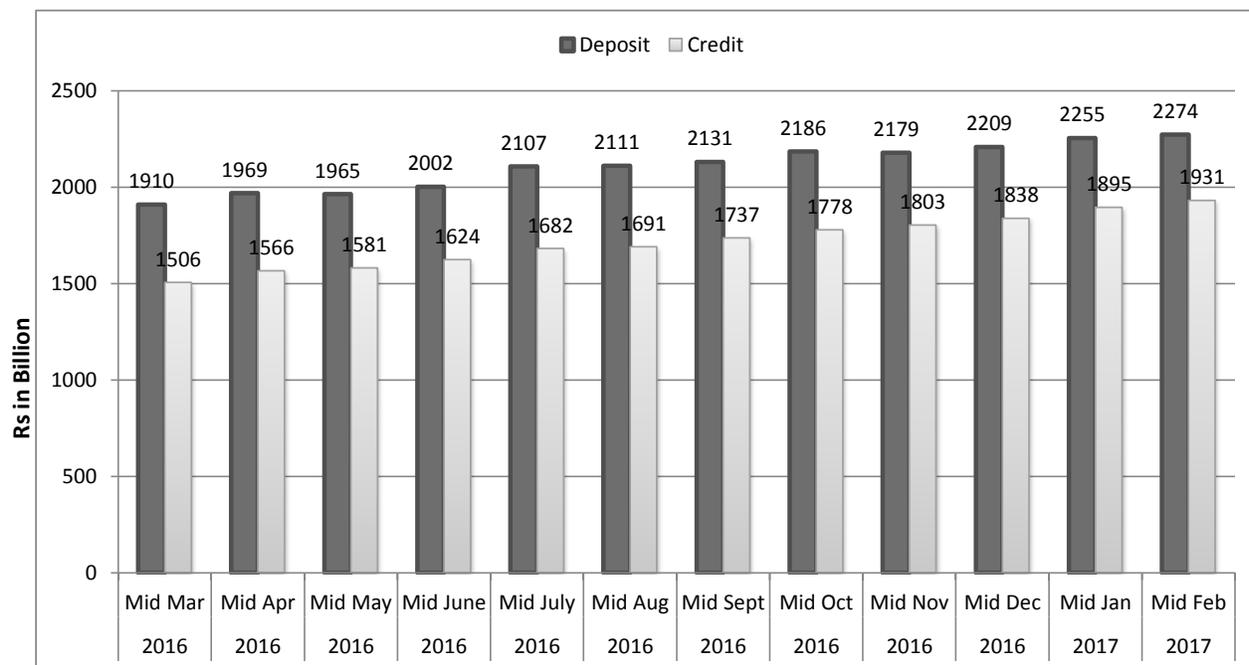


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Statistics Division

2073 Magh  
Mid-Feb, 2017

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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	56	34	48	166
Total Number of Licensed BFIs*	28	56	34	49	167

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

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

6 Short Names of BFIs are used in notification and their full names have been provided in the Annexure -  
I.

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

## Major Financial Indicators

as on Magh End, 2073 (Mid-Feb, 2017)

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	86.50	12.21	2.40	101.11
2	Total Credit/GDP	72.32	11.10	2.43	85.86
3	Total Credit/ Total Deposit	83.61	90.92	101.29	84.91
4	Lcy Credit/Lcy Deposit & Core Capital	80.94	80.16	80.65	80.83
5	Fixed Deposit/Total Deposit	34.18	30.79	44.90	34.03
6	Saving Deposit/Total Deposit	36.11	45.32	42.81	37.39
7	Current Deposit/Total Deposit	8.92	1.88	0.02	7.86
8	NPL/ Total Loan	1.77	1.78	13.18	2.13
9	Total LLP/Total Loan	2.41	2.15	13.68	2.70
10	Deprived Sector Loan/Total Loan \$	5.57	6.47	4.55	5.66
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	12.02	14.37	25.00	12.61
2	Investment in Gov. Security/Total Deposit	8.86	1.67	2.73	7.85
3	Total Liquid Assets/Total Deposit	22.75	26.97	35.61	23.57
<b>C. Capital Adequacy Ratios (%) #</b>					
1	Core Capital/RWA	11.19	14.46	18.11	12.00
2	Total Capital/RWA	12.70	15.38	18.99	13.38
<b>D. Financial Access #</b>					
1	No. of Branches	2004	836	154	2994
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
<b>E. Interest Rate(%)</b>					
1	<b>Wt. Avg Interest on Deposit</b>	<b>4.70</b>			
	(a) Saving	2.16			
	(b) Fixed	7.37			
	(c) Call	7.24			
2	<b>Wt. Avg Interest on Credit</b>	<b>10.05</b>			

Note: Bank balance includes money at call

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

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

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

# As of 2nd Quarter, 2073/074

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

Liabilities		Mid-July			Mid-Jan	Mid-Feb	% Change		
		2014	2015	2016	2017	2017	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	145861.43	162992.51	214892.48	265136.63	267070.22	11.74	31.84	0.73
	a. Paid-up Capital	128985.27	140794.10	163370.74	187244.27	190496.81	9.16	16.04	1.74
	b. Statutory Reserves	32722.08	37149.85	43680.58	50372.07	50315.64	13.53	17.58	-0.11
	c. Retained Earning	-27214.24	-27802.05	-11166.95	-2147.38	-5198.47	2.16	-59.83	142.08
	d. Others Reserves	11368.33	12850.60	19008.11	29667.67	31456.24	13.04	47.92	6.03
<b>2</b>	<b>BORROWINGS</b>	18202.84	21355.96	42822.19	56421.97	48150.94	17.32	100.52	-14.66
	a. NRB	2010.04	3291.48	6855.13	9797.56	8417.49	63.75	108.27	-14.09
	b. "A"Class Licensed Institution	5182.01	5504.53	20083.07	26969.49	20933.66	6.22	264.85	-22.38
	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	8882.56	9027.43	-14.29	356.47	1.63
	e. Bonds and Securities	9700.14	11440.14	10772.37	10772.37	9772.37	17.94	-5.84	-9.28
<b>3</b>	<b>DEPOSITS</b>	1477832.61	1771946.15	2107502.69	2254540.30	2273679.63	19.90	18.94	0.85
	a. Current	129108.41	158746.16	185135.30	180506.91	178720.86	22.96	16.62	-0.99
	b. Savings	587593.46	714466.16	875419.91	909447.75	850022.46	21.59	22.53	-6.53
	c. Fixed	453408.61	513283.02	617634.95	709414.80	773664.17	13.21	20.33	9.06
	d. Call Deposits	285024.29	363041.66	401829.34	425226.31	442951.35	27.37	10.68	4.17
	e. Others	22697.85	22409.16	27483.20	29944.52	28320.79	-1.27	22.64	-5.42
<b>4</b>	<b>Bills Payable</b>	1553.13	1729.91	3927.13	2827.43	2823.80	11.38	127.01	-0.13
<b>5</b>	<b>Other Liabilities</b>	169227.44	188093.19	206694.45	221526.56	222851.16	11.15	9.89	0.60
	1. Loan Loss Provision	48932.49	51482.56	48593.77	51794.92	52102.32	5.21	-5.61	0.59
	2. Interest Suspense a/c	30453.76	31256.97	32000.69	33798.31	40096.13	2.64	2.38	18.63
	3. Others	89841.19	105353.66	126099.99	135933.32	130652.71	17.27	19.69	-3.88
<b>6</b>	<b>Reconciliation A/c</b>	2869.47	280.36	13817.41	14684.23	15056.62	-90.23	4828.52	2.54
<b>7</b>	<b>Profit &amp; Loss A/c</b>	31566.75	36755.88	49443.18	28272.71	28738.51	16.44	34.52	1.65
	<b>TOTAL</b>	<b>1847113.68</b>	<b>2183153.96</b>	<b>2639099.54</b>	<b>2843409.83</b>	<b>2858370.88</b>	<b>18.19</b>	<b>20.88</b>	<b>0.53</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	319196.62	353397.28	385746.01	354342.76	357447.43	10.71	9.15	0.88
	a. Cash Balance	41862.07	48642.45	56937.25	53963.62	52752.36	16.20	17.05	-2.24
	Nepalese Notes & Coins	41073.72	47305.51	55937.33	52617.06	51338.15	15.17	18.25	-2.43
	Foreign Currency	788.35	1336.94	999.92	1346.56	1414.21	69.59	-25.21	5.02
	b. Bank Balance	220546.60	237957.23	262419.81	215493.08	234020.36	7.89	10.28	8.60
	1. In Nepal Rastra Bank	162286.93	165070.53	180498.18	138047.90	156937.37	1.72	9.35	13.68
	2. "A"Class Licensed Institution	34656.48	37838.00	41730.30	37617.34	28827.82	9.18	10.29	-23.37
	3. Other Financial Ins.	5302.85	6882.80	8437.01	10784.30	9717.25	29.79	22.58	-9.89
	4. In Foreign banks	18300.33	28165.90	31754.32	29043.55	38537.92	53.91	12.74	32.69
	c. Money at Call	56787.95	66797.60	66388.94	84886.06	70674.70	17.63	-0.61	-16.74
<b>2</b>	<b>INVESTMENTS</b>	162544.89	206160.48	238675.86	234922.42	220179.00	26.83	15.77	-6.28
	a. Govt. Securities	160867.12	182112.29	196070.31	190842.83	178380.67	13.21	7.66	-6.53
	b. Others	1677.78	24048.18	42605.55	44079.59	41798.32	1333.34	77.17	-5.18
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	72656.22	85675.60	131777.67	139912.54	127822.32	17.92	53.81	-8.64
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	1119260.81	1345671.32	1669203.04	1883192.29	1917994.56	20.23	24.04	1.85
	a. Private Sector	1084965.27	1230999.56	1542024.97	1833378.59	1867462.71	13.46	25.27	1.86
	b. Financial Institutions	26247.72	30678.62	121291.82	41010.00	41374.57	16.88	295.36	0.89
	c. Government Organizations	8047.82	83993.14	5886.25	8803.69	9157.28	943.68	-92.99	4.02
<b>5</b>	<b>BILLS PURCHASED</b>	9805.60	14548.03	11601.52	11328.29	11923.67	48.36	-20.25	5.26
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	737.25	1132.63	1075.28	607.13	738.02	53.63	-5.06	21.56
<b>7</b>	<b>FIXED ASSETS</b>	30477.72	31732.63	35044.21	38850.83	39223.35	4.12	10.44	0.96
<b>8</b>	<b>OTHER ASSETS</b>	123962.34	135346.49	144135.22	155079.67	170638.98	9.18	6.49	10.03
	a. Accrued Interests	32041.34	32792.14	34038.25	36138.45	45240.42	2.34	3.80	25.19
	b. Others	91920.99	102554.35	110096.97	118941.22	125398.56	11.57	7.35	5.43
<b>9</b>	<b>Expenses not Written off</b>	491.99	392.16	319.21	290.44	286.93	-20.29	-18.60	-1.21
<b>10</b>	<b>Non Banking Assets</b>	4756.96	5250.92	4797.21	4444.42	4559.96	10.38	-8.64	2.60
<b>11</b>	<b>Reconciliation Account</b>	-1032.54	2947.32	16089.93	19712.71	6457.81	-385.44	445.92	-67.24
<b>12</b>	<b>Profit &amp; Loss A/c</b>	4255.78	899.11	634.40	726.31	1098.85	-78.87	-29.44	51.29
	<b>TOTAL</b>	<b>1847113.65</b>	<b>2183153.98</b>	<b>2639099.55</b>	<b>2843409.82</b>	<b>2858370.87</b>	<b>18.19</b>	<b>20.88</b>	<b>0.53</b>

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

Liabilities		Mid-July			Mid-Jan	Mid-Feb	% Change		
		2014	2015	2016	2017	2017	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	108212.91	122167.95	170147.60	213801.26	216181.56	12.90	39.27	1.11
	a. Paid-up Capital	87454.02	97921.41	121090.62	144848.62	148182.62	11.97	23.66	2.30
	b. Statutory Reserves	27696.23	31063.03	36597.19	42198.49	42259.44	12.16	17.82	0.14
	c. Retained Earning	-16561.92	-17279.67	-4332.54	272.00	-2241.34	4.33	-74.93	-924.04
	d. Others Reserves	9624.58	10463.18	16792.32	26482.15	27980.83	8.71	60.49	5.66
<b>2</b>	<b>BORROWINGS</b>	15228.20	18419.75	37269.65	43461.60	36485.95	20.96	102.34	-16.05
	a. NRB	2010.04	3291.48	6661.23	9373.06	7620.09	63.75	102.38	-18.70
	b. "A"Class Licensed Institution	2601.47	2762.58	14724.43	14433.62	10126.06	6.19	433.00	-29.84
	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	8882.56	8967.43	1.44	452.28	0.96
	e. Bonds and Securities	9700.14	11440.14	10772.37	10772.37	9772.37	17.94	-5.84	-9.28
<b>3</b>	<b>DEPOSITS</b>	1204463.40	1462896.12	1764592.44	1913326.33	1945040.45	21.46	20.62	1.66
	a. Current	125065.83	153598.94	178263.95	173752.56	173540.48	22.81	16.06	-0.12
	b. Savings	450524.99	559391.64	698691.30	741736.58	702441.23	24.16	24.90	-5.30
	c. Fixed	365048.50	419883.01	524462.99	614465.34	664859.87	15.02	24.91	8.20
	d. Call Deposits	247429.62	313955.92	340863.88	359385.02	381214.65	26.89	8.57	6.07
	e. Others	16394.45	16066.61	22310.33	23986.82	22984.21	-2.00	38.86	-4.18
<b>4</b>	<b>Bills Payable</b>	1513.82	1698.32	3871.77	2755.69	2804.59	12.19	127.98	1.77
<b>5</b>	<b>Other Liabilities</b>	127781.31	146984.02	166839.27	182033.48	184098.81	15.03	13.51	1.13
	1. Loan Loss Provision	31622.89	35779.54	34894.47	38894.88	39249.95	13.14	-2.47	0.91
	2. Interest Suspense a/c	21397.75	21287.89	22183.24	24755.87	29678.88	-0.51	4.21	19.89
	3. Others	74760.68	89916.59	109761.56	118382.73	115169.98	20.27	22.07	-2.71
<b>6</b>	<b>Reconciliation A/c</b>	-2495.70	-5325.76	3962.29	2207.33	1698.24	113.40	-174.40	-23.06
<b>7</b>	<b>Profit &amp; Loss A/c</b>	23141.71	27664.37	38128.55	21977.19	22651.73	19.54	37.83	3.07
	<b>TOTAL</b>	<b>1477845.65</b>	<b>1774504.78</b>	<b>2184811.57</b>	<b>2379562.88</b>	<b>2408961.33</b>	<b>20.07</b>	<b>23.12</b>	<b>1.24</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	226401.82	250377.11	274495.34	246657.16	270197.99	10.59	9.63	9.54
	a. Cash Balance	34628.53	40636.96	47988.66	46087.52	44259.61	17.35	18.09	-3.97
	Nepalese Notes & Coins	33928.61	39384.90	47060.55	44835.12	42934.18	16.08	19.49	-4.24
	Foreign Currency	699.91	1252.06	928.11	1252.41	1325.43	78.89	-25.87	5.83
	b. Bank Balance	177300.62	189230.03	205858.37	163408.14	189528.96	6.73	8.79	15.99
	1. In Nepal Rastra Bank	149910.91	147933.67	161790.30	122594.06	141241.98	-1.32	9.37	15.21
	2. "A"Class Licensed Institution	9153.13	13172.91	12470.74	11742.40	9721.44	43.92	-5.33	-17.21
	3. Other Financial Ins.	18.78	125.88	83.09	133.00	110.07	570.21	-33.99	-17.24
	4. In Foreign banks	18217.79	27997.56	31514.23	28938.67	38455.46	53.68	12.56	32.89
	c. Money at Call	14472.67	20510.12	20648.32	37161.50	36409.42	41.72	0.67	-2.02
<b>2</b>	<b>INVESTMENTS</b>	156830.54	200262.57	229827.62	228800.23	213912.32	27.69	14.76	-6.51
	a. Govt. Securities	155190.33	176214.77	187275.77	184926.13	172319.50	13.55	6.28	-6.82
	b. Others	1640.22	24047.80	42551.85	43874.09	41592.82	1366.13	76.95	-5.20
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	69534.76	81897.82	128320.72	135103.60	122404.71	17.78	56.68	-9.40
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	891629.91	1087486.69	1380358.68	1581702.65	1613599.01	21.97	26.93	2.02
	a. Private Sector	860588.35	976374.75	1256142.55	1535347.27	1566639.16	13.45	28.65	2.04
	b. Financial Institutions	23050.77	27231.05	118383.24	37633.89	37919.68	18.14	334.74	0.76
	c. Government Organizations	7990.78	83880.89	5832.88	8721.49	9040.18	949.72	-93.05	3.65
<b>5</b>	<b>BILLS PURCHASED</b>	9794.86	14533.93	11595.12	11321.89	11917.27	48.38	-20.22	5.26
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	737.25	1132.63	548.83	607.13	738.02	53.63	-51.54	21.56
<b>7</b>	<b>FIXED ASSETS</b>	22600.03	24479.96	28610.94	32432.00	32842.38	8.32	16.87	1.27
<b>8</b>	<b>OTHER ASSETS</b>	102400.91	113748.89	122000.30	132693.57	146603.34	11.08	7.25	10.48
	a. Accrued Interests	22763.51	22293.32	23985.61	26728.19	34628.94	-2.07	7.59	29.56
	b. Others	79637.40	91455.57	98014.69	105965.38	111974.40	14.84	7.17	5.67
<b>9</b>	<b>Expenses not Written off</b>	398.44	318.55	252.50	254.28	250.17	-20.05	-20.73	-1.62
<b>10</b>	<b>Non Banking Assets</b>	2046.79	2608.84	2543.30	2761.96	3012.45	27.46	-2.51	9.07
<b>11</b>	<b>Reconciliation Account</b>	-6377.24	-2675.08	6258.22	7228.41	-6874.24	-58.05	-333.95	-195.10
<b>12</b>	<b>Profit &amp; Loss A/c</b>	1847.55	332.89	0.00	0.00	357.89	-81.98	-100.00	0.00
	<b>TOTAL</b>	<b>1477845.62</b>	<b>1774504.79</b>	<b>2184811.58</b>	<b>2379562.89</b>	<b>2408961.31</b>	<b>20.07</b>	<b>23.12</b>	<b>1.24</b>

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

Liabilities		Mid-July			Mid-Jan	Mid-Feb	% Change		
		2014	2015	2016	2017	2017	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	27683.64	30296.85	34481.56	41137.22	41013.50	9.44	13.81	-0.30
	a. Paid-up Capital	25606.53	27448.46	29216.56	31121.53	31076.02	7.19	6.44	-0.15
	b. Statutory Reserves	2706.17	3608.10	4420.10	5528.33	5552.33	33.33	22.50	0.43
	c. Retained Earning	-1481.47	-1907.59	-248.18	2451.43	1927.71	28.76	-86.99	-21.36
	d. Others Reserves	852.40	1147.88	1093.08	2035.94	2457.45	34.66	-4.77	20.70
<b>2</b>	<b>BORROWINGS</b>	2408.48	2454.26	2993.89	7438.23	6430.85	1.90	21.99	-13.54
	a. NRB	0.00	0.00	5.00	420.00	753.00	0.00	0.00	79.29
	b. "A"Class Licensed Institution	2014.38	2260.00	2988.89	7018.23	5617.85	12.19	32.25	-19.95
	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	60.00	-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
<b>3</b>	<b>DEPOSITS</b>	199932.80	237096.19	278631.25	284493.20	274592.69	18.59	17.52	-3.48
	a. Current	3964.21	5056.01	6741.29	6718.68	5169.33	27.54	33.33	-23.06
	b. Savings	105094.40	120779.93	143668.59	138348.00	124446.26	14.93	18.95	-10.05
	c. Fixed	53998.41	62203.55	68230.74	73361.28	84539.20	15.20	9.69	15.24
	d. Call Deposits	36345.53	48166.94	59245.77	64957.12	59504.13	32.53	23.00	-8.39
	e. Others	530.25	889.75	744.86	1108.13	933.76	67.80	-16.28	-15.74
<b>4</b>	<b>Bills Payable</b>	32.71	27.17	54.46	71.09	18.26	-16.92	100.42	-74.32
<b>5</b>	<b>Other Liabilities</b>	20116.85	20670.18	18746.57	19144.10	20145.34	2.75	-9.31	5.23
	1. Loan Loss Provision	6860.14	6171.65	4936.93	5362.40	5361.96	-10.04	-20.01	-0.01
	2. Interest Suspense a/c	3117.96	3322.76	2618.40	2393.98	3525.01	6.57	-21.20	47.25
	3. Others	10138.76	11175.78	11191.25	11387.73	11258.37	10.23	0.14	-1.14
<b>6</b>	<b>Reconciliation A/c</b>	3671.63	3800.85	7783.30	11764.05	12648.34	3.52	104.78	7.52
<b>7</b>	<b>Profit &amp; Loss A/c</b>	5079.57	6296.30	8153.72	4695.40	4496.30	23.95	29.50	-4.24
	<b>TOTAL</b>	<b>258925.69</b>	<b>300641.79</b>	<b>350844.75</b>	<b>368743.30</b>	<b>359345.27</b>	<b>16.11</b>	<b>16.70</b>	<b>-2.55</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	68931.29	79794.81	85767.68	83428.50	69475.34	15.76	7.49	-16.72
	a. Cash Balance	6139.82	6979.21	7891.86	6946.78	7549.87	13.67	13.08	8.68
	Nepalese Notes & Coins	6051.74	6894.72	7820.18	6852.67	7461.14	13.93	13.42	8.88
	Foreign Currency	88.07	84.49	71.68	94.11	88.72	-4.07	-15.16	-5.72
	b. Bank Balance	27923.34	33250.96	39311.73	35707.54	31922.23	19.08	18.23	-10.60
	1. In Nepal Rastra Bank	9163.59	14008.99	16081.21	13309.60	13655.57	52.88	14.79	2.60
	2. "A"Class Licensed Institution	15810.29	15817.63	19092.59	15529.83	11991.98	0.05	20.70	-22.78
	3. Other Financial Ins.	2866.92	3255.99	3897.84	6763.24	6192.22	13.57	19.71	-8.44
	4. In Foreign banks	82.54	168.34	240.09	104.88	82.46	103.95	42.62	-21.37
	c. Money at Call	34868.13	39564.65	38564.09	40774.17	30003.25	13.47	-2.53	-26.42
<b>2</b>	<b>INVESTMENTS</b>	3230.11	3338.45	5491.83	4568.41	4647.91	3.35	64.50	1.74
	a. Govt. Securities	3229.98	3338.33	5479.33	4507.41	4586.91	3.35	64.13	1.76
	b. Others	0.12	0.12	12.50	61.00	61.00	0.00	10006.18	0.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	1564.99	2037.17	2103.22	2952.65	3567.07	30.17	3.24	20.81
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	161799.22	193462.91	232993.26	248230.29	249659.25	19.57	20.43	0.58
	a. Private Sector	160516.87	191447.83	230577.07	245213.42	246606.49	19.27	20.44	0.57
	b. Financial Institutions	1246.52	1981.58	2414.50	2981.28	3016.91	58.97	21.85	1.20
	c. Government Organizations	35.83	33.50	1.68	35.60	35.86	-6.49	-94.97	0.73
<b>5</b>	<b>BILLS PURCHASED</b>	4.34	7.70	0.00	0.00	0.00	77.26	-100.00	0.00
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>7</b>	<b>FIXED ASSETS</b>	5259.37	4925.03	4544.27	4699.63	4694.99	-6.36	-7.73	-0.10
<b>8</b>	<b>OTHER ASSETS</b>	11379.64	10992.49	10733.79	11498.97	13085.61	-3.40	-2.35	13.80
	a. Accrued Interests	3316.39	3803.85	2793.27	2689.93	3666.83	14.70	-26.57	36.32
	b. Others	8063.25	7188.64	7940.52	8809.03	9418.79	-10.85	10.46	6.92
<b>9</b>	<b>Expenses not Written off</b>	43.37	35.13	36.37	26.79	27.41	-18.99	3.52	2.32
<b>10</b>	<b>Non Banking Assets</b>	1539.64	1840.38	1000.79	843.23	843.23	19.53	-45.62	0.00
<b>11</b>	<b>Reconciliation Account</b>	3645.30	3820.15	7749.91	11778.51	12627.40	4.80	102.87	7.21
<b>12</b>	<b>Profit &amp; Loss A/c</b>	1528.41	387.56	423.63	716.32	717.05	-74.64	9.31	0.10
	<b>TOTAL</b>	<b>258925.69</b>	<b>300641.79</b>	<b>350844.75</b>	<b>368743.29</b>	<b>359345.27</b>	<b>16.11</b>	<b>16.70</b>	<b>-2.55</b>

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

Liabilities		Mid-July			Mid-Jan	Mid-Feb	% Change		
		2014	2015	2016	2017	2017			
		1	2	3	4	5	2/1	3/2	5/4
<b>1</b>	<b>CAPITAL FUND</b>	9964.89	10527.71	10263.32	10198.14	9875.16	5.65	-2.51	-3.17
	a. Paid-up Capital	15924.71	15424.23	13063.56	11274.12	11238.17	-3.14	-15.30	-0.32
	b. Statutory Reserves	2319.67	2478.72	2663.29	2645.25	2503.87	6.86	7.45	-5.34
	c. Retained Earning	-9170.85	-8614.79	-6586.24	-4870.81	-4884.84	-6.06	-23.55	0.29
	d. Others Reserves	891.35	1239.54	1122.71	1149.58	1017.96	39.06	-9.43	-11.45
<b>2</b>	<b>BORROWINGS</b>	566.16	481.95	2558.64	5522.14	5234.14	-14.87	430.89	-5.22
	a. NRB	0.00	0.00	188.90	4.50	44.40	0.00	0.00	886.67
	b. "A"Class Licensed Institution	566.16	481.95	2369.74	5517.64	5189.74	-14.87	391.69	-5.94
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>3</b>	<b>DEPOSITS</b>	73436.41	71953.84	64279.00	56720.77	54046.49	-2.02	-10.67	-4.71
	a. Current	78.38	91.21	130.06	35.68	11.04	16.38	42.59	-69.05
	b. Savings	31974.07	34294.58	33060.01	29363.16	23134.97	7.26	-3.60	-21.21
	c. Fixed	34361.69	31196.45	24941.22	21588.18	24265.09	-9.21	-20.05	12.40
	d. Call Deposits	1249.13	918.79	1719.69	884.17	2232.57	-26.45	87.17	152.50
	e. Others	5773.15	5452.80	4428.01	4849.57	4402.82	-5.55	-18.79	-9.21
<b>4</b>	<b>Bills Payable</b>	6.60	4.41	0.90	0.65	0.94	-33.11	-79.69	45.51
<b>5</b>	<b>Other Liabilities</b>	21329.27	20438.99	21108.62	20348.98	18607.01	-4.17	3.28	-8.56
	1. Loan Loss Provision	10449.46	9531.38	8762.38	7537.64	7490.41	-8.79	-8.07	-0.63
	2. Interest Suspense a/c	5938.05	6646.32	7199.06	6648.47	6892.24	11.93	8.32	3.67
	3. Others	4941.75	4261.29	5147.18	6162.87	4224.36	-13.77	20.79	-31.45
<b>6</b>	<b>Reconciliation A/c</b>	1693.55	1805.27	2071.83	712.85	710.04	6.60	14.77	-0.39
<b>7</b>	<b>Profit &amp; Loss A/c</b>	3345.47	2795.21	3160.91	1600.12	1590.48	-16.45	13.08	-0.60
	<b>TOTAL</b>	<b>110342.35</b>	<b>108007.39</b>	<b>103443.22</b>	<b>95103.65</b>	<b>90064.28</b>	<b>-2.12</b>	<b>-4.23</b>	<b>-5.30</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	23863.52	23225.37	25482.99	24257.11	17774.10	-2.67	9.72	-26.73
	a. Cash Balance	1093.73	1026.28	1056.73	929.32	942.88	-6.17	2.97	1.46
	Nepalese Notes & Coins	1093.36	1025.89	1056.60	929.27	942.83	-6.17	2.99	1.46
	Foreign Currency	0.37	0.39	0.13	0.05	0.05	6.89	-67.23	3.62
	b. Bank Balance	15322.64	15476.25	17249.72	16377.40	12569.18	1.00	11.46	-23.25
	1. In Nepal Rastra Bank	3212.44	3127.86	2626.67	2144.24	2039.82	-2.63	-16.02	-4.87
	2. "A"Class Licensed Institution	9693.05	8847.46	10166.97	10345.11	7114.40	-8.72	14.91	-31.23
	3. Other Financial Ins.	2417.15	3500.93	4456.08	3888.05	3414.96	44.84	27.28	-12.17
	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	6950.39	4262.03	-9.73	6.75	-38.68
<b>2</b>	<b>INVESTMENTS</b>	2484.24	2559.46	3356.41	1553.78	1618.76	3.03	31.14	4.18
	a. Govt. Securities	2446.81	2559.20	3315.21	1409.28	1474.26	4.59	29.54	4.61
	b. Others	37.44	0.26	41.20	144.50	144.50	-99.30	15623.66	0.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	1556.47	1740.61	1353.73	1856.29	1850.54	11.83	-22.23	-0.31
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	65831.69	64721.71	55851.11	53259.35	54736.29	-1.69	-13.71	2.77
	a. Private Sector	63860.05	63176.98	55305.34	52817.91	54217.07	-1.07	-12.46	2.65
	b. Financial Institutions	1950.43	1465.98	494.08	394.83	437.98	-24.84	-66.30	10.93
	c. Government Organizations	21.21	78.74	51.68	46.61	81.25	271.34	-34.37	74.32
<b>5</b>	<b>BILLS PURCHASED</b>	6.40	6.40	6.40	6.40	6.40	0.00	0.00	0.00
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	0.00	0.00	526.45	0.00	0.00	0.00	0.00	0.00
<b>7</b>	<b>FIXED ASSETS</b>	2618.31	2327.65	1889.00	1719.20	1685.98	-11.10	-18.85	-1.93
<b>8</b>	<b>OTHER ASSETS</b>	10181.79	10605.10	11401.12	10887.13	10950.03	4.16	7.51	0.58
	a. Accrued Interests	5961.44	6694.97	7259.36	6720.32	6944.65	12.30	8.43	3.34
	b. Others	4220.34	3910.13	4141.76	4166.81	4005.38	-7.35	5.92	-3.87
<b>9</b>	<b>Expenses not Written off</b>	50.19	38.48	30.34	9.37	9.34	-23.32	-21.17	-0.25
<b>10</b>	<b>Non Banking Assets</b>	1170.53	801.69	1253.12	839.23	704.28	-31.51	56.31	-16.08
<b>11</b>	<b>Reconciliation Account</b>	1699.39	1802.25	2081.80	705.80	704.64	6.05	15.51	-0.16
<b>12</b>	<b>Profit &amp; Loss A/c</b>	879.82	178.66	210.77	9.99	23.91	-79.69	17.97	139.38
	<b>TOTAL</b>	<b>110342.35</b>	<b>108007.39</b>	<b>103443.22</b>	<b>95103.65</b>	<b>90064.28</b>	<b>-2.12</b>	<b>-4.23</b>	<b>-5.30</b>

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

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2014	2015	2016	2017	2017			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	68151.35	67271.02	64943.04	38983.48	46995.18	-1.29	-3.46	20.55
1.1 Deposit Liabilities	66485.63	65418.33	63252.25	37815.09	45555.89	-1.61	-3.31	20.47
1.1.1 Saving A/c	21763.14	22494.48	21234.79	11649.86	13425.59	3.36	-5.60	15.24
1.1.2 Fixed A/c	34583.20	31594.10	31710.65	18991.09	23083.06	-8.64	0.37	21.55
1.1.2.1 Upto 3 Months Fixed A/c	2866.37	1995.01	1914.75	639.28	773.80	-30.40	-4.02	21.04
1.1.2.2 3 to 6 Months fixed A/c	1065.31	1043.26	1240.54	700.46	888.17	-2.07	18.91	26.80
1.1.2.3 6 Months to 1 Year Fixed A/c	15136.29	14308.11	15369.26	9583.77	11787.62	-5.47	7.42	23.00
1.1.2.4 Above 1 Year	15515.23	14247.72	13186.09	8067.58	9633.47	-8.17	-7.45	19.41
1.1.3 Call Deposit	10108.65	11302.25	10301.47	7162.78	9035.81	11.81	-8.85	26.15
1.1.4 Certificate of Deposits	30.64	27.50	5.34	11.36	11.43	-10.26	-80.57	0.65
1.2 Others	1665.72	1852.69	1690.79	1168.39	1439.28	11.22	-8.74	23.19
<b>2 Commission/Fee Expense</b>	448.04	509.46	546.23	287.50	326.61	13.71	7.22	13.60
<b>3 Employees Expenses</b>	18747.82	21218.85	22715.53	12692.76	14728.98	13.18	7.05	16.04
<b>4 Office Operating Expenses</b>	15067.83	17624.25	18123.58	9209.63	10962.33	16.97	2.83	19.03
<b>5 Exchange Fluctuation Loss</b>	30.99	64.81	197.03	92.60	95.03	109.15	203.99	2.62
5.1 Due to Change in Exchange Rates	16.21	64.83	182.01	82.43	87.56	299.81	180.76	6.23
5.2 Due to Foreign Currency Transactions	14.77	-0.01	15.02	10.18	7.47	-100.09	-117828.70	-26.57
<b>6 Non-Operatiing Expenses</b>	143.87	89.80	106.14	31.05	34.33	-37.58	18.20	10.55
<b>7. Provision for Risk</b>	14274.84	12781.47	9649.95	7535.41	8563.18	-10.46	-24.50	13.64
7.1 Loan loss Provision	12362.41	11018.41	8451.80	7043.87	7567.98	-10.87	-23.29	7.44
7.1.1 General Loan loss Provision	2835.44	4071.38	5107.97	4070.46	4261.22	43.59	25.46	4.69
7.1.1.1 Pass Loan Loss Provision	0.00	3210.53	4530.40	3463.20	3716.66	0.00	41.11	7.32
7.1.1.2 Watch List Provision	0.00	860.85	577.57	607.25	544.55	0.00	-32.91	-10.33
7.1.2 Special Loan Loss Provision	9424.45	6627.48	3028.49	2874.18	3123.89	-29.68	-54.30	8.69
7.1.3 Additional Loan Loss Provision	102.52	319.54	315.34	99.23	182.87	211.68	-1.32	84.30
7.2. Provision for Non-Banking Assets	1498.26	1429.51	1012.22	230.14	721.73	-4.59	-29.19	213.60
7.3. Provision for Loss on Investment	40.12	101.98	14.53	248.49	262.61	154.17	-85.75	5.68
7.4. Provision for Loss of Other Assets	374.06	231.58	171.40	12.90	10.85	0.00	0.00	-15.89
<b>8 Loan Written Off</b>	623.54	439.90	355.03	784.74	784.93	-29.45	-19.29	0.02
<b>9 Provision for Staff Bonus</b>	3452.11	4053.16	5851.53	3267.58	3343.62	17.41	44.37	2.33
<b>10 Provision for Income Tax</b>	10677.75	12158.39	17591.64	9951.96	10192.36	13.87	44.69	2.42
<b>11 Others</b>	45.06	495.79	61.16	20.00	22.46	1000.27	-87.66	12.32
<b>12 Net Profit</b>	29331.59	37039.32	49004.93	27552.56	27669.46	26.28	32.31	0.42
<b>TOTAL EXPENSES</b>	<b>160994.78</b>	<b>173746.23</b>	<b>189145.80</b>	<b>110409.27</b>	<b>123718.46</b>	<b>7.92</b>	<b>8.86</b>	<b>12.05</b>
<b>Income</b>								
<b>1. Interest Income</b>	127191.89	134011.48	146483.09	86712.38	97090.24	5.36	9.31	11.97
1.1. On Loans and Advance	119484.79	127175.43	138782.71	80525.99	90099.26	6.44	9.13	11.89
1.2. On Investment	3502.98	2309.29	3487.02	2835.11	3282.23	-34.08	51.00	15.77
1.2.1 Government Bonds	3049.44	1982.25	3005.11	2320.44	2686.42	-35.00	51.60	15.77
1.2.2 Foreign Bonds	28.74	76.54	136.72	78.50	85.88	166.33	78.62	9.40
1.2.3 NRB Bonds	234.04	160.24	199.66	392.30	454.43	-31.53	24.60	15.84
1.2.4 Deventure & Bonds	190.76	90.26	145.54	43.87	55.50	-52.68	61.24	26.51
1.3 Agency Balance	962.10	716.42	589.35	400.05	455.99	-25.54	-17.74	13.98
1.4 On Call Deposit	2108.65	2633.89	2513.39	2173.35	2396.99	24.91	-4.57	10.29
1.5 Others	1133.37	1176.47	1110.61	777.88	855.78	3.80	-5.60	10.01
<b>2. Comission &amp; Discount</b>	8051.43	8935.14	9828.97	5955.46	6831.52	10.98	10.00	14.71
2.1 Bills Purchase & Discount	231.80	248.42	300.48	112.38	130.02	7.17	20.96	15.70
2.2 Comission	6517.57	7494.65	8074.48	5019.84	5753.10	14.99	7.74	14.61
2.3 Others	1302.07	1192.07	1454.01	823.24	948.41	-8.45	21.97	15.20
<b>3 Income From Exchange Fluctuation</b>	4168.69	4761.74	5708.82	3076.59	3547.62	14.23	19.89	15.31
3.1 Due to Change in Exchange Rate	220.18	983.31	1342.09	524.28	573.26	346.60	36.49	9.34
3.2 Due to Foreign Currency Trans.	3948.52	3778.43	4366.73	2552.31	2974.36	-4.31	15.57	16.54
<b>4 Other Operating Income</b>	5508.69	7326.73	9123.21	5301.90	6056.19	33.00	24.52	14.23
<b>5 Non Operating Income</b>	4041.44	4743.47	4775.86	2187.75	2209.89	17.37	0.68	1.01
<b>6 Provision Written Back</b>	8679.68	11842.55	11550.65	6677.35	7348.80	36.44	-2.46	10.06
<b>7 Recovery from Written off Loan</b>	806.02	1508.63	1276.09	391.40	<b>476.75</b>	87.17	-15.41	21.81
<b>8 Income from Extra Ordinary Expenses</b>	526.32	157.81	231.44	99.22	126.60	-70.02	46.65	27.60
<b>9 Net Loss</b>	2020.61	458.66	167.67	7.22	30.86	-77.30	-63.44	327.16
<b>TOTAL INCOME</b>	<b>160994.77</b>	<b>173746.22</b>	<b>189145.79</b>	<b>110409.27</b>	<b>123718.47</b>	<b>7.92</b>	<b>8.86</b>	<b>12.05</b>

**Profit and Loss Statement of Commercial Banks**

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2014	2015	2016	2017	2017			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	49263.53	49191.03	47854.50	30421.98	36842.13	-0.15	-2.72	21.10
1.1 Deposit Liabilities	47872.14	47732.95	46323.77	29467.51	35685.63	-0.29	-2.95	21.10
1.1.1 Saving A/c	13593.22	14740.74	13684.45	7897.83	9093.28	8.44	-7.17	15.14
1.1.2 Fixed A/c	26009.72	23632.62	24433.35	15646.58	19141.11	-9.14	3.39	22.33
1.1.2.1 Upto 3 Months Fixed A/c	2734.87	1909.08	1842.14	602.72	712.61	-30.20	-3.51	18.23
1.1.2.2 3 to 6 Months fixed A/c	861.78	890.25	935.82	614.16	764.50	3.30	5.12	24.48
1.1.2.3 6 Months to 1 Year Fixed A/c	10816.67	10151.63	11607.80	7794.45	9715.57	-6.15	14.34	24.65
1.1.2.4 Above 1 Year	11596.41	10681.65	10047.59	6635.26	7948.43	-7.89	-5.94	19.79
1.1.3 Call Deposit	8238.57	9332.14	8200.79	5911.79	7439.86	13.27	-12.12	25.85
1.1.4 Certificate of Deposits	30.63	27.45	5.18	11.32	11.38	-10.37	-81.14	0.59
1.2 Others	1391.40	1458.08	1530.73	954.46	1156.50	4.79	4.98	21.17
<b>2 Commission/Fee Expense</b>	441.61	505.07	543.21	273.95	311.65	14.37	7.55	13.76
<b>3 Employees Expenses</b>	15561.92	17776.14	19107.70	10812.90	12572.92	14.23	7.49	16.28
<b>4 Office Operating Expenses</b>	11195.23	13613.82	14313.59	7509.45	8963.01	21.60	5.14	19.36
<b>5 Exchange Fluctuation Loss</b>	23.74	63.27	19.05	11.92	11.98	166.46	-69.90	0.49
5.1 Due to Change in Exchange Rates	12.23	63.27	4.39	1.76	4.52	417.26	-93.06	157.17
5.2 Due to Foreign Currency Transactions	11.51	0.00	14.66	10.16	7.46	-100.00	0.00	-26.60
<b>6 Non-Operatiing Expenses</b>	15.61	13.39	70.03	4.73	7.84	-14.18	422.82	65.52
<b>7. Provision for Risk</b>	8339.38	9962.24	7061.61	5861.24	6772.99	19.46	-29.12	15.56
7.1 Loan loss Provision	8091.42	9070.71	6401.84	5685.36	6104.03	12.10	-29.42	7.36
7.1.1 General Loan loss Provision	2084.15	3891.06	4110.57	3304.26	3475.73	86.70	5.64	5.19
7.1.1.1 Pass Loan Loss Provision	0.00	3163.99	3625.52	2897.15	3137.97	0.00	14.59	8.31
7.1.1.2 Watch List Provision	0.00	727.07	485.05	407.11	337.76	0.00	-33.29	-17.03
7.1.2 Special Loan Loss Provision	6007.27	5176.73	2197.47	2343.99	2507.55	-13.83	-57.55	6.98
7.1.3 Additional Loan Loss Provision	0.00	2.92	93.81	37.11	120.76	0.00	3118.15	225.39
7.2. Provision for Non-Banking Assets	207.96	679.65	611.52	128.75	610.36	226.82	-10.02	374.09
7.3. Provision for Loss on Investment	-1.14	40.37	4.97	50.34	63.56	-3643.82	-87.68	26.26
7.4. Provision for Loss of Other Assets	41.14	171.51	43.27	-3.21	-4.96	0.00	0.00	54.78
<b>8 Loan Written Off</b>	269.95	103.45	77.54	727.95	728.15	-61.68	-25.05	0.03
<b>9 Provision for Staff Bonus</b>	2660.27	3139.60	4628.86	2621.89	2737.55	18.02	47.43	4.41
<b>10 Provision for Income Tax</b>	8232.63	9521.99	14145.34	8138.43	8463.07	15.66	48.55	3.99
<b>11 Others</b>	6.14	465.47	56.32	14.47	16.89	7475.89	-87.90	16.71
<b>12 Net Profit</b>	21294.17	28386.05	38128.55	21977.19	22311.72	33.30	34.32	1.52
<b>TOTAL EXPENSES</b>	<b>117304.18</b>	<b>132741.51</b>	<b>146006.29</b>	<b>88376.12</b>	<b>99739.90</b>	<b>13.16</b>	<b>9.99</b>	<b>12.86</b>
<b>Income</b>								
<b>1. Interest Income</b>	95849.23	101174.86	113200.58	68693.69	77453.54	5.56	11.89	12.75
1.1. On Loans and Advance	91023.28	97566.06	108083.45	64535.05	72602.57	7.19	10.78	12.50
1.2. On Investment	3239.70	2065.62	3265.06	2723.17	3157.13	-36.24	58.07	15.94
1.2.1 Government Bonds	2816.91	1774.19	2828.94	2227.69	2587.67	-37.02	59.45	16.16
1.2.2 Foreign Bonds	28.74	76.54	136.72	78.50	85.88	166.33	78.62	9.40
1.2.3 NRB Bonds	218.55	132.56	167.89	380.32	441.15	-39.35	26.65	15.99
1.2.4 Deventure & Bonds	175.50	82.33	131.52	36.66	42.43	-53.09	59.75	15.75
1.3 Agency Balance	714.00	491.44	420.46	221.87	257.76	-31.17	-14.44	16.18
1.4 On Call Deposit	258.09	399.14	627.38	620.18	765.04	54.65	57.18	23.36
1.5 Others	614.16	652.61	804.22	593.41	671.04	6.26	23.23	13.08
<b>2. Comission &amp; Discount</b>	7252.50	8247.23	9230.35	5651.49	6490.95	13.72	11.92	14.85
2.1 Bills Purchase & Discount	231.59	247.40	300.36	112.36	130.00	6.82	21.41	15.70
2.2 Comission	6022.89	7055.01	7688.74	4825.12	5527.87	17.14	8.98	14.56
2.3 Others	998.02	944.82	1241.25	714.01	833.07	-5.33	31.37	16.67
<b>3 Income From Exchange Fluctuation</b>	4118.09	4712.88	5461.96	2975.52	3441.66	14.44	15.89	15.67
3.1 Due to Change in Exchange Rate	219.24	980.69	1116.14	450.64	498.95	347.31	13.81	10.72
3.2 Due to Foreign Currency Trans.	3898.85	3732.18	4345.81	2524.88	2942.71	-4.27	16.44	16.55
<b>4 Other Operating Income</b>	3614.09	5281.25	6555.19	3986.08	4598.67	46.13	24.12	15.37
<b>5 Non Operating Income</b>	1241.27	3880.23	2757.19	1733.76	1763.31	212.60	-28.94	1.70
<b>6 Provision Written Back</b>	4031.87	7604.21	7698.29	5010.32	5606.75	88.60	1.24	11.90
<b>7 Recovery from Written off Loan</b>	776.54	1445.40	1024.53	296.90	320.91	86.13	-29.12	8.09
<b>8 Income from Extra Ordinary Expenses</b>	420.58	64.77	78.21	28.34	46.25	-84.60	20.73	63.19
<b>9 Net Loss</b>	0.00	330.67	0.00	0.00	17.87	0.00	-100.00	0.00
<b>TOTAL INCOME</b>	<b>117304.17</b>	<b>132741.51</b>	<b>146006.29</b>	<b>88376.11</b>	<b>99739.91</b>	<b>13.16</b>	<b>9.99</b>	<b>12.86</b>

**Profit and Loss Statement of Development Banks**

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2014	2015	2016	2017	2017	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 Interest Expenses</b>	13000.57	13157.27	13312.19	6805.41	8096.21	1.21	1.18	18.97
1.1 Deposit Liabilities	12811.12	12804.81	13172.88	6662.28	7914.26	-0.05	2.87	18.79
1.1.1 Saving A/c	5944.44	5804.70	5946.21	2903.31	3345.67	-2.35	2.44	15.24
1.1.2 Fixed A/c	5071.10	5086.43	5212.02	2527.14	2997.24	0.30	2.47	18.60
1.1.2.1 Upto 3 Months Fixed A/c	93.84	59.93	54.26	32.37	51.55	-36.13	-9.47	59.26
1.1.2.2 3 to 6 Months fixed A/c	146.20	116.36	278.90	63.43	89.30	-20.41	139.69	40.78
1.1.2.3 6 Months to 1 Year Fixed A/c	2573.54	2716.01	2769.74	1308.89	1535.60	5.54	1.98	17.32
1.1.2.4 Above 1 Year	2257.51	2194.14	2109.12	1122.46	1320.79	-2.81	-3.87	17.67
1.1.3 Call Deposit	1795.59	1913.68	2014.52	1231.79	1571.30	6.58	5.27	27.56
1.1.4 Certificate of Deposits	0.00	0.00	0.12	0.04	0.05	0.00	0.00	16.38
1.2 Others	189.45	352.45	139.31	143.12	181.95	86.04	-60.47	27.13
<b>2 Commission/Fee Expense</b>	5.43	3.26	1.36	12.20	13.27	-39.85	-58.30	8.78
<b>3 Employees Expenses</b>	2356.60	2640.86	2907.09	1556.23	1787.97	12.06	10.08	14.89
<b>4 Office Operating Expenses</b>	2905.88	3017.24	3038.53	1385.14	1631.38	3.83	0.71	17.78
<b>5 Exchange Fluctuation Loss</b>	7.25	1.55	177.98	80.68	83.06	-78.64	11400.55	2.94
5.1 Due to Change in Exchange Rates	3.98	1.56	177.62	80.67	83.04	-60.83	11283.12	2.94
5.2 Due to Foreign Currency Transactions	3.26	-0.01	0.36	0.01	0.01	-100.39	-2960.52	0.00
<b>6 Non-Operatiing Expenses</b>	110.83	41.67	16.31	1.26	1.29	-62.40	-60.86	2.24
<b>7. Provision for Risk</b>	3525.12	1866.82	1415.40	1151.20	1266.58	-47.04	-24.18	10.02
7.1 Loan loss Provision	2554.92	1349.90	1271.31	1112.92	1227.41	-47.16	-5.82	10.29
7.1.1 General Loan loss Provision	563.53	154.01	733.07	654.95	692.04	-72.67	375.98	5.66
7.1.1.1 Pass Loan Loss Provision	0.00	27.86	652.10	472.64	501.59	0.00	2240.61	6.13
7.1.1.2 Watch List Provision	0.00	126.15	80.97	182.31	190.44	0.00	-35.81	4.46
7.1.2 Special Loan Loss Provision	1934.63	1104.99	502.83	421.01	498.41	-42.88	-54.49	18.39
7.1.3 Additional Loan Loss Provision	56.76	90.90	35.40	36.96	36.96	60.14	-61.05	0.00
7.2. Provision for Non-Banking Assets	642.02	497.62	108.91	-20.39	-20.39	-22.49	-78.11	0.00
7.3. Provision for Loss on Investment	2.81	11.46	-0.43	50.46	51.35	308.19	-103.77	1.77
7.4. Provision for Loss of Other Assets	325.37	7.84	35.62	8.21	8.21	0.00	0.00	0.00
<b>8 Loan Written Off</b>	165.54	225.49	155.56	14.19	14.19	36.22	-31.01	0.00
<b>9 Provision for Staff Bonus</b>	569.23	704.19	962.73	535.95	511.82	23.71	36.71	-4.50
<b>10 Provision for Income Tax</b>	1810.11	2043.98	2793.14	1556.86	1501.97	12.92	36.65	-3.53
<b>11 Others</b>	36.78	20.53	4.17	0.13	0.17	-44.18	-79.70	35.67
<b>12 Net Profit</b>	4691.95	5925.13	7762.81	3978.02	3782.72	26.28	31.01	-4.91
<b>TOTAL EXPENSES</b>	<b>29185.27</b>	<b>29648.00</b>	<b>32547.27</b>	<b>17077.26</b>	<b>18690.63</b>	<b>1.59</b>	<b>9.78</b>	<b>9.45</b>
<b>Income</b>								
<b>1. Interest Income</b>	22130.34	24453.29	26440.45	14683.37	16034.11	10.50	8.13	9.20
1.1. On Loans and Advance	20111.26	22110.85	24547.15	13207.68	14462.33	9.94	11.02	9.50
1.2. On Investment	152.46	134.58	123.20	82.88	93.47	-11.73	-8.46	12.78
1.2.1 Government Bonds	137.26	121.98	101.73	71.00	75.89	-11.14	-16.60	6.90
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	5.78	5.78	60.88	2.00	0.00
1.2.4 Deventure & Bonds	8.42	1.71	10.35	6.11	11.80	-79.75	506.78	93.18
1.3 Agency Balance	168.42	137.10	103.08	73.62	82.92	-18.59	-24.81	12.63
1.4 On Call Deposit	1401.86	1688.66	1486.16	1199.63	1275.66	20.46	-11.99	6.34
1.5 Others	296.34	382.10	180.86	119.55	119.73	28.94	-52.67	0.15
<b>2. Comission &amp; Discount</b>	616.60	585.87	487.12	256.31	289.54	-4.98	-16.86	12.96
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	182.98	213.67	-2.76	-6.62	16.77
2.3 Others	214.90	194.44	122.46	73.32	75.86	-9.52	-37.02	3.47
<b>3 Income From Exchange Fluctuation</b>	50.60	48.86	246.86	101.07	105.96	-3.43	405.20	4.84
3.1 Due to Change in Exchange Rate	0.94	2.62	225.94	73.63	74.32	179.65	8539.48	0.93
3.2 Due to Foreign Currency Trans.	49.67	46.25	20.92	27.44	31.65	-6.88	-54.77	15.35
<b>4 Other Operating Income</b>	1372.85	1552.34	2088.22	1082.77	1196.95	13.07	34.52	10.54
<b>5 Non Operating Income</b>	2135.56	402.44	1130.88	218.27	229.06	-81.16	181.01	4.94
<b>6 Provision Written Back</b>	1658.69	2531.66	2018.37	709.33	800.48	52.63	-20.27	12.85
<b>7 Recovery from Written off Loan</b>	10.34	21.45	2.61	2.18	3.82	107.40	-87.85	74.85
<b>8 Income from Extra Ordinary Expenses</b>	69.49	35.69	128.54	23.95	26.15	-48.64	260.14	9.18
<b>9 Net Loss</b>	1140.79	16.40	4.23	0.00	4.55	-98.56	-74.18	0.00
<b>TOTAL INCOME</b>	<b>29185.27</b>	<b>29648.00</b>	<b>32547.27</b>	<b>17077.26</b>	<b>18690.63</b>	<b>1.59</b>	<b>9.78</b>	<b>9.45</b>

**Profit and Loss Statement of Finance Companies**

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2014	2015	2016	2017	2017			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	5887.25	4922.73	3776.34	1756.10	2056.83	-16.38	-23.29	17.13
1.1 Deposit Liabilities	5802.37	4880.57	3755.60	1685.30	1956.00	-15.89	-23.05	16.06
1.1.1 Saving A/c	2225.47	1949.03	1604.12	848.73	986.64	-12.42	-17.70	16.25
1.1.2 Fixed A/c	3502.38	2875.05	2065.28	817.37	944.71	-17.91	-28.17	15.58
1.1.2.1 Upto 3 Months Fixed A/c	37.66	26.00	18.35	4.19	9.64	-30.95	-29.42	129.86
1.1.2.2 3 to 6 Months fixed A/c	57.33	36.65	25.82	22.88	34.37	-36.08	-29.53	50.25
1.1.2.3 6 Months to 1 Year Fixed A/c	1746.08	1440.47	991.72	480.44	536.45	-17.50	-31.15	11.66
1.1.2.4 Above 1 Year	1661.31	1371.93	1029.38	309.86	364.24	-17.42	-24.97	17.55
1.1.3 Call Deposit	74.49	56.44	86.16	19.21	24.66	-24.24	52.65	28.40
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	70.80	100.83	-50.33	-50.79	42.42
<b>2 Commission/Fee Expense</b>	1.00	1.13	1.67	1.35	1.69	12.23	48.06	25.06
<b>3 Employees Expenses</b>	829.30	801.85	700.74	323.63	368.09	-3.31	-12.61	13.74
<b>4 Office Operating Expenses</b>	966.71	993.19	771.46	315.04	367.93	2.74	-22.32	16.79
<b>5 Exchange Fluctuation Loss</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6 Non-Operatiing Expenses</b>	17.43	34.74	19.81	25.06	25.20	99.32	-42.98	0.58
<b>7. Provision for Risk</b>	2410.35	952.41	1172.94	522.98	523.60	-60.49	23.15	0.12
7.1 Loan loss Provision	1716.07	597.80	778.65	245.59	236.54	-65.16	30.25	-3.69
7.1.1 General Loan loss Provision	187.76	26.31	264.33	111.25	93.46	-85.99	904.68	-16.00
7.1.1.1 Pass Loan Loss Provision	0.00	18.68	252.78	93.41	77.11	0.00	1253.25	-17.46
7.1.1.2 Watch List Provision	0.00	7.63	11.55	17.84	16.35	0.00	51.34	-8.35
7.1.2 Special Loan Loss Provision	1482.55	345.76	328.19	109.18	117.93	-76.68	-5.08	8.01
7.1.3 Additional Loan Loss Provision	45.76	225.73	186.13	25.15	25.15	393.30	-17.55	0.00
7.2. Provision for Non-Banking Assets	648.27	252.23	291.80	121.79	131.76	-61.09	15.68	8.19
7.3. Provision for Loss on Investment	38.45	50.14	9.99	147.70	147.70	30.40	-80.08	0.00
7.4. Provision for Loss of Other Assets	7.55	52.23	92.51	7.90	7.60	0.00	0.00	-3.72
<b>8 Loan Written Off</b>	188.06	110.96	121.93	42.60	42.60	-41.00	9.89	0.00
<b>9 Provision for Staff Bonus</b>	222.60	209.37	259.93	109.73	94.25	-5.94	24.15	-14.11
<b>10 Provision for Income Tax</b>	635.01	592.41	653.15	256.67	227.32	-6.71	10.25	-11.43
<b>11 Others</b>	2.14	9.80	0.67	5.40	5.40	357.41	-93.13	0.00
<b>12 Net Profit</b>	3345.47	2728.14	3113.58	1597.35	1575.01	-18.45	14.13	-1.40
<b>TOTAL EXPENSES</b>	<b>14505.33</b>	<b>11356.71</b>	<b>10592.23</b>	<b>4955.90</b>	<b>5287.93</b>	<b>-21.71</b>	<b>-6.73</b>	6.70
<b>Income</b>								
<b>1. Interest Income</b>	9212.31	8383.33	6842.06	3335.32	3602.59	-9.00	-18.38	8.01
1.1. On Loans and Advance	8350.25	7498.52	6152.12	2783.25	3034.35	-10.20	-17.96	9.02
1.2. On Investment	110.82	109.09	98.76	29.05	31.63	-1.56	-9.47	8.88
1.2.1 Government Bonds	95.26	86.08	74.44	21.75	22.86	-9.64	-13.52	5.10
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	6.20	7.51	92.50	23.06	21.06
1.2.4 Deventure & Bonds	6.84	6.23	3.67	1.10	1.26	-8.96	-41.05	14.95
1.3 Agency Balance	79.67	87.87	65.81	104.56	115.31	10.30	-25.11	10.29
1.4 On Call Deposit	448.70	546.09	399.84	353.54	356.28	21.71	-26.78	0.78
1.5 Others	222.87	141.75	125.53	64.92	65.01	-36.40	-11.45	0.14
<b>2. Comission &amp; Discount</b>	182.33	102.04	111.50	47.65	51.03	-44.04	9.27	7.10
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	11.74	11.56	-47.17	-56.95	-1.53
2.3 Others	89.15	52.81	90.30	35.91	39.48	-40.77	71.00	9.92
<b>3 Income From Exchange Fluctuation</b>	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
<b>4 Other Operating Income</b>	521.75	493.14	479.80	233.05	260.57	-5.48	-2.71	11.81
<b>5 Non Operating Income</b>	664.61	460.80	887.79	235.72	217.52	-30.67	92.66	-7.72
<b>6 Provision Written Back</b>	2989.11	1706.69	1833.99	957.70	941.56	-42.90	7.46	-1.69
<b>7 Recovery from Written off Loan</b>	19.14	41.78	248.95	92.31	152.02	118.26	495.90	64.68
<b>8 Income from Extra Ordinary Expenses</b>	36.25	57.35	24.70	46.92	54.20	58.18	-56.94	15.50
<b>9 Net Loss</b>	879.82	111.60	163.43	7.22	8.44	-87.32	46.45	16.84
<b>TOTAL INCOME</b>	<b>14505.33</b>	<b>11356.71</b>	<b>10592.23</b>	<b>4955.90</b>	<b>5287.93</b>	<b>-21.71</b>	<b>-6.73</b>	6.70

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

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2014	2015	2016	2017	2017	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	48152.08	61783.87	76816.32	87234.54	82978.68	28.31	24.33	-4.88
Fishery Related	2747.06	3355.59	1980.46	2237.57	2201.12	22.15	-40.98	-1.63
Mining Related	3580.05	3525.74	3404.03	3177.28	3192.59	-1.52	-3.45	0.48
Agriculture, Forestry & Beverage Production Related	222489.70	255534.57	296097.02	327227.17	332741.87	14.85	15.87	1.69
Construction	118632.87	152480.40	182851.94	204224.21	213616.42	28.53	19.92	4.60
Electricity, Gas and Water	25606.61	34540.43	46417.77	55628.07	55527.65	34.89	34.39	-0.18
Metal Products, Machinery & Electronic Equipment & Asse	13994.97	16208.31	19473.46	22785.41	23091.39	15.82	20.14	1.34
Transport, Communication and Public Utilities	43707.55	48451.67	67489.25	79474.38	81795.72	10.85	39.29	2.92
Wholesaler & Retailer	243966.15	297286.58	374322.54	413808.40	421090.23	21.86	25.91	1.76
Finance, Insurance and Real Estate	90353.77	107293.66	135000.17	152323.41	158976.24	18.75	25.82	4.37
Hotel or Restaurant	32909.63	44028.90	54426.26	61997.47	63480.00	33.79	23.61	2.39
Other Services	54154.23	63957.60	72146.41	79697.55	80181.11	18.10	12.80	0.61
Consumption Loans	87003.21	101450.14	120843.49	147836.92	155289.10	16.61	19.12	5.04
Local Government	1182.73	1714.14	1654.98	1553.63	1557.37	44.93	-3.45	0.24
Others	141309.64	169740.36	228955.74	255921.72	254936.76	20.12	34.89	-0.38
<b>TOTAL</b>	<b>1129803.67</b>	<b>1361351.97</b>	<b>1681879.83</b>	<b>1895127.72</b>	<b>1930656.25</b>	<b>20.49</b>	<b>23.54</b>	<b>1.87</b>
<b>Productwise</b>								
Term Loan	173069.81	223149.61	272694.42	295842.85	297683.48	28.94	22.20	0.62
Overdraft	211367.58	245994.73	294326.89	341312.61	342184.77	16.38	19.65	0.26
Trust Receipt Loan / Import Loan	48161.32	55141.88	72678.07	77298.66	83103.96	14.49	31.80	7.51
Demand & Other Working Capital Loan	250607.47	293603.14	365785.23	402668.98	409695.55	17.16	24.58	1.75
Residential Personal Home Loan (Up to Rs. 1 Crore)	89484.87	118861.54	142815.41	163251.33	165815.64	32.83	20.15	1.57
Real Estate Loan	82482.16	85678.07	108071.88	122969.70	125645.16	3.87	26.14	2.18
Margin Nature Loan	20031.63	24084.77	37681.04	40769.76	42310.53	20.23	56.45	3.78
Hire Purchase Loan	63653.90	80966.96	110094.35	142650.53	146369.61	27.20	35.97	2.61
Deprived Sector Loan	50576.56	63889.82	81239.19	94790.83	95659.05	26.32	27.16	0.92
Bills Purchased	10045.08	13511.29	12530.80	12022.74	12676.56	34.51	-7.26	5.44
Other Product	130323.28	156470.18	183962.55	201549.72	209511.94	20.06	17.57	3.95
<b>Total</b>	<b>1129803.66</b>	<b>1361351.98</b>	<b>1681879.83</b>	<b>1895127.72</b>	<b>1930656.26</b>	<b>20.49</b>	<b>23.54</b>	<b>1.87</b>
<b>Collateral wise</b>								
Gold and Silver	31102.67	31374.67	30642.25	31880.03	32240.82	0.87	-2.33	1.13
Government Securities	992.12	784.73	1014.67	2678.66	2675.68	-20.90	29.30	-0.11
Non Governmental Securities	14092.14	18776.93	29668.70	31751.17	32783.32	33.24	58.01	3.25
Fixed Deposit Receipts	10774.58	9824.90	10553.39	14269.12	18534.24	-8.81	7.41	29.89
Own	9893.47	8925.88	9577.14	12870.38	17151.13	-9.78	7.30	33.26
Other Licences Institutions	881.11	899.02	976.25	1398.74	1383.12	2.03	8.59	-1.12
Collateral of Properties	936410.77	1131830.49	1463645.87	1652798.73	1678595.98	20.87	29.32	1.56
Fixed Assets	785804.82	957231.98	1207217.80	1380943.05	1400724.05	21.82	26.12	1.43
Current Assets	150605.95	174598.50	256428.07	271855.68	277871.92	15.93	46.87	2.21
Against security of Bill	11927.48	13969.01	15710.45	17684.44	19677.37	17.12	12.47	11.27
Domestic Bills	2817.51	3532.80	3525.87	2031.76	2059.80	25.39	-0.20	1.38
Foreign Bills	9109.97	10436.21	12184.58	15652.67	17617.57	14.56	16.75	12.55
Against Guarantee	29975.14	40479.05	52993.07	57526.70	58008.83	35.04	30.91	0.84
Government Guarantee	2155.95	2385.24	2364.19	2707.98	2655.67	10.64	-0.88	-1.93
Institutional Guarantee	20737.62	27833.31	33209.50	36091.34	36141.70	34.22	19.32	0.14
Personal Guarantee	2001.69	2350.72	4054.12	5725.12	6104.72	17.44	72.46	6.63
Collective Guarantee	2167.66	3581.03	4855.55	5167.22	5324.28	65.20	35.59	3.04
International Rated Foreign Bank's Guarantee	192.25	93.08	4226.93	2854.14	2867.09	-51.58	4441.02	0.45
Other Guarantee	2706.26	4235.68	4282.79	4980.90	4915.37	56.51	1.11	-1.32
Credit Card	410.98	427.58	416.03	752.29	792.64	4.04	-2.70	5.36
Others	94117.78	113884.53	77235.40	85786.57	87347.37	21.00	-32.18	1.82
<b>Total</b>	<b>1129803.67</b>	<b>1361351.89</b>	<b>1681879.83</b>	<b>1895127.71</b>	<b>1930656.24</b>	<b>20.49</b>	<b>23.54</b>	<b>1.87</b>

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

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2014	2015	2016	2017	2017			
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>2/1</b>	<b>3/2</b>	<b>5/4</b>
Agricultural and Forest Related	37810.81	47818.18	59611.10	69464.39	66106.11	26.47	24.66	-4.83
Fishery Related	2491.48	2888.07	1513.96	1792.06	1762.60	15.92	-47.58	-1.64
Mining Related	3258.97	3064.11	2970.72	2810.01	2815.26	-5.98	-3.05	0.19
Agriculture, Forestry & Beverage Production Related	207142.86	239722.81	278304.22	309129.88	314826.64	15.73	16.09	1.84
Construction	88914.98	115175.72	142303.46	161956.11	171413.88	29.53	23.55	5.84
Electricity, Gas and Water	21784.34	29412.29	42101.95	51180.02	51033.49	35.02	43.14	-0.29
Metal Products, Machinery & Electronic Equipment & Asse	10887.77	12402.24	16327.51	19766.21	19967.48	13.91	31.65	1.02
Transport, Communication and Public Utilities	25221.64	26254.45	43246.45	49766.64	52077.32	4.09	64.72	4.64
Wholesaler & Retailer	205667.15	256252.52	330886.83	371763.26	378862.07	24.60	29.13	1.91
Finance, Insurance and Real Estate	72768.84	89220.30	114517.91	129992.18	136948.36	22.61	28.35	5.35
Hotel or Restaurant	24846.43	35337.97	43361.87	50782.62	51939.24	42.23	22.71	2.28
Other Services	43987.36	53099.98	60591.89	68136.44	68622.61	20.72	14.11	0.71
Consumption Loans	68227.23	80339.71	99230.33	125296.09	129872.84	17.75	23.51	3.65
Local Government	1096.16	1621.81	1576.17	1473.00	1473.00	47.95	-2.81	0.00
Others	88042.57	110543.10	155958.26	180322.78	178533.39	25.56	41.08	-0.99
<b>TOTAL</b>	<b>902162.01</b>	<b>1103153.25</b>	<b>1392502.62</b>	<b>1593631.68</b>	<b>1626254.30</b>	<b>22.28</b>	<b>26.23</b>	<b>2.05</b>
<b>Productwise</b>								
Term Loan	142965.53	187297.61	227581.99	247991.80	249517.92	31.01	21.51	0.62
Overdraft	170872.66	200106.73	239961.46	285840.40	287328.53	17.11	19.92	0.52
Trust Receipt Loan / Import Loan	48161.32	55141.88	72677.77	77298.66	83103.96	14.49	31.80	7.51
Demand & Other Working Capital Loan	216015.90	260320.80	334766.54	372965.19	380683.78	20.51	28.60	2.07
Residential Personal Home Loan (Up to Rs. 1 Crore)	64673.30	87842.96	109296.95	127759.81	129870.30	35.83	24.42	1.65
Real Estate Loan	60467.66	63879.59	83603.42	96619.08	98968.33	5.64	30.88	2.43
Margin Nature Loan	11988.14	16360.29	28428.82	32288.12	33801.57	36.47	73.77	4.69
Hire Purchase Loan	41023.45	54406.77	79566.01	106719.78	110470.08	32.62	46.24	3.51
Deprived Sector Loan	40962.32	51515.94	66005.84	78528.62	79293.96	0.00	0.00	0.97
Bills Purchased	10034.34	13497.19	12523.00	12016.34	12670.16	34.51	-7.22	5.44
Other Product	94997.38	112783.49	138090.81	155603.88	160545.71	18.72	22.44	3.18
<b>Total</b>	<b>902162.00</b>	<b>1103153.26</b>	<b>1392502.62</b>	<b>1593631.68</b>	<b>1626254.31</b>	<b>22.28</b>	<b>26.23</b>	<b>2.05</b>
<b>Collateral wise</b>								
Gold and Silver	27088.37	26813.12	26326.42	27559.13	27886.34	-1.02	-1.82	1.19
Government Securities	968.71	751.68	991.90	2651.42	2636.13	-22.40	31.96	-0.58
Non Governmental Securities	8973.82	13183.16	23084.76	25190.77	26532.95	46.91	75.11	5.33
Fixed Deposit Receipts	7359.78	6561.88	7542.78	10594.82	11867.71	-10.84	14.95	12.01
Own	6478.67	5662.90	6566.55	9196.08	10484.59	-12.59	15.96	14.01
Other Licences Institutions	881.11	898.97	976.23	1398.74	1383.12	2.03	8.59	-1.12
Collateral of Properties	733614.96	900985.02	1206655.78	1385075.70	1411364.28	22.81	33.93	1.90
Fixed Assets	583662.27	726933.32	950449.10	1113390.14	1133646.70	24.55	30.75	1.82
Current Assets	149952.69	174051.71	256206.67	271685.56	277717.59	16.07	47.20	2.22
Against security of Bill	11923.28	13672.66	15133.48	17133.29	19167.66	14.67	10.68	11.87
Domestic Bills	2813.31	3236.45	2950.40	1482.05	1551.52	15.04	-8.84	4.69
Foreign Bills	9109.97	10436.21	12183.08	15651.24	17616.14	14.56	16.74	12.55
Against Guarantee	25697.50	34298.71	44016.18	46922.36	47326.02	33.47	28.33	0.86
Government Guarantee	1975.30	2208.28	2191.40	2549.08	2498.81	11.79	-0.76	-1.97
Institutional Guarantee	18972.97	24969.73	28853.08	31400.08	31662.00	31.61	15.55	0.83
Personal Guarantee	1684.14	2069.26	3325.36	4564.44	4803.06	22.87	60.70	5.23
Collective Guarantee	404.05	951.02	1365.35	829.44	841.06	135.37	43.57	1.40
International Rated Foreign Bank's Guarantee	117.47	93.08	4226.93	2854.14	2867.09	-20.76	4441.02	0.45
Other Guarantee	2529.85	4007.34	4054.06	4725.17	4654.00	58.40	1.17	-1.51
Credit Card	410.98	427.58	416.03	752.29	792.64	4.04	-2.70	5.36
Others	86124.60	106459.44	68335.30	77751.89	78680.57	23.61	-35.81	1.19
<b>Total</b>	<b>902162.02</b>	<b>1103153.26</b>	<b>1392502.62</b>	<b>1593631.67</b>	<b>1626254.30</b>	<b>22.28</b>	<b>26.23</b>	<b>2.05</b>

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

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2014	2015	2016	2017	2017			
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>2/1</b>	<b>3/2</b>	<b>5/4</b>
Agricultural and Forest Related	8423.26	12002.65	15169.69	15595.70	14593.45	42.49	26.39	-6.43
Fishery Related	214.77	404.87	410.64	413.35	412.78	88.51	1.42	-0.14
Mining Related	275.24	390.09	391.51	317.50	327.79	41.73	0.36	3.24
Agriculture, Forestry & Beverage Production Related	10699.48	12179.35	14829.67	15551.71	15381.94	13.83	21.76	-1.09
Construction	19507.92	26554.42	32645.74	34180.93	34101.09	36.12	22.94	-0.23
Electricity, Gas and Water	3617.75	4933.46	4000.83	4246.08	4295.16	36.37	-18.90	1.16
Metal Products, Machinery & Electronic Equipment & Asse	2385.15	2976.90	2395.14	2197.45	2280.23	24.81	-19.54	3.77
Transport, Communication and Public Utilities	12897.59	15099.18	17830.86	23698.86	23658.28	17.07	18.09	-0.17
Wholesaler & Retailer	29633.88	32542.18	35847.16	35429.78	35838.79	9.81	10.16	1.15
Finance, Insurance and Real Estate	12797.65	13368.46	16264.86	18456.07	18166.41	4.46	21.67	-1.57
Hotel or Restaurant	6278.73	7231.42	9287.71	9669.23	10006.74	15.17	28.44	3.49
Other Services	7909.36	8661.91	9369.02	9504.70	9436.04	9.51	8.16	-0.72
Consumption Loans	12728.61	15563.89	17035.39	18323.56	20558.59	22.27	9.45	12.20
Local Government	38.04	32.34	41.32	43.13	41.35	-14.98	27.76	-4.13
Others	34396.15	41529.50	57473.73	60602.25	60560.61	20.74	38.39	-0.07
<b>TOTAL</b>	<b>161803.56</b>	<b>193470.61</b>	<b>232993.26</b>	<b>248230.29</b>	<b>249659.25</b>	<b>19.57</b>	<b>20.43</b>	<b>0.58</b>
<b>Productwise</b>								
Term Loan	21437.34	27992.73	37259.67	41060.13	41356.94	30.58	33.10	0.72
Overdraft	40494.92	45887.99	54365.43	55472.21	54856.23	13.32	18.47	-1.11
Trust Receipt Loan / Import Loan	0.00	0.00	0.30	0.00	0.00	0.00	0.00	0.00
Demand & Other Working Capital Loan	19857.01	20503.15	20231.27	20124.31	19222.37	3.25	-1.33	-4.48
Residential Personal Home Loan (Up to Rs. 1 Crore)	16820.26	22476.27	26787.73	28218.82	28678.01	33.63	19.18	1.63
Real Estate Loan	12773.90	13116.83	17273.22	19407.72	19823.44	2.68	31.69	2.14
Margin Nature Loan	4112.98	3831.26	5205.67	5019.90	4974.94	-6.85	35.87	-0.90
Hire Purchase Loan	15906.14	18970.95	23685.84	29316.71	29177.54	19.27	24.85	-0.47
Deprived Sector Loan	7564.63	10198.29	12938.71	14205.51	14340.48	0.00	0.00	0.95
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	35404.99	37229.31	33.52	15.61	5.15
<b>Total</b>	<b>161803.56</b>	<b>193470.61</b>	<b>232993.26</b>	<b>248230.29</b>	<b>249659.25</b>	<b>19.57</b>	<b>20.43</b>	<b>0.58</b>
<b>Collateral wise</b>								
Gold and Silver	3680.33	4111.82	4189.41	4054.84	4074.05	11.72	1.89	0.47
Government Securities	5.85	12.34	6.15	10.52	16.44	110.90	-50.16	56.25
Non Governmental Securities	3181.68	3330.32	4660.50	5079.90	4867.70	4.67	39.94	-4.18
Fixed Deposit Receipts	1709.14	2014.24	2155.69	2903.89	5125.10	17.85	7.02	76.49
Own	1709.14	2014.20	2155.67	2903.89	5125.10	17.85	7.02	76.49
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	226201.38	225351.95	20.82	19.86	-0.38
Fixed Assets	146794.10	177513.72	213171.49	226189.27	225339.60	20.93	20.09	-0.38
Current Assets	415.41	341.83	10.26	12.11	12.36	-17.71	-97.00	2.03
Against security of Bill	4.20	15.30	8.28	5.40	5.56	264.19	-45.88	2.93
Domestic Bills	4.20	15.30	8.28	5.40	5.56	264.19	-45.88	2.93
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	9470.60	9586.64	49.80	45.42	1.23
Government Guarantee	112.75	112.07	113.69	117.04	115.00	-0.60	1.44	-1.74
Institutional Guarantee	1492.52	2552.54	3716.23	4129.62	3976.57	71.02	45.59	-3.71
Personal Guarantee	200.91	155.40	570.85	894.68	1023.49	-22.65	267.33	14.40
Collective Guarantee	1737.70	2602.75	3481.97	4324.54	4469.97	49.78	33.78	3.36
International Rated Foreign Bank's Guarantee	74.78	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
Other Guarantee	2.41	1.59	5.10	4.72	1.61	-33.93	220.21	-65.81
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	503.74	631.80	-70.45	27.87	25.42
<b>Total</b>	<b>161803.56</b>	<b>193470.61</b>	<b>232993.26</b>	<b>248230.29</b>	<b>249659.25</b>	<b>19.57</b>	<b>20.43</b>	<b>0.58</b>

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

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2014	2015	2016	2017	2017	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	1918.01	1963.05	2035.53	2174.45	2279.12	2.35	3.69	4.81
Fishery Related	40.81	62.64	55.86	32.16	25.74	53.49	-10.83	-19.96
Mining Related	45.84	71.55	41.80	49.78	49.54	56.09	-41.57	-0.49
Agriculture, Forestry & Beverage Production Related	4647.36	3632.41	2963.13	2545.58	2533.30	-21.84	-18.43	-0.48
Construction	10209.97	10750.27	7902.75	8087.17	8101.45	5.29	-26.49	0.18
Electricity, Gas and Water	204.52	194.69	314.99	201.97	199.00	-4.81	61.79	-1.47
Metal Products, Machinery & Electronic Equipment & Asse	722.06	829.16	750.81	821.75	843.68	14.83	-9.45	2.67
Transport, Communication and Public Utilities	5588.33	7098.04	6411.94	6008.88	6060.11	27.02	-9.67	0.85
Wholesaler & Retailer	8665.13	8491.89	7588.55	6615.36	6389.37	-2.00	-10.64	-3.42
Finance, Insurance and Real Estate	4787.27	4704.90	4217.40	3875.16	3861.47	-1.72	-10.36	-0.35
Hotel or Restaurant	1784.46	1459.52	1776.67	1545.63	1534.02	-18.21	21.73	-0.75
Other Services	2257.51	2195.70	2185.50	2056.40	2122.46	-2.74	-0.46	3.21
Consumption Loans	6047.38	5546.54	4577.78	4217.26	4857.67	-8.28	-17.47	15.19
Local Government	48.53	59.99	37.50	37.50	43.02	23.63	-37.50	14.73
Others	18870.91	17667.77	15523.75	14996.69	15842.76	-6.38	-12.14	5.64
<b>TOTAL</b>	<b>65838.09</b>	<b>64728.11</b>	<b>56383.96</b>	<b>53265.75</b>	<b>54742.69</b>	<b>-1.69</b>	<b>-12.89</b>	<b>2.77</b>
<b>Productwise</b>								
Term Loan	8666.94	7859.26	7852.76	6790.93	6808.62	-9.32	-0.08	0.26
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	9579.48	9789.40	-13.27	-15.59	2.19
Residential Personal Home Loan (Up to Rs. 1 Crore)	7991.30	8542.32	6730.72	7272.70	7267.33	6.90	-21.21	-0.07
Real Estate Loan	9240.60	8681.64	7195.24	6942.91	6853.39	-6.05	-17.12	-1.29
Margin Nature Loan	3930.51	3893.22	4046.55	3461.74	3534.03	-0.95	3.94	2.09
Hire Purchase Loan	6724.31	7589.24	6842.49	6614.04	6721.98	12.86	-9.84	1.63
Deprived Sector Loan	2049.60	2175.58	2294.65	2056.71	2024.61	0.00	0.00	-1.56
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	10540.85	11736.92	5.66	-19.49	11.35
<b>Total</b>	<b>65838.09</b>	<b>64728.11</b>	<b>56383.96</b>	<b>53265.75</b>	<b>54742.69</b>	<b>-1.69</b>	<b>-12.89</b>	<b>2.77</b>
<b>Collateral wise</b>								
Gold and Silver	333.97	449.73	126.42	266.06	280.43	34.66	-71.89	5.40
Government Securities	17.56	20.72	16.63	16.72	23.11	17.98	-19.73	38.21
Non Governmental Securities	1936.64	2263.45	1923.44	1480.49	1382.67	16.88	-15.02	-6.61
Fixed Deposit Receipts	1705.66	1248.78	854.92	770.42	1541.43	-26.79	-31.54	100.08
Own	1705.66	1248.78	854.92	770.42	1541.43	-26.79	-31.54	100.08
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	41521.64	41879.74	-4.67	-17.33	0.86
Fixed Assets	55348.44	52784.94	43597.21	41363.63	41737.76	-4.63	-17.41	0.90
Current Assets	237.85	204.97	211.14	158.01	141.98	-13.82	3.01	-10.15
Against security of Bill	0.00	281.05	568.69	545.74	504.15	0.00	102.34	-7.62
Domestic Bills	0.00	281.05	567.19	544.31	502.71	0.00	101.81	-7.64
Foreign Bills	0.00	0.00	1.50	1.43	1.43	0.00	0.00	0.00
Against Guarantee	656.57	755.99	1089.07	1133.74	1096.16	15.14	44.06	-3.31
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	561.64	503.13	14.30	105.83	-10.42
Personal Guarantee	116.64	126.05	157.91	266.00	278.18	8.07	25.27	4.58
Collective Guarantee	25.91	27.25	8.24	13.24	13.25	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	251.01	259.76	30.31	-1.37	3.48
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	5601.40	6718.39	7996.44	7530.94	8035.00	19.94	19.02	6.69
<b>Total</b>	<b>65838.09</b>	<b>64728.01</b>	<b>56383.96</b>	<b>53265.75</b>	<b>54742.69</b>	<b>-1.69</b>	<b>-12.89</b>	<b>2.77</b>

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	FBL	NSBI	NBB	EBL	BOK	NCC	NIC	NBL
<b>Liabilities</b>														
1	<b>CAPITAL FUND</b>	7096.66	8606.25	11587.92	16328.05	7524.18	9381.68	6986.27	6039.33	8514.09	7780.16	6905.38	7715.15	6515.01
	a. Paid-up Capital	7459.56	8588.97	6183.54	8746.91	3749.90	5848.89	4979.86	4008.54	4606.43	4576.89	4679.06	5819.65	4666.43
	b. Calls in Advance						627.43							1174.81
	c. Proposed Bonus Share								3.22		1052.69			
	d. General Reserves	2060.87	4925.73	4067.50	3205.83	2897.53	1448.84	1390.16	1825.39	2286.64	1693.94	1098.84	1263.49	603.69
	e. Share Premium	2.76		0.07	3104.51			59.03		18.56		2.59	319.96	
	f. Retained Earning	-4510.09	-4365.82	618.35	246.58	115.37	1073.46	29.06	68.09	206.83	16.66	-52.85	105.64	2.55
	g. Others Reserves Fund	2083.56	-542.63	718.45	1024.22	761.38	383.06	528.17	134.09	1395.63	439.99	1177.75	206.41	67.54
2	<b>BORROWINGS</b>	995.83		304.19	1800.60		900.00	8162.30	26.99	1076.35	1822.71	1001.78	500.00	744.12
	a. NRB			4.19					26.99	7.50	122.71	1001.78		744.12
	b. Interbank Borrowing		695.83		250.60		300.00				700.00			
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.		300.00					7162.30			1000.00			
	e. Bonds and Securities			300.00	1550.00		600.00	1000.00		1068.85			500.00	
3	<b>DEPOSITS</b>	84426.38	139580.75	122857.05	119078.00	66896.18	93830.62	84639.09	40150.71	90690.23	69470.22	54106.16	82987.53	59386.39
	a. Current	17397.75	30622.81	17564.60	14195.86	15738.48	8729.39	11373.85	2240.45	7891.36	4640.38	1510.07	2142.78	1989.33
	Domestic	17205.03	30522.54	14039.53	9124.01	9459.46	6604.60	11187.88	1983.46	7649.74	4233.13	1449.45	2078.31	1955.76
	Foreign	192.72	100.27	3525.07	5071.86	6279.02	2124.79	185.97	257.00	241.62	407.25	60.62	64.47	33.57
	b. Savings	51595.87	89965.21	58660.86	37440.91	24724.77	43466.01	30678.62	11011.74	38152.32	20414.02	17262.53	18806.37	20465.78
	Domestic	51582.24	89933.21	55259.78	36295.37	21202.07	42161.74	30473.76	10960.78	37991.75	19972.34	16883.43	18742.27	20427.90
	Foreign	13.63	32.00	3401.08	1145.54	3522.69	1304.27	204.86	50.96	160.57	441.68	379.10	64.10	37.88
	c. Fixed	10177.77	9293.01	11220.54	39470.06	9504.32	24118.80	27763.57	19577.08	21837.51	32944.37	22505.78	42443.67	24843.51
	Domestic	10092.37	9293.01	10425.64	38287.27	5828.85	22557.17	24716.92	19038.58	20715.87	32879.41	22227.19	41863.61	24414.44
	Foreign	85.40	794.90	1182.79	3675.47	1561.63	3046.65	538.50	1121.64	64.96	278.59	580.05	429.07	
	d. Call Deposits	4410.34	8147.65	32694.14	26169.28	16204.74	15735.73	14383.01	6363.41	21536.38	10734.35	12521.23	19069.88	11606.70
	Domestic	4410.34	7970.32	17999.32	21411.06	3377.86	11162.25	8206.71	6313.04	17138.64	10560.52	12508.39	17789.96	11309.00
	Foreign		177.33	14694.82	4758.22	12826.88	4573.48	6176.31	50.37	4397.74	173.82	12.85	1279.92	297.71
	e. Others	844.65	1552.07	2716.89	1801.88	723.88	1780.69	440.04	958.03	1272.66	737.10	306.55	524.83	481.06
	Domestic	844.56	1552.07	2516.54	1642.98	527.96	1286.59	391.86	957.79	1267.08	619.03	305.53	524.83	317.25
	Foreign	0.10		200.35	158.90	195.92	494.09	48.18	0.24	5.58	118.07	1.01	163.81	
4	<b>Bills Payable</b>	44.96	61.12	249.56	0.21	109.28	451.62	286.49	58.74	758.80	28.58	7.86	131.35	44.55
5	<b>Other Liabilities</b>	18009.81	20170.13	19787.29	12366.97	2437.20	4150.77	3414.92	6331.50	5137.57	4269.59	5930.73	3394.01	4728.34
	1. Sundry Creditors	6018.33	1573.86	9863.75	1038.85	450.89	246.00	289.59	417.72	1206.75	359.60	208.61	354.01	1305.55
	2. Loan Loss Provision	2203.55	3927.52	1697.93	1715.78	452.50	1475.61	704.49	617.47	1010.36	2189.36	2338.24	1072.83	672.11
	3. Interest Suspense a/c	4656.66	10015.54	478.11	430.88	243.62	563.34	422.52	541.50	656.30	279.45	1280.66	567.11	490.13
	4. Others	5131.26	4653.21	7747.50	9181.46	1290.20	1865.82	1998.32	4754.81	2264.16	1441.18	2103.22	1400.06	2260.54
6	<b>Reconciliation A/c</b>	1655.02		3.88			33.18		-0.86	6.51				
7	<b>Profit &amp; Loss A/c</b>	1890.37	1749.80	2235.62	1891.20	775.28	1168.28	663.84	759.13	1256.26	703.43	77.62	628.19	455.90
		113123.20	171163.88	157021.61	151468.91	77742.10	109916.16	104152.91	53365.55	107439.81	84074.69	68029.53	95356.23	71874.31
<b>Assets</b>														
1	<b>LIQUID FUNDS</b>	12097.25	17594.44	11259.07	14381.07	23072.33	7887.31	15212.46	4650.06	17265.51	6211.92	8348.38	9883.22	8659.20
	a. Cash Balance	2927.80	3503.53	1635.53	1975.04	818.19	1291.15	2104.74	1010.78	1488.43	1299.40	1866.14	1670.29	1786.77
	Nepalese Notes & Coins	2877.80	3477.73	1467.21	1806.00	781.55	1192.31	2074.49	983.91	1451.99	1267.95	1851.81	1616.98	1758.46
	Foreign Currency	50.00	25.80	168.31	169.04	36.64	98.83	30.26	26.86	36.44	31.46	14.33	53.31	28.31
	b. Bank Balance	9169.45	12285.91	8633.07	12206.03	5112.30	6346.17	11357.71	3639.29	15377.07	4912.52	6482.23	7332.94	6872.43
	1. In Nepal Rastra Bank	8306.59	10352.17	7150.07	9221.13	3988.36	4042.56	5878.87	2721.16	9219.29	3753.60	5505.97	5078.81	5175.74
	Domestic Currency	8298.77	10166.76	5890.36	8753.81	3966.34	3888.71	5848.09	2704.12	9123.62	3702.85	5476.01	5038.26	5156.75
	Foreign Currency	7.81	185.41	1259.71	467.32	22.02	153.85	30.78	17.04	95.67	50.75	29.96	40.55	18.98
	2. "A"Class Licensed Institution	111.10	1037.53	148.87	357.58	78.37	137.27	236.73	219.28	684.50	396.90	795.74	454.22	456.11
	Domestic Currency	111.10	1015.58	148.87	309.26	78.37	137.27	236.73	219.26	673.57	380.59	786.60	454.17	451.21
	Foreign Currency		21.95		48.32				0.02	10.93	16.31	9.15	0.05	4.89
	3. Other Financial Ins.													54.57
	4. In Foreign Banks	751.76	896.21	1334.13	2627.31	1045.57	2166.33	5242.12	698.84	5473.29	762.02	180.52	1799.91	1186.02
	c. Money at Call		1805.00	990.47	200.00	17141.85	250.00	1750.00			400.00			880.00
	Domestic Currency		1805.00	990.47	200.00		250.00	1750.00						880.00
	Foreign Currency			900.47		17141.85				400.00				
2	<b>INVESTMENT IN SECURITIES</b>	10194.76	39954.37	15294.23	10918.10	6338.28	9009.92	7365.33	2544.38	9273.58	9203.15	4755.85	11289.67	4851.57
	a. Govt. Securities	7568.68	26204.37	13026.90	7518.10	5338.28	4657.51	7365.33	1924.38	6712.86	9203.15	3675.85	8223.77	4151.40
	b. NRB Bond	2626.08	13750.00	2000.00	3400.00	1000.00	2200.00		620.00	2560.73	1080.00	3065.90	200.00	
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents			267.33			2152.41							500.17
3	<b>SHARE &amp; OTHER INVESTMENT</b>	4091.80	1545.83	20884.61	16374.70	10037.88	8206.15	15923.17	3154.81	1144.85	2272.48	1017.66	2873.78	56.77
	a. Interbank Lending	1500.00							900.05			879.99		
	b. Non Residents	2441.91	622.91	20260.51	13109.36		7276.00	15773.18	2038.54	1069.00	2111.27		2117.02	
	c. Others	149.89	922.92	624.10	3265.34	10037.88	930.15	149.98	216.22	75.85	161.21	137.67	756.76	56.77
4	<b>LOANS &amp; ADVANCES</b>	71710.23	94623.69	91376.37	97126.87	36705.54	75457.99	60768.19	35985.03	73962.81	61870.15	48680.15	67894.76	52508.52
	a. Private Sector	71710.23	89846.57	87931.06	95505.04	35296.24	71064.19	58216.82	34422.74	66549.66	59139.78	48548.66	67753.55	50682.12
	b. Financial Institutions		3544.08	3445.31	1503.32	1409.30	3175.76	2551.38	1556.34	2831.43	2528.39		1792.78	
	c. Government Organizations		1233.04		118.51		1218.04		5.95	4581.73	201.98	131.49	141.21	33.62
5	<b>BILL PURCHASED</b>	4.62	57.77	8.09	1067.38	0.15	3193.22	732.10	722.98	351.73	1232.89	128.05	510.23	559.19
	a. Domestic Bills Purchased	0.40	39.38		41.59	0.03	69.24		595.48	351.73		9.63		0.86
	b. Foreign Bills Purchased	4.22	18.39	8.09	751.96	0.12	48.27	5.70	127.49			118.42	510.23	558.33
	c. Import Bills & Imports				273.83		3075.72	726.						

S.N.	BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata	Mega	Civil
<b>Liabilities</b>														
1	<b>CAPITAL FUND</b>	4063.38	6140.97	7069.96	18759.69	8705.72	6820.92	6820.04	6616.61	9273.31	6295.38	3431.45	4948.73	5844.55
	a. Paid-up Capital	2699.17	3159.03	3777.60	10374.40	6164.27	5537.35	4940.35	5453.21	5430.06	5881.40	3260.44	4012.03	4583.81
	b. Calls in Advance		827.86											
	c. Proposed Bonus Share		0.90	1473.26		986.28		852.21					531.59	
	d. General Reserves	546.37	594.51	1082.38	4408.78	987.77	695.88	803.53	914.78	1007.62	875.18	127.36	367.47	423.57
	e. Share Premium		74.00	120.23			402.05	181.26		1424.86	123.75		0.54	4.67
	f. Retained Earning	13.39	1294.45	72.68	2992.52	34.47	22.55	8.04	65.34	1108.21	-1717.48	0.00	0.41	298.83
	g. Others Reserves Fund	804.45	190.22	543.82	984.00	532.93	163.09	34.65	183.29	302.56	1132.52	43.64	36.67	533.68
2	<b>BORROWINGS</b>	816.90	400.00	1325.63	2082.33	2826.78	2931.98	911.92		1815.97	51.18	517.93	3109.05	200.00
	a. NRB	816.90			38.36	59.69	360.05	911.92		1232.95		500.00	1.50	
	b. Interbank Borrowing				363.97	2367.09	2071.93				51.18	17.93	3107.55	200.00
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.			122.11	300.00					83.02				
	e. Bonds and Securities		400.00	1203.52	1380.00	400.00	500.00			500.00				
3	<b>DEPOSITS</b>	40006.70	58071.86	76327.33	88028.95	84150.89	53457.02	52482.04	59103.01	68228.31	71809.42	26979.02	40005.45	33280.78
	a. Current	1414.72	2432.61	3412.11	9425.49	3641.59	1335.97	1476.49	2065.37	2243.77	2388.15	1932.05	1089.65	756.97
	Domestic	1331.17	1989.61	3146.24	9419.42	3422.60	1253.41	1426.04	1972.27	2113.21	2339.28	1921.99	1042.67	742.26
	Foreign	83.54	443.00	265.87	6.07	219.00	82.57	50.45	93.09	130.57	48.87	10.06	46.98	14.71
	b. Savings	9216.70	12406.14	18043.81	38365.30	32090.70	10385.54	7810.30	16802.01	17335.15	32859.35	5988.83	9072.55	4529.39
	Domestic	9087.20	12049.22	17917.18	38365.07	29275.58	10288.92	7771.21	16749.89	17192.60	32808.83	5958.33	8995.28	4484.17
	Foreign	129.50	356.92	126.63	0.23	2815.12	96.62	39.09	52.12	142.55	50.51	30.50	77.27	45.22
	c. Fixed	19779.65	27361.82	25074.17	37871.19	34072.83	30011.30	25937.29	31918.63	33938.15	13730.62	13665.75	14145.83	21387.06
	Domestic	19190.88	26520.31	25059.74	37871.19	34062.13	29849.34	25294.99	30691.62	32703.91	13137.63	13398.37	13931.73	21387.06
	Foreign	588.78	841.51	14.42		10.70	161.96	642.30	1227.01	1234.24	592.99	267.38	214.10	
	d. Call Deposits	9334.05	15187.76	29227.17	1185.75	13649.81	11366.51	16703.72	7701.05	12808.90	22202.41	5254.74	15410.42	6243.21
	Domestic	8831.42	14243.13	28851.67	1185.75	13374.38	11335.22	16664.34	7564.25	12564.77	21855.21	5254.74	15376.84	5992.32
	Foreign	502.63	944.63	375.50		275.43	31.29	39.39	136.80	244.13	347.20		33.58	250.89
	e. Others	261.58	683.53	570.07	1181.21	695.96	357.69	554.25	615.95	1902.33	628.90	137.65	286.99	364.14
	Domestic	261.58	617.09	569.43	1181.21	658.76	344.62	554.25	496.31	1286.99	628.90	137.65	286.99	364.14
	Foreign		66.44	0.64		37.20	13.07		119.65	615.34				
4	<b>Bills Payable</b>	102.56	7.80			84.80	113.20	23.00	77.58	18.98	70.72	16.60	18.07	
5	<b>Other Liabilities</b>	3174.37	4177.02	6567.70	20818.49	5580.78	3508.52	3875.38	3473.30	3052.43	7952.79	1598.57	2685.00	3094.55
	1. Sundry Creditors	824.63	568.17	1365.23	3828.55	911.01	19.94	17.39	7.39	84.19	610.94	31.72	6.60	6.50
	2. Loan Loss Provision	702.95	942.93	1302.24	3963.25	1723.28	940.14	867.98	1006.00	1467.04	2899.22	710.58	529.46	1208.14
	3. Interest Suspense a/c	339.63	443.22	415.54	1953.77	234.09	536.41	510.01	757.83	549.56	1828.34	269.18	122.89	593.46
	4. Others	1307.16	2222.70	3484.70	11072.92	2712.40	2012.02	2479.99	1702.08	951.64	2614.28	587.08	2026.05	1286.45
6	<b>Reconciliation A/c</b>									0.00	0.51			
7	<b>Profit &amp; Loss A/c</b>	279.35	281.89	785.76	1063.61	1047.73	490.50	436.75	609.71	939.06	1022.51	82.05	424.55	167.34
		48443.27	69079.53	92076.38	130753.08	102311.90	67293.74	64639.32	69825.64	83386.66	87150.77	32679.73	51189.38	42605.28
<b>Assets</b>														
1	<b>LIQUID FUNDS</b>	5692.16	9093.93	9041.71	10235.18	8840.37	6991.03	6556.52	7301.23	10529.21	12834.53	3115.18	8704.64	3056.34
	a. Cash Balance	775.11	1175.85	1731.63	3383.29	1825.85	1600.82	1880.81	1206.12	1612.33	2276.78	672.61	710.77	605.19
	Nepalese Notes & Coins	729.99	1152.28	1668.42	3366.46	1781.98	1569.60	1861.19	1188.12	1568.03	2140.56	659.53	694.55	596.10
	Foreign Currency	45.12	23.57	63.21	16.83	43.87	31.22	19.62	18.00	44.30	136.22	13.09	16.22	9.09
	b. Bank Balance	4299.27	6968.05	5385.08	6849.62	7014.52	5260.20	4627.48	6095.12	8457.58	7080.56	2442.57	2611.56	2451.15
	1. In Nepal Rastra Bank	3650.51	3470.95	4298.37	5436.78	6093.02	2758.14	3468.39	4698.45	6661.73	5640.03	1774.95	2183.33	1878.75
	Domestic Currency	3637.18	3458.11	4289.25	5413.39	6052.16	2747.32	3465.09	4665.89	6433.09	5601.11	1763.44	2179.28	1849.31
	Foreign Currency	13.32	12.84	9.13	23.39	40.86	10.82	3.30	32.57	228.64	38.91	11.52	4.05	29.45
	2. "A" Class Licensed Institution	71.21	253.83	230.89	1083.22	405.00	269.80	220.48	679.87	535.73	228.58	143.27	93.87	102.53
	Domestic Currency	68.43	207.08	223.53	1077.68	397.66	269.43	210.65	679.71	535.73	219.82	109.52	92.23	101.39
	Foreign Currency	2.78	46.75	7.35	5.54	7.34	0.38	9.83	0.16		8.76	33.75	1.64	1.13
	3. Other Financial Ins.					9.75			20.95	3.48	20.79	0.54		
	4. In Foreign Banks	577.56	3243.27	855.82	329.63	506.75	2232.26	938.62	695.84	1256.64	1191.16	523.81	334.37	469.87
	c. Money at Call	617.78	950.03	1925.00	2.27		130.00	48.22		459.30	3477.20		5382.31	
	Domestic Currency	500.02	950.03	1925.00			130.00	48.22			2620.00		3870.00	
	Foreign Currency	117.76			2.27					459.30	857.20		1512.31	
2	<b>INVEST IN SECURITIES</b>	4105.09	4294.60	7574.93	4498.92	11027.40	4969.22	4616.72	6036.07	4119.40	5684.21	2718.48	3574.69	5237.55
	a. Govt. Securities	3689.09	4290.90	7574.93	2842.92	10527.40	3888.19	4616.72	6036.07	4119.40	5621.16	1763.87	3555.00	4637.55
	b. NRB Bond	416.00	3.70		1656.00	500.00	1081.03				63.05	954.61	19.69	600.00
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents													
3	<b>SHARE &amp; OTHER INVESTMENT</b>	1726.85	1297.45	2958.15	4212.70	6420.66	2229.09	2130.18	3046.49	3772.99	982.32	882.28	289.59	903.72
	a. Interbank Lending	888.52			1380.00	247.98		1228.28		270.94				
	b. Non Residents	802.88	255.38	721.24		5783.49			2830.62	3108.04	577.00	534.75	53.53	759.55
	c. Others	35.46	1042.07	2236.91	2832.70	389.19	2229.09	901.91	215.86	394.00	405.32	347.53	236.07	144.17
4	<b>LOANS &amp; ADVANCES</b>	34011.91	48494.88	66220.81	92138.53	71143.20	48583.66	47628.73	50447.52	61125.04	57559.42	23409.69	35877.54	30422.15
	a. Private Sector	33242.19	48494.88	66220.81	92122.14	71143.20	47000.64	45185.70	49159.69	59072.13	57559.42	22186.30	34693.91	28586.99
	b. Financial Institutions	769.71			16.39		1583.02	1783.75	1287.83	2052.91		1033.30	1183.63	1318.12
	c. Government Organizations							659.28				190.10		517.03
5	<b>BILL PURCHASED</b>	7.34	859.53	96.49		800.43	112.58	156.49	4.86	583.17	645.73	3.18		53.75
	a. Domestic Bills Purchased		25.47				112.58			583.17	645.73			53.75
	b. Foreign Bills Purchased	7.34		96.49		800.43		154.32	4.86			3.18		
	c. Import Bills & Imports		834.06											
6	<b>LOANS AGAINST COLLECTED BILLS</b>						4.72					74.91		330.83
	a. Against Domestic Bills						4.72							330.83
	b. Against Foreign Bills													

S.N.	BFI Name	Century	Sanima	NIDC	Mahabamb	Siddhartha	Yeti	Narayani	Sahavogi	Karnali	Triveni	Shangrila	Gandaki	Excel	Biratnaxmi
<b>Liabilities</b>															
1	<b>CAPITAL FUND</b>	4310.96	6099.75	3424.12	1699.47	1650.29	1532.32	-74.27	389.69	187.17	1570.85	1450.58	748.49	465.25	594.74
	a. Paid-up Capital	3689.00	5305.87	415.82	1156.22	1419.17	1386.23	55.57	257.88	151.00	1385.83	1073.46	643.96	307.65	504.05
	b. Calls in Advance							6.12							
	c. Proposed Bonus Share							10.05	56.73			172.52		76.91	
	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									32.41	3.44		
	f. Retained Earning	4.34	7.08	1992.79	274.96	0.61	-267.96	-173.29	2.97	22.51	0.07	13.30	2.12	4.81	2.29
	g. Others Reserves Fund	424.44	113.28	110.10	26.53	7.16	235.24	9.76	0.05		11.10	6.06			0.31
2	<b>BORROWINGS</b>		2161.43			320.00	550.00				400.00				430.00
	a. NRB		1791.43												
	b. Interbank Borrowing					320.00	550.00				400.00				430.00
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities		370.00												
3	<b>DEPOSITS</b>	32839.81	52170.58	1374.64	11691.91	13231.80	11975.65	205.83	3074.33	1727.80	9243.22	11882.75	5631.45	3981.00	4900.30
	a. Current	1372.95	2515.47	27.65	168.61	328.64	270.89		86.65	9.55	310.02	160.09	64.35	52.33	125.36
	Domestic	1252.77	2460.46	27.65	168.61	328.37	268.69		86.65	9.55	310.02	160.09	64.35	52.33	125.36
	Foreign	120.18	55.00			0.27	2.20								
	b. Savings	6195.21	18695.24	407.25	5615.01	6546.03	3795.55	71.56	2376.57	1058.75	4161.79	5325.60	2575.42	2215.93	2981.95
	Domestic	6182.37	18266.12	407.25	5615.01	6546.03	3795.52	71.56	2376.57	1058.75	4161.79	5325.60	2575.42	2215.93	2981.95
	Foreign	12.84	429.12				0.02								
	c. Fixed	16901.95	23363.65	922.70	4247.00	2649.01	4737.54	134.14	406.87	436.84	2773.04	2775.96	1229.53	525.12	1349.95
	Domestic	16901.95	23146.87	922.70	4247.00	2649.01	4737.54	134.14	406.87	436.84	2773.04	2775.96	1229.53	525.12	1349.95
	Foreign		216.78												
	d. Call Deposits	8116.65	7245.66	17.04	1582.77	3697.11	3169.78		204.25	211.43	1906.09	3599.86	1757.89	1186.91	439.46
	Domestic	8107.18	7102.68	17.04	1582.77	3697.11	3169.78		204.25	211.43	1906.09	3599.86	1757.89	1186.91	439.46
	Foreign	9.47	142.98												
	e. Others	253.06	350.57		78.54	11.00	1.88	0.13		11.23	92.28	21.25	4.25	0.72	3.58
	Domestic	253.06	340.35		78.54	11.00	1.88	0.13		11.23	92.28	21.25	4.25	0.72	3.58
	Foreign		10.22												
4	<b>Bills Payable</b>	38.15					1.07					3.31			
5	<b>Other Liabilities</b>	1544.98	2866.10	1487.88	1010.96	876.22	1637.91	363.33	131.25	76.41	502.83	532.24	215.50	199.28	216.84
	1. Sundry Creditors	104.89	3.77	104.19	6.50	82.85	85.23	63.13	0.30	1.84	54.63	9.07	2.96	1.90	21.92
	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	190.91	308.21	521.11	221.49	195.55	234.14	121.78	18.59	29.43	92.49	89.38	33.87	25.71	22.24
	4. Others	883.09	2011.24	616.43	392.26	250.15	919.75	31.07	75.45	14.38	159.35	264.74	122.68	104.86	122.95
6	<b>Reconciliation A/c</b>			-2.13	9.98	0.00		89.79						1.48	
7	<b>Profit &amp; Loss A/c</b>	143.60	622.41	135.48	91.00	173.36	118.40	5.32	61.16		111.44	133.91	90.51	77.38	58.47
		38877.50	63920.26	6419.99	14503.32	16251.68	15815.35	589.99	3656.43	1991.38	11828.34	14002.79	6687.44	5152.90	5770.35
<b>Assets</b>															
1	<b>LIQUID FUNDS</b>	5506.26	6177.49	2421.49	3351.94	3064.04	3588.48	110.32	584.13	685.45	1998.98	2533.85	1168.95	1189.74	1834.05
	a. Cash Balance	737.22	687.44	16.29	278.37	414.22	222.75	1.96	61.48	98.98	250.54	269.78	168.30	203.34	104.83
	Nepalese Notes & Coins	705.32	643.86	16.29	277.82	413.16	221.46	1.96	61.48	98.98	250.54	269.03	167.94	203.34	104.83
	Foreign Currency	31.90	43.58		0.54	1.06	1.29					0.75	0.36		
	b. Bank Balance	4769.04	5490.04	2405.21	691.95	1036.98	3365.72	108.36	184.79	95.93	541.49	2264.07	1000.65	220.44	294.46
	1. In Nepal Rastra Bank	3537.16	5297.12	71.88	646.89	972.41	625.82	0.47	172.69	95.93	491.34	471.44	263.41	5.53	292.39
	Domestic Currency	3534.11	5283.82	71.88	646.89	972.41	625.82	0.47	172.69	95.93	491.34	471.44	263.41	5.53	292.39
	Foreign Currency	3.06	13.30												
	2. "A"Class Licensed Institution	225.97	63.01	2333.32	43.20	64.56	2016.51	13.91	11.92		50.15	872.78	378.61	213.71	2.05
	Domestic Currency	206.42	59.63	2333.32	43.20	64.50	2012.99	13.91	11.92		50.15	872.78	378.61	213.71	2.05
	Foreign Currency	19.55	3.38			0.06	3.52								
	3. Other Financial Ins.			1.87		720.64	93.98	0.18				901.03	358.63	1.20	0.02
	4. In Foreign Banks	1005.91	129.92				2.75					18.82			
	c. Money at Call			2381.62	1612.85				337.86	490.54	1206.95			765.96	1434.76
	Domestic Currency			2381.62	1607.35				337.86	490.54	1206.95			765.96	1434.76
	Foreign Currency				5.51										
2	<b>INVESTMENT IN SECURITIES</b>	718.82	3743.05	40.00	308.10	150.00	260.05				181.78	275.00			299.59
	a. Govt. Securities	638.82	2946.92	40.00	308.10	150.00	260.05				181.78	275.00			299.59
	b. NRB Bond	80.00	276.40												
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents		519.74												
3	<b>SHARE &amp; OTHER INVESTMENT</b>	1094.99	2872.76	168.67	81.76	56.90	136.66	14.26	2.00		191.19	102.57	17.22	36.29	4.41
	a. Interbank Lending	636.79									150.00				
	b. Non Residents		1959.09												
	c. Others	458.20	913.67	168.67	81.76	56.90	136.66	14.26	2.00		41.19	102.57	17.22	36.29	4.41
4	<b>LOANS &amp; ADVANCES</b>	29734.73	48130.92	2870.49	9895.41	12198.25	10189.93	152.48	2908.30	999.10	8890.42	10641.12	5190.15	3710.10	3383.80
	a. Private Sector	28534.96	46769.56	2870.49	9685.55	12198.25	10008.70	152.48	2908.30	999.10	8863.92	10641.12	5190.15	3710.10	3383.80
	b. Financial Institutions	1199.77	1353.17		209.86		179.69				26.50				
	c. Government Organizations		8.19				1.54								
5	<b>BILL PURCHASED</b>	25.34													
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased	25.34													
	c. Import Bills & Imports														
6	<b>LOANS AGAINST COLLECTED BILLS</b>														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	<b>FIXED ASSETS</b>	501.38	762.73	108.99	184.51	327.36	242.08	3.69	63.46	80.09	227.59	115.03	131.36	44.82	73.76
8	<b>OTHER ASSETS</b>	1291.52	2193.10	810.34	680.38	445.38	927.52	219.48	98.54	222.30	319.14	335.21	179.75	171.92	169.48
	a. Accrued Interest:	202.04	359.60	521.14	221.49	198.25	251.19	123.91	18.59	29.43	92.50	91.84	33.87	25.71	22.24
	Financia	190.91	29.80	521.14	97.46			9.46			25.14			15.64	7.92
	Government Enterpri	8.76	36.42			2.70	3.79					2.15			
	Private Sector	2.37	293.38		124.04	195.55	247.40	114.45	18.59	29.43	67.36	89.69	33.87	10.07	14.

S.N.	BFI Name	Western	Araniko	Deva	Mitri	Tirau	Muktnath	Sewa	Kankai	Mahakali	Ace	Bhagav	Country	Alpine	Kastamandap
<b>Liabilities</b>															
<b>1</b>	<b>CAPITAL FUND</b>	<b>267.83</b>	<b>427.86</b>	<b>1279.14</b>	<b>473.15</b>	<b>431.16</b>	<b>1822.49</b>	<b>584.86</b>	<b>172.90</b>	<b>183.85</b>	<b>1414.68</b>	<b>175.35</b>	<b>428.63</b>	<b>303.38</b>	<b>957.73</b>
	a. Paid-up Capital	156.96	301.66	1004.44	380.29	341.37	1542.72	506.41	150.00	148.82	1202.98	144.00	356.93	227.14	679.90
	b. Calls in Advance		9.52	137.31		49.29						12.66			
	c. Proposed Bonus Share											1.26	30.16	32.94	158.89
	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	36.47	31.15	103.10
	e. Share Premium			0.68	19.39		58.97		0.03					10.28	0.11
	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	2.36	1.17	0.21
	g. Others Reserves Fund		74.86	0.71	2.36		6.34	3.44			18.38	0.54	2.72	0.70	15.52
<b>2</b>	<b>BORROWINGS</b>						200.00		250.00		1425.00		54.00	60.00	162.85
	a. NRB												54.00		
	b. Interbank Borrowing						200.00		250.00		1425.00				162.85
	c. Foreign Banks and Fin. Ins.													60.00	
	d. Other Financial Ins.														
	e. Bonds and Securities														
<b>3</b>	<b>DEPOSITS</b>	2326.67	2156.38	9218.47	2262.59	3693.04	14873.52	5352.84	1318.16	1253.15	7618.62	1632.48	1287.21	1741.20	7517.84
	a. Current	46.83	71.00	212.10	73.86	54.62	225.00	44.79	23.47		156.86	19.65	23.40	101.59	173.88
	Domestic	46.83	71.00	212.06	73.86	54.62	225.00	44.79	23.47		147.31	19.65	23.40	101.59	173.76
	Foreign			0.04							9.55				0.13
	b. Savings	1488.40	1153.08	4738.39	941.61	1897.25	7202.76	2622.77	643.33	963.59	3059.17	639.47	465.00	986.00	3029.67
	Domestic	1488.40	1153.08	4737.03	941.61	1897.25	7202.76	2622.77	643.33	963.59	3059.98	639.47	465.00	986.00	3028.54
	Foreign			1.36							8.19				1.13
	c. Fixed	517.86	618.87	2126.25	993.37	1070.58	4087.09	1199.98	254.28	289.56	3258.58	671.21	504.87	338.65	2349.85
	Domestic	517.86	618.87	2125.18	993.37	1070.58	4087.09	1199.98	254.28	289.56	3258.58	671.21	504.87	338.65	2349.85
	Foreign			1.07											
	d. Call Deposits	273.49	313.43	2130.00	253.72	629.79	3350.19	1484.48	396.78		1131.33	287.60	293.93	312.35	1961.12
	Domestic	273.49	313.43	2130.00	253.72	629.79	3350.19	1484.48	396.78		1131.33	287.60	293.93	312.35	1961.12
	Foreign														
	e. Others	0.09		11.74	0.03	40.79	8.48	0.82	0.31		12.69	14.55		2.61	3.32
	Domestic	0.09		11.74	0.03	40.79	8.48	0.82	0.31		12.69	14.55		2.61	3.32
	Foreign														
<b>4</b>	<b>Bills Payable</b>			0.98											
<b>5</b>	<b>Other Liabilities</b>	43.93	135.08	537.14	100.75	156.78	950.03	269.10	49.29	49.49	833.26	49.19	110.59	118.97	499.40
	1. Sundry Creditors	1.17	37.79	28.07	5.29	18.77	1.49	27.06	0.94	15.23	2.53	2.28	6.06	20.15	39.95
	2. Loan Loss Provision	25.96	27.45	215.87	23.42	35.76	148.68	67.39	15.00	18.51	146.54	15.36	31.17	35.81	97.45
	3. Interest Suspense a/c		20.47	62.06	18.58	19.65	111.50	40.93	6.04	6.14	85.35	12.55	15.26	20.69	42.29
	4. Others	16.81	49.38	231.14	53.46	82.60	688.36	133.72	27.32	9.61	598.85	19.00	58.11	42.32	319.71
<b>6</b>	<b>Reconciliation A/c</b>	0.07		13.97	852.64		-0.01			0.03				26.23	9258.73
<b>7</b>	<b>Profit &amp; Loss A/c</b>	25.12	34.82	160.45	58.48	47.60	249.73	75.98	23.19	9.50	126.25	13.06	21.83	32.74	803.77
		2663.63	2754.14	11210.15	3747.62	4328.58	18095.76	6282.78	1813.55	1496.02	11417.81	1870.08	1902.26	2282.52	19200.32
<b>Assets</b>															
<b>1</b>	<b>LIQUID FUNDS</b>	735.45	420.81	2263.88	508.58	900.09	3220.89	1262.56	586.94	449.77	2938.87	366.88	330.09	420.12	2122.94
	a. Cash Balance	73.83	76.81	413.55	54.12	103.65	403.35	180.93	68.50	31.41	97.40	45.62	52.60	63.61	209.94
	Nepalese Notes & Coins	73.83	76.81	410.46	54.12	103.65	403.35	180.91	68.50	31.41	93.72	45.62	52.60	63.12	198.30
	Foreign Currency			3.09				0.01			3.68			0.49	11.63
	b. Bank Balance	111.88	132.19	467.59	109.52	744.17	967.85	1081.63	75.68	418.37	418.79	321.26	76.05	108.09	1913.01
	1. In Nepal Rastra Bank	3.24	129.02	438.41	9.52	109.28	967.85	278.55	24.05	15.69	383.71	89.61	56.86	13.30	388.28
	Domestic Currency	3.24	129.02	438.28	9.52	109.28	967.85	278.55	24.05	15.69	382.54	89.61	56.86	13.30	381.28
	Foreign Currency			0.13							1.18				7.00
	2. "A"Class Licensed Institution	108.64	1.43	26.51	100.00	461.19		493.64	51.61	175.37	2.44	127.54	19.14	94.79	779.61
	Domestic Currency	108.64	1.43	26.46	100.00	461.19		493.64	51.61	175.37	1.78	127.54	19.14	94.79	772.52
	Foreign Currency			0.06							0.65				7.10
	3. Other Financial Ins.		1.74	2.67		173.70		309.44	0.01	227.31		104.11	0.05		745.12
	4. In Foreign Banks										32.64				
	c. Money at Call	549.73	211.81	1382.75	344.94	52.27	1849.68		442.76		2422.69		201.44	248.42	
	Domestic Currency	549.73	211.81	1370.93	344.94	52.27	1849.68		442.76		2414.39		201.44	248.42	
	Foreign Currency			11.81							8.30				
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>		20.00	66.18		75.00		20.00			383.80		60.00		180.00
	a. Govt. Securities		20.00	66.18		75.00		20.00			383.80		60.00		180.00
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>		57.96	200.22	0.47	12.40	588.07	39.00	1.37	0.54	174.58	7.65	1.43	2.12	21.55
	a. Interbank Lending			20.09			400.00								7.60
	b. Non Residents														
	c. Others		57.96	180.13	0.47	12.40	188.07	39.00	1.37	0.54	174.58	7.65	1.43	2.12	13.95
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	1756.00	2115.94	8222.89	2237.29	3174.25	13429.19	4788.01	1175.07	988.80	7078.13	1408.49	1387.29	1748.58	6423.09
	a. Private Sector	1756.00	2115.94	8042.89	2237.29	3124.25	13429.19	4788.01	1175.07	988.80	6762.40	1408.49	1387.29	1748.58	6182.54
	b. Financial Institutions			180.00		50.00					285.73				240.55
	c. Government Organizations										30.00				
<b>5</b>	<b>BILL PURCHASED</b>														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
<b>7</b>	<b>FIXED ASSETS</b>	64.01	49.68	180.80	20.38	35.22	334.54	34.92	22.88	9.63	94.30	46.39	33.11	13.65	165.92
<b>8</b>	<b>OTHER ASSETS</b>	108.17	89.74	267.64	128.26	128.01	523.08	138.29	26.44	47.27	714.91	40.66	88.54	98.04	283.53
	a. Accrued Interest:	16.71	20.47	81.97	18.58	19.65	111.50	40.93	6.04	6.14	105.21	12.55	16.16	21.13	53.58
	Financia					4.19	1.83	9.70	18.22		55.20		3.76	10.73	24.59
	Government Enterpri			0.31	0.00						2.89		0.29	0.03	1.30
	Private Sector	16.71	20.47	81.66	14.39	17.81	101.80	22.71	6.04	6.14	47.12	12.55	12.11	10.37	27.69
	b. Staff Loans / Adv.	52.25	9.89	25.43	20.53	12.33	28.47	17.75		9.88	95.43	16.05	17.91		

S.N.	BFI Name	Garima	OmDB	FewaDB	Kabelli	Kamana	Corporate	Purnima	Jyoti	Hamro	Kahre	Shine	Pacific	Kanchan
<b>Liabilities</b>														
1	<b>CAPITAL FUND</b>	1539.86	1627.36	1483.97	108.81	945.63	-13.93	400.91	1249.38	170.29	78.06	1297.92	154.59	281.86
	a. Paid-up Capital	1080.51	1360.28	1199.97	70.18	661.60	200.00	352.39	1101.94	152.92	60.89	1102.89	132.99	247.50
	b. Calls in Advance				0.25									
	c. Proposed Bonus Share				14.77	142.77					11.57			
	d. General Reserves	134.76	257.42	241.47	12.65	139.91	15.05	36.97	117.27	16.18	5.35	174.07	21.19	32.72
	e. Share Premium	25.56			4.65			11.29	1.41					
	f. Retained Earning	290.52	9.06	32.83	5.46	0.03	-242.75	0.05	8.97	0.10	0.15	10.84	0.03	1.28
	g. Others Reserves Fund	8.50	0.60	9.70	0.85	1.32	13.77	0.21	19.79	1.10	0.10	10.12	0.38	0.36
2	<b>BORROWINGS</b>			100.00					300.00					
	a. NRB								300.00					
	b. Interbank Borrowing			100.00										
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	<b>DEPOSITS</b>	12699.49	12497.13	11744.44	607.65	6254.61	83.51	2366.26	8627.17	1065.82	801.37	9220.78	888.66	2336.71
	a. Current	298.19	128.52	98.06	26.21	59.38		75.84	264.83	29.08	5.56	170.52	5.62	34.18
	Domestic	298.19	128.52	98.06	26.21	59.38		75.84	264.80		5.56	170.52	5.62	34.18
	Foreign								0.02	29.08				
	b. Savings	6184.85	5087.32	4387.73	404.72	2972.41	67.06	1643.02	3788.12	561.16	460.95	6237.12	476.54	1366.86
	Domestic	6184.85	5087.32	4387.73	404.72	2972.41	67.06	1643.02	3787.53		460.95	6237.12	476.54	1366.86
	Foreign									0.59	561.16			
	c. Fixed	3636.76	5592.24	4587.49	117.22	1982.50	0.39	517.02	2226.14	205.56	171.26	1577.80	150.60	406.39
	Domestic	3636.76	5592.24	4587.49	117.22	1982.50	0.39	517.02	2226.14	205.56	171.26	1577.80	150.60	406.39
	Foreign													
	d. Call Deposits	2531.01	1687.63	2671.16	59.50	1240.33	10.69	129.52	2333.49	270.01	163.59	1233.46	255.66	529.27
	Domestic	2531.01	1687.63	2671.16	59.50	1240.33	10.69	129.52	2333.49	270.01	163.59	1233.46	255.66	529.27
	Foreign													
	e. Others	48.68	1.41				5.38	0.85	14.59			1.89	0.25	
	Domestic	48.68	1.41				5.38	0.85	14.59			1.89	0.25	
	Foreign													
4	<b>Bills Payable</b>	4.54	0.45	1.19										
5	<b>Other Liabilities</b>	661.11	626.34	579.36	46.13	341.61	583.85	96.58	683.54	48.68	21.02	417.21	39.44	148.03
	1. Sundry Creditors	34.39	2.10	19.65	17.35	2.98	17.45	2.78	22.14	8.59	0.74	104.44	18.28	58.23
	2. Loan Loss Provision	165.58	198.54	157.59	11.75	117.15	197.05	22.93	146.88	14.13	11.90	99.64	10.59	46.42
	3. Interest Suspense a/c	87.31	138.61	100.65	4.50	65.53	149.26	7.43	104.51	6.03	2.95	82.90	5.50	20.51
	4. Others	373.83	287.09	301.47	12.53	155.95	220.09	63.45	410.01	19.93	5.43	130.24	5.07	22.88
6	<b>Reconciliation A/c</b>	2332.59				0.02								
7	<b>Profit &amp; Loss A/c</b>	153.87	191.60	181.55	11.70	107.77	1.72	48.09	127.48	21.07	9.15	145.25	26.47	29.35
		17391.46	14942.88	14090.51	774.29	7649.65	655.15	2911.84	10987.57	1305.86	909.59	11081.16	1109.17	2795.96
<b>Assets</b>														
1	<b>LIQUID FUNDS</b>	2308.66	2330.22	2302.47	113.57	1183.83	9.36	810.71	1522.10	216.83	295.53	2411.85	140.62	481.23
	a. Cash Balance	345.05	276.36	315.63	16.00	152.43	1.57	28.40	134.67	32.24	28.21	304.11	19.44	52.25
	Nepalese Notes & Coins	345.05	276.36	315.63	16.00	152.43	1.57	28.40	134.67	32.24	28.21	304.11	19.44	52.25
	Foreign Currency		0.92						0.71		0.00			
	b. Bank Balance	882.01	2053.86	701.19	30.20	1031.39	7.79	782.31	528.14	53.81	267.33	512.97	51.88	129.14
	1. In Nepal Rastra Bank	882.01	643.85	701.19	6.32	393.77	0.17	123.49	470.06	1.31	49.67	504.58	44.87	24.14
	Domestic Currency	882.01	643.85	701.19	6.32	393.77	0.17	123.49	469.90	1.31	49.67	504.58	44.87	24.14
	Foreign Currency								0.16					
	2. "A"Class Licensed Institution		830.84		23.88	308.19	5.15	116.49	58.08	52.50	88.94	7.53	6.95	105.00
	Domestic Currency		830.84		23.88	308.19	5.15	116.49	58.03	52.50	88.94	7.53	6.95	105.00
	Foreign Currency								0.04					
	3. Other Financial Ins.		579.17			329.44	2.47	542.33			128.72	0.86	0.06	
	4. In Foreign Banks													
	c. Money at Call	1081.60		1285.65	67.37				859.29	130.78		1594.77	69.30	299.83
	Domestic Currency	1081.60		1285.65	67.37				858.83	130.78		1594.77	69.30	299.83
	Foreign Currency								0.47					
2	<b>INVESTMENT IN SECURITIES</b>	129.80	407.23	175.00		69.84			327.20			10.00		
	a. Govt.Securities	129.80	397.23	175.00		19.84			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	<b>SHARE &amp; OTHER INVESTMENT</b>	25.68	123.54	50.89		2.84		17.39	198.58	19.57	0.10	29.67		19.11
	a. Interbank Lending													
	b. Non Residents	3.73												
	c. Others	21.95	123.54	50.89		2.84		17.39	198.58	19.57	0.10	29.67		19.11
4	<b>LOANS &amp; ADVANCES</b>	11969.68	11583.97	11116.98	620.08	6191.23	219.41	2023.19	8236.66	1003.40	581.05	8203.68	941.34	2115.25
	a. Private Sector	11969.68	11539.79	11116.98	620.08	6191.23	219.41	2023.19	8236.66	1003.40	581.05	8203.68	936.34	2115.25
	b. Financial Institutions		40.11										5.00	
	c. Government Organizations		4.07											
5	<b>BILL PURCHASED</b>													
	a. Domestic Bills Purchased													
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
6	<b>LOANS AGAINST COLLECTED BILLS</b>													
	a. Against Domestic Bills													
	b. Against Foreign Bills													
7	<b>FIXED ASSETS</b>	152.11	125.03	108.58	13.46	75.99	2.81	15.93	171.92	24.74	7.83	149.96	13.46	70.46
8	<b>OTHER ASSETS</b>	472.95	372.90	333.16	27.19	125.92	215.42	42.03	526.51	40.43	25.08	276.00	13.74	107.54
	a. Accrued Interest:	87.31	141.53	102.42	4.49	65.53	149.26	7.43	114.77	6.03	2.95	82.90	5.50	20.51
	Financia		0.01			8.18	121.44	2.33						
	Government Enterpri		2.87	1.77					4.57					
	Private Sector	87.31	138.65	100.65	4.49	57.35	27.82	5.10	110.20	6.03	2.95	82.90	5.50	20.51
	b. Staff Loans / Adv.	78.40	45.03	44.64	10.15	1.29	0.37	6.35	29.53	6.76	13.61	34.84	2.86	24.68
	c. Sundry Debtors	111.68	6.75	95.37	5.82	17.71	3.23	8.83	58.87	15.61		4.77		55.96
	d. Cash In Transit													
	e. Others	195.56	179.59	90.74	6.73	41.39	62.56	19.41	323.34	12.03	8.53	153.50	5.38	6.40
9	<b>Expenses not Written off</b>									0.89				0.02
10	<b>Non Banking Assets</b>						208.14		4.57					
11	<b>Reconciliation Account</b>	2332.59						2.60	0.03					2.35
12	<b>Profit &amp; Loss A/c</b>			3.43										
	<b>TOTAL ASSETS</b>	17391.46	14942.88	14090.51	774.29	7649.65	655.15	2911.84	10987.57	1305.86	909.59	11081.16	1109.17	2795.96

S.N.	BFI Name	Innovative	Vibor	Raptveri	Tourism	Mission	Mt. Makalu	Sindhur	Sahara	N.Community	Cosmos	Manaslu	Kailash	Salpa
<b>Liabilities</b>														
1	<b>CAPITAL FUND</b>	387.81	1812.57	177.12	1399.70	262.30	74.00	294.94	89.83	243.86	123.37	342.35	2448.37	30.85
	a. Paid-up Capital	353.68	1815.00	143.77	919.77	194.93	65.00	262.19	67.26	209.50	100.63	241.77	1975.42	14.00
	b. Calls in Advance				139.40								3.87	14.12
	c. Proposed Bonus Share				171.08		4.16			10.79	11.87	66.56		
	d. General Reserves	31.00	256.19	5.46	130.60	20.73	2.77	13.89	18.69	7.16	6.70	17.42	418.76	1.59
	e. Share Premium					5.33	1.94	18.58	3.75	15.39	3.97	15.37		
	f. Retained Earning	0.62	-268.13	26.92	3.64	40.93	0.13	0.29		0.10	0.20	0.44	43.15	0.84
	g. Others Reserves Fund	2.51	9.50	0.98	35.20	0.39			0.13	0.91		0.78	7.18	0.30
2	<b>BORROWINGS</b>		499.00		490.00								520.00	
	a. NRB		399.00											
	b. Interbank Borrowing		100.00		490.00								520.00	
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	<b>DEPOSITS</b>	2542.06	14922.90	1022.07	10356.10	2583.62	165.33	1427.89	481.06	1809.93	604.14	2123.43	15864.54	251.89
	a. Current	55.42	278.13	3.42	474.09	27.88	0.07				14.14	13.19	6.77	11.94
	Domestic	55.42	278.13	3.42	438.89	27.88	0.07				14.14	13.19	6.77	11.94
	Foreign				35.19									0.01
	b. Savings	1623.75	4892.77	452.66	3230.69	1487.77	146.94	874.44	374.40	784.65	440.50	1242.12	5332.86	210.48
	Domestic	1623.75	4892.69	452.66	3216.04	1487.77	146.94	874.44	374.40	784.65	440.50	1242.12	5332.86	210.48
	Foreign		0.09		14.65									
	c. Fixed	524.60	6414.15	532.32	3223.56	366.12	12.61	192.62	41.65	311.36	86.41	360.56	6020.47	32.43
	Domestic	524.60	6414.15	532.32	3223.56	366.12	12.61	192.62	41.65	311.36	86.41	360.56	6020.47	32.43
	Foreign													
	d. Call Deposits	338.29	3317.99	33.67	3294.05	701.84	5.71		50.82	700.61	69.86	508.81	4378.34	2.81
	Domestic	338.29	3317.99	33.67	3074.77	701.84	5.71		50.82	700.61	69.86	508.81	4378.34	2.81
	Foreign				219.28									
	e. Others		19.85		133.71			360.83	0.05	0.13	0.60		4.10	0.46
	Domestic		19.85		133.71			360.83	0.05	0.13	0.60		4.10	0.46
	Foreign													
4	<b>Bills Payable</b>	0.48	3.18		1.93									
5	<b>Other Liabilities</b>	121.74	1627.05	66.94	832.69	119.10	9.89	54.73	32.07	85.99	28.19	44.55	758.06	6.97
	1. Sundry Creditors	1.94	43.28	24.15	22.92		1.55	4.07	1.75		0.48	1.11	52.32	0.06
	2. Loan Loss Provision	29.73	298.14	13.17	169.72	25.02	1.92	26.26	16.30	19.85	6.48	19.38	250.67	3.78
	3. Interest Suspense a/c	15.18	247.20	21.85	113.67	12.41	4.49	8.73	5.18	7.95	2.41	5.72	110.25	1.11
	4. Others	74.88	1038.44	7.78	526.38	81.66	1.93	15.67	8.84	58.20	18.81	18.34	344.83	2.03
6	<b>Reconciliation A/c</b>			64.89			0.01							
7	<b>Profit &amp; Loss A/c</b>	37.71	38.73	6.95	124.39	36.66	1.77	24.17		17.98	12.80	51.92	264.61	4.65
		3089.79	18903.44	1337.98	13204.80	3001.67	251.01	1801.72	602.96	2157.77	768.50	2562.26	19855.59	294.36
<b>Assets</b>														
1	<b>LIQUID FUNDS</b>	665.53	3311.54	325.32	2566.48	616.46	91.77	288.26	199.30	541.32	101.00	494.21	3602.45	74.31
	a. Cash Balance	66.11	312.47	18.28	368.56	71.00	9.43	40.15	25.63	54.48	23.68	87.19	535.02	12.67
	Nepalese Notes & Coins	66.11	312.12	18.28	316.70	71.00	9.43	40.14	25.63	54.48	23.68	87.19	532.13	12.67
	Foreign Currency		0.35		51.86			0.01					2.88	
	b. Bank Balance	210.54	2999.07	48.39	499.15	137.77	9.30	22.92	173.68	108.59	77.32	155.29	750.79	14.89
	1. In Nepal Rastra Bank	126.72	715.06	48.07	470.90	127.77		7.22		9.32	26.80	22.29	731.61	14.89
	Domestic Currency	126.72	715.06	48.07	457.70	127.77		7.22		9.32	26.80	22.29	731.61	14.89
	Foreign Currency				13.21									
	2. "A"Class Licensed Institution	82.46	1338.50	0.32		10.00	9.28	15.70	173.68	99.27	30.10	133.00	19.18	
	Domestic Currency	82.46	1330.99	0.32		10.00	9.28	15.70	173.68	99.27	30.10	133.00	19.18	
	Foreign Currency		7.52											
	3. Other Financial Ins.	1.36	945.51				0.02				20.41			
	4. In Foreign Banks				28.25									
	c. Money at Call	388.87		258.66	1698.77	407.68	73.04	225.19		378.26		251.72	2316.64	46.75
	Domestic Currency	388.87		258.66	1683.15	407.68	73.04	225.19		378.26		251.72	2315.19	46.75
	Foreign Currency				15.62								1.45	
2	<b>INVESTMENT IN SECURITIES</b>	1.00	443.45		199.19			10.00					255.71	
	a. Govt.Securities		443.45		199.19			10.00					255.71	
	b. NRB Bond													
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.	1.00												
	e. Non Residents													
3	<b>SHARE &amp; OTHER INVESTMENT</b>		214.92		97.73	0.21		12.72			20.40	3.63	645.16	
	a. Interbank Lending				80.00								350.00	
	b. Non Residents													
	c. Others		214.92		17.73	0.21		12.72			20.40	3.63	295.16	
4	<b>LOANS &amp; ADVANCES</b>	2358.24	13194.13	854.35	9567.59	2300.44	148.80	1374.33	378.92	1490.25	608.83	1944.61	14818.97	209.24
	a. Private Sector	2358.24	12592.00	854.35	9331.34	2300.44	148.80	1374.33	378.92	1490.25	608.83	1944.61	14388.97	209.24
	b. Financial Institutions		601.89		236.25								430.00	
	c. Government Organizations		0.25											
5	<b>BILL PURCHASED</b>													
	a. Domestic Bills Purchased													
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
6	<b>LOANS AGAINST COLLECTED BILLS</b>													
	a. Against Domestic Bills													
	b. Against Foreign Bills													
7	<b>FIXED ASSETS</b>	15.58	336.14	17.21	176.11	24.63	2.98	44.68	7.21	52.88	9.80	29.59	150.64	5.50
8	<b>OTHER ASSETS</b>	47.12	1368.31	76.48	554.56	59.79	7.46	71.23	14.97	70.22	28.01	90.21	381.35	4.91
	a. Accrued Interest:	15.18	251.25	21.85	126.78	12.41	4.49	8.73	5.22	7.95	2.41	5.72	126.43	1.11
	Financia	6.89	164.72		45.91	3.03			0.71	4.51			39.28	0.23
	Government Enterpri		4.12		1.76								2.93	
	Private Sector	8.29	82.41	21.85	79.11	9.39	4.49	8.73	4.51	3.44	2.41	5.72	84.22	0.87
	b. Staff Loans / Adv.	0.57	62.37	15.75	55.00	8.55	0.69	4.04	0.51	21.94	3.71	11.11	31.32	2.68
	c. Sundry Debtors	1.69	733.38	0.33	63.45	3.44	0.35	0.02	7.14		8.72		64.38	0.35
	d. Cash In Transit				0.00									
	e. Others	29.68	321.31	38.55	309.33	35.39	1.93	58.45	2.11	40.33	13.16	73.38	159.23	0.78
9	<b>Expenses not Written off</b>	1.42			2.66			0.50		1.36	0.46			0.41
10	<b>Non Banking Assets</b>		34.94		40.48								1.30	
11	<b>Reconciliation Account</b>	0.91		64.61										
12	<b>Profit &amp; Loss A/c</b>					0.15			2.55	1.73				
	<b>TOTAL ASSETS</b>	3089.79	18903.44	1337.98	13204.80	3001.67	251.01	1801.72	602.96	2157.77	768.50	2562.26	19855.59	294.36

S.N.	BFI Name	Sepakoshi	Sajha	Green	Reliable	NFL	NSMFL	Gurkhas	Union	PFCL	Goodwill	SIFCL	Lumbini	Lalitpur	United FC
<b>Liabilities</b>															
1	<b>CAPITAL FUND</b>	115.25	71.20	89.91	1163.64	-44.86	-9.66	764.64	128.55	520.66	552.56	508.50	768.61	-84.51	837.54
	a. Paid-up Capital	100.00	100.00	100.00	788.58	135.80	233.33	578.66	176.59	349.03	453.75	345.45	556.88	187.95	670.88
	b. Calls in Advance							0.82						4.53	
	c. Proposed Bonus Share				221.89										
	d. General Reserves	3.05			149.20	40.00	196.14	346.95	33.96	113.12	82.46	106.47	163.62	94.66	128.81
	e. Share Premium						2.48	8.26				0.99			1.49
	f. Retained Earning	12.20	-28.80	-10.09	3.07	-280.40	-463.86	-199.59	-125.65	6.26	14.33	0.43	2.54	-371.64	34.60
	g. Others Reserves Fund				0.89	59.73	22.25	29.54	43.65	52.24	2.03	55.16	45.59		1.77
2	<b>BORROWINGS</b>				670.00						670.00				250.00
	a. NRB														
	b. Interbank Borrowing				670.00						670.00				250.00
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	<b>DEPOSITS</b>	806.52	477.11	260.22	8527.45	81.71	481.20	3265.94	741.16	2752.93	3897.18	3248.80	2043.61	181.37	5267.79
	a. Current	22.55	14.23	2.17	83.68				10.41						
	Domestic	22.55	14.23	2.17	83.68				10.41						
	Foreign														
	b. Savings	339.93	238.34	48.39	2125.82	77.67	31.95	2267.97	227.59	1334.73	1727.80	1142.79	864.04	143.37	2666.61
	Domestic	339.93	238.34	48.39	2125.82	77.67	31.95	2267.97	227.59	1334.73	1727.80	1142.79	864.04	143.37	2666.61
	Foreign														
	c. Fixed	187.54	56.39	86.43	4449.92	2.96		997.97	423.98	1418.21	2159.85	2106.00	1178.61	31.14	2601.17
	Domestic	187.54	56.39	86.43	4449.92	2.96		997.97	423.98	1418.21	2159.85	2106.00	149.64	31.14	2601.17
	Foreign												1028.97		
	d. Call Deposits	256.49	168.15	122.68	1847.89		203.71		43.96						
	Domestic	256.49	168.15	122.68	1847.89		203.71		43.96						
	Foreign														
	e. Others			0.55	20.14	1.08	245.53		35.22		9.54		0.96	6.86	
	Domestic			0.55	20.14	1.08	245.53		35.22		9.54		0.96	6.86	
	Foreign														
4	<b>Bills Payable</b>				1.14				0.05						
5	<b>Other Liabilities</b>	49.35	28.52	13.72	819.22	555.06	5144.35	724.81	175.18	707.71	339.40	191.34	367.57	641.03	249.86
	1. Sundry Creditors	25.34	3.32	1.34	129.22	81.40	92.03	10.95		15.70	68.52	16.01	19.43	0.23	36.20
	2. Loan Loss Provision	12.71	14.19	6.11	207.77	171.35	2320.84	75.39	125.03	270.61	121.22	37.45	198.79	360.06	68.11
	3. Interest Suspense a/c	3.03	7.11	2.76	113.00	111.92	2566.58	64.61	26.99	105.61	25.25	32.19	101.24	243.72	50.90
	4. Others	8.27	3.90	3.52	369.23	190.39	164.91	573.86	23.16	315.79	124.42	105.70	48.11	37.02	94.65
6	<b>Reconciliation A/c</b>			0.00	0.03		0.05			0.01					0.03
7	<b>Profit &amp; Loss A/c</b>	14.87	9.93	3.75	51.35	31.54	66.99	95.82		7.82	29.24	24.44	31.92	133.91	50.22
		985.99	586.76	367.61	11232.83	623.45	5682.94	4851.22	1044.94	3989.14	5488.39	3973.08	3211.71	871.83	6655.41
<b>Assets</b>															
1	<b>LIQUID FUNDS</b>	194.84	141.28	44.27	3030.70	3.89	58.60	766.08	241.39	1497.09	1424.71	620.96	412.22	133.04	1303.18
	a. Cash Balance	28.92	16.38	10.42	196.98	0.85	2.18	130.23	6.67	29.47	105.25	40.85	4.24	2.88	70.71
	Nepalese Notes & Coins	28.92	16.38	10.42	187.89	0.85	2.18	130.23	6.67	29.47	105.25	40.85	4.24	2.88	70.71
	Foreign Currency				9.09										
	b. Bank Balance	44.93	28.13	33.85	419.44	3.03	21.03	106.10	124.54	1467.61	1319.45	580.11	50.54	130.16	1232.47
	1. In Nepal Rastra Bank	44.90	28.13	2.18	416.68	0.99	0.53	106.10	105.29	161.56	143.29	71.44	49.74	8.72	200.64
	Domestic Currency	44.90	28.13	2.18	416.68	0.99	0.53	106.10	105.29	161.56	143.29	71.44	49.74	8.72	200.64
	Foreign Currency														
	2. "A"Class Licensed Institution	0.03		31.52	2.76	1.96	3.78		18.53	304.23	1176.16	372.45	0.80	121.44	766.42
	Domestic Currency	0.03		31.52	2.76	1.96	3.78		18.53	304.23	1176.16	372.45	0.80	121.44	766.42
	Foreign Currency														
	3. Other Financial Ins.			0.16		0.08	16.72		0.72	1001.83		136.23		265.41	
	4. In Foreign Banks														
	c. Money at Call	120.99	96.77		2414.28		35.39	529.76	110.18				357.43		
	Domestic Currency	120.99	96.77		2414.28		35.39	529.76	110.18				357.43		
	Foreign Currency														
2	<b>INVESTMENT IN SECURITIES</b>				300.00		10.01	27.00	16.50		122.27	95.00	140.00		180.00
	a. Govt. Securities				300.00		10.01	27.00			122.27	95.00	140.00		180.00
	b. NRB Bond								16.50						
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	<b>SHARE &amp; OTHER INVESTMENT</b>		1.59		164.06	9.00	72.55	210.82	2.57	3.80	214.99	3.40	150.51	14.12	141.52
	a. Interbank Lending										20.00				
	b. Non Residents														
	c. Others		1.59		164.06	9.00	72.55	210.82	2.57	3.80	194.99	3.40	150.51	14.12	141.52
4	<b>LOANS &amp; ADVANCES</b>	748.41	373.67	302.67	7217.31	171.59	2353.69	3108.83	659.28	2076.83	3361.62	2964.10	2278.15	426.78	4805.59
	a. Private Sector	410.43	373.67	302.67	7023.96	171.59	2353.69	3108.83	659.28	2076.83	3361.62	2918.60	2278.15	426.78	4805.59
	b. Financial Institutions	337.98			193.35							45.50			
	c. Government Organizations														
5	<b>BILL PURCHASED</b>														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	<b>LOANS AGAINST COLLECTED BILLS</b>														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	<b>FIXED ASSETS</b>	15.25	13.37	11.36	141.61	8.49	68.45	115.11	23.50	35.35	243.22	141.86	11.04	3.05	47.02
8	<b>OTHER ASSETS</b>	27.37	55.32	9.07	378.32	337.15	3103.54	416.51	99.40	365.97	115.68	146.75	219.79	286.26	177.57
	a. Accrued Interest:	3.03	7.11	2.76	113.02	111.92	2561.93	64.61	27.32	105.61	25.25	33.08	103.43	243.72	55.02
	Financia	1.32			30.06	45.28			19.71			5.30		11.38	
	Government Enterpri				0.06				0.02			0.89	2.19		1.78
	Private Sector	1.71	7.11	2.76	82.90	66.64	2561.93	64.61	7.59	105.61	25.25	26.89	101.24	232.34	53.25
	b. Staff Loans / Adv.	5.08	7.22	0.19	37.15			9.44	10.09	4.44	4.28	14.38	0.80	27.18	51.71
	c. Sundry Debtors	0.35	35.63		12.01	137.57	430.61	7.61	9.64	4.64		26.49	0.00	46.66	
	d. Cash In Transit								0.10						
	e. Others	18.90	5.37	6.12	216.15	87.66	111.00	334.85	52.35	251.18	86.14	72.80	115.56	15.36	24.18
9	<b>Expenses not Written off</b>		1.52	0.24	0.42			0.90	0.02		5.91				
10	<b>Non Banking Assets</b>				0.40	92.94	16.10	204.93		10.10		1.00		8.58	0.54
11	<b>Reconciliation Account</b>														

S.N.	BFI Name	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFL	Crystal	Guheshwor	ICFC
<b>Liabilities</b>															
1	<b>CAPITAL FUND</b>	123.71	210.61	446.22	685.33	367.20	69.45	48.86	247.02	353.13	-112.98	-794.35	-82.45	574.16	963.05
	a. Paid-up Capital	132.23	210.00	341.86	557.42	302.28	150.00	41.47	474.41	302.40	181.98	935.07	70.00	440.61	801.78
	b. Calls in Advance	87.97					73.36				1.37		24.49		
	c. Proposed Bonus Share														
	d. General Reserves	39.97	4.43	95.32	125.84	62.60	8.29	5.59	80.63	40.78	47.65	193.49	46.44	72.78	123.55
	e. Share Premium	0.23	6.80			0.12			0.52		1.36	2.61		4.02	25.79
	f. Retained Earning	-145.22	-12.64	9.04	1.01	0.61	-186.58	1.12	-435.75	6.98	-345.34	-1925.52	-384.68	1.97	9.67
	g. Others Reserves Fund	8.54	2.03		1.06	1.59	24.39	0.67	127.21	2.97			161.30	54.78	2.25
2	<b>BORROWINGS</b>								100.00	450.00		29.74			1780.00
	a. NRB														
	b. Interbank Borrowing								100.00	450.00		29.74			1780.00
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	<b>DEPOSITS</b>	23.79	502.71	1401.87	3247.22	1785.72	21.25	148.94	1805.68	2587.48	117.73	846.12	279.00	2060.80	5849.43
	a. Current														
	Domestic														
	Foreign														
	b. Savings	19.19	253.12	509.66	1437.39	862.25	16.56	58.07	938.22	1863.52	65.38	22.71	128.58	588.24	2411.30
	Domestic	19.19	253.12	509.66	1437.39	862.25	16.56	58.07	938.22	1863.52	65.38	22.71	128.58	588.24	2411.30
	Foreign														
	c. Fixed	4.59	249.59	890.28	1809.83	923.47	3.67	90.88	864.20	723.88	52.35			1054.40	2195.19
	Domestic	4.59	249.59	890.28	1809.83	923.47	3.67	90.88	864.20	723.88	52.35			1054.40	2195.19
	Foreign														
	d. Call Deposits														1240.58
	Domestic														1240.58
	Foreign														
	e. Others			1.93			1.02		3.26	0.08		823.41	150.42	418.16	2.36
	Domestic			1.93			1.02		3.26	0.08		823.41	150.42	418.16	2.36
	Foreign														
4	<b>Bills Payable</b>														0.89
5	<b>Other Liabilities</b>	405.23	37.51	215.79	325.78	142.46	174.54	26.20	644.95	178.32	598.02	3625.88	889.79	108.82	508.63
	1. Sundry Creditors	7.08	0.42	5.77	80.21	10.29	8.37	1.60	35.77	25.19	12.62	54.71	4.25	13.71	31.02
	2. Loan Loss Provision	177.88	13.22	88.12	85.06	37.88	53.82	9.33	323.80	42.96	249.38	1707.64	354.78	27.75	94.32
	3. Interest Suspense a/c	166.62	6.97	56.71	99.07	29.29	31.23	6.28	167.31	19.09	268.03	1809.82	420.15	17.85	16.24
	4. Others	53.65	16.91	65.20	61.44	64.99	81.11	8.99	118.07	91.08	67.99	53.72	110.60	49.50	367.06
6	<b>Reconciliation A/c</b>	-0.47					1.11					0.00			
7	<b>Profit &amp; Loss A/c</b>		11.79	89.77	42.35	19.09		6.68	174.93	99.94	20.16	28.85	55.84	50.61	115.36
		552.26	762.64	2153.66	4300.67	2314.47	266.35	230.68	2972.58	3668.87	622.93	3736.24	1142.19	2794.39	9217.37
<b>Assets</b>															
1	<b>LIQUID FUNDS</b>	160.98	148.09	635.02	567.65	425.38	74.13	20.93	511.98	808.00	29.61	88.25	116.15	303.32	2969.47
	a. Cash Balance	2.39	30.69	2.41	34.47	21.31	0.86	2.23	42.73	59.44	1.80	1.05	0.22	19.06	194.31
	Nepalese Notes & Coins	2.39	30.69	2.41	34.47	21.31	0.86	2.23	42.73	59.44	1.80	1.05	0.22	19.02	194.31
	Foreign Currency													0.04	
	b. Bank Balance	158.59	117.40	33.91	76.35	113.20	73.27	3.58	469.25	112.19	27.81	87.20	115.93	48.39	2775.16
	1. In Nepal Rastra Bank	1.75	18.51	32.67	76.35	111.13	2.97		53.35	112.13	0.08	4.24	1.28	48.04	245.71
	Domestic Currency	1.75	18.51	32.67	76.35	111.13	2.97		53.35	112.13	0.08	4.24	1.28	48.04	245.71
	Foreign Currency														
	2. "A"Class Licensed Institution	0.84	26.87	1.24		2.07	4.43	3.58	311.15	0.06	13.13	58.20	110.36	0.34	2087.97
	Domestic Currency	0.84	26.87	1.24		2.07	4.43	3.58	311.15	0.06	13.13	58.20	110.36	0.34	2087.97
	Foreign Currency														
	3. Other Financial Ins.	156.01	72.02				65.87		104.75		14.60	24.76	4.29	0.01	441.47
	4. In Foreign Banks														
	c. Money at Call			598.70	456.82	290.87		15.12		636.38				235.87	
	Domestic Currency			598.70	456.82	290.87		15.12		636.38				235.87	
	Foreign Currency														
2	<b>INVESTMENT IN SECURITIES</b>		5.00		128.00				250.00					65.00	161.16
	a. Govt. Securities		5.00		128.00				250.00					65.00	161.16
	b. NRB Bond				128.00										
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	<b>SHARE &amp; OTHER INVESTMENT</b>	0.20	2.92	5.78	38.75	23.34	0.10	0.19	7.18	66.67	0.35	0.03	3.23	229.14	217.86
	a. Interbank Lending														
	b. Non Residents									66.67					
	c. Others	0.20	2.92	5.78	38.75	23.34	0.10	0.19	7.18		0.35	0.03	3.23	229.14	217.86
4	<b>LOANS &amp; ADVANCES</b>	178.38	575.61	1424.33	3159.93	1681.61	54.78	172.38	1667.72	2545.38	245.38	1700.60	361.51	1954.37	5303.04
	a. Private Sector	178.38	525.61	1424.33	3079.64	1681.61	54.78	172.38	1667.72	2545.38	245.38	1700.60	361.51	1933.68	5303.04
	b. Financial Institutions		50.00		80.29									20.69	
	c. Government Organizations														
5	<b>BILL PURCHASED</b>														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	<b>LOANS AGAINST COLLECTED BILLS</b>														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	<b>FIXED ASSETS</b>	1.76	7.13	6.08	150.51	45.00	3.02	7.02	96.33	40.88	15.54	86.51	201.07	60.01	150.48
8	<b>OTHER ASSETS</b>	185.82	23.89	79.99	255.84	138.46	66.75	29.25	407.33	206.88	276.78	1860.85	458.91	180.60	395.61
	a. Accrued Interest:	166.62	7.00	56.71	99.07	29.29	31.23	6.28	167.31	19.09	268.03	1809.82	420.15	18.28	59.27
	Financial											1809.82		2.91	6.79
	Government Enterprise													0.43	1.62
	Private Sector	166.62	7.00	56.71	99.07	29.29	31.23	6.28	167.31	19.09	268.03		420.15	14.94	50.86
	b. Staff Loans / Adv.	3.05	1.19			15.92	0.09	2.75	6.47	6.91	4.26	0.15		25.95	87.19
	c. Sundry Debtors	16.06	3.29	3.28	46.93	51.65	3.73	1.06	77.15	60.84		4.27	0.18	8.13	18.35
	d. Cash In Transit														
	e. Others	0.09	12.41	20.01	109.84	41.60	31.70	19.16	156.40	120.03	4.50	46.61	38.58	128.23	230.80
9	<b>Expenses not Written off</b>							0.24							
10	<b>Non Banking Assets</b>	16.56		2.46		0.68	65.54	0.66	32.03	1.07	55.27		1.31		19.76
11	<b>Reconciliation Account</b>	0.95					1.20								
12	<b>Profit &amp; Loss A/c</b>	7.61					0.83								1.95
	<b>TOTAL ASSETS</b>	552.26	762.64	2153.66	4300										

S.N.	BFI Name	Sagarmatha	Kuber	Seti	hama	Namaste	Unique	Manushree	Jeebs	Reliance	Bhaktapur
<b>Liabilities</b>											
<b>1</b>	<b>CAPITAL FUND</b>	<b>582.10</b>	<b>-157.54</b>	<b>150.79</b>	<b>289.47</b>	<b>54.90</b>	<b>315.50</b>	<b>467.10</b>	<b>331.47</b>	<b>576.21</b>	<b>224.15</b>
	a. Paid-up Capital	369.30	150.00	133.64	247.52	46.50	276.79	438.93	288.96	445.71	211.00
	b. Calls in Advance		25.23								
	c. Proposed Bonus Share										7.39
	d. General Reserves	55.01	4.49	10.78	26.26	7.60	38.06	27.08	29.42	45.97	5.66
	e. Share Premium		0.62								
	f. Retained Earning	149.26	-337.88	6.37	0.52	0.01	0.64	0.25	2.49	81.69	0.11
	g. Others Reserves Fund	8.53			15.17	0.79		0.83	10.60	2.84	
<b>2</b>	<b>BORROWINGS</b>	<b>400.00</b>						<b>1397.90</b>	<b>150.00</b>		<b>6.50</b>
	a. NRB							37.90			6.50
	b. Interbank Borrowing	400.00						1360.00	150.00		
	c. Foreign Banks and Fin. Ins.										
	d. Other Financial Ins.										
	e. Bonds and Securities										
<b>3</b>	<b>DEPOSITS</b>	<b>2920.75</b>	<b>203.31</b>	<b>285.16</b>	<b>137.53</b>	<b>345.46</b>	<b>547.68</b>	<b>2842.97</b>	<b>1098.87</b>	<b>2570.99</b>	<b>454.36</b>
	a. Current									0.64	
	Domestic									0.64	
	Foreign										
	b. Savings	1237.63	19.03	177.96	89.18	261.69	221.93	320.42	226.32	732.81	189.29
	Domestic	1237.63	19.03	177.96	89.18	261.69	221.93	320.42	226.32	732.81	
	Foreign										189.29
	c. Fixed	1279.77	184.28	107.19	28.70	83.75	272.94	846.72	569.85	972.84	136.82
	Domestic	1279.77	184.28	107.19	28.70	83.75	272.94	846.72	569.85	972.84	136.82
	Foreign										
	d. Call Deposits	403.35								212.71	128.26
	Domestic	403.35								212.71	128.26
	Foreign										
	e. Others				19.65	0.02	52.81	1675.83	89.36	865.34	
	Domestic				19.65	0.02	52.81	1675.83	89.36	865.34	
	Foreign										
<b>4</b>	<b>Bills Payable</b>										
<b>5</b>	<b>Other Liabilities</b>	<b>491.71</b>	<b>327.66</b>	<b>30.92</b>	<b>24.21</b>	<b>43.07</b>	<b>20.99</b>	<b>323.66</b>	<b>135.70</b>	<b>188.86</b>	<b>41.97</b>
	1. Sundry Creditors	1.77	10.85	6.70	0.08	0.04	3.94	7.43	0.85	1.08	1.03
	2. Loan Loss Provision	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	68.96	199.13	7.90	2.77	1.14	1.58	96.98	35.55	34.07	0.50
	4. Others	317.78	21.80	7.95	8.90	37.39	7.75	121.78	48.12	84.85	14.47
<b>6</b>	<b>Reconciliation A/c</b>	<b>701.47</b>		<b>7.74</b>					<b>0.00</b>		<b>0.11</b>
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>56.18</b>	<b>211.46</b>	<b>5.72</b>	<b>43.85</b>	<b>7.86</b>	<b>15.09</b>	<b>19.95</b>	<b>10.79</b>	<b>20.24</b>	<b>12.07</b>
		5152.21	584.88	480.33	495.06	451.29	899.26	5051.58	1726.83	3356.40	739.05
<b>Assets</b>											
<b>1</b>	<b>LIQUID FUNDS</b>	<b>993.53</b>	<b>146.94</b>	<b>136.58</b>	<b>174.33</b>	<b>146.85</b>	<b>149.30</b>	<b>1572.36</b>	<b>412.86</b>	<b>578.20</b>	<b>143.05</b>
	a. Cash Balance	25.59	5.43	4.92	1.13	6.83	1.38	45.76	9.65	24.21	11.65
	Nepalese Notes & Coins	25.59	5.43	4.92	1.13	6.83	1.38	45.76	9.65	24.21	11.65
	Foreign Currency			0.00		0.00					
	b. Bank Balance	967.94	0.00	131.65	173.20	9.08	147.92	1526.60	44.89	189.25	131.40
	1. In Nepal Rastra Bank	124.58	0.00	0.16	13.02		27.56	64.64	44.89	189.25	19.22
	Domestic Currency	124.58	0.00	0.16	13.02		27.56	64.64	44.89	189.25	19.22
	Foreign Currency										
	2. "A"Class Licensed Institution	576.10		64.57	92.60	9.08	74.30	910.44			1.33
	Domestic Currency	576.10		64.57	92.60	9.08	74.30	910.44			1.33
	Foreign Currency										
	3. Other Financial Ins.	267.26		66.92	67.58		46.06	551.52			110.85
	4. In Foreign Banks										
	c. Money at Call		141.50			130.94			358.32	364.74	
	Domestic Currency		141.50			130.94			358.32	364.74	
	Foreign Currency										
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>170.62</b>					<b>50.60</b>	<b>100.00</b>	<b>79.00</b>		<b>18.60</b>
	a. Govt. Securities	170.62					50.60	100.00	79.00		18.60
	b. NRB Bond										
	c. Govt. Non-Fin. Ins.										
	d. Other Non-Fin. Ins.										
	e. Non Residents										
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>185.09</b>	<b>0.50</b>	<b>0.10</b>	<b>38.57</b>		<b>0.39</b>		<b>37.12</b>	<b>138.03</b>	<b>31.73</b>
	a. Interbank Lending	8.00									
	b. Non Residents								6.79		
	c. Others	177.09	0.50	0.10	38.57		0.39		30.33	138.03	31.73
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>2794.00</b>	<b>97.58</b>	<b>306.15</b>	<b>251.34</b>	<b>269.73</b>	<b>640.92</b>	<b>3091.51</b>	<b>1043.96</b>	<b>2481.10</b>	<b>528.54</b>
	a. Private Sector	2794.00	97.58	306.15	228.84	269.73	611.32	3033.01	982.96	2329.96	528.54
	b. Financial Institutions				22.50		29.60	58.50	61.00	69.90	
	c. Government Organizations									81.25	
<b>5</b>	<b>BILL PURCHASED</b>	<b>3.80</b>	<b>2.60</b>								
	a. Domestic Bills Purchased	3.80	2.60								
	b. Foreign Bills Purchased										
	c. Import Bills & Imports										
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>										
	a. Against Domestic Bills										
	b. Against Foreign Bills										
<b>7</b>	<b>FIXED ASSETS</b>	<b>32.23</b>	<b>6.13</b>	<b>5.84</b>	<b>7.58</b>	<b>0.68</b>	<b>2.49</b>	<b>38.26</b>	<b>4.11</b>	<b>17.08</b>	<b>3.17</b>
<b>8</b>	<b>OTHER ASSETS</b>	<b>256.94</b>	<b>211.22</b>	<b>31.66</b>	<b>23.12</b>	<b>33.93</b>	<b>55.56</b>	<b>208.11</b>	<b>149.38</b>	<b>132.31</b>	<b>12.21</b>
	a. Accrued Interest:	70.19	199.16	7.90	2.77	1.14	1.82	96.98	37.24	36.73	0.68
	Financial	17.71			1.92	0.17	0.22	25.06	7.90	1.26	
	Government Enterprise	1.23					0.24		0.38		0.18
	Private Sector	51.25	199.16	7.90	0.85	0.97	1.36	71.92	28.96	35.47	0.50
	b. Staff Loans / Adv.	21.68	1.47	1.71	0.11		1.07	37.56	16.38	10.96	3.36
	c. Sundry Debtors	2.05	2.27	20.81	0.50	29.00	1.00	7.98	45.34	1.58	1.21
	d. Cash In Transit										0.01
	e. Others	163.03	8.32	1.25	19.74	3.79	51.67	65.58	50.42	83.04	6.95
<b>9</b>	<b>Expenses not Written off</b>					<b>0.11</b>			<b>0.40</b>		<b>1.76</b>
<b>10</b>	<b>Non Banking Assets</b>	<b>5.66</b>	<b>119.91</b>		<b>0.11</b>			<b>41.35</b>		<b>7.72</b>	
<b>11</b>	<b>Reconciliation Account</b>	<b>701.47</b>									
<b>12</b>	<b>Profit &amp; Loss A/c</b>	<b>8.88</b>								<b>1.94</b>	
	<b>TOTAL ASSETS</b>	<b>5152.21</b>	<b>584.88</b>	<b>480.33</b>	<b>495.06</b>	<b>451.29</b>	<b>899.26</b>	<b>5051.58</b>	<b>1726.83</b>	<b>3356.40</b>	<b>739.05</b>

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	
<b>Expenses</b>																			
<b>1. Interest Expense</b>	<b>887.93</b>	<b>1037.22</b>	<b>1114.87</b>	<b>2022.61</b>	<b>317.84</b>	<b>1286.39</b>	<b>1245.71</b>	<b>1020.41</b>	<b>1279.77</b>	<b>1618.27</b>	<b>1632.54</b>	<b>1918.52</b>	<b>1301.36</b>	<b>1073.16</b>	<b>1344.35</b>	<b>1802.82</b>	<b>2214.21</b>	<b>1650.81</b>	
1.1 On Depositing Liabilities	688.08	1033.76	1078.13	1939.51	314.66	1236.76	1149.29	1020.40	1237.01	1552.62	1609.34	1862.07	1270.39	1068.84	1324.65	1735.64	2150.15	1613.09	
1.1.1 Saving Account	385.98	695.70	596.48	339.09	179.74	478.59	314.86	199.41	326.17	291.34	737.01	246.54	286.65	163.51	192.88	342.13	949.16	367.59	
1.1.2 Fixed Account	279.04	279.80	228.13	1154.42	80.08	758.17	646.92	647.11	659.91	983.27	541.07	1094.25	743.39	620.05	783.71	739.99	1165.72	894.60	
1.1.2.1 Up to 3 months Fixed Account		1.56	34.22	11.20	4.89	116.39	148.14		62.82						3.59	215.56		0.89	
1.1.2.2 3 to 6 months Fixed Account		2.00	45.63		5.05		118.06	0.06	224.69		6.26				13.16	175.32		2.99	
1.1.2.3 6 months to 1 year Fixed Account		117.46	114.07		61.69	641.78	324.04		214.27	983.27	534.81	1025.42	178.75		423.64	154.62		713.17	
1.1.2.4 Above 1 year Fixed Account	279.04	158.78	34.22	1143.22	8.44		56.67	647.05	158.13			68.83	564.64	620.05	343.34	194.49	1165.72	177.56	
1.1.3 Call Deposit	23.06	58.26	253.52	446.00	54.84		187.52	173.88	250.93	278.01	331.26	521.27	240.34	285.27	348.06	653.52	23.89	350.90	
1.1.4 Certificate of Deposit																		11.38	
1.2 On Borrowing	199.85	3.46	36.74	83.10	3.18	49.63	96.41	0.01	42.75	65.65	23.20	56.45	30.98	4.32	19.70	67.18	64.05	37.72	
<b>2. Commission Expense</b>		<b>31.85</b>	<b>130.04</b>	<b>96.43</b>				<b>9.46</b>			<b>12.74</b>							<b>0.54</b>	<b>27.91</b>
<b>3. Staff Expense</b>	<b>1258.40</b>	<b>1606.67</b>	<b>517.99</b>	<b>338.74</b>	<b>293.69</b>	<b>570.68</b>	<b>422.48</b>	<b>233.68</b>	<b>388.33</b>	<b>445.38</b>	<b>294.52</b>	<b>439.87</b>	<b>287.38</b>	<b>183.38</b>	<b>217.47</b>	<b>271.98</b>	<b>2109.02</b>	<b>470.02</b>	
<b>4. Office Operating Expenses</b>	<b>381.17</b>	<b>476.24</b>	<b>335.06</b>	<b>411.54</b>	<b>248.93</b>	<b>465.29</b>	<b>371.28</b>	<b>169.20</b>	<b>354.57</b>	<b>318.96</b>	<b>278.64</b>	<b>351.32</b>	<b>250.02</b>	<b>150.21</b>	<b>251.94</b>	<b>321.83</b>	<b>366.44</b>	<b>442.65</b>	
<b>5. Foreign Exchange Loss</b>											<b>1.54</b>							<b>0.94</b>	
5.1 Due to Change in Exchange Rates											1.54							0.67	
5.2 Due to Foreign Currency Transaction																		0.27	
<b>6. Non Operating Expense</b>									<b>0.42</b>		<b>0.04</b>		<b>0.71</b>	<b>0.04</b>	<b>1.82</b>			<b>0.03</b>	
<b>7. Provision for Risk</b>	<b>184.31</b>	<b>650.22</b>	<b>48.98</b>	<b>280.21</b>	<b>93.94</b>	<b>115.31</b>	<b>170.41</b>	<b>341.60</b>	<b>96.57</b>	<b>189.83</b>	<b>653.76</b>	<b>41.38</b>	<b>93.44</b>	<b>97.84</b>	<b>306.34</b>	<b>162.99</b>	<b>909.12</b>	<b>270.93</b>	
7.1 Loan loss Provision	191.77	645.35	48.98	280.21	93.94	115.31	164.77	341.60	89.23	188.53	650.51	25.38	91.88	97.84	306.34	162.99	905.02	270.93	
7.1.1 General Loan Loss Provision	191.77	166.01	42.34	230.34	69.02		139.32	205.32	89.23	45.76	650.51	42.79	83.87	90.34	71.69	162.99	149.75	270.93	
7.1.1.1 Pass Loan Loss Provision	191.77	166.01	42.34	111.92	58.59		139.32	161.71	89.23	24.71	650.51	94.46	76.02	88.01	49.40	162.99	101.63	270.93	
7.1.1.2 Watch List Provision				118.42	10.44			43.62		21.05		-51.67	7.85	2.33	22.29			48.12	
7.1.2 Special Loan Loss Provision		479.34	6.64	49.87	24.91		25.45	136.27		136.57		-17.40	8.02	7.50	234.65			755.27	
7.1.3 Additional Loan Loss Provision						115.31				6.20									
7.2. Provision for Non-Banking Assets	3.69	0.94							7.34	1.20								4.10	
7.3. Provision for Loss on Investment		1.10					5.64					16.00	1.56						
7.5. Provision for Loss of Other Assets	-11.14	2.83								0.11	3.25								
<b>8. Loan Written Off</b>			<b>2.00</b>		<b>4.19</b>			<b>10.61</b>			<b>12.24</b>				<b>6.25</b>		<b>4.93</b>		
<b>9. Provision for Staff Bonus</b>	<b>211.80</b>	<b>124.23</b>	<b>316.50</b>	<b>270.17</b>	<b>110.75</b>	<b>166.77</b>	<b>94.83</b>		<b>179.47</b>	<b>100.49</b>		<b>89.74</b>	<b>65.13</b>	<b>30.42</b>	<b>40.27</b>	<b>112.25</b>	<b>121.56</b>	<b>148.25</b>	
<b>10. Provision for Income Tax</b>	<b>803.63</b>	<b>335.09</b>	<b>929.40</b>	<b>810.52</b>	<b>332.26</b>	<b>499.45</b>	<b>284.50</b>		<b>538.40</b>	<b>301.47</b>		<b>269.22</b>	<b>195.58</b>	<b>91.27</b>	<b>120.81</b>	<b>336.75</b>	<b>455.83</b>	<b>434.82</b>	
11. Others		0.16										16.73							
<b>12. Net Profit</b>	<b>1890.37</b>	<b>1749.80</b>	<b>2235.62</b>	<b>1891.20</b>	<b>775.28</b>	<b>1168.28</b>	<b>663.84</b>	<b>759.13</b>	<b>1256.26</b>	<b>703.43</b>		<b>628.19</b>	<b>455.90</b>	<b>212.97</b>	<b>281.89</b>	<b>785.76</b>	<b>1063.61</b>	<b>1047.73</b>	
<b>Total Expenses</b>	<b>5617.61</b>	<b>6011.48</b>	<b>5630.46</b>	<b>6121.43</b>	<b>2176.88</b>	<b>4272.17</b>	<b>3253.05</b>	<b>2544.08</b>	<b>4093.78</b>	<b>3677.82</b>	<b>2886.02</b>	<b>3754.97</b>	<b>2649.52</b>	<b>1839.30</b>	<b>2571.13</b>	<b>3794.38</b>	<b>7246.22</b>	<b>4493.13</b>	
<b>Income</b>																			
<b>1. Interest Income</b>	<b>3542.18</b>	<b>4823.27</b>	<b>4335.30</b>	<b>4783.35</b>	<b>1433.38</b>	<b>3441.94</b>	<b>2590.04</b>	<b>1619.27</b>	<b>3510.49</b>	<b>3153.19</b>	<b>2576.72</b>	<b>2994.06</b>	<b>2271.21</b>	<b>1549.26</b>	<b>1959.35</b>	<b>3274.61</b>	<b>5907.16</b>	<b>3574.36</b>	
1.1 On Loans and Advances	3394.53	4418.86	3818.59	4580.10	1255.23	3213.38	2226.69	1534.01	3308.99	2989.69	2401.31	2794.51	2172.50	1458.43	1836.02	3030.01	5862.07	3392.01	
1.2 On Investment	116.07	314.07	245.95	106.06	63.16	138.68	159.88	38.17	188.07	151.43	57.00	169.80	89.67	46.53	123.33	176.57	13.43	145.55	
1.2.1 Government Bonds	116.07	206.25	236.04	106.06	63.16	138.68	159.88	12.03	41.76	150.58	33.15	148.77	83.20	46.53	123.23	176.57	13.43	145.55	
1.2.2 Foreign Bonds			9.91						51.48			4.22							
1.2.3 NRB Bonds		72.70						26.14	94.83			23.84	16.81		0.10				
1.2.4 Debenture & Bonds		35.12								0.85			6.47						
1.3 On Agency Balance	6.10	26.02	2.62	87.82	1.14	89.88	2.66	0.57			3.90	3.02			7.15				
1.4 On Call Deposit		44.37	224.09	9.31	30.18			36.03	13.43	2.56	89.80	20.85			60.88			36.69	
1.5 On Others	25.47	19.95	44.06	0.06	83.68		200.81	10.48		9.52	24.71	5.88	9.05	44.30			31.66	0.11	
<b>2. Commission and Discount</b>	<b>194.59</b>	<b>279.33</b>	<b>681.19</b>	<b>519.97</b>	<b>281.56</b>	<b>378.00</b>	<b>512.53</b>	<b>387.97</b>	<b>226.67</b>	<b>229.42</b>	<b>88.64</b>	<b>67.45</b>	<b>191.69</b>	<b>114.55</b>	<b>248.65</b>	<b>390.05</b>	<b>176.50</b>	<b>481.81</b>	
2.1 Bills Purchase and Discount		1.21	0.26	4.56	5.18	27.94		35.66	6.89	13.08	1.68	6.12	2.03	0.07	15.02				
2.2 Commission	194.59	268.67	673.86	515.41	212.94	277.75	266.88	347.10	219.78	216.34	84.25	48.21	189.66	38.35	224.94	162.60	176.50	452.07	
2.3 Others		9.45	7.08		63.44	72.32	245.65	5.21			2.71	13.12		76.13	8.69	227.45		29.74	
<b>3. Exchange Fluctuation Income</b>	<b>51.24</b>	<b>33.87</b>	<b>358.63</b>	<b>384.82</b>	<b>374.01</b>	<b>383.42</b>	<b>118.15</b>	<b>88.72</b>	<b>50.58</b>	<b>135.54</b>	<b>27.58</b>	<b>119.21</b>	<b>79.95</b>	<b>54.61</b>	<b>97.38</b>	<b>84.79</b>	<b>62.03</b>	<b>164.34</b>	
3.1 Due to Change in Exchange Rate	-8.54	-29.72	196.95	7.75	80.80		10.61	1.29	-4.81			0.06	2.22	0.60	0.01	30.86	21.19	133.35	
3.2 Due to Foreign Currency Transaction	59.78	63.59	161.68	377.07	293.21	383.42	107.53	87.42	55.39	135.54	27.58	119.15	77.73	54.01	97.37	53.93	40.85	30.98	
<b>4. Other Operating Income</b>	<b>246.56</b>	<b>352.95</b>	<b>84.48</b>	<b>258.56</b>	<b>37.66</b>	<b>55.89</b>		<b>106.68</b>	<b>265.33</b>	<b>47.75</b>	<b>116.75</b>	<b>296.94</b>	<b>65.08</b>	<b>41.17</b>		<b>44.93</b>	<b>429.44</b>	<b>27.25</b>	
<b>5. Non Operating Income</b>	<b>1240.10</b>	<b>8.43</b>	<b>80.21</b>	<b>61.55</b>	<b>5.50</b>	<b>5.92</b>	<b>4.61</b>	<b>1.02</b>	<b>5.40</b>	<b>6.45</b>	<b>12.65</b>	<b>40.78</b>	<b>2.06</b>	<b>4.43</b>	<b>88.33</b>		<b>0.15</b>	<b>42.82</b>	
<b>6. Write Back from Provisions for loss</b>	<b>262.46</b>	<b>423.77</b>	<b>80.45</b>	<b>113.17</b>	<b>35.83</b>		<b>27.73</b>	<b>303.03</b>	<b>35.31</b>	<b>94.49</b>	<b>42.01</b>	<b>235.73</b>	<b>23.03</b>	<b>75.26</b>	<b>163.88</b>		<b>585.80</b>	<b>202.32</b>	
7. Recovery of written-off Loan	80.49	89.86	10.19		8.92			37.37		10.98	3.81	0.80	16.50		0.03		61.04	0.23	
<b>8. Income from Extra Ordinary transactions</b>						7.00			0.03						13.52			24.10	
<b>9. Net Loss</b>											<b>17.87</b>								
<b>Total Income</b>	<b>5617.61</b>	<b>6011.48</b>	<b>5630.46</b>	<b>6121.43</b>	<b>2176.88</b>	<b>4272.17</b>	<b>3253.05</b>	<b>2544.08</b>											

BFI Name	Citizens	Prime	Sunrise	NIMB	PRA BHU	Janata	Mega	Civil	Century	Sanima	NIDC	Mahabamb08	Siddhartha	Yeti	Narayani	Sahayogi	Karnali	Triveni	Shangrila	Gandaki	
<b>Expenses</b>																					
<b>1. Interest Expense</b>	<b>1441.17</b>	<b>1488.69</b>	<b>1394.04</b>	<b>1624.85</b>	<b>1207.42</b>	<b>701.49</b>	<b>1088.28</b>	<b>992.02</b>	<b>867.99</b>	<b>1267.41</b>	<b>51.08</b>	<b>361.57</b>	<b>377.00</b>	<b>400.69</b>	<b>2.43</b>	<b>93.29</b>	<b>54.06</b>	<b>288.09</b>	<b>313.45</b>	<b>221.99</b>	
1.1 On Deposit Liabilities	1381.98	1487.12	1391.48	1572.28	1205.91	687.78	1036.74	980.88	867.99	1189.07	51.08	361.57	372.55	384.92	2.43	93.29	54.06	282.11	312.63	168.52	
1.1.1 Saving Account	115.44	138.49	265.48	213.23	371.70	112.98	182.85	101.44	140.11	358.73	12.06	150.56	168.50	178.65	1.48	66.46	30.33	112.87	133.82	67.75	
1.1.2 Fixed Account	989.01	864.89	992.57	1038.66	443.40	410.79	362.52	681.42	496.55	561.66	38.54	175.86	98.55	111.48	0.95	21.13	23.72	106.74	87.12	52.14	
1.1.2.1 Up to 3 months Fixed Account	0.77		0.25	56.56	0.03	42.92				12.82	0.86	0.13	0.08			0.14		3.66	1.09	0.11	
1.1.2.2 3 to 6 months Fixed Account	63.00	3.91	5.25	1.50	15.47	6.75				75.40	1.59	0.67	10.10			0.03		1.06	5.50	1.96	
1.1.2.3 6 months to 1 year Fixed Account	711.16	788.02	357.81	168.58	341.35	321.04	362.52	681.42	496.55	0.13	5.63	48.35	23.98	24.79		5.04		59.10	47.08	41.31	
1.1.2.4 Above 1 year Fixed Account	214.08	72.96	629.26	812.02	86.55	40.08				473.30	30.47	126.71	64.40	86.69	0.95	15.90	23.72	42.93	33.45	8.76	
1.1.3 Call Deposit	277.53	483.74	133.43	320.39	390.81	164.01	491.37	198.03	231.33	268.68	0.48	35.15	105.49	94.79		5.70		62.49	91.69	48.63	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing	59.18	1.57	2.56	52.57	1.52	13.71	51.54	11.14		78.34			4.45	15.77				5.99	0.82	53.47	
<b>2. Commission Expense</b>	<b>2.68</b>																				
<b>3. Staff Expense</b>	<b>248.26</b>	<b>143.63</b>	<b>240.32</b>	<b>328.62</b>	<b>420.05</b>	<b>122.67</b>	<b>189.49</b>	<b>169.17</b>	<b>167.97</b>	<b>193.05</b>	<b>25.16</b>	<b>83.74</b>	<b>73.08</b>	<b>55.91</b>	<b>2.47</b>	<b>19.71</b>	<b>16.34</b>	<b>63.81</b>	<b>73.86</b>	<b>31.42</b>	
<b>4. Office Operating Expenses</b>	<b>226.10</b>	<b>907.42</b>	<b>262.79</b>	<b>342.54</b>	<b>395.99</b>	<b>151.01</b>	<b>178.70</b>	<b>165.36</b>	<b>159.57</b>	<b>228.25</b>	<b>21.94</b>	<b>64.73</b>	<b>78.23</b>	<b>65.70</b>	<b>2.14</b>	<b>16.95</b>	<b>17.40</b>	<b>60.07</b>	<b>70.43</b>	<b>25.03</b>	
<b>5. Foreign Exchange Loss</b>					<b>1.85</b>		<b>7.19</b>			<b>0.46</b>											
5.1 Due to Change in Exchange Rates					1.85					0.46											
5.2 Due to Foreign Currency Transaction							7.19														
<b>6. Non Operating Expense</b>					<b>1.50</b>		<b>2.87</b>		<b>0.41</b>			<b>0.07</b>	<b>0.24</b>							<b>0.02</b>	
<b>7. Provision for Risk</b>	<b>119.69</b>	<b>46.91</b>	<b>190.43</b>	<b>270.08</b>	<b>612.29</b>	<b>99.70</b>	<b>161.93</b>	<b>387.24</b>	<b>81.62</b>	<b>95.91</b>	<b>19.42</b>	<b>78.18</b>	<b>120.25</b>	<b>97.72</b>	<b>1.66</b>	<b>24.33</b>	<b>6.21</b>	<b>35.74</b>	<b>52.33</b>	<b>13.70</b>	
7.1 Loan loss Provision	119.47	46.91	176.37	255.61	131.42	69.80	122.54	333.80	81.62	95.91	19.42	67.98	119.29	97.72	1.66	24.33	6.21	35.64	41.34	13.70	
7.1.1 General Loan loss Provision	67.32	65.17	95.79	62.21	98.60	12.81	80.59	142.56	53.63	95.06	6.45	67.98	51.79	39.59	0.00	14.75	6.21	35.64	20.62	10.30	
7.1.1.1 Pass Loan Loss Provision	67.32	66.78	50.30	59.79	110.13	28.59	74.68	96.50	42.90	61.46	6.45	67.98	17.57	14.66		6.04	6.21	35.64	12.77	9.14	
7.1.1.2 Watch List Provision		-1.60	45.49	2.42	-11.53	-15.78	5.92	46.07	10.73	33.60			34.22	24.93	0.00	8.71			7.85	1.16	
7.1.2 Special Loan Loss Provision	52.15	-18.26	80.58	193.41	33.56	56.99	41.95	191.24	27.98	0.85	12.97		67.50	58.13	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	480.88	29.90		53.44										0.10			
7.3. Provision for Loss on Investment			0.11	-0.24			39.39					10.20	0.96							10.99	
7.5. Provision for Loss of Other Assets																					
<b>8. Loan Written Off</b>	<b>419.14</b>				<b>266.97</b>	<b>1.83</b>							<b>0.60</b>	<b>9.00</b>							
<b>9. Provision for Staff Bonus</b>	<b>70.07</b>	<b>62.39</b>	<b>79.73</b>	<b>166.65</b>	<b>11.72</b>	<b>60.65</b>		<b>20.51</b>	<b>83.17</b>	<b>12.53</b>	<b>13.00</b>	<b>24.77</b>	<b>18.79</b>			<b>8.74</b>		<b>15.92</b>	<b>19.13</b>	<b>12.93</b>	
<b>10. Provision for Income Tax</b>	<b>210.21</b>	<b>187.18</b>	<b>239.18</b>		<b>554.22</b>	<b>35.16</b>	<b>181.95</b>		<b>66.66</b>	<b>249.51</b>	<b>21.15</b>	<b>39.00</b>	<b>74.30</b>	<b>50.74</b>		<b>26.21</b>		<b>47.76</b>	<b>57.39</b>	<b>38.79</b>	
<b>11. Others</b>														<b>0.15</b>							
<b>12. Net Profit</b>	<b>490.50</b>	<b>436.75</b>	<b>558.08</b>	<b>939.06</b>	<b>1022.51</b>	<b>82.05</b>	<b>424.55</b>	<b>63.19</b>	<b>143.60</b>	<b>582.18</b>	<b>135.48</b>	<b>91.00</b>	<b>173.36</b>	<b>118.40</b>	<b>5.32</b>	<b>61.16</b>		<b>111.44</b>	<b>133.91</b>	<b>90.51</b>	
<b>Total Expenses</b>	<b>3227.82</b>	<b>3272.98</b>	<b>2964.55</b>	<b>3505.15</b>	<b>4649.46</b>	<b>1205.64</b>	<b>2295.62</b>	<b>1776.97</b>	<b>1508.35</b>	<b>2699.94</b>	<b>286.76</b>	<b>731.28</b>	<b>921.83</b>	<b>817.12</b>	<b>14.01</b>	<b>250.38</b>	<b>94.01</b>	<b>622.83</b>	<b>720.52</b>	<b>434.37</b>	
<b>Income</b>																					
<b>1. Interest Income</b>	<b>2149.00</b>	<b>2097.66</b>	<b>2435.74</b>	<b>2763.61</b>	<b>2620.06</b>	<b>1007.42</b>	<b>1988.79</b>	<b>1433.67</b>	<b>1289.17</b>	<b>2329.28</b>	<b>179.64</b>	<b>643.28</b>	<b>756.17</b>	<b>620.47</b>	<b>4.14</b>	<b>217.12</b>	<b>82.90</b>	<b>565.90</b>	<b>661.60</b>	<b>395.75</b>	
1.1 On Loans and Advances	2042.03	2023.12	2320.78	2624.32	2412.79	958.56	1772.68	1330.39	1249.63	2181.37	130.21	565.13	705.45	530.54	3.66	201.72	79.49	526.22	625.35	321.51	
1.2 On Investment	100.31	49.16	94.25	100.11	116.62	33.74	89.69	90.39	16.26	123.19	0.70	4.42	3.85	5.65				2.52	5.30		
1.2.1 Government Bonds	84.07	49.16	6.49	100.11	110.19	28.44	0.23	82.86	15.83	109.35	0.70		3.85	5.29							
1.2.2 Foreign Bonds					6.43					13.84											
1.2.3 NRB Bonds	16.25		87.76			5.29	89.46	7.53	0.44			4.42									
1.2.4 Debenture & Bonds														0.36					5.30		
1.3 On Agency Balance	3.57	1.40			14.95	0.73	0.16		6.06					82.39	0.47						
1.4 On Call Deposit	3.09		16.02	2.80	45.47		116.56	12.89			48.73	73.09	44.99			15.37	3.41	37.16	27.24	20.77	
1.5 On Others		23.98	4.69	36.38	30.23	14.40	9.69		17.22	24.72		0.63	1.88	1.89		0.03			3.71	53.47	
<b>2. Commission and Discount</b>	<b>66.72</b>	<b>296.83</b>	<b>106.92</b>	<b>171.74</b>	<b>107.78</b>	<b>79.65</b>	<b>50.02</b>	<b>49.63</b>	<b>32.48</b>	<b>78.60</b>	<b>0.76</b>	<b>4.02</b>	<b>8.74</b>	<b>3.22</b>		<b>4.89</b>	<b>9.11</b>	<b>11.27</b>	<b>4.65</b>	<b>0.47</b>	
2.1 Bills Purchase and Discount	0.05	2.29	3.39		0.98	1.45	0.28	1.85													
2.2 Commission	43.39	270.36	95.54	169.46	92.41	78.21	49.74	47.78	32.48	78.60	0.76	4.01	8.74	3.22		4.89	1.01	11.27	4.62	0.47	
2.3 Others	23.28	24.17	7.99	2.27	14.38							0.01					8.10			0.03	
<b>3. Exchange Fluctuation Income</b>	<b>76.80</b>	<b>63.26</b>	<b>78.39</b>	<b>122.17</b>	<b>106.75</b>	<b>31.93</b>	<b>82.31</b>	<b>48.75</b>	<b>54.76</b>	<b>107.68</b>			<b>0.00</b>	<b>0.47</b>					<b>0.11</b>	<b>0.02</b>	
3.1 Due to Change in Exchange Rate		-3.41	5.82	-4.25		25.74		22.48	9.95				-0.03	0.08						0.11	0.02
3.2 Due to Foreign Currency Transaction	76.80	66.67	72.57	126.42	106.75	6.19	82.31	26.27	44.81	107.68			0.03	0.39							
<b>4. Other Operating Income</b>	<b>213.10</b>	<b>813.33</b>	<b>206.20</b>	<b>177.29</b>	<b>221.82</b>	<b>40.49</b>	<b>104.55</b>	<b>79.92</b>	<b>93.05</b>	<b>171.48</b>	<b>4.31</b>	<b>30.54</b>	<b>58.33</b>	<b>48.69</b>	<b>0.01</b>	<b>15.33</b>		<b>37.09</b>	<b>50.21</b>	<b>27.66</b>	
<b>5. Non Operating Income</b>	<b>25.35</b>	<b>1.90</b>	<b>24.96</b>	<b>42.84</b>	<b>35.66</b>	<b>3.14</b>	<b>2.39</b>		<b>5.96</b>	<b>10.68</b>	<b>32.68</b>	<b>1.78</b>	<b>20.97</b>	<b>10.49</b>	<b>1.14</b>	<b>0.63</b>		<b>0.19</b>	<b>3.96</b>	<b>2.61</b>	
<b>6. Write Back from Provisions for loss</b>	<b>696.84</b>		<b>112.34</b>	<b>226.60</b>	<b>1557.33</b>	<b>42.99</b>	<b>67.56</b>	<b>165.01</b>	<b>31.59</b>	<b>2.22</b>	<b>66.16</b>	<b>51.66</b>	<b>77.63</b>	<b>122.58</b>	<b>8.72</b>	<b>12.40</b>		<b>2.98</b>		<b>7.85</b>	
7. Recovery of written-off Loan				0.69							3.20										
<b>8. Income from Extra Ordinary transactions</b>				<b>0.21</b>	<b>0.06</b>					<b>1.34</b>				<b>11.21</b>				<b>5.40</b>			
<b>9. Net Loss</b>																					
<b>Total Income</b>	<b>3227.82</b>	<b>3272.98</b>	<b>2964.55</b>	<b>3505.15</b>	<b>4649.46</b>	<b>1205.64</b>	<b>2295.62</b>	<b>1776.97</b>	<b>1508.35</b>	<b>2699.94</b>	<b>286.76</b>	<b>731.28</b>	<b>921.83</b>	<b>817.12</b>	<b>14.01</b>	<b>250.38</b>	<b>94.01</b>	<b>622.83</b>	<b>720.52</b>	<b>434.37</b>	

BFI Name	Excel	Biratbaxmi	Western	Araniko	Deva	Miteri	Tinau	Muktinath	Sewa	Kankai	Mahakali	Ace	Bhargav	Country	Alpine	Katmandu	Garima	OmDB	FewaDB	Kabeli
<b>Expenses</b>																				
<b>1. Interest Expense</b>	<b>73.25</b>	<b>119.79</b>	<b>68.20</b>	<b>59.39</b>	<b>211.08</b>	<b>78.07</b>	<b>111.24</b>	<b>387.25</b>	<b>159.18</b>	<b>37.34</b>	<b>41.46</b>	<b>215.18</b>	<b>57.67</b>	<b>49.51</b>	<b>56.38</b>	<b>211.90</b>	<b>352.35</b>	<b>382.31</b>	<b>389.13</b>	<b>14.22</b>
1.1 On Deposit Liabilities	60.45	119.79	68.20	59.39	206.98	78.07	111.24	383.40	159.18	35.23	41.46	178.23	57.67	49.29	52.87	208.17	352.35	382.16	388.57	14.22
1.1.1 Saving Account	28.25	63.49	42.00	27.45	118.64	30.50	51.40	191.63	64.39	16.45	27.62	68.63	17.40	15.12	27.59	88.88	164.26	133.55	117.86	7.50
1.1.2 Fixed Account	13.19	53.06	26.20	24.19	52.47	40.20	45.83	121.34	61.79	9.78	13.84	72.68	31.14	24.85	14.62	75.90	121.12	207.26	166.61	5.47
1.1.2.1 Up to 3 months Fixed Account	0.77					1.61	0.37	2.21	0.08				0.17	0.12		3.65	1.62	5.16	1.03	0.11
1.1.2.2 3 to 6 months Fixed Account	0.01	3.54	0.60	0.43		2.01	0.29	6.20	0.45	0.39		9.13	1.70	0.10	0.15	3.48	6.51	7.84	2.58	0.02
1.1.2.3 6 months to 1 year Fixed Account	3.75	20.37	6.82	15.83		14.07	22.59	83.78	14.91	4.10	13.84	52.40	18.64	14.40	10.98	58.80	42.09	119.72	113.77	2.34
1.1.2.4 Above 1 year Fixed Account	8.67	29.16	18.78	7.93	52.47	22.51	22.57	29.15	46.36	5.29		11.15	10.62	10.23	3.49	9.99	70.91	74.54	49.23	3.01
1.1.3 Call Deposit	19.01	3.23		7.75	35.87	7.37	14.00	70.44	32.99	9.00		36.92	9.13	9.32	10.61	43.38	66.98	41.35	104.10	1.24
1.1.4 Certificate of Deposit															0.05					
1.2 On Borrowing	12.81				4.10			3.84		2.11		36.95		0.22	3.51	3.73		0.15	0.56	
<b>2. Commission Expense</b>		<b>0.06</b>												<b>0.61</b>		<b>0.06</b>				
<b>3. Staff Expense</b>	<b>25.56</b>	<b>40.43</b>	<b>17.30</b>	<b>26.08</b>	<b>60.29</b>	<b>16.91</b>	<b>19.44</b>	<b>133.77</b>	<b>26.45</b>	<b>14.45</b>	<b>10.26</b>	<b>49.86</b>	<b>13.23</b>	<b>9.01</b>	<b>12.79</b>	<b>39.82</b>	<b>71.05</b>	<b>54.85</b>	<b>63.94</b>	<b>6.78</b>
<b>4. Office Operating Expenses</b>	<b>20.05</b>	<b>21.68</b>	<b>11.57</b>	<b>16.06</b>	<b>68.09</b>	<b>10.86</b>	<b>15.29</b>	<b>89.97</b>	<b>18.25</b>	<b>12.17</b>	<b>7.66</b>	<b>45.31</b>	<b>12.77</b>	<b>12.30</b>	<b>15.18</b>	<b>54.62</b>	<b>70.75</b>	<b>53.47</b>	<b>55.39</b>	<b>3.76</b>
<b>5. Foreign Exchange Loss</b>					<b>74.73</b>											<b>4.31</b>				
5.1 Due to Change in Exchange Rates					74.73											4.31				
5.2 Due to Foreign Currency Transaction																				
<b>6. Non Operating Expense</b>		<b>0.48</b>				<b>0.00</b>		<b>0.01</b>						<b>0.05</b>						
<b>7. Provision for Risk</b>	<b>20.81</b>	<b>34.92</b>	<b>12.67</b>	<b>12.75</b>	<b>45.31</b>	<b>2.99</b>	<b>7.89</b>	<b>44.21</b>	<b>18.93</b>	<b>5.23</b>	<b>4.77</b>	<b>2.67</b>	<b>2.87</b>	<b>6.62</b>	<b>4.93</b>	<b>-28.37</b>	<b>37.57</b>	<b>38.52</b>	<b>58.24</b>	<b>5.61</b>
7.1 Loan loss Provision	20.81	34.92	12.67	12.75	45.02	2.99	7.89	44.21	18.93	5.23	4.77	2.67	2.87	6.62	4.93	-4.84	37.57	38.52	58.24	5.61
7.1.1 General Loan Loss Provision	7.14	10.30		5.18	25.14	2.31	5.38	36.63	5.68	2.20	4.77	1.32	2.87	1.12	4.93	9.88	22.93	38.52	23.72	5.61
7.1.1.1 Pass Loan Loss Provision	4.73	3.09		2.49	23.02	1.24	3.23	33.42	5.62	1.65	4.77	0.63	2.87	0.71	4.93	5.65	18.10	38.52	11.33	5.61
7.1.1.2 Watch List Provision	2.41	7.21		2.69	2.12	1.06	2.15	3.22	0.06	0.56		0.68		0.41		4.23	4.83		12.39	
7.1.2 Special Loan Loss Provision	13.67	24.61		7.57	19.88	0.69	2.51	7.58	13.25	3.03		1.35		5.51		-1.72	14.64		34.53	
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																				
<b>8. Loan Written Off</b>												<b>4.20</b>								
<b>9. Provision for Staff Bonus</b>	<b>11.05</b>	<b>8.35</b>	<b>3.59</b>	<b>4.97</b>	<b>22.92</b>	<b>8.36</b>	<b>6.80</b>	<b>35.67</b>	<b>10.85</b>	<b>3.31</b>	<b>1.24</b>	<b>18.04</b>	<b>1.87</b>	<b>3.12</b>	<b>4.68</b>	<b>13.81</b>	<b>21.98</b>	<b>27.37</b>	<b>25.45</b>	<b>1.67</b>
<b>10. Provision for Income Tax</b>	<b>33.16</b>	<b>25.06</b>	<b>10.77</b>	<b>14.92</b>	<b>68.76</b>	<b>25.09</b>	<b>20.40</b>	<b>106.96</b>	<b>32.56</b>	<b>9.94</b>	<b>2.86</b>	<b>54.11</b>	<b>5.60</b>	<b>9.35</b>	<b>14.03</b>	<b>41.44</b>	<b>65.95</b>	<b>82.12</b>	<b>76.34</b>	<b>5.02</b>
11. Others										0.01										0.00
<b>12. Net Profit</b>	<b>77.38</b>	<b>58.47</b>	<b>25.12</b>	<b>34.82</b>	<b>160.45</b>	<b>58.48</b>	<b>47.60</b>	<b>249.73</b>	<b>75.98</b>	<b>23.19</b>	<b>9.50</b>	<b>126.25</b>	<b>13.06</b>	<b>21.83</b>	<b>32.74</b>	<b>96.70</b>	<b>153.87</b>	<b>191.60</b>	<b>178.12</b>	<b>11.70</b>
<b>Total Expenses</b>	<b>261.27</b>	<b>309.23</b>	<b>149.23</b>	<b>168.99</b>	<b>711.64</b>	<b>200.76</b>	<b>228.65</b>	<b>1047.57</b>	<b>342.21</b>	<b>105.64</b>	<b>77.73</b>	<b>515.61</b>	<b>107.06</b>	<b>112.40</b>	<b>140.74</b>	<b>434.29</b>	<b>773.53</b>	<b>830.24</b>	<b>846.60</b>	<b>48.76</b>
<b>Income</b>																				
<b>1. Interest Income</b>	<b>232.01</b>	<b>268.81</b>	<b>115.03</b>	<b>124.65</b>	<b>516.45</b>	<b>177.95</b>	<b>207.85</b>	<b>909.01</b>	<b>316.63</b>	<b>94.20</b>	<b>71.98</b>	<b>466.47</b>	<b>96.38</b>	<b>97.71</b>	<b>124.72</b>	<b>381.51</b>	<b>702.31</b>	<b>751.20</b>	<b>744.37</b>	<b>43.67</b>
1.1 On Loans and Advances	204.45	213.54	115.03	124.65	466.15	163.20	190.87	875.77	291.75	87.17	64.75	366.59	89.42	88.80	114.88	338.06	662.91	687.49	697.23	42.06
1.2 On Investment		5.87			0.51		1.31		5.67			8.86		1.03		3.61		9.15	3.99	
1.2.1 Government Bonds		5.87			0.51							8.86		1.03		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									5.67											
1.3 On Agency Balance																				
1.4 On Call Deposit	27.22	49.18			49.57	14.75	15.67	30.57	19.22	7.03		91.01	6.96	7.27	9.84		37.56	53.71	43.15	1.61
1.5 On Others	0.33	0.23			0.22			2.66			7.23	0.01		0.61		39.84	1.84	0.85		
<b>2. Commission and Discount</b>	<b>3.59</b>	<b>5.33</b>	<b>14.31</b>	<b>3.99</b>	<b>4.64</b>	<b>0.96</b>	<b>2.26</b>	<b>16.25</b>	<b>4.14</b>	<b>8.25</b>	<b>5.75</b>	<b>2.06</b>	<b>9.49</b>	<b>0.28</b>	<b>1.98</b>	<b>6.03</b>	<b>5.17</b>	<b>7.57</b>	<b>2.41</b>	<b>4.68</b>
2.1 Bills Purchase and Discount					0.02															
2.2 Commission	1.35	5.33	14.31	3.99	4.62	0.47	2.26	16.25	4.14	1.34	5.01	2.06	1.06	0.28	1.98	6.03	5.17	7.57	2.41	0.81
2.3 Others	2.23					0.49				6.91	0.74		8.43							3.87
<b>3. Exchange Fluctuation Income</b>					<b>74.69</b>							<b>1.45</b>				<b>5.30</b>				
3.1 Due to Change in Exchange Rate					74.57							-0.44								
3.2 Due to Foreign Currency Transaction					0.12							1.90				5.30				
<b>4. Other Operating Income</b>	<b>12.43</b>	<b>13.27</b>	<b>19.89</b>	<b>23.04</b>	<b>58.85</b>	<b>21.72</b>	<b>16.65</b>	<b>105.68</b>	<b>21.44</b>			<b>22.85</b>	<b>1.20</b>	<b>5.26</b>	<b>13.45</b>	<b>35.13</b>	<b>65.67</b>	<b>61.88</b>	<b>57.61</b>	
<b>5. Non Operating Income</b>	<b>0.79</b>				<b>0.66</b>	<b>0.14</b>	<b>1.53</b>	<b>14.82</b>				<b>7.33</b>		<b>0.19</b>	<b>0.04</b>		<b>0.37</b>	<b>9.60</b>	<b>4.65</b>	
<b>6. Write Back from Provisions for loss</b>	<b>12.47</b>	<b>21.82</b>		<b>17.31</b>	<b>56.17</b>		<b>0.36</b>	<b>1.81</b>		<b>3.19</b>		<b>15.45</b>		<b>8.97</b>	<b>0.56</b>				<b>37.57</b>	<b>0.41</b>
7. Recovery of written-off Loan					0.18															
<b>8. Income from Extra Ordinary transactions</b>																<b>6.32</b>				
<b>9. Net Loss</b>																				
<b>Total Income</b>	<b>261.27</b>	<b>309.23</b>	<b>149.23</b>	<b>168.99</b>	<b>711.64</b>	<b>200.76</b>	<b>228.65</b>	<b>1047.57</b>	<b>342.21</b>	<b>105.64</b>	<b>77.73</b>	<b>515.61</b>	<b>107.06</b>	<b>112.40</b>	<b>140.74</b>	<b>434.29</b>	<b>773.53</b>	<b>830.24</b>	<b>846.60</b>	<b>48.76</b>

BFI Name	Kamana	Corporate	Purnima	Jyoti	Hamro	Kakre	Shine	Pacific	Kanchan	Innovative	Vibor	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	KCommunity	Cosmos	Manaslu	
<b>Expenses</b>																					
<b>1. Interest Expense</b>	<b>206.18</b>	<b>2.04</b>	<b>66.49</b>	<b>233.29</b>	<b>25.71</b>	<b>24.15</b>	<b>213.91</b>	<b>32.09</b>	<b>66.26</b>	<b>76.18</b>	<b>480.10</b>	<b>55.67</b>	<b>292.57</b>	<b>76.52</b>	<b>4.38</b>	<b>28.15</b>	<b>17.71</b>	<b>51.22</b>	<b>18.61</b>	<b>69.05</b>	
1.1 On Deposit Liabilities	206.18	2.04	66.49	230.63	25.71	24.15	213.91	32.09	66.26	76.18	477.46	55.67	279.97	76.52	4.38	28.15	17.71	51.22	18.61	69.05	
1.1.1 Saving Account	88.26	1.40	37.40	104.97	11.20	11.54	137.66	17.34	37.72	41.56	131.68	19.46	95.08	44.85	3.52	19.51	12.31	20.79	12.19	37.45	
1.1.2 Fixed Account	80.70	0.46	23.76	72.26	7.44	10.27	54.61	8.87	18.44	26.41	234.83	34.99	109.49	14.87	0.68	8.64	2.80	12.40	3.84	12.22	
1.1.2.1 Up to 3 months Fixed Account	1.90		0.28	0.13			0.31	0.04	0.06	0.06	0.62	0.00	0.13	0.00				0.31	0.11	0.22	
1.1.2.2 3 to 6 months Fixed Account	5.66		0.62	2.20		0.01	0.91	0.38	0.34	0.26	2.46		2.68	0.31	0.01				0.39	0.10	0.38
1.1.2.3 6 months to 1 year Fixed Account	58.86	0.46	11.86	45.58	5.28	0.36	11.51	3.10	6.21	13.45	99.64	11.77	63.47	7.87	0.13	4.88		4.34	1.02	5.14	
1.1.2.4 Above 1 year Fixed Account	14.27		11.01	24.35	2.16	9.90	41.88	5.34	11.83	12.65	132.11	23.22	43.21	6.69	0.54	3.76	2.80	7.36	2.63	6.48	
1.1.3 Call Deposit	37.22	0.19	5.33	53.40	7.06	2.33	21.64	5.89	10.10	8.21	110.95	1.23	75.40	16.79	0.17		2.60	18.03	2.58	19.39	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing				2.66							2.65		12.61								
<b>2. Commission Expense</b>									<b>12.54</b>												
<b>3. Staff Expense</b>	<b>39.93</b>	<b>1.91</b>	<b>13.46</b>	<b>56.22</b>	<b>6.03</b>	<b>6.69</b>	<b>47.77</b>	<b>4.20</b>	<b>18.60</b>	<b>12.64</b>	<b>110.41</b>	<b>6.64</b>	<b>60.77</b>	<b>16.69</b>	<b>1.50</b>	<b>14.61</b>	<b>5.66</b>	<b>14.57</b>	<b>7.23</b>	<b>16.34</b>	
<b>4. Office Operating Expenses</b>	<b>31.29</b>	<b>2.08</b>	<b>14.79</b>	<b>56.39</b>	<b>6.96</b>	<b>5.21</b>	<b>45.55</b>	<b>7.13</b>	<b>18.19</b>	<b>19.10</b>	<b>103.60</b>	<b>4.43</b>	<b>66.56</b>	<b>13.77</b>	<b>2.28</b>	<b>14.78</b>	<b>4.37</b>	<b>15.97</b>	<b>7.42</b>	<b>17.02</b>	
<b>5. Foreign Exchange Loss</b>				<b>0.02</b>							<b>0.10</b>		<b>3.09</b>								
5.1 Due to Change in Exchange Rates				0.02							0.10		3.09								
5.2 Due to Foreign Currency Transaction																					
<b>6. Non Operating Expense</b>											<b>0.12</b>		<b>0.13</b>								
<b>7. Provision for Risk</b>	<b>25.88</b>	<b>0.21</b>	<b>4.73</b>	<b>19.18</b>	<b>5.70</b>	<b>7.48</b>	<b>13.27</b>	<b>1.77</b>	<b>11.34</b>	<b>20.99</b>	<b>135.70</b>	<b>4.53</b>	<b>45.04</b>	<b>6.93</b>	<b>0.55</b>	<b>6.92</b>	<b>12.60</b>	<b>7.59</b>	<b>1.34</b>	<b>3.47</b>	
7.1 Loan loss Provision	25.88	0.21	4.73	19.18	4.15	7.48	13.27	1.77	11.34	20.99	113.76	4.53	38.61	6.93	0.55	6.92	12.60	7.59	1.34	3.47	
7.1.1 General Loan loss Provision	25.88		3.47	19.18	1.94	1.30	9.31	1.34		12.86	37.62	0.94	28.68	4.59	0.22	4.71	12.60	6.03	1.23	3.47	
7.1.1.1 Pass Loan Loss Provision	25.88		3.32	19.18	1.51	0.26	8.14	0.46		4.03	22.61	0.66	13.31	4.34	0.04	4.47	12.60	4.77	1.08	3.23	
7.1.1.2 Watch List Provision			0.14		0.42	1.04	1.18	0.89		8.83	15.01	0.29	15.37	0.25	0.18	0.24		1.26	0.15	0.25	
7.1.2 Special Loan Loss Provision		0.21	1.26		2.21	6.18	3.95	0.43		8.11	76.14	3.59	9.92	2.34	0.32	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										
<b>8. Loan Written Off</b>											<b>0.38</b>										
<b>9. Provision for Staff Bonus</b>	<b>15.40</b>		<b>6.87</b>	<b>18.21</b>	<b>3.01</b>		<b>20.75</b>		<b>4.19</b>	<b>5.39</b>	<b>3.87</b>		<b>17.77</b>	<b>5.22</b>	<b>0.25</b>				<b>2.32</b>	<b>1.83</b>	
<b>10. Provision for Income Tax</b>	<b>46.19</b>		<b>20.61</b>	<b>54.63</b>	<b>9.03</b>		<b>62.25</b>		<b>12.58</b>	<b>16.16</b>	<b>0.91</b>		<b>53.31</b>	<b>15.65</b>	<b>0.76</b>				<b>6.96</b>	<b>5.49</b>	
<b>11. Others</b>																					
<b>12. Net Profit</b>	<b>107.77</b>	<b>0.65</b>	<b>48.09</b>	<b>127.48</b>	<b>21.07</b>	<b>9.15</b>	<b>145.25</b>	<b>26.47</b>	<b>29.35</b>	<b>37.71</b>	<b>38.73</b>	<b>6.95</b>	<b>124.39</b>	<b>36.51</b>	<b>1.77</b>	<b>24.17</b>			<b>16.25</b>	<b>12.80</b>	
<b>Total Expenses</b>	<b>472.64</b>	<b>6.89</b>	<b>175.04</b>	<b>565.42</b>	<b>77.52</b>	<b>52.68</b>	<b>548.75</b>	<b>71.66</b>	<b>173.06</b>	<b>188.17</b>	<b>873.94</b>	<b>78.23</b>	<b>663.62</b>	<b>171.29</b>	<b>11.49</b>	<b>88.62</b>	<b>40.33</b>	<b>114.87</b>	<b>54.71</b>	<b>157.82</b>	
<b>Income</b>																					
<b>1. Interest Income</b>	<b>431.70</b>	<b>6.80</b>	<b>159.83</b>	<b>454.95</b>	<b>68.50</b>	<b>45.11</b>	<b>502.74</b>	<b>66.64</b>	<b>145.32</b>	<b>162.73</b>	<b>710.46</b>	<b>71.80</b>	<b>532.13</b>	<b>156.03</b>	<b>10.54</b>	<b>78.70</b>	<b>31.09</b>	<b>102.13</b>	<b>47.32</b>	<b>146.74</b>	
1.1 On Loans and Advances	406.11	6.79	134.94	397.48	61.57	39.59	461.70	63.80	134.81	145.56	624.00	71.80	456.50	144.43	9.82	64.68	28.24	92.63	41.96	135.07	
1.2 On Investment				7.46			0.20				8.93		3.21			0.48					
1.2.1 Government Bonds				7.46			0.20				8.93		3.21								
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds																					
1.2.4 Debenture & Bonds																0.48					
1.3 On Agency Balance													0.05								
1.4 On Call Deposit	25.59		24.90	49.13	6.93	5.52	40.84	2.84	10.51	17.17	75.37		71.72	11.60	0.71	13.54	2.85	9.50	5.35	11.67	
1.5 On Others		0.01		0.88							2.16		0.66								
<b>2. Commission and Discount</b>	<b>4.51</b>	<b>0.02</b>	<b>0.85</b>	<b>2.95</b>	<b>0.63</b>	<b>1.03</b>	<b>39.50</b>	<b>2.11</b>	<b>17.21</b>	<b>0.63</b>	<b>4.00</b>	<b>6.33</b>	<b>19.17</b>	<b>0.85</b>	<b>0.52</b>	<b>1.86</b>			<b>0.85</b>	<b>2.49</b>	
2.1 Bills Purchase and Discount																					
2.2 Commission	4.51		0.85	2.95	0.63	0.62	7.86	2.11	14.10	0.55	4.00	0.61	19.17	0.85	0.52	0.90			0.85	2.49	
2.3 Others		0.02				0.42	31.64		3.11	0.08		5.72				0.97					
<b>3. Exchange Fluctuation Income</b>				<b>0.01</b>							<b>0.02</b>		<b>23.85</b>								
3.1 Due to Change in Exchange Rate											0.02										
3.2 Due to Foreign Currency Transaction				0.01									23.85								
<b>4. Other Operating Income</b>	<b>28.90</b>	<b>0.07</b>	<b>13.90</b>	<b>42.89</b>	<b>5.48</b>	<b>3.60</b>		<b>2.92</b>	<b>5.67</b>	<b>11.74</b>	<b>57.17</b>		<b>50.61</b>	<b>14.41</b>	<b>0.43</b>	<b>8.06</b>	<b>6.70</b>	<b>9.96</b>	<b>4.90</b>	<b>9.12</b>	
<b>5. Non Operating Income</b>	<b>7.52</b>		<b>0.46</b>	<b>29.64</b>			<b>3.27</b>				<b>13.65</b>		<b>0.11</b>								
<b>6. Write Back from Provisions for loss</b>			<b>0.00</b>	<b>34.97</b>	<b>2.90</b>	<b>2.94</b>	<b>3.25</b>		<b>1.64</b>	<b>13.07</b>	<b>88.21</b>	<b>0.10</b>	<b>37.75</b>		<b>0.00</b>				<b>1.94</b>		
7. Recovery of written-off Loan											0.43										
<b>8. Income from Extra Ordinary transactions</b>									<b>3.23</b>												
<b>9. Net Loss</b>																				<b>2.55</b>	
<b>Total Income</b>	<b>472.64</b>	<b>6.89</b>	<b>175.04</b>	<b>565.42</b>	<b>77.52</b>	<b>52.68</b>	<b>548.75</b>	<b>71.66</b>	<b>173.06</b>	<b>188.17</b>	<b>873.94</b>	<b>78.23</b>	<b>663.62</b>	<b>171.29</b>	<b>11.49</b>	<b>88.62</b>	<b>40.33</b>	<b>114.87</b>	<b>54.71</b>	<b>157.82</b>	

BFI Name	Kailash	Salpa	Saptakoshi	Sajha	Green	Reliable	NFL	NSMFL	Gurkhas	PFCL	Goodwill	SIFCL	Lumbini	Lalitpur	United FC	General	Progressive	Janaki	Pokhara
<b>Expenses</b>																			
<b>1. Interest Expense</b>	<b>456.27</b>	<b>8.49</b>	<b>23.12</b>	<b>15.92</b>	<b>12.32</b>	<b>301.28</b>	<b>3.65</b>	<b>1.93</b>	<b>120.60</b>	<b>118.94</b>	<b>159.30</b>	<b>121.47</b>	<b>82.19</b>	<b>7.81</b>	<b>180.67</b>	<b>0.57</b>	<b>24.04</b>	<b>60.39</b>	<b>99.43</b>
1.1 On Depositing Liabilities	453.16	8.49	23.12	15.92	12.32	288.83	3.65	1.93	120.60	118.94	138.16	121.47	81.95	7.81	176.83	0.57	24.04	60.39	99.43
1.1.1 Saving Account	147.84	6.44	9.17	6.78	2.86	61.58	3.02	1.75	73.13	46.77	59.15	55.18	26.75	4.80	91.48	0.25	14.81	18.75	46.63
1.1.2 Fixed Account	176.50	1.77	8.85	2.84	4.04	167.49	0.63		47.46	72.17	79.01	66.29	55.20	3.01	85.35	0.32	9.23	41.64	52.80
1.1.2.1 Up to 3 months Fixed Account	6.40	0.12				17.91					0.22	0.08	0.36		0.01	0.28	0.04		4.22
1.1.2.2 3 to 6 months Fixed Account	2.95	0.15	0.37	0.04	0.07	2.69				0.16	0.21	0.34	2.18		12.02		0.13		10.03
1.1.2.3 6 months to 1 year Fixed Account	140.02	0.34	3.49	0.63	0.86	146.90	0.06			71.99	33.28	23.14	37.58	0.01	43.58		3.22	26.07	15.84
1.1.2.4 Above 1 year Fixed Account	27.13	1.16	4.99	2.17	3.10		0.57		47.46	0.02	45.31	42.73	15.07	3.00	29.74	0.03	5.84	15.57	22.70
1.1.3 Call Deposit	128.82	0.28	5.11	6.31	5.43	59.77		0.18											
1.1.4 Certificate of Deposit																			
1.2 On Borrowing	3.11					12.45					21.14		0.24		3.84				
<b>2. Commission Expense</b>																		<b>0.02</b>	
<b>3. Staff Expense</b>	<b>94.03</b>	<b>4.44</b>	<b>10.12</b>	<b>8.33</b>	<b>3.87</b>	<b>47.54</b>	<b>2.21</b>	<b>3.10</b>	<b>21.34</b>	<b>15.95</b>	<b>24.89</b>	<b>20.67</b>	<b>8.71</b>	<b>6.14</b>	<b>32.87</b>	<b>6.60</b>	<b>4.02</b>	<b>4.47</b>	<b>18.49</b>
<b>4. Office Operating Expenses</b>	<b>74.60</b>	<b>1.53</b>	<b>10.64</b>	<b>6.55</b>	<b>2.30</b>	<b>41.06</b>	<b>3.18</b>	<b>8.60</b>	<b>26.78</b>	<b>13.52</b>	<b>38.44</b>	<b>18.12</b>	<b>7.17</b>	<b>4.36</b>	<b>30.06</b>	<b>2.08</b>	<b>4.30</b>	<b>2.63</b>	<b>15.22</b>
<b>5. Foreign Exchange Loss</b>	<b>0.01</b>																		
5.1 Due to Change in Exchange Rates						0.79													
5.2 Due to Foreign Currency Transaction	0.01																		
<b>6. Non Operating Expense</b>	<b>0.18</b>																		
<b>7. Provision for Risk</b>	<b>32.97</b>	<b>1.30</b>	<b>14.90</b>	<b>14.19</b>	<b>1.94</b>	<b>77.38</b>	<b>1.23</b>		<b>146.68</b>	<b>35.34</b>	<b>36.73</b>	<b>8.44</b>	<b>0.34</b>		<b>29.89</b>	<b>9.23</b>	<b>6.34</b>	<b>6.50</b>	<b>11.59</b>
7.1 Loan loss Provision	22.75	1.30	14.90	14.19	1.94	77.38	1.23			25.37	11.30	8.44	0.34		11.71	7.58	6.34	6.50	11.59
7.1.1 General Loan Loss Provision	19.24	0.77	6.10	4.38	0.69	16.53				17.68		4.21	0.34		5.98				3.29
7.1.1.1 Pass Loan Loss Provision	11.94	0.51	2.01	3.34	0.05	5.78				17.68		4.21	0.34		5.37				2.30
7.1.1.2 Watch List Provision	7.29	0.26	4.09	1.04	0.64	10.75									0.61				0.99
7.1.2 Special Loan Loss Provision	3.51	0.53	8.80	9.81	1.26	60.85	1.23			7.69		4.23			5.73	7.58		3.21	11.59
7.1.3 Additional Loan Loss Provision											11.30						6.34		
7.2. Provision for Non-Banking Assets									117.00	9.97									
7.3. Provision for Loss on Investment	10.23								29.68		25.43				17.99				
7.5. Provision for Loss of Other Assets															0.20	1.65			
<b>8. Loan Written Off</b>									<b>42.60</b>										
<b>9. Provision for Staff Bonus</b>	<b>38.03</b>	<b>0.47</b>				<b>7.34</b>			<b>14.68</b>	<b>1.12</b>	<b>4.07</b>	<b>3.49</b>	<b>4.56</b>		<b>7.17</b>				<b>6.05</b>
<b>10. Provision for Income Tax</b>	<b>115.66</b>					<b>22.01</b>			<b>39.75</b>	<b>3.35</b>	<b>11.42</b>	<b>10.47</b>	<b>13.68</b>		<b>21.52</b>				<b>18.15</b>
<b>11. Others</b>														5.35					
<b>12. Net Profit</b>	<b>264.61</b>	<b>4.65</b>	<b>14.75</b>	<b>9.93</b>	<b>3.75</b>	<b>51.35</b>	<b>31.14</b>	<b>66.99</b>	<b>95.82</b>	<b>7.82</b>	<b>29.24</b>	<b>24.44</b>	<b>31.92</b>	<b>133.91</b>	<b>50.22</b>		<b>11.79</b>	<b>89.77</b>	<b>42.35</b>
<b>Total Expenses</b>	<b>1076.37</b>	<b>20.88</b>	<b>73.54</b>	<b>54.92</b>	<b>24.18</b>	<b>548.73</b>	<b>41.40</b>	<b>80.62</b>	<b>508.24</b>	<b>196.04</b>	<b>304.08</b>	<b>207.11</b>	<b>148.56</b>	<b>157.57</b>	<b>352.41</b>	<b>18.48</b>	<b>50.51</b>	<b>163.78</b>	<b>211.28</b>
<b>Income</b>																			
<b>1. Interest Income</b>	<b>940.62</b>	<b>18.49</b>	<b>57.86</b>	<b>29.54</b>	<b>22.45</b>	<b>464.06</b>	<b>16.56</b>	<b>14.99</b>	<b>246.16</b>	<b>182.32</b>	<b>251.80</b>	<b>187.63</b>	<b>137.02</b>	<b>22.45</b>	<b>298.99</b>	<b>9.40</b>	<b>32.50</b>	<b>135.85</b>	<b>194.15</b>
1.1 On Loans and Advances	853.10	15.90	53.46	25.82	20.96	397.57	16.56	14.14	210.48	148.11	200.14	160.77	106.81	20.58	268.97	6.23	32.50	111.10	173.52
1.2 On Investment	4.92					5.87	0.26	0.66			3.44	1.92	2.87		4.17				2.10
1.2.1 Government Bonds	4.92					5.87	0.26	0.66			3.44	1.92	2.87		4.17				
1.2.2 Foreign Bonds																			
1.2.3 NRB Bonds																			2.10
1.2.4 Debenture & Bonds																			
1.3 On Agency Balance												24.94							
1.4 On Call Deposit	82.12	2.59	4.41	3.71	1.49	60.52		0.59	35.02	34.22	48.22		27.34		23.07			24.74	18.53
1.5 On Others	0.48					0.09								1.87	2.78	3.17			
<b>2. Commission and Discount</b>	<b>4.56</b>	<b>0.42</b>	<b>0.39</b>	<b>0.86</b>	<b>0.05</b>	<b>19.53</b>	<b>0.02</b>		<b>0.16</b>	<b>0.14</b>	<b>1.34</b>		<b>0.15</b>		<b>1.15</b>	<b>0.01</b>	<b>3.25</b>	<b>0.03</b>	<b>17.13</b>
2.1 Bills Purchase and Discount																			
2.2 Commission	4.56	0.42	0.39	0.86	0.05	16.44	0.02		0.16	0.14	1.34		0.15		0.86	0.00	0.01	0.03	
2.3 Others						3.09									0.30	0.01	3.24		17.13
<b>3. Exchange Fluctuation Income</b>	<b>0.06</b>																		
3.1 Due to Change in Exchange Rate																			
3.2 Due to Foreign Currency Transaction	0.06																		
<b>4. Other Operating Income</b>	<b>57.88</b>	<b>1.83</b>	<b>5.75</b>	<b>2.10</b>	<b>1.44</b>	<b>23.26</b>	<b>0.00</b>	<b>0.13</b>	<b>17.57</b>	<b>13.21</b>	<b>31.92</b>	<b>17.68</b>	<b>9.02</b>	<b>0.00</b>	<b>41.85</b>	<b>0.02</b>		<b>2.94</b>	
<b>5. Non Operating Income</b>	<b>55.08</b>					<b>4.76</b>	<b>1.16</b>	<b>10.11</b>	<b>11.60</b>	<b>0.07</b>	<b>19.01</b>	<b>1.80</b>	<b>2.36</b>	<b>0.07</b>	<b>10.42</b>			<b>4.95</b>	<b>2.49</b>
<b>6. Write Back from Provisions for loss</b>	<b>18.17</b>	<b>0.15</b>	<b>9.53</b>	<b>22.43</b>	<b>0.24</b>	<b>37.12</b>	<b>23.67</b>	<b>55.39</b>	<b>232.75</b>							<b>1.44</b>	<b>0.77</b>	<b>19.88</b>	
7. Recovery of written-off Loan														94.69			9.04		2.60
<b>8. Income from Extra Ordinary transactions</b>										<b>0.30</b>				<b>40.36</b>					
<b>9. Net Loss</b>																<b>7.61</b>			
<b>Total Income</b>	<b>1076.37</b>	<b>20.88</b>	<b>73.54</b>	<b>54.92</b>	<b>24.18</b>	<b>548.73</b>	<b>41.40</b>	<b>80.62</b>	<b>508.24</b>	<b>196.04</b>	<b>304.08</b>	<b>207.11</b>	<b>148.56</b>	<b>157.57</b>	<b>352.41</b>	<b>18.48</b>	<b>50.51</b>	<b>163.78</b>	<b>211.28</b>

BFI Name	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Gulshewori	ICFC	Sagarmatha	Kuber	Seti	Prana	Namaste	Unique	Manushree	Jebis	Reliance	Bhaktapur	
<b>Expenses</b>																					
<b>1. Interest Expense</b>	<b>76.04</b>	<b>0.57</b>	<b>7.57</b>	<b>78.55</b>	<b>94.80</b>	<b>0.87</b>	<b>3.05</b>	<b>0.77</b>	<b>84.15</b>	<b>225.67</b>	<b>120.25</b>	<b>0.12</b>	<b>9.29</b>	<b>5.96</b>	<b>14.67</b>	<b>29.22</b>	<b>134.96</b>	<b>37.68</b>	<b>105.73</b>	<b>14.14</b>	
1.1 On Deposit Liabilities	76.04	0.57	7.57	76.74	82.99	0.87	2.54	0.77	82.57	185.95	118.14	0.12	9.29	5.96	14.67	29.22	117.03	37.54	105.73	14.14	
1.1.1 Saving Account	32.98	0.24	1.64	30.84	60.06	0.51	0.19	0.77	42.92	113.14	53.23	0.09	3.90	4.45	10.72	13.09	74.68	11.81	74.52	5.90	
1.1.2 Fixed Account	43.06	0.33	5.93	45.90	22.94	0.35	0.01		39.65	72.81	52.38	0.03	5.39	1.51	3.95	16.13	42.35	20.61	31.21	5.65	
1.1.2.1 Up to 3 months Fixed Account	0.20	0.09		0.01	0.68				0.62	1.26	0.76					0.12	0.26	0.07	0.34		
1.1.2.2 3 to 6 months Fixed Account	0.31			0.39	1.51				0.44	0.43	1.62			0.13	0.54	0.13	0.57	0.16	2.98		
1.1.2.3 6 months to 1 year Fixed Account	28.30			24.16	13.16	0.00			29.91	51.42	39.07		2.28	1.37	0.24	10.62	33.48	11.83	15.98	2.60	
1.1.2.4 Above 1 year Fixed Account	14.25	0.24	5.93	21.34	7.58	0.35			8.67	19.69	10.93	0.03	3.12	0.01	3.18	5.26	8.04	8.55	11.91	3.05	
1.1.3 Call Deposit																					
1.1.4 Certificate of Deposit																					
1.2 On Borrowing				1.81	11.81		0.51		1.58	39.73	2.11						17.92	0.14			
<b>2. Commission Expense</b>				<b>1.67</b>																	
<b>3. Staff Expense</b>	<b>13.29</b>	<b>1.07</b>	<b>1.41</b>	<b>30.74</b>	<b>13.37</b>	<b>3.18</b>	<b>2.72</b>	<b>0.59</b>	<b>8.95</b>	<b>37.05</b>	<b>19.48</b>	<b>1.11</b>	<b>3.84</b>	<b>2.86</b>	<b>2.70</b>	<b>4.70</b>	<b>14.27</b>	<b>7.15</b>	<b>15.26</b>	<b>3.59</b>	
<b>4. Office Operating Expenses</b>	<b>7.22</b>	<b>2.19</b>	<b>1.43</b>	<b>26.46</b>	<b>11.76</b>	<b>3.46</b>	<b>2.93</b>	<b>0.70</b>	<b>8.94</b>	<b>39.14</b>	<b>19.82</b>	<b>1.44</b>	<b>1.78</b>	<b>4.66</b>	<b>1.26</b>	<b>4.76</b>	<b>16.96</b>	<b>7.60</b>	<b>17.61</b>	<b>4.20</b>	
<b>5. Foreign Exchange Loss</b>																					
5.1 Due to Change in Exchange Rates																					
5.2 Due to Foreign Currency Transaction																					
<b>6. Non Operating Expense</b>									<b>0.15</b>		<b>24.74</b>										
<b>7. Provision for Risk</b>	<b>3.08</b>	<b>0.78</b>	<b>0.62</b>	<b>28.80</b>	<b>27.82</b>	<b>10.70</b>			<b>16.80</b>	<b>51.14</b>	<b>7.60</b>		<b>1.62</b>	<b>8.44</b>	<b>0.22</b>	<b>0.97</b>	<b>1.95</b>	<b>21.58</b>	<b>44.96</b>	<b>1.84</b>	
7.1 Loan loss Provision	0.51	0.78	0.62	28.53	27.82	4.41			7.21	8.66	7.60		1.62	8.44	0.22	0.97	1.95	20.43	22.16	1.84	
7.1.1 General Loan Loss Provision			0.30	5.44	13.35				7.21	4.33			0.36		-0.52		1.95	4.99	22.16	1.52	
7.1.1.1 Pass Loan Loss Provision			0.30	2.47	6.22				7.21	1.58			0.33		-0.52		1.95	4.99	22.16	0.29	
7.1.1.2 Watch List Provision				2.97	7.13					2.75			0.03							1.23	
7.1.2 Special Loan Loss Provision		0.78	0.32	16.09	14.47	4.41				4.33	7.60		1.26	8.44	0.73	0.97		15.44		0.32	
7.1.3 Additional Loan Loss Provision	0.51			7.00																	
7.2. Provision for Non-Banking Assets						0.53														4.26	
7.3. Provision for Loss on Investment	2.57			0.27					9.59	42.48									1.15	18.54	
7.5. Provision for Loss of Other Assets						5.76												0.00			
<b>8. Loan Written Off</b>																					
<b>9. Provision for Staff Bonus</b>	<b>2.73</b>			<b>17.49</b>						<b>16.48</b>	<b>6.76</b>		<b>0.82</b>	<b>0.76</b>	<b>1.12</b>		<b>2.85</b>		<b>2.61</b>	<b>1.49</b>	
<b>10. Provision for Income Tax</b>	<b>8.18</b>					<b>0.84</b>				<b>49.44</b>	<b>20.27</b>		<b>2.45</b>	<b>2.43</b>	<b>3.37</b>		<b>8.55</b>	<b>1.14</b>	<b>7.84</b>	<b>4.48</b>	
<b>11. Others</b>												<b>0.04</b>									
<b>12. Net Profit</b>	<b>19.09</b>		<b>6.68</b>	<b>174.93</b>	<b>99.94</b>	<b>20.16</b>	<b>28.85</b>	<b>55.84</b>	<b>48.66</b>	<b>115.36</b>	<b>47.30</b>	<b>211.46</b>	<b>5.72</b>	<b>43.85</b>	<b>7.86</b>	<b>15.09</b>	<b>19.95</b>	<b>10.79</b>	<b>18.30</b>	<b>12.07</b>	
<b>Total Expenses</b>	<b>129.63</b>	<b>4.60</b>	<b>17.70</b>	<b>356.96</b>	<b>249.36</b>	<b>39.21</b>	<b>37.55</b>	<b>57.90</b>	<b>167.65</b>	<b>534.29</b>	<b>266.23</b>	<b>214.18</b>	<b>25.52</b>	<b>68.96</b>	<b>31.20</b>	<b>54.74</b>	<b>199.47</b>	<b>85.94</b>	<b>212.31</b>	<b>41.82</b>	
<b>Income</b>																					
<b>1. Interest Income</b>	<b>111.85</b>	<b>1.58</b>	<b>15.36</b>	<b>137.51</b>	<b>221.04</b>	<b>2.29</b>	<b>12.58</b>	<b>2.26</b>	<b>136.38</b>	<b>404.62</b>	<b>194.85</b>	<b>1.08</b>	<b>23.50</b>	<b>22.07</b>	<b>28.63</b>	<b>52.58</b>	<b>180.54</b>	<b>68.03</b>	<b>172.69</b>	<b>37.46</b>	
1.1 On Loans and Advances	94.06	1.58	15.36	117.14	196.54	1.88	12.24	0.75	114.94	310.54	177.66	1.08	21.21	15.67	23.07	36.03	152.04	59.07	146.43	28.17	
1.2 On Investment	0.12			3.86					1.26	3.71	3.78					0.98	0.57	1.24		0.44	
1.2.1 Government Bonds	0.12									3.71	3.78							1.24		0.44	
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds				3.86												0.98	0.57				
1.2.4 Debenture & Bonds									1.26												
1.3 On Agency Balance										90.38											
1.4 On Call Deposit	17.66			16.51	24.50	0.41	0.34		20.18					6.40	5.56	13.01		7.10	26.26		
1.5 On Others								1.52			13.40		2.29			2.56	27.94	0.62		8.86	
<b>2. Commission and Discount</b>	<b>0.33</b>	<b>0.00</b>	<b>0.88</b>	<b>1.48</b>		<b>0.06</b>			<b>0.88</b>	<b>2.22</b>	<b>3.49</b>		<b>0.18</b>	<b>0.01</b>	<b>0.05</b>		<b>17.60</b>	<b>0.09</b>	<b>0.36</b>	<b>0.01</b>	
2.1 Bills Purchase and Discount																					
2.2 Commission	0.33	0.00		1.48					0.79	2.22	3.49		0.18	0.01	0.05		0.09	0.09	0.10	0.01	
2.3 Others			0.88			0.06			0.09												
<b>3. Exchange Fluctuation Income</b>																					
3.1 Due to Change in Exchange Rate																					
3.2 Due to Foreign Currency Transaction																					
<b>4. Other Operating Income</b>	<b>10.99</b>	<b>1.83</b>		<b>13.39</b>	<b>16.63</b>		<b>0.00</b>		<b>14.09</b>	<b>21.42</b>	<b>18.09</b>	<b>0.50</b>	<b>1.84</b>	<b>1.03</b>	<b>2.51</b>			<b>4.02</b>	<b>14.10</b>	<b>2.92</b>	
<b>5. Non Operating Income</b>				<b>55.92</b>			<b>1.09</b>		<b>0.87</b>	<b>33.25</b>	<b>49.80</b>				<b>6.24</b>		<b>2.16</b>	<b>1.33</b>	<b>0.29</b>	<b>2.54</b>	
<b>6. Write Back from Provisions for loss</b>	<b>6.46</b>	<b>0.36</b>	<b>1.46</b>	<b>148.66</b>	<b>11.69</b>	<b>33.52</b>	<b>23.88</b>	<b>55.63</b>	<b>15.44</b>	<b>72.77</b>		<b>206.09</b>			<b>13.74</b>			<b>13.45</b>	<b>0.07</b>	<b>1.43</b>	
7. Recovery of written-off Loan						3.34									18.89				22.55		
<b>8. Income from Extra Ordinary transactions</b>												<b>6.50</b>			<b>6.97</b>				<b>0.06</b>		
<b>9. Net Loss</b>		<b>0.83</b>																			
<b>Total Income</b>	<b>129.63</b>	<b>4.60</b>	<b>17.70</b>	<b>356.96</b>	<b>249.36</b>	<b>39.21</b>	<b>37.55</b>	<b>57.90</b>	<b>167.65</b>	<b>534.29</b>	<b>266.23</b>	<b>214.18</b>	<b>25.52</b>	<b>68.96</b>	<b>31.20</b>	<b>54.74</b>	<b>199.47</b>	<b>85.94</b>	<b>212.31</b>	<b>41.82</b>	

## Statement of Credit as on Magh end, 2073(Mid-Feb, 2017)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens
<b>Sector Wise</b>																			
Agricultural and Forest Related	1798.14	6111.66	813.94	3088.61	1270.68	1875.31	1012.98	450.60	2205.26	2481.28	2064.16	774.62	1527.76	570.05	1092.05	885.58	25309.97	1705.66	368.33
Fishery Related	31.45	362.64		34.28		10.17		12.09	14.02	40.68	103.92	2.13	50.58	43.92	6.06	5.08	870.68	19.24	55.48
Mining Related	354.80	139.04	59.14	210.63				63.83	282.48	12.88	37.90		29.80	265.44	22.10	246.07	165.74	16.50	290.68
Manufacturing (Producing) Related	12581.90	10331.64	28795.11	29181.95	8877.47	23686.05	13952.53	6001.64	13330.66	12769.42	8571.77	10303.86	10056.83	8088.62	8828.42	10928.54	9975.04	12613.77	6941.53
Construction	6745.85	10840.67	2001.13	5648.10	8028.01	4782.57	2954.24	9398.07	9996.43	4549.54	6075.00	13389.20	6254.88	5962.56	10792.76	2990.16	5591.53	9771.21	1500.99
Electricity, Gas and Water	3789.87	1344.42	4091.18	4631.32	51.66	554.58	1045.89	707.86	2269.64	2179.09	1331.48	927.29	1360.56	1301.82	2216.23	1989.16	256.56	4134.23	2655.56
Metal Products, Mach. & Ele. Eqp.	743.00	1109.10	1141.34	196.75	1630.07	824.35	1794.27	634.76	1070.93	872.35	902.34	18.29	758.95	370.44	1525.20	641.28	503.44	1423.03	71.19
Tras., Com. and Public Utilities	1086.08	2067.23	544.65	3590.87	153.37	4809.90	1902.93	966.17	3236.22	1046.37	3708.56	157.12	1546.52	854.96	5222.01	6813.92	253.81	1262.17	632.99
Wholesaler & Retailer	16970.98	29505.05	24169.48	22741.42	9706.21	15930.35	19181.30	6889.36	19503.48	16464.09	9516.81	16649.30	11982.90	7588.39	8678.32	12243.02	19738.97	20570.74	8586.58
Finance, Insurance and Real Estate	6473.98	9359.09	5422.40	7001.93	1409.30	9345.52	2551.38	4254.65	8404.49	7148.72	2940.66	4452.39	5696.32	2374.75	4385.74	6697.16	156.46	3807.95	5246.39
Hotel or Restaurant	1382.62	4725.22	2308.06	8128.10	13.53	2446.74	391.57	818.14	724.78	2518.81	1237.44	587.15	736.97	211.61	703.66	2379.35	3749.08	2378.92	699.13
Other Services	2718.44	2338.90	2034.32	7521.72	199.85	4117.38	1095.41	1482.50	1944.04	3935.44	1887.10	2767.55	3254.77	1411.73	1937.60	2398.10	4537.17	2908.51	2259.68
Consumption Loans	11960.60	12493.65	3133.98	2197.08	3855.94	3323.42	1559.18	1397.50	5458.42	6733.89	2678.65	10587.13	3720.16	2353.51	3632.63	2176.62	11935.54	3444.44	7357.46
Local Government		216.60		368.27	138.81	255.20							129.84		134.63	135.05	1.48	91.86	1.27
Others	5077.13	3736.55	17197.29	3653.24	1370.79	6689.66	14058.62	3630.85	5873.68	2350.47	7752.41	7788.97	5960.87	2621.43	176.97	15788.22	9093.07	7795.40	12033.71
<b>TOTAL sectorwise</b>	<b>71714.84</b>	<b>94681.46</b>	<b>91712.02</b>	<b>98194.25</b>	<b>36705.68</b>	<b>78651.21</b>	<b>61500.29</b>	<b>36708.00</b>	<b>74314.54</b>	<b>63103.03</b>	<b>48808.20</b>	<b>68404.99</b>	<b>53067.72</b>	<b>34019.24</b>	<b>49354.40</b>	<b>66317.31</b>	<b>92138.53</b>	<b>71943.63</b>	<b>48700.96</b>

<b>Product Wise</b>																			
Term Loan	15174.92	12635.83	13476.79	23747.30	1984.06	11136.77	3344.02	4480.58	10753.56	9347.92	4962.02	7265.12	5768.56	6862.47	8585.51	13290.45	13826.21	9165.77	9170.99
Overdraft	12567.63	14161.82	15405.86	17005.82	3072.05	10114.08	1319.67	7142.68	17023.94	22551.76	13522.11	15030.61	7517.29	9683.07	3508.34	17374.63	6678.95	20426.98	6703.60
Trust Receipt Loan / Import Loan	2407.32	638.04	8283.75	15636.40	3924.35	10939.78	2768.78	2162.82	4650.11	1759.98	1407.83	1950.18	1736.62	770.71	3302.36	2441.39	6.23	2532.83	1125.07
Demand & Other Working Capital Loan	16449.89	34261.23	23856.88	25579.98	10025.31	20349.79	30187.53	6212.32	9418.96	7390.77	5748.62	11545.56	6311.81	5725.75	11223.10	9172.78	57309.34	16962.69	4977.11
Res. Per. H. Loan (Up to Rs. 10 mil.)	4867.48	7045.04	7132.24	1215.02	5317.44	4782.57	1810.91	3255.21	9996.43	3957.74	4248.65	11239.72	6252.38	3891.14	2387.25	4081.92	5457.57	6526.15	2762.24
Real Estate Loan	1933.21	4587.47	4101.35	4972.30	2302.43	3664.84	4834.98	3139.72	4927.93	3754.69	1668.38	3397.63	3463.09	1800.46	1642.99	6601.97	574.47	3450.97	5323.03
Margin Nature Loan	1745.56	1541.59	1724.17	847.18		2342.81		412.26	1445.76	597.52	907.63	2923.93	40.28	1148.45	1769.79	1308.28		1691.73	3510.66
Hire Purchase Loan	3128.22	3728.41	2520.46	2739.86	3749.96	6897.09	1565.49	4202.99	5791.83	7174.61	5048.55	6864.60	6451.09	2199.85	4097.80	8340.41	239.22	4723.78	2924.54
Deprived Sector Loan	4277.77	5562.52	3746.48	4430.71	1710.50	3405.09	2356.09	1629.37	4057.76	3047.04	2963.71	2985.39	2287.62	1509.37	2387.70	2776.74	6678.11	3108.40	2763.21
Bills Purchased	4.62	57.77	335.65	792.98	100.88	3193.22	732.10	722.98	351.73	2076.66	128.05	510.23	559.19	7.34	842.35	96.49		800.43	117.30
Other Product	9158.22	10461.74	11128.39	1226.70	4518.70	1825.18	12580.72	3347.08	5896.55	1444.33	8202.64	4727.02	12679.77	420.64	9607.22	832.26	1368.43	2553.89	9323.22
<b>Total Product wise Loan</b>	<b>71714.84</b>	<b>94681.46</b>	<b>91712.02</b>	<b>98194.25</b>	<b>36705.68</b>	<b>78651.21</b>	<b>61500.29</b>	<b>36708.00</b>	<b>74314.54</b>	<b>63103.03</b>	<b>48808.20</b>	<b>68404.99</b>	<b>53067.72</b>	<b>34019.24</b>	<b>49354.40</b>	<b>66317.31</b>	<b>92138.53</b>	<b>71943.63</b>	<b>48700.96</b>

<b>Collateral Wise</b>																			
Gold and Silver	8293.32	8414.24	345.26	866.67			1.25	296.03		101.29	308.80	508.85	4.66	30.01	264.14		153.09	0.86	2871.11
Government Securities	128.69	1396.70	790.53	3.81					21.66	70.85	3.75				29.04			110.15	2.45
Non Governmental Securities	0.09	1374.72	1995.30	847.18		2342.81	659.19	1610.74	578.83	858.97	2923.93		1066.34		1255.61				3524.88
Fixed Deposit Receipts	410.28	294.95	686.94	223.82	366.58	187.86	1362.91	72.67	1262.03	274.51	395.88	746.58	95.38	121.19	229.59	529.27	489.68	1110.28	600.61
Own	402.77	294.95	311.74	223.82	23.30	187.86	1362.91	72.31	1087.63	274.51	395.75	744.09	95.38	121.19	229.59	529.27	489.68	640.43	595.51
Other Licences Institutions	7.51		375.20		343.28			0.36	174.40		0.13	2.50						469.86	5.09
Collateral of Properties	35982.78	79475.71	76037.81	81067.52	31551.10	69371.49	53805.89	32631.70	66245.00	55657.44	44155.44	60973.72	50122.62	31320.74	45043.68	59389.84	91495.76	62337.38	36964.15
Fixed Assets	26263.04	79439.56	38668.40	61882.33	22308.17	69340.30	47256.36	31181.34	42733.61	52933.47	42002.29	33932.05	27708.80	30564.23	34478.47	38329.99	91495.76	33138.49	24624.09
Current Assets	9719.74	36.15	37369.41	19185.18	9242.93	31.19	6549.53	1450.36	23511.39	2723.97	2153.15	27041.68	22413.82	756.51	10565.20	21059.85		29198.89	12340.05
Against security of Bill	162.61	106.36	5228.81	1182.67		3193.22	1323.05	1129.77	354.31	1730.85	456.28	2.44		5.99		1472.86			1262.60
Domestic Bills	0.33	19.05	10.56	41.59		69.24		965.50						1.58		288.80			29.60
Foreign Bills	162.28	87.31	5218.25	1141.08		3123.99	1323.05	164.26	354.31	1730.85	456.28	2.44		4.41		1184.06			1233.00
Against Guarantee	345.91	3390.71	1184.11	5671.89	1864.90	3474.03	2353.80	1589.85	4417.66	4241.23	1726.52	3054.48	129.84	1075.16	134.76	1706.97		307.94	83.28
Government Guarantee	77.95	42.15		368.27	138.81		156.12	40.30	199.07	2.17	71.84	396.53	129.84	146.62	134.63	135.05		91.86	
Institutional Guarantee	124.64	3336.42	1179.37	2285.73	1726.09		2197.68	1331.27	2481.45	2426.88	1602.35	2657.95		916.74	0.00	1455.63		4.90	
Personal Guarantee	3.64	11.60	4.74	1117.49				119.02	1729.87		52.33			11.80	0.13	36.41		204.69	83.28
Collective Guarantee	0.01	0.54						99.26	7.27	2.98								6.50	
Int. Rtd. Foreign Bank's Guarantee	12.00			1900.40		110.91				843.78									
Other Guarantee	127.68					3363.12				965.42						79.88			
Credit Card			212.48	25.00	143.01	81.79			0.31	10.26		16.91	2.35		32.26	76.13		113.69	13.36
Others	26391.16	228.07	5230.77	8305.70	2780.10		2653.38	328.79	402.82	437.76	902.56	178.06	2712.86	399.81	3649.96	1857.59		7963.33	3378.53

## Statement of Credit as on Magh end, 2073(Mid-Feb, 2017)

BFI Name	Prime	Sunrise	NMB	PRABHU	Janata	Mega	Civil	Century	Sanima	NIDC	Mahabank	Siddhartha	Yeti	Narayani	Sahayogi	Karnali	Triveni	Shangrila	Gandaki	Excel	
<b>Sector Wise</b>																					
Agricultural and Forest Related	956.76	1576.02	1038.11	1586.19	731.55	727.19	1608.94	863.42	1611.31	47.68	765.93	823.33	31.26	1.05	226.62	176.11	1209.38	302.75	283.22	203.60	
Fishery Related	4.87	2.35	42.15	3.74	7.29	19.41	6.79	3.44	10.16			20.72	53.20	9.09	27.18		52.72	8.37	7.18	5.41	
Mining Related	6.12	58.90	48.29		9.26	28.66	48.52	400.62	17.89			2.24	74.80	10.38			11.13	32.42	46.00		
Manufacturing (Producing) Related	7537.38	6971.14	11546.41	8920.18	6921.67	7517.52	6051.08	6850.80	6693.67	560.69	1465.67	1205.55	449.00	3.51	157.20	21.71	527.99	572.21	578.39	404.16	
Construction	4880.05	8623.62	9299.02	10772.84	198.22	607.76	2105.06	3235.07	4419.36	18.98	625.08	1383.51	212.08	19.90	145.84	83.30	2080.06	1226.71	1191.91	539.53	
Electricity, Gas and Water	2654.09	833.29	3806.71	1572.52	829.39	1063.47	975.09	802.83	1657.68	690.89			157.82	285.11	2.43			19.12	11.22		
Metal Products, Mach. & Ele. Eqp.	75.15	434.39	1331.27	296.37	139.38	268.77	75.39	356.61	759.06	15.97	47.74	516.38	39.20				159.89	86.94	31.25	5.07	
Tras., Com. and Public Utilities	1283.70	707.40	2432.10	2294.03	629.50	421.37	1318.22	392.09	2743.09		2537.47	1086.25	178.84	5.31	43.46	162.33	1020.12	957.46	183.07	55.72	
Wholesaler & Retailer	5278.41	11676.32	15465.86	10002.04	4784.07	11075.73	8311.78	5881.93	9769.18	310.59	801.22	1754.75	525.16	8.88	991.05	73.87	742.55	1524.81	543.80	1067.73	
Finance, Insurance and Real Estate	4390.44	4975.56	4398.03	8183.91	3988.71	4225.01	3589.98	4065.82	2001.62	64.47	422.65	1257.50	1473.05	26.30	90.82		705.99	1072.33	326.98	354.01	
Hotel or Restaurant	958.71	2024.72	2965.32	3499.41	332.70	1930.04	1204.54	1430.89	1452.04	319.10	420.74	450.85	1024.97	4.02	11.20		284.35	382.18	159.73	156.65	
Other Services	947.10	1846.17	2319.19	5068.08	1033.84	1080.45	2126.76	1438.23	2012.57	384.89	231.38	698.62	145.16		69.03	464.60	388.96	585.94	113.22	256.36	
Consumption Loans	4994.07	5612.16	3592.70	4434.50	2057.67	2481.94	1979.11	2250.95	2469.94	23.21	554.70	874.32	2860.02	22.17	14.95	17.18	495.73	384.88	169.24	197.44	
Local Government																					
Others	13818.37	5110.33	3423.04	1571.32	1824.54	4430.23	1405.50	1787.37	12513.36	434.02	1999.87	1861.36	2945.08	61.34	1128.52		1211.55	3485.02	1544.95	464.42	
TOTAL sectorwise	47785.22	50452.37	61708.21	58205.14	23487.78	35877.54	30806.73	29760.07	48130.92	2870.49	9895.41	12198.25	10189.93	152.48	2908.30	999.10	8890.42	10641.12	5190.15	3710.10	

**Product Wise**

Term Loan	6453.68	4683.46	10358.15	11414.97	4828.61	5745.72	6026.32	7415.64	7612.51	1866.05	1274.06	1330.57	1861.36	4.76		95.58	924.88	3219.37	292.91	687.82
Overdraft	8614.92	10974.98	2927.07	8570.75	4987.69	10640.91	6353.41	6885.72	6562.20	587.25	202.77		3026.85	61.34		348.98	1737.06	2380.82	2526.14	803.10
Trust Receipt Loan / Import Loan	1006.72	1454.01	2884.27	2457.79	781.61	2865.83	1796.67	931.30	516.22											
Demand & Other Working Capital Loan	5442.88	8017.01	12935.28	10073.22	4741.61	5503.89	8701.61	5418.59	7140.26	89.79	3321.58	3669.75		8.88	1357.58			1229.14	8.36	1024.31
Res. Per. H. Loan (Up to Rs. 10 mil.)	2997.80	6326.10	6695.44	8461.28	701.39	1206.80	1185.36	2641.38	3427.64	12.23	512.17	1156.95	746.03	19.90	45.26	83.30	1614.70	974.70	872.68	394.36
Real Estate Loan	6003.34	3242.69	4097.94	5418.81	1362.71	3521.67	1625.82	2573.88	4979.56	58.00	773.29	979.78	1253.42	26.30	179.20		826.76	711.85	394.28	395.74
Margin Nature Loan	1929.82	2622.22	1379.69	2279.42	544.73	120.47	118.47	525.76	323.38		281.59	240.68	541.59	20.01			46.68	55.68		37.58
Hire Purchase Loan	1717.40	4711.21	4490.40	4476.61	1482.96	2954.24	2615.31	1172.27	4460.93	19.69	1313.25	1629.02	1409.88	5.31	20.12	162.33	1338.36	1262.28	223.57	72.81
Deprived Sector Loan	2173.09	2301.51	2870.86	2508.10	1278.61	1605.81	1389.84	1291.26	2191.32	201.37	443.31	570.01	507.70	3.83	152.32	66.22	369.61	453.26	208.51	121.50
Bills Purchased	162.81	4.86	583.17	9.24			53.75	25.34	401.03											
Other Product	11282.75	6114.33	12485.95	2534.95	2777.86	1712.20	940.17	878.94	10515.86	36.10	1773.40	2621.50	843.11	2.16	1153.82	242.70	2032.35	354.02	663.70	172.87
<b>Total Product wise Loan</b>	47785.22	50452.37	61708.21	58205.14	23487.78	35877.54	30806.73	29760.07	48130.92	2870.49	9895.41	12198.25	10189.93	152.48	2908.30	999.10	8890.42	10641.12	5190.15	3710.10

**Collateral Wise**

Gold and Silver	4086.84	323.40		58.07	136.55		215.24	132.99	473.65			47.98	478.73					8.53	14.27	143.15
Government Securities	0.83		0.81	22.18	43.23			0.95	10.49									0.45		
Non Governmental Securities	1938.37	387.65	1403.43	2364.79	513.47	121.97	238.93	525.76		20.00	280.02	240.68	541.59	20.01			46.68	55.23		
Fixed Deposit Receipts	232.69	220.25	519.82	307.70	127.98	90.16	292.02	405.09	210.98	8.66	264.35	86.83	361.54	2.16	14.95	17.18	201.18	66.86	81.72	19.64
Own	232.69	220.25	515.03	307.70	127.98	90.16	292.02	405.09	210.98	8.66	264.35	86.83	361.54	2.16	14.95	17.18	201.18	66.86	81.72	19.64
Other Licences Institutions			4.79																	
Collateral of Properties	35764.96	45570.07	58563.67	51484.11	21480.11	33996.83	28300.52	27377.34	45196.90	2790.14	9231.04	11388.11	8180.12	117.03	2891.35	981.92	8515.77	10158.25	5094.16	3547.30
Fixed Assets	35401.67	41101.05	47398.84	48615.35	16531.32	31060.28	27229.67	16699.55	41328.18	2790.14	9231.04	11388.11	8180.12	117.03	2891.35	981.92	8514.39	10158.25	5094.16	3547.30
Current Assets	363.28	4469.02	11164.82	2868.76	4948.79	2936.54	1070.85	10677.79	3868.72								1.39			
Against security of Bill	0.79			577.75	0.00		393.52	25.34	558.45											
Domestic Bills				62.58			62.69													
Foreign Bills	0.79			515.17	0.00		330.83	25.34	558.45											
Against Guarantee	3404.15	130.18	1072.83	2311.33		1269.53	1177.43	1202.14	5.37		120.00	434.64	627.96	13.28			95.39	351.81		
Government Guarantee	117.80		120.02	124.28			1.49		4.00			18.51		2.72						
Institutional Guarantee	2746.24	90.00	358.33	1475.39		1167.34	901.46	1196.14			120.00	416.13	627.96				55.40	160.53		
Personal Guarantee	527.58	36.27	560.81	282.42			13.61	5.99	1.37					10.56			39.99	71.86		
Collective Guarantee			33.67	429.24		102.19	159.41											119.42		
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee	12.53	3.91				0.00	101.47													
Credit Card			7.70	21.56		24.89		2.98	7.96											
Others	2356.59	3820.82	139.95	1057.65	1186.45	374.17	189.08	87.48	1667.12	51.69					2.01		31.40			0.02
<b>Total</b>	47785.22	50452.37	61708.21	58205.14	23487.78	35877.54	30806.73	29760.07	48130.92	2870.49	9895.41	12198.25	10189.93	152.48	2908.30	999.10	8890.42	10641.12	5190.15	3710.10

BFI Name	Biratnaxmi	Western	Araniko	Deva	Miteri	Tinau	Muktnath	Sewa	Kankai	Mahakali	Ace	Bhargav	Country	Alpine	Katmandu	Garima	OmDB	FewaDB	Kabeli	Kamana
<b>Sector Wise</b>																				
Agricultural and Forest Related	234.21	195.92	144.14	308.61	181.04	283.74	2189.31	448.76	190.92	79.30	160.63	99.41	97.90	195.83	49.75	511.45	363.03	186.99	91.31	191.28
Fishery Related			3.23	1.15	0.80	4.46	18.20	27.82					0.17			3.29	0.18	12.40		19.19
Mining Related			1.61		2.77	14.90		18.60							16.29		12.46			
Manufacturing (Producing) Related	365.34	97.02	49.50	462.82	118.45	180.88	456.60	310.79	12.28	117.59	658.72	85.20	109.96	32.93	417.40	358.22	545.68	326.47	13.22	254.03
Construction	192.81	86.12	182.12	931.68	211.40	489.65	2199.46	446.58	106.07	55.89	1101.42	230.32	58.88	125.31	1219.78	2200.52	2941.82	1565.22	149.73	1235.73
Electricity, Gas and Water				303.88	3.84		20.57				818.84				316.60	16.91	40.17	1.05		
Metal Products, Mach. & Ele. Eqp.			21.14	45.42	38.61	10.74	151.50	32.50			14.59			17.48	4.12	63.25	98.05	88.93	90.36	3.90
Tras., Com. and Public Utilities		51.19	337.85	515.86	153.15	311.16	1722.98	469.01	41.39		242.87	127.98	2.84	190.75	352.53	1970.63	2085.99	1402.87	23.04	477.16
Wholesaler & Retailer	1071.66	484.82	431.43	834.65	261.65	687.60	1865.62	1422.32	234.35	303.78	796.70	340.93	286.38	409.84	723.35	972.42	1304.12	1263.09	131.80	658.38
Finance, Insurance and Real Estate			52.55	649.79	144.55	314.49	722.48	101.53	32.73		875.11			60.38	670.19	439.18	780.07	437.12		578.05
Hotel or Restaurant		76.21	23.12	109.24	55.27	89.28	1031.23	139.65	21.27	45.16	429.61	43.38	23.23	40.41	621.48	262.99	448.11	401.82	16.35	130.87
Other Services	192.66	83.01	22.70	262.16	57.45	257.53	127.13	126.47	14.18	1.49	591.04	71.91	25.57	29.53	113.93	149.64	250.37	203.57	20.01	212.33
Consumption Loans	370.19	13.84	306.96	1177.65	157.55	134.93	587.17	250.12	75.10	76.04	121.11	31.60	307.45	133.31	641.32	1006.15	1112.00	796.18	90.34	396.70
Local Government				10.33	1.50			1.37			15.16			1.97	4.85	0.03				
Others	956.95	667.88	539.60	2609.65	849.25	394.88	2336.93	992.50	446.77	309.54	1252.33	377.75	397.06	584.59	1212.37	3980.19	1611.03	4429.84	80.37	1913.74
<b>TOTAL sectorwise</b>	<b>3383.80</b>	<b>1756.00</b>	<b>2115.94</b>	<b>8222.89</b>	<b>2237.29</b>	<b>3174.25</b>	<b>13429.19</b>	<b>4788.01</b>	<b>1175.07</b>	<b>988.80</b>	<b>7078.13</b>	<b>1408.49</b>	<b>1387.29</b>	<b>1748.58</b>	<b>6423.09</b>	<b>11969.68</b>	<b>11583.97</b>	<b>11116.98</b>	<b>620.08</b>	<b>6191.23</b>

**Product Wise**

Term Loan	656.78	590.57	143.58	541.97	56.63	372.49	2425.39	1350.42	621.11		2697.40	531.01	115.16	510.24	1452.78	2699.99	545.41	351.63	207.65	1807.01
Overdraft	524.06	794.74	700.74	859.63	385.70	1133.59	2372.22	2018.12	239.61	250.86	1701.40	384.11	532.24	718.88	1948.04	3123.95	1324.32	3978.63		1306.32
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan	1032.06	127.62	23.02	189.14				22.68		421.37	4.46		115.25		232.87	42.42	108.13	64.20	205.58	
Res. Per. H. Loan (Up to Rs. 10 mil.)	192.81	86.12	139.57	622.76	186.42	489.65	1959.22	256.56	106.07	55.89	967.60	220.16	53.05		1112.75	1839.36	1759.06	1470.80	63.30	1115.05
Real Estate Loan	98.14		51.86	1071.44	143.82	201.25	721.77	136.55	32.73		559.38		42.06	133.14	466.31	703.15	1653.39	1186.72		603.18
Margin Nature Loan			204.82	635.57		4.97		3.55			23.02				336.48	2.50	78.98	0.25		3.87
Hire Purchase Loan	70.76	51.19	357.80	705.57	179.96	251.42	1966.85	625.90	83.18	65.16	438.73	127.98	265.38	237.18	384.32	2259.31	2322.22	1644.56	14.57	725.12
Deprived Sector Loan	150.94	86.82	99.84	328.34	105.59	131.31	3227.29	232.74	54.56	47.49	330.89	50.31	65.28	60.46	279.35	478.34	473.73	405.76	42.59	271.30
Bills Purchased																				
Other Product	658.26	18.95	394.71	3268.45	1179.17	589.58	756.44	141.50	37.81	148.03	355.25	94.92	198.86	88.67	210.19	820.64	3318.73	2014.43	86.39	359.39
<b>Total Product wise Loan</b>	<b>3383.80</b>	<b>1756.00</b>	<b>2115.94</b>	<b>8222.89</b>	<b>2237.29</b>	<b>3174.25</b>	<b>13429.19</b>	<b>4788.01</b>	<b>1175.07</b>	<b>988.80</b>	<b>7078.13</b>	<b>1408.49</b>	<b>1387.29</b>	<b>1748.58</b>	<b>6423.09</b>	<b>11969.68</b>	<b>11583.97</b>	<b>11116.98</b>	<b>620.08</b>	<b>6191.23</b>

**Collateral Wise**

Gold and Silver	157.58		34.75	267.15	74.69	43.51	97.79								69.29	519.79	409.79	432.57	81.47	189.67
Government Securities	10.47																			
Non Governmental Securities			204.82	634.87		4.97					23.02				344.09		78.98			
Fixed Deposit Receipts	131.38	13.84	40.34	145.11	33.30	86.45	303.92	38.22	33.31	10.88	15.43	24.06	48.99	60.92	126.01	259.82	418.14	150.51	6.37	102.17
Own	131.38	13.84	40.34	145.11	33.30	86.45	303.92	38.22	33.31	10.88	15.43	24.06	48.99	60.92	126.01	259.82	418.14	150.51	6.37	102.17
Other Licences Institutions																				
Collateral of Properties	3084.37	1742.16	1785.88	6727.45	2127.80	2988.58	10069.81	4580.42	1136.15	977.91	6708.80	1376.88	1316.74	1551.45	5539.22	10985.56	10479.00	10151.61	532.24	5781.99
Fixed Assets	3084.37	1742.16	1785.51	6727.45	2127.80	2988.58	10069.81	4580.42	1136.15	977.91	6708.80	1376.88	1316.74	1548.33	5539.22	10985.56	10479.00	10151.61	532.24	5781.99
Current Assets			0.37											3.12						
Against security of Bill			5.56																	
Domestic Bills			5.56																	
Foreign Bills																				
Against Guarantee			44.58	376.43		50.73	2957.66	165.83			330.89		21.56	135.65	344.48	204.50	198.06	382.04		39.72
Government Guarantee				10.33				1.37			15.16		21.56	1.97		0.03	4.07	2.69		0.35
Institutional Guarantee			20.00	204.95		50.73		10.00			315.73				265.40	20.00	40.00	50.00		
Personal Guarantee			24.58	93.29			76.83						41.60	79.08		4.10	21.28	329.35		11.15
Collective Guarantee				67.86			2880.83	154.45					92.09		180.37	132.71				28.21
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee																				
Credit Card																				
Others				71.89	1.50			3.55	5.61			7.55		0.57				0.25		77.68
<b>Total</b>	<b>3383.80</b>	<b>1756.00</b>	<b>2115.94</b>	<b>8222.89</b>	<b>2237.29</b>	<b>3174.25</b>	<b>13429.19</b>	<b>4788.01</b>	<b>1175.07</b>	<b>988.80</b>	<b>7078.13</b>	<b>1408.49</b>	<b>1387.29</b>	<b>1748.58</b>	<b>6423.09</b>	<b>11969.68</b>	<b>11583.97</b>	<b>11116.98</b>	<b>620.08</b>	<b>6191.23</b>

## Statement of Credit as on Magh end, 2073(Mid-Feb, 2017)

BFI Name	Corporate	Purnima	Jyoti	Hamro	Kakre	Shine	Pacific	Kanchan	Innovative	Vibor	Raptiveri	Tourism	Mission	Mt. Mahailu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Kailash	Selpa	
<b>Sector Wise</b>																						
Agricultural and Forest Related	2.65	81.69	142.14	161.91	150.53	575.02	139.13	193.50	153.36	287.93	168.89	432.30	379.83	21.05	31.50	5.86	153.84	42.83	100.21	169.38	65.56	
Fishery Related						47.77		1.40	19.28	11.64	7.23	32.00	6.12							1.52		
Mining Related									5.21	46.46		18.30							3.65			
Manufacturing (Producing) Related	118.30	84.38	447.69		12.30	742.51	11.31	230.37	332.53	575.52	27.45	472.70	29.59	1.10		11.02	248.07		25.95	662.42	1.36	
Construction	30.01	135.72	849.82	39.59	39.52	959.85	161.38	152.47	287.14	1764.97	65.84	1729.40	130.21	19.02	252.61		197.61	40.38	398.14	2099.34		
Electricity, Gas and Water			353.30				0.65		10.14	693.06		47.11							0.30	459.52		
Metal Products, Mach. & Ele. Eqp.	7.10		77.78		1.50			6.42	29.68	46.13		153.29	1.21			2.49	12.12	1.25		77.06	2.50	
Tras., Com. and Public Utilities	15.17	126.13	640.84	6.32		715.21	58.67	135.57	124.57	1061.49	28.17	760.40	322.37	7.58	317.89	14.86	43.85	155.73	171.75	1607.47	0.20	
Wholesaler & Retailer	22.34	419.71	1296.81	281.48	144.64	1832.33	132.56	765.23	339.77	2133.54	247.24	1128.24	596.95	14.91	566.75	87.23	247.86	31.75	141.43	1653.89	52.04	
Finance, Insurance and Real Estate		174.20	724.49			749.67	22.91	10.66	152.30	1530.42	69.47	616.73	59.75		8.30		139.37			1920.28		
Hotel or Restaurant		8.83	123.26		13.23	266.34	6.49	90.52	61.69	628.79	14.18	644.80	88.07		7.28	1.20	54.04	1.27	8.49	520.50	27.21	
Other Services		40.09	180.00	1.05	14.06	505.59	10.90	134.12	79.97	928.27	8.93	122.48	155.70	24.37	0.60	5.63	41.13	190.93	35.12	455.54	0.49	
Consumption Loans	6.67	86.51	1422.05	174.45	11.72	329.82	137.55	16.04	166.17	1774.02	14.35	510.57	101.56	40.96	49.87	4.71	48.31	48.77	284.37	866.05	0.17	
Local Government			4.60																			
Others	17.16	865.91	1973.88	338.60	193.56	1479.57	259.81	378.96	596.44	1711.91	202.61	2899.27	429.07	19.82	139.53	245.93	304.06	95.93	775.19	4326.03	59.71	
<b>TOTAL sectorwise</b>	<b>219.41</b>	<b>2023.19</b>	<b>8236.66</b>	<b>1003.40</b>	<b>581.05</b>	<b>8203.68</b>	<b>941.34</b>	<b>2115.25</b>	<b>2358.24</b>	<b>13194.13</b>	<b>854.35</b>	<b>9567.59</b>	<b>2300.44</b>	<b>148.80</b>	<b>1374.33</b>	<b>378.92</b>	<b>1490.25</b>	<b>608.83</b>	<b>1944.61</b>	<b>14818.97</b>	<b>209.24</b>	

**Product Wise**

Term Loan	12.09		1100.30	6.32	294.76	1087.63	71.94	132.70	410.84	2133.85	86.62	2305.31	128.60	50.88	174.73		66.80	205.77	140.93	1659.43	24.94
Overdraft	66.75	329.61	1941.08	133.17	57.25	697.76	65.81	751.93	604.84	3384.99	45.85	3172.42	769.15		538.88		469.08	98.84	343.12	2991.55	117.04
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan	74.59	468.05	377.18	1.44		2400.38	243.83	82.09	387.81	296.31	542.64	304.87		6.60		334.81	24.72			228.35	
Res. Per. H. Loan (Up to Rs. 10 mil.)	20.07	135.72	727.99	35.91	39.52	653.76	144.18	159.65	287.14	1490.35		1567.08	101.82	19.02	252.61		155.95	40.38	424.28	2099.33	
Real Estate Loan		174.20	735.21			1056.26	14.40	10.77	132.30	1397.41	70.05	222.50	75.60				126.09	0.05		1905.10	
Margin Nature Loan		0.25	661.79	10.90		6.00		8.02		769.02		56.74			15.06					423.39	
Hire Purchase Loan	23.65	192.19	553.87	153.32	5.36	969.27	104.42	130.93	259.30	1477.39	28.17	1167.80	324.22	4.36	317.89	17.10	76.24	165.82	181.85	1942.23	
Deprived Sector Loan	11.72	89.81	458.76	39.33	150.53	344.83	41.93	316.74	88.49	535.31	48.68	457.36	429.27	18.16	39.75	21.52	50.23	23.52	144.00	711.22	11.28
Bills Purchased																					
Other Product	10.55	633.35	1680.48	623.01	33.64	987.79	254.84	522.40	187.51	1709.51	32.34	313.50	471.77	49.79	35.41	5.49	521.14	74.46	710.44	2858.38	55.98
<b>Total Product wise Loan</b>	<b>219.41</b>	<b>2023.19</b>	<b>8236.66</b>	<b>1003.40</b>	<b>581.05</b>	<b>8203.68</b>	<b>941.34</b>	<b>2115.25</b>	<b>2358.24</b>	<b>13194.13</b>	<b>854.35</b>	<b>9567.59</b>	<b>2300.44</b>	<b>148.80</b>	<b>1374.33</b>	<b>378.92</b>	<b>1490.25</b>	<b>608.83</b>	<b>1944.61</b>	<b>14818.97</b>	<b>209.24</b>

**Collateral Wise**

Gold and Silver		3.11	280.54	5.87		5.83	36.96			14.58		66.70	8.04	61.92	29.32				36.82	265.42	138.17	
Government Securities																						
Non Governmental Securities		0.25	634.79							766.57		56.74			15.06						427.07	
Fixed Deposit Receipts		17.10	136.03	4.37	11.72	63.93	6.25	12.73	33.10	666.84	14.35	194.94	10.75	0.33	5.49	1.64	31.35	1.26	8.85	399.68	0.17	
Own		17.10	136.03	4.37	11.72	63.93	6.25	12.73	33.10	666.84	14.35	194.94	10.75	0.33	5.49	1.64	31.35	1.26	8.85	399.68	0.17	
Other Licences Institutions																						
Collateral of Properties	216.45	2002.74	6610.67	993.17	569.33	8024.33	865.99	1781.62	2305.14	11149.01	840.00	8989.15	1852.51	84.93	1324.46	377.28	1445.79	561.47	1592.56	13382.74	209.07	
Fixed Assets	216.45	2002.74	6603.18	993.17	569.33	8024.33	865.99	1781.62	2305.14	11149.01	840.00	8989.15	1852.51	84.93	1324.46	377.28	1445.79	561.47	1592.56	13382.74	209.07	
Current Assets			7.48																			
Against security of Bill																						
Domestic Bills																						
Foreign Bills																						
Against Guarantee	0.02		446.36		103.60	32.15	312.87	20.00	514.51			260.06	429.13	1.61			13.11	9.28	77.78	470.95		
Government Guarantee			4.60						17.19												14.45	
Institutional Guarantee			436.28		76.50	7.80		20.00	465.86			169.95	0.35				13.00			430.00		
Personal Guarantee	0.02		4.93						20.46			90.11							77.78	26.50		
Collective Guarantee			0.55		27.10	24.35	312.87		11.00				428.78				0.11	9.28				
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee															1.61							
Credit Card																						
Others	2.95		128.27			6.00		8.02		82.63											0.37	
<b>Total</b>	<b>219.41</b>	<b>2023.19</b>	<b>8236.66</b>	<b>1003.40</b>	<b>581.05</b>	<b>8203.68</b>	<b>941.34</b>	<b>2115.25</b>	<b>2358.24</b>	<b>13194.13</b>	<b>854.35</b>	<b>9567.59</b>	<b>2300.44</b>	<b>148.80</b>	<b>1374.33</b>	<b>378.92</b>	<b>1490.25</b>	<b>608.83</b>	<b>1944.61</b>	<b>14818.97</b>	<b>209.24</b>	

BFI Name	Saptakoshi	Sajha	Green	Reliable	NFL	NSMFL	Gurkhas	Union	PFCL	Goodwill	SIFCL	Lumbini	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Arun
<b>Sector Wise</b>																				
Agricultural and Forest Related	259.18	147.55	33.60	419.58		0.52	59.91	6.91	118.42	17.11	259.16	0.05		62.07		62.48	82.81	30.63	94.69	0.17
Fishery Related		5.20		5.87					1.45		4.21									
Mining Related		1.00		9.57				1.73	13.80		1.95		1.90						5.10	14.34
Manufacturing (Producing) Related		66.04	4.23	357.93			61.10	3.44	4.77	116.25	145.99	124.23		106.97	0.55	28.62	115.64	114.13	37.09	
Construction	35.35	22.21	4.93	1428.18	33.18	41.11	282.43	113.14	735.92	1025.84	749.33	153.53	15.00	494.26	18.56	96.29	68.09	502.75	467.80	7.27
Electricity, Gas and Water				42.63					0.66									3.20	2.25	
Metal Products, Mach. & Ele. Eqp.	2.17	26.46		126.25			3.45		24.05	38.57	146.19	18.97		429.47		8.87				0.08
Tras., Com. and Public Utilities	0.96	11.51	49.82	572.45	0.36		322.16	181.59	65.99	367.49	339.32	127.09		1240.70		53.48		316.58	112.16	
Wholesaler & Retailer	282.62	59.93	39.06	491.18	60.47	33.33	610.58	11.05	190.19	994.83	293.28	214.99	56.54	193.62	87.44	13.63	507.25	358.43	150.02	7.91
Finance, Insurance and Real Estate			3.70	331.87			40.31	364.87	58.26	34.93		230.67	227.60	144.71	115.43	50.00		420.51	6.00	
Hotel or Restaurant	0.47	6.69	4.27	206.65			27.50	95.30	11.02	12.57	35.10	198.42		0.90			133.33	152.02	8.65	7.13
Other Services	2.50	5.70		342.07			102.35	38.33	28.92	136.99	405.44	394.91	137.59		5.07	33.80	43.55	116.52	75.19	
Consumption Loans	28.91	7.55	35.65	992.25	0.34	147.83	494.50	110.51	149.68	341.59	195.83	76.52	17.86	830.91		44.53	91.73	20.92	89.66	4.58
Local Government							33.18			5.52										
Others	136.25	13.85	127.41	1890.82	77.24	1965.35	773.29	97.92	563.98	331.58	284.83	760.81	53.18	1331.26	66.75	183.90	381.93	1124.24	633.01	13.30
<b>TOTAL sectorwise</b>	<b>748.41</b>	<b>373.67</b>	<b>302.67</b>	<b>7217.31</b>	<b>171.59</b>	<b>2353.69</b>	<b>3108.83</b>	<b>659.28</b>	<b>2076.83</b>	<b>3361.62</b>	<b>2964.10</b>	<b>2278.15</b>	<b>426.78</b>	<b>4805.59</b>	<b>178.38</b>	<b>575.61</b>	<b>1424.33</b>	<b>3159.93</b>	<b>1681.61</b>	<b>54.78</b>

**Product Wise**

Term Loan	271.13	155.02	32.00	1569.76		125.37	15.05	105.39	1039.49	676.94	409.83		56.54	24.35		60.82	622.88	125.67	51.10	
Overdraft	352.63	172.60	152.62	1627.82																
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan				150.51	60.47	227.18	771.85	27.65	112.38		417.16	950.05		222.22		30.60		782.75	1018.89	29.38
Res. Per. H. Loan (Up to Rs. 10 mil.)	35.35	20.21	6.20	1133.00	27.56	20.02	282.43	90.65	312.59	916.92	557.62	146.53	15.00	436.85		6.58	68.09	402.29	467.80	
Real Estate Loan			8.53	491.46	22.72	1786.97	259.31	65.22	58.38	335.56	352.62	216.10	144.71	427.19	18.56	45.17	109.66	445.69	6.00	7.27
Margin Nature Loan				505.95	0.34	26.19	416.45	59.62		331.58	107.08	90.86	8.56	498.91	2.17	77.50		30.82	17.05	
Hire Purchase Loan	11.37	6.26	51.40	779.33	0.36	125.20	322.16	198.34	86.14	494.86	231.78	51.80	8.64	1735.79	5.07	54.47	13.24	316.58	64.01	4.33
Deprived Sector Loan	58.09	18.75	19.55	191.10		33.18	105.56	28.41	111.36	130.83	120.93	70.00	9.41	191.79	0.40	53.96	50.23	125.00	56.76	1.25
Bills Purchased																				
Other Product	19.84	0.84	32.38	768.39	60.14	9.57	936.01	83.99	356.50	474.93	767.07	752.80	183.92	1268.49	152.18	246.50	560.23	931.13		12.55
<b>Total Product wise Loan</b>	<b>748.41</b>	<b>373.67</b>	<b>302.67</b>	<b>7217.31</b>	<b>171.59</b>	<b>2353.69</b>	<b>3108.83</b>	<b>659.28</b>	<b>2076.83</b>	<b>3361.62</b>	<b>2964.10</b>	<b>2278.15</b>	<b>426.78</b>	<b>4805.59</b>	<b>178.38</b>	<b>575.61</b>	<b>1424.33</b>	<b>3159.93</b>	<b>1681.61</b>	<b>54.78</b>

**Collateral Wise**

Gold and Silver			29.99	20.09			50.86		6.70	170.33				44.45						
Government Securities				5.53																
Non Governmental Securities				472.27		26.19	416.45	59.62			107.08		8.56		2.17	18.02			17.05	
Fixed Deposit Receipts	18.50	0.84	2.39	308.28		0.05	27.19	27.22	139.62	171.26	81.30	67.40	0.66	261.75		4.99	78.49	20.92	58.59	0.25
Own	18.50	0.84	2.39	308.28		0.05	27.19	27.22	139.62	171.26	81.30	67.40	0.66	261.75		4.99	78.49	20.92	58.59	0.25
Other Licences Institutions																				
Collateral of Properties	729.91	372.84	257.73	6273.84	171.25	506.01	2411.52	534.98	1922.91	2542.26	2720.22	1821.38	236.20	2360.16	176.21	470.15	1343.83	3031.82	1605.96	41.23
Fixed Assets	729.91	372.84	257.73	6273.84	171.25	506.01	2411.52	534.98	1920.86	2542.26	2720.22	1821.38	168.35	2298.09	176.21	460.15	1343.83	3031.82	1605.96	41.23
Current Assets									2.05				67.86	62.07		10.00				
Against security of Bill														498.91						
Domestic Bills														498.91						
Foreign Bills																				
Against Guarantee						83.27	202.81	28.41	3.72	146.19	55.50	70.00				80.68		76.37		
Government Guarantee						33.18		3.25												
Institutional Guarantee							105.56	25.16			55.50	70.00				72.29				
Personal Guarantee						50.09	97.24			3.70						4.59		76.37		
Collective Guarantee									0.01											
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee										146.19						3.80				
Credit Card																				
Others			12.56	137.30	0.34	1738.17		9.05	3.89	331.58		319.36	181.36	1640.31		1.77	2.01	30.82		13.30
<b>Total</b>	<b>748.41</b>	<b>373.67</b>	<b>302.67</b>	<b>7217.31</b>	<b>171.59</b>	<b>2353.69</b>	<b>3108.83</b>	<b>659.28</b>	<b>2076.83</b>	<b>3361.62</b>	<b>2964.10</b>	<b>2278.15</b>	<b>426.78</b>	<b>4805.59</b>	<b>178.38</b>	<b>575.61</b>	<b>1424.33</b>	<b>3159.93</b>	<b>1681.61</b>	<b>54.78</b>

BFI Name	Multhipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori	ICFC	Sagarmatha	Kuber	Seti	hama	Namaste	Unique	Manjushree	Jebils	Reliance	Bhaktapur
<b>Sector Wise</b>																		
Agricultural and Forest Related	90.98	168.73	372.90		328.30		22.33	190.42	71.05		77.48		20.74		32.68	35.81	53.44	19.31
Fishery Related		4.70						13.52	1.05									0.82
Mining Related		0.25					1.35	4.50									1.40	3.22
Manufacturing (Producing) Related	4.06	108.69		2.29	585.38		57.98	425.09	82.75	4.50	22.24	79.89	1.01	12.87	93.55	20.37	123.17	50.68
Construction	24.29	53.10	60.49	40.37			437.64	106.80	730.73	9.25	22.24		83.32	74.65	931.39	243.15	313.41	166.13
Electricity, Gas and Water							2.50	39.62	39.75						97.11		13.91	
Metal Products, Mach. & Ele. Eqp.		18.03					6.40	9.43	12.97				0.40		61.98		45.96	18.87
Tras., Com. and Public Utilities		459.88		5.58	2.94		120.53	20.00	823.21	1.60		40.00	3.29	72.99	398.97	171.35	742.65	70.22
Wholesaler & Retailer	20.21	233.73	446.57	39.96	111.00		91.87	868.79	167.48	12.29	88.12	4.90	9.34	67.58	262.88	13.31	155.46	12.32
Finance, Insurance and Real Estate		119.92	74.27	42.28			184.15	1060.38	14.56	36.57		37.70	1.94	29.60	280.63	39.88	229.29	17.00
Hotel or Restaurant		94.17	5.45		74.77		118.86	221.20	56.07	0.57	1.60		1.57	56.71	85.56	22.35	98.43	14.79
Other Services	7.06	56.91	8.53	0.93			48.23	155.06	53.94	0.47	31.33	5.50	14.71	4.90	108.63	7.67	78.39	21.54
Consumption Loans	18.31	68.39	100.51	5.02	2.04	9.44	518.83	346.38	281.29	6.27	0.65	25.02	2.82	79.60	321.44	333.04	94.41	27.22
Local Government		4.02						0.30										
Others	7.48	277.23	1476.66	108.95	596.16	352.07	343.70	1841.86	462.65	28.66	62.49	58.33	130.60	242.02	416.70	157.02	531.18	106.41
<b>TOTAL sectorwise</b>	<b>172.38</b>	<b>1667.72</b>	<b>2545.38</b>	<b>245.38</b>	<b>1700.60</b>	<b>361.51</b>	<b>1954.37</b>	<b>5303.04</b>	<b>2797.80</b>	<b>100.18</b>	<b>306.15</b>	<b>251.34</b>	<b>269.73</b>	<b>640.92</b>	<b>3091.51</b>	<b>1043.96</b>	<b>2481.10</b>	<b>528.54</b>

**Product Wise**

Term Loan		433.92	446.57	80.75	969.83	242.15	258.56	361.32	139.23	2.81	54.11	24.89	47.01		355.76	18.74		59.54
Overdraft																		
Trust Receipt Loan / Import Loan																		
Demand & Other Working Capital Loan	126.54	233.15		56.29	149.60	16.79	36.25	2850.20	265.31	13.97	189.00	101.85		244.71	707.56	51.94	33.32	62.34
Res. Per. H. Loan (Up to Rs. 10 mil.)	24.29	491.80					247.61	402.70	699.32	6.19	22.24		82.61	62.15	885.95	194.49	275.38	121.67
Real Estate Loan		276.51	74.27	26.47	465.19	99.83	310.26	467.42	65.56	5.41		15.20	1.94	42.47	265.57	73.68	348.23	14.26
Margin Nature Loan		4.63		34.50		0.02	335.47	629.18	217.07			45.40		45.65	298.66	198.68	51.82	5.80
Hire Purchase Loan	2.96	124.15	59.08	10.66	2.76	2.72	97.93	236.70	845.53	29.72	0.25	40.36	1.95	87.95	398.97	198.28	757.16	112.12
Deprived Sector Loan	7.48	62.88	125.13	3.86			53.45	207.28	118.70		18.31	22.50	12.10	29.60	128.38	39.21	86.33	20.33
Bills Purchased								3.80	2.60									
Other Product	11.12	40.69	1840.33	32.85	113.22		614.84	148.24	443.27	39.49	22.24	1.15	124.13	128.39	50.66	268.95	928.87	132.47
<b>Total Product wise Loan</b>	<b>172.38</b>	<b>1667.72</b>	<b>2545.38</b>	<b>245.38</b>	<b>1700.60</b>	<b>361.51</b>	<b>1954.37</b>	<b>5303.04</b>	<b>2797.80</b>	<b>100.18</b>	<b>306.15</b>	<b>251.34</b>	<b>269.73</b>	<b>640.92</b>	<b>3091.51</b>	<b>1043.96</b>	<b>2481.10</b>	<b>528.54</b>

**Collateral Wise**

Gold and Silver								4.20										3.90
Government Securities								23.11										
Non Governmental Securities				14.50				215.69							298.66	198.68		
Fixed Deposit Receipts	15.35	27.06	41.44	0.02		6.70	136.81	125.12	37.31	0.06	2.48	1.15	2.80	29.07	22.77	107.44	33.50	12.67
Own	15.35	27.06	41.44	0.02		6.70	136.81	125.12	37.31	0.06	2.48	1.15	2.80	29.07	22.77	107.44	33.50	12.67
Other Licences Institutions																		
Collateral of Properties	157.03	1636.65	133.35	194.76	1700.60	354.79	1443.62	4372.66	2526.54	97.97	303.67	182.29	266.83	475.32	2697.71	696.33	2255.16	488.37
Fixed Assets	157.03	1636.65	133.35	194.76	1700.60	354.79	1443.62	4372.66	2526.54	97.97	303.67	182.29	266.83	475.32	2697.71	696.33	2255.16	488.37
Current Assets																		
Against security of Bill								3.80										1.43
Domestic Bills								3.80										
Foreign Bills																		1.43
Against Guarantee		4.02		33.63			8.60	40.27	5.41	0.80		12.50		45.65		41.52	133.21	23.60
Government Guarantee		4.02							1.41									
Institutional Guarantee				23.74			5.00	23.00		0.17		12.50				31.00	68.40	10.80
Personal Guarantee				9.89				17.27	3.01	0.63						10.48	4.30	0.60
Collective Guarantee								1.00								0.04		12.20
Int. Rtd. Foreign Bank's Guarantee																		
Other Guarantee							3.60							45.65				60.52
Credit Card																		
Others			2370.59	2.47		0.02	365.34	741.86	4.85	1.35		55.40	0.10	90.89	72.36		57.80	
<b>Total</b>	<b>172.38</b>	<b>1667.72</b>	<b>2545.38</b>	<b>245.38</b>	<b>1700.60</b>	<b>361.51</b>	<b>1954.37</b>	<b>5303.04</b>	<b>2797.80</b>	<b>100.18</b>	<b>306.15</b>	<b>251.34</b>	<b>269.73</b>	<b>640.92</b>	<b>3091.51</b>	<b>1043.96</b>	<b>2481.10</b>	<b>528.54</b>

## Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% change		
	2014	2015	2016	2017	2017	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	4950.7	6147.3	8684.9	11649.3	11607.1	24.17	41.28	-0.36
a. Paid-up Capital	2974.3	3987.3	5436.5	6617.6	6681.2	34.06	36.35	0.96
b. Statutory Reserves	523.1	750.3	1214.8	1685.5	1701.8	43.45	61.90	0.97
c. Retained Earning	220.6	8.9	363.6	1490.8	1363.6	-95.97	3993.66	-8.53
d. Others Reserves	1232.7	1400.8	1670.0	1855.4	1860.5	13.64	19.22	0.27
<b>2 BORROWINGS</b>	27897.3	38244.9	52434.4	59962.5	60084.1	37.09	37.10	0.20
a. NRB	526.4	306.6	91.1	486.4	515.7	-41.75	-70.27	6.03
f. Others	27371.0	37938.3	52343.3	59476.1	59568.3	38.61	37.97	0.16
<b>3 DEPOSITS</b>	11001.2	15775.5	24095.3	28599.5	29199.1	43.40	52.74	2.10
<b>4 BILLS PAYABLE</b>	0.0	0.0	0.8	0.0	0.0	0.00	0.00	96.13
<b>5 OTHER LIABILITIES</b>	3777.5	5205.7	7205.0	8963.2	9676.0	37.81	38.41	7.95
a. Loan Loss Provision	829.4	986.0	1345.6	1530.5	1557.9	18.88	36.47	1.79
b. Interest Suspense a/c	475.0	575.3	652.7	658.1	743.6	21.13	13.45	13.00
c. Others	2473.1	3644.3	5206.8	6774.7	7374.5	47.36	42.87	8.85
<b>6 RECONCILIATION A/c</b>	1088.2	2330.2	5031.9	5389.4	5676.0	114.13	115.95	5.32
<b>7 PROFIT &amp; LOSS A/c</b>	1473.7	2524.8	3318.2	2116.2	2589.0	71.32	31.43	22.34
<b>Total</b>	<b>50188.7</b>	<b>70228.2</b>	<b>100770.6</b>	<b>116680.3</b>	<b>118831.3</b>	39.93	43.49	1.84
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	7202.8	6597.2	11096.2	12160.1	10860.4	-8.41	68.20	-10.69
a. Cash Balance	39.2	62.2	75.5	120.4	129.2	58.52	21.36	7.34
b. Bank Balance	3710.6	3900.5	6327.0	7093.3	6096.5	5.12	62.21	-14.05
c. Money at Call	3452.9	2634.4	4693.6	4946.4	4634.7	-23.70	78.17	-6.30
<b>2 INVESTMENT IN SECURITIES EX</b>	116.2	116.2	38.7	40.7	40.7	0.00	-66.67	0.00
<b>3 SHARE &amp; OTHER INVESTMEN</b>	2894.2	2350.1	2809.8	2162.6	2184.8	-18.80	19.56	1.03
<b>4 LOANS &amp; ADVANCES</b>	35689.3	54915.5	77232.9	91728.9	94669.8	53.87	40.64	3.21
Institutional	9863.5	14853.5	19194.3	22448.5	22879.9	50.59	29.22	1.92
Individual	25825.8	40062.0	58038.6	69280.4	71789.9	55.12	44.87	3.62
<b>5 FIXED ASSETS</b>	624.4	775.2	961.1	1112.1	1137.0	24.14	23.98	2.24
<b>6 OTHER ASSETS</b>	2485.4	3205.4	3598.2	4055.4	4429.8	28.97	12.25	9.23
<b>7 EXPENSES NOT WRITTEN OFF</b>	9.4	7.2	4.5	8.7	8.7	-23.43	-38.06	0.00
<b>8 NON BANKING ASSETS</b>	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00
<b>9 RECONCILIATION A/c</b>	1085.2	2215.3	5017.3	5389.1	5478.2	104.14	126.49	1.65
<b>10 PROFIT &amp; LOSS A/c</b>	81.8	46.2	11.9	22.6	22.1	-43.57	-74.22	-2.11
<b>Total</b>	<b>50188.7</b>	<b>70228.2</b>	<b>100770.6</b>	<b>116680.3</b>	<b>118831.5</b>	39.93	43.49	1.84
<b>Profit &amp; Loss A/c Expenses</b>								
<b>1 INTEREST EXPENSES</b>	1967.84	2369.56	3494.31	2375.15	2746.49	20.41	47.47	15.63
<b>2 COMMISSION/FEE EXPENSES</b>	46.72	0.00	0.01	0.82	1.34	-99.99	177.16	62.46
<b>3 EMPLOYEE EXPENSES</b>	1464.44	1827.28	2671.95	1795.32	2066.17	24.78	46.23	15.09
<b>4 OFFICE OPERATING EXPENSES</b>	491.46	907.22	1505.00	526.52	614.62	84.60	65.89	16.73
<b>5 NON OPERATING EXPENSES</b>	0.00	1.78	4.81	0.57	0.58	0.00	170.37	0.32
<b>6 PROVISION FOR RISK</b>	188.17	326.79	560.23	293.93	335.01	73.67	71.44	13.98
<b>7 LOAN WRITTEN OFF</b>	0.44	1.12	0.00	1.82	1.82	152.70	-100.00	0.00
<b>8 EXTRAORDINARY EXPENSES</b>			0.00	0.00	0.00	0.00	0.00	0.00
<b>9 PROVISION FOR STAFF BONUS</b>	102.53	140.66	314.96	241.86	273.50	37.20	123.91	13.08
<b>10 PROVISION FOR INCOME TAX</b>	302.38	407.48	946.11	721.92	737.04	34.76	132.18	2.09
<b>11 NET PROFIT</b>	1435.59	2496.01	3374.46	2110.77	2588.97	73.87	35.19	22.66
<b>TOTAL EXPENSES</b>	<b>5999.57</b>	<b>8477.90</b>	<b>12871.83</b>	<b>8068.68</b>	<b>9365.53</b>	41.31	51.83	16.07
<b>Income</b>								
<b>1. INTEREST INCOME</b>	5389.71	7637.78	11628.63	7257.34	8428.32	41.71	52.25	16.14
<b>2. COMMISSION &amp; DISCOUNT</b>	130.84	220.38	286.71	190.39	225.96	68.44	30.10	18.68
<b>3 OTHER OPERATING INCOME</b>	304.84	411.08	684.42	455.02	534.92	34.85	66.49	17.56
<b>4 NON OPERATING INCOME</b>	40.15	12.53	34.47	17.37	17.82	-68.80	175.15	2.54
<b>5 PROVISION FOR WRITTEN BACK</b>	88.32	165.27	222.11	132.56	137.52	87.12	34.39	3.74
<b>6 RECOVERY FOR WRITE BACK</b>	1.97	13.44	4.63	0.41	0.41	582.37	-65.57	0.00
<b>7 INCOME FOR EXTRA ORDINARY EXPENSES</b>	0.05	0.00	0.01	0.00	0.00	-100.00	0.00	0.00
<b>8 NET LOSS</b>	43.68	17.42	10.85	15.59	20.58	-60.12	-37.70	32.03
<b>TOTAL INCOME</b>	<b>5999.57</b>	<b>8477.90</b>	<b>12871.83</b>	<b>8068.68</b>	<b>9365.53</b>	41.31	51.83	16.07
<b>Miscellaneous Information</b>								
<b>No. of Total Staffs</b>	4405	5756	7132	8003	8180	30.67	23.91	2.21
<b>No. of Total Branches</b>	861	1116	1378	1610	1648	29.62	23.48	2.36
<b>No. of Total Centers</b>	59380	77616	100794	116059	118932	30.71	29.86	2.48
<b>No. of Total Groups</b>	292238	304737	366540	409857	417306	4.28	20.28	1.82
<b>No. of Total Passive Groups</b>	9138	11504	4601	9045	9052	25.90	-60.01	0.08
<b>No. of Total Members</b>	1612430	1548767	1898891	2114357	2155142	-3.95	22.61	1.93
<b>No. of Total Passive Members</b>	66441	56436	32378	56882	57202	-15.06	-42.63	0.56
<b>No. of Total Borrowers</b>	1102132	1080878	1296303	1422564	1446883	-1.93	19.93	1.71
<b>No. of Total Overdue Borrowers</b>	30657	45697	44861	64265	44798	49.06	-1.83	-30.29
<b>No. of Total Saving Members</b>	1198487	1521152	1873432	2121918	2147586	26.92	23.16	1.21
<b>Total Saving Amount (Rs million)</b>	11000.65	15770.90	24111.28	28309.64	29210.88	43.36	52.88	3.18

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

S.No.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	Mechi	Panchthar	11	2	0	13	875828	67371
2		Ilam	14	7	0	21	302791	14419
3		Panchthar	6	0	0	6	195334	32556
4		Taplejung	67	28	8	103	129694	1259
<b>Total</b>			<b>98</b>	<b>37</b>	<b>8</b>	<b>143</b>	<b>1503647</b>	<b>10515</b>
5	Koshi	Sunsari	65	12	6	83	845555	10187
6		Morang	77	26	4	107	1036841	9690
7		Dhankuta	8	2	0	10	168131	16813
8		Terhathum	8	6	0	14	101546	7253
9		Sankhuwasabha	12	3	0	15	157854	10524
10		Bhojpur	10	1	1	12	169139	14095
<b>Total</b>			<b>180</b>	<b>50</b>	<b>11</b>	<b>241</b>	<b>2479066</b>	<b>10287</b>
11	Sagarmatha	Saptari	18	1	1	20	679548	33977
12		Udayapur	5	3	1	9	339267	37696
13		Siraha	18	0	2	20	674923	33746
14		Khotang	5	4	1	10	190100	19010
15		Okhaldhunga	7	1	1	9	150428	16714
16		Solukhumbu	33	0	0	33	104415	3164
<b>Total</b>			<b>86</b>	<b>9</b>	<b>6</b>	<b>101</b>	<b>2138681</b>	<b>21175</b>
17	Janakpur	Sarlahi	12	8	0	20	838695	41935
18		Dhanusha	35	5	1	41	803785	19605
19		Mahottari	8	2	0	10	673405	67341
20		Dolakha	8	7	0	15	187584	12506
21		Ramechhap	22	6	0	28	206653	7380
22		Sindhuli	20	7	0	27	305164	11302
<b>Total</b>			<b>105</b>	<b>35</b>	<b>1</b>	<b>141</b>	<b>3015286</b>	<b>21385</b>
23	Narayani	Bara	73	68	7	148	765053	5169
24		Rautahat	27	16	3	46	772098	16785
25		Parsa	31	4	1	36	663559	18432
26		Chitawan	43	11	2	56	644219	11504
27		Makawanpur	17	2	0	19	443976	23367
<b>Total</b>			<b>191</b>	<b>101</b>	<b>13</b>	<b>305</b>	<b>3288905</b>	<b>10783</b>
28	Bagmati	Kathmandu	32	16	3	51	2011978	39451
29		Bhaktapur	23	16	0	39	340066	8720
30		Lalitpur	11	0	1	12	525211	43768
31		Rasuwa	421	81	49	551	44399	81
32		Dhading	13	8	0	21	346950	16521
33		Sindhupalchok	42	7	4	53	292370	5516
34		Kavre	94	15	10	119	394229	3313
35		Nuwakot	22	7	1	30	283827	9461
<b>Total</b>			<b>658</b>	<b>150</b>	<b>68</b>	<b>876</b>	<b>4239030</b>	<b>4839</b>
36	Gandaki	Lamjung	12	8	1	21	170568	8122
37		Tanahu	30	25	1	56	336710	6013
38		Gorkha	15	8	0	23	259299	11274
39		Manang	20	21	2	43	6444	150
40		Syangja	3	1	0	4	270403	67601
41		Kaski	72	81	11	164	543767	3316
<b>Total</b>			<b>152</b>	<b>144</b>	<b>15</b>	<b>311</b>	<b>1587191</b>	<b>5104</b>
42		Gulmi	32	41	4	77	268597	3488
43		Nawalparasi	17	12	1	30	690731	23024

44	Lumbini	Palpa	92	77	10	179	255386	1427
45		Arghakhanchi	19	13	4	36	200967	5582
46		Rupandehi	10	12	0	22	982851	44675
47		Kapilbastu	12	5	0	17	625522	36795
<b>Total</b>			<b>182</b>	<b>160</b>	<b>19</b>	<b>361</b>	<b>3024054</b>	<b>8377</b>
48	Dhawalagiri	Baglung	22	11	0	33	277582	8412
49		Parbat	10	8	2	20	148130	7407
50		Mustang	10	10	1	21	12477	594
51		Myagdi	5	3	0	8	112643	14080
<b>Total</b>			<b>47</b>	<b>32</b>	<b>3</b>	<b>82</b>	<b>550832</b>	<b>6717</b>
52	Rapti	Rolpa	41	29	5	75	232419	3099
53		Dang	11	1	0	12	605796	50483
54		Rukum	8	2	0	10	220092	22009
55		Salyan	6	13	0	19	259309	13648
56		Pyuthan	6	0	0	6	236540	39423
<b>Total</b>			<b>72</b>	<b>45</b>	<b>5</b>	<b>122</b>	<b>1554156</b>	<b>12739</b>
57	Karnali	Jumla	3	1	0	4	117958	29490
58		Mugu	2	0	0	2	60109	30055
59		Humla	3	0	0	3	55261	18420
60		Kalikot	3	0	0	3	149371	49790
61		Dolpa	5	1	0	6	39832	6639
<b>Total</b>			<b>16</b>	<b>2</b>	<b>0</b>	<b>18</b>	<b>422531</b>	<b>23474</b>
62	Bheri	Dailekh	20	5	0	25	281758	11270
63		Surkhet	4	1	0	5	387858	77572
64		Jajarkot	9	0	0	9	186375	20708
65		Bardiya	52	19	3	74	456547	6170
66		Banke	14	13	0	27	554630	20542
<b>Total</b>			<b>99</b>	<b>38</b>	<b>3</b>	<b>140</b>	<b>1867168</b>	<b>13337</b>
67	Seti	Bajhang	6	2	0	8	210122	26265
68		Doti	5	0	0	5	213619	42724
69		Bajura	53	14	2	69	146338	2121
70		Kailali	6	2	0	8	870771	108846
71		Achham	3	0	0	3	274505	91502
<b>Total</b>			<b>73</b>	<b>18</b>	<b>2</b>	<b>93</b>	<b>1715355</b>	<b>18445</b>
72	Mahakali	Darchula	10	3	0	13	139712	10747
73		Baitadi	6	0	0	6	260015	43336
74		Dadeldhura	24	11	0	35	151312	4323
75		Kanchanpur	5	1	0	6	494553	82426
<b>Total</b>			<b>45</b>	<b>15</b>	<b>0</b>	<b>60</b>	<b>1045592</b>	<b>17427</b>
<b>Total of Class "A", "B" and "C"</b>			<b>2004</b>	<b>836</b>	<b>154</b>	<b>2994</b>	<b>28431494</b>	<b>9496</b>

Bank/BFI Class	A	B	C <sup>#</sup>	D <sup>§</sup>	Total
No. of BFIs	28	56	36	49	169
No. of Branches	2004	836	154	1648	4642
Population per Branch*					6125
Region/BFI Class	A	B	C	Total	
Eastern	364	96	25	485	
Central	954	286	82	1322	
Western	381	336	37	754	
Mid-western	187	85	8	280	
Far-western	118	33	2	153	
<b>Total</b>	<b>2004</b>	<b>836</b>	<b>154</b>	<b>2994</b>	

\* 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, Machinery & Electronic Equipment & Assemblage	8.00	21.00	12.16	8421.07	5.00	20.00	10.10	9997.13
9	Transport, Communication and Public Utilities	7.00	21.00	12.46	20176.00	4.00	20.00	10.69	23365.22
10	Wholesaler & Retailer	2.00	21.00	12.16	125012.29	4.50	21.00	10.66	181578.31
11	Finance, Insurance and Real Estate	2.50	21.00	11.37	58297.57	2.00	19.00	8.96	66615.38
12	Hotel or Restaurant	5.00	21.00	12.61	14690.34	0.75	20.00	11.02	22279.18
13	Other Services	5.00	20.00	12.48	28172.01	4.50	20.00	10.97	38852.20
14	Consumption Loans	5.00	30.00	12.94	33232.55	5.00	30.00	11.83	54672.62
15	Local Government	5.00	12.00	5.07	689.70	3.50	12.00	4.43	1096.02
16	Others	1.50	22.00	12.48	106275.67	1.50	22.00	10.86	133845.88
	Aggregate	1.50	30.00	12.09	624248.86	0.75	30.00	10.48	850091.93

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

**Weighted Average Interest Rate Structure of Commercial Banks**

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

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

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

**Weighted Average Interest Rate Structure of Commercial Banks**

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

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

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

**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, Machinery & 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, 2017)			
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, 2017)			
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, Machinery & 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, 2017)			
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

**Weighted Average Interest Rate Structure of Commercial Banks**

Overall Summary of Interest Rate on LCY Deposit		Magh, 2073 (Mid Feb, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	0.50	12.00	2.16	687278.85
2	Fixed:	0.50	19.00	7.37	645492.60
2.1	up to 1 month	2.25	14.50	4.38	4126.74
2.2	1-3 months	1.75	17.55	6.32	24981.57
2.3	3-6 months	2.00	17.55	7.28	78315.09
2.4	6-12 months	0.50	17.55	7.53	364026.67
2.5	1-2 yrs	1.50	17.55	7.13	136592.84
2.6	2 yrs and above	2.00	19.00	7.88	37449.70
3	Call	0.05	14.00	7.24	328447.20
4	Certificate of Deposits	5.00	5.00	5.00	617.56
5	Other	2.75	9.00	5.45	734.62
6	Non interest bearing deposits	0.00	0.00	0.00	172535.45
6.1	Current	0.00	0.00	0.00	153332.36
6.2	Margin	0.00	0.00	0.00	16788.79
6.3	Other	0.00	0.00	0.00	2414.30
	Aggregate	0.05	19.00	4.70	1835106.27

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2073 (Mid Feb, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	10.31	66089.90
2	Fishery Related	4.50	20.00	10.38	1762.60
3	Mining Related	7.50	18.00	10.02	2815.26
4	Agriculture, Forestry & Beverage Production Related	1.00	20.00	9.59	103943.84
5	Non Food Production Related	2.00	20.00	9.49	205180.67
6	Construction	2.00	21.00	10.42	171413.88
7	Electricity, Gas and Water	2.25	20.00	9.75	51027.33
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	9.76	19736.00
9	Transport, Communication and Public Utilities	4.50	19.00	10.45	51232.26
10	Wholesaler & Retailer	2.20	21.50	10.13	378020.65
11	Finance, Insurance and Real Estate	2.00	19.50	9.08	136948.36
12	Hotel or Restaurant	4.50	21.00	9.68	51041.59
13	Other Services	3.00	21.00	10.24	67521.48
14	Consumption Loans	2.00	30.00	10.91	129858.98
15	Local Government	3.00	14.00	3.04	1473.00
16	Others	2.00	24.00	11.21	174212.61
	Aggregate	1.00	30.00	10.12	1612278.43

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2073 (Mid Feb, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	10.02	246129.04
2	Overdraft	3.00	24.00	10.55	287328.53
3	Trust Receipt Loan / Import Loan	4.50	21.00	8.07	80217.22
4	Demand & Other Working Capital Loan	2.00	21.00	9.81	380254.89
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	10.15	129870.30
6	Real Estate Loan	2.00	19.00	10.59	98968.33
7	Margin Nature Loan	7.00	17.00	10.43	33801.57
8	Hire Purchase Loan	2.00	19.00	10.52	110463.67
9	Deprived Sector Loan	2.00	21.50	8.07	79293.96
10	Bills Purchased	1.00	18.00	4.20	6120.65
11	Other Product	3.00	30.00	11.18	159830.26
	Aggregate	1.00	30.00	10.05	1612278.43

## Annex-I

## Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
<b>A. Commercial Banks</b>					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banija Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Bank Ltd.	NIBL
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Nepal Bangladesh Bank Ltd.	NBB
9	Everest Bank Ltd.	EBL	10	Bank of Kathmandu Lumbini Ltd.	BOK
11	Nepal Credit and Commerce Bank Ltd.	NCC	12	NIC ASIA Bank Ltd.	NIC
13	Machhapuchhre Bank Ltd.	MBL	14	Kumari Bank Ltd.	Kumari
15	Laxmi Bank Ltd.	Laxmi	16	Siddhartha Bank Ltd.	SBL
17	Agriculture Development Bank Ltd.	ADBNL	18	Global IME Bank Ltd.	Global
19	Citizens Bank International Ltd.	Citizens	20	Prime Commercial Bank Ltd.	Prime
21	Sunrise Bank Ltd.	Sunrise	22	NMB Bank Ltd.	NMB
23	Prabhu Bank Ltd.	PRABHU	24	Janata Bank Nepal Ltd.	Janata
25	Mega Bank Nepal Ltd.	Mega	26	Civil Bank Ltd.	Civil
27	Century Commercial Bank Ltd.	Century	28	Sanima Bank Ltd.	Sanima
<b>B. Development Banks</b>					
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	Country Development Bank Ltd.	Country
25	Alpine Development Bank Ltd.	Alpine	26	Kasthamandap Development Bank Ltd.	Kastamandap
27	Garima Bikas Bank Ltd.	Garima	28	Om Development Bank Ltd.	OmDB
29	Fewa Bikas Bank Ltd.	FewaDB	30	Kabeli Bikas Bank Ltd.	Kabeli
31	Kamana Bikas Bank Ltd.	Kamana	32	Corporate Development Bank Ltd.	Corporate
33	Purnima Bikas Bank Ltd.	Purnima	34	Jyoti Bikas Bank Ltd.	Jyoti
35	Hamro Bikas Bank Ltd.	Hamro	36	Kakre Bihar Bikas Bank Ltd.	Kakre
37	Shine Resunga Development Bank Ltd.	Shine	38	Pacific Development Bank Ltd.	Pacific
39	Kanchan Development Bank Ltd.	Kanchan	40	Innovative Development Bank Ltd.	Innovative
41	Vibor Bikas Bank Ltd.	Vibor	42	Raptibheri Bikas Bank Ltd.	Raptiveri
43	Tourism Development Bank Ltd.	Tourism	44	Mission Development Bank Ltd.	Mission
45	Mount Makalu Development Bank Ltd.	Mt. Makalu	46	Sindhu Bikas Bank Ltd.	Sindhu
47	Sahara Bikas Bank Ltd.	Sahara	48	Nepal Community Development Bank Ltd.	N.Community
49	Cosmos Development Bank Ltd.	Cosmos	50	Manasalu Bikash Bank Ltd.	Manaslu
51	Kailash Bikash Bank Ltd.	Kailash	52	Salapa Bikash Bank Ltd.	Salpa
53	Saptakoshi Development Bank Ltd.	Saptakoshi	54	Sajha Bikash Bank Ltd.	Sajha
55	Green Development Bank Ltd.	Green	56	Reliable Development Bank Ltd.	Reliable
<b>C. Finance Companies</b>					
1	Nepal Finance Ltd.	NFL	2	Nepal Share Markets and Finance Ltd.	NSMFL
3	Gurkhas Finance Ltd.	Gurkhas	4	Union Finance Ltd.	Union
5	Paschimanchal Finance Co.Ltd.	PFCL	6	Goodwill Finance Ltd.	Goodwill
7	Shree Investment & Finance Co. Ltd.	SIFCL	8	Lumbini Finance & Leasing Co. Ltd.	Lumbini
9	Lalitpur Finance Co. Ltd.	Lalitpur	10	United Finance Co. Ltd.	PFCL
11	General Finance Ltd.	General	12	Progressive Finance Co. Ltd.	Progressive
13	Janaki Finance Co. Ltd.	Janaki	14	Pokhara Finance Ltd.	Pokhara
15	Central Finance Ltd.	Central	16	Arun Finance Ltd.	Arun
17	Multipurpose Finance Co. Ltd	Multipurpose	18	Synergy Finance Ltd.	Synergy
19	Shrijana Finance Ltd.	Srijana	20	World Merchant Banking & Finance Ltd.	WMBFL
21	Capital Merchant Banking & Finance Co. Ltd.	CMBFCL	22	Crystal Finance Ltd.	Crystal
23	Guheshwori Merchant Banking & Finance Ltd.	Guheshwori	24	ICFC Finance Ltd.	ICFC
25	Sagarmatha Finance Ltd.	Sagarmatha	26	Kuber Merchant Finance Ltd.	Kuber
27	Seti Finance Ltd.	Seti	28	Hama Merchant & Finance Ltd.	hama
29	Namaste Bitiya Sanstha Ltd.	Namaste	30	Unique Financial Institution Ltd.	Unique
31	Manjushree Financial Institution Ltd.	Manjushree	32	Jebil's Finance Ltd.	Jebils
33	Reliance Finance Ltd.	Reliance	34	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 Bittiya Sanstha Ltd.	Suryodaya
29 Mero Microfinance Bittiya Sanstha Ltd.	Mero	30 Samata Microfinance Bittiya Sanstha Ltd.	Samata
31 RSDC Laghubitta Bittiya Sanstha Ltd.	RSDC	32 Samudayik Laghubitta Bittiya Sanstha Ltd.	Samudayik
33 National Microfinance Bittiya Sanstha Ltd.	National	34 Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	Sewa MF
35 Unnati Microfinance Bittiya Sanstha Ltd.	Unnati	36 Swadeshi Laghubitta Bittiya Sanstha Ltd.	Swadeshi
37 NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	38 Support Microfinance Bittiya Sanstha Ltd.	Support
39 Arambha Microfinance Bittiya Sanstha Ltd.	Arambha	40 Janasewi Laghubitta Bittiya Sanstha Ltd.	JanaSewi
41 Chautari Laghubitta Bittiya Sanstha Ltd.	Chautari	42 Ghodighoda Laghubitta Bittiya Sanstha Ltd.	Ghodighoda
43 Asha Laghubitta Bittiya Sanstha Ltd.	Asha	44 Nepal Agro Microfinance Bittiya Sanstha Ltd.	Agro
45 Creative Laghubitta Bittiya Sanstha Ltd.	Creative	46 Ramaroshan Laghubitta Bittiya Sanstha Ltd.	Ramaroshan
47 Gurans Laghubitta Bittiya Sanstha Ltd.	Gurans	48 Ganapati Laghubitta Bittiya Sanstha Ltd.	Ganapati
49 Infinity Microfinance Bittiya Sanstha Ltd.	Infinity		