURCHASED**		733.32	73.51		848.98	117.72	165.33	40.28	639.25	605.89	0.80		62.97
	a. Domestic Bills Purchased		30.49	18.82			117.72	4.12		639.25	605.89			62.97
	b. Foreign Bills Purchased			54.69		848.98		161.21	40.28			0.80		
	c. Import Bills & Imports		702.84											
6	**LOANS AGAINST COLLECTED BILLS**						6.65					90.17		252.94
	a. Against Domestic Bills						6.65							252.94
	b. Against Foreign Bills											90.17		
7	**FIXED ASSETS**	744.08	1484.74	1183.77	1369.89	1466.26	1713.74	803.19	871.66	1367.67	2933.03	483.76	569.95	650.47
8	**OTHER ASSETS**	1748.19	2752.84	4108.55	18713.23	1427.22	2370.27	2290.49	1461.78	1330.03	5196.07	776.35	1806.78	2746.69
	a. Accrued Interest:	207.05	193.18	311.33	1926.93	118.33	268.50	241.96	614.60	277.80	1630.03	105.72	178.20	517.49
	Financia	107.59	34.37	140.84			169.74	190.24	573.29	149.06	1038.72	83.43	70.20	397.91
	Government Enterpris	25.13	26.85			56.99	19.09	11.24	33.80	35.52	59.89	10.72	37.35	40.06
	Private Sector	74.32	131.97	170.50	1926.93	61.34	79.67	40.47	7.51	93.21	531.42	11.56	70.66	79.52
	b. Staff Loans / Adv.	269.09	279.02	617.26	4005.80	49.00	347.44	131.27	270.97	331.16	929.55	393.32	323.55	191.44
	c. Sundry Debtors	23.15	736.19	884.80	9191.68	142.22	17.58	17.66	4.06	32.60	1562.15	66.25	7.53	0.85
	d. Cash In Transit				27.99									
	e. Others	1248.89	1544.45	2295.15	3560.82	1117.68	1736.76	1899.61	572.16	688.48	1074.35	211.07	1297.49	2036.91
9	**Expenses not Written off**													
10	**Non Banking Assets**	134.12			192.61	121.37		48.72	78.66	84.68	578.07	29.90	58.70	81.48
11	**Reconcillation Account**	0.00		-0.04	246.47									6.68
12	**Profit & Loss A/c**													
	TOTAL ASSETS	48507.34	65556.60	91125.84	132149.48	100824.41	65758.91	65978.76	66924.06	83141.91	85573.66	30450.12	50374.61	43915.05

Statement of Assets and Liabilities as on Pus end, 2073(Mid-Jan, 2017)

S.N.	BFI Name	Century	Sanima	NIDC	MahalaxmiDB	Siddhartha	Yeti	Narayani	Sahayogi	Karnali	Triveni	Shangrila	Gandaki	Excel	Biratlaxmi
	Liabilities														
1	**CAPITAL FUND**	**4300.97**	**6099.75**	**3423.53**	**1730.29**	**1650.29**	**1515.57**	**-74.27**	**389.69**	**187.17**	**1502.64**	**1450.58**	**748.49**	**465.25**	**598.88**
	a. Paid-up Capital	3689.00	5305.87	415.82	1156.22	1419.17	1386.23	55.57	257.88	151.00	1350.02	1073.46	643.96	307.65	425.36
	b. Calls in Advance							6.12							
	c. Proposed Bonus Share							10.05	56.73			172.52		76.91	82.83
	d. General Reserves	84.67	571.15	905.40	241.75	223.35	178.81	17.52	72.06	13.66	141.44	181.80	102.42	75.87	88.09
	e. Share Premium	108.51	102.37									3.44			
	f. Retained Earning	4.34	7.08	1992.20	305.78	0.61	-267.96	-173.29	2.97	22.51	0.07	13.30	2.12	4.81	2.29
	g. Others Reserves Fund	414.45	113.28	110.10	26.53	7.16	218.49	9.76	0.05		11.10	6.06			0.31
2	**BORROWINGS**		3005.49			620.00					950.00	250.00		845.00	
	a. NRB		2330.15									250.00			
	b. Interbank Borrowing		305.35			620.00					950.00			845.00	
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities		370.00												
3	**DEPOSITS**	32675.76	51791.46	1422.17	11783.32	14212.36	12060.90	211.37	3321.71	1799.00	9597.20	12048.51	5879.84	4057.20	4892.04
	a. Current	1337.69	2929.35	19.21	335.61	426.72	388.07		93.27	9.44	235.71	153.05	138.67	66.30	89.84
	Domestic	1226.97	2879.41	19.21	335.61	426.45	384.76		93.27	9.44	235.71	153.05	138.67	66.30	89.84
	Foreign	110.72	49.94			0.28	3.31								
	b. Savings	6933.46	20144.20	451.27	6282.39	7216.63	4406.66	77.10	2430.03	1094.64	4623.50	5812.82	2778.05	2410.08	3130.20
	Domestic	6916.35	19777.48	451.27	6282.39	7216.63	4406.64	77.10	2430.03	1094.64	4623.50	5812.82	2778.05	2410.08	3130.20
	Foreign	17.12	366.72				0.02								
	c. Fixed	16169.05	19203.47	930.65	3794.67	2292.10	4255.31	134.14	390.24	428.05	2534.84	2319.43	1059.78	413.33	1219.65
	Domestic	16169.05	19200.74	930.65	3794.67	2292.10	4255.31	134.14	390.24	428.05	2534.84	2319.43	1059.78	413.33	1219.65
	Foreign		2.73												
	d. Call Deposits	7998.44	9195.00	21.04	1368.46	4266.12	3008.89		408.17	255.61	2109.22	3742.83	1899.06	1166.77	448.90
	Domestic	7988.79	9043.94	21.04	1368.46	4266.12	3005.57		408.17	255.61	2109.22	3742.83	1899.06	1166.77	448.90
	Foreign	9.65	151.07				3.32								
	e. Others	237.12	319.44		2.18	10.79	1.97	0.13		11.26	93.93	20.38	4.28	0.72	3.46
	Domestic	237.12	309.03		2.18	10.79	1.97	0.13		11.26	93.93	20.38	4.28	0.72	3.46
	Foreign		10.41												
4	**Bills Payable**	20.31					6.92					2.85			
5	**Other Liabilities**	1555.44	2170.85	1483.04	848.28	746.59	2042.39	355.28	112.85	65.12	442.84	648.39	179.26	174.95	239.36
	1. Sundry Creditors	52.31	4.72	52.84	4.08	67.22	23.33	46.97	3.16	3.94	48.87	198.55	4.60	2.43	59.24
	2. Loan Loss Provision	366.10	542.88	246.15	390.71	347.68	398.79	147.35	36.91	30.76	196.36	169.04	55.98	66.81	49.73
	3. Interest Suspense a/c	11.69	100.26	507.48	139.73	134.81	170.37	119.68	10.97	22.13	64.03	51.37	9.95	12.22	7.06
	4. Others	1125.34	1522.99	676.56	313.76	196.87	1449.90	41.28	61.81	8.29	133.58	229.44	108.73	93.49	123.33
6	**Reconcillation A/c**			-1.35	8.99			90.05					0.15		
7	**Profit & Loss A/c**	225.76	622.41	134.33	128.72	186.82	137.95	6.18	56.60	3.67	111.59	129.67	93.31	73.86	61.92
		38778.24	63689.96	6461.72	14499.60	17416.06	15763.74	588.60	3880.85	2054.96	12604.27	14530.00	6901.04	5616.25	5792.20
	Assets														
1	**LIQUID FUNDS**	5287.33	4286.99	2540.62	3467.70	4352.96	3381.34	110.71	863.79	820.85	3080.43	3213.57	1470.19	1795.82	2009.09
	a. Cash Balance	875.93	755.06	14.75	240.43	381.43	242.41	2.13	55.22	108.89	237.31	249.90	137.37	225.62	105.53
	Nepalese Notes & Coins	852.20	730.07	14.75	240.43	381.39	241.11	2.13	55.22	108.89	237.31	249.16	137.01	225.62	105.53
	Foreign Currency	23.73	24.99			0.03	1.30					0.74	0.36		
	b. Bank Balance	4411.40	3531.93	2525.86	678.03	983.34	3138.93	108.58	167.68	91.63	638.64	2963.67	1332.82	250.83	262.68
	1. In Nepal Rastra Bank	3064.22	3318.40	89.51	645.17	926.96	526.83	0.47	159.11	91.63	567.18	602.81	275.90	30.09	260.61
	Domestic Currency	3051.14	3296.79	89.51	645.17	926.96	526.83	0.47	159.11	91.63	567.18	602.81	275.90	30.09	260.61
	Foreign Currency	13.08	21.61												
	2. "A"Class Licensed Institution	215.34	79.11	2436.35	32.07	56.38	2102.35	14.12	8.39		71.46	1244.05	504.66	219.54	2.05
	Domestic Currency	193.90	74.65	2436.35	32.07	56.32	2088.80	14.12	8.39		71.46	1244.05	504.66	219.54	2.05
	Foreign Currency	21.45	4.46			0.06	13.56								
	3. Other Financial Ins.				0.79		507.00	93.98	0.18			1099.94	552.26	1.20	0.02
	4. In Foreign Banks	1131.83	134.42				2.75					16.87			
	c. Money at Call				2549.24	2988.20			640.89	620.32	2204.48			1319.37	1640.87
	Domestic Currency				2549.24	2982.66			640.89	620.32	2204.48			1319.37	1640.87
	Foreign Currency					5.53									
2	**INVESTMENT IN SECURITIES**	713.78	7290.13	40.00	308.10	150.00	260.05				181.78	275.00			290.80
	a. Govt.Securities	633.78	6758.11	40.00	308.10	150.00	260.05				181.78	275.00			290.80
	b. NRB Bond	80.00	1.60												
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents		530.41												
3	**SHARE & OTHER INVESTMENT**	2136.20	2222.13	168.67	81.76	56.90	119.92	14.26	2.00		41.19	102.57	15.50	27.12	4.41
	a. Interbank Lending	1638.89													
	b. Non Residents	382.03	2000.53												
	c. Others	115.28	221.60	168.67	81.76	56.90	119.92	14.26	2.00		41.19	102.57	15.50	27.12	4.41
4	**LOANS & ADVANCES**	28988.02	47464.67	2810.63	9880.90	12192.25	10089.51	152.51	2876.26	1015.10	8817.58	10570.70	5176.81	3593.19	3246.65
	a. Private Sector	27787.48	46096.03	2810.63	9653.35	12192.25	9904.17	152.51	2876.26	1015.10	8791.06	10570.70	5176.81	3593.19	3246.65
	b. Financial Institutions	1200.54	1360.72		227.56		184.06				26.52				
	c. Government Organizations		7.92				1.28								
5	**BILL PURCHASED**	28.07													
	a. Domestic Bills Purchased	15.00													
	b. Foreign Bills Purchased	13.07													
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	497.12	758.65	108.19	182.40	325.25	237.79	3.69	63.43	79.96	226.61	114.49	131.35	44.70	73.58
8	**OTHER ASSETS**	1109.87	1667.39	793.61	577.52	328.95	1204.52	217.38	75.36	139.05	237.45	253.67	107.19	155.39	162.40
	a. Accrued Interest:	20.82	145.14	507.51	139.74	142.61	222.89	121.81	10.97	22.13	64.03	67.89	9.97	12.22	7.06
	Financia	11.69	29.49	507.51	57.24			9.26			15.22			6.89	3.39
	Government Enterpris	6.39	32.49			2.17	3.00					2.15			
	Private Sector	2.74	83.16		82.50	140.44	219.89	112.55	10.97	22.13	48.81	65.74	9.97	5.33	3.67
	b. Staff Loans / Adv.	303.52	383.66	19.32	60.52	80.20	52.35	1.63	11.10	85.56	78.70	92.67	14.63	35.27	63.92
	c. Sundry Debtors	260.68	2.59	50.93	0.73	21.47	18.03	83.98	16.70	15.38	16.12	14.76	29.94	65.45	45.58
	d. Cash In Transit								0.26						
	e. Others	524.85	1136.00	215.84	376.53	84.66	911.26	9.96	36.33	15.98	78.60	78.35	52.64	42.44	45.84
9	**Expenses not Written off**	4.46				4.58									
10	**Non Banking Assets**	13.39			1.22	5.17	470.61				19.25				2.17
11	**Reconcillation Account**						0.00	90.06						0.03	3.10
12	**Profit & Loss A/c**														
	TOTAL ASSETS	38778.24	63689.96	6461.72	14499.60	17416.06	15763.74	588.60	3880.85	2054.96	12604.27	14530.00	6901.04	5616.25	5792.20

Statement of Assets and Liabilities as on Pus end, 2073(Mid-Jan, 2017)

S.N.	BFI Name	Western	Araniko	Deva	Miteri	Tinau	Muktinath	Sewa	Kankai	Mahakali	Ace	Bhargav	diyalo	Country	Alpine
	Liabilities														
1	**CAPITAL FUND**	**267.83**	**427.86**	**1279.14**	**447.79**	**428.06**	**1752.16**	**584.86**	**172.90**	**183.85**	**1414.68**	**166.90**	**303.25**	**428.63**	**303.38**
	a. Paid-up Capital	156.96	301.66	1004.44	374.32	341.37	1531.35	506.41	150.00	148.82	1202.98	120.00	240.35	356.93	227.14
	b. Calls in Advance		9.52	137.31		46.19						4.21			
	c. Proposed Bonus Share											25.26		30.16	32.94
	d. General Reserves	67.66	39.80	135.67	56.63	38.94	198.76	73.72	20.89	11.18	193.20	14.75	31.03	36.47	31.15
	e. Share Premium			0.68					0.03						10.28
	f. Retained Earning	43.22	2.01	0.33	14.49	1.56	15.71	1.29	1.98	23.85	0.13	2.12	30.30	2.36	1.17
	g. Others Reserves Fund		74.86	0.71	2.36		6.34	3.44			18.38	0.54	1.57	2.72	0.70
2	**BORROWINGS**						400.00		300.00		1725.03				360.00
	a. NRB														
	b. Interbank Borrowing						400.00		300.00		1725.03				360.00
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	2299.37	2274.71	9071.98	2380.06	3640.97	14582.14	5411.12	1371.54	1278.65	7539.68	1655.46	1965.29	1397.63	1852.32
	a. Current	46.70	95.36	214.25	75.59	66.94	254.90	50.27	45.33		176.47	13.80	43.70	19.62	95.96
	Domestic	46.70	95.36	214.13	75.59	66.94	254.90	50.27	45.33		156.84	13.80	43.70	19.62	95.96
	Foreign			0.12							19.63				
	b. Savings	1466.46	1251.13	5246.00	1045.36	2032.23	7441.49	2780.74	664.63	986.62	3675.95	688.51	902.68	517.31	1018.62
	Domestic	1466.46	1251.13	5244.61	1045.36	2032.23	7441.49	2780.74	664.63	986.62	3667.19	688.51	902.68	517.31	1018.62
	Foreign			1.38							8.76				
	c. Fixed	491.23	578.38	1571.74	951.01	898.99	3457.22	1155.33	210.36	292.02	2141.59	617.40	644.64	471.76	284.34
	Domestic	491.23	578.38	1570.65	951.01	898.99	3457.22	1155.33	210.36	292.02	2141.59	617.40	644.64	471.76	284.34
	Foreign			1.09											
	d. Call Deposits	294.90	349.83	2029.93	308.07	602.29	3420.10	1423.83	450.91		1532.49	318.87	374.04	388.94	451.35
	Domestic	294.90	349.83	2029.93	308.07	602.29	3420.10	1423.83	450.91		1532.49	318.87	374.04	388.94	451.35
	Foreign														
	e. Others	0.09		10.06	0.03	40.52	8.44	0.95	0.31		13.19	16.89	0.22		2.05
	Domestic	0.09		10.06	0.03	40.52	8.44	0.95	0.31		13.19	16.89	0.22		2.05
	Foreign														
4	**Bills Payable**			44.50											
5	**Other Liabilities**	49.13	176.74	483.92	95.88	132.70	853.94	371.50	71.36	37.61	759.33	33.72	70.52	93.51	124.01
	1. Sundry Creditors	3.44	93.21	18.63	12.37	17.97	1.58	177.38	0.96	6.85	1.24	2.38	2.21	1.84	20.42
	2. Loan Loss Provision	26.52	27.45	215.87	23.42	35.76	145.39	67.39	15.00	15.87	146.54	15.36	31.50	31.17	35.81
	3. Interest Suspense a/c		10.42	61.57	15.62	4.52	89.66	13.42	2.42	3.14	50.54	1.09	9.40	7.93	16.47
	4. Others	19.16	45.65	187.85	44.46	74.45	617.30	113.30	52.98	11.74	561.01	14.89	27.41	52.58	51.32
6	**Reconcillation A/c**			2.03	803.37		-0.01								2.47
7	**Profit & Loss A/c**	26.46	36.73	140.38	52.17	51.82	223.22	77.29	23.22	12.31	129.83	18.01	14.04	23.77	32.16
		2642.79	2916.03	11021.94	3779.27	4253.56	17811.44	6444.76	1939.02	1512.42	11568.56	1874.08	2353.10	1943.55	2674.34
	Assets														
1	**LIQUID FUNDS**	732.89	800.11	2210.00	693.58	960.55	3405.43	1536.86	712.13	473.49	3309.61	403.64	624.67	407.90	903.93
	a. Cash Balance	76.56	77.23	315.43	42.87	101.31	333.50	189.18	73.60	28.88	93.40	39.81	70.46	73.17	73.95
	Nepalese Notes & Coins	76.56	77.23	313.63	42.87	101.31	333.50	189.16	73.60	28.88	90.50	39.81	70.46	73.17	73.58
	Foreign Currency		0.00	1.79				0.02			2.89				0.37
	b. Bank Balance	87.11	132.32	517.32	106.09	796.97	859.67	1347.68	71.36	444.61	370.29	363.83	515.01	61.28	135.24
	1. In Nepal Rastra Bank	20.19	130.75	490.71	6.09	135.82	859.67	251.01	32.72	14.90	342.41	90.44	59.10	51.56	30.46
	Domestic Currency	20.19	130.75	490.17	6.09	135.82	859.67	251.01	32.72	14.90	341.14	90.44	59.10	51.56	30.46
	Foreign Currency			0.54							1.27				
	2. "A"Class Licensed Institution	66.92	1.43	26.48	100.00	504.44		681.40	38.63	229.66	4.50	165.12	300.42	9.67	104.79
	Domestic Currency	66.92	1.43	26.42	100.00	504.44		681.40	38.63	229.66	3.83	165.12	300.42	9.67	104.79
	Foreign Currency			0.06							0.66				
	3. Other Financial Ins.		0.14	0.12		156.72		415.28	0.01	200.05		108.27	155.49	0.05	
	4. In Foreign Banks										23.38				
	c. Money at Call	569.21	590.56	1377.26	544.63	62.27	2212.26		567.18		2845.92		39.20	273.44	694.74
	Domestic Currency	569.21	590.56	1364.68	544.63	62.27	2212.26		567.18		2830.01		39.20	273.44	694.74
	Foreign Currency			12.58							15.91				
2	**INVESTMENT IN SECURITIES**		20.00	95.97		75.00		20.00			376.79			60.00	
	a. Govt.Securities		20.00	95.97		75.00		20.00			376.79			60.00	
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**		42.08	189.75	0.47	12.40	485.97	39.00	0.37	0.54	174.58	6.86	0.20	1.43	2.12
	a. Interbank Lending			20.09			300.00								
	b. Non Residents														
	c. Others		42.08	169.66	0.47	12.40	185.97	39.00	0.37	0.54	174.58	6.86	0.20	1.43	2.12
4	**LOANS & ADVANCES**	1738.19	1938.96	8038.95	2191.00	3099.47	13094.04	4726.32	1184.18	995.87	6907.58	1387.56	1684.91	1398.20	1676.93
	a. Private Sector	1738.19	1938.96	7858.95	2191.00	3049.47	13094.04	4726.32	1184.18	995.87	6590.96	1387.56	1684.91	1398.20	1676.93
	b. Financial Institutions			180.00		50.00					286.62				
	c. Government Organizations										30.00				
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**	63.98	49.35	180.81	20.36	34.25	328.87	34.86	22.08	9.71	95.07	44.99	18.04	33.10	13.37
8	**OTHER ASSETS**	91.36	67.07	297.82	70.48	68.41	497.14	87.72	20.05	31.91	671.71	31.02	25.28	41.10	77.99
	a. Accrued Interest:	7.65	10.42	62.69	15.62	4.52	89.66	13.42	2.42	3.14	92.54	1.09	9.40	11.73	23.30
	Financia				2.66	0.55	4.58	6.54			31.81			1.97	8.84
	Government Enterpris			0.44							1.57			0.09	0.03
	Private Sector	7.65	10.42	62.25	12.96	3.97	85.08	6.88	2.42	3.14	59.16	1.09	9.40	9.66	14.44
	b. Staff Loans / Adv.	49.02	9.90	16.48	12.07	10.83	22.06	16.47		9.49	87.14	12.29	10.09	17.81	0.60
	c. Sundry Debtors	7.87	31.15	19.63	2.76	0.16	38.36	17.88	3.78	3.31	5.42	8.71	1.15	1.36	42.23
	d. Cash In Transit														
	e. Others	26.82	15.60	199.02	40.03	52.90	347.07	39.95	13.85	15.97	486.61	8.93	4.64	10.21	11.86
9	**Expenses not Written off**			8.64		3.49								0.04	
10	**Non Banking Assets**										33.21			1.78	
11	**Reconcillation Account**	16.38	-1.54		803.37				0.20	0.89	0.00				
12	**Profit & Loss A/c**														
	TOTAL ASSETS	2642.79	2916.03	11021.94	3779.27	4253.56	17811.44	6444.76	1939.02	1512.42	11568.55	1874.08	2353.10	1943.55	2674.34

Statement of Assets and Liabilities as on Pus end, 2073(Mid-Jan, 2017)

S.N.	BFI Name	Kastamandap	Garima	OmDB	FewaDB	Kabeli	Kamana	Corporate	Purnima	Jyoti	Hamro	Kakre	Shine	Pacific
	Liabilities													
1	**CAPITAL FUND**	**957.73**	**1539.86**	**1627.36**	**1476.03**	**108.81**	**945.63**	**-13.93**	**400.91**	**1249.38**	**170.29**	**82.74**	**1297.92**	**154.21**
	a. Paid-up Capital	679.90	1080.51	1360.28	1199.97	70.18	661.60	200.00	352.39	1101.94	152.92	60.89	1102.89	132.99
	b. Calls in Advance					0.25								
	c. Proposed Bonus Share	158.89				14.77	142.77							
	d. General Reserves	103.10	134.76	257.42	241.47	12.65	139.91	15.05	36.97	117.27	16.18	4.00	174.07	21.19
	e. Share Premium	0.11	25.56			4.65			11.29	1.41		5.92		
	f. Retained Earning	0.21	290.52	9.06	32.30	5.46	0.03	-242.75	0.05	8.97	0.10	11.93	10.84	0.03
	g. Others Reserves Fund	15.52	8.50	0.60	2.29	0.85	1.32	13.77	0.21	19.79	1.10		10.12	
2	**BORROWINGS**	513.19								170.00				
	a. NRB									170.00				
	b. Interbank Borrowing	513.19												
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	**DEPOSITS**	7831.95	13370.93	12995.08	12589.70	642.31	6890.80	83.51	2432.54	9129.06	1172.13	825.32	9205.06	1021.17
	a. Current	374.59	368.72	176.21	127.16	17.42	64.83		79.60	559.37	32.85	6.59	198.21	13.41
	Domestic	374.46	368.72	176.21	127.16	17.42	64.83		79.60	559.35		6.59	198.21	13.41
	Foreign	0.13								0.02	32.85			
	b. Savings	3702.99	6842.63	5965.86	4826.32	438.10	3419.38	67.06	1734.81	4211.38	651.86	506.36	6661.00	525.76
	Domestic	3701.84	6842.63	5965.86	4826.32	438.10	3419.38	67.06		4210.79		506.36	6661.00	525.76
	Foreign	1.15							1734.81	0.59	651.86			
	c. Fixed	1820.41	2897.67	4639.27	4306.28	122.29	1778.63	0.39	491.77	1880.88	140.10	159.56	1322.74	143.88
	Domestic	1820.41	2897.67	4639.27	4306.28	122.29	1778.63	0.39	491.77	1880.88	140.10	159.56	1322.74	143.88
	Foreign													
	d. Call Deposits	1930.66	3214.55	2212.33	3329.93	64.50	1627.95	10.69	125.52	2459.58	347.31	152.81	1021.82	337.87
	Domestic	1930.66	3214.55	2212.33	3329.93	64.50	1627.95	10.69	125.52	2459.58	347.31	152.81	1021.82	337.87
	Foreign													
	e. Others	3.30	47.36	1.41				5.38	0.85	17.86			1.29	0.25
	Domestic	3.30	47.36	1.41				5.38	0.85	17.86			1.29	0.25
	Foreign													
4	**Bills Payable**		4.29	0.28	2.29									
5	**Other Liabilities**	445.27	564.04	569.83	653.75	24.52	303.78	583.85	89.88	625.78	84.40	17.17	287.81	27.77
	1. Sundry Creditors	36.74	28.06	2.06	23.72	1.02	2.89	17.45	8.51	21.41	47.28	0.17	56.70	6.78
	2. Loan Loss Provision	97.45	165.58	198.54	157.59	11.75	117.15	197.05	23.00	146.88	14.13	10.64	99.77	10.59
	3. Interest Suspense a/c	12.94	36.48	101.38	56.87	2.48	52.18	149.26	1.32	59.40	1.24	2.55	8.23	2.44
	4. Others	298.14	333.92	267.85	415.57	9.26	131.56	220.09	57.05	398.09	21.75	3.82	123.10	7.95
6	**Reconcillation A/c**	8297.03	2487.52				0.01							
7	**Profit & Loss A/c**	808.80	159.55	190.24	181.55	10.53	100.56	1.72	46.59	135.43	21.51	2.13	165.98	20.08
		18853.97	18126.18	15382.79	14903.31	786.17	8240.78	655.15	2969.93	11309.65	1448.33	927.35	10956.77	1223.22
	Assets													
1	**LIQUID FUNDS**	2780.51	3311.34	3038.14	3056.77	141.69	1746.49	9.36	858.05	2069.87	360.85	378.27	2431.95	251.48
	a. Cash Balance	171.39	313.72	247.12	285.40	17.27	131.73	1.57	27.06	141.77	26.12	23.54	309.69	22.05
	Nepalese Notes & Coins	160.49	313.72	246.19	285.40	17.27	131.73	1.57	27.06	141.57	26.12	23.52	309.69	22.05
	Foreign Currency	10.90		0.92						0.20		0.01		
	b. Bank Balance	2609.12	716.58	2791.02	641.14	40.17	1614.76	7.79	830.98	435.65	53.81	354.74	489.35	73.02
	1. In Nepal Rastra Bank	336.75	716.58	589.93	641.14	11.73	369.08	0.17	147.52	400.09	1.31	57.16	486.63	45.69
	Domestic Currency	330.30	716.58	589.93	641.14	11.73	369.08	0.17	147.52	399.93	1.31	57.16	486.63	45.69
	Foreign Currency	6.45								0.16				
	2. "A"Class Licensed Institution	1601.66		1586.64		28.44	461.30	5.15	139.66	35.56	52.50	116.48	2.63	25.67
	Domestic Currency	1581.89		1586.64		28.44	461.30	5.15	139.66	35.51	52.50	116.48	2.63	25.67
	Foreign Currency	19.78								0.04				
	3. Other Financial Ins.	670.69		614.44			784.38	2.47	543.81			181.10	0.08	1.66
	4. In Foreign Banks	0.02												
	c. Money at Call		2281.04		2130.23	84.25				1492.45	280.91		1632.92	156.42
	Domestic Currency		2281.04		2130.23	84.25				1491.97	280.91		1632.92	156.42
	Foreign Currency									0.48				
2	**INVESTMENT IN SECURITIES**	180.00	80.00	407.23	175.00		119.50			327.20			10.00	
	a. Govt.Securities	180.00	80.00	397.23	175.00		69.50			327.20			10.00	
	b. NRB Bond			10.00			50.00							
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e Non Residents													
3	**SHARE & OTHER INVESTMENT**	21.69	25.68	113.26	50.89		2.84		17.39	178.31	19.57	0.10	29.67	
	a. Interbank Lending	7.75												
	b. Non Residents		3.73											
	c. Others	13.95	21.95	113.26	50.89		2.84		17.39	178.31	19.57	0.10	29.67	
4	**LOANS & ADVANCES**	6436.58	11702.00	11345.24	11136.67	611.52	6186.19	219.41	2046.37	8017.62	1016.57	516.99	8175.69	946.04
	a. Private Sector	6196.03	11702.00	11299.59	11136.67	611.52	6186.19	219.41	2046.37	8017.62	1016.57	516.99	8175.69	941.04
	b. Financial Institutions	240.55		41.58										5.00
	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**	209.58	144.20	118.89	108.30	13.46	75.31	2.81	15.92	170.29	23.76	8.07	149.50	13.28
8	**OTHER ASSETS**	194.26	375.45	360.04	375.68	19.50	110.45	215.42	32.20	541.77	26.70	23.92	159.95	12.42
	a. Accrued Interest:	36.13	36.48	104.25	58.64	2.48	52.18	149.26	1.32	94.93	1.24	2.55	8.23	2.44
	Financia	8.28					4.20	121.44	0.50					
	Government Enterpris	1.29		2.87	1.77					3.52				
	Private Sector	26.56	36.48	101.38	56.87	2.48	47.98	27.82	0.83	91.41	1.24	2.55	8.23	2.44
	b. Staff Loans / Adv.	23.98	75.58	43.70	45.70	9.08	1.32	0.37	6.41	26.66	8.13	13.72	35.23	2.94
	c. Sundry Debtors	12.41	68.09	6.74	48.33	1.11	15.64	3.23	5.08	54.96	5.23		2.36	1.65
	d. Cash In Transit													
	e. Others	121.74	195.29	205.35	223.01	6.83	41.31	62.56	19.39	365.21	12.10	7.65	114.13	5.39
9	**Expenses not Written off**	0.75									0.89			
10	**Non Banking Assets**	19.98						208.14		4.57				
11	**Reconcillation Account**	8303.57	2487.52							0.03				
12	**Profit & Loss A/c**	707.07												
	TOTAL ASSETS	18853.97	18126.18	15382.79	14903.31	786.17	8240.78	655.15	2969.93	11309.65	1448.33	927.35	10956.77	1223.22

Statement of Assets and Liabilities as on Pus end, 2073(Mid-Jan, 2017)

S.N.	BFI Name	Kanchan	Innovative	Vibor	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Kailash
	Liabilities													
1	**CAPITAL FUND**	**281.86**	**387.81**	**1812.57**	**177.12**	**1260.29**	**262.30**	**33.37**	**294.94**	**87.21**	**243.86**	**123.37**	**342.35**	**2444.51**
	a. Paid-up Capital	247.50	353.68	1815.00	143.77	919.77	194.93	26.00	262.19	67.26	209.50	100.63	241.77	1975.42
	b. Calls in Advance													
	c. Proposed Bonus Share					171.08					10.79	11.87	66.56	
	d. General Reserves	32.72	31.00	256.19	5.46	130.60	20.73	2.79	13.89	19.82	7.16	6.70	17.42	418.76
	e. Share Premium						5.33		18.58		15.39	3.97	15.37	
	f. Retained Earning	1.28	0.62	-268.13	26.92	3.64	40.93	4.58	0.29		0.10	0.20	0.44	43.15
	g. Others Reserves Fund	0.36	2.51	9.50	0.98	35.20	0.39			0.13	0.91		0.78	7.18
2	**BORROWINGS**					590.00								
	a. NRB													
	b. Interbank Borrowing					590.00								
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	**DEPOSITS**	2341.79	2628.01	15390.37	1042.63	10741.38	2626.33	165.69	1755.20	499.49	1849.12	648.68	2245.12	15913.97
	a. Current	43.53	61.79	359.75	3.38	694.06	35.34	0.06		5.48	12.51	9.22	14.17	139.56
	Domestic	43.53	61.79	359.75	3.38	649.45	35.34	0.06		5.48	12.51	9.22	14.17	139.56
	Foreign					44.61								
	b. Savings	1384.61	1658.26	5442.08	482.09	3720.73	1589.43	146.36	975.28	367.16	812.60	512.34	1423.39	6425.59
	Domestic	1384.61	1658.26	5442.00	482.09	3700.51	1589.43	146.36	975.28	367.16	812.60	512.34	1423.39	6425.59
	Foreign			0.08		20.22								
	c. Fixed	377.91	513.73	5820.72	520.13	2842.85	322.01	12.42	192.62	41.92	305.80	61.80	215.20	4527.40
	Domestic	377.91	513.73	5820.72	520.13	2842.85	322.01	12.42	192.62	41.92	305.80	61.80	215.20	4527.40
	Foreign													
	d. Call Deposits	535.74	394.24	3749.64	37.04	3338.52	679.54	6.84		84.88	718.08	64.72	592.37	4817.27
	Domestic	535.74	394.24	3749.64	37.04	3115.15	679.54	6.84		84.88	718.08	64.72	592.37	4817.27
	Foreign					223.37								
	e. Others			18.18		145.22			587.29	0.05	0.13	0.60		4.16
	Domestic			18.18		145.22			587.29	0.05	0.13	0.60		4.16
	Foreign													
4	**Bills Payable**		0.34	1.38		7.24								
5	**Other Liabilities**	79.91	105.95	1486.05	35.20	712.48	101.02	51.72	46.36	20.15	74.92	23.30	35.03	695.81
	1. Sundry Creditors	6.63	1.95	46.59	5.70	14.49		41.79	4.91	0.32		0.55	1.12	46.02
	2. Loan Loss Provision	46.42	29.73	298.14	13.17	169.72	25.02	1.95	26.26	9.41	19.85	6.48	19.54	248.17
	3. Interest Suspense a/c	11.62	2.53	143.10	15.89	39.85	4.23	3.60	6.46	4.31	3.15	0.28	0.78	61.50
	4. Others	15.24	71.74	998.22	0.44	488.42	71.77	4.38	8.74	6.11	51.92	15.99	13.59	340.13
6	**Reconcillation A/c**		0.19		74.10			-0.50						
7	**Profit & Loss A/c**	29.76	41.56	112.35	11.44	146.38	36.66	2.19	21.70	15.76	17.98	12.43	48.25	263.86
		2733.31	3163.87	18802.73	1340.50	13457.78	3026.30	252.47	2118.20	622.62	2185.88	807.78	2670.75	19318.16
	Assets													
1	**LIQUID FUNDS**	516.58	760.74	3348.62	353.67	3210.66	695.01	100.00	637.11	230.49	564.60	170.76	673.01	3538.05
	a. Cash Balance	39.72	50.83	271.01	24.06	260.07	70.72	8.69	33.54	22.79	49.03	23.41	50.31	471.63
	Nepalese Notes & Coins	39.72	50.83	270.68	24.06	205.80	70.72	8.69	33.53	22.79	49.03	23.41	50.31	468.38
	Foreign Currency			0.33		54.28			0.01					3.26
	b. Bank Balance	134.82	189.28	3077.61	64.33	470.75	145.12	9.33	32.67	207.70	102.14	147.34	138.16	831.65
	1. In Nepal Rastra Bank	29.82	105.46	709.99	64.02	408.91	130.12		32.65		9.50	23.07	14.97	811.94
	Domestic Currency	29.82	105.46	709.99	64.02	402.62	130.12		32.65		9.50	23.07	14.97	811.94
	Foreign Currency					6.29								
	2. "A"Class Licensed Institution	105.00	82.46	1788.71	0.32		15.00	9.30	0.02	207.70	92.64	41.36	123.19	19.71
	Domestic Currency	105.00	82.46	1784.95	0.32		15.00	9.30	0.02	207.70	92.64	41.36	123.19	19.71
	Foreign Currency			3.76										
	3. Other Financial Ins.		1.36	578.91				0.02				82.91	0.00	
	4. In Foreign Banks					61.84								
	c. Money at Call	342.04	520.63		265.28	2479.84	479.17	81.99	570.90		413.43		484.55	2234.76
	Domestic Currency	342.04	520.63		265.28	2463.58	479.17	81.99	570.90		413.43		484.55	2233.32
	Foreign Currency					16.26								1.44
2	**INVESTMENT IN SECURITIES**		1.00	443.45		139.53			10.00					222.01
	a. Govt.Securities			443.45		139.53			10.00					222.01
	b. NRB Bond													
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.		1.00											
	e Non Residents													
3	**SHARE & OTHER INVESTMENT**	19.09		200.80		17.73	0.21		11.01			0.14	3.63	484.89
	a. Interbank Lending													200.00
	b. Non Residents													
	c. Others	19.09		200.80		17.73	0.21		11.01			0.14	3.63	284.89
4	**LOANS & ADVANCES**	2075.18	2352.32	13216.50	844.41	9411.52	2257.05	140.72	1381.86	364.67	1532.47	606.26	1930.06	14572.82
	a. Private Sector	2075.18	2352.32	12614.36	844.41	9186.92	2257.05	140.72	1381.86	364.67	1532.47	606.26	1930.06	14142.82
	b. Financial Institutions			601.89		224.60								430.00
	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**	70.45	15.94	321.36	14.79	175.81	24.51	2.98	44.37	7.19	53.12	9.80	28.60	150.17
8	**OTHER ASSETS**	49.40	32.46	1237.06	55.42	459.41	49.52	8.77	33.84	11.02	34.32	20.37	35.44	348.84
	a. Accrued Interest:	11.62	2.53	202.35	15.87	41.28	4.23	3.60	6.46	4.35	3.15	0.28	0.78	92.95
	Financia		0.56	107.51		21.14	0.42			0.49	1.87			22.31
	Government Enterpris			4.05		1.44								1.66
	Private Sector	11.62	1.97	90.79	15.87	18.71	3.81	3.60	6.46	3.86	1.28	0.28	0.78	68.98
	b. Staff Loans / Adv.	24.41	0.64	56.66	15.80	48.20	8.17	0.70	4.11	0.47	16.77	3.01	11.23	29.83
	c. Sundry Debtors	8.16	0.09	694.30	0.34	57.60	1.69	0.37	0.02	4.09		3.82		78.37
	d. Cash In Transit					0.00								
	e. Others	5.21	29.20	283.75	23.41	312.32	35.43	4.09	23.26	2.11	14.40	13.26	23.43	147.69
9	**Expenses not Written off**	0.02	1.42			2.64					1.36	0.46		
10	**Non Banking Assets**			34.94		40.48								1.30
11	**Reconcillation Account**	2.60			72.22									0.08
12	**Profit & Loss A/c**									9.25				
	TOTAL ASSETS	2733.31	3163.87	18802.73	1340.50	13457.78	3026.30	252.47	2118.20	622.62	2185.88	807.78	2670.75	19318.16

Statement of Assets and Liabilities as on Pus end, 2073(Mid-Jan, 2017)

S.N.	BFI Name	Salpa	Saptakoshi	Sajha	Green	Reliable	NFL	NIDC Capital	NSMFL	Gurkhas	Union	PFCL	Goodwill	SIFCL	Lumbini
	Liabilities														
1	**CAPITAL FUND**	**28.33**	**115.25**	**71.20**	**89.91**	**1334.64**	**-44.86**	**416.97**	**-9.66**	**764.64**	**128.55**	**520.67**	**552.56**	**325.70**	**768.61**
	a. Paid-up Capital	14.00	100.00	100.00	100.00	788.58	135.80	233.56	233.33	578.66	176.59	349.03	453.75	243.10	556.88
	b. Calls in Advance	11.59								0.82					
	c. Proposed Bonus Share														
	d. General Reserves	1.59	3.05			94.37	40.00	140.52	196.14	346.95	33.96	113.12	82.46	82.39	163.62
	e. Share Premium								2.48	8.26					
	f. Retained Earning	0.84	12.20	-28.80	-10.09	450.58	-280.40	-5.63	-463.86	-199.59	-125.65	6.28	14.33	0.16	2.54
	g. Others Reserves Fund	0.30				1.11	59.73	48.52	22.25	29.54	43.65	52.24	2.03	0.05	45.59
2	**BORROWINGS**					715.00						260.00	820.00		250.00
	a. NRB														
	b. Interbank Borrowing					715.00						260.00	820.00		250.00
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	264.89	843.29	544.50	295.89	8500.77	85.13	924.75	482.35	3399.87	802.42	2866.41	3864.88	1906.08	2098.64
	a. Current	6.26	29.98	15.07	2.42	112.38		24.75			10.59				
	Domestic	6.26	29.98	15.07	2.42	112.38		24.75			10.59				
	Foreign														
	b. Savings	218.85	377.24	252.39	81.52	2493.46	80.85	476.98	31.94	2379.63	296.21	1446.74	2314.96	615.30	1156.72
	Domestic	218.85	377.24	252.39	81.52	2493.46	80.85	476.98	31.94	2379.63	296.21	1446.74	2314.96	615.30	1156.72
	Foreign														
	c. Fixed	32.87	179.49	56.17	76.41	4019.75	3.21	406.88		1020.24	416.55	1419.67	1540.41	1290.78	940.97
	Domestic	32.87	179.49	56.17	76.41	4019.75	3.21	406.88		1020.24	416.55	1419.67	1540.41	1290.78	149.26
	Foreign														791.71
	d. Call Deposits	6.76	256.58	220.87	134.98	1842.93		16.13	204.87		44.48				
	Domestic	6.76	256.58	220.87	134.98	1842.93		16.13	204.87		44.48				
	Foreign														
	e. Others	0.17			0.55	32.24	1.08		245.53		34.58		9.51		0.96
	Domestic	0.17			0.55	32.24	1.08		245.53		34.58		9.51		0.96
	Foreign														
4	**Bills Payable**					1.00					0.05				
5	**Other Liabilities**	5.50	20.85	23.08	12.00	644.74	551.27	364.16	5106.19	690.61	170.18	693.61	930.95	130.10	374.71
	1. Sundry Creditors	0.06	1.09	3.32	1.85	166.38	79.73	61.16	87.53	2.18		15.39	429.02	9.51	12.80
	2. Loan Loss Provision	3.78	10.96	14.19	6.11	194.05	171.35	22.20	2320.84	75.39	125.03	270.61	121.22	18.89	198.79
	3. Interest Suspense a/c	0.69	1.92	3.46	2.01	65.84	109.89	31.50	2533.06	43.00	26.22	91.84	20.86	2.22	98.85
	4. Others	0.97	6.89	2.11	2.04	218.47	190.30	249.30	164.77	570.03	18.92	315.78	359.85	99.47	64.27
6	**Reconcillation A/c**					-0.01			0.05						
7	**Profit & Loss A/c**	4.18	14.87	13.30	3.89	68.13	31.54	54.50	66.11	107.02	0.21	18.77	29.74	24.75	35.31
		302.90	994.26	652.08	401.68	11264.27	623.08	1760.39	5645.04	4962.14	1101.41	4359.47	6198.14	2386.63	3527.28
	Assets														
1	**LIQUID FUNDS**	85.75	244.58	251.48	71.82	3258.95	7.10	723.91	54.19	1025.13	308.86	1929.85	1939.45	446.05	1119.02
	a. Cash Balance	9.67	19.83	19.91	17.21	195.62	1.58	3.13	2.53	104.67	5.96	33.78	119.21	24.18	5.33
	Nepalese Notes & Coins	9.67	19.83	19.91	17.21	178.93	1.58	3.13	2.53	104.67	5.96	33.78	119.21	24.18	5.33
	Foreign Currency					16.68									
	b. Bank Balance	15.57	42.66	30.24	54.61	403.93	5.53	720.78	25.17	73.24	171.83	1896.07	1820.23	421.87	60.25
	1. In Nepal Rastra Bank		42.64	30.24	2.18	398.20	0.99	38.33	0.82	73.24	163.09	152.98	147.43	33.89	58.67
	Domestic Currency		42.64	30.24	2.18	398.20	0.99	38.33	0.82	73.24	163.09	152.98	147.43	33.89	58.67
	Foreign Currency														
	2. "A"Class Licensed Institution	15.57	0.02		42.53	5.73	4.45	524.98	7.62		8.02	325.33	1672.80	387.11	1.58
	Domestic Currency	15.57	0.02		42.53	5.73	4.45	524.98	7.62		8.02	325.33	1672.80	387.11	1.58
	Foreign Currency														
	3. Other Financial Ins.				9.91		0.08	157.47	16.72		0.72	1417.76		0.87	
	4. In Foreign Banks														
	c. Money at Call	60.51	182.08	201.34		2659.41			26.50	847.22	131.06				1053.43
	Domestic Currency	60.51	182.08	201.34		2659.41			26.50	847.22	131.06				1053.43
	Foreign Currency														
2	**INVESTMENT IN SECURITIES**					300.00		10.00	10.01	27.00	16.50		124.72	95.00	140.00
	a. Govt.Securities					300.00		10.00	10.01	27.00			124.72	95.00	140.00
	b. NRB Bond										16.50				
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**			1.59		164.11	9.87	57.09	72.55	207.40	2.57	3.80	208.49	3.30	150.51
	a. Interbank Lending														
	b. Non Residents														
	c. Others			1.59		164.11	9.87	57.09	72.55	207.40	2.57	3.80	208.49	3.30	150.51
4	**LOANS & ADVANCES**	205.91	712.35	369.55	310.33	7105.15	171.60	605.95	2353.69	2967.26	653.66	2034.03	3271.69	1636.50	1931.80
	a. Private Sector	205.91	396.45	369.55	310.33	6938.15	171.60	605.95	2353.69	2967.26	653.66	2034.03	3271.69	1591.00	1931.80
	b. Financial Institutions		315.91			167.00								45.50	
	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**	5.50	15.27	13.36	11.28	141.49	8.49	41.90	68.45	114.43	23.20	35.31	243.03	127.85	10.94
8	**OTHER ASSETS**	5.33	22.06	14.69	8.02	293.71	332.53	190.56	3070.05	415.09	96.61	356.36	404.86	74.17	175.01
	a. Accrued Interest:	0.69	1.92	3.46	2.01	65.85	109.89	31.63	2528.41	43.00	26.55	97.20	20.86	3.11	103.12
	Financia	0.13	0.75			16.12	44.66	31.50		19.34	19.15			0.17	
	Government Enterpris					0.03		0.13			0.02			0.89	4.27
	Private Sector	0.56	1.17	3.46	2.01	49.69	65.24		2528.41	23.66	7.38	97.20	20.86	2.05	98.85
	b. Staff Loans / Adv.	2.33	2.94	7.24	0.23	36.38		1.19		9.50	9.79	5.14	5.41	0.98	2.44
	c. Sundry Debtors	0.33	0.48			9.33	134.98	86.04	430.51	7.68	9.67	2.90		4.06	0.00
	d. Cash In Transit											0.30			
	e. Others	1.99	16.72	3.99	5.77	182.15	87.66	71.69	111.14	354.90	50.60	250.81	378.58	66.03	69.45
9	**Expenses not Written off**	0.41		1.41	0.24	0.45				0.90	0.02		5.91		
10	**Non Banking Assets**					0.40	92.94	130.98	16.10	204.93		0.13		1.00	
11	**Reconcillation Account**			0.00			0.55			0.01		0.00			
12	**Profit & Loss A/c**													2.76	
	TOTAL ASSETS	302.90	994.26	652.08	401.68	11264.27	623.08	1760.39	5645.04	4962.14	1101.41	4359.47	6198.14	2386.63	3527.28

Statement of Assets and Liabilities as on Pus end, 2073(Mid-Jan, 2017)

S.N.	BFI Name	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal
	Liabilities														
1	**CAPITAL FUND**	**-84.51**	**837.54**	**110.39**	**210.61**	**446.22**	**685.33**	**366.27**	**69.45**	**48.86**	**253.31**	**353.13**	**-112.98**	**-794.35**	**-82.45**
	a. Paid-up Capital	187.95	670.88	132.23	210.00	341.86	557.42	302.28	150.00	41.47	474.41	302.40	181.98	935.07	70.00
	b. Calls in Advance	4.53		87.97					73.36				1.37		24.49
	c. Proposed Bonus Share														
	d. General Reserves	94.66	128.81	41.25	4.43	95.32	125.84	62.64	8.29	5.59	80.63	40.78	47.65	193.49	46.44
	e. Share Premium		1.49	0.23	6.80			0.12			0.52		1.36	2.61	
	f. Retained Earning	-371.64	34.60	-159.82	-12.64	9.04	1.01	0.61	-186.58	1.12	-429.46	6.98	-345.34	-1925.52	-384.68
	g. Others Reserves Fund		1.77	8.54	2.03		1.06	0.63	24.39	0.67	127.21	2.97			161.30
2	**BORROWINGS**		500.00									800.00		29.74	
	a. NRB														
	b. Interbank Borrowing		500.00									800.00		29.74	
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	198.12	5003.46	20.84	532.69	1434.46	3259.83	1974.05	22.06	150.61	1949.47	2737.94	127.63	850.30	279.09
	a. Current														
	Domestic														
	Foreign														
	b. Savings	155.53	2877.05	17.25	332.55	559.01	1521.95	1066.94	16.27	59.76	1115.56	2158.72	74.28	22.71	128.67
	Domestic	155.53	2877.05	17.25	332.55	559.01	1521.95	1066.94	16.27	59.76	1115.56	2158.72	74.28	22.71	128.67
	Foreign														
	c. Fixed	35.50	2126.41	3.59	200.14	873.54	1737.88	907.11	4.77	90.85	830.64	578.96	53.35		
	Domestic	35.50	2126.41	3.59	200.14	873.54	1737.88	907.11	4.77	90.85	830.64	578.96	53.35		
	Foreign														
	d. Call Deposits														
	Domestic														
	Foreign														
	e. Others	7.09				1.91			1.02		3.28	0.26		827.59	150.42
	Domestic	7.09				1.91			1.02		3.28	0.26		827.59	150.42
	Foreign														
4	**Bills Payable**														
5	**Other Liabilities**	694.18	196.22	419.08	32.09	208.97	307.10	202.27	172.28	26.98	617.63	148.18	594.46	3608.47	883.13
	1. Sundry Creditors	0.35	24.24	7.04	0.42	3.33	89.59	80.93	6.95	1.67	27.67	14.14	9.04	55.28	4.47
	2. Loan Loss Provision	400.58	68.11	177.88	13.22	87.46	76.86	37.88	53.82	9.33	317.10	42.96	249.38	1707.64	354.78
	3. Interest Suspense a/c	256.16	28.72	167.26	4.17	57.99	86.40	19.50	30.45	6.28	156.44		268.03	1792.09	413.38
	4. Others	37.09	75.14	66.90	14.28	60.19	54.25	63.96	81.07	9.70	116.43	91.08	68.02	53.46	110.50
6	**Reconcillation A/c**	-0.16		-0.47					1.79					0.00	
7	**Profit & Loss A/c**	93.19	57.82		13.22	71.01	48.31	21.56		5.31	185.19	91.22	21.14	28.78	54.93
		900.83	6595.04	549.84	788.62	2160.67	4300.56	2564.15	265.59	231.76	3005.59	4130.46	630.25	3722.95	1134.70
	Assets														
1	**LIQUID FUNDS**	108.85	1531.79	159.83	170.54	699.76	759.02	829.86	73.80	27.52	655.22	1308.25	36.88	86.06	115.11
	a. Cash Balance	2.20	60.97	1.95	13.17	2.10	31.18	20.53	0.55	7.29	38.20	76.39	2.66	0.47	0.44
	Nepalese Notes & Coins	2.20	60.97	1.95	13.17	2.10	31.18	20.53	0.55	7.29	38.20	76.39	2.66	0.47	0.44
	Foreign Currency														
	b. Bank Balance	106.65	1470.83	157.89	157.37	33.43	71.27	133.77	73.25	5.11	617.01	111.63	34.22	85.59	114.67
	1. In Nepal Rastra Bank	11.87	191.10	1.75	17.00	32.67	71.27	127.42	2.97		51.71	106.98	0.08	4.24	1.28
	Domestic Currency	11.87	191.10	1.75	17.00	32.67	71.27	127.42	2.97		51.71	106.98	0.08	4.24	1.28
	Foreign Currency														
	2. "A"Class Licensed Institution	94.78	1170.13	1.64	23.73	0.76		6.35	9.44	5.11	355.62	4.65	19.49	56.59	110.37
	Domestic Currency	94.78	1170.13	1.64	23.73	0.76		6.35	9.44	5.11	355.62	4.65	19.49	56.59	110.37
	Foreign Currency														
	3. Other Financial Ins.		109.60	154.50	116.64				60.85		209.69		14.65	24.76	3.02
	4. In Foreign Banks														
	c. Money at Call					664.24	656.56	675.57		15.12		1120.23			
	Domestic Currency					664.24	656.56	675.57		15.12		1120.23			
	Foreign Currency														
2	**INVESTMENT IN SECURITIES**		180.00		5.00		128.00				250.00				
	a. Govt.Securities		180.00		5.00						250.00				
	b. NRB Bond						128.00								
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	14.12	138.09	0.20	6.48	5.78	27.04	19.91	0.10	0.19	7.18	56.39	0.35	0.03	3.23
	a. Interbank Lending														
	b. Non Residents											56.39			
	c. Others	14.12	138.09	0.20	6.48	5.78	27.04	19.91	0.10	0.19	7.18		0.35	0.03	3.23
4	**LOANS & ADVANCES**	466.32	4577.60	177.88	578.79	1358.71	3026.32	1565.32	54.96	168.30	1613.55	2478.40	245.38	1707.64	361.51
	a. Private Sector	466.32	4577.60	177.88	528.79	1358.71	2945.99	1565.32	54.96	168.30	1613.55	2478.40	245.38	1707.64	361.51
	b. Financial Institutions				50.00		80.33								
	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**	3.05	47.83	1.76	7.13	6.08	150.32	45.00	3.09	7.02	96.13	39.28	15.54	86.51	201.07
8	**OTHER ASSETS**	299.92	119.18	185.77	20.67	87.28	209.87	103.38	65.86	27.82	351.48	247.07	276.84	1842.71	452.48
	a. Accrued Interest:	257.29	31.79	167.26	4.17	57.99	86.40	19.50	30.45	6.28	156.44		268.03	1792.09	413.38
	Financia	11.38												1792.09	
	Government Enterpris		1.18												
	Private Sector	245.91	30.61	167.26	4.17	57.99	86.40	19.50	30.45	6.28	156.44		268.03		413.38
	b. Staff Loans / Adv.	27.26	49.55	3.06	1.21			17.05	0.09	2.75	5.73	7.28	4.25	0.08	
	c. Sundry Debtors		16.88	15.40	2.89	4.88	12.66	25.84	3.71	1.03	32.54	119.74		3.92	0.61
	d. Cash In Transit														
	e. Others	15.36	20.97	0.05	12.40	24.40	110.81	40.99	31.62	17.76	156.77	120.05	4.56	46.61	38.50
9	**Expenses not Written off**									0.24					
10	**Non Banking Assets**	8.58	0.54	16.56		3.07		0.68	65.54	0.66	32.03	1.07	55.27		1.31
11	**Reconcillation Account**			0.98					1.89						
12	**Profit & Loss A/c**			6.87					0.36						
	TOTAL ASSETS	900.83	6595.04	549.84	788.62	2160.67	4300.56	2564.15	265.59	231.76	3005.59	4130.46	630.25	3722.95	1134.70

Statement of Assets and Liabilities as on Pus end, 2073(Mid-Jan, 2017)

S.N.	BFI Name	Guheshwori	Everest	ICFC	Sagarmatha	Kuber	Seti	hama	Namaste	Unique	Manjushree	Jebils	Reliance	Bhaktapur
	Liabilities													
1	**CAPITAL FUND**	**567.31**	**182.79**	**962.57**	**582.09**	**-157.54**	**80.67**	**290.87**	**54.90**	**315.50**	**457.11**	**331.47**	**576.21**	**224.15**
	a. Paid-up Capital	437.78	157.46	801.78	369.30	150.00	63.45	221.00	46.50	276.79	285.74	288.96	445.71	211.00
	b. Calls in Advance					25.23					143.20			
	c. Proposed Bonus Share													7.39
	d. General Reserves	72.78	24.08	123.55	55.01	4.49	10.78	26.26	7.60	38.06	27.08	29.42	45.97	5.20
	e. Share Premium		0.99	25.79		0.62								
	f. Retained Earning	1.97	0.26	9.67	149.25	-337.88	6.43	28.43	0.01	0.64	0.25	2.49	81.69	0.11
	g. Others Reserves Fund	54.78		1.77	8.53			15.17	0.79		0.83	10.60	2.84	0.46
2	**BORROWINGS**			1770.00	250.00						837.90			4.50
	a. NRB													4.50
	b. Interbank Borrowing			1770.00	250.00						837.90			
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	**DEPOSITS**	2328.45	1329.78	5846.81	3218.73	203.31	259.94	227.63	341.77	649.32	3188.25	944.33	2780.44	430.95
	a. Current											0.34		
	Domestic											0.34		
	Foreign													
	b. Savings	878.82	743.73	4070.16	1605.39	19.03	170.31	143.91	258.18	310.46	516.27	329.69	1198.75	212.92
	Domestic	878.82	743.73	4070.16	1605.39	19.03	170.31	143.91	258.18	310.46	516.27	329.69	1198.75	212.92
	Foreign													
	c. Fixed	868.09	586.05	1774.38	1142.48	184.28	89.63	33.25	83.56	271.06	844.30	450.11	658.66	120.89
	Domestic	868.09	586.05	1774.38	1142.48	184.28	89.63	33.25	83.56	271.06	844.30	450.11	78.62	120.89
	Foreign												580.04	
	d. Call Deposits				470.87							50.68		97.14
	Domestic				470.87							50.68		97.14
	Foreign													
	e. Others	581.54		2.28				50.47	0.02	67.80	1827.68	113.51	923.03	
	Domestic	581.54		2.28				50.47	0.02	67.80	1827.68	113.51	923.03	
	Foreign													
4	**Bills Payable**			0.60										
5	**Other Liabilities**	96.41	59.23	1532.85	393.35	327.66	118.68	35.46	36.48	21.65	286.22	131.78	145.93	40.45
	1. Sundry Creditors	15.82	2.41	1067.38	2.17	10.85	7.09	0.08	0.08	3.56	1.54	2.70	1.46	1.03
	2. Loan Loss Provision	27.75	18.63	94.32	103.20	95.88	8.38	12.46	4.49	7.72	97.47	51.19	68.87	25.96
	3. Interest Suspense a/c	7.97	2.40	19.24	52.10	199.13	9.29	2.17	0.85	1.58	79.68	29.25		0.50
	4. Others	44.88	35.79	351.92	235.88	21.80	93.93	20.76	31.05	8.79	107.52	48.65	75.61	12.96
6	**Reconcillation A/c**				701.04		10.60							
7	**Profit & Loss A/c**	50.61	14.10	111.63	56.18	211.46	4.84	5.16	7.33	17.10	22.48	8.90	20.24	10.44
		3042.79	1585.90	10224.46	5201.39	584.88	474.74	559.12	440.48	1003.56	4791.95	1416.47	3522.82	710.50
	Assets													
1	**LIQUID FUNDS**	686.88	345.50	4278.99	1024.82	146.94	140.77	218.79	163.42	356.33	1498.00	271.21	893.39	116.03
	a. Cash Balance	19.72	23.12	202.66	24.91	5.43	2.37	2.04	4.38	1.08	42.15	3.39	31.06	8.53
	Nepalese Notes & Coins	19.67	23.12	202.66	24.91	5.43	2.37	2.04	4.38	1.08	42.15	3.39	31.06	8.53
	Foreign Currency	0.04					0.00		0.00					
	b. Bank Balance	54.42	322.38	4076.33	999.91	0.00	138.40	216.74	9.33	355.26	1455.84	41.54	232.10	107.51
	1. In Nepal Rastra Bank	53.47	31.65	243.76	142.45	0.00	0.16	10.52		11.86	66.96	41.54	232.10	20.00
	Domestic Currency	53.47	31.65	243.76	142.45	0.00	0.16	10.52		11.86	66.96	41.54	232.10	20.00
	Foreign Currency													
	2. "A"Class Licensed Institution	0.95	182.92	3520.80	555.62		80.12	16.91	9.33	232.93	936.64			18.35
	Domestic Currency	0.95	182.92	3520.80	555.62		80.12	16.91	9.33	232.93	936.64			18.35
	Foreign Currency													
	3. Other Financial Ins.		107.81	311.78	301.84		58.12	189.31		110.47	452.25			69.15
	4. In Foreign Banks													
	c. Money at Call	612.74				141.50			149.70			226.29	630.22	
	Domestic Currency	612.74				141.50			149.70			226.29	630.22	
	Foreign Currency													
2	**INVESTMENT IN SECURITIES**	65.00		151.00	165.45					50.00	50.00	67.50		18.60
	a. Govt.Securities	65.00		151.00	165.45					50.00	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**	228.96	0.55	207.58	184.92	0.50	0.10	38.57		0.39		37.12	136.32	26.59
	a. Interbank Lending				8.00									
	b. Non Residents											6.79		
	c. Others	228.96	0.55	207.58	176.92	0.50	0.10	38.57		0.39		30.33	136.32	26.59
4	**LOANS & ADVANCES**	1881.68	1207.84	4962.14	2881.27	97.58	296.74	258.66	263.89	577.27	2970.60	945.17	2406.96	502.75
	a. Private Sector	1874.18	1207.84	4962.14	2881.27	97.58	296.74	236.16	263.89	547.67	2912.10	914.17	2290.45	502.75
	b. Financial Institutions	7.50						22.50		29.60	58.50	31.00	69.90	
	c. Government Organizations												46.61	
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**	59.57	10.29	150.12	32.06	6.13	5.79	7.68	0.68	2.49	36.19	4.21	17.44	3.17
8	**OTHER ASSETS**	120.69	21.72	454.88	202.38	211.22	31.33	21.98	12.39	17.08	195.83	90.84	59.66	41.59
	a. Accrued Interest:	8.21	2.40	78.25	53.33	199.16	9.29	2.17	0.85	1.82	79.68	29.63		0.68
	Financia	0.71		8.85	13.94			1.33	0.13	0.22	20.55	6.73		
	Government Enterpris	0.25		1.62	1.23					0.24		0.38		0.18
	Private Sector	7.26	2.40	67.78	38.16	199.16	9.29	0.84	0.72	1.36	59.14	22.52		0.50
	b. Staff Loans / Adv.	25.18	8.16	87.25	19.74	1.47	1.72	0.12		0.91	34.24	9.49	10.83	3.16
	c. Sundry Debtors	2.86	3.46	2.56	3.04	2.27	19.08	0.50	7.78	0.01	21.39	0.94	1.48	30.80
	d. Cash In Transit													
	e. Others	84.44	7.70	286.82	126.27	8.32	1.24	19.19	3.75	14.35	60.51	50.78	47.35	6.95
9	**Expenses not Written off**								0.11			0.43		1.76
10	**Non Banking Assets**			19.76	5.66	119.91		13.45			41.35		7.72	
11	**Reconcillation Account**				701.04								1.34	
12	**Profit & Loss A/c**													
	TOTAL ASSETS	3042.79	1585.90	10224.46	5201.39	584.88	474.74	559.12	440.48	1003.56	4791.95	1416.47	3522.82	710.50

Profit and Loss Statement of upto Pus end, 2073(Mid-Jan, 2017)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global
Expenses																		
1. Interest Expense	**763.09**	**903.50**	**909.99**	**1678.82**	**261.10**	**1060.48**	**997.42**	**847.95**	**1061.56**	**1351.21**	**1379.84**	**1542.06**	**1076.77**	**886.02**	**1101.52**	**1474.48**	**1879.91**	**1330.43**
1.1 On Deposit Liabilities	589.32	901.00	887.62	1606.70	258.82	1019.89	918.19	847.94	1018.81	1297.06	1361.18	1497.66	1048.08	884.68	1084.37	1417.75	1828.23	1302.43
1.1.1 Saving Account	330.66	602.41	492.79	295.78	156.37	409.95	268.41	172.76	279.70	252.45	684.61	213.35	249.06	141.17	163.46	298.32	826.60	321.42
1.1.2 Fixed Account	240.11	253.33	186.93	939.01	63.55	609.94	514.85	540.44	559.39	812.45	424.48	872.16	611.94	511.51	641.04	613.05	971.99	686.62
1.1.2.1 Up to 3 months Fixed Account		1.43	28.04	9.39	1.23	80.77	117.90		78.59						3.24	195.09		0.68
1.1.2.2 3 to 6 months Fixed Account		1.75	37.39		3.51		93.96	0.05	192.48						6.12	142.53		2.29
1.1.2.3 6 months to 1 year Fixed Account		107.39	93.47		53.68	529.18	257.89		176.93	812.45	424.48	814.97	134.22		359.92	115.20		547.37
1.1.2.4 Above 1 year Fixed Account	240.11	142.76	28.04	929.62	5.14		45.10	540.39	111.39			57.19	477.72	511.51	271.75	160.23	971.99	136.28
1.1.3 Call Deposit	18.54	45.26	207.90	371.92	38.90		134.93	134.74	179.72	232.16	252.09	412.15	187.08	232.00	279.88	506.37	18.32	294.39
1.1.4 Certificate of Deposit																	11.32	
1.2 On Borrowing	173.77	2.50	22.36	72.12	2.28	40.59	79.23	0.01	42.75	54.15	18.66	44.40	28.68	1.34	17.15	56.73	51.67	28.00
2. Commission Expense		**27.76**	**111.63**	**83.07**				**9.66**			**11.71**						**0.42**	**27.85**
3. Staff Expense	**1125.39**	**1415.00**	**449.86**	**290.19**	**255.50**	**475.99**	**338.61**	**199.23**	**334.98**	**379.80**	**251.27**	**375.88**	**245.32**	**160.27**	**182.66**	**221.88**	**1808.84**	**404.94**
4. Office Operating Expenses	**291.98**	**411.73**	**287.41**	**354.89**	**207.43**	**396.21**	**319.42**	**138.50**	**319.64**	**272.91**	**244.20**	**292.35**	**216.44**	**125.51**	**211.98**	**275.24**	**307.07**	**383.27**
5. Foreign Exchange Loss											**1.17**						**0.56**	
5.1 Due to Change in Exchange Rates											1.17						0.48	
5.2 Due to Foreign Currency Transaction																	0.08	
6. Non Operating Expense									**0.38**		**0.04**			**0.04**	**0.59**		**0.02**	
7. Provision for Risk	**183.31**	**591.38**		**280.21**	**75.06**	**31.66**	**159.38**	**339.21**	**67.47**	**188.63**	**653.76**	**41.38**	**75.63**	**92.16**	**306.34**	**162.99**	**869.03**	**270.93**
7.1 Loan loss Provision	189.02	586.51		280.21	75.06	31.66	155.87	339.21	60.13	188.53	650.51	25.38	74.07	92.16	306.34	162.99	864.92	270.93
7.1.1 General Loan loss Provision	189.02	162.97		230.34	54.20		128.81	205.88	60.13	45.76	650.51	42.79	63.37	59.68	71.69	162.99	106.62	270.93
7.1.1.1 Pass Loan Loss Provision	189.02	162.97		111.92	47.71		128.81	163.18	60.13	24.71	650.51	94.46	50.66	28.80	49.40	162.99	58.50	270.93
7.1.1.2 Watch List Provision				118.42	6.48			42.70		21.05		-51.67	12.70	30.88	22.29		48.12	
7.1.2 Special Loan Loss Provision		423.54		49.87	20.87		27.07	133.33		136.57		-17.40	10.70	32.48	234.65		758.30	
7.1.3 Additional Loan Loss Provision						31.66				6.20								
7.2. Provision for Non-Banking Assets	3.68	0.94							7.34								4.11	
7.3. Provision for Loss on Investment		1.10					3.51					16.00	1.56					
7.5. Provision for Loss of Other Assets	-9.39	2.83								0.11	3.25							
8. Loan Written Off			**1.84**		**4.16**			**10.61**			**12.24**				**6.25**		**4.93**	
9. Provision for Staff Bonus	**216.20**	**53.77**	**269.89**	**226.43**	**105.74**	**147.23**	**108.39**		**141.44**	**85.92**	**11.09**	**103.06**	**81.69**	**39.66**	**58.06**	**97.06**	**103.62**	**128.04**
10. Provision for Income Tax	**806.84**	**171.33**	**789.55**	**679.28**	**317.21**	**442.28**	**325.17**		**424.33**	**257.76**	**33.27**	**309.17**	**245.08**	**118.97**	**174.17**	**291.19**	**388.58**	**374.17**
11. Others		**0.16**										**14.31**						
12. Net Profit	**1895.64**	**1491.89**	**1909.34**	**1584.96**	**740.15**	**1030.03**	**758.72**	**836.71**	**990.09**	**601.45**	**77.62**	**721.40**	**571.86**	**277.61**	**406.39**	**679.45**	**906.69**	**906.21**
Total Expenses	**5282.45**	**5066.52**	**4729.50**	**5177.84**	**1966.34**	**3583.88**	**3007.11**	**2381.85**	**3339.89**	**3137.69**	**2676.20**	**3399.61**	**2512.80**	**1700.24**	**2447.95**	**3202.29**	**6269.66**	**3825.83**
Income																		
1. Interest Income	**3309.41**	**3952.37**	**3668.67**	**4001.26**	**1319.61**	**2865.16**	**2448.78**	**1574.07**	**2828.19**	**2661.04**	**2411.03**	**2695.90**	**2192.44**	**1441.07**	**1878.04**	**2721.03**	**4989.73**	**3009.01**
1.1 On Loans and Advances	3172.66	3614.90	3226.99	3835.19	1130.10	2668.09	2140.79	1494.11	2651.71	2522.04	2267.21	2525.63	2107.50	1363.30	1771.72	2516.31	4951.36	2853.20
1.2 On Investment	111.41	263.27	211.77	86.64	56.02	117.02	135.96	37.26	165.28	128.90	49.64	144.52	76.73	40.35	106.31	151.55	11.65	125.03
1.2.1 Government Bonds	111.41	169.11	203.23	86.64	56.02	117.02	135.96	11.12	35.77	128.22	26.63	125.36	71.05	40.35	106.23	151.55	11.65	125.03
1.2.2 Foreign Bonds			8.54						47.92			4.66						
1.2.3 NRB Bonds		63.87						26.14	81.58		23.02	14.50			0.09			
1.2.4 Debenture & Bonds		30.29								0.68			5.69					
1.3 On Agency Balance	6.01	22.38	2.49	71.94	0.97	80.04	2.50	0.57			3.54	2.40				6.00		
1.4 On Call Deposit		35.47	189.62	7.44	22.54			32.29	11.20	1.99	81.05	18.30				47.17		30.66
1.5 On Others	19.33	16.35	37.81	0.06	109.97		169.52	9.84		8.11	9.59	5.04	8.20	37.42			26.72	0.11
2. Commission and Discount	**183.54**	**259.27**	**592.63**	**445.67**	**253.94**	**340.88**	**438.13**	**328.91**	**167.71**	**172.58**	**76.58**	**59.36**	**174.95**	**104.75**	**217.58**	**347.69**	**147.20**	**426.24**
2.1 Bills Purchase and Discount		1.11	0.23	4.16	4.46	22.68		32.52	5.41	11.23	1.03	6.02	1.33	0.05	12.89			
2.2 Commission	183.54	250.11	585.75	441.51	195.74	255.51	228.49	291.84	162.30	161.35	72.89	41.61	173.62	33.16	197.26	149.79	147.20	411.24
2.3 Others		8.05	6.66		53.75	62.69	209.64	4.55			2.66	11.73		71.55	7.43	197.90		15.01
3. Exchange Flactuation Income	**49.50**	**47.55**	**304.86**	**327.62**	**312.50**	**321.10**	**92.58**	**67.99**	**44.32**	**119.00**	**22.63**	**97.15**	**63.98**	**49.30**	**88.42**	**68.10**	**54.39**	**138.27**
3.1 Due to Change in Exchange Rate	-3.84	-8.15	174.74	7.15	87.75		10.33	0.17	-5.28			1.19	1.88	0.73	0.12	2.20	21.19	120.18
3.2 Due to Foreign Currency Transaction	53.34	55.70	130.11	320.48	224.75	321.10	82.26	67.82	49.60	119.00	22.63	95.96	62.10	48.58	88.31	65.90	33.20	18.09
4. Other Operating Income	**216.31**	**307.23**	**72.64**	**239.21**	**38.94**	**49.65**		**96.31**	**259.32**	**73.13**	**108.44**	**255.40**	**58.36**	**33.92**		**65.47**	**359.48**	**20.68**
5. Non Operating Income	**1193.21**	**8.41**	**80.51**	**51.53**	**-0.18**	**0.93**	**0.78**	**14.82**	**5.04**	**6.45**	**11.69**	**55.06**	**1.36**	**4.36**	**86.49**		**0.02**	**34.46**
6. Write Back from Provisions for loss	**261.07**	**412.26**		**112.54**	**33.68**		**26.84**	**262.39**	**35.31**	**94.49**	**42.01**	**235.93**	**5.21**	**66.83**	**163.88**		**654.05**	**195.05**
7. Recovery of written-off Loan	**69.41**	**79.43**	**10.19**		**7.85**			**37.37**		**10.98**	**3.81**	**0.80**	**16.50**		**0.03**		**57.72**	**2.12**
8. Income from Extra Ordinary transactions						**6.16**									**13.52**		**7.06**	
9. Net Loss																		
Total Income	**5282.45**	**5066.52**	**4729.50**	**5177.84**	**1966.34**	**3583.88**	**3007.11**	**2381.85**	**3339.89**	**3137.69**	**2676.20**	**3399.61**	**2512.80**	**1700.24**	**2447.95**	**3202.29**	**6269.66**	**3825.83**

Profit and Loss Statement of upto Pus end, 2073(Mid-Jan, 2017)

BFI Name	Citizens	Prime	Sunrise	NMB	PRABHU	Janata	Mega	Civil	Century	Sanima	NIDC	MahalaxmiDB	Siddhartha	Yeti	Narayani	Sahayogi	Karnali	Triveni	Shangrila	Gandaki
Expenses																				
1. Interest Expense	**1186.17**	**1241.39**	**1150.67**	**1344.34**	**992.31**	**578.48**	**854.22**	**813.95**	**711.93**	**1042.36**	**44.51**	**311.43**	**310.52**	**333.30**	**2.20**	**77.69**	**45.84**	**242.21**	**259.67**	**195.64**
1.1 On Deposit Liabilities	1137.85	1241.39	1150.40	1298.11	992.21	568.00	818.52	806.59	711.93	972.77	44.51	311.43	308.63	320.49	2.20	77.69	45.84	238.11	259.40	142.17
1.1.1 Saving Account	100.87	120.21	230.49	185.58	324.98	98.63	160.04	88.14	124.33	305.29	10.36	131.81	143.83	151.66	1.36	56.22	25.58	98.43	115.31	58.63
1.1.2 Fixed Account	820.39	727.20	819.22	851.90	370.41	333.32	267.81	555.88	405.55	442.10	33.71	151.82	82.88	93.60	0.84	17.79	20.27	88.68	71.15	44.95
1.1.2.1 Up to 3 months Fixed Account	0.68		0.25	50.86	0.02	22.61				11.94	0.86	0.12	0.02					2.01	0.42	0.00
1.1.2.2 3 to 6 months Fixed Account	48.43	3.47	5.00	1.07	12.19	6.48				57.44	1.28	0.63	6.24			0.08		0.95	2.74	1.37
1.1.2.3 6 months to 1 year Fixed Account	593.53	664.27	198.23	127.63	285.18	269.13	267.81	555.88	405.55	0.09	4.83	40.62	21.13	18.11		4.31		48.47	39.37	36.08
1.1.2.4 Above 1 year Fixed Account	177.75	59.46	615.74	672.34	73.02	35.10				372.64	26.74	110.46	55.49	75.49	0.84	13.40	20.27	37.26	28.63	7.50
1.1.3 Call Deposit	216.60	393.99	100.69	260.62	296.82	136.05	390.66	162.57	182.05	225.38	0.44	27.80	81.92	75.23		3.68		50.99	72.94	38.59
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	48.32		0.27	46.23	0.10	10.47	35.70	7.36		69.59			1.89	12.81				4.10	0.27	53.47
2. Commission Expense	**1.87**																			
3. Staff Expense	**211.42**	**124.42**	**207.35**	**285.57**	**366.05**	**101.93**	**155.22**	**140.87**	**141.85**	**162.63**	**21.90**	**73.50**	**63.13**	**48.80**	**2.20**	**16.31**	**14.21**	**55.38**	**65.73**	**27.57**
4. Office Operating Expenses	**189.15**	**664.35**	**226.34**	**289.74**	**334.39**	**126.33**	**154.75**	**137.66**	**136.26**	**194.33**	**18.77**	**50.45**	**65.35**	**54.99**	**1.75**	**15.32**	**14.21**	**51.49**	**62.18**	**19.71**
5. Foreign Exchange Loss					**0.11**		**10.08**													
5.1 Due to Change in Exchange Rates					0.11															
5.2 Due to Foreign Currency Transaction							10.08													
6. Non Operating Expense					**0.37**		**2.87**		**0.41**			**0.06**	**0.24**						**0.02**	
7. Provision for Risk	**119.69**	**39.34**	**190.32**	**176.07**	**185.31**	**99.70**	**150.95**	**333.80**	**81.62**	**95.91**	**19.42**	**70.63**	**102.63**	**68.71**	**1.66**	**24.33**	**6.21**	**35.74**	**52.33**	**13.70**
7.1 Loan loss Provision	119.47	39.34	176.37	161.60	131.42	69.80	122.54	333.80	81.62	95.91	19.42	60.43	102.25	68.71	1.66	24.33	6.21	35.64	41.34	13.70
7.1.1 General Loan loss Provision	85.57	56.47	95.79	77.49	98.60	12.81	80.59	142.56	53.63	95.06	6.45	60.43	52.76	26.63	0.00	14.75	6.21	35.64	20.62	10.30
7.1.1.1 Pass Loan Loss Provision	85.57	58.00	50.30	34.33	110.13	28.59	74.68	96.50	42.90	61.46	6.45	60.43	15.52	14.45		6.04	6.21	35.64	12.77	9.14
7.1.1.2 Watch List Provision		-1.53	45.49	43.16	-11.53	-15.78	5.92	46.07	10.73	33.60			37.23	12.18	0.00	8.71			7.85	1.16
7.1.2 Special Loan Loss Provision	33.90	-17.14	80.58	84.11	33.56	56.99	41.95	191.24	27.98	0.85	12.97		49.49	42.08	1.66	9.58			-5.21	3.40
7.1.3 Additional Loan Loss Provision					-0.75														25.93	
7.2. Provision for Non-Banking Assets	0.22		13.96	14.71	53.89	29.90												0.10		
7.3. Provision for Loss on Investment				-0.24			28.41					10.20	0.38						10.99	
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off	**419.14**				**266.97**	**1.83**							**0.60**	**9.00**						
9. Provision for Staff Bonus	**90.24**	**79.96**	**87.10**		**166.65**	**23.05**	**52.73**	**23.91**	**32.25**	**88.73**	**12.50**	**18.39**	**26.69**	**21.90**		**8.09**	**0.53**	**15.94**	**18.52**	**13.33**
10. Provision for Income Tax	**270.71**	**239.88**	**261.30**		**554.22**	**69.15**	**156.34**	**71.72**	**101.87**	**264.89**	**21.94**	**55.17**	**80.07**	**59.12**		**24.26**	**1.57**	**47.83**	**55.57**	**39.99**
11. Others														**0.11**						
12. Net Profit	**631.67**	**559.72**	**609.71**	**1129.79**	**1112.33**	**161.35**	**370.91**	**167.34**	**225.76**	**622.41**	**134.33**	**128.72**	**186.82**	**137.95**	**6.18**	**56.60**	**3.67**	**111.59**	**129.67**	**93.31**
Total Expenses	**3120.06**	**2949.05**	**2732.80**	**3225.51**	**3978.71**	**1161.80**	**1908.08**	**1689.25**	**1431.97**	**2471.27**	**273.38**	**708.34**	**836.05**	**733.87**	**13.99**	**222.59**	**86.25**	**560.18**	**643.69**	**403.25**
Income																				
1. Interest Income	**2041.32**	**2049.55**	**2253.85**	**2605.49**	**2438.23**	**986.27**	**1628.27**	**1363.31**	**1227.95**	**2132.65**	**174.40**	**621.26**	**694.33**	**572.92**	**4.12**	**191.27**	**77.49**	**506.72**	**590.84**	**366.81**
1.1 On Loans and Advances	1948.82	1987.20	2155.86	2487.24	2264.27	945.06	1457.55	1276.62	1195.58	2004.05	125.06	545.65	644.47	498.13	3.65	175.97	74.11	467.30	555.08	293.63
1.2 On Investment	87.52	41.28	79.71	86.41	105.47	28.53	77.39	75.61	13.87	108.06	0.70	4.42	3.32	4.86				2.52	5.30	
1.2.1 Government Bonds	73.50	41.28	4.66	86.41	100.04	24.00	0.23	75.61	13.49	96.11	0.70		3.32	4.49				2.52		
1.2.2 Foreign Bonds					5.43					11.95										
1.2.3 NRB Bonds	14.02		75.04			4.53	77.15		0.38			4.42								
1.2.4 Debenture & Bonds														0.36					5.30	
1.3 On Agency Balance	3.23	1.14			12.57	0.67	0.16		5.25					68.14	0.47					
1.4 On Call Deposit	1.75		13.65	2.62	31.04		82.30	11.08			48.65	70.63	44.67			15.27	3.39	36.90	27.13	19.71
1.5 On Others		19.93	4.64	29.23	24.87	12.00	10.88		13.26	20.54		0.56	1.87	1.79		0.03			3.33	53.47
2. Commission and Discount	**57.43**	**265.93**	**89.87**	**147.81**	**95.43**	**70.78**	**42.51**	**47.41**	**28.89**	**67.80**	**0.76**	**3.40**	**7.62**	**2.76**		**4.30**	**8.76**	**10.46**	**3.84**	**0.38**
2.1 Bills Purchase and Discount	0.05	2.27	3.17		0.91	1.30	0.24	1.31												
2.2 Commission	37.20	242.66	79.66	145.54	82.61	69.48	42.27	46.10	28.89	67.80	0.76	3.39	7.62	2.76		4.30	0.99	10.46	3.81	0.38
2.3 Others	20.18	21.00	7.03	2.27	11.92							0.01					7.76		0.03	
3. Exchange Flactuation Income	**97.45**	**53.56**	**68.19**	**110.26**	**90.57**	**24.25**	**72.46**	**42.43**	**52.76**	**94.31**			**0.08**	**0.53**					**0.11**	**0.02**
3.1 Due to Change in Exchange Rate		-3.53	4.06	-3.53		13.40		19.63	9.70	0.57			0.06	0.15					0.11	0.02
3.2 Due to Foreign Currency Transaction	97.45	57.10	64.13	113.79	90.57	10.85	72.46	22.79	43.06	93.75			0.02	0.38						
4. Other Operating Income	**194.95**	**578.10**	**183.46**	**146.22**	**188.41**	**34.68**	**96.14**	**71.09**	**84.04**	**154.47**	**3.88**	**28.16**	**52.49**	**44.58**	**0.01**	**13.98**		**34.43**	**45.02**	**25.83**
5. Non Operating Income	**32.06**	**1.90**	**25.08**	**54.14**	**35.66**	**2.84**	**1.92**		**5.39**	**19.82**	**26.42**	**1.56**	**20.95**	**10.49**	**1.14**	**0.63**		**0.19**	**3.89**	**2.35**
6. Write Back from Provisions for loss	**696.84**		**112.34**	**160.68**	**1130.35**	**42.99**	**66.77**	**165.01**	**31.59**	**2.22**	**66.16**	**53.96**	**60.59**	**93.57**	**8.72**	**12.40**		**2.98**		**7.85**
7. Recovery of written-off Loan				**0.69**							**1.76**									
8. Income from Extra Ordinary transactions				**0.21**	**0.06**				**1.34**					**9.01**				**5.40**		
9. Net Loss																				
Total Income	**3120.06**	**2949.05**	**2732.80**	**3225.51**	**3978.71**	**1161.80**	**1908.08**	**1689.25**	**1431.97**	**2471.27**	**273.38**	**708.34**	**836.05**	**733.87**	**13.99**	**222.59**	**86.25**	**560.18**	**643.69**	**403.25**

BFI Name	Excel	Biratlaxmi	Western	Araniko	Deva	Miteri	Tinau	Muktinath	Sewa	Kankai	Mahakali	Ace	Bhargav	dyalo	Country	Alpine	Kastamandap	Garima	OmDB	FewaDB
Expenses																				
1. Interest Expense	**57.90**	**103.21**	**57.97**	**49.27**	**170.09**	**65.72**	**94.17**	**316.32**	**134.46**	**30.84**	**34.80**	**175.47**	**48.76**	**47.35**	**42.31**	**47.89**	**174.45**	**293.43**	**321.64**	**328.21**
1.1 On Deposit Liabilities	48.69	103.21	57.97	49.27	166.18	65.72	94.17	313.31	134.46	29.17	34.80	145.54	48.76	47.35	42.31	45.44	172.54	293.43	321.62	328.21
1.1.1 Saving Account	24.46	55.21	35.46	27.46	102.37	25.81	44.42	165.26	55.33	13.77	22.92	60.23	14.84	18.95	12.96	23.51	77.56	140.89	115.83	102.75
1.1.2 Fixed Account	10.55	45.35	22.51	20.30	41.24	33.81	39.02	95.48	53.19	8.20	11.88	56.54	26.42	22.18	21.67	12.73	63.11	100.24	174.55	139.06
1.1.2.1 Up to 3 months Fixed Account	0.18					1.35	0.29	1.57	0.07				0.16	0.06	0.11		2.43	0.65	2.70	0.76
1.1.2.2 3 to 6 months Fixed Account	0.00	3.16	0.32	0.13		1.69	0.26	5.50	0.39	0.32		3.48	1.22	1.09	0.04		1.81	5.58	5.75	2.20
1.1.2.3 6 months to 1 year Fixed Account	2.87	16.84	5.53	13.40		11.83	19.24	63.57	12.68	3.63	11.88	43.58	16.42	14.19	12.54	9.79	50.31	35.88	101.39	95.01
1.1.2.4 Above 1 year Fixed Account	7.49	25.35	16.67	6.77	41.24	18.93	19.24	24.83	40.05	4.25		9.48	8.62	6.84	8.98	2.94	8.56	58.12	64.70	41.09
1.1.3 Call Deposit	13.68	2.65		1.51	22.58	6.10	10.73	52.57	25.94	7.20		28.78	7.49	6.22	7.68	9.16	31.87	52.30	31.24	86.40
1.1.4 Certificate of Deposit																0.04				
1.2 On Borrowing	9.20				3.91			3.01		1.68		29.93				2.45	1.91		0.01	
2. Commission Expense		**0.04**													**0.61**		**0.04**			
3. Staff Expense	**22.22**	**35.48**	**15.10**	**22.77**	**52.02**	**14.60**	**17.06**	**115.28**	**22.94**	**12.38**	**8.95**	**43.80**	**10.08**	**10.56**	**7.87**	**11.13**	**35.00**	**58.24**	**47.75**	**55.06**
4. Office Operating Expenses	**16.45**	**17.51**	**9.09**	**13.74**	**58.74**	**8.56**	**10.92**	**78.35**	**14.38**	**10.16**	**6.30**	**39.04**	**12.19**	**10.28**	**10.46**	**11.83**	**46.69**	**60.76**	**42.95**	**46.56**
5. Foreign Exchange Loss					**74.32**												**3.92**			
5.1 Due to Change in Exchange Rates					74.32												3.92			
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense		**0.48**				**0.00**		**0.01**							**0.04**					
7. Provision for Risk	**20.81**	**34.92**	**12.67**	**12.75**	**45.31**	**2.99**	**7.89**	**40.82**	**18.93**	**5.23**	**2.09**	**2.67**	**2.83**	**9.72**	**6.62**	**4.93**	**-28.37**	**37.57**	**38.52**	**52.21**
7.1 Loan loss Provision	20.81	34.92	12.67	12.75	45.02	2.99	7.89	40.82	18.93	5.23	2.09	2.67	2.83	9.72	6.62	4.93	-4.84	37.57	38.52	52.21
7.1.1 General Loan loss Provision	7.14	10.30		5.18	25.14	2.31	5.38	34.48	5.68	2.20	2.09	1.32	2.83	3.55	1.12	4.93	9.88	22.93	38.52	21.81
7.1.1.1 Pass Loan Loss Provision	4.73	3.09		2.49	23.02	1.24	3.23	31.29	5.62	1.65	2.09	0.63	2.83		0.71	4.93	5.65	18.10	38.52	10.79
7.1.1.2 Watch List Provision	2.41	7.21		2.69	2.12	1.06	2.15	3.18	0.06	0.56		0.68		3.55	0.41		4.23	4.83		11.02
7.1.2 Special Loan Loss Provision	13.67	24.61		7.57	19.88	0.69	2.51	6.34	13.25	3.03		1.35		6.16	5.51		-1.72	14.64		30.39
7.1.3 Additional Loan Loss Provision			12.67														-13.00			
7.2. Provision for Non-Banking Assets																	-23.53			
7.3. Provision for Loss on Investment					0.29															
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off												**4.20**								
9. Provision for Staff Bonus	**10.55**	**8.85**	**3.78**	**5.25**	**20.05**	**7.46**	**7.40**	**31.67**	**11.04**	**3.32**	**1.60**	**18.55**	**2.57**	**0.39**	**3.40**	**4.59**	**14.53**	**22.79**	**27.18**	**25.94**
10. Provision for Income Tax	**31.65**	**26.54**	**11.34**	**15.74**	**60.16**	**22.38**	**22.21**	**93.52**	**33.12**	**9.95**	**3.70**	**55.64**	**7.72**	**1.17**	**10.19**	**13.78**	**43.60**	**68.38**	**81.53**	**77.81**
11. Others										**0.01**										**0.00**
12. Net Profit	**73.86**	**61.92**	**26.46**	**36.73**	**140.38**	**52.17**	**51.82**	**223.22**	**77.29**	**23.22**	**12.31**	**129.83**	**18.01**	**14.04**	**23.77**	**32.16**	**101.73**	**159.55**	**190.24**	**181.55**
Total Expenses	**233.44**	**288.93**	**136.41**	**156.25**	**621.07**	**173.88**	**211.48**	**899.20**	**312.15**	**95.12**	**69.76**	**469.20**	**102.16**	**93.51**	**105.28**	**126.31**	**391.60**	**700.72**	**749.80**	**767.32**
Income																				
1. Interest Income	**206.56**	**251.21**	**104.84**	**114.04**	**430.38**	**154.56**	**192.31**	**776.68**	**290.17**	**84.20**	**64.93**	**423.32**	**88.22**	**86.08**	**90.95**	**111.18**	**353.84**	**636.83**	**674.83**	**676.27**
1.1 On Loans and Advances	184.01	195.99	104.84	114.04	387.71	139.82	175.34	744.57	268.41	77.18	57.82	343.02	85.42	81.11	82.87	101.48	310.60	597.24	611.30	628.57
1.2 On Investment		5.87			0.43		1.31					7.58			0.89		3.61		9.15	3.99
1.2.1 Government Bonds		5.87			0.43							7.58			0.89		3.61		9.10	3.99
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds							1.31												0.05	
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance														4.97						
1.4 On Call Deposit	22.35	49.14			42.04	14.74	15.67	29.86	19.22	7.02		72.72	2.80		6.58	9.70		37.77	53.70	43.71
1.5 On Others	0.20	0.21			0.19			2.25	2.53		7.11	0.01			0.61		39.63	1.82	0.69	
2. Commission and Discount	**2.50**	**4.59**	**12.55**	**3.51**	**4.02**	**0.84**	**1.70**	**13.61**	**2.58**	**7.72**	**4.83**	**1.85**	**13.29**	**0.39**	**0.23**	**2.79**	**5.45**	**4.27**	**6.76**	**2.00**
2.1 Bills Purchase and Discount					0.02															
2.2 Commission	1.26	4.59	12.55	3.51	4.01	0.42	1.70	13.61	2.58	1.23	4.37	1.85	0.94	0.39	0.23	1.77	5.45	4.27	6.76	2.00
2.3 Others	1.23					0.41				6.49	0.46		12.35			1.02				
3. Exchange Flactuation Income					**74.50**							**1.37**					**5.01**			
3.1 Due to Change in Exchange Rate					74.39							-0.41								
3.2 Due to Foreign Currency Transaction					0.11							1.78					5.01			
4. Other Operating Income	**11.13**	**11.31**	**19.01**	**21.39**	**55.34**	**18.35**	**15.58**	**92.56**	**19.41**			**19.89**	**0.59**	**5.90**	**5.04**	**11.73**	**20.98**	**59.27**	**58.61**	**52.88**
5. Non Operating Income	**0.79**				**0.66**	**0.14**	**1.53**	**14.66**				**7.33**		**0.02**	**0.10**	**0.06**		**0.35**	**9.60**	**4.65**
6. Write Back from Provisions for loss	**12.47**	**21.82**		**17.31**	**56.17**		**0.36**	**1.70**		**3.19**		**15.45**	**0.06**	**1.12**	**8.97**	**0.56**				**31.53**
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																	**6.32**			
9. Net Loss																				
Total Income	**233.44**	**288.93**	**136.41**	**156.25**	**621.07**	**173.88**	**211.48**	**899.20**	**312.15**	**95.12**	**69.76**	**469.20**	**102.16**	**93.51**	**105.28**	**126.31**	**391.60**	**700.72**	**749.80**	**767.32**

BFI Name	Kabeli	Kamana	Corporate	Purnima	Jyoti	Hamro	Kakre	Shine	Pacific	Kanchan	Innovative	Vibor	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos
Expenses																				
1. Interest Expense	**12.32**	**176.62**	**2.04**	**57.27**	**189.09**	**21.50**	**13.67**	**181.38**	**27.90**	**55.55**	**65.15**	**400.12**	**47.67**	**237.88**	**62.57**	**3.81**	**23.27**	**15.37**	**41.79**	**16.09**
1.1 On Deposit Liabilities	12.32	176.62	2.04	57.27	187.99	21.50	13.67	181.38	27.90	55.55	65.15	399.05	47.67	230.36	62.57	3.81	23.27	15.37	41.79	16.09
1.1.1 Saving Account	6.51	76.88	1.40	32.14	90.48	9.70	6.40	119.55	15.19	32.42	35.58	114.93	16.79	83.69	37.19	3.06	15.83	10.59	17.91	10.42
1.1.2 Fixed Account	4.74	69.00	0.46	20.41	58.92	6.23	6.02	45.78	7.81	15.82	22.89	195.32	29.82	91.24	12.49	0.59	7.44	2.38	10.38	3.33
1.1.2.1 Up to 3 months Fixed Account	0.06	1.66		0.25	0.00			0.22		0.02	0.05	0.39			0.00				0.23	0.07
1.1.2.2 3 to 6 months Fixed Account	0.05	4.18		0.45	1.60		0.01	0.82	0.12	0.30	0.23	1.33		2.33	0.11	0.01			0.35	0.09
1.1.2.3 6 months to 1 year Fixed Account	2.03	45.17	0.46	10.21	38.10	4.41	0.24	21.44	2.86	5.48	11.65	82.58	10.06	52.23	6.65	0.11	4.23		3.46	0.89
1.1.2.4 Above 1 year Fixed Account	2.61	17.99		9.50	19.22	1.82	5.78	23.30	4.83	10.03	10.96	111.02	19.76	36.68	5.73	0.47	3.21	2.38	6.34	2.28
1.1.3 Call Deposit	1.06	30.73	0.19	4.71	38.59	5.57	1.25	16.05	4.90	7.31	6.68	88.81	1.05	55.43	12.89	0.16		2.40	13.49	2.34
1.1.4 Certificate of Deposit																				
1.2 On Borrowing					1.10							1.07		7.52						
2. Commission Expense										**11.51**										
3. Staff Expense	**5.96**	**33.38**	**1.91**	**11.47**	**48.95**	**5.26**	**4.15**	**42.00**	**3.67**	**16.23**	**11.04**	**94.80**	**4.96**	**52.36**	**14.67**	**1.30**	**12.58**	**4.93**	**12.54**	**6.28**
4. Office Operating Expenses	**3.17**	**28.92**	**2.08**	**12.16**	**48.83**	**5.18**	**3.24**	**37.04**	**5.49**	**16.31**	**13.84**	**88.55**	**3.46**	**57.84**	**11.48**	**1.94**	**14.16**	**3.86**	**13.74**	**6.28**
5. Foreign Exchange Loss					**0.02**									**2.41**						
5.1 Due to Change in Exchange Rates					0.02									2.41						
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense												**0.11**		**0.13**						
7. Provision for Risk	**5.61**	**25.88**	**0.21**	**4.80**	**19.18**	**5.70**	**3.11**	**13.41**	**1.77**	**11.34**	**19.72**	**135.70**	**4.53**	**45.04**	**6.93**	**0.80**	**6.92**	**5.70**	**7.59**	**1.34**
7.1 Loan loss Provision	5.61	25.88	0.21	4.80	19.18	4.15	3.11	13.41	1.77	11.34	19.72	113.76	4.53	38.61	6.93	0.80	6.92	5.70	7.59	1.34
7.1.1 General Loan loss Provision	5.61	25.88		3.53	19.18	1.94	1.53	9.27	1.34		11.59	37.62	0.94	28.68	4.59	0.23	4.71	5.70	6.03	1.23
7.1.1.1 Pass Loan Loss Provision	5.61	25.88		3.32	19.18	1.51	0.12	8.15	0.46		4.03	22.61	0.66	13.31	4.34	0.15	4.47	5.70	4.77	1.08
7.1.1.2 Watch List Provision				0.21		0.42	1.41	1.11	0.89		7.56	15.01	0.29	15.37	0.25	0.09	0.24		1.26	0.15
7.1.2 Special Loan Loss Provision			0.21	1.26		2.21	1.58	4.14	0.43		8.11	76.14	3.59	9.92	2.34	0.56	2.21		1.56	0.11
7.1.3 Additional Loan Loss Provision										11.34	0.02									
7.2. Provision for Non-Banking Assets														3.03						
7.3. Provision for Loss on Investment						1.55						13.74		3.39						
7.5. Provision for Loss of Other Assets												8.21								
8. Loan Written Off												**0.38**								
9. Provision for Staff Bonus	**1.50**	**14.37**		**6.66**	**19.35**	**3.07**		**23.71**		**4.25**	**5.94**	**11.24**		**20.95**	**5.24**	**0.31**			**2.57**	**1.78**
10. Provision for Income Tax	**4.51**	**43.10**		**19.97**	**58.04**	**9.22**		**71.14**	**4.81**	**12.75**	**17.81**	**0.91**		**63.08**	**15.71**	**0.94**			**7.71**	**5.33**
11. Others																				
12. Net Profit	**10.53**	**100.56**	**0.65**	**46.59**	**135.43**	**21.51**	**2.13**	**165.98**	**20.08**	**29.76**	**41.56**	**112.35**	**11.44**	**146.38**	**36.66**	**2.19**	**21.70**	**6.51**	**17.98**	**12.43**
Total Expenses	**43.61**	**422.83**	**6.89**	**158.92**	**518.89**	**71.44**	**26.30**	**534.66**	**63.72**	**157.70**	**175.06**	**844.16**	**72.06**	**626.06**	**153.27**	**11.28**	**78.63**	**36.38**	**103.90**	**49.52**
Income																				
1. Interest Income	**39.08**	**384.36**	**6.80**	**144.71**	**415.01**	**62.91**	**24.04**	**494.07**	**59.25**	**132.04**	**151.59**	**692.40**	**66.24**	**506.35**	**139.00**	**10.26**	**69.43**	**26.98**	**91.77**	**42.57**
1.1 On Loans and Advances	37.50	359.63	6.79	119.80	364.92	56.04	21.37	453.08	57.86	120.99	134.43	607.01	66.24	442.77	127.50	8.92	55.38	24.31	82.09	37.21
1.2 On Investment					6.41			0.20				8.93		2.89			0.45			
1.2.1 Government Bonds					6.41			0.20				8.93		2.89						
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds																	0.45			
1.3 On Agency Balance														0.04						
1.4 On Call Deposit	1.58	24.74		24.91	43.00	6.87	2.67	40.80	1.39	11.04	17.16	74.31		60.51	11.50	1.34	13.60	2.67	9.68	5.35
1.5 On Others			0.01		0.68							2.15		0.15						
2. Commission and Discount	**4.12**	**3.89**	**0.02**	**0.74**	**2.55**	**0.54**	**0.53**	**34.08**	**1.79**	**15.64**	**0.61**	**3.52**	**5.72**	**15.32**	**0.80**	**0.45**	**1.68**		**0.71**	**2.47**
2.1 Bills Purchase and Discount																				
2.2 Commission	0.05	3.89		0.74	2.55	0.54	0.33	6.57	1.79	12.67	0.53	3.52	0.55	15.32	0.80	0.45	0.73		0.71	2.47
2.3 Others	4.07		0.02				0.20	27.51		2.97	0.08		5.17				0.94			
3. Exchange Flactuation Income					**0.01**							**0.06**		**20.08**						
3.1 Due to Change in Exchange Rate												0.06								
3.2 Due to Foreign Currency Transaction					0.01									20.08						
4. Other Operating Income		**27.07**	**0.07**	**13.00**	**36.72**	**5.10**	**1.72**		**2.68**	**5.16**	**11.06**	**50.54**		**46.44**	**13.47**	**0.37**	**7.53**	**9.39**	**9.48**	**4.49**
5. Non Operating Income		**7.50**		**0.46**	**29.63**			**3.27**				**9.97**		**0.11**						
6. Write Back from Provisions for loss	**0.41**			**0.00**	**34.97**	**2.90**		**3.25**		**1.64**	**11.80**	**87.25**	**0.10**	**37.75**		**0.19**			**1.94**	
7. Recovery of written-off Loan												**0.43**								
8. Income from Extra Ordinary transactions										**3.23**										
9. Net Loss																				
Total Income	**43.61**	**422.83**	**6.89**	**158.92**	**518.89**	**71.44**	**26.30**	**534.66**	**63.72**	**157.70**	**175.06**	**844.16**	**72.06**	**626.06**	**153.27**	**11.28**	**78.63**	**36.38**	**103.90**	**49.52**

BFI Name	Manaslu	Kailash	Salpa	Saptakoshi	Sajha	Green	Reliable	NFL	NIDC Capital	Gurkhas	Union	PFCL	Goodwill	SIFCL	Lumbini	Lalitpur	United FC	General	Progressive
Expenses																			
1. Interest Expense	**58.82**	**375.49**	**7.40**	**19.74**	**13.62**	**10.61**	**251.42**	**3.29**	**27.52**	**101.92**	**28.00**	**103.44**	**132.06**	**59.14**	**70.13**	**6.98**	**148.27**	**0.45**	**20.79**
1.1 On Deposit Liabilities	58.82	375.49	7.40	19.74	13.62	10.61	242.62	3.29	27.52	101.92	28.00	103.44	115.58	59.14	70.13	6.98	145.97	0.45	20.79
1.1.1 Saving Account	32.07	126.54	5.59	8.04	5.80	2.58	52.83	2.70	12.90	60.99	7.39	40.86	59.14	15.70	23.04	4.25	75.99	0.18	13.09
1.1.2 Fixed Account	10.35	145.37	1.55	7.66	2.44	3.41	141.57	0.60	14.62	40.93	18.98	62.58	56.44	43.44	47.09	2.73	69.98	0.27	7.70
1.1.2.1 Up to 3 months Fixed Account	0.03	3.23	0.10				12.30		0.05				0.84	0.03	0.22		0.01	0.25	0.01
1.1.2.2 3 to 6 months Fixed Account	0.20	2.34	0.13	0.27	0.04	0.03	2.22					0.14	0.17	0.02	1.88		8.21		
1.1.2.3 6 months to 1 year Fixed Account	4.50	116.79	0.30	3.15	0.54	0.77	127.05	0.06	6.92		15.41	62.44	27.85	7.62	31.98	0.01	35.55		2.66
1.1.2.4 Above 1 year Fixed Account	5.61	23.00	1.01	4.24	1.86	2.61		0.54	7.65	40.93	3.57		27.57	35.78	13.01	2.72	26.21	0.02	5.02
1.1.3 Call Deposit	16.40	103.58	0.26	4.03	5.37	4.62	48.22				1.64								
1.1.4 Certificate of Deposit																			
1.2 On Borrowing							8.80						16.49				2.29		
2. Commission Expense																			
3. Staff Expense	**14.07**	**81.98**	**3.96**	**8.91**	**7.18**	**3.21**	**41.47**	**2.08**	**7.29**	**18.24**	**8.20**	**13.95**	**21.39**	**10.66**	**7.38**	**5.36**	**28.33**	**6.01**	**3.54**
4. Office Operating Expenses	**15.29**	**60.59**	**1.21**	**8.94**	**5.71**	**2.01**	**34.63**	**2.77**	**6.44**	**22.54**	**8.84**	**12.12**	**28.79**	**9.27**	**5.82**	**3.87**	**25.22**	**2.00**	**3.54**
5. Foreign Exchange Loss		**0.01**																	
5.1 Due to Change in Exchange Rates																			
5.2 Due to Foreign Currency Transaction		0.01																	
6. Non Operating Expense		**0.18**									**0.31**								
7. Provision for Risk	**3.75**	**30.16**	**1.30**	**12.68**	**14.19**	**1.94**	**35.42**	**1.23**	**1.43**	**146.68**	**2.36**	**24.90**	**36.73**	**3.12**	**0.34**		**29.89**	**9.23**	**6.34**
7.1 Loan loss Provision	3.75	20.25	1.30	12.68	14.19	1.94	35.42	1.23	1.43		2.36	24.90	11.30	3.12	0.34		11.71	7.58	6.34
7.1.1 General Loan loss Provision	3.75	16.74	0.77	5.08	4.38	0.69	13.35				0.86	17.68		2.30	0.34		5.98		
7.1.1.1 Pass Loan Loss Provision	3.23	9.44	0.51	1.71	3.34	0.05	1.73				0.22	17.68		2.30	0.34		5.37		
7.1.1.2 Watch List Provision	0.52	7.29	0.26	3.37	1.04	0.64	11.62				0.65						0.61		
7.1.2 Special Loan Loss Provision		3.51	0.53	7.60	9.81	1.26	22.08	1.23	1.43		1.50	7.22		0.82			5.73	7.58	
7.1.3 Additional Loan Loss Provision													11.30						6.34
7.2. Provision for Non-Banking Assets										117.00									
7.3. Provision for Loss on Investment		9.92								29.68			25.43				17.99		
7.5. Provision for Loss of Other Assets																	0.20	1.65	
8. Loan Written Off										**42.60**	**0.00**								
9. Provision for Staff Bonus		**38.08**	**0.42**				**9.73**		**5.79**	**14.68**		**2.68**	**4.13**	**3.14**	**5.04**		**8.26**		
10. Provision for Income Tax		**116.98**					**29.20**		**3.44**	**39.75**		**8.04**	**11.53**	**9.42**	**15.13**		**24.78**		
11. Others																**5.35**			
12. Net Profit	**48.25**	**263.86**	**4.18**	**14.87**	**13.30**	**3.89**	**68.13**	**31.54**	**54.50**	**107.02**	**0.21**	**18.77**	**29.74**	**21.99**	**35.31**	**93.19**	**57.82**		**13.22**
Total Expenses	**140.18**	**967.34**	**18.47**	**65.15**	**53.99**	**21.66**	**470.01**	**40.92**	**106.43**	**493.43**	**47.94**	**183.90**	**264.37**	**116.75**	**139.15**	**114.77**	**322.57**	**17.69**	**47.44**
Income																			
1. Interest Income	**130.04**	**838.40**	**16.35**	**50.66**	**29.01**	**20.04**	**428.43**	**16.55**	**53.59**	**233.51**	**41.42**	**172.10**	**217.13**	**104.91**	**130.01**	**20.17**	**271.94**	**9.36**	**29.69**
1.1 On Loans and Advances	118.37	765.13	13.76	46.28	25.34	18.55	362.01	16.55	32.12	201.50	34.55	139.06	173.90	88.81	100.09	18.32	242.97	6.19	29.69
1.2 On Investment		4.21					5.87		0.26	0.66	0.24		3.39	1.92	2.87		3.58		
1.2.1 Government Bonds		4.21					5.87		0.26	0.66	0.24		3.39	1.92	2.87		3.58		
1.2.2 Foreign Bonds																			
1.2.3 NRB Bonds																			
1.2.4 Debenture & Bonds																			
1.3 On Agency Balance														14.18					
1.4 On Call Deposit	11.67	68.88	2.59	4.38	3.67	1.49	60.46		21.21	31.35	6.63	33.04	39.84		27.05		23.08		
1.5 On Others		0.17					0.09									1.85	2.31	3.17	
2. Commission and Discount	**1.92**	**3.81**	**0.34**	**0.37**	**0.72**	**0.05**	**16.19**	**0.02**	**0.00**	**0.11**	**0.02**	**0.13**	**0.99**		**0.15**		**1.02**	**0.00**	**3.00**
2.1 Bills Purchase and Discount																			
2.2 Commission	1.92	3.81	0.34	0.37	0.72	0.05	13.60	0.02	0.00	0.11	0.02	0.13	0.99		0.15		0.79	0.00	0.00
2.3 Others							2.58										0.23		3.00
3. Exchange Flactuation Income		**0.04**					**-0.74**												
3.1 Due to Change in Exchange Rate							-0.74												
3.2 Due to Foreign Currency Transaction		0.04																	
4. Other Operating Income	**8.11**	**51.85**	**1.64**	**5.04**	**1.83**	**1.32**	**21.37**	**0.00**	**2.62**	**15.66**	**2.58**	**11.31**	**27.65**	**10.06**	**6.64**	**0.00**	**39.19**	**0.02**	
5. Non Operating Income		**55.08**					**4.76**	**0.69**	**23.16**	**11.41**	**0.00**	**0.37**	**18.60**	**1.78**	**2.36**	**0.07**	**10.42**		**4.93**
6. Write Back from Provisions for loss	**0.11**	**18.17**	**0.15**	**9.07**	**22.43**	**0.24**		**23.67**	**27.06**	**232.75**	**3.01**							**1.44**	**0.77**
7. Recovery of written-off Loan											**0.90**					**54.17**			**9.04**
8. Income from Extra Ordinary transactions																**40.36**			
9. Net Loss																		**6.87**	
Total Income	**140.18**	**967.34**	**18.47**	**65.15**	**53.99**	**21.66**	**470.01**	**40.92**	**106.43**	**493.43**	**47.94**	**183.90**	**264.37**	**116.75**	**139.15**	**114.77**	**322.57**	**17.69**	**47.44**

Profit and Loss Statement of upto Pus end, 2073(Mid-Jan, 2017)

BFI Name	Janaki	Pokhara	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori	Everest	ICFC	Sagarmatha	Kuber	Seti	Ihama	Namaste	Unique	Manjushree
Expenses																				
1. Interest Expense	**51.96**	**83.77**	**65.55**	**0.50**	**7.55**	**66.81**	**74.84**	**0.78**	**2.65**	**0.66**	**70.85**	**44.47**	**188.92**	**100.11**	**0.12**	**9.27**	**5.24**	**12.83**	**25.85**	**107.77**
1.1 On Deposit Liabilities	51.96	83.77	65.55	0.50	7.55	65.53	68.14	0.78	2.20	0.66	69.27	44.47	157.71	100.11	0.12	9.27	5.24	12.83	25.85	96.97
1.1.1 Saving Account	16.36	39.70	29.34	0.21	1.64	25.92	49.94	0.46	0.17	0.66	35.83	21.62	96.44	45.16	0.09	3.90	3.91	9.20	11.59	59.86
1.1.2 Fixed Account	35.59	44.07	36.22	0.29	5.91	39.60	18.20	0.32	0.01		33.44	22.85	61.28	44.98	0.03	5.38	1.33	3.63	14.27	37.11
1.1.2.1 Up to 3 months Fixed Account			0.19	0.08		0.01	0.62				0.26	0.05	0.37	0.60					0.08	0.21
1.1.2.2 3 to 6 months Fixed Account		6.61	0.28			0.30	0.64				0.35	0.33	0.21	1.38			0.11	0.21	0.11	0.48
1.1.2.3 6 months to 1 year Fixed Account	22.27	13.22	24.42			20.96	10.45	0.00			25.29	15.52	55.88	34.01		2.26	1.21	0.54	9.53	29.37
1.1.2.4 Above 1 year Fixed Account	13.32	24.24	11.33	0.21	5.91	18.33	6.49	0.32	0.01		7.54	6.95	4.81	8.99	0.03	3.11	0.01	2.88	4.54	7.05
1.1.3 Call Deposit									2.02					9.98						
1.1.4 Certificate of Deposit																				
1.2 On Borrowing						1.28	6.70		0.44		1.58		31.21							10.80
2. Commission Expense	**0.01**						**1.34**													
3. Staff Expense	**3.88**	**16.12**	**11.60**	**0.93**	**1.39**	**26.83**	**10.97**	**2.79**	**2.35**	**0.59**	**7.71**	**7.38**	**31.14**	**17.01**	**1.11**	**2.98**	**2.28**	**2.37**	**4.12**	**12.19**
4. Office Operating Expenses	**2.17**	**12.60**	**5.82**	**1.89**	**1.38**	**22.89**	**9.17**	**2.96**	**2.83**	**0.68**	**7.63**	**7.23**	**32.54**	**16.03**	**1.44**	**1.26**	**3.85**	**1.02**	**4.05**	**14.19**
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense														**24.74**						
7. Provision for Risk	**5.84**	**7.10**	**3.08**	**0.78**	**0.62**	**28.80**	**27.82**	**10.70**			**16.80**	**5.39**	**51.14**	**7.60**		**1.62**	**8.44**	**0.22**	**0.97**	**15.41**
7.1 Loan loss Provision	5.84	6.81	0.51	0.78	0.62	28.53	27.82	4.41			7.21	5.39	8.66	7.60		1.62	8.44	0.22	0.97	15.41
7.1.1 General Loan loss Provision	2.64	5.00			0.30	5.43	13.35				7.21	1.91	4.33			0.36		-0.52		15.41
7.1.1.1 Pass Loan Loss Provision	1.64	3.50			0.30	2.47	6.22				7.21	1.91	1.58			0.33		-0.52		15.41
7.1.1.2 Watch List Provision	0.99	1.50				2.96	7.13						2.75			0.03				
7.1.2 Special Loan Loss Provision	3.21	1.80		0.78	0.32	16.10	14.47	4.41				3.48	4.33	7.60		1.26	8.44	0.73	0.97	
7.1.3 Additional Loan Loss Provision			0.51			7.00														
7.2. Provision for Non-Banking Assets								0.53												
7.3. Provision for Loss on Investment			2.57			0.27					9.59		42.48							
7.5. Provision for Loss of Other Assets		0.29						5.76												
8. Loan Written Off																				
9. Provision for Staff Bonus		**6.90**	**3.08**			**18.52**						**2.01**	**15.95**	**8.03**		**0.69**	**0.76**	**1.05**		**3.21**
10. Provision for Income Tax		**20.70**	**9.24**					**0.84**				**6.04**	**47.84**	**24.08**		**2.08**	**2.43**	**3.14**		**9.63**
11. Others															**0.04**					
12. Net Profit	**71.01**	**48.31**	**21.56**		**5.31**	**185.19**	**91.22**	**21.14**	**28.78**	**54.93**	**50.61**	**14.10**	**111.63**	**56.18**	**211.46**	**4.84**	**5.16**	**7.33**	**17.10**	**22.48**
Total Expenses	**134.87**	**195.50**	**119.93**	**4.10**	**16.25**	**349.03**	**215.36**	**39.20**	**36.61**	**56.86**	**153.60**	**86.62**	**479.16**	**253.79**	**214.18**	**22.74**	**28.16**	**27.95**	**52.09**	**184.88**
Income																				
1. Interest Income	**109.14**	**176.68**	**104.11**	**1.56**	**13.98**	**131.54**	**189.38**	**2.29**	**12.24**	**1.23**	**123.90**	**80.95**	**352.43**	**182.87**	**1.08**	**21.02**	**20.50**	**25.77**	**50.45**	**167.36**
1.1 On Loans and Advances	92.54	157.24	86.78	1.56	13.98	110.87	170.17	1.88	12.24	0.75	105.51	70.13	258.35	165.88	1.08	18.74	14.92	20.21	33.45	137.99
1.2 On Investment		0.98				3.86					1.08	0.02	3.71	3.18					0.98	0.38
1.2.1 Government Bonds													3.71	3.18						
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds		0.98				3.86													0.98	0.38
1.2.4 Debenture & Bonds											1.08	0.02								
1.3 On Agency Balance													90.38							
1.4 On Call Deposit	16.60	18.46	17.33			16.81	19.21	0.41			17.31	10.80					5.57	5.56	13.46	
1.5 On Others										0.48				13.81		2.28			2.56	28.99
2. Commission and Discount	**0.02**	**15.40**	**0.65**	**0.00**	**0.80**	**1.35**		**0.06**			**0.69**	**0.71**	**2.26**	**3.51**		**0.15**	**0.01**	**0.05**		**16.19**
2.1 Bills Purchase and Discount																				
2.2 Commission	0.02		0.65	0.00		1.35					0.61	0.71	2.26	3.51		0.15	0.01	0.05		0.07
2.3 Others		15.40			0.80			0.06			0.08									16.13
3. Exchange Flactuation Income																				
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																				
4. Other Operating Income	**2.32**		**8.65**	**1.83**		**12.00**	**14.29**		**0.00**		**12.73**	**4.97**	**18.45**	**17.61**	**0.50**	**1.57**	**1.01**	**2.13**		
5. Non Operating Income	**1.81**		**0.07**			**55.89**			**0.49**		**0.84**		**33.25**	**49.80**			**6.24**		**1.64**	**1.33**
6. Write Back from Provisions for loss	**19.27**	**3.42**	**6.46**	**0.36**	**1.46**	**148.26**	**11.69**	**33.52**	**23.88**	**55.63**	**15.44**		**72.77**		**206.09**		**0.41**			
7. Recovery of written-off Loan	**2.31**							**3.34**												
8. Income from Extra Ordinary transactions															**6.50**					
9. Net Loss				**0.36**																
Total Income	**134.87**	**195.50**	**119.93**	**4.10**	**16.25**	**349.03**	**215.36**	**39.20**	**36.61**	**56.86**	**153.60**	**86.62**	**479.16**	**253.79**	**214.18**	**22.74**	**28.16**	**27.95**	**52.09**	**184.88**

BFI Name	Jebils	Reliance	Bhaktapur
Expenses			
1. Interest Expense	**31.12**	**88.82**	**11.89**
1.1 On Deposit Liabilities	31.12	88.82	11.89
1.1.1 Saving Account	10.51	63.46	4.95
1.1.2 Fixed Account	17.25	25.36	4.89
1.1.2.1 Up to 3 months Fixed Account	0.01	0.29	
1.1.2.2 3 to 6 months Fixed Account	0.04	1.39	
1.1.2.3 6 months to 1 year Fixed Account	9.94	12.81	2.24
1.1.2.4 Above 1 year Fixed Account	7.26	10.87	2.65
1.1.3 Call Deposit	3.36		2.05
1.1.4 Certificate of Deposit			
1.2 On Borrowing			
2. Commission Expense			
3. Staff Expense	**6.08**	**13.41**	**3.18**
4. Office Operating Expenses	**6.25**	**14.63**	**3.84**
5. Foreign Exchange Loss			
5.1 Due to Change in Exchange Rates			
5.2 Due to Foreign Currency Transaction			
6. Non Operating Expense			
7. Provision for Risk	**21.58**	**44.96**	**1.84**
7.1 Loan loss Provision	20.43	22.16	1.84
7.1.1 General Loan loss Provision	4.99	22.16	1.52
7.1.1.1 Pass Loan Loss Provision	4.99	22.16	0.29
7.1.1.2 Watch List Provision			1.23
7.1.2 Special Loan Loss Provision	15.44		0.32
7.1.3 Additional Loan Loss Provision			
7.2. Provision for Non-Banking Assets		4.26	
7.3. Provision for Loss on Investment	1.15	18.54	
7.5. Provision for Loss of Other Assets	0.00		
8. Loan Written Off			
9. Provision for Staff Bonus	**1.43**	**2.89**	**1.49**
10. Provision for Income Tax	**5.40**	**8.67**	**4.48**
11. Others			
12. Net Profit	**8.90**	**20.24**	**10.44**
Total Expenses	**80.75**	**193.62**	**37.17**
Income			
1. Interest Income	**63.01**	**155.33**	**33.29**
1.1 On Loans and Advances	55.37	131.74	24.00
1.2 On Investment	1.24		0.44
1.2.1 Government Bonds	1.24		0.44
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	5.79	23.60	
1.5 On Others	0.62		8.86
2. Commission and Discount	**0.06**	**0.30**	**0.01**
2.1 Bills Purchase and Discount			
2.2 Commission	0.06	0.09	0.01
2.3 Others		0.22	
3. Exchange Flactuation Income			
3.1 Due to Change in Exchange Rate			
3.2 Due to Foreign Currency Transaction			
4. Other Operating Income	**3.87**	**12.82**	**2.44**
5. Non Operating Income	**0.29**	**2.54**	
6. Write Back from Provisions for loss	**13.45**	**0.07**	**1.43**
7. Recovery of written-off Loan		**22.55**	
8. Income from Extra Ordinary transactions	**0.06**		
9. Net Loss			
Total Income	**80.75**	**193.62**	**37.17**

Statement of Credit as on Pus end, 2073(Mid-Jan, 2017)

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	5876.90	6005.65	799.64	3103.89	1023.93	1851.75	1088.81	432.66	2215.12	2443.03	2070.42	693.69	1445.23	552.08	901.91	819.76	25809.60	1744.30	310.09
Fishery Related	88.46	343.90		36.09		10.25		12.00	13.94	40.87	100.55	2.15	51.54	44.09	6.05	9.42	860.50	20.81	54.92
Mining Related	362.73	137.01	59.42	192.88				63.68	332.19	12.65	38.24		29.99	212.97	7.65	254.14	154.59	19.39	262.90
Manufacturing (Producing) Related	12644.62	10277.77	28180.86	28429.32	8597.46	22804.03	13483.50	6024.12	12787.77	12580.58	8239.36	10272.40	9803.37	8129.74	8378.43	10577.32	10045.81	12822.85	6739.96
Construction	6816.96	10627.66	2041.38	5508.25	7747.19	4747.20	2917.78	9279.35	10036.94	4489.69	6055.53	13151.52	6173.93	5921.76	9775.81	2966.57	5444.49	9589.05	1458.14
Electricity,Gas and Water	4652.62	1334.47	4011.25	4588.66	75.29	561.31	1041.34	697.88	2209.17	2218.81	1326.83	940.04	1339.78	1294.97	2053.27	1962.60	55.38	4142.98	2581.19
Metal Products, Mach. & Ele. Eqp.	608.45	1105.33	1053.12	297.10	1612.90	900.57	1798.75	580.74	996.13	870.42	908.33	20.74	785.05	362.78	1593.47	596.26	512.27	1257.09	71.23
Tras., Com. and Public Utilities	1069.85	2046.81	314.81	3533.37	148.24	4171.92	1851.64	919.06	2986.66	1101.92	3637.96	157.43	1483.09	819.29	5035.08	6282.24	246.08	1408.76	613.21
Wholesaler & Retailer	16843.79	29449.32	23745.06	22754.02	9456.62	15298.70	18497.44	7097.12	19488.97	16284.83	9483.50	16484.89	11965.35	7507.55	8453.39	11638.50	18677.47	20381.50	8100.82
Finance, Insurance and Real Estate	2073.58	9413.54	5276.47	7004.60	1409.30	9247.24	2643.69	4341.77	7633.52	7295.98	2954.22	4461.83	5599.71	2363.24	4259.37	6587.64	155.87	3964.83	4854.22
Hotel or Restaurant	1383.92	4694.11	2075.88	8117.65	6.72	2294.32	350.83	799.76	675.30	2528.10	1235.83	548.20	720.09	226.41	693.71	2297.11	3693.32	2341.61	682.33
Other Services	2684.04	2357.54	2076.39	7445.11	194.14	4040.39	1086.45	1493.44	1905.05	3898.63	1894.65	2674.29	3222.51	1451.72	1904.09	2387.13	4572.16	2830.19	2191.52
Consumption Loans	11547.68	12103.47	3011.32	2038.73	3790.43	3274.02	1429.64	1349.41	5415.60	6685.79	2676.64	10549.82	3507.58	2296.72	3375.44	2032.41	11555.85	3247.56	7015.02
Local Government		216.60		368.27	138.81	255.20							129.84		134.63	135.05	1.48	91.86	1.27
Others	4160.12	3792.91	17644.48	3291.97	1341.71	6110.93	14278.94	3110.12	5921.77	2337.65	7800.61	7538.58	5596.48	2476.58	137.79	15420.30	8749.69	7653.59	11845.28
TOTAL sectorwise	70813.72	93906.09	90290.09	96709.91	35542.74	75567.82	60468.81	36201.12	72618.12	62788.95	48422.67	67495.58	51853.54	33659.89	46710.11	63966.43	90534.55	71516.37	46782.08
Product Wise																			
Term Loan	14648.31	12665.45	12928.36	23653.97	2046.17	10733.72	3235.38	4430.08	10377.79	9197.35	4946.94	6974.41	5905.81	6825.17	8324.84	13002.99	15720.35	8926.40	9027.64
Overdraft	12419.02	14242.60	15510.74	16878.07	2921.90	9759.19	1517.64	7053.66	17147.65	22491.36	13577.69	14782.74	7552.40	9614.43	3623.04	16928.80	6632.56	20792.28	6674.96
Trust Receipt Loan / Import Loan	2275.50	566.16	7581.08	15210.42	3637.81	9815.33	2651.77	2110.89	4012.79	1775.32	1072.43	2066.45	1512.70	630.05	3223.68	2011.85	4.74	2247.25	1077.37
Demand & Other Working Capital Loan	16935.95	34211.79	24211.47	25261.72	9902.61	20005.70	29917.61	5794.71	9631.24	7411.90	5632.99	11218.93	5999.01	5775.58	11202.02	8595.29	54013.93	17016.21	4127.33
Res. Per. H. Loan (Up to Rs. 10 mil.)	4621.19	6866.34	7063.96	1224.49	5208.83	4747.20	1825.64	3249.54	10036.94	3942.55	4262.33	10915.04	6171.43	3880.87	2339.44	4074.81	5311.56	6381.08	2767.08
Real Estate Loan	1881.53	4485.52	4157.73	5026.09	2080.51	3652.27	4563.15	3220.53	4356.34	3783.93	1673.78	3441.60	3421.02	1793.24	1645.94	6499.09	565.02	3464.26	5172.09
Margin Nature Loan	1954.13	1460.27	1282.64	728.73		2237.18		387.28	1360.35	570.50	924.76	3119.14	34.48	1167.56	1650.75	1199.00		1711.95	3310.28
Hire Purchase Loan	2834.84	3580.65	2530.39	2692.07	3661.97	6719.40	1436.46	4036.91	5668.56	7166.60	4930.63	6660.04	6197.57	2122.85	3758.38	7981.79	233.09	4517.04	2820.01
Deprived Sector Loan	4277.77	5516.74	3860.87	4411.09	1548.11	3408.42	2378.04	1626.83	3853.73	3068.92	2898.72	3011.20	2276.18	1509.99	1986.84	2770.85	6678.11	3149.20	2765.71
Bills Purchased	4.62	96.28	262.23	452.40	30.60	2728.60	744.34	1034.44	345.07	1959.50	167.33	828.02	432.16		715.22	73.51		848.98	124.37
Other Product	8960.86	10214.29	10900.63	1170.86	4504.22	1760.80	12198.80	3256.25	5827.66	1421.01	8335.07	4478.01	12350.78	340.16	8239.96	828.46	1375.19	2461.71	8915.23
Total Product wise Loan	70813.72	93906.09	90290.09	96709.91	35542.74	75567.82	60468.81	36201.12	72618.12	62788.95	48422.67	67495.58	51853.54	33659.89	46710.11	63966.43	90534.55	71516.37	46782.08
Collateral Wise																			
Gold and Silver	8134.74	8192.65	338.78	862.87			1.24	267.93		106.73	341.89	492.82	43.59	30.00	252.64		148.66	0.86	2893.97
Government Securities	203.53	1351.45	773.53	3.20					21.01	83.35	3.75					29.04		100.01	2.45
Non Governmental Securities	0.09	1298.51	1618.52	728.73		2237.18		594.45	1619.05	589.71	870.05	3119.14		1040.82		1164.49			3324.40
Fixed Deposit Receipts	374.48	297.53	695.58	175.38	366.58	164.26	1308.69	60.61	1248.93	234.64	346.34	754.77	61.47	103.17	116.55	383.06	380.04	1178.10	478.96
Own	367.75	297.53	315.08	175.38	23.81	164.26	1308.69	60.25	1074.55	234.64	346.21	753.26	61.47	103.17	116.55	383.06	380.04	691.17	475.54
Other Licences Institutions	6.74		380.50		342.77			0.36	174.38		0.13	1.51						486.93	3.41
Collateral of Properties	35482.27	79054.89	73963.98	80401.14	30526.93	66889.05	52860.32	32278.03	64966.15	55335.62	43808.37	59870.61	49076.37	31089.92	42705.50	57489.21	90005.86	61797.38	35804.81
Fixed Assets	25838.51	79020.65	37666.03	61999.47	21846.51	66660.75	46006.32	30786.85	41602.90	52637.47	41860.15	33252.04	27778.35	30432.64	31949.87	37450.35	90005.86	32592.83	23990.71
Current Assets	9643.76	34.24	36297.95	18401.66	8680.42	228.30	6854.01	1491.18	23363.25	2698.15	1948.22	26618.57	21298.02	657.28	10755.63	20038.86		29204.55	11814.11
Against security of Bill	162.61	146.37	4807.88	759.33		2728.60	1320.59	1004.81	211.42	1618.20	385.86	2.44		8.57		1315.73			1308.96
Domestic Bills	0.33	57.56	12.68	41.59		70.89		867.12						1.59		295.31			29.60
Foreign Bills	162.28	88.81	4795.21	717.74		2657.71	1320.59	137.68	211.42	1618.20	385.86	2.44		6.98		1020.43			1279.36
Against Guarantee	324.46	3392.70	1096.37	5672.42	1764.90	3463.94	2375.94	1704.35	4223.49	4378.47	1726.10	3102.00	259.81	1069.34	134.76	1687.48		310.66	80.07
Government Guarantee	73.20	42.49		368.27	138.81		156.12	91.30	199.07	2.17	71.84	396.53	129.84	146.62	134.63	135.05		91.86	
Institutional Guarantee	108.00	3338.09	1091.68	2285.75	1626.09		2219.82	1321.28	2355.16	2506.75	1603.92	2705.46	129.97	912.40	0.00	1435.70		2.50	
Personal Guarantee	3.64	11.60	4.70	1117.54				192.52	1662.59		50.34			10.32	0.13	36.85		203.12	80.07
Collective Guarantee	0.01	0.52						99.26	6.67	3.00									
Int. Rtd. Foreign Bank's Guarantee	12.00			1900.87		97.50				843.78									
Other Guarantee	127.62					3366.45				1022.77						79.88		13.19	
Credit Card			194.05	25.19	134.02	84.77			0.11	10.56		13.47	5.24		30.75	76.01		110.69	12.98
Others	26131.54	171.99	6801.39	8081.64	2750.31		2602.03	290.94	327.96	431.67	940.31	140.32	2407.06	318.08	3469.91	1821.42		8018.67	2875.47
Total	70813.72	93906.09	90290.09	96709.91	35542.74	75567.82	60468.81	36201.12	72618.12	62788.95	48422.67	67495.58	51853.54	33659.89	46710.11	63966.43	90534.55	71516.37	46782.08

Statement of Credit as on Pus end, 2073(Mid-Jan, 2017)

BFI Name	Prime	Sunrise	NMB	PRABHU	Janata	Mega	Civil	Century	Sanima	NIDC	MahalaxmiDB	Siddhartha	Yeti	Narayani	Sahayogi	Karnali	Triveni	Shangrila	Gandaki	Excel
Sector Wise																				
Agricultural and Forest Related	955.60	1205.96	1030.30	1574.97	700.96	705.17	1570.61	831.76	1700.58	47.66	774.38	846.13	32.13	1.05	232.44	179.91	1207.87	297.51	281.93	201.47
Fishery Related	4.96	3.36	37.12	3.77	7.29	19.48	6.84	3.44	10.27		20.78	53.88	6.07		27.11		54.62	8.35	6.77	5.42
Mining Related	6.12	59.73	48.04		9.39	29.55	48.59	450.03	18.13		2.43	63.02	10.41				9.29	34.20	45.12	
Manufacturing (Producing) Related	7504.49	7008.90	11032.76	8845.01	6831.05	7468.98	6587.60	6729.95	6301.86	534.07	1471.26	1163.67	456.76	3.51	156.82	21.71	543.10	568.94	603.30	391.42
Construction	4934.14	2154.88	9213.17	10365.78	175.66	611.85	2169.46	3234.99	4346.98	18.98	637.68	1310.92	230.99	19.90	149.20	86.08	2072.89	1218.06	1201.38	540.96
Electricity,Gas and Water	2593.50	821.17	4055.97	1364.29	829.88	1033.57	964.76	754.16	1674.90	690.91		176.41	279.39		2.41			18.55	11.52	
Metal Products, Mach. & Ele. Eqp.	69.30	448.91	1410.28	294.11	138.86	285.59	78.80	381.75	727.88	15.97	45.18	519.83	37.75				148.07	83.19	35.72	5.17
Tras., Com. and Public Utilities	1257.95	558.00	2377.29	2186.38	637.43	425.59	1295.79	445.83	2754.97		2555.31	1103.53	173.45	5.33	43.25	162.67	1014.05	916.83	184.84	54.25
Wholesaler & Retailer	5007.83	11832.01	14945.66	9634.23	4684.37	10218.79	8435.60	5685.77	9710.15	310.06	844.45	1765.25	534.00	8.88	985.49	73.90	743.21	1545.48	528.48	1007.62
Finance, Insurance and Real Estate	4258.04	4840.33	4326.01	8041.63	3875.26	4059.32	3054.58	4005.40	1990.98	64.62	424.83	1395.17	1405.46	26.30	87.00		708.73	1033.13	321.22	343.58
Hotel or Restaurant	957.38	1981.52	2935.45	3446.14	333.52	1889.74	1197.43	1243.26	1432.99	318.87	429.19	476.50	1053.15	4.02	11.52		287.67	394.25	162.57	159.08
Other Services	971.23	1831.25	2237.84	5027.02	1038.05	1078.02	2169.35	1440.09	2034.14	383.92	226.00	730.66	145.51		74.04	467.98	373.35	582.58	104.41	252.06
Consumption Loans	4989.66	5085.66	3291.78	4184.16	1944.77	2441.86	1965.13	2065.13	2424.82	3.25	429.16	844.32	2745.38	22.17	15.98	22.85	444.46	359.53	131.05	195.80
Local Government													1.28							
Others	13402.65	11392.00	3462.38	1561.54	1772.41	4273.07	1168.68	1744.52	12336.02	422.33	2020.26	1742.98	2977.79	61.35	1090.99		1210.26	3510.09	1558.50	436.36
TOTAL sectorwise	46912.86	49223.67	60404.03	56529.04	22978.93	34540.58	30713.22	29016.08	47464.67	2810.63	9880.90	12192.25	10089.51	152.51	2876.26	1015.10	8817.58	10570.70	5176.81	3593.19
Product Wise																				
Term Loan	6485.71	4642.69	10756.64	11136.73	4824.87	5687.92	6034.99	7360.17	7490.93	1851.86	1256.90	1320.42	1842.14	4.76		95.61	915.68	3251.62	321.53	645.26
Overdraft	7984.14	10964.63	2947.99	8659.32	4923.55	10577.71	6422.58	6688.11	6551.65	574.37	184.86		3048.48	61.35		348.50	1748.02	2375.42	2661.54	781.26
Trust Receipt Loan / Import Loan	676.57	1205.55	2492.84	2371.05	797.77	2675.47	2112.51	877.12	606.16											
Demand & Other Working Capital Loan	5144.40	8246.40	12452.29	9759.03	4624.28	4709.61	8893.63	5172.39	7097.17	89.79	3424.38	3703.62		8.88	1333.86			1256.17	9.00	992.43
Res. Per. H. Loan (Up to Rs. 10 mil.)	2948.70	6162.76	6474.07	8211.30	688.10	1191.45	1143.31	2633.57	3416.24	12.39	501.78	1125.08	740.82	19.90	45.99		1589.91	968.87	896.15	391.18
Real Estate Loan	6074.33	3050.64	4175.38	5205.26	1268.66	3445.23	1057.02	2570.05	4888.87	58.00	718.03	1031.60	1237.69	26.30	180.17	86.08	828.77	676.31	381.05	382.04
Margin Nature Loan	1918.72	2298.77	1341.61	2099.35	534.69	111.10	131.88	460.22	292.77		327.77	258.39	633.81	20.01			47.80	60.19		14.30
Hire Purchase Loan	1646.03	4602.85	4362.47	4163.88	1402.96	2916.17	2568.11	1115.37	4392.71	19.73	1302.80	1604.82	1388.78	5.33	17.82	162.67	1331.61	1197.63	220.68	71.68
Deprived Sector Loan	2122.97	2243.53	2836.69	2485.64	1390.57	1560.51	1436.04	1285.89	2169.45	193.94	449.47	566.58	511.94	3.83	156.27	67.57	331.27	451.59	208.46	144.50
Bills Purchased	170.78	40.28	639.25	9.24			62.97	28.07	218.08											
Other Product	11740.50	5765.58	11924.81	2428.22	2523.48	1665.41	850.17	825.12	10340.63	10.55	1714.91	2581.73	685.85	2.16	1142.15	254.67	2024.52	332.90	478.40	170.55
Total Product wise Loan	46912.86	49223.67	60404.03	56529.04	22978.93	34540.58	30713.22	29016.08	47464.67	2810.63	9880.90	12192.25	10089.51	152.51	2876.26	1015.10	8817.58	10570.70	5176.81	3593.19
Collateral Wise																				
Gold and Silver	4084.96	321.56		49.68	131.64		218.59	133.20	510.14			49.49	454.69					9.85	12.02	147.55
Government Securities	0.83	1.79	0.81	17.62	40.00	5.35		0.50	13.21									0.45		
Non Governmental Securities	1961.37	138.87	1343.34	2186.88	503.43	112.60	278.93	460.22			327.77	258.39	743.95	20.01			47.80	59.74		
Fixed Deposit Receipts	179.17	113.72	270.48	411.47	80.96	54.32	290.51	341.20	123.82	3.13	114.78	55.25	228.27	2.16	15.98	22.85	121.17	46.64	47.30	12.41
Own	179.17	113.72	268.48	411.47	80.96	54.32	290.51	341.20	123.82	3.13	114.78	55.25	228.27	2.16	15.98	22.85	121.17	46.64	47.30	12.41
Other Licences Institutions			2.00																	
Collateral of Properties	35271.55	44776.42	57592.71	50296.81	21052.20	33018.71	28217.10	26744.80	44698.98	2763.25	9201.50	11394.93	8028.79	117.06	2858.28	992.26	8520.68	10103.96	5117.48	3433.21
Fixed Assets	34968.87	40317.75	46836.80	47366.40	16125.40	30379.57	26633.36	16410.88	40972.87	2763.25	9201.50	11394.93	8028.79	117.06	2858.28	992.26	8519.28	10103.96	5117.48	3433.21
Current Assets	302.68	4458.67	10755.92	2930.41	4926.80	2639.14	1583.74	10333.92	3726.11								1.39			
Against security of Bill	2.72			580.59	0.00		279.51	28.07	461.04											
Domestic Bills				62.85			24.58	15.00	2.95											
Foreign Bills	2.72			517.74	0.00		254.93	13.07	458.09											
Against Guarantee	3147.91	101.42	1049.55	2150.75		1253.84	1239.59	1205.63	6.39		236.86	434.19	633.81	13.28			93.34	350.05		
Government Guarantee	117.80		123.00	123.98			1.49		5.00			18.51		2.72						
Institutional Guarantee	2656.86	60.00	361.81	1357.63		1149.59	972.01	1199.62			236.86	415.67	633.81				54.35	161.08		
Personal Guarantee	360.42	37.51	530.44	239.90			15.36	6.01	1.39					10.56			38.99	73.17		
Collective Guarantee			34.30	429.24		104.25	152.20											115.80		
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee	12.83	3.91				0.00	98.54													
Credit Card			7.27	16.59		21.00		3.29	6.30											
Others	2264.35	3769.89	139.86	818.64	1170.71	74.76	188.99	99.18	1644.80	44.26					2.01		34.59			0.02
Total	46912.86	49223.67	60404.03	56529.04	22978.93	34540.58	30713.22	29016.08	47464.67	2810.63	9880.90	12192.25	10089.51	152.51	2876.26	1015.10	8817.58	10570.70	5176.81	3593.19

Statement of Credit as on Pus end, 2073(Mid-Jan, 2017)

BFI Name	Biratlaxmi	Western	Araniko	Deva	Miteri	Tinau	Muktinath	Sewa	Kankai	Mahakali	Ace	Bhargav	diyalo	Country	Alpine	Kastamandap	Garima	OmDB	FewaDB	Kabeli
Sector Wise																				
Agricultural and Forest Related	230.15	197.12	146.47	304.87	169.60	284.24	2905.43	426.59	197.56	78.59	158.56	100.76	374.70	101.33	194.92	51.13	459.72	352.03	188.85	80.05
Fishery Related			3.24	1.15	0.82	4.08	15.87	27.82					0.70	0.17			3.21	0.20	14.09	
Mining Related			1.61		1.58	14.90		14.50					8.00			15.73		12.46		
Manufacturing (Producing) Related	357.33	97.99	45.77	451.57	110.19	185.72	401.69	318.86	13.82	117.73	678.04	88.37	209.62	113.20	35.24	446.06	362.33	541.74	308.13	16.08
Construction	186.05	89.01	181.32	900.30	211.98	502.02	2222.93	467.66	104.45	56.08	1101.35	233.03	83.26	62.07	120.94	1217.66	2196.22	3003.04	1558.31	151.09
Electricity,Gas and Water				276.03	3.86		25.33				787.37		3.41			310.16	16.70	38.67		
Metal Products, Mach. & Ele. Eqp.			21.02	44.31	36.80	10.67	113.44	32.50			16.09		7.26	17.59	4.13	63.69	96.45	88.81	63.45	5.02
Tras., Com. and Public Utilities		48.88	331.05	511.42	156.16	309.03	1713.59	443.87	41.87		241.27	104.09	273.60	3.74	191.45	359.89	1931.91	2048.15	1421.20	20.17
Wholesaler & Retailer	1048.68	474.25	335.26	768.38	242.81	675.83	1405.22	1415.16	245.96	312.76	596.44	344.17	109.32	296.13	400.23	744.26	981.89	1284.62	1329.88	135.48
Finance, Insurance and Real Estate			51.27	755.39	137.13	304.18	720.74	110.88	32.98		892.31		77.45	59.40	0.09	655.11	443.86	797.47	455.79	
Hotel or Restaurant		78.16	24.09	118.64	55.75	87.44	692.06	138.43	21.61	49.36	428.77	20.32	12.64	23.84	39.57	625.39	259.68	440.60	401.62	16.58
Other Services	188.81	80.38	23.12	254.10	56.06	264.09	129.74	125.67	16.18	1.78	610.02	87.83	12.46	25.34	29.58	124.65	152.38	249.90	195.83	31.97
Consumption Loans	278.18	13.67	255.60	1010.30	179.77	64.69	415.53	231.13	56.11	73.43	110.91	22.24	61.25	290.68	73.89	589.38	829.22	869.89	749.56	89.27
Local Government				10.33	1.50			1.37			15.16		2.04		1.97	4.85	0.03			
Others	957.45	658.72	519.15	2632.15	827.01	392.56	2332.49	971.88	453.65	306.15	1271.31	386.76	449.19	404.71	584.93	1228.61	3968.40	1617.66	4449.95	65.82
TOTAL sectorwise	3246.65	1738.19	1938.96	8038.95	2191.00	3099.47	13094.04	4726.32	1184.18	995.87	6907.58	1387.56	1684.91	1398.20	1676.93	6436.58	11702.00	11345.24	11136.67	611.52
Product Wise																				
Term Loan	633.28	601.10	146.28	534.05	57.43	376.27	2423.33	1347.69	634.12		2451.91	539.67	52.60	116.63	584.92	1437.07	2683.38	543.52	362.22	207.02
Overdraft	520.90	761.68	603.95	833.02	375.36	1119.81	2361.50	1999.60	255.12	248.05	1745.02	383.97	291.80	549.02	664.57	2018.09	3120.60	1306.92	3959.22	
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan	1015.56	133.19	23.06	166.41				23.50		430.49	4.46		623.98	119.72		247.54	28.31	108.10	68.58	201.64
Res. Per. H. Loan (Up to Rs. 10 mil.)	186.05	89.01	138.85	625.91	190.45	498.68	1951.51	253.24	104.45	56.08	980.99	222.75	55.31	54.30	114.32	1112.97	1841.99	1777.38	1491.31	60.84
Real Estate Loan	110.19		50.05	1050.85	136.38	193.04	719.99	143.85	32.98		575.69		44.91	43.49	15.63	456.99	692.08	1687.94	1236.05	
Margin Nature Loan			178.85	581.73		1.47		3.55			32.04		5.52			333.95	2.50	74.40	0.25	
Hire Purchase Loan	66.92	48.88	347.97	681.31	177.94	247.32	1952.28	572.86	84.00	65.11	422.19	101.50	283.61	252.28	235.94	395.89	2210.21	2277.40	1662.13	12.41
Deprived Sector Loan	150.14	85.48	102.81	329.89	100.83	129.96	3079.90	219.52	55.00	46.54	331.78	53.93	70.98	66.86	60.23	279.65	472.85	466.99	394.99	42.77
Bills Purchased																				
Other Product	563.62	18.84	347.12	3235.78	1152.61	532.92	605.53	162.52	18.52	149.61	363.49	85.75	256.19	195.91	1.32	154.42	650.09	3102.57	1961.92	86.83
Total Product wise Loan	3246.65	1738.19	1938.96	8038.95	2191.00	3099.47	13094.04	4726.32	1184.18	995.87	6907.58	1387.56	1684.91	1398.20	1676.93	6436.58	11702.00	11345.24	11136.67	611.52
Collateral Wise																				
Gold and Silver	161.80		32.97	262.06	71.41	39.59	101.47				0.01					69.13	524.30	406.79	430.64	80.38
Government Securities	4.35																			
Non Governmental Securities			178.85	581.03		1.47					32.04		8.52			342.74		72.40		
Fixed Deposit Receipts	45.12	13.67	18.00	34.88	64.01	23.62	135.71	36.66	13.98	8.32	10.04	14.69	4.23	45.32	3.53	70.28	84.35	193.89	106.24	6.76
Own	45.12	13.67	18.00	34.88	64.01	23.62	135.71	36.66	13.98	8.32	10.04	14.69	4.23	45.32	3.53	70.28	84.35	193.89	106.24	6.76
Other Licences Institutions																				
Collateral of Properties	3035.39	1724.51	1683.27	6738.29	2054.08	2984.01	10040.51	4528.74	1166.17	987.56	6533.72	1365.33	1670.12	1331.33	1534.84	5611.78	10887.63	10441.20	10225.75	524.39
Fixed Assets	3035.39	1724.51	1682.88	6738.29	2054.08	2984.01	10040.51	4528.74	1166.17	987.56	6533.72	1365.33	1670.12	1331.33	1531.96	5611.78	10887.63	10441.20	10225.75	524.39
Current Assets			0.39												2.88					
Against security of Bill			5.40																	
Domestic Bills			5.40																	
Foreign Bills																				
Against Guarantee			20.47	347.27		50.77	2816.35	157.38			331.78		2.04	21.56	137.99	342.65	205.72	230.95	373.79	
Government Guarantee				10.33				1.37			15.16		2.04	21.56	1.97		0.03	4.07	2.69	
Institutional Guarantee			20.38	185.00		50.77		10.00			316.62					265.40	20.00	40.00	50.00	
Personal Guarantee			0.08	84.99			74.45								38.16	77.26	4.22	4.68	321.10	
Collective Guarantee				66.96			2741.90	146.00							97.87		181.47	182.20		
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee																				
Credit Card																				
Others				75.41	1.50			3.55	4.04			7.55			0.57				0.25	
Total	3246.65	1738.19	1938.96	8038.95	2191.00	3099.47	13094.04	4726.32	1184.18	995.87	6907.58	1387.56	1684.91	1398.20	1676.93	6436.58	11702.00	11345.24	11136.67	611.52

Statement of Credit as on Pus end, 2073(Mid-Jan, 2017)

BFI Name	Kamana	Corporate	Purnima	Jyoti	Hamro	Kakre	Shine	Pacific	Kanchan	Innovative	Vibor	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Kailash
Sector Wise																					
Agricultural and Forest Related	194.18	2.65	78.60	139.91	164.47	124.96	574.79	139.18	187.46	156.35	303.94	168.22	431.55	379.10	21.00	32.17	5.86	155.99	44.68	93.27	171.74
Fishery Related	19.22						47.60		0.94	19.32	11.63	7.23	34.49	4.86							1.52
Mining Related										5.01	46.46		18.32							3.89	
Manufacturing (Producing) Related	250.96	118.30	95.93	448.28		14.12	719.76	11.51	235.79	331.59	558.44	27.51	477.70	30.32	1.11		11.02	255.15		26.71	670.89
Construction	1249.71	30.01	136.38	830.32	40.51	36.74	963.87	159.17	150.21	286.60	1748.33	64.57	1698.93	124.21	17.77	236.96		193.77	39.10	415.97	2115.78
Electricity,Gas and Water				353.14				0.66		9.00	692.80		46.22							0.32	459.54
Metal Products, Mach. & Ele. Eqp.	117.49	7.10		87.31					5.43	30.96	45.66		149.23	1.23			2.49	12.17	1.27		74.30
Tras., Com. and Public Utilities	474.83	15.17	125.30	622.29	6.55		675.04	55.75	113.24	122.24	1052.82	27.74	767.89	314.12	6.20	312.25	15.12	43.09	159.72	174.38	1611.55
Wholesaler & Retailer	671.04	22.34	429.47	1340.91	287.31	137.07	1946.64	133.36	756.13	343.80	2160.54	245.38	1159.38	598.56	14.96	594.28	84.37	246.98	32.60	147.22	1670.67
Finance, Insurance and Real Estate	590.21		165.60	743.05			723.41	22.79	10.84	155.69	1558.83	68.18	578.05	59.96		8.30		189.12			1922.98
Hotel or Restaurant	129.86		8.47	128.41		12.56	262.24	4.51	90.40	60.42	621.45	12.19	583.81	85.08		7.28	1.20	51.83	1.28	6.97	532.33
Other Services	221.45		40.63	180.90	1.06	13.93	494.86	11.09	135.32	78.10	931.62	8.93	119.67	141.06	21.36	0.61	5.63	39.17	185.81	36.40	458.85
Consumption Loans	340.10	6.67	92.71	1427.67	175.26	10.89	281.60	145.56	13.92	154.50	1764.19	13.61	481.27	89.51	39.04	50.20	4.71	29.82	48.50	256.61	559.97
Local Government				4.60																	
Others	1927.14	17.16	873.28	1710.81	341.41	166.71	1485.89	262.45	375.50	598.73	1719.79	200.85	2865.01	429.04	19.29	139.82	234.28	315.39	93.30	768.31	4322.72
TOTAL sectorwise	6186.19	219.41	2046.37	8017.62	1016.57	516.99	8175.69	946.04	2075.18	2352.32	13216.50	844.41	9411.52	2257.05	140.72	1381.86	364.67	1532.47	606.26	1930.06	14572.82
Product Wise																					
Term Loan	1823.53	12.09		1138.37	6.55	262.34	967.62	72.34	131.99	298.94	2136.67	84.34	2242.95	130.27	46.91	168.75		67.00	204.66	149.13	1664.81
Overdraft	1317.97	66.75	328.20	2036.61	135.44	55.57	719.17	64.51	739.88	592.99	3442.25	46.03	3146.73	767.17		566.36		470.90	93.26	351.32	3031.21
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan		74.59	477.84	397.49	1.44		2526.77	243.01	87.12	427.41	296.20	535.62	311.48		7.11		320.63	18.60			226.85
Res. Per. H. Loan (Up to Rs. 10 mil.)	1131.19	20.07	136.38	733.97	36.83	36.74	656.28	142.88	157.24	286.60	1457.68		1544.10	93.27	17.77	234.75		152.09	39.10	9.95	2115.78
Real Estate Loan	616.45		165.60	505.70			1030.99	14.48	11.76	135.69	1432.03	68.18	198.47	76.36				176.03	0.14		1909.93
Margin Nature Loan	1.47		0.25	676.45	11.17		6.00		8.22		786.33		58.24			14.06					420.58
Hire Purchase Loan	708.61	23.65	190.57	517.49	154.29	5.50	908.58	103.23	107.89	245.35	1460.14	27.74	1174.75	308.71	4.56	312.25	17.35	73.91	169.48	590.35	1942.41
Deprived Sector Loan	270.85	11.72	91.25	459.64	34.97	124.96	335.16	42.34	307.75	91.10	581.10	50.09	451.65	405.87	16.63	48.93	21.19	52.17	24.22	144.00	707.23
Bills Purchased																					
Other Product	316.11	10.55	656.27	1551.90	635.89	31.88	1025.13	263.25	523.31	274.24	1624.09	32.40	283.15	475.41	47.75	36.75	5.49	521.77	75.41	685.30	2554.02
Total Product wise Loan	6186.19	219.41	2046.37	8017.62	1016.57	516.99	8175.69	946.04	2075.18	2352.32	13216.50	844.41	9411.52	2257.05	140.72	1381.86	364.67	1532.47	606.26	1930.06	14572.82
Collateral Wise																					
Gold and Silver	191.80		2.13	267.24	6.57		6.64	43.76			16.99		66.60	8.35	56.80	29.92			36.82	273.46	139.98
Government Securities											0.20										
Non Governmental Securities			0.25	673.97							783.87		58.24			14.06					419.42
Fixed Deposit Receipts	54.15		25.06	48.34	3.23	10.89	35.42	5.74	10.58	30.87	609.40	13.61	166.56	7.07	0.33	6.22	1.64	14.44	1.32	7.82	94.73
Own	54.15		25.06	48.34	3.23	10.89	35.42	5.74	10.58	30.87	609.40	13.61	166.56	7.07	0.33	6.22	1.64	14.44	1.32	7.82	94.73
Other Licences Institutions																					
Collateral of Properties	5824.48	216.45	2018.93	6569.43	1006.76	506.11	8026.86	864.11	1770.46	2301.45	11180.36	830.80	8880.16	1835.76	82.01	1331.66	363.03	1504.93	558.08	1571.00	13473.93
Fixed Assets	5824.48	216.45	2018.93	6561.98	1006.76	506.11	8026.86	864.11	1770.46	2301.45	11180.36	830.80	8880.16	1835.76	82.01	1331.66	363.03	1504.93	558.08	1571.00	13473.93
Current Assets				7.45																	
Against security of Bill																					
Domestic Bills																					
Foreign Bills																					
Against Guarantee	40.53	0.02		454.94			100.78	32.43	285.92	20.00	542.97		239.95	405.86	1.59			13.11	10.04	77.78	444.45
Government Guarantee	0.35			4.60							17.19										14.45
Institutional Guarantee				443.18			76.50	7.80		20.00	508.75		169.95	0.50				13.00			430.00
Personal Guarantee	10.10	0.02		3.44							5.69		70.00							77.78	
Collective Guarantee	30.08			0.58			24.28	24.63	285.92		11.34			405.36				0.11	10.04		
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee				3.13											1.59						
Credit Card																					
Others	75.23	2.95		3.70			6.00		8.22		82.71										0.32
Total	6186.19	219.41	2046.37	8017.62	1016.57	516.99	8175.69	946.04	2075.18	2352.32	13216.50	844.41	9411.52	2257.05	140.72	1381.86	364.67	1532.47	606.26	1930.06	14572.82

Statement of Credit as on Pus end, 2073(Mid-Jan, 2017)

BFI Name	Salpa	Saptakoshi	Sajha	Green	Reliable	NFL	NIDC Capital	NSMFL	Gurkhas	Union	PFCL	Goodwill	SIFCL	Lumbini	Lalitpur	United FC	General	Progressive	Janaki	Pokhara
Sector Wise																				
Agricultural and Forest Related	63.54	258.27	144.25	33.92	420.44		0.08	0.52	67.31	6.91	121.43	17.11	127.43	0.05				63.12	80.75	26.54
Fishery Related			6.30		5.88						1.60									
Mining Related			1.00		9.57					1.77	13.80		2.35		1.90					
Manufacturing (Producing) Related	1.34		67.25	4.24	379.77		37.83	61.10	3.44	5.11	116.32		115.62	146.26		76.34	0.55	28.62	105.49	107.50
Construction		31.96	22.22	4.96	1447.09	33.18	21.20	41.11	273.25	115.08	738.87	1028.29	537.07	158.35	15.03	489.24	18.00	98.50	68.56	501.74
Electricity,Gas and Water					43.69		0.00				0.75									3.20
Metal Products, Mach. & Ele. Eqp.	2.50	2.19	26.83		119.18			3.45		24.13	39.59	149.68	19.84			419.36		8.88		
Tras., Com. and Public Utilities	0.20	1.02	11.63	49.90	575.98	0.36	7.44		302.32	181.81	68.64	364.25	75.62	124.10		1233.25		52.29		284.83
Wholesaler & Retailer	50.20	264.44	61.37	41.89	495.34	60.47	222.09	33.33	586.24	11.76	197.30	992.99	124.36	215.01	58.04	261.96	87.44	17.49	499.70	354.43
Finance, Insurance and Real Estate				4.61	350.35		79.09	40.31	340.90	53.30	35.43		176.12	227.60	182.69	115.43		50.00		380.70
Hotel or Restaurant	26.26	0.47	6.37	4.27	200.21		7.21	27.50	95.32	11.05	12.57		33.61	205.72					133.38	146.66
Other Services	0.49	2.42	5.70		369.24		0.56		89.13	38.55	29.09	138.58	312.21	390.44	137.59		5.07	33.81	44.50	125.01
Consumption Loans	0.41	20.50	6.64	39.41	791.66	0.34	229.62	147.83	446.66	106.11	93.48	258.27	82.07	26.22	17.87	646.04		44.13	66.80	13.37
Local Government								33.18												
Others	60.99	131.10	9.98	127.14	1896.74	77.25	0.82	1965.35	762.69	98.08	565.17	322.52	30.20	438.05	53.20	1335.98	66.82	181.94	359.53	1082.35
TOTAL sectorwise	205.91	712.35	369.55	310.33	7105.15	171.60	605.95	2353.69	2967.26	653.66	2034.03	3271.69	1636.50	1931.80	466.32	4577.60	177.88	578.79	1358.71	3026.32
Product Wise																				
Term Loan	25.08	270.60	152.84	32.36	1731.71		190.77	125.37	15.07	106.88	915.75	675.07	358.28		58.04	24.47		61.02	605.20	124.99
Overdraft	115.26	328.18	170.76	154.45	1829.22															
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan					159.47	60.47	39.63	227.18	744.95	27.65	99.45		174.80	974.93		221.22		34.31		755.17
Res. Per. H. Loan (Up to Rs. 10 mil.)		31.96	20.22	6.22	1059.30	27.56	62.94	20.02	273.25	92.49	308.42	904.17	433.24	151.35	15.03	431.48		14.61	68.56	400.20
Real Estate Loan				9.39	260.37	22.72	46.48	1786.97	235.32	60.26	175.10	350.71	223.16	216.10	182.69	452.31	18.00	45.00	87.08	401.91
Margin Nature Loan					460.61	0.34	204.61	26.19	375.66	57.27		322.52	40.43	83.03	8.56	540.51	2.17	75.63		34.52
Hire Purchase Loan		11.59	6.28	51.37	778.92	0.36	8.28	125.20	302.32	199.86	89.03	495.03	60.61	48.87	8.65	1678.63	5.07	53.31	11.61	284.83
Deprived Sector Loan	11.48	58.17	17.80	20.35	198.38		31.21	33.18	105.58	28.41	111.36	130.98	65.95	70.00	9.43	191.77	0.40	54.08	52.28	123.45
Bills Purchased																				
Other Product	54.09	11.86	1.64	36.18	627.18	60.15	22.04	9.57	915.11	80.84	334.91	393.21	280.02	387.52	183.92	1037.21	152.24	240.83	533.98	901.25
Total Product wise Loan	205.91	712.35	369.55	310.33	7105.15	171.60	605.95	2353.69	2967.26	653.66	2034.03	3271.69	1636.50	1931.80	466.32	4577.60	177.88	578.79	1358.71	3026.32
Collateral Wise																				
Gold and Silver				33.79	19.83				44.07		7.83	160.97				43.76				
Government Securities					5.53															
Non Governmental Securities					455.37		204.61	26.19	375.66	57.27			40.43		8.56		2.17	18.12		
Fixed Deposit Receipts	0.41	9.93	1.64	2.39	138.88		20.67	0.05	26.93	23.91	62.91	97.30	41.64	17.06	0.66	35.75		4.50	55.19	13.37
Own	0.41	9.93	1.64	2.39	138.88		20.67	0.05	26.93	23.91	62.91	97.30	41.64	17.06	0.66	35.75		4.50	55.19	13.37
Other Licences Institutions																				
Collateral of Properties	205.50	702.43	367.91	260.57	6348.23	171.26	349.84	506.01	2317.48	534.57	1963.28	2541.22	1498.93	1765.23	275.74	2244.22	175.71	478.16	1301.51	2908.39
Fixed Assets	205.50	702.43	367.91	260.57	6348.23	171.26	349.84	506.01	2317.48	534.57	1960.98	2541.22	1498.93	1765.23	206.37	2167.87	175.71	468.16	1301.51	2908.39
Current Assets											2.30				69.37	76.34		10.00		
Against security of Bill																540.51				
Domestic Bills																540.51				
Foreign Bills																				
Against Guarantee							30.00	83.27	203.11	28.41		149.68	55.50	70.00				76.20		70.04
Government Guarantee								33.18		3.25										
Institutional Guarantee							30.00		105.58	25.16			55.50	70.00				72.29		
Personal Guarantee								50.09	97.54									2.11		70.04
Collective Guarantee																				
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee												149.68						1.80		
Credit Card																				
Others				13.58	137.30	0.34	0.82	1738.17		9.51		322.52		79.51	181.36	1713.37		1.82	2.01	34.52
Total	205.91	712.35	369.55	310.33	7105.15	171.60	605.95	2353.69	2967.26	653.66	2034.03	3271.69	1636.50	1931.80	466.32	4577.60	177.88	578.79	1358.71	3026.32

Statement of Credit as on Pus end, 2073(Mid-Jan, 2017)

BFI Name	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori	Everest	ICFC	Sagarmatha	Kuber	Seti	hama	Namaste	Unique	Manjushree	Jebils	Reliance	Bhaktapur
Sector Wise																					
Agricultural and Forest Related	91.95	0.17	88.52	164.71	357.68		328.30		22.44	134.11	189.28	73.30		73.75		19.74		32.70	36.21	31.15	19.19
Fishery Related				4.70						4.21	19.49	1.05				0.30					0.82
Mining Related	5.10	14.34		0.25					1.13		4.50									1.42	3.23
Manufacturing (Producing) Related	36.18		4.50	112.09		2.29	592.42		59.05	36.81	426.42	82.79	4.50	21.30	80.08	1.01	12.99	89.48	20.97	112.50	46.02
Construction	464.34	7.27	22.18	54.98	60.46	40.37			437.60	213.03	103.92	751.92	9.25	22.45	2.38	78.28	63.85	899.80	246.42	312.43	158.79
Electricity,Gas and Water	6.00								2.50		39.84	39.75						95.16		14.77	
Metal Products, Mach. & Ele. Eqp.		0.08		12.06					6.30	3.14	7.44	12.97				0.40		55.66		46.09	12.68
Tras., Com. and Public Utilities	110.23			454.50		5.58	2.94		120.98	266.01	30.10	833.65	1.60		40.53	3.32	71.15	396.64	173.86	737.07	65.84
Wholesaler & Retailer	145.87	7.95	20.58	210.97	442.45	39.96	111.00		91.71	170.37	847.68	167.99	12.29	86.06	4.90	9.19	93.79	250.85	13.31	153.05	12.77
Finance, Insurance and Real Estate	6.00			139.70	74.67	42.28			197.33	54.71	993.48	14.56	36.57		37.70	2.04	29.60	278.73	39.88	229.33	17.00
Hotel or Restaurant	9.65	7.10		82.67	5.45		74.77		118.88	1.50	218.53	56.19	0.57	1.60	2.10	1.77	67.68	88.57	22.36	98.45	14.79
Other Services	75.62		7.57	56.64	7.94	0.93			48.53	35.29	157.95	58.52	0.47	29.49	5.50	13.04	4.90	99.63	7.72	78.58	23.57
Consumption Loans	64.11	4.58	17.69	61.43	84.92	5.02	2.04	9.44	449.90	33.84	289.52	314.11	6.27	0.65	25.30	2.30	67.06	286.90	227.82	66.30	19.25
Local Government				4.02								0.30									
Others	550.28	13.47	7.28	254.86	1444.82	108.95	596.16	352.07	325.33	254.82	1633.98	477.98	28.66	61.46	60.16	132.51	166.26	396.47	156.61	525.81	108.81
TOTAL sectorwise	1565.32	54.96	168.30	1613.55	2478.40	245.38	1707.64	361.51	1881.68	1207.84	4962.14	2885.07	100.18	296.74	258.66	263.89	577.27	2970.60	945.17	2406.96	502.75
Product Wise																					
Term Loan	52.79			425.72	442.45	80.75	976.87	242.15	258.16	9.28	360.80	140.65	2.81	50.96	25.08	45.61		337.06	18.74		60.14
Overdraft																					
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan	910.40	29.39	124.49	221.56		56.29	149.60	16.79	36.25	242.36	2822.15	265.92	13.97	183.35	105.38		214.22	684.05	52.55	33.32	57.69
Res. Per. H. Loan (Up to Rs. 10 mil.)	464.34		22.18	489.80					251.40	124.38	396.15	719.33	6.19	22.45	2.26	77.77	51.35	854.32	200.19	274.40	112.88
Real Estate Loan	6.00	7.27		265.15	74.67	26.47	465.19	99.83	323.03	129.47	399.97	66.18	5.41		15.20	2.04	46.90	265.72	73.76	352.36	14.49
Margin Nature Loan	9.55			4.63		34.50		0.02	334.91		444.62	250.36			46.09		39.01	275.83	198.02	48.48	4.31
Hire Purchase Loan	63.06	4.33	2.96	117.16	59.48	10.66	2.76	2.72	102.80	171.17	237.73	856.53	29.72	0.25	41.00	1.95	86.00	396.64	201.00	751.57	102.93
Deprived Sector Loan	59.18	1.40	7.28	55.98	128.42	3.86			54.44	56.16	208.08	122.75		18.44	22.50	12.73	29.60	121.10	39.41	86.92	20.38
Bills Purchased												3.80	2.60								
Other Product		12.57	11.40	33.57	1773.38	32.85	113.22		520.69	475.01	92.64	459.55	39.49	21.30	1.15	123.80	110.20	35.88	161.50	859.92	129.95
Total Product wise Loan	1565.32	54.96	168.30	1613.55	2478.40	245.38	1707.64	361.51	1881.68	1207.84	4962.14	2885.07	100.18	296.74	258.66	263.89	577.27	2970.60	945.17	2406.96	502.75
Collateral Wise																					
Gold and Silver												5.59									3.85
Government Securities											16.72										
Non Governmental Securities	9.55					14.50						249.58						275.83	198.02		
Fixed Deposit Receipts	42.42	0.25	14.73	19.94	25.45	0.02		6.70	70.47	27.21	75.91	35.32	0.06	2.68	1.15	2.28	17.75	11.07	2.66	8.66	5.75
Own	42.42	0.25	14.73	19.94	25.45	0.02		6.70	70.47	27.21	75.91	35.32	0.06	2.68	1.15	2.28	17.75	11.07	2.66	8.66	5.75
Other Licences Institutions																					
Collateral of Properties	1513.34	41.24	153.57	1589.60	134.15	194.76	1707.64	354.78	1471.24	1150.52	4271.50	2581.41	97.97	294.06	188.92	261.51	489.80	2611.31	702.95	2208.78	471.05
Fixed Assets	1513.34	41.24	153.57	1589.60	134.15	194.76	1707.64	354.78	1471.24	1150.52	4271.50	2581.41	97.97	294.06	188.92	261.51	489.80	2611.31	702.95	2208.78	471.05
Current Assets																					
Against security of Bill												3.80								1.43	
Domestic Bills												3.80									
Foreign Bills																				1.43	
Against Guarantee				4.02		33.63			5.00	30.00	40.31	5.41	0.80		12.50		39.01		41.53	133.21	22.11
Government Guarantee				4.02								1.41									
Institutional Guarantee						23.74			5.00	30.00	23.00		0.17		12.50				31.00	68.40	9.31
Personal Guarantee						9.89					17.31	3.01	0.63						10.50	4.30	0.60
Collective Guarantee												1.00							0.04		12.20
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee																	39.01			60.52	
Credit Card																					
Others		13.47			2318.80	2.47		0.02	334.97	0.10	557.70	3.96	1.35		56.09	0.10	30.71	72.39		54.88	
Total	1565.32	54.96	168.30	1613.55	2478.40	245.38	1707.64	361.51	1881.68	1207.84	4962.14	2885.07	100.18	296.74	258.66	263.89	577.27	2970.60	945.17	2406.96	502.75

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

	Liabilities	Mid-July			Mid-Nov	Mid-Jan	% change		
		2014	2015	2016	2016	2017			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	4950.7	6147.3	8684.9	11412.2	11649.3	24.17	41.28	2.08
	a. Paid-up Capital	2974.3	3987.3	5436.5	5722.1	6617.6	34.06	36.35	15.65
	b. Statutory Reserves	523.1	750.3	1214.8	1439.9	1685.5	43.45	61.90	17.06
	c. Retained Earning	220.6	8.9	363.6	2349.3	1490.8	-95.97	3993.66	-36.54
	d. Others Reserves	1232.7	1400.8	1670.0	1900.8	1855.4	13.64	19.22	-2.39
2	**BORROWINGS**	27897.3	38244.9	52434.4	55685.0	59962.5	37.09	37.10	7.68
	a. NRB	526.4	306.6	91.1	294.9	486.4	-41.75	-70.27	64.92
	f. Others	27371.0	37938.3	52343.3	55390.1	59476.1	38.61	37.97	7.38
3	**DEPOSITS**	11001.2	15775.5	24095.3	26738.7	28599.5	43.40	52.74	6.96
4	**BILLS PAYABLE**	0.0	0.0	0.8	0.0	0.0	0.00	0.00	-40.15
5	**OTHER LIABILITIES**	3777.5	5205.7	7205.0	9159.0	8963.2	37.81	38.41	-2.14
	a. Loan Loss Provision	829.4	986.0	1345.6	1455.4	1530.5	18.88	36.47	5.16
	b. Interest Suspense a/c	475.0	575.3	652.7	713.2	658.1	21.13	13.45	-7.73
	c. Others	2473.1	3644.3	5206.8	6990.5	6774.7	47.36	42.87	-3.09
6	**RECONCILIATION A/c**	1088.2	2330.2	5031.9	5343.6	5389.4	114.13	115.95	0.86
7	**PROFIT & LOSS A/c**	1473.7	2524.8	3318.2	1431.6	2116.2	71.32	31.43	47.82
	Total	**50188.7**	**70228.2**	**100770.6**	**109770.2**	**116680.3**	39.93	43.49	6.30
	Assets								
1	**LIQUID FUNDS**	7202.8	6597.2	11096.2	11331.7	12160.1	-8.41	68.20	7.31
	a. Cash Balance	39.2	62.2	75.5	127.5	120.4	58.52	21.36	-5.55
	b. Bank Balance	3710.6	3900.5	6327.0	7115.6	7093.3	5.12	62.21	-0.31
	c. Money at Call	3452.9	2634.4	4693.6	4088.6	4946.4	-23.70	78.17	20.98
2	INVESTMENT IN SECURITIES EX	116.2	116.2	38.7	38.7	40.7	0.00	-66.67	5.16
3	**SHARE & OTHER INVESTMEN**	2894.2	2350.1	2809.8	2704.1	2162.6	-18.80	19.56	-20.03
4	**LOANS & ADVANCES**	35689.3	54915.5	77232.9	85742.3	91728.9	53.87	40.64	6.98
	Institutional	9863.5	14853.5	19194.3	21063.8	22448.5	50.59	29.22	6.57
	Individual	25825.8	40062.0	58038.6	64678.5	69280.4	55.12	44.87	7.11
5	**FIXED ASSETS**	624.4	775.2	961.1	1050.8	1112.1	24.14	23.98	5.84
6	**OTHER ASSETS**	2485.4	3205.4	3598.2	3541.1	4055.4	28.97	12.25	14.52
7	**EXPENSES NOT WRITTEN OFF**	9.4	7.2	4.5	6.4	8.7	-23.43	-38.06	37.08
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	5348.7	5389.1	104.14	126.49	0.76
10	**PROFIT & LOSS A/c**	81.8	46.2	11.9	6.4	22.6	-43.57	-74.22	251.90
	Total	**50188.7**	**70228.2**	**100770.6**	**109770.2**	**116680.3**	39.93	43.49	6.30
	Profit & Loss A/cExpenses								
	1 INTEREST EXPENSES	1967.84	2369.56	3494.31	1464.13	2375.15	20.41	47.47	62.22
	2 COMMISSION/FEE EXPENSES	46.72	0.00	0.01	0.12	0.82	-99.99	177.16	604.85
	3 EMPLOYEE EXPENSES	1464.44	1827.28	2671.95	1206.91	1795.32	24.78	46.23	48.75
	4 OFFICE OPERATING EXPENSES	491.46	907.22	1505.00	330.11	526.52	84.60	65.89	59.50
	5 NON OPERATING EXPENSES	0.00	1.78	4.81	2.65	0.57	0.00	170.37	-78.32
	6 PROVISION FOR RISK	188.17	326.79	560.23	187.01	293.93	73.67	71.44	57.17
	7 LOAN WRITTEN OFF	0.44	1.12	0.00	1.50	1.82	152.70	-100.00	21.25
	8 EXTRAORDINORY EXPENSES			0.00	0.00	0.00	0.00	0.00	0.00
	9 PROVISION FOR STAFF BONUS	102.53	140.66	314.96	147.86	241.86	37.20	123.91	63.58
	10 PROVISION FOR INCOME TAX	302.38	407.48	946.11	441.45	721.92	34.76	132.18	63.53
	11 NET PROFIT	1435.59	2496.01	3374.46	1430.56	2110.77	73.87	35.19	47.55
	TOTAL EXPENSES	**5999.57**	**8477.90**	**12871.83**	**5212.29**	**8068.68**	41.31	51.83	54.80
	Income								
	1. INTEREST INCOME	5389.71	7637.78	11628.63	4740.42	7257.34	41.71	52.25	53.09
	2. COMMISSION & DISCOUNT	130.84	220.38	286.71	118.72	190.39	68.44	30.10	60.37
	3 OTHER OPERATING INCOME	304.84	411.08	684.42	290.02	455.02	34.85	66.49	56.89
	4 NON OPERATING INCOME	40.15	12.53	34.47	9.70	17.37	-68.80	175.15	79.16
	5 PROVISION FOR WRITTEN BACK	88.32	165.27	222.11	48.50	132.56	87.12	34.39	173.29
	6 RECOVERY FOR WRITE BACK	1.97	13.44	4.63	0.01	0.41	582.37	-65.57	6704.58
	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	4.92	15.59	-60.12	-37.70	216.89
	TOTAL INCOME	**5999.57**	**8477.90**	**12871.83**	**5212.29**	**8068.68**	41.31	51.83	54.80
	Miscellaneous Information								
	No. of Total Staffs	4405	5756	7132	7510	8003	30.67	23.91	6.56
	No. of Total Branches	861	1116	1378	1480	1610	29.62	23.48	8.78
	No. of Total Centers	59380	77616	100794	110485	116059	30.71	29.86	5.05
	No. of Total Groups	292238	304737	366540	392321	409857	4.28	20.28	4.47
	No. of Total Passive Groups	9138	11504	4601	5127	9045	25.90	-60.01	76.42
	No. of Total Members	1612430	1548767	1898891	2026829	2114357	-3.95	22.61	4.32
	No. of Total Passive Members	66441	56436	32378	38730	56882	-15.06	-42.63	46.87
	No. of Total Borrowers	1102132	1080878	1296303	1377122	1422564	-1.93	19.93	3.30
	No. of Total Overdue Borrowers	30657	45697	44861	46465	64265	49.06	-1.83	38.31
	No. of Total Saving Members	1198487	1521152	1873432	2027405	2121918	26.92	23.16	4.66
	Total Saving Amount (Rs million)	11000.65	15770.90	24111.28	26749.97	28309.64	43.36	52.88	5.83

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

S.No.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	Mechi	Jhapa	67	27	8	102	875828	8587
2		Ilam	14	7	0	21	302791	14419
3		Panchthar	11	2	0	13	195334	15026
4		Taplejung	6	0	0	6	129694	21616
Total			98	36	8	142	**1503647**	10589
5	Koshi	Sunsari	65	14	6	85	845555	9948
6		Morang	79	26	4	109	1036841	9512
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			182	52	11	245	**2479066**	10119
11	Sagarmatha	Saptari	18	0	2	20	679548	33977
12		Udayapur	18	1	1	20	339267	16963
13		Siraha	33	0	0	33	674923	20452
14		Khotang	5	3	1	9	190100	21122
15		Okhaldhunga	5	2	1	8	150428	18804
16		Solukhumbu	7	1	1	9	104415	11602
Total			86	7	6	99	**2138681**	21603
17	Janakpur	Sarlahi	22	6	0	28	838695	29953
18		Dhanusha	35	5	1	41	803785	19605
19		Mahottari	19	7	0	26	673405	25900
20		Dolakha	12	8	0	20	187584	9379
21		Ramechhap	8	2	0	10	206653	20665
22		Sindhuli	8	7	0	15	305164	20344
Total			104	35	1	140	**3015286**	21538
23	Narayani	Bara	31	4	1	36	765053	21251
24		Rautahat	17	2	0	19	772098	40637
25		Parsa	43	11	2	56	663559	11849
26		Chitawan	73	74	5	152	644219	4238
27		Makawanpur	27	15	3	45	443976	9866
Total			191	106	11	308	**3288905**	10678
28	Bagmati	Kathmandu	420	78	50	548	2011978	3671
29		Bhaktapur	42	7	4	53	340066	6416
30		Lalitpur	93	15	10	118	525211	4451
31		Rasuwa	10	0	1	11	44399	4036
32		Dhading	23	11	0	34	346950	10204
33		Sindhupalchok	22	7	1	30	292370	9746
34		Kavre	32	20	3	55	394229	7168
35		Nuwakot	13	8	0	21	283827	13516
Total			655	146	69	870	**4239030**	4872
36	Gandaki	Lamjung	12	9	1	22	170568	7753
37		Tanahu	30	26	1	57	336710	5907
38		Gorkha	15	8	0	23	259299	11274
39		Manang	3	1	0	4	6444	1611
40		Syangja	20	21	1	42	270403	6438
41		Kaski	72	78	12	162	543767	3357
Total			152	143	15	310	**1587191**	5120
42		Gulmi	10	10	0	20	268597	13430
43		Nawalparasi	32	37	6	75	690731	9210

44	Lumbini	Palpa	17	11	1	29	255386	8806
45		Arghakhanchi	12	5	0	17	200967	11822
46		Rupandehi	93	76	11	180	982851	5460
47		Kapilbastu	18	13	5	36	625522	17376
Total			182	152	23	357	**3024054**	8471
48	Dhawalagiri	Baglung	22	11	0	33	277582	8412
49		Parbat	9	10	1	20	148130	7407
50		Mustang	5	3	0	8	12477	1560
51		Myagdi	10	8	2	20	112643	5632
Total			46	32	3	81	**550832**	6800
52	Rapti	Rolpa	6	0	0	6	232419	38737
53		Dang	41	27	5	73	605796	8299
54		Rukum	11	1	0	12	220092	18341
55		Salyan	8	2	0	10	259309	25931
56		Pyuthan	6	13	0	19	236540	12449
Total			72	43	5	120	**1554156**	12951
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	1	0	4	149371	37343
61		Dolpa	3	0	0	3	39832	13277
Total			16	2	0	18	**422531**	23474
62	Bheri	Dailekh	9	0	0	9	281758	31306
63		Surkhet	20	5	0	25	387858	15514
64		Jajarkot	4	1	0	5	186375	37275
65		Bardiya	14	11	0	25	456547	18262
66		Banke	51	19	3	73	554630	7598
Total			98	36	3	137	**1867168**	13629
67	Seti	Bajhang	4	0	0	4	210122	52531
68		Doti	6	2	0	8	213619	26702
69		Bajura	3	0	0	3	146338	48779
70		Kailali	53	14	2	69	870771	12620
71		Achham	6	2	0	8	274505	34313
Total			72	18	2	92	**1715355**	18645
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	24	11	0	35	494553	14130
Total			45	15	0	60	**1045592**	17427
Total of Class "A","B" and "C"			**1999**	**823**	**157**	2979	**28431494**	9544

Bank/BFI Class	**A**	**B**	**C#**	**D$**	**Total**
No. of BFIs	**28**	**57**	**38**	**48**	**171**
No. of Branches	**1999**	**823**	**157**	**1610**	**4589**
Population per Branch*					**6196**

Region/BFI Class	**A**	**B**	**C**	**Total**
Eastern	**366**	**95**	**25**	**486**
Central	**950**	**287**	**81**	**1318**
Western	**380**	**327**	**41**	**748**
Mid-western	**186**	**81**	**8**	**275**
Far-western	**117**	**33**	**2**	**152**
Total	**1999**	**823**	**157**	**2979**

* 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.and Himalaya Finance are in the process of liquidation

$ Area office and Liason Office Network has not been counted as branch

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, Machinary & 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, Machinary & 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, Machinary & 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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asoj, 2073 (Mid Oct, 2016)				Kattik, 2073 (Mid Nov, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.06	724050.92	1.00	9.00	2.04	722415.58
2	Fixed:	1.00	19.00	5.67	515349.32	1.00	19.00	5.92	540703.87
2.1	up to 1 month	2.00	14.00	5.63	8913.31	2.25	17.55	4.41	4641.61
2.2	1-3 months	1.00	17.55	5.10	25732.87	1.00	17.55	5.01	21759.88
2.3	3-6 months	1.00	17.55	4.53	37389.05	1.00	17.55	4.75	34886.74
2.4	6-12 months	1.50	17.55	5.87	294465.94	1.50	17.55	6.12	288298.51
2.5	1-2 yrs	1.00	17.55	5.52	124730.18	2.00	17.55	5.90	164150.18
2.6	2 yrs and above	2.00	19.00	6.37	24117.97	2.00	19.00	6.49	26966.96
3	Call	0.05	10.50	4.16	307134.49	0.05	10.50	4.38	291629.07
4	Certificate of Deposits	5.00	5.00	5.00	665.69	5.00	5.00	5.00	660.97
5	Other	2.50	9.00	2.61	535.97	1.00	9.00	3.22	278.27
6	Non interest bearing deposits	0.00	0.00	0.00	177288.20	0.00	0.00	0.00	167723.77
6.1	Current	0.00	0.00	0.00	156343.24	0.00	0.00	0.00	147260.84
6.2	Margin	0.00	0.00	0.00	17007.76	0.00	0.00	0.00	16819.01
6.3	Other	0.00	0.00	0.00	3937.20	0.00	0.00	0.00	3643.93
	Aggregate	0.05	19.00	3.30	1725024.61	0.05	19.00	3.46	1723411.53

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asoj, 2073 (Mid Oct, 2016)				Kattik, 2073 (Mid Nov, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	9.90	63232.88	4.00	21.50	10.49	62209.93
2	Fishery Related	4.50	20.00	9.77	1653.28	4.50	20.00	9.76	1691.09
3	Mining Related	5.75	17.00	8.36	3142.52	5.75	17.00	8.70	3084.64
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.10	88938.21	2.00	20.00	8.45	87504.43
5	Non Food Production Related	2.00	21.00	7.90	173831.19	2.00	21.00	8.23	178083.33
6	Construction	2.00	21.00	9.24	149448.15	2.00	21.00	9.35	151601.35
7	Electricity,Gas and Water	2.25	19.00	9.06	41226.64	2.25	19.00	9.15	42380.59
8	Metal Products, Machinary & Electronic Equipment & Assemblage	4.50	18.00	8.20	17317.94	4.50	18.00	8.45	17635.57
9	Transport, Communication and Public Utilities	4.00	20.00	9.12	44881.64	4.00	20.00	9.31	45718.20
10	Wholesaler & Retailer	2.25	21.50	8.54	329403.87	2.25	21.50	8.78	333681.40
11	Finance, Insurance and Real Estate	2.00	21.50	7.06	114036.94	2.00	21.50	7.36	114878.89
12	Hotel or Restaurant	4.50	21.00	8.51	44537.90	4.50	21.00	8.64	45174.13
13	Other Services	3.00	19.00	9.29	61515.64	3.00	19.00	9.47	62379.60
14	Consumption Loans	1.00	30.00	9.61	103691.57	1.00	30.00	9.72	108331.72
15	Local Government	3.00	14.00	3.06	1478.00	3.00	14.00	3.16	1473.31
16	Others	2.00	21.00	8.80	226981.02	2.00	24.00	9.15	230059.64
	Aggregate	1.00	30.00	8.62	1465317.39	1.00	30.00	8.88	1485887.83

Overall Summary of Interest Rate on LCY Productwise Credit		Asoj, 2073 (Mid Oct, 2016)				Kattik, 2073 (Mid Nov, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.5	8.96	233962.2844	2.25	21.5	9.22	237651.1325
2	Overdraft	3.00	20.00	9.23	260956.20	3.00	24.00	9.36	265017.46
3	Trust Receipt Loan / Import Loan	5.00	21.00	6.37	74540.18	5.00	21.00	6.84	75476.37
4	Demand & Other Working Capital Loan	2.00	19.00	8.31	357245.74	2.00	19.00	8.65	359727.17
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	19.00	9.07	117325.25	2.00	19.00	9.24	119545.74
6	Real Estate Loan	4.00	19.00	9.16	87993.08	4.00	19.00	9.38	89301.71
7	Margin Nature Loan	6.00	17.00	7.87	29857.03	6.25	17.00	8.18	30000.56
8	Hire Purchase Loan	1.00	19.00	9.34	89851.49	1.00	19.00	9.45	93708.63
9	Deprived Sector Loan	2.00	21.50	6.01	71652.98	2.00	21.50	6.46	71038.69
10	Bills Purchased	2.00	17.00	3.58	7192.43	2.00	17.00	4.75	6855.46
11	Other Product	2.50	30.00	10.02	134740.77	2.50	30.00	10.23	137564.87
	Aggregate	1.00	30.00	8.67	1465317.41	1.00	30.00	8.93	1485887.79

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2073 (Mid Dec, 2016)				Poush, 2073 (Mid Jan, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%	Amount	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Saving	1.00	8.00	2.11	719065.00	1.00	8.25	2.11	725776.47
2	Fixed:	1.00	19.00	6.37	565107.52	1.00	19.00	6.72	596250.43
2.1	up to 1 month	2.50	17.55	4.44	6140.68	2.25	17.55	4.26	5038.76
2.2	1-3 months	1.00	17.55	4.63	15029.43	1.75	17.55	4.76	17403.76
2.3	3-6 months	1.00	17.55	5.61	53508.31	2.00	17.55	6.96	60834.06
2.4	6-12 months	1.50	17.55	6.65	331742.13	1.00	17.55	6.91	336877.15
2.5	1-2 yrs	2.00	17.55	6.13	128889.80	1.50	17.55	6.44	136635.01
2.6	2 yrs and above	2.00	19.00	6.92	29797.16	2.00	19.00	6.88	39461.69
3	Call	0.05	10.50	4.81	294157.81	0.05	13.00	5.55	306544.56
4	Certificate of Deposits	5.00	5.00	5.00	654.84	5.50	5.50	5.50	635.39
5	Other	1.00	9.75	2.90	394.73	2.75	9.00	3.45	666.27
6	Non interest bearing deposits	0.00	0.00	0.00	166625.40	0.00	0.00	0.00	172467.15
6.1	Current	0.00	0.00	0.00	147377.50	0.00	0.00	0.00	152187.18
6.2	Margin	0.00	0.00	0.00	16863.61	0.00	0.00	0.00	17738.76
6.3	Other	0.00	0.00	0.00	2384.29	0.00	0.00	0.00	2541.21
	Aggregate	0.05	19.00	3.74	1746005.30	0.05	19.00	4.02	1802340.27

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2073 (Mid Dec, 2016)				Poush, 2073 (Mid Jan, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%	Amount	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Agricultural and Forest Related	4.00	22.00	10.56	63626.74	4.00	21.50	10.37	64498.55
2	Fishery Related	4.50	20.00	9.80	1721.89	4.50	20.00	10.03	1736.06
3	Mining Related	6.25	17.00	9.01	2821.67	6.25	18.00	9.41	2750.59
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.69	89434.58	1.00	20.00	9.02	92705.62
5	Non Food Production Related	2.00	21.00	8.51	179181.11	2.00	20.00	8.80	184764.96
6	Construction	2.00	21.00	9.50	154575.10	1.50	21.00	9.70	159914.73
7	Electricity,Gas and Water	2.25	19.00	9.18	43141.35	2.25	19.00	9.42	46296.49
8	Metal Products, Machinary & Electronic Equipment & Assemblage	4.50	18.00	8.84	17995.19	3.00	20.00	9.18	18648.81
9	Transport, Communication and Public Utilities	3.87	20.00	9.49	46485.51	4.00	20.00	9.81	48666.05
10	Wholesaler & Retailer	2.25	22.00	8.99	335756.91	2.25	21.50	9.27	347534.10
11	Finance, Insurance and Real Estate	2.50	20.00	7.69	119352.08	2.00	19.00	8.20	129094.65
12	Hotel or Restaurant	4.50	20.00	8.77	45953.09	4.50	21.00	8.91	47805.43
13	Other Services	3.00	19.00	9.60	63763.44	3.00	21.00	9.72	64924.66
14	Consumption Loans	1.00	30.00	9.79	113864.50	2.50	30.00	10.15	122254.55
15	Local Government	3.00	15.00	3.16	1473.31	3.00	14.00	3.04	1473.00
16	Others	2.00	24.00	9.53	233521.45	2.00	24.00	9.45	248305.54
	Aggregate	1.00	30.00	9.11	1512667.91	1.00	30.00	9.32	1581373.78

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2073 (Mid Dec, 2016)				Poush, 2073 (Mid Jan, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%	Amount	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Term Loan	2.25	20.00	9.34	240907.32	2.25	20.00	9.44	244462.06
2	Overdraft	3.00	24.00	9.44	277704.79	3.00	24.00	9.74	285840.27
3	Trust Receipt Loan / Import Loan	5.00	21.00	7.09	75792.06	5.00	21.00	7.25	74884.19
4	Demand & Other Working Capital Loan	2.00	19.00	8.83	354020.05	2.00	21.00	9.00	372455.08
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	9.37	122180.52	1.50	20.00	9.42	127759.81
6	Real Estate Loan	4.00	19.00	9.54	92542.17	2.00	19.00	9.80	96619.08
7	Margin Nature Loan	6.25	17.00	8.52	29588.70	7.00	17.00	9.15	32288.12
8	Hire Purchase Loan	1.00	19.00	9.49	99963.04	2.99	20.00	9.72	106711.64
9	Deprived Sector Loan	2.50	22.00	6.48	72112.90	2.50	21.50	7.09	78528.62
10	Bills Purchased	2.00	17.00	4.20	5859.02	1.00	17.00	4.29	6778.84
11	Other Product	3.00	30.00	10.33	141997.33	3.00	30.00	10.48	155046.08
	Aggregate	1.00	30.00	9.07	1512667.91	1.00	30.00	9.28	1581373.77

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 Banijya Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Bank Ltd.	NIBL
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Nepal Bangaladesh 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	Mahalaxmi Bikas Bank Ltd.	MahalaxmiDB
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	Sangrila Development Bank Ltd.	Shangrila	10	Gandaki Development Bank Ltd.	Gandaki
11	Excel Development Bank Ltd.	Excel	12	Biratlaxmi Bikas Bank Ltd.	Biratlaxmi
13	Western Development Bank Ltd.	Western	14	Arniko Development Bank Ltd.	Araniko
15	Deva Development Bank Ltd.	Deva	16	Miteri Development Bank Ltd.	Miteri
17	Tinau Bikas Bank Ltd.	Tinau	18	Muktinath Bikas Bank Ltd.	Muktinath
19	Sewa Bikas Bank Ltd.	Sewa	20	Kankai Bikas Bank Ltd.	Kankai
21	Mahakali Bikas Bank Ltd.	Mahakali	22	Ace Development Bank Ltd.	Ace
23	Bhargab Bikas Bank Ltd.	Bhargav	24	Professional Diyalo Bikas Bank Ltd.	diyalo
25	Country Development Bank Ltd.	Country	26	Alpine Development Bank Ltd.	Alpine
27	Kasthamandap Development Bank Ltd.	Kastamandap	28	Garima Bikas Bank Ltd.	Garima
29	Om Development Bank Ltd.	OmDB	30	Fewa Bikas Bank Ltd.	FewaDB
31	Kabeli Bikas Bank Ltd.	Kabeli	32	Kamana Bikas Bank Ltd.	Kamana
33	Corporate Development Bank Ltd.	Corporate	34	Purnima Bikas Bank Ltd.	Purnima
35	Jyoti Bikas Bank Ltd.	Jyoti	36	Hamro Bikas Bank Ltd.	Hamro
37	Kakre Bihar Bikas Bank Ltd.	Kakre	38	Shine Resunga Development Bank Ltd.	Shine
39	Pacific Development Bank Ltd.	Pacific	40	Kanchan Development Bank Ltd.	Kanchan
41	Innovative Development Bank Ltd.	Innovative	42	Vibor Bikas Bank Ltd.	Vibor
43	Raptibheri Bikas Bank Ltd.	Raptiveri	44	Tourism Development Bank Ltd.	Tourism
45	Mission Development Bank Ltd.	Mission	46	Mount Makalu Development Bank Ltd.	Mt. Makalu
47	Sindhu Bikas Bank Ltd.	Sindhu	48	Sahara Bikas Bank Ltd.	Sahara
49	Nepal Community Development Bank Ltd.	N.Community	50	Cosmos Development Bank Ltd.	Cosmos
51	Manasalu Bikash Bank Ltd.	Manaslu	52	Kailash Bikash Bank Ltd.	Kailash
53	Salapa Bikash Bank Ltd.	Salpa	54	Saptakoshi Development Bank Ltd.	Saptakoshi
55	Sajha Bikash Bank Ltd.	Sajha	56	Green Development Bank Ltd.	Green
57	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	Paschhimanchal Finance Co.Ltd.	PFCL
7	Goodwill Finance Ltd.	Goodwill	8	Shree Investment & Finance Co. Ltd.	SIFCL
9	Lumbini Finance & Leasing Co. Ltd.	Lumbini	10	Lalitpur Finance Co. Ltd.	PFCL
11	United Finance Co. Ltd.	United FC	12	General Finance Ltd.	General
13	Progressive Finance Co. Ltd.	Progressive	14	Janaki Finance Co. Ltd.	Janaki
15	Pokhara Finance Ltd.	Pokhara	16	Central Finance Ltd.	Central
17	Arun Finance Ltd.	Arun	18	Multipurpose Finance Co. Ltd	Multipurpose
19	Synergy Finance Ltd.	Synergy	20	Shrijana Finance Ltd.	Srijana
21	World Merchant Banking & Finance Ltd.	WMBFL	22	Capital Merchant Banking & Finance Co. Ltd.	CMBFCL
23	Crystal Finance Ltd.	Crystal	24	Guheshwori Merchant Banking & Finance Ltd.	Guheshwori
25	Everest Finance Ltd.	Everest	26	ICFC Finance Ltd.	ICFC
27	Sagarmatha Finance Ltd.	Sagarmatha	28	Kuber Merchant Finance Ltd.	Kuber
29	Seti Finance Ltd.	Seti	30	Hama Merchant & Finance Ltd.	hama
31	Namaste Bitiya Sanstha Ltd.	Namaste	32	Unique Financial Institution Ltd.	Unique
33	Manjushree Financial Institution Ltd.	Manjushree	34	Jebil's Finance Ltd.	Jebils
35	Reliance Finance Ltd.	Reliance	36	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	First Microfinance Development Bank Ltd	First
13	Nagbeli Microfinance Development Bank Ltd	Nagbeli	14	Kalika Microcredit Development Bank Ltd.	Kalika
15	Mirmire Microfinance Development Bank Ltd.	Mirmire	16	Janautthan Samudayik Microfinance Dev. Bank Ltd.	Janautthan
17	Mithila Laghu Bitta Bikas Bank Ltd.	Mithila	18	Womi Microfinance Bittiya Sanstha Ltd.	Womi
19	Laxmi Microfinance Bittiya Sanstha Ltd.	Laxmi	20	ILFCO Microfinance Bittiya Sanstha Ltd.	ILFCO
21	Mahila Sahayatra Microfinance Bittiya Sanstha Ltd.	Mahila	22	Vijaya Laghubitta Bittiya Sanstha Ltd.	Vijay
23	Kisan Microfinance Bittiya Sanstha Ltd.	Kisan	24	NMB Microfinance Bittiya Sanstha Ltd.	NMBMF
25	Forward Community Microfinance Bittiya Sanstha Ltd.	FORWARD	26	Reliable Microfinance Bittiya Sanstha Ltd.	Reliable
27	Mahuli Samudyik Laghubitta Bittiya Sanstha Ltd.	Mahuli	28	Suryodaya Laghubitta Bitiya Sanstha Ltd.	Suryodaya
29	Mero Microfinance Bittiya Sanatha Ltd.	Mero	30	Samata Microfinance Bittiya Sanatha Ltd.	Samata
31	RSDC Laghubitta Bitiya Sanstha Ltd.	RSDC	32	Samudayik Laghubitta Bitiya Sanstha Ltd.	Samudayik
33	National Microfinance Bittiya Sanstha Ltd.	National	34	Nepal Sewa Laghubitta Bitiya Sanstha Ltd.	Sewa MF
35	Unnati Microfinance Bittiya Sanstha Ltd.	Unnati	36	Swadeshi Lagubitta Bittiya Sanstha Ltd.	Swadeshi
37	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	38	Support Microfinace Bittiya Sanstha Ltd.	Support
39	Arambha Microfinance Bittiya Sanstha Ltd.	Arambha	40	Janasewi Laghubitta Bittiya Sanstha Ltd.	JanaSewi
41	Chautari Laghubitta Bittiya Sanstha Ltd.	Chautari	42	Ghodighoda Laghubitta Bittiya Sanstha Ltd.	Ghodighoda
43	Asha Laghubitta Bittiya Sanstha Ltd.	Asha	44	Nepal Agro Microfinance Bittiya Sastha Ltd.	Agro
45	Creative Laghubitta Bittiya Sastha Ltd.	Creative	46	Ramaroshan Laghubitta Bittiya Sastha Ltd.	Ramaroshan
47	Gurans Laghubitta Bittiya Sastha Ltd.	Gurans	48	Ganapati Laghubitta Bittiya Sastha Ltd.	Ganapati