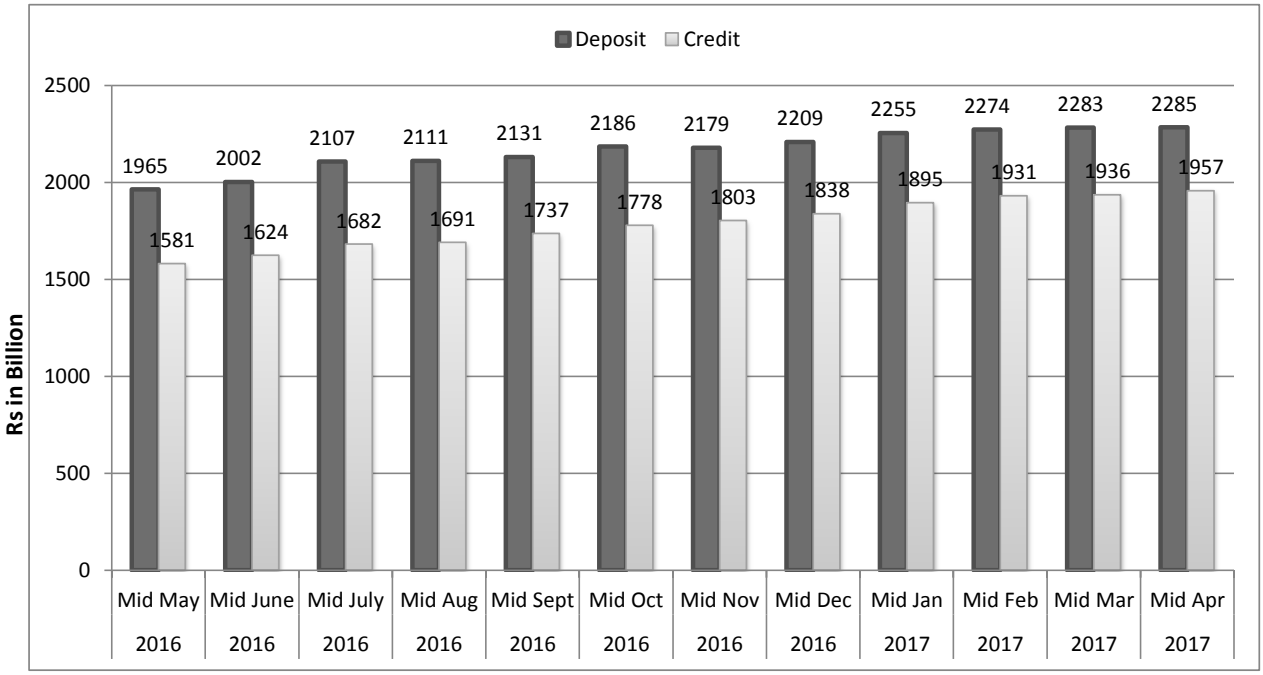
BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Statistics Division

2073 Chait

Mid-Apr, 2017

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Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro –Credits	Total
Data available , out of total number	28	54	33	49	164
Total Number of Licensed BFIs*	28	54	33	50	165

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

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

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

Major Financial Indicators

as on Chait End, 2073 (Mid-Apr, 2017)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	75.13	10.50	2.27	87.90
2	Total Credit/GDP	63.76	9.40	2.12	75.28
3	Total Credit/ Total Deposit	84.86	89.55	93.31	85.64
4	Lcy Credit/Lcy Deposit & Core Capital	81.83	75.99	75.69	80.89
5	Fixed Deposit/Total Deposit	39.63	36.48	46.57	39.43
6	Saving Deposit/Total Deposit	34.29	40.89	38.77	35.19
7	Current Deposit/Total Deposit	8.53	1.94	0.14	7.53
8	NPL/ Total Loan	1.67	1.68	13.15	2.00
9	Total LLP/Total Loan	2.45	2.17	13.66	2.73
10	Deprived SectorLoan/Total Loan $	5.76	6.84	4.62	5.86
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	13.29	14.72	23.50	13.72
2	Investment in Gov. Security/Total Deposit	7.95	1.82	2.63	7.08
3	Total Liquid Assets/Total Deposit	22.61	28.36	37.60	23.69
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	11.73	16.96	19.47	12.53
2	Total Capital/RWA	13.44	18.02	20.42	14.15
D. Financial Access					
1	No. of Branches **	2040	832	151	3023
2	No. of Deposit Accounts	14929948	3437203	476454	18843605
3	No.of Loan Accounts	841206	305111	37315	1183632
4	No. of Branchless Banking Centers	976	0	0	976
5	No. of Branchless Banking Customers	124003	0	0	124003
6	No. of Non-operated Branchless Banking Centers	142	0	0	142
7	No. of Mobile Banking Customers	2208046	205735	12900	2426681
8	No. of Internet Banking Customers	712336	20649	1939	734924
9	No. of ATMs	1817	201	29	2047
10	No. of Debit Cards	4727384	353099	27730	5108213
11	No. of Credit Cards	64136	0	0	64136
12	No. of Prepaid Cards	99933	0	0	99932.95
E. Interest Rate(%)					
1	**Wt. Avg Interest on Deposit**	**5.08**			
	(a) Saving	2.66			
	(b) Fixed	8.64			
	(c) Call	4.50			
2	**Wt. Avg Interest on Credit**	**10.78**			

Note: Bank balance includes money at call

Nominal GDP(At Producer's Price) for 2016/17 Rs. 2599233 million(Preliminary)

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

$ 6 months prior Total Loan is taken to calculate Deprived Sector Lending

** Excluding Extension Counters and Microfinance Units

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

	Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
		2014	2015	2016	2017	2017			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	145861.43	162992.51	214892.48	269389.28	272680.61	11.74	31.84	1.22
	a. Paid-up Capital	128985.27	140794.10	163370.74	193792.52	204108.69	9.16	16.04	5.32
	b. Statutory Reserves	32722.08	37149.85	43680.58	51306.85	51436.63	13.53	17.58	0.25
	c. Retained Earning	-27214.24	-27802.05	-11166.95	-8174.29	-9538.39	2.16	-59.83	16.69
	d. Others Reserves	11368.33	12850.60	19008.11	32464.20	26673.69	13.04	47.92	-17.84
2	**BORROWINGS**	18202.84	21355.96	42822.19	37997.27	36233.06	17.32	100.52	-4.64
	a. NRB	2010.04	3291.48	6855.13	10779.67	10838.15	63.75	108.27	0.54
	b. "A"Class Licensed Institution	5182.01	5504.53	20083.07	9414.98	8878.94	6.22	264.85	-5.69
	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	7030.23	5743.41	-14.29	356.47	-18.30
	e. Bonds and Securities	9700.14	11440.14	10772.37	10772.38	10772.57	17.94	-5.84	0.00
3	**DEPOSITS**	1477832.61	1771946.15	2107502.69	2283314.18	2284703.40	19.90	18.94	0.06
	a. Current	129108.41	158746.16	185135.30	175561.29	171948.08	22.96	16.62	-2.06
	b. Savings	587593.46	714466.16	875419.91	821618.67	804031.76	21.59	22.53	-2.14
	c. Fixed	453408.61	513283.02	617634.95	838886.05	900859.73	13.21	20.33	7.39
	d. Call Deposits	285024.29	363041.66	401829.34	418936.60	379472.86	27.37	10.68	-9.42
	e. Others	22697.85	22409.16	27483.20	28311.57	28390.98	-1.27	22.64	0.28
4	**Bills Payable**	1553.13	1729.91	3927.13	3241.14	2696.84	11.38	127.01	-16.79
5	**Other Liabilities**	169227.44	188093.19	206694.45	235995.11	224912.69	11.15	9.89	-4.70
	1. Loan Loss Provision	48932.49	51482.56	48593.77	52591.40	53376.14	5.21	-5.61	1.49
	2. Interest Suspense a/c	30453.76	31256.97	32000.69	46662.23	35870.74	2.64	2.38	-23.13
	3. Others	89841.19	105353.66	126099.99	136741.48	135665.81	17.27	19.69	-0.79
6	**Reconcillation A/c**	2869.47	280.36	13817.41	18315.62	18248.42	-90.23	4828.52	-0.37
7	**Profit & Loss A/c**	31566.75	36755.88	49443.18	28917.62	41337.74	16.44	34.52	42.95
	TOTAL	**1847113.68**	**2183153.96**	**2639099.54**	**2877170.21**	**2880812.77**	**18.19**	**20.88**	**0.13**
	Assets								
1	**LIQUID FUNDS**	319196.62	353397.28	385746.01	380045.02	379454.56	10.71	9.15	-0.16
	a. Cash Balance	41862.07	48642.45	56937.25	53812.83	53738.36	16.20	17.05	-0.14
	Nepalese Notes & Coins	41073.72	47305.51	55937.33	52209.73	52177.01	15.17	18.25	-0.06
	Foreign Currency	788.35	1336.94	999.92	1603.09	1561.35	69.59	-25.21	-2.60
	b. Bank Balance	220546.60	237957.23	262419.81	259645.95	259764.43	7.89	10.28	0.05
	1. In Nepal Rastra Bank	162286.93	165070.53	180498.18	187048.71	187925.55	1.72	9.35	0.47
	2. "A"Class Licensed Institution	34656.48	37838.00	41730.30	31480.10	33110.56	9.18	10.29	5.18
	3. Other Financial Ins.	5302.85	6882.80	8437.01	8189.84	7938.93	29.79	22.58	-3.06
	4. In Foreign banks	18300.33	28165.90	31754.32	32927.30	30789.38	53.91	12.74	-6.49
	c. Money at Call	56787.95	66797.60	66388.94	66586.24	65951.77	17.63	-0.61	-0.95
2	**INVESTMENTS**	162544.89	206160.48	238675.86	200480.17	193071.64	26.83	15.77	-3.70
	a. Govt.Securities	160867.12	182112.29	196070.31	166824.46	161699.04	13.21	7.66	-3.07
	b Others	1677.78	24048.18	42605.55	33655.71	31372.60	1333.34	77.17	-6.78
3	**SHARE & OTHER INVESTMENT**	72656.22	85675.60	131777.67	119433.39	124252.20	17.92	53.81	4.03
4	**LOANS & ADVANCES**	1119260.81	1345671.32	1669203.04	1922428.65	1940911.84	20.23	24.04	0.96
	a. Private Sector	1084965.27	1230999.56	1542024.97	1870534.05	1882144.27	13.46	25.27	0.62
	b. Financial Institutions	26247.72	30678.62	121291.82	43253.58	50153.41	16.88	295.36	15.95
	c. Government Organizations	8047.82	83993.14	5886.25	8641.01	8614.16	943.68	-92.99	-0.31
5	**BILLS PURCHASED**	9805.60	14548.03	11601.52	12749.53	14646.67	48.36	-20.25	14.88
6	**LOANS AGT. COLLECTED BILLS**	737.25	1132.63	1075.28	1006.54	1081.45	53.63	-5.06	7.44
7	**FIXED ASSETS**	30477.72	31732.63	35044.21	38398.54	38828.07	4.12	10.44	1.12
8	**OTHER ASSETS**	123962.34	135346.49	144135.22	182769.95	168786.04	9.18	6.49	-7.65
	a. Accrued Interests	32041.34	32792.14	34038.25	55010.16	38891.49	2.34	3.80	-29.30
	b. Others	91920.99	102554.35	110096.97	127759.79	129894.55	11.57	7.35	1.67
9	**Expenses not Written off**	491.99	392.16	319.21	293.18	283.91	-20.29	-18.60	-3.16
10	**Non Banking Assets**	4756.96	5250.92	4797.21	4584.47	4540.07	10.38	-8.64	-0.97
11	**Reconcillation Account**	-1032.54	2947.32	16089.93	13708.83	13973.53	-385.44	445.92	1.93
12	**Profit & Loss A/c**	4255.78	899.11	634.40	1271.94	982.66	-78.87	-29.44	-22.74
	TOTAL	**1847113.65**	**2183153.98**	**2639099.55**	**2877170.20**	**2880812.66**	**18.19**	**20.88**	**0.13**

Statement of Assets and Liabilities of Commercial Banks

	Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
		2014	2015	2016	2017	2017			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	108212.91	122167.95	170147.60	217357.74	221528.83	12.90	39.27	1.92
	a. Paid-up Capital	87454.02	97921.41	121090.62	149867.62	160722.31	11.97	23.66	7.24
	b. Statutory Reserves	27696.23	31063.03	36597.19	43184.98	43357.42	12.16	17.82	0.40
	c. Retained Earning	-16561.92	-17279.67	-4332.54	-4940.95	-5870.80	4.33	-74.93	18.82
	d. Others Reserves	9624.58	10463.18	16792.32	29246.09	23319.90	8.71	60.49	-20.26
2	**BORROWINGS**	15228.20	18419.75	37269.65	31092.23	31051.68	20.96	102.34	-0.13
	a. NRB	2010.04	3291.48	6661.23	9842.17	9188.87	63.75	102.38	-6.64
	b. "A"Class Licensed Institution	2601.47	2762.58	14724.43	3447.44	5346.83	6.19	433.00	55.10
	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	7030.23	5743.41	1.44	452.28	-18.30
	e. Bonds and Securities	9700.14	11440.14	10772.37	10772.38	10772.57	17.94	-5.84	0.00
3	**DEPOSITS**	1204463.40	1462896.12	1764592.44	1947798.62	1952784.05	21.46	20.62	0.26
	a. Current	125065.83	153598.94	178263.95	169709.88	166577.88	22.81	16.06	-1.85
	b. Savings	450524.99	559391.64	698691.30	679616.46	669575.51	24.16	24.90	-1.48
	c. Fixed	365048.50	419883.01	524462.99	717650.65	773824.70	15.02	24.91	7.83
	d. Call Deposits	247429.62	313955.92	340863.88	358080.12	319705.62	26.89	8.57	-10.72
	e. Others	16394.45	16066.61	22310.33	22741.51	23100.33	-2.00	38.86	1.58
4	**Bills Payable**	1513.82	1698.32	3871.77	3141.24	2670.79	12.19	127.98	-14.98
5	**Other Liabilities**	127781.31	146984.02	166839.27	194116.29	187349.39	15.03	13.51	-3.49
	1. Loan Loss Provision	31622.89	35779.54	34894.47	39783.70	40560.69	13.14	-2.47	1.95
	2. Interest Suspense a/c	21397.75	21287.89	22183.24	35270.69	26447.76	-0.51	4.21	-25.01
	3. Others	74760.68	89916.59	109761.56	119061.90	120340.93	20.27	22.07	1.07
6	**Reconcillation A/c**	-2495.70	-5325.76	3962.29	2926.27	1852.24	113.40	-174.40	-36.70
7	**Profit & Loss A/c**	23141.71	27664.37	38128.55	22942.97	32787.66	19.54	37.83	42.91
	TOTAL	**1477845.65**	**1774504.78**	**2184811.57**	**2419375.36**	**2430024.64**	**20.07**	**23.12**	**0.44**
	Assets								
1	**LIQUID FUNDS**	226401.82	250377.11	274495.34	285630.69	286400.02	10.59	9.63	0.27
	a. Cash Balance	34628.53	40636.96	47988.66	45528.76	46206.04	17.35	18.09	1.49
	Nepalese Notes & Coins	33928.61	39384.90	47060.55	44051.01	44751.90	16.08	19.49	1.59
	Foreign Currency	699.91	1252.06	928.11	1477.75	1454.15	78.89	-25.87	-1.60
	b. Bank Balance	177300.62	189230.03	205858.37	214042.51	213256.12	6.73	8.79	-0.37
	1. In Nepal Rastra Bank	149910.91	147933.67	161790.30	170493.32	171447.94	-1.32	9.37	0.56
	2. "A"Class Licensed Institution	9153.13	13172.91	12470.74	10573.90	11009.91	43.92	-5.33	4.12
	3. Other Financial Ins.	18.78	125.88	83.09	155.17	76.03	570.21	-33.99	-51.00
	4. In Foreign banks	18217.79	27997.56	31514.23	32820.12	30722.24	53.68	12.56	-6.39
	c. Money at Call	14472.67	20510.12	20648.32	26059.42	26937.86	41.72	0.67	3.37
2	**INVESTMENTS**	156830.54	200262.57	229827.62	194107.08	186258.92	27.69	14.76	-4.04
	a. Govt.Securities	155190.33	176214.77	187275.77	160726.87	155166.81	13.55	6.28	-3.46
	b Others	1640.22	24047.80	42551.85	33380.21	31092.10	1366.13	76.95	-6.85
3	**SHARE & OTHER INVESTMENT**	69534.76	81897.82	128320.72	114945.26	120017.06	17.78	56.68	4.41
4	**LOANS & ADVANCES**	891629.91	1087486.69	1380358.68	1618719.62	1641457.26	21.97	26.93	1.40
	a. Private Sector	860588.35	976374.75	1256142.55	1572027.99	1597284.98	13.45	28.65	1.61
	b. Financial Institutions	23050.77	27231.05	118383.24	38167.70	35594.61	18.14	334.74	-6.74
	c. Government Organizations	7990.78	83880.89	5832.88	8523.93	8577.67	949.72	-93.05	0.63
5	**BILLS PURCHASED**	9794.86	14533.93	11595.12	12743.13	14640.27	48.38	-20.22	14.89
6	**LOANS AGT. COLLECTED BILLS**	737.25	1132.63	548.83	1006.54	1081.45	53.63	-51.54	7.44
7	**FIXED ASSETS**	22600.03	24479.96	28610.94	31958.11	32525.50	8.32	16.87	1.78
8	**OTHER ASSETS**	102400.91	113748.89	122000.30	158144.32	146725.23	11.08	7.25	-7.22
	a. Accrued Interests	22763.51	22293.32	23985.61	43274.32	28956.36	-2.07	7.59	-33.09
	b. Others	79637.40	91455.57	98014.69	114870.00	117768.87	14.84	7.17	2.52
9	**Expenses not Written off**	398.44	318.55	252.50	255.44	248.15	-20.05	-20.73	-2.85
10	**Non Banking Assets**	2046.79	2608.84	2543.30	3032.88	2978.16	27.46	-2.51	-1.80
11	**Reconcillation Account**	-6377.24	-2675.08	6258.22	-1676.70	-2539.99	-58.05	-333.95	51.49
12	**Profit & Loss A/c**	1847.55	332.89	0.00	508.98	232.60	-81.98	-100.00	-54.30
	TOTAL	**1477845.62**	**1774504.79**	**2184811.58**	**2419375.35**	**2430024.63**	**20.07**	**23.12**	**0.44**

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
		2014	2015	2016	2017	2017			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	27683.64	30296.85	34481.56	41837.42	40722.56	9.44	13.81	-2.66
	a. Paid-up Capital	25606.53	27448.46	29216.56	32391.41	31569.01	7.19	6.44	-2.54
	b. Statutory Reserves	2706.17	3608.10	4420.10	5592.84	5517.31	33.33	22.50	-1.35
	c. Retained Earning	-1481.47	-1907.59	-248.18	1680.71	1407.02	28.76	-86.99	-16.28
	d. Others Reserves	852.40	1147.88	1093.08	2172.46	2229.22	34.66	-4.77	2.61
2	**BORROWINGS**	2408.48	2454.26	2993.89	4522.90	3092.09	1.90	21.99	-31.63
	a. NRB	0.00	0.00	5.00	895.10	839.73	0.00	0.00	-6.19
	b. "A"Class Licensed Institution	2014.38	2260.00	2988.89	3627.80	2252.36	12.19	32.25	-37.91
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	394.11	194.26	0.00	0.00	0.00	-50.71	-100.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	**DEPOSITS**	199932.80	237096.19	278631.25	278098.63	272867.50	18.59	17.52	-1.88
	a. Current	3964.21	5056.01	6741.29	5254.34	5290.44	27.54	33.33	0.69
	b. Savings	105094.40	120779.93	143668.59	118188.88	111564.64	14.93	18.95	-5.60
	c. Fixed	53998.41	62203.55	68230.74	94625.45	99537.45	15.20	9.69	5.19
	d. Call Deposits	36345.53	48166.94	59245.77	59090.22	55523.86	32.53	23.00	-6.04
	e. Others	530.25	889.75	744.86	939.75	951.10	67.80	-16.28	1.21
4	**Bills Payable**	32.71	27.17	54.46	96.82	22.06	-16.92	100.42	-77.22
5	**Other Liabilities**	20116.85	20670.18	18746.57	22414.57	18755.43	2.75	-9.31	-16.32
	1. Loan Loss Provision	6860.14	6171.65	4936.93	5347.61	5290.54	-10.04	-20.01	-1.07
	2. Interest Suspense a/c	3117.96	3322.76	2618.40	4286.27	2548.14	6.57	-21.20	-40.55
	3. Others	10138.76	11175.78	11191.25	12780.68	10916.75	10.23	0.14	-14.58
6	**Reconcillation A/c**	3671.63	3800.85	7783.30	13303.80	14319.02	3.52	104.78	7.63
7	**Profit & Loss A/c**	5079.57	6296.30	8153.72	4524.85	6574.28	23.95	29.50	45.29
	TOTAL	**258925.69**	**300641.79**	**350844.75**	**364798.98**	**356352.93**	**16.11**	**16.70**	**-2.32**
	Assets								
1	**LIQUID FUNDS**	68931.29	79794.81	85767.68	75011.99	72403.67	15.76	7.49	-3.48
	a. Cash Balance	6139.82	6979.21	7891.86	7348.16	6621.74	13.67	13.08	-9.89
	Nepalese Notes & Coins	6051.74	6894.72	7820.18	7222.86	6514.58	13.93	13.42	-9.81
	Foreign Currency	88.07	84.49	71.68	125.30	107.16	-4.07	-15.16	-14.48
	b. Bank Balance	27923.34	33250.96	39311.73	33832.19	33540.73	19.08	18.23	-0.86
	1. In Nepal Rastra Bank	9163.59	14008.99	16081.21	14074.72	13966.20	52.88	14.79	-0.77
	2. "A"Class Licensed Institution	15810.29	15817.63	19092.59	14249.33	14434.94	0.05	20.70	1.30
	3. Other Financial Ins.	2866.92	3255.99	3897.84	5400.97	5072.44	13.57	19.71	-6.08
	4. In Foreign banks	82.54	168.34	240.09	107.18	67.14	103.95	42.62	-37.35
	c. Money at Call	34868.13	39564.65	38564.09	33831.63	32241.20	13.47	-2.53	-4.70
2	**INVESTMENTS**	3230.11	3338.45	5491.83	4632.63	5045.75	3.35	64.50	8.92
	a. Govt.Securities	3229.98	3338.33	5479.33	4571.63	4979.75	3.35	64.13	8.93
	b Others	0.12	0.12	12.50	61.00	66.00	0.00	10006.18	8.20
3	**SHARE & OTHER INVESTMENT**	1564.99	2037.17	2103.22	2709.42	2539.66	30.17	3.24	-6.27
4	**LOANS & ADVANCES**	161799.22	193462.91	232993.26	249266.30	244357.01	19.57	20.43	-1.97
	a. Private Sector	160516.87	191447.83	230577.07	244782.49	230429.69	19.27	20.44	-5.86
	b. Financial Institutions	1246.52	1981.58	2414.50	4447.98	13891.52	58.97	21.85	212.31
	c. Government Organizations	35.83	33.50	1.68	35.83	35.81	-6.49	-94.97	-0.07
5	**BILLS PURCHASED**	4.34	7.70	0.00	0.00	0.00	77.26	-100.00	0.00
6	**LOANS AGT. COLLECTED BILLS**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	**FIXED ASSETS**	5259.37	4925.03	4544.27	4743.78	4584.85	-6.36	-7.73	-3.35
8	**OTHER ASSETS**	11379.64	10992.49	10733.79	13536.04	11391.42	-3.40	-2.35	-15.84
	a. Accrued Interests	3316.39	3803.85	2793.27	4554.47	2985.72	14.70	-26.57	-34.44
	b. Others	8063.25	7188.64	7940.52	8981.57	8405.71	-10.85	10.46	-6.41
9	**Expenses not Written off**	43.37	35.13	36.37	28.42	28.31	-18.99	3.52	-0.36
10	**Non Banking Assets**	1539.64	1840.38	1000.79	847.00	854.67	19.53	-45.62	0.91
11	**Reconcillation Account**	3645.30	3820.15	7749.91	13309.33	14436.51	4.80	102.87	8.47
12	**Profit & Loss A/c**	1528.41	387.56	423.63	714.08	710.97	-74.64	9.31	-0.44
	TOTAL	**258925.69**	**300641.79**	**350844.75**	**364798.98**	**356352.82**	**16.11**	**16.70**	**-2.32**

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
		2014	2015	2016	2017	2017			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	9964.89	10527.71	10263.32	10194.13	10429.23	5.65	-2.51	2.31
	a. Paid-up Capital	15924.71	15424.23	13063.56	11533.49	11817.37	-3.14	-15.30	2.46
	b. Statutory Reserves	2319.67	2478.72	2663.29	2529.04	2561.91	6.86	7.45	1.30
	c. Retained Earning	-9170.85	-8614.79	-6586.24	-4914.05	-5074.61	-6.06	-23.55	3.27
	d. Others Reserves	891.35	1239.54	1122.71	1045.66	1124.56	39.06	-9.43	7.55
2	**BORROWINGS**	566.16	481.95	2558.64	2382.14	2089.29	-14.87	430.89	-12.29
	a. NRB	0.00	0.00	188.90	42.40	809.55	0.00	0.00	1809.30
	b. "A"Class Licensed Institution	566.16	481.95	2369.74	2339.74	1279.74	-14.87	391.69	-45.30
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	**DEPOSITS**	73436.41	71953.84	64279.00	57416.93	59051.86	-2.02	-10.67	2.85
	a. Current	78.38	91.21	130.06	597.07	79.76	16.38	42.59	-86.64
	b. Savings	31974.07	34294.58	33060.01	23813.34	22891.61	7.26	-3.60	-3.87
	c. Fixed	34361.69	31196.45	24941.22	26609.96	27497.58	-9.21	-20.05	3.34
	d. Call Deposits	1249.13	918.79	1719.69	1766.25	4243.37	-26.45	87.17	140.25
	e. Others	5773.15	5452.80	4428.01	4630.32	4339.54	-5.55	-18.79	-6.28
4	**Bills Payable**	6.60	4.41	0.90	3.08	3.99	-33.11	-79.69	29.72
5	**Other Liabilities**	21329.27	20438.99	21108.62	19464.25	18807.87	-4.17	3.28	-3.37
	1. Loan Loss Provision	10449.46	9531.38	8762.38	7460.09	7524.91	-8.79	-8.07	0.87
	2. Interest Suspense a/c	5938.05	6646.32	7199.06	7105.27	6874.83	11.93	8.32	-3.24
	3. Others	4941.75	4261.29	5147.18	4898.89	4408.13	-13.77	20.79	-10.02
6	**Reconcillation A/c**	1693.55	1805.27	2071.83	2085.55	2077.17	6.60	14.77	-0.40
7	**Profit & Loss A/c**	3345.47	2795.21	3160.91	1449.80	1975.80	-16.45	13.08	36.28
	TOTAL	**110342.35**	**108007.39**	**103443.22**	**92995.87**	**94435.20**	**-2.12**	**-4.23**	**1.55**
	Assets								
1	**LIQUID FUNDS**	23863.52	23225.37	25482.99	19402.35	20650.87	-2.67	9.72	6.43
	a. Cash Balance	1093.73	1026.28	1056.73	935.91	910.58	-6.17	2.97	-2.71
	Nepalese Notes & Coins	1093.36	1025.89	1056.60	935.86	910.53	-6.17	2.99	-2.71
	Foreign Currency	0.37	0.39	0.13	0.04	0.05	6.89	-67.23	10.88
	b. Bank Balance	15322.64	15476.25	17249.72	11771.25	12967.59	1.00	11.46	10.16
	1. In Nepal Rastra Bank	3212.44	3127.86	2626.67	2480.67	2511.41	-2.63	-16.02	1.24
	2. "A"Class Licensed Institution	9693.05	8847.46	10166.97	6656.87	7665.72	-8.72	14.91	15.16
	3. Other Financial Ins.	2417.15	3500.93	4456.08	2633.71	2790.46	44.84	27.28	5.95
	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	6695.20	6772.71	-9.73	6.75	1.16
2	**INVESTMENTS**	2484.24	2559.46	3356.41	1740.46	1766.98	3.03	31.14	1.52
	a. Govt.Securities	2446.81	2559.20	3315.21	1525.96	1552.48	4.59	29.54	1.74
	b Others	37.44	0.26	41.20	214.50	214.50	-99.30	15623.66	0.00
3	**SHARE & OTHER INVESTMENT**	1556.47	1740.61	1353.73	1778.71	1695.48	11.83	-22.23	-4.68
4	**LOANS & ADVANCES**	65831.69	64721.71	55851.11	54442.72	55097.56	-1.69	-13.71	1.20
	a. Private Sector	63860.05	63176.98	55305.34	53723.57	54429.60	-1.07	-12.46	1.31
	b. Financial Institutions	1950.43	1465.98	494.08	637.90	667.28	-24.84	-66.30	4.61
	c. Government Organizations	21.21	78.74	51.68	81.25	0.68	271.34	-34.37	-99.16
5	**BILLS PURCHASED**	6.40	6.40	6.40	6.40	6.40	0.00	0.00	0.00
6	**LOANS AGT. COLLECTED BILLS**	0.00	0.00	526.45	0.00	0.00	0.00	0.00	0.00
7	**FIXED ASSETS**	2618.31	2327.65	1889.00	1696.66	1717.72	-11.10	-18.85	1.24
8	**OTHER ASSETS**	10181.79	10605.10	11401.12	11089.60	10669.39	4.16	7.51	-3.79
	a. Accrued Interests	5961.44	6694.97	7259.36	7181.38	6949.41	12.30	8.43	-3.23
	b. Others	4220.34	3910.13	4141.76	3908.22	3719.98	-7.35	5.92	-4.82
9	**Expenses not Written off**	50.19	38.48	30.34	9.32	7.45	-23.32	-21.17	-20.08
10	**Non Banking Assets**	1170.53	801.69	1253.12	704.59	707.24	-31.51	56.31	0.38
11	**Reconcillation Account**	1699.39	1802.25	2081.80	2076.19	2077.02	6.05	15.51	0.04
12	**Profit & Loss A/c**	879.82	178.66	210.77	48.88	39.09	-79.69	17.97	-20.02
	TOTAL	**110342.35**	**108007.39**	**103443.22**	**92995.87**	**94435.20**	**-2.12**	**-4.23**	**1.55**

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

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2014	2015	2016	2017	2017			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	68151.35	67271.02	64943.04	56253.09	66519.67	-1.29	-3.46	18.25
1.1 Deposit Liabilities	66485.63	65418.33	63252.25	54640.30	64691.36	-1.61	-3.31	18.39
1.1.1 Saving A/c	21763.14	22494.48	21234.79	14715.47	16324.75	3.36	-5.60	10.94
1.1.2 Fixed A/c	34583.20	31594.10	31710.65	28435.56	34723.18	-8.64	0.37	22.11
1.1.2.1 Upto 3 Months Fixed A/c	2866.37	1995.01	1914.75	1058.78	1521.75	-30.40	-4.02	43.73
1.1.2.2 3 to 6 Months fixed A/c	1065.31	1043.26	1240.54	1096.20	1398.79	-2.07	18.91	27.60
1.1.2.3 6 Months to 1 Year Fixed A/c	15136.29	14308.11	15369.26	14727.56	18227.28	-5.47	7.42	23.76
1.1.2.4 Above 1 Year	15515.23	14247.72	13186.09	11553.03	13575.36	-8.17	-7.45	17.50
1.1.3 Call Deposit	10108.65	11302.25	10301.47	11487.57	13641.69	11.81	-8.85	18.75
1.1.4 Certificate of Deposits	30.64	27.50	5.34	1.70	1.74	-10.26	-80.57	2.17
1.2 Others	1665.72	1852.69	1690.79	1612.79	1828.31	11.22	-8.74	13.36
2 Commission/Fee Expense	448.04	509.46	546.23	381.65	433.43	13.71	7.22	13.57
3 Employees Expenses	18747.82	21218.85	22715.53	16594.09	19111.37	13.18	7.05	15.17
4 Office Operating Expenses	15067.83	17624.25	18123.58	12480.31	14462.65	16.97	2.83	15.88
5 Exchange Fluctuation Loss	30.99	64.81	197.03	96.69	97.98	109.15	203.99	1.34
5.1 Due to Change in Exchange Rates	16.21	64.83	182.01	90.97	91.87	299.81	180.76	0.99
5.2 Due to Foreign Currency Transactions	14.77	-0.01	15.02	5.72	6.12	-100.09	-117828.70	6.93
6 Non-Operatiing Expenses	143.87	89.80	106.14	53.68	16.73	-37.58	18.20	-68.84
7. Provision for Risk	14274.84	12781.47	9649.95	8722.98	11070.27	-10.46	-24.50	26.91
7.1 Loan loss Provision	12362.41	11018.41	8451.80	7576.74	10040.25	-10.87	-23.29	32.51
7.1.1 General Loan loss Provision	2835.44	4071.38	5107.97	4237.04	5946.71	43.59	25.46	40.35
7.1.1.1 Pass Loan Loss Provision	0.00	3210.53	4530.40	3686.89	5080.32	0.00	41.11	37.79
7.1.1.2 Watch List Provision	0.00	860.85	577.57	550.14	866.39	0.00	-32.91	57.48
7.1.2 Special Loan Loss Provision	9424.45	6627.48	3028.49	3133.32	4032.08	-29.68	-54.30	28.68
7.1.3 Additional Loan Loss Provision	102.52	319.54	315.34	206.37	61.46	211.68	-1.32	-70.22
7.2. Provision for Non-Banking Assets	1498.26	1429.51	1012.22	876.36	909.37	-4.59	-29.19	3.77
7.3. Provision for Loss on Investment	40.12	101.98	14.53	259.03	108.55	154.17	-85.75	-58.09
7.4. Provision for Loss of Other Assets	374.06	231.58	171.40	10.85	12.10	0.00	0.00	11.54
8 Loan Written Off	623.54	439.90	355.03	804.01	938.51	-29.45	-19.29	16.73
9 Provision for Staff Bonus	3452.11	4053.16	5851.53	3392.70	4921.02	17.41	44.37	45.05
10 Provision for Income Tax	10677.75	12158.39	17591.64	10425.66	14642.37	13.87	44.69	40.45
11 Others	45.06	495.79	61.16	22.56	32.53	1000.27	-87.66	44.19
12 Net Profit	29331.59	37039.32	49004.93	27898.14	40379.02	26.28	32.31	44.74
TOTAL EXPENSES	**160994.78**	**173746.23**	**189145.80**	**137125.56**	**172625.53**	**7.92**	**8.86**	25.89
Income								
1. Interest Income	127191.89	134011.48	146483.09	108535.91	138870.43	5.36	9.31	27.95
1.1. On Loans and Advance	119484.79	127175.43	138782.71	100740.45	128992.97	6.44	9.13	28.04
1.2. On Investment	3502.98	2309.29	3487.02	3741.24	4262.62	-34.08	51.00	13.94
1.2.1 Government Bonds	3049.44	1982.25	3005.11	3066.16	3501.10	-35.00	51.60	14.18
1.2.2 Foreign Bonds	28.74	76.54	136.72	94.66	105.59	166.33	78.62	11.55
1.2.3 NRB Bonds	234.04	160.24	199.66	518.39	584.16	-31.53	24.60	12.69
1.2.4 Deventure & Bonds	190.76	90.26	145.54	62.03	71.77	-52.68	61.24	15.71
1.3 Agency Balance	962.10	716.42	589.35	485.37	655.88	-25.54	-17.74	35.13
1.4 On Call Deposit	2108.65	2633.89	2513.39	2605.58	3733.95	24.91	-4.57	43.31
1.5 Others	1133.37	1176.47	1110.61	963.28	1225.01	3.80	-5.60	27.17
2. Comission & Discount	8051.43	8935.14	9828.97	6477.67	7642.55	10.98	10.00	17.98
2.1 Bills Purchase & Discount	231.80	248.42	300.48	147.23	172.69	7.17	20.96	17.30
2.2 Comission	6517.57	7494.65	8074.48	5277.15	6196.41	14.99	7.74	17.42
2.3 Others	1302.07	1192.07	1454.01	1053.30	1273.45	-8.45	21.97	20.90
3 Income From Exchange Fluctuation	4168.69	4761.74	5708.82	3934.47	4607.26	14.23	19.89	17.10
3.1 Due to Change in Exchange Rate	220.18	983.31	1342.09	642.56	633.41	346.60	36.49	-1.42
3.2 Due to Foreign Currency Trans.	3948.52	3778.43	4366.73	3291.91	3973.84	-4.31	15.57	20.72
4 Other Operating Income	5508.69	7326.73	9123.21	7750.36	8910.54	33.00	24.52	14.97
5 Non Operating Income	4041.44	4743.47	4775.86	2227.44	2390.96	17.37	0.68	7.34
6 Provision Written Back	8679.68	11842.55	11550.65	7242.05	9222.49	36.44	-2.46	27.35
7 Recovery from Written off Loan	806.02	1508.63	1276.09	606.70	**850.64**	87.17	-15.41	40.21
8 Income from Extra Ordinary Expenses	526.32	157.81	231.44	97.43	105.64	-70.02	46.65	8.43
9 Net Loss	2020.61	458.66	167.67	253.53	25.00	-77.30	-63.44	-90.14
TOTAL INCOME	**160994.77**	**173746.22**	**189145.79**	**137125.56**	**172625.51**	**7.92**	**8.86**	25.89

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2014	2015	2016	2017	2017			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	49263.53	49191.03	47854.50	44149.58	52600.04	-0.15	-2.72	19.14
1.1 Deposit Liabilities	47872.14	47732.95	46323.77	42872.99	51181.17	-0.29	-2.95	19.38
1.1.1 Saving A/c	13593.22	14740.74	13684.45	9820.45	11019.82	8.44	-7.17	12.21
1.1.2 Fixed A/c	26009.72	23632.62	24433.35	23614.81	29006.58	-9.14	3.39	22.83
1.1.2.1 Upto 3 Months Fixed A/c	2734.87	1909.08	1842.14	937.02	1327.54	-30.20	-3.51	41.68
1.1.2.2 3 to 6 Months fixed A/c	861.78	890.25	935.82	907.45	1130.95	3.30	5.12	24.63
1.1.2.3 6 Months to 1 Year Fixed A/c	10816.67	10151.63	11607.80	12221.93	15232.13	-6.15	14.34	24.63
1.1.2.4 Above 1 Year	11596.41	10681.65	10047.59	9548.40	11315.96	-7.89	-5.94	18.51
1.1.3 Call Deposit	8238.57	9332.14	8200.79	9436.03	11153.03	13.27	-12.12	18.20
1.1.4 Certificate of Deposits	30.63	27.45	5.18	1.70	1.74	-10.37	-81.14	2.17
1.2 Others	1391.40	1458.08	1530.73	1276.59	1418.87	4.79	4.98	11.15
2 Commission/Fee Expense	441.61	505.07	543.21	366.23	430.04	14.37	7.55	17.42
3 Employees Expenses	15561.92	17776.14	19107.70	14133.56	16420.89	14.23	7.49	16.18
4 Office Operating Expenses	11195.23	13613.82	14313.59	10214.96	11876.30	21.60	5.14	16.26
5 Exchange Fluctuation Loss	23.74	63.27	19.05	12.58	11.42	166.46	-69.90	-9.21
5.1 Due to Change in Exchange Rates	12.23	63.27	4.39	6.88	5.33	417.26	-93.06	-22.55
5.2 Due to Foreign Currency Transactions	11.51	0.00	14.66	5.71	6.10	-100.00	0.00	6.87
6 Non-Operatiing Expenses	15.61	13.39	70.03	9.12	10.78	-14.18	422.82	18.26
7. Provision for Risk	8339.38	9962.24	7061.61	6786.80	8808.03	19.46	-29.12	29.78
7.1 Loan loss Provision	8091.42	9070.71	6401.84	6095.79	8139.95	12.10	-29.42	33.53
7.1.1 General Loan loss Provision	2084.15	3891.06	4110.57	3466.00	4868.86	86.70	5.64	40.47
7.1.1.1 Pass Loan Loss Provision	0.00	3163.99	3625.52	3122.74	4374.93	0.00	14.59	40.10
7.1.1.2 Watch List Provision	0.00	727.07	485.05	343.27	493.93	0.00	-33.29	43.89
7.1.2 Special Loan Loss Provision	6007.27	5176.73	2197.47	2487.88	3247.63	-13.83	-57.55	30.54
7.1.3 Additional Loan Loss Provision	0.00	2.92	93.81	141.90	23.45	0.00	3118.15	-83.47
7.2. Provision for Non-Banking Assets	207.96	679.65	611.52	636.04	651.56	226.82	-10.02	2.44
7.3. Provision for Loss on Investment	-1.14	40.37	4.97	59.94	21.28	-3643.82	-87.68	-64.49
7.4. Provision for Loss of Other Assets	41.14	171.51	43.27	-4.96	-4.77	0.00	0.00	-3.88
8 Loan Written Off	269.95	103.45	77.54	738.02	855.57	-61.68	-25.05	15.93
9 Provision for Staff Bonus	2660.27	3139.60	4628.86	2784.98	3974.02	18.02	47.43	42.69
10 Provision for Income Tax	8232.63	9521.99	14145.34	8679.84	11939.96	15.66	48.55	37.56
11 Others	6.14	465.47	56.32	16.89	26.82	7475.89	-87.90	58.78
12 Net Profit	21294.17	28386.05	38128.55	22666.59	32555.06	33.30	34.32	43.63
TOTAL EXPENSES	**117304.18**	**132741.51**	**146006.29**	**110559.16**	**139508.93**	**13.16**	**9.99**	26.18
Income								
1. Interest Income	95849.23	101174.86	113200.58	86535.03	110941.02	5.56	11.89	28.20
1.1. On Loans and Advance	91023.28	97566.06	108083.45	81036.11	104674.86	7.19	10.78	29.17
1.2. On Investment	3239.70	2065.62	3265.06	3608.02	4090.55	-36.24	58.07	13.37
1.2.1 Government Bonds	2816.91	1774.19	2828.94	2960.30	3364.78	-37.02	59.45	13.66
1.2.2 Foreign Bonds	28.74	76.54	136.72	94.66	105.59	166.33	78.62	11.55
1.2.3 NRB Bonds	218.55	132.56	167.89	504.83	566.87	-39.35	26.65	12.29
1.2.4 Deventure & Bonds	175.50	82.33	131.52	48.23	53.31	-53.09	59.75	10.54
1.3 Agency Balance	714.00	491.44	420.46	298.67	353.13	-31.17	-14.44	18.23
1.4 On Call Deposit	258.09	399.14	627.38	821.90	924.99	54.65	57.18	12.54
1.5 Others	614.16	652.61	804.22	770.34	897.49	6.26	23.23	16.51
2. Comission & Discount	7252.50	8247.23	9230.35	6098.54	7231.48	13.72	11.92	18.58
2.1 Bills Purchase & Discount	231.59	247.40	300.36	147.21	172.68	6.82	21.41	17.30
2.2 Comission	6022.89	7055.01	7688.74	5026.57	5929.34	17.14	8.98	17.96
2.3 Others	998.02	944.82	1241.25	924.76	1129.46	-5.33	31.37	22.14
3 Income From Exchange Fluctuation	4118.09	4712.88	5461.96	3823.43	4489.57	14.44	15.89	17.42
3.1 Due to Change in Exchange Rate	219.24	980.69	1116.14	568.13	558.25	347.31	13.81	-1.74
3.2 Due to Foreign Currency Trans.	3898.85	3732.18	4345.81	3255.31	3931.32	-4.27	16.44	20.77
4 Other Operating Income	3614.09	5281.25	6555.19	6176.02	7124.61	46.13	24.12	15.36
5 Non Operating Income	1241.27	3880.23	2757.19	1790.84	1873.88	212.60	-28.94	4.64
6 Provision Written Back	4031.87	7604.21	7698.29	5428.86	7137.16	88.60	1.24	31.47
7 Recovery from Written off Loan	776.54	1445.40	1024.53	451.73	676.04	86.13	-29.12	49.65
8 Income from Extra Ordinary Expenses	420.58	64.77	78.21	22.10	35.16	-84.60	20.73	59.08
9 Net Loss	0.00	330.67	0.00	232.60	0.00	0.00	-100.00	-100.00
TOTAL INCOME	**117304.17**	**132741.51**	**146006.29**	**110559.16**	**139508.91**	**13.16**	**9.99**	26.18

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2014	2015	2016	2017	2017			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	13000.57	13157.27	13312.19	9650.56	11006.51	1.21	1.18	14.05
1.1 Deposit Liabilities	12811.12	12804.81	13172.88	9440.82	10737.94	-0.05	2.87	13.74
1.1.1 Saving A/c	5944.44	5804.70	5946.21	3783.25	4092.80	-2.35	2.44	8.18
1.1.2 Fixed A/c	5071.10	5086.43	5212.02	3660.05	4306.59	0.30	2.47	17.66
1.1.2.1 Upto 3 Months Fixed A/c	93.84	59.93	54.26	99.34	159.77	-36.13	-9.47	60.83
1.1.2.2 3 to 6 Months fixed A/c	146.20	116.36	278.90	139.59	205.44	-20.41	139.69	47.17
1.1.2.3 6 Months to 1 Year Fixed A/c	2573.54	2716.01	2769.74	1874.39	2231.66	5.54	1.98	19.06
1.1.2.4 Above 1 Year	2257.51	2194.14	2109.12	1546.73	1709.73	-2.81	-3.87	10.54
1.1.3 Call Deposit	1795.59	1913.68	2014.52	1997.52	2338.56	6.58	5.27	17.07
1.1.4 Certificate of Deposits	0.00	0.00	0.12	0.00	0.00	0.00	0.00	0.00
1.2 Others	189.45	352.45	139.31	209.74	268.57	86.04	-60.47	28.05
2 Commission/Fee Expense	5.43	3.26	1.36	13.40	0.96	-39.85	-58.30	-92.83
3 Employees Expenses	2356.60	2640.86	2907.09	2042.67	2212.32	12.06	10.08	8.31
4 Office Operating Expenses	2905.88	3017.24	3038.53	1845.50	2099.89	3.83	0.71	13.78
5 Exchange Fluctuation Loss	7.25	1.55	177.98	84.11	86.56	-78.64	11400.55	2.92
5.1 Due to Change in Exchange Rates	3.98	1.56	177.62	84.09	86.54	-60.83	11283.12	2.91
5.2 Due to Foreign Currency Transactions	3.26	-0.01	0.36	0.02	0.02	-100.39	-2960.52	31.52
6 Non-Operatiing Expenses	110.83	41.67	16.31	3.14	3.47	-62.40	-60.86	10.52
7. Provision for Risk	3525.12	1866.82	1415.40	1269.84	1579.05	-47.04	-24.18	24.35
7.1 Loan loss Provision	2554.92	1349.90	1271.31	1230.62	1555.45	-47.16	-5.82	26.40
7.1.1 General Loan loss Provision	563.53	154.01	733.07	694.13	913.21	-72.67	375.98	31.56
7.1.1.1 Pass Loan Loss Provision	0.00	27.86	652.10	503.61	576.62	0.00	2240.61	14.50
7.1.1.2 Watch List Provision	0.00	126.15	80.97	190.53	336.59	0.00	-35.81	76.66
7.1.2 Special Loan Loss Provision	1934.63	1104.99	502.83	499.52	629.57	-42.88	-54.49	26.03
7.1.3 Additional Loan Loss Provision	56.76	90.90	35.40	36.96	12.66	60.14	-61.05	-65.74
7.2. Provision for Non-Banking Assets	642.02	497.62	108.91	-20.39	-20.49	-22.49	-78.11	0.51
7.3. Provision for Loss on Investment	2.81	11.46	-0.43	51.40	35.88	308.19	-103.77	-30.18
7.4. Provision for Loss of Other Assets	325.37	7.84	35.62	8.21	8.21	0.00	0.00	0.00
8 Loan Written Off	165.54	225.49	155.56	22.80	34.09	36.22	-31.01	49.55
9 Provision for Staff Bonus	569.23	704.19	962.73	521.31	794.63	23.71	36.71	52.43
10 Provision for Income Tax	1810.11	2043.98	2793.14	1547.75	2292.84	12.92	36.65	48.14
11 Others	36.78	20.53	4.17	0.32	0.29	-44.18	-79.70	-8.26
12 Net Profit	4691.95	5925.13	7762.81	3814.10	5862.25	26.28	31.01	53.70
TOTAL EXPENSES	**29185.27**	**29648.00**	**32547.27**	**20815.47**	**25972.86**	**1.59**	**9.78**	24.78
Income								
1. Interest Income	22130.34	24453.29	26440.45	18004.15	22683.69	10.50	8.13	25.99
1.1. On Loans and Advance	20111.26	22110.85	24547.15	16317.49	20032.63	9.94	11.02	22.77
1.2. On Investment	152.46	134.58	123.20	99.50	127.99	-11.73	-8.46	28.63
1.2.1 Government Bonds	137.26	121.98	101.73	81.39	103.35	-11.14	-16.60	26.98
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	7.83	60.88	2.00	35.47
1.2.4 Deventure & Bonds	8.42	1.71	10.35	12.34	16.82	-79.75	506.78	36.28
1.3 Agency Balance	168.42	137.10	103.08	96.31	136.64	-18.59	-24.81	41.88
1.4 On Call Deposit	1401.86	1688.66	1486.16	1364.39	2178.62	20.46	-11.99	59.68
1.5 Others	296.34	382.10	180.86	126.45	207.80	28.94	-52.67	64.33
2. Comission & Discount	616.60	585.87	487.12	320.30	342.50	-4.98	-16.86	6.93
2.1 Bills Purchase & Discount	0.20	1.02	0.12	0.02	0.02	409.97	-88.61	0.00
2.2 Comission	401.50	390.41	364.54	236.68	250.30	-2.76	-6.62	5.76
2.3 Others	214.90	194.44	122.46	83.60	92.18	-9.52	-37.02	10.26
3 Income From Exchange Fluctuation	50.60	48.86	246.86	111.04	117.69	-3.43	405.20	5.99
3.1 Due to Change in Exchange Rate	0.94	2.62	225.94	74.43	75.17	179.65	8539.48	0.98
3.2 Due to Foreign Currency Trans.	49.67	46.25	20.92	36.61	42.52	-6.88	-54.77	16.16
4 Other Operating Income	1372.85	1552.34	2088.22	1293.43	1457.25	13.07	34.52	12.67
5 Non Operating Income	2135.56	402.44	1130.88	240.40	289.23	-81.16	181.01	20.31
6 Provision Written Back	1658.69	2531.66	2018.37	811.78	1057.08	52.63	-20.27	30.22
7 Recovery from Written off Loan	10.34	21.45	2.61	3.82	3.82	107.40	-87.85	0.00
8 Income from Extra Ordinary Expenses	69.49	35.69	128.54	26.15	21.61	-48.64	260.14	-17.37
9 Net Loss	1140.79	16.40	4.23	4.40	0.00	-98.56	-74.18	-100.00
TOTAL INCOME	**29185.27**	**29648.00**	**32547.27**	**20815.47**	**25972.86**	**1.59**	**9.78**	24.78

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2014	2015	2016	2017	2017			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	5887.25	4922.73	3776.34	2452.95	2913.12	-16.38	-23.29	18.76
1.1 Deposit Liabilities	5802.37	4880.57	3755.60	2326.50	2772.25	-15.89	-23.05	19.16
1.1.1 Saving A/c	2225.47	1949.03	1604.12	1111.77	1212.13	-12.42	-17.70	9.03
1.1.2 Fixed A/c	3502.38	2875.05	2065.28	1160.70	1410.01	-17.91	-28.17	21.48
1.1.2.1 Upto 3 Months Fixed A/c	37.66	26.00	18.35	22.42	34.44	-30.95	-29.42	53.64
1.1.2.2 3 to 6 Months fixed A/c	57.33	36.65	25.82	49.15	62.40	-36.08	-29.53	26.96
1.1.2.3 6 Months to 1 Year Fixed A/c	1746.08	1440.47	991.72	631.23	763.50	-17.50	-31.15	20.95
1.1.2.4 Above 1 Year	1661.31	1371.93	1029.38	457.90	549.67	-17.42	-24.97	20.04
1.1.3 Call Deposit	74.49	56.44	86.16	54.02	150.10	-24.24	52.65	177.86
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	126.45	140.87	-50.33	-50.79	11.40
2 Commission/Fee Expense	1.00	1.13	1.67	2.02	2.43	12.23	48.06	20.51
3 Employees Expenses	829.30	801.85	700.74	417.86	478.16	-3.31	-12.61	14.43
4 Office Operating Expenses	966.71	993.19	771.46	419.86	486.46	2.74	-22.32	15.86
5 Exchange Fluctuation Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Non-Operatiing Expenses	17.43	34.74	19.81	41.42	2.48	99.32	-42.98	-94.02
7. Provision for Risk	2410.35	952.41	1172.94	666.34	683.19	-60.49	23.15	2.53
7.1 Loan loss Provision	1716.07	597.80	778.65	250.33	344.85	-65.16	30.25	37.76
7.1.1 General Loan loss Provision	187.76	26.31	264.33	76.90	164.63	-85.99	904.68	114.08
7.1.1.1 Pass Loan Loss Provision	0.00	18.68	252.78	60.55	128.77	0.00	1253.25	112.66
7.1.1.2 Watch List Provision	0.00	7.63	11.55	16.35	35.86	0.00	51.34	119.33
7.1.2 Special Loan Loss Provision	1482.55	345.76	328.19	145.92	154.88	-76.68	-5.08	6.14
7.1.3 Additional Loan Loss Provision	45.76	225.73	186.13	27.51	25.34	393.30	-17.55	-7.88
7.2. Provision for Non-Banking Assets	648.27	252.23	291.80	260.71	278.30	-61.09	15.68	6.75
7.3. Provision for Loss on Investment	38.45	50.14	9.99	147.70	51.38	30.40	-80.08	-65.21
7.4. Provision for Loss of Other Assets	7.55	52.23	92.51	7.60	8.66	0.00	0.00	13.94
8 Loan Written Off	188.06	110.96	121.93	43.19	48.85	-41.00	9.89	13.10
9 Provision for Staff Bonus	222.60	209.37	259.93	86.41	152.37	-5.94	24.15	76.32
10 Provision for Income Tax	635.01	592.41	653.15	198.07	409.56	-6.71	10.25	106.77
11 Others	2.14	9.80	0.67	5.35	5.42	357.41	-93.13	1.27
12 Net Profit	3345.47	2728.14	3113.58	1417.46	1961.71	-18.45	14.13	38.40
TOTAL EXPENSES	**14505.33**	**11356.71**	**10592.23**	**5750.93**	**7143.74**	**-21.71**	**-6.73**	24.22
Income								
1. Interest Income	9212.31	8383.33	6842.06	3996.72	5245.73	-9.00	-18.38	31.25
1.1. On Loans and Advance	8350.25	7498.52	6152.12	3386.85	4285.47	-10.20	-17.96	26.53
1.2. On Investment	110.82	109.09	98.76	33.72	44.08	-1.56	-9.47	30.72
1.2.1 Government Bonds	95.26	86.08	74.44	24.48	32.97	-9.64	-13.52	34.69
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	7.78	9.46	92.50	23.06	21.66
1.2.4 Deventure & Bonds	6.84	6.23	3.67	1.46	1.65	-8.96	-41.05	12.53
1.3 Agency Balance	79.67	87.87	65.81	90.38	166.11	10.30	-25.11	83.79
1.4 On Call Deposit	448.70	546.09	399.84	419.29	630.35	21.71	-26.78	50.34
1.5 Others	222.87	141.75	125.53	66.49	119.72	-36.40	-11.45	80.06
2. Comission & Discount	182.33	102.04	111.50	58.83	68.57	-44.04	9.27	16.55
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	13.90	16.76	-47.17	-56.95	20.58
2.3 Others	89.15	52.81	90.30	44.93	51.81	-40.77	71.00	15.31
3 Income From Exchange Fluctuation	0.00	0.00	0.00	0.00	0.00	-10.24	-99.57	0.00
3.1 Due to Change in Exchange Rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	0.00	0.00	0.00	0.00	0.00	-10.24	-99.94	0.00
4 Other Operating Income	521.75	493.14	479.80	280.91	328.68	-5.48	-2.71	17.00
5 Non Operating Income	664.61	460.80	887.79	196.20	227.85	-30.67	92.66	16.13
6 Provision Written Back	2989.11	1706.69	1833.99	1001.41	1028.25	-42.90	7.46	2.68
7 Recovery from Written off Loan	19.14	41.78	248.95	151.16	170.79	118.26	495.90	12.99
8 Income from Extra Ordinary Expenses	36.25	57.35	24.70	49.17	48.87	58.18	-56.94	-0.61
9 Net Loss	879.82	111.60	163.43	16.53	25.00	-87.32	46.45	51.24
TOTAL INCOME	**14505.33**	**11356.71**	**10592.23**	**5750.93**	**7143.74**	**-21.71**	**-6.73**	24.22

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

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2014	2015	2016	2017	2017			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	48152.08	61783.87	76816.32	83084.85	84344.99	28.31	24.33	1.52
Fishery Related	2747.06	3355.59	1980.46	2246.86	2245.89	22.15	-40.98	-0.04
Mining Related	3580.05	3525.74	3404.03	3296.62	3493.16	-1.52	-3.45	5.96
Agriculture, Forestry & Bevarage Production Related	222489.70	255534.57	296097.02	331713.13	330833.48	14.85	15.87	-0.27
Construction	118632.87	152480.40	182851.94	215496.79	214921.01	28.53	19.92	-0.27
Electricity,Gas and Water	25606.61	34540.43	46417.77	56156.13	59368.37	34.89	34.39	5.72
Metal Products, Machinary & Electronic Equipment & Asse	13994.97	16208.31	19473.46	23440.42	23848.32	15.82	20.14	1.74
Transport, Communication and Public Utilities	43707.55	48451.67	67489.25	82135.88	81029.65	10.85	39.29	-1.35
Wholesaler & Retailer	243966.15	297286.58	374322.54	422942.88	427773.64	21.86	25.91	1.14
Finance, Insurance and Real Estate	90353.77	107293.66	135000.17	157340.71	161948.03	18.75	25.82	2.93
Hotel or Restaurant	32909.63	44028.90	54426.26	64096.62	65351.44	33.79	23.61	1.96
Other Services	54154.23	63957.60	72146.41	81094.31	81633.94	18.10	12.80	0.67
Consumption Loans	87003.21	101450.14	120843.49	145789.72	150099.23	16.61	19.12	2.96
Local Government	1182.73	1714.14	1654.98	1561.08	1564.62	44.93	-3.45	0.23
Others	141309.64	169740.36	228955.74	265449.92	268184.17	20.12	34.89	1.03
TOTAL	**1129803.67**	**1361351.97**	**1681879.83**	**1935845.92**	**1956639.95**	**20.49**	**23.54**	1.07
Productwise								
Term Loan	173069.81	223149.61	272694.42	301172.09	302355.04	28.94	22.20	0.39
Overdraft	211367.58	245994.73	294326.89	341200.01	347192.21	16.38	19.65	1.76
Trust Receipt Loan / Import Loan	48161.32	55141.88	72678.07	83662.53	75294.51	14.49	31.80	-10.00
Demand & Other Working Capital Loan	250607.47	293603.14	365785.23	405502.85	410949.72	17.16	24.58	1.34
Residential Personal Home Loan (Up to Rs. 1 Crore)	89484.87	118861.54	142815.41	166155.97	167691.97	32.83	20.15	0.92
Real Estate Loan	82482.16	85678.07	108071.88	125998.42	125857.14	3.87	26.14	-0.11
Margin Nature Loan	20031.63	24084.77	37681.04	39749.72	39265.92	20.23	56.45	-1.22
Hire Purchase Loan	63653.90	80966.96	110094.35	148314.74	149921.96	27.20	35.97	1.08
Deprived Sector Loan	50576.56	63889.82	81239.19	97555.02	104068.19	26.32	27.16	6.68
Bills Purchased	10045.08	13511.29	12530.80	13721.73	15655.55	34.51	-7.26	14.09
Other Product	130323.28	156470.18	183962.55	212812.84	218387.74	20.06	17.57	2.62
Total	**1129803.66**	**1361351.98**	**1681879.83**	**1935845.92**	**1956639.95**	**20.49**	**23.54**	1.07
Collateral wise								
Gold and Silver	31102.67	31374.67	30642.25	32646.99	34307.28	0.87	-2.33	5.09
Government Securities	992.12	784.73	1014.67	2332.32	2172.66	-20.90	29.30	-6.85
Non Governmental Securities	14092.14	18776.93	29668.70	32706.91	32808.53	33.24	58.01	0.31
Fixed Deposit Receipts	10774.58	9824.90	10553.39	20911.91	22744.71	-8.81	7.41	8.76
Own	9893.47	8925.88	9577.14	19566.79	21389.01	-9.78	7.30	9.31
Other Licences Institutions	881.11	899.02	976.25	1345.12	1355.70	2.03	8.59	0.79
Collateral of Properties	936410.77	1131830.49	1463645.87	1688499.85	1702783.16	20.87	29.32	0.85
Fixed Assets	785804.82	957231.98	1207217.80	1408456.79	1430149.07	21.82	26.12	1.54
Current Assets	150605.95	174598.50	256428.07	280043.06	272634.09	15.93	46.87	-2.65
Against security of Bill	11927.48	13969.01	15710.45	19433.92	19952.55	17.12	12.47	2.67
Domestic Bills	2817.51	3532.80	3525.87	1053.65	982.42	25.39	-0.20	-6.76
Foreign Bills	9109.97	10436.21	12184.58	18380.27	18970.13	14.56	16.75	3.21
Against Guarantee	29975.14	40479.05	52993.07	57258.43	57916.50	35.04	30.91	1.15
Government Guarantee	2155.95	2385.24	2364.19	2475.83	2540.52	10.64	-0.88	2.61
Institutional Guarantee	20737.62	27833.31	33209.50	37350.28	38699.47	34.22	19.32	3.61
Personal Guarantee	2001.69	2350.72	4054.12	5260.35	5087.34	17.44	72.46	-3.29
Collective Guarantee	2167.66	3581.03	4855.55	5462.28	5624.05	65.20	35.59	2.96
International Rated Foreign Bank's Guarantee	192.25	93.08	4226.93	1511.60	662.60	-51.58	4441.02	-56.17
Other Guarantee	2706.26	4235.68	4282.79	5198.10	5302.53	56.51	1.11	2.01
Credit Card	410.98	427.58	416.03	1012.52	859.82	4.04	-2.70	-15.08
Others	94117.78	113884.53	77235.40	81043.07	83094.74	21.00	-32.18	2.53
Total	**1129803.67**	**1361351.89**	**1681879.83**	**1935845.91**	**1956639.95**	**20.49**	**23.54**	**1.07**

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2014	2015	2016	2017	2017			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	37810.81	47818.18	59611.10	66341.62	68616.38	26.47	24.66	3.43
Fishery Related	2491.48	2888.07	1513.96	1804.58	1846.38	15.92	-47.58	2.32
Mining Related	3258.97	3064.11	2970.72	2914.26	3105.32	-5.98	-3.05	6.56
Agriculture, Forestry & Bevarage Production Related	207142.86	239722.81	278304.22	313975.78	313185.53	15.73	16.09	-0.25
Construction	88914.98	115175.72	142303.46	173374.93	174812.98	29.53	23.55	0.83
Electricity,Gas and Water	21784.34	29412.29	42101.95	51354.74	54227.13	35.02	43.14	5.59
Metal Products, Machinary & Electronic Equipment & Asse	10887.77	12402.24	16327.51	20221.07	20693.84	13.91	31.65	2.34
Transport, Communication and Public Utilities	25221.64	26254.45	43246.45	52333.83	51944.61	4.09	64.72	-0.74
Wholesaler & Retailer	205667.15	256252.52	330886.83	380626.94	385049.91	24.60	29.13	1.16
Finance, Insurance and Real Estate	72768.84	89220.30	114517.91	135387.71	140609.81	22.61	28.35	3.86
Hotel or Restaurant	24846.43	35337.97	43361.87	52506.41	53804.76	42.23	22.71	2.47
Other Services	43987.36	53099.98	60591.89	69359.29	70339.82	20.72	14.11	1.41
Consumption Loans	68227.23	80339.71	99230.33	119399.42	123192.45	17.75	23.51	3.18
Local Government	1096.16	1621.81	1576.17	1482.25	1482.25	47.95	-2.81	0.00
Others	88042.57	110543.10	155958.26	191047.67	194267.80	25.56	41.08	1.69
TOTAL	**902162.01**	**1103153.25**	**1392502.62**	**1632130.50**	**1657178.97**	**22.28**	**26.23**	1.53
Productwise								
Term Loan	142965.53	187297.61	227581.99	252783.24	254220.82	31.01	21.51	0.57
Overdraft	170872.66	200106.73	239961.46	286657.20	293231.08	17.11	19.92	2.29
Trust Receipt Loan / Import Loan	48161.32	55141.88	72677.77	82908.83	75294.51	14.49	31.80	-9.18
Demand & Other Working Capital Loan	216015.90	260320.80	334766.54	377551.54	382703.86	20.51	28.60	1.36
Residential Personal Home Loan (Up to Rs. 1 Crore)	64673.30	87842.96	109296.95	130940.37	133265.55	35.83	24.42	1.78
Real Estate Loan	60467.66	63879.59	83603.42	100204.02	101058.02	5.64	30.88	0.85
Margin Nature Loan	11988.14	16360.29	28428.82	31943.37	31298.75	36.47	73.77	-2.02
Hire Purchase Loan	41023.45	54406.77	79566.01	112199.77	114841.80	32.62	46.24	2.35
Deprived Sector Loan	40962.32	51515.94	66005.84	80613.60	86470.72	0.00	0.00	7.27
Bills Purchased	10034.34	13497.19	12523.00	13715.33	15649.15	34.51	-7.22	14.10
Other Product	94997.38	112783.49	138090.81	162613.21	169144.72	18.72	22.44	4.02
Total	**902162.00**	**1103153.26**	**1392502.62**	**1632130.49**	**1657178.97**	22.28	26.23	1.53
Collateral wise								
Gold and Silver	27088.37	26813.12	26326.42	28309.37	29771.76	-1.02	-1.82	5.17
Government Securities	968.71	751.68	991.90	2289.80	2133.60	-22.40	31.96	-6.82
Non Governmental Securities	8973.82	13183.16	23084.76	26972.52	26816.95	46.91	75.11	-0.58
Fixed Deposit Receipts	7359.78	6561.88	7542.78	12713.98	14024.52	-10.84	14.95	10.31
Own	6478.67	5662.90	6566.55	11368.87	12668.82	-12.59	15.96	11.43
Other Licences Institutions	881.11	898.97	976.23	1345.12	1355.70	2.03	8.59	0.79
Collateral of Properties	733614.96	900985.02	1206655.78	1421258.40	1440878.28	22.81	33.93	1.38
Fixed Assets	583662.27	726933.32	950449.10	1141304.60	1168325.32	24.55	30.75	2.37
Current Assets	149952.69	174051.71	256206.67	279953.80	272552.96	16.07	47.20	-2.64
Against security of Bill	11923.28	13672.66	15133.48	19423.24	19941.82	14.67	10.68	2.67
Domestic Bills	2813.31	3236.45	2950.40	1044.38	973.09	15.04	-8.84	-6.83
Foreign Bills	9109.97	10436.21	12183.08	18378.85	18968.74	14.56	16.74	3.21
Against Guarantee	25697.50	34298.71	44016.18	46217.57	46643.49	33.47	28.33	0.92
Government Guarantee	1975.30	2208.28	2191.40	2318.98	2380.33	11.79	-0.76	2.65
Institutional Guarantee	18972.97	24969.73	28853.08	32598.58	33861.31	31.61	15.55	3.87
Personal Guarantee	1684.14	2069.26	3325.36	4012.07	3884.46	22.87	60.70	-3.18
Collective Guarantee	404.05	951.02	1365.35	848.37	838.50	135.37	43.57	-1.16
International Rated Foreign Bank's Guarantee	117.47	93.08	4226.93	1511.60	662.60	-20.76	4441.02	-56.17
Other Guarantee	2529.85	4007.34	4054.06	4927.98	5016.30	58.40	1.17	1.79
Credit Card	410.98	427.58	416.03	1012.52	859.82	4.04	-2.70	-15.08
Others	86124.60	106459.44	68335.30	73933.09	76108.73	23.61	-35.81	2.94
Total	**902162.02**	**1103153.26**	**1392502.62**	**1632130.49**	**1657178.98**	**22.28**	**26.23**	**1.53**

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2014	2015	2016	2017	2017			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	8423.26	12002.65	15169.69	14459.54	13461.56	42.49	26.39	-6.90
Fishery Related	214.77	404.87	410.64	415.68	366.78	88.51	1.42	-11.76
Mining Related	275.24	390.09	391.51	332.14	330.11	41.73	0.36	-0.61
Agriculture, Forestry & Bevarage Production Related	10699.48	12179.35	14829.67	15222.04	15015.49	13.83	21.76	-1.36
Construction	19507.92	26554.42	32645.74	34030.58	32115.12	36.12	22.94	-5.63
Electricity,Gas and Water	3617.75	4933.46	4000.83	4601.28	4936.79	36.37	-18.90	7.29
Metal Products, Machinary & Electronic Equipment & Asse	2385.15	2976.90	2395.14	2335.82	2253.93	24.81	-19.54	-3.51
Transport, Communication and Public Utilities	12897.59	15099.18	17830.86	23707.16	22983.94	17.07	18.09	-3.05
Wholesaler & Retailer	29633.88	32542.18	35847.16	35894.70	36146.02	9.81	10.16	0.70
Finance, Insurance and Real Estate	12797.65	13368.46	16264.86	18154.84	17453.57	4.46	21.67	-3.86
Hotel or Restaurant	6278.73	7231.42	9287.71	10053.61	9991.47	15.17	28.44	-0.62
Other Services	7909.36	8661.91	9369.02	9607.51	9204.49	9.51	8.16	-4.19
Consumption Loans	12728.61	15563.89	17035.39	21278.48	21570.56	22.27	9.45	1.37
Local Government	38.04	32.34	41.32	41.32	41.76	-14.98	27.76	1.06
Others	34396.15	41529.50	57473.73	59131.58	58485.42	20.74	38.39	-1.09
TOTAL	**161803.56**	**193470.61**	**232993.26**	**249266.30**	**244357.01**	**19.57**	**20.43**	-1.97
Productwise								
Term Loan	21437.34	27992.73	37259.67	41397.70	40989.12	30.58	33.10	-0.99
Overdraft	40494.92	45887.99	54365.43	54542.80	53961.13	13.32	18.47	-1.07
Trust Receipt Loan / Import Loan	0.00	0.00	0.30	753.70	0.00	0.00	0.00	-100.00
Demand & Other Working Capital Loan	19857.01	20503.15	20231.27	18776.43	19266.99	3.25	-1.33	2.61
Residential Personal Home Loan (Up to Rs. 1 Crore)	16820.26	22476.27	26787.73	27970.30	27081.26	33.63	19.18	-3.18
Real Estate Loan	12773.90	13116.83	17273.22	19081.61	18199.76	2.68	31.69	-4.62
Margin Nature Loan	4112.98	3831.26	5205.67	4466.43	4728.92	-6.85	35.87	5.88
Hire Purchase Loan	15906.14	18970.95	23685.84	29303.04	28251.45	19.27	24.85	-3.59
Deprived Sector Loan	7564.63	10198.29	12938.71	14906.12	15427.01	0.00	0.00	3.49
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	38068.16	36451.38	33.52	15.61	-4.25
Total	**161803.56**	**193470.61**	**232993.26**	**249266.30**	**244357.01**	**19.57**	**20.43**	-1.97
Collateral wise								
Gold and Silver	3680.33	4111.82	4189.41	4054.40	4239.87	11.72	1.89	4.57
Government Securities	5.85	12.34	6.15	20.04	19.15	110.90	-50.16	-4.46
Non Governmental Securities	3181.68	3330.32	4660.50	4415.45	4711.66	4.67	39.94	6.71
Fixed Deposit Receipts	1709.14	2014.24	2155.69	6270.14	6490.00	17.85	7.02	3.51
Own	1709.14	2014.20	2155.67	6270.14	6490.00	17.85	7.02	3.51
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	224185.81	218541.66	20.82	19.86	-2.52
Fixed Assets	146794.10	177513.72	213171.49	224174.96	218539.27	20.93	20.09	-2.51
Current Assets	415.41	341.83	10.26	10.85	2.40	-17.71	-97.00	-77.90
Against security of Bill	4.20	15.30	8.28	5.46	5.53	264.19	-45.88	1.24
Domestic Bills	4.20	15.30	8.28	5.46	5.53	264.19	-45.88	1.24
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	9660.42	9842.31	49.80	45.42	1.88
Government Guarantee	112.75	112.07	113.69	115.00	118.34	-0.60	1.44	2.90
Institutional Guarantee	1492.52	2552.54	3716.23	3973.63	4016.97	71.02	45.59	1.09
Personal Guarantee	200.91	155.40	570.85	969.70	920.63	-22.65	267.33	-5.06
Collective Guarantee	1737.70	2602.75	3481.97	4600.66	4784.50	49.78	33.78	4.00
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	1.44	1.87	-33.93	220.21	29.94
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	654.57	506.83	-70.45	27.87	-22.57
Total	**161803.56**	**193470.61**	**232993.26**	**249266.30**	**244357.01**	**19.57**	**20.43**	-1.97

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2014	2015	2016	2017	2017			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	1918.01	1963.05	2035.53	2283.69	2267.05	2.35	3.69	-0.73
Fishery Related	40.81	62.64	55.86	26.59	32.73	53.49	-10.83	23.07
Mining Related	45.84	71.55	41.80	50.21	57.73	56.09	-41.57	14.97
Agriculture, Forestry & Bevarage Production Related	4647.36	3632.41	2963.13	2515.31	2632.46	-21.84	-18.43	4.66
Construction	10209.97	10750.27	7902.75	8091.28	7992.91	5.29	-26.49	-1.22
Electricity,Gas and Water	204.52	194.69	314.99	200.12	204.45	-4.81	61.79	2.17
Metal Products, Machinary & Electronic Equipment & Asse	722.06	829.16	750.81	883.53	900.55	14.83	-9.45	1.93
Transport, Communication and Public Utilities	5588.33	7098.04	6411.94	6094.88	6101.10	27.02	-9.67	0.10
Wholesaler & Retailer	8665.13	8491.89	7588.55	6421.24	6577.72	-2.00	-10.64	2.44
Finance, Insurance and Real Estate	4787.27	4704.90	4217.40	3798.16	3884.65	-1.72	-10.36	2.28
Hotel or Restaurant	1784.46	1459.52	1776.67	1536.60	1555.21	-18.21	21.73	1.21
Other Services	2257.51	2195.70	2185.50	2127.50	2089.64	-2.74	-0.46	-1.78
Consumption Loans	6047.38	5546.54	4577.78	5111.82	5336.21	-8.28	-17.47	4.39
Local Government	48.53	59.99	37.50	37.50	40.60	23.63	-37.50	8.27
Others	18870.91	17667.77	15523.75	15270.68	15430.95	-6.38	-12.14	1.05
TOTAL	**65838.09**	**64728.11**	**56383.96**	**54449.12**	**55103.96**	**-1.69**	**-12.89**	1.20
Productwise								
Term Loan	8666.94	7859.26	7852.76	6991.15	7145.11	-9.32	-0.08	2.20
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	9174.88	8978.88	-13.27	-15.59	-2.14
Residential Personal Home Loan (Up to Rs. 1 Crore)	7991.30	8542.32	6730.72	7245.30	7345.16	6.90	-21.21	1.38
Real Estate Loan	9240.60	8681.64	7195.24	6712.79	6599.36	-6.05	-17.12	-1.69
Margin Nature Loan	3930.51	3893.22	4046.55	3339.92	3238.25	-0.95	3.94	-3.04
Hire Purchase Loan	6724.31	7589.24	6842.49	6811.93	6828.72	12.86	-9.84	0.25
Deprived Sector Loan	2049.60	2175.58	2294.65	2035.29	2170.46	0.00	0.00	6.64
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	12131.46	12791.64	5.66	-19.49	5.44
Total	**65838.09**	**64728.11**	**56383.96**	**54449.12**	**55103.96**	**-1.69**	**-12.89**	1.20
Collateral wise								
Gold and Silver	333.97	449.73	126.42	283.22	295.64	34.66	-71.89	4.39
Government Securities	17.56	20.72	16.63	22.47	19.91	17.98	-19.73	-11.41
Non Governmental Securities	1936.64	2263.45	1923.44	1318.94	1279.92	16.88	-15.02	-2.96
Fixed Deposit Receipts	1705.66	1248.78	854.92	1927.78	2230.19	-26.79	-31.54	15.69
Own	1705.66	1248.78	854.92	1927.78	2230.19	-26.79	-31.54	15.69
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	43055.64	43363.22	-4.67	-17.33	0.71
Fixed Assets	55348.44	52784.94	43597.21	42977.23	43284.49	-4.63	-17.41	0.71
Current Assets	237.85	204.97	211.14	78.41	78.73	-13.82	3.01	0.41
Against security of Bill	0.00	281.05	568.69	5.22	5.19	0.00	102.34	-0.48
Domestic Bills	0.00	281.05	567.19	3.80	3.80	0.00	101.81	0.00
Foreign Bills	0.00	0.00	1.50	1.42	1.39	0.00	0.00	-1.78
Against Guarantee	656.57	755.99	1089.07	1380.44	1430.70	15.14	44.06	3.64
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	778.07	821.19	14.30	105.83	5.54
Personal Guarantee	116.64	126.05	157.91	278.58	282.25	8.07	25.27	1.32
Collective Guarantee	25.91	27.25	8.24	13.25	1.05	5.20	-69.78	-92.09
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	268.68	284.36	30.31	-1.37	5.83
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	6455.41	6479.18	19.94	19.02	0.37
Total	**65838.09**	**64728.01**	**56383.96**	**54449.12**	**55103.96**	**-1.69**	**-12.89**	1.20

Statement of Assets and Liabilities as on Chait end, 2073(Mid-Apr, 2017)

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	MBL
	Liabilities													
1	**CAPITAL FUND**	**6535.98**	**8606.25**	**11587.92**	**16328.05**	**7524.18**	**9520.08**	**6986.27**	**7541.65**	**8514.09**	**7779.63**	**6905.38**	**7715.15**	**7355.40**
	a. Paid-up Capital	7459.56	8588.97	6183.54	8746.91	3749.90	6491.62	4979.86	4008.54	4606.43	5629.58	4679.06	5819.65	6598.70
	b. Calls in Advance								1502.32					3.45
	c. Proposed Bonus Share								3.22					
	d. General Reserves	2637.46	4925.73	4067.50	3205.83	2897.53	1145.23	1390.16	1825.39	2286.64	1693.94	1098.84	1263.49	603.69
	e. Share Premium	2.76		0.07	3104.51		123.09	59.03		18.56		2.59	319.96	79.48
	f. Retained Earning	-4510.09	-4365.82	618.35	246.58	115.37	1366.96	29.06	68.09	206.83	16.66	-52.85	105.64	2.55
	g. Others Reserves Fund	946.29	-542.63	718.45	1024.22	761.38	393.17	528.17	134.09	1395.63	439.45	1177.75	206.41	67.54
2	**BORROWINGS**	428.23	764.90	309.49	1791.09		600.00	5843.35	919.46	1081.35	1050.00	1350.22	500.00	633.98
	a. NRB	428.23		9.49					919.46	12.50	50.00	1350.22		614.38
	b. Interbank Borrowing		464.90		241.09									19.60
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.		300.00					4843.35						
	e. Bonds and Securities			300.00	1550.00		600.00	1000.00		1068.85	1000.00		500.00	
3	**DEPOSITS**	83954.70	135369.83	117059.62	119808.95	69567.47	92890.83	85467.30	38567.62	92811.44	70675.57	55264.92	79061.25	58048.11
	a. Current	16877.19	30180.11	16536.24	13694.08	13834.16	8051.47	6502.14	2352.78	7684.52	4619.56	1494.08	2409.69	1695.68
	Domestic	16662.00	30124.79	13452.31	9328.75	8834.47	6037.96	6292.10	2055.82	7403.94	4205.01	1350.84	2342.23	1636.53
	Foreign	215.19	55.32	3083.93	4365.33	4999.69	2013.51	210.03	296.96	280.58	414.55	143.24	67.46	59.15
	b. Savings	49439.24	86413.51	55355.69	34540.69	23504.84	39083.88	29869.66	10768.80	36055.28	18660.30	15627.39	18382.74	20078.21
	Domestic	49426.21	86383.06	52188.83	33511.81	20285.32	37809.92	29630.83	10717.07	35903.58	18441.57	15445.21	18317.92	20044.61
	Foreign	13.02	30.45	3166.86	1028.88	3219.52	1273.96	238.83	51.72	151.70	218.72	182.19	64.82	33.59
	c. Fixed	12182.83	9393.31	14043.82	47799.60	14277.67	33920.44	38578.80	19934.91	29331.75	38485.61	26505.54	42176.71	28142.03
	Domestic	12100.67	9393.31	12724.20	46664.76	8550.92	32326.73	35832.52	19780.19	26915.23	38469.33	25980.24	41680.38	27729.00
	Foreign	82.16		1319.62	1134.84	5726.75	1593.71	2746.28	154.73	2416.51	16.28	525.30	496.33	413.03
	d. Call Deposits	4641.11	7856.75	28565.61	21744.90	16707.07	10137.91	10016.63	4847.12	18679.05	8243.04	11304.30	15585.06	7731.00
	Domestic	4641.11	7685.74	15198.00	16764.80	3425.57	5859.88	4389.24	4767.07	14920.62	8108.32	11289.39	14672.16	7441.36
	Foreign		171.01	13367.61	4980.10	13281.50	4278.03	5627.39	80.05	3758.43	134.72	14.91	912.90	289.63
	e. Others	814.34	1526.15	2558.26	2029.68	1243.74	1697.12	500.08	664.02	1060.84	667.07	333.61	507.06	401.19
	Domestic	814.34	1526.15	2513.85	1877.26	1061.75	1366.51	389.90	663.79	1055.46	501.77	332.64	507.06	362.98
	Foreign			44.41	152.43	182.00	330.61	110.18	0.23	5.38	165.29	0.97		38.20
4	**Bills Payable**	43.16	60.81	256.54	0.21	237.76	259.39	288.10	36.07	670.47	30.31	8.11	154.77	12.54
5	**Other Liabilities**	18626.75	22259.15	15909.09	12558.98	2617.60	4135.25	3300.05	6236.60	9972.04	4402.35	5980.84	3665.83	4660.65
	1. Sundry Creditors	6194.49	3155.52	5995.98	968.63	495.16	245.07	277.34	224.23	475.15	284.39	224.89	458.33	1240.02
	2. Loan Loss Provision	2266.73	4016.78	1697.93	1750.28	458.43	1384.30	724.24	634.44	1005.32	2203.86	2566.04	960.78	700.99
	3. Interest Suspense a/c	4437.89	10581.35	473.55	521.03	186.29	651.59	71.33	316.96	347.39	314.83	1080.66	309.90	171.71
	4. Others	5727.64	4505.50	7741.63	9319.04	1477.72	1854.28	2227.14	5060.96	8144.18	1599.28	2109.25	1936.82	2547.93
6	**Reconcillation A/c**	1597.78			12.33		27.11	204.60	0.55	6.51		3.34		
7	**Profit & Loss A/c**	2559.37	2073.02	2815.36	2377.70	1064.28	1535.15	1104.40	1278.25	1525.88	886.71	294.51	1138.76	1005.15
		113745.96	169133.96	147938.02	152877.33	81011.29	108967.81	103194.07	54580.20	114581.79	84824.58	69807.32	92235.76	71715.83
	Assets													
1	**LIQUID FUNDS**	10754.77	17514.73	12797.57	14082.00	25212.47	10367.44	16940.07	6120.00	23375.65	7895.08	10544.86	9391.12	8344.26
	a. Cash Balance	3464.19	3055.96	1653.03	1967.87	787.44	1247.63	2159.66	1082.05	1685.44	1281.40	1952.22	1628.93	2093.04
	Nepalese Notes & Coins	3436.46	3011.61	1468.88	1804.70	730.42	1114.92	2125.59	1050.25	1645.92	1243.42	1941.13	1539.83	2021.84
	Foreign Currency	27.73	44.35	184.15	163.17	57.02	132.72	34.08	31.80	39.52	37.97	11.08	89.11	71.20
	b. Bank Balance	7290.58	14108.77	8672.78	11914.13	8068.56	8829.23	14180.41	5037.96	21690.22	6609.06	8592.64	7762.18	6251.22
	1. In Nepal Rastra Bank	6489.87	12347.13	6165.72	7980.70	7062.32	7772.45	12143.81	4393.72	17083.43	5454.29	7722.44	5910.69	4768.81
	Domestic Currency	6450.71	12206.62	4952.31	7674.24	7006.63	7641.75	12104.35	4372.93	17024.18	5409.84	7647.69	5853.10	4747.52
	Foreign Currency	39.16	140.51	1213.41	306.46	55.68	130.70	39.46	20.79	59.25	44.46	74.74	57.59	21.29
	2. "A"Class Licensed Institution	161.86	1079.08	97.69	429.66	88.76	99.77	273.77	278.25	517.68	407.13	570.45	460.13	426.96
	Domestic Currency	161.86	1048.91	97.69	382.92	88.76	99.77	273.77	278.23	507.15	401.63	560.81	429.78	418.12
	Foreign Currency		30.17		46.74				0.02	10.53	5.50	9.65	30.36	8.84
	3. Other Financial Ins.													13.39
	4. In Foreign Banks	638.85	682.56	2409.37	3503.76	917.49	957.01	1762.83	365.99	4089.11	747.63	299.76	1391.36	1042.05
	c. Money at Call		350.00	2471.76	200.00	16356.46	290.57	600.00			4.62			
	Domestic Currency		350.00	90.00	200.00		250.00	600.00						
	Foreign Currency			2381.76		16356.46	40.57				4.62			
2	**INVESTMENT IN SECURITIES**	6470.37	29635.48	11558.75	11492.00	3952.42	5788.19	6533.29	2015.73	8685.32	8631.81	4285.62	9284.13	5039.34
	a. Govt.Securities	6470.37	17885.48	10301.35	8092.00	3952.42	2970.75	6533.29	2015.18	6124.59	8631.81	3205.62	6645.47	4254.87
	b. NRB Bond		11750.00	1000.00	3400.00		750.00		0.55	2560.73		1080.00	1815.90	200.00
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e Non Residents			257.40			2067.44						822.76	584.48
3	**SHARE & OTHER INVESTMENT**	3291.83	827.31	16667.75	13874.90	12257.83	9240.13	13345.38	2601.58	3680.85	2474.48	1185.52	2238.02	59.26
	a. Interbank Lending	500.00										1043.48		
	b. Non Residents	2606.14	600.22	16010.33	10558.19		8746.50	13190.40	2363.57	3605.00	2313.27		1676.43	
	c. Others	185.69	227.09	657.42	3316.72	12257.83	493.63	154.98	238.02	75.85	161.21	142.05	561.60	59.26
4	**LOANS & ADVANCES**	74204.87	101310.25	90351.49	99193.02	37813.78	75482.22	61476.78	36695.93	73286.45	61609.45	48611.55	67643.69	51578.43
	a. Private Sector	74204.87	100137.01	86571.81	97662.83	36404.48	71258.01	58585.70	35139.08	66035.80	58792.09	48482.37	67504.30	49557.52
	b. Financial Institutions			3779.68	1410.44	1409.30	3322.78	2891.08	1552.90	2789.07	2633.17			1987.38
	c. Government Organizations		1173.24		119.75		901.43		3.94	4461.58	184.19	129.18	139.39	33.53
5	**BILL PURCHASED**	4.62	53.93	5.41	2753.21	0.59	2601.28	962.70	552.98	264.09	1131.25	91.20	571.60	1479.65
	a. Domestic Bills Purchased	0.40	35.54		112.64		68.80		466.11	263.08		18.44		0.38
	b. Foreign Bills Purchased	3.15	18.39	5.41	2476.74	0.59	237.59	1.68	86.86	1.02		72.76	571.60	1479.27
	c. Import Bills & Imports	1.07			163.83		2294.88	961.03			1131.25			
6	**LOANS AGAINST COLLECTED BILLS**			200.94										
	a. Against Domestic Bills			200.94										
	b. Against Foreign Bills													
7	**FIXED ASSETS**	422.15	1519.97	802.02	2441.72	420.53	2190.32	1611.07	202.48	783.77	1747.18	1411.96	927.06	669.32
8	**OTHER ASSETS**	18667.42	20750.92	15554.08	9002.59	1353.67	3009.37	2324.77	6290.76	4505.65	1309.46	2887.02	2130.01	4398.83
	a. Accrued Interest:	4502.55	10714.10	1152.03	768.30	287.02	783.35	183.94	320.48	435.33	407.78	1119.17	406.75	260.48
	Financia		8187.42	289.87	665.52	185.61	651.59	71.33	148.19	230.28	247.09	1080.66	152.63	199.99
	Government Enterpris		180.84	74.44	71.55	6.52	10.71	49.34	3.52	77.82	90.11	37.28	72.72	53.17
	Private Sector	4502.55	2345.84	787.72	31.22	94.90	121.05	63.27	168.77	127.22	70.58	1.23	181.39	7.31
	b. Staff Loans / Adv.	1471.77	3907.63	2284.50	311.94	365.70	1027.71	946.57	734.42	1877.98	439.39	721.53	540.46	468.72
	c. Sundry Debtors	4869.31	420.35	4400.56	734.18	147.63		255.86	42.56	591.37	249.41	213.23	439.06	1244.88
	d. Cash In Transit		646.47							89.00				
	e. Others	7823.78	5062.37	7716.99	7188.18	553.31	1198.32	938.40	5193.30	1511.97	212.89	833.09	743.74	2424.75
9	**Expenses not Written off**	42.02					72.28					4.47	1.87	121.86
10	**Non Banking Assets**	130.70	84.02		37.88		216.58		100.74		25.86	625.18	48.25	24.87
11	**Reconcillation Account**	-242.79	-2562.65											
12	**Profit & Loss A/c**											159.94		
	TOTAL ASSETS	113745.96	169133.96	147938.02	152877.33	81011.29	108967.81	103194.07	54580.20	114581.79	84824.58	69807.32	92235.76	71715.83

Statement of Assets and Liabilities as on Chait end, 2073(Mid-Apr, 2017)

S.N.	BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata	Mega	Civil
	Liabilities													
1	**CAPITAL FUND**	**4033.59**	**6497.94**	**7069.96**	**19634.11**	**8886.77**	**7169.76**	**6820.04**	**6612.03**	**9273.31**	**6328.09**	**5081.58**	**5068.61**	**5742.28**
	a. Paid-up Capital	3265.99	3159.03	5250.86	12520.39	7242.66	5876.44	5792.56	5453.21	6461.77	5881.40	4646.27	4050.72	4583.81
	b. Calls in Advance		1184.82											
	c. Proposed Bonus Share		0.90										531.59	
	d. General Reserves	689.58	594.51	1082.38	4879.09	1008.96	695.88	803.53	924.85	1007.62	875.18	268.80	367.47	462.32
	e. Share Premium		74.00	120.23	542.17		402.05	181.26		1424.86	123.75	32.41	81.74	4.67
	f. Retained Earning	14.65	1294.45	72.68	183.23	34.49	32.31	8.04	50.68	76.50	-1717.48	79.36	0.41	141.13
	g. Others Reserves Fund	63.37	190.22	543.82	1509.23	600.66	163.09	34.65	183.29	302.56	1165.23	54.74	36.67	550.35
2	**BORROWINGS**	1076.65	1600.00	1708.11	2096.65	478.45	1308.88	1428.94		1816.67	76.50	517.33	2062.97	403.50
	a. NRB	776.65		504.01	199.99	26.88	368.18	1428.94		1233.65		500.00	1.50	2.00
	b. Interbank Borrowing	300.00	1200.00			51.58	440.71				76.50	17.33	2061.47	401.50
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.			0.58	516.47					83.02				
	e. Bonds and Securities		400.00	1203.52	1380.20	400.00	500.00			500.00				
3	**DEPOSITS**	39035.51	57801.17	75275.86	89530.29	85811.21	55560.89	56107.66	58062.46	71150.99	71602.95	35465.80	38443.45	33811.87
	a. Current	1357.71	2842.95	3444.50	8333.88	4005.46	1388.19	2498.47	1873.73	4278.06	2383.39	2249.02	1374.88	897.60
	Domestic	1310.04	2623.93	3277.31	8328.00	3642.83	1315.31	1981.47	1752.51	2563.37	2334.34	2240.68	1328.97	881.14
	Foreign	47.67	219.02	167.19	5.88	362.64	72.88	517.00	121.22	1714.69	49.05	8.34	45.91	16.46
	b. Savings	8339.26	12416.09	17247.67	34007.20	31393.70	10532.89	8967.79	15601.44	16610.84	30469.59	9514.70	8228.77	4382.62
	Domestic	8213.28	12082.84	17126.17	34006.98	28880.09	10438.00	8943.91	15543.30	16459.30	30434.30	9483.75	8158.87	4338.18
	Foreign	125.98	333.25	121.50	0.22	2513.62	94.90	23.87	58.15	151.54	35.29	30.94	69.90	44.44
	c. Fixed	19872.97	30796.41	31856.34	44811.07	36983.08	36281.75	27581.25	33663.33	37949.44	18409.52	16645.45	18540.47	20814.64
	Domestic	18684.87	29781.23	31842.43	44811.07	36972.77	36150.98	26962.95	32476.19	36593.79	17371.99	16408.44	18540.47	20814.64
	Foreign	1188.11	1015.18	13.91		10.32	130.77	618.30	1187.14	1355.65	1037.53	237.02		
	d. Call Deposits	9184.22	11106.51	22088.25	1291.88	12687.44	7090.25	16312.22	6181.96	10409.11	19785.47	6867.95	10038.40	7304.12
	Domestic	8704.63	10218.64	21889.36	1291.88	12579.56	7061.38	16274.31	6067.83	10132.37	19374.11	6867.95	9990.56	7104.69
	Foreign	479.59	887.87	198.89		107.87	28.86	37.91	114.13	276.74	411.36		47.85	199.43
	e. Others	281.35	639.22	639.10	1086.26	741.52	267.82	747.94	742.00	1903.54	554.97	188.67	260.93	412.89
	Domestic	281.35	532.19	636.69	1086.26	705.71	267.82	747.94	742.00	1267.81	554.97	188.67	260.93	412.89
	Foreign		107.03	2.40		35.81				635.73				
4	**Bills Payable**	69.23	21.50				103.86	71.91	11.19	80.52	20.95	127.41	27.07	17.19
5	**Other Liabilities**	3088.69	3976.23	6942.30	22340.91	4560.11	2664.18	3603.85	3391.07	2542.07	7151.52	2086.04	3046.45	3153.20
	1. Sundry Creditors	1151.73	333.30	1418.08	3115.27	616.60	21.40	24.14	7.47	52.18	646.23	13.73	5.20	13.99
	2. Loan Loss Provision	736.35	1027.42	1384.81	4475.83	1663.34	987.28	931.92	1079.39	1361.49	2760.90	856.36	586.32	1388.27
	3. Interest Suspense a/c	198.06	173.86	407.96	2007.02	255.91	283.72	263.34	572.13	240.19	1599.68	178.98	197.42	443.65
	4. Others	1002.55	2441.64	3731.45	12742.79	2024.26	1371.77	2384.45	1732.08	888.20	2144.71	1036.97	2257.51	1307.29
6	**Reconcillation A/c**	0.00			0.00					0.00				
7	**Profit & Loss A/c**	378.00	569.10	899.00	1574.28	1476.08	882.85	882.96	831.45	1797.07	1445.86	359.04	542.42	227.80
		47681.67	70465.94	91895.23	135176.25	101212.63	67690.43	68915.36	68908.20	86660.63	86625.87	43637.20	49190.97	43355.83
	Assets													
1	**LIQUID FUNDS**	4296.98	6472.67	10011.17	10858.85	7479.94	7951.27	9970.39	7188.95	11828.18	13051.39	4792.49	5383.32	3609.12
	a. Cash Balance	879.67	1299.23	1736.01	3549.44	1849.64	1764.68	1781.63	1285.89	1603.51	2515.51	862.94	849.08	748.38
	Nepalese Notes & Coins	843.87	1271.94	1644.22	3543.00	1798.49	1728.18	1766.34	1269.10	1556.21	2387.63	854.08	830.36	739.47
	Foreign Currency	35.81	27.29	91.79	6.43	51.15	36.50	15.28	16.78	47.30	127.88	8.87	18.72	8.92
	b. Bank Balance	3365.81	5173.44	7280.16	7307.22	5630.29	5034.29	8140.54	5903.06	8903.58	8861.48	3929.55	3114.50	2860.74
	1. In Nepal Rastra Bank	2604.56	3783.30	6428.49	5494.19	4427.08	3654.24	6470.26	5192.35	7187.24	6552.08	2144.69	2771.99	2358.87
	Domestic Currency	2597.23	3764.76	6413.05	5471.67	4407.47	3636.81	6465.52	5151.43	6764.78	6467.51	2113.22	2766.60	2350.75
	Foreign Currency	7.33	18.54	15.44	22.52	19.61	17.43	4.73	40.92	422.47	84.57	31.46	5.39	8.12
	2. "A"Class Licensed Institution	90.01	244.60	80.05	1599.29	542.32	273.10	179.78	346.07	472.78	416.59	1322.16	60.44	157.44
	Domestic Currency	82.67	232.89	75.12	1598.01	499.98	270.47	170.26	345.92	472.78	408.17	1292.08	58.98	155.89
	Foreign Currency	7.34	11.71	4.94	1.29	42.34	2.62	9.51	0.15		8.42	30.08	1.47	1.55
	3. Other Financial Ins.				11.00	9.67			17.35	3.28	20.79	0.54		
	4. In Foreign Banks	671.24	1145.53	771.61	202.73	651.22	1106.95	1490.50	347.29	1240.28	1872.02	462.16	282.07	344.44
	c. Money at Call	51.50		995.00	2.19		1152.31	48.22		1321.09	1674.40		1419.73	
	Domestic Currency			995.00			1152.31	48.22			850.00			
	Foreign Currency	51.50			2.19					1321.09	824.40		1419.73	
2	**INVESTMENT IN SECURITIES**	4002.18	4731.56	5835.46	5694.73	12008.67	5814.60	4223.46	4510.27	4862.97	3655.85	2976.43	3600.19	4815.45
	a. Govt.Securities	3586.18	4727.31	5835.46	4038.73	11508.67	5814.60	4223.46	4407.22	4862.97	3592.80	2001.46	3555.00	4619.75
	b. NRB Bond	416.00	4.25		1656.00	500.00					63.05	974.97	45.19	
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e Non Residents								103.05					195.70
3	**SHARE & OTHER INVESTMENT**	2075.98	3681.34	2743.93	4009.06	5002.67	2097.66	1853.58	3254.13	5037.42	1343.66	722.28	1802.65	1228.35
	a. Interbank Lending	288.40			1450.00	239.06		328.57		674.29				
	b. Non Residents	1751.00	2448.73	695.59		4371.94			3035.69	3966.65	709.50	515.25	335.17	1084.18
	c. Others	36.58	1232.61	2048.34	2559.06	391.67	2097.66	1525.01	218.45	396.48	634.16	207.03	1467.48	144.17
4	**LOANS & ADVANCES**	34480.93	48772.70	67435.55	93164.39	72233.99	47691.37	49228.95	50812.03	61126.63	59065.31	32974.82	35522.80	30560.02
	a. Private Sector	33615.68	48772.70	67435.55	93150.55	72233.99	46126.50	46762.92	49475.17	59107.99	59065.31	31660.03	34215.48	28853.37
	b. Financial Institutions	865.26			13.84		1564.87	1765.77	1336.86	2018.65		1114.79	1307.32	1181.75
	c. Government Organizations							700.27				200.00		524.90
5	**BILL PURCHASED**	5.34	1444.94	214.47		901.23	106.76	314.45	54.07	477.06	529.31			22.30
	a. Domestic Bills Purchased		17.68	4.67			106.76	30.33		477.06	529.31			22.30
	b. Foreign Bills Purchased	5.34		209.80		901.23		284.12	54.07					
	c. Import Bills & Imports		1427.26											
6	**LOANS AGAINST COLLECTED BILLS**						1.89					265.44		613.18
	a. Against Domestic Bills						1.89							613.18
	b. Against Foreign Bills											265.44		
7	**FIXED ASSETS**	755.70	1539.61	1218.33	1119.58	1493.78	1761.16	818.63	958.26	1415.36	3017.63	751.20	597.23	652.44
8	**OTHER ASSETS**	1939.43	3823.12	4436.53	19894.23	1950.05	2265.73	2457.19	1834.34	1828.33	5388.69	1100.30	2226.09	1647.38
	a. Accrued Interest:	240.99	236.24	407.96	2067.58	147.89	335.19	308.32	641.29	317.03	1660.82	217.28	265.60	524.77
	Financia	128.93	104.45	170.86	1038.44		195.99	219.13	571.90	174.71	1041.04	178.51	119.68	380.28
	Government Enterpris	39.85	53.42		60.56	84.24	45.04	31.35	61.38	36.17	49.95	21.71	52.59	70.94
	Private Sector	72.21	78.37	237.10	968.59	63.65	94.16	57.84	8.01	106.15	569.83	17.07	93.33	73.54
	b. Staff Loans / Adv.	273.23	323.50	721.84	4183.69	600.57	373.82	149.70	313.40	404.13	1069.21	549.07	394.27	200.73
	c. Sundry Debtors	20.80	1577.75	915.25	9475.34	526.83	13.72	168.03	4.25	11.56	1941.38	86.18	5.02	0.85
	d. Cash In Transit													
	e. Others	1404.41	1685.62	2391.49	4167.62	674.76	1542.99	1831.13	875.40	1095.62	717.28	247.77	1561.20	921.03
9	**Expenses not Written off**								4.55					
10	**Non Banking Assets**	125.12			191.35	142.29		48.72	291.61	84.68	552.43	54.24	58.70	134.92
11	**Reconcillation Account**			-0.21	244.05						21.60			
12	**Profit & Loss A/c**													72.66
	TOTAL ASSETS	47681.67	70465.94	91895.23	135176.25	101212.62	67690.43	68915.36	68908.20	86660.63	86625.87	43637.20	49190.97	43355.83

Statement of Assets and Liabilities as on Chait end, 2073(Mid-Apr, 2017)

S.N.	BFI Name	Century	Sanima	NIDC	MahalaxmiDB	Siddhartha	Yeti	Narayani	Sahayogi	Karnali	Shangrila	Gandaki	Excel	Biratlaxmi	Western
	Liabilities														
1	**CAPITAL FUND**	**4310.96**	**6099.76**	**3467.96**	**1613.45**	**1830.25**	**1395.46**	**-74.27**	**455.48**	**179.58**	**1450.58**	**748.49**	**465.25**	**594.74**	**525.83**
	a. Paid-up Capital	3689.00	5305.87	415.82	1156.22	1419.17	1386.23	55.57	314.61	151.00	1073.46	643.96	384.56	504.05	313.92
	b. Calls in Advance					179.95		6.12	65.78						
	c. Proposed Bonus Share							10.05			172.52				
	d. General Reserves	84.67	571.15	914.96	285.10	223.35	245.57	17.52	72.06	16.14	181.80	102.42	75.87	88.09	20.98
	e. Share Premium	108.51	102.37								3.44				147.71
	f. Retained Earning	4.34	7.09	2028.33	150.44	0.61	-395.31	-173.29	2.97	12.45	13.30	2.12	4.81	2.29	43.22
	g. Others Reserves Fund	424.44	113.28	108.84	21.69	7.16	158.96	9.76	0.05		6.06			0.31	
2	**BORROWINGS**		1204.97										25.00		
	a. NRB		762.80												
	b. Interbank Borrowing		72.17										25.00		
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities		370.00												
3	**DEPOSITS**	33144.07	53432.24	1271.95	11910.39	13694.54	12301.60	201.40	2975.01	1812.95	11787.03	6039.69	4221.02	4678.43	2293.98
	a. Current	1268.63	2449.71	20.46	176.73	308.92	312.83		88.31	11.95	155.30	80.69	59.98	78.29	46.05
	Domestic	1122.54	2381.79	20.46	176.73	308.66	310.43		88.31	11.95	155.30	80.69	59.98	78.29	46.05
	Foreign	146.09	67.92			0.26	2.41								
	b. Savings	5906.90	18175.84	325.97	5280.41	5960.60	3750.78	68.13	2208.60	1059.88	4930.49	2300.26	2083.12	2632.78	1438.57
	Domestic	5896.75	17737.87	325.97	5280.41	5960.60	3750.76	68.13	2208.60	1059.88	4930.49	2300.26	2083.12	2632.78	1438.57
	Foreign	10.15	437.97				0.02								
	c. Fixed	18050.37	26795.57	904.48	4655.12	3523.86	5373.63	133.14	580.90	500.57	3753.61	1618.84	820.99	1573.38	536.20
	Domestic	18050.37	26380.59	904.48	4655.12	3523.86	5373.63	133.14	580.90	500.57	3753.61	1618.84	820.99	1573.38	536.20
	Foreign		414.98												
	d. Call Deposits	7656.96	5641.35	21.04	1726.44	3888.60	2862.55		97.19	232.55	2927.29	2035.35	1256.16	390.20	273.07
	Domestic	7647.80	5528.44	21.04	1726.44	3888.60	2862.55		97.19	232.55	2927.29	2035.35	1256.16	390.20	273.07
	Foreign	9.15	112.91												
	e. Others	261.20	369.77		71.69	12.56	1.79	0.13		8.00	20.34	4.55	0.78	3.79	0.09
	Domestic	261.20	369.77		71.69	12.56	1.79	0.13		8.00	20.34	4.55	0.78	3.79	0.09
	Foreign														
4	**Bills Payable**	61.71					2.39				0.78				
5	**Other Liabilities**	1557.44	2920.16	1251.82	1042.52	795.81	1578.65	366.98	136.08	74.30	528.62	218.87	207.92	205.19	61.90
	1. Sundry Creditors	50.86	3.77	56.87	7.82	53.79	23.32	52.80	0.72	7.16	7.81	5.77	1.81	7.83	1.75
	2. Loan Loss Provision	388.69	562.20	247.08	410.80	327.73	372.74	146.82	39.38	29.94	162.54	63.11	71.95	59.91	28.16
	3. Interest Suspense a/c	28.63	132.74	510.91	154.37	143.52	171.13	126.02	14.60	26.17	61.04	13.78	16.00	9.74	
	4. Others	1089.25	2221.45	436.95	469.53	270.76	1011.46	41.33	81.38	11.04	297.23	136.21	118.16	127.72	31.99
6	**Reconcillation A/c**			4.53	6.91			93.59							
7	**Profit & Loss A/c**	316.30	946.92	198.39	220.40	288.32	208.57	4.87	92.98	3.80	244.90	133.98	117.04	92.25	48.35
		39390.48	64604.05	6194.66	14793.67	16608.91	15486.67	592.57	3659.55	2070.64	14011.91	7141.03	5036.23	5570.61	2930.05
	Assets														
1	**LIQUID FUNDS**	5976.48	4188.79	2042.56	3715.54	3467.11	3047.84	105.54	566.66	837.81	2226.43	1614.82	1062.03	1501.13	808.43
	a. Cash Balance	647.40	774.15	17.18	223.77	334.34	207.16	1.22	42.48	110.96	229.98	144.76	137.85	101.20	70.09
	Nepalese Notes & Coins	634.14	749.89	17.18	223.23	334.23	204.94	1.22	42.48	110.96	229.38	144.41	137.85	101.20	70.09
	Foreign Currency	13.27	24.25		0.54	0.11	2.21				0.60	0.35			
	b. Bank Balance	5329.08	3414.64	2025.38	775.25	1117.00	2840.69	104.32	175.64	126.51	1996.45	1470.06	252.36	267.27	135.60
	1. In Nepal Rastra Bank	3973.53	3109.68	89.38	715.29	1059.51	645.25	0.47	172.06	126.51	615.53	308.21	21.29	265.20	18.04
	Domestic Currency	3946.51	3085.26	89.38	715.29	1059.51	645.25	0.47	172.06	126.51	615.53	308.21	21.29	265.20	18.04
	Foreign Currency	27.02	24.42												
	2. "A"Class Licensed Institution	250.65	83.42	1936.00	58.71	57.49	1679.21	9.64	3.59		1077.00	639.23	229.87	2.05	117.57
	Domestic Currency	226.58	72.87	1936.00	58.71	57.44	1674.57	9.64	3.59		1077.00	639.23	229.87	2.05	117.57
	Foreign Currency	24.07	10.55			0.06	4.65								
	3. Other Financial Ins.				1.25		513.47	94.21			276.35	522.63	1.20	0.02	
	4. In Foreign Banks	1104.90	221.54				2.75				27.58				
	c. Money at Call				2716.52	2015.77			348.53	600.34			671.82	1132.65	602.74
	Domestic Currency				2716.52	2010.05			348.53	600.34			671.82	1132.65	602.74
	Foreign Currency					5.72									
2	**INVESTMENT IN SECURITIES**	658.37	5496.28	40.00	308.10	150.00	360.78				395.50			312.91	
	a. Govt.Securities	578.37	4731.64	40.00	308.10	150.00	360.78				395.50			312.91	
	b. NRB Bond	80.00	265.91												
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents		498.73												
3	**SHARE & OTHER INVESTMENT**	902.75	2516.75	168.67	84.16	63.42	123.47	14.26	2.00		105.06	19.70	36.48	22.64	
	a. Interbank Lending	460.73													
	b. Non Residents		2103.26												
	c. Others	442.01	413.49	168.67	84.16	63.42	123.47	14.26	2.00		105.06	19.70	36.48	22.64	
4	**LOANS & ADVANCES**	29970.82	49159.04	3089.23	9856.15	12154.18	10411.83	151.76	2919.72	999.09	10810.79	5263.61	3758.89	3530.65	1838.90
	a. Private Sector	28714.49	47759.42	3089.23	9595.30	12154.18	10226.34	151.76	2919.72	999.09	10810.79	5263.61	3758.89	3530.65	1838.90
	b. Financial Institutions	1256.33	1393.35		260.86		184.00								
	c. Government Organizations		6.27				1.49								
5	**BILL PURCHASED**	97.83													
	a. Domestic Bills Purchased	5.84													
	b. Foreign Bills Purchased	91.99													
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	509.76	767.29	110.14	181.52	340.86	244.21	3.69	64.64	80.96	119.99	131.22	45.14	73.99	65.71
8	**OTHER ASSETS**	1273.37	2475.90	744.06	646.97	424.02	804.07	223.71	106.53	145.94	354.13	111.68	133.65	124.29	103.93
	a. Accrued Interest:	44.43	199.70	511.63	154.37	143.80	251.48	128.16	14.60	26.17	103.71	13.78	16.00	9.74	2.82
	Financia	28.63	45.67	511.63	79.92			9.82					9.38	5.17	
	Government Enterpris	12.71	45.68			0.27	1.49				3.14				
	Private Sector	3.09	108.36		74.46	143.53	249.99	118.34	14.60	26.17	100.57	13.78	6.62	4.56	2.82
	b. Staff Loans / Adv.	325.36	448.76	18.30	56.63	95.20	52.57	1.61	11.16	85.28	103.99	15.45	38.08	60.78	53.48
	c. Sundry Debtors	289.28	1.79	41.19	1.19	45.07	26.74	83.98	24.78	18.20	16.65	11.63	15.08	0.91	13.50
	d. Cash In Transit								0.26						
	e. Others	614.30	1825.65	172.94	434.78	139.95	473.28	9.96	55.73	16.29	129.79	70.82	64.49	52.86	34.13
9	**Expenses not Written off**	1.10				4.16									
10	**Non Banking Assets**				1.22	5.17	494.47			6.83				2.17	
11	**Reconcillation Account**						0.00	93.60					0.03	2.83	113.09
12	**Profit & Loss A/c**														
	TOTAL ASSETS	39390.48	64604.05	6194.66	14793.67	16608.91	15486.67	592.57	3659.55	2070.64	14011.91	7141.03	5036.23	5570.61	2930.05

Statement of Assets and Liabilities as on Chait end, 2073(Mid-Apr, 2017)

S.N.	BFI Name	Araniko	Deva	Miteri	Tinau	Muktinath	Sewa	Kankai	Mahakali	Ace	Bhargav	Country	Alpine	Kastamandap	Garima
	Liabilities														
1	**CAPITAL FUND**	**442.49**	**1520.61**	**473.15**	**437.16**	**1822.49**	**1050.47**	**172.90**	**183.85**	**1414.72**	**176.55**	**428.63**	**302.35**	**1113.75**	**1517.02**
	a. Paid-up Capital	394.48	1383.22	380.29	341.37	1542.72	941.86	150.00	148.82	1203.58	144.00	387.09	260.08	835.92	1296.61
	b. Calls in Advance				55.30					-0.55	13.86				
	c. Proposed Bonus Share										1.26			158.89	
	d. General Reserves	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	186.93
	e. Share Premium	5.86	0.68	19.39		58.97	30.16	0.03					10.28	0.11	15.79
	f. Retained Earning	2.01	0.33	14.49	1.56	15.71	1.29	1.98	23.85	0.13	2.12	2.36	0.83	0.21	8.10
	g. Others Reserves Fund	0.34	0.71	2.36		6.34	3.44			18.38	0.54	2.72	0.01	15.52	9.59
2	**BORROWINGS**									1375.00				12.36	
	a. NRB														
	b. Interbank Borrowing									1375.00				12.36	
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	2240.06	9818.40	2506.49	3672.43	15148.36	5342.89	1426.84	1246.80	7517.07	1793.62	1275.63	1839.98	7609.48	13394.57
	a. Current	61.80	251.82	73.47	50.14	347.01	55.01	110.71		175.94	20.56	18.61	89.63	193.79	244.24
	Domestic	61.80	251.78	73.47	50.14	347.01	55.01	110.71		170.15	20.56	18.61	89.63	191.88	244.24
	Foreign		0.04							5.80				1.91	
	b. Savings	1049.67	4501.16	878.47	1732.86	7199.18	2444.40	654.97	963.09	2918.45	673.97	370.14	881.77	2758.65	5698.48
	Domestic	1049.67	4499.85	878.47	1732.86	7199.18	2444.40	654.97	963.09	2909.48	673.97	370.14	881.77	2757.56	5698.48
	Foreign		1.31							8.97				1.09	
	c. Fixed	791.96	2772.95	1271.34	1332.74	4279.92	1562.28	321.83	283.71	3633.87	739.32	580.36	524.92	2996.27	4753.83
	Domestic	791.96	2771.93	1271.34	1332.74	4279.92	1562.28	321.83	283.71	3633.87	739.32	580.36	524.92	2996.27	4753.83
	Foreign		1.03												
	d. Call Deposits	336.63	2284.23	283.18	515.39	3315.55	1279.87	339.33		774.87	343.89	306.52	327.87	1656.78	2656.73
	Domestic	336.63	2284.23	283.18	515.39	3315.55	1279.87	339.33		774.87	343.89	306.52	327.87	1656.78	2656.73
	Foreign														
	e. Others		8.23	0.03	41.31	6.70	1.33			13.93	15.87		15.79	3.99	41.29
	Domestic		8.23	0.03	41.31	6.70	1.33			13.93	15.87		15.79	3.99	41.29
	Foreign														
4	**Bills Payable**		0.57			2.73									0.45
5	**Other Liabilities**	116.85	516.07	112.05	153.01	991.69	267.92	54.37	45.54	792.98	84.11	101.26	122.04	472.53	538.82
	1. Sundry Creditors	16.14	11.88	5.70	8.74	1.70	23.95	10.44	8.30	1.67	44.76	1.76	2.73	37.17	27.69
	2. Loan Loss Provision	30.97	219.79	25.67	37.36	153.84	78.72	15.54	20.48	144.49	17.33	33.76	54.34	94.40	170.66
	3. Interest Suspense a/c	16.07	73.62	16.77	8.59	82.18	19.98	2.58	5.33	68.74	3.01	8.03	23.13	17.51	39.45
	4. Others	53.68	210.78	63.91	98.31	753.98	145.27	25.82	11.44	578.09	19.01	57.72	41.85	323.45	301.02
6	**Reconcillation A/c**		0.06	832.08		-0.01		31.23						10816.33	2465.58
7	**Profit & Loss A/c**	50.68	199.06	82.69	78.05	355.13	130.62	31.46	16.85	167.60	24.38	33.02	34.35	859.32	248.55
		2850.08	12054.77	4006.47	4340.65	18320.40	6791.90	1716.80	1493.05	11267.38	2078.66	1838.55	2298.72	20883.77	18165.00
	Assets														
1	**LIQUID FUNDS**	617.44	2640.38	769.46	913.12	3089.19	1558.08	464.56	410.13	2667.47	528.97	347.20	482.20	2235.04	2889.05
	a. Cash Balance	76.82	374.62	52.54	70.81	371.04	194.02	75.75	23.40	97.20	45.96	46.68	69.55	155.12	302.58
	Nepalese Notes & Coins	76.82	369.78	52.54	70.81	371.04	194.01	75.75	23.40	93.00	45.96	46.68	68.78	147.65	302.58
	Foreign Currency		4.84				0.01			4.20			0.78	7.47	
	b. Bank Balance	115.73	532.31	132.75	778.11	1079.98	1364.06	83.21	386.73	434.59	483.01	83.96	112.44	2079.92	790.74
	1. In Nepal Rastra Bank	114.15	506.02	22.75	145.51	1079.98	223.31	24.60	15.97	419.97	95.27	64.49	16.44	429.52	790.74
	Domestic Currency	114.15	505.10	22.75	145.51	1079.98	223.31	24.60	15.97	419.27	95.27	64.49	16.44	418.88	790.74
	Foreign Currency		0.93							0.70				10.64	
	2. "A"Class Licensed Institution	1.43	25.36	110.00	438.10		757.51	58.60	150.93	1.69	185.45	19.42	96.00	1381.44	
	Domestic Currency	1.43	25.25	110.00	438.10		757.51	58.60	150.93	1.06	185.45	19.42	96.00	1361.25	
	Foreign Currency		0.11							0.63				20.19	
	3. Other Financial Ins.	0.14	0.93		194.50		383.25	0.01	219.83		202.29	0.05		268.96	
	4. In Foreign Banks									12.93					
	c. Money at Call	424.89	1733.45	584.18	64.19	1638.16		305.60		2135.68		216.55	300.21		1795.72
	Domestic Currency	424.89	1715.02	584.18	64.19	1638.16		305.60		2132.43		216.55	300.21		1795.72
	Foreign Currency		18.43							3.25					
2	**INVESTMENT IN SECURITIES**	20.00	29.98		75.00		20.00			405.89	1.00	60.00		180.00	179.80
	a. Govt.Securities	20.00	29.98		75.00		20.00			405.89	1.00	60.00		180.00	179.80
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	33.32	196.27	2.95	12.40	184.82	40.18	0.43	0.54	174.58	7.65	3.83	2.12	23.74	34.10
	a. Interbank Lending		20.09											7.31	
	b. Non Residents														12.15
	c. Others	33.32	176.18	2.95	12.40	184.82	40.18	0.43	0.54	174.58	7.65	3.83	2.12	16.43	21.95
4	**LOANS & ADVANCES**	2068.56	8777.35	2293.67	3215.76	14174.62	5016.11	1166.68	1032.35	7120.39	1440.61	1345.19	1724.85	6474.88	12090.49
	a. Private Sector	0.39	8597.35	2293.67	3165.76	14174.62	5016.11	1166.68	1032.35	4053.31	1440.61	1345.19	1724.85	6229.33	12090.49
	b. Financial Institutions	2068.18	180.00		50.00					3037.09				245.55	
	c. Government Organizations									30.00					
5	**BILL PURCHASED**														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	51.28	179.88	20.88	35.48	357.84	38.87	26.83	9.03	93.38	46.71	33.12	13.74	166.79	176.37
8	**OTHER ASSETS**	59.48	222.57	87.43	85.00	513.93	118.64	39.45	41.00	772.35	53.71	47.41	62.91	247.61	329.61
	a. Accrued Interest:	16.07	74.17	16.77	8.59	82.18	19.98	2.57	5.33	132.48	3.01	12.74	32.34	60.12	39.45
	Financia			3.23	0.90	5.35	8.99			67.77		1.68	7.13	12.32	
	Government Enterpris		0.21							4.80		0.54	0.04	3.12	
	Private Sector	16.07	73.96	13.53	7.69	76.82	10.99	2.57	5.33	59.91	3.01	10.53	25.16	44.68	39.45
	b. Staff Loans / Adv.	10.50	7.52	23.31	11.85	27.90	18.41		10.08	100.95	18.27	17.80	3.90	25.67	80.63
	c. Sundry Debtors	16.36	19.81	6.16	0.87	48.65	18.48	4.64	3.26	17.96	17.27	1.40	5.52	11.90	77.55
	d. Cash In Transit		0.00												
	e. Others	16.55	121.07	41.18	63.69	355.21	61.77	32.24	22.33	520.97	15.16	15.47	21.14	149.91	131.98
9	**Expenses not Written off**		8.33		3.90							0.02		1.18	
10	**Non Banking Assets**									33.21		1.78		19.98	
11	**Reconcillation Account**			832.08				18.85					12.89	10827.49	2465.58
12	**Profit & Loss A/c**													707.07	
	TOTAL ASSETS	2850.08	12054.77	4006.47	4340.65	18320.40	6791.90	1716.80	1493.05	11267.27	2078.66	1838.55	2298.72	20883.77	18165.00

Statement of Assets and Liabilities as on Chait end, 2073(Mid-Apr, 2017)

S.N.	BFI Name	OmDB	FewaDB	Kabeli	Kamana	Corporate	Purnima	Jyoti	Hamro	Kakre	Shine	Kanchan	Innovative	ViborSociety
	Liabilities													
1	**CAPITAL FUND**	**1627.36**	**1483.97**	**108.81**	**945.63**	**-13.93**	**400.91**	**1249.38**	**170.31**	**78.06**	**1297.92**	**382.83**	**387.81**	**1812.57**
	a. Paid-up Capital	1360.28	1199.97	70.18	804.38	200.00	352.39	1101.94	152.92	72.46	1102.89	346.50	353.68	1815.00
	b. Calls in Advance			0.25										
	c. Proposed Bonus Share			14.77										
	d. General Reserves	257.42	241.47	12.65	139.91	15.05	36.97	117.27	16.18	5.35	174.07	32.72	31.00	256.19
	e. Share Premium			4.65			11.29	1.41				1.97		
	f. Retained Earning	9.06	32.83	5.46	0.03	-242.75	0.05	8.97	0.12	0.15	10.84	1.28	0.62	-268.13
	g. Others Reserves Fund	0.60	9.70	0.85	1.32	13.77	0.21	19.79	1.10	0.10	10.12	0.36	2.51	9.50
2	**BORROWINGS**		200.00											740.33
	a. NRB													640.33
	b. Interbank Borrowing		200.00											100.00
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	**DEPOSITS**	13614.27	12200.02	589.28	6707.40	83.51	2355.20	9352.59	1178.48	808.74	9265.98	2343.54	2623.06	15064.08
	a. Current	143.03	138.42	15.30	56.64		73.59	420.66	33.30	4.95	116.18	47.81	49.13	248.49
	Domestic	143.03	138.42	15.30	56.64		73.59	420.64		4.95	116.18	47.81	49.13	248.49
	Foreign							0.02	33.30					
	b. Savings	4662.29	3781.91	372.21	2665.49	67.06	1525.28	3526.22	504.64	480.39	5983.80	1241.73	1406.85	4343.34
	Domestic	4662.29	3781.91	372.21	2665.49	67.06	1525.28	3525.65		480.39	5983.80	1241.73	1406.85	4343.26
	Foreign							0.57	504.64					0.08
	c. Fixed	6934.81	5484.23	147.42	2625.85	0.39	622.51	2895.23	270.08	181.75	2191.99	508.56	773.51	7418.49
	Domestic	6934.81	5484.23	147.42	2625.85	0.39	622.51	2895.23	270.08	181.75	2191.99	508.56	773.51	7418.49
	Foreign													
	d. Call Deposits	1872.58	2795.45	54.35	1359.42	10.69	132.96	2496.19	370.45	141.65	972.12	545.44	393.57	3039.53
	Domestic	1872.58	2795.45	54.35	1359.42	10.69	132.96	2496.19	370.45	141.65	972.12	545.44	393.57	3039.53
	Foreign													
	e. Others	1.55				5.38	0.85	14.30			1.89			14.24
	Domestic	1.55				5.38	0.85	14.30			1.89			14.24
	Foreign													
4	**Bills Payable**	0.33	0.90										0.45	3.32
5	**Other Liabilities**	670.30	584.24	36.93	339.11	583.85	103.94	636.08	49.69	26.93	336.25	88.90	121.89	1417.90
	1. Sundry Creditors	6.16	28.01	8.11	12.48	17.45	3.13	7.84	9.83	0.12	41.84	7.73	2.49	47.49
	2. Loan Loss Provision	217.00	169.19	13.13	128.37	197.05	23.71	151.87	15.14	16.74	102.41	48.83	30.26	293.52
	3. Interest Suspense a/c	115.18	68.06	2.67	58.65	149.26	2.69	68.29	2.11	2.62	13.09	14.55	4.38	157.69
	4. Others	331.97	318.98	13.01	139.61	220.09	74.42	408.08	22.61	7.45	178.91	17.79	84.76	919.20
6	**Reconcillation A/c**										0.03	-0.04		
7	**Profit & Loss A/c**	268.24	273.13	17.97	144.75	1.72	75.38	192.66	31.00	8.53	269.01	45.92	65.91	220.65
		16180.49	14742.27	752.99	8136.88	655.15	2935.43	11430.70	1429.49	922.26	11169.18	2861.15	3199.12	19258.86
	Assets													
1	**LIQUID FUNDS**	3538.38	2835.91	96.05	1614.61	9.36	826.08	1922.41	327.07	293.68	2390.54	541.45	761.86	3460.83
	a. Cash Balance	283.79	274.60	12.50	145.19	1.57	36.99	147.71	29.51	30.84	312.76	41.28	44.88	298.74
	Nepalese Notes & Coins	282.73	274.60	12.50	145.19	1.57	36.99	146.54	29.51	30.83	312.76	41.28	44.88	298.34
	Foreign Currency	1.06						1.16		0.01				0.40
	b. Bank Balance	3254.60	644.53	35.50	1469.41	7.79	789.10	428.12	53.81	262.84	542.99	125.61	143.06	3162.09
	1. In Nepal Rastra Bank	680.41	644.53	7.83	394.94	0.17	103.88	408.00	1.31	59.26	527.64	20.61	141.09	766.63
	Domestic Currency	680.41	644.53	7.83	394.94	0.17	103.88	407.84	1.31	59.26	527.64	20.61	141.09	766.63
	Foreign Currency	0.00						0.15						
	2. "A"Class Licensed Institution	1861.28			651.59	5.15	211.26	20.12	52.50	109.35	12.39	105.00	1.91	1784.26
	Domestic Currency	1861.28			651.59	5.15	211.26	20.07	52.50	109.35	12.39	105.00	1.91	1776.84
	Foreign Currency							0.04						7.41
	3. Other Financial Ins.	712.90		27.67	422.88	2.47	473.97			94.23	2.96		0.05	611.20
	4. In Foreign Banks													
	c. Money at Call		1916.78	48.05				1346.58	243.74		1534.80	374.56	573.93	
	Domestic Currency		1916.78	48.05				1346.13	243.74		1534.80	374.56	573.93	
	Foreign Currency							0.45						
2	**INVESTMENT IN SECURITIES**	457.23	225.00		99.94			327.20			10.00		6.00	443.45
	a. Govt.Securities	447.23	225.00		49.94			327.20			10.00			443.45
	b. NRB Bond	10.00			50.00									
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.												6.00	
	e Non Residents													
3	**SHARE & OTHER INVESTMENT**	125.08	56.80		2.84		16.34	191.06	19.57	0.10	32.07	19.91		213.18
	a. Interbank Lending													
	b. Non Residents													
	c. Others	125.08	56.80		2.84		16.34	191.06	19.57	0.10	32.07	19.91		213.18
4	**LOANS & ADVANCES**	11552.97	11203.96	619.50	6201.28	219.41	2031.25	8384.74	1020.76	593.28	8368.24	2157.65	2368.24	13568.72
	a. Private Sector	11518.90	11203.96	619.50	6201.28	219.41	2031.25	8384.74	1020.76	593.28	8368.24	2157.65	2368.24	12934.86
	b. Financial Institutions	30.00												633.61
	c. Government Organizations	4.07												0.25
5	**BILL PURCHASED**													
	a. Domestic Bills Purchased													
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
6	**LOANS AGAINST COLLECTED BILLS**													
	a. Against Domestic Bills													
	b. Against Foreign Bills													
7	**FIXED ASSETS**	134.99	110.29	13.56	76.22	2.81	16.96	173.56	23.35	12.06	152.47	69.73	15.63	353.42
8	**OTHER ASSETS**	371.83	310.32	23.87	141.98	215.42	44.80	427.13	37.09	23.14	215.86	71.85	45.95	1184.32
	a. Accrued Interest:	144.09	70.73	2.67	58.65	149.26	2.69	113.02	2.11	2.62	13.09	14.55	4.38	224.80
	Financia	0.05			5.22	121.44	1.02						1.24	120.94
	Government Enterpris	4.30	2.67					1.81						5.44
	Private Sector	139.75	68.06	2.67	53.43	27.82	1.66	111.21	2.11	2.62	13.09	14.55	3.14	98.43
	b. Staff Loans / Adv.	45.12	51.67	9.95	1.46	0.37	6.15	40.49	10.51	14.02	34.02	30.35	0.73	63.32
	c. Sundry Debtors	8.90	44.86	0.85	10.35	3.23	4.20	19.94	3.93		8.11	15.11	0.20	675.22
	d. Cash In Transit													
	e. Others	173.72	143.06	10.39	71.53	62.56	31.77	253.69	20.55	6.50	160.64	11.84	40.64	220.97
9	**Expenses not Written off**								1.65			0.55	1.42	
10	**Non Banking Assets**					208.14		4.57						34.94
11	**Reconcillation Account**				0.01			0.03					0.02	
12	**Profit & Loss A/c**													
	TOTAL ASSETS	16180.49	14742.27	752.99	8136.88	655.15	2935.43	11430.70	1429.49	922.26	11169.18	2861.15	3199.12	19258.86

Statement of Assets and Liabilities as on Chait end, 2073(Mid-Apr, 2017)

S.N.	BFI Name	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Kailash	Salpa	Saptakoshi	Sajha
	Liabilities													
1	**CAPITAL FUND**	**177.12**	**1452.66**	**262.30**	**74.00**	**294.94**	**89.83**	**243.86**	**123.37**	**342.35**	**2444.51**	**30.74**	**221.57**	**71.20**
	a. Paid-up Capital	143.77	919.77	194.93	65.00	262.19	67.26	209.50	100.63	241.77	1975.42	28.00	211.00	100.00
	b. Calls in Advance		192.25											
	c. Proposed Bonus Share		171.08		4.16			10.79	11.87	66.56				
	d. General Reserves	5.46	130.60	20.73	2.77	13.87	18.69	7.16	6.70	17.42	418.76	1.59	3.05	
	e. Share Premium			5.33	1.94	18.58	3.75	15.39	3.97	15.37			6.89	
	f. Retained Earning	26.92	3.77	40.93	0.13	0.29		0.10	0.20	0.44	43.15	0.84	0.62	-28.80
	g. Others Reserves Fund	0.98	35.20	0.39		0.02	0.13	0.91		0.78	7.18	0.30		
2	**BORROWINGS**		199.40											
	a. NRB		199.40											
	b. Interbank Borrowing													
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	**DEPOSITS**	1034.96	11061.66	2635.01	155.85	1503.51	432.25	1799.90	613.03	2283.42	16847.15	250.00	850.78	488.44
	a. Current	4.15	490.06	11.04	0.07		10.61	16.51	6.63	24.09	172.60	6.98	33.10	15.22
	Domestic	4.15	456.02	11.04	0.07		10.61	16.51	6.63	24.09	172.60	6.98	33.10	15.22
	Foreign		34.04								0.01			
	b. Savings	429.20	3326.15	1414.78	142.09	793.58	338.09	676.01	406.70	1021.42	4897.66	212.10	329.94	231.50
	Domestic	429.20	3314.40	1414.78	142.09	793.58	338.09	676.01	406.70	1021.42	4897.66	212.10	329.94	231.50
	Foreign		11.74											
	c. Fixed	566.01	4163.07	470.22	9.66	252.68	41.94	429.17	122.15	782.06	7400.10	27.84	247.82	52.13
	Domestic	566.01	4163.07	470.22	9.66	252.68	41.94	429.17	122.15	782.06	7400.10	27.84	247.82	52.13
	Foreign													
	d. Call Deposits	35.60	2929.79	738.98	4.03		41.56	678.19	76.95	455.85	4371.20	2.68	239.92	189.58
	Domestic	35.60	2718.25	738.98	4.03		41.56	678.19	76.95	455.85	4371.20	2.68	239.92	189.58
	Foreign		211.53											
	e. Others		152.59			457.25	0.05	0.03	0.60		5.59	0.40		
	Domestic		152.59			457.25	0.05	0.03	0.60		5.59	0.40		
	Foreign													
4	**Bills Payable**		9.40											
5	**Other Liabilities**	71.02	923.72	129.91	9.48	61.50	12.05	89.73	26.87	33.97	769.23	10.03	44.74	25.97
	1. Sundry Creditors	33.76	3.81	0.62	0.65	0.39	1.65		0.42	1.12	29.68	0.17	24.71	3.62
	2. Loan Loss Provision	15.86	187.18	28.11	2.11	25.75	3.86	24.79	7.08	20.20	276.41	4.57	10.90	16.36
	3. Interest Suspense a/c	20.96	48.62	5.73	3.34	7.14	0.25	5.21	0.64	0.92	76.82	0.77	1.32	2.80
	4. Others	0.45	684.11	95.46	3.38	28.22	6.28	59.73	18.73	11.74	386.32	4.52	7.80	3.19
6	**Reconcillation A/c**	68.72			0.00									
7	**Profit & Loss A/c**	16.98	201.96	56.07	5.06	40.15	24.11	25.93	17.28	71.87	367.99	7.23	26.17	13.85
		1368.80	13848.81	3083.30	244.39	1900.10	558.24	2159.43	780.55	2731.62	20428.88	297.99	1143.25	599.47
	Assets													
1	**LIQUID FUNDS**	306.67	2725.09	584.35	73.58	402.14	155.21	461.93	142.85	664.57	4299.19	76.93	309.37	188.44
	a. Cash Balance	25.10	325.95	80.64	4.66	33.61	30.20	40.13	25.85	51.04	479.69	13.00	23.59	25.08
	Nepalese Notes & Coins	25.10	273.55	80.64	4.66	33.61	30.20	40.13	25.85	51.04	475.50	13.00	23.59	25.08
	Foreign Currency		52.40								4.19			
	b. Bank Balance	59.95	560.91	138.19	9.28	37.01	125.01	109.29	117.01	155.97	906.41	14.86	55.05	29.99
	1. In Nepal Rastra Bank	59.63	537.03	117.19		32.95		13.90	17.46	23.49	884.65		55.03	29.99
	Domestic Currency	59.63	528.43	117.19		32.95		13.90	17.46	23.49	884.65		55.03	29.99
	Foreign Currency		8.60											
	2. "A"Class Licensed Institution	0.32		21.00	9.25	4.05	125.01	95.40	62.08	132.48	21.76	14.86	0.03	
	Domestic Currency	0.32		21.00	9.25	4.05	125.01	95.40	62.08	132.48	21.76	14.86	0.03	
	Foreign Currency													
	3. Other Financial Ins.				0.02				37.47					
	4. In Foreign Banks		23.88											
	c. Money at Call	221.63	1838.23	365.52	59.65	331.53		312.51		457.57	2913.09	49.07	230.72	133.37
	Domestic Currency	221.63	1831.09	365.52	59.65	331.53		312.51		457.57	2911.64	49.07	230.72	133.37
	Foreign Currency		7.14								1.45			
2	**INVESTMENT IN SECURITIES**		329.66			10.00					298.31			
	a. Govt.Securities		329.66			10.00					298.31			
	b. NRB Bond													
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e Non Residents													
3	**SHARE & OTHER INVESTMENT**		22.12	0.21		15.37		1.12	1.52	6.11	289.41			3.59
	a. Interbank Lending													
	b. Non Residents													
	c. Others		22.12	0.21		15.37		1.12	1.52	6.11	289.41			3.59
4	**LOANS & ADVANCES**	887.41	10067.66	2408.15	157.53	1380.76	382.73	1593.05	603.51	1986.24	14959.72	209.55	767.21	377.22
	a. Private Sector	887.41	3618.24	2408.15	157.53	1380.76	382.73	1593.05	603.51	1986.24	14743.93	209.55	419.68	377.22
	b. Financial Institutions		6449.42								215.79		347.53	
	c. Government Organizations													
5	**BILL PURCHASED**													
	a. Domestic Bills Purchased													
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
6	**LOANS AGAINST COLLECTED BILLS**													
	a. Against Domestic Bills													
	b. Against Foreign Bills													
7	**FIXED ASSETS**	19.02	187.02	23.27	2.86	46.29	7.23	53.05	9.28	30.59	150.14	5.60	15.57	12.67
8	**OTHER ASSETS**	86.69	474.31	67.33	10.42	44.10	11.16	46.93	22.93	44.11	430.74	5.50	51.10	16.26
	a. Accrued Interest:	20.96	50.68	5.73	3.34	7.14	0.29	5.21	0.64	0.92	119.03	0.77	1.32	2.80
	Financia		48.62	0.55			0.06	3.06			27.47	0.15	0.64	
	Government Enterpris		1.94								2.78			
	Private Sector	20.96	0.11	5.17	3.34	7.14	0.23	2.15	0.64	0.92	88.78	0.62	0.68	2.80
	b. Staff Loans / Adv.	16.76	59.37	9.99	1.63	3.90	0.51	22.10	3.83	10.88	28.35	3.29	7.04	8.00
	c. Sundry Debtors	0.37	27.86	1.48	2.86	0.02	8.26		2.03		55.72	0.34	19.02	1.50
	d. Cash In Transit		0.17											
	e. Others	48.60	336.23	50.14	2.59	33.04	2.10	19.62	16.43	32.31	227.64	1.10	23.72	3.97
9	**Expenses not Written off**		2.47			0.50		1.36	0.46			0.41		1.29
10	**Non Banking Assets**		40.48								1.30			
11	**Reconcillation Account**	69.01				0.94					0.06			0.00
12	**Profit & Loss A/c**						1.92	1.98						
	TOTAL ASSETS	1368.80	13848.81	3083.30	244.39	1900.10	558.24	2159.43	780.55	2731.62	20428.88	297.99	1143.25	599.47

Statement of Assets and Liabilities as on Chait end, 2073(Mid-Apr, 2017)

S.N.	BFI Name	Green	Reliable	NFL	NSMFL	Gurkhas	Union	PFCL	Goodwill	SIFCL	Lumbini	Lalitpur	United FC	General	Progressive
	Liabilities														
1	**CAPITAL FUND**	**89.91**	**1163.64**	**-44.86**	**-9.66**	**771.04**	**128.45**	**520.66**	**552.56**	**508.50**	**768.61**	**-84.51**	**842.66**	**123.65**	**205.62**
	a. Paid-up Capital	100.00	788.58	135.80	233.33	578.66	176.59	349.03	453.75	345.45	556.88	187.95	672.71	132.23	210.00
	b. Calls in Advance					1.35						4.53		87.97	
	c. Proposed Bonus Share		221.89												
	d. General Reserves		149.20	40.00	196.14	346.95	33.96	113.12	82.46	106.47	163.62	94.66	128.81	39.97	8.62
	e. Share Premium				2.48	8.26				0.99			4.78	0.23	6.80
	f. Retained Earning	-10.09	3.07	-280.40	-463.86	-199.59	-125.65	6.26	14.33	0.43	2.54	-371.64	34.60	-145.29	-22.50
	g. Others Reserves Fund		0.89	59.73	22.25	35.41	43.56	52.24	2.03	55.16	45.59		1.77	8.54	2.70
2	**BORROWINGS**		540.00						120.00	80.00					
	a. NRB														
	b. Interbank Borrowing		540.00						120.00	80.00					
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	346.31	8358.46	81.71	471.29	3414.53	772.31	2867.12	5398.74	3312.22	2037.28	152.30	5274.54	38.19	562.76
	a. Current	6.88	112.75				10.82						0.13		
	Domestic	6.88	112.75				10.82						0.13		
	Foreign														
	b. Savings	47.88	1971.50	77.68	31.97	2156.25	159.55	1070.49	2858.55	1364.61	638.79	116.60	917.93	33.63	240.74
	Domestic	47.88	1971.50	77.68	31.97	2156.25	159.55	1070.49	2858.55	1364.61	638.79	116.60	917.93	33.63	240.74
	Foreign														
	c. Fixed	141.80	4955.94	2.96		1258.28	527.68	1796.64	2530.36	1947.60	1397.53	28.94	2591.10	4.56	322.02
	Domestic	141.80	4955.94	2.96		1258.28	527.68	1796.64	2530.36	1947.60	150.81	28.94	2591.10	4.56	322.02
	Foreign										1246.72				
	d. Call Deposits	149.20	1294.63		203.78		41.19						1765.37		
	Domestic	149.20	1294.63		203.78		41.19						1765.37		
	Foreign														
	e. Others	0.55	23.65	1.08	235.53		33.06		9.82		0.96	6.76			
	Domestic	0.55	23.65	1.08	235.53		33.06		9.82		0.96	6.76			
	Foreign														
4	**Bills Payable**		0.72				0.05								
5	**Other Liabilities**	16.60	696.67	560.19	5233.12	721.43	166.76	762.08	350.60	130.66	406.42	608.90	191.74	390.15	36.81
	1. Sundry Creditors	2.07	59.30	84.17	110.24	2.60		17.70	26.56	0.61	46.38	10.23	8.58	6.85	0.41
	2. Loan Loss Provision	9.36	193.28	171.35	2320.84	133.97	120.52	304.91	119.41	38.87	209.15	346.13	77.74	177.92	14.11
	3. Interest Suspense a/c	2.66	79.50	113.92	2636.79	49.08	27.53	97.79	32.48	5.86	104.71	215.61	35.32	179.65	5.13
	4. Others	2.51	364.60	190.75	165.25	535.78	18.72	341.68	172.14	85.32	46.17	36.93	70.10	25.73	17.17
6	**Reconcillation A/c**		0.00		0.05					0.24		0.03		-0.49	
7	**Profit & Loss A/c**	2.13	117.02	31.14	65.60	101.95	4.48	6.70	58.66	59.21	57.25	152.92	85.08		18.36
		454.94	10876.51	628.18	5760.40	5008.95	1072.06	4156.57	6480.56	4090.84	3269.56	829.65	6394.02	551.49	823.54
	Assets														
1	**LIQUID FUNDS**	126.69	2660.23	3.13	67.46	928.62	265.82	1580.70	2086.10	856.06	710.37	152.62	1286.51	114.29	206.61
	a. Cash Balance	11.65	214.13	0.55	1.57	107.41	4.66	32.75	104.44	47.80	4.22	3.09	79.35	2.93	13.29
	Nepalese Notes & Coins	11.65	187.28	0.55	1.57	107.41	4.66	32.75	104.44	47.80	4.22	3.09	79.35	2.93	13.29
	Foreign Currency		26.84												
	b. Bank Balance	115.03	443.22	2.58	23.79	97.75	131.04	1547.95	1981.67	86.32	34.54	149.53	1207.17	111.36	193.32
	1. In Nepal Rastra Bank	18.54	434.57	0.99	1.20	97.75	125.97	144.13	217.46	69.35	33.70	12.79	238.86	6.27	23.69
	Domestic Currency	18.54	434.57	0.99	1.20	97.75	125.97	144.13	217.46	69.35	33.70	12.79	238.86	6.27	23.69
	Foreign Currency														
	2. "A"Class Licensed Institution	88.95	8.65	1.51	5.86		4.35	213.79	1764.20	16.96	0.84	136.73	922.78	1.51	66.92
	Domestic Currency	88.95	8.65	1.51	5.86		4.35	213.79	1764.20	16.96	0.84	136.73	922.78	1.51	66.92
	Foreign Currency														
	3. Other Financial Ins.	7.54		0.08	16.73		0.72	1190.02					45.53	103.57	102.70
	4. In Foreign Banks														
	c. Money at Call		2002.88		42.09	723.46	130.12			721.94	671.61				
	Domestic Currency		2002.88		42.09	723.46	130.12			721.94	671.61				
	Foreign Currency														
2	**INVESTMENT IN SECURITIES**		300.00		10.01	27.00	16.50		158.22	115.00	140.00		180.00		5.00
	a. Govt.Securities		300.00		10.01	27.00			158.22	115.00	140.00		180.00		5.00
	b. NRB Bond						16.50								
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**		166.47	9.00	72.55	204.05	2.80	3.80	156.25	4.20	186.34	14.12	124.48	0.20	1.86
	a. Interbank Lending														
	b. Non Residents														
	c. Others		166.47	9.00	72.55	204.05	2.80	3.80	156.25	4.20	186.34	14.12	124.48	0.20	1.86
4	**LOANS & ADVANCES**	305.73	7254.19	171.59	2353.69	3108.88	668.34	2147.89	3671.69	2914.56	2027.01	390.77	4635.78	190.10	581.56
	a. Private Sector	305.73	7064.69	171.59	2353.69	3108.88	668.34	2147.89	3671.69	2829.06	2027.01	390.77	4635.78	190.10	531.56
	b. Financial Institutions		189.49							85.50					50.00
	c. Government Organizations														
5	**BILL PURCHASED**														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	13.41	141.51	8.49	68.46	123.64	22.00	35.56	243.77	142.33	9.97	2.91	47.05	3.67	7.18
8	**OTHER ASSETS**	8.88	353.34	341.83	3172.14	414.97	96.57	362.14	158.62	57.69	195.86	260.65	119.65	200.76	21.34
	a. Accrued Interest:	2.66	79.53	113.92	2632.14	49.08	27.96	97.79	32.48	7.41	108.33	218.18	40.56	179.65	5.13
	Financia		21.40	45.93		24.16	19.10			0.56		11.33			
	Government Enterpris		0.11				0.02			1.55	3.61		1.86		
	Private Sector	2.66	58.03	67.99	2632.14	24.92	8.84	97.79	32.48	5.29	104.71	206.84	38.70	179.65	5.13
	b. Staff Loans / Adv.	0.13	45.63			9.82	12.00	4.70	4.60	13.87	0.57	27.09	53.98	2.55	1.16
	c. Sundry Debtors		12.64	140.25	430.51	10.26	5.31	4.40		10.30	0.00		-3.72	18.47	3.87
	d. Cash In Transit														
	e. Others	6.10	215.54	87.66	109.49	345.81	51.29	255.25	121.55	26.10	86.95	15.39	28.84	0.09	11.18
9	**Expenses not Written off**	0.24	0.37			0.79	0.02		5.91						
10	**Non Banking Assets**		0.40	92.94	16.10	200.99		26.50		1.00		8.58	0.54	16.56	
11	**Reconcillation Account**					0.02		-0.03						0.91	
12	**Profit & Loss A/c**			1.21										25.00	
	TOTAL ASSETS	454.94	10876.51	628.18	5760.40	5008.95	1072.06	4156.57	6480.56	4090.84	3269.56	829.65	6394.02	551.49	823.54

Statement of Assets and Liabilities as on Chait end, 2073(Mid-Apr, 2017)

S.N.	BFI Name	Janaki	Pokhara	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori	ICFC	Sagarmatha	Kuber
	Liabilities														
1	**CAPITAL FUND**	**446.22**	**685.85**	**590.39**	**69.45**	**48.86**	**240.82**	**353.13**	**-112.98**	**-794.35**	**-82.45**	**574.16**	**962.57**	**893.78**	**-132.54**
	a. Paid-up Capital	341.86	557.42	520.66	150.00	41.47	474.41	302.40	181.98	935.07	70.00	493.48	801.78	664.74	150.00
	b. Calls in Advance				73.36				1.37		24.49				50.23
	c. Proposed Bonus Share													121.65	
	d. General Reserves	95.32	125.84	67.80	8.29	5.59	82.41	40.78	47.65	193.49	46.44	72.78	123.55	81.92	30.11
	e. Share Premium			0.12			0.52		1.36	2.61		4.02	25.79	30.86	0.62
	f. Retained Earning	9.04	1.01	0.72	-186.58	1.12	-437.54	6.98	-345.34	-1925.52	-384.68	1.97	9.67	0.35	-363.50
	g. Others Reserves Fund		1.58	1.09	24.39	0.67	121.02	2.97			161.30	1.91	1.77	-5.72	
2	**BORROWINGS**		60.88	8.50						29.74			912.26		
	a. NRB		60.88	8.50									62.26		
	b. Interbank Borrowing									29.74			850.00		
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	1365.21	3429.45	2619.63	29.63	145.29	1819.23	2831.69	111.43	845.62	279.29	2582.52	6455.37	3263.61	148.93
	a. Current		21.10					47.07							
	Domestic		21.10					47.07							
	Foreign														
	b. Savings	450.79	1290.32	1412.95	21.14	52.75	857.35	1283.87	74.32	22.73	128.86	970.37	2649.44	1494.83	19.35
	Domestic	450.79	1290.32	1412.95	21.14	52.75	857.35	1283.87	74.32	22.73	128.86	970.37	2649.44	1494.83	19.35
	Foreign														
	c. Fixed	914.29	1878.77	1206.68	7.41	92.54	958.60	967.96	37.11			1229.51	2713.65	1539.73	129.58
	Domestic	914.29	1878.77	1206.68	7.41	92.54	958.60	967.96	37.11			1229.51	2713.65	1539.73	129.58
	Foreign														
	d. Call Deposits		239.25					532.75					1089.85	229.05	
	Domestic		239.25					532.75					1089.85	229.05	
	Foreign														
	e. Others	0.13			1.07		3.28	0.04		822.89	150.42	382.64	2.44		
	Domestic	0.13			1.07		3.28	0.04		822.89	150.42	382.64	2.44		
	Foreign														
4	**Bills Payable**												3.94		
5	**Other Liabilities**	208.49	324.64	198.69	172.94	25.24	584.16	181.32	582.67	3713.28	904.94	118.60	736.32	338.24	377.06
	1. Sundry Creditors	5.83	79.70	20.17	8.99	0.40	16.05	16.30	7.54	111.90	4.28	30.80	257.00	3.90	9.94
	2. Loan Loss Provision	87.33	81.99	52.83	53.21	9.34	286.57	56.46	244.14	1700.37	354.78	30.46	93.99	92.81	69.86
	3. Interest Suspense a/c	61.87	90.28	32.04	31.07	6.11	157.57	18.49	277.93	1846.87	435.37	10.61	26.47	44.23	158.04
	4. Others	53.47	72.67	93.66	79.68	9.39	123.96	90.08	53.06	54.13	110.50	46.74	358.87	197.30	139.22
6	**Reconcillation A/c**				0.31					0.00				701.14	1371.86
7	**Profit & Loss A/c**	107.68	70.27	58.72	1.07	7.01	217.08	130.37	41.11	33.69	55.54	81.56	172.61	101.44	96.98
		2127.60	4571.09	3475.92	273.40	226.41	2861.28	3496.50	622.24	3827.98	1157.31	3356.85	9243.07	5298.21	1862.30
	Assets														
1	**LIQUID FUNDS**	550.48	665.17	827.66	78.15	14.18	505.18	586.37	35.12	143.47	116.03	846.22	2827.69	1430.67	149.36
	a. Cash Balance	2.41	35.73	31.09	1.10	4.69	40.80	58.47	1.73	0.53	0.07	18.42	174.54	25.12	2.86
	Nepalese Notes & Coins	2.41	35.73	31.09	1.10	4.69	40.80	58.47	1.73	0.53	0.07	18.38	174.54	25.12	2.86
	Foreign Currency											0.04			
	b. Bank Balance	32.04	142.05	159.44	77.05	4.26	464.38	127.23	33.39	142.93	115.95	67.77	2653.15	1405.55	0.03
	1. In Nepal Rastra Bank	31.20	142.05	147.03	2.97		52.83	127.16	0.08	4.24	1.28	67.32	337.41	169.44	0.03
	Domestic Currency	31.20	142.05	147.03	2.97		52.83	127.16	0.08	4.24	1.28	67.32	337.41	169.44	0.03
	Foreign Currency														
	2. "A"Class Licensed Institution	0.84		12.41	5.77	4.26	291.48	0.07	18.48	113.93	110.01	0.44	2036.02	728.04	
	Domestic Currency	0.84		12.41	5.77	4.26	291.48	0.07	18.48	113.93	110.01	0.44	2036.02	728.04	
	Foreign Currency														
	3. Other Financial Ins.				68.31		120.07		14.83	24.76	4.66	0.01	279.72	508.06	
	4. In Foreign Banks														
	c. Money at Call	516.04	487.39	637.13		5.23		400.67				760.02			146.47
	Domestic Currency	516.04	487.39	637.13		5.23		400.67				760.02			146.47
	Foreign Currency														
2	**INVESTMENT IN SECURITIES**		198.00	18.60			250.00					65.00	185.61	167.54	
	a. Govt.Securities			18.60			250.00					65.00	185.61	167.54	
	b. NRB Bond		198.00												
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	5.78	41.30	65.13	0.10	0.19	9.66	69.15	0.35	0.03	3.23	258.33	217.92	68.48	0.50
	a. Interbank Lending													8.00	
	b. Non Residents							69.15							
	c. Others	5.78	41.30	65.13	0.10	0.19	9.66		0.35	0.03	3.23	258.33	217.92	60.48	0.50
4	**LOANS & ADVANCES**	1454.22	3277.80	2346.95	58.40	155.32	1619.58	2589.48	244.17	1700.37	361.51	2001.94	5397.95	2667.19	66.31
	a. Private Sector	1454.22	3198.07	2346.95	58.40	155.32	1619.58	2589.48	244.17	1700.37	361.51	1969.66	5222.00	2667.19	66.31
	b. Financial Institutions		79.73									31.60	175.95		
	c. Government Organizations											0.68			
5	**BILL PURCHASED**													3.80	2.60
	a. Domestic Bills Purchased													3.80	2.60
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	6.08	148.99	48.56	2.93	6.91	92.20	64.86	15.54	86.51	201.07	60.74	149.33	32.71	4.65
8	**OTHER ASSETS**	108.57	239.83	162.71	67.93	48.90	347.17	186.57	286.72	1897.60	474.17	124.62	444.81	220.12	150.32
	a. Accrued Interest:	61.87	90.28	32.04	32.25	6.11	157.57	18.49	277.93	1846.87	435.37	11.21	105.38	46.13	139.72
	Financia									1846.87		1.07	11.09	14.80	
	Government Enterpris											0.60	3.72	1.90	
	Private Sector	61.87	90.28	32.04	32.25	6.11	157.57	18.49	277.93		435.37	9.54	90.56	29.43	139.72
	b. Staff Loans / Adv.			19.85	0.09	2.60	7.10	6.51	4.25	0.11		27.17	85.11	23.35	1.40
	c. Sundry Debtors	5.73	7.14	53.36	4.00	15.93	31.86	21.71		3.99	0.18	13.56	13.86	2.96	0.84
	d. Cash In Transit														
	e. Others	40.97	142.41	57.47	31.60	24.27	150.65	139.87	4.54	46.62	38.62	72.68	240.46	147.68	8.36
9	**Expenses not Written off**					0.24									
10	**Non Banking Assets**	2.46		6.31	65.54	0.66	37.48	0.07	40.33		1.31		19.76	5.66	115.36
11	**Reconcillation Account**				0.36									702.04	1373.20
12	**Profit & Loss A/c**														
	TOTAL ASSETS	2127.60	4571.09	3475.92	273.40	226.41	2861.28	3496.50	622.24	3827.98	1157.31	3356.85	9243.07	5298.21	1862.30

S.N.	BFI Name	Seti	hama	Namaste	Unique	Manjushree	Jebils	Reliance
	Liabilities							
1	**CAPITAL FUND**	**150.79**	**289.47**	**91.61**	**315.50**	**652.07**	**331.47**	**572.69**
	a. Paid-up Capital	133.64	247.52	83.20	276.79	623.90	288.96	445.71
	b. Calls in Advance							
	c. Proposed Bonus Share							
	d. General Reserves	10.78	26.26	7.60	38.06	27.08	29.42	45.97
	e. Share Premium							
	f. Retained Earning	6.37	0.52	0.01	0.64	0.25	2.49	78.17
	g. Others Reserves Fund		15.17	0.79		0.83	10.60	2.84
2	**BORROWINGS**					677.90	200.00	
	a. NRB					677.90		
	b. Interbank Borrowing						200.00	
	c. Foreign Banks and Fin. Ins.							
	d. Other Financial Ins.							
	e. Bonds and Securities							
3	**DEPOSITS**	274.43	149.96	346.16	530.30	3256.47	1140.60	3044.07
	a. Current						0.64	
	Domestic						0.64	
	Foreign							
	b. Savings	168.91	75.51	261.81	196.27	339.53	203.98	1249.73
	Domestic	168.91	75.51	261.81	196.27	339.53	203.98	1249.73
	Foreign							
	c. Fixed	105.51	52.80	84.33	288.35	944.93	738.67	1199.46
	Domestic	54.55	52.80	84.33	288.35	944.93	738.67	1199.46
	Foreign	50.97						
	d. Call Deposits						142.13	
	Domestic						142.13	
	Foreign							
	e. Others		21.64	0.02	45.68	1972.01	55.17	594.89
	Domestic		21.64	0.02	45.68	1972.01	55.17	594.89
	Foreign							
4	**Bills Payable**							
5	**Other Liabilities**	35.18	42.42	16.12	30.69	333.98	127.79	196.23
	1. Sundry Creditors	7.57	0.08	0.00	3.26	17.68	6.59	9.20
	2. Loan Loss Provision	7.95	12.25	4.55	7.80	112.44	51.34	79.54
	3. Interest Suspense a/c	11.17	3.93	0.91	1.47	92.28	33.43	30.85
	4. Others	8.51	26.17	10.66	18.15	111.58	36.43	76.64
6	**Reconcillation A/c**	4.02						
7	**Profit & Loss A/c**	9.83	48.77	12.12	17.35	26.77	19.42	25.06
		474.26	530.62	466.02	893.83	4947.20	1819.27	3838.04
	Assets							
1	**LIQUID FUNDS**	104.58	194.71	194.84	226.17	1221.17	545.38	1130.00
	a. Cash Balance	4.04	1.92	6.30	1.58	62.32	8.46	26.33
	Nepalese Notes & Coins	4.04	1.92	6.30	1.58	62.32	8.46	26.33
	Foreign Currency	0.00		0.00				
	b. Bank Balance	100.54	192.80	9.23	224.58	1158.85	47.94	241.43
	1. In Nepal Rastra Bank	0.16	8.02		20.20	138.43	47.94	241.43
	Domestic Currency	0.16	8.02		20.20	138.43	47.94	241.43
	Foreign Currency							
	2. "A"Class Licensed Institution	46.11	101.40	9.23	134.89	916.86		
	Domestic Currency	46.11	101.40	9.23	134.89	916.86		
	Foreign Currency							
	3. Other Financial Ins.	54.28	83.37		69.49	103.56		
	4. In Foreign Banks							
	c. Money at Call			179.32			488.98	862.24
	Domestic Currency			179.32			488.98	862.24
	Foreign Currency							
2	**INVESTMENT IN SECURITIES**				51.50	100.00	79.00	
	a. Govt.Securities				51.50	100.00	79.00	
	b. NRB Bond							
	c. Govt.Non-Fin. Ins.							
	d. Other Non-Fin Ins.							
	e Non Residents							
3	**SHARE & OTHER INVESTMENT**	0.10	34.87		2.93		32.05	105.74
	a. Interbank Lending							
	b. Non Residents						6.79	
	c. Others	0.10	34.87		2.93		25.26	105.74
4	**LOANS & ADVANCES**	330.18	256.35	263.21	594.33	3313.89	1048.92	2487.62
	a. Private Sector	330.18	233.85	263.21	564.73	3245.39	1001.42	2411.22
	b. Financial Institutions		22.50		29.60	68.50	47.50	76.40
	c. Government Organizations							
5	**BILL PURCHASED**							
	a. Domestic Bills Purchased							
	b. Foreign Bills Purchased							
	c. Import Bills & Imports							
6	**LOANS AGAINST COLLECTED BILLS**							
	a. Against Domestic Bills							
	b. Against Foreign Bills							
7	**FIXED ASSETS**	5.98	7.40	0.69	2.35	42.38	3.92	18.91
8	**OTHER ASSETS**	33.42	24.39	7.17	16.55	228.41	109.63	87.54
	a. Accrued Interest:	11.17	3.93	0.91	2.20	92.28	34.25	30.85
	Financia		2.94	0.16	0.35	25.03	7.69	0.76
	Government Enterpris				0.73		0.81	
	Private Sector	11.17	0.98	0.76	1.12	67.25	25.75	30.09
	b. Staff Loans / Adv.	1.52	0.09		0.99	40.59	16.09	9.09
	c. Sundry Debtors	17.98	0.50	0.63	0.62	26.04	19.34	0.59
	d. Cash In Transit							
	e. Others	2.76	19.87	5.63	12.75	69.50	39.96	47.01
9	**Expenses not Written off**			0.11			0.38	
10	**Non Banking Assets**		0.02			41.35		7.72
11	**Reconcillation Account**							0.52
12	**Profit & Loss A/c**		12.88					
	TOTAL ASSETS	474.26	530.62	466.02	893.83	4947.20	1819.27	3838.04

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global
Expenses																		
1. Interest Expense	**1190.35**	**1356.94**	**1636.25**	**2876.59**	**507.98**	**1923.19**	**1839.07**	**1418.28**	**1902.29**	**2313.39**	**2253.42**	**2822.21**	**1829.89**	**1520.68**	**1956.22**	**2616.58**	**2778.67**	**2393.88**
1.1 On Deposit Liabilities	923.87	1339.57	1594.35	2770.39	504.30	1864.47	1712.39	1418.09	1859.54	2234.22	2228.52	2759.70	1795.26	1511.04	1931.16	2530.93	2714.53	2348.62
1.1.1 Saving Account	500.27	897.79	845.40	423.87	227.84	650.06	412.81	251.62	442.81	366.88	539.09	315.20	426.65	208.13	269.42	428.21	897.62	459.76
1.1.2 Fixed Account	385.90	360.44	367.09	1715.15	180.47	1214.41	1041.15	899.78	963.64	1480.25	1028.51	1690.32	1063.23	873.45	1168.24	1126.64	1792.98	1421.79
1.1.2.1 Up to 3 months Fixed Account		1.77	55.06	16.02	43.45	217.04	238.42		266.34			0.47			3.85	292.94		1.41
1.1.2.2 3 to 6 months Fixed Account		2.27	73.42		26.96		190.01	0.08	68.12		48.65				58.56	298.56		4.74
1.1.2.3 6 months to 1 year Fixed Account		162.82	183.54		97.86	997.37	521.51		311.83	1480.25	979.86	1595.19	318.72		682.05	268.59	116.97	1133.45
1.1.2.4 Above 1 year Fixed Account	385.90	193.58	55.06	1699.13	12.20		91.20	899.70	317.35			94.65	744.51	873.45	423.78	266.55	1676.01	282.19
1.1.3 Call Deposit	37.70	81.34	381.87	631.38	96.00		258.43	266.70	453.09	387.10	660.93	754.18	305.37	429.46	493.50	976.08	22.19	467.07
1.1.4 Certificate of Deposit																	1.74	
1.2 On Borrowing	266.47	17.37	41.89	106.20	3.68	58.72	126.68	0.19	42.75	79.17	24.90	62.51	34.63	9.64	25.06	85.65	64.14	45.26
2. Commission Expense		**46.76**	**175.97**	**128.81**				**12.76**			**17.96**						**0.53**	**44.05**
3. Staff Expense	**1680.21**	**2117.56**	**678.55**	**434.57**	**388.09**	**750.95**	**579.28**	**309.39**	**484.55**	**577.28**	**372.35**	**583.87**	**368.54**	**251.87**	**290.48**	**406.22**	**2633.38**	**600.61**
4. Office Operating Expenses	**475.39**	**592.85**	**429.54**	**556.88**	**336.44**	**604.05**	**517.39**	**225.87**	**443.46**	**411.46**	**365.64**	**473.58**	**333.27**	**195.81**	**334.06**	**423.45**	**553.29**	**587.89**
5. Foreign Exchange Loss								**0.19**			**2.39**							
5.1 Due to Change in Exchange Rates								0.19			2.39							
5.2 Due to Foreign Currency Transaction																		
6. Non Operating Expense											**0.08**		**0.73**	**0.05**	**1.82**		**1.79**	
7. Provision for Risk	**349.39**	**954.92**	**225.38**	**435.71**	**110.37**	**25.79**	**181.05**	**500.18**	**91.53**	**218.59**	**1006.81**	**-85.48**	**121.65**	**143.33**	**391.12**	**219.00**	**928.92**	**305.79**
7.1 Loan loss Provision	351.61	949.23	225.38	406.96	110.37	25.79	180.41	487.38	84.19	217.29	1003.57	-86.67	120.76	143.33	391.12	219.00	927.14	305.79
7.1.1 General Loan loss Provision	351.61	284.68	119.23	341.54	84.00		150.54	305.27	84.19	34.43	1003.57	48.01	112.74	82.44	89.59	219.00	181.36	305.79
7.1.1.1 Pass Loan Loss Provision	351.61	284.68	119.23	170.25	72.98		146.88	242.74	84.19	25.76	1003.57	104.31	104.89	44.69	64.71	219.00	107.54	305.79
7.1.1.2 Watch List Provision				171.28	11.02		3.66	62.53		8.67		-56.30	7.85	37.75	24.88		73.81	
7.1.2 Special Loan Loss Provision		664.55	106.07	65.42	26.37		29.87	182.11		182.86		-134.68	8.02	60.89	301.53		745.79	
7.1.3 Additional Loan Loss Provision			0.07			25.79												
7.2. Provision for Non-Banking Assets	8.73	0.94		28.75				12.79	7.34	1.20							1.78	
7.3. Provision for Loss on Investment		1.92					0.64					1.19	0.89					
7.5. Provision for Loss of Other Assets	-10.95	2.83								0.11	3.25							
8. Loan Written Off			**2.16**		**4.98**			**10.61**			**12.24**				**6.25**		**4.95**	
9. Provision for Staff Bonus	**287.99**	**190.70**	**399.00**	**339.67**	**152.04**	**219.18**	**161.73**		**217.98**	**126.67**	**19.22**	**162.68**	**143.59**	**54.00**	**81.30**	**128.43**	**169.05**	**209.45**
10. Provision for Income Tax	**1088.97**	**310.91**	**1170.91**	**1019.01**	**456.12**	**656.68**	**512.92**		**653.95**	**380.02**	**57.67**	**488.04**	**430.78**	**162.00**	**243.90**	**385.28**	**538.85**	**618.40**
11. Others		**0.16**										**26.66**						
12. Net Profit	**2559.37**	**2073.02**	**2815.36**	**2377.70**	**1064.28**	**1535.15**	**1104.40**	**1278.25**	**1525.88**	**886.71**	**134.57**	**1138.76**	**1005.15**	**378.00**	**569.10**	**899.00**	**1574.28**	**1476.08**
Total Expenses	**7631.66**	**7643.82**	**7533.12**	**8168.94**	**3020.30**	**5715.00**	**4895.83**	**3755.51**	**5319.65**	**4914.13**	**4242.37**	**5610.31**	**4233.59**	**2705.74**	**3874.24**	**5077.96**	**9183.70**	**6236.14**
Income																		
1. Interest Income	**5263.77**	**6027.35**	**5840.20**	**6354.77**	**2063.52**	**4692.77**	**4034.77**	**2507.75**	**4577.25**	**4250.79**	**3749.28**	**4664.77**	**3581.50**	**2334.47**	**3129.43**	**4381.65**	**7930.26**	**5050.51**
1.1 On Loans and Advances	5049.08	5516.06	5171.73	6085.66	1821.81	4397.58	3575.69	2389.60	4327.57	4036.50	3526.85	4407.26	3453.49	2220.39	2973.97	4095.88	7842.16	4832.45
1.2 On Investment	167.17	401.00	312.55	136.64	76.16	176.61	202.28	54.53	235.96	198.09	83.31	215.81	117.29	59.14	155.46	188.39	56.48	190.59
1.2.1 Government Bonds	167.17	264.46	299.84	136.64	76.16	176.61	202.28	15.35	50.85	197.24	57.74	191.32	110.10	59.14	155.31	188.39	56.48	190.59
1.2.2 Foreign Bonds			12.71						61.73			4.26						
1.2.3 NRB Bonds		91.27						39.19	123.38		25.56	20.23			0.15			
1.2.4 Debenture & Bonds		45.27								0.85			7.19					
1.3 On Agency Balance	14.23	32.63	3.74	120.78	1.56	118.59	4.49	0.82			5.61	4.15				9.81		
1.4 On Call Deposit		48.66	294.32	11.64	52.66			47.65	13.72	3.65	86.74	29.32				87.57	0.00	27.01
1.5 On Others	33.30	29.00	57.86	0.06	111.33		252.30	15.15		12.55	46.77	8.23	10.71	54.94			31.62	0.46
2. Commission and Discount	**259.94**	**374.84**	**872.98**	**712.44**	**361.32**	**484.57**	**672.88**	**513.42**	**249.44**	**-892.76**	**125.00**	**91.75**	**233.83**	**150.38**	**332.20**	**482.34**	**195.06**	**614.67**
2.1 Bills Purchase and Discount		1.50	0.29	4.95	6.97	35.43		41.11	11.19	16.82	2.27	10.21	4.61	0.10	20.65		0.00	
2.2 Commission	259.94	361.09	864.33	707.49	270.20	362.57	292.33	465.61	238.25	-910.74	119.46	65.17	229.22	53.01	300.16	191.08	195.06	590.69
2.3 Others		12.25	8.37		84.15	86.57	380.55	6.70		1.17	3.27	16.37		97.27	11.39	291.26		23.99
3. Exchange Flactuation Income	**78.95**	**36.24**	**460.57**	**478.72**	**479.54**	**452.26**	**159.69**	**112.63**	**65.86**	**180.26**	**33.57**	**151.91**	**102.29**	**72.87**	**139.72**	**120.82**	**80.26**	**198.99**
3.1 Due to Change in Exchange Rate	-18.92	-60.10	238.58	4.34	67.11		10.09					-2.03	1.57	0.72	0.11	38.47	67.04	162.11
3.2 Due to Foreign Currency Transaction	97.87	96.34	221.99	474.38	412.43	452.26	149.61	112.63	65.86	180.26	33.57	153.94	100.72	72.15	139.61	82.35	13.23	36.88
4. Other Operating Income	**306.05**	**444.35**	**110.47**	**356.04**	**52.49**	**71.63**		**131.78**	**384.33**	**1230.14**	**145.87**	**398.35**	**90.35**	**54.75**		**93.15**	**504.34**	**31.13**
5. Non Operating Income	**1243.57**	**6.72**	**85.48**	**61.55**	**6.39**	**5.89**	**4.89**	**20.37**	**7.45**	**7.42**	**16.22**	**25.46**	**2.17**	**5.92**	**95.35**		**0.00**	**35.80**
6. Write Back from Provisions for loss	**359.13**	**661.86**	**152.73**	**205.42**	**46.34**		**23.61**	**431.86**	**35.31**	**108.76**	**168.62**	**235.73**	**112.46**	**87.34**	**163.88**		**394.06**	**279.59**
7. Recovery of written-off Loan	**120.26**	**92.46**	**10.69**		**10.70**			**37.67**		**29.52**	**3.81**	**42.35**	**110.99**		**0.14**		**79.71**	**14.47**
8. Income from Extra Ordinary transactions						**7.88**		**0.03**							**13.52**			**10.97**
9. Net Loss																		
Total Income	**7631.66**	**7643.82**	**7533.12**	**8168.94**	**3020.30**	**5715.00**	**4895.83**	**3755.51**	**5319.65**	**4914.13**	**4242.37**	**5610.31**	**4233.59**	**2705.74**	**3874.24**	**5077.96**	**9183.70**	**6236.14**

BFI Name	Citizens	Prime	Sunrise	NMB	PRABHU	Janata	Mega	Civil	Century	Sanima	NIDC	MahalaxmiDB	Siddhartha	Yeti	Narayani	Sahayogi	Karnali	Shangrila	Gandaki	Excel
Expenses																				
1. Interest Expense	**2101.20**	**2102.49**	**1994.92**	**2349.48**	**1806.36**	**988.88**	**1619.41**	**1417.92**	**1264.68**	**1818.82**	**64.67**	**490.93**	**538.80**	**573.63**	**2.90**	**131.25**	**71.54**	**450.43**	**316.66**	**109.12**
1.1 On Deposit Liabilities	2033.13	2092.41	1992.35	2281.68	1803.21	971.59	1564.54	1406.47	1264.68	1730.14	64.67	490.93	531.64	554.26	2.90	131.25	71.54	449.62	234.99	95.57
1.1.1 Saving Account	161.53	174.03	335.24	267.51	462.31	51.86	233.95	134.55	171.14	464.30	15.01	187.80	219.14	237.75	1.71	93.50	39.59	170.67	84.87	35.53
1.1.2 Fixed Account	1469.57	1196.66	1436.94	1569.62	659.44	629.94	635.49	972.68	741.04	921.77	49.04	241.66	150.22	165.62	1.19	29.83	31.95	140.67	75.70	23.18
1.1.2.1 Up to 3 months Fixed Account	0.87		0.25	67.18	7.01	99.15				16.30	0.86	0.27	0.29			0.24		7.95	1.63	2.35
1.1.2.2 3 to 6 months Fixed Account	150.57	8.14	5.65	1.88	28.74	35.76				128.83	2.35	0.76	26.83			0.60		13.78	4.13	1.56
1.1.2.3 6 months to 1 year Fixed Account	974.55	1074.72	757.91	280.19	504.11	441.17	635.49	972.68	741.04	0.27	8.81	63.60	38.74	53.74		8.77		75.80	57.48	8.28
1.1.2.4 Above 1 year Fixed Account	343.58	113.81	673.13	1220.37	119.58	53.86				776.37	37.02	177.04	84.36	111.88	1.19	20.23	31.95	43.13	12.46	11.00
1.1.3 Call Deposit	402.03	721.72	220.17	444.55	681.46	289.79	695.11	299.24	352.50	344.07	0.62	61.46	162.28	150.90		7.91		138.28	74.42	36.87
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	68.08	10.08	2.57	67.80	3.15	17.29	54.87	11.44		88.69			7.16	19.37				0.82	81.67	13.55
2. Commission Expense	**3.20**											**0.00**								
3. Staff Expense	**323.83**	**185.96**	**321.09**	**418.70**	**533.92**	**173.45**	**248.76**	**232.37**	**220.98**	**254.10**	**33.92**	**108.56**	**96.53**	**73.01**	**2.97**	**24.54**	**21.02**	**80.06**	**39.60**	**32.77**
4. Office Operating Expenses	**306.43**	**1190.94**	**360.18**	**457.94**	**535.06**	**198.62**	**234.51**	**214.32**	**213.54**	**304.43**	**25.84**	**86.09**	**106.30**	**88.24**	**2.83**	**21.49**	**23.39**	**90.64**	**32.81**	**25.08**
5. Foreign Exchange Loss					**2.74**		**6.10**													
5.1 Due to Change in Exchange Rates					2.74															
5.2 Due to Foreign Currency Transaction							6.10													
6. Non Operating Expense					**2.09**		**3.45**		**0.79**			**0.59**	**0.27**					**0.04**		
7. Provision for Risk	**231.90**	**110.85**	**280.82**	**437.78**	**718.45**	**52.30**	**187.99**	**436.79**	**111.72**	**115.38**	**20.32**	**106.93**	**119.94**	**151.28**	**1.67**	**30.02**	**6.53**	**34.84**	**21.02**	**29.79**
7.1 Loan loss Provision	231.68	110.85	269.83	423.31	237.58	22.40	171.21	383.36	111.72	115.38	20.32	96.73	119.61	151.28	1.67	30.02	6.53	34.84	21.02	29.79
7.1.1 General Loan loss Provision	73.75	94.73	269.83	85.26	118.63	-14.72	112.94	150.27	69.26	110.93	9.11	96.73	52.11	53.66	0.00	19.57	6.53	32.93	12.33	13.23
7.1.1.1 Pass Loan Loss Provision	76.92	80.78	269.83	70.16	145.75	-39.10	77.89	103.60	58.00	78.26	9.11	96.73	17.90	17.32		6.24	6.53	12.64	9.99	8.09
7.1.1.2 Watch List Provision	-3.17	13.95		15.10	-27.12	24.38	35.05	46.67	11.26	32.68			34.22	36.34	0.00	13.33		20.30	2.34	5.14
7.1.2 Special Loan Loss Provision	157.93	16.11		338.05	121.36	37.12	58.28	233.08	42.45	4.45	11.21		67.50	97.62	1.67	10.46		1.91	8.69	16.56
7.1.3 Additional Loan Loss Provision					-2.41															
7.2. Provision for Non-Banking Assets	0.22		10.89	14.71	480.88	29.90		53.44												
7.3. Provision for Loss on Investment			0.11	-0.24			16.77					10.20	0.33							
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off	**387.54**			**45.12**	**305.84**	**1.91**		**73.98**					**1.84**	**22.26**						
9. Provision for Staff Bonus	**126.12**	**126.14**	**118.78**		**209.63**	**51.29**	**77.12**	**22.16**	**45.19**	**134.90**	**18.99**	**31.49**	**42.20**	**33.11**		**13.28**	**0.54**	**34.99**	**19.14**	**16.72**
10. Provision for Income Tax	**378.37**	**378.41**	**356.33**		**650.46**	**153.87**	**228.74**	**66.49**	**150.83**	**402.06**	**39.03**	**94.46**	**133.70**	**89.39**		**39.85**	**1.63**	**104.96**	**57.42**	**50.16**
11. Others														**0.27**						
12. Net Profit	**882.85**	**882.96**	**831.45**	**1797.07**	**1445.86**	**359.04**	**542.42**	**155.14**	**316.30**	**946.92**	**198.39**	**220.40**	**288.32**	**208.57**	**4.87**	**92.98**	**3.80**	**244.90**	**133.98**	**117.04**
Total Expenses	**4741.45**	**4977.74**	**4263.58**	**5506.09**	**6210.42**	**1979.36**	**3148.49**	**2619.16**	**2324.02**	**3976.60**	**401.16**	**1139.45**	**1327.90**	**1239.76**	**15.24**	**353.41**	**128.46**	**1040.86**	**620.63**	**380.67**
Income																				
1. Interest Income	**3356.02**	**3418.04**	**3608.83**	**4206.20**	**3763.19**	**1727.01**	**2767.91**	**2151.45**	**2035.77**	**3471.79**	**279.85**	**1014.74**	**1123.36**	**941.89**	**4.82**	**310.08**	**113.53**	**970.35**	**575.36**	**341.64**
1.1 On Loans and Advances	3218.11	3319.55	3456.79	4026.34	3494.29	1662.68	2491.63	2013.88	1986.35	3281.52	184.83	868.00	1029.07	795.83	4.12	284.16	109.88	890.36	458.15	292.92
1.2 On Investment	128.75	64.13	123.32	128.83	154.21	44.58	115.96	122.23	21.09	160.01	0.70	6.47	4.96	7.60				8.28		
1.2.1 Government Bonds	107.38	64.13	9.22	128.83	145.73	37.78	0.23	113.10	20.52	142.21	0.70		4.96	7.13						
1.2.2 Foreign Bonds			0.60		8.48					17.81										
1.2.3 NRB Bonds	21.37		113.50			6.80	115.73	9.13	0.56			6.47								
1.2.4 Debenture & Bonds														0.47				8.28		
1.3 On Agency Balance	5.15	2.45			20.08	0.98	0.18		7.86					135.88	0.70					
1.4 On Call Deposit	4.02		21.19	4.43	54.48		122.58	15.33			94.32	138.86	87.14			25.86	3.65	66.54	35.54	48.10
1.5 On Others		31.91	7.53	46.60	40.14	18.76	37.55		20.46	30.25		1.42	2.19	2.59		0.05		5.18	81.67	0.62
2. Commission and Discount	**92.99**	**409.97**	**142.51**	**230.46**	**144.31**	**104.17**	**64.72**	**61.83**	**42.57**	**103.67**	**0.88**	**5.31**	**11.73**	**4.01**		**6.49**	**14.93**	**6.07**	**0.67**	**4.74**
2.1 Bills Purchase and Discount	0.85	3.88	4.60		1.33	3.31	0.36	2.24												
2.2 Commission	57.53	374.63	126.50	221.33	123.42	100.86	64.36	59.59	42.57	103.67	0.88	5.30	11.73	4.01		6.49	2.77	5.94	0.67	1.87
2.3 Others	34.61	31.46	11.41	9.13	19.56							0.01					12.16	0.12		2.88
3. Exchange Flactuation Income	**141.97**	**83.72**	**97.74**	**160.43**	**141.09**	**43.70**	**127.73**	**74.45**	**72.25**	**141.34**			**-0.22**	**0.30**				**0.11**	**0.03**	
3.1 Due to Change in Exchange Rate		-3.73	4.82	-7.40		14.40		27.86	8.01	5.23			-0.25	-0.14				0.11	0.03	
3.2 Due to Foreign Currency Transaction	141.97	87.45	92.92	167.84	141.09	29.29	127.73	46.59	64.25	136.11			0.04	0.44						
4. Other Operating Income	**262.74**	**1056.40**	**257.23**	**236.33**	**294.62**	**58.08**	**125.75**	**93.99**	**122.15**	**212.10**	**6.44**	**40.62**	**71.35**	**76.94**	**0.01**	**20.58**		**59.89**	**33.61**	**15.98**
5. Non Operating Income	**58.24**	**9.61**	**24.87**	**49.41**	**39.70**	**3.42**	**3.01**		**9.63**	**45.34**	**33.48**	**7.21**	**23.77**	**14.48**	**1.14**	**0.63**		**4.44**	**2.91**	**2.00**
6. Write Back from Provisions for loss	**829.49**		**132.40**	**499.85**	**1827.44**	**42.99**	**59.37**	**237.44**	**39.10**	**2.37**	**77.31**	**71.56**	**97.90**	**190.92**	**9.27**	**15.62**			**8.05**	**16.31**
7. Recovery of written-off Loan				**123.20**	**0.05**						**3.20**									
8. Income from Extra Ordinary transactions				**0.21**	**0.01**				**2.55**					**11.21**						
9. Net Loss																				
Total Income	**4741.45**	**4977.74**	**4263.58**	**5506.09**	**6210.42**	**1979.36**	**3148.49**	**2619.16**	**2324.02**	**3976.60**	**401.16**	**1139.45**	**1327.90**	**1239.76**	**15.24**	**353.41**	**128.46**	**1040.86**	**620.63**	**380.67**

BFI Name	Biratlaxmi	Western	Aaniko	Deva	Miteri	Tinau	Muktinath	Sewa	Kankai	Mahakali	Ace	Bhargav	Country	Alpine	Kastamandap	Garima	OmDB	FewaDB	Kabeli	Kamana
Expenses																				
1. Interest Expense	**161.48**	**92.20**	**84.23**	**321.66**	**107.54**	**154.62**	**558.95**	**220.22**	**63.75**	**55.40**	**313.53**	**79.53**	**67.98**	**77.33**	**303.97**	**502.71**	**544.91**	**537.10**	**18.45**	**279.05**
1.1 On Deposit Liabilities	161.48	92.20	84.23	317.56	107.54	154.62	554.55	220.22	51.06	55.40	262.46	79.53	67.08	76.14	300.00	502.71	544.76	534.37	18.45	279.05
1.1.1 Saving Account	81.35	57.50	36.52	150.33	39.68	66.22	246.72	83.20	22.71	37.37	84.25	22.66	19.44	35.59	109.05	207.93	165.61	145.29	9.47	110.36
1.1.2 Fixed Account	75.05	34.70	35.34	92.86	57.69	66.24	186.19	87.31	14.68	18.03	126.56	43.38	33.93	22.46	117.76	192.18	309.15	245.47	7.38	116.35
1.1.2.1 Up to 3 months Fixed Account	0.11				2.31	0.50	6.95	0.49				0.23	0.61		11.43	13.69	23.06	6.81	0.07	5.13
1.1.2.2 3 to 6 months Fixed Account	4.10	0.98			2.88	0.33	9.08	0.61	0.68		31.01	3.49	0.39	2.21	8.70	12.19	21.39	5.04	0.34	9.70
1.1.2.3 6 months to 1 year Fixed Account	34.16	9.52	0.25		20.19	37.62	132.27	28.86	5.53	18.03	81.32	24.55	19.13	15.15	84.23	111.75	170.22	163.72	3.11	75.13
1.1.2.4 Above 1 year Fixed Account	36.68	24.20	35.09	92.86	32.31	27.80	37.89	57.35	8.47		14.22	15.11	13.80	5.10	13.40	54.54	94.48	69.90	3.87	26.39
1.1.3 Call Deposit	5.09		12.36	74.36	10.17	22.16	121.63	49.72	13.67		51.66	13.49	13.70	18.09	73.20	102.61	70.00	143.62	1.60	52.34
1.1.4 Certificate of Deposit																				
1.2 On Borrowing				4.10			4.40		12.69		51.07		0.90	1.18	3.96		0.15	2.73		
2. Commission Expense	**0.10**												**0.79**		**0.08**					
3. Staff Expense	**50.89**	**22.01**	**33.65**	**76.85**	**21.99**	**24.57**	**172.16**	**33.95**	**18.88**	**12.89**	**69.94**	**17.98**	**11.58**	**17.13**	**49.92**	**94.94**	**69.69**	**80.69**	**8.53**	**50.42**
4. Office Operating Expenses	**28.61**	**15.50**	**22.99**	**93.04**	**14.51**	**19.63**	**133.03**	**25.37**	**17.35**	**10.21**	**59.16**	**18.18**	**15.64**	**19.05**	**70.40**	**104.68**	**75.25**	**66.98**	**4.87**	**40.20**
5. Foreign Exchange Loss				**75.75**										**0.01**	**4.83**					
5.1 Due to Change in Exchange Rates				75.75										0.01	4.83					
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense	**0.48**			**1.40**	**0.01**		**0.01**						**0.06**							**0.05**
7. Provision for Risk	**49.27**	**11.88**	**18.09**	**61.29**	**5.24**	**11.48**	**51.03**	**30.26**	**7.51**	**6.74**	**16.45**	**4.85**	**9.31**	**22.90**	**-31.42**	**45.15**	**56.98**	**69.85**	**7.37**	**37.10**
7.1 Loan loss Provision	49.27	11.88	18.09	61.00	5.24	11.48	51.03	30.26	7.51	6.74	16.45	4.85	9.31	22.90	-7.89	45.15	56.98	69.85	7.37	37.10
7.1.1 General Loan loss Provision	17.54		8.36	42.06	3.30	7.50	45.38	8.54	2.95	6.74	2.96	4.85	2.13	22.90	14.11	33.74	56.98	25.00	7.37	37.10
7.1.1.1 Pass Loan Loss Provision	5.31		3.60	27.74	2.53	4.42	42.49	8.50	2.05	6.74	2.43	4.85	0.27	22.90	5.34	20.23	56.98	11.42	7.37	37.10
7.1.1.2 Watch List Provision	12.23		4.76	14.32	0.77	3.08	2.89	0.03	0.89		0.52		1.86		8.77	13.52		13.57		
7.1.2 Special Loan Loss Provision	31.74		9.73	18.94	1.94	3.98	5.65	21.72	4.56		13.49		7.18		-9.00	11.41		44.85		
7.1.3 Additional Loan Loss Provision		11.88													-13.00					
7.2. Provision for Non-Banking Assets															-23.53					
7.3. Provision for Loss on Investment				0.29																
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off											**9.62**									
9. Provision for Staff Bonus	**13.18**	**6.91**	**7.24**	**28.44**	**11.82**	**11.15**	**50.69**	**18.66**	**4.49**	**2.19**	**23.94**	**3.48**	**4.72**	**4.91**	**21.75**	**35.51**	**38.32**	**39.02**	**2.57**	**20.68**
10. Provision for Income Tax	**39.54**	**20.72**	**21.72**	**85.31**	**35.48**	**33.45**	**151.74**	**55.98**	**13.48**	**5.06**	**71.83**	**10.45**	**14.15**	**14.72**	**65.25**	**106.52**	**114.96**	**117.06**	**7.70**	**62.03**
11. Others									**0.01**									**0.00**		
12. Net Profit	**92.25**	**48.35**	**50.68**	**199.06**	**82.69**	**78.05**	**355.13**	**130.62**	**31.46**	**16.85**	**167.60**	**24.38**	**33.02**	**34.35**	**152.25**	**248.55**	**268.24**	**273.13**	**17.97**	**144.75**
Total Expenses	**435.78**	**217.56**	**238.59**	**942.79**	**279.28**	**332.94**	**1472.73**	**515.06**	**156.93**	**109.35**	**732.08**	**158.85**	**157.25**	**190.40**	**637.02**	**1138.07**	**1168.35**	**1183.83**	**67.47**	**634.28**
Income																				
1. Interest Income	**386.75**	**170.28**	**177.38**	**718.71**	**251.39**	**305.13**	**1290.01**	**483.57**	**142.51**	**102.15**	**660.83**	**146.57**	**140.73**	**172.53**	**577.64**	**1046.42**	**1077.62**	**1068.75**	**61.14**	**587.82**
1.1 On Loans and Advances	301.20	170.28	177.38	635.40	223.53	271.93	1222.67	431.76	129.82	87.87	515.44	132.55	127.10	153.23	489.89	974.54	962.38	986.07	58.63	546.35
1.2 On Investment	9.06			0.63		1.31		7.30			11.33		1.33		5.43		12.83	6.32		
1.2.1 Government Bonds	9.06			0.63							11.33		1.33		5.43		12.78	6.32		
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds						1.31											0.05			
1.2.4 Debenture & Bonds								7.30												
1.3 On Agency Balance																				
1.4 On Call Deposit	76.49			82.40	27.57	31.89	63.70	44.52	12.69		133.70	14.02	11.17	19.24		68.70	101.28	76.36	2.51	41.47
1.5 On Others				0.28	0.30		3.65			14.29	0.36		1.13	0.06	82.32	3.18	1.14			
2. Commission and Discount	**7.19**	**18.10**	**4.86**	**6.21**	**1.21**	**3.01**	**23.16**	**3.65**	**9.39**	**7.20**	**2.61**	**10.92**	**0.36**	**2.46**	**7.43**	**7.16**	**10.18**	**3.15**	**1.01**	**6.18**
2.1 Bills Purchase and Discount				0.02																
2.2 Commission	7.19	18.10	4.86	6.20	0.57	3.01	23.16	3.65	1.52	6.36	2.61	1.21	0.36	1.37	7.43	7.16	10.18	3.15	1.01	6.18
2.3 Others					0.65				7.88	0.84		9.70		1.09						
3. Exchange Flactuation Income				**75.24**							**1.83**			**0.03**	**5.83**					
3.1 Due to Change in Exchange Rate				75.05							-0.63									
3.2 Due to Foreign Currency Transaction				0.19							2.46			0.03	5.83					
4. Other Operating Income	**15.84**	**29.17**	**37.21**	**74.21**	**26.45**	**20.92**	**135.25**	**27.83**			**27.83**	**1.36**	**6.91**	**14.79**	**39.80**	**81.56**	**69.62**	**69.71**	**4.53**	**32.76**
5. Non Operating Income					**0.22**	**1.53**	**20.84**				**7.52**		**0.19**	**0.59**		**0.43**	**10.93**	**4.65**		**7.52**
6. Write Back from Provisions for loss	**26.00**		**19.13**	**68.23**		**2.35**	**3.46**		**5.03**		**31.47**		**9.06**			**2.50**		**37.57**	**0.79**	
7. Recovery of written-off Loan				**0.18**																
8. Income from Extra Ordinary transactions															**6.32**					
9. Net Loss																				
Total Income	**435.78**	**217.56**	**238.59**	**942.79**	**279.28**	**332.94**	**1472.73**	**515.06**	**156.93**	**109.35**	**732.08**	**158.85**	**157.25**	**190.40**	**637.02**	**1138.07**	**1168.35**	**1183.83**	**67.47**	**634.28**

BFI Name	Corporate	Purnima	Jyoti	Hamro	Kakre	Shine	Kanchan	Innovative	ViborSociety	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Kailash	Salpa
Expenses																				
1. Interest Expense	**2.04**	**87.01**	**342.20**	**36.97**	**32.51**	**297.04**	**91.53**	**103.85**	**683.49**	**72.57**	**406.54**	**111.09**	**5.68**	**40.55**	**22.31**	**75.19**	**24.87**	**96.32**	**672.77**	**10.83**
1.1 On Deposit Liabilities	2.04	87.01	336.07	36.97	32.51	297.04	91.53	103.85	673.23	72.57	387.87	111.09	5.68	40.55	22.31	75.19	24.87	96.32	662.12	10.83
1.1.1 Saving Account	1.40	47.71	132.53	13.84	15.74	173.30	48.56	54.00	162.33	24.55	105.09	61.44	4.61	28.50	15.81	27.13	15.76	47.30	186.70	8.33
1.1.2 Fixed Account	0.46	32.45	113.99	11.76	13.49	86.78	25.60	37.38	343.80	46.44	163.49	22.04	0.87	12.05	3.64	18.59	5.90	23.07	283.10	2.22
1.1.2.1 Up to 3 months Fixed Account		0.66	1.40			0.65	0.45	0.85	1.40	0.31	0.97	0.00				0.49	0.60	4.56	28.02	0.12
1.1.2.2 3 to 6 months Fixed Account		1.66	5.25		0.07	1.10	0.72	0.89	14.24	0.07	3.07	1.93	0.02			0.48	0.41	2.12	4.53	0.17
1.1.2.3 6 months to 1 year Fixed Account	0.46	15.86	68.65	8.91	0.66	19.12	8.59	19.68	156.99	15.62	103.87	11.39	0.15	7.20		8.27	1.48	8.14	212.09	0.43
1.1.2.4 Above 1 year Fixed Account		14.27	38.69	2.85	12.76	65.92	15.84	15.95	171.18	30.43	55.58	8.72	0.71	4.85	3.64	9.35	3.42	8.24	38.46	1.49
1.1.3 Call Deposit	0.19	6.85	89.54	11.37	3.28	36.96	17.37	12.47	167.10	1.58	119.29	27.61	0.20		2.86	29.46	3.20	25.95	192.31	0.29
1.1.4 Certificate of Deposit																				
1.2 On Borrowing			6.14						10.26		18.67								10.66	
2. Commission Expense																				
3. Staff Expense	**1.91**	**18.33**	**72.85**	**7.98**	**8.44**	**59.73**	**23.65**	**16.00**	**152.72**	**8.65**	**79.56**	**20.93**	**1.89**	**18.43**	**7.26**	**18.72**	**9.47**	**21.09**	**119.21**	**5.70**
4. Office Operating Expenses	**2.08**	**18.07**	**82.03**	**9.01**	**8.14**	**62.05**	**25.53**	**21.24**	**138.84**	**6.34**	**87.96**	**18.62**	**2.98**	**21.08**	**6.56**	**20.89**	**10.00**	**24.11**	**93.27**	**2.19**
5. Foreign Exchange Loss			**0.03**						**0.36**		**5.55**								**0.02**	
5.1 Due to Change in Exchange Rates			0.03						0.36		5.55									
5.2 Due to Foreign Currency Transaction																			0.02	
6. Non Operating Expense									**0.14**		**0.21**								**0.21**	
7. Provision for Risk	**0.21**	**5.51**	**24.17**	**7.44**	**15.31**	**17.14**	**13.76**	**23.76**	**187.87**	**8.57**	**57.59**	**10.02**	**0.74**	**6.41**	**0.15**	**14.44**	**1.94**	**4.25**	**58.17**	**2.24**
7.1 Loan loss Provision	0.21	5.51	24.17	5.88	15.31	17.14	13.76	23.76	165.92	8.57	53.42	10.02	0.74	6.41	0.15	14.44	1.94	4.25	50.81	2.24
7.1.1 General Loan loss Provision		3.76	32.33	1.89	3.01	11.83		15.54	54.60	2.79	43.98	6.68	0.22	4.96	0.15	8.39	1.54	4.25	37.46	0.97
7.1.1.1 Pass Loan Loss Provision		3.08	13.39	1.54	0.66	9.53		4.27	26.29	0.81	17.52	5.68	0.18	4.41	0.15	5.27	0.95	3.81	8.64	0.52
7.1.1.2 Watch List Provision		0.68	18.94	0.35	2.35	2.30		11.27	28.32	1.98	26.46	1.00	0.04	0.55		3.12	0.59	0.44	28.82	0.45
7.1.2 Special Loan Loss Provision	0.21	1.75	-8.16	3.99	12.30	5.30		8.21	111.32	5.77	9.45	3.34	0.52	1.45		6.04	0.40		13.35	1.26
7.1.3 Additional Loan Loss Provision							13.76	0.02												
7.2. Provision for Non-Banking Assets											3.03									
7.3. Provision for Loss on Investment				1.55					13.74		1.13								7.36	
7.5. Provision for Loss of Other Assets									8.21											
8. Loan Written Off									**0.38**											
9. Provision for Staff Bonus		**10.77**	**27.52**	**4.43**		**38.43**	**6.56**	**9.42**	**22.07**		**28.85**	**8.01**	**0.72**			**3.42**	**2.47**		**53.02**	**0.72**
10. Provision for Income Tax		**32.30**	**82.57**	**13.29**		**115.29**	**19.68**	**28.25**	**0.91**		**86.56**	**24.03**	**2.17**			**10.26**	**7.41**		**162.24**	
11. Others																				
12. Net Profit	**0.65**	**75.38**	**192.66**	**31.00**	**8.53**	**269.01**	**45.92**	**65.91**	**220.65**	**16.98**	**201.96**	**56.07**	**5.06**	**40.15**	**22.19**	**23.95**	**17.28**	**71.87**	**367.99**	**7.23**
Total Expenses	**6.89**	**247.37**	**824.03**	**110.11**	**72.93**	**858.68**	**226.63**	**268.41**	**1407.45**	**113.10**	**954.78**	**248.77**	**19.24**	**126.62**	**58.48**	**166.86**	**73.42**	**217.65**	**1526.90**	**28.91**
Income																				
1. Interest Income	**6.80**	**229.10**	**698.33**	**98.91**	**61.56**	**798.09**	**208.82**	**237.32**	**1155.45**	**103.33**	**796.17**	**229.07**	**17.90**	**114.48**	**48.76**	**149.79**	**64.52**	**204.00**	**1343.37**	**25.81**
1.1 On Loans and Advances	6.79	184.96	612.74	88.35	53.50	715.65	189.76	208.97	1001.67	103.33	689.44	209.41	15.16	93.28	43.56	131.42	58.34	186.17	1196.08	21.99
1.2 On Investment			9.80			0.24			13.39		4.70			0.77					6.70	
1.2.1 Government Bonds			9.80			0.24			13.39		4.70								6.70	
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds														0.77						
1.3 On Agency Balance											0.07									
1.4 On Call Deposit		44.14	74.59	10.57	8.06	82.20	19.06	28.35	137.24		100.05	19.66	2.75	20.42	5.20	18.36	6.18	17.83	139.59	3.82
1.5 On Others	0.01		1.19						3.15		1.90								1.00	
2. Commission and Discount	**0.02**	**1.18**	**4.43**	**0.81**	**1.38**	**52.96**	**5.67**	**1.98**	**5.24**	**8.33**	**25.37**	**1.30**	**0.71**	**2.99**		**1.16**	**3.22**	**4.12**	**5.98**	**0.59**
2.1 Bills Purchase and Discount																				
2.2 Commission		1.18	4.43	0.81	0.80	10.42	2.19	1.89	5.24	0.86	25.37	1.30	0.71	1.24		1.16	3.22	4.12	5.98	0.59
2.3 Others	0.02				0.58	42.54	3.48	0.09		7.47				1.75						
3. Exchange Flactuation Income			**0.01**						**0.02**		**33.45**								**0.07**	
3.1 Due to Change in Exchange Rate									0.02											
3.2 Due to Foreign Currency Transaction			0.01								33.45								0.07	
4. Other Operating Income	**0.07**	**16.52**	**55.96**	**6.76**	**4.07**		**6.41**	**13.80**	**71.63**		**59.50**	**18.40**	**0.62**	**9.15**	**9.72**	**12.08**	**5.68**	**9.53**	**70.92**	**2.22**
5. Non Operating Income		**0.57**	**30.33**			**3.28**			**18.40**		**0.20**								**86.07**	
6. Write Back from Provisions for loss			**34.97**	**3.63**	**5.92**	**4.34**	**1.64**	**15.32**	**156.28**	**1.45**	**40.09**		**0.00**			**3.84**			**20.49**	**0.29**
7. Recovery of written-off Loan									**0.43**											
8. Income from Extra Ordinary transactions							**4.09**													
9. Net Loss																				
Total Income	**6.89**	**247.37**	**824.03**	**110.11**	**72.93**	**858.68**	**226.63**	**268.41**	**1407.45**	**113.10**	**954.78**	**248.77**	**19.24**	**126.62**	**58.48**	**166.86**	**73.42**	**217.65**	**1526.90**	**28.91**

Profit and Loss Statement of upto Chait end, 2073(Mid-Apr, 2017)

BFI Name	Saptakoshi	Sajha	Green	Reliable	NFL	NSMFL	Gurkhas	Union	PFCL	SIFCL	Lumbini	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Arun
Expenses																			
1. Interest Expense	**32.28**	**20.46**	**16.79**	**427.08**	**4.02**	**2.48**	**181.25**	**41.61**	**157.93**	**168.16**	**112.23**	**9.33**	**262.71**	**0.86**	**35.47**	**79.61**	**142.24**	**122.75**	**0.82**
1.1 On Deposit Liabilities	32.28	20.46	16.79	407.98	4.02	2.48	181.25	41.61	157.93	167.41	111.99	9.33	256.94	0.86	35.47	79.61	142.24	122.75	0.82
1.1.1 Saving Account	11.56	8.94	3.35	77.49	3.36	2.25	113.39	10.29	58.39	69.13	32.33	5.78	39.74	0.44	20.97	24.07	61.31	56.84	0.50
1.1.2 Fixed Account	12.39	3.70	6.03	245.56	0.66		67.86	28.90	99.54	98.28	79.66	3.56	128.32	0.42	14.50	55.54	80.93	65.92	0.33
1.1.2.1 Up to 3 months Fixed Account				34.31				0.10		0.27	2.23		0.02	0.36	0.15	0.01	8.09	0.23	0.00
1.1.2.2 3 to 6 months Fixed Account	1.51	0.04	0.40	3.66				1.06	0.19	0.19	3.34		16.00		2.47	0.01	14.57	0.41	0.01
1.1.2.3 6 months to 1 year Fixed Account	4.24	0.80	1.48	207.59	0.06			22.16	98.61	25.61	55.62	0.01	75.25		4.41	35.39	24.28	42.52	0.01
1.1.2.4 Above 1 year Fixed Account	6.64	2.86	4.15		0.59		67.86	5.58	0.75	72.21	18.46	3.55	37.06	0.06	7.46	20.13	33.99	22.76	0.31
1.1.3 Call Deposit	8.32	7.83	7.41	84.93		0.23		2.42					88.87						
1.1.4 Certificate of Deposit																			
1.2 On Borrowing				19.10						0.75	0.24		5.78						
2. Commission Expense																**0.02**			
3. Staff Expense	**13.02**	**10.57**	**5.23**	**59.36**	**2.57**	**3.73**	**28.68**	**14.12**	**20.82**	**26.34**	**11.16**	**7.68**	**44.14**	**7.66**	**5.02**	**5.54**	**23.50**	**21.43**	**1.49**
4. Office Operating Expenses	**15.01**	**9.25**	**3.66**	**53.63**	**3.77**	**11.97**	**38.07**	**11.89**	**18.05**	**22.52**	**10.49**	**5.71**	**39.39**	**2.95**	**5.67**	**3.18**	**21.00**	**14.43**	**3.11**
5. Foreign Exchange Loss																			
5.1 Due to Change in Exchange Rates																			
5.2 Due to Foreign Currency Transaction																			
6. Non Operating Expense								**0.57**							**0.28**				
7. Provision for Risk	**17.78**	**16.36**	**5.48**	**66.10**	**1.23**		**114.46**	**-2.15**	**84.85**	**11.95**	**10.70**		**32.80**	**9.36**	**6.49**	**13.67**	**9.58**	**6.48**	**0.17**
7.1 Loan loss Provision	17.78	16.36	5.48	64.81	1.23			-2.15	58.47	11.95	10.70		21.33	7.71	6.49	13.67	8.52		0.17
7.1.1 General Loan loss Provision	7.41	4.70	1.26	19.80				2.31	18.62	2.43	10.70		7.88	0.12		3.93	4.38		0.04
7.1.1.1 Pass Loan Loss Provision	2.54	3.21	0.05	7.29				1.53	18.62		10.70		5.53	0.12		2.66	2.88		0.04
7.1.1.2 Watch List Provision	4.87	1.49	1.22	12.51				0.77		2.43			2.36			1.27	1.50		
7.1.2 Special Loan Loss Provision	10.37	11.66	4.21	45.01	1.23			-4.46	39.85	9.52			13.45	7.58		9.74	4.14		0.13
7.1.3 Additional Loan Loss Provision															6.49				
7.2. Provision for Non-Banking Assets							113.06		26.38									5.63	
7.3. Provision for Loss on Investment				1.29			1.40						11.26					0.86	
7.5. Provision for Loss of Other Assets													0.20	1.65			1.06		
8. Loan Written Off							**44.87**	**0.00**											
9. Provision for Staff Bonus		**1.39**		**16.72**			**13.95**		**0.96**	**8.46**	**8.18**		**12.15**				**10.04**	**8.39**	
10. Provision for Income Tax				**50.15**			**37.50**		**2.87**	**25.38**	**24.53**		**36.46**	**20.41**			**30.12**	**25.17**	
11. Others												**5.35**							
12. Net Profit	**26.17**	**13.85**	**2.13**	**117.02**	**29.93**	**65.60**	**101.95**	**4.48**	**6.70**	**59.21**	**57.25**	**152.92**	**85.08**		**18.36**	**107.68**	**70.27**	**58.72**	**1.07**
Total Expenses	**104.26**	**71.89**	**33.28**	**790.06**	**41.51**	**83.78**	**560.74**	**70.51**	**292.18**	**322.02**	**234.53**	**181.01**	**512.73**	**41.23**	**71.28**	**209.70**	**306.75**	**257.37**	**6.67**
Income																			
1. Interest Income	**82.22**	**44.97**	**30.75**	**690.61**	**16.67**	**15.68**	**351.91**	**63.52**	**272.63**	**296.52**	**208.82**	**31.68**	**446.84**	**14.56**	**49.39**	**172.71**	**284.57**	**220.31**	**2.31**
1.1 On Loans and Advances	74.26	39.19	28.16	565.12	16.67	14.55	296.64	52.96	209.19	253.85	162.81	27.25	390.26	6.70	49.39	141.95	250.17	177.44	2.31
1.2 On Investment				8.84		0.52	1.27	0.24		2.79	4.29		5.36				2.50	0.62	
1.2.1 Government Bonds				8.84		0.52	1.27	0.24		2.79	4.29		5.36					0.62	
1.2.2 Foreign Bonds																			
1.2.3 NRB Bonds																	2.50		
1.2.4 Debenture & Bonds																			
1.3 On Agency Balance																			
1.4 On Call Deposit	7.96	5.78	2.59	116.51		0.62	54.00	10.31	63.44	39.88	41.72		47.38			30.76	31.90	36.91	
1.5 On Others				0.14								4.44	3.84	7.86				5.35	
2. Commission and Discount	**0.50**	**1.12**	**0.07**	**23.08**	**0.02**		**0.22**	**0.03**	**0.19**	**0.98**	**0.24**		**1.42**	**0.13**	**3.67**	**0.03**	**22.18**	**1.36**	**0.08**
2.1 Bills Purchase and Discount																			
2.2 Commission	0.50	1.12	0.07	22.16	0.02		0.22	0.03	0.19	0.98	0.24		1.01	0.00	0.01	0.03		1.36	0.08
2.3 Others				0.92									0.41	0.13	3.66		22.18		
3. Exchange Flactuation Income				**0.99**															
3.1 Due to Change in Exchange Rate				0.99															
3.2 Due to Foreign Currency Transaction																			
4. Other Operating Income	**7.32**	**3.18**	**1.93**	**30.60**	**0.00**	**0.13**	**21.75**	**3.05**	**18.76**	**22.27**	**10.36**	**0.00**	**54.05**	**0.02**		**3.56**		**16.52**	**3.93**
5. Non Operating Income		**0.19**		**5.69**	**1.16**	**12.58**	**12.68**		**0.61**	**0.16**	**9.07**	**0.35**	**10.42**		**7.85**	**2.50**		**4.05**	
6. Write Back from Provisions for loss	**14.22**	**22.43**	**0.52**	**39.10**	**23.67**	**55.39**	**174.17**	**3.02**		**2.09**	**6.04**			**1.52**	**1.32**	**27.84**		**15.12**	**0.36**
7. Recovery of written-off Loan								**0.90**				**108.62**			**9.04**	**3.05**			
8. Income from Extra Ordinary transactions												**40.36**							
9. Net Loss														**25.00**					
Total Income	**104.26**	**71.89**	**33.28**	**790.06**	**41.51**	**83.78**	**560.74**	**70.51**	**292.18**	**322.02**	**234.53**	**181.01**	**512.73**	**41.23**	**71.28**	**209.70**	**306.75**	**257.37**	**6.67**

BFI Name	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori	ICFC	Sagarmatha	Kuber	Seti	hama	Namaste	Unique	Manjushree	Jebils	Reliance
Expenses																	
1. Interest Expense	**11.14**	**104.64**	**138.16**	**1.04**	**3.91**	**0.99**	**118.50**	**315.33**	**166.33**	**0.26**	**13.99**	**7.46**	**18.64**	**36.48**	**198.62**	**57.18**	**151.33**
1.1 On Deposit Liabilities	11.14	101.89	120.61	1.04	3.24	0.99	116.92	263.48	162.58	0.26	13.99	7.46	18.64	36.48	170.85	55.17	151.33
1.1.1 Saving Account	1.91	40.85	52.72	0.63	0.23	0.99	58.64	146.34	70.64	0.18	5.98	5.26	12.91	15.81	113.62	14.05	100.19
1.1.2 Fixed Account	9.23	61.04	38.48	0.41	0.01		58.29	117.15	75.17	0.08	8.01	2.20	5.73	20.66	57.23	31.73	51.13
1.1.2.1 Up to 3 months Fixed Account		0.29	0.76				2.32	13.41	1.06		0.00	0.07		0.70	0.35	0.46	3.14
1.1.2.2 3 to 6 months Fixed Account		0.68	4.89				0.82	1.86	5.48			0.17	0.42	0.17	0.68	0.62	8.06
1.1.2.3 6 months to 1 year Fixed Account		32.40	22.97	0.00			43.51	75.16	55.29		3.36	1.86	0.76	12.95	45.94	19.20	25.41
1.1.2.4 Above 1 year Fixed Account	9.23	27.66	9.85	0.41	0.01		11.64	26.71	13.34	0.08	4.64	0.10	4.56	6.84	10.25	11.45	14.52
1.1.3 Call Deposit			29.41		3.00				16.78							9.39	
1.1.4 Certificate of Deposit																	
1.2 On Borrowing		2.75	17.55		0.67		1.58	51.84	3.75						27.77	2.01	
2. Commission Expense			**2.41**														
3. Staff Expense	**2.29**	**38.91**	**18.12**	**3.68**	**3.41**	**0.88**	**11.54**	**48.57**	**26.29**	**2.48**	**4.75**	**3.66**	**3.39**	**5.86**	**19.16**	**9.76**	**19.67**
4. Office Operating Expenses	**2.52**	**34.06**	**15.50**	**4.48**	**4.04**	**0.90**	**11.85**	**51.29**	**25.04**	**5.89**	**2.24**	**6.24**	**1.87**	**6.09**	**22.53**	**9.87**	**22.88**
5. Foreign Exchange Loss																	
5.1 Due to Change in Exchange Rates																	
5.2 Due to Foreign Currency Transaction																	
6. Non Operating Expense							**0.08**			**1.55**							
7. Provision for Risk	**0.87**	**61.10**	**44.34**	**10.70**			**18.75**	**34.31**	**1.75**	**116.45**	**1.19**	**8.23**	**0.27**	**1.05**	**30.37**	**8.26**	**34.76**
7.1 Loan loss Provision	0.87	48.83	44.34	4.41			8.80	11.29			1.19	8.23	0.27	1.05	30.37	7.13	30.50
7.1.1 General Loan loss Provision	0.17	7.35	24.15				8.80	11.28			1.10		-0.52		30.37	1.02	30.50
7.1.1.1 Pass Loan Loss Provision	0.17	3.57	6.63				8.80	5.53			0.61		-0.52		30.37	1.02	30.50
7.1.1.2 Watch List Provision		3.78	17.52					5.75			0.48						
7.1.2 Special Loan Loss Provision	0.70	32.12	20.19	4.41				0.00			0.09	8.23	0.79	1.05		6.11	
7.1.3 Additional Loan Loss Provision		9.36															
7.2. Provision for Non-Banking Assets		12.00		0.53						116.45						0.00	4.26
7.3. Provision for Loss on Investment		0.27					9.95	23.02	1.75							1.13	
7.5. Provision for Loss of Other Assets				5.76												0.00	
8. Loan Written Off		**3.38**								**0.59**							
9. Provision for Staff Bonus		**21.71**						**24.66**	**14.49**		**1.40**	**5.15**	**1.73**	**2.48**	**3.82**	**2.95**	**3.58**
10. Provision for Income Tax				**0.86**				**73.97**	**43.47**		**4.21**	**15.64**	**5.20**	**7.44**	**11.47**	**10.10**	**10.74**
11. Others		**0.07**															
12. Net Profit	**7.01**	**217.08**	**130.37**	**41.11**	**33.69**	**55.54**	**81.56**	**172.61**	**101.44**	**96.98**	**9.83**	**35.89**	**12.12**	**17.35**	**26.77**	**19.42**	**25.06**
Total Expenses	**23.83**	**480.94**	**348.88**	**61.86**	**45.06**	**58.31**	**242.28**	**720.74**	**378.80**	**224.20**	**37.62**	**82.26**	**43.22**	**76.75**	**312.76**	**117.55**	**268.00**
Income																	
1. Interest Income	**20.28**	**194.64**	**310.63**	**3.22**	**12.70**	**0.75**	**199.89**	**580.97**	**304.20**	**1.89**	**34.85**	**30.44**	**39.94**	**73.41**	**288.53**	**101.31**	**245.37**
1.1 On Loans and Advances	20.28	161.47	272.27	2.57	12.36	0.74	167.29	408.77	262.95	1.89	29.76	20.98	29.97	52.48	235.27	84.32	205.66
1.2 On Investment		4.92					1.65	6.08	4.90					1.47	0.57	2.04	
1.2.1 Government Bonds								6.08	4.90							2.04	
1.2.2 Foreign Bonds																	
1.2.3 NRB Bonds		4.92												1.47	0.57		
1.2.4 Debenture & Bonds							1.65										
1.3 On Agency Balance								166.11									
1.4 On Call Deposit		28.26	38.35	0.65	0.34		30.96					9.46	9.97	16.59		13.74	39.71
1.5 On Others						0.01			36.36		5.10			2.86	52.70	1.21	
2. Commission and Discount	**1.84**	**2.09**		**0.06**			**1.50**	**2.86**	**3.73**		**0.22**	**0.01**	**0.08**		**22.90**	**0.10**	**0.42**
2.1 Bills Purchase and Discount																	
2.2 Commission		2.09					1.02	2.86	3.73		0.22	0.01	0.08		0.14	0.10	0.12
2.3 Others	1.84			0.06			0.48								22.76		0.30
3. Exchange Flactuation Income																	
3.1 Due to Change in Exchange Rate																	
3.2 Due to Foreign Currency Transaction																	
4. Other Operating Income		**14.95**	**22.54**		**0.04**		**17.25**	**27.87**	**15.35**	**0.32**	**2.54**	**1.21**	**3.20**			**5.25**	**16.98**
5. Non Operating Income		**57.23**			**1.18**	**1.93**	**5.05**	**33.32**	**46.49**	**-10.25**		**6.50**		**3.34**	**1.33**	**10.82**	**-15.58**
6. Write Back from Provisions for loss	**1.71**	**210.38**	**15.72**	**53.69**	**31.14**	**55.63**	**18.59**	**75.73**	**9.03**	**232.24**		**13.84**					**0.00**
7. Recovery of written-off Loan		**1.64**		**4.89**								**21.82**					**20.81**
8. Income from Extra Ordinary transactions												**8.45**				**0.06**	
9. Net Loss																	
Total Income	**23.83**	**480.94**	**348.88**	**61.86**	**45.06**	**58.31**	**242.28**	**720.74**	**378.80**	**224.20**	**37.62**	**82.26**	**43.22**	**76.75**	**312.76**	**117.55**	**268.00**

Statement of Credit as on Chait end, 2073(Mid-Apr, 2017)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens
Sector Wise																			
Agricultural and Forest Related	1506.71	6374.33	780.34	3198.49	1719.83	2320.84	1028.39	617.01	1622.55	2676.80	1952.86	946.44	1430.87	572.55	1230.53	925.42	24123.72	1940.44	1254.64
Fishery Related	24.54	382.75		35.81		9.94		12.89	11.39	38.32	102.00	4.58	52.02	43.54	5.90	6.28	898.54	16.31	53.83
Mining Related	351.19	163.38	57.23	301.62				98.56	307.32	12.33	32.58		29.97	155.25	56.94	193.10	171.15	135.24	334.80
Manufacturing (Producing) Related	11997.29	11286.71	28120.75	29838.35	8819.09	24372.21	13847.55	5992.00	11526.15	12281.45	8692.87	10175.38	9552.14	8472.15	9116.64	10482.77	10159.99	12907.24	6556.23
Construction	6816.10	11332.46	1921.15	5773.40	8553.50	4786.56	2944.17	9674.04	10165.05	4494.05	6108.53	13452.74	6303.52	5947.93	10903.43	2984.54	5782.59	10274.37	1599.67
Electricity,Gas and Water	3802.69	1418.08	5002.74	4880.72	51.70	556.48	1302.86	829.92	2392.39	1944.21	1400.16	916.90	1387.33	1318.03	2258.24	2268.17	263.34	4305.47	2702.68
Metal Products, Mach. & Ele. Eqp.	849.05	1220.44	1057.19	213.93	1803.78	1911.13	1847.36	699.69	1090.62	772.95	859.19	23.82	322.80	451.54	1536.44	662.70	488.65	974.43	68.94
Tras., Com. and Public Utilities	1120.05	2155.45	511.41	3855.88	152.33	4069.24	1824.19	926.76	3420.40	910.49	3654.09	140.33	1547.11	837.29	5159.16	7372.19	474.26	1199.38	657.90
Wholesaler & Retailer	18408.64	31998.65	23225.15	22912.64	9522.87	14503.59	18952.02	6920.77	19646.35	16671.18	9517.88	16808.74	11822.07	7532.42	8760.91	12523.85	21642.60	20736.71	8170.80
Finance, Insurance and Real Estate	6551.78	10193.16	5744.22	5641.72	1428.97	9397.20	2891.08	4099.46	8494.66	7205.01	2908.33	4534.01	5958.61	2517.95	4352.06	6904.34	161.17	3716.58	5027.06
Hotel or Restaurant	1367.17	4965.96	2239.65	8744.69	13.51	2485.58	368.52	873.03	730.40	2517.26	1248.87	564.98	729.11	247.71	767.14	2571.48	3799.37	2454.08	751.23
Other Services	3049.97	2448.85	2060.33	8192.33	204.78	3990.99	1118.92	1493.44	1914.95	4082.85	1897.04	2906.72	3113.09	1456.57	1984.28	2431.75	4098.46	2710.01	2394.15
Consumption Loans	12539.19	13550.30	3009.63	2353.85	4030.28	3393.49	1625.99	1408.61	5467.26	6817.08	2700.46	9635.69	3757.55	2398.61	3792.72	2415.31	779.78	3610.92	7216.79
Local Government		216.60		368.27	138.81	255.20							129.84		134.63	135.05	12.00	91.86	
Others	5825.12	3657.06	16828.04	5634.54	1374.92	6031.03	14688.42	3602.72	6761.07	2316.71	7627.89	8104.95	6922.02	2534.74	158.60	15773.08	20308.76	8062.18	11011.28
TOTAL sectorwise	74209.49	101364.18	90557.83	101946.23	37814.37	78083.49	62439.48	37248.90	73550.55	62740.70	48702.75	68215.29	53058.08	34486.28	50217.64	67650.02	93164.39	73135.22	47800.02
Product Wise																			
Term Loan	14868.46	12630.71	13620.59	24748.52	1995.86	11742.56	3593.53	4570.68	10792.76	9542.82	5095.83	7437.96	5668.59	6788.63	9186.82	12823.98	12080.56	9744.11	9546.83
Overdraft	12237.01	15795.06	14772.59	17378.97	3197.84	9982.30	1294.01	7028.08	17250.21	22842.09	13726.25	15871.70	7589.70	9950.14	3430.00	17961.71	6712.60	20009.46	6651.61
Trust Receipt Loan / Import Loan	2556.87	623.03	6892.84	14859.81	3610.22	10124.37	2854.67	2104.33	3871.05	1318.83	1486.37	1255.72	1169.55	766.79	2757.79	2695.09	3.72	1946.37	1024.43
Demand & Other Working Capital Loan	16154.32	36988.38	24267.59	26333.87	10676.46	20427.61	29473.59	6605.33	8688.70	6915.32	5448.57	11456.45	5573.83	6043.86	10992.73	8831.16	60198.63	17504.91	3576.42
Res. Per. H. Loan (Up to Rs. 10 mil.)	4988.63	7400.35	7155.99	1204.01	5599.95	4786.56	1783.75	3225.94	10165.05	3918.37	4166.07	11281.27	6273.48	3851.71	2410.99	4194.75	5639.73	6698.64	2717.41
Real Estate Loan	1884.90	5144.87	4021.76	4978.35	2505.31	3601.99	5035.23	3005.76	5079.15	3711.57	1604.34	3425.20	3489.07	1713.73	1697.96	7017.32	583.13	3464.79	5457.33
Margin Nature Loan	1586.05	1556.49	1575.53	849.22		2249.97		385.22	1236.40	778.81	800.63	2295.51	36.42	1098.13	1653.05	1418.13		1503.07	3233.13
Hire Purchase Loan	3205.60	4010.38	2515.95	2873.69	3853.03	6969.77	1676.05	4429.19	5928.85	7169.98	5136.55	6864.81	6392.61	2250.75	4059.28	8517.82	461.07	5139.24	3071.04
Deprived Sector Loan	7061.37	5716.00	4110.36	4763.57	1616.12	3547.58	2681.98	1797.57	4382.50	3162.07	2826.93	3331.75	2557.22	1633.00	2653.83	2970.29	6118.60	3430.15	2767.75
Bills Purchased	4.62	53.93	206.34	2588.94	42.00	2601.65	962.70	552.98	264.09	1975.08	91.20	571.60	1479.65	5.34	1431.58	214.47		901.23	108.65
Other Product	9661.67	11444.98	11418.28	1367.29	4717.57	2049.13	13083.97	3543.83	5891.77	1405.78	8320.02	4423.32	12827.97	384.20	9943.61	1005.29	1366.35	2793.24	9645.42
Total Product wise Loan	74209.49	101364.18	90557.83	101946.23	37814.37	78083.49	62439.48	37248.90	73550.55	62740.70	48702.75	68215.29	53058.08	34486.28	50217.64	67650.02	93164.39	73135.22	47800.02
Collateral Wise																			
Gold and Silver	8824.42	9315.75	385.33	901.48			1.22	341.29		66.91	255.48	509.27	4.01		268.73		142.72	22.58	2857.57
Government Securities	116.31	1414.09	225.76	2.20					23.37	116.72	3.75	180.00				18.62			2.45
Non Governmental Securities	1.48	1394.49	2005.85	849.22		2249.97		566.95	1536.96	353.45	778.03	2295.51		1098.13		1358.42		107.70	3247.30
Fixed Deposit Receipts	372.96	345.25	747.51	324.14	378.40	364.02	1326.24	82.71	1294.56	207.05	605.19	393.22	135.60	183.72	457.67	659.32	486.08	1239.46	772.29
Own	362.62	345.25	402.00	324.14	36.87	364.02	1326.24	81.61	1118.73	207.05	605.06	391.68	135.60	183.72	457.67	659.32	486.08	769.54	767.26
Other Licences Institutions	10.34		345.51		341.53			1.10	175.83		0.13	1.54						469.92	5.03
Collateral of Properties	37669.14	85087.34	76062.22	82905.95	32980.50	69127.84	53884.50	33349.09	64868.72	55860.21	43947.56	61725.30	48928.11	31641.36	45536.36	60537.21	92535.59	66382.49	36786.34
Fixed Assets	27636.75	85052.45	39174.37	63590.91	24235.22	68973.85	48436.57	31679.57	43813.33	53651.15	42111.53	34769.79	27743.22	31073.17	34684.79	38815.63	92535.59	34839.93	25234.92
Current Assets	10032.38	34.89	36887.85	19315.04	8745.27	153.98	5447.93	1669.53	21055.38	2209.06	1836.03	26955.51	21184.89	568.19	10851.57	21721.57		31542.56	11551.42
Against security of Bill	162.61	99.22	4251.39	3039.78		2601.28	1659.48	603.36	153.97	2449.32	515.85	2.44		7.84		1131.04			1162.67
Domestic Bills	0.33	15.20	13.69	112.64		68.80		397.19						1.55		245.08			26.11
Foreign Bills	162.28	84.02	4237.70	2927.14		2532.47	1659.48	206.17	153.97	2449.32	515.85	2.44		6.29		885.96			1136.56
Against Guarantee	390.55	3487.76	1238.73	4471.69	1506.29	3658.95	2679.88	1597.79	4516.05	3677.15	1727.21	2927.69	359.84	1192.58	134.76	1992.65		375.23	76.72
Government Guarantee	80.99	52.96		368.27	138.81		156.12	91.30	199.06	2.17	71.84	216.53	129.84	146.62	134.63	135.05		91.86	
Institutional Guarantee	165.67	3419.18	1233.98	2482.62	1367.48		2523.75	1326.01	3364.50	2481.32	1598.71	2711.16	230.00	1034.17		1742.96		2.67	
Personal Guarantee	3.64	11.60	4.76	1123.98				81.28	937.87		56.66			11.78	0.13	34.82		267.75	76.72
Collective Guarantee	0.01	4.02						99.19	14.61	2.97								6.50	
Int. Rtd. Foreign Bank's Guarantee	12.45			496.81		153.34													
Other Guarantee	127.80					3505.61				1190.69						79.81		6.46	
Credit Card			262.21	22.39	145.30	81.44			4.58	9.88		17.60	6.80	2.92	26.20	79.34		117.49	15.19
Others	26672.01	220.28	5378.84	9429.38	2803.89		2888.16	707.70	1152.35		869.68	164.25	3623.71	359.72	3793.91	1873.41		4890.27	2879.48
Total	74209.49	101364.18	90557.83	101946.23	37814.37	78083.49	62439.48	37248.90	73550.55	62740.70	48702.75	68215.29	53058.08	34486.28	50217.64	67650.02	93164.39	73135.22	47800.02

Statement of Credit as on Chait end, 2073(Mid-Apr, 2017)

BFI Name	Prime	Sunrise	NMB	PRABHU	Janata	Mega	Civil	Century	Sanima	NIDC	MahalaxmiDB	Siddhartha	Yeti	Narayani	Sahayogi	Karnali	Shangrila	Gandaki	Excel	Biratlaxmi
Sector Wise																				
Agricultural and Forest Related	1002.39	1385.27	1055.20	1603.56	2208.46	684.54	1659.25	893.96	1900.96	15.11	735.99	818.86	55.82	0.97	233.23	171.46	292.76	283.81	205.04	238.23
Fishery Related	4.70	3.05	39.11	3.67	56.28	19.31	6.69	3.36	11.57		20.97	54.60	6.86		27.70		8.24	6.82	5.36	
Mining Related	5.89	56.69	47.43			31.56	48.37	497.31	17.40		13.07	62.88	10.24				28.72	47.21		
Manufacturing (Producing) Related	7451.17	7059.84	11399.76	8602.94	7182.72	8105.07	5710.23	6492.23	6984.61	569.84	1443.10	1194.71	436.52	3.51	177.20	21.66	582.50	502.68	395.39	361.87
Construction	5050.13	8753.86	9350.47	11234.09	298.33	599.99	1955.03	3237.21	4516.08	18.20	573.04	1408.36	217.89	19.90	111.95	77.03	1234.72	1257.50	564.33	196.66
Electricity,Gas and Water	3045.15	937.69	3783.41	1867.93	883.23	965.84	1028.24	943.91	1769.62	727.26		198.47	295.37		2.47		23.82	12.43		
Metal Products, Mach. & Ele. Eqp.	83.94	475.16	1361.69	289.71	204.51	196.32	87.61	362.69	777.55	15.96	48.75	540.25	39.51				90.52	23.17	4.83	
Tras., Com. and Public Utilities	1399.29	697.52	2129.62	2187.00	728.22	407.99	1265.20	424.94	2716.91		2471.12	1092.23	172.26	5.30	44.19	181.57	922.93	209.17	59.54	
Wholesaler & Retailer	5272.21	11544.08	15805.44	10419.19	6428.01	10100.41	9169.82	6067.54	9965.39	324.97	827.20	1816.95	528.84	8.43	976.89	255.82	1541.50	620.08	1060.71	1091.41
Finance, Insurance and Real Estate	4411.53	5065.45	4399.30	7963.65	6729.02	4482.37	3673.12	4157.82	2000.18	91.04	464.25	1264.00	1463.07	26.30	121.76		1094.82	340.95	372.84	
Hotel or Restaurant	962.86	2145.29	2932.25	3497.56	630.07	1941.00	1287.93	1462.15	1505.89	323.16	408.97	419.32	1048.96	3.84	9.76		385.59	171.69	168.58	
Other Services	992.61	1988.14	2351.43	5453.26	1500.16	1060.75	1970.32	1484.76	1988.89	399.41	241.12	718.46	146.36		72.48	269.05	594.14	120.98	253.27	195.42
Consumption Loans	5510.94	5656.64	3709.78	4864.92	3626.56	2539.51	1922.06	2272.70	2585.81	26.11	629.70	870.31	2945.72	22.17	54.41	22.50	536.39	211.87	222.78	491.21
Local Government													1.49							
Others	14350.59	5097.43	3238.82	1607.14	2764.68	4388.13	1411.63	1768.07	12418.18	578.17	1978.87	1694.77	3042.94	61.35	1087.68		3474.15	1455.23	446.23	955.86
TOTAL sectorwise	49543.40	50866.10	61603.69	59594.62	33240.26	35522.80	31195.50	30068.65	49159.04	3089.23	9856.15	12154.18	10411.83	151.76	2919.72	999.09	10810.79	5263.61	3758.89	3530.65
Product Wise																				
Term Loan	7174.05	4967.95	10338.49	12035.65	5848.45	5857.46	5860.01	7802.74	7856.21	1925.85	1268.04	1384.02	2015.50	4.53		277.48	3037.10	303.64	667.87	619.47
Overdraft	8803.10	11224.96	3050.16	8558.49	7085.50	10788.55	6250.53	7212.68	6575.80	610.24	275.17		3023.63	61.35		348.60	2311.90	2697.34	796.82	538.94
Trust Receipt Loan / Import Loan	971.70	1092.67	2453.21	2159.65	808.49	2676.92	1959.18	659.47	591.38											
Demand & Other Working Capital Loan	5031.60	7707.95	13010.41	10062.50	4794.85	4746.81	8739.91	5043.96	7408.14	77.70	3255.69	3786.48		8.43	1349.65		1269.77	8.27	898.24	1054.56
Res. Per. H. Loan (Up to Rs. 10 mil.)	3066.95	6369.69	6695.46	8709.70	2508.04	1168.83	1208.88	2651.37	3423.99	12.06	469.60	1139.23	787.05	19.90	42.27	77.03	979.98	873.23	419.25	196.66
Real Estate Loan	5838.43	3276.98	4196.45	5357.04	2031.48	3675.18	1654.00	2617.70	4989.01	84.80	708.30	905.25	1218.19	26.30	173.03		681.93	332.64	408.83	124.23
Margin Nature Loan	1948.40	2282.14	1231.14	2191.28	434.29	102.40	77.67	508.91	266.73		287.42	170.02	498.50	20.01			57.05		25.30	
Hire Purchase Loan	1973.52	5012.62	4438.93	4781.18	2891.00	3012.83	2543.63	1203.53	4458.90	21.81	1260.54	1626.13	1404.94	5.30	22.17	181.57	1233.56	227.86	83.72	73.24
Deprived Sector Loan	2227.97	2696.83	3036.64	2667.42	1444.57	1727.86	1674.68	1411.00	2455.11	261.96	448.46	560.73	521.67	3.78	156.00	63.30	717.32	219.12	260.84	143.59
Bills Purchased	319.90	54.07	477.06	9.24			61.30	97.83	573.69											
Other Product	12187.78	6180.25	12675.74	3062.47	5393.59	1765.95	1165.70	859.47	10560.09	94.82	1882.93	2582.32	942.34	2.16	1176.61	51.11	522.19	601.51	198.02	779.96
Total Product wise Loan	49543.40	50866.10	61603.69	59594.62	33240.26	35522.80	31195.50	30068.65	49159.04	3089.23	9856.15	12154.18	10411.83	151.76	2919.72	999.09	10810.79	5263.61	3758.89	3530.65
Collateral Wise																				
Gold and Silver	4542.87	337.41		53.35	154.02		229.17	78.24	479.93			46.51	528.06				8.47	16.75	158.76	190.20
Government Securities	0.83		0.83	18.83	2.33	0.70		0.45	6.36											13.46
Non Governmental Securities	1953.82	2282.14	1218.49	2275.93	433.74	103.90	196.56	508.91		20.00	288.43	170.02	545.44	20.01			57.05			
Fixed Deposit Receipts	272.72	389.03	939.92	583.40	395.52	68.13	167.30	466.35	366.75	67.37	321.45	155.05	411.48	2.16	54.41	22.50	224.88	123.00	22.07	214.31
Own	272.72	389.03	935.16	583.40	395.52	68.13	167.30	466.35	366.75	67.37	321.45	155.05	411.48	2.16	54.41	22.50	224.88	123.00	22.07	214.31
Other Licences Institutions			4.77																	
Collateral of Properties	37131.01	45995.99	58267.54	52831.09	30977.16	33829.26	28602.32	27596.82	45831.25	2939.50	9106.28	11352.74	8428.36	116.31	2863.30	976.59	10156.79	5123.85	3578.05	3112.68
Fixed Assets	36824.73	41950.52	47802.94	50188.09	25829.83	31129.96	27364.94	17557.96	41623.58	2939.50	9106.28	11352.74	8428.36	116.31	2863.30	976.59	10156.79	5123.85	3578.05	3112.68
Current Assets	306.28	4045.46	10464.60	2643.00	5147.33	2699.31	1237.38	10038.86	4207.67											
Against security of Bill	16.26		3.16	520.76			637.53	97.83	826.04											
Domestic Bills				62.30			24.35	5.84												
Foreign Bills	16.26		3.16	458.45			613.18	91.99	826.04											
Against Guarantee	3284.71	128.75	1028.46	2315.69	81.56	1412.82	1120.34	1258.40	1.23		140.00	429.85	498.50	13.28			363.60			
Government Guarantee	117.80		120.02	124.96			1.49					18.51		2.72			3.34			
Institutional Guarantee	2803.14	90.00	348.16	1468.13	49.84	1324.98	840.41	1252.44			140.00	411.34	498.50				169.19			
Personal Guarantee	352.21	34.84	531.17	306.34	31.72		9.99	5.96	1.23					10.56			68.68			
Collective Guarantee			29.11	416.25		87.83	178.00										122.40			
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee	11.56	3.91				0.00	90.45													
Credit Card			6.90	20.18		29.61		3.74	8.04											
Others	2341.18	1732.79	138.39	975.40	1195.93	78.38	242.28	57.90	1639.44	62.36					2.01				0.01	
Total	49543.40	50866.10	61603.69	59594.62	33240.26	35522.80	31195.50	30068.65	49159.04	3089.23	9856.15	12154.18	10411.83	151.76	2919.72	999.09	10810.79	5263.61	3758.89	3530.65

Statement of Credit as on Chait end, 2073(Mid-Apr, 2017)

BFI Name	Western	Araniko	Deva	Miteri	Tinau	Muktinath	Sewa	Kankai	Mahakali	Ace	Bhargav	Country	Alpine	Kastamandap	Garima	OmDB	FewaDB	Kabeli	Kamana	Corporate
Sector Wise																				
Agricultural and Forest Related	198.66	139.62	342.29	206.31	308.50	2399.56	437.31	188.48	78.54	156.54	94.01	95.00	173.45	50.85	516.77	369.03	202.54	88.82	209.26	2.65
Fishery Related		3.76	2.96	0.76	4.42	19.46	26.94					0.16			3.21	0.15	13.87		18.56	
Mining Related		1.62		2.14	14.90		18.58			7.20				23.97		11.42				
Manufacturing (Producing) Related	102.07	53.56	500.09	138.79	188.47	480.67	344.97	41.24	122.76	670.11	85.31	101.83	25.93	403.68	362.78	518.18	341.58	13.10	260.50	118.30
Construction	82.51	183.64	1039.16	218.41	476.17	2297.52	475.14	105.07	52.60	1076.90	227.20	54.52	120.73	1233.00	2151.99	2876.85	1542.36	145.19	1205.42	30.01
Electricity,Gas and Water			330.94	3.15		18.85	2.00			867.53				377.97	16.65	48.93	1.68			
Metal Products, Mach. & Ele. Eqp.		30.28	49.65	39.42	11.51	160.59	33.31			14.43		16.83	2.90	62.09	100.89	93.34	95.97	3.81	140.16	7.10
Tras., Com. and Public Utilities	57.91	338.82	559.53	142.11	316.76	1804.92	509.71	72.41		232.77	130.82	2.75	186.85	347.92	2012.81	2137.00	1370.68	21.44	440.49	15.17
Wholesaler & Retailer	509.03	345.49	978.50	252.50	711.76	1987.23	1496.12	187.09	314.80	800.88	351.31	276.93	447.04	707.86	987.60	1271.22	1292.18	132.22	672.11	22.34
Finance, Insurance and Real Estate		59.86	659.50	141.50	276.04	762.09	89.88	10.79		880.92		55.66		666.95	441.91	752.46	448.23		592.89	
Hotel or Restaurant	86.43	23.20	117.38	56.33	89.50	1143.45	144.10	32.24	49.29	452.67	40.79	21.79	38.90	627.28	268.06	448.12	411.91	17.18	137.16	
Other Services	85.19	22.13	359.61	56.53	263.13	185.07	125.18	12.70	1.49	615.05	64.03	24.85	28.43	114.17	147.32	252.09	211.15	20.50	195.25	
Consumption Loans	27.22	350.39	1218.62	204.44	153.75	550.78	300.45	72.25	91.59	139.77	70.14	313.64	153.15	642.58	1104.98	1194.62	859.67	96.70	479.28	6.67
Local Government			10.33	1.50			1.37	0.46		15.16			1.97	4.85	0.03					
Others	689.89	516.18	2608.79	829.76	400.84	2364.43	1011.04	443.95	321.29	1190.46	376.99	381.23	545.51	1211.70	3975.49	1579.56	4412.14	80.54	1850.20	17.16
TOTAL sectorwise	1838.90	2068.56	8777.35	2293.67	3215.76	14174.62	5016.11	1166.68	1032.35	7120.39	1440.61	1345.19	1724.85	6474.88	12090.49	11552.97	11203.96	619.50	6201.28	219.41
Product Wise																				
Term Loan	652.45	143.84	610.46	55.28	373.35	2493.43	1389.26	488.60		2718.12	520.25	110.29	405.44	1484.13	2594.16	483.97	354.26	198.17	1753.71	12.09
Overdraft	811.44	617.64	916.45	393.25	1156.66	2496.33	2114.14	250.81	263.34	1697.89	395.06	501.17	767.26	2008.63	3132.29	1233.87	4074.15		1251.88	66.75
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan	121.38	22.39	249.97				21.68		437.57			122.32		183.77	41.56	168.02	6.38	211.18	100.57	74.59
Res. Per. H. Loan (Up to Rs. 10 mil.)	82.51	140.69	723.47	194.66	475.99	2030.29	248.82	103.79	52.60	942.23	218.06	49.56	130.89	1089.33	1805.73	1711.77	1442.99	59.76	1069.87	20.07
Real Estate Loan		57.22	1073.25	140.16	186.81	761.48	124.40	10.79		542.96		34.87		489.71	704.09	1630.44	1169.21		592.89	
Margin Nature Loan		226.88	650.03		1.47		3.55			22.35				330.91		77.57	0.25		3.77	
Hire Purchase Loan	57.91	374.34	760.08	185.44	265.79	2046.98	694.35	78.87	64.29	447.75	128.30	267.67	236.93	388.33	2298.42	2383.01	1613.34	13.79	712.59	23.65
Deprived Sector Loan	81.25	99.79	330.77	118.96	141.60	3604.25	236.32	65.31	46.41	353.12	68.20	64.18	78.91	283.08	569.15	538.83	439.12	42.31	277.99	11.72
Bills Purchased																				
Other Product	31.95	385.77	3462.87	1205.93	614.10	741.85	183.59	168.51	168.14	395.97	110.75	195.13	105.43	217.00	945.10	3325.48	2104.26	94.29	438.02	10.55
Total Product wise Loan	1838.90	2068.56	8777.35	2293.67	3215.76	14174.62	5016.11	1166.68	1032.35	7120.39	1440.61	1345.19	1724.85	6474.88	12090.49	11552.97	11203.96	619.50	6201.28	219.41
Collateral Wise																				
Gold and Silver		32.88	287.58	78.09	51.71	96.29				0.01				64.13	548.77	374.89	457.87	77.55	213.77	
Government Securities			0.16																	
Non Governmental Securities		226.88	649.33		1.47					22.35				339.11		77.57				
Fixed Deposit Receipts	27.22	58.10	147.86	72.68	100.57	295.50	49.17	65.79	27.29	36.85	56.74	52.49	81.86	140.91	333.89	535.01	197.72	16.74	159.44	
Own	27.22	58.10	147.86	72.68	100.57	295.50	49.17	65.79	27.29	36.85	56.74	52.49	81.86	140.91	333.89	535.01	197.72	16.74	159.44	
Other Licences Institutions																				
Collateral of Properties	1811.68	1715.08	7205.31	2141.40	3011.34	10462.44	4783.14	1100.43	1005.06	6708.06	1370.47	1271.15	1546.93	5593.82	11006.31	10392.03	10158.45	525.21	5709.59	216.45
Fixed Assets	1811.68	1714.71	7205.31	2141.40	3011.34	10462.44	4783.14	1100.43	1005.06	6708.06	1370.47	1271.15	1551.39	5593.82	11006.31	10392.03	10158.45	525.21	5709.59	216.45
Current Assets		0.37											-4.46							
Against security of Bill		5.53																		
Domestic Bills		5.53																		
Foreign Bills																				
Against Guarantee		30.08	381.01		50.67	3320.39	180.26			353.12		21.56	95.54	336.89	201.52	173.45	389.68		36.18	0.02
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		50.67		10.00			337.96				270.40	20.00	40.00	50.00			
Personal Guarantee		10.08	95.63			84.90							31.85	66.50	3.88	6.60	336.99		11.99	0.02
Collective Guarantee			70.10			3235.49	168.88						61.72		177.60	122.79			23.84	
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee																				
Credit Card																				
Others			106.09	1.50			3.55	0.46			13.40		0.52				0.25		82.30	2.95
Total	1838.90	2068.56	8777.35	2293.67	3215.76	14174.62	5016.11	1166.68	1032.35	7120.39	1440.61	1345.19	1724.85	6474.88	12090.49	11552.97	11203.96	619.50	6201.28	219.41

Statement of Credit as on Chait end, 2073(Mid-Apr, 2017)

BFI Name	Purnima	Jyoti	Hamro	Kakre	Shine	Kanchan	Innovative	ViborSodety	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Kailash	Salpa	Saptakoshi	Sajha
Sector Wise																					
Agricultural and Forest Related	81.43	146.80	161.58	151.05	572.10	195.04	147.95	288.87	179.43	418.91	368.92	22.46	35.92	6.10	165.92	40.93	92.73	171.41	64.98	253.67	143.42
Fishery Related					46.21	1.43	18.97	12.91	7.23	34.46	6.42							1.43			5.94
Mining Related		5.61					3.46	46.21		18.07							4.79				0.89
Manufacturing (Producing) Related	88.31	499.00		12.85	745.08	232.44	324.45	636.44	26.84	478.44	24.31	1.07		11.52	264.39		26.44	641.55	1.61		66.37
Construction	127.05	871.24	40.32	43.09	968.35	147.33	278.81	1785.64	67.74	1838.75	125.14	18.06	256.29		200.38	40.15	410.80	2108.71		35.74	19.40
Electricity,Gas and Water		358.77				0.10	8.66	919.06		93.49							0.26	592.29			
Metal Products, Mach. & Ele. Eqp.		92.64		1.50		6.53	30.83	47.01		189.89	1.73			2.49	11.94	1.21		75.99	2.28	2.20	26.71
Tras., Com. and Public Utilities	127.62	751.67	7.05		677.06	160.63	128.08	1080.43	27.69	846.04	363.69	7.25	316.57	9.02	51.79	166.29	153.91	1593.78	0.20	0.89	9.47
Wholesaler & Retailer	458.71	1425.41	302.76	150.58	1972.23	781.69	346.97	2150.60	256.57	1178.13	606.61	14.92	577.36	95.37	257.83	30.08	138.81	1663.71	51.56	294.93	61.16
Finance, Insurance and Real Estate	138.58	740.99			699.43	10.22	135.01	1586.40	68.96	627.73	56.52		8.30		169.54			1761.22			
Hotel or Restaurant	8.24	149.79		14.49	286.13	89.97	60.42	655.01	14.16	677.69	91.46		7.28	1.70	46.11	1.20	7.45	475.73	26.24	0.41	7.24
Other Services	44.18	189.27	0.99	14.09	505.42	130.12	86.90	966.78	9.08	138.58	155.56	25.86	0.56	5.63	39.36	187.17	35.76	538.07	0.36	2.47	8.57
Consumption Loans	101.72	1510.21	169.62	14.28	386.47	38.51	191.10	1706.08	28.73	566.98	134.38	45.89	50.17	5.74	70.31	43.34	334.44	1117.42	0.09	38.49	7.72
Local Government		4.60																			
Others	855.41	1638.75	338.43	191.34	1509.77	363.65	606.63	1687.30	200.98	2960.49	473.40	22.03	128.30	245.16	315.48	93.13	780.85	4218.41	62.24	138.42	20.34
TOTAL sectorwise	2031.25	8384.74	1020.76	593.28	8368.24	2157.65	2368.24	13568.72	887.41	10067.66	2408.15	157.53	1380.76	382.73	1593.05	603.51	1986.24	14959.72	209.55	767.21	377.22
Product Wise																					
Term Loan		1066.32	7.05	292.80	1107.13	137.98	409.35	2424.61	102.59	2427.15	116.53	52.26	157.32		66.79	198.00	138.81	1837.64	26.69	259.81	149.90
Overdraft	338.93	2147.91	160.45	63.47	695.02	768.57	619.41	3348.03	48.06	3277.99	802.72		549.94		488.78	97.91	365.44	2952.58	116.44	372.32	181.26
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan	510.42	410.36	1.44		2561.54	79.98	390.39	216.88	556.43	324.80		8.46		344.45	23.50			213.28			
Res. Per. H. Loan (Up to Rs. 10 mil.)	127.05	730.60	36.64	43.09	663.88	153.58	278.81	1472.47		1669.15	94.14	18.06	254.27		159.21	40.15	412.56	2108.71		35.74	18.82
Real Estate Loan	138.58	557.05			1003.90	10.22	105.01	1442.93	69.54	223.59	71.22				144.28	0.05		1748.67			
Margin Nature Loan	0.25	642.24	9.50		10.50	8.00		741.57		55.44			12.84					401.75			
Hire Purchase Loan	191.35	635.89	147.74	5.25	924.18	152.57	267.23	1496.54	27.69	1255.25	361.09	5.29	316.57	11.34	93.79	175.93	182.92	1947.35		9.71	6.69
Deprived Sector Loan	92.07	472.67	41.67	151.05	372.65	319.60	94.41	735.15	51.23	462.63	454.22	15.89	51.92	20.71	64.85	23.35	143.50	732.88	10.80	58.06	18.27
Bills Purchased																					
Other Product	632.60	1721.70	616.26	37.62	1029.45	527.15	203.63	1690.54	31.88	371.65	508.23	57.57	37.90	6.22	551.85	68.13	743.02	3016.86	55.62	31.58	2.28
Total Product wise Loan	2031.25	8384.74	1020.76	593.28	8368.24	2157.65	2368.24	13568.72	887.41	10067.66	2408.15	157.53	1380.76	382.73	1593.05	603.51	1986.24	14959.72	209.55	767.21	377.22
Collateral Wise																					
Gold and Silver	10.21	287.60	5.89		1.98			15.92		67.87	6.64	67.34	30.79			32.19	293.83	143.25			
Government Securities																					
Non Governmental Securities	0.25	643.12						735.14		53.04			12.84					410.76			
Fixed Deposit Receipts	27.53	123.36	6.48	14.28	126.87	35.38	60.46	664.76	28.73	244.35	49.38	0.36	6.55	2.67	48.82	0.96	30.16	651.83	0.09	29.67	0.83
Own	27.53	123.36	6.48	14.28	126.87	35.38	60.46	664.76	28.73	244.35	49.38	0.36	6.55	2.67	48.82	0.96	30.16	651.83	0.09	29.67	0.83
Other Licences Institutions																					
Collateral of Properties	1993.27	6767.00	1008.38	579.00	8119.62	1816.50	2277.78	11570.27	858.68	9443.65	1897.82	87.96	1330.58	380.06	1519.12	564.26	1563.16	13304.21	209.46	737.54	376.38
Fixed Assets	1993.27	6760.51	1008.38	579.00	8119.62	1816.50	2277.78	11570.27	858.68	9443.65	1897.82	87.96	1330.58	380.06	1519.12	564.26	1563.16	13304.21	209.46	737.54	376.38
Current Assets		6.49																			
Against security of Bill																					
Domestic Bills																					
Foreign Bills																					
Against Guarantee		450.50			109.27	297.95	30.00	499.23		256.34	454.30	1.87			25.11	6.10	99.09	449.45			
Government Guarantee		4.60						17.19										14.45			
Institutional Guarantee		441.95			76.50		30.00	467.66		169.95	0.42				25.00			435.00			
Personal Guarantee		3.40						4.07		86.39							99.09				
Collective Guarantee		0.55			32.77	297.95		10.31			453.88				0.11	6.10					
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee												1.87									
Credit Card																					
Others		113.17			10.50	7.83		83.41		2.40								0.23			
Total	2031.25	8384.74	1020.76	593.28	8368.24	2157.65	2368.24	13568.72	887.41	10067.66	2408.15	157.53	1380.76	382.73	1593.05	603.51	1986.24	14959.72	209.55	767.21	377.22

Statement of Credit as on Chait end, 2073(Mid-Apr, 2017)

BFI Name	Green	Reliable	NFL	NSMFL	Gurkhas	Union	PFCL	Goodwill	SIFCL	Lumbini	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose	Synergy
Sector Wise																				
Agricultural and Forest Related	34.62	407.85		0.52	54.97	6.65	115.33	17.24	219.24			62.94		62.14	81.58	32.90	117.43	0.17	79.78	181.26
Fishery Related		6.99					1.45		3.85											5.00
Mining Related		9.14				1.64	23.00		2.30		1.82						8.37	14.34		0.25
Manufacturing (Producing) Related	5.22	366.25		61.10		4.24	146.43		150.33	123.72		128.76	0.55	28.57	127.15	136.28	84.50		3.76	94.05
Construction	4.76	1453.41	33.18	41.11	305.29	110.27	714.83	1082.74	596.56	155.73	14.91	474.16	26.83	94.23	65.82	523.78	621.08	9.67	22.50	46.38
Electricity,Gas and Water		36.63					0.17									3.20	5.76			
Metal Products, Mach. & Ele. Eqp.		135.72		3.45		23.94	33.24	162.44	18.64			452.71		8.73			0.88	0.08		16.75
Tras., Com. and Public Utilities	50.02	595.62	0.36		345.58	176.37	66.50	383.18	338.20	126.70		1251.57		52.20		375.59	193.24			425.12
Wholesaler & Retailer	38.15	494.87	60.47	33.33	567.70	10.93	147.82	1162.56	315.62	252.49	56.54	195.62	79.44	12.67	538.23	418.53	152.75	7.91	19.03	219.06
Finance, Insurance and Real Estate	3.62	369.35		40.31	397.50	58.05	23.93		288.32	224.90	118.26	115.43		50.00		406.91	33.50			119.11
Hotel or Restaurant	4.26	220.80		27.50	87.01	10.87	16.18		37.81	197.02		0.63	8.00		106.58	151.78	39.55	7.13		94.16
Other Services		325.14			113.49	31.55	28.10	142.68	370.17	398.66	137.59		5.07	33.49	44.27	93.56	97.74		5.16	57.47
Consumption Loans	37.96	907.03	0.34	147.83	455.31	138.35	302.02	402.21	246.24	126.26	12.90	680.30		57.81	102.49	19.53	242.34	4.58	18.37	73.96
Local Government				33.18			3.10													4.02
Others	127.12	1925.39	77.24	1965.35	782.04	95.48	525.78	318.64	327.28	421.52	48.75	1273.66	70.21	181.72	388.11	1115.74	749.82	14.52	6.72	283.00
TOTAL sectorwise	305.73	7254.19	171.59	2353.69	3108.88	668.34	2147.89	3671.69	2914.56	2027.01	390.77	4635.78	190.10	581.56	1454.22	3277.80	2346.95	58.40	155.32	1619.58
Product Wise																				
Term Loan	27.05	1638.57		125.37	14.02	97.03	1037.36	934.01	446.21		56.54	27.99		60.25	665.38	139.36	47.69			444.69
Overdraft	156.96	1595.94																		
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan		154.89	60.47	227.18	713.09	27.65	65.85		392.66	989.40		242.81		30.05		854.89	300.37	29.38	114.92	213.62
Res. Per. H. Loan (Up to Rs. 10 mil.)	7.03	1148.01	27.56	20.02	305.29	88.09	353.84	924.85	530.35	148.73	14.91	419.55		6.24	65.82	416.83	601.58		22.50	487.60
Real Estate Loan	3.62	499.32	22.72	1786.97	288.26	62.87	55.58	243.39	332.83	213.40	118.26	408.44	26.83	45.00	118.22	434.14	11.50	9.67		218.37
Margin Nature Loan		471.73	0.34	26.19	347.90	37.78		318.64	116.44	87.67	4.06	395.86	2.17	77.25		26.35	44.20			4.51
Hire Purchase Loan	51.46	802.97	0.36	125.20	345.58	192.08	80.97	511.16	226.56	50.65	8.18	1767.19	5.07	53.14	12.60	375.59	187.75	4.33	2.91	123.35
Deprived Sector Loan	20.69	210.69		33.18	109.23	28.41	97.71	198.39	119.66	70.00	8.94	192.90	0.40	53.74	50.30	123.33	84.69	1.15	6.72	78.08
Bills Purchased																				
Other Product	38.92	732.06	60.14	9.57	985.50	134.43	456.58	541.25	749.84	467.16	179.89	1181.05	155.63	255.90	541.89	907.32	1069.16	13.88	8.27	49.38
Total Product wise Loan	305.73	7254.19	171.59	2353.69	3108.88	668.34	2147.89	3671.69	2914.56	2027.01	390.77	4635.78	190.10	581.56	1454.22	3277.80	2346.95	58.40	155.32	1619.58
Collateral Wise																				
Gold and Silver	25.78	18.28			58.65		5.19	185.59				42.54					1.25			
Government Securities		5.53																		
Non Governmental Securities		438.84		26.19	347.90	37.78			116.78		4.06		2.17	17.84			44.20			
Fixed Deposit Receipts	9.14	252.81		0.05	48.76	78.11	299.98	216.61	111.03	117.91	0.66	218.33		18.40	89.89	19.53	177.92	0.25	15.46	33.46
Own	9.14	252.81		0.05	48.76	78.11	299.98	216.61	111.03	117.91	0.66	218.33		18.40	89.89	19.53	177.92	0.25	15.46	33.46
Other Licences Institutions																				
Collateral of Properties	256.91	6391.24	171.25	506.01	2440.40	515.11	1839.07	2788.40	2601.25	1770.00	208.64	3859.66	187.93	463.33	1362.32	3151.10	2067.25	43.63	139.86	1582.11
Fixed Assets	256.91	6391.24	171.25	506.01	2440.40	515.11	1837.75	2788.40	2601.25	1770.00	141.34	3859.66	187.93	453.33	1362.32	3151.10	2067.14	43.63	139.86	1582.11
Current Assets							1.32				67.30			10.00			0.11			
Against security of Bill																				
Domestic Bills																				
Foreign Bills																				
Against Guarantee		147.49		83.27	213.16	28.41	3.64	162.44	85.50	70.00		115.43		80.33		80.82				4.02
Government Guarantee				33.18		3.25														4.02
Institutional Guarantee		147.49			109.23	25.16			85.50	70.00		115.43		72.28						
Personal Guarantee				50.09	103.93		3.63							4.25		80.82				
Collective Guarantee							0.01													
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee								162.44						3.80						
Credit Card																				
Others	13.91		0.34	1738.17		8.93		318.64		69.11	177.40	399.82		1.65	2.01	26.35	56.34	14.52		
Total	305.73	7254.19	171.59	2353.69	3108.88	668.34	2147.89	3671.69	2914.56	2027.01	390.77	4635.78	190.10	581.56	1454.22	3277.80	2346.95	58.40	155.32	1619.58

Statement of Credit as on Chait end, 2073(Mid-Apr, 2017)

BFI Name	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori	ICFC	Sagarmatha	Kuber	Seti	hama	Namaste	Unique	Manjushree	Jebils	Reliance
Sector Wise															
Agricultural and Forest Related	381.88		328.30		19.47	200.79	69.69		89.04		19.29		32.64	35.55	58.26
Fishery Related					0.07	21.66	0.70								
Mining Related					2.15	2.50									1.36
Manufacturing (Producing) Related		2.29	585.38		63.48	435.23	81.91		24.17	79.93	0.91	12.11	120.43	5.82	131.36
Construction	65.96	40.37			448.80	107.14	691.13	7.06	21.12		81.74	64.48	990.53	231.20	304.31
Electricity,Gas and Water					2.50	40.05	39.75						90.87		22.16
Metal Products, Mach. & Ele. Eqp.					8.87	9.66	12.89				0.40		88.60	4.45	54.81
Tras., Com. and Public Utilities		5.38	2.94		120.48	20.13	796.70	1.48		37.30	2.97	68.69	415.71	157.70	737.02
Wholesaler & Retailer	408.59	39.96	111.00		96.75	893.27	153.67	6.19	92.75	4.90	11.29	65.00	286.74	13.27	143.63
Finance, Insurance and Real Estate	62.27	42.28			178.80	1046.31	34.37	18.42		37.70	0.96	29.60	302.81	39.88	215.03
Hotel or Restaurant	5.45		74.77		118.90	216.45	55.78	0.49	1.90		1.45	69.01	95.52	33.37	97.88
Other Services	9.35	0.93			47.25	155.23	53.62	0.47	32.96	5.50	13.83	4.90	124.37	4.79	77.45
Consumption Loans	128.71	5.00	1.82	9.44	562.11	408.53	246.94	7.28	0.41	33.17	2.72	91.07	331.82	361.82	114.53
Local Government							0.30								
Others	1527.27	107.96	596.16	352.07	332.30	1841.01	433.54	27.50	67.84	57.85	127.64	189.47	433.84	161.07	529.82
TOTAL sectorwise	2589.48	244.17	1700.37	361.51	2001.94	5397.95	2670.99	68.91	330.18	256.35	263.21	594.33	3313.89	1048.92	2487.62
Product Wise															
Term Loan	408.59	79.76	969.83	242.15	266.35	378.57	136.81	2.28	67.08	24.89	46.58		407.61	18.71	
Overdraft															
Trust Receipt Loan / Import Loan															
Demand & Other Working Capital Loan		56.29	149.60	16.79	36.25	2914.47	251.49	5.45	199.85	99.29		180.45	742.27	31.00	33.36
Res. Per. H. Loan (Up to Rs. 10 mil.)					256.19	396.74	661.53	4.00	21.12		81.16	64.28	957.01	197.02	272.34
Real Estate Loan	62.27	26.47	465.19	99.83	296.89	466.34	65.43	5.41		15.20	0.96	44.70	265.83	73.51	314.89
Margin Nature Loan		34.50		0.02	309.39	596.02	141.65			44.87		45.76	303.01	225.20	48.46
Hire Purchase Loan	64.21	10.46	2.54	2.72	95.93	248.92	816.94	18.69	0.01	37.65	1.69	82.83	415.71	198.98	758.79
Deprived Sector Loan	133.95	3.86			62.15	205.94	129.52		17.94	22.50	10.80	29.60	168.94	38.96	89.46
Bills Purchased							3.80	2.60							
Other Product	1920.45	32.83	113.22		678.80	190.95	463.82	30.48	24.17	11.95	122.02	146.72	53.51	265.54	970.32
Total Product wise Loan	2589.48	244.17	1700.37	361.51	2001.94	5397.95	2670.99	68.91	330.18	256.35	263.21	594.33	3313.89	1048.92	2487.62
Collateral Wise															
Gold and Silver							2.42								
Government Securities						19.91									
Non Governmental Securities		14.50					140.29						303.01	225.20	
Fixed Deposit Receipts	64.50			6.70	208.46	171.05	80.36		0.25	11.95	2.72	40.99	28.81	110.84	57.22
Own	64.50			6.70	208.46	171.05	80.36		0.25	11.95	2.72	40.99	28.81	110.84	57.22
Other Licences Institutions															
Collateral of Properties	126.48	193.57	1700.37	354.79	1462.32	4301.18	2413.98	68.76	329.93	177.03	260.39	477.99	2899.76	670.88	2228.46
Fixed Assets	126.48	193.57	1700.37	354.79	1462.32	4301.18	2413.98	68.76	329.93	177.03	260.39	477.99	2899.76	670.88	2228.46
Current Assets															
Against security of Bill							3.80								1.39
Domestic Bills							3.80								
Foreign Bills															1.39
Against Guarantee		33.63			18.60	189.90	5.34			22.50		45.76		42.00	145.96
Government Guarantee							1.41								
Institutional Guarantee		23.74			15.00	175.95				22.50				31.00	75.40
Personal Guarantee		9.89				13.94	2.93							10.96	1.80
Collective Guarantee							1.00							0.04	
Int. Rtd. Foreign Bank's Guarantee															
Other Guarantee					3.60							45.76			68.76
Credit Card															
Others	2398.50	2.47		0.02	312.56	715.93	24.81	0.15		44.87	0.10	29.60	82.31		54.58
Total	2589.48	244.17	1700.37	361.51	2001.94	5397.95	2670.99	68.91	330.18	256.35	263.21	594.33	3313.89	1048.92	2487.62

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

	Liabilities	Mid-July			Mid-Mar	Mid-Apr	% change		
		2014	2015	2016	2017	2017			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	4950.7	6147.3	8684.9	11574.7	11726.3	24.17	41.28	1.31
	a. Paid-up Capital	2974.3	3987.3	5436.5	6902.2	7079.6	34.06	36.35	2.57
	b. Statutory Reserves	523.1	750.3	1214.8	1748.8	1750.8	43.45	61.90	0.11
	c. Retained Earning	220.6	8.9	363.6	1086.8	1062.9	-95.97	3993.66	-2.20
	d. Others Reserves	1232.7	1400.8	1670.0	1837.0	1833.1	13.64	19.22	-0.21
2	**BORROWINGS**	27897.3	38244.9	52434.4	61169.4	63678.1	37.09	37.10	4.10
	a. NRB	526.4	306.6	91.1	479.7	495.3	-41.75	-70.27	3.25
	f. Others	27371.0	37938.3	52343.3	60689.7	63182.8	38.61	37.97	4.11
3	**DEPOSITS**	11001.2	15775.5	24095.3	29977.3	31128.9	43.40	52.74	3.84
4	**BILLS PAYABLE**	0.0	0.0	0.8	0.2	0.0	0.00	0.00	-83.97
5	**OTHER LIABILITIES**	3777.5	5205.7	7205.0	10357.3	10133.5	37.81	38.41	-2.16
	a. Loan Loss Provision	829.4	986.0	1345.6	1569.4	1662.0	18.88	36.47	5.90
	b. Interest Suspense a/c	475.0	575.3	652.7	816.4	757.1	21.13	13.45	-7.27
	c. Others	2473.1	3644.3	5206.8	7971.5	7714.5	47.36	42.87	-3.22
6	**RECONCILIATION A/c**	1088.2	2330.2	5031.9	5655.0	5561.7	114.13	115.95	-1.65
7	**PROFIT & LOSS A/c**	1473.7	2524.8	3318.2	2943.7	2994.7	71.32	31.43	1.73
	Total	**50188.7**	**70228.2**	**100770.6**	**121677.6**	**125223.3**	39.93	43.49	2.91
	Assets								
1	**LIQUID FUNDS**	7202.8	6597.2	11096.2	10034.3	9365.7	-8.41	68.20	-6.66
	a. Cash Balance	39.2	62.2	75.5	155.0	100.0	58.52	21.36	-35.43
	b. Bank Balance	3710.6	3900.5	6327.0	6036.5	5511.2	5.12	62.21	-8.70
	c. Money at Call	3452.9	2634.4	4693.6	3842.8	3754.5	-23.70	78.17	-2.30
2	INVESTMENT IN SECURITIES EX	116.2	116.2	38.7	42.7	42.7	0.00	-66.67	0.00
3	**SHARE & OTHER INVESTMEN**	2894.2	2350.1	2809.8	2222.8	2678.6	-18.80	19.56	20.50
4	**LOANS & ADVANCES**	35689.3	54915.5	77232.9	98086.2	101667.5	53.87	40.64	3.65
	Institutional	9863.5	14853.5	19194.3	23550.1	23468.2	50.59	29.22	-0.35
	Individual	25825.8	40062.0	58038.6	74536.2	78199.3	55.12	44.87	4.91
5	**FIXED ASSETS**	624.4	775.2	961.1	1159.9	1187.5	24.14	23.98	2.38
6	**OTHER ASSETS**	2485.4	3205.4	3598.2	4433.5	4666.2	28.97	12.25	5.25
7	**EXPENSES NOT WRITTEN OFF**	9.4	7.2	4.5	8.8	8.3	-23.43	-38.06	-5.50
8	**NON BANKING ASSETS**	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00
9	**RECONCILIATION A/c**	1085.2	2215.3	5017.3	5660.2	5560.8	104.14	126.49	-1.76
10	**PROFIT & LOSS A/c**	81.8	46.2	11.9	29.1	46.1	-43.57	-74.22	58.57
	Total	**50188.7**	**70228.2**	**100770.6**	**121677.6**	**125223.3**	39.93	43.49	2.91
	Profit & Loss A/cExpenses								
	1 INTEREST EXPENSES	1967.84	2369.56	3494.31	3129.63	4041.85	20.41	47.47	29.15
	2 COMMISSION/FEE EXPENSES	46.72	0.00	0.01	1.38	1.68	-99.99	177.16	22.04
	3 EMPLOYEE EXPENSES	1464.44	1827.28	2671.95	2282.51	2670.36	24.78	46.23	16.99
	4 OFFICE OPERATING EXPENSES	491.46	907.22	1505.00	667.44	792.97	84.60	65.89	18.81
	5 NON OPERATING EXPENSES	0.00	1.78	4.81	23.23	4.83	0.00	170.37	-79.22
	6 PROVISION FOR RISK	188.17	326.79	560.23	364.98	511.18	73.67	71.44	40.06
	7 LOAN WRITTEN OFF	0.44	1.12	0.00	1.82	1.82	152.70	-100.00	0.00
	8 EXTRAORDINORY EXPENSES			0.00	0.00	0.00	0.00	0.00	100.00
	9 PROVISION FOR STAFF BONUS	102.53	140.66	314.96	309.79	383.24	37.20	123.91	23.71
	10 PROVISION FOR INCOME TAX	302.38	407.48	946.11	932.63	1147.05	34.76	132.18	22.99
	11 NET PROFIT	1435.59	2496.01	3374.46	2940.53	2979.34	73.87	35.19	1.32
	TOTAL EXPENSES	**5999.57**	**8477.90**	**12871.83**	**10653.94**	**12534.32**	41.31	51.83	17.65
	Income								
	1. INTEREST INCOME	5389.71	7637.78	11628.63	9590.86	11264.28	41.71	52.25	17.45
	2. COMMISSION & DISCOUNT	130.84	220.38	286.71	262.61	306.45	68.44	30.10	16.70
	3 OTHER OPERATING INCOME	304.84	411.08	684.42	612.85	716.86	34.85	66.49	16.97
	4 NON OPERATING INCOME	40.15	12.53	34.47	20.91	27.89	-68.80	175.15	33.42
	5 PROVISION FOR WRITTEN BACK	88.32	165.27	222.11	140.83	188.13	87.12	34.39	33.59
	6 RECOVERY FOR WRITE BACK	1.97	13.44	4.63	1.52	1.52	582.37	-65.57	0.20
	7 INCOME FOR EXTRA ORDINARY EXPENSES	0.05	0.00	0.01	0.00	0.00	-100.00	0.00	0.00
	8 NET LOSS	43.68	17.42	10.85	24.38	29.19	-60.12	-37.70	19.73
	TOTAL INCOME	**5999.57**	**8477.90**	**12871.83**	**10653.94**	**12534.32**	41.31	51.83	17.65
	Miscellaneous Information								
	No. of Total Staffs	4405	5756	7132	8295	8412	30.67	23.91	1.41
	No. of Total Branches	861	1116	1378	1694	1727	29.62	23.48	1.95
	No. of Total Centers	59380	77616	100794	121767	124901	30.71	29.86	2.57
	No. of Total Groups	292238	304737	366540	425644	433355	4.28	20.28	1.81
	No. of Total Passive Groups	9138	11504	4601	9045	4926	25.90	-60.01	-45.54
	No. of Total Members	1612430	1548767	1898891	2198977	2240180	-3.95	22.61	1.87
	No. of Total Passive Members	66441	56436	32378	57427	37032	-15.06	-42.63	-35.51
	No. of Total Borrowers	1102132	1080878	1296303	1475218	1507622	-1.93	19.93	2.20
	No. of Total Overdue Borrowers	30657	45697	44861	45671	44752	49.06	-1.83	-2.01
	No. of Total Saving Members	1198487	1521152	1873432	2194726	2227569	26.92	23.16	1.50
	Total Saving Amount (Rs million)	11000.65	15770.90	24111.28	29971.39	31121.92	43.36	52.88	3.84

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

S.No.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	Mechi	Jhapa	66	28	8	102	875828	8587
2		Ilam	14	7	0	21	302791	14419
3		Panchthar	11	2	0	13	195334	15026
4		Taplejung	6	0	0	6	129694	21616
Total			97	37	8	142	**1503647**	10589
5	Koshi	Sunsari	67	12	6	85	845555	9948
6		Morang	81	26	4	111	1036841	9341
7		Dhankuta	8	6	0	14	168131	12009
8		Terhathum	8	2	0	10	101546	10155
9		Sankhuwasabha	12	3	0	15	157854	10524
10		Bhojpur	10	1	1	12	169139	14095
Total			186	50	11	247	**2479066**	10037
11	Sagarmatha	Saptari	18	0	2	20	679548	33977
12		Udayapur	18	1	1	20	339267	16963
13		Siraha	33	0	0	33	674923	20452
14		Khotang	5	3	1	9	190100	21122
15		Okhaldhunga	5	4	1	10	150428	15043
16		Solukhumbu	7	1	1	9	104415	11602
Total			86	9	6	101	**2138681**	21175
17	Janakpur	Sarlahi	22	6	0	28	838695	29953
18		Dhanusha	35	5	1	41	803785	19605
19		Mahottari	20	7	0	27	673405	24941
20		Dolakha	12	8	0	20	187584	9379
21		Ramechhap	8	2	0	10	206653	20665
22		Sindhuli	8	7	0	15	305164	20344
Total			105	35	1	141	**3015286**	21385
23	Narayani	Bara	31	4	1	36	765053	21251
24		Rautahat	17	2	0	19	772098	40637
25		Parsa	44	11	2	57	663559	11641
26		Chitawan	81	68	5	154	644219	4183
27		Makawanpur	28	16	3	47	443976	9446
Total			201	101	11	313	**3288905**	10508
28	Bagmati	Kathmandu	421	81	49	551	2011978	3652
29		Bhaktapur	42	7	4	53	340066	6416
30		Lalitpur	94	15	10	119	525211	4414
31		Rasuwa	12	0	1	13	44399	3415
32		Dhading	23	16	0	39	346950	8896
33		Sindhupalchok	22	7	1	30	292370	9746
34		Kavre	36	16	3	55	394229	7168
35		Nuwakot	13	8	0	21	283827	13516
Total			663	150	68	881	**4239030**	4812
36	Gandaki	Lamjung	16	8	1	25	170568	6823
37		Tanahu	30	25	1	56	336710	6013
38		Gorkha	15	8	0	23	259299	11274
39		Manang	3	1	0	4	6444	1611
40		Syangja	20	21	1	42	270403	6438
41		Kaski	73	81	11	165	543767	3296
Total			157	144	14	315	**1587191**	5039
42		Gulmi	10	11	0	21	268597	12790
43		Nawalparasi	34	40	4	78	690731	8856

44	Lumbini	Palpa	21	11	1	33	255386	7739
45		Arghakhanchi	13	4	0	17	200967	11822
46		Rupandehi	95	77	10	182	982851	5400
47		Kapilbastu	19	13	4	36	625522	17376
Total			192	156	19	367	**3024054**	8240
48	Dhawalagiri	Baglung	22	11	0	33	277582	8412
49		Parbat	10	10	1	21	148130	7054
50		Mustang	5	3	0	8	12477	1560
51		Myagdi	10	8	2	20	112643	5632
Total			47	32	3	82	**550832**	6717
52	Rapti	Rolpa	6	0	0	6	232419	38737
53		Dang	41	29	5	75	605796	8077
54		Rukum	11	1	0	12	220092	18341
55		Salyan	8	2	0	10	259309	25931
56		Pyuthan	6	13	0	19	236540	12449
Total			72	45	5	122	**1554156**	12739
57	Karnali	Jumla	5	1	0	6	117958	19660
58		Mugu	2	0	0	2	60109	30055
59		Humla	3	0	0	3	55261	18420
60		Kalikot	4	1	0	5	149371	29874
61		Dolpa	3	0	0	3	39832	13277
Total			17	2	0	19	**422531**	22238
62	Bheri	Dailekh	9	0	0	9	281758	31306
63		Surkhet	20	5	0	25	387858	15514
64		Jajarkot	4	1	0	5	186375	37275
65		Bardiya	14	13	0	27	456547	16909
66		Banke	52	19	3	74	554630	7495
Total			99	38	3	140	**1867168**	13337
67	Seti	Bajhang	5	0	0	5	210122	42024
68		Doti	6	2	0	8	213619	26702
69		Bajura	3	0	0	3	146338	48779
70		Kailali	53	14	2	69	870771	12620
71		Achham	6	2	0	8	274505	34313
Total			73	18	2	93	**1715355**	18445
72	Mahakali	Darchula	6	0	0	6	139712	23285
73		Baitadi	5	1	0	6	260015	43336
74		Dadeldhura	10	3	0	13	151312	11639
75		Kanchanpur	24	11	0	35	494553	14130
Total			45	15	0	60	**1045592**	17427
Total of Class "A","B" and "C"			**2040**	**832**	**151**	**3023**	**28431494**	9405

Bank/BFI Class	**A**	**B**	**C#**	**D$**	**Total**
No. of BFIs	**28**	**54**	**33**	**50**	**165**
No. of Branches	**2040**	**832**	**151**	**1727**	**4750**
Population per Branch*					**5986**

Region/BFI Class	**A**	**B**	**C**	**Total**
Eastern	**369**	**96**	**25**	**490**
Central	**969**	**286**	**80**	**1335**
Western	**396**	**332**	**36**	**764**
Mid-western	**188**	**85**	**8**	**281**
Far-western	**118**	**33**	**2**	**153**
Total	**2040**	**832**	**151**	**3023**

* Population 28,431,494 calculated on yearly basis based on five yearly population projection Source :
http://cbs.gov.np/image/data/Population/Population%20projection%202011-2031/PopulationProjection2011-2031.pdf

Samjhana Finance Ltd.and Himalaya Finance are in the process of liquidation

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2073 (Mid Dec, 2016)				Poush, 2073 (Mid Jan, 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, Machinary & Electronic Equipment & Assemblage	4.50	18.00	8.84	17995.19	3.00	20.00	9.18	18648.81
9	Transport, Communication and Public Utilities	3.87	20.00	9.49	46485.51	4.00	20.00	9.81	48666.05
10	Wholesaler & Retailer	2.25	22.00	8.99	335756.91	2.25	21.50	9.27	347534.10
11	Finance, Insurance and Real Estate	2.50	20.00	7.69	119352.08	2.00	19.00	8.20	129094.65
12	Hotel or Restaurant	4.50	20.00	8.77	45953.09	4.50	21.00	8.91	47805.43
13	Other Services	3.00	19.00	9.60	63763.44	3.00	21.00	9.72	64924.66
14	Consumption Loans	1.00	30.00	9.79	113864.50	2.50	30.00	10.15	122254.55
15	Local Government	3.00	15.00	3.16	1473.31	3.00	14.00	3.04	1473.00
16	Others	2.00	24.00	9.53	233521.45	2.00	24.00	9.45	248305.54
	Aggregate	1.00	30.00	9.11	1512667.91	1.00	30.00	9.32	1581373.78

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2073 (Mid Dec, 2016)				Poush, 2073 (Mid Jan, 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)				Fagun, 2073 (Mid Mar, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%	Amount	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Saving	0.50	12.00	2.16	687278.85	1.00	12.00	2.26	665175.55
2	Fixed:	0.50	19.00	7.37	645492.60	1.00	19.00	7.94	696808.55
2.1	up to 1 month	2.25	14.50	4.38	4126.74	2.25	17.55	4.89	10232.77
2.2	1-3 months	1.75	17.55	6.32	24981.57	1.00	17.55	8.01	30279.73
2.3	3-6 months	2.00	17.55	7.28	78315.09	2.00	15.69	8.16	63880.26
2.4	6-12 months	0.50	17.55	7.53	364026.67	1.50	17.55	8.06	377944.66
2.5	1-2 yrs	1.50	17.55	7.13	136592.84	1.50	15.00	7.76	161655.61
2.6	2 yrs and above	2.00	19.00	7.88	37449.70	2.00	19.00	7.95	52815.52
3	Call	0.05	14.00	7.24	328447.20	0.05	15.00	7.28	305530.13
4	Certificate of Deposits	5.00	5.00	5.00	617.56	0.00	0.00	0.00	5.03
5	Other	2.75	9.00	5.45	734.62	3.25	9.00	4.29	255.05
6	Non interest bearing deposits	0.00	0.00	0.00	172535.45	0.00	0.00	0.00	171340.38
6.1	Current	0.00	0.00	0.00	153332.36	0.00	0.00	0.00	150808.52
6.2	Margin	0.00	0.00	0.00	16788.79	0.00	0.00	0.00	17589.04
6.3	Other	0.00	0.00	0.00	2414.30	0.00	0.00	0.00	2942.82
	Aggregate	0.05	19.00	4.70	1835106.27	0.05	19.00	5.04	1839114.69

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2073 (Mid Feb, 2017)				Fagun, 2073 (Mid Mar, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%	Amount	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Agricultural and Forest Related	4.00	21.50	10.31	66089.90	4.00	22.00	10.96	66333.18
2	Fishery Related	4.50	20.00	10.38	1762.60	4.50	19.00	10.56	1804.58
3	Mining Related	7.50	18.00	10.02	2815.26	8.50	17.00	10.60	2914.26
4	Agriculture, Forestry & Beverage Production Related	1.00	20.00	9.59	103943.84	1.00	20.00	10.08	104228.51
5	Non Food Production Related	2.00	20.00	9.49	205180.67	1.90	20.00	9.92	204171.79
6	Construction	2.00	21.00	10.42	171413.88	2.00	21.00	10.87	173374.93
7	Electricity,Gas and Water	2.25	20.00	9.75	51027.33	2.25	20.00	9.96	51354.74
8	Metal Products, Machinary & Electronic Equipment & Assemblage	3.00	20.00	9.76	19736.00	3.00	20.00	10.24	19996.14
9	Transport, Communication and Public Utilities	4.50	19.00	10.45	51232.26	2.00	22.00	10.86	51071.23
10	Wholesaler & Retailer	2.20	21.50	10.13	378020.65	1.00	21.00	10.60	379459.95
11	Finance, Insurance and Real Estate	2.00	19.50	9.08	136948.36	2.00	19.50	9.61	135387.71
12	Hotel or Restaurant	4.50	21.00	9.68	51041.59	6.00	20.00	10.03	51621.75
13	Other Services	3.00	21.00	10.24	67521.48	3.00	21.00	10.68	68379.87
14	Consumption Loans	2.00	30.00	10.91	129858.98	2.00	30.00	11.11	119378.38
15	Local Government	3.00	14.00	3.04	1473.00	3.00	12.00	4.14	1482.25
16	Others	2.00	24.00	11.21	174212.61	2.00	24.00	11.95	185987.21
	Aggregate	1.00	30.00	10.12	1612278.43	1.00	30.00	10.60	1616946.48

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2073 (Mid Feb, 2017)				Fagun, 2073 (Mid Mar, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%	Amount	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Term Loan	2.25	20.00	10.02	246129.04	2.25	22.00	10.36	249547.24
2	Overdraft	3.00	24.00	10.55	287328.53	2.50	24.00	11.04	286657.07
3	Trust Receipt Loan / Import Loan	4.50	21.00	8.07	80217.22	4.50	20.00	8.66	79505.32
4	Demand & Other Working Capital Loan	2.00	21.00	9.81	380254.89	2.00	21.00	10.23	376652.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	10.15	129870.30	2.00	20.00	10.60	130940.37
6	Real Estate Loan	2.00	19.00	10.59	98968.33	4.25	19.00	11.13	100204.02
7	Margin Nature Loan	7.00	17.00	10.43	33801.57	7.00	17.99	11.01	31943.37
8	Hire Purchase Loan	2.00	19.00	10.52	110463.67	2.00	19.00	11.09	112194.98
9	Deprived Sector Loan	2.00	21.50	8.07	79293.96	2.00	20.00	8.47	80613.60
10	Bills Purchased	1.00	18.00	4.20	6120.65	1.00	18.00	3.90	6840.14
11	Other Product	3.00	30.00	11.18	159830.26	2.00	30.00	11.65	161848.09
	Aggregate	1.00	30.00	10.05	1612278.43	1.00	30.00	10.51	1616946.48

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Chaitra, 2073 (Mid Apr, 2017)			
S.N.	**Description**	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Saving	1.00	11.25	2.66	655849.74
2	Fixed:	1.00	19.00	8.54	749990.26
2.1	up to 1 month	2.50	17.55	7.01	11200.27
2.2	1-3 months	1.00	17.55	7.53	50668.62
2.3	3-6 months	2.00	13.75	7.77	75145.44
2.4	6-12 months	2.50	17.55	8.85	398374.38
2.5	1-2 yrs	2.50	15.00	8.58	164487.86
2.6	2 yrs and above	2.00	19.00	8.50	50113.68
3	Call	0.05	15.00	4.50	269886.15
4	Certificate of Deposits	5.00	5.00	5.00	2.49
5	Other	3.25	9.00	5.23	1193.13
6	Non interest bearing deposits	0.00	0.00	0.00	166753.36
6.1	Current	0.00	0.00	0.00	146816.85
6.2	Margin	0.00	0.00	0.00	17992.01
6.3	Other	0.00	0.00	0.00	1944.51
	Aggregate	0.05	19.00	5.08	1843675.13

Overall Summary of Interest Rate on LCY Sectorwise Credit		Chaitra, 2073 (Mid Apr, 2017)			
S.N.	**Description**	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Agricultural and Forest Related	4.00	21.50	11.14	68608.21
2	Fishery Related	4.50	18.00	10.62	1846.38
3	Mining Related	8.00	17.00	10.62	3105.32
4	Agriculture, Forestry & Beverage Production Related	1.00	20.00	10.37	104897.36
5	Non Food Production Related	1.90	20.00	10.24	201334.02
6	Construction	2.00	21.00	11.02	174812.99
7	Electricity,Gas and Water	2.25	20.00	9.94	54227.13
8	Metal Products, Machinary & Electronic Equipment & Assemblage	3.00	20.00	10.49	20434.10
9	Transport, Communication and Public Utilities	2.00	19.00	11.17	51148.39
10	Wholesaler & Retailer	1.00	21.50	10.79	383527.06
11	Finance, Insurance and Real Estate	2.00	19.50	9.77	140609.81
12	Hotel or Restaurant	6.25	21.00	10.16	52539.78
13	Other Services	3.00	21.00	10.88	69405.27
14	Consumption Loans	2.00	30.00	11.24	123171.61
15	Local Government	3.00	12.00	4.14	1482.25
16	Others	2.00	24.00	11.93	188855.59
	Aggregate	1.00	30.00	10.77	1640005.27

Overall Summary of Interest Rate on LCY Productwise Credit		Chaitra, 2073 (Mid Apr, 2017)			
S.N.	**Description**	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Term Loan	2.25	20.00	10.56	250562.28
2	Overdraft	3.00	24.00	11.37	293230.95
3	Trust Receipt Loan / Import Loan	3.00	21.00	9.13	70864.67
4	Demand & Other Working Capital Loan	2.00	21.00	10.54	382365.32
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	10.75	133265.55
6	Real Estate Loan	2.00	19.00	11.42	101058.02
7	Margin Nature Loan	7.00	17.99	11.40	31298.75
8	Hire Purchase Loan	2.00	20.00	11.31	114838.70
9	Deprived Sector Loan	2.00	21.50	8.95	86470.72
10	Bills Purchased	1.00	18.00	2.49	7826.28
11	Other Product	1.80	30.00	11.77	168224.02
	Aggregate	1.00	30.00	10.78	1640005.26

Annex-I

Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banijya Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Bank Ltd.	NIBL
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Nepal Bangaladesh Bank Ltd.	NBB
9	Everest Bank Ltd.	EBL	10	Bank of Kathmandu Lumbini Ltd.	BOK
11	Nepal Credit and Commerce Bank Ltd.	NCC	12	NIC ASIA Bank Ltd.	NIC
13	Machhapuchhre Bank Ltd.	MBL	14	Kumari Bank Ltd.	Kumari
15	Laxmi Bank Ltd.	Laxmi	16	Siddhartha Bank Ltd.	SBL
17	Agriculture Development Bank Ltd.	ADBNL	18	Global IME Bank Ltd.	Global
19	Citizens Bank International Ltd.	Citizens	20	Prime Commercial Bank Ltd.	Prime
21	Sunrise Bank Ltd.	Sunrise	22	NMB Bank Ltd.	NMB
23	Prabhu Bank Ltd.	PRABHU	24	Janata Bank Nepal Ltd.	Janata
25	Mega Bank Nepal Ltd.	Mega	26	Civil Bank Ltd.	Civil
27	Century Commercial Bank Ltd.	Century	28	Sanima Bank Ltd.	Sanima
B. Development Banks					
1	NIDC Development Bank Ltd.	NIDC	2	Mahalaxmi Bikas Bank Ltd.	MahalaxmiDB
3	Siddhartha Development Bank Ltd.	Siddhartha	4	Yeti Development Bank Ltd.	Yeti
5	Narayani Development Bank Ltd.	Narayani	6	Sahayogi Bikas Bank Ltd.	Sahayogi
7	Karnali Bikash Bank Ltd.	Karnali	8	Sangrila Development Bank Ltd.	Shangrila
9	Gandaki Development Bank Ltd.	Gandaki	10	Excel Development Bank Ltd.	Excel
11	Biratlaxmi Bikas Bank Ltd.	Biratlaxmi	12	Western Development Bank Ltd.	Western
13	Arniko Development Bank Ltd.	Araniko	14	Deva Development Bank Ltd.	Deva
15	Miteri Development Bank Ltd.	Miteri	16	Tinau Bikas Bank Ltd.	Tinau
17	Muktinath Bikas Bank Ltd.	Muktinath	18	Sewa Bikas Bank Ltd.	Sewa
19	Kankai Bikas Bank Ltd.	Kankai	20	Mahakali Bikas Bank Ltd.	Mahakali
21	Ace Development Bank Ltd.	Ace	22	Bhargab Bikas Bank Ltd.	Bhargav
23	Country Development Bank Ltd.	Country	24	Alpine Development Bank Ltd.	Alpine
25	Kasthamandap Development Bank Ltd.	Kastamandap	26	Garima Bikas Bank Ltd.	Garima
27	Om Development Bank Ltd.	OmDB	28	Fewa Bikas Bank Ltd.	FewaDB
29	Kabeli Bikas Bank Ltd.	Kabeli	30	Kamana Bikas Bank Ltd.	Kamana
31	Corporate Development Bank Ltd.	Corporate	32	Purnima Bikas Bank Ltd.	Purnima
33	Jyoti Bikas Bank Ltd.	Jyoti	34	Hamro Bikas Bank Ltd.	Hamro
35	Kakre Bihar Bikas Bank Ltd.	Kakre	36	Shine Resunga Development Bank Ltd.	Shine
37	Kanchan Development Bank Ltd.	Kanchan	38	Innovative Development Bank Ltd.	Innovative
39	Vibor Society Development Bank Ltd.	ViborSociety	40	Raptibheri Bikas Bank Ltd.	Raptiveri
41	Tourism Development Bank Ltd.	Tourism	42	Mission Development Bank Ltd.	Mission
43	Mount Makalu Development Bank Ltd.	Mt. Makalu	44	Sindhu Bikas Bank Ltd.	Sindhu
45	Sahara Bikas Bank Ltd.	Sahara	46	Nepal Community Development Bank Ltd.	N.Community
47	Cosmos Development Bank Ltd.	Cosmos	48	Manasalu Bikash Bank Ltd.	Manaslu
49	Kailash Bikash Bank Ltd.	Kailash	50	Salapa Bikash Bank Ltd.	Salpa
51	Saptakoshi Development Bank Ltd.	Saptakoshi	52	Sajha Bikash Bank Ltd.	Sajha
53	Green Development Bank Ltd.	Green	54	Reliable Development Bank Ltd.	Reliable
C. Finance Companies					
1	Nepal Finance Ltd.	NFL	2	Nepal Share Markets and Finance Ltd.	NSMFL
3	Gurkhas Finance Ltd.	Gurkhas	4	Union Finance Ltd.	Union
5	Paschhimanchal 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			

Annex-I

D. Microfinance Financial Institutions					
1	Nepal Grameen Bikas Bank Ltd.	NepalGBB	2	Nirdhan Utthan Bank Ltd.	NIRDHAN
3	Rural Microfinance Development Centre Ltd.	RMDC	4	Deprosc Microfinance Development Bank Ltd.	DEPROSC
5	Chhimek Microfinance Development Banks Ltd.	CHHIMEK	6	Swabalamban Laghu Bitta Bikas Banks Ltd.	Swabalamban
7	Sana Kisan Bikas Bank Ltd.	Sanakisan	8	Nerude Laghu Bitta Bikas Bank Ltd.	NERUDE
9	Naya Nepal Laghu Bitta Bikas Bank Ltd.	Naya Nepal	10	Summit Microfinance Development Bank Ltd.	Summit
11	Sworojagar Laghu Bitta Bikas Bank Ltd	Sworojgar	12	First Microfinance Development Bank Ltd	First
13	Nagbeli Microfinance Development Bank Ltd	Nagbeli	14	Kalika Microcredit Development Bank Ltd.	Kalika
15	Mirmire Microfinance Development Bank Ltd.	Mirmire	16	Janautthan Samudayik Microfinance Dev. Bank Ltd.	Janautthan
17	Mithila Laghu Bitta Bikas Bank Ltd.	Mithila	18	Womi Microfinance Bittiya Sanstha Ltd.	Womi
19	Laxmi Microfinance Bittiya Sanstha Ltd.	Laxmi	20	ILFCO Microfinance Bittiya Sanstha Ltd.	ILFCO
21	Mahila Sahayatra Microfinance Bittiya Sanstha Ltd.	Mahila	22	Vijaya Laghubitta Bittiya Sanstha Ltd.	Vijay
23	Kisan Microfinance Bittiya Sanstha Ltd.	Kisan	24	NMB Microfinance Bittiya Sanstha Ltd.	NMBMF
25	Forward Community Microfinance Bittiya Sanstha Ltd.	FORWARD	26	Reliable Microfinance Bittiya Sanstha Ltd.	Reliable
27	Mahuli Samudyik Laghubitta Bittiya Sanstha Ltd.	Mahuli	28	Suryodaya Laghubitta Bitiya Sanstha Ltd.	Suryodaya
29	Mero Microfinance Bittiya Sanatha Ltd.	Mero	30	Samata Microfinance Bittiya Sanatha Ltd.	Samata
31	RSDC Laghubitta Bitiya Sanstha Ltd.	RSDC	32	Samudayik Laghubitta Bitiya Sanstha Ltd.	Samudayik
33	National Microfinance Bittiya Sanstha Ltd.	National	34	Nepal Sewa Laghubitta Bitiya Sanstha Ltd.	Sewa MF
35	Unnati Microfinance Bittiya Sanstha Ltd.	Unnati	36	Swadeshi Lagubitta Bittiya Sanstha Ltd.	Swadeshi
37	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	38	Support Microfinace Bittiya Sanstha Ltd.	Support
39	Arambha Microfinance Bittiya Sanstha Ltd.	Arambha	40	Janasewi Laghubitta Bittiya Sanstha Ltd.	JanaSewi
41	Chautari Laghubitta Bittiya Sanstha Ltd.	Chautari	42	Ghodighoda Laghubitta Bittiya Sanstha Ltd.	Ghodighoda
43	Asha Laghubitta Bittiya Sanstha Ltd.	Asha	44	Nepal Agro Microfinance Bittiya Sastha Ltd.	Agro
45	Creative Laghubitta Bittiya Sastha Ltd.	Creative	46	Ramaroshan Laghubitta Bittiya Sastha Ltd.	Ramaroshan
47	Gurans Laghubitta Bittiya Sastha Ltd.	Gurans	48	Ganapati Laghubitta Bittiya Sastha Ltd.	Ganapati
49	Infinity Microfinance Bittiya Sastha Ltd.	Infinity	50	Adhikhola Laghubitta Bittiya Sastha Ltd.	Adhikhola