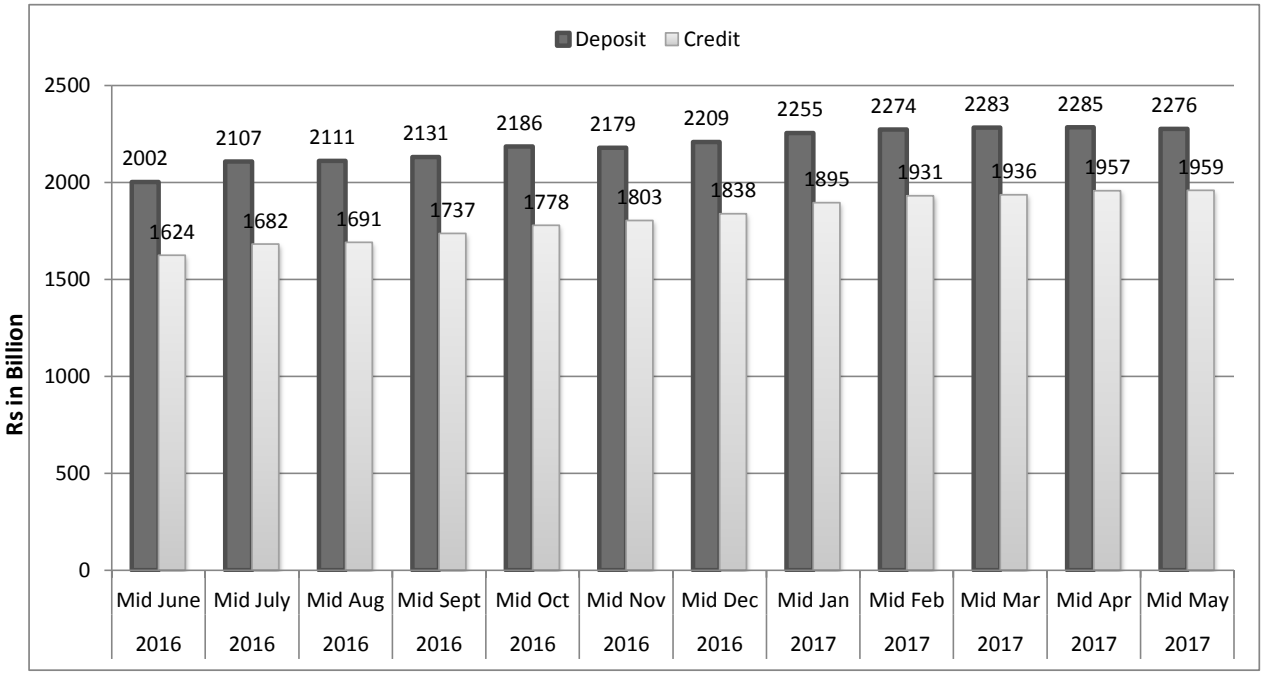
BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Statistics Division

2074 Baisakh

Mid-May, 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	52	33	50	163
Total Number of Licensed BFIs*	28	52	33	50	163

* 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 Baisakh End, 2074 (Mid-May, 2017)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	75.27	10.02	2.27	87.56
2	Total Credit/GDP	64.00	9.22	2.13	75.36
3	Total Credit/ Total Deposit	85.03	92.03	94.01	86.06
4	Lcy Credit/Lcy Deposit & Core Capital	81.77	80.59	76.22	81.45
5	Fixed Deposit/Total Deposit	41.55	38.49	47.33	41.35
6	Saving Deposit/Total Deposit	34.12	41.41	38.29	35.06
7	Current Deposit/Total Deposit	8.72	1.74	0.12	7.70
8	NPL/ Total Loan #	1.67	1.68	13.15	2.00
9	Total LLP/Total Loan	2.45	2.20	13.67	2.74
10	Deprived SectorLoan/Total Loan $ #	5.76	6.84	4.62	5.86
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	11.96	14.37	25.04	12.57
2	Investment in Gov. Security/Total Deposit	9.41	1.94	2.55	8.38
3	Total Liquid Assets/Total Deposit	22.59	26.95	38.90	23.52
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 **	2095	826	148	3069
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**	**5.51**			
	(a) Saving	3.56			
	(b) Fixed	8.92			
	(c) Call	3.92			
2	**Wt. Avg Interest on Credit**	**10.57**			

Note: Bank balance includes money at call

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

Adjustments are not included in Credit Deposit Ratio Calculation.

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

As of 3rd Quarter of FY 2073/074 (2016/17)

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

	Liabilities	Mid-July			Mid-Apr	Mid-May	% 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	272680.61	277548.66	11.74	31.84	1.79
	a. Paid-up Capital	128985.27	140794.10	163370.74	204108.69	207343.55	9.16	16.04	1.58
	b. Statutory Reserves	32722.08	37149.85	43680.58	51436.63	51448.17	13.53	17.58	0.02
	c. Retained Earning	-27214.24	-27802.05	-11166.95	-9538.39	-9481.49	2.16	-59.83	-0.60
	d. Others Reserves	11368.33	12850.60	19008.11	26673.69	28238.44	13.04	47.92	5.87
2	**BORROWINGS**	18202.84	21355.96	42822.19	36233.06	49036.36	17.32	100.52	35.34
	a. NRB	2010.04	3291.48	6855.13	10838.15	10062.01	63.75	108.27	-7.16
	b. "A"Class Licensed Institution	5182.01	5504.53	20083.07	8878.94	22424.34	6.22	264.85	152.56
	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	5743.41	5777.44	-14.29	356.47	0.59
	e. Bonds and Securities	9700.14	11440.14	10772.37	10772.57	10772.57	17.94	-5.84	0.00
3	**DEPOSITS**	1477832.61	1771946.15	2107502.69	2284703.40	2275944.46	19.90	18.94	-0.38
	a. Current	129108.41	158746.16	185135.30	171948.08	175234.85	22.96	16.62	1.91
	b. Savings	587593.46	714466.16	875419.91	804031.76	797929.81	21.59	22.53	-0.76
	c. Fixed	453408.61	513283.02	617634.95	900859.73	941018.49	13.21	20.33	4.46
	d. Call Deposits	285024.29	363041.66	401829.34	379472.86	332868.12	27.37	10.68	-12.28
	e. Others	22697.85	22409.16	27483.20	28390.98	28893.20	-1.27	22.64	1.77
4	**Bills Payable**	1553.13	1729.91	3927.13	2696.84	3263.69	11.38	127.01	21.02
5	**Other Liabilities**	169227.44	188093.19	206694.45	224912.69	237125.44	11.15	9.89	5.43
	1. Loan Loss Provision	48932.49	51482.56	48593.77	53376.14	53584.79	5.21	-5.61	0.39
	2. Interest Suspense a/c	30453.76	31256.97	32000.69	35870.74	42957.58	2.64	2.38	19.76
	3. Others	89841.19	105353.66	126099.99	135665.81	140583.06	17.27	19.69	3.62
6	**Reconcillation A/c**	2869.47	280.36	13817.41	18248.42	17409.22	-90.23	4828.52	-4.60
7	**Profit & Loss A/c**	31566.75	36755.88	49443.18	41337.74	42160.03	16.44	34.52	1.99
	TOTAL	**1847113.68**	**2183153.96**	**2639099.54**	**2880812.77**	**2902487.85**	**18.19**	**20.88**	**0.75**
	Assets								
1	**LIQUID FUNDS**	319196.62	353397.28	385746.01	379454.56	344592.58	10.71	9.15	-9.19
	a. Cash Balance	41862.07	48642.45	56937.25	53738.36	56163.70	16.20	17.05	4.51
	Nepalese Notes & Coins	41073.72	47305.51	55937.33	52177.01	54652.14	15.17	18.25	4.74
	Foreign Currency	788.35	1336.94	999.92	1561.35	1511.55	69.59	-25.21	-3.19
	b. Bank Balance	220546.60	237957.23	262419.81	259764.43	229947.85	7.89	10.28	-11.48
	1. In Nepal Rastra Bank	162286.93	165070.53	180498.18	187925.55	159116.13	1.72	9.35	-15.33
	2. "A"Class Licensed Institution	34656.48	37838.00	41730.30	33110.56	32859.69	9.18	10.29	-0.76
	3. Other Financial Ins.	5302.85	6882.80	8437.01	7938.93	7409.30	29.79	22.58	-6.67
	4. In Foreign banks	18300.33	28165.90	31754.32	30789.38	30562.72	53.91	12.74	-0.74
	c. Money at Call	56787.95	66797.60	66388.94	65951.77	58481.03	17.63	-0.61	-11.33
2	**INVESTMENTS**	162544.89	206160.48	238675.86	193071.64	221045.24	26.83	15.77	14.49
	a. Govt.Securities	160867.12	182112.29	196070.31	161699.04	190616.80	13.21	7.66	17.88
	b Others	1677.78	24048.18	42605.55	31372.60	30428.45	1333.34	77.17	-3.01
3	**SHARE & OTHER INVESTMENT**	72656.22	85675.60	131777.67	124252.20	137410.52	17.92	53.81	10.59
4	**LOANS & ADVANCES**	1119260.81	1345671.32	1669203.04	1940911.84	1941575.01	20.23	24.04	0.03
	a. Private Sector	1084965.27	1230999.56	1542024.97	1882144.27	1890504.34	13.46	25.27	0.44
	b. Financial Institutions	26247.72	30678.62	121291.82	50153.41	43078.31	16.88	295.36	-14.11
	c. Government Organizations	8047.82	83993.14	5886.25	8614.16	7992.36	943.68	-92.99	-7.22
5	**BILLS PURCHASED**	9805.60	14548.03	11601.52	14646.67	16103.02	48.36	-20.25	9.94
6	**LOANS AGT. COLLECTED BILLS**	737.25	1132.63	1075.28	1081.45	1006.20	53.63	-5.06	-6.96
7	**FIXED ASSETS**	30477.72	31732.63	35044.21	38828.07	39098.26	4.12	10.44	0.70
8	**OTHER ASSETS**	123962.34	135346.49	144135.22	168786.04	184244.18	9.18	6.49	9.16
	a. Accrued Interests	32041.34	32792.14	34038.25	38891.49	48516.14	2.34	3.80	24.75
	b. Others	91920.99	102554.35	110096.97	129894.55	135728.04	11.57	7.35	4.49
9	**Expenses not Written off**	491.99	392.16	319.21	283.91	280.39	-20.29	-18.60	-1.24
10	**Non Banking Assets**	4756.96	5250.92	4797.21	4540.07	4425.00	10.38	-8.64	-2.53
11	**Reconcillation Account**	-1032.54	2947.32	16089.93	13973.53	11528.01	-385.44	445.92	-17.50
12	**Profit & Loss A/c**	4255.78	899.11	634.40	982.66	1179.39	-78.87	-29.44	20.02
	TOTAL	**1847113.65**	**2183153.98**	**2639099.55**	**2880812.66**	**2902487.79**	**18.19**	**20.88**	**0.75**

Statement of Assets and Liabilities of Commercial Banks

	Liabilities	Mid-July			Mid-Apr	Mid-May	% 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	221528.83	226701.11	12.90	39.27	2.33
	a. Paid-up Capital	87454.02	97921.41	121090.62	160722.31	163470.57	11.97	23.66	1.71
	b. Statutory Reserves	27696.23	31063.03	36597.19	43357.42	43493.53	12.16	17.82	0.31
	c. Retained Earning	-16561.92	-17279.67	-4332.54	-5870.80	-5736.64	4.33	-74.93	-2.29
	d. Others Reserves	9624.58	10463.18	16792.32	23319.90	25473.66	8.71	60.49	9.24
2	**BORROWINGS**	15228.20	18419.75	37269.65	31051.68	42434.27	20.96	102.34	36.66
	a. NRB	2010.04	3291.48	6661.23	9188.87	8801.90	63.75	102.38	-4.21
	b. "A"Class Licensed Institution	2601.47	2762.58	14724.43	5346.83	17082.37	6.19	433.00	219.49
	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	5743.41	5777.44	1.44	452.28	0.59
	e. Bonds and Securities	9700.14	11440.14	10772.37	10772.57	10772.57	17.94	-5.84	0.00
3	**DEPOSITS**	1204463.40	1462896.12	1764592.44	1952784.05	1956414.81	21.46	20.62	0.19
	a. Current	125065.83	153598.94	178263.95	166577.88	170639.62	22.81	16.06	2.44
	b. Savings	450524.99	559391.64	698691.30	669575.51	667452.57	24.16	24.90	-0.32
	c. Fixed	365048.50	419883.01	524462.99	773824.70	812809.85	15.02	24.91	5.04
	d. Call Deposits	247429.62	313955.92	340863.88	319705.62	282081.01	26.89	8.57	-11.77
	e. Others	16394.45	16066.61	22310.33	23100.33	23431.77	-2.00	38.86	1.43
4	**Bills Payable**	1513.82	1698.32	3871.77	2670.79	3151.69	12.19	127.98	18.01
5	**Other Liabilities**	127781.31	146984.02	166839.27	187349.39	195917.06	15.03	13.51	4.57
	1. Loan Loss Provision	31622.89	35779.54	34894.47	40560.69	40739.46	13.14	-2.47	0.44
	2. Interest Suspense a/c	21397.75	21287.89	22183.24	26447.76	32100.90	-0.51	4.21	21.37
	3. Others	74760.68	89916.59	109761.56	120340.93	123076.69	20.27	22.07	2.27
6	**Reconcillation A/c**	-2495.70	-5325.76	3962.29	1852.24	395.26	113.40	-174.40	-78.66
7	**Profit & Loss A/c**	23141.71	27664.37	38128.55	32787.66	34008.35	19.54	37.83	3.72
	TOTAL	**1477845.65**	**1774504.78**	**2184811.57**	**2430024.64**	**2459022.56**	**20.07**	**23.12**	**1.19**
	Assets								
1	**LIQUID FUNDS**	226401.82	250377.11	274495.34	286400.02	257982.48	10.59	9.63	-9.92
	a. Cash Balance	34628.53	40636.96	47988.66	46206.04	48141.18	17.35	18.09	4.19
	Nepalese Notes & Coins	33928.61	39384.90	47060.55	44751.90	46727.28	16.08	19.49	4.41
	Foreign Currency	699.91	1252.06	928.11	1454.15	1413.91	78.89	-25.87	-2.77
	b. Bank Balance	177300.62	189230.03	205858.37	213256.12	185759.23	6.73	8.79	-12.89
	1. In Nepal Rastra Bank	149910.91	147933.67	161790.30	171447.94	143795.16	-1.32	9.37	-16.13
	2. "A"Class Licensed Institution	9153.13	13172.91	12470.74	11009.91	11410.87	43.92	-5.33	3.64
	3. Other Financial Ins.	18.78	125.88	83.09	76.03	65.00	570.21	-33.99	-14.51
	4. In Foreign banks	18217.79	27997.56	31514.23	30722.24	30488.19	53.68	12.56	-0.76
	c. Money at Call	14472.67	20510.12	20648.32	26937.86	24082.07	41.72	0.67	-10.60
2	**INVESTMENTS**	156830.54	200262.57	229827.62	186258.92	214214.14	27.69	14.76	15.01
	a. Govt.Securities	155190.33	176214.77	187275.77	155166.81	184066.19	13.55	6.28	18.62
	b Others	1640.22	24047.80	42551.85	31092.10	30147.95	1366.13	76.95	-3.04
3	**SHARE & OTHER INVESTMENT**	69534.76	81897.82	128320.72	120017.06	132739.86	17.78	56.68	10.60
4	**LOANS & ADVANCES**	891629.91	1087486.69	1380358.68	1641457.26	1646360.83	21.97	26.93	0.30
	a. Private Sector	860588.35	976374.75	1256142.55	1597284.98	1599246.88	13.45	28.65	0.12
	b. Financial Institutions	23050.77	27231.05	118383.24	35594.61	39159.85	18.14	334.74	10.02
	c. Government Organizations	7990.78	83880.89	5832.88	8577.67	7954.11	949.72	-93.05	-7.27
5	**BILLS PURCHASED**	9794.86	14533.93	11595.12	14640.27	16096.62	48.38	-20.22	9.95
6	**LOANS AGT. COLLECTED BILLS**	737.25	1132.63	548.83	1081.45	1006.20	53.63	-51.54	-6.96
7	**FIXED ASSETS**	22600.03	24479.96	28610.94	32525.50	32738.99	8.32	16.87	0.66
8	**OTHER ASSETS**	102400.91	113748.89	122000.30	146725.23	159963.51	11.08	7.25	9.02
	a. Accrued Interests	22763.51	22293.32	23985.61	28956.36	37444.01	-2.07	7.59	29.31
	b. Others	79637.40	91455.57	98014.69	117768.87	122519.49	14.84	7.17	4.03
9	**Expenses not Written off**	398.44	318.55	252.50	248.15	244.14	-20.05	-20.73	-1.62
10	**Non Banking Assets**	2046.79	2608.84	2543.30	2978.16	2850.17	27.46	-2.51	-4.30
11	**Reconcillation Account**	-6377.24	-2675.08	6258.22	-2539.99	-5576.08	-58.05	-333.95	119.53
12	**Profit & Loss A/c**	1847.55	332.89	0.00	232.60	401.70	-81.98	-100.00	72.70
	TOTAL	**1477845.62**	**1774504.79**	**2184811.58**	**2430024.63**	**2459022.56**	**20.07**	**23.12**	**1.19**

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-Apr	Mid-May	% 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	40722.56	40291.91	9.44	13.81	-1.06
	a. Paid-up Capital	25606.53	27448.46	29216.56	31569.01	31746.87	7.19	6.44	0.56
	b. Statutory Reserves	2706.17	3608.10	4420.10	5517.31	5392.73	33.33	22.50	-2.26
	c. Retained Earning	-1481.47	-1907.59	-248.18	1407.02	1402.34	28.76	-86.99	-0.33
	d. Others Reserves	852.40	1147.88	1093.08	2229.22	1749.96	34.66	-4.77	-21.50
2	**BORROWINGS**	2408.48	2454.26	2993.89	3092.09	3352.96	1.90	21.99	8.44
	a. NRB	0.00	0.00	5.00	839.73	440.73	0.00	0.00	-47.52
	b. "A"Class Licensed Institution	2014.38	2260.00	2988.89	2252.36	2912.22	12.19	32.25	29.30
	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.	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	272867.50	260546.84	18.59	17.52	-4.52
	a. Current	3964.21	5056.01	6741.29	5290.44	4522.95	27.54	33.33	-14.51
	b. Savings	105094.40	120779.93	143668.59	111564.64	107894.62	14.93	18.95	-3.29
	c. Fixed	53998.41	62203.55	68230.74	99537.45	100294.81	15.20	9.69	0.76
	d. Call Deposits	36345.53	48166.94	59245.77	55523.86	46960.24	32.53	23.00	-15.42
	e. Others	530.25	889.75	744.86	951.10	874.22	67.80	-16.28	-8.08
4	**Bills Payable**	32.71	27.17	54.46	22.06	109.72	-16.92	100.42	397.48
5	**Other Liabilities**	20116.85	20670.18	18746.57	18755.43	21343.85	2.75	-9.31	13.80
	1. Loan Loss Provision	6860.14	6171.65	4936.93	5290.54	5263.47	-10.04	-20.01	-0.51
	2. Interest Suspense a/c	3117.96	3322.76	2618.40	2548.14	3732.25	6.57	-21.20	46.47
	3. Others	10138.76	11175.78	11191.25	10916.75	12348.13	10.23	0.14	13.11
6	**Reconcillation A/c**	3671.63	3800.85	7783.30	14319.02	14927.27	3.52	104.78	4.25
7	**Profit & Loss A/c**	5079.57	6296.30	8153.72	6574.28	6233.72	23.95	29.50	-5.18
	TOTAL	**258925.69**	**300641.79**	**350844.75**	**356352.93**	**346806.26**	**16.11**	**16.70**	**-2.68**
	Assets								
1	**LIQUID FUNDS**	68931.29	79794.81	85767.68	72403.67	65173.13	15.76	7.49	-9.99
	a. Cash Balance	6139.82	6979.21	7891.86	6621.74	7004.45	13.67	13.08	5.78
	Nepalese Notes & Coins	6051.74	6894.72	7820.18	6514.58	6906.85	13.93	13.42	6.02
	Foreign Currency	88.07	84.49	71.68	107.16	97.60	-4.07	-15.16	-8.92
	b. Bank Balance	27923.34	33250.96	39311.73	33540.73	30436.16	19.08	18.23	-9.26
	1. In Nepal Rastra Bank	9163.59	14008.99	16081.21	13966.20	12975.66	52.88	14.79	-7.09
	2. "A"Class Licensed Institution	15810.29	15817.63	19092.59	14434.94	13296.27	0.05	20.70	-7.89
	3. Other Financial Ins.	2866.92	3255.99	3897.84	5072.44	4089.69	13.57	19.71	-19.37
	4. In Foreign banks	82.54	168.34	240.09	67.14	74.53	103.95	42.62	11.01
	c. Money at Call	34868.13	39564.65	38564.09	32241.20	27732.52	13.47	-2.53	-13.98
2	**INVESTMENTS**	3230.11	3338.45	5491.83	5045.75	5112.12	3.35	64.50	1.32
	a. Govt.Securities	3229.98	3338.33	5479.33	4979.75	5046.12	3.35	64.13	1.33
	b Others	0.12	0.12	12.50	66.00	66.00	0.00	10006.18	0.00
3	**SHARE & OTHER INVESTMENT**	1564.99	2037.17	2103.22	2539.66	2914.21	30.17	3.24	14.75
4	**LOANS & ADVANCES**	161799.22	193462.91	232993.26	244357.01	239769.06	19.57	20.43	-1.88
	a. Private Sector	160516.87	191447.83	230577.07	230429.69	236451.09	19.27	20.44	2.61
	b. Financial Institutions	1246.52	1981.58	2414.50	13891.52	3282.16	58.97	21.85	-76.37
	c. Government Organizations	35.83	33.50	1.68	35.81	35.81	-6.49	-94.97	-0.01
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	4584.85	4625.13	-6.36	-7.73	0.88
8	**OTHER ASSETS**	11379.64	10992.49	10733.79	11391.42	12595.82	-3.40	-2.35	10.57
	a. Accrued Interests	3316.39	3803.85	2793.27	2985.72	3887.38	14.70	-26.57	30.20
	b. Others	8063.25	7188.64	7940.52	8405.71	8708.43	-10.85	10.46	3.60
9	**Expenses not Written off**	43.37	35.13	36.37	28.31	28.79	-18.99	3.52	1.67
10	**Non Banking Assets**	1539.64	1840.38	1000.79	854.67	834.08	19.53	-45.62	-2.41
11	**Reconcillation Account**	3645.30	3820.15	7749.91	14436.51	15026.82	4.80	102.87	4.09
12	**Profit & Loss A/c**	1528.41	387.56	423.63	710.97	727.03	-74.64	9.31	2.26
	TOTAL	**258925.69**	**300641.79**	**350844.75**	**356352.82**	**346806.19**	**16.11**	**16.70**	**-2.68**

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-Apr	Mid-May	% 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	10429.23	10555.65	5.65	-2.51	1.21
	a. Paid-up Capital	15924.71	15424.23	13063.56	11817.37	12126.11	-3.14	-15.30	2.61
	b. Statutory Reserves	2319.67	2478.72	2663.29	2561.91	2561.91	6.86	7.45	0.00
	c. Retained Earning	-9170.85	-8614.79	-6586.24	-5074.61	-5147.18	-6.06	-23.55	1.43
	d. Others Reserves	891.35	1239.54	1122.71	1124.56	1014.81	39.06	-9.43	-9.76
2	**BORROWINGS**	566.16	481.95	2558.64	2089.29	3249.12	-14.87	430.89	55.51
	a. NRB	0.00	0.00	188.90	809.55	819.38	0.00	0.00	1.22
	b. "A"Class Licensed Institution	566.16	481.95	2369.74	1279.74	2429.74	-14.87	391.69	89.86
	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	59051.86	58982.81	-2.02	-10.67	-0.12
	a. Current	78.38	91.21	130.06	79.76	72.28	16.38	42.59	-9.38
	b. Savings	31974.07	34294.58	33060.01	22891.61	22582.62	7.26	-3.60	-1.35
	c. Fixed	34361.69	31196.45	24941.22	27497.58	27913.83	-9.21	-20.05	1.51
	d. Call Deposits	1249.13	918.79	1719.69	4243.37	3826.87	-26.45	87.17	-9.82
	e. Others	5773.15	5452.80	4428.01	4339.54	4587.21	-5.55	-18.79	5.71
4	**Bills Payable**	6.60	4.41	0.90	3.99	2.28	-33.11	-79.69	-42.98
5	**Other Liabilities**	21329.27	20438.99	21108.62	18807.87	19864.53	-4.17	3.28	5.62
	1. Loan Loss Provision	10449.46	9531.38	8762.38	7524.91	7581.86	-8.79	-8.07	0.76
	2. Interest Suspense a/c	5938.05	6646.32	7199.06	6874.83	7124.43	11.93	8.32	3.63
	3. Others	4941.75	4261.29	5147.18	4408.13	5158.24	-13.77	20.79	17.02
6	**Reconcillation A/c**	1693.55	1805.27	2071.83	2077.17	2086.69	6.60	14.77	0.46
7	**Profit & Loss A/c**	3345.47	2795.21	3160.91	1975.80	1917.96	-16.45	13.08	-2.93
	TOTAL	**110342.35**	**108007.39**	**103443.22**	**94435.20**	**96659.03**	**-2.12**	**-4.23**	**2.35**
	Assets								
1	**LIQUID FUNDS**	23863.52	23225.37	25482.99	20650.87	21436.96	-2.67	9.72	3.81
	a. Cash Balance	1093.73	1026.28	1056.73	910.58	1018.06	-6.17	2.97	11.80
	Nepalese Notes & Coins	1093.36	1025.89	1056.60	910.53	1018.01	-6.17	2.99	11.80
	Foreign Currency	0.37	0.39	0.13	0.05	0.05	6.89	-67.23	-1.83
	b. Bank Balance	15322.64	15476.25	17249.72	12967.59	13752.46	1.00	11.46	6.05
	1. In Nepal Rastra Bank	3212.44	3127.86	2626.67	2511.41	2345.30	-2.63	-16.02	-6.61
	2. "A"Class Licensed Institution	9693.05	8847.46	10166.97	7665.72	8152.55	-8.72	14.91	6.35
	3. Other Financial Ins.	2417.15	3500.93	4456.08	2790.46	3254.61	44.84	27.28	16.63
	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	6772.71	6666.44	-9.73	6.75	-1.57
2	**INVESTMENTS**	2484.24	2559.46	3356.41	1766.98	1718.98	3.03	31.14	-2.72
	a. Govt.Securities	2446.81	2559.20	3315.21	1552.48	1504.48	4.59	29.54	-3.09
	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	1695.48	1756.44	11.83	-22.23	3.60
4	**LOANS & ADVANCES**	65831.69	64721.71	55851.11	55097.56	55445.12	-1.69	-13.71	0.63
	a. Private Sector	63860.05	63176.98	55305.34	54429.60	54806.37	-1.07	-12.46	0.69
	b. Financial Institutions	1950.43	1465.98	494.08	667.28	636.30	-24.84	-66.30	-4.64
	c. Government Organizations	21.21	78.74	51.68	0.68	2.45	271.34	-34.37	259.56
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	1717.72	1734.14	-11.10	-18.85	0.96
8	**OTHER ASSETS**	10181.79	10605.10	11401.12	10669.39	11684.86	4.16	7.51	9.52
	a. Accrued Interests	5961.44	6694.97	7259.36	6949.41	7184.74	12.30	8.43	3.39
	b. Others	4220.34	3910.13	4141.76	3719.98	4500.12	-7.35	5.92	20.97
9	**Expenses not Written off**	50.19	38.48	30.34	7.45	7.47	-23.32	-21.17	0.34
10	**Non Banking Assets**	1170.53	801.69	1253.12	707.24	740.74	-31.51	56.31	4.74
11	**Reconcillation Account**	1699.39	1802.25	2081.80	2077.02	2077.27	6.05	15.51	0.01
12	**Profit & Loss A/c**	879.82	178.66	210.77	39.09	50.66	-79.69	17.97	29.59
	TOTAL	**110342.35**	**108007.39**	**103443.22**	**94435.20**	**96659.03**	**-2.12**	**-4.23**	**2.35**

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

	Mid-July			Mid-Apr	Mid-May	% 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	66519.67	77089.12	-1.29	-3.46	15.89
1.1 Deposit Liabilities	66485.63	65418.33	63252.25	64691.36	75105.64	-1.61	-3.31	16.10
1.1.1 Saving A/c	21763.14	22494.48	21234.79	16324.75	18719.97	3.36	-5.60	14.67
1.1.2 Fixed A/c	34583.20	31594.10	31710.65	34723.18	41708.14	-8.64	0.37	20.12
1.1.2.1 Upto 3 Months Fixed A/c	2866.37	1995.01	1914.75	1521.75	1838.16	-30.40	-4.02	20.79
1.1.2.2 3 to 6 Months fixed A/c	1065.31	1043.26	1240.54	1398.79	1864.10	-2.07	18.91	33.27
1.1.2.3 6 Months to 1 Year Fixed A/c	15136.29	14308.11	15369.26	18227.28	22045.31	-5.47	7.42	20.95
1.1.2.4 Above 1 Year	15515.23	14247.72	13186.09	13575.36	15960.57	-8.17	-7.45	17.57
1.1.3 Call Deposit	10108.65	11302.25	10301.47	13641.69	14675.77	11.81	-8.85	7.58
1.1.4 Certificate of Deposits	30.64	27.50	5.34	1.74	1.76	-10.26	-80.57	1.13
1.2 Others	1665.72	1852.69	1690.79	1828.31	1983.48	11.22	-8.74	8.49
2 Commission/Fee Expense	448.04	509.46	546.23	433.43	475.65	13.71	7.22	9.74
3 Employees Expenses	18747.82	21218.85	22715.53	19111.37	21110.76	13.18	7.05	10.46
4 Office Operating Expenses	15067.83	17624.25	18123.58	14462.65	16217.86	16.97	2.83	12.14
5 Exchange Fluctuation Loss	30.99	64.81	197.03	97.98	102.30	109.15	203.99	4.40
5.1 Due to Change in Exchange Rates	16.21	64.83	182.01	91.87	89.86	299.81	180.76	-2.18
5.2 Due to Foreign Currency Transactions	14.77	-0.01	15.02	6.12	12.44	-100.09	-117828.70	103.30
6 Non-Operatiing Expenses	143.87	89.80	106.14	16.73	17.96	-37.58	18.20	7.35
7. Provision for Risk	14274.84	12781.47	9649.95	11070.27	11365.11	-10.46	-24.50	2.66
7.1 Loan loss Provision	12362.41	11018.41	8451.80	10040.25	10304.58	-10.87	-23.29	2.63
7.1.1 General Loan loss Provision	2835.44	4071.38	5107.97	5946.71	5947.88	43.59	25.46	0.02
7.1.1.1 Pass Loan Loss Provision	0.00	3210.53	4530.40	5080.32	5035.91	0.00	41.11	-0.87
7.1.1.2 Watch List Provision	0.00	860.85	577.57	866.39	911.97	0.00	-32.91	5.26
7.1.2 Special Loan Loss Provision	9424.45	6627.48	3028.49	4032.08	4220.16	-29.68	-54.30	4.66
7.1.3 Additional Loan Loss Provision	102.52	319.54	315.34	61.46	136.54	211.68	-1.32	122.16
7.2. Provision for Non-Banking Assets	1498.26	1429.51	1012.22	909.37	940.04	-4.59	-29.19	3.37
7.3. Provision for Loss on Investment	40.12	101.98	14.53	108.55	109.27	154.17	-85.75	0.66
7.4. Provision for Loss of Other Assets	374.06	231.58	171.40	12.10	11.22	0.00	0.00	-7.33
8 Loan Written Off	623.54	439.90	355.03	938.51	927.88	-29.45	-19.29	-1.13
9 Provision for Staff Bonus	3452.11	4053.16	5851.53	4921.02	4908.92	17.41	44.37	-0.25
10 Provision for Income Tax	10677.75	12158.39	17591.64	14642.37	14696.31	13.87	44.69	0.37
11 Others	45.06	495.79	61.16	32.53	32.62	1000.27	-87.66	0.29
12 Net Profit	29331.59	37039.32	49004.93	40379.02	41029.01	26.28	32.31	1.61
TOTAL EXPENSES	**160994.78**	**173746.23**	**189145.80**	**172625.53**	**187973.50**	**7.92**	**8.86**	8.89
Income								
1. Interest Income	127191.89	134011.48	146483.09	138870.43	151454.05	5.36	9.31	9.06
1.1. On Loans and Advance	119484.79	127175.43	138782.71	128992.97	140864.54	6.44	9.13	9.20
1.2. On Investment	3502.98	2309.29	3487.02	4262.62	4745.34	-34.08	51.00	11.32
1.2.1 Government Bonds	3049.44	1982.25	3005.11	3501.10	3928.96	-35.00	51.60	12.22
1.2.2 Foreign Bonds	28.74	76.54	136.72	105.59	119.84	166.33	78.62	13.49
1.2.3 NRB Bonds	234.04	160.24	199.66	584.16	615.38	-31.53	24.60	5.34
1.2.4 Deventure & Bonds	190.76	90.26	145.54	71.77	81.17	-52.68	61.24	13.09
1.3 Agency Balance	962.10	716.42	589.35	655.88	711.80	-25.54	-17.74	8.53
1.4 On Call Deposit	2108.65	2633.89	2513.39	3733.95	3812.16	24.91	-4.57	2.09
1.5 Others	1133.37	1176.47	1110.61	1225.01	1320.21	3.80	-5.60	7.77
2. Comission & Discount	8051.43	8935.14	9828.97	7642.55	9764.59	10.98	10.00	27.77
2.1 Bills Purchase & Discount	231.80	248.42	300.48	172.69	189.75	7.17	20.96	9.88
2.2 Comission	6517.57	7494.65	8074.48	6196.41	8376.10	14.99	7.74	35.18
2.3 Others	1302.07	1192.07	1454.01	1273.45	1198.75	-8.45	21.97	-5.87
3 Income From Exchange Fluctuation	4168.69	4761.74	5708.82	4607.26	5058.04	14.23	19.89	9.78
3.1 Due to Change in Exchange Rate	220.18	983.31	1342.09	633.41	609.68	346.60	36.49	-3.75
3.2 Due to Foreign Currency Trans.	3948.52	3778.43	4366.73	3973.84	4448.36	-4.31	15.57	11.94
4 Other Operating Income	5508.69	7326.73	9123.21	8910.54	8425.29	33.00	24.52	-5.45
5 Non Operating Income	4041.44	4743.47	4775.86	2390.96	2913.77	17.37	0.68	21.87
6 Provision Written Back	8679.68	11842.55	11550.65	9222.49	9369.80	36.44	-2.46	1.60
7 Recovery from Written off Loan	806.02	1508.63	1276.09	850.64	**835.65**	87.17	-15.41	-1.76
8 Income from Extra Ordinary Expenses	526.32	157.81	231.44	105.64	102.93	-70.02	46.65	-2.57
9 Net Loss	2020.61	458.66	167.67	25.00	49.40	-77.30	-63.44	97.55
TOTAL INCOME	**160994.77**	**173746.22**	**189145.79**	**172625.51**	**187973.52**	**7.92**	**8.86**	8.89

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Apr	Mid-May	% 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	52600.04	61411.23	-0.15	-2.72	16.75
1.1 Deposit Liabilities	47872.14	47732.95	46323.77	51181.17	59843.05	-0.29	-2.95	16.92
1.1.1 Saving A/c	13593.22	14740.74	13684.45	11019.82	12844.47	8.44	-7.17	16.56
1.1.2 Fixed A/c	26009.72	23632.62	24433.35	29006.58	35021.02	-9.14	3.39	20.73
1.1.2.1 Upto 3 Months Fixed A/c	2734.87	1909.08	1842.14	1327.54	1557.87	-30.20	-3.51	17.35
1.1.2.2 3 to 6 Months fixed A/c	861.78	890.25	935.82	1130.95	1516.81	3.30	5.12	34.12
1.1.2.3 6 Months to 1 Year Fixed A/c	10816.67	10151.63	11607.80	15232.13	18565.16	-6.15	14.34	21.88
1.1.2.4 Above 1 Year	11596.41	10681.65	10047.59	11315.96	13381.18	-7.89	-5.94	18.25
1.1.3 Call Deposit	8238.57	9332.14	8200.79	11153.03	11975.80	13.27	-12.12	7.38
1.1.4 Certificate of Deposits	30.63	27.45	5.18	1.74	1.76	-10.37	-81.14	1.13
1.2 Others	1391.40	1458.08	1530.73	1418.87	1568.19	4.79	4.98	10.52
2 Commission/Fee Expense	441.61	505.07	543.21	430.04	472.83	14.37	7.55	9.95
3 Employees Expenses	15561.92	17776.14	19107.70	16420.89	18168.45	14.23	7.49	10.64
4 Office Operating Expenses	11195.23	13613.82	14313.59	11876.30	13413.84	21.60	5.14	12.95
5 Exchange Fluctuation Loss	23.74	63.27	19.05	11.42	15.41	166.46	-69.90	34.88
5.1 Due to Change in Exchange Rates	12.23	63.27	4.39	5.33	2.99	417.26	-93.06	-43.84
5.2 Due to Foreign Currency Transactions	11.51	0.00	14.66	6.10	12.42	-100.00	0.00	103.65
6 Non-Operatiing Expenses	15.61	13.39	70.03	10.78	11.73	-14.18	422.82	8.80
7. Provision for Risk	8339.38	9962.24	7061.61	8808.03	8981.58	19.46	-29.12	1.97
7.1 Loan loss Provision	8091.42	9070.71	6401.84	8139.95	8299.65	12.10	-29.42	1.96
7.1.1 General Loan loss Provision	2084.15	3891.06	4110.57	4868.86	4878.42	86.70	5.64	0.20
7.1.1.1 Pass Loan Loss Provision	0.00	3163.99	3625.52	4374.93	4326.11	0.00	14.59	-1.12
7.1.1.2 Watch List Provision	0.00	727.07	485.05	493.93	552.31	0.00	-33.29	11.82
7.1.2 Special Loan Loss Provision	6007.27	5176.73	2197.47	3247.63	3326.11	-13.83	-57.55	2.42
7.1.3 Additional Loan Loss Provision	0.00	2.92	93.81	23.45	95.13	0.00	3118.15	305.57
7.2. Provision for Non-Banking Assets	207.96	679.65	611.52	651.56	663.08	226.82	-10.02	1.77
7.3. Provision for Loss on Investment	-1.14	40.37	4.97	21.28	23.44	-3643.82	-87.68	10.13
7.4. Provision for Loss of Other Assets	41.14	171.51	43.27	-4.77	-4.60	0.00	0.00	-3.63
8 Loan Written Off	269.95	103.45	77.54	855.57	844.99	-61.68	-25.05	-1.24
9 Provision for Staff Bonus	2660.27	3139.60	4628.86	3974.02	4029.88	18.02	47.43	1.41
10 Provision for Income Tax	8232.63	9521.99	14145.34	11939.96	12199.93	15.66	48.55	2.18
11 Others	6.14	465.47	56.32	26.82	26.82	7475.89	-87.90	0.00
12 Net Profit	21294.17	28386.05	38128.55	32555.06	33629.73	33.30	34.32	3.30
TOTAL EXPENSES	**117304.18**	**132741.51**	**146006.29**	**139508.93**	**153206.42**	**13.16**	**9.99**	9.82
Income								
1. Interest Income	95849.23	101174.86	113200.58	110941.02	122059.39	5.56	11.89	10.02
1.1. On Loans and Advance	91023.28	97566.06	108083.45	104674.86	115063.37	7.19	10.78	9.92
1.2. On Investment	3239.70	2065.62	3265.06	4090.55	4574.84	-36.24	58.07	11.84
1.2.1 Government Bonds	2816.91	1774.19	2828.94	3364.78	3794.90	-37.02	59.45	12.78
1.2.2 Foreign Bonds	28.74	76.54	136.72	105.59	119.84	166.33	78.62	13.49
1.2.3 NRB Bonds	218.55	132.56	167.89	566.87	597.61	-39.35	26.65	5.42
1.2.4 Deventure & Bonds	175.50	82.33	131.52	53.31	62.50	-53.09	59.75	17.25
1.3 Agency Balance	714.00	491.44	420.46	353.13	400.24	-31.17	-14.44	13.34
1.4 On Call Deposit	258.09	399.14	627.38	924.99	1024.50	54.65	57.18	10.76
1.5 Others	614.16	652.61	804.22	897.49	996.44	6.26	23.23	11.03
2. Comission & Discount	7252.50	8247.23	9230.35	7231.48	9328.17	13.72	11.92	28.99
2.1 Bills Purchase & Discount	231.59	247.40	300.36	172.68	189.73	6.82	21.41	9.88
2.2 Comission	6022.89	7055.01	7688.74	5929.34	8093.67	17.14	8.98	36.50
2.3 Others	998.02	944.82	1241.25	1129.46	1044.77	-5.33	31.37	-7.50
3 Income From Exchange Fluctuation	4118.09	4712.88	5461.96	4489.57	4935.76	14.44	15.89	9.94
3.1 Due to Change in Exchange Rate	219.24	980.69	1116.14	558.25	533.49	347.31	13.81	-4.44
3.2 Due to Foreign Currency Trans.	3898.85	3732.18	4345.81	3931.32	4402.28	-4.27	16.44	11.98
4 Other Operating Income	3614.09	5281.25	6555.19	7124.61	6526.74	46.13	24.12	-8.39
5 Non Operating Income	1241.27	3880.23	2757.19	1873.88	2360.10	212.60	-28.94	25.95
6 Provision Written Back	4031.87	7604.21	7698.29	7137.16	7248.22	88.60	1.24	1.56
7 Recovery from Written off Loan	776.54	1445.40	1024.53	676.04	692.70	86.13	-29.12	2.46
8 Income from Extra Ordinary Expenses	420.58	64.77	78.21	35.16	32.26	-84.60	20.73	-8.25
9 Net Loss	0.00	330.67	0.00	0.00	23.09	0.00	-100.00	0.00
TOTAL INCOME	**117304.17**	**132741.51**	**146006.29**	**139508.91**	**153206.43**	**13.16**	**9.99**	9.82

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Apr	Mid-May	% 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	11006.51	12365.92	1.21	1.18	12.35
1.1 Deposit Liabilities	12811.12	12804.81	13172.88	10737.94	12099.89	-0.05	2.87	12.68
1.1.1 Saving A/c	5944.44	5804.70	5946.21	4092.80	4551.18	-2.35	2.44	11.20
1.1.2 Fixed A/c	5071.10	5086.43	5212.02	4306.59	5033.88	0.30	2.47	16.89
1.1.2.1 Upto 3 Months Fixed A/c	93.84	59.93	54.26	159.77	227.29	-36.13	-9.47	42.26
1.1.2.2 3 to 6 Months fixed A/c	146.20	116.36	278.90	205.44	277.51	-20.41	139.69	35.08
1.1.2.3 6 Months to 1 Year Fixed A/c	2573.54	2716.01	2769.74	2231.66	2589.17	5.54	1.98	16.02
1.1.2.4 Above 1 Year	2257.51	2194.14	2109.12	1709.73	1939.92	-2.81	-3.87	13.46
1.1.3 Call Deposit	1795.59	1913.68	2014.52	2338.56	2514.83	6.58	5.27	7.54
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	268.57	266.03	86.04	-60.47	-0.95
2 Commission/Fee Expense	5.43	3.26	1.36	0.96	0.11	-39.85	-58.30	-88.95
3 Employees Expenses	2356.60	2640.86	2907.09	2212.32	2408.36	12.06	10.08	8.86
4 Office Operating Expenses	2905.88	3017.24	3038.53	2099.89	2266.31	3.83	0.71	7.92
5 Exchange Fluctuation Loss	7.25	1.55	177.98	86.56	86.89	-78.64	11400.55	0.38
5.1 Due to Change in Exchange Rates	3.98	1.56	177.62	86.54	86.87	-60.83	11283.12	0.38
5.2 Due to Foreign Currency Transactions	3.26	-0.01	0.36	0.02	0.02	-100.39	-2960.52	0.00
6 Non-Operatiing Expenses	110.83	41.67	16.31	3.47	2.98	-62.40	-60.86	-13.92
7. Provision for Risk	3525.12	1866.82	1415.40	1579.05	1636.56	-47.04	-24.18	3.64
7.1 Loan loss Provision	2554.92	1349.90	1271.31	1555.45	1613.06	-47.16	-5.82	3.70
7.1.1 General Loan loss Provision	563.53	154.01	733.07	913.21	912.23	-72.67	375.98	-0.11
7.1.1.1 Pass Loan Loss Provision	0.00	27.86	652.10	576.62	584.58	0.00	2240.61	1.38
7.1.1.2 Watch List Provision	0.00	126.15	80.97	336.59	327.65	0.00	-35.81	-2.66
7.1.2 Special Loan Loss Provision	1934.63	1104.99	502.83	629.57	688.16	-42.88	-54.49	9.31
7.1.3 Additional Loan Loss Provision	56.76	90.90	35.40	12.66	12.66	60.14	-61.05	0.00
7.2. Provision for Non-Banking Assets	642.02	497.62	108.91	-20.49	-20.49	-22.49	-78.11	0.00
7.3. Provision for Loss on Investment	2.81	11.46	-0.43	35.88	35.78	308.19	-103.77	-0.27
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	34.09	34.04	36.22	-31.01	-0.15
9 Provision for Staff Bonus	569.23	704.19	962.73	794.63	747.43	23.71	36.71	-5.94
10 Provision for Income Tax	1810.11	2043.98	2793.14	2292.84	2145.12	12.92	36.65	-6.44
11 Others	36.78	20.53	4.17	0.29	0.38	-44.18	-79.70	32.40
12 Net Profit	4691.95	5925.13	7762.81	5862.25	5506.18	26.28	31.01	-6.07
TOTAL EXPENSES	**29185.27**	**29648.00**	**32547.27**	**25972.86**	**27200.29**	**1.59**	**9.78**	4.73
Income								
1. Interest Income	22130.34	24453.29	26440.45	22683.69	23788.39	10.50	8.13	4.87
1.1. On Loans and Advance	20111.26	22110.85	24547.15	20032.63	21179.16	9.94	11.02	5.72
1.2. On Investment	152.46	134.58	123.20	127.99	124.43	-11.73	-8.46	-2.78
1.2.1 Government Bonds	137.26	121.98	101.73	103.35	99.77	-11.14	-16.60	-3.46
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	6.77	10.90	11.11	7.83	7.83	60.88	2.00	0.00
1.2.4 Deventure & Bonds	8.42	1.71	10.35	16.82	16.83	-79.75	506.78	0.08
1.3 Agency Balance	168.42	137.10	103.08	136.64	144.87	-18.59	-24.81	6.02
1.4 On Call Deposit	1401.86	1688.66	1486.16	2178.62	2130.24	20.46	-11.99	-2.22
1.5 Others	296.34	382.10	180.86	207.80	209.69	28.94	-52.67	0.91
2. Comission & Discount	616.60	585.87	487.12	342.50	361.36	-4.98	-16.86	5.51
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	250.30	263.32	-2.76	-6.62	5.20
2.3 Others	214.90	194.44	122.46	92.18	98.03	-9.52	-37.02	6.35
3 Income From Exchange Fluctuation	50.60	48.86	246.86	117.69	122.28	-3.43	405.20	3.90
3.1 Due to Change in Exchange Rate	0.94	2.62	225.94	75.17	76.19	179.65	8539.48	1.36
3.2 Due to Foreign Currency Trans.	49.67	46.25	20.92	42.52	46.09	-6.88	-54.77	8.39
4 Other Operating Income	1372.85	1552.34	2088.22	1457.25	1535.17	13.07	34.52	5.35
5 Non Operating Income	2135.56	402.44	1130.88	289.23	293.31	-81.16	181.01	1.41
6 Provision Written Back	1658.69	2531.66	2018.37	1057.08	1073.84	52.63	-20.27	1.59
7 Recovery from Written off Loan	10.34	21.45	2.61	3.82	3.63	107.40	-87.85	-4.83
8 Income from Extra Ordinary Expenses	69.49	35.69	128.54	21.61	21.79	-48.64	260.14	0.85
9 Net Loss	1140.79	16.40	4.23	0.00	0.51	-98.56	-74.18	0.00
TOTAL INCOME	**29185.27**	**29648.00**	**32547.27**	**25972.86**	**27200.29**	**1.59**	**9.78**	4.73

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Apr	Mid-May	% 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	2913.12	3311.96	-16.38	-23.29	13.69
1.1 Deposit Liabilities	5802.37	4880.57	3755.60	2772.25	3162.70	-15.89	-23.05	14.08
1.1.1 Saving A/c	2225.47	1949.03	1604.12	1212.13	1324.32	-12.42	-17.70	9.26
1.1.2 Fixed A/c	3502.38	2875.05	2065.28	1410.01	1653.24	-17.91	-28.17	17.25
1.1.2.1 Upto 3 Months Fixed A/c	37.66	26.00	18.35	34.44	53.00	-30.95	-29.42	53.87
1.1.2.2 3 to 6 Months fixed A/c	57.33	36.65	25.82	62.40	69.79	-36.08	-29.53	11.84
1.1.2.3 6 Months to 1 Year Fixed A/c	1746.08	1440.47	991.72	763.50	890.98	-17.50	-31.15	16.70
1.1.2.4 Above 1 Year	1661.31	1371.93	1029.38	549.67	639.47	-17.42	-24.97	16.34
1.1.3 Call Deposit	74.49	56.44	86.16	150.10	185.14	-24.24	52.65	23.34
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	140.87	149.26	-50.33	-50.79	5.96
2 Commission/Fee Expense	1.00	1.13	1.67	2.43	2.72	12.23	48.06	11.82
3 Employees Expenses	829.30	801.85	700.74	478.16	533.96	-3.31	-12.61	11.67
4 Office Operating Expenses	966.71	993.19	771.46	486.46	537.72	2.74	-22.32	10.54
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	2.48	3.24	99.32	-42.98	30.79
7. Provision for Risk	2410.35	952.41	1172.94	683.19	746.97	-60.49	23.15	9.34
7.1 Loan loss Provision	1716.07	597.80	778.65	344.85	391.87	-65.16	30.25	13.64
7.1.1 General Loan loss Provision	187.76	26.31	264.33	164.63	157.23	-85.99	904.68	-4.50
7.1.1.1 Pass Loan Loss Provision	0.00	18.68	252.78	128.77	125.22	0.00	1253.25	-2.76
7.1.1.2 Watch List Provision	0.00	7.63	11.55	35.86	32.01	0.00	51.34	-10.75
7.1.2 Special Loan Loss Provision	1482.55	345.76	328.19	154.88	205.89	-76.68	-5.08	32.94
7.1.3 Additional Loan Loss Provision	45.76	225.73	186.13	25.34	28.75	393.30	-17.55	13.45
7.2. Provision for Non-Banking Assets	648.27	252.23	291.80	278.30	297.46	-61.09	15.68	6.88
7.3. Provision for Loss on Investment	38.45	50.14	9.99	51.38	50.04	30.40	-80.08	-2.61
7.4. Provision for Loss of Other Assets	7.55	52.23	92.51	8.66	7.60	0.00	0.00	-12.24
8 Loan Written Off	188.06	110.96	121.93	48.85	48.85	-41.00	9.89	0.01
9 Provision for Staff Bonus	222.60	209.37	259.93	152.37	131.60	-5.94	24.15	-13.63
10 Provision for Income Tax	635.01	592.41	653.15	409.56	351.26	-6.71	10.25	-14.24
11 Others	2.14	9.80	0.67	5.42	5.42	357.41	-93.13	0.00
12 Net Profit	3345.47	2728.14	3113.58	1961.71	1893.09	-18.45	14.13	-3.50
TOTAL EXPENSES	**14505.33**	**11356.71**	**10592.23**	**7143.74**	**7566.80**	**-21.71**	**-6.73**	5.92
Income								
1. Interest Income	9212.31	8383.33	6842.06	5245.73	5606.28	-9.00	-18.38	6.87
1.1. On Loans and Advance	8350.25	7498.52	6152.12	4285.47	4622.02	-10.20	-17.96	7.85
1.2. On Investment	110.82	109.09	98.76	44.08	46.06	-1.56	-9.47	4.51
1.2.1 Government Bonds	95.26	86.08	74.44	32.97	34.29	-9.64	-13.52	4.01
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	9.46	9.94	92.50	23.06	5.08
1.2.4 Deventure & Bonds	6.84	6.23	3.67	1.65	1.83	-8.96	-41.05	11.31
1.3 Agency Balance	79.67	87.87	65.81	166.11	166.69	10.30	-25.11	0.35
1.4 On Call Deposit	448.70	546.09	399.84	630.35	657.43	21.71	-26.78	4.30
1.5 Others	222.87	141.75	125.53	119.72	114.07	-36.40	-11.45	-4.72
2. Comission & Discount	182.33	102.04	111.50	68.57	75.05	-44.04	9.27	9.45
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	16.76	19.11	-47.17	-56.95	14.01
2.3 Others	89.15	52.81	90.30	51.81	55.95	-40.77	71.00	7.98
3 Income From Exchange Fluctuation	0.00	0.00	0.00	0.00	0.00	-10.24	-99.57	0.00
3.1 Due to Change in Exchange Rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	0.00	0.00	0.00	0.00	0.00	-10.24	-99.94	0.00
4 Other Operating Income	521.75	493.14	479.80	328.68	363.38	-5.48	-2.71	10.56
5 Non Operating Income	664.61	460.80	887.79	227.85	260.36	-30.67	92.66	14.27
6 Provision Written Back	2989.11	1706.69	1833.99	1028.25	1047.74	-42.90	7.46	1.90
7 Recovery from Written off Loan	19.14	41.78	248.95	170.79	139.32	118.26	495.90	-18.43
8 Income from Extra Ordinary Expenses	36.25	57.35	24.70	48.87	48.87	58.18	-56.94	0.00
9 Net Loss	879.82	111.60	163.43	25.00	25.80	-87.32	46.45	3.16
TOTAL INCOME	**14505.33**	**11356.71**	**10592.23**	**7143.74**	**7566.80**	**-21.71**	**-6.73**	5.92

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

	Mid-July			Mid-Apr	Mid-May	% 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	84344.99	84983.08	28.31	24.33	0.76
Fishery Related	2747.06	3355.59	1980.46	2245.89	2291.34	22.15	-40.98	2.02
Mining Related	3580.05	3525.74	3404.03	3493.16	3574.71	-1.52	-3.45	2.33
Agriculture, Forestry & Bevarage Production Related	222489.70	255534.57	296097.02	330833.48	332822.78	14.85	15.87	0.60
Construction	118632.87	152480.40	182851.94	214921.01	216524.60	28.53	19.92	0.75
Electricity,Gas and Water	25606.61	34540.43	46417.77	59368.37	60200.19	34.89	34.39	1.40
Metal Products, Machinary & Electronic Equipment & Asse	13994.97	16208.31	19473.46	23848.32	24174.60	15.82	20.14	1.37
Transport, Communication and Public Utilities	43707.55	48451.67	67489.25	81029.65	80699.32	10.85	39.29	-0.41
Wholesaler & Retailer	243966.15	297286.58	374322.54	427773.64	426326.91	21.86	25.91	-0.34
Finance, Insurance and Real Estate	90353.77	107293.66	135000.17	161948.03	160541.37	18.75	25.82	-0.87
Hotel or Restaurant	32909.63	44028.90	54426.26	65351.44	65700.30	33.79	23.61	0.53
Other Services	54154.23	63957.60	72146.41	81633.94	81961.83	18.10	12.80	0.40
Consumption Loans	87003.21	101450.14	120843.49	150099.23	150259.66	16.61	19.12	0.11
Local Government	1182.73	1714.14	1654.98	1564.62	1562.11	44.93	-3.45	-0.16
Others	141309.64	169740.36	228955.74	268184.17	267061.39	20.12	34.89	-0.42
TOTAL	**1129803.67**	**1361351.97**	**1681879.83**	**1956639.95**	**1958684.22**	**20.49**	**23.54**	0.10
Productwise								
Term Loan	173069.81	223149.61	272694.42	302355.04	305283.95	28.94	22.20	0.97
Overdraft	211367.58	245994.73	294326.89	347192.21	343204.68	16.38	19.65	-1.15
Trust Receipt Loan / Import Loan	48161.32	55141.88	72678.07	75294.51	74059.25	14.49	31.80	-1.64
Demand & Other Working Capital Loan	250607.47	293603.14	365785.23	410949.72	411831.48	17.16	24.58	0.21
Residential Personal Home Loan (Up to Rs. 1 Crore)	89484.87	118861.54	142815.41	167691.97	167465.30	32.83	20.15	-0.14
Real Estate Loan	82482.16	85678.07	108071.88	125857.14	126296.90	3.87	26.14	0.35
Margin Nature Loan	20031.63	24084.77	37681.04	39265.92	38917.95	20.23	56.45	-0.89
Hire Purchase Loan	63653.90	80966.96	110094.35	149921.96	150437.20	27.20	35.97	0.34
Deprived Sector Loan	50576.56	63889.82	81239.19	104068.19	104575.65	26.32	27.16	0.49
Bills Purchased	10045.08	13511.29	12530.80	15655.55	16306.03	34.51	-7.26	4.16
Other Product	130323.28	156470.18	183962.55	218387.74	220305.82	20.06	17.57	0.88
Total	**1129803.66**	**1361351.98**	**1681879.83**	**1956639.95**	**1958684.22**	**20.49**	**23.54**	0.10
Collateral wise								
Gold and Silver	31102.67	31374.67	30642.25	34307.28	35359.70	0.87	-2.33	3.07
Government Securities	992.12	784.73	1014.67	2172.66	1807.34	-20.90	29.30	-16.81
Non Governmental Securities	14092.14	18776.93	29668.70	32808.53	32401.98	33.24	58.01	-1.24
Fixed Deposit Receipts	10774.58	9824.90	10553.39	22744.71	22359.78	-8.81	7.41	-1.69
Own	9893.47	8925.88	9577.14	21389.01	21020.48	-9.78	7.30	-1.72
Other Licences Institutions	881.11	899.02	976.25	1355.70	1339.30	2.03	8.59	-1.21
Collateral of Properties	936410.77	1131830.49	1463645.87	1702783.16	1706427.24	20.87	29.32	0.21
Fixed Assets	785804.82	957231.98	1207217.80	1430149.07	1434799.34	21.82	26.12	0.33
Current Assets	150605.95	174598.50	256428.07	272634.09	271627.89	15.93	46.87	-0.37
Against security of Bill	11927.48	13969.01	15710.45	19952.55	18137.75	17.12	12.47	-9.10
Domestic Bills	2817.51	3532.80	3525.87	982.42	767.74	25.39	-0.20	-21.85
Foreign Bills	9109.97	10436.21	12184.58	18970.13	17370.01	14.56	16.75	-8.43
Against Guarantee	29975.14	40479.05	52993.07	57916.50	58655.33	35.04	30.91	1.28
Government Guarantee	2155.95	2385.24	2364.19	2540.52	2563.03	10.64	-0.88	0.89
Institutional Guarantee	20737.62	27833.31	33209.50	38699.47	38473.17	34.22	19.32	-0.58
Personal Guarantee	2001.69	2350.72	4054.12	5087.34	5186.66	17.44	72.46	1.95
Collective Guarantee	2167.66	3581.03	4855.55	5624.05	5745.02	65.20	35.59	2.15
International Rated Foreign Bank's Guarantee	192.25	93.08	4226.93	662.60	1629.53	-51.58	4441.02	145.93
Other Guarantee	2706.26	4235.68	4282.79	5302.53	5057.92	56.51	1.11	-4.61
Credit Card	410.98	427.58	416.03	859.82	899.85	4.04	-2.70	4.66
Others	94117.78	113884.53	77235.40	83094.74	82635.25	21.00	-32.18	-0.55
Total	**1129803.67**	**1361351.89**	**1681879.83**	**1956639.95**	**1958684.22**	**20.49**	**23.54**	**0.10**

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Apr	Mid-May	% 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	68616.38	68977.29	26.47	24.66	0.53
Fishery Related	2491.48	2888.07	1513.96	1846.38	1880.77	15.92	-47.58	1.86
Mining Related	3258.97	3064.11	2970.72	3105.32	3160.37	-5.98	-3.05	1.77
Agriculture, Forestry & Bevarage Production Related	207142.86	239722.81	278304.22	313185.53	315699.09	15.73	16.09	0.80
Construction	88914.98	115175.72	142303.46	174812.98	176395.80	29.53	23.55	0.91
Electricity,Gas and Water	21784.34	29412.29	42101.95	54227.13	54896.12	35.02	43.14	1.23
Metal Products, Machinary & Electronic Equipment & Asse	10887.77	12402.24	16327.51	20693.84	21121.04	13.91	31.65	2.06
Transport, Communication and Public Utilities	25221.64	26254.45	43246.45	51944.61	51771.97	4.09	64.72	-0.33
Wholesaler & Retailer	205667.15	256252.52	330886.83	385049.91	384928.80	24.60	29.13	-0.03
Finance, Insurance and Real Estate	72768.84	89220.30	114517.91	140609.81	139112.22	22.61	28.35	-1.07
Hotel or Restaurant	24846.43	35337.97	43361.87	53804.76	54092.12	42.23	22.71	0.53
Other Services	43987.36	53099.98	60591.89	70339.82	70760.58	20.72	14.11	0.60
Consumption Loans	68227.23	80339.71	99230.33	123192.45	124546.81	17.75	23.51	1.10
Local Government	1096.16	1621.81	1576.17	1482.25	1479.75	47.95	-2.81	-0.17
Others	88042.57	110543.10	155958.26	194267.80	194640.93	25.56	41.08	0.19
TOTAL	**902162.01**	**1103153.25**	**1392502.62**	**1657178.97**	**1663463.64**	**22.28**	**26.23**	0.38
Productwise								
Term Loan	142965.53	187297.61	227581.99	254220.82	256678.41	31.01	21.51	0.97
Overdraft	170872.66	200106.73	239961.46	293231.08	290775.43	17.11	19.92	-0.84
Trust Receipt Loan / Import Loan	48161.32	55141.88	72677.77	75294.51	74059.25	14.49	31.80	-1.64
Demand & Other Working Capital Loan	216015.90	260320.80	334766.54	382703.86	384723.08	20.51	28.60	0.53
Residential Personal Home Loan (Up to Rs. 1 Crore)	64673.30	87842.96	109296.95	133265.55	133628.24	35.83	24.42	0.27
Real Estate Loan	60467.66	63879.59	83603.42	101058.02	101613.50	5.64	30.88	0.55
Margin Nature Loan	11988.14	16360.29	28428.82	31298.75	31213.79	36.47	73.77	-0.27
Hire Purchase Loan	41023.45	54406.77	79566.01	114841.80	115628.14	32.62	46.24	0.68
Deprived Sector Loan	40962.32	51515.94	66005.84	86470.72	86523.05	0.00	0.00	0.06
Bills Purchased	10034.34	13497.19	12523.00	15649.15	16299.63	34.51	-7.22	4.16
Other Product	94997.38	112783.49	138090.81	169144.72	172321.12	18.72	22.44	1.88
Total	**902162.00**	**1103153.26**	**1392502.62**	**1657178.97**	**1663463.64**	22.28	26.23	0.38
Collateral wise								
Gold and Silver	27088.37	26813.12	26326.42	29771.76	30878.42	-1.02	-1.82	3.72
Government Securities	968.71	751.68	991.90	2133.60	1790.06	-22.40	31.96	-16.10
Non Governmental Securities	8973.82	13183.16	23084.76	26816.95	26638.44	46.91	75.11	-0.67
Fixed Deposit Receipts	7359.78	6561.88	7542.78	14024.52	14235.90	-10.84	14.95	1.51
Own	6478.67	5662.90	6566.55	12668.82	12896.61	-12.59	15.96	1.80
Other Licences Institutions	881.11	898.97	976.23	1355.70	1339.30	2.03	8.59	-1.21
Collateral of Properties	733614.96	900985.02	1206655.78	1440878.28	1447898.97	22.81	33.93	0.49
Fixed Assets	583662.27	726933.32	950449.10	1168325.32	1176367.31	24.55	30.75	0.69
Current Assets	149952.69	174051.71	256206.67	272552.96	271531.67	16.07	47.20	-0.37
Against security of Bill	11923.28	13672.66	15133.48	19941.82	18127.44	14.67	10.68	-9.10
Domestic Bills	2813.31	3236.45	2950.40	973.09	757.44	15.04	-8.84	-22.16
Foreign Bills	9109.97	10436.21	12183.08	18968.74	17370.01	14.56	16.74	-8.43
Against Guarantee	25697.50	34298.71	44016.18	46643.49	47210.38	33.47	28.33	1.22
Government Guarantee	1975.30	2208.28	2191.40	2380.33	2424.39	11.79	-0.76	1.85
Institutional Guarantee	18972.97	24969.73	28853.08	33861.31	33549.06	31.61	15.55	-0.92
Personal Guarantee	1684.14	2069.26	3325.36	3884.46	3896.06	22.87	60.70	0.30
Collective Guarantee	404.05	951.02	1365.35	838.50	802.09	135.37	43.57	-4.34
International Rated Foreign Bank's Guarantee	117.47	93.08	4226.93	662.60	1560.77	-20.76	4441.02	135.55
Other Guarantee	2529.85	4007.34	4054.06	5016.30	4978.01	58.40	1.17	-0.76
Credit Card	410.98	427.58	416.03	859.82	899.85	4.04	-2.70	4.66
Others	86124.60	106459.44	68335.30	76108.73	75784.18	23.61	-35.81	-0.43
Total	**902162.02**	**1103153.26**	**1392502.62**	**1657178.98**	**1663463.64**	**22.28**	**26.23**	**0.38**

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Apr	Mid-May	% 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	13461.56	13322.96	42.49	26.39	-1.03
Fishery Related	214.77	404.87	410.64	366.78	362.93	88.51	1.42	-1.05
Mining Related	275.24	390.09	391.51	330.11	356.74	41.73	0.36	8.07
Agriculture, Forestry & Bevarage Production Related	10699.48	12179.35	14829.67	15015.49	14455.97	13.83	21.76	-3.73
Construction	19507.92	26554.42	32645.74	32115.12	32005.94	36.12	22.94	-0.34
Electricity,Gas and Water	3617.75	4933.46	4000.83	4936.79	5096.12	36.37	-18.90	3.23
Metal Products, Machinary & Electronic Equipment & Asse	2385.15	2976.90	2395.14	2253.93	2239.89	24.81	-19.54	-0.62
Transport, Communication and Public Utilities	12897.59	15099.18	17830.86	22983.94	22946.87	17.07	18.09	-0.16
Wholesaler & Retailer	29633.88	32542.18	35847.16	36146.02	34930.90	9.81	10.16	-3.36
Finance, Insurance and Real Estate	12797.65	13368.46	16264.86	17453.57	17483.28	4.46	21.67	0.17
Hotel or Restaurant	6278.73	7231.42	9287.71	9991.47	10067.83	15.17	28.44	0.76
Other Services	7909.36	8661.91	9369.02	9204.49	9040.21	9.51	8.16	-1.78
Consumption Loans	12728.61	15563.89	17035.39	21570.56	20417.35	22.27	9.45	-5.35
Local Government	38.04	32.34	41.32	41.76	41.76	-14.98	27.76	0.00
Others	34396.15	41529.50	57473.73	58485.42	57000.32	20.74	38.39	-2.54
TOTAL	**161803.56**	**193470.61**	**232993.26**	**244357.01**	**239769.06**	**19.57**	**20.43**	-1.88
Productwise								
Term Loan	21437.34	27992.73	37259.67	40989.12	41024.33	30.58	33.10	0.09
Overdraft	40494.92	45887.99	54365.43	53961.13	52429.25	13.32	18.47	-2.84
Trust Receipt Loan / Import Loan	0.00	0.00	0.30	0.00	0.00	0.00	0.00	0.00
Demand & Other Working Capital Loan	19857.01	20503.15	20231.27	19266.99	17962.46	3.25	-1.33	-6.77
Residential Personal Home Loan (Up to Rs. 1 Crore)	16820.26	22476.27	26787.73	27081.26	26430.67	33.63	19.18	-2.40
Real Estate Loan	12773.90	13116.83	17273.22	18199.76	18105.39	2.68	31.69	-0.52
Margin Nature Loan	4112.98	3831.26	5205.67	4728.92	4548.51	-6.85	35.87	-3.81
Hire Purchase Loan	15906.14	18970.95	23685.84	28251.45	28031.99	19.27	24.85	-0.78
Deprived Sector Loan	7564.63	10198.29	12938.71	15427.01	15773.94	0.00	0.00	2.25
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	36451.38	35462.52	33.52	15.61	-2.71
Total	**161803.56**	**193470.61**	**232993.26**	**244357.01**	**239769.06**	**19.57**	**20.43**	-1.88
Collateral wise								
Gold and Silver	3680.33	4111.82	4189.41	4239.87	4183.94	11.72	1.89	-1.32
Government Securities	5.85	12.34	6.15	19.15	5.53	110.90	-50.16	-71.13
Non Governmental Securities	3181.68	3330.32	4660.50	4711.66	4467.79	4.67	39.94	-5.18
Fixed Deposit Receipts	1709.14	2014.24	2155.69	6490.00	5980.56	17.85	7.02	-7.85
Own	1709.14	2014.20	2155.67	6490.00	5980.56	17.85	7.02	-7.85
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	218541.66	214509.90	20.82	19.86	-1.84
Fixed Assets	146794.10	177513.72	213171.49	218539.27	214503.05	20.93	20.09	-1.85
Current Assets	415.41	341.83	10.26	2.40	6.85	-17.71	-97.00	185.52
Against security of Bill	4.20	15.30	8.28	5.53	6.51	264.19	-45.88	17.60
Domestic Bills	4.20	15.30	8.28	5.53	6.51	264.19	-45.88	17.60
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	9842.31	10132.55	49.80	45.42	2.95
Government Guarantee	112.75	112.07	113.69	118.34	96.78	-0.60	1.44	-18.22
Institutional Guarantee	1492.52	2552.54	3716.23	4016.97	4111.84	71.02	45.59	2.36
Personal Guarantee	200.91	155.40	570.85	920.63	979.92	-22.65	267.33	6.44
Collective Guarantee	1737.70	2602.75	3481.97	4784.50	4941.88	49.78	33.78	3.29
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	1.87	2.13	-33.93	220.21	13.89
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	506.83	482.29	-70.45	27.87	-4.84
Total	**161803.56**	**193470.61**	**232993.26**	**244357.01**	**239769.06**	**19.57**	**20.43**	-1.88

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Apr	Mid-May	% 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	2267.05	2682.83	2.35	3.69	18.34
Fishery Related	40.81	62.64	55.86	32.73	47.64	53.49	-10.83	45.57
Mining Related	45.84	71.55	41.80	57.73	57.60	56.09	-41.57	-0.22
Agriculture, Forestry & Bevarage Production Related	4647.36	3632.41	2963.13	2632.46	2667.72	-21.84	-18.43	1.34
Construction	10209.97	10750.27	7902.75	7992.91	8122.86	5.29	-26.49	1.63
Electricity,Gas and Water	204.52	194.69	314.99	204.45	207.95	-4.81	61.79	1.71
Metal Products, Machinary & Electronic Equipment & Asse	722.06	829.16	750.81	900.55	813.68	14.83	-9.45	-9.65
Transport, Communication and Public Utilities	5588.33	7098.04	6411.94	6101.10	5980.49	27.02	-9.67	-1.98
Wholesaler & Retailer	8665.13	8491.89	7588.55	6577.72	6467.22	-2.00	-10.64	-1.68
Finance, Insurance and Real Estate	4787.27	4704.90	4217.40	3884.65	3945.87	-1.72	-10.36	1.58
Hotel or Restaurant	1784.46	1459.52	1776.67	1555.21	1540.36	-18.21	21.73	-0.95
Other Services	2257.51	2195.70	2185.50	2089.64	2161.04	-2.74	-0.46	3.42
Consumption Loans	6047.38	5546.54	4577.78	5336.21	5295.50	-8.28	-17.47	-0.76
Local Government	48.53	59.99	37.50	40.60	40.60	23.63	-37.50	0.00
Others	18870.91	17667.77	15523.75	15430.95	15420.15	-6.38	-12.14	-0.07
TOTAL	**65838.09**	**64728.11**	**56383.96**	**55103.96**	**55451.52**	**-1.69**	**-12.89**	0.63
Productwise								
Term Loan	8666.94	7859.26	7852.76	7145.11	7581.21	-9.32	-0.08	6.10
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	8978.88	9145.94	-13.27	-15.59	1.86
Residential Personal Home Loan (Up to Rs. 1 Crore)	7991.30	8542.32	6730.72	7345.16	7406.39	6.90	-21.21	0.83
Real Estate Loan	9240.60	8681.64	7195.24	6599.36	6578.02	-6.05	-17.12	-0.32
Margin Nature Loan	3930.51	3893.22	4046.55	3238.25	3155.65	-0.95	3.94	-2.55
Hire Purchase Loan	6724.31	7589.24	6842.49	6828.72	6777.07	12.86	-9.84	-0.76
Deprived Sector Loan	2049.60	2175.58	2294.65	2170.46	2278.67	0.00	0.00	4.99
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	12791.64	12522.17	5.66	-19.49	-2.11
Total	**65838.09**	**64728.11**	**56383.96**	**55103.96**	**55451.52**	**-1.69**	**-12.89**	0.63
Collateral wise								
Gold and Silver	333.97	449.73	126.42	295.64	297.34	34.66	-71.89	0.57
Government Securities	17.56	20.72	16.63	19.91	11.75	17.98	-19.73	-40.98
Non Governmental Securities	1936.64	2263.45	1923.44	1279.92	1295.76	16.88	-15.02	1.24
Fixed Deposit Receipts	1705.66	1248.78	854.92	2230.19	2143.32	-26.79	-31.54	-3.90
Own	1705.66	1248.78	854.92	2230.19	2143.32	-26.79	-31.54	-3.90
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	43363.22	44018.36	-4.67	-17.33	1.51
Fixed Assets	55348.44	52784.94	43597.21	43284.49	43928.98	-4.63	-17.41	1.49
Current Assets	237.85	204.97	211.14	78.73	89.38	-13.82	3.01	13.52
Against security of Bill	0.00	281.05	568.69	5.19	3.80	0.00	102.34	-26.83
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	1.39	0.00	0.00	0.00	#####
Against Guarantee	656.57	755.99	1089.07	1430.70	1312.40	15.14	44.06	-8.27
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	821.19	812.27	14.30	105.83	-1.09
Personal Guarantee	116.64	126.05	157.91	282.25	310.69	8.07	25.27	10.07
Collective Guarantee	25.91	27.25	8.24	1.05	1.05	5.20	-69.78	0.00
International Rated Foreign Bank's Guarantee	0.00	0.00	0.00	0.00	68.76	0.00	0.00	0.00
Other Guarantee	174.00	226.74	223.63	284.36	77.78	30.31	-1.37	-72.65
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	6479.18	6368.79	19.94	19.02	-1.70
Total	**65838.09**	**64728.01**	**56383.96**	**55103.96**	**55451.52**	**-1.69**	**-12.89**	0.63

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**	**11589.88**	**16328.05**	**7524.18**	**9520.08**	**8385.57**	**7541.65**	**8514.09**	**7779.91**	**6905.38**	**7715.15**	**7355.40**
	a. Paid-up Capital	7459.56	8588.97	6185.51	8746.91	3749.90	6491.62	4979.86	4008.54	4606.43	5629.58	4679.06	5819.65	6598.70
	b. Calls in Advance							1399.31	1502.32					3.45
	c. Proposed Bonus Share								3.22					
	d. General Reserves	2637.46	4925.73	4067.50	3205.83	2897.53	1050.38	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	1461.81	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	439.73	1177.75	206.41	67.54
2	**BORROWINGS**	428.23	1662.83	311.59	3990.74		600.00	6093.55	916.96	1081.35	1353.57	1347.72	500.00	1839.44
	a. NRB	428.23		11.59					916.96	12.50	53.57	1347.72		776.07
	b. Interbank Borrowing		1362.83		2440.74			205.80			300.00			1063.37
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.		300.00					4887.75						
	e. Bonds and Securities			300.00	1550.00		600.00	1000.00		1068.85	1000.00		500.00	
3	**DEPOSITS**	83745.09	136617.20	124513.61	118280.07	64426.23	95108.37	85841.05	37863.95	90942.25	69815.31	55946.92	79939.03	56666.11
	a. Current	18000.56	32771.70	17284.39	12582.15	13887.94	8520.02	7740.33	2778.84	7226.43	5056.13	1525.07	2175.62	1799.49
	Domestic	17789.75	32665.45	14238.19	8214.28	8927.27	6431.23	7516.83	2557.59	6941.22	4699.25	1376.65	2130.48	1745.40
	Foreign	210.81	106.25	3046.20	4367.87	4960.67	2088.78	223.51	221.25	285.21	356.88	148.42	45.15	54.09
	b. Savings	48523.93	84908.64	54650.87	34384.83	23507.96	38310.28	29342.94	10149.36	35112.90	18373.52	15147.70	19196.43	19503.81
	Domestic	48511.87	84878.19	51692.83	33364.48	20223.19	37037.18	29097.01	10095.69	34967.05	18144.34	14988.01	19129.82	19470.39
	Foreign	12.06	30.45	2958.03	1020.35	3284.78	1273.11	245.93	53.67	145.85	229.18	159.69	66.61	33.42
	c. Fixed	12651.40	10739.47	18172.33	50276.43	20772.35	40224.74	44313.14	20371.94	35899.05	38732.80	29397.67	40083.06	26987.52
	Domestic	12569.36	10739.47	13788.98	47088.15	10417.58	36276.54	36065.71	20371.94	32452.13	38716.53	28996.36	39587.28	26266.54
	Foreign	82.04		4383.35	3188.28	10354.77	3948.20	8247.44		3446.92	16.27	401.31	495.78	720.98
	d. Call Deposits	3724.23	6604.99	31793.37	18918.55	5460.35	6359.28	3873.03	3894.11	11625.80	6947.96	9564.49	17963.20	7983.92
	Domestic	3724.23	6434.39	18237.03	16630.48	1917.74	4672.29	3351.86	3848.67	9649.98	6827.39	9548.79	17290.99	7491.48
	Foreign		170.60	13556.34	2288.07	3542.61	1687.00	521.17	45.44	1975.81	120.58	15.70	672.22	492.43
	e. Others	844.97	1592.40	2612.65	2118.12	797.63	1694.05	571.59	669.70	1078.08	704.89	311.99	520.72	391.37
	Domestic	844.97	1592.40	2577.10	1867.46	651.93	1341.10	459.04	669.47	1069.79	510.86	311.01	399.09	336.20
	Foreign			35.55	250.66	145.70	352.95	112.56	0.23	8.29	194.03	0.97	121.62	55.17
4	**Bills Payable**	39.82	104.85	306.31	0.21	206.46	351.17	295.89	75.68	630.70	28.62	10.42	138.96	4.55
5	**Other Liabilities**	18520.86	21191.74	16580.41	13273.59	2816.87	4803.42	4052.13	7319.90	5601.49	4491.22	6531.47	4642.23	5614.68
	1. Sundry Creditors	5404.65	2278.42	6410.05	1165.50	496.61	250.88	287.69	1029.57	2151.88	344.59	306.44	615.88	1950.30
	2. Loan Loss Provision	2333.87	4017.40	1646.71	1750.28	461.02	1455.94	758.13	634.38	1005.32	2203.86	2566.04	960.78	700.98
	3. Interest Suspense a/c	4915.29	10234.82	473.47	481.44	320.23	656.49	518.24	561.64	715.02	314.97	1411.53	643.78	502.60
	4. Others	5867.06	4661.10	8050.18	9876.38	1539.01	2440.11	2488.07	5094.32	1729.28	1627.80	2247.46	2421.79	2460.80
6	**Reconcillation A/c**	313.37			25.32			42.79	3.31	7.07				
7	**Profit & Loss A/c**	2520.16	2890.50	3153.35	2711.40	1106.61	1653.71	872.14	1175.13	1824.89	998.57	167.36	1027.72	910.92
		112103.51	171073.37	156455.15	154609.38	76080.34	112036.76	105583.12	54896.59	108601.84	84467.18	70909.27	93963.09	72391.10
	Assets													
1	**LIQUID FUNDS**	8619.10	18914.70	13981.18	11564.02	18078.84	11189.13	9973.89	5368.24	15771.09	6348.62	9058.03	10471.03	7275.19
	a. Cash Balance	2928.17	3507.57	1947.99	2191.75	912.44	1277.80	2302.63	1133.02	1777.48	1478.61	1677.88	2013.28	1927.16
	Nepalese Notes & Coins	2908.66	3456.76	1771.79	2027.25	842.88	1193.85	2270.10	1102.53	1746.20	1442.98	1665.94	1944.76	1862.03
	Foreign Currency	19.51	50.81	176.20	164.50	69.56	83.95	32.52	30.49	31.28	35.63	11.94	68.52	65.13
	b. Bank Balance	5690.93	13857.13	10047.49	9218.44	7945.39	7911.27	6921.26	4235.22	12243.61	4859.75	7380.15	8457.75	5348.04
	1. In Nepal Rastra Bank	4786.15	12214.33	7968.82	7451.20	6926.97	6678.43	4421.68	3050.49	9092.92	3792.61	6713.16	6433.44	3307.16
	Domestic Currency	4781.58	12103.64	6748.79	7156.15	6896.73	6418.85	4392.45	3019.66	9048.08	3744.00	6709.85	6377.75	3293.36
	Foreign Currency	4.57	110.69	1220.03	295.06	30.24	259.58	29.23	30.83	44.84	48.61	3.31	55.69	13.80
	2. "A"Class Licensed Institution	158.09	934.56	123.20	461.71	112.59	162.22	403.45	235.44	691.57	320.20	476.93	532.88	349.74
	Domestic Currency	158.09	933.75	123.20	358.62	112.59	162.22	403.45	235.42	681.05	315.06	466.39	479.03	343.63
	Foreign Currency		0.81		103.09				0.02	10.52	5.14	10.55	53.86	6.10
	3. Other Financial Ins.													
	4. In Foreign Banks	746.69	708.24	1955.46	1305.52	905.83	1070.62	2096.14	949.29	2459.12	746.94	190.06	1491.42	1691.14
	c. Money at Call		1550.00	1985.70	153.83	9221.02	2000.07	750.00		1750.00	10.27			
	Domestic Currency		1550.00	1840.00	153.83		2000.07	750.00						
	Foreign Currency			145.70		9221.02				1750.00	10.27			
2	**INVESTMENT IN SECURITIES**	7294.00	32683.47	12324.64	13937.07	4150.74	8112.58	8278.38	2313.56	10220.05	9740.00	6166.78	10687.40	5849.77
	a. Govt.Securities	7294.00	20933.47	11324.64	10537.07	4150.74	5814.54	8278.38	2313.01	7659.33	9740.00	5086.78	8871.50	4654.28
	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						1548.04							995.49
3	**SHARE & OTHER INVESTMENT**	5287.99	825.56	23431.78	13776.12	13892.86	9225.46	13839.98	2986.47	3677.35	2375.03	1820.79	2152.99	59.26
	a. Interbank Lending	2500.00										1678.74		
	b. Non Residents	2602.30	598.47	22774.36	10542.77		8796.86	13685.70	2198.46	3601.50	2213.82		1581.65	
	c. Others	185.69	227.09	657.42	3233.35	13892.86	428.60	154.28	788.02	75.85	161.21	142.05	571.35	59.26
4	**LOANS & ADVANCES**	73719.72	101539.56	89791.70	99575.45	38022.01	75625.75	64799.70	36749.32	72512.62	61385.25	48167.90	66589.85	51143.22
	a. Private Sector	73719.72	96900.47	85990.14	98041.67	36612.71	71513.84	61868.59	35186.84	65320.80	58509.58	48036.72	66452.64	49093.58
	b. Financial Institutions		3635.77	3801.56	1414.02	1409.30	3319.60	2931.11	1553.75	2786.44	2584.21			2016.14
	c. Government Organizations		1003.32		119.75		792.31		8.73	4405.38	291.45	131.18	137.20	33.49
5	**BILL PURCHASED**	4.62	57.77	7.27	3698.96	6.12	1828.64	1112.81	607.95	352.81	1118.41	151.09	635.00	1742.59
	a. Domestic Bills Purchased	0.40	39.38		321.09		73.78	5.42	473.13	350.65		8.38		0.84
	b. Foreign Bills Purchased	3.15	18.39	7.27	2900.66	6.12	95.89	3.20	134.82	2.16		142.71	635.00	1741.75
	c. Import Bills & Imports	1.07			477.21		1658.97	1104.20			1118.41			
6	**LOANS AGAINST COLLECTED BILLS**			93.97										
	a. Against Domestic Bills			93.97										
	b. Against Foreign Bills													
7	**FIXED ASSETS**	426.09	1567.48	798.58	2466.28	420.53	2186.24	1622.89	218.51	785.38	1748.75	1416.40	959.71	671.59
8	**OTHER ASSETS**	19024.22	19686.74	16026.02	9553.61	1509.24	3178.39	5955.47	6551.79	5282.55	1725.26	3219.72	2417.03	5502.37
	a. Accrued Interest:	4949.63	10381.19	1596.07	1480.65	397.15	1161.53	622.56	564.77	789.75	841.11	1441.14	704.73	535.93
	Financia		9536.69	702.04	1356.05	198.87	1095.19	518.24	323.92	484.17	649.58	1411.53	439.42	501.97
	Government Enterpris		167.14	52.41	74.91	4.58	14.16	27.45	3.36	58.88	105.39	29.42	44.53	32.18
	Private Sector	4949.63	677.36	841.61	49.68	193.70	52.18	76.86	237.49	246.70	86.13	0.19	220.78	1.78
	b. Staff Loans / Adv.	1453.63	3873.82	2368.82	309.23	387.78	1032.80	947.93	736.28	1889.90	441.37	735.55	581.14	462.46
	c. Sundry Debtors	5440.21	192.92	4330.64	565.90	173.85		3433.77	105.09	975.43	212.96	204.59	386.56	1838.70
	d. Cash In Transit		693.31		10.14		17.86			66.00				
	e. Others	7180.75	4545.50	7730.51	7187.70	550.46	966.19	951.21	5145.65	1561.46	229.83	838.44	744.60	2665.28
9	**Expenses not Written off**	42.91					67.57					4.16	1.83	122.23
10	**Non Banking Assets**	130.70	84.02		37.88		216.58		100.74		25.86	621.60	48.25	24.87
11	**Reconcillation Account**	-2445.83	-4285.93				406.41					92.36		
12	**Profit & Loss A/c**											190.45		
	TOTAL ASSETS	112103.51	171073.37	156455.15	154609.38	76080.34	112036.76	105583.12	54896.59	108601.84	84467.18	70909.27	93963.09	72391.10

S.N.	BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata	Mega	Civil
	Liabilities													
1	**CAPITAL FUND**	**5346.52**	**6635.52**	**7069.96**	**19634.11**	**8886.77**	**7169.76**	**7968.31**	**6916.49**	**9219.83**	**6361.51**	**5106.03**	**5068.61**	**5714.75**
	a. Paid-up Capital	4578.92	3159.03	5250.86	12520.39	7242.66	5876.44	6325.43	5453.21	6461.77	5881.40	4646.27	4582.31	4583.81
	b. Calls in Advance		1322.41						304.46					
	c. Proposed Bonus Share		0.90											
	d. General Reserves	689.58	594.51	1082.38	4879.09	1008.96	695.88	951.78	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	107.47	50.68	23.02	-1717.48	103.80	0.41	113.61
	g. Others Reserves Fund	63.37	190.22	543.82	1509.23	600.66	163.09	402.37	183.29	302.56	1198.65	54.74	36.67	550.35
2	**BORROWINGS**	766.25	400.00	1730.26	2096.65	3659.38	2775.21	2601.94		1790.36	187.62	578.79	4717.77	353.50
	a. NRB	632.83		508.86	199.99	9.38	370.68	1451.81		1235.01		561.11	1.50	3.50
	b. Interbank Borrowing	133.41				3250.00	1904.54	1150.13			187.62	17.68	4716.27	350.00
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.			17.87	516.47					55.35				
	e. Bonds and Securities		400.00	1203.52	1380.20	400.00	500.00			500.00				
3	**DEPOSITS**	39597.43	58589.52	74898.39	90048.25	84698.61	53505.56	58396.01	59009.63	70671.15	73635.16	34921.36	38038.48	32830.80
	a. Current	1694.96	2313.95	3603.90	8828.41	3739.09	1167.63	2293.04	2058.06	3883.75	2323.10	1163.34	1011.08	844.24
	Domestic	1640.53	1989.10	3440.45	8822.53	3558.73	1095.92	1963.20	1945.10	2520.57	2274.27	1156.10	966.80	829.54
	Foreign	54.43	324.85	163.45	5.88	180.36	71.71	329.84	112.96	1363.18	48.83	7.24	44.28	14.69
	b. Savings	8254.32	12613.41	17691.71	32996.79	31854.10	10165.59	11637.24	15620.40	16809.63	30123.26	10103.78	8117.82	5464.39
	Domestic	8125.20	12276.58	17576.27	32996.57	29339.11	10072.32	11613.33	15561.61	16646.02	30087.73	10073.50	8046.61	5420.09
	Foreign	129.13	336.83	115.45	0.22	2514.98	93.27	23.91	58.79	163.62	35.53	30.28	71.21	44.29
	c. Fixed	21475.41	30113.39	33621.66	46141.98	36758.27	36290.91	29701.31	35536.37	36001.61	21373.39	16504.31	19352.20	19362.53
	Domestic	20546.16	29099.12	33607.77	46141.98	36747.98	36264.48	29083.91	34145.16	34750.75	20335.17	16370.54	19146.50	19156.83
	Foreign	929.25	1014.27	13.88		10.30	26.42	617.40	1391.21	1250.87	1038.22	133.77	205.70	205.70
	d. Call Deposits	7888.47	12714.43	19388.72	977.00	11611.59	5618.53	13983.03	5206.57	11989.71	19224.45	6937.53	9345.83	6515.23
	Domestic	6790.55	11839.08	19211.33	977.00	11517.34	5587.03	13956.28	5086.51	11732.56	18718.34	6937.53	9297.73	6316.66
	Foreign	1097.91	875.35	177.39		94.24	31.50	26.75	120.06	257.16	506.10		48.10	198.57
	e. Others	284.26	834.33	592.40	1104.07	735.56	262.90	781.39	588.23	1986.44	590.97	212.39	211.55	644.42
	Domestic	284.26	713.06	590.60	1104.07	706.20	259.15	781.39	588.16	1217.06	590.97	212.39	211.55	644.42
	Foreign		121.27	1.80		29.36	3.75		0.07	769.38				
4	**Bills Payable**	89.18	62.88				333.77	79.08	29.57	114.61	55.85	101.02	39.65	9.39
5	**Other Liabilities**	3360.74	4843.68	6919.22	23031.08	4933.91	3738.50	5548.07	3679.03	3068.15	7723.86	2216.13	2694.06	3416.92
	1. Sundry Creditors	1160.05	873.64	1246.87	3223.99	584.81	20.61	178.12	7.48	18.59	636.14	35.08	5.20	3.11
	2. Loan Loss Provision	739.65	1027.42	1384.81	4501.02	1663.34	987.28	1027.73	1037.99	1361.49	2760.90	827.57	586.32	1388.27
	3. Interest Suspense a/c	409.12	504.24	461.56	1996.03	246.49	650.83	671.09	865.66	611.27	1945.66	440.97	197.42	675.58
	4. Others	1051.92	2438.38	3825.99	13310.04	2439.27	2079.77	3671.13	1767.89	1076.80	2381.16	912.51	1905.12	1349.97
6	**Reconcillation A/c**				0.00					0.00	3.39			
7	**Profit & Loss A/c**	375.90	431.15	1033.64	2096.99	1681.47	711.88	766.37	857.93	1640.27	1238.71	301.86	611.04	87.49
		49536.00	70962.75	91651.47	136907.08	103860.15	68234.68	75359.78	70492.65	86504.36	89206.11	43225.18	51169.61	42412.86
	Assets													
1	**LIQUID FUNDS**	4995.11	6756.90	8041.04	11842.36	8591.95	6970.27	9486.63	8515.38	10567.66	12589.77	4131.45	5843.28	3179.87
	a. Cash Balance	773.19	1245.79	1904.45	3942.72	1889.80	1960.24	2057.11	1435.33	1538.33	2247.90	1211.29	771.12	535.13
	Nepalese Notes & Coins	745.46	1218.61	1791.88	3924.44	1832.49	1928.77	2037.04	1418.41	1494.27	2101.96	1203.32	755.95	527.53
	Foreign Currency	27.73	27.18	112.57	18.28	57.31	31.47	20.07	16.93	44.06	145.94	7.98	15.18	7.60
	b. Bank Balance	3971.91	5011.05	4941.59	7897.46	6702.14	4910.03	7381.29	7080.04	7622.41	8728.87	2920.16	3526.35	2644.74
	1. In Nepal Rastra Bank	2510.27	3853.74	4305.49	6087.35	5441.95	3006.48	4449.73	5968.77	5311.02	6993.41	2178.93	2949.46	1778.64
	Domestic Currency	2490.36	3840.23	4293.83	6064.87	5426.69	2980.10	4444.20	5951.01	4731.87	6923.30	2164.61	2938.96	1765.50
	Foreign Currency	19.91	13.51	11.66	22.48	15.27	26.39	5.52	17.76	579.15	70.11	14.31	10.50	13.15
	2. "A"Class Licensed Institution	120.41	340.35	107.82	1574.52	555.58	255.09	1377.08	326.00	312.65	396.87	461.74	118.18	128.86
	Domestic Currency	116.91	317.11	98.37	1573.23	533.45	252.11	1366.97	325.85	312.65	388.44	431.14	114.91	127.00
	Foreign Currency	3.50	23.23	9.46	1.29	22.13	2.98	10.12	0.15		8.43	30.60	3.26	1.86
	3. Other Financial Ins.				13.36	9.67			17.35	3.29	20.79	0.54		
	4. In Foreign Banks	1341.23	816.96	528.28	222.23	694.94	1648.45	1554.48	767.92	1995.44	1317.80	278.95	458.72	737.23
	c. Money at Call	250.00	500.06	1195.00	2.19		100.00	48.22		1406.92	1613.00		1545.80	
	Domestic Currency	250.00	500.06	1195.00			100.00	48.22			1200.00			
	Foreign Currency				2.19					1406.92	413.00		1545.80	
2	**INVESTMENT IN SECURITIES**	4854.43	5084.83	7186.46	7162.92	13149.50	6665.29	4601.06	4862.16	6275.82	5211.23	2778.30	3611.19	4816.57
	a. Govt.Securities	4438.43	4977.89	7186.46	5506.92	12649.50	6665.29	4601.06	4759.26	6275.82	4736.38	1802.33	3555.00	4620.87
	b. NRB Bond	416.00	106.94		1656.00	500.00					63.05	975.97	56.19	
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e Non Residents								102.90		411.80			195.70
3	**SHARE & OTHER INVESTMENT**	2086.89	3895.10	2761.50	2762.58	4501.78	2261.54	2041.24	3454.25	3974.57	1377.42	1105.46	3574.29	1103.40
	a. Interbank Lending	339.41			200.00	238.60		451.58		918.42				
	b. Non Residents	1697.03	2662.49	509.11		3870.50			3235.57	2631.51	709.84	720.57	257.13	959.23
	c. Others	50.46	1232.61	2252.39	2562.58	392.68	2261.54	1589.67	218.68	424.64	667.58	384.89	3317.16	144.17
4	**LOANS & ADVANCES**	34444.48	48205.11	66893.90	92982.67	72453.26	47654.24	54883.89	50169.98	61396.29	59507.69	32606.55	35330.63	30216.34
	a. Private Sector	33593.96	47868.92	66893.90	92969.28	72453.26	46098.76	52799.17	48940.28	59394.16	59507.69	31328.32	34109.93	28551.17
	b. Financial Institutions	850.52	336.19		13.40		1555.47	1785.14	1229.70	2002.13		1078.23	1220.70	1142.27
	c. Government Organizations							299.57				200.00		522.90
5	**BILL PURCHASED**	2.18	1252.70	229.26		1186.42	105.87	255.24	83.55	684.02	859.12	1.59		19.15
	a. Domestic Bills Purchased		21.40	4.67			105.87	21.86		684.02	859.12			19.15
	b. Foreign Bills Purchased	2.18		224.60		1186.42		233.38	83.55			1.59		
	c. Import Bills & Imports		1231.30											
6	**LOANS AGAINST COLLECTED BILLS**											374.50		537.73
	a. Against Domestic Bills													537.73
	b. Against Foreign Bills											374.50		
7	**FIXED ASSETS**	754.95	1545.55	1235.46	1028.14	1502.30	1768.06	926.30	969.97	1387.68	3019.33	771.68	600.40	656.60
8	**OTHER ASSETS**	2191.73	4222.56	5303.88	20282.90	2332.66	2809.42	3114.53	2196.87	2133.65	6089.11	1401.41	2151.13	1748.22
	a. Accrued Interest:	447.06	547.23	859.38	2070.78	634.55	710.04	714.36	914.21	681.39	1980.22	456.45	512.05	714.83
	Financia	302.70	382.96	456.33	1076.29		434.62	476.54	865.43	488.72	1262.72	372.66	365.71	580.18
	Government Enterpris	35.33	29.36		74.75	66.57	52.83	25.83	41.27	36.13	32.23	14.06	21.88	33.89
	Private Sector	109.02	134.91	403.04	919.74	567.98	222.59	212.00	7.51	156.54	685.26	69.74	124.46	100.76
	b. Staff Loans / Adv.	288.96	334.98	718.32	4196.25	614.21	375.49	228.14	316.92	404.85	1103.47	554.64	391.17	198.06
	c. Sundry Debtors	24.84	1642.86	1077.11	9684.73	404.89	142.96	38.57	4.45	11.55	2247.41	118.35	6.34	1.05
	d. Cash In Transit													
	e. Others	1430.88	1697.49	2649.07	4331.14	679.00	1580.93	2133.46	961.29	1035.85	758.01	271.97	1241.57	834.29
9	**Expenses not Written off**								4.33					
10	**Non Banking Assets**	125.12			190.63	142.29		50.89	165.76	84.68	552.43	54.24	58.70	134.92
11	**Reconcillation Account**	2.00		-0.02	654.87									0.07
12	**Profit & Loss A/c**	79.12							70.41					
	TOTAL ASSETS	49536.00	70962.75	91651.47	136907.08	103860.15	68234.68	75359.78	70492.65	86504.36	89206.11	43225.18	51169.61	42412.86

Statement of Assets and Liabilities as on Baisakh end, 2074(Mid-May, 2017)

S.N.	BFI Name	Century	Sanima	NIDC	MahalaxmiDB	Siddhartha	Yeti	Narayani	Sahayogi	Karnali	Shangrila	Gandaki	Excel	Western	Araniko
	Liabilities														
1	**CAPITAL FUND**	**4309.31**	**6992.03**	**3467.96**	**1613.45**	**1830.25**	**1395.46**	**-74.27**	**455.48**	**179.58**	**1450.58**	**748.49**	**465.25**	**525.83**	**442.49**
	a. Paid-up Capital	4057.90	5305.87	415.82	1156.22	1419.17	1386.23	55.57	314.61	151.00	1073.46	643.96	384.56	313.92	394.48
	b. Calls in Advance		892.27			179.95		6.12	65.78						
	c. Proposed Bonus Share							10.05			172.52				
	d. General Reserves	167.37	571.15	914.96	285.10	223.35	245.57	17.52	72.06	16.14	181.80	102.42	75.87	20.98	39.80
	e. Share Premium	59.40	102.37								3.44			147.71	5.86
	f. Retained Earning	0.78	7.09	2028.33	150.44	0.61	-395.31	-173.29	2.97	12.45	13.30	2.12	4.81	43.22	2.01
	g. Others Reserves Fund	23.86	113.28	108.84	21.69	7.16	158.96	9.76	0.05		6.06				0.34
2	**BORROWINGS**		650.60										425.00		
	a. NRB		280.60												
	b. Interbank Borrowing												425.00		
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities		370.00												
3	**DEPOSITS**	33632.58	54236.70	1178.86	11438.47	13075.95	12100.54	201.40	2807.51	1831.52	11702.72	5671.95	4279.13	2318.90	2063.71
	a. Current	1247.05	3119.34	13.66	151.27	290.90	365.77		73.68	9.55	181.87	52.39	65.67	43.64	47.76
	Domestic	1078.44	3066.90	13.66	151.27	290.63	363.25		73.68	9.55	181.87	52.39	65.67	43.64	47.76
	Foreign	168.61	52.43			0.26	2.51								
	b. Savings	6321.25	18565.69	265.66	5403.87	5893.55	3549.45	68.13	1987.44	1045.94	4797.17	2435.48	2084.15	1430.20	1039.21
	Domestic	6312.04	18135.97	265.66	5403.87	5893.55	3549.43	68.13	1987.44	1045.94	4797.17	2435.48	2084.15	1430.20	1039.21
	Foreign	9.21	429.72				0.02								
	c. Fixed	17005.22	24949.40	878.82	4513.31	3659.04	5724.43	133.14	612.19	501.61	4158.79	1873.16	1023.49	558.98	770.94
	Domestic	17005.22	24535.43	878.82	4513.31	3659.04	5724.43	133.14	612.19	501.61	4158.79	1873.16	1023.49	558.98	770.94
	Foreign		413.97												
	d. Call Deposits	8774.04	7192.58	20.72	1315.36	3220.28	2459.10		134.21	257.10	2547.01	1306.38	1105.05	285.99	205.81
	Domestic	8770.06	7076.64	20.72	1315.36	3220.28	2459.10		134.21	257.10	2547.01	1306.38	1105.05	285.99	205.81
	Foreign	3.99	115.94												
	e. Others	285.02	409.69		54.66	12.19	1.79	0.13		17.33	17.88	4.55	0.78	0.09	
	Domestic	285.02	409.69		54.66	12.19	1.79	0.13		17.33	17.88	4.55	0.78	0.09	
	Foreign														
4	**Bills Payable**	43.04					5.77				7.08				
5	**Other Liabilities**	1472.70	3830.99	1278.29	1180.55	1002.70	1703.73	366.98	161.08	89.27	630.39	283.41	244.36	59.89	147.26
	1. Sundry Creditors	44.50	8.99	56.92	31.90	126.23	21.25	52.80	0.60	8.38	9.67	6.45	4.21	2.23	29.68
	2. Loan Loss Provision	388.76	562.20	247.08	410.80	327.73	372.74	146.82	39.38	29.94	177.39	82.12	71.95	28.11	30.97
	3. Interest Suspense a/c	260.39	415.07	535.39	225.98	212.15	259.37	126.02	21.60	33.21	106.86	36.60	33.18		24.87
	4. Others	779.04	2844.73	438.90	511.87	336.59	1050.37	41.33	99.49	17.73	336.47	158.25	135.02	29.55	61.75
6	**Reconcillation A/c**			4.83	4.53			93.59							
7	**Profit & Loss A/c**	214.29	946.92	193.01	197.02	267.81	182.54	4.87	99.54	1.75	233.23	120.65	117.73	47.43	49.48
		39671.93	66657.23	6122.95	14434.01	16176.71	15388.03	592.57	3523.60	2102.12	14023.99	6824.50	5531.47	2952.04	2702.94
	Assets														
1	**LIQUID FUNDS**	4662.50	5195.25	1927.57	3335.26	2831.86	2789.80	105.54	396.99	801.22	2258.15	1306.78	1531.02	812.66	477.37
	a. Cash Balance	634.77	918.22	11.76	243.56	368.80	221.40	1.22	61.35	143.72	222.79	166.56	193.02	87.33	87.83
	Nepalese Notes & Coins	613.16	898.25	11.76	243.02	368.78	218.84	1.22	61.35	143.72	222.01	166.22	193.02	87.33	87.83
	Foreign Currency	21.61	19.97		0.54	0.02	2.56				0.78	0.34			
	b. Bank Balance	4027.73	4277.03	1915.81	732.58	969.33	2568.40	104.32	165.10	100.83	2035.36	1140.22	308.99	119.13	123.22
	1. In Nepal Rastra Bank	2713.86	3408.70	79.89	667.63	907.20	648.53	0.47	147.44	100.83	592.06	289.67	26.12	1.17	121.64
	Domestic Currency	2687.90	3372.13	79.89	667.63	907.20	648.53	0.47	147.44	100.83	592.06	289.67	26.12	1.17	121.64
	Foreign Currency	25.96	36.56												
	2. "A"Class Licensed Institution	233.09	140.05	1835.92	57.67	62.14	1497.89	9.64	17.66		1177.03	557.58	282.87	117.96	1.43
	Domestic Currency	204.71	121.14	1835.92	57.67	62.08	1492.40	9.64	17.66		1177.03	557.58	282.87	117.96	1.43
	Foreign Currency	28.38	18.91			0.06	5.50								
	3. Other Financial Ins.				7.28		419.22	94.21			260.00	292.96			0.14
	4. In Foreign Banks	1080.78	728.29				2.75				6.27				
	c. Money at Call				2359.12	1493.72			170.54	556.66			1029.01	606.21	266.32
	Domestic Currency				2359.12	1487.99			170.54	556.66			1029.01	606.21	266.32
	Foreign Currency					5.73									
2	**INVESTMENT IN SECURITIES**	970.44	5225.52	40.00	458.10	150.00	360.78				399.50				20.00
	a. Govt.Securities	890.44	4742.83	40.00	458.10	150.00	360.78				399.50				20.00
	b. NRB Bond	80.00	283.45												
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents		199.24												
3	**SHARE & OTHER INVESTMENT**	1896.42	2591.82	168.67	84.16	63.42	123.47	14.26	2.00		105.09	19.70	35.66		33.32
	a. Interbank Lending	1432.66													
	b. Non Residents		2114.20												
	c. Others	463.76	477.62	168.67	84.16	63.42	123.47	14.26	2.00		105.09	19.70	35.66		33.32
4	**LOANS & ADVANCES**	30412.48	49581.27	3108.64	9680.13	12086.97	10476.69	151.76	2912.27	1007.46	10767.83	5200.32	3754.70	1855.54	2033.01
	a. Private Sector	29304.28	48186.48	3108.64	9431.02	12086.97	10300.76	151.76	2912.27	1007.46	10767.83	5200.32	3754.70	1855.54	2033.01
	b. Financial Institutions	1108.20	1385.98		249.11		174.43								
	c. Government Organizations		8.81				1.49								
5	**BILL PURCHASED**	93.49													
	a. Domestic Bills Purchased	5.84													
	b. Foreign Bills Purchased	87.65													
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	509.85	774.28	110.17	180.63	344.85	244.39	3.69	64.88	81.44	121.22	131.22	45.16	66.29	50.90
8	**OTHER ASSETS**	1125.65	3227.38	767.89	694.52	690.27	904.58	223.71	147.46	205.02	372.20	162.74	164.88	116.43	88.35
	a. Accrued Interest:	268.00	467.27	536.10	225.98	213.00	266.25	128.16	21.60	33.21	110.45	36.60	33.18	2.60	24.87
	Financia	260.39	279.28	536.10	102.03			9.82					19.47		
	Government Enterpris	3.47	38.83			0.83	1.53				3.14				
	Private Sector	4.14	149.17		123.95	212.17	264.72	118.34	21.60	33.21	107.31	36.60	13.71	2.60	24.87
	b. Staff Loans / Adv.	337.10	461.50	18.18	55.91	95.14	53.56	1.61	11.05	79.86	105.12	13.96	38.20	52.95	10.36
	c. Sundry Debtors	204.23	4.95	40.66	0.77	242.52	119.38	83.98	57.70	74.21	26.17	41.37	23.24	26.54	16.29
	d. Cash In Transit								0.26				5.62		
	e. Others	316.33	2293.65	172.94	411.86	139.61	465.40	9.96	56.85	17.74	130.45	70.82	64.65	34.35	36.83
9	**Expenses not Written off**	1.10				4.16									
10	**Non Banking Assets**				1.22	5.17	488.33			6.83					
11	**Reconcillation Account**						0.00	93.60		0.15		3.73	0.05	101.13	
12	**Profit & Loss A/c**		61.72												
	TOTAL ASSETS	39671.93	66657.23	6122.95	14434.01	16176.71	15388.03	592.57	3523.60	2102.12	14023.99	6824.50	5531.47	2952.04	2702.94

Statement of Assets and Liabilities as on Baisakh end, 2074(Mid-May, 2017)

S.N.	BFI Name	Deva	Miteri	Tinau	Muktinath	Sewa	Kankai	Mahakali	Ace	Bhargav	Alpine	Kastamandap	Garima	OmDB	FewaDB
	Liabilities														
1	**CAPITAL FUND**	**1520.58**	**473.15**	**437.16**	**1822.49**	**1143.40**	**172.90**	**183.85**	**1414.72**	**274.16**	**302.35**	**1150.20**	**1517.02**	**1627.36**	**1483.97**
	a. Paid-up Capital	1383.22	380.29	341.37	1542.72	1017.08	150.00	148.82	1203.58	255.48	260.08	1008.76	1296.61	1360.28	1199.97
	b. Calls in Advance			55.30					-0.55						
	c. Proposed Bonus Share									1.26					
	d. General Reserves	135.67	56.63	38.94	198.76	73.72	20.89	11.18	193.20	14.75	31.15	103.10	186.93	257.42	241.47
	e. Share Premium	0.68	19.39		58.97	47.87	0.03				10.28	22.61	15.79		
	f. Retained Earning	0.30	14.49	1.56	15.71	1.29	1.98	23.85	0.13	2.12	0.83	0.21	8.10	9.06	32.83
	g. Others Reserves Fund	0.71	2.36		6.34	3.44			18.38	0.54	0.01	15.52	9.59	0.60	9.70
2	**BORROWINGS**				400.00		200.00		990.00			7.22			
	a. NRB														
	b. Interbank Borrowing				400.00		200.00		990.00			7.22			
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	9475.95	2569.63	3724.71	15334.68	5283.86	1402.48	1214.99	7359.00	1804.74	1817.77	7454.16	13260.93	13071.15	11546.78
	a. Current	237.13	75.91	46.90	238.37	47.85	17.80		208.30	16.83	86.99	175.08	193.31	171.33	81.91
	Domestic	237.08	75.91	46.90	238.37	47.85	17.80		189.36	16.83	86.99	175.00	193.31	171.33	81.91
	Foreign	0.04							18.95			0.08			
	b. Savings	4715.88	845.43	1671.71	7411.33	2445.79	628.50	949.75	2803.60	707.53	897.22	2775.17	5944.87	4625.20	3816.93
	Domestic	4714.57	845.43	1671.71	7411.33	2445.79	628.50	949.75	2794.63	707.53	897.22	2774.08	5944.87	4625.20	3816.93
	Foreign	1.31							8.96			1.09			
	c. Fixed	3068.08	1337.21	1469.90	4402.99	1638.94	334.37	265.23	3619.85	760.84	502.23	3047.60	4568.61	6772.98	5638.99
	Domestic	3067.06	1337.21	1469.90	4402.99	1638.94	334.37	265.23	3619.85	760.84	502.23	3047.60	4568.61	6772.98	5638.99
	Foreign	1.03													
	d. Call Deposits	1446.65	311.05	483.14	3275.18	1149.97	421.80		715.05	308.16	312.61	1452.32	2513.84	1500.02	2008.95
	Domestic	1446.65	311.05	483.14	3275.18	1149.97	421.80		715.05	308.16	312.61	1452.32	2513.84	1500.02	2008.95
	Foreign														
	e. Others	8.20	0.03	53.06	6.82	1.33			12.20	11.38	18.74	4.00	40.30	1.61	
	Domestic	8.20	0.03	53.06	6.82	1.33			12.20	11.38	18.74	4.00	40.30	1.61	
	Foreign														
4	**Bills Payable**	29.82			36.86								2.92	2.03	1.88
5	**Other Liabilities**	611.04	127.34	177.49	1096.83	321.57	57.70	60.22	859.64	64.41	149.29	468.11	710.79	785.11	679.95
	1. Sundry Creditors	56.30	5.50	6.86	1.45	14.15	3.92	15.41	1.45	7.57	1.70	49.38	109.35	8.22	24.91
	2. Loan Loss Provision	219.79	25.67	37.36	154.80	78.72	15.42	28.13	144.49	17.33	54.34	94.40	170.66	217.00	169.19
	3. Interest Suspense a/c	72.52	20.90	19.46	108.13	52.92	7.11	6.95	103.33	13.94	26.34	54.64	83.72	165.24	124.16
	4. Others	262.44	75.26	113.82	832.45	175.77	31.26	9.72	610.38	25.56	66.92	269.68	347.06	394.65	361.69
6	**Reconcillation A/c**	0.07	793.21		0.00		0.22					11496.95	2446.48		
7	**Profit & Loss A/c**	227.21	86.57	76.94	389.44	124.26	31.14	12.39	161.13	19.06	34.55	837.38	248.60	268.24	273.13
		11864.67	4049.91	4416.30	19080.30	6873.09	1864.44	1471.44	10784.49	2162.37	2303.96	21414.03	18186.74	15753.88	13985.71
	Assets														
1	**LIQUID FUNDS**	2012.58	835.41	889.06	3137.31	1474.85	646.36	384.65	2202.53	659.48	582.00	2180.38	2906.28	2930.17	2036.08
	a. Cash Balance	363.80	51.76	85.83	406.66	216.10	69.47	34.27	94.30	48.97	76.31	177.76	364.51	292.30	314.89
	Nepalese Notes & Coins	358.27	51.76	85.83	406.66	216.08	69.47	34.27	91.49	48.97	75.40	173.48	364.51	291.22	314.89
	Foreign Currency	5.53				0.02			2.80		0.91	4.28		1.08	
	b. Bank Balance	510.30	170.72	739.03	937.16	1258.75	73.30	350.38	435.89	610.51	130.32	2002.62	729.89	2637.87	626.36
	1. In Nepal Rastra Bank	470.14	30.72	174.14	937.16	259.19	22.53	18.45	397.68	92.22	34.32	379.52	729.89	649.11	626.36
	Domestic Currency	469.37	30.72	174.14	937.16	259.19	22.53	18.45	396.26	92.22	34.32	376.94	729.89	649.11	626.36
	Foreign Currency	0.77							1.43			2.58		0.00	
	2. "A"Class Licensed Institution	40.04	140.00	394.02		733.02	50.75	140.28	3.47	319.11	96.00	1304.68		1676.75	
	Domestic Currency	39.88	140.00	394.02		733.02	50.75	140.28	2.84	319.11	96.00	1283.91		1676.75	
	Foreign Currency	0.16							0.63			20.77			
	3. Other Financial Ins.	0.12		170.87		266.54	0.01	191.65		199.18		318.41		312.02	
	4. In Foreign Banks								34.74						
	c. Money at Call	1138.48	612.94	64.20	1793.48		503.59		1672.34		375.38		1811.88		1094.82
	Domestic Currency	1118.16	612.94	64.20	1793.48		503.59		1655.33		375.38		1811.88		1094.82
	Foreign Currency	20.31							17.01						
2	**INVESTMENT IN SECURITIES**	79.93		75.00		20.00			410.03	1.00		180.00	130.00	517.93	275.00
	a. Govt.Securities	79.93		75.00		20.00			410.03	1.00		180.00	130.00	507.93	275.00
	b. NRB Bond													10.00	
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	200.00	2.95	12.40	582.70	40.22	0.43	0.54	174.58	7.65	2.12	23.79	34.10	125.12	56.83
	a. Interbank Lending	20.09			400.00							7.33			
	b. Non Residents												12.15		
	c. Others	179.91	2.95	12.40	182.70	40.22	0.43	0.54	174.58	7.65	2.12	16.47	21.95	125.12	56.83
4	**LOANS & ADVANCES**	9101.00	2287.29	3217.68	14445.52	5128.08	1159.17	1017.36	7098.72	1380.78	1635.02	6414.09	12123.12	11630.10	11158.59
	a. Private Sector	8921.00	2287.29	3167.68	14445.52	5128.08	1159.17	1017.36	6757.70	1380.78	1635.02	6168.55	12123.12	11596.03	11158.59
	b. Financial Institutions	180.00		50.00					311.01			245.55		30.00	
	c. Government Organizations								30.00					4.07	
5	**BILL PURCHASED**														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	180.42	25.15	114.18	379.29	42.02	26.71	8.92	92.45	46.74	13.81	168.01	180.94	137.99	110.70
8	**OTHER ASSETS**	282.50	105.89	104.09	535.49	167.92	31.78	59.90	772.90	66.72	58.26	212.70	365.81	401.34	341.89
	a. Accrued Interest:	126.78	20.90	19.46	108.13	52.92	7.11	6.95	116.19	13.94	26.34	74.46	83.72	168.18	124.56
	Financia		5.07	1.60	14.33	25.32			68.07		8.91	32.97		0.07	
	Government Enterpris	0.24	0.00						5.53		0.05	0.83		2.46	0.40
	Private Sector	126.54	15.83	17.86	93.80	27.60	7.11	6.95	42.59	13.94	17.38	40.66	83.72	165.65	124.16
	b. Staff Loans / Adv.	10.10	26.84	11.76	28.37	18.78	0.43	9.81	100.35	19.56	3.78	24.98	82.82	44.33	52.08
	c. Sundry Debtors	15.22	3.07	2.33	34.08	34.42	7.67	22.90	13.85	19.17	5.10	27.27	66.75	6.82	20.78
	d. Cash In Transit														
	e. Others	130.41	55.09	70.54	364.90	61.79	16.57	20.24	542.52	14.05	23.04	85.98	132.52	182.01	144.47
9	**Expenses not Written off**	8.23		3.90								1.46			
10	**Non Banking Assets**								33.21			19.98			
11	**Reconcillation Account**		793.21					0.07	0.00	0.00	12.74	11506.55	2446.48		
12	**Profit & Loss A/c**											707.07		11.24	6.62
	TOTAL ASSETS	11864.67	4049.91	4416.30	19080.30	6873.09	1864.44	1471.44	10784.43	2162.37	2303.96	21414.03	18186.74	15753.88	13985.71

Statement of Assets and Liabilities as on Baisakh end, 2074(Mid-May, 2017)

S.N.	BFI Name	Kabeli	Kamana	Corporate	Purnima	Jyoti	Hamro	Kakre	Shine	Kanchan	Innovative	ViborSociety	Raptiveri	Tourism
	Liabilities													
1	**CAPITAL FUND**	**108.08**	**977.51**	**-13.93**	**400.91**	**1249.38**	**235.54**	**78.06**	**1297.92**	**382.83**	**387.81**	**1812.57**	**177.12**	**1260.41**
	a. Paid-up Capital	84.21	804.38	200.00	352.39	1101.94	152.92	72.46	1102.89	346.50	353.68	1815.00	143.77	919.77
	b. Calls in Advance	0.25	31.87				65.23							0.00
	c. Proposed Bonus Share													171.08
	d. General Reserves	12.65	139.91	15.05	36.97	117.27	16.18	5.35	174.07	32.72	31.00	256.19	5.46	130.60
	e. Share Premium	4.65			11.29	1.41				1.97				
	f. Retained Earning	5.46	0.03	-242.75	0.05	8.97	0.12	0.15	10.84	1.28	0.62	-268.13	26.92	3.77
	g. Others Reserves Fund	0.85	1.32	13.77	0.21	19.79	1.10	0.10	10.12	0.36	2.51	9.50	0.98	35.20
2	**BORROWINGS**					50.00						241.33		549.40
	a. NRB											241.33		199.40
	b. Interbank Borrowing					50.00								350.00
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	**DEPOSITS**	583.70	6640.91	79.44	2319.65	9137.13	1102.89	790.55	9255.48	2377.35	2552.22	14643.00	1021.77	10666.46
	a. Current	14.11	63.05		87.17	255.11	28.56	6.49	96.64	28.28	52.86	208.88	4.34	458.77
	Domestic	14.11	63.05		87.17	255.09		6.49	96.64	28.28	52.86	208.88	4.34	429.20
	Foreign					0.02	28.56							29.57
	b. Savings	363.47	2544.04	62.70	1478.46	3433.73	473.14	480.93	6046.72	1188.24	1364.57	4288.32	420.97	3380.15
	Domestic	363.47	2544.04	62.70	1478.46	3432.05		480.93	6046.72	1188.24	1364.57	4288.24	420.97	3368.99
	Foreign					1.67	473.14					0.08		11.16
	c. Fixed	152.55	2821.90	0.39	653.03	3135.07	294.42	188.03	2331.04	588.40	795.61	7574.14	564.46	4235.42
	Domestic	152.55	2821.90	0.39	653.03	3135.07	294.42	188.03	2331.04	588.40	795.61	7574.14	564.46	4235.42
	Foreign													
	d. Call Deposits	53.57	1211.92	10.46	100.20	2298.80	306.78	115.09	779.30	572.43	339.18	2551.37	32.00	2452.20
	Domestic	53.57	1211.92	10.46	100.20	2298.80	306.78	115.09	779.30	572.43	339.18	2551.37	32.00	2240.87
	Foreign													211.33
	e. Others			5.88	0.80	14.42			1.79			20.28		139.92
	Domestic			5.88	0.80	14.42			1.79			20.28		139.92
	Foreign													
4	**Bills Payable**										0.42	2.22		19.18
5	**Other Liabilities**	37.72	380.53	593.38	126.31	750.72	95.27	32.22	438.15	109.10	157.17	1583.93	90.62	1466.95
	1. Sundry Creditors	2.75	3.69	15.43	9.75	9.57	44.37	0.10	38.89	8.37	20.97	63.53	39.62	8.83
	2. Loan Loss Provision	13.19	128.37	197.08	23.71	151.87	15.14	16.74	102.35	48.83	30.26	293.52	15.86	188.36
	3. Interest Suspense a/c	5.17	76.87	160.72	9.62	142.36	8.65	4.26	85.61	21.57	16.75	255.13	26.45	108.52
	4. Others	16.62	171.59	220.16	83.22	446.92	27.11	11.12	211.30	30.33	89.19	971.74	8.69	1161.23
6	**Reconcillation A/c**				0.08		0.29			0.00			68.72	
7	**Profit & Loss A/c**	18.85	144.25	0.51	77.42	179.39	29.64	8.41	248.59	46.69	60.62	162.16	13.19	207.35
		748.35	8143.19	659.40	2924.37	11366.61	1463.63	909.24	11240.14	2915.97	3158.24	18445.21	1371.41	14169.74
	Assets													
1	**LIQUID FUNDS**	78.68	1600.60	15.10	819.40	1844.31	287.97	280.79	2247.30	588.13	708.29	2617.87	300.88	2795.29
	a. Cash Balance	16.49	138.10	1.15	38.41	149.87	28.23	37.25	336.48	55.66	59.97	299.18	22.93	341.95
	Nepalese Notes & Coins	16.49	138.10	1.15	38.41	147.85	28.23	37.25	336.48	55.66	59.97	298.63	22.93	285.71
	Foreign Currency					2.01		0.01				0.55		56.24
	b. Bank Balance	37.80	1462.50	13.95	781.00	550.94	57.08	243.53	530.58	122.34	138.31	2318.69	56.51	535.00
	1. In Nepal Rastra Bank	2.96	327.00	0.17	119.15	516.34	57.08	52.19	505.25	17.34	136.35	784.78	56.19	504.23
	Domestic Currency	2.96	327.00	0.17	119.15	516.19	57.08	52.19	505.25	17.34	136.35	784.78	56.19	498.85
	Foreign Currency					0.15								5.38
	2. "A"Class Licensed Institution	32.48	608.18	11.10	248.49	34.60		118.32	25.25	105.00	1.91	1043.98	0.32	
	Domestic Currency	32.48	608.18	11.10	248.49	34.56		118.32	25.25	105.00	1.91	1036.49	0.32	
	Foreign Currency					0.04						7.48		
	3. Other Financial Ins.	2.35	527.32	2.68	413.36			73.03	0.08		0.05	489.94		
	4. In Foreign Banks													30.77
	c. Money at Call	24.40				1143.50	202.66		1380.23	410.13	510.00		221.44	1918.34
	Domestic Currency	24.40				1143.05	202.66		1380.23	410.13	510.00		221.44	1910.06
	Foreign Currency					0.45								8.29
2	**INVESTMENT IN SECURITIES**		129.90			367.20			10.00		6.00	443.45		420.00
	a. Govt.Securities		79.90			367.20			10.00			443.45		420.00
	b. NRB Bond		50.00											
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.										6.00			
	e Non Residents													
3	**SHARE & OTHER INVESTMENT**		2.84		16.34	191.06	19.57	0.10	32.07	19.91		213.00		22.12
	a. Interbank Lending													
	b. Non Residents													
	c. Others		2.84		16.34	191.06	19.57	0.10	32.07	19.91		213.00		22.12
4	**LOANS & ADVANCES**	628.18	6166.83	217.19	2011.31	8293.92	1021.11	590.55	8472.43	2152.37	2367.80	13553.76	879.54	10138.70
	a. Private Sector	628.18	6166.83	217.19	2011.31	8293.92	1021.11	590.55	8472.43	2152.37	2367.80	12927.55	879.54	9926.65
	b. Financial Institutions											625.96		212.06
	c. Government Organizations											0.25		
5	**BILL PURCHASED**													
	a. Domestic Bills Purchased													
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
6	**LOANS AGAINST COLLECTED BILLS**													
	a. Against Domestic Bills													
	b. Against Foreign Bills													
7	**FIXED ASSETS**	13.56	77.14	2.67	17.25	174.05	23.43	12.38	155.82	71.69	15.30	353.81	19.85	196.46
8	**OTHER ASSETS**	27.93	165.87	226.80	60.07	491.47	109.91	25.43	322.51	82.95	59.43	1228.37	102.14	554.22
	a. Accrued Interest:	5.17	76.87	160.72	9.62	163.62	8.65	4.26	85.61	21.57	16.75	258.69	26.45	117.85
	Financia		10.87	130.58	1.15						4.83	185.64		51.00
	Government Enterpris					2.93						3.00		1.82
	Private Sector	5.17	66.00	30.14	8.46	160.70	8.65	4.26	85.61	21.57	11.91	70.05	26.45	65.03
	b. Staff Loans / Adv.	10.51	1.43	0.37	6.06	40.79	75.77	14.65	33.98	31.08	0.47	65.36	20.94	68.01
	c. Sundry Debtors	1.90	15.78	3.24	12.59	33.70	5.84		7.75	16.62	4.43	675.08	0.36	24.12
	d. Cash In Transit													0.00
	e. Others	10.35	71.80	62.46	31.80	253.35	19.64	6.52	195.17	13.68	37.79	229.25	54.40	344.23
9	**Expenses not Written off**						1.65			0.86	1.42			2.47
10	**Non Banking Assets**			197.64		4.57						34.94		40.48
11	**Reconcillation Account**		0.01			0.02				0.06			69.01	
12	**Profit & Loss A/c**													
	TOTAL ASSETS	748.35	8143.19	659.40	2924.37	11366.61	1463.63	909.24	11240.14	2915.97	3158.24	18445.21	1371.41	14169.74

Statement of Assets and Liabilities as on Baisakh end, 2074(Mid-May, 2017)

S.N.	BFI Name	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Kailash	Saipa	Saptakoshi	Sajha	Green	Reliable
	Liabilities													
1	**CAPITAL FUND**	**415.25**	**74.00**	**294.92**	**89.83**	**243.86**	**123.37**	**342.35**	**2753.22**	**30.74**	**221.57**	**71.20**	**89.91**	**1163.64**
	a. Paid-up Capital	347.88	65.00	262.19	67.26	209.50	112.50	241.77	2284.13	28.00	211.00	100.00	100.00	1010.47
	b. Calls in Advance													
	c. Proposed Bonus Share		4.16			10.79		66.56						
	d. General Reserves	20.73	2.77	13.85	18.69	7.16	6.70	17.42	418.76	1.59	3.05			149.20
	e. Share Premium	5.33	1.94	18.58	3.75	15.39	3.97	15.37			6.89			
	f. Retained Earning	40.93	0.13	0.29		0.10	0.20	0.44	43.15	0.84	0.62	-28.80	-10.09	3.07
	g. Others Reserves Fund	0.39		0.02	0.13	0.91		0.78	7.18	0.30				0.89
2	**BORROWINGS**													490.00
	a. NRB													
	b. Interbank Borrowing													490.00
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	**DEPOSITS**	2500.11	153.35	1436.79	414.67	1696.63	590.88	2239.16	16208.19	246.12	878.72	463.55	362.43	8194.21
	a. Current	6.27	0.08		7.76	11.59	6.83	8.45	132.92	5.30	30.36	19.10	5.57	90.66
	Domestic	6.27	0.08		7.76	11.59	6.83	8.45	132.92	5.30	30.36	19.10	5.57	90.66
	Foreign								0.01					
	b. Savings	1337.65	139.43	774.19	315.08	668.53	381.24	1025.11	4635.08	209.81	330.65	217.24	79.37	2016.66
	Domestic	1337.65	139.43	774.19	315.08	668.53	381.24	1025.11	4635.08	209.81	330.65	217.24	79.37	2016.66
	Foreign													
	c. Fixed	522.97	9.53	256.14	40.40	438.49	129.42	734.95	7668.87	28.76	246.54	49.00	129.23	4870.32
	Domestic	522.97	9.53	256.14	40.40	438.49	129.42	734.95	7668.87	28.76	246.54	49.00	129.23	4870.32
	Foreign													
	d. Call Deposits	633.22	4.31		51.37	577.98	72.89	470.65	3765.41	1.93	271.17	178.22	147.72	1206.30
	Domestic	633.22	4.31		51.37	577.98	72.89	470.65	3765.41	1.93	271.17	178.22	147.72	1206.30
	Foreign													
	e. Others			406.46	0.05	0.03	0.50		5.91	0.32			0.55	10.26
	Domestic			406.46	0.05	0.03	0.50		5.91	0.32			0.55	10.26
	Foreign													
4	**Bills Payable**													1.55
5	**Other Liabilities**	141.26	17.31	60.99	15.39	104.82	35.23	71.12	956.21	9.46	34.12	29.70	19.27	669.55
	1. Sundry Creditors	0.03	6.95	0.39	1.51		0.42	1.12	91.33	0.17	0.00	3.51	1.25	54.43
	2. Loan Loss Provision	28.11	1.92	25.75	3.86	24.79	7.08	20.14	276.41	4.57	13.04	16.36	9.36	214.47
	3. Interest Suspense a/c	16.96	4.51	10.08	1.63	12.46	3.03	7.13	142.09	1.51	2.80	4.84	4.07	124.87
	4. Others	96.17	3.92	24.77	8.39	67.57	24.69	42.73	446.38	3.21	18.28	5.00	4.60	275.77
6	**Reconcillation A/c**		0.29						18.06				-0.06	0.03
7	**Profit & Loss A/c**	56.39	5.15	41.70	22.43	23.95	17.04	72.13	359.22	7.37	26.17	12.59	1.49	85.95
		3113.01	250.10	1834.40	542.32	2069.25	766.52	2724.75	20294.89	293.68	1160.57	577.05	473.03	10604.92
	Assets													
1	**LIQUID FUNDS**	582.76	72.58	304.61	141.71	355.76	121.01	624.42	4161.77	76.00	296.48	166.71	132.02	2501.34
	a. Cash Balance	70.38	3.87	41.96	27.18	48.72	21.08	67.85	512.45	9.61	26.80	23.25	15.06	204.30
	Nepalese Notes & Coins	70.38	3.87	41.96	27.18	48.72	21.08	67.85	508.19	9.61	26.80	23.25	15.06	188.63
	Foreign Currency								4.26					15.67
	b. Bank Balance	147.88	9.36	36.05	114.53	97.06	99.93	155.13	851.49	14.82	47.43	25.33	116.96	375.55
	1. In Nepal Rastra Bank	121.88		21.00		9.98	24.40	19.44	834.48		47.40	25.33	21.42	367.18
	Domestic Currency	121.88		21.00		9.98	24.40	19.44	834.48		47.40	25.33	21.42	367.18
	Foreign Currency													
	2. "A"Class Licensed Institution	26.00	9.34	15.05	114.53	87.08	39.34	135.69	17.02	14.82	0.03		83.48	8.36
	Domestic Currency	26.00	9.34	15.05	114.53	87.08	39.34	135.69	17.02	14.82	0.03		83.48	8.36
	Foreign Currency													
	3. Other Financial Ins.		0.02				36.19						12.07	
	4. In Foreign Banks													
	c. Money at Call	364.51	59.35	226.60		209.98		401.44	2797.82	51.57	222.24	118.13		1921.49
	Domestic Currency	364.51	59.35	226.60		209.98		401.44	2796.37	51.57	222.24	118.13		1921.49
	Foreign Currency								1.45					
2	**INVESTMENT IN SECURITIES**			10.00					308.31					300.00
	a. Govt.Securities			10.00					308.31					300.00
	b. NRB Bond													
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e Non Residents													
3	**SHARE & OTHER INVESTMENT**	0.21		15.40		1.12	1.52	6.14	289.44			3.63		166.56
	a. Interbank Lending													
	b. Non Residents													
	c. Others	0.21		15.40		1.12	1.52	6.14	289.44			3.63		166.56
4	**LOANS & ADVANCES**	2422.68	162.98	1406.12	378.42	1583.83	606.66	2015.04	14960.05	205.44	809.32	372.47	315.93	7204.60
	a. Private Sector	2422.68	162.98	1406.12	378.42	1583.83	606.66	2015.04	14288.77	205.44	447.54	372.47	315.93	7033.61
	b. Financial Institutions								671.28		361.78			170.99
	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**	23.51	2.86	48.05	7.23	53.16	9.28	30.60	153.52	5.74	16.84	12.67	14.63	141.43
8	**OTHER ASSETS**	83.84	11.68	49.72	14.96	72.84	27.59	48.55	420.50	6.09	36.98	20.26	10.21	290.23
	a. Accrued Interest:	16.96	4.51	10.08	1.67	12.46	3.03	7.13	155.99	1.51	2.80	4.84	4.07	124.88
	Financia	4.89			0.45	7.49			50.55	0.38	1.14			36.72
	Government Enterpris								3.67					0.03
	Private Sector	12.07	4.51	10.08	1.22	4.97	3.03	7.13	101.78	1.13	1.66	4.84	4.07	88.13
	b. Staff Loans / Adv.	11.29	1.59	3.83	0.59	24.08	3.75	10.60	28.35	3.15	7.75	7.88	0.12	46.06
	c. Sundry Debtors	5.51	2.94	0.02	10.61		4.52		30.33	0.34	2.40			23.89
	d. Cash In Transit													
	e. Others	50.08	2.63	35.78	2.09	36.29	16.29	30.82	205.83	1.09	24.04	7.54	6.03	95.40
9	**Expenses not Written off**			0.50		1.39	0.46			0.41		1.29	0.24	0.35
10	**Non Banking Assets**								1.30					0.40
11	**Reconcillation Account**											0.02		
12	**Profit & Loss A/c**					1.15					0.95			
	TOTAL ASSETS	3113.01	250.10	1834.40	542.32	2069.25	766.52	2724.75	20294.89	293.68	1160.57	577.05	473.03	10604.92

Statement of Assets and Liabilities as on Baisakh end, 2074(Mid-May, 2017)

S.N.	BFI Name	NFL	NSMFL	Gurkhas	Union	PFCL	Goodwill	SIFCL	Lumbini	Lalitpur	United FC	General	Progressive	Janaki	Pokhara
	Liabilities														
1	**CAPITAL FUND**	**-44.87**	**-9.66**	**775.04**	**128.45**	**520.66**	**552.56**	**508.50**	**768.61**	**-84.51**	**842.66**	**123.65**	**205.62**	**446.22**	**685.85**
	a. Paid-up Capital	135.80	233.33	578.66	176.59	349.03	453.75	345.45	556.88	187.95	672.71	132.23	210.00	341.86	557.42
	b. Calls in Advance			0.82						4.53		87.97			
	c. Proposed Bonus Share														
	d. General Reserves	40.00	196.14	346.95	33.96	113.12	82.46	106.47	163.62	94.66	128.81	39.97	8.62	95.32	125.84
	e. Share Premium		2.48	8.26				0.99			4.78	0.23	6.80		
	f. Retained Earning	-280.40	-463.86	-199.59	-125.65	6.26	14.33	0.43	2.54	-371.64	34.60	-145.29	-22.50	9.04	1.01
	g. Others Reserves Fund	59.73	22.25	39.93	43.56	52.24	2.03	55.16	45.59		1.77	8.54	2.70		1.58
2	**BORROWINGS**						120.00	80.00							60.88
	a. NRB														60.88
	b. Interbank Borrowing						120.00	80.00							
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	82.81	471.29	3500.46	798.56	2867.12	5185.39	3241.84	2060.09	144.39	5321.35	66.55	541.51	1367.45	3475.32
	a. Current				12.50						0.02				6.63
	Domestic				12.50						0.02				6.63
	Foreign														
	b. Savings	78.75	31.97	2197.54	162.96	1070.49	2727.43	1143.64	627.04	109.62	1043.17	61.99	224.96	446.47	1279.26
	Domestic	78.75	31.97	2197.54	162.96	1070.49	2727.43	1143.64	627.04	109.62	1043.17	61.99	224.96	446.47	1279.26
	Foreign														
	c. Fixed	2.96		1302.92	549.64	1796.64	2448.15	1865.35	1432.78	27.99	2793.15	4.56	316.55	920.84	1917.78
	Domestic	2.96		1302.92	549.64	1796.64	2448.15	1865.35	152.06	27.99	2793.15	4.56	316.55	920.84	1917.78
	Foreign								1280.72						
	d. Call Deposits		203.78		39.67						1485.02				271.64
	Domestic		203.78		39.67						1485.02				271.64
	Foreign														
	e. Others	1.10	235.53		33.79		9.81	232.85	0.27	6.78				0.13	
	Domestic	1.10	235.53		33.79		9.81	232.85	0.27	6.78				0.13	
	Foreign														
4	**Bills Payable**				0.05										
5	**Other Liabilities**	559.78	5233.12	766.03	174.35	762.08	364.35	220.18	382.00	645.43	236.31	386.54	42.57	210.70	377.23
	1. Sundry Creditors	87.29	110.24	3.16		17.70	40.94	0.35	8.39	10.23	12.66	7.02	0.36	3.54	57.58
	2. Loan Loss Provision	167.70	2320.84	133.83	119.79	304.91	119.41	38.87	209.15	377.60	77.74	177.92	14.11	87.13	130.69
	3. Interest Suspense a/c	114.70	2636.79	83.83	30.45	97.79	45.02	36.04	111.46	219.55	59.13	177.87	8.72	59.24	106.57
	4. Others	190.09	165.25	545.21	24.11	341.68	158.97	144.92	53.00	38.06	86.79	23.73	19.38	60.79	82.38
6	**Reconcillation A/c**		0.05							0.06		-1.44			
7	**Profit & Loss A/c**	32.84	65.60	93.85		6.70	55.99	44.05	52.64	119.78	76.06		16.25	126.21	35.08
		630.56	5760.40	5135.37	1101.42	4156.57	6278.29	4094.58	3263.35	825.15	6476.38	575.29	805.94	2150.57	4634.35
	Assets														
1	**LIQUID FUNDS**	7.23	67.46	861.10	301.37	1580.70	1782.14	767.37	682.17	155.42	1261.04	139.34	166.51	604.95	675.50
	a. Cash Balance	0.46	1.57	137.28	5.19	32.75	104.87	32.27	7.57	0.82	79.60	3.16	16.59	2.42	41.42
	Nepalese Notes & Coins	0.46	1.57	137.28	5.19	32.75	104.87	32.27	7.57	0.82	79.60	3.16	16.59	2.42	41.42
	Foreign Currency														
	b. Bank Balance	6.77	23.79	101.75	101.14	1547.95	1677.27	735.10	49.71	154.60	1181.44	136.18	149.92	32.18	119.10
	1. In Nepal Rastra Bank	0.99	1.20	101.75	96.22	144.13	222.03	81.96	45.61	13.50	235.74	29.60	22.03	31.20	119.10
	Domestic Currency	0.99	1.20	101.75	96.22	144.13	222.03	81.96	45.61	13.50	235.74	29.60	22.03	31.20	119.10
	Foreign Currency														
	2. "A"Class Licensed Institution	5.70	5.86		4.21	213.79	1455.24	379.38	4.10	141.10	913.69	1.57	35.22	0.98	
	Domestic Currency	5.70	5.86		4.21	213.79	1455.24	379.38	4.10	141.10	913.69	1.57	35.22	0.98	
	Foreign Currency														
	3. Other Financial Ins.	0.08	16.73		0.71	1190.02		273.77			32.01	105.02	92.66		
	4. In Foreign Banks														
	c. Money at Call		42.09	622.07	195.04				624.90					570.35	514.98
	Domestic Currency		42.09	622.07	195.04				624.90					570.35	514.98
	Foreign Currency														
2	**INVESTMENT IN SECURITIES**		10.01	27.00	16.50		203.75	115.00	140.00		180.00		5.00		198.00
	a. Govt.Securities		10.01	27.00			203.75	115.00	140.00		180.00		5.00		
	b. NRB Bond				16.50										198.00
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	9.00	72.55	208.57	2.84	3.80	203.97	4.20	186.34	14.12	122.96	0.20	1.86	5.78	41.33
	a. Interbank Lending														
	b. Non Residents														
	c. Others	9.00	72.55	208.57	2.84	3.80	203.97	4.20	186.34	14.12	122.96	0.20	1.86	5.78	41.33
4	**LOANS & ADVANCES**	167.94	2353.69	3247.34	661.13	2147.89	3680.82	2918.72	2044.39	382.18	4711.15	189.97	600.28	1433.97	3312.70
	a. Private Sector	167.94	2353.69	3247.34	661.13	2147.89	3680.82	2872.22	2044.39	382.18	4711.15	189.97	550.28	1433.97	3233.03
	b. Financial Institutions							46.50					50.00		79.67
	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**	8.49	68.46	125.83	22.00	35.56	243.93	143.06	10.02	2.91	46.22	3.90	7.18	6.08	153.43
8	**OTHER ASSETS**	344.96	3172.14	463.41	96.22	362.14	157.77	145.22	200.43	261.92	154.47	199.53	25.11	97.32	253.40
	a. Accrued Interest:	114.70	2632.14	83.83	30.48	97.79	45.02	37.67	114.09	219.55	64.79	177.87	8.72	59.24	106.57
	Financia	46.60		27.64	20.23			0.19		11.33					
	Government Enterpris				0.02			1.63	2.63		1.73				
	Private Sector	68.10	2632.14	56.19	10.22	97.79	45.02	35.85	111.46	208.21	63.05	177.87	8.72	59.24	106.57
	b. Staff Loans / Adv.			10.00	11.80	4.70	4.50	13.72	0.56	26.98	54.79	2.49	1.14		
	c. Sundry Debtors	142.73	430.51	17.60	2.56	4.40		1.66	0.00		1.95	19.10	3.94	4.12	18.88
	d. Cash In Transit														
	e. Others	87.54	109.49	351.98	51.37	255.25	108.24	92.18	85.78	15.39	32.94	0.07	11.32	33.96	127.94
9	**Expenses not Written off**			0.82	0.02		5.91								
10	**Non Banking Assets**	92.94	16.10	200.99		26.50		1.00		8.58	0.54	16.56		2.46	
11	**Reconcillation Account**			0.31		-0.03				0.02					
12	**Profit & Loss A/c**				1.35							25.80			
	TOTAL ASSETS	630.56	5760.40	5135.37	1101.42	4156.57	6278.29	4094.58	3263.35	825.15	6476.38	575.29	805.94	2150.57	4634.35

Statement of Assets and Liabilities as on Baisakh end, 2074(Mid-May, 2017)

S.N.	BFI Name	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori	ICFC	Sagarmatha	Kuber	Seti	hama
	Liabilities														
1	**CAPITAL FUND**	**590.39**	**69.45**	**48.86**	**240.82**	**353.13**	**-112.98**	**-794.35**	**-82.45**	**574.16**	**962.57**	**893.78**	**-132.54**	**164.05**	**289.47**
	a. Paid-up Capital	520.66	150.00	41.47	474.41	302.40	181.98	935.07	70.00	493.48	801.78	786.38	150.00	152.60	247.52
	b. Calls in Advance		73.36				1.37		24.49				50.23		
	c. Proposed Bonus Share														
	d. General Reserves	67.80	8.29	5.59	82.41	40.78	47.65	193.49	46.44	72.78	123.55	81.92	30.11	10.78	26.26
	e. Share Premium	0.12			0.52		1.36	2.61		4.02	25.79	30.86	0.62		
	f. Retained Earning	0.72	-186.58	1.12	-437.54	6.98	-345.34	-1925.52	-384.68	1.97	9.67	0.35	-363.50	0.66	0.52
	g. Others Reserves Fund	1.09	24.39	0.67	121.02	2.97			161.30	1.91	1.77	-5.72			15.17
2	**BORROWINGS**	8.50				650.00		29.74			1412.10				
	a. NRB	8.50									62.10				
	b. Interbank Borrowing					650.00		29.74			1350.00				
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	2630.72	31.33	153.02	1916.77	2749.71	111.43	845.76	279.24	2490.63	6468.72	3123.56	148.93	315.07	143.50
	a. Current					52.71									
	Domestic					52.71									
	Foreign														
	b. Savings	1410.67	23.28	58.71	930.42	1242.06	74.32	22.72	128.82	900.00	2633.84	1391.19	19.35	204.00	75.98
	Domestic	1410.67	23.28	58.71	930.42	1242.06	74.32	22.72	128.82	900.00	2633.84	1391.19	19.35	204.00	75.98
	Foreign														
	c. Fixed	1220.05	7.41	94.31	983.07	1001.27	37.11			1243.38	2756.82	1516.93	129.58	111.08	48.40
	Domestic	1220.05	7.41	94.31	983.07	1001.27	37.11			1243.38	2756.82	1516.93	129.58	111.08	48.40
	Foreign														
	d. Call Deposits					453.63					1075.63	215.43			
	Domestic					453.63					1075.63	215.43			
	Foreign														
	e. Others		0.65		3.29	0.04		823.04	150.42	347.25	2.44				19.12
	Domestic		0.65		3.29	0.04		823.04	150.42	347.25	2.44				19.12
	Foreign														
4	**Bills Payable**										2.22				
5	**Other Liabilities**	943.40	161.71	23.78	600.04	204.86	582.67	3732.36	912.23	161.68	558.83	366.35	377.06	30.71	42.66
	1. Sundry Creditors	741.23	3.60	0.40	22.02	30.99	7.54	111.85	4.25	51.66	56.69	2.94	9.94	10.59	0.08
	2. Loan Loss Provision	52.83	53.21	9.34	268.08	56.46	244.14	1700.37	354.78	30.46	93.99	92.81	69.86	7.95	12.25
	3. Interest Suspense a/c	47.58	31.77	6.11	157.63	27.20	277.93	1865.76	442.59	23.37	22.39	59.96	158.04	9.12	5.10
	4. Others	101.76	73.14	7.93	152.31	90.21	53.06	54.38	110.61	56.20	385.76	210.64	139.22	3.06	25.23
6	**Reconcillation A/c**		0.19		0.02			0.00				703.10	1371.86	12.85	
7	**Profit & Loss A/c**	52.85	10.77	8.81	217.08	139.08	41.11	33.17	55.43	98.18	173.69	101.44	96.98	20.66	35.89
		4225.86	273.46	234.46	2974.73	4096.77	622.24	3846.69	1164.45	3324.66	9578.14	5188.23	1862.30	543.35	511.52
	Assets														
1	**LIQUID FUNDS**	929.24	80.82	20.55	562.83	1099.43	35.12	143.17	115.94	825.94	3254.98	1302.24	149.36	143.97	187.50
	a. Cash Balance	27.36	2.89	3.05	46.43	86.69	1.73	0.30	0.24	29.86	212.34	23.64	2.86	5.55	0.95
	Nepalese Notes & Coins	27.36	2.89	3.05	46.43	86.69	1.73	0.30	0.24	29.81	212.34	23.64	2.86	5.55	0.95
	Foreign Currency									0.04				0.00	
	b. Bank Balance	135.62	77.93	12.28	516.40	138.60	33.39	142.87	115.70	135.11	3042.63	1278.60	0.03	138.42	186.55
	1. In Nepal Rastra Bank	103.44	2.97		50.47	138.53	0.08	4.24	1.28	134.74	234.22	139.06	0.03	0.16	8.02
	Domestic Currency	103.44	2.97		50.47	138.53	0.08	4.24	1.28	134.74	234.22	139.06	0.03	0.16	8.02
	Foreign Currency														
	2. "A"Class Licensed Institution	32.17	11.65	12.28	306.64	0.07	18.48	113.86	109.76	0.36	2342.87	602.89		70.06	143.66
	Domestic Currency	32.17	11.65	12.28	306.64	0.07	18.48	113.86	109.76	0.36	2342.87	602.89		70.06	143.66
	Foreign Currency														
	3. Other Financial Ins.		63.31		159.29		14.83	24.76	4.66	0.01	465.53	536.65		68.20	34.87
	4. In Foreign Banks														
	c. Money at Call	766.26		5.23		874.14				660.97			146.47		
	Domestic Currency	766.26		5.23		874.14				660.97			146.47		
	Foreign Currency														
2	**INVESTMENT IN SECURITIES**	18.60			250.00					65.00	186.41	170.36			
	a. Govt.Securities	18.60			250.00					65.00	186.41	170.36			
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	67.64	0.10	0.19	9.70	69.15	0.35	0.03	3.23	260.49	224.57	68.48	0.50	0.10	33.65
	a. Interbank Lending											8.00			
	b. Non Residents					69.15									
	c. Others	67.64	0.10	0.19	9.70		0.35	0.03	3.23	260.49	224.57	60.48	0.50	0.10	33.65
4	**LOANS & ADVANCES**	2303.70	60.10	169.23	1636.88	2641.32	244.17	1700.37	361.51	1972.47	5299.58	2676.88	66.31	341.92	256.24
	a. Private Sector	2303.70	60.10	169.23	1636.88	2641.32	244.17	1700.37	361.51	1942.85	5123.62	2676.88	66.31	341.92	233.74
	b. Financial Institutions									27.17	175.95				22.50
	c. Government Organizations									2.45					
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**	48.60	2.85	6.91	92.46	66.05	15.54	86.52	201.07	60.75	152.34	35.07	4.65	5.98	7.31
8	**OTHER ASSETS**	851.76	69.70	36.68	353.01	220.75	286.72	1896.26	481.39	140.01	440.51	216.00	150.32	51.38	26.23
	a. Accrued Interest:	47.58	32.54	6.11	157.63	27.20	277.93	1865.76	442.59	24.15	81.41	61.17	139.72	9.12	5.10
	Financia							1865.76		3.84	34.77	18.16			3.79
	Government Enterpris									0.78	0.24	1.21			
	Private Sector	47.58	32.54	6.11	157.63	27.20	277.93		442.59	19.53	46.39	41.80	139.72	9.12	1.31
	b. Staff Loans / Adv.	21.75	0.05	2.60	7.73	7.34	4.25	0.11		28.61	85.18	21.94	1.40	1.54	0.08
	c. Sundry Debtors	724.74	5.40	1.85	36.75	46.15		4.10	0.18	13.93	31.43	3.63	0.84	37.91	0.50
	d. Cash In Transit														
	e. Others	57.70	31.71	26.12	150.91	140.07	4.54	26.29	38.62	73.31	242.49	129.26	8.36	2.82	20.55
9	**Expenses not Written off**			0.24											
10	**Non Banking Assets**	6.31	59.54	0.66	56.64	0.07	40.33	20.34	1.31		19.76	5.66	115.36		0.02
11	**Reconcillation Account**		0.35									703.10	1373.20		
12	**Profit & Loss A/c**				13.21							6.65			0.58
	TOTAL ASSETS	4225.86	273.46	234.46	2974.73	4096.77	622.24	3846.69	1164.45	3324.66	9578.14	5188.23	1862.30	543.35	511.52

S.N.	BFI Name	Namaste	Unique	Manjushree	Jebils	Reliance
	Liabilities					
1	**CAPITAL FUND**	**95.73**	**315.50**	**757.12**	**331.47**	**572.69**
	a. Paid-up Capital	84.00	276.79	724.38	288.96	512.57
	b. Calls in Advance					
	c. Proposed Bonus Share					
	d. General Reserves	7.60	38.06	27.08	29.42	45.97
	e. Share Premium	3.32		4.58		
	f. Retained Earning	0.01	0.64	0.25	2.49	11.31
	g. Others Reserves Fund	0.79		0.83	10.60	2.84
2	**BORROWINGS**			687.90	200.00	
	a. NRB			687.90		
	b. Interbank Borrowing				200.00	
	c. Foreign Banks and Fin. Ins.					
	d. Other Financial Ins.					
	e. Bonds and Securities					
3	**DEPOSITS**	350.68	549.11	3298.40	1143.55	3108.55
	a. Current				0.41	
	Domestic				0.41	
	Foreign					
	b. Savings	268.32	188.61	334.63	194.64	1275.79
	Domestic	268.32	188.61	334.63	194.64	1275.79
	Foreign					
	c. Fixed	82.34	304.00	1042.52	789.17	1167.11
	Domestic	82.34	304.00	1042.52	789.17	1167.11
	Foreign					
	d. Call Deposits				82.05	
	Domestic				82.05	
	Foreign					
	e. Others	0.02	56.51	1921.25	77.28	665.65
	Domestic	0.02	56.51	1921.25	77.28	665.65
	Foreign					
4	**Bills Payable**					
5	**Other Liabilities**	18.31	56.18	377.96	132.02	221.05
	1. Sundry Creditors	0.00	39.71	25.34	6.55	9.68
	2. Loan Loss Provision	4.55	7.80	112.44	51.34	79.54
	3. Interest Suspense a/c	1.22	1.47	115.72	41.93	42.39
	4. Others	12.53	7.20	124.45	32.20	89.43
6	**Reconcillation A/c**					
7	**Profit & Loss A/c**	12.45	24.24	18.24	27.78	25.06
		477.16	945.03	5139.62	1834.81	3927.34
	Assets					
1	**LIQUID FUNDS**	196.85	278.72	1296.69	582.72	1178.58
	a. Cash Balance	4.84	2.26	68.01	7.44	25.65
	Nepalese Notes & Coins	4.84	2.26	68.01	7.44	25.65
	Foreign Currency	0.00				
	b. Bank Balance	9.33	276.47	1228.68	45.46	221.51
	1. In Nepal Rastra Bank		57.96	58.06	45.46	221.51
	Domestic Currency		57.96	58.06	45.46	221.51
	Foreign Currency					
	2. "A"Class Licensed Institution	9.33	154.65	1062.96		
	Domestic Currency	9.33	154.65	1062.96		
	Foreign Currency					
	3. Other Financial Ins.		63.85	107.66		
	4. In Foreign Banks					
	c. Money at Call	182.68			529.83	931.42
	Domestic Currency	182.68			529.83	931.42
	Foreign Currency					
2	**INVESTMENT IN SECURITIES**		51.50		81.85	
	a. Govt.Securities		51.50		81.85	
	b. NRB Bond					
	c. Govt.Non-Fin. Ins.					
	d. Other Non-Fin Ins.					
	e Non Residents					
3	**SHARE & OTHER INVESTMENT**		2.97		32.05	105.74
	a. Interbank Lending					
	b. Non Residents				6.79	
	c. Others		2.97		25.26	105.74
4	**LOANS & ADVANCES**	270.83	594.69	3469.36	1030.76	2496.62
	a. Private Sector	270.83	565.09	3398.36	983.26	2410.22
	b. Financial Institutions		29.60	71.00	47.50	86.40
	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**	0.69	2.35	44.67	3.81	19.48
8	**OTHER ASSETS**	8.68	14.80	287.54	103.24	115.82
	a. Accrued Interest:	1.22	2.20	115.72	47.28	47.86
	Financia	0.20	0.35	32.06	8.98	1.58
	Government Enterpris		0.73		0.67	
	Private Sector	1.03	1.12	83.66	37.63	46.27
	b. Staff Loans / Adv.		0.94	45.18	14.46	9.85
	c. Sundry Debtors	1.89	0.39	56.72	1.94	0.65
	d. Cash In Transit					
	e. Others	5.56	11.28	69.92	39.56	57.47
9	**Expenses not Written off**	0.11			0.38	
10	**Non Banking Assets**			41.35		7.72
11	**Reconcillation Account**					0.31
12	**Profit & Loss A/c**					3.07
	TOTAL ASSETS	477.16	945.03	5139.62	1834.81	3927.34

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global
Expenses																		
1. Interest Expense	**1354.95**	**1529.04**	**1944.83**	**3375.50**	**624.18**	**2311.37**	**2232.79**	**1618.66**	**2206.95**	**2700.60**	**2602.72**	**3329.82**	**2105.55**	**1748.44**	**2300.28**	**3058.07**	**3176.76**	**2800.05**
1.1 On Deposit Liabilities	1052.56	1509.64	1900.74	3255.25	620.25	2249.61	2092.32	1618.42	2164.20	2613.52	2577.80	3264.21	2066.51	1736.05	2271.83	2963.61	3110.52	2745.80
1.1.1 Saving Account	555.77	1011.26	1012.32	511.56	251.47	748.24	462.02	294.01	501.24	414.24	610.92	413.28	488.77	247.53	326.28	511.55	986.58	540.02
1.1.2 Fixed Account	453.24	408.72	459.27	2071.36	257.62	1501.37	1366.45	1044.86	1192.11	1802.19	1271.27	2021.29	1259.09	1030.62	1411.48	1393.34	2099.73	1711.27
1.1.2.1 Up to 3 months Fixed Account		1.88	68.89	19.46	81.16	228.22	312.92		289.68			1.40			3.88	316.14		1.69
1.1.2.2 3 to 6 months Fixed Account		2.39	91.85		38.41		249.38	0.09	74.74		73.55				89.99	365.29		5.71
1.1.2.3 6 months to 1 year Fixed Account		194.15	229.63		124.98	1273.15	684.45		502.23	1802.19	1197.72	1912.62	431.97		703.09	315.66	179.25	1364.22
1.1.2.4 Above 1 year Fixed Account	453.24	210.30	68.89	2051.90	13.07		119.70	1044.77	325.46			107.27	827.12	1030.62	614.53	396.25	1920.48	339.64
1.1.3 Call Deposit	43.55	89.66	429.16	672.33	111.17		263.85	279.55	470.85	397.09	695.61	829.64	318.66	457.90	534.07	1058.72	22.45	494.51
1.1.4 Certificate of Deposit								0.00									1.76	
1.2 On Borrowing	302.39	19.40	44.08	120.25	3.93	61.76	140.46	0.24	42.75	87.08	24.93	65.61	39.03	12.40	28.45	94.46	66.24	54.25
2. Commission Expense		**51.21**	**197.13**	**140.86**				**14.83**			**20.14**						**0.57**	**44.12**
3. Staff Expense	**1792.08**	**2263.00**	**769.47**	**482.19**	**417.06**	**852.12**	**679.31**	**346.65**	**534.52**	**642.48**	**418.86**	**668.58**	**406.66**	**280.74**	**326.46**	**466.91**	**2871.99**	**654.30**
4. Office Operating Expenses	**530.86**	**664.06**	**474.04**	**636.14**	**378.48**	**675.92**	**580.02**	**252.82**	**493.32**	**458.15**	**404.78**	**532.66**	**383.32**	**220.63**	**376.20**	**468.61**	**615.33**	**655.88**
5. Foreign Exchange Loss											**1.87**							
5.1 Due to Change in Exchange Rates											1.87							
5.2 Due to Foreign Currency Transaction																		
6. Non Operating Expense									**0.59**		**0.09**		**0.92**	**0.15**	**1.95**		**1.79**	
7. Provision for Risk	**360.66**	**956.95**	**249.30**	**435.71**	**113.96**	**97.47**	**216.11**	**502.03**	**91.53**	**218.59**	**1006.81**	**-85.48**	**120.86**	**148.35**	**391.12**	**219.00**	**1006.78**	**305.79**
7.1 Loan loss Provision	362.72	951.26	249.30	406.96	113.96	97.47	214.76	489.24	84.19	217.29	1003.57	-86.67	119.97	148.35	391.12	219.00	1005.00	305.79
7.1.1 General Loan loss Provision	362.72	285.06	112.29	341.54	86.53		185.01	302.13	84.19	34.43	1003.57	48.01	107.03	89.21	89.59	219.00	194.75	305.79
7.1.1.1 Pass Loan Loss Provision	362.72	285.06	112.29	170.25	75.06		181.75	234.93	84.19	25.76	1003.57	104.31	84.96	53.18	64.71	219.00	113.01	305.79
7.1.1.2 Watch List Provision				171.28	11.48		3.26	67.19		8.67		-56.30	22.07	36.04	24.88		81.74	
7.1.2 Special Loan Loss Provision		666.20	136.93	65.42	27.42		29.75	187.11		182.86		-134.68	12.94	59.14	301.53		810.25	
7.1.3 Additional Loan Loss Provision			0.07			97.47												
7.2. Provision for Non-Banking Assets	8.71	0.94		28.75				12.79	7.34	1.20							1.78	
7.3. Provision for Loss on Investment		1.92					1.35	0.00				1.19	0.89					
7.5. Provision for Loss of Other Assets	-10.78	2.83								0.11	3.25							
8. Loan Written Off			**2.25**		**5.48**			**10.61**			**12.24**				**6.25**		**4.95**	
9. Provision for Staff Bonus	**283.51**	**190.70**	**447.27**	**387.34**	**158.09**	**236.11**	**130.22**		**260.70**	**142.65**		**146.82**	**130.13**	**42.40**	**61.59**	**147.66**	**225.94**	**238.68**
10. Provision for Income Tax	**1072.16**	**310.91**	**1315.48**	**1162.03**	**474.26**	**707.38**	**430.06**		**782.10**	**427.96**		**440.45**	**390.39**	**127.19**	**184.78**	**442.99**	**727.28**	**705.28**
11. Others		**0.16**										**26.66**						
12. Net Profit	**2520.16**	**2890.50**	**3153.35**	**2711.40**	**1106.61**	**1653.71**	**872.14**	**1175.13**	**1824.89**	**998.57**		**1027.72**	**910.92**	**296.78**	**431.15**	**1033.64**	**2096.99**	**1681.47**
Total Expenses	**7914.38**	**8856.53**	**8553.11**	**9331.17**	**3278.12**	**6534.07**	**5140.64**	**3920.73**	**6194.61**	**5589.01**	**4467.52**	**6087.22**	**4448.75**	**2864.69**	**4079.78**	**5836.88**	**10728.37**	**7085.56**
Income																		
1. Interest Income	**5519.06**	**7149.94**	**6632.51**	**7315.47**	**2235.55**	**5405.31**	**4181.31**	**2605.97**	**5385.69**	**4876.07**	**3918.60**	**5076.13**	**3756.04**	**2464.93**	**3291.70**	**5083.51**	**8906.60**	**5809.66**
1.1 On Loans and Advances	5292.69	6584.11	5881.81	7008.38	1962.22	5071.32	3676.59	2482.35	5106.56	4631.03	3687.75	4787.77	3612.98	2336.12	3116.73	4748.62	8809.59	5561.38
1.2 On Investment	175.67	451.00	346.07	158.34	81.67	196.78	224.49	57.18	263.13	226.49	87.57	221.58	131.95	68.31	174.97	233.77	64.95	217.38
1.2.1 Government Bonds	175.67	296.69	332.45	158.34	81.67	196.78	224.49	16.86	54.64	225.64	61.13	215.72	123.91	68.31	174.41	233.77	64.95	217.38
1.2.2 Foreign Bonds			13.61						68.16			4.43						
1.2.3 NRB Bonds		100.71						40.30	140.33		26.44	1.43			0.56			
1.2.4 Debenture & Bonds		53.60						0.01		0.85			8.04					
1.3 On Agency Balance	14.33	35.56	4.59	136.84	1.95	137.21	5.05	0.89			6.40	4.46				11.10		
1.4 On Call Deposit		51.01	334.83	11.85	60.86			49.79	16.00	4.07	86.82	53.26				90.02	0.00	30.31
1.5 On Others	36.37	28.26	65.21	0.06	128.85		275.19	15.76		14.48	50.05	9.06	11.10	60.50			32.06	0.58
2. Commission and Discount	**312.84**	**419.43**	**960.61**	**871.15**	**392.25**	**529.37**	**749.95**	**561.42**	**323.30**	**247.03**	**141.00**	**101.21**	**248.73**	**164.37**	**363.44**	**520.22**	**225.01**	**665.25**
2.1 Bills Purchase and Discount		1.66	0.31	5.14	7.63	40.12		42.64	12.17	18.75	2.39	10.81	6.88	0.10	22.65		0.00	
2.2 Commission	312.84	404.27	951.34	866.01	288.60	398.06	525.88	511.51	311.12	225.95	135.29	72.36	241.85	58.28	328.29	199.79	225.01	637.76
2.3 Others		13.50	8.96		96.03	91.18	224.07	7.27	0.01	2.32	3.32	18.05		105.99	12.50	320.43		27.49
3. Exchange Flactuation Income	**80.81**	**42.10**	**513.13**	**524.91**	**524.88**	**505.65**	**177.93**	**119.85**	**74.90**	**195.86**	**36.25**	**174.34**	**118.36**	**79.29**	**150.53**	**136.37**	**88.00**	**231.98**
3.1 Due to Change in Exchange Rate	-22.41	-62.58	265.06	3.65	71.66		10.98	0.66				-1.75	1.82	0.70	0.68	-33.36	71.94	191.22
3.2 Due to Foreign Currency Transaction	103.22	104.68	248.07	521.26	453.23	505.65	166.95	119.19	74.90	195.86	36.25	176.09	116.54	78.59	149.85	169.73	16.06	40.76
4. Other Operating Income	**334.31**	**477.16**	**122.05**	**351.78**	**59.91**	**78.55**		**141.64**	**366.55**	**114.80**	**155.82**	**431.01**	**99.94**	**60.28**		**96.78**	**545.69**	**39.92**
5. Non Operating Income	**1243.58**	**7.98**	**86.25**	**62.44**	**6.40**	**6.18**	**7.37**	**20.36**	**8.85**	**16.16**	**16.74**	**26.43**	**3.01**	**6.77**	**96.57**		**434.75**	**44.69**
6. Write Back from Provisions for loss	**302.85**	**663.25**	**227.87**	**205.42**	**47.33**		**24.08**	**433.79**	**35.31**	**108.76**	**172.21**	**235.73**	**111.69**	**89.06**	**163.88**		**438.79**	**279.59**
7. Recovery of written-off Loan	**120.94**	**96.67**	**10.69**		**11.79**			**37.67**		**30.34**	**3.81**	**42.35**	**110.99**		**0.14**		**89.53**	**14.47**
8. Income from Extra Ordinary transactions						**9.01**		**0.03**							**13.52**			
9. Net Loss											**23.09**							
Total Income	**7914.38**	**8856.53**	**8553.11**	**9331.17**	**3278.12**	**6534.07**	**5140.64**	**3920.73**	**6194.61**	**5589.01**	**4467.52**	**6087.22**	**4448.75**	**2864.69**	**4079.78**	**5836.88**	**10728.37**	**7085.56**

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	**2445.24**	**2445.45**	**2344.04**	**2703.87**	**2129.62**	**1218.75**	**1869.85**	**1621.51**	**1478.30**	**2134.05**	**72.24**	**558.56**	**616.84**	**651.33**	**2.90**	**151.13**	**80.46**	**520.39**	**350.96**	**126.70**
1.1 On Deposit Liabilities	2369.65	2430.03	2341.47	2627.00	2126.44	1198.94	1808.67	1608.39	1478.30	2041.31	72.24	558.56	609.67	631.69	2.90	151.13	80.46	519.58	269.29	112.84
1.1.1 Saving Account	196.69	220.99	397.80	313.36	540.07	100.75	270.36	157.52	208.46	551.40	16.24	213.52	250.46	272.49	1.71	106.38	43.92	194.66	95.37	42.48
1.1.2 Fixed Account	1755.45	1425.51	1706.47	1842.30	814.92	782.35	805.52	1124.10	884.70	1124.41	55.32	277.40	181.10	197.13	1.19	35.84	36.54	175.05	92.73	30.67
1.1.2.1 Up to 3 months Fixed Account	0.90		0.25	73.46	17.17	121.64				19.14	0.86	0.37	0.38			0.25		12.85	2.84	2.93
1.1.2.2 3 to 6 months Fixed Account	232.46	11.93	5.72	4.77	39.16	74.98				156.38	3.06	0.81	36.84			1.08		18.93	6.01	2.97
1.1.2.3 6 months to 1 year Fixed Account	1096.79	1270.47	985.67	343.37	620.00	518.86	805.52	1124.10	884.70	0.35	11.46	71.48	49.36	72.51		11.62		94.05	68.16	12.70
1.1.2.4 Above 1 year Fixed Account	425.29	143.11	714.83	1420.70	138.59	66.87				948.54	39.94	204.74	94.53	124.62	1.19	22.88	36.54	49.22	15.73	12.08
1.1.3 Call Deposit	417.51	783.53	237.19	471.35	771.44	315.84	732.79	326.77	385.14	365.49	0.68	67.64	178.12	162.07		8.90		149.87	81.19	39.68
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	75.59	15.42	2.57	76.87	3.18	19.81	61.18	13.12		92.74			7.16	19.63				0.82	81.67	13.86
2. Commission Expense	**3.97**											**0.00**								
3. Staff Expense	**367.73**	**206.47**	**358.65**	**464.96**	**627.34**	**201.70**	**280.72**	**259.52**	**244.02**	**283.97**	**36.92**	**119.58**	**112.73**	**80.74**	**2.97**	**28.25**	**23.22**	**89.21**	**44.50**	**37.46**
4. Office Operating Expenses	**348.94**	**1444.72**	**406.27**	**512.58**	**598.14**	**221.47**	**262.53**	**239.83**	**237.86**	**340.29**	**28.12**	**95.61**	**117.70**	**96.07**	**2.83**	**23.43**	**25.49**	**99.76**	**35.40**	**27.29**
5. Foreign Exchange Loss					**1.12**		**12.42**													
5.1 Due to Change in Exchange Rates					1.12															
5.2 Due to Foreign Currency Transaction							12.42													
6. Non Operating Expense					**1.96**		**3.45**		**0.82**			**0.65**	**0.27**					**0.04**		
7. Provision for Risk	**243.42**	**113.00**	**236.44**	**438.02**	**718.45**	**23.51**	**189.31**	**436.79**	**111.72**	**115.38**	**20.32**	**111.00**	**119.84**	**151.28**	**1.67**	**30.02**	**6.53**	**49.69**	**40.03**	**29.79**
7.1 Loan loss Provision	231.68	112.99	225.55	423.31	237.58	-6.39	171.21	383.36	111.72	115.38	20.32	100.80	119.61	151.28	1.67	30.02	6.53	49.69	40.03	29.79
7.1.1 General Loan loss Provision	73.75	101.85	216.22	85.26	118.63	-11.53	112.94	150.27	69.26	110.93	9.11	100.80	52.11	53.66	0.00	19.57	6.53	32.78	12.33	13.23
7.1.1.1 Pass Loan Loss Provision	76.92	88.12	185.97	70.16	145.75	-39.10	77.89	103.60	58.00	78.26	9.11	100.80	17.90	17.32		6.24	6.53	12.49	9.99	8.09
7.1.1.2 Watch List Provision	-3.17	13.73	30.25	15.10	-27.12	27.58	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	11.14	9.33	338.05	121.36	5.14	58.28	233.08	42.45	4.45	11.21		67.50	97.62	1.67	10.46		16.91	27.70	16.56
7.1.3 Additional Loan Loss Provision					-2.41															
7.2. Provision for Non-Banking Assets	11.74	0.01	10.89	14.71	480.88	29.90		53.44												
7.3. Provision for Loss on Investment							18.09					10.20	0.23							
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off	**376.38**			**45.12**	**305.84**	**1.91**		**73.98**					**1.84**	**22.20**						
9. Provision for Staff Bonus	**101.70**	**109.48**	**112.50**		**188.92**	**43.12**	**87.29**		**30.61**	**126.46**	**18.35**	**28.15**	**39.27**	**28.97**		**14.22**		**33.32**	**17.24**	**16.82**
10. Provision for Income Tax	**305.09**	**328.44**	**337.51**		**650.46**	**129.37**	**261.87**		**107.12**	**379.37**	**36.31**	**84.44**	**124.91**	**78.23**		**42.66**		**99.95**	**51.71**	**50.46**
11. Others														**0.27**			**0.09**			
12. Net Profit	**711.88**	**766.37**	**787.51**	**1640.27**	**1238.71**	**301.86**	**611.04**	**87.49**	**214.29**	**885.20**	**193.01**	**197.02**	**267.81**	**182.54**	**4.87**	**99.54**	**1.75**	**233.23**	**120.65**	**117.73**
Total Expenses	**4904.33**	**5413.94**	**4582.92**	**5804.82**	**6460.56**	**2141.69**	**3578.47**	**2719.12**	**2424.75**	**4264.71**	**405.25**	**1195.00**	**1401.21**	**1291.64**	**15.24**	**389.25**	**137.54**	**1125.59**	**660.47**	**406.25**
Income																				
1. Interest Income	**3502.37**	**3570.51**	**3838.84**	**4447.81**	**3961.95**	**1869.80**	**3182.72**	**2239.41**	**2120.94**	**3711.00**	**283.86**	**1062.29**	**1192.61**	**983.27**	**4.82**	**344.14**	**121.76**	**1046.89**	**613.23**	**365.29**
1.1 On Loans and Advances	3343.24	3459.84	3667.75	4240.20	3666.92	1798.93	2881.40	2084.96	2065.36	3496.74	185.42	914.79	1097.23	827.47	4.12	318.21	117.16	967.25	495.86	317.17
1.2 On Investment	149.04	71.62	138.32	145.46	171.12	50.16	129.39	134.14	23.98	180.32	0.70	6.47	5.53	8.87				8.28		
1.2.1 Government Bonds	125.37	71.62	10.36	145.46	160.24	42.60	0.23	131.80	23.35	161.04	0.70		5.53	8.41						
1.2.2 Foreign Bonds			1.14		10.88			2.34		19.28										
1.2.3 NRB Bonds	23.68		126.83			7.56	129.15		0.63			6.47								
1.2.4 Debenture & Bonds														0.47				8.28		
1.3 On Agency Balance	5.99	3.16			22.70	1.11	0.18		8.72					144.10	0.70					
1.4 On Call Deposit	4.09		24.27	5.92	59.57		125.12	16.70			97.74	139.57	87.63			25.87	4.61	65.57	35.70	47.50
1.5 On Others		35.89	8.49	56.23	41.65	19.61	46.63	3.61	22.87	33.94		1.45	2.23	2.82		0.05		5.79	81.67	0.62
2. Commission and Discount	**100.61**	**445.37**	**160.17**	**250.34**	**157.49**	**115.72**	**70.24**	**68.76**	**45.68**	**117.20**	**0.88**	**6.03**	**12.58**	**4.49**		**6.88**	**15.78**	**6.79**	**0.70**	**5.51**
2.1 Bills Purchase and Discount	0.86	3.88	5.11		1.50	4.49	0.38	2.24												
2.2 Commission	64.49	405.91	142.60	241.22	134.78	111.23	69.86	66.52	45.68	117.20	0.88	6.01	12.58	4.49		6.88	2.80	6.66	0.70	2.28
2.3 Others	35.27	35.58	12.46	9.13	21.22							0.01					12.98	0.12		3.23
3. Exchange Flactuation Income	**134.15**	**95.11**	**110.12**	**172.38**	**157.06**	**48.62**	**128.47**	**79.99**	**77.56**	**157.17**			**-0.22**	**0.30**				**0.12**	**0.03**	
3.1 Due to Change in Exchange Rate		-3.77	5.03	-7.74		-1.06		26.71	10.35	5.70			-0.26	-0.17				0.12	0.03	
3.2 Due to Foreign Currency Transaction	134.15	98.88	105.08	180.12	157.06	49.67	128.47	53.28	67.21	151.47			0.04	0.46						
4. Other Operating Income	**280.48**	**1293.21**	**273.74**	**253.76**	**316.85**	**61.04**	**130.98**	**81.46**	**129.26**	**229.79**	**6.52**	**43.74**	**74.52**	**82.22**	**0.01**	**21.98**		**67.35**	**35.29**	**16.99**
5. Non Operating Income	**57.23**	**9.75**	**29.59**	**50.10**	**39.70**	**3.52**	**6.70**	**12.17**	**9.66**	**47.14**	**33.48**	**7.31**	**23.82**	**14.47**	**1.14**	**0.63**		**4.44**	**3.17**	**2.16**
6. Write Back from Provisions for loss	**829.49**		**170.46**	**500.08**	**1827.44**	**42.99**	**59.37**	**237.32**	**39.10**	**2.37**	**77.31**	**75.63**	**97.90**	**195.69**	**9.27**	**15.62**			**8.05**	**16.31**
7. Recovery of written-off Loan				**123.24**	**0.05**						**3.20**									
8. Income from Extra Ordinary transactions				**7.10**	**0.01**				**2.55**	**0.04**				**11.21**						
9. Net Loss																				
Total Income	**4904.33**	**5413.94**	**4582.92**	**5804.82**	**6460.56**	**2141.69**	**3578.47**	**2719.12**	**2424.75**	**4264.71**	**405.25**	**1195.00**	**1401.21**	**1291.64**	**15.24**	**389.25**	**137.54**	**1125.59**	**660.47**	**406.25**

BFI Name	Western	Araniko	Deva	Miteri	Tinau	Muktinath	Sewa	Kankai	Mahakali	Ace	Bhargav	Alpine	Kastamandap	Garima	OmDB	FewaDB	Kabeli	Kamana	Corporate	Purnima
Expenses																				
1. Interest Expense	**104.71**	**97.22**	**375.83**	**124.99**	**178.49**	**646.87**	**254.05**	**61.29**	**62.57**	**358.79**	**91.49**	**87.39**	**350.68**	**582.82**	**630.21**	**614.56**	**20.72**	**322.90**	**2.80**	**97.84**
1.1 On Deposit Liabilities	104.71	97.22	371.73	124.99	178.49	642.48	254.05	57.87	62.57	304.74	91.49	86.20	346.66	582.82	630.06	611.68	20.72	322.90	2.80	97.84
1.1.1 Saving Account	65.35	52.30	172.42	44.76	75.21	285.73	97.13	25.01	42.34	93.63	26.41	39.32	123.34	234.97	186.56	163.88	10.41	124.41	2.07	52.99
1.1.2 Fixed Account	39.36	42.01	117.81	68.87	79.01	221.69	102.78	18.10	20.22	157.40	50.10	27.18	143.35	234.25	367.36	294.35	8.59	140.38	0.46	37.68
1.1.2.1 Up to 3 months Fixed Account				2.75	0.50	9.29	0.87	0.00			0.25		16.62	20.95	32.06	12.47	0.07	7.76		1.09
1.1.2.2 3 to 6 months Fixed Account	1.02			3.44	0.34	10.98	0.70	0.91		42.25	4.49	3.55	11.65	15.77	30.53	7.33	0.54	12.22		2.41
1.1.2.3 6 months to 1 year Fixed Account	10.79	0.29		24.10	47.25	158.42	38.77	7.00	20.22	99.49	28.01	17.63	99.97	84.68	200.94	193.70	3.68	91.40	0.46	18.20
1.1.2.4 Above 1 year Fixed Account	27.55	41.71	117.81	38.57	30.92	43.00	62.44	10.19		15.65	17.35	6.00	15.11	112.85	103.83	80.85	4.30	29.00		15.98
1.1.3 Call Deposit		2.91	81.50	11.36	24.27	135.05	54.14	14.76		53.71	14.97	19.71	79.97	113.60	76.14	153.45	1.72	58.12	0.27	7.17
1.1.4 Certificate of Deposit																				
1.2 On Borrowing			4.10			4.40		3.43		54.05		1.18	4.02		0.15	2.88				
2. Commission Expense													**0.11**							
3. Staff Expense	**24.58**	**36.86**	**84.59**	**25.45**	**27.89**	**194.81**	**39.10**	**21.13**	**14.72**	**75.90**	**20.02**	**19.25**	**61.06**	**107.81**	**78.24**	**88.88**	**9.38**	**55.30**	**2.39**	**20.12**
4. Office Operating Expenses	**17.83**	**25.47**	**102.18**	**16.17**	**22.22**	**146.22**	**29.51**	**19.37**	**11.14**	**64.75**	**19.37**	**20.51**	**76.79**	**114.32**	**85.48**	**74.98**	**5.40**	**43.73**	**3.13**	**19.67**
5. Foreign Exchange Loss			**76.53**									**0.02**	**4.63**							
5.1 Due to Change in Exchange Rates			76.53									0.02	4.63							
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense			**1.38**	**0.01**		**0.01**												**0.05**		
7. Provision for Risk	**11.88**	**18.09**	**61.29**	**5.24**	**11.48**	**52.28**	**30.26**	**7.68**	**14.40**	**16.45**	**4.85**	**22.90**	**-31.42**	**45.15**	**56.98**	**69.85**	**7.37**	**37.10**	**0.22**	**5.51**
7.1 Loan loss Provision	11.88	18.09	61.00	5.24	11.48	52.28	30.26	7.68	14.40	16.45	4.85	22.90	-7.89	45.15	56.98	69.85	7.37	37.10	0.22	5.51
7.1.1 General Loan loss Provision		8.36	42.06	3.30	7.50	46.78	8.54	3.11	14.40	2.96	4.85	22.90	14.11	33.74	56.98	25.00	7.37	37.10		3.76
7.1.1.1 Pass Loan Loss Provision		3.60	27.74	2.53	4.42	43.87	8.50	2.04	14.40	2.43	4.85	22.90	5.34	20.23	56.98	11.42	7.37	37.10		3.08
7.1.1.2 Watch List Provision		4.76	14.32	0.77	3.08	2.90	0.03	1.07		0.52			8.77	13.52		13.57				0.68
7.1.2 Special Loan Loss Provision		9.73	18.94	1.94	3.98	5.50	21.72	4.57		13.49			-9.00	11.41		44.85			0.22	1.75
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	**6.78**	**7.07**	**32.46**	**12.37**	**10.99**	**55.38**	**17.75**	**4.45**	**1.61**	**23.02**	**2.72**	**4.94**	**18.62**	**35.51**	**36.71**	**38.07**	**2.69**	**20.61**		**11.06**
10. Provision for Income Tax	**20.33**	**21.20**	**97.37**	**37.14**	**32.97**	**164.35**	**53.26**	**13.35**	**3.72**	**69.06**	**8.17**	**14.81**	**55.85**	**106.54**	**110.14**	**114.22**	**8.08**	**61.82**		**33.18**
11. Others								**0.01**								**0.00**				
12. Net Profit	**47.43**	**49.48**	**227.21**	**86.57**	**76.94**	**389.44**	**124.26**	**31.14**	**12.39**	**161.13**	**19.06**	**34.55**	**130.31**	**248.60**	**257.00**	**266.51**	**18.85**	**144.25**		**77.42**
Total Expenses	**233.54**	**255.39**	**1058.84**	**307.95**	**360.97**	**1649.36**	**548.19**	**158.42**	**120.55**	**778.71**	**165.67**	**204.36**	**666.63**	**1240.77**	**1254.76**	**1267.07**	**72.49**	**685.76**	**8.53**	**264.79**
Income																				
1. Interest Income	**184.05**	**193.68**	**827.59**	**277.84**	**331.73**	**1450.38**	**513.43**	**143.21**	**112.69**	**705.41**	**152.96**	**185.85**	**605.84**	**1140.82**	**1159.16**	**1147.62**	**66.08**	**637.22**	**7.92**	**245.73**
1.1 On Loans and Advances	184.05	193.68	738.20	250.06	298.22	1381.81	461.20	130.56	98.18	550.31	138.71	169.81	517.73	1067.96	1043.87	1064.88	63.52	595.82	7.91	201.61
1.2 On Investment			0.65		1.31		7.31			12.70			5.60		12.94	6.42				
1.2.1 Government Bonds			0.65							12.70			5.60		12.89	6.42				
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds					1.31										0.05					
1.2.4 Debenture & Bonds							7.31													
1.3 On Agency Balance																				
1.4 On Call Deposit			88.41	27.38	32.21	64.04	44.92	12.65		142.02	14.25	15.98		69.45	101.22	76.32	2.55	41.40		44.12
1.5 On Others			0.33	0.41		4.52			14.51	0.39		0.06	82.50	3.41	1.14				0.01	
2. Commission and Discount	**19.79**	**3.59**	**6.91**	**1.35**	**3.36**	**25.16**	**4.10**	**9.99**	**7.86**	**2.80**	**11.22**	**2.74**	**7.92**	**8.10**	**10.97**	**3.65**	**1.12**	**6.85**	**0.03**	**0.96**
2.1 Bills Purchase and Discount			0.02																	
2.2 Commission	19.79	3.59	6.89	0.60	3.36	25.16	4.10	1.64	6.97	2.80	1.25	1.65	7.92	8.10	10.97	3.65	1.12	6.85		0.96
2.3 Others				0.75				8.35	0.89		9.96	1.09							0.03	
3. Exchange Flactuation Income			**75.99**							**1.91**		**0.04**	**6.02**		**0.00**					
3.1 Due to Change in Exchange Rate			75.78							-0.62					0.00					
3.2 Due to Foreign Currency Transaction			0.21							2.54		0.04	6.02							
4. Other Operating Income	**29.70**	**38.99**	**79.93**	**28.54**	**22.00**	**147.85**	**30.67**			**29.66**	**1.49**	**15.15**	**40.54**	**90.14**	**73.69**	**73.59**	**4.56**	**34.16**	**0.07**	**17.53**
5. Non Operating Income				**0.22**	**1.53**	**22.22**				**7.45**		**0.59**		**1.71**	**10.93**	**4.65**		**7.52**		**0.57**
6. Write Back from Provisions for loss		**19.13**	**68.23**		**2.35**	**3.74**		**5.22**		**31.47**						**37.57**	**0.73**			
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions			**0.18**										**6.32**							
9. Net Loss																			**0.51**	
Total Income	**233.54**	**255.39**	**1058.84**	**307.95**	**360.97**	**1649.36**	**548.19**	**158.42**	**120.55**	**778.71**	**165.67**	**204.36**	**666.63**	**1240.77**	**1254.76**	**1267.07**	**72.49**	**685.76**	**8.53**	**264.79**

BFI Name	Jyoti	Hamro	Kakre	Shine	Kanchan	Innovative	VibhorSociety	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Kailash	Salpa	Saptakoshi	Sajha
Expenses																				
1. Interest Expense	**397.87**	**43.44**	**36.93**	**349.12**	**105.92**	**119.35**	**781.68**	**81.67**	**469.41**	**125.78**	**6.28**	**47.22**	**24.42**	**85.07**	**28.01**	**110.62**	**778.39**	**11.99**	**36.69**	**22.79**
1.1 On Deposit Liabilities	391.53	43.44	36.93	349.12	105.92	119.35	770.82	81.67	449.16	125.78	6.28	47.22	24.42	85.07	28.01	110.62	767.73	11.99	36.69	22.79
1.1.1 Saving Account	150.40	17.65	18.01	202.46	56.41	61.02	183.02	27.44	121.11	68.83	5.11	33.14	17.40	30.64	17.48	52.19	210.61	9.25	13.09	10.11
1.1.2 Fixed Account	140.25	13.97	15.20	106.14	30.19	44.51	409.00	52.48	198.46	26.52	0.96	14.08	4.03	22.31	7.06	30.55	346.03	2.44	14.59	4.10
1.1.2.1 Up to 3 months Fixed Account	2.36			0.88	1.04	2.05	1.61	0.62	1.32	0.00				0.54	0.88	7.94	39.07	0.13		
1.1.2.2 3 to 6 months Fixed Account	7.59		0.12	1.25	1.05	1.42	24.03	0.17	3.60	3.19	0.02			0.52	0.65	3.26	5.75	0.18	2.15	0.04
1.1.2.3 6 months to 1 year Fixed Account	83.65	11.12	0.87	23.22	10.16	23.55	193.72	17.64	129.75	13.59	0.15	8.71		10.76	1.79	10.20	263.50	0.48	4.95	0.86
1.1.2.4 Above 1 year Fixed Account	46.66	2.85	14.21	80.80	17.94	17.49	189.64	34.04	63.79	9.75	0.79	5.37	4.03	10.48	3.74	9.15	37.70	1.65	7.49	3.19
1.1.3 Call Deposit	100.88	11.82	3.72	40.51	19.32	13.81	178.81	1.76	129.59	30.44	0.22		2.99	32.12	3.48	27.88	211.10	0.30	9.01	8.59
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	6.34						10.85		20.25								10.66			
2. Commission Expense																				
3. Staff Expense	**81.94**	**8.81**	**9.43**	**66.81**	**26.71**	**17.65**	**168.06**	**10.14**	**88.42**	**24.34**	**2.13**	**21.27**	**8.21**	**21.49**	**10.63**	**23.09**	**131.77**	**6.18**	**14.52**	**11.56**
4. Office Operating Expenses	**86.40**	**10.06**	**9.06**	**68.11**	**28.60**	**27.27**	**149.48**	**7.50**	**96.83**	**20.25**	**3.27**	**21.68**	**7.50**	**22.82**	**10.87**	**27.10**	**104.49**	**2.65**	**17.63**	**10.20**
5. Foreign Exchange Loss	**0.03**						**0.41**		**5.25**								**0.02**			
5.1 Due to Change in Exchange Rates	0.03						0.41		5.25											
5.2 Due to Foreign Currency Transaction																	0.02			
6. Non Operating Expense							**0.14**		**0.21**								**0.21**	**0.02**		
7. Provision for Risk	**24.17**	**7.30**	**15.31**	**17.08**	**13.76**	**23.76**	**187.87**	**8.57**	**57.03**	**10.02**	**0.55**	**6.41**	**0.15**	**14.44**	**1.94**	**4.23**	**58.17**	**2.24**	**20.30**	**16.36**
7.1 Loan loss Provision	24.17	5.74	15.31	17.08	13.76	23.76	165.92	8.57	52.86	10.02	0.55	6.41	0.15	14.44	1.94	4.23	50.81	2.24	20.30	16.36
7.1.1 General Loan loss Provision	32.33	1.75	3.01	11.54		15.54	54.60	2.79	43.77	6.68	0.22	4.96	0.15	8.39	1.54	4.23	37.46	0.97	8.83	4.70
7.1.1.1 Pass Loan Loss Provision	13.39	1.40	0.66	9.27		4.27	26.29	0.81	17.80	5.68	0.04	4.41	0.15	5.27	0.95	3.92	8.64	0.52	2.74	3.21
7.1.1.2 Watch List Provision	18.94	0.35	2.35	2.26		11.27	28.32	1.98	25.97	1.00	0.18	0.55		3.12	0.59	0.32	28.82	0.45	6.09	1.49
7.1.2 Special Loan Loss Provision	-8.16	3.99	12.30	5.54		8.21	111.32	5.77	9.09	3.34	0.32	1.45		6.04	0.40		13.35	1.26	11.47	11.66
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	**25.63**	**4.23**		**35.51**	**6.67**	**8.66**	**16.22**		**30.72**	**8.06**	**0.74**			**3.26**	**2.43**		**51.77**	**0.74**		**1.39**
10. Provision for Income Tax	**76.88**	**12.70**		**106.54**	**20.01**	**25.98**	**0.91**		**69.12**	**24.17**	**2.21**			**9.77**	**7.30**		**158.48**			
11. Others																				
12. Net Profit	**179.39**	**29.64**	**8.41**	**248.59**	**46.69**	**60.62**	**162.16**	**13.19**	**207.35**	**56.39**	**5.15**	**41.70**	**22.43**	**22.80**	**17.04**	**72.13**	**359.22**	**7.37**	**25.22**	**12.59**
Total Expenses	**872.30**	**116.18**	**79.14**	**891.76**	**248.36**	**283.28**	**1467.32**	**121.07**	**1024.35**	**268.99**	**20.33**	**138.29**	**62.71**	**179.63**	**78.24**	**237.18**	**1642.51**	**31.18**	**114.36**	**74.89**
Income																				
1. Interest Income	**741.50**	**104.22**	**67.40**	**826.78**	**229.39**	**251.21**	**1209.35**	**110.93**	**856.90**	**248.61**	**18.94**	**125.47**	**52.57**	**161.90**	**69.13**	**221.26**	**1454.38**	**27.94**	**90.76**	**47.65**
1.1 On Loans and Advances	650.71	93.64	58.77	744.44	210.33	223.41	1055.07	110.93	741.41	228.83	16.20	104.25	47.30	143.54	62.95	203.43	1295.71	24.12	82.75	41.77
1.2 On Investment	10.92			0.24			13.43		5.87			0.78					7.58			
1.2.1 Government Bonds	10.92			0.24			13.43		5.87								7.58			
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds												0.78								
1.3 On Agency Balance									0.07											
1.4 On Call Deposit	78.68	10.57	8.63	82.09	19.06	27.80	137.31		107.65	19.79	2.75	20.44	5.27	18.36	6.18	17.83	150.10	3.82	8.01	5.88
1.5 On Others	1.19						3.54		1.90								1.00			
2. Commission and Discount	**4.94**	**0.91**	**1.55**	**57.35**	**6.37**	**2.07**	**5.99**	**8.68**	**27.26**	**1.37**	**0.71**	**3.28**		**1.30**	**3.25**	**3.05**	**6.89**	**0.68**	**0.54**	**1.26**
2.1 Bills Purchase and Discount																				
2.2 Commission	4.94	0.91	0.92	11.79	2.61	1.98	5.99	0.97	27.26	1.37	0.71	1.43		1.30	3.25	3.05	6.89	0.68	0.54	1.26
2.3 Others			0.63	45.56	3.75	0.09		7.71				1.85								
3. Exchange Flactuation Income	**0.02**						**0.02**		**36.69**								**0.08**			
3.1 Due to Change in Exchange Rate							0.02													
3.2 Due to Foreign Currency Transaction	0.02								36.69								0.08			
4. Other Operating Income	**60.15**	**7.42**	**4.26**		**6.88**	**14.68**	**76.54**		**64.56**	**19.01**	**0.67**	**9.54**	**10.14**	**12.58**	**5.86**	**12.86**	**74.62**	**2.27**	**8.44**	**3.37**
5. Non Operating Income	**30.72**			**3.28**			**18.71**		**0.58**								**86.06**			**0.19**
6. Write Back from Provisions for loss	**34.97**	**3.63**	**5.92**	**4.34**	**1.64**	**15.32**	**156.28**	**1.45**	**38.34**		**0.00**			**3.84**			**20.49**	**0.29**	**14.61**	**22.43**
7. Recovery of written-off Loan							**0.43**													
8. Income from Extra Ordinary transactions					**4.09**															
9. Net Loss																				
Total Income	**872.30**	**116.18**	**79.14**	**891.76**	**248.36**	**283.28**	**1467.32**	**121.07**	**1024.35**	**268.99**	**20.33**	**138.29**	**62.71**	**179.63**	**78.24**	**237.18**	**1642.51**	**31.18**	**114.36**	**74.89**

BFI Name	Green	Reliable	NFL	NSMFL	Gurkhas	Union	PFCL	Goodwill	SIFCL	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose	Synergy
Expenses																			
1. Interest Expense	**19.05**	**486.52**	**4.39**	**2.48**	**203.78**	**46.89**	**157.93**	**285.78**	**192.68**	**10.03**	**301.26**	**1.11**	**41.08**	**90.19**	**164.83**	**141.72**	**0.97**	**12.14**	**118.31**
1.1 On Deposit Liabilities	19.05	465.94	4.39	2.48	203.78	46.89	157.93	259.66	191.69	10.03	295.48	1.11	41.08	90.19	164.83	141.72	0.97	12.14	115.55
1.1.1 Saving Account	3.71	86.63	3.71	2.25	124.17	11.07	58.39	72.39	77.01	6.20	46.03	0.64	23.51	26.79	67.79	65.25	0.60	1.91	45.95
1.1.2 Fixed Account	7.20	289.90	0.68		79.61	33.17	99.54	187.28	114.68	3.83	152.76	0.47	17.56	63.40	97.04	76.46	0.37	10.23	69.60
1.1.2.1 Up to 3 months Fixed Account		43.67				0.18		8.33	0.32		0.02	0.36	0.21	0.02	7.76	0.26	0.00		0.49
1.1.2.2 3 to 6 months Fixed Account	0.54	4.14				1.52	0.19	0.24	0.23		16.38		0.00	0.03	14.56	0.52	0.01		0.94
1.1.2.3 6 months to 1 year Fixed Account	2.07	242.09	0.06			24.85	98.61	45.04	29.88	0.01	95.61		5.01	40.89	33.96	49.53	0.01		37.38
1.1.2.4 Above 1 year Fixed Account	4.60		0.62		79.61	6.61	0.75	133.66	84.26	3.82	40.74	0.11	12.34	22.46	40.76	26.15	0.34	10.23	30.79
1.1.3 Call Deposit	8.13	89.41		0.23		2.66					96.69								
1.1.4 Certificate of Deposit																			
1.2 On Borrowing		20.59						26.11	0.99		5.78								2.75
2. Commission Expense														**0.02**					
3. Staff Expense	**5.93**	**66.19**	**3.27**	**3.73**	**32.02**	**16.28**	**20.82**	**35.52**	**29.08**	**9.16**	**50.50**	**8.17**	**5.49**	**6.41**	**26.20**	**23.73**	**1.72**	**2.29**	**43.65**
4. Office Operating Expenses	**3.93**	**60.68**	**4.37**	**11.97**	**42.65**	**13.35**	**18.05**	**51.70**	**24.81**	**6.04**	**43.64**	**3.57**	**6.30**	**3.56**	**24.11**	**15.93**	**3.70**	**1.78**	**38.00**
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**						**0.76**
7. Provision for Risk	**5.48**	**133.72**			**113.12**	**-2.87**	**84.85**	**11.24**	**9.86**		**32.80**	**9.36**	**6.49**	**13.67**	**57.21**	**6.48**	**0.17**	**0.87**	**82.61**
7.1 Loan loss Provision	5.48	132.43				-2.87	58.47	9.50	9.86		21.33	7.71	6.49	13.67	57.21		0.17	0.87	51.18
7.1.1 General Loan loss Provision	1.26	24.58				1.37	18.62		0.35		7.88	0.12		3.93			0.04	0.17	7.35
7.1.1.1 Pass Loan Loss Provision	0.05	7.84				0.86	18.62				5.53	0.12		2.66			0.04	0.17	3.57
7.1.1.2 Watch List Provision	1.22	16.74				0.50			0.35		2.36			1.27					3.78
7.1.2 Special Loan Loss Provision	4.21	107.85				-4.24	39.85		9.52		13.45	7.58		9.74	57.21		0.13	0.70	32.12
7.1.3 Additional Loan Loss Provision								9.50					6.49						11.71
7.2. Provision for Non-Banking Assets					113.06		26.38									5.63			31.16
7.3. Provision for Loss on Investment		1.29			0.06			1.74			11.26					0.86			0.27
7.5. Provision for Loss of Other Assets											0.20	1.65							
8. Loan Written Off					**44.87**	**0.00**													**3.38**
9. Provision for Staff Bonus		**12.28**			**14.10**		**0.96**	**7.89**	**6.29**		**10.87**				**5.01**	**7.55**			**20.39**
10. Provision for Income Tax		**36.84**			**37.96**		**2.87**	**22.87**	**18.88**		**32.60**	**20.41**			**15.03**	**22.65**			
11. Others										**5.35**									**0.07**
12. Net Profit	**1.49**	**85.95**	**32.84**	**65.60**	**93.85**	**-1.35**	**6.70**	**55.99**	**44.05**	**119.78**	**76.06**		**16.25**	**126.21**	**35.08**	**52.85**	**10.77**	**8.81**	**203.87**
Total Expenses	**35.87**	**882.18**	**44.87**	**83.78**	**582.36**	**72.87**	**292.18**	**470.98**	**325.66**	**150.36**	**547.72**	**42.61**	**75.87**	**240.06**	**327.49**	**270.91**	**17.33**	**25.89**	**511.03**
Income																			
1. Interest Income	**33.11**	**731.60**	**17.85**	**15.68**	**369.84**	**65.74**	**272.63**	**387.56**	**301.37**	**32.50**	**477.58**	**15.15**	**53.61**	**202.71**	**303.98**	**231.68**	**2.92**	**22.26**	**205.09**
1.1 On Loans and Advances	30.69	606.12	17.69	14.55	316.44	55.19	209.19	293.63	257.64	28.04	419.84	7.25	53.61	163.37	269.91	195.20	2.92	22.26	171.78
1.2 On Investment		8.84		0.52	1.31	0.24		5.29	3.28		5.96				2.50				5.40
1.2.1 Government Bonds		8.84		0.52	1.31	0.24		5.29	3.28		5.96								
1.2.2 Foreign Bonds																			
1.2.3 NRB Bonds															2.50				5.40
1.2.4 Debenture & Bonds																			
1.3 On Agency Balance																			
1.4 On Call Deposit	2.41	116.50	0.16	0.62	52.09	10.31	63.44	88.63	40.45		47.39			39.34	31.57	36.48			27.91
1.5 On Others		0.14								4.46	4.38	7.89							
2. Commission and Discount	**0.08**	**25.74**	**0.02**		**0.26**	**0.04**	**0.19**	**2.62**	**1.06**		**1.60**	**0.13**	**4.02**	**0.04**	**23.51**	**1.52**	**0.01**	**1.92**	**2.38**
2.1 Bills Purchase and Discount																			
2.2 Commission	0.08	24.74	0.02		0.26	0.04	0.19	2.62	1.06		1.10	0.00	0.01	0.04		1.52	0.01		2.38
2.3 Others		1.01									0.50	0.13	4.00		23.51			1.92	
3. Exchange Flactuation Income		**1.29**																	
3.1 Due to Change in Exchange Rate		1.29																	
3.2 Due to Foreign Currency Transaction																			
4. Other Operating Income	**2.16**	**32.28**	**0.00**	**0.13**	**24.14**	**3.16**	**18.76**	**49.65**	**21.23**	**0.00**	**58.12**	**0.02**		**3.71**		**18.53**	**14.05**		**15.82**
5. Non Operating Income		**5.74**	**0.91**	**12.58**	**13.80**		**0.61**	**31.14**	**2.00**	**0.35**	**10.42**		**7.88**	**2.50**		**4.05**			**57.23**
6. Write Back from Provisions for loss	**0.52**	**85.52**	**26.09**	**55.39**	**174.31**	**3.03**						**1.52**	**1.32**	**28.04**		**15.12**	**0.36**	**1.71**	**228.88**
7. Recovery of written-off Loan						**0.90**				**77.15**			**9.04**	**3.05**					**1.64**
8. Income from Extra Ordinary transactions										**40.36**									
9. Net Loss												**25.80**							
Total Income	**35.87**	**882.18**	**44.87**	**83.78**	**582.36**	**72.87**	**292.18**	**470.98**	**325.66**	**150.36**	**547.72**	**42.61**	**75.87**	**240.06**	**327.49**	**270.91**	**17.33**	**25.89**	**511.03**

BFI Name	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori	ICFC	Sagarmatha	Kuber	Seti	Ihama	Namaste	Unique	Manjushree	Jebils	Reliance
Expenses															
1. Interest Expense	**159.03**	**1.04**	**4.33**	**1.10**	**137.04**	**364.45**	**188.54**	**0.26**	**14.06**	**8.27**	**20.63**	**40.43**	**226.99**	**67.06**	**175.22**
1.1 On Deposit Liabilities	140.22	1.04	3.59	1.10	135.46	309.17	184.79	0.26	14.06	8.27	20.63	40.43	196.38	64.45	175.22
1.1.1 Saving Account	92.28	0.63	0.25	1.10	66.91	113.53	78.95	0.18	5.98	5.64	14.56	17.23	130.18	15.15	113.23
1.1.2 Fixed Account	47.94	0.41	0.01		68.55	141.78	87.83	0.08	8.08	2.63	6.07	23.20	66.19	38.93	61.99
1.1.2.1 Up to 3 months Fixed Account	0.91				2.90	19.28	1.17		0.00	0.19		1.10	0.44	0.94	4.64
1.1.2.2 3 to 6 months Fixed Account	6.86				1.06	2.96	7.46			0.19	0.42	0.18	0.70	0.87	10.49
1.1.2.3 6 months to 1 year Fixed Account	29.11	0.00			51.28	90.91	64.42		3.40	2.10	0.76	14.28	53.73	24.13	30.58
1.1.2.4 Above 1 year Fixed Account	11.07	0.41	0.01		13.30	28.62	14.79	0.08	4.68	0.16	4.89	7.65	11.32	12.99	16.28
1.1.3 Call Deposit			3.34			53.85	18.01							10.37	
1.1.4 Certificate of Deposit															
1.2 On Borrowing	18.81		0.74		1.58	55.28	3.75						30.62	2.61	
2. Commission Expense	**2.69**														
3. Staff Expense	**21.02**	**3.68**	**3.88**	**0.88**	**11.55**	**56.97**	**28.99**	**2.48**	**5.41**	**4.05**	**4.02**	**6.57**	**21.55**	**10.63**	**21.95**
4. Office Operating Expenses	**18.04**	**4.48**	**4.10**	**0.90**	**12.99**	**57.04**	**27.36**	**5.89**	**2.56**	**6.91**	**2.29**	**6.86**	**26.46**	**10.92**	**25.42**
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	**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	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	24.15				8.80	11.28			1.10		-0.52		30.37	1.02	30.50
7.1.1.1 Pass Loan Loss Provision	6.63				8.80	5.53			0.61		-0.52		30.37	1.02	30.50
7.1.1.2 Watch List Provision	17.52					5.75			0.48						
7.1.2 Special Loan Loss Provision	20.19	4.41				0.00			0.09	8.23	0.79			6.11	
7.1.3 Additional Loan Loss Provision												1.05			
7.2. Provision for Non-Banking Assets		0.53						116.45						0.00	4.26
7.3. Provision for Loss on Investment					9.95	23.02	1.75							1.13	
7.5. Provision for Loss of Other Assets		5.76												0.00	
8. Loan Written Off							**0.00**	**0.59**							
9. Provision for Staff Bonus						**24.81**	**13.54**			**5.15**	**1.78**		**2.61**		**3.14**
10. Provision for Income Tax		**0.86**				**74.44**	**40.62**			**15.64**	**5.33**		**7.82**	**1.28**	**9.42**
11. Others															
12. Net Profit	**139.08**	**41.11**	**33.17**	**55.43**	**98.18**	**173.69**	**94.78**	**96.98**	**20.66**	**35.31**	**12.45**	**24.24**	**18.24**	**27.78**	**21.99**
Total Expenses	**384.21**	**61.86**	**45.48**	**58.31**	**278.58**	**785.71**	**395.59**	**224.20**	**43.88**	**83.55**	**46.77**	**79.15**	**334.04**	**125.93**	**291.90**
Income															
1. Interest Income	**340.94**	**3.22**	**12.70**	**0.75**	**214.17**	**642.98**	**319.76**	**1.89**	**38.61**	**31.47**	**42.98**	**75.78**	**306.92**	**109.38**	**267.95**
1.1 On Loans and Advances	300.05	2.57	12.36	0.74	178.05	469.92	277.90	1.89	33.29	21.22	33.02	54.83	255.33	87.69	222.79
1.2 On Investment					1.83	6.36	4.97					1.47	0.57	2.05	
1.2.1 Government Bonds						6.36	4.97							2.05	
1.2.2 Foreign Bonds															
1.2.3 NRB Bonds												1.47	0.57		
1.2.4 Debenture & Bonds					1.83										
1.3 On Agency Balance						166.69									
1.4 On Call Deposit	40.89	0.65	0.34		34.29					10.25	9.97	16.60		18.43	45.16
1.5 On Others				0.01			36.89		5.33			2.87	51.03	1.22	
2. Commission and Discount		**0.06**			**1.64**	**3.08**	**3.85**		**0.29**	**0.01**	**0.08**		**25.20**	**0.12**	**0.44**
2.1 Bills Purchase and Discount															
2.2 Commission					1.15	3.08	3.85		0.29	0.01	0.08		0.18	0.12	0.14
2.3 Others		0.06			0.49								25.03		0.31
3. Exchange Flactuation Income															
3.1 Due to Change in Exchange Rate															
3.2 Due to Foreign Currency Transaction															
4. Other Operating Income	**27.55**		**0.04**		**19.00**	**30.60**	**16.44**	**0.32**	**2.61**	**1.30**	**3.71**			**5.53**	**18.27**
5. Non Operating Income			**1.60**	**1.93**	**25.17**	**33.32**	**46.49**	**-10.25**	**2.37**	**6.67**		**3.37**	**1.91**	**10.82**	**-15.58**
6. Write Back from Provisions for loss	**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		**4.89**								**21.82**					**20.81**
8. Income from Extra Ordinary transactions										**8.45**				**0.06**	
9. Net Loss															
Total Income	**384.21**	**61.86**	**45.48**	**58.31**	**278.58**	**785.71**	**395.59**	**224.20**	**43.88**	**83.55**	**46.77**	**79.15**	**334.04**	**125.93**	**291.90**

Statement of Credit as on Baisakh end, 2074(Mid-May, 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	1510.49	6493.98	795.29	3141.03	1838.57	2368.00	1018.43	432.85	1600.90	2651.50	1850.67	1008.81	1453.47	583.07	1291.34	910.99	24025.55	1826.08	1261.30
Fishery Related	24.67	388.99		35.79		9.86		12.89	11.66	38.31	100.36	9.12	52.15	44.25	5.87	6.74	904.89	16.22	56.08
Mining Related	355.06	167.25	73.54	293.54				98.26	315.10	12.81	30.74		28.57	166.43	57.96	191.85	179.72	189.59	311.56
Manufacturing (Producing) Related	12458.45	10998.78	28551.36	29162.17	8192.09	25351.17	15697.42	6028.89	11479.19	12187.09	8726.06	10090.84	9339.71	8552.60	8682.03	10314.41	10117.70	13107.26	6717.00
Construction	6793.11	11535.14	1891.72	6020.78	8558.73	4756.41	3083.04	9889.99	10204.67	4476.66	6106.68	13396.66	6215.02	5964.40	11021.94	2992.98	5800.63	10320.65	1667.77
Electricity,Gas and Water	3814.72	1457.26	4307.60	5095.95	37.38	591.18	1348.09	932.37	2505.11	2023.19	1428.23	886.34	1404.78	1424.81	2166.62	2349.79	264.64	4468.17	2713.96
Metal Products, Mach. & Ele. Eqp.	638.18	1234.30	996.20	284.89	1905.29	2196.50	1839.32	688.05	1102.93	755.49	911.83	21.78	371.25	485.94	1713.74	642.39	479.07	848.67	73.67
Tras., Com. and Public Utilities	1049.39	2145.15	494.25	3943.01	152.38	3938.49	2271.45	925.33	3292.96	870.70	3646.28	64.21	1653.43	781.26	5168.42	7231.47	497.10	1183.59	689.26
Wholesaler & Retailer	18418.51	31619.01	22867.80	23996.25	10007.75	13891.84	19737.70	7052.20	19060.56	16691.52	9356.13	16704.08	11527.66	7509.00	8053.72	12434.80	21776.97	20650.96	8117.78
Finance, Insurance and Real Estate	6558.91	10039.50	5844.92	5631.33	1508.97	9217.28	2931.11	4075.54	8386.92	7141.37	2817.44	4195.52	5960.93	2373.30	4415.03	6781.55	157.55	3620.84	4794.22
Hotel or Restaurant	1348.27	4970.36	2185.09	8749.67	13.15	2481.93	389.56	985.92	716.42	2499.63	1242.22	380.95	751.37	244.76	771.56	2600.89	3853.07	2505.82	746.35
Other Services	3011.95	2530.02	2109.36	7953.20	201.07	3830.29	1132.84	1446.77	1944.63	4133.77	1874.07	2901.99	3111.35	1506.17	2075.87	2427.91	3869.22	3173.72	2409.03
Consumption Loans	12769.59	14115.98	3012.92	2347.92	4034.48	3336.13	1630.25	1423.69	5493.55	6733.19	2645.00	9485.16	3681.83	2394.97	3742.11	2394.08	806.45	3597.21	7177.92
Local Government		216.60		368.27	138.81	255.20							127.33		134.63	135.05	12.00	91.86	
Others	4973.04	3685.01	16762.90	6250.60	1439.47	5230.11	14833.31	3364.53	6750.81	2288.43	7583.28	8079.38	7206.95	2415.72	156.96	15708.28	20238.13	8039.04	11024.21
TOTAL sectorwise	73724.34	101597.33	89892.95	103274.41	38028.13	77454.39	65912.51	37357.27	72865.42	62503.66	48318.99	67224.84	52885.81	34446.67	49457.81	67123.17	92982.67	73639.68	47760.10
Product Wise																			
Term Loan	14455.37	12674.97	13671.04	24938.58	1933.74	11962.94	3692.32	4632.36	10994.03	9609.14	5191.93	7562.61	5688.31	6791.10	9213.26	12995.44	11984.83	9997.23	9608.00
Overdraft	12126.63	15613.37	14251.40	17194.31	2650.10	9827.67	1264.31	6928.14	17621.74	22669.84	13543.28	15598.35	7580.35	9750.62	3748.61	17637.20	6710.89	20151.25	6666.04
Trust Receipt Loan / Import Loan	2288.02	633.82	6586.08	15243.52	3596.07	9672.79	3219.01	2172.97	3373.61	1115.41	1471.34	1374.50	966.10	844.31	2306.08	2779.77	7.90	1682.65	1002.76
Demand & Other Working Capital Loan	16177.82	36524.19	24622.23	26634.38	10869.80	20829.28	32116.86	6544.07	8438.89	7167.82	5379.34	10678.83	5488.80	6246.97	10423.82	8486.02	60041.22	17748.52	3561.95
Res. Per. H. Loan (Up to Rs. 10 mil.)	4879.78	7646.27	7136.19	1210.42	5831.09	4756.41	1788.68	3261.28	10204.67	3910.00	4119.65	11228.12	6215.02	3850.76	2437.91	3926.81	5613.27	6688.87	2718.54
Real Estate Loan	1890.30	5150.94	3975.50	4945.92	2648.23	3516.37	5132.77	2932.38	4996.46	3696.47	1561.01	3422.61	3492.40	1709.76	1765.47	7274.23	582.33	3455.97	5428.30
Margin Nature Loan	1538.63	1612.19	1597.93	871.47		2237.03		372.47	1225.57	755.83	703.87	2153.03	116.43	1097.70	1729.20	1420.16		1458.63	3177.90
Hire Purchase Loan	3397.01	4036.50	2476.17	2876.06	3900.53	6903.32	1682.29	4571.50	5908.95	7095.01	5166.75	6815.76	6404.66	2277.03	4007.55	8513.51	481.90	5151.92	3124.18
Deprived Sector Loan	7061.37	5743.02	4090.05	4804.15	1693.63	3542.07	2680.65	1797.57	4375.31	3113.32	2750.56	3351.37	2556.54	1619.72	2662.76	2897.46	6214.50	3350.25	2760.45
Bills Purchased	6.94	57.77	101.25	3221.23	30.81	1828.64	1112.81	607.95	352.81	1962.19	150.68	635.00	1742.59	2.18	1232.47	229.26		1186.42	115.11
Other Product	9902.47	11904.29	11385.11	1334.38	4874.14	2377.87	13222.81	3536.59	5373.38	1408.63	8280.58	4404.67	12634.60	256.51	9930.67	963.32	1345.83	2767.96	9596.87
Total Product wise Loan	73724.34	101597.33	89892.95	103274.41	38028.13	77454.39	65912.51	37357.27	72865.42	62503.66	48318.99	67224.84	52885.81	34446.67	49457.81	67123.17	92982.67	73639.68	47760.10
Collateral Wise																			
Gold and Silver	9009.36	9793.36	457.39	907.36			0.65	347.32		94.36	241.30	495.46	3.66		267.48		140.41	18.07	2882.20
Government Securities	116.25	1398.43	78.29	3.67					23.37	122.15	3.75								2.60
Non Governmental Securities	1.46	1450.32	2050.52	871.47		2237.03		652.30	1571.42	350.14	690.65	2153.03	3.70	1103.51		1372.59		80.62	3192.05
Fixed Deposit Receipts	424.26	348.26	749.33	282.00	382.15	491.37	1305.95	97.07	1296.19	189.83	674.62	390.03	152.00	179.18	415.92	631.42	513.15	1173.23	757.18
Own	414.04	348.26	407.45	282.00	37.50	491.37	1305.95	95.97	1116.78	189.83	674.49	388.49	152.00	179.18	415.92	631.42	513.15	740.95	752.17
Other Licences Institutions	10.22		341.88		344.65			1.10	179.41		0.13	1.54						432.28	5.01
Collateral of Properties	37418.52	84797.32	76100.08	83912.51	32813.61	69156.37	57167.89	33724.57	64192.95	55715.97	43693.86	61236.07	48392.73	31714.29	44882.53	59970.93	92329.11	66729.86	36843.38
Fixed Assets	27382.67	84761.13	39468.35	64671.77	24813.59	67421.77	50348.57	32061.26	43888.97	53770.53	41884.56	34681.74	27718.66	31327.52	34238.86	38618.41	92329.11	35296.13	25357.11
Current Assets	10035.85	36.19	36631.74	19240.75	8000.03	1734.59	6819.32	1663.31	20303.98	1945.43	1809.30	26554.33	20674.07	386.77	10643.67	21352.52		31433.73	11486.28
Against security of Bill	162.35	104.39	4121.74	3346.07		1828.64	1749.37	510.52	85.05	1590.62	429.41	2.44		8.46		1143.18			1165.80
Domestic Bills	0.33	19.06	15.63			73.78		328.07						1.54		203.61			26.11
Foreign Bills	162.02	85.33	4106.11	3346.07		1754.86	1749.37	182.45	85.05	1590.62	429.41	2.44		6.92		939.58			1139.70
Against Guarantee	389.77	3482.79	1226.78	4516.11	1656.29	3661.19	2678.38	1597.58	4378.41	4430.53	1678.43	2764.52	357.33	1179.56	164.26	1921.41		500.68	75.45
Government Guarantee	81.62	47.85		368.27	138.81		156.12	91.30	199.06	2.17	71.84	216.53	127.33	146.62	164.13	135.05		91.86	
Institutional Guarantee	162.61	3419.32	1222.06	2482.59	1517.48		2522.26	1325.97	3365.24	2417.90	1547.80	2547.99	230.00	1021.00		1672.24		2.23	
Personal Guarantee	3.64	11.60	4.72	1123.39				81.12	797.90		58.79			11.94	0.13	34.31		393.69	75.45
Collective Guarantee	0.01	4.02						99.19	16.22	2.97								6.45	
Int. Rtd. Foreign Bank's Guarantee	14.05			541.86		161.09				843.78									
Other Guarantee	127.86					3500.10				1163.72						79.81		6.46	
Credit Card			274.06	24.72	147.14	79.79			3.37	10.05		23.77	8.71	4.04	27.52	78.72		118.81	17.01
Others	26202.37	222.46	4834.76	9410.49	3028.94		3010.28	427.91	1314.66		906.97	159.51	3967.68	257.62	3700.11	2004.91		5018.41	2824.43
Total	73724.34	101597.33	89892.95	103274.41	38028.13	77454.39	65912.51	37357.27	72865.42	62503.66	48318.99	67224.84	52885.81	34446.67	49457.81	67123.17	92982.67	73639.68	47760.10

Statement of Credit as on Baisakh end, 2074(Mid-May, 2017)

BFI Name	Prime	Sunrise	NMB	PRABHU	Janata	Mega	Civil	Century	Sanima	NIDC	MahalaxmiDB	Siddhartha	Yeti	Narayani	Sahayogi	Karnali	Shangrila	Gandaki	Excel	Western
Sector Wise																				
Agricultural and Forest Related	1413.32	1351.87	1054.72	1644.22	2238.16	670.92	1666.58	969.41	1905.78	15.13	743.31	823.39	80.07	0.97	229.37	172.31	286.70	289.35	201.39	197.51
Fishery Related	19.76	3.37	36.62	3.67	58.43	19.24	6.63	3.35	11.83		21.33	57.68	6.83		27.31		6.84	6.52	5.34	
Mining Related	5.89	56.22	39.71			27.06	46.94	495.42	17.16		15.85	61.11	13.58				29.64	50.09		
Manufacturing (Producing) Related	7731.98	6747.78	11528.54	8988.18	7070.41	8121.61	5752.16	6844.74	7159.48	569.66	1432.89	1186.42	428.55	3.51	175.05	21.66	581.02	496.13	406.87	101.75
Construction	5357.99	8829.78	9485.61	11263.98	310.89	594.53	1977.02	3258.90	4620.10	17.94	574.72	1403.13	192.47	19.90	108.27	74.09	1240.15	1267.98	564.89	83.79
Electricity,Gas and Water	3259.55	1007.88	3811.63	1869.02	884.03	986.26	1097.44	1008.25	1751.88	737.37		211.62	311.18		2.50		26.46	11.78		
Metal Products, Mach. & Ele. Eqp.	140.36	476.36	1344.76	292.15	205.62	199.86	87.08	360.85	824.48	13.96	59.51	528.91	37.70				86.00	25.44	5.14	
Tras., Com. and Public Utilities	1414.55	686.87	2023.75	2201.44	704.84	397.28	1250.28	408.62	2686.20		2481.68	1074.99	173.79	5.30	43.23	191.64	915.64	202.06	65.75	69.64
Wholesaler & Retailer	6245.37	11108.57	16146.77	10558.59	6320.79	9946.98	8860.96	6300.75	9965.80	324.29	851.05	1840.33	513.44	8.43	976.43	253.22	1505.98	616.47	1017.82	509.27
Finance, Insurance and Real Estate	4738.10	4966.31	4355.76	8082.15	6726.01	4326.13	3566.14	3906.84	1992.53	91.03	573.09	1237.37	1451.68	26.30	124.37		1137.32	320.57	408.50	
Hotel or Restaurant	1108.74	2185.20	3031.00	3492.32	619.84	1969.66	1290.60	1418.59	1539.20	338.87	442.38	418.14	1027.81	3.84	10.04		374.76	188.04	167.85	85.71
Other Services	1114.67	2066.95	2390.37	5497.17	1519.26	1101.62	1957.71	1467.04	2002.55	396.79	239.79	704.50	146.39		73.27	270.27	586.79	116.04	237.24	88.76
Consumption Loans	6603.46	5712.84	3674.68	4812.68	3550.38	2586.08	1891.23	2287.98	2605.05	26.07	420.81	857.61	2972.90	22.17	63.43	24.27	546.85	210.83	233.45	27.41
Local Government													1.49							
Others	15985.36	5053.51	3156.40	1661.23	2773.96	4383.40	1322.45	1775.24	12499.21	577.54	1823.71	1681.77	3118.79	61.35	1079.00		3443.67	1399.02	440.44	691.71
TOTAL sectorwise	55139.12	50253.53	62080.31	60366.81	32982.64	35330.63	30773.23	30505.97	49581.27	3108.64	9680.13	12086.97	10476.69	151.76	2912.27	1007.46	10767.83	5200.32	3754.70	1855.54
Product Wise																				
Term Loan	7605.62	5097.82	10479.61	12176.99	5907.14	5998.80	5917.89	7913.95	7983.39	1951.64	1292.75	1399.32	2031.06	4.53		274.88	3031.67	336.79	662.78	675.15
Overdraft	9040.68	11033.75	2944.15	8417.92	7180.96	10640.98	6199.68	7171.64	6611.59	604.37	308.50		2990.67	61.35		350.62	2283.07	2545.54	743.66	827.45
Trust Receipt Loan / Import Loan	868.59	916.71	2798.82	2596.39	807.28	2690.03	1792.80	587.16	664.75											
Demand & Other Working Capital Loan	5669.51	7203.63	12936.73	10120.63	4423.33	4619.67	8618.63	5686.50	7463.64	77.70	3225.97	3755.71		8.43	1360.26		1228.57	8.24	888.13	116.51
Res. Per. H. Loan (Up to Rs. 10 mil.)	3313.74	6437.44	6724.52	8742.60	2512.75	1173.32	1224.83	2645.80	3429.49	12.03	469.41	1138.10	793.33	19.90	39.54	74.09	978.50	867.05	426.24	83.79
Real Estate Loan	6240.97	3226.58	4291.85	5482.19	2010.72	3678.25	1563.42	2510.30	5031.82	84.80	691.99	874.07	1235.61	26.30	168.48		721.33	334.32	447.26	
Margin Nature Loan	1900.38	2490.42	1193.87	2211.91	423.18	91.11	65.74	512.46	256.67		138.88	162.25	520.99	20.01			56.45		23.32	
Hire Purchase Loan	2397.35	5008.48	4406.07	4864.49	2893.74	3053.13	2558.86	1204.90	4450.53	21.50	1284.39	1613.71	1418.25	5.30	21.90	191.64	1216.06	226.78	89.62	39.64
Deprived Sector Loan	2413.17	2633.36	3014.48	2680.37	1605.56	1639.78	1704.89	1291.81	2474.87	261.96	443.05	559.11	557.31	3.78	142.79	61.73	718.11	193.02	264.73	81.45
Bills Purchased	255.24	83.55	684.02	9.24			19.15	93.49	578.86											
Other Product	15433.88	6121.79	12606.20	3064.07	5217.98	1745.56	1107.33	887.98	10635.66	94.64	1825.18	2584.70	929.46	2.16	1179.31	54.50	534.08	688.58	208.95	31.57
Total Product wise Loan	55139.12	50253.53	62080.31	60366.81	32982.64	35330.63	30773.23	30505.97	49581.27	3108.64	9680.13	12086.97	10476.69	151.76	2912.27	1007.46	10767.83	5200.32	3754.70	1855.54
Collateral Wise																				
Gold and Silver	4895.82	341.35		52.85	153.58		232.58	79.88	463.97			47.06	549.77				8.22	17.27	169.04	
Government Securities	13.59		0.83	18.90	1.00	0.70		0.45	6.08											
Non Governmental Securities	1921.66	2267.92	1184.39	2296.31	402.76	92.61	179.52	512.46		20.00	122.74	162.25	520.99	20.01			56.45			
Fixed Deposit Receipts	434.85	437.14	970.94	496.31	340.23	75.79	126.41	474.46	426.65	67.20	258.30	156.22	376.89	2.16	63.43	24.27	234.60	122.38	23.00	27.41
Own	434.85	437.14	947.87	496.31	340.23	75.79	126.41	474.46	426.65	67.20	258.30	156.22	376.89	2.16	63.43	24.27	234.60	122.38	23.00	27.41
Other Licences Institutions			23.07																	
Collateral of Properties	42042.13	45348.54	58758.48	53538.65	30835.48	33738.04	28397.66	28222.96	46224.48	2959.08	9049.98	11291.26	8536.87	116.31	2846.83	983.20	10107.35	5060.67	3562.65	1828.13
Fixed Assets	41688.59	41781.12	47758.04	51069.28	25989.23	31129.19	27287.45	17672.89	41950.83	2959.08	9049.98	11291.26	8536.87	116.31	2846.83	983.20	10107.35	5060.67	3562.65	1828.13
Current Assets	353.54	3567.42	11000.44	2469.37	4846.25	2608.86	1110.21	10550.07	4273.65											
Against security of Bill	5.96			391.31			558.89	94.57	828.64											
Domestic Bills				62.30			21.17	5.84												
Foreign Bills	5.96			329.01			537.73	88.73	828.64											
Against Guarantee	3487.10	129.62	1022.49	2362.55	79.78	1310.61	1049.50	1108.68	0.57		249.11	430.19	492.17	13.28			361.20			
Government Guarantee	139.36		120.02	124.96			1.49					18.51		2.72			3.34			
Institutional Guarantee	2966.16	90.00	342.97	1506.68	48.46	1229.06	806.34	1102.73			249.11	411.68	492.17				166.69			
Personal Guarantee	370.02	35.71	532.53	314.70	31.32		8.58	5.95	0.57					10.56			68.61			
Collective Guarantee			26.98	416.21		81.55	148.50										122.56			
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee	11.56	3.91				0.00	84.59													
Credit Card			7.74	27.07		32.68		4.35	10.30											
Others	2338.01	1728.95	135.43	1182.86	1169.80	80.21	228.67	8.16	1620.57	62.36					2.01				0.01	
Total	55139.12	50253.53	62080.31	60366.81	32982.64	35330.63	30773.23	30505.97	49581.27	3108.64	9680.13	12086.97	10476.69	151.76	2912.27	1007.46	10767.83	5200.32	3754.70	1855.54

Statement of Credit as on Baisakh end, 2074(Mid-May, 2017)

BFI Name	Araniko	Deva	Miteri	Tinau	Muktinath	Sewa	Kankai	Mahakali	Ace	Bhargav	Alpine	Kastamandap	Garima	OmDB	FewaDB	Kabeli	Kamana	Corporate	Purnima	Jyoti
Sector Wise																				
Agricultural and Forest Related	137.87	367.39	213.77	308.67	2478.16	449.99	182.90	78.01	156.15	92.64	172.78	51.27	521.94	371.07	216.93	87.97	207.12	2.65	81.04	138.29
Fishery Related	3.75	2.96	0.74	4.41	20.72	27.64							3.17	0.14	14.14		19.06			
Mining Related	1.62		2.12	14.90		18.58			7.11			16.16		11.42						5.54
Manufacturing (Producing) Related	42.72	530.13	135.84	187.11	507.50	385.23	10.87	128.14	645.76	68.82	25.93	397.93	382.04	524.46	344.79	13.00	258.34	118.29	88.21	470.49
Construction	180.78	1091.72	224.60	468.21	2330.61	480.82	107.01	50.85	1072.49	223.20	119.00	1218.97	2156.92	2877.53	1542.36	143.86	1192.79	28.82	126.97	884.81
Electricity,Gas and Water		344.93	3.13		18.67	2.00			902.57			409.22	16.88	48.26	1.98					356.71
Metal Products, Mach. & Ele. Eqp.	35.20	51.23	38.62	10.97	179.92	32.39			14.35		2.90	60.82	104.24	93.63	89.70	4.28	138.07	7.10		87.51
Tras., Com. and Public Utilities	338.22	565.53	137.49	330.21	1812.82	524.68	40.91		232.65	127.90	186.85	347.86	2024.89	2145.96	1355.83	27.47	430.68	14.90	124.88	690.65
Wholesaler & Retailer	335.12	1022.25	250.64	714.88	2085.82	1529.11	237.61	307.80	776.97	370.76	443.63	699.81	984.03	1271.09	1263.02	132.33	665.30	22.17	451.79	1400.29
Finance, Insurance and Real Estate	60.55	679.23	141.75	271.21	746.91	114.83	30.01		893.91			654.88	431.05	746.36	448.12		592.19		136.54	729.92
Hotel or Restaurant	23.82	139.76	56.30	93.98	1158.02	127.44	16.39	48.56	462.43	34.48	38.80	613.76	263.63	455.57	420.83	17.30	138.75		9.43	144.16
Other Services	21.94	428.50	56.53	267.49	187.11	140.90	13.48	1.45	600.51	64.87	28.37	106.65	141.90	254.00	211.64	20.15	201.42		44.18	175.05
Consumption Loans	338.29	1240.63	198.67	135.62	547.84	275.87	105.19	74.94	137.69	39.91	63.56	625.58	1066.25	1233.43	877.88	102.21	503.97	6.67	101.68	1486.49
Local Government		10.33	1.50			1.37	0.46		15.16		1.97	4.85	0.03							4.60
Others	513.14	2626.39	825.59	410.01	2371.43	1017.22	414.34	327.60	1180.99	358.21	551.23	1206.33	4026.15	1597.18	4371.36	79.62	1819.16	16.59	846.58	1719.40
TOTAL sectorwise	2033.01	9100.00	2287.29	3217.68	14445.52	5128.08	1159.17	1017.36	7098.72	1380.78	1635.02	6414.09	12123.12	11630.10	11158.59	628.18	6166.83	217.19	2011.31	8293.92
Product Wise																				
Term Loan	142.81	707.15	55.96	372.22	2550.14	1405.45	585.82		2735.19	515.12	412.23	1512.35	2651.19	474.84	358.03	198.08	1732.47	12.08		1106.63
Overdraft	607.02	958.69	389.00	1177.77	2544.30	2161.38	237.24	270.99	1683.27	379.11	779.21	1961.48	3123.95	1229.80	4019.91		1250.50	66.59	339.29	2090.86
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan	23.46	251.51				19.27		435.94	2.50			175.32	42.44	191.21	6.36	213.30	88.74	74.59	507.28	383.25
Res. Per. H. Loan (Up to Rs. 10 mil.)	137.34	768.89	200.99	469.16	1636.63	240.81	107.01	50.85	937.76	214.38	130.16	1078.17	1801.19	1609.45	1455.23	58.99	1056.73	19.74	126.97	771.70
Real Estate Loan	57.83	1064.03	140.43	184.64	746.31	140.12	30.01		552.90			481.34	687.79	1728.63	1177.46		592.19		136.54	482.77
Margin Nature Loan	242.30	671.35		3.47		3.55			23.41			314.16		88.08	0.25		3.77		0.25	619.13
Hire Purchase Loan	378.66	769.49	180.98	273.37	2068.09	709.76	77.29	63.11	449.28	125.40	219.85	382.99	2321.20	2392.41	1601.00	19.72	703.67	23.37	186.91	636.04
Deprived Sector Loan	99.04	355.81	126.15	148.13	4150.79	244.89	52.35	43.93	356.17	67.58	73.67	282.57	589.49	531.64	449.29	38.26	275.99	10.85	95.24	461.16
Bills Purchased																				
Other Product	344.55	3554.08	1193.78	588.91	749.27	202.86	69.46	152.52	358.23	79.18	19.90	225.70	905.86	3384.03	2091.05	99.83	462.78	9.97	618.82	1742.37
Total Product wise Loan	2033.01	9101.00	2287.29	3217.68	14445.52	5128.08	1159.17	1017.36	7098.72	1380.78	1635.02	6414.09	12123.12	11630.10	11158.59	628.18	6166.83	217.19	2011.31	8293.92
Collateral Wise																				
Gold and Silver	33.44	307.51	78.30	51.39	99.13				0.01			62.66	570.46	387.70	473.97	77.96	220.38		9.65	289.19
Government Securities																				
Non Governmental Securities	242.30	671.35		3.47					23.41			321.57		88.08					0.25	629.28
Fixed Deposit Receipts	29.70	130.03	68.12	80.75	294.32	52.43	65.09	11.82	36.77	22.46	18.58	151.75	270.13	551.68	202.35	21.87	178.81		29.75	130.25
Own	29.70	130.03	68.12	80.75	294.32	52.43	65.09	11.82	36.77	22.46	18.58	151.75	270.13	551.68	202.35	21.87	178.81		29.75	130.25
Other Licences Institutions																				
Collateral of Properties	1700.47	7473.06	2139.37	3031.38	10621.50	4883.09	1093.62	1005.53	6682.35	1340.87	1518.47	5549.44	11074.52	10425.61	10094.02	528.36	5649.60	214.25	1971.66	6711.08
Fixed Assets	1700.15	7473.06	2139.37	3031.38	10621.50	4883.09	1093.62	1005.53	6682.35	1340.87	1518.47	5549.44	11074.52	10425.61	10094.02	528.36	5649.60	214.25	1971.66	6704.56
Current Assets	0.32																			6.52
Against security of Bill	6.51																			
Domestic Bills	6.51																			
Foreign Bills																				
Against Guarantee	20.59	414.10		50.68	3430.56	189.02			356.17		97.46	328.67	208.01	177.03	388.00		35.93			449.54
Government Guarantee		10.33				1.37			15.16		1.97		0.03	4.07	2.69		0.35			4.60
Institutional Guarantee	20.00	235.05		50.68		10.00			341.01			270.40	20.00	30.00	50.00					441.00
Personal Guarantee	0.59	94.97			88.04						28.09	58.27	3.71	9.80	335.31		13.24			3.39
Collective Guarantee		73.76			3342.52	177.64					67.40		184.27	133.16			22.33			0.55
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee																				
Credit Card																				
Others		104.96	1.50			3.55	0.46			17.45	0.52				0.25		82.10	2.95		84.57
Total	2033.01	9101.00	2287.29	3217.68	14445.52	5128.08	1159.17	1017.36	7098.72	1380.78	1635.02	6414.09	12123.12	11630.10	11158.59	628.18	6166.83	217.19	2011.31	8293.92

BFI Name	Hamro	Kakre	Shine	Kanchan	Innovative	ViborSociety	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Kailash	Salpa	Saptakoshi	Sajha	Green	Reliable
Sector Wise																					
Agricultural and Forest Related	162.08	149.49	574.99	197.19	149.31	294.34	178.03	419.91	395.74	22.58	35.61	6.01	162.26	40.34	91.32	172.00	65.44	265.41	139.35	34.70	410.79
Fishery Related			46.20	1.40	12.34	13.23	7.23	33.11	6.23							1.41			6.21		6.99
Mining Related					4.96	65.63		17.21	6.47						4.71				0.91		9.14
Manufacturing (Producing) Related		12.68	733.67	218.36	319.27	554.33	24.73	522.99	29.03	1.06		11.52	267.64		26.17	628.14	1.61		66.71	5.30	363.67
Construction	48.42	41.90	965.00	152.35	275.93	1820.81	66.96	1841.25	121.94	17.77	262.10		204.14	40.69	423.45	2140.58		37.61	16.56	4.70	1454.17
Electricity,Gas and Water				0.09	9.18	940.57		102.80							0.24	604.71					33.25
Metal Products, Mach. & Ele. Eqp.		1.50		3.93	31.34	45.34		189.56	1.71			2.49	11.92	1.19		80.34	2.45	1.94	25.80		132.78
Tras., Com. and Public Utilities	6.95		668.61	169.40	127.78	1083.66	27.29	849.18	365.81	7.06	328.54	9.11	51.29	169.57	148.36	1597.44	0.20	0.87	9.58	50.26	591.82
Wholesaler & Retailer	295.07	148.10	2023.32	781.11	343.68	2173.34	256.96	1207.31	619.25	15.66	582.27	96.74	257.98	29.82	139.82	1640.56	48.88	300.65	61.22	38.06	489.95
Finance, Insurance and Real Estate			710.08	10.22	132.56	1566.00	66.98	606.27	56.98		8.30		160.47			1733.26				3.57	380.87
Hotel or Restaurant		16.50	323.84	88.63	60.60	670.25	13.74	692.17	90.93		7.28	2.25	45.53	1.20	7.45	472.38	25.73	0.41	3.94	4.97	219.19
Other Services	0.97	14.02	535.91	143.39	88.54	963.61	9.08	140.42	157.46	27.36	0.55	5.62	38.61	184.70	36.02	527.97	0.32	4.52	4.78		330.37
Consumption Loans	167.58	14.97	385.92	27.05	196.42	1683.01	29.78	566.14	140.71	49.53	53.33	5.12	64.34	44.75	350.77	1125.75	0.05	55.35	9.42	43.56	835.63
Local Government																					
Others	340.04	191.41	1504.90	359.24	615.90	1679.65	198.77	2950.40	430.43	21.95	128.14	239.55	319.64	94.41	786.72	4235.54	60.76	142.57	27.99	130.82	1945.96
TOTAL sectorwise	1021.11	590.55	8472.43	2152.37	2367.80	13553.76	879.54	10138.70	2422.68	162.98	1406.12	378.42	1583.83	606.66	2015.04	14960.05	205.44	809.32	372.47	315.93	7204.60
Product Wise																					
Term Loan	6.95	295.91	1149.83	131.57	503.80	2464.41	102.82	2494.53	113.52	50.86	155.84		66.57	175.50	144.62	1848.41	26.00	258.99	146.00	30.80	1669.06
Overdraft	152.95	57.77	684.66	733.37	594.62	3304.31	48.23	3283.32	804.93		554.88		484.72	92.14	349.62	2880.25	112.84	389.94	184.39	157.61	1573.11
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan	1.00		2569.99	64.66	389.53	217.77	552.79	325.33		11.78		340.97	22.98			229.83					151.15
Res. Per. H. Loan (Up to Rs. 10 mil.)	44.74	41.90	661.94	151.29	275.93	1481.76		1659.49	90.87	17.77	259.69		163.05	40.69	424.68	2132.38		37.61	15.95	6.99	1149.82
Real Estate Loan			1013.14	8.27	102.56	1445.35	67.57	221.38	70.78				135.13	8.45		1727.34				3.57	514.69
Margin Nature Loan	9.96		10.50	8.00		712.25		56.18			12.30					402.37					445.34
Hire Purchase Loan	145.95	5.25	911.99	168.27	264.02	1503.80	27.29	1284.29	363.96	5.24	328.54	11.34	99.32	178.48	181.82	1969.42		11.22	6.57	51.65	802.21
Deprived Sector Loan	37.63	149.49	381.74	322.02	94.79	718.77	49.89	445.85	461.93	16.24	53.28	20.50	65.14	20.36	143.50	737.91	10.66	64.65	17.28	20.72	201.53
Bills Purchased																					
Other Product	621.94	40.24	1088.65	564.92	142.55	1705.36	30.95	368.32	516.69	61.09	41.58	5.60	546.92	91.05	770.81	3032.15	55.94	46.91	2.28	44.59	697.70
Total Product wise Loan	1021.11	590.55	8472.43	2152.37	2367.80	13553.76	879.54	10138.70	2422.68	162.98	1406.12	378.42	1583.83	606.66	2015.04	14960.05	205.44	809.32	372.47	315.93	7204.60
Collateral Wise																					
Gold and Silver	5.68		1.58			16.17		65.77	8.19	72.45	34.01			35.00	304.14	141.77				28.07	18.01
Government Securities																					5.53
Non Governmental Securities						705.84		52.98			12.30					403.72					410.80
Fixed Deposit Receipts	5.99	14.97	130.47	24.62	68.53	669.81	29.78	253.44	54.37	0.45	7.03	2.06	43.14	0.29	37.16	663.91	0.20	45.01	2.28	12.52	212.02
Own	5.99	14.97	130.47	24.62	68.53	669.81	29.78	253.44	54.37	0.45	7.03	2.06	43.14	0.29	37.16	663.91	0.20	45.01	2.28	12.52	212.02
Other Licences Institutions																					
Collateral of Properties	1009.44	575.58	8214.02	1818.51	2269.26	11580.11	849.75	9521.26	1897.96	87.95	1352.78	376.36	1515.57	566.31	1519.33	13285.86	205.24	764.32	370.18	261.24	6418.25
Fixed Assets	1009.44	575.58	8214.02	1818.51	2269.26	11580.11	849.75	9521.26	1897.96	87.95	1352.78	376.36	1515.57	566.31	1519.33	13285.86	205.24	764.32	370.18	261.24	6418.25
Current Assets																					
Against security of Bill																					
Domestic Bills																					
Foreign Bills																					
Against Guarantee			115.87	301.25	30.00	498.35		242.06	462.16	2.13			25.11	5.07	154.41	464.45					139.99
Government Guarantee						17.19										14.45					
Institutional Guarantee			76.50		30.00	466.91		150.15	0.50				25.00			435.00					139.99
Personal Guarantee						4.01		91.90							154.41	15.00					
Collective Guarantee			39.37	301.25		10.23			461.66				0.11	5.07							
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee										2.13											
Credit Card																					
Others			10.50	8.00		83.48		3.20								0.34				14.11	
Total	1021.11	590.55	8472.43	2152.37	2367.80	13553.76	879.54	10138.70	2422.68	162.98	1406.12	378.42	1583.83	606.66	2015.04	14960.05	205.44	809.32	372.47	315.93	7204.60

BFI Name	NFL	NSMFL	Gurkhas	Union	PFCL	Goodwill	SIFCL	Lumbini	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL
Sector Wise																				
Agricultural and Forest Related		0.52	54.93	6.65	115.33	350.54	232.87			66.57		58.99	81.57	33.78	139.37	0.17	89.34	192.27	396.99	
Fishery Related					1.45		3.50											4.80		
Mining Related				1.60	23.00		2.29		1.82						8.32	14.34		0.25		
Manufacturing (Producing) Related		61.10		3.95	146.43		153.96	123.25		145.54	0.55	28.55	125.09	143.08	95.86		4.19	85.16		2.29
Construction	33.18	41.11	310.79	106.35	714.83	1066.41	681.52	159.32	14.89	470.54	26.74	92.17	65.58	530.59	630.64	9.66	24.28	45.65	64.55	40.37
Electricity,Gas and Water					0.17		1.60							2.90	6.22					
Metal Products, Mach. & Ele. Eqp.		3.45		23.80	33.24	28.78	39.75			474.93		8.71			0.97	0.08		17.32		
Tras., Com. and Public Utilities	0.36		350.59	173.67	66.50	363.22	205.13	126.49		1275.82		52.75		386.52	199.96			412.30		5.38
Wholesaler & Retailer	60.47	33.33	561.81	10.87	147.82	1018.68	340.95	252.99	56.54	183.26	79.44	12.11	532.12	423.80	156.92	7.91	20.66	229.26	419.21	39.96
Finance, Insurance and Real Estate		40.31	411.59	58.01	23.93		256.94	228.96	115.09	115.43		50.00		405.35	43.50			132.25	62.27	42.28
Hotel or Restaurant		27.50	84.99	10.87	16.18	8.48	33.35	196.94		0.55	8.00		97.47	153.50	39.49	7.13		94.16	5.45	
Other Services			186.94	31.37	28.10	144.85	353.67	398.66	137.59		5.07	37.48	45.08	93.56	91.96		5.81	57.44	9.74	0.93
Consumption Loans	0.34	147.83	472.32	142.88	302.02	376.64	268.67	129.49	12.40	718.69		77.98	94.82	39.79	168.89	5.38	18.19	77.42	122.41	5.00
Local Government		33.18			3.10													4.02		
Others	73.60	1965.35	813.40	91.11	525.78	323.24	344.51	428.30	43.85	1259.83	70.18	181.52	392.25	1099.83	721.61	15.42	6.76	284.59	1560.70	107.96
TOTAL sectorwise	167.94	2353.69	3247.34	661.13	2147.89	3680.82	2918.72	2044.39	382.18	4711.15	189.97	600.28	1433.97	3312.70	2303.70	60.10	169.23	1636.88	2641.32	244.17
Product Wise																				
Term Loan		125.37	24.02	96.22	1037.36	1097.04	546.12		56.54	32.94		59.94	657.21	146.78	96.18			453.17	419.21	79.76
Overdraft																				
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan	60.47	227.18	773.60	27.65	65.85		444.63	989.33		242.82		29.71		853.23	314.36	29.38	125.93	228.11		56.29
Res. Per. H. Loan (Up to Rs. 10 mil.)	27.56	20.02	310.79	84.27	353.84	924.63	534.48	152.32	14.89	416.02		6.22	65.58	423.44	610.95		24.28	477.60		
Real Estate Loan	22.72	1786.97	288.06	61.83	55.58	220.28	331.85	217.46	115.09	401.85	26.74	44.99	119.35	432.82	11.50	9.66		213.89	62.27	26.47
Margin Nature Loan	0.34	26.19	358.39	36.25		323.24	109.30	86.80	3.57	425.23	2.17	100.19		25.38	38.83			4.46		34.50
Hire Purchase Loan	0.36	125.20	350.59	188.95	80.97	391.99	220.15	50.23	8.17	1814.27	5.07	53.65	12.44	386.52	203.09	5.13	2.91	123.42	64.31	10.46
Deprived Sector Loan		33.18	123.52	28.41	97.71	205.80	141.73	70.00	8.94	194.99	0.40	53.73	51.93	124.93	84.81	1.07	6.76	83.29	139.44	3.86
Bills Purchased																				
Other Product	56.50	9.57	1018.37	137.53	456.58	517.84	590.47	478.24	174.98	1183.04	155.60	251.85	527.47	919.60	943.99	14.86	9.35	52.94	1956.08	32.83
Total Product wise Loan	167.94	2353.69	3247.34	661.13	2147.89	3680.82	2918.72	2044.39	382.18	4711.15	189.97	600.28	1433.97	3312.70	2303.70	60.10	169.23	1636.88	2641.32	244.17
Collateral Wise																				
Gold and Silver			63.07		5.19	179.19				45.07					2.27					
Government Securities															0.90					
Non Governmental Securities		26.19	358.39	36.25			105.45		3.57		2.17	17.83			38.83					14.50
Fixed Deposit Receipts		0.05	50.86	84.58	299.98	197.44	130.44	121.35	0.66	225.66		15.60	82.39	39.79	112.48	0.25	15.28	37.02	58.10	
Own		0.05	50.86	84.58	299.98	197.44	130.44	121.35	0.66	225.66		15.60	82.39	39.79	112.48	0.25	15.28	37.02	58.10	
Other Licences Institutions																				
Collateral of Properties	167.61	506.01	2540.83	503.01	1839.07	2952.17	2601.32	1784.80	208.62	3895.19	187.80	461.88	1349.58	3165.74	2092.89	44.42	153.94	1595.84	126.58	193.57
Fixed Assets	167.61	506.01	2540.83	503.01	1837.75	2952.17	2601.32	1784.80	141.32	3895.19	187.80	451.88	1349.58	3165.74	2082.14	44.42	153.94	1595.84	126.58	193.57
Current Assets					1.32				67.30			10.00			10.75					
Against security of Bill																				
Domestic Bills																				
Foreign Bills																				
Against Guarantee		83.27	234.19	28.41	3.64	28.78	50.00	70.00		115.43		103.32		80.82				4.02		33.63
Government Guarantee		33.18		3.25														4.02		
Institutional Guarantee			123.52	25.16			50.00	70.00		115.43		95.27								23.74
Personal Guarantee		50.09	110.67		3.63							4.25		80.82						9.89
Collective Guarantee					0.01															
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee						28.78						3.80								
Credit Card																				
Others	0.34	1738.17		8.87		323.24	31.50	68.24	169.33	429.81		1.65	2.01	26.35	56.34	15.42			2456.64	2.47
Total	167.94	2353.69	3247.34	661.13	2147.89	3680.82	2918.72	2044.39	382.18	4711.15	189.97	600.28	1433.97	3312.70	2303.70	60.10	169.23	1636.88	2641.32	244.17

BFI Name	CMBFCL	Crystal	Guheshwori	ICFC	Sagarmatha	Kuber	Seti	hama	Namaste	Unique	Manjushree	Jebils	Reliance
Sector Wise													
Agricultural and Forest Related	328.30		15.18	195.75	69.58		93.06		18.23		49.13	35.54	58.16
Fishery Related			6.07	22.73	0.70						8.40		
Mining Related			2.15	2.50									1.34
Manufacturing (Producing) Related	585.38		67.05	440.06	78.93		23.67	79.94	0.21	12.11	122.60	5.82	132.96
Construction			459.50	107.02	684.42	7.06	21.27		83.55	64.30	1032.50	228.05	306.04
Electricity,Gas and Water			2.50	41.82	39.75						90.83		22.16
Metal Products, Mach. & Ele. Eqp.			8.67	9.55	12.88				0.40		92.17	4.40	54.56
Tras., Com. and Public Utilities	2.94		122.67	20.13	786.20	1.48		37.01	2.86	67.59	422.41	157.88	740.63
Wholesaler & Retailer	111.00		97.10	880.34	146.27	6.19	97.07	4.90	11.93	65.00	302.15	13.23	143.92
Finance, Insurance and Real Estate			165.67	1050.87	64.37	18.42		37.70	0.96	29.60	327.47	39.88	225.01
Hotel or Restaurant	74.77		118.72	215.68	55.76	0.49	1.90		0.94	69.01	97.52	33.25	88.26
Other Services			47.37	154.46	52.85	0.47	33.51	5.50	13.79	4.90	133.04	7.08	79.82
Consumption Loans	1.82	9.44	517.76	428.29	247.52	7.28	0.41	30.71	4.51	83.22	330.17	353.23	99.97
Local Government					0.30								
Others	596.16	352.07	342.04	1730.37	441.16	27.50	71.03	60.49	133.44	198.96	460.97	152.40	543.79
TOTAL sectorwise	1700.37	361.51	1972.47	5299.58	2680.68	68.91	341.92	256.24	270.83	594.69	3469.36	1030.76	2496.62
Product Wise													
Term Loan	969.83	242.15	270.16	381.37	136.55	2.28	93.06	24.89	44.20		470.15	18.71	
Overdraft													
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	149.60	16.79	36.25	2934.26	241.30	5.45	186.78	100.95		190.11	751.63	30.95	33.32
Res. Per. H. Loan (Up to Rs. 10 mil.)			253.89	409.33	655.38	4.00	21.27		84.48	64.10	998.98	194.03	274.06
Real Estate Loan	465.19	99.83	298.11	456.12	65.42	5.41		15.20	0.96	46.40	287.99	73.44	314.59
Margin Nature Loan		0.02	294.77	451.81	173.83			47.45		45.20	303.48	216.61	47.64
Hire Purchase Loan	2.54	2.72	98.02	248.61	805.74	18.69	0.01	37.36	1.69	80.13	422.29	198.99	762.41
Deprived Sector Loan			63.10	206.01	157.07		17.13	22.50	9.88	29.60	181.11	38.96	98.79
Bills Purchased					3.80	2.60							
Other Product	113.22		658.17	212.07	441.60	30.48	23.67	7.89	129.63	139.14	53.72	259.07	965.80
Total Product wise Loan	1700.37	361.51	1972.47	5299.58	2680.68	68.91	341.92	256.24	270.83	594.69	3469.36	1030.76	2496.62
Collateral Wise													
Gold and Silver					2.54								
Government Securities				10.85									
Non Governmental Securities					172.49						303.48	216.61	
Fixed Deposit Receipts		6.70	179.55	201.22	49.37		5.63	7.89	4.51	34.73	26.68	110.86	44.23
Own		6.70	179.55	201.22	49.37		5.63	7.89	4.51	34.73	26.68	110.86	44.23
Other Licences Institutions													
Collateral of Properties	1700.37	354.79	1488.77	4433.29	2387.35	68.76	336.29	178.40	266.22	475.49	3054.38	660.30	2243.06
Fixed Assets	1700.37	354.79	1488.77	4433.29	2387.35	68.76	336.29	178.40	266.22	475.49	3054.38	660.30	2243.06
Current Assets													
Against security of Bill					3.80								
Domestic Bills					3.80								
Foreign Bills													
Against Guarantee			15.00	189.90	5.33			22.50		45.20		43.00	155.96
Government Guarantee					1.41								
Institutional Guarantee			15.00	175.95								31.00	87.20
Personal Guarantee				13.94	2.93			22.50				11.96	
Collective Guarantee					1.00							0.04	
Int. Rtd. Foreign Bank's Guarantee													68.76
Other Guarantee										45.20			
Credit Card													
Others		0.02	289.14	464.33	59.79	0.15		47.45	0.10	39.26	84.81		53.36
Total	1700.37	361.51	1972.47	5299.58	2680.68	68.91	341.92	256.24	270.83	594.69	3469.36	1030.76	2496.62

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

	Liabilities	Mid-July			Mid-Mar	Mid-May	% 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	11726.3	11860.0	24.17	41.28	1.14
	a. Paid-up Capital	2974.3	3987.3	5436.5	7079.6	7168.2	34.06	36.35	1.25
	b. Statutory Reserves	523.1	750.3	1214.8	1750.8	1751.4	43.45	61.90	0.03
	c. Retained Earning	220.6	8.9	363.6	1062.9	1062.2	-95.97	3993.66	-0.06
	d. Others Reserves	1232.7	1400.8	1670.0	1833.1	1878.2	13.64	19.22	2.46
2	**BORROWINGS**	27897.3	38244.9	52434.4	63678.1	63522.5	37.09	37.10	-0.24
	a. NRB	526.4	306.6	91.1	495.3	456.4	-41.75	-70.27	-7.85
	f. Others	27371.0	37938.3	52343.3	63182.8	63066.1	38.61	37.97	-0.18
3	**DEPOSITS**	11001.2	15775.5	24095.3	31128.9	31768.9	43.40	52.74	2.06
4	**BILLS PAYABLE**	0.0	0.0	0.8	0.0	0.0	0.00	0.00	8.27
5	**OTHER LIABILITIES**	3777.5	5205.7	7205.0	10133.5	10996.0	37.81	38.41	8.51
	a. Loan Loss Provision	829.4	986.0	1345.6	1662.0	1694.7	18.88	36.47	1.97
	b. Interest Suspense a/c	475.0	575.3	652.7	757.1	837.8	21.13	13.45	10.66
	c. Others	2473.1	3644.3	5206.8	7714.5	8463.5	47.36	42.87	9.71
6	**RECONCILIATION A/c**	1088.2	2330.2	5031.9	5561.7	6045.7	114.13	115.95	8.70
7	**PROFIT & LOSS A/c**	1473.7	2524.8	3318.2	2994.7	3408.5	71.32	31.43	13.82
	Total	**50188.7**	**70228.2**	**100770.6**	**125223.3**	**127601.7**	39.93	43.49	1.90
	Assets								
1	**LIQUID FUNDS**	7202.8	6597.2	11096.2	9365.7	9068.5	-8.41	68.20	-3.17
	a. Cash Balance	39.2	62.2	75.5	100.0	133.3	58.52	21.36	33.23
	b. Bank Balance	3710.6	3900.5	6327.0	5511.2	5452.9	5.12	62.21	-1.06
	c. Money at Call	3452.9	2634.4	4693.6	3754.5	3482.4	-23.70	78.17	-7.25
2	INVESTMENT IN SECURITIES EX	116.2	116.2	38.7	42.7	42.7	0.00	-66.67	0.00
3	**SHARE & OTHER INVESTMENT**	2894.2	2350.1	2809.8	2678.6	2573.5	-18.80	19.56	-3.92
4	**LOANS & ADVANCES**	35689.3	54915.5	77232.9	101667.5	103716.6	53.87	40.64	2.02
	Institutional	9863.5	14853.5	19194.3	23468.2	23663.4	50.59	29.22	0.83
	Individual	25825.8	40062.0	58038.6	78199.3	80053.2	55.12	44.87	2.37
5	**FIXED ASSETS**	624.4	775.2	961.1	1187.5	1207.7	24.14	23.98	1.70
6	**OTHER ASSETS**	2485.4	3205.4	3598.2	4666.2	5129.4	28.97	12.25	9.93
7	**EXPENSES NOT WRITTEN OFF**	9.4	7.2	4.5	8.3	8.6	-23.43	-38.06	3.68
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	5560.8	5814.2	104.14	126.49	4.56
10	**PROFIT & LOSS A/c**	81.8	46.2	11.9	46.1	40.6	-43.57	-74.22	-11.95
	Total	**50188.7**	**70228.2**	**100770.6**	**125223.3**	**127601.7**	39.93	43.49	1.90
	Profit & Loss A/c Expenses								
	1 INTEREST EXPENSES	1967.84	2369.56	3494.31	4041.85	4532.05	20.41	47.47	12.13
	2 COMMISSION/FEE EXPENSES	46.72	0.00	0.01	1.68	1.74	-99.99	177.16	3.17
	3 EMPLOYEE EXPENSES	1464.44	1827.28	2671.95	2670.36	2970.63	24.78	46.23	11.24
	4 OFFICE OPERATING EXPENSES	491.46	907.22	1505.00	792.97	885.41	84.60	65.89	11.66
	5 NON OPERATING EXPENSES	0.00	1.78	4.81	4.83	5.20	0.00	170.37	7.60
	6 PROVISION FOR RISK	188.17	326.79	560.23	511.18	549.46	73.67	71.44	7.49
	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	0.00
	9 PROVISION FOR STAFF BONUS	102.53	140.66	314.96	383.24	427.68	37.20	123.91	11.60
	10 PROVISION FOR INCOME TAX	302.38	407.48	946.11	1147.05	1280.13	34.76	132.18	11.60
	11 NET PROFIT	1435.59	2496.01	3374.46	2979.34	3403.94	73.87	35.19	14.25
	TOTAL EXPENSES	**5999.57**	**8477.90**	**12871.83**	**12534.32**	**14058.05**	41.31	51.83	12.16
	Income								
	1. INTEREST INCOME	5389.71	7637.78	11628.63	11264.28	12658.83	41.71	52.25	12.38
	2. COMMISSION & DISCOUNT	130.84	220.38	286.71	306.45	342.89	68.44	30.10	11.89
	3 OTHER OPERATING INCOME	304.84	411.08	684.42	716.86	799.49	34.85	66.49	11.53
	4 NON OPERATING INCOME	40.15	12.53	34.47	27.89	27.96	-68.80	175.15	0.25
	5 PROVISION FOR WRITTEN BACK	88.32	165.27	222.11	188.13	192.90	87.12	34.39	2.54
	6 RECOVERY FOR WRITE BACK	1.97	13.44	4.63	1.52	1.52	582.37	-65.57	0.00
	7 INCOME FOR EXTRA ORDINARY EXPENSES	0.05	0.00	0.01	0.00	0.00	-100.00	0.00	0.00
	8 NET LOSS	43.68	17.42	10.85	29.19	34.46	-60.12	-37.70	18.06
	TOTAL INCOME	**5999.57**	**8477.90**	**12871.83**	**12534.32**	**14058.05**	41.31	51.83	12.16
	Miscellaneous Information								
	No. of Total Staffs	4405	5756	7132	8412	8537	30.67	23.91	1.49
	No. of Total Branches	861	1116	1378	1727	1755	29.62	23.48	1.62
	No. of Total Centers	59380	77616	100794	124901	127332	30.71	29.86	1.95
	No. of Total Groups	292238	304737	366540	433355	439548	4.28	20.28	1.43
	No. of Total Passive Groups	9138	11504	4601	4926	4930	25.90	-60.01	0.08
	No. of Total Members	1612430	1548767	1898891	2240180	2268963	-3.95	22.61	1.28
	No. of Total Passive Members	66441	56436	32378	37032	37193	-15.06	-42.63	0.43
	No. of Total Borrowers	1102132	1080878	1296303	1507622	1534327	-1.93	19.93	1.77
	No. of Total Overdue Borrowers	30657	45697	44861	44752	46657	49.06	-1.83	4.26
	No. of Total Saving Members	1198487	1521152	1873432	2227569	2255759	26.92	23.16	1.27
	Total Saving Amount (Rs million)	11000.65	15770.90	24111.28	31121.92	31760.42	43.36	52.88	2.05

Districtwise List of Bank and Financial Institutions Branches (Baisakh, 2074)

S.No.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	Mechi	Jhapa	77	22	7	106	875828	8263
2		Ilam	16	7	1	24	302791	12616
3		Panchthar	11	2	1	14	195334	13952
4		Taplejung	6	0	1	7	129694	18528
Total			110	31	10	151	**1503647**	9958
5	Koshi	Sunsari	70	9	6	85	845555	9948
6		Morang	85	23	4	112	1036841	9258
7		Dhankuta	10	5	0	15	168131	11209
8		Terhathum	9	2	0	11	101546	9231
9		Sankhuwasabha	14	1	0	15	157854	10524
10		Bhojpur	10	1	1	12	169139	14095
Total			198	41	11	250	**2479066**	9916
11	Sagarmatha	Saptari	18	0	2	20	679548	33977
12		Udayapur	18	1	1	20	339267	16963
13		Siraha	34	0	0	34	674923	19851
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			87	9	6	102	**2138681**	20967
17	Janakpur	Sarlahi	22	6	0	28	838695	29953
18		Dhanusha	36	6	1	43	803785	18693
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	9	6	0	15	305164	20344
Total			107	35	1	143	**3015286**	21086
23	Narayani	Bara	31	4	1	36	765053	21251
24		Rautahat	17	2	0	19	772098	40637
25		Parsa	44	10	2	56	663559	11849
26		Chitawan	81	67	7	155	644219	4156
27		Makawanpur	27	16	2	45	443976	9866
Total			200	99	12	311	**3288905**	10575
28	Bagmati	Kathmandu	423	83	45	551	2011978	3652
29		Bhaktapur	43	7	3	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	39	15	3	57	394229	6916
35		Nuwakot	13	8	0	21	283827	13516
Total			669	151	63	883	**4239030**	4801
36	Gandaki	Lamjung	16	8	1	25	170568	6823
37		Tanahu	31	25	1	57	336710	5907
38		Gorkha	15	9	0	24	259299	10804
39		Manang	3	1	0	4	6444	1611
40		Syangja	21	21	2	44	270403	6146
41		Kaski	74	83	10	167	543767	3256
Total			160	147	14	321	**1587191**	4945
42		Gulmi	10	14	0	24	268597	11192
43		Nawalparasi	36	41	4	81	690731	8528

44	Lumbini	Palpa	23	13	1	37	255386	6902
45		Arghakhanchi	13	5	0	18	200967	11165
46		Rupandehi	98	77	9	184	982851	5342
47		Kapilbastu	19	13	4	36	625522	17376
Total			199	163	18	380	**3024054**	7958
48	Dhawalagiri	Baglung	23	11	0	34	277582	8164
49		Parbat	10	10	1	21	148130	7054
50		Mustang	5	3	0	8	12477	1560
51		Myagdi	11	8	2	21	112643	5364
Total			49	32	3	84	**550832**	6558
52	Rapti	Rolpa	6	0	0	6	232419	38737
53		Dang	42	29	5	76	605796	7971
54		Rukum	11	1	0	12	220092	18341
55		Salyan	9	2	0	11	259309	23574
56		Pyuthan	6	13	0	19	236540	12449
Total			74	45	5	124	**1554156**	12534
57	Karnali	Jumla	5	1	0	6	117958	19660
58		Mugu	3	0	0	3	60109	20036
59		Humla	3	0	0	3	55261	18420
60		Kalikot	5	1	0	6	149371	24895
61		Dolpa	3	0	0	3	39832	13277
Total			19	2	0	21	**422531**	20121
62	Bheri	Dailekh	9	0	0	9	281758	31306
63		Surkhet	22	5	0	27	387858	14365
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			101	38	3	142	**1867168**	13149
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	57	14	2	73	870771	11928
71		Achham	6	2	0	8	274505	34313
Total			77	18	2	97	**1715355**	17684
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"			**2095**	**826**	**148**	**532**	**28431494**	53443

Bank/BFI Class	**A**	**B**	**C#**	**D$**	**Total**
No. of BFIs	**28**	**52**	**33**	**50**	**163**
No. of Branches	**2095**	**826**	**148**	**1755**	**4824**
Population per Branch*					**5894**

Region/BFI Class	**A**	**B**	**C**	**Total**
Eastern	**395**	**81**	**27**	**503**
Central	**976**	**285**	**76**	**1337**
Western	**408**	**342**	**35**	**785**
Mid-western	**194**	**85**	**8**	**287**
Far-western	**122**	**33**	**2**	**157**
Total	**2095**	**826**	**148**	**3069**

* 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)				Baishakh, 2074 (Mid May, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%	Amount	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Saving	1.00	11.25	2.66	655849.74	1.00	9.50	3.56	653883.30
2	Fixed:	1.00	19.00	8.54	749990.26	0.50	21.00	8.92	770273.56
2.1	up to 1 month	2.50	17.55	7.01	11200.27	2.25	17.55	7.33	13809.77
2.2	1-3 months	1.00	17.55	7.53	50668.62	1.00	13.75	8.63	52800.34
2.3	3-6 months	2.00	13.75	7.77	75145.44	2.00	17.55	8.67	52060.59
2.4	6-12 months	2.50	17.55	8.85	398374.38	0.50	21.00	9.01	439358.19
2.5	1-2 yrs	2.50	15.00	8.58	164487.86	2.50	15.00	9.15	165921.08
2.6	2 yrs and above	2.00	19.00	8.50	50113.68	1.00	19.00	8.34	46323.59
3	Call	0.05	15.00	4.50	269886.15	0.05	15.00	3.92	253426.90
4	Certificate of Deposits	5.00	5.00	5.00	2.49	5.00	5.00	5.00	0.26
5	Other	3.25	9.00	5.23	1193.13	3.25	9.00	5.61	1349.55
6	Non interest bearing deposits	0.00	0.00	0.00	166753.36	0.00	0.00	0.00	171435.75
6.1	Current	0.00	0.00	0.00	146816.85	0.00	0.00	0.00	151587.64
6.2	Margin	0.00	0.00	0.00	17992.01	0.00	0.00	0.00	17724.81
6.3	Other	0.00	0.00	0.00	1944.51	0.00	0.00	0.00	2123.30
	Aggregate	0.05	19.00	5.08	1843675.13	0.05	21.00	5.51	1850369.32

Overall Summary of Interest Rate on LCY Sectorwise Credit		Chaitra, 2073 (Mid Apr, 2017)				Baishakh, 2074 (Mid May, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%	Amount	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Agricultural and Forest Related	4.00	21.50	11.14	68608.21	4.00	21.50	11.13	68960.55
2	Fishery Related	4.50	18.00	10.62	1846.38	4.50	18.00	10.62	1880.77
3	Mining Related	8.00	17.00	10.62	3105.32	8.00	17.00	10.23	3160.37
4	Agriculture, Forestry & Beverage Production Related	1.00	20.00	10.37	104897.36	1.90	20.00	10.16	107392.77
5	Non Food Production Related	1.90	20.00	10.24	201334.02	1.90	20.00	10.06	200345.07
6	Construction	2.00	21.00	11.02	174812.99	2.00	21.00	11.14	176395.80
7	Electricity,Gas and Water	2.25	20.00	9.94	54227.13	2.25	20.00	9.64	54896.12
8	Metal Products, Machinary & Electronic Equipment & Assemblage	3.00	20.00	10.49	20434.10	3.00	20.00	10.42	20883.42
9	Transport, Communication and Public Utilities	2.00	19.00	11.17	51148.39	4.50	19.00	9.85	50991.96
10	Wholesaler & Retailer	1.00	21.50	10.79	383527.06	2.25	21.50	10.74	383208.00
11	Finance, Insurance and Real Estate	2.00	19.50	9.77	140609.81	2.00	19.50	9.96	139112.22
12	Hotel or Restaurant	6.25	21.00	10.16	52539.78	6.50	21.00	10.45	52840.78
13	Other Services	3.00	21.00	10.88	69405.27	3.00	19.00	10.72	69826.03
14	Consumption Loans	2.00	30.00	11.24	123171.61	2.00	30.00	11.47	124523.92
15	Local Government	3.00	12.00	4.14	1482.25	3.00	12.00	3.09	1479.74
16	Others	2.00	24.00	11.93	188855.59	1.75	21.00	11.64	189643.65
	Aggregate	1.00	30.00	10.77	1640005.27	1.75	30.00	10.69	1645541.17

Overall Summary of Interest Rate on LCY Productwise Credit		Chaitra, 2073 (Mid Apr, 2017)				Baishakh, 2074 (Mid May, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%	Amount	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Term Loan	2.25	20.00	10.56	250562.28	2.25	20.00	10.17	253060.53
2	Overdraft	3.00	24.00	11.37	293230.95	2.44	21.00	10.67	290775.43
3	Trust Receipt Loan / Import Loan	3.00	21.00	9.13	70864.67	3.00	21.00	9.16	68537.00
4	Demand & Other Working Capital Loan	2.00	21.00	10.54	382365.32	2.00	19.00	10.53	384390.08
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	10.75	133265.55	2.00	20.00	10.73	133628.24
6	Real Estate Loan	2.00	19.00	11.42	101058.02	2.00	18.00	10.79	101613.50
7	Margin Nature Loan	7.00	17.99	11.40	31298.75	7.00	17.99	11.16	31213.79
8	Hire Purchase Loan	2.00	20.00	11.31	114838.70	2.00	19.00	10.78	115626.58
9	Deprived Sector Loan	2.00	21.50	8.95	86470.72	1.75	21.50	8.80	86523.05
10	Bills Purchased	1.00	18.00	2.49	7826.28	1.90	18.00	2.23	8553.30
11	Other Product	1.80	30.00	11.77	168224.02	2.50	33.00	12.41	171619.68
	Aggregate	1.00	30.00	10.78	1640005.26	1.75	33.00	10.57	1645541.18

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	Western Development Bank Ltd.	Western	12	Arniko Development Bank Ltd.	Araniko
13	Deva Development Bank Ltd.	Deva	14	Miteri Development Bank Ltd.	Miteri
15	Tinau Bikas Bank Ltd.	Tinau	16	Muktinath Bikas Bank Ltd.	Muktinath
17	Sewa Bikas Bank Ltd.	Sewa	18	Kankai Bikas Bank Ltd.	Kankai
19	Mahakali Bikas Bank Ltd.	Mahakali	20	Ace Development Bank Ltd.	Ace
21	Bhargab Bikas Bank Ltd.	Bhargav	22	Alpine Development Bank Ltd.	Alpine
23	Kasthamandap Development Bank Ltd.	Kastamandap	24	Garima Bikas Bank Ltd.	Garima
25	Om Development Bank Ltd.	OmDB	26	Fewa Bikas Bank Ltd.	FewaDB
27	Kabeli Bikas Bank Ltd.	Kabeli	28	Kamana Bikas Bank Ltd.	Kamana
29	Corporate Development Bank Ltd.	Corporate	30	Purnima Bikas Bank Ltd.	Purnima
31	Jyoti Bikas Bank Ltd.	Jyoti	32	Hamro Bikas Bank Ltd.	Hamro
33	Kakre Bihar Bikas Bank Ltd.	Kakre	34	Shine Resunga Development Bank Ltd.	Shine
35	Kanchan Development Bank Ltd.	Kanchan	36	Innovative Development Bank Ltd.	Innovative
37	Vibor Society Development Bank Ltd.	ViborSociety	38	Raptibheri Bikas Bank Ltd.	Raptiveri
39	Tourism Development Bank Ltd.	Tourism	40	Mission Development Bank Ltd.	Mission
41	Mount Makalu Development Bank Ltd.	Mt. Makalu	42	Sindhu Bikas Bank Ltd.	Sindhu
43	Sahara Bikas Bank Ltd.	Sahara	44	Nepal Community Development Bank Ltd.	N.Community
45	Cosmos Development Bank Ltd.	Cosmos	46	Manasalu Bikash Bank Ltd.	Manaslu
47	Kailash Bikash Bank Ltd.	Kailash	48	Salapa Bikash Bank Ltd.	Salpa
49	Saptakoshi Development Bank Ltd.	Saptakoshi	50	Sajha Bikash Bank Ltd.	Sajha
51	Green Development Bank Ltd.	Green	52	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