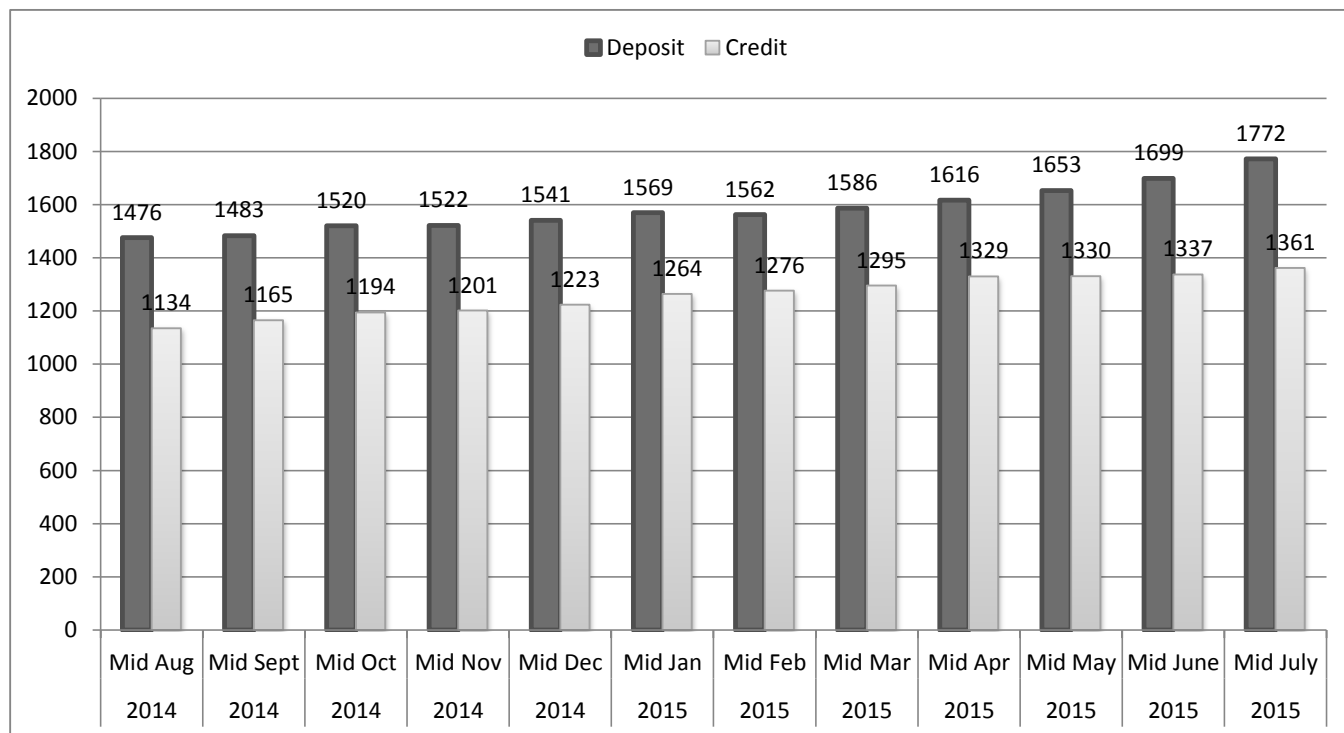


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Statistics Division

2072 Asar
Mid-July, 2015

Contents

	Page
1. Explanatory note	1
2. Major financial indicators	2
3. Statement of Assets & Liabilities of Banks & Financial Institutions	3
4. Profit & Loss Account of Banks & Financial Institutions	7
5. Statement of Sector wise, Product wise and Security wise Credit	11
6. Statement of Assets and Liabilities	
a. Commercial banks	15
b. Development banks	17
c. Finance companies	22
7. Profit & Loss account	
a. Commercial banks	27
b. Development banks	28
c. Finance companies	32
8. Sector- wise, product-wise and security-wise credit	
a. Commercial banks	36
b. Development banks	37
c. Finance companies	41
9. Micro-credit development banks	
a. Major financial indicators	44
b. Statement of assets and liabilities	44
c. Profit & loss account	44
d. Miscellaneous Information	44
10. List of bank and financial institutions with short name	45
11. Districtwise Branch List	47

Explanatory Notes

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

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

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

Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro –Credits	Total
Data available , out of total number	30	76	46	36	188
Total Number of Licensed BFIs*	30	76	48	38	192

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

* Himalaya Finance Ltd. ("C" class Financial Institution) has discontinued sending statistics

*NADEP Microfinance Ltd.("D" class Financial Institution) has started its operation only from current month)

*Aramba Microfinance Ltd.("D" class Financial Institution) has started its operation only from current month)

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

Short Names of BFIs are used in notification and their full names have been provided in the last page (List of Bank & Financial Institutions).

Major Financial Indicators

as on Asar End, 2072

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	68.85	11.16	3.39	83.40
2	Total Credit/GDP	51.92	9.11	3.05	64.07
3	Total Credit/ Total Deposit	75.41	81.60	89.96	76.83
4	Lcy Credit/Lcy Deposit & Core Capital	72.00	70.83	73.25	71.89
5	Fixed Deposit/Total Deposit	28.70	26.24	43.36	28.97
6	Saving Deposit/Total Deposit	38.24	50.94	47.66	40.32
7	Current Deposit/Total Deposit	10.50	2.13	0.13	8.96
8	NPL/ Total Loan	2.63	3.58	14.58	3.33
9	Total LLP/Total Loan	3.24	3.19	14.73	3.78
10	Deprived SectorLoan/Total Loan	5.11	5.96	3.74	5.16
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	15.71	16.97	22.93	16.17
2	Investment in Gov. Security/Total Deposit	12.05	1.41	3.56	10.28
3	Total Liquid Assets/Total Deposit	29.16	35.06	35.83	30.22
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	10.27	15.26	20.66	11.39
2	Total Capital/RWA	11.94	16.14	21.58	12.92
D. Other Information					
1	No. of Branches	1672	808	242	2722
2	No. of ATM	1483	213	25	1721
3	No. of Debit Card	4146237	355460	30090	4531787
4	No. of Credit Card	43895	0	0	43895
5	No. of Deposit Accounts	11343425	3042484	548709	14934618
6	No. of Loan	703205	280744	49435	1033383.9
1	Wt. Avg Interest on Deposit	3.94			
	(a) Saving	2.91			
	(b) Fixed	6.45			
	(c) Call	4.56			
2	Wt. Avg Interest on Credit	9.57			

Note: Bank balance includes money at call

Nominal GDP (At Producer's Price) for 2014/15 Rs. 2124650 million (Preliminary Revised)

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

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

	Liabilities	Mid-July			Mid-June	Mid-July	% Change		
		2012	2013	2014	2015	2015			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	115162.99	131724.33	145861.43	164510.61	162992.51	14.38	10.73	-0.92
	a. Paid-up Capital	104303.78	119506.94	128985.27	139681.85	140794.10	14.58	7.93	0.80
	b. Statutory Reserves	22068.14	26038.22	32722.08	36766.93	37149.85	17.99	25.67	1.04
	c. Retained Earning	-24321.75	-22344.20	-27214.24	-24640.30	-27802.05	-8.13	21.80	12.83
	d. Others Reserves	13112.82	8523.37	11368.33	12702.14	12850.60	-35.00	33.38	1.17
2	BORROWINGS	17805.91	26999.28	18202.84	25043.46	21355.96	51.63	-32.58	-14.72
	a. NRB	4286.68	2884.28	2010.04	3001.71	3291.48	-32.72	-30.31	9.65
	b. "A"Class Licensed Institution	3297.01	10466.63	5182.01	9366.45	5504.53	217.46	-50.49	-41.23
	c. Foreign Banks and Fin. Ins.	2507.93	2954.26	4.12	0.00	0.00	17.80	-99.86	0.00
	d. Other Financial Ins.	781.08	2438.25	1306.53	1225.15	1119.81	212.16	-46.42	-8.60
	e. Bonds and Securities	6933.22	8255.86	9700.14	11450.14	11440.14	19.08	17.49	-0.09
3	DEPOSITS	1071394.11	1250061.98	1477832.61	1699075.23	1771946.15	16.68	18.22	4.29
	a. Current	95993.06	111686.53	129108.41	139570.02	158746.16	16.35	15.60	13.74
	b. Savings	400723.15	471215.43	587593.46	683837.44	714466.16	17.59	24.70	4.48
	c. Fixed	372137.55	423478.43	453408.61	505991.72	513283.02	13.80	7.07	1.44
	d. Call Deposits	187998.54	225704.81	285024.29	346656.85	363041.66	20.06	26.28	4.73
	e. Others	14541.81	17976.78	22697.85	23019.19	22409.16	23.62	26.26	-2.65
4	Bills Payable	1626.36	1561.63	1553.13	1969.65	1729.91	-3.98	-0.54	-12.17
5	Other Liabilities	123660.25	140770.30	169227.44	208783.94	188093.19	13.84	20.22	-9.91
	1. Loan Loss Provision	33873.99	42223.77	48932.49	53603.08	51482.56	24.65	15.89	-3.96
	2. Interest Suspense a/c	26056.17	27920.72	30453.76	41732.07	31256.97	7.16	9.07	-25.10
	3. Others	63730.08	70625.81	89841.19	113448.79	105353.66	10.82	27.21	-7.14
6	Reconciliation A/c	1537.81	7290.04	2869.47	7340.70	280.36	374.05	-60.64	-96.18
7	Profit & Loss A/c	19776.52	26544.74	31566.75	28754.68	36755.88	34.22	18.92	27.83
	TOTAL	1350963.95	1584952.29	1847113.68	2135478.26	2183153.96	17.32	16.54	2.23

Assets

1	LIQUID FUNDS	236056.86	259224.93	319196.62	362719.62	353397.28	9.81	23.14	-2.57
	a. Cash Balance	31020.07	35728.20	41862.07	41159.83	48642.45	15.18	17.17	18.18
	Nepalese Notes & Coins	30353.28	34876.14	41073.72	39043.77	47305.51	14.90	17.77	21.16
	Foreign Currency	666.79	852.06	788.35	2116.07	1336.94	27.79	-7.48	-36.82
	b. Bank Balance	164605.21	173856.67	220546.60	266785.07	237957.23	5.62	26.86	-10.81
	1. In Nepal Rastra Bank	120457.25	130802.82	162286.93	190479.71	165070.53	8.59	24.07	-13.34
	2. "A"Class Licensed Institution	26284.33	23269.10	34656.48	36983.80	37838.00	-11.47	48.94	2.31
	3. Other Financial Ins.	7649.81	5673.35	5302.85	6485.54	6882.80	-25.84	-6.53	6.13
	4. In Foreign banks	10213.81	14111.40	18300.33	32836.02	28165.90	38.16	29.68	-14.22
	c. Money at Call	40431.58	49640.06	56787.95	54774.71	66797.60	22.78	14.40	21.95
2	INVESTMENTS	137304.43	151339.99	162544.89	149959.08	206160.48	10.22	7.40	37.48
	a. Govt. Securities	133251.15	149700.83	160867.12	136195.06	182112.29	12.34	7.46	33.71
	b. Others	4053.28	1639.16	1677.78	13764.03	24048.18	-59.56	2.36	74.72
3	SHARE & OTHER INVESTMENT	52851.08	66725.48	72656.22	85519.02	85675.60	26.25	8.89	0.18
4	LOANS & ADVANCES	779560.90	945698.45	1119260.81	1319589.57	1345671.32	21.31	18.35	1.98
	a. Private Sector	741145.02	915010.01	1084965.27	1280551.50	1230999.56	23.46	18.57	-3.87
	b. Financial Institutions	31389.29	21910.20	26247.72	30163.07	30678.62	-30.20	19.80	1.71
	c. Government Organizations	7026.59	8778.24	8047.82	8875.00	83993.14	24.93	-8.32	846.40
5	BILLS PURCHASED	9634.19	9007.88	9805.60	16128.78	14548.03	-6.50	8.86	-9.80
6	LOANS AGT. COLLECTED BILLS	645.89	1015.49	737.25	1050.41	1132.63	57.22	-27.40	7.83
7	FIXED ASSETS	27146.40	28916.79	30477.72	31885.70	31732.63	6.52	5.40	-0.48
8	OTHER ASSETS	93318.34	104448.21	123962.34	157951.99	135346.49	11.93	18.68	-14.31
	a. Accrued Interests	27621.76	30638.63	32041.34	46631.76	32792.14	10.92	4.58	-29.68
	b. Others	65696.59	73809.58	91920.99	111320.23	102554.35	12.35	24.54	-7.87
9	Expenses not Written off	586.90	622.02	491.99	420.34	392.16	5.98	-20.90	-6.70
10	Non Banking Assets	2225.09	3731.30	4756.96	5691.61	5250.92	67.69	27.49	-7.74
11	Reconciliation Account	8638.94	10394.09	-1032.54	3354.43	2947.32	20.32	-109.93	-12.14
12	Profit & Loss A/c	2994.86	3827.69	4255.78	1207.70	899.11	27.81	11.18	-25.55
	TOTAL	1350963.88	1584952.31	1847113.65	2135478.26	2183153.98	17.32	16.54	2.23

Statement of Assets and Liabilities of Commercial Banks

	Liabilities	Mid-July			Mid-June	Mid-July	% Change		
		2012	2013	2014	2015	2015			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	77142.57	94660.68	108212.91	123663.57	122167.95	22.71	14.32	-1.21
	a. Paid-up Capital	65983.34	79652.07	87454.02	96931.78	97921.41	20.72	9.80	1.02
	b. Statutory Reserves	18708.72	21995.65	27696.23	30696.38	31063.03	17.57	25.92	1.19
	c. Retained Earning	-19595.10	-14452.96	-16561.92	-14619.83	-17279.67	-26.24	14.59	18.19
	d. Others Reserves	12045.61	7465.92	9624.58	10655.24	10463.18	-38.02	28.91	-1.80
2	BORROWINGS	15507.22	22792.86	15228.20	19834.33	18419.75	46.98	-33.19	-7.13
	a. NRB	4286.68	2314.28	2010.04	3001.71	3291.48	-46.01	-13.15	9.65
	b. "A"Class Licensed Institution	1970.74	7368.77	2601.47	4351.70	2762.58	273.91	-64.70	-36.52
	c. Foreign Banks and Fin. Ins.	2175.84	2954.26	4.12	0.00	0.00	35.78	-99.86	0.00
	d. Other Financial Ins.	146.18	1905.41	912.42	1030.78	925.56	1203.46	-52.11	-10.21
	e. Bonds and Securities	6927.77	8250.14	9700.14	11450.14	11440.14	19.09	17.58	-0.09
3	DEPOSITS	867978.25	1020830.77	1204463.40	1408820.41	1462896.12	17.61	17.99	3.84
	a. Current	93304.43	108656.63	125065.83	135712.09	153598.94	16.45	15.10	13.18
	b. Savings	304786.78	358546.88	450524.99	536265.50	559391.64	17.64	25.65	4.31
	c. Fixed	298835.74	345412.03	365048.50	415980.13	419883.01	15.59	5.68	0.94
	d. Call Deposits	161784.11	196045.33	247429.62	304801.09	313955.92	21.18	26.21	3.00
	e. Others	9267.20	12169.90	16394.45	16061.61	16066.61	31.32	34.71	0.03
4	Bills Payable	1599.38	1549.62	1513.82	1929.24	1698.32	-3.11	-2.31	-11.97
5	Other Liabilities	92665.24	104427.07	127781.31	163303.40	146984.02	12.69	22.36	-9.99
	1. Loan Loss Provision	22093.98	25582.29	31622.89	36843.22	35779.54	15.79	23.61	-2.89
	2. Interest Suspense a/c	19491.92	20628.97	21397.75	29346.10	21287.89	5.83	3.73	-27.46
	3. Others	51079.35	58215.80	74760.68	97114.08	89916.59	13.97	28.42	-7.41
6	Reconcillation A/c	-3672.89	1927.71	-2495.70	2336.61	-5325.76	-152.48	-229.46	-327.93
7	Profit & Loss A/c	15876.84	21060.43	23141.71	22440.64	27664.37	32.65	9.88	23.28
	TOTAL	1067096.61	1267249.14	1477845.65	1742328.20	1774504.78	18.76	16.62	1.85

Assets

1	LIQUID FUNDS	161785.49	185758.20	226401.82	271611.97	250377.11	14.82	21.88	-7.82
	a. Cash Balance	26026.91	29908.23	34628.53	33900.14	40636.96	14.91	15.78	19.87
	Nepalese Notes & Coins	25398.02	29107.29	33928.61	31878.53	39384.90	14.60	16.56	23.55
	Foreign Currency	628.90	800.94	699.91	2021.61	1252.06	27.36	-12.61	-38.07
	b. Bank Balance	127706.17	140521.89	177300.62	221524.57	189230.03	10.04	26.17	-14.58
	1. In Nepal Rastra Bank	110572.60	120642.29	149910.91	177014.30	147933.67	9.11	24.26	-16.43
	2. "A"Class Licensed Institution	6784.54	5753.34	9153.13	11625.08	13172.91	-15.20	59.09	13.31
	3. Other Financial Ins.	187.69	160.35	18.78	200.61	125.88	-14.57	-88.29	-37.25
	4. In Foreign banks	10161.35	13965.91	18217.79	32684.58	27997.56	37.44	30.44	-14.34
	c. Money at Call	8052.41	15328.08	14472.67	16187.26	20510.12	90.35	-5.58	26.71
2	INVESTMENTS	131017.87	146469.06	156830.54	143955.96	200262.57	11.79	7.07	39.11
	a. Govt. Securities	127213.05	144855.42	155190.33	130192.32	176214.77	13.87	7.13	35.35
	b. Others	3804.83	1613.63	1640.22	13763.64	24047.80	-57.59	1.65	74.72
3	SHARE & OTHER INVESTMENT	50254.78	63457.22	69534.76	81738.81	81897.82	26.27	9.58	0.19
4	LOANS & ADVANCES	612322.64	748753.66	891629.91	1067505.23	1087486.69	22.28	19.08	1.87
	a. Private Sector	577113.21	723355.09	860588.35	1031214.65	976374.75	25.34	18.97	-5.32
	b. Financial Institutions	28302.71	16673.89	23050.77	27519.34	27231.05	-41.09	38.24	-1.05
	c. Government Organizations	6906.71	8724.68	7990.78	8771.24	83880.89	26.32	-8.41	856.32
5	BILLS PURCHASED	9606.97	7438.39	9794.86	16118.18	14533.93	-22.57	31.68	-9.83
6	LOANS AGT. COLLECTED BILLS	645.89	1015.49	737.25	1050.41	1132.63	57.22	-27.40	7.83
7	FIXED ASSETS	19818.66	21164.90	22600.03	24375.64	24479.96	6.79	6.78	0.43
8	OTHER ASSETS	76147.88	85601.07	102400.91	133942.39	113748.89	12.41	19.63	-15.08
	a. Accrued Interests	20790.32	23015.22	22763.51	33677.71	22293.32	10.70	-1.09	-33.80
	b. Others	55357.56	62585.85	79637.40	100264.68	91455.57	13.06	27.25	-8.79
9	Expenses not Written off	447.80	475.18	398.44	348.67	318.55	6.11	-16.15	-8.64
10	Non Banking Assets	1638.51	2037.98	2046.79	3290.77	2608.84	24.38	0.43	-20.72
11	Reconcillation Account	3410.11	4988.80	-6377.24	-1907.86	-2675.08	46.29	-227.83	40.21
12	Profit & Loss A/c	0.00	89.21	1847.55	298.02	332.89	0.00	1971.02	11.70
	TOTAL	1067096.59	1267249.16	1477845.62	1742328.20	1774504.79	18.76	16.62	1.85

Statement of Assets and Liabilities of Development Banks

Liabilities		Mid-July			Mid-June	Mid-July	% Change		
		2012	2013	2014	2015	2015			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	22702.17	25094.11	27683.64	29579.86	30296.85	10.54	10.32	2.42
	a. Paid-up Capital	21224.20	23568.92	25606.53	26854.61	27448.46	11.05	8.65	2.21
	b. Statutory Reserves	1555.69	2105.95	2706.17	3493.35	3608.10	35.37	28.50	3.28
	c. Retained Earning	-764.13	-1106.59	-1481.47	-1875.49	-1907.59	44.82	33.88	1.71
	d. Others Reserves	686.41	525.84	852.40	1107.39	1147.88	-23.39	62.10	3.66
2	BORROWINGS	1193.00	2753.56	2408.48	3569.36	2454.26	130.81	-12.53	-31.24
	a. NRB	0.00	570.00	0.00	0.00	0.00	0.00	-100.00	0.00
	b. "A"Class Licensed Institution	651.10	1645.00	2014.38	3375.00	2260.00	152.65	22.45	-33.04
	c. Foreign Banks and Fin. Ins.	332.08	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
	d. Other Financial Ins.	204.37	532.84	394.11	194.36	194.26	160.73	-26.04	-0.06
	e. Bonds and Securities	5.45	5.72	0.00	0.00	0.00	4.96	-100.00	0.00
3	DEPOSITS	127300.11	160249.64	199932.80	215933.74	237096.19	25.88	24.76	9.80
	a. Current	2657.06	2944.14	3964.21	3785.16	5056.01	10.80	34.65	33.57
	b. Savings	60924.67	83215.90	105094.40	112592.20	120779.93	36.59	26.29	7.27
	c. Fixed	37454.34	45134.34	53998.41	57826.71	62203.55	20.50	19.64	7.57
	d. Call Deposits	25427.81	28491.56	36345.53	40964.87	48166.94	12.05	27.57	17.58
	e. Others	836.23	463.70	530.25	764.80	889.75	-44.55	14.35	16.34
4	Bills Payable	18.91	8.37	32.71	34.57	27.17	-55.72	290.66	-21.39
5	Other Liabilities	13437.99	16778.07	20116.85	23212.76	20670.18	24.86	19.90	-10.95
	1. Loan Loss Provision	4781.47	5847.74	6860.14	6737.55	6171.65	22.30	17.31	-8.40
	2. Interest Suspense a/c	3068.90	2594.60	3117.96	5003.10	3322.76	-15.46	20.17	-33.59
	3. Others	5587.62	8335.74	10138.76	11472.11	11175.78	49.18	21.63	-2.58
6	Reconcillation A/c	3894.17	3374.90	3671.63	3302.37	3800.85	-13.33	8.79	15.09
7	Profit & Loss A/c	2347.45	3251.27	5079.57	4487.62	6296.30	38.50	56.23	40.30
	TOTAL	170893.79	211509.94	258925.69	280120.28	300641.79	23.77	22.42	7.33
Assets									
1	LIQUID FUNDS	47387.40	52289.75	68931.29	67151.24	79794.81	10.35	31.83	18.83
	a. Cash Balance	3646.17	4833.15	6139.82	6205.04	6979.21	32.55	27.04	12.48
	Nepalese Notes & Coins	3609.10	4782.29	6051.74	6110.97	6894.72	32.51	26.54	12.83
	Foreign Currency	37.08	50.85	88.07	94.07	84.49	37.16	73.18	-10.19
	b. Bank Balance	20316.68	19565.36	27923.34	29134.00	33250.96	-3.70	42.72	14.13
	1. In Nepal Rastra Bank	5968.59	7457.99	9163.59	10362.16	14008.99	24.95	22.87	35.19
	2. "A"Class Licensed Institution	10461.52	9507.63	15810.29	15393.03	15817.63	-9.12	66.29	2.76
	3. Other Financial Ins.	3834.11	2454.26	2866.92	3227.36	3255.99	-35.99	16.81	0.89
	4. In Foreign banks	52.46	145.49	82.54	151.44	168.34	177.33	-43.27	11.16
	c. Money at Call	23424.55	27891.24	34868.13	31812.20	39564.65	19.07	25.01	24.37
2	INVESTMENTS	3728.21	3118.77	3230.11	3472.06	3338.45	-16.35	3.57	-3.85
	a. Govt. Securities	3701.16	3118.24	3229.98	3471.93	3338.33	-15.75	3.58	-3.85
	b. Others	27.05	0.54	0.12	0.12	0.12	-98.02	-76.93	0.00
3	SHARE & OTHER INVESTMENT	1626.01	2124.29	1564.99	2109.44	2037.17	30.64	-26.33	-3.43
4	LOANS & ADVANCES	100611.07	131168.99	161799.22	183981.54	193462.91	30.37	23.35	5.15
	a. Private Sector	99510.91	126319.47	160516.87	182146.62	191447.83	26.94	27.07	5.11
	b. Financial Institutions	1022.55	4809.98	1246.52	1797.72	1981.58	370.39	-74.08	10.23
	c. Government Organizations	77.61	39.54	35.83	37.21	33.50	-49.06	-9.38	-9.96
5	BILLS PURCHASED	10.73	1562.24	4.34	4.20	7.70	14461.57	-99.72	83.33
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	FIXED ASSETS	3904.49	4745.85	5259.37	5032.47	4925.03	21.55	10.82	-2.13
8	OTHER ASSETS	8164.94	10596.49	11379.64	12752.51	10992.49	29.78	7.39	-13.80
	a. Accrued Interests	3247.83	2815.95	3316.39	5481.27	3803.85	-13.30	17.77	-30.60
	b. Others	4917.11	7780.55	8063.25	7271.24	7188.64	58.23	3.63	-1.14
9	Expenses not Written off	68.87	71.58	43.37	27.82	35.13	3.94	-39.41	26.27
10	Non Banking Assets	275.99	940.33	1539.64	1606.10	1840.38	240.71	63.73	14.59
11	Reconcillation Account	3917.20	3375.86	3645.30	3562.49	3820.15	-13.82	7.98	7.23
12	Profit & Loss A/c	1198.79	1515.77	1528.41	420.42	387.56	26.44	0.83	-7.82
	TOTAL	170893.70	211509.94	258925.69	280120.28	300641.79	23.77	22.42	7.33

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-June	Mid-July	% Change		
		2012	2013	2014	2015	2015			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	15318.24	11969.53	9964.89	11267.19	10527.71	-21.86	-16.75	-6.56
	a. Paid-up Capital	17096.24	16285.95	15924.71	15895.46	15424.23	-4.74	-2.22	-2.96
	b. Statutory Reserves	1803.73	1936.62	2319.67	2577.20	2478.72	7.37	19.78	-3.82
	c. Retained Earning	-3962.52	-6784.65	-9170.85	-8144.99	-8614.79	71.22	35.17	5.77
	d. Others Reserves	380.79	531.61	891.35	939.51	1239.54	39.61	67.67	31.94
2	BORROWINGS	1105.70	1452.87	566.16	1639.76	481.95	31.40	-61.03	-70.61
	a. NRB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b. "A"Class Licensed Institution	675.16	1452.87	566.16	1639.76	481.95	115.19	-61.03	-70.61
	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.	430.54	0.00	0.00	0.00	0.00	-100.00	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	76115.75	68981.56	73436.41	74321.07	71953.84	-9.37	6.46	-3.19
	a. Current	31.57	85.76	78.38	72.77	91.21	171.62	-8.61	25.34
	b. Savings	35011.70	29452.65	31974.07	34979.74	34294.58	-15.88	8.56	-1.96
	c. Fixed	35847.48	32932.05	34361.69	32184.88	31196.45	-8.13	4.34	-3.07
	d. Call Deposits	786.61	1167.92	1249.13	890.89	918.79	48.47	6.95	3.13
	e. Others	4438.39	5343.18	5773.15	6192.79	5452.80	20.39	8.05	-11.95
4	Bills Payable	8.07	3.63	6.60	5.84	4.41	-55.00	81.73	-24.47
5	Other Liabilities	17557.02	19565.16	21329.27	22267.78	20438.99	11.44	9.02	-8.21
	1. Loan Loss Provision	6998.55	10793.74	10449.46	10022.31	9531.38	54.23	-3.19	-4.90
	2. Interest Suspense a/c	3495.35	4697.16	5938.05	7382.87	6646.32	34.38	26.42	-9.98
	3. Others	7063.11	4074.26	4941.75	4862.60	4261.29	-42.32	21.29	-12.37
6	Reconcillation A/c	1316.54	1987.43	1693.55	1701.71	1805.27	50.96	-14.79	6.09
7	Profit & Loss A/c	1552.23	2233.04	3345.47	1826.42	2795.21	43.86	49.82	53.04
	TOTAL	112973.55	106193.21	110342.35	113029.78	108007.39	-6.00	3.91	-4.44
Assets									
1	LIQUID FUNDS	26883.96	21176.97	23863.52	23956.41	23225.37	-21.23	12.69	-3.05
	a. Cash Balance	1346.98	986.82	1093.73	1054.65	1026.28	-26.74	10.83	-2.69
	Nepalese Notes & Coins	1346.17	986.56	1093.36	1054.27	1025.89	-26.71	10.83	-2.69
	Foreign Currency	0.82	0.26	0.37	0.39	0.39	-67.84	39.63	1.89
	b. Bank Balance	16582.35	13769.41	15322.64	16126.50	15476.25	-16.96	11.28	-4.03
	1. In Nepal Rastra Bank	3916.06	2702.54	3212.44	3103.25	3127.86	-30.99	18.87	0.79
	2. "A"Class Licensed Institution	9038.28	8008.13	9693.05	9965.69	8847.46	-11.40	21.04	-11.22
	3. Other Financial Ins.	3628.01	3058.74	2417.15	3057.56	3500.93	-15.69	-20.98	14.50
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c. Money at Call	8954.63	6420.74	7447.15	6775.25	6722.84	-28.30	15.99	-0.77
2	INVESTMENTS	2558.35	1752.16	2484.24	2531.07	2559.46	-31.51	41.78	1.12
	a. Govt. Securities	2336.94	1727.17	2446.81	2530.81	2559.20	-26.09	41.67	1.12
	b. Others	221.41	24.99	37.44	0.26	0.26	-88.72	49.83	0.00
3	SHARE & OTHER INVESTMENT	970.29	1143.97	1556.47	1670.78	1740.61	17.90	36.06	4.18
4	LOANS & ADVANCES	66627.19	65775.79	65831.69	68102.80	64721.71	-1.28	0.08	-4.96
	a. Private Sector	64520.90	65335.45	63860.05	67190.24	63176.98	1.26	-2.26	-5.97
	b. Financial Institutions	2064.03	426.32	1950.43	846.02	1465.98	-79.35	357.50	73.28
	c. Government Organizations	42.26	14.02	21.21	66.55	78.74	-66.82	51.22	18.33
5	BILLS PURCHASED	16.49	7.25	6.40	6.40	6.40	-56.05	-11.70	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	3423.26	3006.04	2618.31	2477.60	2327.65	-12.19	-12.90	-6.05
8	OTHER ASSETS	9005.53	8250.65	10181.79	11257.09	10605.10	-8.38	23.41	-5.79
	a. Accrued Interests	3583.61	4807.46	5961.44	7472.77	6694.97	34.15	24.00	-10.41
	b. Others	5421.92	3443.18	4220.34	3784.32	3910.13	-36.50	22.57	3.32
9	Expenses not Written off	70.23	75.26	50.19	43.85	38.48	7.16	-33.32	-12.23
10	Non Banking Assets	310.59	752.98	1170.53	794.74	801.69	142.43	55.45	0.88
11	Reconcillation Account	1311.63	2029.43	1699.39	1699.80	1802.25	54.73	-16.26	6.03
12	Profit & Loss A/c	1796.07	2222.71	879.82	489.25	178.66	23.75	-60.42	-63.48
	TOTAL	112973.60	106193.21	110342.35	113029.78	108007.39	-6.00	3.91	-4.44

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

		Mid-July			Mid-June	Mid-July	% Change		
		2012	2013	2014	2015	2015			
		1	2	3	4	5	2/1	3/2	5/4*
	1 Interest Expenses	72179.66	65347.35	68151.35	60362.48	67817.71	-9.47	4.29	12.35
	1.1 Deposit Liabilities	70896.36	64029.79	66485.63	58969.46	65964.87	-9.69	3.84	11.86
	1.1.1 Saving A/c	21343.97	21211.31	21763.14	20281.09	22835.91	-0.62	2.60	12.60
	1.1.2 Fixed A/c	37398.27	33220.30	34583.20	28657.13	31799.20	-11.17	4.10	10.96
	1.1.2.1 Upto 3 Months Fixed A/c	1930.44	1471.28	2866.37	1049.53	1996.44	-23.79	94.82	90.22
	1.1.2.2 3 to 6 Months fixed A/c	1713.10	1574.49	1065.31	1065.81	1048.25	-8.09	-32.34	-1.65
	1.1.2.3 6 Months to 1 Year Fixed A/c	13688.24	15584.32	15136.29	13419.00	14446.21	13.85	-2.87	7.65
	1.1.2.4 Above 1 Year	20066.50	14590.21	15515.23	13122.79	14308.30	-27.29	6.34	9.03
	1.1.3 Call Deposit	12144.22	9552.50	10108.65	10003.77	11302.25	-21.34	5.82	12.98
	1.1.4 Certificate of Deposits	9.89	45.69	30.64	27.47	27.50	361.71	-32.92	0.10
	1.2 Others	1283.30	1317.56	1665.72	1393.02	1852.85	2.67	26.42	33.01
	2 Commission/Fee Expense	173.76	385.30	448.04	438.21	509.46	121.75	16.28	16.26
	3 Employees Expenses	14555.88	15947.51	18747.82	18274.07	21300.95	9.56	17.56	16.56
	4 Office Operating Expenses	12059.09	14673.00	15067.83	14670.58	17724.22	21.68	2.69	20.81
	5 Exchange Fluctuation Loss	12.28	30.53	30.99	65.12	64.81	148.62	1.51	-0.47
	5.1 Due to Change in Exchange Rates	10.73	14.83	16.21	64.81	64.83	38.14	9.34	0.02
	5.2 Due to Foreign Currency Transactions	1.54	15.70	14.77	0.31	-0.01	917.06	-5.88	-104.12
	6 Non-Operating Expenses	621.21	1309.70	143.87	81.00	89.80	110.83	-89.02	10.86
	7. Provision for Risk	14165.84	14903.98	14274.84	10769.81	12851.54	5.21	-4.22	19.33
	7.1 Loan loss Provision	11597.56	12280.32	12362.41	9713.34	11051.18	5.89	0.67	13.77
	7.1.1 General Loan loss Provision	2767.77	2998.01	2835.44	3767.54	4073.79	8.32	-5.42	8.13
	7.1.1.1 Pass Loan Loss Provision	0.00	0.00	0.00	3105.78	3212.75	0.00	0.00	3.44
	7.1.1.2 Watch List Provision	0.00	0.00	0.00	661.76	861.04	0.00	0.00	30.11
	7.1.2 Special Loan Loss Provision	8644.68	8865.40	9424.45	5746.46	6657.85	2.55	6.31	15.86
	7.1.3 Additional Loan Loss Provision	185.11	416.91	102.52	199.34	319.54	125.22	-75.41	60.30
	7.2. Provision for Non-Banking Assets	694.26	1916.95	1498.26	840.99	1444.70	176.11	-21.84	71.78
	7.3. Provision for Loss on Investment	119.70	204.60	40.12	110.16	124.08	70.93	-80.39	12.63
	7.4. Provision for Loss of Other Assets	1754.32	502.11	374.06	105.31	231.58	0.00	0.00	119.89
	8 Loan Written Off	1670.80	942.54	623.54	142.35	445.58	-43.59	-33.84	213.01
	9 Provision for Staff Bonus	2307.91	2879.03	3452.11	3045.78	4059.17	24.75	19.91	33.27
	10 Provision for Income Tax	6568.35	8638.47	10677.75	8738.74	12176.41	31.52	23.61	39.34
	11 Others	64.39	481.92	45.06	34.22	518.08	648.50	-90.65	1413.98
	12 Net Profit	19783.27	25958.90	29331.59	28196.76	37081.37	31.22	12.99	31.51
	TOTAL EXPENSES	144162.43	151498.22	160994.78	144819.13	174639.11	5.09	6.27	20.59
	Income								
	1. Interest Income	114134.49	120744.64	127191.89	112464.39	134664.48	5.79	5.34	19.74
	1.1. On Loans and Advance	102148.17	111530.06	119484.79	106953.66	127791.49	9.18	7.13	19.48
	1.2. On Investment	6524.71	4109.86	3502.98	2062.32	2315.69	-37.01	-14.77	12.29
	1.2.1 Government Bonds	5854.22	3700.66	3049.44	1772.78	1988.65	-36.79	-17.60	12.18
	1.2.2 Foreign Bonds	51.09	22.70	28.74	68.97	76.54	-55.56	26.59	10.98
	1.2.3 NRB Bonds	524.75	336.67	234.04	136.40	160.24	-35.84	-30.48	17.48
	1.2.4 Deventure & Bonds	94.66	49.84	190.76	84.17	90.26	-47.35	282.77	7.23
	1.3 Agency Balance	848.82	1183.87	962.10	596.77	716.42	39.47	-18.73	20.05
	1.4 On Call Deposit	2873.30	2528.67	2108.65	1980.51	2654.81	-11.99	-16.61	34.05
	1.5 Others	1739.49	1392.18	1133.37	871.12	1186.08	-19.97	-18.59	36.16
	2. Comission & Discount	6021.96	7162.36	8051.43	7953.86	8942.20	18.94	12.41	12.43
	2.1 Bills Purchase & Discount	259.33	212.27	231.80	221.51	248.42	-18.15	9.20	12.15
	2.2 Comission	4395.19	5444.04	6517.57	6545.89	7501.71	23.86	19.72	14.60
	2.3 Others	1367.44	1506.06	1302.07	1186.46	1192.07	10.14	-13.54	0.47
	3 Income From Exchange Fluctuation	3060.09	3225.60	4168.69	4221.07	4761.74	5.41	29.24	12.81
	3.1 Due to Change in Exchange Rate	849.82	731.73	220.18	1056.82	983.31	-13.90	-69.91	-6.96
	3.2 Due to Foreign Currency Trans.	2210.27	2493.87	3948.52	3164.25	3778.43	12.83	58.33	19.41
	4 Other Operating Income	3681.22	4603.37	5508.69	6043.97	7375.37	25.05	19.67	22.03
	5 Non Operating Income	1366.07	2359.48	4041.44	4238.55	4745.66	72.72	71.29	11.96
	6 Provision Written Back	11094.90	8345.00	8679.68	8129.67	12003.61	-24.79	4.01	47.65
	7 Recovery from Written off Loan	1213.33	1274.79	806.02	942.83	1508.63	5.06	-36.77	60.01
	8 Income from Extra Ordinary Expenses	595.51	434.89	526.32	175.00	165.04252	-26.97	21.02	-5.69
	9 Net Loss	2994.86	3348.21	2020.61	649.77	472.37	11.80	-39.65	-27.30
	TOTAL INCOME	144162.43	151498.33	160994.77	144819.12	174639.11	5.09	6.27	20.59
	* Cumulative figure adjusted for percentage calculation								

Profit and Loss Statement of Commercial Banks

		Mid-July			Mid-June	Mid-July	% Change		
		2012	2013	2014	2015	2015			
		1	2	3	4	5	2/1	3/2	5/4*
	1 Interest Expenses	52642.80	46386.97	49263.53	43975.84	49191.03	-11.88	6.20	11.86
	1.1 Deposit Liabilities	51958.59	45396.82	47872.14	42778.33	47732.95	-12.63	5.45	11.58
	1.1.1 Saving A/c	13924.51	13318.11	13593.22	13131.48	14740.74	-4.35	2.07	12.26
	1.1.2 Fixed A/c	28072.47	24186.65	26009.72	21324.31	23632.62	-13.84	7.54	10.82
	1.1.2.1 Upto 3 Months Fixed A/c	1535.48	1329.07	2734.87	977.15	1909.08	-13.44	105.77	95.37
	1.1.2.2 3 to 6 Months fixed A/c	1371.62	1287.26	861.78	924.69	890.25	-6.15	-33.05	-3.72
	1.1.2.3 6 Months to 1 Year Fixed A/c	9137.25	10714.10	10816.67	9621.56	10151.63	17.26	0.96	5.51
	1.1.2.4 Above 1 Year	16028.12	10856.21	11596.41	9800.90	10681.65	-32.27	6.82	8.99
	1.1.3 Call Deposit	9951.97	7846.59	8238.57	8295.12	9332.14	-21.16	5.00	12.50
	1.1.4 Certificate of Deposits	9.64	45.47	30.63	27.43	27.45	371.59	-32.64	0.09
	1.2 Others	684.20	990.15	1391.40	1197.51	1458.08	44.72	40.52	21.76
	2 Commission/Fee Expense	166.54	377.73	441.61	434.62	505.07	126.81	16.91	16.21
	3 Employees Expenses	12127.26	13238.73	15561.92	15315.88	17776.14	9.17	17.55	16.06
	4 Office Operating Expenses	8651.35	10544.25	11195.23	11409.38	13613.82	21.88	6.17	19.32
	5 Exchange Fluctuation Loss	5.25	30.04	23.74	64.82	63.27	472.26	-20.96	-2.40
	5.1 Due to Change in Exchange Rates	3.71	14.41	12.23	64.50	63.27	288.86	-15.13	-1.92
	5.2 Due to Foreign Currency Transactions	1.54	15.63	11.51	0.32	0.00	912.74	-26.33	-100.00
	6 Non-Operating Expenses	523.25	1254.67	15.61	13.85	13.39	139.78	-98.76	-3.28
	7. Provision for Risk	7964.99	7951.98	8339.38	7898.05	9962.24	-0.16	4.87	26.14
	7.1 Loan loss Provision	7670.51	6870.91	8091.42	7337.58	9070.71	-10.42	17.76	23.62
	7.1.1 General Loan loss Provision	2442.46	2080.28	2084.15	2980.80	3891.06	-14.83	0.19	30.54
	7.1.1.1 Pass Loan Loss Provision				2408.29	3163.99	0.00	0.00	31.38
	7.1.1.2 Watch List Provision				572.50	727.07	0.00	0.00	27.00
	7.1.2 Special Loan Loss Provision	5142.21	4584.12	6007.27	4350.63	5176.73	-10.85	31.05	18.99
	7.1.3 Additional Loan Loss Provision	85.84	206.52	0.00	6.16	2.92	140.57	-100.00	-52.64
	7.2. Provision for Non-Banking Assets	209.47	824.76	207.96	438.94	679.65	293.74	-74.79	54.84
	7.3. Provision for Loss on Investment	55.92	92.97	-1.14	37.56	40.37	66.26	-101.23	7.49
	7.4. Provision for Loss of Other Assets	29.10	163.35	41.14	83.98	171.51	0.00	0.00	104.23
	8 Loan Written Off	1556.26	525.54	269.95	52.31	103.45	-66.23	-48.63	97.75
	9 Provision for Staff Bonus	1908.98	2381.36	2660.27	2493.53	3139.60	24.75	11.71	25.91
	10 Provision for Income Tax	5428.45	7136.63	8232.63	7120.45	9521.99	31.47	15.36	33.73
	11 Others	47.23	479.03	6.14	4.71	465.47	914.30	-98.72	9782.51
	12 Net Profit	15876.84	21058.94	21294.17	22291.68	28386.05	32.64	1.12	27.34
	TOTAL EXPENSES	106899.19	111365.88	117304.18	111075.14	132741.51	4.18	5.33	19.51
	Income								
	1. Interest Income	85435.77	90916.84	95849.23	85353.74	101174.86	6.42	5.43	18.54
	1.1. On Loans and Advance	77346.55	84815.44	91023.28	82112.55	97566.06	9.66	7.32	18.82
	1.2. On Investment	6239.18	3834.88	3239.70	1849.90	2065.62	-38.54	-15.52	11.66
	1.2.1 Government Bonds	5635.43	3459.06	2816.91	1586.30	1774.19	-38.62	-18.56	11.84
	1.2.2 Foreign Bonds	51.09	22.70	28.74	68.97	76.54	-55.56	26.59	10.98
	1.2.3 NRB Bonds	508.88	317.74	218.55	117.54	132.56	-37.56	-31.22	12.78
	1.2.4 Deventure & Bonds	43.78	35.38	175.50	77.09	82.33	-19.19	396.02	6.80
	1.3 Agency Balance	564.50	896.86	714.00	438.06	491.44	58.88	-20.39	12.19
	1.4 On Call Deposit	548.72	585.23	258.09	350.90	399.14	6.65	-55.90	13.75
	1.5 Others	736.82	784.42	614.16	602.34	652.61	6.46	-21.70	8.35
	2. Comission & Discount	5279.17	6347.13	7252.50	7361.72	8247.23	20.23	14.26	12.03
	2.1 Bills Purchase & Discount	254.35	210.85	231.59	220.49	247.40	-17.10	9.84	12.20
	2.2 Comission	4072.44	5028.62	6022.89	6153.99	7055.01	23.48	19.77	14.64
	2.3 Others	952.39	1107.66	998.02	987.24	944.82	16.30	-9.90	-4.30
	3 Income From Exchange Fluctuation	2994.53	3134.60	4118.09	4175.62	4712.88	4.68	31.38	12.87
	3.1 Due to Change in Exchange Rate	798.95	725.00	219.24	1053.38	980.69	-9.26	-69.76	-6.90
	3.2 Due to Foreign Currency Trans.	2195.58	2409.60	3898.85	3122.23	3732.18	9.75	61.80	19.54
	4 Other Operating Income	2309.35	3015.50	3614.09	4218.53	5281.25	30.58	19.85	25.19
	5 Non Operating Income	1076.52	1631.73	1241.27	3677.47	3880.23	51.57	-23.93	5.51
	6 Provision Written Back	8092.41	4665.37	4031.87	5166.79	7604.21	-42.35	-13.58	47.17
	7 Recovery from Written off Loan	1184.11	1172.17	776.54	888.19	1445.40	-1.01	-33.75	62.74
	8 Income from Extra Ordinary Expenses	527.34	393.34	420.58	84.00	64.77	-25.41	6.93	-22.89
	9 Net Loss	0.00	89.21	0.00	149.07	330.67	0.00	-100.00	121.83
	TOTAL INCOME	106899.20	111365.87	117304.17	111075.13	132741.51	4.18	5.33	19.51
	* Cumulative figure adjusted for percentage calculation								

Profit and Loss Statement of Development Banks

		Mid-July			Mid-June	Mid-July	% Change		
		2012	2013	2014	2015	2015			
		1	2	3	4	5	2/1	3/2	5/4*
	1 Interest Expenses	11219.04	12397.19	13000.57	11565.16	13561.44	10.50	4.87	17.26
	1.1 Deposit Liabilities	10839.44	12161.49	12811.12	11418.87	13208.83	12.20	5.34	15.68
	1.1.1 Saving A/c	4469.02	5534.38	5944.44	5251.26	6063.26	23.84	7.41	15.46
	1.1.2 Fixed A/c	4325.68	5016.64	5071.10	4517.21	5231.89	15.97	1.09	15.82
	1.1.2.1 Upto 3 Months Fixed A/c	205.94	64.12	93.84	49.96	60.21	-68.86	46.35	20.51
	1.1.2.2 3 to 6 Months fixed A/c	189.48	171.54	146.20	108.13	118.19	-9.47	-14.77	9.30
	1.1.2.3 6 Months to 1 Year Fixed A/c	2285.74	2882.56	2573.54	2328.09	2811.21	26.11	-10.72	20.75
	1.1.2.4 Above 1 Year	1644.52	1898.41	2257.51	2031.03	2242.29	15.44	18.92	10.40
	1.1.3 Call Deposit	2044.75	1610.48	1795.59	1650.39	1913.68	-21.24	11.49	15.95
	1.1.4 Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	1.2 Others	379.59	235.69	189.45	146.29	352.61	-37.91	-19.62	141.04
	2 Commission/Fee Expense	5.66	5.04	5.43	2.75	3.26	-10.95	7.71	18.64
	3 Employees Expenses	1567.28	1921.62	2356.60	2228.59	2701.19	22.61	22.64	21.21
	4 Office Operating Expenses	2163.78	2670.50	2905.88	2400.82	3100.54	23.42	8.81	29.14
	5 Exchange Fluctuation Loss	7.03	0.49	7.25	0.30	1.55	-93.08	1389.04	422.79
	5.1 Due to Change in Exchange Rates	7.03	0.42	3.98	0.31	1.56	-94.06	854.36	406.34
	5.2 Due to Foreign Currency Transactions	0.00	0.07	3.26	-0.01	-0.01	27215.26	4614.50	5.13
	6 Non-Operating Expenses	77.73	52.52	110.83	34.18	41.67	-32.43	111.03	21.93
	7. Provision for Risk	2291.23	3989.53	3525.12	1606.19	1892.95	74.12	-11.64	17.85
	7.1 Loan loss Provision	2058.27	3020.91	2554.92	1291.17	1363.38	46.77	-15.43	5.59
	7.1.1 General Loan loss Provision	106.57	343.74	563.53	467.95	156.42	222.56	63.94	-66.57
	7.1.1.1 Pass Loan Loss Provision				383.64	30.08	0.00	0.00	-92.16
	7.1.1.2 Watch List Provision				84.31	126.34	0.00	0.00	49.85
	7.1.2 Special Loan Loss Provision	1933.48	2630.48	1934.63	802.11	1116.06	36.05	-26.45	39.14
	7.1.3 Additional Loan Loss Provision	18.23	46.69	56.76	21.10	90.90	156.13	21.57	330.73
	7.2. Provision for Non-Banking Assets	210.93	535.23	642.02	277.22	510.27	153.74	19.95	84.07
	7.3. Provision for Loss on Investment	21.53	103.17	2.81	32.85	11.46	379.27	-97.28	-65.10
	7.4. Provision for Loss of Other Assets	0.50	330.22	325.37	4.95	7.84	0.00	0.00	58.19
	8 Loan Written Off	52.35	349.24	165.54	40.29	231.17	567.15	-52.60	473.77
	9 Provision for Staff Bonus	241.76	332.34	569.23	433.53	704.19	37.47	71.28	62.43
	10 Provision for Income Tax	648.44	1008.99	1810.11	1283.69	2043.98	55.60	79.40	59.23
	11 Others	13.44	0.18	36.78	23.68	41.02	-98.65	20106.10	73.19
	12 Net Profit	2354.20	2848.11	4691.95	4101.92	5925.13	20.98	64.74	44.45
	TOTAL EXPENSES	20641.93	25575.76	29185.27	23721.09	30248.09	23.90	14.11	27.52
	Income								
	1. Interest Income	17036.95	19976.69	22130.34	19783.48	24883.86	17.26	10.78	25.78
	1.1. On Loans and Advance	14481.13	17902.49	20111.26	18206.27	22515.25	23.63	12.34	23.67
	1.2. On Investment	148.65	152.17	152.46	119.92	139.83	2.36	0.20	16.60
	1.2.1 Government Bonds	101.97	138.40	137.26	109.81	127.22	35.72	-0.82	15.85
	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	7.50	4.72	6.77	8.40	10.90	-37.04	43.40	29.64
	1.2.4 Deventure & Bonds	39.18	9.05	8.42	1.70	1.71	-76.91	-6.87	0.13
	1.3 Agency Balance	143.55	184.86	168.42	100.27	137.10	28.78	-8.89	36.74
	1.4 On Call Deposit	1684.52	1355.93	1401.86	1214.27	1709.58	-19.51	3.39	40.79
	1.5 Others	579.09	381.25	296.34	142.75	382.10	-34.17	-22.27	167.68
	2. Comission & Discount	547.16	662.53	616.60	503.49	592.04	21.09	-6.93	17.59
	2.1 Bills Purchase & Discount	4.98	1.42	0.20	1.02	1.02	-71.57	-85.81	0.02
	2.2 Comission	239.05	345.01	401.50	347.89	396.58	44.33	16.37	13.99
	2.3 Others	303.14	316.10	214.90	154.57	194.44	4.28	-32.02	25.79
	3 Income From Exchange Fluctuation	17.83	89.37	50.60	45.45	48.86	401.22	-43.38	7.51
	3.1 Due to Change in Exchange Rate	3.14	5.10	0.94	3.44	2.62	62.36	-81.66	-23.87
	3.2 Due to Foreign Currency Trans.	14.69	84.27	49.67	42.01	46.25	473.65	-41.06	10.08
	4 Other Operating Income	837.49	1101.70	1372.85	1385.17	1584.33	31.55	24.61	14.38
	5 Non Operating Income	201.29	539.65	2135.56	217.47	402.44	168.09	295.73	85.06
	6 Provision Written Back	732.83	1872.67	1658.69	1696.50	2647.78	155.54	-11.43	56.07
	7 Recovery from Written off Loan	1.42	86.24	10.34	21.45	21.45	5958.70	-88.01	0.00
	8 Income from Extra Ordinary Expenses	68.16	37.31	69.49	33.36	37.22	-45.26	86.24	11.55
	9 Net Loss	1198.79	1209.71	1140.79	34.72	30.11	0.91	-5.70	-13.29
	TOTAL INCOME	20641.93	25575.88	29185.27	23721.09	30248.09	23.90	14.11	27.52

* Cumulative figure adjusted for percentage calculation

Profit and Loss Statement of Finance Companies

		Mid-July			Mid-June	Mid-July	% Change		
		2012	2013	2014	2015	2015			
		1	2	3	4	5	2/1	3/2	5/4*
	1 Interest Expenses	8317.83	6563.19	5887.25	4821.49	5065.25	-21.09	-10.30	5.06
	1.1 Deposit Liabilities	8098.32	6471.47	5802.37	4772.26	5023.09	-20.09	-10.34	5.26
	1.1.1 Saving A/c	2950.45	2358.82	2225.47	1898.35	2031.92	-20.05	-5.65	7.04
	1.1.2 Fixed A/c	5000.12	4017.01	3502.38	2815.61	2934.69	-19.66	-12.81	4.23
	1.1.2.1 Upto 3 Months Fixed A/c	189.02	78.09	37.66	22.42	27.16	-58.69	-51.78	21.15
	1.1.2.2 3 to 6 Months fixed A/c	152.00	115.68	57.33	32.98	39.81	-23.90	-50.44	20.71
	1.1.2.3 6 Months to 1 Year Fixed A/c	2265.25	1987.66	1746.08	1469.35	1483.36	-12.25	-12.15	0.95
	1.1.2.4 Above 1 Year	2393.86	1835.58	1661.31	1290.86	1384.35	-23.32	-9.49	7.24
	1.1.3 Call Deposit	147.49	95.43	74.49	58.26	56.44	-35.30	-21.94	-3.12
	1.1.4 Certificate of Deposits	0.25	0.22	0.02	0.05	0.05	-14.47	-91.20	8.07
	1.2 Others	219.51	91.72	84.88	49.23	42.16	-58.22	-7.46	-14.36
	2 Commission/Fee Expense	1.56	2.53	1.00	0.84	1.13	62.38	-60.40	33.64
	3 Employees Expenses	861.34	787.16	829.30	729.60	823.62	-8.61	5.35	12.89
	4 Office Operating Expenses	1243.95	1458.25	966.71	860.37	1009.86	17.23	-33.71	17.38
	5 Exchange Fluctuation Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	6 Non-Operating Expenses	20.24	2.51	17.43	32.98	34.74	-87.60	594.51	5.34
	7. Provision for Risk	3909.63	2962.47	2410.35	1265.57	996.35	-24.23	-18.64	-21.27
	7.1 Loan loss Provision	1868.78	2388.50	1716.07	1084.60	617.09	27.81	-28.15	-43.10
	7.1.1 General Loan loss Provision	218.75	573.99	187.76	318.79	26.31	162.39	-67.29	-91.75
	7.1.1.1 Pass Loan Loss Provision				313.85	18.68	0.00	0.00	-94.05
	7.1.1.2 Watch List Provision				4.94	7.63	0.00	0.00	54.37
	7.1.2 Special Loan Loss Provision	1568.99	1650.81	1482.55	593.72	365.05	5.21	-10.19	-38.51
	7.1.3 Additional Loan Loss Provision	81.04	163.70	45.76	172.09	225.73	102.00	-72.05	31.17
	7.2. Provision for Non-Banking Assets	273.86	556.97	648.27	124.84	254.78	103.37	16.39	104.08
	7.3. Provision for Loss on Investment	42.25	8.46	38.45	39.75	72.24	-79.99	354.73	81.72
	7.4. Provision for Loss of Other Assets	1724.73	8.54	7.55	16.38	52.23	0.00	0.00	218.83
	8 Loan Written Off	62.19	67.76	188.06	49.75	110.96	8.95	177.56	123.04
	9 Provision for Staff Bonus	157.17	165.33	222.60	118.72	215.38	5.19	34.64	81.41
	10 Provision for Income Tax	491.45	492.85	635.01	334.60	610.43	0.28	28.85	82.44
	11 Others	3.72	2.71	2.14	5.83	11.60	-27.11	-20.93	99.10
	12 Net Profit	1552.23	2051.85	3345.47	1803.16	2770.19	32.19	63.05	53.63
	TOTAL EXPENSES	16621.30	14556.59	14505.33	10022.90	11649.50	-12.42	-0.35	16.23
	Income								
	1. Interest Income	11661.78	9851.11	9212.31	7327.18	8605.76	-15.53	-6.48	17.45
	1.1. On Loans and Advance	10320.49	8812.13	8350.25	6634.85	7710.19	-14.62	-5.24	16.21
	1.2. On Investment	136.88	122.82	110.82	92.50	110.25	-10.27	-9.77	19.18
	1.2.1 Government Bonds	116.81	103.20	95.26	76.67	87.24	-11.65	-7.69	13.78
	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	8.37	14.21	8.72	10.45	16.78	69.81	-38.63	60.59
	1.2.4 Deventure & Bonds	11.70	5.41	6.84	5.38	6.23	-53.76	26.42	15.75
	1.3 Agency Balance	140.77	102.16	79.67	58.45	87.87	-27.43	-22.01	50.35
	1.4 On Call Deposit	640.06	587.50	448.70	415.35	546.09	-8.21	-23.63	31.48
	1.5 Others	423.57	226.51	222.87	126.04	151.36	-46.52	-1.60	20.10
	2. Comission & Discount	195.63	152.70	182.33	88.65	102.93	-21.95	19.40	16.11
	2.1 Bills Purchase & Discount	0.01	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
	2.2 Comission	83.71	70.40	93.18	44.00	50.12	-15.90	32.35	13.92
	2.3 Others	111.92	82.30	89.15	44.65	52.81	-26.46	8.33	18.27
	3 Income From Exchange Fluctuation	47.72	1.64	0.00	0.00	0.00	-96.57	-99.95	11.72
	3.1 Due to Change in Exchange Rate	47.72	1.64	0.00	0.00	0.00	-96.57	-100.00	0.00
	3.2 Due to Foreign Currency Trans.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11.72
	4 Other Operating Income	534.38	486.17	521.75	440.28	509.79	-9.02	7.32	15.79
	5 Non Operating Income	88.27	188.09	664.61	343.61	462.98	113.10	253.34	34.74
	6 Provision Written Back	2269.66	1806.96	2989.11	1266.38	1751.62	-20.39	65.42	38.32
	7 Recovery from Written off Loan	27.79	16.38	19.14	33.19	41.78	-41.08	16.88	25.89
	8 Income from Extra Ordinary Expenses	0.00	4.25	36.25	57.64	63.05	0.00	753.72	9.39
	9 Net Loss	1796.07	2049.29	879.82	465.99	111.60	14.10	-57.07	-76.05
	TOTAL INCOME	16621.30	14556.59	14505.33	10022.90	11649.50	-12.42	-0.35	16.23
	* Cumulative figure adjusted for percentage calculation								

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

	Mid-July			Mid-June	Mid-July	% Change		
	2012	2013	2014	2015	2015			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	28575.01	39147.82	48152.08	59375.84	61783.87	37.00	23.00	4.06
Fishery Related	1828.05	657.80	2747.06	3235.11	3355.59	-64.02	317.62	3.72
Mining Related	2712.58	3897.30	3580.05	3397.84	3525.74	43.68	-8.14	3.76
Agriculture, Forestry & Bevarage Production Related	156338.79	190575.19	222489.70	253307.44	255534.57	21.90	16.75	0.88
Construction	82307.15	96067.34	118632.87	151927.28	152480.40	16.72	23.49	0.36
Electricity, Gas and Water	14210.52	20694.25	25606.61	33238.51	34540.43	45.63	23.74	3.92
Metal Products, Machinery & Electronic Equipment & Asse	10851.60	13050.42	13994.97	15922.99	16208.31	20.26	7.24	1.79
Transport, Communication and Public Utilities	39374.63	41298.89	43707.55	46493.02	48451.67	4.89	5.83	4.21
Wholesaler & Retailer	159507.00	198319.29	243966.15	290168.92	297286.58	24.33	23.02	2.45
Finance, Insurance and Real Estate	80169.47	84683.50	90353.77	103641.84	107293.66	5.63	6.70	3.52
Hotel or Restaurant	20941.32	25087.38	32909.63	42787.33	44028.90	19.80	31.18	2.90
Other Services	38895.21	46718.82	54154.23	63757.24	63957.60	20.11	15.92	0.31
Consumption Loans	49308.15	69436.96	87003.21	99207.38	101450.14	40.82	25.30	2.26
Local Government	1356.01	1255.49	1182.73	1719.13	1714.14	-7.41	-5.80	-0.29
Others	103353.98	124829.52	141309.64	168588.89	169740.36	20.78	13.20	0.68
TOTAL	789729.46	955719.96	1129803.67	1336768.75	1361351.97	21.02	18.21	1.84
Productwise								
Term Loan	110369.23	136442.95	173069.81	214748.69	223149.61	23.62	26.84	3.91
Overdraft	133617.29	184614.72	211367.58	244318.08	245994.73	38.17	14.49	0.69
Trust Receipt Loan / Import Loan	35443.88	41471.44	48161.32	56338.46	55141.88	17.01	16.13	-2.12
Demand & Other Working Capital Loan	185390.70	220401.50	250607.47	285278.12	293603.14	18.88	13.70	2.92
Residential Personal Home Loan (Up to Rs. 80 Lakh)	50649.71	66210.53	89484.87	116551.27	118861.54	30.72	35.15	1.98
Real Estate Loan	92771.23	86062.16	82482.16	86002.07	85678.07	-7.23	-4.16	-0.38
Margin Nature Loan	10333.69	12935.41	20031.63	22778.46	24084.77	25.18	54.86	5.73
Hire Purchase Loan	48999.00	53933.61	63653.90	78456.07	80966.96	10.07	18.02	3.20
Deprived Sector Loan	28968.06	39549.07	50576.56	60692.67	63889.82	36.53	27.88	5.27
Bills Purchased	9790.65	8024.25	10045.08	15221.57	13511.29	-18.04	25.18	-11.24
Other Product	83396.38	106074.30	130323.28	156383.32	156470.18	27.19	22.86	0.06
Total	789729.82	955719.96	1129803.66	1336768.76	1361351.98	21.02	18.21	1.84
Collateral wise								
Gold and Silver	23300.88	28785.76	31102.67	31078.82	31374.67	23.54	8.05	0.95
Government Securities	2441.77	3004.07	992.12	878.74	784.73	23.03	-66.97	-10.70
Non Governmental Securities	7621.90	8218.97	14092.14	18317.45	18776.93	7.83	71.46	2.51
Fixed Deposit Receipts	10470.55	11671.47	10774.58	9876.08	9824.90	11.47	-7.68	-0.52
Own	9958.82	10995.52	9893.47	9052.25	8925.88	10.41	-10.02	-1.40
Other Licences Institutions	511.72	675.95	881.11	823.84	899.02	32.09	30.35	9.13
Collateral of Properties	676874.58	820463.46	936410.77	1109923.63	1131830.49	21.21	14.13	1.97
Fixed Assets	572980.23	681424.84	785804.82	945933.48	957231.98	18.93	15.32	1.19
Current Assets	103894.35	139038.62	150605.95	163990.15	174598.50	33.83	8.32	6.47
Against security of Bill	9828.09	7710.77	11927.48	14756.75	13969.01	-21.54	54.69	-5.34
Domestic Bills	658.92	1010.89	2817.51	4261.93	3532.80	53.42	178.72	-17.11
Foreign Bills	9169.17	6699.89	9109.97	10494.82	10436.21	-26.93	35.97	-0.56
Against Guarantee	16980.09	21747.59	29975.14	40059.00	40479.05	28.08	37.83	1.05
Government Guarantee	2422.90	3394.30	2155.95	2512.93	2385.24	40.09	-36.48	-5.08
Institutional Guarantee	9239.31	13009.84	20737.62	27274.99	27833.31	40.81	59.40	2.05
Personal Guarantee	1164.41	959.91	2001.69	2412.28	2350.72	-17.56	108.53	-2.55
Collective Guarantee	1079.20	1364.92	2167.66	3676.04	3581.03	26.48	58.81	-2.58
International Rated Foreign Bank's Guarantee	171.26	115.10	192.25	101.77	93.08	-32.79	67.03	-8.54
Other Guarantee	2903.00	2903.51	2706.26	4081.01	4235.68	0.02	-6.79	3.79
Credit Card	395.19	373.59	410.98	479.27	427.58	-5.47	10.01	-10.79
Others	41816.42	53744.25	94117.78	111399.00	113884.53	28.52	75.12	2.23
Total	789729.48	955719.94	1129803.67	1336768.75	1361351.89	21.02	18.21	1.84

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-June	Mid-July	% Change		
	2012	2013	2014	2015	2015			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	23209.58	31030.97	37810.81	45779.35	47818.18	33.70	21.85	4.45
Fishery Related	1775.62	500.33	2491.48	2817.69	2888.07	-71.82	397.97	2.50
Mining Related	2358.68	3487.15	3258.97	2997.92	3064.11	47.84	-6.54	2.21
Agriculture, Forestry & Bevarage Production Related	143972.14	176661.91	207142.86	237718.26	239722.81	22.71	17.25	0.84
Construction	61312.20	71712.79	88914.98	114929.07	115175.72	16.96	23.99	0.21
Electricity,Gas and Water	12752.06	18386.51	21784.34	28321.10	29412.29	44.18	18.48	3.85
Metal Products, Machinery & Electronic Equipment & Asse	8401.64	10044.44	10887.77	12370.93	12402.24	19.55	8.40	0.25
Transport, Communication and Public Utilities	25206.57	24431.32	25221.64	25813.02	26254.45	-3.08	3.23	1.71
Wholesaler & Retailer	127671.13	161588.16	205667.15	250691.95	256252.52	26.57	27.28	2.22
Finance, Insurance and Real Estate	62184.80	66141.44	72768.84	85821.10	89220.30	6.36	10.02	3.96
Hotel or Restaurant	15285.04	18753.75	24846.43	34824.44	35337.97	22.69	32.49	1.47
Other Services	30521.68	38101.27	43987.36	51931.82	53099.98	24.83	15.45	2.25
Consumption Loans	37780.10	53754.45	68227.23	79406.50	80339.71	42.28	26.92	1.18
Local Government	1271.67	1176.32	1096.16	1619.59	1621.81	-7.50	-6.81	0.14
Others	68872.28	81436.73	88042.57	109631.06	110543.10	18.24	8.11	0.83
TOTAL	622575.20	757207.54	902162.01	1084673.81	1103153.25	21.63	19.14	1.70
Productwise								
Term Loan	87203.30	112480.40	142965.53	179308.24	187297.61	28.99	27.10	4.46
Overdraft	107443.63	150298.94	170872.66	199497.19	200106.73	39.89	13.69	0.31
Trust Receipt Loan / Import Loan	35342.77	41470.26	48161.32	56338.46	55141.88	17.34	16.13	-2.12
Demand & Other Working Capital Loan	155371.13	185398.02	216015.90	252572.83	260320.80	19.33	16.51	3.07
Residential Personal Home Loan (Up to Rs. 80 Lakh)	35647.57	47256.27	64673.30	85882.49	87842.96	32.57	36.86	2.28
Real Estate Loan	69685.45	63044.62	60467.66	64390.71	63879.59	-9.53	-4.09	-0.79
Margin Nature Loan	6274.21	7440.61	11988.14	15462.13	16360.29	18.59	61.12	5.81
Hire Purchase Loan	32002.61	34094.00	41023.45	52427.90	54406.77	6.54	20.32	3.77
Deprived Sector Loan	23601.26	32445.25	40962.32	48789.51	51515.94	0.00	0.00	5.59
Bills Purchased	9765.53	7997.56	10034.34	15210.97	13497.19	-18.10	25.47	-11.27
Other Product	60238.10	75281.64	94997.38	114793.41	112783.49	24.97	26.19	-1.75
Total	622575.56	757207.55	902162.00	1084673.82	1103153.26	21.63	19.14	1.70
Collateral wise								
Gold and Silver	21213.11	25038.53	27088.37	26587.68	26813.12	18.03	8.19	0.85
Government Securities	2385.14	2974.77	968.71	842.35	751.68	24.72	-67.44	-10.76
Non Governmental Securities	5015.72	4925.55	8973.82	13075.25	13183.16	-1.80	82.19	0.83
Fixed Deposit Receipts	7243.22	8102.32	7359.78	6996.90	6561.88	11.86	-9.16	-6.22
Own	6731.54	7428.97	6478.67	6173.06	5662.90	10.36	-12.79	-8.26
Other Licences Institutions	511.68	673.35	881.11	823.84	898.97	31.60	30.85	9.12
Collateral of Properties	526067.86	642544.50	733614.96	883016.98	900985.02	22.14	14.17	2.03
Fixed Assets	423201.69	504299.03	583662.27	719560.33	726933.32	19.16	15.74	1.02
Current Assets	102866.17	138245.47	149952.69	163456.65	174051.71	34.39	8.47	6.48
Against security of Bill	9815.82	7675.08	11923.28	14744.42	13672.66	-21.81	55.35	-7.27
Domestic Bills	646.65	976.93	2813.31	4249.60	3236.45	51.08	187.97	-23.84
Foreign Bills	9169.17	6698.14	9109.97	10494.82	10436.21	-26.95	36.01	-0.56
Against Guarantee	14372.11	18424.77	25697.50	33792.38	34298.71	28.20	39.47	1.50
Government Guarantee	2268.48	3230.85	1975.30	2333.01	2208.28	42.42	-38.86	-5.35
Institutional Guarantee	8242.66	11547.20	18972.97	24507.94	24969.73	40.09	64.31	1.88
Personal Guarantee	774.31	645.28	1684.14	2052.61	2069.26	-16.66	160.99	0.81
Collective Guarantee	153.23	204.05	404.05	947.80	951.02	33.16	98.01	0.34
International Rated Foreign Bank's Guarantee	163.16	104.10	117.47	101.77	93.08	-36.20	12.84	-8.54
Other Guarantee	2770.27	2693.29	2529.85	3849.26	4007.34	-2.78	-6.07	4.11
Credit Card	393.67	373.59	410.98	479.27	427.58	-5.10	10.01	-10.79
Others	36068.58	47148.40	86124.60	105138.57	106459.44	30.72	82.67	1.26
Total	622575.22	757207.52	902162.02	1084673.81	1103153.26	21.63	19.14	1.70

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-June	Mid-July	% Change		
	2012	2013	2014	2015	2015			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	3694.43	6233.37	8423.26	11563.03	12002.65	68.72	35.13	3.80
Fishery Related	39.59	129.14	214.77	362.67	404.87	226.22	66.31	11.64
Mining Related	193.23	267.11	275.24	323.64	390.09	38.23	3.04	20.53
Agriculture, Forestry & Bevarage Production Related	7138.72	9194.30	10699.48	11529.83	12179.35	28.79	16.37	5.63
Construction	12038.33	15248.53	19507.92	25047.52	26554.42	26.67	27.93	6.02
Electricity,Gas and Water	1322.28	2092.11	3617.75	4727.54	4933.46	58.22	72.92	4.36
Metal Products, Machinery & Electronic Equipment & Asse	1561.44	2138.61	2385.15	2663.98	2976.90	36.96	11.53	11.75
Transport, Communication and Public Utilities	8992.22	11223.12	12897.59	14261.06	15099.18	24.81	14.92	5.88
Wholesaler & Retailer	21289.09	27070.92	29633.88	30900.76	32542.18	27.16	9.47	5.31
Finance, Insurance and Real Estate	9938.88	12589.36	12797.65	13181.07	13368.46	26.67	1.65	1.42
Hotel or Restaurant	3865.87	4735.00	6278.73	6439.50	7231.42	22.48	32.60	12.30
Other Services	5344.00	6294.93	7909.36	8598.00	8661.91	17.79	25.65	0.74
Consumption Loans	6086.21	9767.01	12728.61	14735.04	15563.89	60.48	30.32	5.63
Local Government	31.68	31.05	38.04	37.45	32.34	-1.99	22.49	-13.63
Others	18968.50	25714.82	34396.15	39614.66	41529.50	35.57	33.76	4.83
TOTAL	100504.46	132729.38	161803.56	183985.74	193470.61	32.06	21.90	5.16
Productwise								
Term Loan	12569.31	15064.74	21437.34	27355.86	27992.73	19.85	42.30	2.33
Overdraft	26173.66	34315.79	40494.92	44820.89	45887.99	31.11	18.01	2.38
Trust Receipt Loan / Import Loan	101.11	1.18	0.00	0.00	0.00	-98.83	-100.00	0.00
Demand & Other Working Capital Loan	12733.81	18697.09	19857.01	19230.13	20503.15	46.83	6.20	6.62
Residential Personal Home Loan (Up to Rs. 80 Lakh)	9288.00	12309.08	16820.26	21151.35	22476.27	32.53	36.65	6.26
Real Estate Loan	11905.08	12864.26	12773.90	12680.09	13116.83	8.06	-0.70	3.44
Margin Nature Loan	2002.50	2709.85	4112.98	3641.74	3831.26	35.32	51.78	5.20
Hire Purchase Loan	10406.74	13300.38	15906.14	18035.73	18970.95	27.81	19.59	5.19
Deprived Sector Loan	3576.77	5212.97	7564.63	9654.35	10198.29	0.00	0.00	5.63
Bills Purchased	8.63	19.45	4.34	4.20	7.70	125.43	-77.66	83.33
Other Product	11738.86	18234.59	22832.03	27411.40	30485.43	55.34	25.21	11.21
Total	100504.46	132729.37	161803.56	183985.74	193470.61	32.06	21.90	5.16
Collateral wise								
Gold and Silver	1774.53	3363.91	3680.33	3992.30	4111.82	89.57	9.41	2.99
Government Securities	53.97	21.40	5.85	15.98	12.34	-60.35	-72.67	-22.80
Non Governmental Securities	1530.23	2018.23	3181.68	3083.79	3330.32	31.89	57.65	7.99
Fixed Deposit Receipts	1344.59	1635.28	1709.14	1712.85	2014.24	21.62	4.52	17.60
Own	1344.59	1635.28	1709.14	1712.85	2014.20	21.62	4.52	17.59
Other Licences Institutions	0.00	0.00	0.00	0.00	0.05	0.00	0.00	0.00
Collateral of Properties	91056.58	121886.57	147209.51	169050.78	177855.55	33.86	20.78	5.21
Fixed Assets	90496.97	121492.70	146794.10	168712.38	177513.72	34.25	20.83	5.22
Current Assets	559.61	393.88	415.41	338.39	341.83	-29.62	5.47	1.02
Against security of Bill	8.54	21.13	4.20	12.33	15.30	147.39	-80.12	24.06
Domestic Bills	8.54	19.39	4.20	12.33	15.30	126.97	-78.34	24.06
Foreign Bills	0.00	1.74	0.00	0.00	0.00	0.00	-100.00	0.00
Against Guarantee	1751.48	2622.99	3621.07	5382.95	5424.35	49.76	38.05	0.77
Government Guarantee	88.84	97.04	112.75	114.72	112.07	9.23	16.18	-2.31
Institutional Guarantee	650.06	1139.82	1492.52	2357.67	2552.54	75.34	30.94	8.27
Personal Guarantee	109.43	205.86	200.91	197.65	155.40	88.12	-2.41	-21.37
Collective Guarantee	902.82	1145.92	1737.70	2701.35	2602.75	26.93	51.64	-3.65
International Rated Foreign Bank's Guarantee	0.00	11.00	74.78	0.00	0.00	0.00	579.83	0.00
Other Guarantee	0.33	23.34	2.41	11.56	1.59	6870.44	-89.67	-86.22
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	2984.54	1159.86	2391.77	734.76	706.70	-61.14	106.21	-3.82
Total	100504.46	132729.37	161803.56	183985.74	193470.61	32.06	21.90	5.16

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-June	Mid-July	% Change			
	2012	2013	2014	2015	2015				
Sectorwise	1	2	3	4	5	2/1	3/2	4/3	5/4
Agricultural and Forest Related	1671.00	1883.48	1918.01	2033.46	1963.05	12.72	1.83	6.02	-3.46
Fishery Related	12.84	28.33	40.81	54.75	62.64	120.71	44.04	34.15	14.42
Mining Related	160.67	143.05	45.84	76.27	71.55	-10.97	-67.96	66.40	-6.20
Agriculture, Forestry & Bevarage Production Related	5227.92	4718.98	4647.36	4059.35	3632.41	-9.74	-1.52	-12.65	-10.52
Construction	8956.62	9106.02	10209.97	11950.69	10750.27	1.67	12.12	17.05	-10.04
Electricity, Gas and Water	136.18	215.63	204.52	189.88	194.69	58.34	-5.15	-7.16	2.53
Metal Products, Machinery & Electronic Equipment & Asse	888.53	867.37	722.06	888.08	829.16	-2.38	-16.75	22.99	-6.63
Transport, Communication and Public Utilities	5175.84	5644.44	5588.33	6418.95	7098.04	9.05	-0.99	14.86	10.58
Wholesaler & Retailer	10546.78	9660.22	8665.13	8576.21	8491.89	-8.41	-10.30	-1.03	-0.98
Finance, Insurance and Real Estate	8045.80	5952.69	4787.27	4639.67	4704.90	-26.01	-19.58	-3.08	1.41
Hotel or Restaurant	1790.41	1598.63	1784.46	1523.39	1459.52	-10.71	11.62	-14.63	-4.19
Other Services	3029.52	2322.62	2257.51	3227.41	2195.70	-23.33	-2.80	42.96	-31.97
Consumption Loans	5441.84	5915.50	6047.38	5065.84	5546.54	8.70	2.23	-16.23	9.49
Local Government	52.66	48.11	48.53	62.09	59.99	-8.64	0.87	27.95	-3.38
Others	15513.20	17677.97	18870.91	19343.17	17667.77	13.95	6.75	2.50	-8.66
TOTAL	66649.80	65783.04	65838.09	68109.20	64728.11	-1.30	0.08	3.45	-4.96
Productwise									
Term Loan	10596.61	8897.82	8666.94	8084.59	7859.26	-16.03	-2.59	-6.72	-2.79
Overdraft	0.00	0.00	0.00	0.00	0.00	-100.00	0.00	0.00	-100.00
Trust Receipt Loan / Import Loan	0.00	0.00	0.00	0.00	0.00	-100.00	0.00	0.00	-100.00
Demand & Other Working Capital Loan	17285.75	16306.39	14734.55	13475.17	12779.18	-5.67	-9.64	-8.55	-5.16
Residential Personal Home Loan (Up to Rs. 80 Lakh)	5714.14	6645.18	7991.30	9517.42	8542.32	16.29	20.26	19.10	-10.25
Real Estate Loan	11180.70	10153.28	9240.60	8931.27	8681.64	-9.19	-8.99	-3.35	-2.79
Margin Nature Loan	2056.98	2784.96	3930.51	3674.58	3893.22	35.39	41.13	-6.51	5.95
Hire Purchase Loan	6589.66	6539.24	6724.31	7992.44	7589.24	-0.77	2.83	18.86	-5.04
Deprived Sector Loan	1790.04	1890.85	2049.60	2248.81	2175.58	0.00	0.00	0.00	-3.26
Bills Purchased	16.49	7.25	6.40	6.40	6.40	-56.05	-11.70	0.00	0.00
Other Product	11419.42	12558.07	12493.87	14178.51	13201.26	9.97	-0.51	13.48	-6.89
Total	66649.80	65783.04	65838.09	68109.20	64728.11	-1.30	0.08	3.45	-4.96
Collateral wise									
Gold and Silver	313.25	383.32	333.97	498.84	449.73	22.37	-12.87	49.37	-9.85
Government Securities	2.65	7.91	17.56	20.42	20.72	197.92	122.07	16.27	1.47
Non Governmental Securities	1075.95	1275.19	1936.64	2158.41	2263.45	18.52	51.87	11.45	4.87
Fixed Deposit Receipts	1882.74	1933.87	1705.66	1166.33	1248.78	2.72	-11.80	-31.62	7.07
Own	1882.69	1931.27	1705.66	1166.33	1248.78	2.58	-11.68	-31.62	7.07
Other Licences Institutions	0.05	2.60	0.00	0.00	0.00	5677.78	-100.00	0.00	0.00
Collateral of Properties	59750.14	56032.38	55586.29	57855.88	52989.91	-6.22	-0.80	4.08	-8.41
Fixed Assets	59281.57	55633.11	55348.44	57660.77	52784.94	-6.15	-0.51	4.18	-8.46
Current Assets	468.57	399.27	237.85	195.11	204.97	-14.79	-40.43	-17.97	5.05
Against security of Bill	3.73	14.57	0.00	0.00	281.05	290.37	-100.00	0.00	0.00
Domestic Bills	3.73	14.57	0.00	0.00	281.05	290.37	-100.00	0.00	0.00
Foreign Bills	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Against Guarantee	856.50	699.83	656.57	883.67	755.99	-18.29	-6.18	34.59	-14.45
Government Guarantee	65.59	66.41	67.90	65.20	64.90	1.26	2.24	-3.98	-0.46
Institutional Guarantee	346.59	322.82	272.12	409.38	311.04	-6.86	-15.70	50.44	-24.02
Personal Guarantee	280.67	108.77	116.64	162.02	126.05	-61.24	7.23	38.90	-22.20
Collective Guarantee	23.15	14.95	25.91	26.89	27.25	-35.42	73.30	3.78	1.37
International Rated Foreign Bank's Guarantee	8.10	0.00	0.00	0.00	0.00	-100.00	0.00	0.00	0.00
Other Guarantee	132.40	186.87	174.00	220.19	226.74	41.14	-6.89	26.55	2.98
Credit Card	1.52	0.00	0.00	0.00	0.00	-100.00	0.00	0.00	0.00
Others	2763.31	5435.98	5601.40	5525.66	6718.39	96.72	3.04	-1.35	21.59
Total	66649.80	65783.04	65838.09	68109.20	64728.01	-1.30	0.08	3.45	-4.96

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini
Liabilities														
1	CAPITAL FUND	3347.09	2386.57	7642.11	7927.97	5090.41	6083.41	4623.94	4110.24	5448.78	3548.56	2600.41	4873.03	2547.45
	a. Paid-up Capital	6465.00	8588.97	3657.65	4771.20	2248.16	3332.70	3058.06	2430.29	2137.39	2120.21	2028.60	2658.28	2000.83
	b. Calls in Advance													
	c. Proposed Bonus Share								1.08					
	d. General Reserves	1964.10	3525.90	3084.50	2303.28	2381.02	1763.71	1110.69	1422.94	2238.16	881.15	527.17	914.04	474.19
	e. Share Premium	2.76		0.07	11.85			79.16		18.56		0.08	67.84	
	f. Retained Earning	-6329.10	-9983.13	464.14	181.39	10.03	18.36	5.82	123.24	239.74	4.76	5.36	170.71	38.15
	g. Others Reserves Fund	1244.33	254.83	435.75	660.25	451.20	968.64	370.21	132.69	814.93	542.43	39.21	1062.15	34.28
2	BORROWINGS		1305.35	300.00	1813.12		600.00	1000.00	176.00	1068.85	1131.00		500.00	
	a. NRB								176.00		131.00			
	b. Interbank Borrowing		1005.35		263.12									
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.		300.00											
	e. Bonds and Securities			300.00	1550.00		600.00	1000.00		1068.85	1000.00		500.00	
3	DEPOSITS	78007.22	124221.67	104241.54	90631.49	57286.48	73523.35	51628.22	33880.71	83093.79	39444.87	26660.03	53480.95	20282.13
	a. Current	17699.14	30335.52	12926.40	11742.72	17136.81	8483.21	4818.05	2106.14	7081.26	3794.91	966.26	3171.04	569.63
	Domestic	17554.71	30242.78	10552.11	7400.80	11140.77	6424.93	4585.20	1972.39	6901.48	3557.86	933.45	3117.57	554.08
	Foreign	144.43	92.74	2374.29	4341.92	5996.03	2058.28	232.85	133.75	179.78	237.05	32.81	53.48	15.55
	b. Savings	46519.95	72418.05	42715.06	31733.32	23476.44	38732.13	21485.40	9581.57	32604.29	12685.51	8315.70	15207.38	4566.09
	Domestic	46506.89	72394.40	40084.45	30851.48	20255.64	37489.48	21291.64	9546.94	32471.66	12482.06	8106.06	15148.91	4487.07
	Foreign	13.06	23.65	2630.60	881.84	3220.80	1242.66	193.76	34.63	132.63	203.44	209.64	58.47	79.03
	c. Fixed	11372.86	12490.79	15871.93	21229.16	3117.22	10305.43	19129.48	15541.10	19784.89	14263.79	9011.58	18853.76	9289.26
	Domestic	11291.78	12488.67	14034.68	20918.83	2848.38	8976.18	14528.25	14920.37	19273.69	13757.44	8655.98	18063.29	9289.26
	Foreign	81.08	2.12	1837.25	310.33	268.85	1329.25	4601.23	620.73	511.20	506.34	355.60	790.47	
	d. Call Deposits	1591.20	7842.42	30941.07	24708.94	12856.24	14764.67	5673.45	6033.00	22764.73	8266.47	8140.70	15883.82	5763.44
	Domestic	1591.20	7674.96	21301.10	20640.20	4067.61	10596.34	4033.71	5779.75	11505.86	7959.91	8127.09	15505.90	5571.32
	Foreign		167.46	9639.97	4068.75	8788.62	4168.34	1639.74	253.25	11258.88	306.56	13.60	377.92	192.12
	e. Others	824.06	1134.89	1787.08	1217.35	699.77	1237.91	521.84	618.89	858.62	434.20	225.79	364.94	93.70
	Domestic	824.06	1134.89	1738.12	1045.57	501.79	1023.10	494.15	618.67	853.31	307.40	224.83	349.57	93.70
	Foreign			48.96	171.77	197.98	214.81	27.69	0.22	5.30	126.79	0.96	15.37	
4	Bills Payable	78.15	14.56	172.05	0.21	177.09	95.87	188.00	17.36	349.53	42.82	3.88	147.97	21.72
5	Other Liabilities	13699.28	17983.32	10305.18	8707.90	2427.56	4418.59	2583.59	4274.17	8504.55	2558.54	2312.20	2868.57	857.35
	1. Sundry Creditors	6307.60	739.31	3095.05	1237.56	307.93	161.25	87.75	174.41	194.33	110.74	443.91	174.67	68.14
	2. Loan Loss Provision	2315.10	3688.86	1659.58	1460.94	339.53	1930.09	493.85	487.21	895.23	1463.33	623.25	1101.22	283.14
	3. Interest Suspense a/c	3884.74	9600.56	482.18	309.37	116.58	480.04	54.52	227.19	118.56	161.46	281.81	340.33	43.39
	4. Others	1191.83	3954.59	5068.38	5700.04	1663.52	1847.20	1947.46	3385.36	7296.44	823.02	963.24	1252.35	462.67
6	Reconciliation A/c	-5348.70			1.94		3.41		10.37	6.57		0.14		0.51
7	Profit & Loss A/c	526.12	4660.05	2188.63	1960.24	1307.57	1129.11	1071.86	1179.81	1562.17	356.67	398.35	737.96	355.20
		90309.16	150571.52	124849.52	111042.87	66289.11	85853.75	61095.61	43648.66	100034.24	47082.46	31975.02	62608.48	24064.36
Assets														
1	LIQUID FUNDS	4343.78	22921.67	16323.65	14315.05	23549.19	9449.30	8435.75	7377.62	25116.43	5725.08	5174.67	6672.51	3535.70
	a. Cash Balance	3313.48	3495.78	1820.20	2660.94	788.84	1349.26	1753.91	948.36	2065.61	962.75	710.92	1041.57	456.66
	Nepalese Notes & Coins	3241.44	3461.82	1714.23	2469.89	632.77	1207.12	1716.56	929.88	2039.39	942.17	707.19	1022.49	446.14
	Foreign Currency	72.03	33.96	105.97	191.05	156.07	142.14	37.35	18.48	26.21	20.58	3.74	19.07	10.52
	b. Bank Balance	280.29	18975.89	14179.91	11654.11	10786.81	7036.09	6681.84	6429.26	23050.82	4707.63	4066.74	5630.95	3079.04
	1. In Nepal Rastra Bank	-1339.78	18096.10	12920.98	8992.84	9308.12	5871.10	4662.43	5702.20	17126.16	3299.14	3390.93	4762.96	2358.75
	Domestic Currency	-1413.65	18101.43	12871.71	8896.00	9248.09	5801.27	4636.40	5662.44	17073.18	3278.11	3352.15	4672.41	2352.04
	Foreign Currency	73.87	-5.33	49.27	96.84	60.02	69.82	26.03	39.77	52.98	21.03	38.78	90.54	6.71
	2. "A"Class Licensed Institution	811.06	557.38	149.53	324.73	49.05	230.26	729.84	239.76	647.46	375.29	286.42	223.44	71.49
	Domestic Currency	811.06	559.36	149.53	306.94	49.05	230.26	729.84	239.76	647.39	372.49	282.90	223.40	71.09
	Foreign Currency		-1.98		17.79					0.08	2.80	3.52	0.04	0.39
	3. Other Financial Ins.								0.52					
	4. In Foreign Banks	809.01	322.41	1109.41	2336.55	1429.63	934.74	1289.56	486.78	5277.20	1033.21	389.40	644.55	648.81
	c. Money at Call	750.01	450.00	323.54		11973.55	1063.95				54.70	397.00		
	Domestic Currency	750.01	450.00	323.54			150.00							
	Foreign Currency					11973.55	913.95				54.70	397.00		
2	INVESTMENT IN SECURITIES	16153.48	34160.36	15180.83	10703.08	5766.24	9593.05	3746.98	4105.68	8587.73	5487.19	2829.23	8946.80	1573.15
	a. Govt.Securities	16153.48	14955.53	14926.93	10703.08	5766.24	9593.05	3746.98	3840.70	8587.73	5487.19	2829.23	8758.60	1573.15
	b. NRB Bond		19204.83						264.98					
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents			253.90									188.20	
3	SHARE & OTHER INVESTMENT	786.35	1171.00	15798.64	10759.50	7211.00	7521.55	5578.84	1680.22	6514.95	515.79	187.74	1177.81	893.54
	a. Interbank Lending							101.60				175.73		250.00
	b. Non Residents	557.43	1018.48	15385.31	9720.68		6550.27	5428.92	1615.59	6451.60	422.64		847.34	406.40
	c. Others	228.93	152.52											

S.N.	BFI Name	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	Grand	NMB	PRABHU	Janata	Mega
Liabilities															
1	CAPITAL FUND	3235.71	2966.61	3673.69	3026.41	12958.75	6362.89	3770.35	3616.94	2904.96	954.62	2812.95	2650.03	2207.23	2738.99
	a. Paid-up Capital	2776.25	2431.68	2337.87	2031.18	9860.80	5011.60	2554.36	3140.05	2443.69	2000.00	2400.00	3208.89	2060.00	2609.60
	b. Calls in Advance			498.65											
	c. Proposed Bonus Share			0.53											
	d. General Reserves	300.77	467.41	480.24	531.55	3688.10	519.21	480.52	431.26	200.59	175.20	350.57	255.84	70.56	115.82
	e. Share Premium						201.63	2.97		32.41		10.08	3.41		
	f. Retained Earning	45.74	26.27	14.63	12.15	-1079.24	354.32	645.54	12.18	195.61	-1750.20	0.98	-856.52	76.11	3.51
	g. Others Reserves Fund	112.95	41.24	341.76	451.53	489.09	276.13	86.96	33.45	32.66	529.62	51.32	38.41	0.56	10.06
2	BORROWINGS		328.00	750.00	1502.91	2518.98	503.32	1402.00		60.99	650.00	938.00	24.83	10.99	148.23
	a. NRB		328.00		65.00	60.98	103.32	302.00				438.00			
	b. Interbank Borrowing							600.00		60.99	650.00		24.83	10.99	147.30
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.				6.62	618.00									0.94
	e. Bonds and Securities			750.00	1431.29	1840.00	400.00	500.00				500.00			
3	DEPOSITS	44205.64	33421.91	39991.81	44740.73	76921.30	60175.98	35782.12	41014.58	33486.67	8203.35	36722.92	42145.24	22920.43	21130.68
	a. Current	1599.85	1458.34	2975.15	2589.94	8085.47	3293.98	1093.83	1282.73	1256.15	302.40	1457.62	848.89	1914.25	915.35
	Domestic	1565.22	1393.01	2106.73	2370.40	8079.72	3038.86	951.77	1221.48	1191.28	288.21	139.80	832.05	1871.99	890.07
	Foreign	34.62	65.34	868.42	219.54	5.74	255.12	142.06	61.25	64.86	14.19	117.82	16.84	42.25	25.28
	b. Savings	17864.26	8005.48	8123.03	12418.04	34418.53	25112.40	7598.53	6023.17	11035.77	2302.75	7827.78	24642.84	4646.49	6371.72
	Domestic	17833.37	7898.97	7940.61	12345.52	34416.85	25043.95	7534.33	5985.41	11010.04	2290.39	7720.23	24621.82	4643.09	6284.34
	Foreign	30.90	106.51	182.42	72.53	1.68	68.45	64.20	37.76	25.73	12.36	107.54	21.02	3.40	87.38
	c. Fixed	11736.49	14469.72	17287.26	14034.64	32185.69	19415.60	19122.70	16846.25	16410.94	2409.22	11196.23	7700.63	10523.78	7340.93
	Domestic	11437.14	14002.36	15312.31	13310.08	32185.69	18843.00	18499.23	16846.25	15749.52	2408.21	10927.06	6898.39	10320.58	6207.84
	Foreign	299.35	467.36	1974.94	724.56		572.60	623.47		661.42	1.02	269.17	802.25	203.20	1133.10
	d. Call Deposits	12740.35	9280.69	11258.75	15312.35	2153.99	11777.06	7799.91	16420.14	4425.88	3081.28	14354.75	8733.41	5708.96	6332.85
	Domestic	11253.76	9040.05	10206.33	15057.93	2153.99	11636.84	7790.34	16377.76	4332.56	2933.00	12971.54	8692.64	5708.96	6296.89
	Foreign	1486.59	240.64	1052.41	254.42		140.22	9.56	42.38	93.32	148.28	1383.22	40.78		35.96
	e. Others	264.69	207.68	347.63	385.75	77.63	576.94	167.15	442.30	357.93	107.70	1886.54	219.46	126.95	169.82
	Domestic	226.84	207.68	306.25	385.65	6.78	576.14	164.06	442.30	357.93	105.54	1048.88	219.46	126.95	169.82
	Foreign	37.85		41.38	0.10	70.86	0.81	3.09			2.16	837.66			
4	Bills Payable	13.46	32.78	5.53			65.53	15.76	79.84	9.22	21.77	21.86	10.76	11.89	71.79
5	Other Liabilities	3333.25	2968.16	4105.05	4013.18	24752.10	3031.74	1730.94	2572.80	2486.77	4261.55	782.90	4272.52	1019.50	1598.73
	1. Sundry Creditors	1128.19	922.00	1514.30	1111.30	6804.00	231.59	3.88	31.25	13.69		3.23	262.35	13.36	8.73
	2. Loan Loss Provision	557.20	861.53	586.62	807.48	5146.58	1258.23	699.21	770.37	993.46	2970.87	371.39	1969.61	368.85	454.61
	3. Interest Suspense a/c	140.46	252.90	87.83	154.19	1631.71	180.27	182.96	238.79	398.66	947.71	78.69	476.83	52.95	111.92
	4. Others	1507.40	931.73	1916.30	1940.21	11169.81	1361.64	844.89	1532.40	1080.95	342.97	329.59	1563.74	584.35	1023.48
6	Reconciliation A/c														
7	Profit & Loss A/c	620.12	352.73	396.02	745.18	2463.20	1008.22		801.26	471.46		784.09	1000.89	130.83	330.82
		51408.17	40070.19	48922.11	54028.40	119614.33	71147.67	42701.18	48085.43	39420.06	14091.29	42062.72	50104.27	26300.88	26019.24
Assets															
1	LIQUID FUNDS	8387.44	5427.36	5615.18	6387.79	11480.89	7690.27	5781.34	6671.15	3056.50	1357.01	7028.15	10296.77	4564.43	4153.17
	a. Cash Balance	2096.96	829.46	687.82	1155.86	2873.39	1467.01	1462.48	1587.85	867.65	606.30	817.59	1706.10	668.60	539.39
	Nepalese Notes & Coins	2063.76	815.52	665.73	1104.41	2852.07	1437.33	1429.80	1568.57	851.52	564.72	790.73	1675.55	659.99	526.22
	Foreign Currency	33.20	13.94	22.09	51.45	21.32	29.68	32.68	19.28	16.13	41.58	26.85	30.56	8.60	13.17
	b. Bank Balance	6290.48	4161.01	4318.06	4101.93	8465.45	6223.26	4223.44	5035.08	2188.85	750.70	5487.96	7589.89	3895.83	2546.68
	1. In Nepal Rastra Bank	4616.01	3349.00	253.47	3903.17	5977.08	4751.33	2850.44	4276.55	1889.13	551.87	3391.24	5985.95	3120.49	2202.10
	Domestic Currency	4583.18	3339.67	200.05	3886.88	5634.33	4659.15	2743.94	4218.52	1812.73	546.25	3327.36	5838.02	3107.92	2194.87
	Foreign Currency	32.82	9.33	53.42	16.29	342.75	92.18	106.50	58.03	76.40	5.62	63.89	147.93	12.57	7.23
	2. "A"Class Licensed Institution	483.53	174.68	3863.70	24.13	1175.11	729.46	286.57	149.97	95.26	61.79	379.81	114.59	203.00	121.35
	Domestic Currency	470.00	169.07	3856.97	23.59	1175.11	718.53	285.07	141.91	95.11	57.93	379.81	111.62	203.00	121.35
	Foreign Currency	13.53	5.61	6.73	0.54		10.93	1.49	8.06	0.15	3.86		2.98		
	3. Other Financial Ins.	114.08					9.85				0.10		0.80	0.54	
	4. In Foreign Banks	1076.86	637.33	200.89	174.63	1313.26	732.62	1086.43	608.55	204.46	136.94	1716.90	1488.55	571.80	223.22
	c. Money at Call		436.88	609.30	1130.00	142.05		95.42	48.22			722.61	1000.78		1067.10
	Domestic Currency				1130.00					48.22			950.00		
	Foreign Currency		436.88	609.30		142.05		95.42				722.61	50.78		1067.10
2	INVESTMENT IN SECURITIES	4436.92	3905.74	3848.74	4701.61	10569.61	7888.72	4757.57	4914.32	5571.60	250.00	4469.11	4042.46	2122.38	980.26
	a. Govt.Securities	2642.20	3905.74	3848.74	4701.61	10569.61	6198.72	4757.57	4914.32	5571.60	250.00	4469.11	4042.46	2122.38	980.26
	b. NRB Bond						1690.00								
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents	1794.72													
3	SHARE & OTHER INVESTMENT	881.07	1177.48	2605.63	2111.78	2988.32	2786.13	904.26	828.75	1688.20	19.13	1514.77	545.04	178.20	1013.36
	a. Interbank Lending					191.55	1129.55		30.48			300.00	101.55		
	b. Non Residents	812.40	931.91	2087.05	590.01					1649.64		989.73	152.33	76.33	711.06
	c. Others	68.67	245.57	518.58	1521.77	2796.77	1656.58	904.26	798.27	38.56	19.13	225.04	291.17	101.87	302.30
4	LOANS & ADVANCES	33769.46	27023.90	29414.21	36382.36	72215.46	49320.50	29094.69	33077.08	27347.98	9565.74	26819.17	29565.03	18178.23	17997.28
	a. Private Sector	32558.63	26374.21	29065.16	36382.36	72196.41	49320.50	28040.45	30924.94	26585.20	8985.90	25977.35	29565.03	17286.07	17471.04
	b. Financial Institutions	1186.52	649.69	349.04		19.05		1035.45	1728.40	762.78	490.07	841.82		820.17	526.24
	c. Government Organizations	24.31						18.80	423.74		89.77			72.00	
5	BILL PURCHASED	1049.99	46.49	2143.75	721.72		906.15	98.60	394.58	44.07	0.30	841.11	146.16	2.16	
	a. Domestic Bills Purchased	1.22	39.24	111.11	29.57		906.15	98.60	13.76	4.52		841.11	146.16		
	b. Foreign Bills Purchased	1048.77	7.25	2032.63	692.15				380.82	39.56	0.30			2.16	
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS							7.09						336.68	
	a. Against Domestic Bills							7.09							
	b. Against Foreign Bills													336.68	
7	FIXED ASSETS	638.74	696.61	846.60	878.01	1230.78	1331.88	1219.58	649.73	659.64	715.02	374.25	2324.00	447.27	468.15
8	OTHER ASSETS	1979.89	1575.95	4347.25	2845.14	20346.48	1098.19	838.04	1491.25	947.16	1802.72	958.35	3076.70	470.70	1352.66</

S.N.	BFI Name	Civil	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Kamali	Triveni	Suprim	Bhrikuti
Liabilities															
1	CAPITAL FUND	3068.34	2156.13	2833.40	2624.34	332.81	683.49	907.39	-110.91	491.66	249.08	133.96	829.65	959.71	609.51
	a. Paid-up Capital	2887.85	2120.00	2550.24	415.82	242.55	645.00	1386.23	55.57	336.52	201.47	80.00	740.09	811.62	521.23
	b. Calls in Advance								6.12			20.00			
	c. Proposed Bonus Share								10.05			20.00			0.06
	d. General Reserves	131.55	32.49	240.50	745.77	40.19	50.98	150.97	17.52	62.80	42.70	8.35	77.59	60.35	85.78
	e. Share Premium	1.08		10.56		0.35				0.54				2.11	
	f. Retained Earning	39.58	1.84	28.34	1355.60	25.97	-45.04	-793.77	-209.92	76.05	0.45	2.61	6.20	84.34	0.77
	g. Others Reserves Fund	8.29	1.79	3.75	107.15	23.76	32.55	163.96	9.76	15.75	4.46	3.00	5.77	1.28	1.66
2	BORROWINGS			1687.19											
	a. NRB			1687.19											
	b. Interbank Borrowing														
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	26656.42	24948.57	34045.32	1199.87	3175.62	6981.34	8044.77	371.35	3769.21	2101.08	1474.44	7024.69	4455.55	5935.05
	a. Current	848.80	978.45	1866.65	27.85	151.56	270.92	190.32		15.05	78.40	10.86	142.16	132.04	77.47
	Domestic	812.66	893.60	1858.15	27.85	151.56	270.67	186.34		15.05	78.40	10.86	142.16	131.99	77.47
	Foreign	36.14	84.85	8.50			0.26	3.97							0.05
	b. Savings	3925.20	6582.48	12452.25	429.07	2262.01	4006.86	2756.59	202.80	2137.80	1591.23	935.75	3242.79	1876.06	3323.35
	Domestic	3902.33	6565.37	12323.67	429.07	2262.01	4006.86	2756.57	202.80	2137.80	1591.23	935.75	3242.79	1876.06	3323.35
	Foreign	22.87	17.11	128.58				0.02							
	c. Fixed	14432.96	12799.44	11709.28	730.27	270.88	1429.40	2795.93	168.10	1143.90	330.64	278.50	1883.24	949.55	1173.55
	Domestic	14331.36	12698.19	10454.34	730.27	270.88	1429.40	2795.93	168.10	1143.90	330.64	278.50	1883.24	949.55	1173.55
	Foreign	101.60	101.25	1254.94											
	d. Call Deposits	7038.78	4424.14	7882.47	12.67	485.47	1269.66	2299.97		465.15	100.81	244.96	1750.58	1496.98	1330.89
	Domestic	6651.45	4405.46	7013.40	12.67	485.47	1269.66	1994.27		465.15	100.81	244.96	1750.58	1496.98	1330.89
	Foreign	387.33	18.69	869.07				305.70							
	e. Others	410.69	164.06	134.66		5.70	4.50	1.97	0.45	7.32		4.38	5.92	0.91	29.80
	Domestic	410.69	164.06	134.66		5.70	4.50	1.97		7.32		4.38	5.92	0.91	29.80
	Foreign								0.45						
4	Bills Payable	15.12	13.79					0.48							
5	Other Liabilities	1672.54	968.91	1912.56	1853.45	186.84	574.21	1877.89	354.09	174.01	99.31	59.58	305.54	280.09	176.06
	1. Sundry Creditors	3.73	16.84	3.60	131.59		28.14	315.92	36.72	3.78	1.60	1.69	8.41	4.76	1.27
	2. Loan Loss Provision	605.06	258.03	359.12	366.98	53.62	268.01	480.92	174.99	61.98	19.31	25.47	150.61	92.89	49.02
	3. Interest Suspense a/c	178.13	11.00	62.17	517.13	12.19	139.44	161.58	101.19	3.46	4.24	10.67	42.32	31.22	1.72
	4. Others	885.62	683.03	1487.68	837.74	121.03	138.61	919.47	41.20	104.79	74.16	21.74	104.21	151.22	124.04
6	Reconciliation A/c	0.00			2.72			120.43							443.20
7	Profit & Loss A/c	263.83	257.80	604.20	436.11	66.73	161.75	107.14	8.03	69.03	70.45	13.40	113.50	118.68	154.23
		31676.26	28345.19	41082.66	6116.48	3762.01	8400.78	10937.67	743.00	4503.92	2519.93	1681.37	8273.39	5814.03	7318.06
Assets															
1	LIQUID FUNDS	3252.48	4515.76	1771.03	2790.89	1112.81	1883.39	2882.55	152.70	1366.05	597.25	743.16	2209.31	1818.33	1803.95
	a. Cash Balance	567.53	644.04	690.66	16.37	134.08	147.89	208.84	3.62	140.31	57.92	127.44	204.74	153.41	146.45
	Nepalese Notes & Coins	546.39	634.64	666.88	16.37	129.05	147.53	208.49	3.62	140.31	57.92	127.44	204.74	146.16	146.45
	Foreign Currency	21.14	9.40	23.78		5.03	0.36	0.36							7.25
	b. Bank Balance	2439.95	3871.72	1080.37	2774.52	309.98	536.63	2673.71	149.08	226.10	113.67	84.93	561.78	1556.49	367.24
	1. In Nepal Rastra Bank	1917.90	3058.72	687.28	101.04	199.07	503.86	1101.94	0.47	140.41	101.12	84.93	316.81	333.91	341.40
	Domestic Currency	1904.48	3033.01	668.76	101.04	199.07	503.86	1101.94	0.47	140.41	101.12	84.93	316.81	333.91	341.40
	Foreign Currency	13.42	25.71	18.51											
	2. "A"Class Licensed Institution	282.91	256.32	75.02	2673.48	110.92	32.77	1371.72	12.29	84.29	12.54		228.56	1222.58	17.92
	Domestic Currency	280.89	255.51	74.05	2673.48	110.92	32.72	1364.26	12.29	84.29	12.54		228.56	1222.58	17.92
	Foreign Currency	2.02	0.80	0.98			0.06	7.46							
	3. Other Financial Ins.							197.72	136.32	1.40	0.00		16.42		7.92
	4. In Foreign Banks	239.14	556.69	318.07				2.33							
	c. Money at Call	245.00				668.75	1198.87			999.64	425.66	530.80	1442.79	108.43	1290.27
	Domestic Currency	245.00				668.75	1197.65			999.64	425.66	530.80	1442.79	108.43	1290.27
	Foreign Currency						1.21								
2	INVESTMENT IN SECURITIES	3390.35	1943.27	5636.13	40.00		119.96	13.15					80.50	31.63	100.00
	a. Govt.Securities	3390.35	1793.27	5134.96	40.00		119.96	13.15					80.50	31.63	100.00
	b. NRB Bond		150.00												
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents			501.17											
3	SHARE & OTHER INVESTMENT	465.75	284.90	2108.11	168.77	6.61	74.00	42.56	21.46	14.49	19.85	3.00	30.10	7.59	1.02
	a. Interbank Lending		30.85												
	b. Non Residents	457.20	253.13	1887.65											
	c. Others	8.55	0.92	220.46	168.77	6.61	74.00	42.56	21.46	14.49	19.85	3.00	30.10	7.59	1.02
4	LOANS & ADVANCES	22442.41	20195.05	28588.12	2177.77	2461.82	5708.87	6264.56	215.93	3021.27	1794.84	788.43	5640.07	3677.69	4841.16
	a. Private Sector	21258.52	19234.18	27947.50	2177.77	2461.82	5708.87	6190.89	215.93	3021.27	1794.84	788.43	5635.57	3677.59	4841.16
	b. Financial Institutions	637.98	960.87	633.62				73.67					4.50		
	c. Government Organizations	545.90		7.01										0.11	
5	BILL PURCHASED	86.22	156.75				4.50								
	a. Domestic Bills Purchased	86.22					4.50								
	b. Foreign Bills Purchased		156.75												

S.N.	BFI Name	Suvechhna	Shangrila	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	Deva	CEDBL	Miteri
Liabilities															
1	CAPITAL FUND	179.24	852.86	-672.51	413.20	950.79	1049.94	425.93	256.15	146.77	596.56	257.42	772.56	1403.86	192.43
	a. Paid-up Capital	150.26	736.00	198.25	352.00	827.53	934.69	340.29	202.50	130.80	897.93	234.39	818.09	1259.91	162.52
	b. Calls in Advance			0.82											
	c. Proposed Bonus Share														
	d. General Reserves	24.83	103.10	81.40	54.62	74.22	107.14	48.61	41.63	13.88	77.83	21.69	52.27	119.94	24.31
	e. Share Premium	0.96		2.38	0.28	5.69	0.38						1.79		
	f. Retained Earning	0.33	2.49	-972.10	1.32	7.60	4.65	11.77	2.41	2.09	-395.24	1.32	-108.65	7.67	4.31
	g. Others Reserves Fund	2.87	11.27	16.74	4.97	35.75	3.08	25.27	9.62		16.04	0.02	9.05	16.34	1.30
2	BORROWINGS								20.00					336.04	
	a. NRB														
	b. Interbank Borrowing								20.00					170.00	
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.													166.04	
	e. Bonds and Securities														
3	DEPOSITS	1770.59	8010.83	1167.45	4516.47	5248.14	6335.98	4298.10	2962.94	1685.28	5493.99	1613.75	6700.99	9171.49	1761.43
	a. Current	16.01	134.71	129.79	79.70	90.85	52.82	86.59	111.81	38.52	85.83	48.50	139.98	179.72	40.53
	Domestic	16.01	134.71	129.79	79.70	90.85	52.82	86.59	111.81	38.52	85.83	48.50	139.93	179.35	40.53
	Foreign													0.05	0.37
	b. Savings	837.29	4333.67	71.92	2079.26	1783.29	2479.44	2619.08	1933.02	1109.37	2639.57	923.27	4373.12	3460.38	868.59
	Domestic	837.29	4333.67	71.89	2079.26	1783.29	2479.44	2619.08	1933.02	1109.37	2639.57	923.27	4370.83	3378.12	868.59
	Foreign			0.03										2.30	82.26
	c. Fixed	610.71	1793.53	3.08	1095.18	1480.61	2076.99	1083.18	212.22	350.24	1414.21	338.67	1214.15	4360.42	573.67
	Domestic	610.71	1793.53	3.08	1095.18	1480.61	2076.99	1083.18	212.22	350.24	1414.21	338.67	1214.15	4335.38	573.67
	Foreign														25.04
	d. Call Deposits	306.58	1737.85	959.38	1259.44	1890.68	1723.57	504.97	705.08	186.73	1338.35	303.30	958.89	1092.07	278.65
	Domestic	306.58	1737.85	959.35	1259.44	1890.68	1723.57	504.97	705.08	186.73	1338.35	303.30	958.89	1080.33	278.65
	Foreign			0.02											11.74
	e. Others		11.06	3.29	2.89	2.72	3.16	4.28	0.81	0.42	16.02		14.85	78.90	
	Domestic		11.06	3.29	2.89	2.72	3.16	4.28	0.81	0.42	16.02		14.85	78.90	
	Foreign														
4	Bills Payable		0.55								2.53		2.24	0.97	
5	Other Liabilities	82.40	326.33	1848.33	105.30	365.71	596.19	159.64	126.71	39.37	1178.19	97.32	468.54	577.64	63.03
	1. Sundry Creditors	4.36	5.00	2.47	2.74	0.86	0.02	24.51	1.27		3.92	4.58	9.61	7.07	1.17
	2. Loan Loss Provision	25.25	90.88	780.01	40.55	111.10	157.84	33.65	45.53	16.27	248.01	29.35	225.33	242.72	14.85
	3. Interest Suspense a/c	8.97	31.88	626.43	8.48	32.54	78.63	2.38	4.53		92.02	13.90	53.33	87.89	0.14
	4. Others	43.81	198.58	439.42	53.53	221.22	359.71	99.10	75.38	23.09	834.24	49.49	180.26	239.96	46.85
6	Reconciliation A/c				1.37								1.11		349.65
7	Profit & Loss A/c	34.60	190.74	298.78	170.91	106.10	161.13	93.10	71.45	35.67	89.25	31.40	159.50	143.90	64.73
		2066.83	9381.32	2642.05	5207.24	6670.75	8143.25	4976.77	3437.25	1907.09	7360.53	1999.89	8104.93	11633.90	2431.27
Assets															
1	LIQUID FUNDS	663.53	2313.02	223.68	1122.88	2025.21	1966.19	1972.22	1184.74	685.17	1514.06	636.77	2430.83	2922.47	560.04
	a. Cash Balance	84.46	175.07	3.79	134.55	125.00	110.78	94.00	172.15	66.53	193.66	66.12	281.92	129.83	43.42
	Nepalese Notes & Coins	84.46	174.15	3.79	133.51	124.83	110.37	94.00	172.15	66.53	193.58	65.77	278.74	129.18	43.42
	Foreign Currency		0.92		1.04	0.17	0.41				0.08	0.35	3.19	0.65	
	b. Bank Balance	579.07	2137.95	0.37	988.34	376.09	471.52	376.74	225.01	82.12	1320.40	166.96	315.12	389.33	77.31
	1. In Nepal Rastra Bank	14.13	448.45	0.37	233.72	371.34	365.28	374.66	51.33	1.91	278.56	111.39	305.46	312.06	74.31
	Domestic Currency	14.13	448.45	0.01	233.72	371.09	365.28	374.66	51.33	1.91	278.56	111.39	305.26	310.92	74.31
	Foreign Currency			0.36		0.25							0.21	1.14	
	2. "A"Class Licensed Institution	394.05	1438.17		644.72	4.75	104.96	2.06	173.68	80.21	1018.59	47.64	9.64	50.04	3.00
	Domestic Currency	394.05	1438.17		644.72	4.75	104.96	2.06	173.68	80.21	1015.74	47.64	9.26	50.04	3.00
	Foreign Currency										2.85		0.38		
	3. Other Financial Ins.	170.89	192.27		109.89		1.28	0.02			23.24	7.92	0.02		
	4. In Foreign Banks		59.06											27.22	
	c. Money at Call			219.53		1524.12	1383.89	1501.49	787.58	536.52		403.69	1833.79	2403.32	439.31
	Domestic Currency			219.17		1524.06	1383.89	1501.49	787.58	536.52		403.69	1830.57	2301.16	439.31
	Foreign Currency			0.35		0.05							3.21	102.16	
2	INVESTMENT IN SECURITIES		175.00		0.12	130.00	80.00	20.00			50.00		49.92	243.41	
	a. Govt.Securities		175.00			130.00	80.00	20.00			50.00		49.92	243.41	
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.				0.12										
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	16.04	27.71	15.92	2.91	74.94	92.75	6.33	0.10	0.50	24.14	11.40	116.06	93.47	5.47
	a. Interbank Lending				2.91								0.09		
	b. Non Residents														
	c. Others	16.04	27.71	15.92		74.94	92.75	6.33	0.10	0.50	24.14	11.40	115.97	93.47	5.47
4	LOANS & ADVANCES	1298.13	6536.56	980.69	3841.48	4106.97	5506.95	2794.32	2143.80	1111.15	4676.59	1265.13	5073.28	8000.55	1448.22
	a. Private Sector	1298.13	6536.56	980.69	3841.48	4106.97	5506.95	2794.32	2143.80	1111.15	4534.15	1265.13	4928.29	7669.35	1448.22
	b. Financial Institutions										142.44		144.99	331.20	
	c. Government Organizations														
5	BILL PURCHASED										3.20				
	a. Domestic Bills Purchased										3.20				
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	44.80	91.74	98.27	154.75	122.39	150.32	70.76	41.26	38.19	239.13	49.84	182.84	128.02	20.30
8	OTHER ASSETS	42.55	237.29	965.90	85.09	148.33	199.90	107.81	67.33	72.07	778.82	32.57	220.42	245.98	47.59
	a. Accrued Interest:	8.97	48.14	626.43	8.48	32.70	78.93	2.38	5.51	1.50	92.81	13.91	60.35	89.00	9.31
	Financial Institution			548.72		32.54		0.84	5.51		68.02			75.24	1.36
	Government Enterprise		0.90			0.16	0.31				0.79		16.20	1.03	
	Private Sector	8.97	47.24	77.70	8.48		78.63	1.54		1.50	24.00	13.91	44.14	12.73	7.96
	b. Staff Loans / Adv.	8.18	66.39	14.32	12.69	5.64	35.47	48.28	9.96	46.66	33.70	6.09	11.20	62.62	7.86
	c. Sundry Debtors	6.37	14.35	9.15	7.60		0.10	1.15	6.37	9.37	584.31	1.44	67.18	3.43	1.30
	d. Cash In Transit														
	e. Others	19.03	108.41	316.00	56.32	110.00	85.40	56.01	45.50	14.54	68.00	11.14	81.70	90.93	29.12
9	Expenses not Written off	1.79					0.32						7.63		
10	Non Banking Assets			357.49		62.71	146.65	2.17			74.59	3.69	23.93		
11	Reconciliation Account			0.10		0.20	0.17	3.17	0.01			0.48			349.65
12	Profit & Loss A/c														
	TOTAL ASSETS	2066.83	9381.32	2642.05	5207.24	6670.75	8143.25	4976.77	3437.25	1907.09	7360.53	1999.89	8104.93	11633.90	2431.27

S.N.	BFI Name	Tinau	Muktnath	Sewa	Kankai	Mahakali	Ace	Bhargav	diyalu	Country	Alpine	Kastamandap	Garima	City
Liabilities														
1	CAPITAL FUND	202.82	761.19	411.19	116.56	146.84	1028.33	112.16	240.96	359.47	134.47	597.55	811.54	551.56
	a. Paid-up Capital	185.15	640.03	360.64	100.00	127.20	885.31	100.00	220.00	320.00	118.00	679.90	709.50	468.16
	b. Calls in Advance													
	c. Proposed Bonus Share									12.80				
	d. General Reserves	14.73	81.04	37.68	8.92	7.50	115.93	4.44	18.57	21.94	15.32	29.39	70.52	58.50
	e. Share Premium	2.66	19.89	8.68	0.03	2.08						0.11	23.38	16.26
	f. Retained Earning	0.28	1.59	4.18	7.06	9.55	4.24	7.72	1.33	3.91	0.16	-183.99	4.99	2.44
	g. Others Reserves Fund		18.65		0.55	0.50	22.85		1.06	0.82	1.00	72.13	3.14	6.20
2	BORROWINGS		27.47				1320.00							
	a. NRB													
	b. Interbank Borrowing						1320.00							
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.		27.47											
	e. Bonds and Securities													
3	DEPOSITS	2382.38	7781.56	3893.61	1101.90	682.42	6737.86	1033.14	1553.64	1646.26	1171.68	5125.68	6358.74	5067.30
	a. Current	36.90	105.73	37.23	22.89		183.11	5.38	28.75	12.06	43.00	139.00	98.68	42.74
	Domestic	36.90	105.73	37.23	22.89		169.01	5.38	28.75	12.06	43.00	138.91	98.68	42.74
	Foreign						14.10					0.09		
	b. Savings	1288.67	4689.43	1922.25	493.26	567.71	3671.39	440.11	688.93	525.21	644.34	2905.04	3720.14	2838.23
	Domestic	1288.67	4689.43	1922.25	493.26	567.71	3664.43	440.11	688.93	525.21	644.34	2901.98	3720.14	2838.23
	Foreign						6.96					3.06		
	c. Fixed	713.63	1757.30	837.45	222.60	114.71	1596.93	283.68	488.50	615.55	199.18	1495.06	1288.61	1559.97
	Domestic	713.63	1757.30	837.45	222.60		1596.93	283.68	488.50	615.55	199.18	1495.06	1288.61	1559.97
	Foreign					114.71								
	d. Call Deposits	309.49	1227.49	1094.89	363.08		1277.58	293.57	347.19	493.44	284.71	578.75	1251.06	621.18
	Domestic	309.49	1227.49	1094.89	363.08		1277.58	293.57	347.19	493.44	284.71	578.75	1251.06	621.18
	Foreign													
	e. Others	33.69	1.61	1.79	0.08		8.85	10.39	0.27		0.45	7.82	0.25	5.18
	Domestic	33.69	1.61	1.79	0.08		8.85	10.39	0.27		0.45	7.82	0.25	5.18
	Foreign													
4	Bills Payable													0.33
5	Other Liabilities	92.60	426.98	140.15	31.85	22.44	670.06	14.95	54.89	97.56	75.64	682.10	267.23	279.73
	1. Sundry Creditors	1.71	1.23	6.48	1.00	2.46	2.72	0.61	2.13	1.52	1.63	34.59	24.70	0.50
	2. Loan Loss Provision	18.45	77.85	34.69	9.99	9.13	205.02	7.86	25.41	23.65	25.20	300.16	64.28	54.73
	3. Interest Suspense a/c	1.18	40.49	1.69	1.00	1.19	89.56		5.33	7.46	12.14	64.59	16.23	27.37
	4. Others	71.27	307.41	97.28	19.86	9.65	372.75	6.48	22.02	64.93	36.67	282.76	162.02	197.12
6	Reconciliation A/c		0.00								3.55	1126.45	1100.63	
7	Profit & Loss A/c	40.46	236.71	75.03	26.72	16.43	135.75	30.97	22.33	35.27	38.31	443.06	163.16	153.40
		2718.26	9233.91	4519.97	1277.03	868.13	9892.00	1191.22	1871.82	2138.56	1423.65	7974.83	8701.30	6052.32
Assets														
1	LIQUID FUNDS	753.04	2125.77	1032.18	418.44	320.99	2722.38	392.47	612.36	637.39	423.60	1765.60	1848.66	1551.14
	a. Cash Balance	71.64	226.59	161.57	108.48	15.59	91.50	34.52	59.44	75.72	55.12	112.08	193.15	164.68
	Nepalese Notes & Coins	71.59	226.59	161.52	108.48	15.59	84.12	34.52	59.44	75.72	54.64	109.23	193.15	164.44
	Foreign Currency	0.05		0.05			7.38				0.48	2.85		0.23
	b. Bank Balance	624.69	475.27	870.61	52.52	305.40	368.53	357.94	471.58	114.11	65.58	1653.52	341.08	1240.85
	1. In Nepal Rastra Bank	169.05	475.27	125.59	5.87	0.95	335.46	55.13	42.57	75.67	7.80	212.57	341.08	262.87
	Domestic Currency	169.05	475.27	125.59	5.87	0.95	334.19	55.13	42.57	75.67	7.80	212.57	341.08	262.87
	Foreign Currency						1.27							
	2. "A"Class Licensed Institution	388.16		642.76	46.64	140.52	7.92	233.35	285.84	38.41	57.79	1232.39		764.08
	Domestic Currency	388.16		642.76	46.64	140.52	7.91	233.35	285.84	38.41	57.79	1230.45		764.08
	Foreign Currency						0.01					1.93		
	3. Other Financial Ins.	67.48		102.26	0.01	163.93	0.01	69.47	143.17	0.03	0.00	200.55		213.90
	4. In Foreign Banks						25.14					8.01		
	c. Money at Call	56.71	1423.91		257.44		2262.36		81.34	447.57	302.90		1314.43	145.61
	Domestic Currency	56.71	1423.91		257.44		2255.09		81.34	447.57	302.90		1314.43	145.61
	Foreign Currency						7.27							
2	INVESTMENT IN SECURITIES	75.00		20.00		2.00	338.19		60.00			89.99	30.00	55.00
	a. Govt.Securities	75.00		20.00		2.00	338.19		60.00			89.99	30.00	55.00
	b. NRB Bond													
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents													
3	SHARE & OTHER INVESTMENT	13.68	103.38	38.01	0.10	0.61	194.37	6.00	0.20	0.50	0.71	55.79	8.72	36.16
	a. Interbank Lending													
	b. Non Residents													
	c. Others	13.68	103.38	38.01	0.10	0.61	194.37	6.00	0.20	0.50	0.71	55.79	8.72	36.16
4	LOANS & ADVANCES	1811.75	6703.65	3304.48	823.87	520.44	6008.82	753.08	1211.89	1346.15	941.92	4096.23	5503.43	4162.27
	a. Private Sector	1798.75	6703.65	3304.48	823.87	520.44	5821.63	753.08	1211.89	1327.54	941.92	3945.61	5503.43	4162.27
	b. Financial Institutions	13.00					187.19			0.76		150.63		
	c. Government Organizations									17.86				
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	32.76	96.47	44.41	17.40	5.35	104.33	18.67	18.55	33.40	15.45	158.71	66.95	106.91
8	OTHER ASSETS	29.23	197.38	79.17	17.22	18.73	508.51	20.60	28.83	49.58	41.97	201.25	142.90	140.83
	a. Accrued Interest:	1.18	40.49	1.69	1.00	1.19	101.31	0.55	5.33	12.08	12.12	64.83	16.23	41.42
	Financial Institution	0.04		1.06			60.23			1.13		28.33		6.32
	Government Enterprise						3.04			0.10		0.24		0.28
	Private Sector	1.14	40.49	0.64	1.00	1.19	38.05	0.55	5.33	10.84	12.12	36.26	16.23	34.82
	b. Staff Loans / Adv.	7.41	17.53	24.27		6.32	63.21	10.99	6.83	19.86	0.01	21.69	43.58	17.25
	c. Sundry Debtors	0.14	1.28	12.06	0.20	2.62	2.74	0.99	4.30	0.39	13.34	8.12	10.78	0.17
	d. Cash In Transit													
	e. Others	20.51	138.08	41.15	16.03	8.60	341.25	8.06	12.36	17.26	16.50	106.61	72.32	81.99
9	Expenses not Written off	2.81		0.22				0.17		0.32				
10	Non Banking Assets		7.27				15.40			11.21		109.59		
11	Reconciliation Account			1.50			0.00	0.23				1126.50	1100.63	
12	Profit & Loss A/c											371.17		
	TOTAL ASSETS	2718.26	9233.91	4519.97	1277.03	868.13	9892.00	1191.22	1871.82	2138.56	1423.65	7974.83	8701.30	6052.32

S.N.	BFI Name	FewaDB	Kabelli	Kamana	Corporate	Pathbhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	IDBL
Liabilities														
1	CAPITAL FUND	966.63	54.37	320.03	2.37	159.69	182.12	906.45	52.99	118.06	43.70	752.10	99.42	763.48
	a. Paid-up Capital	816.22	41.28	278.30	200.00	141.45	163.63	847.23	50.00	106.38	37.95	633.33	87.84	704.00
	b. Calls in Advance		5.20											
	c. Proposed Bonus Share													
	d. General Reserves	138.16	4.88	39.35	15.05	15.22	14.52	55.50	2.58	5.34	2.91	76.12	9.99	35.74
	e. Share Premium	5.73	0.71				3.71			2.32	0.10	25.71		
	f. Retained Earning	1.14	1.77	1.38	-226.45	0.25	0.27	2.57	0.41	2.33	2.54	13.79	1.59	2.32
	g. Others Reserves Fund	5.39	0.53	1.00	13.77	2.77		1.16		1.69	0.20	3.14		21.42
2	BORROWINGS													
	a. NRB													
	b. Interbank Borrowing													
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	9371.37	528.08	3142.48	232.39	1761.78	1790.22	6332.90	557.01	770.96	644.69	6243.99	967.51	5204.59
	a. Current	103.21	12.23	43.62		34.95	69.15	405.53	6.64	43.03	7.15	107.61	6.64	108.06
	Domestic	103.21	12.23	43.62		34.95	69.15	405.47	6.64	43.03	7.15	107.61	6.64	108.06
	Foreign							0.06						
	b. Savings	3768.65	374.10	1832.06	82.63	1022.56	1094.78	3156.88	358.12	406.92	365.06	4620.38	451.37	1826.06
	Domestic	3768.65	374.10	1832.06	82.63	1022.56	1094.78	3156.34	358.12	406.92	365.06	4620.38	451.37	1826.06
	Foreign							0.55						
	c. Fixed	3447.96	87.19	780.32	131.32	205.95	458.87	1114.48	77.28	123.67	129.04	1046.83	185.82	1684.97
	Domestic	3447.96	87.19	780.32	131.32	205.95	458.87	1114.48	77.28	123.67	129.04	1046.83	185.82	1684.97
	Foreign													
	d. Call Deposits	2051.55	54.56	486.47	12.57	497.51	166.76	1626.66	114.97	197.34	143.44	468.05	323.43	1579.19
	Domestic	2051.55	54.56	486.47	12.57	497.51	166.76	1625.05	114.97	197.34	143.44	468.05	323.43	1579.19
	Foreign							1.61						
	e. Others				5.87	0.81	0.65	29.35				1.12	0.25	6.30
	Domestic				5.87	0.81	0.65	29.35				1.12		6.30
	Foreign												0.25	
4	Bills Payable			1.22										0.96
5	Other Liabilities	516.24	18.22	125.46	496.31	63.40	73.47	444.89	11.74	21.30	6.42	211.82	28.20	372.42
	1. Sundry Creditors	0.90	2.01	2.72	5.26	2.03	3.76	10.75	0.62	1.68	0.42	9.64	0.21	16.03
	2. Loan Loss Provision	115.04	5.46	34.24	163.20	17.55	14.14	113.74	3.98	7.85	4.90	66.38	8.05	97.38
	3. Interest Suspense a/c	53.74	0.87	14.76	91.38	2.30	0.42	92.32	0.08	0.26	0.84	4.18	2.86	52.10
	4. Others	346.56	9.87	73.73	236.47	41.53	55.16	228.08	7.05	11.51	0.26	131.62	17.08	206.91
6	Reconciliation A/c					502.05								
7	Profit & Loss A/c	220.48	16.31	81.78	19.95	47.61	46.32	97.63	15.06	16.66	10.03	194.79	26.52	77.15
		11074.71	616.98	3670.97	751.02	2534.53	2092.14	7781.87	636.80	926.98	704.83	7402.70	1121.66	6418.60
Assets														
1	LIQUID FUNDS	2487.52	172.44	1012.80	10.55	691.79	693.04	2130.06	218.22	284.51	313.84	1845.31	283.39	1287.60
	a. Cash Balance	235.90	19.00	50.00	3.36	91.60	21.36	76.94	34.39	24.97	48.61	221.32	29.00	232.03
	Nepalese Notes & Coins	235.90	19.00	49.90	3.36	91.60	21.36	76.77	34.39	24.97	48.59	221.32	29.00	231.94
	Foreign Currency			0.11				0.17			0.02			0.08
	b. Bank Balance	484.56	34.61	962.79	7.19	113.25	671.68	361.67	45.77	37.31	265.23	334.15	73.57	342.12
	1. In Nepal Rastra Bank	484.56	5.04	198.96	0.17	19.29	233.65	315.58		0.31	62.38	319.61	56.38	309.05
	Domestic Currency	484.56	5.04	198.96	0.17	19.29	233.65	315.58		0.31	62.38	319.61	56.38	309.05
	Foreign Currency													
	2. "A"Class Licensed Institution		28.57	117.44	4.45	93.55	287.17	46.09	44.35	37.00	131.72	4.04	16.13	27.22
	Domestic Currency		28.57	117.44	4.45	93.55	287.17	46.04	44.35	37.00	131.72	4.04	16.13	27.22
	Foreign Currency							0.05						
	3. Other Financial Ins.		1.01	646.39	2.57	0.41	150.86		1.42		71.13	10.50	1.05	3.68
	4. In Foreign Banks													2.17
	c. Money at Call	1767.07	118.83			486.95		1691.45	138.06	222.24		1289.84	180.82	713.45
	Domestic Currency	1767.07	118.83			486.95		1688.99	138.06	222.24		1289.84	180.82	711.92
	Foreign Currency							2.46						1.54
2	INVESTMENT IN SECURITIES	25.00						176.79		1.00		10.00		151.70
	a. Govt.Securities	25.00						176.79		1.00		10.00		151.70
	b. NRB Bond													
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents													
3	SHARE & OTHER INVESTMENT	31.39		1.10			14.60	30.08	1.03	23.22	0.20	18.69		59.87
	a. Interbank Lending													
	b. Non Residents													
	c. Others	31.39		1.10			14.60	30.08	1.03	23.22	0.20	18.69		59.87
4	LOANS & ADVANCES	8110.23	408.95	2561.53	316.51	1288.22	1338.63	5067.57	396.74	584.39	369.75	5260.09	804.90	4565.87
	a. Private Sector	8110.23	408.95	2561.53	316.51	1288.22	1338.63	5067.57	396.74	584.39	369.75	5260.09	804.90	4392.28
	b. Financial Institutions													173.59
	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	143.61	14.37	40.84	31.46	17.41	10.74	136.42	11.67	16.39	7.17	123.90	14.49	60.58
8	OTHER ASSETS	276.28	21.21	54.14	159.04	35.06	35.13	202.75	8.96	16.20	13.87	144.71	18.61	292.91
	a. Accrued Interest:	72.40	0.87	14.76	91.13	2.30	0.42	109.13	0.08	0.26	0.84	4.23	2.86	56.47
	Financial In			1.29	77.89		0.23							28.21
	Government Enterprise	0.13						0.48				0.05		0.53
	Private Sector	72.27	0.87	13.47	13.25	2.30	0.18	108.64	0.08	0.26	0.84	4.18	2.86	27.73
	b. Staff Loans / Adv.	36.64	6.49	2.19	0.97	6.61	2.50	17.00	2.49	3.80	5.56	27.39	2.44	58.23
	c. Sundry Debtors	1.27	6.51	2.45	2.74	0.33	8.40	7.38	1.19	2.85	0.04		2.02	5.56
	d. Cash In Transit													
	e. Others	165.98	7.33	34.74	64.20	25.82	23.81	69.24	5.19	9.29	7.44	113.09	11.29	172.65
9	Expenses not Written off			0.55					0.19	1.26			0.26	0.07
10	Non Banking Assets	0.67			233.45			38.20						
11	Reconciliation Account					502.05		0.00						
12	Profit & Loss A/c													
	TOTAL ASSETS	11074.71	616.98	3670.97	751.02	2534.53	2092.14	7781.87	636.80	926.98	704.83	7402.70	1121.66	6418.60

S.N.	BFI Name	Kanchan	Matribhumi	Innovative	Jhimruk	Metro	Vibor	Gaumukhee	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community
Liabilities															
1	CAPITAL FUND	151.86	54.84	170.09	52.78	221.45	531.77	53.83	142.86	748.52	147.17	24.58	113.37	29.88	101.65
	a. Paid-up Capital	132.00	48.40	150.00	48.50	185.67	917.07	44.93	125.01	678.40	115.00	20.00	107.50	20.00	100.00
	b. Calls in Advance					17.68		4.92			23.17				
	c. Proposed Bonus Share														
	d. General Reserves	11.76	2.61	9.89	4.08	15.78	41.76	2.70	3.69	54.40	5.40	0.97	5.05	9.80	1.60
	e. Share Premium			2.59											
	f. Retained Earning	2.54	3.83	7.12	0.01	0.71	-490.68	0.51	13.18	8.28	3.21	3.62	0.47		-0.86
	g. Others Reserves Fund	5.56		0.50	0.19	1.61	63.61	0.77	0.98	7.44	0.39	0.00	0.35	0.07	0.91
2	BORROWINGS									250.00	0.74				
	a. NRB														
	b. Interbank Borrowing									250.00					
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.										0.74				
	e. Bonds and Securities														
3	DEPOSITS	1435.26	390.11	1861.11	608.53	2116.95	4675.84	712.48	569.99	6192.66	1363.37	137.06	1063.69	375.00	918.09
	a. Current	3.88	0.03	47.02	9.04	31.39	387.91	3.46	2.20	274.19	4.84	0.01		5.27	7.75
	Domestic	3.88	0.03	47.02	9.04	31.39	387.91	3.46		256.53	4.84	0.01		5.27	7.75
	Foreign								2.20	17.65					
	b. Savings	1003.86	260.00	1116.44	430.39	981.34	1727.31	625.02	305.38	2488.89	945.16	120.06	579.92	289.65	477.33
	Domestic	1003.86	260.00	1116.44	430.39	981.34	1727.04	625.02	305.38	2487.17	945.16	120.06	579.92	289.65	477.33
	Foreign						0.27			1.72					
	c. Fixed	246.21	66.67	476.78	77.08	527.69	1850.09	66.57	237.73	1739.11	267.57	10.90	171.38	21.96	199.78
	Domestic	246.21	66.67	476.78	77.08	527.69	1850.09	66.57	237.73	1739.11	267.57	10.90	171.38	21.96	199.78
	Foreign														
	d. Call Deposits	181.31	63.09	220.87	88.20	576.53	707.43	6.91	24.68	1592.35	145.81	6.09		58.07	233.23
	Domestic	181.31	63.09	220.87	88.20	576.53	707.43	6.91	24.68	1386.99	145.81	6.09		58.07	233.23
	Foreign									205.36					
	e. Others		0.33		3.81		3.10	10.53		98.13			312.39	0.05	
	Domestic		0.33		3.81		3.10	10.53		98.13			312.39	0.05	
	Foreign														
4	Bills Payable			0.28			7.47			1.83					
5	Other Liabilities	55.83	5.46	48.76	16.21	75.77	309.59	14.10	14.58	538.72	56.09	6.30	38.97	9.27	45.16
	1. Sundry Creditors	8.50	0.36	0.46	0.78	4.90	0.59	0.13	1.70	1.61	0.03	0.55	7.86	0.50	
	2. Loan Loss Provision	24.77	3.72	16.15	5.59	19.48	112.35	5.50	5.98	128.16	10.99	1.10	18.42	4.18	7.81
	3. Interest Suspense a/c	4.42	0.39	1.18	0.23	7.75	45.28	0.55	3.93	36.44	1.81	2.21	4.60	1.64	0.70
	4. Others	18.14	0.99	30.96	9.61	43.63	151.38	7.91	2.97	372.51	43.26	2.43	8.10	2.95	36.65
6	Reconciliation A/c		35.99			0.00		69.53	44.17			0.00			
7	Profit & Loss A/c	43.30	10.40	70.63	13.47	47.21	133.06	12.19	14.96	143.30	28.11	3.99	26.71	15.46	13.59
		1686.26	496.81	2150.88	690.99	2461.37	5657.73	862.13	786.56	7875.04	1595.49	171.93	1242.74	429.61	1078.49
Assets															
1	LIQUID FUNDS	408.99	188.45	607.29	195.83	590.11	1106.54	267.28	192.95	2092.15	449.98	53.49	483.59	129.79	285.34
	a. Cash Balance	29.21	3.52	41.84	38.78	49.03	51.47	63.50	17.23	293.73	44.23	6.27	39.87	13.65	19.83
	Nepalese Notes & Coins	29.21	3.52	41.84	38.69	49.03	51.46	63.28	17.23	244.89	44.23	6.27	39.87	13.65	19.83
	Foreign Currency				0.09		0.01	0.22		48.84					
	b. Bank Balance	86.01	22.67	95.35	32.66	113.01	1055.06	43.33	32.90	375.50	76.89	8.96	10.74	116.13	83.30
	1. In Nepal Rastra Bank	18.01	0.10	90.02		112.07	213.74	28.26	32.19	331.08	34.85		10.66		30.99
	Domestic Currency	18.01	0.10	90.02		112.07	213.74	28.26	32.19	324.56	34.85		10.66		30.99
	Foreign Currency									6.52					
	2. "A"Class Licensed Institution	68.00	22.57	5.22	32.66	0.68	699.74	15.06	0.72		42.04	8.96	0.07	116.13	52.30
	Domestic Currency	68.00	22.57	5.22	32.66	0.68	698.77	15.06	0.72		42.04	8.96	0.07	116.13	52.30
	Foreign Currency						0.97								
	3. Other Financial Ins.			0.12		0.27	141.59					0.01			
	4. In Foreign Banks									44.41					
	c. Money at Call	293.77	162.25	470.09	124.39	428.07		160.46	142.82	1422.93	328.85	38.25	432.98		182.21
	Domestic Currency	293.77	162.25	470.09	124.39	428.07		160.46	142.82	1421.59	328.85	38.25	432.98		182.21
	Foreign Currency									1.34					
2	INVESTMENT IN SECURITIES					70.73	133.45			20.00			10.00		
	a. Govt.Securities					70.73	133.45			20.00			10.00		
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	35.46		1.00	0.10	0.52	104.69			12.18	0.21		3.25		
	a. Interbank Lending														
	b. Non Residents														
	c. Others	35.46		1.00	0.10	0.52	104.69			12.18	0.21		3.25		
4	LOANS & ADVANCES	1209.93	260.51	1498.73	477.28	1744.84	3855.54	512.14	517.79	5247.94	1099.19	110.27	696.55	282.87	737.02
	a. Private Sector	1209.93	260.51	1498.73	477.28	1744.84	3745.54	512.14	517.79	5149.21	1099.19	110.27	696.55	282.87	737.02
	b. Financial Institutions						110.00			98.73					
	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	14.01	6.94	17.66	6.09	23.53	23.53	5.97	11.42	126.58	25.64	3.81	32.64	6.94	42.22
8	OTHER ASSETS	17.87	4.25	26.19	11.76	31.63	380.40	6.90	19.57	365.70	20.47	3.94	16.71	10.01	13.12
	a. Accrued Interest:	4.42	0.39	1.18	0.23	8.23	45.95	0.55	3.93	43.96	1.81	2.21	4.60	1.68	0.70
	Financial Institution	1.43		0.21			35.70	0.08		26.02	0.20			0.10	0.19
	Government Enterprise					0.48	0.67			0.12					
	Private Sector	2.99	0.39	0.97	0.23	7.75	9.58	0.47	3.93	17.83	1.61	2.21	4.60	1.58	0.51
	b. Staff Loans / Adv.	5.81	0.29	0.65	0.67		8.65	0.14	8.31	39.90	0.08		0.07	0.21	3.99
	c. Sundry Debtors	1.48	0.02	0.21	4.64	1.16	35.64	0.38	2.14	1.57	0.38		0.05	7.17	
	d. Cash In Transit														
	e. Others	6.16	3.54	24.16	6.22	22.25	290.16	5.84	5.19	280.28	18.21	1.73	12.00	0.95	8.44
9	Expenses not Written off		0.67				0.00	0.30		0.84		0.43			0.78
10	Non Banking Assets						53.59			9.64					
11	Reconciliation Account		35.99		-0.07		0.00	69.53	44.83						
12	Profit & Loss A/c														
	TOTAL ASSETS	1686.26	496.81	2150.88	690.99	2461.37	5657.73	862.13	786.56	7875.04	1595.49	171.93	1242.74	429.61	1078.49

S.N.	BFI Name	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Saipa	Saptakoshi	Sajha	Apex	Green	Reliable	Nepal Aawas	NFL	NIDC Capital
Liabilities															
1	CAPITAL FUND	45.55	169.45	208.94	104.36	1129.85	17.15	103.70	81.97	602.20	48.27	808.82	257.40	-8.04	193.57
	a. Paid-up Capital	43.75	161.70	200.00	100.00	895.32	14.00	100.00	100.00	666.56	55.00	716.89	200.80	135.80	233.56
	b. Calls in Advance						8.35								
	c. Proposed Bonus Share														
	d. General Reserves		3.80	6.34	0.80	211.82		0.74		49.84		76.92	55.39	40.00	95.84
	e. Share Premium		3.40							0.39					
	f. Retained Earning	1.80	0.11	2.21	3.35	12.26	-5.24	2.74	-18.03	-193.95	-6.74	1.36	0.30	-243.58	-181.06
	g. Others Reserves Fund		0.44	0.39	0.21	10.45	0.04	0.21		79.35		13.64	0.91	59.73	45.22
2	BORROWINGS											500.00			
	a. NRB														
	b. Interbank Borrowing											500.00			
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	457.30	1344.00	2279.70	284.43	8999.73	188.46	437.87	449.24	6137.20	250.50	6493.04	534.06	232.35	955.49
	a. Current		8.71	55.16	3.47	85.60	2.91	14.42	21.48		1.20	50.78			13.83
	Domestic		8.71	55.16	3.47	85.60	2.91	14.42	21.48		1.20	50.78			13.83
	Foreign														
	b. Savings	389.31	673.60	1192.83	81.03	3701.60	146.79	192.79	154.55	4718.85	61.49	2086.50	127.38	97.97	394.03
	Domestic	389.31	673.60	1192.83	81.03	3701.60	146.79	192.79	154.55	4718.85	61.49	2086.50	127.38	97.97	394.03
	Foreign														
	c. Fixed	67.99	255.44	406.01	51.63	2790.19	30.79	79.93	41.20	1415.97	62.69	2634.45	239.59	131.95	531.58
	Domestic	67.99	255.44	406.01	51.63	2790.19	30.79	79.93	41.20	1415.97	62.69	2634.45	239.59	131.95	531.58
	Foreign														
	d. Call Deposits		406.25	625.21	148.30	2362.63	6.84	150.72	230.80		124.78	1639.23			16.06
	Domestic		406.25	625.21	148.30	2362.63	6.84	150.72	230.80		124.78	1639.23			16.06
	Foreign					0.01									
	e. Others			0.48		59.71	1.13		1.21	2.39	0.34	82.09	167.09	2.43	
	Domestic			0.48		54.14	1.13		1.21	2.39	0.34	82.09	167.09	2.43	
	Foreign					5.57									
4	Bills Payable									8.31					
5	Other Liabilities	11.66	16.97	62.43	14.92	489.46	3.34	5.48	7.81	664.33	4.52	932.64	67.37	575.93	538.83
	1. Sundry Creditors	0.60	0.39	0.70	0.71	20.00	0.07	0.10	1.86	8.73	1.25	474.36	18.37	54.16	64.52
	2. Loan Loss Provision	3.74	11.02	19.03	4.54	178.83	1.53	3.76	3.71	127.26	2.07	138.44	13.31	225.14	119.71
	3. Interest Suspense a/c	0.03	0.25	0.90	2.59	63.10	0.24	0.09	0.68	449.65	0.46	43.05	11.58	97.41	106.54
	4. Others	7.30	5.32	41.80	7.08	227.53	1.50	1.53	1.56	78.70	0.75	276.78	24.11	199.23	248.06
6	Reconciliation A/c														
7	Profit & Loss A/c	9.49	38.78	47.57	8.33	255.59	3.66	6.72	0.37			91.20	14.12		103.70
		524.01	1569.20	2598.64	412.03	10874.63	212.62	553.76	539.40	7412.04	303.28	8825.70	872.94	800.24	1791.59
Assets															
1	LIQUID FUNDS	138.64	413.19	718.82	164.65	2099.15	86.41	165.67	208.74	2148.76	84.97	2897.75	99.95	14.39	721.35
	a. Cash Balance	14.85	45.10	41.38	16.50	240.80	7.70	17.89	44.65	226.59	4.91	125.79	8.31	2.59	1.79
	Nepalese Notes & Coins	14.85	45.10	41.38	16.50	238.99	7.70	17.89	44.65	226.59	4.91	123.49	8.31	2.59	1.79
	Foreign Currency					1.81						2.30			
	b. Bank Balance	10.04	69.04	677.44	13.88	491.03	9.91	30.66	23.69	1132.27	80.06	1024.37	91.10	11.80	719.56
	1. In Nepal Rastra Bank	2.99	26.54	115.49		472.26		30.64	23.69	1132.27	0.03	1020.34	29.84	6.24	28.61
	Domestic Currency	2.99	26.54	115.49		472.26		30.64	23.69	1132.27	0.03	1020.34	29.84	6.24	28.61
	Foreign Currency														
	2. "A"Class Licensed Institution	7.05	42.50	165.51	13.88	17.84	9.91	0.02			79.06	3.52	11.50	5.48	668.89
	Domestic Currency	7.05	42.50	165.51	13.88	17.84	9.91	0.02			79.06	3.52	11.50	5.48	668.89
	Foreign Currency														
	3. Other Financial Ins.			396.43		0.93					0.98	0.51	49.77	0.08	22.06
	4. In Foreign Banks														
	c. Money at Call	113.74	299.06		134.27	1367.32	68.80	117.12	140.40	789.90		1747.58	0.54		
	Domestic Currency	113.74	299.06		134.27	1360.84	68.80	117.12	140.40	789.90		1747.58	0.54		
	Foreign Currency					6.48									
2	INVESTMENT IN SECURITIES					228.49				158.60		548.81	20.00	10.00	
	a. Govt.Securities					228.49				158.60		548.81	20.00	10.00	
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT		0.01	2.31		253.34			1.18	48.72		58.61	63.72	17.50	57.23
	a. Interbank Lending														
	b. Non Residents									43.04					
	c. Others		0.01	2.31		253.34			1.18	5.68		58.61	63.72	17.50	57.23
4	LOANS & ADVANCES	369.25	1102.49	1829.17	224.19	7936.07	117.44	369.95	299.70	4216.54	206.32	4903.60	640.71	284.77	577.65
	a. Private Sector	369.25	1102.49	1814.17	224.19	7697.73	117.44	192.11	299.70	4216.54	206.32	4768.34	630.71	284.77	
	b. Financial Institutions			15.00		238.33		177.84				119.72	10.00		577.65
	c. Government Organizations											15.54			
5	BILL PURCHASED														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	7.60	28.32	26.98	13.06	119.85	4.11	14.07	18.66	268.67	7.50	248.75	5.60	9.51	43.95
8	OTHER ASSETS	7.84	25.20	21.37	6.38	230.28	4.44	4.07	9.99	531.46	1.46	148.89	42.96	300.73	215.33
	a. Accrued Interest:	0.03	0.25	0.90	2.59	63.65	0.24	0.09	0.68	460.78	0.46	44.94	11.58	97.63	106.54
	Financial Institution		0.03		0.67	27.96	0.03	0.04				15.06	0.54	55.49	106.54
	Government Enterprise					0.61				1.01		2.09		0.25	
	Private Sector	0.03	0.21	0.90	1.92	35.08	0.21	0.05	0.68	459.76	0.46	27.79	11.03	41.89	
	b. Staff Loans / Adv.	0.47	7.54			15.45	2.45		6.38	30.99		23.90	19.22		0.95
	c. Sundry Debtors	0.62	0.38		1.28	28.82	0.49		0.70	8.00		8.76	1.09	116.56	39.94
	d. Cash In Transit														
	e. Others	6.72	17.03	20.47	2.51	122.35	1.26	3.99	2.22	31.69	1.00	71.28	11.08	86.54	67.91
9	Expenses not Written off	0.68			3.75	0.02	0.22			0.52	0.36	0.89			
10	Non Banking Assets					7.44				4.98		18.08		94.03	176.07
11	Reconciliation Account								1.14	20.10		0.32			
12	Profit & Loss A/c									13.71	2.69			69.32	
	TOTAL ASSETS	524.01	1569.20	2598.64	412.03	10874.63	212.62	553.76	539.40	7412.04	303.28	8825.70	872.94	800.24	1791.59

S.N.	BFI Name	NNFL	NSMFL	KFL	Himalaya	Union	PFCL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur
Liabilities														
1	CAPITAL FUND	947.20	-341.87	250.41		136.28	399.56	380.32	398.40	267.67	542.03	2090.09	519.46	35.57
	a. Paid-up Capital	679.86	2034.29	183.78		176.59	303.51	330.00	324.31	197.12	339.18	2008.80	420.00	187.95
	b. Calls in Advance			30.00										
	c. Proposed Bonus Share													
	d. General Reserves	200.87	58.80	33.86		33.96	88.42	46.70	73.36	70.30	116.01	206.24	97.86	94.66
	e. Share Premium	12.79	2.48	0.22								3.59		
	f. Retained Earning	10.90	-2446.73	1.24		-103.02	5.38	3.61		0.20	38.68	-131.92	0.06	-370.52
	g. Others Reserves Fund	42.78	9.29	1.32		28.76	2.25		0.73	0.05	48.16	3.39	1.55	123.47
2	BORROWINGS										165.00			
	a. NRB													
	b. Interbank Borrowing										165.00			
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	6210.50	942.34	1244.15		937.68	3329.11	3204.13	2128.54	1605.64	1890.82	1357.08	4465.56	898.65
	a. Current					8.96						15.97	44.61	
	Domestic					8.96						15.97	44.61	
	Foreign													
	b. Savings	2725.63	33.65	698.63		285.88	1691.72	1801.61	1198.44	569.38	957.35	505.94	1521.96	349.35
	Domestic	2725.63	33.65	698.63		285.88	1691.72	1801.61	1198.44	569.38	957.35	505.94	1521.96	349.35
	Foreign													
	c. Fixed	2821.52	0.92	540.65		562.99	1637.39	1394.53	928.30	1036.26	932.51	775.73	2433.09	542.27
	Domestic	2821.52	0.92	540.65		562.99	1637.39	1394.53	928.30	1036.26	932.51	775.73	2433.09	542.27
	Foreign													
	d. Call Deposits		248.12			39.52						33.05	449.46	
	Domestic		248.12			39.52						33.05	449.46	
	Foreign													
	e. Others	663.35	659.65	4.88		40.33		7.99	1.80		0.96	26.39	16.43	7.02
	Domestic	663.35	659.65	4.88		40.33		7.99	1.80		0.96	26.39	16.43	7.02
	Foreign													
4	Bills Payable					0.52								
5	Other Liabilities	285.70	4914.58	48.09		169.01	441.23	258.74	236.50	115.78	326.87	616.85	168.87	769.17
	1. Sundry Creditors	18.47	8.71	3.93		0.47	9.12	41.48	4.79	10.83	2.25	46.56	7.55	0.10
	2. Loan Loss Provision	82.66	2487.73	14.10		121.74	97.83	79.93	154.47	13.67	154.42	286.27	49.16	455.62
	3. Interest Suspense a/c	35.66	2115.35	3.61		26.55	71.90	20.82	59.98	1.47	119.35	130.72	5.54	221.68
	4. Others	148.91	302.78	26.45		20.26	262.38	116.51	17.26	89.81	50.85	153.30	106.63	91.77
6	Reconciliation A/c		5.62				0.00							0.01
7	Profit & Loss A/c	180.26	229.62	25.60		5.56	72.96	65.21	55.36	30.19	66.77	225.26	87.02	
		7623.66	5750.28	1568.26		1249.05	4242.86	3908.40	2818.80	2019.28	2991.50	4289.28	5240.91	1703.39
Assets														
1	LIQUID FUNDS	1542.52	104.93	437.57		434.05	1268.64	921.78	620.29	574.12	825.16	1097.12	1129.93	354.51
	a. Cash Balance	98.53	4.78	6.56		7.45	50.44	120.38	28.95	4.19	13.00	8.36	41.62	2.49
	Nepalese Notes & Coins	98.53	4.78	6.56		7.45	50.44	120.38	28.95	4.19	13.00	8.36	41.62	2.49
	Foreign Currency													
	b. Bank Balance	1443.99	41.14	21.65		157.91	1218.20	801.39	591.34	569.93	48.31	1088.75	202.37	352.03
	1. In Nepal Rastra Bank	210.29	3.78	21.65		154.66	164.93	144.07	54.95	41.75	44.48	49.38	168.85	342.55
	Domestic Currency	210.29	3.78	21.65		154.66	164.93	144.07	54.95	41.75	44.48	49.38	168.85	342.55
	Foreign Currency													
	2. "A"Class Licensed Institution	1142.05	36.62			3.11	435.86	657.32	225.08	226.36	3.84	1037.94	23.37	9.48
	Domestic Currency	1142.05	36.62			3.11	435.86	657.32	225.08	226.36	3.84	1037.94	23.37	9.48
	Foreign Currency													
	3. Other Financial Ins.	91.64	0.74			0.14	617.42		311.30	301.83		1.43	10.15	
	4. In Foreign Banks													
	c. Money at Call		59.01	409.36		268.68					763.85		885.94	
	Domestic Currency		59.01	409.36		268.68					763.85		885.94	
	Foreign Currency													
2	INVESTMENT IN SECURITIES	152.09	10.01	2.00		16.50		96.97	70.00	55.02	120.00	890.00	138.10	
	a. Govt.Securities	152.09	10.01	2.00		16.50		96.97	70.00	55.02	120.00	890.00	138.10	
	b. NRB Bond													
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents													
3	SHARE & OTHER INVESTMENT	102.95	21.59	71.98		1.07	5.90	98.48	9.73	3.16	120.06	55.63	57.06	18.20
	a. Interbank Lending													
	b. Non Residents													
	c. Others	102.95	21.59	71.98		1.07	5.90	98.48	9.73	3.16	120.06	55.63	57.06	18.20
4	LOANS & ADVANCES	5524.47	2520.90	1024.55		685.63	2684.43	2461.59	1972.35	1217.22	1709.38	1816.50	3749.40	820.25
	a. Private Sector	5524.47	2520.90	1005.36		685.63	2684.43	2461.59	1972.35	1217.22	1709.38	1776.50	3699.40	820.25
	b. Financial Institutions			19.19								40.00	50.00	
	c. Government Organizations													
5	BILL PURCHASED													
	a. Domestic Bills Purchased													
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
6	LOANS AGAINST COLLECTED BILLS													
	a. Against Domestic Bills													
	b. Against Foreign Bills													
7	FIXED ASSETS	112.07	83.87	12.65		29.12	35.19	231.57	46.36	117.47	6.65	40.39	93.03	46.01
8	OTHER ASSETS	185.14	2992.87	18.21		82.54	248.58	87.46	100.07	50.87	210.25	219.53	72.17	391.37
	a. Accrued Interest:	37.12	2090.43	3.62		27.18	73.33	20.82	66.39	1.64	120.10	133.72	5.54	223.71
	Financial In					22.79				0.00		112.84	0.92	28.27
	Government Enterprise	1.47		0.01		0.03				0.17	0.75	3.01		
	Private Sector	35.66	2090.43	3.61		4.36	73.33	20.82	66.39	1.46	119.35	17.87	4.62	195.45
	b. Staff Loans / Adv.	14.12	0.02	0.83		11.27	6.06	2.61	9.52	1.55	1.97		6.12	29.50
	c. Sundry Debtors	19.42	641.59	6.99		14.21	3.23	0.00	5.37	2.65	0.00	29.18	11.81	
	d. Cash In Transit													
	e. Others	114.48	260.84	6.78		29.88	165.96	64.03	18.79	45.04	88.18	56.63	48.70	138.16
9	Expenses not Written off	0.65		1.10		0.14		7.34				24.13		
10	Non Banking Assets	3.77	16.10	0.19			0.13	3.23		1.43		86.03	1.20	50.30
11	Reconciliation Account												0.04	0.01
12	Profit & Loss A/c											59.96		22.75
	TOTAL ASSETS	7623.66	5750.28	1568.26		1249.05	4242.86	3908.40	2818.80	2019.28	2991.50	4289.28	5240.91	1703.39

S.N.	BFI Name	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL
Liabilities														
1	CAPITAL FUND	502.48	-62.34	98.03	332.92	452.60	258.15	-248.93	-21.37	36.60	183.97	153.86	478.89	-311.03
	a. Paid-up Capital	403.42	132.23	120.00	248.63	330.72	185.38	127.01	150.00	28.75	474.41	134.40	389.22	181.98
	b. Calls in Advance								8.00					1.37
	c. Proposed Bonus Share									3.45				
	d. General Reserves	82.77	15.81	4.43	72.68	76.96	39.57	20.69	1.96	3.04	71.04	17.00	77.43	20.69
	e. Share Premium	1.49	0.23	4.84			0.12	0.43			0.52			1.36
	f. Retained Earning	11.82	-216.16	-41.70	11.62	10.99	21.42	-542.11	-226.79	0.55	-489.38	2.46	0.41	-516.43
	g. Others Reserves Fund	2.97	5.56	10.46		33.93	11.67	145.04	45.46	0.80	127.39		11.82	
2	BORROWINGS	150.00												8.30
	a. NRB													
	b. Interbank Borrowing	150.00												8.30
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	4268.53	147.73	303.10	1322.80	2715.67	1754.41	838.34	120.55	100.43	1896.38	1341.74	4803.51	319.33
	a. Current													
	Domestic													
	Foreign													
	b. Savings	2651.75	35.90	159.59	557.06	1508.65	877.18	354.97	38.58	35.52	980.81	1113.18	2399.89	181.38
	Domestic	2651.75	35.90	159.59	557.06	1508.65	877.18	354.97	38.58	35.52	980.81	1113.18	2399.89	181.38
	Foreign													
	c. Fixed	1616.78	111.83	143.51	763.82	1207.02	877.22	406.30	31.10	64.92	909.10	225.02	2403.62	137.95
	Domestic	1616.78	111.83	143.51	763.82	1207.02	877.22	406.30	31.10	64.92	909.10	225.02	2403.62	137.95
	Foreign													
	d. Call Deposits													
	Domestic													
	Foreign													
	e. Others				1.92			77.07	50.87		6.48	3.54		
	Domestic				1.92			77.07	50.87		6.48	3.54		
	Foreign													
4	Bills Payable													3.76
5	Other Liabilities	142.34	396.96	40.92	158.70	284.22	132.45	880.98	221.51	34.00	743.25	53.48	253.99	829.18
	1. Sundry Creditors	14.27	18.34	0.46	5.08	1.30	3.19	9.12	0.87	6.30	8.90	2.98	0.29	8.79
	2. Loan Loss Provision	54.77	229.54	13.88	52.85	74.89	61.82	445.15	93.59	12.16	371.41	13.78	67.17	502.72
	3. Interest Suspense a/c	26.41	117.45	6.20	50.92	72.34	27.89	391.90	43.66	4.20	199.99	0.76	35.93	292.77
	4. Others	46.89	31.63	20.39	49.84	135.69	39.55	34.81	83.40	11.34	162.94	35.96	150.60	24.90
6	Reconciliation A/c		-0.49						9.21					
7	Profit & Loss A/c	90.96	60.31	0.61	113.05	157.57	65.73	8.28		11.79	70.68	79.43	128.28	0.33
		5154.31	542.17	442.67	1927.47	3610.07	2210.73	1478.67	329.90	182.82	2894.28	1628.50	5668.43	846.11
Assets														
1	LIQUID FUNDS	991.39	97.22	138.86	688.04	880.83	668.56	102.67	29.24	26.79	691.84	408.02	1398.07	8.55
	a. Cash Balance	60.32	5.60	4.70	0.85	13.35	23.52	10.15	2.12	11.96	45.91	16.73	70.18	1.18
	Nepalese Notes & Coins	60.32	5.60	4.70	0.85	13.35	23.52	10.15	2.12	11.96	45.91	16.73	70.18	1.18
	Foreign Currency													
	b. Bank Balance	931.07	91.62	134.16	32.17	45.72	72.64	92.52	27.12	14.83	645.93	28.36	1327.89	7.37
	1. In Nepal Rastra Bank	232.32	15.92	21.70	30.19	45.72	71.02	54.18	13.40		118.78	26.59	139.41	0.08
	Domestic Currency	232.32	15.92	21.70	30.19	45.72	71.02	54.18	13.40		118.78	26.59	139.41	0.08
	Foreign Currency													
	2. "A"Class Licensed Institution	687.76	50.29	24.86	1.98		1.61	35.73	10.01	14.83	374.96	1.78	1085.23	2.83
	Domestic Currency	687.76	50.29	24.86	1.98		1.61	35.73	10.01	14.83	374.96	1.78	1085.23	2.83
	Foreign Currency													
	3. Other Financial Ins.	11.00	25.41	87.60				2.61	3.71		152.18		103.26	4.46
	4. In Foreign Banks													
	c. Money at Call				655.02	821.76	572.40					362.93		
	Domestic Currency				655.02	821.76	572.40					362.93		
	Foreign Currency													
2	INVESTMENT IN SECURITIES	150.00	15.00	3.20			30.00				222.00	0.26	160.00	
	a. Govt.Securities	150.00	15.00	3.20			30.00				222.00		160.00	
	b. NRB Bond													
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents											0.26		
3	SHARE & OTHER INVESTMENT	131.87	0.20	2.07	5.77	109.21	31.90	1.24	0.10	0.19	7.23		2.16	0.25
	a. Interbank Lending													
	b. Non Residents													
	c. Others	131.87	0.20	2.07	5.77	109.21	31.90	1.24	0.10	0.19	7.23		2.16	0.25
4	LOANS & ADVANCES	3704.83	263.43	263.88	1134.16	2303.72	1341.17	754.67	100.85	125.43	1355.69	1136.43	3934.63	501.83
	a. Private Sector	3704.83	263.43	255.88	1134.16	2285.23	1341.17	754.67	100.85	125.43	1355.69	1136.43	3934.63	501.83
	b. Financial Institutions			8.00										
	c. Government Organizations					18.50								
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	88.43	3.05	2.32	17.29	139.84	45.18	40.64	5.27	3.42	133.64	11.44	54.14	20.01
8	OTHER ASSETS	87.11	133.46	24.01	78.90	176.47	87.59	546.87	104.18	25.98	381.77	70.98	118.67	309.44
	a. Accrued Interest:	26.81	117.45	6.20	50.92	72.34	30.95	391.90	43.66	4.20	200.67	0.76	45.42	292.77
	Financial In												35.93	
	Government Enterprise	0.41					0.12				0.67		9.48	
	Private Sector	26.41	117.45	6.20	50.92	72.34	30.83	391.90	43.66	4.20	199.99	0.76		292.77
	b. Staff Loans / Adv.	31.48	3.50	1.44			16.73		0.08	4.83	4.82	3.30	2.37	5.05
	c. Sundry Debtors	24.17	12.45	15.22	0.88	0.02	17.01	1.16	7.56	4.56	153.81	8.76	9.25	0.06
	d. Cash In Transit									0.13				
	e. Others	4.65	0.05	1.16	27.09	104.11	22.90	153.82	52.89	12.26	22.47	58.16	61.62	11.57
9	Expenses not Written off	0.15										0.20	0.04	
10	Non Banking Assets	0.54	28.89	8.34	3.32		0.68	32.58	69.92	1.01	102.12	1.17	0.73	5.37
11	Reconciliation Account		0.93						9.21					0.66
12	Profit & Loss A/c						5.65		11.12					
	TOTAL ASSETS	5154.31	542.17	442.67	1927.47	3610.07	2210.73	1478.67	329.90	182.82	2894.28	1628.50	5668.43	846.11

S.N.	BFI Name	CMBCL	Crystal	Guheshwori	Everest	Prudential	ICFC	Sagarmatha	Kuber	NEFL	Seti	hama	Namaste	Kaski	Unique
Liabilities															
1	CAPITAL FUND	-1085.15	-271.96	306.38	135.97	519.29	561.29	350.60	-223.14	301.02	65.23	234.01	36.79	322.54	247.94
	a. Paid-up Capital	935.07	70.00	255.40	120.63	483.10	426.97	318.77	150.00	264.11	55.66	200.00	31.25	283.58	223.00
	b. Calls in Advance		24.49				35.45		25.23						
	c. Proposed Bonus Share														
	d. General Reserves	193.49	46.44	48.44	14.33	61.68	82.40	38.45	4.49	34.52	7.58	14.67	3.82	38.77	23.98
	e. Share Premium	2.61			0.99	0.07		0.53	0.62						
	f. Retained Earning	-2216.31	-574.19	0.86	0.02	-36.00	1.51	-76.71	-403.48	0.21	1.84	-4.71	1.34	0.19	0.95
	g. Others Reserves Fund		161.30	1.68		10.44	14.97	69.56		2.18	0.14	24.05	0.38		
2	BORROWINGS	30.85	27.80												
	a. NRB														
	b. Interbank Borrowing	30.85	27.80												
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	870.81	298.38	1342.15	999.07	1019.05	4309.41	2478.37	284.79	1184.20	217.82	216.26	276.53	2800.57	627.24
	a. Current					7.83									
	Domestic					7.83									
	Foreign														
	b. Savings	23.21	151.95	471.28	638.89	352.97	2799.23	1050.57	36.31	865.89	161.84	98.48	229.20	1740.85	244.56
	Domestic	23.21	151.95	471.28	638.89	352.97	2799.23	1050.57	36.31	865.89	161.84	98.48	229.20	1740.85	244.56
	Foreign														
	c. Fixed	0.75		681.50	360.18	611.60	1508.02	941.62	248.48	318.16	55.98	54.82	47.31	1059.72	284.26
	Domestic	0.75		681.50	360.18	611.60	1508.02	941.62	243.40	318.16	55.98	54.82	47.31	1059.72	284.26
	Foreign								5.08						
	d. Call Deposits					44.61									
	Domestic					44.61									
	Foreign														
	e. Others	846.85	146.42	189.37		2.04	2.17	486.18		0.15		62.95	0.02		98.42
	Domestic	846.85	146.42	189.37		2.04	2.17	486.18		0.15		62.95	0.02		98.42
	Foreign														
4	Bills Payable						0.13								
5	Other Liabilities	3376.11	997.30	95.46	48.31	108.13	439.74	316.62	615.20	34.23	15.98	40.75	7.96	93.63	27.09
	1. Sundry Creditors	14.77	10.15	10.73	1.92	4.32	10.87	2.81	6.63	4.20	0.91	0.08	0.15	1.10	3.85
	2. Loan Loss Provision	1756.92	439.29	36.87	11.74	43.32	136.99	110.44	351.63	10.97	3.44	7.39	2.87	39.47	6.07
	3. Interest Suspense a/c	1482.42	348.10	6.04	1.82	27.86	35.50	52.10	234.75		2.30	2.78	0.32	23.09	4.57
	4. Others	122.00	199.76	41.82	32.84	32.63	256.37	151.26	22.19	19.06	9.33	30.50	4.61	29.98	12.61
6	Reconciliation A/c						478.86	1312.06							
7	Profit & Loss A/c	289.77	75.11	50.44	22.56	6.15	60.44	84.46	9.38	46.03	8.49	28.04	8.65	64.18	22.20
		3482.40	1126.62	1794.42	1205.91	1652.62	5371.02	3708.91	1998.29	1565.48	307.52	519.06	329.93	3280.93	924.47
Assets															
1	LIQUID FUNDS	37.49	17.23	278.60	324.64	646.92	1127.18	692.18	51.56	356.56	108.42	206.15	109.82	767.54	248.45
	a. Cash Balance	2.00	0.29	7.55	25.11	8.23	147.06	23.01	5.33	15.92	1.63	0.89	3.80	60.47	2.76
	Nepalese Notes & Coins	2.00	0.29	7.48	25.11	8.01	147.06	23.01	5.33	15.92	1.55	0.89	3.78	60.47	2.76
	Foreign Currency			0.07		0.22					0.09		0.01		
	b. Bank Balance	35.49	16.94	32.54	299.54	70.78	980.12	669.17	0.00	340.64	106.78	205.26	6.30	121.54	245.70
	1. In Nepal Rastra Bank	3.99	1.89	32.00	20.71	68.85	244.21	81.24	0.00	56.56	0.16	14.26		113.95	11.41
	Domestic Currency	3.99	1.89	32.00	20.71	68.85	244.21	81.24	0.00	56.56	0.16	14.26		113.95	11.41
	Foreign Currency														
	2. "A"Class Licensed Institution	1.41	13.23	0.53	199.29	1.94	593.67	237.08		103.80	34.79	120.19	6.30	7.36	99.64
	Domestic Currency	1.41	13.23	0.53	199.29	1.94	593.67	237.08		103.80	34.79	120.19	6.30	7.36	99.64
	Foreign Currency														
	3. Other Financial Ins.	30.09	1.82		79.53		142.24	350.85		180.28	71.83	70.82		0.24	134.65
	4. In Foreign Banks														
	c. Money at Call			238.51		567.91			46.23				99.72	585.53	
	Domestic Currency			238.51		567.91			46.23				99.72	585.53	
	Foreign Currency														
2	INVESTMENT IN SECURITIES			65.00		28.20	0.50	127.95		24.98					60.00
	a. Govt.Securities			65.00		28.20	0.50	127.95		24.98					60.00
	b. NRB Bond														
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	0.03	3.23	100.78	0.55	30.97	106.67	152.75	0.50	81.59	0.10	28.32		14.15	48.72
	a. Interbank Lending							8.00							
	b. Non Residents														
	c. Others	0.03	3.23	100.78	0.55	30.97	106.67	144.75	0.50	81.59	0.10	28.32		14.15	48.72
4	LOANS & ADVANCES	1756.92	445.90	1228.54	846.55	648.43	3652.82	2092.98	376.53	1089.31	182.23	233.11	217.05	2427.41	551.83
	a. Private Sector	1756.92	268.30	1202.29	846.55	631.43	3652.82	2082.31		1057.31	182.23	218.11	217.05	2427.41	551.83
	b. Financial Institutions		177.60	20.00		17.00		10.68	376.53	32.00		15.00			
	c. Government Organizations			6.25											
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	89.85	203.75	60.00	11.83	241.39	86.27	21.65	7.99	6.63	5.13	9.73	0.88	40.94	3.45
8	OTHER ASSETS	1598.11	384.03	61.50	22.34	49.15	388.05	129.02	246.10	6.41	11.64	26.68	1.97	30.89	12.02
	a. Accrued Interest:	1482.42	348.10	6.21	1.82	30.37	71.27	54.70	234.80	0.01	2.30	2.78	0.32	23.09	4.82
	Financial Institution	1439.65		0.37		8.02	19.78	11.29				0.19			
	Government Enterprise			0.17		0.17	0.01	0.28		0.01					0.26
	Private Sector	42.78	348.10	5.67	1.82	22.18	51.48	43.12	234.80		2.30	2.59	0.32	23.09	4.57
	b. Staff Loans / Adv.	0.08		10.94	6.51		63.21		1.03	0.85	2.54	0.15		2.24	0.97
	c. Sundry Debtors	3.49	0.38	17.89	3.99	1.08	47.63	1.53	2.05	3.05	3.26	0.03	0.96	0.30	0.14
	d. Cash In Transit														
	e. Others	112.11	35.55	26.46	10.01	17.70	205.95	72.79	8.22	2.50	3.55	23.71	0.69	5.26	6.10
9	Expenses not Written off					0.76							0.21		
10	Non Banking Assets		72.49			6.80	9.52	9.74	0.95			15.07			
11	Reconciliation Account							478.84	1312.06						
12	Profit & Loss A/c														
	TOTAL ASSETS	3482.40	1126.62	1794.42	1205.91	1652.62	5371.02	3708.91	1998.29	1565.48	307.52	519.06	329.93	3280.93	924.47

S.N.	BFI Name	Manjushree	Jebils	Reliance	Bhaktapur
Liabilities					
1	CAPITAL FUND	264.25	236.46	393.28	211.04
	a. Paid-up Capital	225.00	200.00	320.00	200.00
	b. Calls in Advance				
	c. Proposed Bonus Share		20.00		
	d. General Reserves	16.51	11.05	19.56	2.21
	e. Share Premium				
	f. Retained Earning	19.35	0.15	51.10	8.83
	g. Others Reserves Fund	3.38	5.26	2.62	
2	BORROWINGS	100.00			
	a. NRB				
	b. Interbank Borrowing	100.00			
	c. Foreign Banks and Fin. Ins.				
	d. Other Financial Ins.				
	e. Bonds and Securities				
3	DEPOSITS	2087.58	905.12	1744.85	423.02
	a. Current				
	Domestic				
	Foreign				
	b. Savings	306.89	262.94	786.12	220.02
	Domestic	306.89	262.94	786.12	220.02
	Foreign				
	c. Fixed	664.23	375.87	461.47	115.02
	Domestic	664.23	375.87	461.47	115.02
	Foreign				
	d. Call Deposits				87.98
	Domestic				87.98
	Foreign				
	e. Others	1116.46	266.31	497.26	
	Domestic	1116.46	266.31	497.26	
	Foreign				
4	Bills Payable				
5	Other Liabilities	184.47	159.71	150.72	22.05
	1. Sundry Creditors	0.54	15.63	10.14	0.07
	2. Loan Loss Provision	88.73	57.50	65.62	12.65
	3. Interest Suspense a/c	66.66	33.94	24.19	1.30
	4. Others	28.53	52.65	50.77	8.03
6	Reconciliation A/c				
7	Profit & Loss A/c	15.80	1.46	43.87	9.54
		2652.09	1302.76	2332.72	665.65
Assets					
1	LIQUID FUNDS	687.13	413.63	561.13	314.35
	a. Cash Balance	23.46	7.13	17.12	8.54
	Nepalese Notes & Coins	23.46	7.13	17.12	8.54
	Foreign Currency				
	b. Bank Balance	663.67	21.06	544.01	305.81
	1. In Nepal Rastra Bank	47.64	21.06	151.75	22.87
	Domestic Currency	47.64	21.06	151.75	22.87
	Foreign Currency				
	2. "A"Class Licensed Institution	369.67		150.22	129.58
	Domestic Currency	369.67		150.22	129.58
	Foreign Currency				
	3. Other Financial Ins.	246.36		242.03	153.37
	4. In Foreign Banks				
	c. Money at Call		385.44		
	Domestic Currency		385.44		
	Foreign Currency				
2	INVESTMENT IN SECURITIES	23.08	50.00		18.60
	a. Govt.Securities	23.08	50.00		18.60
	b. NRB Bond				
	c. Govt.Non-Fin. Ins.				
	d. Other Non-Fin Ins.				
	e. Non Residents				
3	SHARE & OTHER INVESTMENT		41.28	111.09	23.43
	a. Interbank Lending				
	b. Non Residents				
	c. Others		41.28	111.09	23.43
4	LOANS & ADVANCES	1791.91	698.61	1574.93	296.16
	a. Private Sector	1735.07	686.61	1477.43	296.16
	b. Financial Institutions	56.84	12.00	43.50	
	c. Government Organizations			54.00	
5	BILL PURCHASED				
	a. Domestic Bills Purchased				
	b. Foreign Bills Purchased				
	c. Import Bills & Imports				
6	LOANS AGAINST COLLECTED BILLS				
	a. Against Domestic Bills				
	b. Against Foreign Bills				
7	FIXED ASSETS	27.93	5.84	23.02	3.31
8	OTHER ASSETS	122.05	82.50	59.94	9.16
	a. Accrued Interest:	66.66	36.33	24.19	1.40
	Financial In	18.36	3.61	0.02	
	Government Enterprise		0.51		0.09
	Private Sector	48.31	32.21	24.18	1.30
	b. Staff Loans / Adv.	22.35	8.95	7.10	0.97
	c. Sundry Debtors	11.13	0.37	2.31	2.36
	d. Cash In Transit				
	e. Others	21.91	36.86	26.34	4.43
9	Expenses not Written off		1.02	2.10	0.64
10	Non Banking Assets				
11	Reconciliation Account			0.51	
12	Profit & Loss A/c		9.87		
	TOTAL ASSETS	2652.09	1302.76	2332.72	665.65

BFI Name	NBL	RBB	NABIL	NBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses																		
1. Interest Expense	1743.98	1924.97	2236.06	2807.36	660.05	1954.25	1773.84	1260.98	2116.96	1463.51	1131.52	2339.67	918.16	1753.01	1507.36	1618.13	1801.17	3751.02
1.1 On Deposit Liabilities	1376.37	1892.27	2210.56	2649.87	656.47	1819.92	1673.91	1259.89	2079.14	1424.82	1131.46	2299.50	918.16	1752.28	1506.00	1556.30	1692.17	3593.60
1.1.1 Saving Account	765.24	1113.54	1090.91	762.86	351.35	945.43	456.14	346.18	764.25	315.54	310.69	512.54	160.06	555.71	261.26	236.37	393.36	1529.46
1.1.2 Fixed Account	611.13	679.28	670.97	1207.03	126.20	874.48	1070.78	719.65	920.63	720.22	576.99	1208.62	545.20	810.86	875.95	912.52	803.34	1757.05
1.1.2.1 Up to 3 months Fixed Account		0.20	100.65	13.26	7.12	253.10	245.21		231.07		0.29					7.75	102.79	
1.1.2.2 3 to 6 months Fixed Account		2.62	134.19		7.25		195.42	2.41	207.79							96.69	184.69	
1.1.2.3 6 months to 1 year Fixed Account		298.21	335.48		105.39	621.39	536.35		362.26	720.22	27.52	2.75	545.20	810.86		655.95	287.48	
1.1.2.4 Above 1 year Fixed Account	611.13	378.25	100.65	1193.76	6.44		93.80	717.24	119.51		549.18	1205.87			875.95	152.13	228.38	1757.05
1.1.3 Call Deposit	0.00	99.45	448.68	679.98	178.93		147.00	194.06	394.26	389.06	243.78	578.35	212.90	385.71	368.79	407.42	495.47	279.75
1.1.4 Certificate of Deposit																		27.34
1.2 On Borrowing	367.61	32.70	25.50	157.49	3.58	134.33	99.93	1.09	37.82	38.69	0.06	40.17		0.74	1.36	61.83	109.00	157.41
2. Commission Expense		71.91	193.57	161.05				12.22					3.48					1.11
3. Staff Expense	2437.22	2676.33	762.82	480.73	498.63	906.90	552.33	337.78	687.51	407.37	215.54	421.78	130.98	356.98	284.35	272.86	328.40	2910.28
4. Office Operating Expenses	577.43	845.68	561.51	572.11	392.27	1068.26	524.28	282.55	555.11	391.22	222.65	450.48	153.58	411.32	254.37	321.66	460.90	753.38
5. Foreign Exchange Loss											2.10	0.54	0.52					
5.1 Due to Change in Exchange Rates											2.10	0.54	0.52					
5.2 Due to Foreign Currency Transaction																		
6. Non Operating Expense		0.55												1.75	9.61			0.11
7. Provision for Risk	385.75	684.01	193.86	666.37	140.01	499.23	111.67	504.84	178.14	521.02	99.17	120.41	128.91	117.24	314.74	287.10	30.64	1180.05
7.1 Loan loss Provision	442.62	677.39	177.83	662.44	137.44	499.23	111.30	503.86	178.14	521.02	95.26	120.41	128.91	117.24	172.90	232.48	30.64	1109.33
7.1.1 General Loan loss Provision	442.62	201.09	134.22	265.90	94.14	499.23	58.70	264.96	178.14	67.09	93.68	83.25	94.45	78.55	50.02	94.79	30.64	433.24
7.1.1.1 Pass Loan Loss Provision	442.62	201.09	85.21	128.36	39.42	499.23	36.70	245.45	178.14	17.68	79.29	-1.21	66.79	78.06	45.70	74.34	30.64	433.24
7.1.1.2 Watch List Provision			49.01	137.54	54.72		22.00	19.51		49.41	14.38	84.47	27.66	0.49	4.32	20.45		
7.1.2 Special Loan Loss Provision		476.30	43.61	396.54	43.30		52.60	238.90		453.93	1.59	37.15	31.55	38.70	122.88	137.69		676.10
7.1.3 Additional Loan Loss Provision													2.92					
7.2. Provision for Non-Banking Assets	-0.13			3.93				0.98			3.91				141.84	29.97		70.72
7.3. Provision for Loss on Investment		3.00	4.30													24.65		
7.5. Provision for Loss of Other Assets	-56.75	3.62	11.74		2.57		0.37											
8. Loan Written Off					31.76							1.68						5.43
9. Provision for Staff Bonus		408.07	311.51	281.53	186.80	147.82	155.39		223.17	51.86	55.63	105.42	48.35	88.59	50.61	56.71	106.45	66.90
10. Provision for Income Tax	884.90	593.70	926.49	855.09	560.39	349.04	482.05		669.50	161.95	157.99	316.27	128.29	279.11	153.36	171.06	319.36	301.76
11. Others		-3.18																1.29
12. Net Profit	526.12	4660.05	2188.63	1960.24	1307.57	1129.11	1071.86	1179.81	1562.17	356.67	398.35	737.96	355.20	620.12	352.73	396.02	745.18	2463.20
Total Expenses	6555.40	11862.09	7374.45	7784.48	3777.46	6054.61	4671.42	3578.17	5992.56	3353.60	2282.95	4494.20	1867.46	3628.13	2927.12	3123.55	3792.10	11434.52
Income																		
1. Interest Income	5060.44	6594.03	5874.47	5774.45	2575.68	4628.39	3825.58	2351.23	4996.43	2844.85	1927.04	3918.02	1594.08	3090.18	2405.35	2577.67	3195.29	8558.37
1.1 On Loans and Advances	4880.14	6289.40	5485.63	5649.96	2432.29	4316.10	3566.18	2263.96	4852.42	2748.13	1881.53	3709.14	1568.02	3064.27	2356.58	2550.42	3060.68	8362.80
1.2 On Investment	157.36	176.15	203.52	67.20	55.00	139.45	72.86	30.58	142.95	93.27	33.85	197.31	16.50	19.45	22.71	27.25	83.46	68.04
1.2.1 Government Bonds	157.36	93.82	187.74	67.20	55.00	139.45	72.86	10.84	8.00	93.27	25.82	183.16	16.50	19.45	22.71	27.25	83.46	68.04
1.2.2 Foreign Bonds			15.78						46.61			14.14						
1.2.3 NRB Bonds								19.74	88.34		8.03							
1.2.4 Debenture & Bonds		82.33																
1.3 On Agency Balance	17.82	56.04	1.78	52.05	3.29	172.84	161.18	0.40				0.40	2.12				5.93	
1.4 On Call Deposit	5.10	16.34	137.46	5.23	16.63			36.39	1.06	1.45	0.58	11.18					45.22	
1.5 On Others	0.02	56.10	46.08		68.47		25.36	19.90		2.00	11.09		7.45	6.46	26.06			127.53
2. Commission and Discount	257.58	490.49	908.82	658.35	313.08	708.67	643.50	396.54	303.62	258.50	105.34	96.90	31.63	179.99	154.65	367.34	447.52	255.57
2.1 Bills Purchase and Discount	0.00	1.70	1.57	9.32	9.51	66.10	0.07	24.38	22.62	40.93	1.09	19.36	0.01	1.72	0.34	17.12		
2.2 Commission	257.58	461.06	903.45	649.04	221.07	540.63	470.64	362.93	246.03	213.92	94.92	64.41	31.61	178.27	51.91	332.13	213.75	255.57
2.3 Others		27.73	3.80		82.51	101.94	172.78	9.23	34.97	3.66	9.33	13.13			102.39	18.09	233.77	
3. Exchange Flactuation Income	-14.99	42.36	511.79	458.42	598.23	474.31	119.47	113.38	87.27	168.81	26.79	138.26	53.13	90.10	95.25	120.38	149.28	264.62
3.1 Due to Change in Exchange Rate	-65.46	-22.33	331.01	39.17	78.03		2.55	0.54	-8.70					0.33	53.61	13.38	126.59	150.57
3.2 Due to Foreign Currency Transaction	50.47	64.69	180.78	419.24	520.20	474.31	116.92	112.84	95.97	168.81	26.79	138.26	53.13	89.77	41.64	107.01	22.69	114.05
4. Other Operating Income	361.56	548.95		237.47	43.69	201.31		149.81	389.01	62.68	80.10	294.99	53.63	95.49	47.40			592.20
5. Non Operating Income	513.20	2882.63	42.11	15.59	63.86	23.21	10.60	2.82	9.11	4.42	31.08	13.41	1.86	93.75	2.71	23.89		36.35
6. Write Back from Provisions for loss	315.71	460.13	29.68	640.20	149.69		52.23	541.07	207.12	11.83	108.08	27.90	105.46	73.44	221.76	34.26		1320.16
7. Recovery of written-off Loan	61.91	838.99	7.58		33.23		20.04	23.13		2.50	4.53	4.72	23.46	5.17				372.54
8. Income from Extra Ordinary transactions		4.51				18.72		0.19					4.22					34.72
9. Net Loss																		
Total Income	6555.40	11862.09	7374.45	7784.48	3777.46	6054.61	4671.42	3578.17	5992.56	3353.60	2282.95	4494.20	1867.46	3628.13	2927.12	3123.55	3792.10	11434.52

BFI Name	Global	Citizens	Prime	Sunrise	Grand	NMB	PRABHU	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Karnali
Expenses																				
1. Interest Expense	2371.09	1498.68	1854.85	1296.36	827.36	1348.07	1270.99	1095.94	914.28	1341.34	1204.65	1405.41	96.71	150.50	388.57	524.72	24.71	242.52	114.48	71.66
1.1 On Deposit Liabilities	2330.58	1448.73	1853.50	1293.61	817.67	1330.52	1270.07	1095.65	900.03	1340.48	1204.24	1355.21	96.71	150.50	388.57	517.57	24.71	234.19	114.48	71.66
1.1.1 Saving Account	187.42	146.87	1853.50	1293.61	817.67	1330.52	1270.07	1095.65	900.03	1340.48	1204.24	1355.21	96.71	150.50	388.57	517.57	24.71	234.19	114.48	71.66
1.1.2 Fixed Account	1309.41	951.92	911.57	735.81	492.58	591.51	377.83	635.08	397.92	840.97	674.18	622.95	72.51	36.64	119.34	200.80	13.18	102.68	29.33	26.33
1.1.2.1 Up to 3 months Fixed Account	0.02	13.31	0.32		1.28	49.23	0.03	26.92		840.97		15.55		0.09	0.07			0.89		
1.1.2.2 3 to 6 months Fixed Account	27.09	8.68	5.69	9.78		1.41	1.76	0.01				4.77	0.00	0.57	0.12			1.49		
1.1.2.3 6 months to 1 year Fixed Account	1076.89	718.85	832.22	714.92		132.68	289.92	394.30			674.18	8.62	10.40	18.09	14.90	32.71	1.46	94.04	6.37	
1.1.2.4 Above 1 year Fixed Account	205.41	211.08	73.33	11.11	491.30	408.19	86.12	213.84	397.92			594.01	62.11	17.89	104.25	168.09	11.72	6.25	22.96	26.33
1.1.3 Call Deposit	362.72	309.39	795.06	214.83	167.57	493.98	146.70	294.68	262.19	312.25	189.96	279.24	1.03	26.32	63.74	122.06		17.43	3.14	
1.1.4 Certificate of Deposit					0.11															
1.2 On Borrowing	40.51	49.96	1.36	2.75	9.69	17.55	0.92	0.30	14.25	0.87	0.41	50.20				7.15		8.33		
2. Commission Expense	40.68	12.79		8.27																
3. Staff Expense	628.86	247.88	171.70	271.89	112.68	201.82	495.23	213.38	185.26	207.86	187.61	183.19	55.97	50.60	73.05	73.52	9.90	46.75	22.66	20.48
4. Office Operating Expenses	702.49	323.04	1213.07	349.48	127.79	288.11	534.38	224.60	273.30	258.81	247.78	272.20	44.71	52.85	85.52	105.86	9.93	45.22	25.47	30.90
5. Foreign Exchange Loss					56.58							3.52								
5.1 Due to Change in Exchange Rates					56.58							3.52								
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense							0.11	0.60			0.66	0.30								
7. Provision for Risk	518.71	214.29	95.51	579.92	968.12	97.07	616.59	114.22	154.10	185.96	140.11	114.49	81.31	24.80	236.60	256.87	17.58	25.27	30.51	1.23
7.1 Loan loss Provision	517.65	90.39	38.12	382.69	968.12	97.07	435.98	114.22	99.58	185.96	110.72	111.77	81.31	21.50	230.84	18.08	17.58	24.23	30.51	1.23
7.1.1 General Loan loss Provision	107.08	143.89	57.47	55.44	-60.02	78.19	50.08	27.17	45.65	51.69	66.66	103.04	7.39	21.50	16.96	0.99	17.58	24.23	7.23	1.23
7.1.1.1 Pass Loan Loss Provision	63.10	130.12	57.01	28.62	-60.19	55.80	20.08	19.34	16.84	17.67	55.32	79.50	7.24	21.50	10.83	0.99		24.23	4.63	1.23
7.1.1.2 Watch List Provision	43.98	13.76	0.46	26.82	0.17	22.39	30.00	7.83	28.81	34.02	11.34	23.53	0.15		6.13		17.58		2.61	
7.1.2 Special Loan Loss Provision	410.57	-53.50	-19.35	327.25	1028.13	18.88	385.89	87.05	53.93	134.27	44.06	8.73	73.32		213.88				23.28	
7.1.3 Additional Loan Loss Provision												0.60				17.09				
7.2. Provision for Non-Banking Assets		121.55	57.39	104.77			60.98		54.36		29.39					238.79				
7.3. Provision for Loss on Investment	1.06	2.35					5.02								5.72					
7.5. Provision for Loss of Other Assets				92.47			114.62		0.15		2.72	3.30	0.04				1.04			
8. Loan Written Off			55.79						8.19		0.61				13.95	137.44				
9. Provision for Staff Bonus	143.34	102.81	114.47	67.62			138.71	20.06	47.54	37.69	36.83	85.72	43.56	9.53	23.81	15.31		10.39	10.06	1.92
10. Provision for Income Tax	427.41	304.22	343.40	204.77	-145.23		386.20	69.81	144.53	113.07	110.48	253.03	108.44	28.60	76.31	45.92		34.90	30.19	5.74
11. Others							467.36													
12. Net Profit	1006.00	723.89	801.26	471.46		784.09	1000.89	130.83	330.82	263.83	257.80	604.20	436.11	66.73	161.75	107.14	8.03	69.03	70.45	13.40
Total Expenses	5838.60	3427.60	4650.04	3249.76	1947.30	2719.17	4910.33	1868.97	2058.62	2408.55	2185.92	2922.36	867.12	383.61	1059.56	1266.77	70.15	474.08	303.82	145.32
Income																				
1. Interest Income	4651.79	2767.43	3251.87	2395.69	1082.69	2315.44	2819.93	1700.54	1781.01	2211.03	1861.07	2544.80	504.68	306.48	714.26	788.77	35.00	443.06	245.47	131.84
1.1 On Loans and Advances	4522.75	2668.24	3226.71	2350.65	1049.71	2174.79	2658.70	1677.55	1695.13	2179.57	1847.25	2477.37	405.15	287.03	661.37	700.50	33.26	405.27	228.40	128.04
1.2 On Investment	116.96	91.50	20.55	21.28	30.33	59.35	29.09	19.28	13.26	14.07	1.69	41.34	1.39	1.73	15.14	6.33				
1.2.1 Government Bonds	116.96	91.50	20.55	6.20	30.33	59.35	29.09	19.28	11.88	14.07	1.69	41.34	1.39	1.73	15.14	5.72				
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds				15.08					1.38											
1.2.4 Debenture & Bonds																0.61				
1.3 On Agency Balance		0.87	0.14	0.20			10.74	0.10	0.07		5.48					79.24	1.75			
1.4 On Call Deposit	8.13	5.81		15.86		2.90	12.81		59.60	17.39		98.14	13.55	37.33				37.38	16.84	3.80
1.5 On Others	3.96	1.00	4.47	7.69	2.65	78.40	108.59	3.62	12.96		6.65	26.09		4.16	0.42	2.71		0.41	0.23	
2. Commission and Discount	662.07	63.02	326.12	118.97	13.54	112.62	70.15	89.25	35.08	55.62	67.05	55.65	0.51	9.91	11.62	4.73		2.20	7.42	13.48
2.1 Bills Purchase and Discount	3.49	4.79	10.00	4.60	0.46		0.05	3.92	0.41	3.85										
2.2 Commission	639.40	38.10	271.11	92.81	13.09	111.91	45.21	85.33	34.68	51.77	67.05	55.65	0.51	9.91	11.62	4.73		2.20	7.42	2.37
2.3 Others	19.18	20.13	45.01	21.57		0.71	24.89													11.11
3. Exchange Fluctuation Income	200.44	98.83	74.17	80.32	65.31	119.51	88.92	51.01	102.38	72.23	80.54	182.34			0.32	0.23				
3.1 Due to Change in Exchange Rate	165.16	21.62	-6.70	10.33		4.33	4.91	55.89		11.49	14.37				0.28	0.22				
3.2 Due to Foreign Currency Transaction	35.27	77.21	80.88	69.99	65.31	115.18	84.01	-4.88	102.38	60.75	66.17	182.34			0.03	0.01				
4. Other Operating Income	25.71	180.65	996.28	187.68	14.34	112.27	189.82	13.16	109.23	66.01	97.12	130.68	21.08	27.71	47.03	59.50	0.08	26.32	19.21	
5. Non Operating Income	7.34	32.66	1.59	2.82	2.03	17.35	24.79	12.11	1.06		1.70	6.16	152.96	0.41	2.00	6.20		0.74		
6. Write Back from Provisions for loss	291.25	237.40		464.28	438.72	41.97	1716.72	2.90	29.85	2.10	78.43	1.86	168.20	39.10	284.33	406.11	35.06		31.72	
7. Recovery of written-off Loan		47.61											19.68					1.77		
8. Income from Extra Ordinary transactions										1.55		0.87				1.23				
9. Net Loss					330.67															
Total Income	5838.60	3427.60	4650.04	3249.76	1947.30	2719.17	4910.33	1868.97	2058.62	2408.55	2185.92	2922.36	867.12	383.61	1059.56	1266.77	70.15	474.08	303.82	145.32

BFI Name	Triveni	Suprim	Bhrikuti	Suvelchha	Shangrila	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	Deva	CEDBL	Miteri	Tinau	Muktnath	Sewa
Expenses																				
1. Interest Expense	425.98	178.00	279.94	122.69	397.15	46.57	302.33	288.22	383.82	231.88	113.66	94.02	506.80	77.82	257.74	575.47	101.53	136.91	378.41	226.87
1.1 On Deposit Liabilities	425.98	178.00	279.94	122.69	397.15	46.57	232.25	287.63	383.82	231.88	113.43	94.02	332.57	77.82	255.31	553.54	101.53	136.91	372.83	226.87
1.1.1 Saving Account	161.08	80.09	127.99	41.48	186.63	1.44	101.13	90.80	127.24	128.79	73.75	58.57	129.05	44.88	168.09	175.83	48.90	57.84	203.82	87.55
1.1.2 Fixed Account	175.97	69.56	92.17	66.16	134.16	0.79	74.13	118.44	180.14	91.95	18.89	35.45	144.02	28.18	73.08	325.86	45.47	68.22	109.54	91.56
1.1.2.1 Up to 3 months Fixed Account	0.57	0.30	0.42	0.11	0.64			0.03	1.31		0.13					6.13	1.82	0.22	2.38	0.05
1.1.2.2 3 to 6 months Fixed Account	2.90	0.99	1.48	0.59	3.50		1.25	1.98	3.25	3.65	0.14	9.88				4.61	2.27	0.29	8.32	0.20
1.1.2.3 6 months to 1 year Fixed Account	80.63	65.24	70.96	19.23	69.66		58.28	63.68	95.63	33.79	2.76	11.22	144.02	17.14		240.29	15.91	34.96	62.81	17.13
1.1.2.4 Above 1 year Fixed Account	91.87	3.02	19.31	46.24	60.37	0.79	14.61	52.76	79.95	54.51	15.86	14.35		11.05	73.08	74.83	25.46	32.74	36.03	74.18
1.1.3 Call Deposit	88.94	28.35	59.78	15.04	76.36	44.33	56.99	78.39	76.44	11.13	20.80			59.49	4.75	14.15	51.85	7.17	10.86	47.75
1.1.4 Certificate of Deposit																				
1.2 On Borrowing							70.09	0.59			0.23		174.23		2.43	21.93			5.58	
2. Commission Expense							0.24		0.12							1.87				
3. Staff Expense	68.70	58.17	57.82	18.96	74.97	18.71	36.71	60.44	43.98	53.00	32.75	17.48	93.27	29.68	70.79	83.93	20.37	25.27	141.12	37.00
4. Office Operating Expenses	97.61	59.00	49.43	25.88	103.15	25.45	47.98	84.36	65.09	39.52	36.68	17.19	113.78	23.90	80.79	80.46	15.83	31.58	107.57	48.72
5. Foreign Exchange Loss		0.03							0.00						0.20	0.25				
5.1 Due to Change in Exchange Rates		0.03							0.00						0.20	0.25				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense				0.34	0.15	1.41	0.06		17.25			0.45			0.05	4.58			0.51	
7. Provision for Risk	59.51	104.51	9.04	3.10	22.64	48.21	16.03	41.42	80.85	17.82	12.39	2.42	168.37	24.43	-129.79	48.95	3.21	4.35	30.43	9.77
7.1 Loan loss Provision	59.51	70.38	9.04	2.82	22.64		16.03	41.42	33.38	16.37	12.39	2.42	155.33	24.43	-130.10	47.47	3.21	4.35	25.48	9.77
7.1.1 General Loan loss Provision	59.51	20.58	9.04	2.66	14.39		14.24	7.69	12.22	6.16	-11.75		14.90	5.93	-143.20	27.06	2.86	4.30	20.05	9.77
7.1.1.1 Pass Loan Loss Provision	59.51	16.86	8.19	1.37	12.02		13.43	6.45	10.38	5.05	-12.35		11.51	4.16	-149.82	2.76	2.78	4.25	18.97	9.77
7.1.1.2 Watch List Provision		3.72	0.85	1.29	2.38		0.81	1.23	1.83	1.12	0.61		3.39	1.77	6.62	24.30	0.07	0.05	1.07	
7.1.2 Special Loan Loss Provision		49.21		0.16	8.25		1.78	33.73	21.17	10.21	24.14		84.42	18.20	13.10	20.41	0.35	0.05	5.44	
7.1.3 Additional Loan Loss Provision		0.60										2.42	56.01	0.30						
7.2. Provision for Non-Banking Assets		33.88				47.11			47.46	1.44			13.04						4.50	
7.3. Provision for Loss on Investment				0.28		1.11									0.31	1.48			0.45	
7.5. Provision for Loss of Other Assets		0.24																		
8. Loan Written Off						33.09		1.61					0.18		7.12				2.93	
9. Provision for Staff Bonus	16.21		22.03	4.94	27.25			15.16	23.02	13.30	10.21	5.10	12.75	4.49	22.79	20.56	9.25	5.78	33.82	10.72
10. Provision for Income Tax	48.64		66.10	14.83	81.75			45.47	69.06	39.90	30.62	15.29	38.25	13.46	68.36	61.67	27.77	17.34	101.45	32.15
11. Others													0.04							
12. Net Profit	113.50	118.68	154.23	34.60	190.74	298.78	170.91	106.10	161.13	93.10	71.45	35.67	89.25	31.40	159.50	143.90	64.73	40.46	236.71	75.03
Total Expenses	830.17	518.39	638.59	225.32	897.80	472.23	574.03	643.03	844.20	488.63	307.75	187.61	1022.69	205.16	537.56	1021.63	242.70	261.70	1032.94	440.26
Income																				
1. Interest Income	763.79	383.63	598.22	188.36	814.64	115.01	527.16	522.61	635.54	432.37	288.50	148.45	773.82	162.73	473.86	937.45	211.56	236.02	894.10	407.60
1.1 On Loans and Advances	697.09	351.77	550.27	172.18	762.22	105.31	441.62	472.90	579.07	368.12	254.85	148.45	555.01	162.73	391.47	844.22	198.36	218.79	850.63	382.14
1.2 On Investment	0.49	0.93	3.37		3.19			1.13	4.25	9.25			8.42		0.83	9.87		2.62		2.95
1.2.1 Government Bonds	0.49	0.93	3.37		3.19			1.13	4.13	9.25			8.42		0.83	9.87				
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds									0.12									2.62		2.95
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance											33.65				3.95					
1.4 On Call Deposit	66.21	30.81	44.58	16.19	45.06	9.70	15.45	48.40	52.21	52.28			37.16		77.20	82.48	13.19	14.62	42.20	22.51
1.5 On Others		0.13			4.17		70.09	0.17		2.72			173.22		0.41	0.88			1.27	
2. Commission and Discount	5.89	3.97	7.90	2.16	12.56	0.06	0.74	4.16	1.98	11.30	4.34	15.51	8.15	4.41	7.29	78.50	1.82	6.64	12.13	5.42
2.1 Bills Purchase and Discount															1.00	0.01				
2.2 Commission	5.89	3.97	7.90	2.16	11.47	0.06	0.74	4.16	1.98	11.30	2.38	15.51	6.85	4.41	6.30	11.82	0.96	6.64	12.13	5.42
2.3 Others					1.09						1.96		1.31			66.67	0.86			
3. Exchange Flactuation Income		0.14			0.13	0.03	0.02	0.23							0.47	1.10				
3.1 Due to Change in Exchange Rate						0.00	0.02	0.23							0.29					
3.2 Due to Foreign Currency Transaction		0.14			0.13	0.03									0.19	1.10				
4. Other Operating Income	49.64	44.45	29.99	17.96	62.61	0.80	40.03	34.51	34.43	27.84	14.83	23.65	27.94	20.01	31.13		29.32	18.85	106.75	25.14
5. Non Operating Income				16.85	0.39	3.99	2.83	15.24	53.50		0.08		15.08		0.82			0.06	5.59	
6. Write Back from Provisions for loss	5.70	86.19	2.48		7.48	352.35	3.25	66.29	118.75	17.12			197.70	18.02	23.99	4.58		0.13	14.38	2.10
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions	5.15																			
9. Net Loss																				
Total Income	830.17	518.39	638.59	225.32	897.80	472.23	574.03	643.03	844.20	488.63	307.75	187.61	1022.69	205.16	537.56	1021.63	242.70	261.70	1032.94	440.26

BFI Name	Kankai	Mahakali	Ace	Bhargav	diyalo	Country	Alpine	Kastamandap	Garima	City	FewaDB	Kabeli	Kamana	Corporate	Pathbhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	
Expenses																					
1. Interest Expense	54.46	37.65	337.39	53.67	96.96	106.91	55.24	284.27	326.79	277.43	570.74	20.64	167.98	33.19	82.75	97.38	311.49	32.22	32.48	39.20	
1.1 On Deposit Liabilities	54.46	37.65	301.56	53.67	96.96	106.91	55.24	284.04	326.79	276.66	569.97	20.64	167.98	33.19	82.75	97.38	311.47	32.22	32.48	39.20	
1.1.1 Saving Account	25.75	27.55	160.46	21.14	36.31	33.63	27.70	142.38	178.79	118.52	168.39	11.67	81.98	9.79	51.91	46.56	165.73	21.62	15.34	21.36	
1.1.2 Fixed Account	20.25	10.10	117.83	22.29	45.71	48.90	16.86	118.98	102.34	131.18	307.39	6.41	65.58	22.24	18.04	44.07	87.40	6.78	10.15	13.21	
1.1.2.1 Up to 3 months Fixed Account			0.01	0.16	1.10	0.08		11.88	1.62	5.73	1.83	0.15	2.51		0.07	0.48					
1.1.2.2 3 to 6 months Fixed Account	1.69		0.32	1.16	0.26	0.09		0.92	7.82	6.81	5.09	0.10	4.05		0.59	0.73	0.00			0.01	
1.1.2.3 6 months to 1 year Fixed Account	14.41		74.03	14.25	30.03	36.02	8.96	74.80	47.62	77.85	202.73	2.71	14.36	17.90	8.07	26.28	2.25	1.39	7.51	1.80	
1.1.2.4 Above 1 year Fixed Account	4.15	10.10	43.47	6.72	14.32	12.72	7.90	31.38	45.28	40.79	97.74	3.45	44.66	4.34	9.32	16.58	85.15	5.39	2.64	11.40	
1.1.3 Call Deposit	8.46		23.27	10.25	14.94	24.38	10.68	22.68	45.66	26.96	94.19	2.56	20.41	1.16	12.80	6.75	58.35	3.82	6.99	4.63	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing			35.83					0.23		0.77	0.77						0.02				
2. Commission Expense						0.62		0.05													
3. Staff Expense	16.48	10.35	71.44	13.82	20.33	14.88	13.69	70.99	64.89	38.02	88.73	8.43	26.80	8.69	23.43	15.99	61.32	8.23	8.10	7.47	
4. Office Operating Expenses	18.16	6.55	74.82	15.84	19.59	23.61	20.38	83.16	71.91	46.57	98.48	6.92	29.43	8.15	27.08	20.58	84.55	7.61	10.33	6.93	
5. Foreign Exchange Loss																	-0.01				
5.1 Due to Change in Exchange Rates																	0.00				
5.2 Due to Foreign Currency Transaction																	-0.02				
6. Non Operating Expense						0.15				0.58	0.06		0.11		0.03		0.42				
7. Provision for Risk	1.11	4.32	15.20	2.33	8.57	17.46	14.09	6.37	17.89	6.92	20.92	3.70	9.92	5.36	12.74	4.11	48.86	1.99	4.89	2.02	
7.1 Loan loss Provision	1.11	4.32	5.76	2.33	8.57	6.25	14.09	-5.41	17.89	6.92	20.92	3.70	9.92	5.36	12.74	4.11	18.69	1.99	1.89	2.02	
7.1.1 General Loan loss Provision	1.11	4.32	14.07	2.30	2.06	1.78	6.47	-265.91	15.13	6.92	16.43	3.70	9.92		4.32	3.56	13.97	1.37	1.89	0.67	
7.1.1.1 Pass Loan Loss Provision	1.11	4.32	11.18	2.30	1.08	0.82	4.77	-269.82	12.88	6.92	15.07	3.70	9.92		3.43	3.54	1.54	1.05	1.88	0.60	
7.1.1.2 Watch List Provision			2.89		0.99	0.96	1.70	3.91	2.25		1.36				0.89	0.01	12.43	0.33	0.02	0.08	
7.1.2 Special Loan Loss Provision			-8.30	0.03	6.50	4.47	7.62	247.40	2.76		4.49			5.36	8.43	0.55	4.72	0.61		1.35	
7.1.3 Additional Loan Loss Provision								13.10													
7.2. Provision for Non-Banking Assets			9.28			11.21		9.71									30.17		1.29		
7.3. Provision for Loss on Investment																			1.71		
7.5. Provision for Loss of Other Assets			0.16					2.06													
8. Loan Written Off								0.17			2.80			0.30			0.01				
9. Provision for Staff Bonus	3.82	2.14	19.39	3.69	3.19	5.04	5.47	9.41	23.32	21.91	31.55	2.33	11.68		6.80	6.62	13.95	1.51	2.38		
10. Provision for Income Tax	11.45	4.93	58.18	5.94	9.57	15.12	16.42	22.24	69.97	65.74	95.07	6.99	35.05		20.40	19.85	41.84		7.14		
11. Others																					
12. Net Profit	26.72	16.43	135.75	30.97	22.33	35.27	38.31	71.90	163.16	153.40	220.48	16.31	81.78	19.95	47.61	46.32	97.63	15.06	16.66	10.03	
Total Expenses	132.20	82.37	712.17	126.26	180.53	219.06	163.59	548.58	737.93	610.58	1128.82	65.32	362.75	75.65	220.84	210.85	660.07	66.60	81.99	65.65	
Income																					
1. Interest Income	121.21	75.69	654.60	98.36	166.12	199.93	129.81	484.68	667.89	522.16	1039.92	56.67	330.48	47.82	188.88	190.12	592.46	57.73	71.17	57.79	
1.1 On Loans and Advances	117.62	63.53	538.73	93.38	147.22	183.50	121.95	419.13	631.07	477.90	977.21	53.93	296.61	44.38	170.90	166.56	539.76	52.65	66.29	53.04	
1.2 On Investment			13.79	0.29	0.41	4.50	0.76	3.42		3.00	0.81						5.84		0.09		
1.2.1 Government Bonds			13.79	0.29	0.41	4.50		3.42		3.00	0.81						5.84		0.09		
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds																					
1.2.4 Debenture & Bonds							0.76														
1.3 On Agency Balance					18.50																
1.4 On Call Deposit	3.59		102.09	4.69		10.21	7.10			38.77	61.90	2.75	33.87		17.99	23.56	46.86	5.08	4.79	4.75	
1.5 On Others		12.16				1.71		62.14	36.82	2.49				3.44							
2. Commission and Discount	10.91	6.68	7.55	9.03	0.85	1.48	18.45	7.33	8.49	45.86	5.83	0.28	5.51	0.73	3.03	1.33	3.84	3.35	1.96	3.97	
2.1 Bills Purchase and Discount																					
2.2 Commission	1.57	5.82	7.55	1.20	0.85	1.48	2.57	7.33	8.49	45.86	5.83	0.28	5.51	0.03	3.03	1.33	3.84	1.46	1.96	1.00	
2.3 Others	9.34	0.86		7.84			15.88							0.70				1.89		2.97	
3. Exchange Flactuation Income			7.14				0.09	2.08		0.00											
3.1 Due to Change in Exchange Rate			0.17					0.20		0.00											
3.2 Due to Foreign Currency Transaction			6.97				0.09	1.89		0.00											
4. Other Operating Income			35.61	1.66	13.56	10.85		28.22	60.85		82.50	6.32	23.34	2.24	13.65	17.43	34.13	4.51	7.76		
5. Non Operating Income			6.51		0.00	0.05	0.06		0.71	2.35	0.58		3.41		0.06	1.98					
6. Write Back from Provisions for loss	0.09		0.77	17.21		6.76	14.59			40.20		2.04	0.02	24.85	15.22		29.63	1.01	1.09	3.90	
7. Recovery of written-off Loan																					
8. Income from Extra Ordinary transactions							0.60	26.27													
9. Net Loss																					
Total Income	132.20	82.37	712.17	126.26	180.53	219.06	163.59	548.58	737.93	610.58	1128.82	65.32	362.75	75.65	220.84	210.85	660.07	66.60	81.99	65.65	

BFI Name	Shine	Pacific	IDBL	Kanchan	Matribhumi	Innovative	Jhimruk	Metro	V/bor	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Ekata
Expenses																			
1. Interest Expense	289.31	55.72	234.79	78.82	21.73	108.74	40.32	119.69	284.71	46.43	307.72	83.30	6.15	50.86	23.39	56.06	24.86	75.70	128.64
1.1 On Deposit Liabilities	289.31	55.70	234.79	78.82	21.73	108.74	40.32	119.69	280.89	46.43	301.84	83.25	6.15	50.86	23.39	56.06	24.75	75.70	128.64
1.1.1 Saving Account	188.10	26.80	75.41	59.02	13.51	53.92	25.54	49.17	93.98	22.80	126.36	49.65	4.88	32.86	16.95	35.38	19.38	30.52	58.35
1.1.2 Fixed Account	78.07	15.33	106.97	19.03	5.76	44.23	7.49	45.38	158.00	22.31	121.40	29.28	1.10	17.99	2.59	20.68	5.37	21.72	35.93
1.1.2.1 Up to 3 months Fixed Account	0.26	0.01	6.86	0.11	0.12			0.18	0.00			0.11			0.19	0.05	0.52	0.31	
1.1.2.2 3 to 6 months Fixed Account	0.96	0.87	1.42	0.80	0.09	0.18	0.00	2.39	0.19		13.40	0.23	0.03			0.81	0.10	0.50	0.37
1.1.2.3 6 months to 1 year Fixed Account	50.14	7.45	97.26	6.17	2.37	24.96	2.24	25.08	2.54	9.71	83.56	19.82	0.19	12.91		15.34	2.13	7.01	24.46
1.1.2.4 Above 1 year Fixed Account	26.71	7.00	1.44	11.95	3.17	19.08	5.25	17.73	155.27	12.60	24.44	9.12	0.88	5.09	2.59	4.33	3.09	13.70	10.79
1.1.3 Call Deposit	23.14	13.56	52.40	0.77	2.47	10.59	7.29	25.14	28.91	1.32	54.08	4.32	0.17		3.85			23.46	34.35
1.1.4 Certificate of Deposit																			
1.2 On Borrowing		0.02							3.82		5.87	0.05					0.11		
2. Commission Expense							0.35												
3. Staff Expense	50.43	6.79	57.39	19.09	5.50	17.94	7.32	13.14	47.40	9.68	57.90	20.13	1.99	14.96	4.99	14.69	7.28	16.09	16.41
4. Office Operating Expenses	47.05	9.67	78.31	19.24	4.88	25.51	9.86	22.62	54.55	7.13	80.27	20.92	3.95	15.92	9.45	20.32	11.11	20.81	22.17
5. Foreign Exchange Loss											0.75								
5.1 Due to Change in Exchange Rates											0.75								
5.2 Due to Foreign Currency Transaction																			
6. Non Operating Expense									3.17			0.20						9.68	
7. Provision for Risk	23.05	1.59	50.86	4.14	0.68	10.42	5.41	5.79	80.17	3.84	89.87	1.77	0.32	1.43	1.89	6.71	1.29	3.49	8.17
7.1 Loan loss Provision	23.05	1.59	50.34	4.14	0.68	10.42	4.97	5.79	79.81	3.84	52.78	1.77	0.32	1.40	1.89	6.71	1.29	3.49	8.17
7.1.1 General Loan loss Provision	9.89	1.59	16.13	4.14	0.70	4.38	1.55	4.31	13.87	1.79	15.13	1.77	0.32	1.40	1.89	2.55	1.27	3.49	7.93
7.1.1.1 Pass Loan Loss Provision	9.42	1.59	13.30	4.14	0.52	3.27	1.19	4.14	13.87	1.79	13.64	1.77	0.32	0.66	1.89	2.06	1.20	3.49	6.91
7.1.1.2 Watch List Provision	0.48		2.83		0.19	1.11	0.36	0.17			1.49			0.75		0.49	0.07		1.02
7.1.2 Special Loan Loss Provision	13.16		34.20		-0.02	5.48	3.43	1.25	65.94	2.05	37.66					4.16	0.01		0.24
7.1.3 Additional Loan Loss Provision						0.56		0.22											
7.2. Provision for Non-Banking Assets											37.09								
7.3. Provision for Loss on Investment			0.03						0.36					0.03					
7.5. Provision for Loss of Other Assets			0.49				0.44												
8. Loan Written Off									20.20										
9. Provision for Staff Bonus	27.83	3.79	11.02	6.19			1.92	6.74	13.31		20.57	4.02	0.57			1.94	1.36		6.80
10. Provision for Income Tax	83.48	11.37	33.07	18.56			5.77	20.23			62.39	12.05	1.71			5.82	4.07		20.39
11. Others																			
12. Net Profit	194.79	26.52	77.15	43.30	10.40	70.63	13.47	47.21	133.06	14.96	143.30	28.11	3.99	26.71	15.46	13.59	9.49	38.78	47.57
Total Expenses	715.94	115.44	542.60	189.33	43.20	233.24	84.43	235.42	636.56	82.05	762.76	170.50	18.67	109.87	55.18	119.12	59.46	164.55	250.14
Income																			
1. Interest Income	656.67	107.49	473.61	158.34	38.63	206.06	70.31	215.38	396.37	70.73	608.65	154.24	16.41	99.12	45.45	105.64	51.04	140.91	226.33
1.1 On Loans and Advances	614.06	104.69	441.01	146.42	34.99	188.95	67.26	197.29	351.67	70.73	553.35	139.29	15.21	89.06	44.09	96.43	49.81	134.37	208.98
1.2 On Investment	0.05		1.24					4.21	4.06		4.39			0.33					
1.2.1 Government Bonds	0.05							4.21	0.10		4.39								
1.2.2 Foreign Bonds																			
1.2.3 NRB Bonds			1.24						3.96										
1.2.4 Debenture & Bonds														0.33					
1.3 On Agency Balance											0.01								
1.4 On Call Deposit	42.56	2.79	31.36	11.91	3.64	17.11	3.06	13.88	40.64		50.88	14.95	1.20	9.73	1.36	9.21	1.18	6.53	17.36
1.5 On Others											0.02						0.05		
2. Commission and Discount	50.90	3.78	6.29	17.96	4.57	2.78	8.25	2.36	1.05	9.39	12.60	1.89	0.95	1.60		0.91	2.75	4.84	2.73
2.1 Bills Purchase and Discount							0.00				0.02								
2.2 Commission	16.01	3.78	6.29	2.27	2.11	2.46	8.24		1.05	1.13	12.58	1.89	0.95	1.42		0.91	2.75	3.99	2.73
2.3 Others	34.89			15.69	2.46	0.32	0.01	2.36		8.26				0.19				0.85	
3. Exchange Flactuation Income			0.02						-0.13		35.20								
3.1 Due to Change in Exchange Rate									-0.13										
3.2 Due to Foreign Currency Transaction			0.02								35.20								
4. Other Operating Income		4.18	34.58	11.00		18.94	2.24	17.68	13.88		45.30	13.99	0.57	9.15	9.73	7.73	5.66	8.64	21.08
5. Non Operating Income	0.14								10.83		0.55	0.37						9.68	
6. Write Back from Provisions for loss	8.24		28.10	1.43		5.46	3.62		214.57	1.93	60.46	0.01	0.75			4.84		0.49	
7. Recovery of written-off Loan																			
8. Income from Extra Ordinary transactions				0.60															
9. Net Loss																			
Total Income	715.94	115.44	542.60	189.33	43.20	233.24	84.43	235.42	636.56	82.05	762.76	170.50	18.67	109.87	55.18	119.12	59.46	164.55	250.14

BFI Name	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	Apex	Green	Reliable	Nepal Aawas	NFL	NIDC Capital	NNFL	NSMFL	KFL	Himalaya	Union	PFCL	Goodwill	SFL	SIFCL
Expenses																				
1. Interest Expense	18.16	474.26	12.07	21.01	23.05	404.17	11.75	357.52	31.85	34.21	73.46	415.78	15.86	70.67		76.52	251.84	246.39	160.73	117.50
1.1 On Deposit Liabilities	18.16	474.26	12.07	21.01	23.05	404.01	11.75	343.31	31.85	34.21	73.46	415.78	14.52	70.67		76.52	251.84	241.79	160.73	117.50
1.1.1 Saving Account	8.45	168.44	8.37	8.18	6.10	258.55	1.93	103.72	12.56	7.88	19.91	182.22	12.81	27.46		14.90	94.62	110.73	55.42	31.39
1.1.2 Fixed Account	4.36	212.13	3.46	5.62	3.22	145.46	4.33	182.16	19.29	26.33	53.55	233.56	0.38	43.21		58.60	157.22	131.06	105.31	86.10
1.1.2.1 Up to 3 months Fixed Account		4.47	0.18			0.27		5.51		0.18		1.47		1.06		0.05	0.36	1.44		0.37
1.1.2.2 3 to 6 months Fixed Account	0.00	5.35	0.22	0.21	0.09	1.83	3.03	6.17		0.04		4.45		1.07		0.06	0.08	1.90		0.14
1.1.2.3 6 months to 1 year Fixed Account	3.06	151.67	1.27	2.13	0.87	95.20	0.51	121.89	14.18	18.80	23.10	161.92		18.97		43.56	10.58	67.37		50.21
1.1.2.4 Above 1 year Fixed Account	1.29	50.63	1.78	3.28	2.27	48.15	0.79	48.60	5.11	7.32	30.45	65.72	0.38	22.11		14.93	146.20	60.36	105.31	35.37
1.1.3 Call Deposit	5.35	93.70	0.24	7.22	13.73		5.50	57.43					1.34			3.02				
1.1.4 Certificate of Deposit																				
1.2 On Borrowing						0.16		14.21					1.34					4.60		
2. Commission Expense																				
3. Staff Expense	6.02	92.27	3.63	8.82	11.13	60.33	5.27	68.39	9.76	8.59	11.40	45.31	12.36	12.99		24.33	22.06	34.23	22.71	19.07
4. Office Operating Expenses	6.23	94.86	3.20	13.30	13.34	83.30	4.87	70.80	10.51	10.38	15.70	48.45	34.00	15.12		16.00	31.20	50.46	29.63	14.39
5. Foreign Exchange Loss		0.32																		
5.1 Due to Change in Exchange Rates		0.31																		
5.2 Due to Foreign Currency Transaction		0.00																		
6. Non Operating Expense								2.16				0.51	3.09				0.01			
7. Provision for Risk	3.08	29.70	1.57	5.11	1.92	26.13	1.29	34.93	4.35	55.00	112.40	23.08	15.02	1.20		3.74	28.46	20.17	63.95	0.32
7.1 Loan loss Provision	3.08	29.70	1.57	5.11	1.92	13.48	1.29	34.93	4.35	32.07	16.13	23.08	0.11			3.74	28.46	16.40	63.95	0.32
7.1.1 General Loan loss Provision	0.76	17.61	0.28	3.25	1.11	2.41	1.29	14.10	1.82		0.68	10.13				0.70				0.32
7.1.1.1 Pass Loan Loss Provision	0.68	10.80	0.22	2.46	1.11	2.22	1.29	10.21	1.82		0.58	9.11								0.24
7.1.1.2 Watch List Provision	0.08	6.81	0.06	0.78		0.19		3.89			0.10	1.02				0.70				0.08
7.1.2 Special Loan Loss Provision	2.32	12.09	1.29	1.86	0.81	11.08		20.83	2.53	32.07	15.45	12.95	0.11			3.04	28.46			
7.1.3 Additional Loan Loss Provision																		16.40	63.95	
7.2. Provision for Non-Banking Assets						12.64				22.92	53.90		14.91					3.23		
7.3. Provision for Loss on Investment											0.37			1.20				0.53		
7.5. Provision for Loss of Other Assets											42.01									
8. Loan Written Off						5.68				5.57						1.07	0.20			
9. Provision for Staff Bonus		36.82	0.37		0.04			13.03	2.02			25.75					10.42	9.26		4.31
10. Provision for Income Tax		112.66						39.09	6.05			77.25					31.27	27.39		12.90
11. Others						20.49						0.22	2.17							
12. Net Profit	8.33	255.59	3.66	6.72	0.37			91.20	14.12		103.70	180.26	229.62	25.60		5.56	72.96	65.21	55.36	30.19
Total Expenses	41.82	1096.47	24.50	54.96	49.85	600.10	23.19	677.11	78.66	113.74	316.66	816.60	312.13	125.59		127.21	448.42	453.11	332.38	198.68
Income																				
1. Interest Income	37.34	921.02	20.61	45.53	39.23	430.57	18.27	594.91	72.01	18.23	126.00	750.48	67.32	107.50		100.37	410.58	384.15	278.94	185.99
1.1 On Loans and Advances	33.89	849.73	18.64	43.31	37.03	404.40	16.55	524.81	64.10	15.54	97.07	701.83	66.00	95.40		84.73	388.95	335.53	246.15	166.57
1.2 On Investment		7.64				5.25		2.62	1.90	0.66		8.00	0.35	0.06		1.49		7.42		3.70
1.2.1 Government Bonds		7.63				5.25		2.62	1.90			8.00	0.35	0.06		1.49		7.42		3.70
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds										0.66										
1.2.4 Debenture & Bonds		0.00																		
1.3 On Agency Balance																				15.73
1.4 On Call Deposit	3.45	63.65	1.97	2.22	1.61	20.92	1.72	65.79		2.03	28.93	40.66	0.98	12.03		14.14	21.62	41.21		
1.5 On Others					0.60			1.70	6.01	0.00	0.00								32.78	
2. Commission and Discount	0.75	6.56	1.03	0.60	1.74	6.17		31.92	0.00	0.03	0.29	2.91		0.23		0.09	1.91	3.02	18.62	
2.1 Bills Purchase and Discount																				
2.2 Commission	0.75	6.56	1.03	0.60	1.74	6.17		31.92	0.00	0.03	0.29	2.91		0.23		0.09	1.91	3.02	1.58	
2.3 Others																			17.04	
3. Exchange Flactuation Income		0.50						1.27												
3.1 Due to Change in Exchange Rate		0.09						1.25												
3.2 Due to Foreign Currency Transaction		0.42						0.02												
4. Other Operating Income	3.74	58.96	1.89	5.38	4.30	31.99	2.23	35.83	6.31	1.08	2.77	33.94	1.87	13.31		6.15	33.45	42.49		11.36
5. Non Operating Income		84.86			2.52			1.04	0.27	18.70	76.28	17.90	56.41	4.56		5.32	0.19	23.44	0.31	0.17
6. Write Back from Provisions for loss		24.57	0.97	3.46	2.06	116.13		11.83	0.05	0.95	111.31	6.38	186.53			15.24	2.30		34.51	1.15
7. Recovery of written-off Loan										5.44		5.00				0.05				
8. Income from Extra Ordinary transactions						1.53		0.32												
9. Net Loss						13.71	2.69			69.32										
Total Income	41.82	1096.47	24.50	54.96	49.85	600.10	23.19	677.11	78.66	113.74	316.66	816.60	312.13	125.59		127.21	448.42	453.11	332.38	198.68

BFI Name	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Guheshwori
Expenses																				
1. Interest Expense	157.84	104.00	280.63	96.33	255.04	21.01	24.74	103.06	182.08	141.90	80.62	10.94	13.04	167.02	72.63	326.25	3.66	11.64	2.86	95.34
1.1 On Deposit Liabilities	156.37	104.00	280.63	96.33	251.17	21.01	24.74	103.06	182.08	141.90	80.62	10.94	13.04	164.04	72.63	326.25	3.66	10.40	1.84	95.34
1.1.1 Saving Account	27.79	25.48	79.42	28.47	124.98	2.86	9.16	31.08	83.64	45.81	30.81	3.12	3.40	51.86	50.89	108.13	2.74	2.86	1.83	37.08
1.1.2 Fixed Account	128.57	77.45	176.02	67.85	126.19	18.16	15.57	71.97	98.45	96.09	44.87	7.82	9.64	112.18	21.74	218.12	0.92	0.56	0.01	58.26
1.1.2.1 Up to 3 months Fixed Account	0.10	0.00	0.51		2.34	2.45				0.14	1.18	3.99		0.15		3.12				0.86
1.1.2.2 3 to 6 months Fixed Account	3.84		0.80	0.18	0.69	0.42			0.96	1.52	0.58	0.01		1.92		4.72	0.01			1.53
1.1.2.3 6 months to 1 year Fixed Account	75.39	2.85	19.47	64.57	21.06		3.41	41.90	81.42	65.62	35.60	0.03		61.43	11.08	125.27	0.02			42.03
1.1.2.4 Above 1 year Fixed Account	49.24	74.60	155.25	3.11	102.10	15.29	12.17	30.07	16.07	28.80	7.51	3.79	9.64	48.67	10.67	85.00	0.89	0.56	0.01	13.83
1.1.3 Call Deposit		1.07	25.13								4.93							6.98		
1.1.4 Certificate of Deposit			0.05																	
1.2 On Borrowing	1.47				3.86									2.98				1.23	1.03	
2. Commission Expense			0.02		0.29			0.10							0.71					
3. Staff Expense	13.71	51.58	44.38	14.05	51.62	7.83	8.90	7.99	17.00	18.43	12.00	9.00	2.33	34.85	8.82	36.30	1.79	10.44	5.62	10.70
4. Office Operating Expenses	11.29	49.19	38.71	32.76	52.38	5.90	6.89	4.55	17.88	13.71	13.60	6.10	2.43	44.78	16.38	42.84	1.77	11.00	89.68	13.26
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense							30.16	0.10												
7. Provision for Risk	64.42	-77.45	21.97	111.28	6.13	61.46	22.83	7.19	9.79	1.90		84.29	0.24	126.45	10.71	-24.81				19.59
7.1 Loan loss Provision	3.85	-77.45	14.78	111.28	5.43	28.32	9.31	7.19	9.79			36.67	0.24	117.87	10.71	-24.81				16.03
7.1.1 General Loan loss Provision	3.85	-77.45	14.78		5.31			2.22					0.24	5.17	4.27	-24.81				16.03
7.1.1.1 Pass Loan Loss Provision	3.85	-77.45	14.78		4.50			2.22					0.24	2.35	3.87	-24.81				16.03
7.1.1.2 Watch List Provision					0.81									2.81	0.40					
7.1.2 Special Loan Loss Provision					0.12	28.32	9.31	4.98	9.79					112.71	6.45					
7.1.3 Additional Loan Loss Provision				111.28								36.67								
7.2. Provision for Non-Banking Assets	60.57					33.14	5.22					47.62		8.18						
7.3. Provision for Loss on Investment			7.19							1.90				0.40						3.56
7.5. Provision for Loss of Other Assets					0.70		8.30													
8. Loan Written Off		61.83			1.40									40.88						
9. Provision for Staff Bonus	9.54	0.00	12.43		13.28				22.51	7.00				7.11		18.33				7.21
10. Provision for Income Tax	28.62		37.29		41.84				67.53	9.89				0.41		54.98				21.62
11. Others														0.04						
12. Net Profit	66.77	165.30	87.02		90.96	60.31	0.61	113.05	157.57	60.08	8.28		11.79	70.68	79.43	128.28	0.33	289.77	75.11	50.44
Total Expenses	352.19	354.45	522.44	254.42	512.95	156.51	94.13	236.04	474.38	252.90	114.50	110.34	29.83	492.21	188.69	582.17	7.55	322.84	173.27	218.14
Income																				
1. Interest Income	257.86	340.71	444.76	140.61	453.34	62.88	44.60	186.00	338.57	198.71	57.51	28.05	26.05	241.56	159.77	542.76	7.07	48.50	8.04	147.17
1.1 On Loans and Advances	220.21	272.23	407.76	125.78	423.18	60.15	44.45	156.89	311.13	172.52	57.48	27.42	26.05	214.63	151.89	479.95	7.02	47.85	6.56	129.92
1.2 On Investment	6.31	35.24	5.44		8.24		0.14			2.79				9.08		7.63				2.80
1.2.1 Government Bonds		35.24	5.44		8.24											7.63				
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds	6.31													9.08						
1.2.4 Debenture & Bonds							0.14			2.79										2.80
1.3 On Agency Balance																				
1.4 On Call Deposit	31.34		31.56		20.50	2.73		29.12	27.44	23.40		0.63		17.85	7.88	55.18			0.25	14.45
1.5 On Others		33.25		14.83	1.42						0.02						0.05	0.65	1.23	
2. Commission and Discount	0.34	3.39	1.42	4.56	2.50	0.10	2.23	0.10	15.31	1.29	0.03	0.03		1.40	0.09		0.48			3.04
2.1 Bills Purchase and Discount																				
2.2 Commission	0.34		1.04	4.56	1.24	0.04	0.02	0.10	15.31	1.29	0.01	0.03		1.40	0.09		0.00			2.89
2.3 Others		3.39	0.38		1.26	0.06	2.21				0.02						0.48			0.15
3. Exchange Flactuation Income																				
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																				
4. Other Operating Income	13.07	8.57	20.27	1.57	56.83		3.78	5.89		15.90	1.91	12.25	0.27	7.32	19.71	38.45		2.94		15.13
5. Non Operating Income	9.39		39.58	84.94	0.27	0.51		0.91	5.81	2.59			0.44	5.27		0.96		1.10	2.39	34.48
6. Write Back from Provisions for loss	71.53		16.41			93.01	42.64	28.79	114.69	34.41	55.06	58.89	3.07	183.06	9.13			270.30	162.85	18.32
7. Recovery of written-off Loan		1.78					0.88	14.34						2.36						
8. Income from Extra Ordinary transactions	0.00													51.24						
9. Net Loss				22.75								11.12								
Total Income	352.19	354.45	522.44	254.42	512.95	156.51	94.13	236.04	474.38	252.90	114.50	110.34	29.83	492.21	188.69	582.17	7.55	322.84	173.27	218.14

BFI Name	Everest	Prudential	ICFC	Sagarmatha	Kuber	NEFL	Seti	hama	Namaste	Kaski	Unique	Manjushree	Jebils	Reliance	Bhaktapur
Expenses															
1. Interest Expense	64.02	82.53	286.36	156.78	6.05	77.75	12.99	17.92	17.27	182.00	49.56	139.99	29.51	130.67	23.90
1.1 On Deposit Liabilities	64.02	82.53	263.98	156.78	6.05	77.75	12.99	17.92	17.27	182.00	49.56	136.73	29.51	130.67	23.90
1.1.1 Saving Account	30.12	15.95	130.77	90.87	4.94	42.94	6.77	11.51	13.29	89.57	21.81	76.34	7.29	74.75	10.80
1.1.2 Fixed Account	33.91	61.28	133.22	65.91	1.11	34.81	6.23	6.41	3.97	92.43	27.76	60.38	16.41	55.92	10.24
1.1.2.1 Up to 3 months Fixed Account	0.46			1.26						1.51	0.06	0.12	0.17	2.63	
1.1.2.2 3 to 6 months Fixed Account	0.22	0.17	0.45	3.59		0.10		0.29	0.08	2.82	0.45	0.70	0.12	2.71	
1.1.2.3 6 months to 1 year Fixed Account	10.93	33.28	75.76	47.38	1.11	19.54	1.80	4.14	1.03	77.80	23.07	32.71	14.19	35.48	2.42
1.1.2.4 Above 1 year Fixed Account	22.29	27.83	57.00	13.68		15.17	4.43	1.98	2.86	10.30	4.17	26.86	1.94	15.10	7.83
1.1.3 Call Deposit		5.31											5.81		2.85
1.1.4 Certificate of Deposit															
1.2 On Borrowing			22.38			0.00						3.26			
2. Commission Expense															
3. Staff Expense	10.84	22.32	47.53	26.71	4.65	11.97	5.15	4.63	3.58	25.14	6.67	14.49	5.06	18.40	4.53
4. Office Operating Expenses	14.91	17.62	59.89	21.65	9.07	14.75	2.60	8.36	2.62	25.90	8.88	18.07	4.76	26.24	6.95
5. Foreign Exchange Loss															
5.1 Due to Change in Exchange Rates															
5.2 Due to Foreign Currency Transaction															
6. Non Operating Expense	0.68	0.16				0.02									
7. Provision for Risk	0.43	15.81	47.63	24.85		4.49	0.91	3.48	0.83	9.24		21.91	12.68	35.24	1.23
7.1 Loan loss Provision	0.43	14.67	43.05	0.20		2.49	0.91	0.03	0.83	9.24		21.91	12.68	32.28	1.23
7.1.1 General Loan loss Provision	0.43	0.85	3.55			2.49	0.11		0.79	0.22		21.91		32.28	0.44
7.1.1.1 Pass Loan Loss Provision	0.43	0.50	2.90			2.35	0.08		0.79			21.91		32.28	0.13
7.1.1.2 Watch List Provision		0.35	0.66			0.15	0.03			0.22					0.31
7.1.2 Special Loan Loss Provision		13.82	42.27				0.79	0.03	0.04	9.03			12.68		0.79
7.1.3 Additional Loan Loss Provision			-2.77	0.20		0.00									
7.2. Provision for Non-Banking Assets				2.55											
7.3. Provision for Loss on Investment			4.49	22.10		2.00		3.45						2.95	
7.5. Provision for Loss of Other Assets		1.14	0.09	0.01									0.00		
8. Loan Written Off															
9. Provision for Staff Bonus	3.22	0.88	8.63	11.59		6.58	1.21	4.17	1.24	9.17	3.17	2.26		6.27	1.82
10. Provision for Income Tax	9.67	2.64	25.90	31.44		19.73	3.64	13.68	3.76	27.51	9.51	6.77	-1.77	18.80	4.09
11. Others		2.40		1.80	0.04			3.13							
12. Net Profit	22.56	6.15	60.44	84.46	9.38	46.03	8.49	28.04	8.65	64.18	22.20	15.80		43.87	9.54
Total Expenses	126.34	150.52	536.39	359.29	29.18	181.32	34.99	83.40	37.95	343.15	100.00	219.29	50.25	279.48	52.06
Income															
1. Interest Income	117.29	116.53	471.36	275.63	10.02	133.74	32.76	47.68	33.49	319.37	94.48	200.58	32.49	216.60	45.24
1.1 On Loans and Advances	109.50	90.45	399.18	259.56	10.02	117.99	29.51	35.62	28.87	301.98	82.62	176.80	27.36	189.74	34.35
1.2 On Investment		0.48	0.03	1.47		2.28					1.72	0.48	0.49	0.26	0.61
1.2.1 Government Bonds		0.48	0.03	1.47		2.28					1.72				0.61
1.2.2 Foreign Bonds															
1.2.3 NRB Bonds												0.48		0.26	
1.2.4 Debenture & Bonds													0.49		
1.3 On Agency Balance			72.15												
1.4 On Call Deposit	7.78	25.51				13.46		12.06	4.62	17.39	10.12		4.63	26.60	
1.5 On Others		0.09		14.59		0.00	3.25				0.01	23.31	0.00		10.27
2. Commission and Discount	1.32	5.31	4.79	1.13		3.23	0.16	0.07	0.12		3.55	18.71	0.05	0.15	0.06
2.1 Bills Purchase and Discount															
2.2 Commission	1.32	0.35	4.79	1.13		2.49	0.16	0.07	0.12			0.20	0.05	0.08	0.06
2.3 Others		4.96				0.74					3.55	18.51		0.07	
3. Exchange Flactuation Income		0.00													
3.1 Due to Change in Exchange Rate															
3.2 Due to Foreign Currency Transaction		0.00													
4. Other Operating Income	7.68		26.13	18.93	1.18	9.15	2.07	2.20	4.33	23.78			2.99	14.65	3.45
5. Non Operating Income	0.05	1.98	6.38	3.25		35.20		0.55					0.06	21.13	
6. Write Back from Provisions for loss		26.66	27.72	54.25	17.98			32.91			1.97		6.25	15.06	3.31
7. Recovery of written-off Loan		0.04												11.90	
8. Income from Extra Ordinary transactions				6.11											
9. Net Loss													8.41		
Total Income	126.34	150.52	536.39	359.29	29.18	181.32	34.99	83.40	37.95	343.15	100.00	219.29	50.25	279.48	52.06

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens
Sector Wise																				
Agricultural and Forest Related	3589.30	3899.49	755.74	2023.46	345.61	1207.33	1575.06	303.85	1446.64	766.66	812.26	449.93	1222.74	813.42	423.91	467.17	456.45	17904.12	1241.68	277.25
Fishery Related	42.52	124.36	1842.64	31.82		1.55		4.47	11.47	21.76	19.43	0.45	3.17	9.50	0.66	13.40	42.48	609.25	2.12	55.11
Mining Related	304.67	102.87	391.29	152.36				118.46	93.76		81.41	39.36		14.74	307.86		109.48		38.98	11.55
Manufacturing (Producing) Related	9308.95	8377.94	18941.70	23162.66	9735.90	18113.62	8854.08	5193.94	10453.09	9100.41	5468.67	8738.15	2115.87	6426.03	7220.17	4822.60	7375.01	8252.73	9383.08	5490.43
Construction	6008.81	9149.10	3200.70	3851.60	6939.01	4194.08	2607.52	7310.63	8404.44	2253.26	2224.45	8228.20	1342.91	4507.71	4165.17	5616.23	2252.87	4021.02	6110.44	487.54
Electricity,Gas and Water	514.71	923.73	2671.98	1914.64	29.40	599.00	639.73	326.40	1315.15	1544.88	816.99	968.23	488.91	1215.45	1210.21	1079.82	1427.72	82.41	2503.99	2018.75
Metal Products, Mach. & Ele. Eqp.	317.76	872.10	1066.36	263.56	198.10	40.65	934.60	473.37	1227.27	462.46	353.59	11.40	28.15	392.31	251.20	354.22	323.66	559.87	1521.24	52.74
Tras., Com. and Public Utilities	860.48	1801.16	608.95	1223.73	109.19	2016.99	980.15	409.13	2183.63	1039.81	1695.53	638.67	1267.36	468.12	399.46	947.55	2300.00	274.39	1043.30	183.90
Wholesaler & Retailer	14476.86	23239.00	17502.09	13932.62	5076.85	11379.23	12057.75	5019.99	15777.05	9154.89	4696.72	9113.95	2779.97	7673.83	6471.96	7683.66	7642.34	14619.11	14129.11	4395.83
Finance, Insurance and Real Estate	2074.56	6061.33	4524.53	4730.20	1159.33	7459.63	1733.62	1713.27	6133.94	2833.88	1496.82	3441.03	895.97	3874.83	2508.62	3024.74	3433.30	99.80	3291.05	3975.35
Hotel or Restaurant	1232.19	3714.73	1862.85	5512.36	7.80	1324.39	258.38	600.65	1009.57	631.44	588.37	471.86	1603.27	396.39	317.82	389.80	1246.68	2686.96	1658.50	745.93
Other Services	1939.13	2335.43	1753.92	5594.13	110.53	3476.44	530.86	1069.31	1573.48	2525.60	1144.42	1838.88	1192.53	2079.25	988.33	1340.17	1660.88	4710.69	2104.09	1306.17
Consumption Loans	10577.25	10735.48	2295.58	1571.55	2613.98	1395.84	225.06	1248.69	2061.73	2316.96	660.48	6180.06	718.69	2165.05	1617.92	3125.10	599.70	8457.31	1776.85	3125.02
Local Government		216.60		368.27	138.81	255.20							58.72	129.84		134.63	135.05	1.48	91.86	1.58
Others	2127.35	4283.19	9743.35	3355.50	1543.26	3964.04	10075.06	2031.68	3672.30	717.16	1383.35	3209.84	3521.64	4652.96	1187.10	2558.85	8098.47	9936.31	5330.37	7073.20
TOTAL sectorwise	53374.54	75836.51	67161.67	67688.47	28007.76	55428.01	40471.87	25823.85	55363.52	33369.19	21442.49	43330.02	17239.90	34819.45	27070.39	31557.96	37104.08	72215.46	50226.65	29200.38

Product Wise

Term Loan	9089.46	11027.47	10460.98	15558.55	2169.26	7185.81	2246.49	3131.63	7534.83	4747.84	2833.69	3446.47	2817.76	4427.07	5153.34	4858.69	7655.62	29671.59	6455.67	6230.71
Overdraft	6930.14	11248.65	13957.28	12258.72	1665.28	8320.93	1185.84	5155.91	14600.70	10682.94	6827.74	7119.62	1954.13	4192.30	7608.55	2508.52	10134.28	6829.73	16038.12	6241.79
Trust Receipt Loan / Import Loan	895.07	495.01	6810.88	10275.37	2964.19	7796.44	1257.47	1517.50	3435.89	597.05	978.27	1485.29	613.92	620.85	799.93	1633.52	1517.44	19.25	1495.58	624.90
Demand & Other Working Capital Loan	13202.18	27513.01	12384.20	16703.73	5881.63	14687.90	20064.73	5228.83	6204.54	7421.11	2558.90	10289.07	3490.85	3218.05	5133.34	8760.36	5960.67	24578.56	11941.85	3399.75
Res. Per. H. Loan (Up to Rs. 10 mil.)	3501.49	5629.02	5884.76	1447.74	4989.72	4232.64	2050.46	2859.54	8404.44	2079.63	1438.26	6860.08	624.35	4427.00	2885.05	1447.55	2478.41	3355.27	3427.10	1738.14
Real Estate Loan	1235.45	2869.02	4895.73	4549.51	1455.68	2942.72	2012.55	1621.89	2366.51	839.47	847.73	2855.50	1680.99	2246.49	2010.18	1118.37	3702.98	665.58	2942.49	3601.14
Margin Nature Loan	1576.19	1238.29		152.24		557.12		394.48	582.16	60.42	8.00	3289.62	270.68	124.52	852.52	393.19	490.62		512.15	893.01
Hire Purchase Loan	1843.49	2026.57	1845.05	1879.92	2509.37	2991.26	320.34	1836.55	3184.22	2531.46	1954.30	3653.17	1877.35	2935.11	1204.70	2424.94	2571.79	103.61	2716.77	1166.55
Deprived Sector Loan	2437.65	3670.01	2849.44	3133.54	1298.14	2435.58	1771.21	1086.93	2638.93	1452.41	883.61	1809.05	696.67	1848.83	1154.71	1301.45	1438.26	5765.30	2223.58	1205.30
Bills Purchased	133.96	62.43	165.92	617.53	94.00	2303.58	805.22	384.06	479.11	2426.39	147.15	1284.22		1049.99	46.49	92.79	718.51		906.15	105.69
Other Product	12529.46	10057.03	7907.45	1111.63	4980.49	1974.03	8757.55	2606.53	5932.20	530.49	2964.83	1237.93	3213.21	9729.23	221.58	7018.58	435.49	1226.59	1567.19	3993.40
Total Product wise Loan	53374.54	75836.51	67161.67	67688.47	28007.76	55428.01	40471.87	25823.85	55363.52	33369.19	21442.49	43330.02	17239.90	34819.45	27070.39	31557.96	37104.08	72215.46	50226.65	29200.38

Collateral Wise

Gold and Silver	8511.23	9202.96	0.55	831.51				302.28			25.61	264.66	31.34		8.46		259.36		12.50	1780.07
Government Securities	3.78	219.00	389.02	37.99	5.50						5.69			65.82	2.14			16.20		2.52
Non Governmental Securities	0.09	982.63	26.04	142.05		511.63		491.76	778.42		111.29	3289.62	549.25		821.91		349.31		2.18	887.31
Fixed Deposit Receipts	218.66	248.91	1198.89	108.16	313.73	316.04	785.97	72.51	111.48	84.10	205.15	322.34	68.11	436.27	104.97	83.37	423.04	299.82	0.19	126.35
Own	218.54	248.91	706.69	108.16	3.55	316.04	785.97	72.51	23.92	84.10	204.83	322.34	68.11	436.27	104.97	83.37	423.04	299.82	0.19	126.35
Other Licences Institutions	0.13		492.20		310.18				87.56			0.32								
Collateral of Properties	20159.98	62941.96	57626.42	55297.91	22186.35	49035.78	35082.33	22833.42	49131.99	29324.09	19128.24	37935.37	14880.94	31512.01	25064.85	28142.84	33091.57	71915.64	962.47	23141.13
Fixed Assets	13367.04	62901.64	31204.61	46634.70	17331.20	47898.34	30715.59	21545.35	31674.33	26284.46	17317.04	21260.79	14685.09	18177.25	24742.80	18934.60	19515.46	71915.64	665.59	14882.58
Current Assets	6792.94	40.32	26421.82	8663.21	4855.15	1137.44	4366.74	1288.07	17457.66	3039.63	1811.20	16674.58	195.85	13334.77	322.05	9208.24	13576.11		296.88	8258.55
Against security of Bill	471.38	104.08	2735.40	874.50		2303.58	1170.10	413.91	107.79	1527.17	265.38	2.44	523.65				552.98			785.28
Domestic Bills		19.05	0.49	601.89		1949.46	3.22	248.55	19.60											88.10
Foreign Bills	471.38	85.03	2734.91	272.61		354.12	1166.87	165.36	88.19	1527.17	265.38	2.44	523.65				552.98			697.18
Against Guarantee	187.00	1430.89	586.43	3053.23	2730.33	3211.61	1770.69	1387.02	4523.40	2392.00	859.71	1725.37	583.55	1591.06	898.80	134.78	846.43		98.00	36.59
Government Guarantee	23.09	7.66		368.27	138.81			156.12	91.30	288.66	2.17	71.84	216.53		129.84	147.32	134.63	135.05		0.97
Institutional Guarantee	38.74	1407.25	555.18	2092.96	2591.52		1614.57	893.10	3622.45	2029.82	768.64	1508.83	458.12	1446.70	726.50		695.69			
Personal Guarantee	4.15	11.96	10.96	591.29				103.75	612.27		19.23			14.51		0.14	5.28		23.00	35.62
Collective Guarantee	0.01	4.02						298.87		3.47										
Int. Rtd. Foreign Bank's Guarantee			20.29			72.80														
Other Guarantee	121.01			0.70		3138.81			0.01	356.54			125.43		24.98		10.41		75.00	
Credit Card			131.98	19.08	103.40	49.38				10.53						26.02			83.47	
Others	23822.44	706.08	4466.93	7324.04	2668.45		1662.78	322.94	710.44		608.06	23.55	568.59	1269.51	179.87	2911.59	1824.54		49067.84	2441.14
Total	53374.54	75836.51	67161.67	67688.47	28007.76	55428.01	40471.87	25823.85	55363.52	33369.19	21442.49	43330.02	17239.90	34819.45	27070.39	31557.96	37104.08	72215.46	50226.65	29200.38

BFI Name	Prime	Sunrise	Grand	NMB	PRABHU	Janata	Mega	Civil	Century	Sanima	NIDC	Malika	Siddhartha	Yeti	Narayani	PDBL	Sahayogi	Karnali	Triveni	Suprim
Sector Wise																				
Agricultural and Forest Related	731.43	655.16	779.76	541.40	1105.72	468.73	483.55	1000.34	510.59	1559.42	42.29	61.41	305.15	119.05	1.75	158.38	132.83	125.71	792.78	1022.23
Fishery Related		4.72		16.49	6.13	3.92	3.77	6.60	0.44	9.85		2.59	33.77	0.89		18.33	17.74		64.18	7.80
Mining Related		33.72	491.15	63.90		156.21	36.42	60.31	455.61				30.21	11.72					20.09	2.79
Manufacturing (Producing) Related	6302.02	6390.37	1373.10	7728.24	4049.46	5938.01	4860.86	5916.10	5440.03	5189.60	499.16	353.23	539.86	459.60	8.64	211.60	120.65	19.81	368.49	180.38
Construction	3258.73	1281.32	641.96	4273.87	5500.81	172.70	327.15	1717.89	2057.95	3067.63	26.49	80.96	765.26	298.53	22.94	515.86	110.74	77.70	1188.84	417.89
Electricity,Gas and Water	1630.36	600.33	255.72	896.18	731.21	674.09	502.45	501.29	337.01	991.55	320.31	1.14	58.55	190.30		4.79				0.50
Metal Products, Mach. & Ele. Eqp.	59.79	296.09	171.37	817.22	93.81	129.31	389.51	102.41	214.06	424.05	14.97		267.25	48.23		43.19			64.01	108.53
Tras., Com. and Public Utilities	698.92	389.57	773.30	632.58	336.66	713.41	397.76	441.47	98.11	1321.16			557.89	48.12	6.52	280.76	9.59	100.08	621.95	120.14
Wholesaler & Retailer	3900.95	6902.55	874.97	6534.07	5804.17	3155.93	5905.00	5501.77	4707.01	6143.27	134.34	825.75	872.01	674.87	19.72	747.28	630.27	69.65	520.88	761.80
Finance, Insurance and Real Estate	5197.83	2846.12	2512.00	1400.44	3051.69	2728.66	965.94	2667.33	2303.22	1081.27	156.96	68.42	537.40	409.51	36.91	234.85			393.20	33.81
Hotel or Restaurant	566.86	880.33	302.47	1499.70	1754.82	417.34	740.01	1113.61	1010.67	792.20	331.14	65.87	244.36	315.13	6.14	122.27	8.35		168.30	78.15
Other Services	461.37	1354.68	772.18	1794.69	3228.02	1031.97	768.80	2174.95	971.95	1267.11	344.45	122.56	388.18	136.33		93.98	63.55	372.27	244.87	119.40
Consumption Loans	4442.18	2041.76	49.11	804.50	2307.00	1795.32	1067.72	1189.37	1408.58	1765.85	5.58	62.55	478.53	1636.00	39.30	81.22	17.18	23.21	310.59	115.88
Local Government			89.77																	0.11
Others	6221.21	3715.34	479.17	657.00	1741.68	1131.50	1548.36	772.13	836.57	4975.15	302.09	817.33	634.95	1916.28	74.01	508.77	683.93		881.90	708.29
TOTAL sectorwise	33471.66	27392.05	9566.04	27660.28	29711.19	18517.08	17997.28	23165.58	20351.80	28588.12	2177.77	2461.82	5713.37	6264.56	215.93	3021.27	1794.84	788.43	5640.07	3677.69

Product Wise

Term Loan	4548.73	2729.24	1666.49	5010.13	5664.83	4411.75	2698.78	4575.39	4795.87	4493.49	1286.99	219.66	860.08	1053.60	11.64	202.03		89.46	550.44	105.22
Overdraft	7085.01	6085.83	1150.13	1347.19	7753.54	3550.23	4157.91	4787.89	5193.19	3534.66	501.14			24.24	74.01	1401.19		225.88	1208.32	627.00
Trust Receipt Loan / Import Loan	759.96	1284.03	94.12	1301.04	720.10	910.38	1879.78	827.30	495.41	1035.96										
Demand & Other Working Capital Loan	2924.43	8003.34	3063.38	7113.06	3965.36	3873.21	4797.46	7607.32	4704.63	5645.34	103.23	1851.15	1766.49	2712.26	19.42		662.39			422.66
Res. Per. H. Loan (Up to Rs. 10 mil.)	1845.16	2467.10	171.14	2932.66	4506.95	724.25	592.06	1046.77	1577.14	2219.09	13.13	80.96	636.65	353.29	22.82	182.90	87.43		872.84	419.72
Real Estate Loan	4471.04	2014.95	2023.55	1575.23	1795.45	1062.06	668.15	777.21	1050.00	1981.96	152.94		350.11	307.70	36.91	545.06	91.06	77.70	407.00	31.32
Margin Nature Loan	1942.24	482.67	5.11	256.43	927.49	849.66	15.10	12.44	85.41	388.53			177.46	406.23	34.52	2.45			116.49	14.70
Hire Purchase Loan	604.07	1817.06	95.19	1189.36	1869.66	870.42	1712.69	1541.73	741.43	2388.65	27.43	53.16	769.16	508.89	6.52	221.38	7.63	100.08	712.98	200.10
Deprived Sector Loan	1629.32	1104.18	581.29	1110.58	1184.07	819.47	856.44	1013.14	915.41	1201.45	64.22	148.86	205.76	272.26	5.31	121.55	85.49	39.64	212.18	152.49
Bills Purchased	394.58	44.07	0.30	841.11	9.00	2.16	1.95	86.22	156.75	137.84			4.50							
Other Product	7267.11	1359.57	715.35	4983.51	1314.75	1443.49	616.96	890.17	636.55	5561.16	28.69	108.03	943.17	626.10	4.78	344.72	860.84	255.68	1559.82	1704.50
Total Product wise Loan	33471.66	27392.05	9566.04	27660.28	29711.19	18517.08	17997.28	23165.58	20351.80	28588.12	2177.77	2461.82	5713.37	6264.56	215.93	3021.27	1794.84	788.43	5640.07	3677.69

Collateral Wise

Gold and Silver	3921.91	389.96	19.94		43.41	334.85	0.02	253.97	338.69	279.83				42.64	522.19					
Government Securities				1.55			2.48													0.11
Non Governmental Securities	1940.97			295.61	1028.12	854.57	20.54	14.44	85.41		2.10		177.46	108.75	34.52	2.45			116.02	14.70
Fixed Deposit Receipts	167.65	90.03	25.40	60.95	190.21	109.38	29.48	5.56	245.67	109.49	19.94	16.97	48.94	91.29	4.78	22.28	17.18	23.21	75.04	26.02
Own	163.66	90.03	25.40	56.35	190.21	109.38	29.48	5.56	245.67	109.49	19.94	16.97	48.94	91.29	4.78	22.23	17.18	23.21	75.04	26.02
Other Licences Institutions	3.99			4.60												0.05				
Collateral of Properties	23895.04	25443.62	9157.41	26754.81	26893.80	16040.71	17385.31	21226.93	18525.94	26266.16	2091.51	2375.28	5274.27	5136.10	165.40	2986.22	1775.66	765.22	5392.31	3636.87
Fixed Assets	23397.46	20023.97	8158.92	20863.44	26418.60	11797.42	13967.81	18654.15	9050.80	22946.67	2091.51	2375.28	5274.27	5136.10	165.40	2986.22	1775.66	765.22	5392.31	3636.87
Current Assets	497.58	5419.65		5891.38	475.21	4243.28	3417.51	2572.79	9475.14	3319.49										
Against security of Bill	384.80		149.67	10.26	156.62	5.24	33.35	86.22	156.75	852.12			4.50							
Domestic Bills			149.67	10.26	9.00			86.22	41.16	9.79			4.50							
Foreign Bills	384.80				147.62	5.24	33.35		115.59	842.34										
Against Guarantee	2379.82		159.25	526.26	613.22		314.32	1343.31	913.26	2.42		69.56	165.56	406.23	11.24	10.33			29.04	
Government Guarantee	117.80		89.77	52.81	35.61								16.00		2.72					
Institutional Guarantee	2077.61		49.57	48.96	483.16		54.85	892.23	913.26			68.42	148.96	406.23					14.13	
Personal Guarantee	179.32		19.91	390.64	37.72			7.09		2.42			0.60		8.52	8.96			14.91	
Collective Guarantee				33.84	56.72		110.10	444.00				1.14				1.37				
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee	5.08		0.00				149.37													
Credit Card				3.72																
Others	781.48	1468.45	54.38	7.12	785.81	1172.33	211.77	235.14	86.07	1078.10	64.22					0.00	2.01		27.67	
Total	33471.66	27392.05	9566.04	27660.28	29711.19	18517.08	17997.28	23165.58	20351.80	28588.12	2177.77	2461.82	5713.37	6264.56	215.93	3021.27	1794.84	788.43	5640.07	3677.69

BFI Name	Bhrikuti	Suvechha	Shangrila	Gurkha	Gandaki	Infrastructure	Business	Biratxmi	Excel	Western	H & B	Araniko	Deva	CEDBL	Miteri	Tinau	Mukthinath	Sewa	Kankai	Mahakali
Sector Wise																				
Agricultural and Forest Related	160.51	50.19	125.69	11.50	161.31	177.38	93.45	156.74	168.43	94.18	63.51	85.70	214.86	97.29	132.55	164.49	2099.36	324.30	122.35	46.81
Fishery Related	35.75	0.88	7.43		29.21		4.27		4.43		2.96	8.57	0.87	1.79	1.20	8.12	0.15	20.78		
Mining Related	1.05		22.77	33.81	32.38							1.75				16.89		3.50		
Manufacturing (Producing) Related	333.49	0.81	369.44	0.73	327.82	223.12	172.51	196.45	247.30	78.04	387.05	40.55	436.37	566.12	66.29	95.82	0.30	181.58	28.19	42.02
Construction	745.43	214.62	824.94	7.92	774.81	412.08	528.47	140.17	280.59	67.68	774.47	139.54	726.22	680.08	180.76	255.03	1056.46	351.21	73.79	41.58
Electricity,Gas and Water	3.68		10.05		3.42	4.90					104.38		172.74	2057.16	8.87					
Metal Products, Mach. & Ele. Eqp.	13.25		76.58		19.98	0.03	47.92		5.81		27.07	7.58	79.02	925.75	18.37	14.17		1.89		
Tras., Com. and Public Utilities	883.19	388.68	652.56	7.91	168.68	321.26	744.11		33.06	7.24	166.69	92.91	93.43	567.94	155.99	165.16	880.83	285.00	36.17	
Wholesaler & Retailer	1056.23	460.84	1112.55	37.48	485.25	1094.75	658.90	801.47	691.37	366.39	1291.68	234.68	431.51	1152.01	258.56	480.59	844.49	1079.10	189.47	172.89
Finance, Insurance and Real Estate	275.86		489.96	674.71	269.93	176.21	683.52		101.44		355.60	8.23	555.83	751.73	86.29	134.46	230.75	130.18		
Hotel or Restaurant	37.35	0.95	423.71	1.00	117.12	267.74	83.16		95.67	43.28	165.17	27.94	101.15	184.33	41.61	28.19	12.15	67.60	7.83	22.23
Other Services	294.88	54.27	348.88		86.00	51.82	406.56	121.73	152.63	50.91	358.67	13.67	267.83	59.43	45.55	173.30	18.47	89.55	20.22	3.25
Consumption Loans	83.10	59.79	358.07	31.89	110.46	212.70	741.16	263.42	105.74	20.57	247.91	99.03	522.61	161.68	31.97	44.72	115.88	103.60	25.12	34.04
Local Government																		1.37		
Others	917.42	67.10	1713.93	173.74	1255.11	1165.00	1342.89	1114.35	257.35	382.87	734.63	504.97	1470.85	795.23	420.21	230.81	1444.80	664.83	320.74	157.63
TOTAL sectorwise	4841.16	1298.13	6536.56	980.69	3841.48	4106.97	5506.95	2794.32	2143.80	1111.15	4679.79	1265.13	5073.28	8000.55	1448.22	1811.75	6703.65	3304.48	823.87	520.44

Product Wise

Term Loan	168.30	63.66	1327.19		133.15	442.45	449.36	666.52	243.64	338.86	484.92	113.20	756.55	2521.86	55.31	144.20	1214.38	704.93	449.60	
Overdraft	993.79	325.05	1405.17	91.34	2122.15	1956.88	742.68	530.49	764.26	427.53	1967.17	564.66	1431.45	1946.92	346.58	786.43	1008.41	1483.83	192.14	129.04
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan		79.67	1302.28	81.95	10.19		204.74	773.14	665.41	157.36	61.90	24.04	122.00	580.87				32.30		214.91
Res. Per. H. Loan (Up to Rs. 10 mil.)	585.35	187.39	602.54	7.92	612.54	407.49	469.53	140.17	180.94	67.68	636.35	117.42	637.35	462.75	175.14	258.26	1056.73	284.60	73.79	41.58
Real Estate Loan	338.49	83.36	458.67	703.68	332.35	158.66	447.19	117.07	39.02		450.41	22.88	312.16	807.06	82.11	109.45	230.75	95.18	5.00	
Margin Nature Loan		2.50	30.21	31.89		177.74	553.58				70.05	53.35	162.37	93.10				3.55		
Hire Purchase Loan	909.98	414.74	943.11	7.91	188.61	321.26	907.68	36.35	18.53	7.24	231.82	94.32	208.78	379.86	166.28	137.02	885.77	338.94	57.47	30.21
Deprived Sector Loan	192.57	58.47	183.15	23.48	134.26	161.58	263.46	127.60	113.64	86.64	196.46	63.36	309.28	390.80	88.68	71.37	1977.65	179.93	36.92	22.18
Bills Purchased											3.20									
Other Product	1652.69	83.29	284.24	32.52	308.23	480.92	1468.75	402.97	118.36	25.85	577.50	211.89	1133.33	817.34	534.12	305.02	329.96	181.22	8.95	82.53
Total Product wise Loan	4841.16	1298.13	6536.56	980.69	3841.48	4106.97	5506.95	2794.32	2143.80	1111.15	4679.79	1265.13	5073.28	8000.55	1448.22	1811.75	6703.65	3304.48	823.87	520.44

Collateral Wise

Gold and Silver	30.04		20.79		20.28	173.88	39.58	177.50	94.52		21.06	15.91	251.69		5.77	28.73	61.14			
Government Securities																				
Non Governmental Securities		2.50	30.32	31.89			559.56				79.27	53.35	162.37	93.10						
Fixed Deposit Receipts	18.30	31.22	57.56		45.72	38.82	33.54	49.56	6.17	20.57	88.97	10.37	56.05	43.61	6.15	16.00	49.80	28.37	3.81	3.83
Own	18.30	31.22	57.56		45.72	38.82	33.54	49.56	6.17	20.57	88.97	10.37	56.05	43.61	6.15	16.00	49.80	28.37	3.81	3.83
Other Licences Institutions																				
Collateral of Properties	4785.04	1264.41	6293.16	925.46	3775.48	3716.51	4835.07	2567.25	2042.67	1090.58	4364.03	1172.82	4450.02	7431.68	1436.30	1753.19	4811.60	3194.19	819.09	516.61
Fixed Assets	4785.04	1264.41	6293.16	925.46	3775.48	3716.51	4835.07	2567.25	2042.67	1090.58	4364.03	1172.82	4450.02	7096.59	1436.30	1753.19	4811.60	3194.19	819.09	516.61
Current Assets												0.50		335.09						
Against security of Bill											3.20	7.60								
Domestic Bills											3.20	7.60								
Foreign Bills																				
Against Guarantee			119.12			0.03	23.66				123.26	5.08	151.12	334.74		13.84	1781.11	81.92		
Government Guarantee											12.07			15.88				1.40		
Institutional Guarantee						0.03					108.83	5.00	147.11	318.87		13.84		1.07		
Personal Guarantee			23.34				23.66				1.07	0.08	3.01							
Collective Guarantee			95.78								1.28		1.01				1781.11	79.45		
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee																				
Credit Card																				
Others	7.78		15.61	23.34		177.74	15.53		0.45				2.03	97.42					0.97	
Total	4841.16	1298.13	6536.56	980.69	3841.48	4106.97	5506.95	2794.32	2143.80	1111.15	4679.79	1265.13	5073.28	8000.55	1448.22	1811.75	6703.65	3304.48	823.87	520.44

BFI Name	Ace	Bhargav	diyalo	Country	Alpine	Kastamandap	Garima	City	FewaDB	Kabeli	Kamana	Corporate	Pathihara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	IDBL
Sector Wise																					
Agricultural and Forest Related	75.92	31.41	295.14	119.62	204.25	31.76	258.02	171.20	244.18	31.26	117.37	2.65	59.04	67.51	115.85	103.02	114.40	40.22	220.88	79.99	2.85
Fishery Related				0.24			2.08	13.49	10.68	0.44	2.82								18.75		26.00
Mining Related						29.17		3.01							21.73						66.94
Manufacturing (Producing) Related	735.67		125.57	136.35	14.32	291.06	132.24	284.03	162.99	14.60	104.54	128.84	61.74	70.39	317.88	21.64		8.82	420.97	16.56	306.30
Construction	830.15	148.60	62.79	107.84		846.37	1042.92	1274.87	1638.51	81.42	716.49	60.54	191.49	84.90	660.17	52.28	17.24	34.50	589.59	142.52	610.19
Electricity,Gas and Water	565.76		1.50			181.57	1.98	9.87							535.35					1.13	
Metal Products, Mach. & Ele. Eqp.	73.07		3.71	27.37		56.91	35.72	38.77	47.66	3.91	48.24	12.22		98.04				3.04			2.79
Tras., Com. and Public Utilities	231.85	99.52	135.79	3.69	115.33	214.19	680.11	817.08	590.31	18.34	148.77	30.95		85.11	333.38		5.89		586.85	54.70	122.56
Wholesaler & Retailer	682.18	260.30	174.08	295.73	219.59	486.56	812.31	575.99	1241.97	73.88	337.73	48.11	344.24	320.81	657.18	104.75	188.87	120.05	1173.65	112.92	635.50
Finance, Insurance and Real Estate	720.12		97.42	79.52	96.10	456.62	132.49	294.47	408.28		146.70			119.56	318.36	0.94			429.73	12.75	692.65
Hotel or Restaurant	323.78	10.68	16.42	6.83	18.42	426.47	116.58	243.17	220.54	15.12	93.31		17.00	2.99	141.09			9.57	122.37	7.32	104.68
Other Services	611.63	27.98	14.59	8.32		172.51	113.41	145.35	145.59	17.99	133.16	0.33	42.29	31.24	154.00		2.98	8.54	379.21	15.81	176.37
Consumption Loans	93.10	14.39	43.36	120.77	12.11	323.82	626.26	225.43	2321.88	83.38	176.71	10.53	152.05	54.52	625.58	24.24	76.00	8.23	241.08	210.00	843.61
Local Government	15.16					1.97	3.58	0.03							4.60						
Others	1050.42	160.19	241.50	439.89	259.85	575.65	1549.29	65.54	1077.65	68.61	535.71	22.36	420.36	501.61	1084.38	89.87	179.01	136.78	1077.01	151.20	975.43
TOTAL sectorwise	6008.82	753.08	1211.89	1346.15	941.92	4096.23	5503.43	4162.27	8110.23	408.95	2561.53	316.51	1288.22	1338.63	5067.57	396.74	584.39	369.75	5260.09	804.90	4565.87

Product Wise

Term Loan	1873.86	134.53	10.55	44.71	351.22	602.85	1024.77	388.81	265.37	124.37	638.44	13.94			925.76	89.70	5.89	229.42	465.18	65.67	163.07
Overdraft	1677.42	164.44	228.72	586.08	290.63	1252.48	1616.47	856.69	1240.00		634.05	103.35	502.89	251.95	1231.15	10.05	66.65	39.27	656.44	38.98	909.71
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan	128.81		499.90	138.66		365.94	124.61		369.22	122.91		87.26	118.24	353.55	420.64	203.42	56.22		1624.59	215.84	256.85
Res. Per. H. Loan (Up to Rs. 10 mil.)	741.24	148.60	29.87	78.05		734.75	1051.46	912.32	1505.10	32.45	551.82	33.72	191.49	84.90	449.80	50.82	13.54	34.50	486.67	138.55	516.86
Real Estate Loan	472.48		73.27	127.71	96.10	381.33	130.31	360.97	646.57		194.12			119.56	245.56	0.94			533.72	9.02	493.16
Margin Nature Loan	16.63		17.13			187.70		13.27	0.25		2.25			0.25	319.69			23.89		5.25	676.04
Hire Purchase Loan	314.09	99.52	118.60	119.06	115.68	244.58	868.87	849.96	1077.93	15.79	242.63	42.43	16.80	127.32	292.39	19.83	41.78	0.76	786.57	75.55	137.93
Deprived Sector Loan	252.31	45.52	43.72	55.83	76.56	172.32	235.03	204.23	287.20	30.42	107.15	18.98	48.71	65.86	254.99	17.57	21.77	40.22	215.05	28.89	191.01
Bills Purchased																					
Other Product	531.98	160.46	190.12	196.06	11.73	154.29	451.91	576.03	2718.59	83.01	191.08	16.83	410.10	335.25	927.59	4.41	354.66	25.58	486.61	232.41	1221.24
Total Product wise Loan	6008.82	753.08	1211.89	1346.15	941.92	4096.23	5503.43	4162.27	8110.23	408.95	2561.53	316.51	1288.22	1338.63	5067.57	396.74	584.39	369.75	5260.09	804.90	4565.87

Collateral Wise

Gold and Silver	0.02				0.98	86.05	412.30	136.91	432.51	78.34	104.37		132.01		162.92		7.85			180.06	93.43
Government Securities																					5.40
Non Governmental Securities	16.63		20.13			187.70		13.27						0.25	319.69						676.04
Fixed Deposit Receipts	26.79	6.99	5.04	16.64	10.75	45.61	34.37	41.86	110.83	3.99	27.29	0.40	3.24	12.06	10.47	3.05	2.48	8.23	35.54	5.43	33.43
Own	26.79	6.99	5.04	16.64	10.75	45.61	34.37	41.86	110.83	3.99	27.29	0.40	3.24	12.06	10.47	3.05	2.48	8.23	35.54	5.43	33.43
Other Licences Institutions																					
Collateral of Properties	5713.07	738.69	1184.68	1311.66	853.93	3619.07	4873.84	3803.54	7566.90	326.62	2403.47	312.62	1152.44	1326.32	4320.11	393.68	574.06	361.52	5157.43	600.29	3571.41
Fixed Assets	5713.07	738.69	1184.68	1311.66	853.93	3619.07	4873.84	3803.54	7566.90	326.62	2403.47	312.62	1152.44	1326.32	4314.74	393.68	574.06	361.52	5157.43	600.29	3571.41
Current Assets															5.36						
Against security of Bill																					
Domestic Bills																					
Foreign Bills																					
Against Guarantee	252.31		2.04	17.86	76.26	157.80	182.92	166.68			9.31	0.05			235.27				61.87	19.12	186.15
Government Guarantee	15.16		2.04	17.86	1.97		0.03	4.07							4.60						
Institutional Guarantee	237.15					154.20	10.00								225.10				47.50		186.09
Personal Guarantee						3.60		6.18			8.37	0.05			4.34						0.06
Collective Guarantee					74.29		172.89	156.43			0.94				1.23				14.37	19.12	
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee																					
Credit Card																					
Others		7.40									17.09	3.45	0.53		19.10				5.25		
Total	6008.82	753.08	1211.89	1346.15	941.92	4096.23	5503.43	4162.27	8110.23	408.95	2561.53	316.51	1288.22	1338.63	5067.57	396.74	584.39	369.75	5260.09	804.90	4565.87

BFI Name	Kanchan	Maitrithumi	Innovative	Jhimruk	Metro	Vibor	Gaumuktee	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N. Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa
Sector Wise																				
Agricultural and Forest Related	82.34	12.87	121.16	17.73	65.91	122.00	52.43	96.38	207.34	183.77	17.38	16.51	4.09	78.48	23.13	67.12	181.92	37.85	108.51	9.25
Fishery Related	1.24		8.66	1.51		13.40		8.43	11.30	0.76							4.94		3.94	
Mining Related			0.60			23.71			10.96							5.52	44.70			
Manufacturing (Producing) Related	132.57	7.53	232.35	8.43		76.96	3.59	28.18	303.38	6.78	1.20		10.09	93.41	1.60	26.30	264.11	5.76	473.20	0.94
Construction	154.92	51.20	198.14	8.18	250.04	442.82	61.75	39.23	905.07	46.25	15.26	79.12		93.72	24.69	231.97	35.92	34.09	1123.67	
Electricity, Gas and Water			5.06			388.73	0.81		22.61							0.65	17.47	0.25	190.92	
Metal Products, Mach. & Ele. Eqp.	0.39		24.54		20.85	32.82	0.86		133.96	10.35			2.50	6.51	0.90		264.96	0.39	55.85	
Tras., Com. and Public Utilities	52.82	36.78	73.25	137.30	381.18	242.75	64.24	10.79	308.70	106.86	4.97	250.77	23.42	8.03	88.43	86.47	255.55	20.51	823.27	0.20
Wholesaler & Retailer	394.00	67.02	209.08	119.53	390.75	271.84	122.88	140.01	682.43	262.36	14.92	213.90	60.68	107.86	31.29	112.84	61.32	40.40	911.38	43.10
Finance, Insurance and Real Estate	38.54	6.50	128.43		170.74	535.38		14.80	118.03	18.30		8.30		41.33			15.00		1048.37	
Hotel or Restaurant	37.73	1.00	64.97	6.39	71.16	104.19	14.28	2.32	450.92	31.78		4.56	0.00	35.81	1.18	23.37	468.90	10.38	508.83	17.90
Other Services	66.83	3.39	35.32	2.56	83.58	390.94	4.66	7.75	85.37	86.20	16.27	2.75	3.44	29.53	91.51	22.82	24.61	3.62	552.32	1.14
Consumption Loans	6.50	2.70	94.53	88.13	76.31	724.91	26.94	8.53	271.81	57.47	29.92	59.36	1.45	16.39	52.38	202.61	89.00	22.37	334.83	1.78
Local Government																				
Others	242.03	71.52	302.65	87.52	234.33	485.08	159.70	161.36	1736.04	288.31	10.35	61.27	177.19	225.95	54.14	322.82	100.77	48.56	1801.00	43.13
TOTAL sectorwise	1209.93	260.51	1498.73	477.28	1744.84	3855.54	512.14	517.79	5247.94	1099.19	110.27	696.55	282.87	737.02	369.25	1102.49	1829.17	224.19	7936.07	117.44

Product Wise

Term Loan	24.52	39.14	216.02	34.07	178.54	919.06	49.16	46.06	1141.62	132.89	16.74	95.38		8.11	122.86	81.83	108.23	56.61	1332.02	24.56
Overdraft	468.20	142.01	351.70	106.72	473.37	790.43	152.05	65.75	1917.49	360.75	0.70	180.60		135.89	53.33	202.58	32.95	78.37	1881.09	78.31
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan	143.60		290.71	58.61		80.07		305.24	250.52		22.21		240.49	5.00		0.10	713.50		326.87	
Res. Per. H. Loan (Up to Rs. 10 mil.)	153.03	30.62	198.14	8.18	247.53	392.26	60.77	0.15	885.63	46.64	15.26	78.98		83.91	24.69	227.11	132.22	26.92	1123.67	
Real Estate Loan	40.53	2.33	128.41		173.25	360.15	0.94	15.33	76.75	88.15				40.12		22.35	48.18		1032.07	
Margin Nature Loan	8.13				0.20	366.80	2.82		12.58			22.42							31.48	
Hire Purchase Loan	51.41	33.81	123.67	140.79	443.91	370.98	64.24	10.79	606.81	108.28	3.78	250.77	25.65	25.50	96.65	98.17	307.74	38.79	861.44	
Deprived Sector Loan	42.40	9.26	67.91	23.68	63.12	141.93	20.32	43.28	205.05	171.58	12.89	28.71	12.83	26.25	14.42	58.05	88.09	13.04	297.18	7.54
Bills Purchased																				
Other Product	278.10	3.35	122.18	105.23	164.93	433.86	161.85	31.16	151.49	190.90	38.69	39.69	3.89	412.23	57.30	412.29	398.25	10.45	1050.25	7.03
Total Product wise Loan	1209.93	260.51	1498.73	477.28	1744.84	3855.54	512.14	517.79	5247.94	1099.19	110.27	696.55	282.87	737.02	369.25	1102.49	1829.17	224.19	7936.07	117.44

Collateral Wise

Gold and Silver				79.05			24.12		85.43	6.44	44.62	30.98			42.48	189.48	19.53		132.69	
Government Securities					0.45															
Non Governmental Securities					0.20	366.80			13.04			22.42							31.48	
Fixed Deposit Receipts	6.50	1.76	38.10	6.90	12.94	279.47	2.82	8.53	27.58	8.67	0.18	5.96	0.38	5.90	0.80	4.06	7.27	1.69	39.65	1.98
Own	6.50	1.76	38.10	6.90	12.94	279.47	2.82	8.53	27.58	8.67	0.18	5.96	0.38	5.90	0.80	4.06	7.27	1.69	39.65	1.98
Other Licences Institutions																				
Collateral of Properties	1195.29	258.75	1460.64	391.32	1731.25	2986.60	481.77	509.25	5034.84	913.88	63.88	637.19	282.49	731.01	316.07	874.53	1801.98	222.50	7492.94	115.46
Fixed Assets	1195.29	258.75	1460.64	391.32	1731.25	2986.60	481.77	509.25	5033.96	913.88	63.88	637.19	282.49	731.01	316.07	874.53	1801.98	222.50	7492.94	115.46
Current Assets									0.88											
Against security of Bill																				
Domestic Bills																				
Foreign Bills																				
Against Guarantee				0.01		141.33	3.43		87.06	170.20	1.59			0.11	9.90	34.41	0.38		238.51	
Government Guarantee						5.12													13.15	
Institutional Guarantee						110.00			85.00								0.38		225.36	
Personal Guarantee				0.01		7.59			1.99							34.41				
Collective Guarantee						18.62	3.43		0.07	170.20				0.11	9.90					
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee											1.59									
Credit Card																				
Others	8.13					81.33													0.81	
Total	1209.93	260.51	1498.73	477.28	1744.84	3855.54	512.14	517.79	5247.94	1099.19	110.27	696.55	282.87	737.02	369.25	1102.49	1829.17	224.19	7936.07	117.44

BFI Name	Saptakoshi	Sajha	Apex	Green	Reliable	Nepal Awaz	NFL	NIDC Capital	NNFL	NSMFL	KFL	Himalaya	Union	PFCL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur
Sector Wise																					
Agricultural and Forest Related	127.59	109.71	256.71	10.53	293.23		15.50	11.51	55.82	0.52	30.93		9.10	129.16	62.79	84.21	69.05	25.06	1.99	30.77	
Fishery Related		0.94			3.54				0.11					1.00		19.58				32.76	
Mining Related			6.71		0.05								2.48	21.69			0.53	0.91	3.00	1.28	2.51
Manufacturing (Producing) Related		15.79	233.55	4.89	338.79		17.20	26.26	334.65	61.10			55.19	226.80		95.63	93.96	216.38	186.42	186.52	
Construction	18.68	27.39	568.98	3.34	1165.55	424.65	39.78	46.62	1630.36	110.42	152.93		136.89	1104.84	761.27	119.94	336.56	256.72	90.15	358.95	22.93
Electricity,Gas and Water			42.55		26.47		2.86	10.72						6.05					76.87		
Metal Products, Mach. & Ele. Eqp.	1.28	22.57	83.60		79.57			0.71	25.86	3.45			28.20	38.45	139.30		19.37		57.16	37.98	
Tras., Com. and Public Utilities	2.64	49.40	36.55	40.46	323.57	58.39	0.36	11.98	206.56		68.62		161.84	144.38	239.49	179.50	66.14	117.35	527.32	629.40	
Wholesaler & Retailer	143.22	60.63	745.48	44.29	267.77		91.02	237.93	558.27	33.33	187.08		14.06	156.19	801.90	575.70	137.44	261.96	154.65	746.70	170.00
Finance, Insurance and Real Estate			163.56	8.51	251.24			97.80	389.33	100.31	76.37		49.98	97.60		138.91	121.35	73.75	260.38	296.07	280.12
Hotel or Restaurant	2.32	4.17	199.67	10.23	195.14		8.23	18.05	61.79	27.50	2.89		2.44	14.00		12.35	49.75	95.45	1.94	326.14	
Other Services	3.33	5.77	186.11		247.61			9.67	94.21		21.99		46.03	16.36	91.98	8.28	226.71	329.63	49.39	183.10	141.50
Consumption Loans	11.48	3.33	405.86	11.44	533.36	22.08	19.35	104.40	210.05	150.19	247.09		78.02	113.82	163.86	30.33	74.91	105.04	297.55	473.53	77.61
Local Government					5.53					33.18	19.19										
Others	59.40		1287.21	72.63	1172.20	135.59	90.47	2.01	1957.45	2000.91	217.46		101.42	614.10	200.99	707.91	21.45	227.15	109.67	446.21	125.57
TOTAL sectorwise	369.95	299.70	4216.54	206.32	4903.60	640.71	284.77	577.65	5524.47	2520.90	1024.55		685.63	2684.43	2461.59	1972.35	1217.22	1709.38	1816.50	3749.40	820.25

Product Wise

Term Loan	163.95	108.53	190.73	16.80	809.97		0.70	27.49	143.09	125.37	5.02		146.62	1284.68	750.43		142.07		405.21	373.56	170.00
Overdraft	140.37	135.37	1192.87	122.51	1189.45																
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan	0.34		812.04		318.81		134.11	294.80	641.58	262.73	427.97		79.15	48.63		663.00	318.76	922.17	195.93	1180.25	
Res. Per. H. Loan (Up to Rs. 10 mil.)	18.68	25.39	444.41		790.33	236.65	34.16	102.32	1408.12	20.36	152.93		86.75	469.17	673.35		267.73	220.23	38.17	290.94	22.93
Real Estate Loan			195.90	8.51	205.78	169.72	28.17	17.08	593.05	1915.94	76.37		44.14	209.16	192.10	258.85	170.26	110.25	250.07	273.49	280.12
Margin Nature Loan			17.19		177.13	26.21	11.37	88.66	100.39	26.19	229.37		46.16	0.59	200.99	101.98	45.79	17.35	267.55	328.80	29.49
Hire Purchase Loan	13.92	8.15	231.78	37.65	515.00	62.75	0.36	12.61	313.22	127.52	68.62		171.73	179.44	257.04	179.50	52.84	58.33	487.71	662.09	14.85
Deprived Sector Loan	28.89	21.70	233.79	9.43	154.41	18.28	4.16	22.66	191.45	33.18	19.19		27.41	113.84	135.48	70.85	45.64	37.50	55.25	119.12	11.87
Bills Purchased																					
Other Product	3.80	0.56	897.84	11.44	742.72	127.10	71.75	12.05	2133.56	9.60	45.09		83.68	378.92	252.19	698.16	174.13	343.55	116.60	521.16	290.98
Total Product wise Loan	369.95	299.70	4216.54	206.32	4903.60	640.71	284.77	577.65	5524.47	2520.90	1024.55		685.63	2684.43	2461.59	1972.35	1217.22	1709.38	1816.50	3749.40	820.25

Collateral Wise

Gold and Silver			15.42	7.75	100.38	14.56								25.97	36.16						
Government Securities					6.38																
Non Governmental Securities			17.19		177.13			88.66	79.92	26.19	229.37		46.16			45.79		267.55	321.88	29.49	
Fixed Deposit Receipts		0.56	63.88	3.70	86.40	3.16	7.98	9.31	52.73	0.08	17.72		12.09	36.15	127.69	30.33	29.12	19.29	29.04	126.24	33.27
Own		0.56	63.88	3.70	86.40	3.16	7.98	9.31	52.73	0.08	17.72		12.09	36.15	127.69	30.33	29.12	19.29	29.04	126.24	33.27
Other Licences Institutions																					
Collateral of Properties	369.95	299.14	3951.55	190.60	4533.30	596.78	261.26	477.68	5391.82	673.19	777.46		560.48	2010.95	1957.44	1840.04	1142.30	1611.31	1464.65	3247.53	502.29
Fixed Assets	369.95	299.14	3951.55	190.60	4533.30	596.78	261.26	477.68	5391.82	673.19	777.46		560.48	2010.95	1957.44	1840.04	1142.30	1611.31	1464.65	3247.53	317.90
Current Assets																					184.39
Against security of Bill																					
Domestic Bills																					
Foreign Bills																					
Against Guarantee			43.92							83.27			55.27		139.30			37.50	55.25	50.00	
Government Guarantee										33.18			3.25						15.25		
Institutional Guarantee			39.28										24.16					37.50	40.00	50.00	
Personal Guarantee			4.64							50.09			27.86								
Collective Guarantee																					
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee														139.30							
Credit Card																					
Others			124.57	4.29		26.21	15.52	2.01		1738.17			11.64	611.36	200.99	101.98		41.28		3.75	255.19
Total	369.95	299.70	4216.54	206.32	4903.60	640.71	284.77	577.65	5524.47	2520.90	1024.55		685.63	2684.43	2461.59	1972.35	1217.22	1709.38	1816.50	3749.40	820.25

BFI Name	United FC	General	Progressive	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Gulieshwori	Everest	Prudential	ICFC	Sagarmatha	Kuber
Sector Wise																					
Agricultural and Forest Related			5.45	60.57	37.14	52.44	5.60	9.76	40.90	105.64	112.80	32.60		328.30		4.14	67.08	3.57	180.51	91.90	
Fishery Related										1.75							2.75		0.54	1.79	
Mining Related						22.73		14.32								1.40			0.70		
Manufacturing (Producing) Related	20.58	1.53	2.81	108.55	77.68	40.24	72.77		3.88	167.71		116.76	22.28	600.35		76.91	43.68	69.11	265.25	76.22	7.61
Construction	545.57	31.63	33.99	104.35	393.12	330.96	117.58	21.20	26.04	101.42	55.96	629.55	45.94		154.75	238.70	128.22	32.81	62.67	498.64	15.13
Electricity,Gas and Water					3.50	9.45	30.86			0.07						2.00			40.35	1.60	
Metal Products, Mach. & Ele. Eqp.	300.25		5.03				29.29	0.10		9.87		2.20	0.13			12.75	18.06		56.95	9.43	
Tras., Com. and Public Utilities	971.97		36.66		307.55	87.34	77.45			251.22		704.75	19.57	2.94		38.49	213.57	64.66	25.91	492.72	2.96
Wholesaler & Retailer	412.24	96.53	24.22	381.90	259.31	102.11	82.74	19.10	23.73	109.77	244.43	411.62	50.29	120.04		28.45	116.25	33.88	695.91	117.10	23.52
Finance, Insurance and Real Estate	117.19		8.00	10.82	261.89	52.22	95.18			116.82		332.04	181.02			63.25	36.73	63.79	766.82	19.79	195.14
Hotel or Restaurant				72.42	123.05	8.80	32.45	7.10		62.25		53.70	0.36	74.77		2.29	3.97	20.00	98.16	27.74	0.24
Other Services		5.71	3.52	49.68	138.21	47.42		0.13	5.73	83.58	14.80	24.88	5.27			106.51	18.96	99.71	78.51	72.92	13.79
Consumption Loans	490.87	2.86	23.14	60.36	15.03	130.85	19.53	5.76	20.74	63.81	45.04	499.24	9.46	2.06	9.44	288.97	28.49	131.22	190.15	330.44	9.70
Local Government				2.01						4.02											0.30
Others	846.15	125.18	121.04	283.51	687.25	456.62	191.20	23.37	4.41	277.77	663.40	1127.29	167.50	628.46	281.71	364.69	168.78	129.69	1190.39	356.20	111.03
TOTAL sectorwise	3704.83	263.43	263.88	1134.16	2303.72	1341.17	754.67	100.85	125.43	1355.69	1136.43	3934.63	501.83	1756.92	445.90	1228.54	846.55	648.43	3652.82	2096.78	379.13

Product Wise

Term Loan	39.71		1.79	490.45	205.61	45.01	19.12			247.99	244.43	488.35	111.33	993.83	252.32	224.39	18.43	19.21	172.32	63.13	4.12
Overdraft																					
Trust Receipt Loan / Import Loan																					
Demand & Other Working Capital Loan	343.97		46.32		512.20	795.81	272.52	40.53	82.60	211.17		198.52	96.58	151.00	16.77		218.78	315.57	2025.39	225.76	157.69
Res. Per. H. Loan (Up to Rs. 10 mil.)	439.62		29.27	104.35	301.17	330.96	44.50		26.04	394.88		316.60			41.31	162.83	84.64	32.81	343.29	443.68	12.07
Real Estate Loan	277.16	31.63		87.84	282.48	42.22	312.14	21.20		315.02		624.79	162.44	496.08	132.76	106.36	82.03	46.79	370.25	36.45	42.85
Margin Nature Loan	277.25	7.73	24.05		29.36	11.79				0.59		49.97	38.59		0.02	229.04		117.72	397.02	310.22	0.30
Hire Purchase Loan	1310.17	5.35	36.78	8.69	307.55	56.35	26.31	4.74	3.41	51.44	20.88	732.67	15.33	2.78	2.72	20.50	176.75	70.73	116.29	505.09	12.45
Deprived Sector Loan	137.77	0.79	15.26	36.45	98.04	41.46	30.15	2.81	4.41	63.53	40.23	126.17	4.03			32.53	26.10	23.97	135.85	105.08	0.30
Bills Purchased																				3.80	2.60
Other Product	879.18	217.94	110.40	406.39	596.68		38.14	31.56	8.96	71.06	830.90	1397.56	73.53	113.22		452.89	239.82	21.62	92.41	403.57	146.75
Total Product wise Loan	3704.83	263.43	263.88	1134.16	2303.72	1341.17	754.67	100.85	125.43	1355.69	1136.43	3934.63	501.83	1756.92	445.90	1228.54	846.55	648.43	3652.82	2096.78	379.13

Collateral Wise

Gold and Silver	22.88											308.82								12.82	
Government Securities																			20.72		
Non Governmental Securities		7.73	14.63			29.36	11.79					49.97	18.59					117.72		308.37	0.30
Fixed Deposit Receipts	152.79	2.86	3.21	51.57	15.03	83.13	7.18	1.02	17.33	51.67	24.16	66.72	2.78		6.70	38.75	23.45	5.77	51.37	15.88	0.06
Own	152.79	2.86	3.21	51.57	15.03	83.13	7.18	1.02	17.33	51.67	24.16	66.72	2.78		6.70	38.75	23.45	5.77	51.37	15.88	0.06
Other Licences Institutions																					
Collateral of Properties	1876.32	252.85	210.03	1080.48	2288.70	1228.68	719.22	76.46	108.11	1300.00	20.88	3509.12	438.93	1756.92	439.18	849.31	823.10	501.10	3076.76	1733.69	375.39
Fixed Assets	1855.74	252.85	210.03	1080.48	2288.70	1228.68	719.22	76.46	108.11	1300.00	20.88	3509.12	438.93	1756.92	439.18	849.31	823.10	501.10	3076.76	1733.69	375.39
Current Assets	20.58																				
Against security of Bill	277.25																			3.80	
Domestic Bills	277.25																			3.80	
Foreign Bills																					
Against Guarantee			26.24				16.47			4.02								23.84	29.32	22.22	1.37
Government Guarantee							2.00			4.02										4.85	
Institutional Guarantee			12.11				14.00											23.84	13.00	10.98	0.24
Personal Guarantee			12.83				0.47												16.32	6.40	1.13
Collective Guarantee																					
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee			1.30																		
Credit Card																					
Others	1375.59		9.76	2.11				23.37			1091.39		41.53		0.02	340.48			474.66		2.01
Total	3704.83	263.43	263.88	1134.16	2303.72	1341.17	754.67	100.85	125.43	1355.69	1136.43	3934.63	501.83	1756.92	445.90	1228.54	846.55	648.43	3652.82	2096.78	379.13

BFI Name	NEFL	Seti	hama	Namaste	Kaski	Unique	Manjushree	Jebils	Reliance	Bhaktapur
Sector Wise										
Agricultural and Forest Related	2.43	35.26		16.30	117.24		24.32	39.04	41.66	21.99
Fishery Related				0.50	1.85					
Mining Related										
Manufacturing (Producing) Related	34.49	16.57	26.00	4.13	80.05	11.56	121.48	6.54	34.22	23.37
Construction	123.45	7.68	4.35	65.45	402.90	55.54	411.10	174.47	260.23	83.85
Electricity,Gas and Water									10.34	
Metal Products, Mach. & Ele. Eqp.	0.25			0.86			9.01	0.20	23.61	0.70
Tras., Com. and Public Utilities	219.26		40.41	4.15	351.51	66.23	283.93	62.69	320.72	40.09
Wholesaler & Retailer	99.60	66.83	24.40	7.83	443.83	87.46	108.92	43.01	113.14	17.49
Finance, Insurance and Real Estate	46.43		37.70	0.97	191.45	22.30	26.53	13.60	54.24	9.00
Hotel or Restaurant	5.00	1.81	2.10	2.56	90.07	49.65	48.64	5.35	29.93	16.60
Other Services	6.45	14.86	27.45	10.73	13.76	9.23	17.00	17.60	78.85	11.59
Consumption Loans	127.78	1.04	20.85	1.44	58.98	54.53	289.10	220.83	205.02	21.95
Local Government	1.30									
Others	422.87	38.19	49.85	102.11	675.77	195.34	451.89	115.28	402.95	49.52
TOTAL sectorwise	1089.31	182.23	233.11	217.05	2427.41	551.83	1791.91	698.61	1574.93	296.16

Product Wise

Term Loan	384.79	16.82	26.00	35.05	88.96		62.34	9.52		20.00
Overdraft										
Trust Receipt Loan / Import Loan										
Demand & Other Working Capital Loan	124.30	128.69	100.70		546.65	214.29	660.33	62.24		61.71
Res. Per. H. Loan (Up to Rs. 10 mil.)	122.22	7.68	2.37	67.60	402.90	43.04	389.48	117.30	206.73	51.15
Real Estate Loan	72.51		22.70	0.97	191.45	35.36	40.50	52.37	206.54	
Margin Nature Loan	98.90		17.62		7.33	86.14	273.01	197.67	197.60	0.40
Hire Purchase Loan	242.89	0.73	46.91	4.42	351.51	56.53	267.45	80.13	321.31	81.78
Deprived Sector Loan	34.53	11.74	15.00	7.07	92.03	22.30	56.84	23.96	70.80	10.52
Bills Purchased										
Other Product	9.18	16.57	1.80	101.93	746.58	94.17	41.96	155.42	571.95	70.59
Total Product wise Loan	1089.31	182.23	233.11	217.05	2427.41	551.83	1791.91	698.61	1574.93	296.16

Collateral Wise

Gold and Silver					24.75					3.76
Government Securities										
Non Governmental Securities	98.90						273.01	198.07		
Fixed Deposit Receipts	5.26	1.59	1.80	1.17	26.90	26.34	16.10	3.23	5.77	5.00
Own	5.26	1.59	1.80	1.17	26.90	26.34	16.10	3.23	5.77	5.00
Other Licences Institutions										
Collateral of Properties	951.86	180.64	198.69	215.78	2339.14	416.79	1434.72	478.25	1317.53	276.14
Fixed Assets	951.86	180.64	198.69	215.78	2339.14	416.79	1434.72	478.25	1317.53	276.14
Current Assets										
Against security of Bill										
Domestic Bills										
Foreign Bills										
Against Guarantee			15.00		29.28	86.14		19.07	51.17	11.26
Government Guarantee					2.35					
Institutional Guarantee			15.00					12.00	48.50	9.71
Personal Guarantee								7.00	2.67	1.29
Collective Guarantee					26.93			0.07		0.26
Int. Rtd. Foreign Bank's Guarantee										
Other Guarantee						86.14				
Credit Card										
Others	33.30		17.62	0.10	7.33	22.47	68.09		200.46	
Total	1089.31	182.23	233.11	217.05	2427.41	551.73	1791.91	698.61	1574.93	296.16

Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities		Mid-July			Mid-June	Mid-July	% change		
		2012	2013	2014	2015	2015			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	2816.6	3801.3	4950.7	5991.4	6142.7	34.96	30.23	2.52
	a. Paid-up Capital	1717.2	2234.0	2974.3	3937.6	3987.3	30.10	33.14	1.26
	b. Statutory Reserves	288.3	383.5	523.1	749.3	750.3	33.02	36.38	0.14
	c. Retained Earning	107.6	208.2	220.6	10.0	8.9	93.51	5.97	-10.82
	d. Others Reserves	703.6	975.6	1232.7	1294.6	1396.2	38.66	26.35	7.85
2	BORROWINGS	16586.4	20216.3	27897.3	36804.1	38648.4	21.88	37.99	5.01
	a. NRB	198.4	210.3	526.4	278.0	306.3	6.01	150.31	10.17
	f. Others	16388.0	20006.0	27371.0	36526.1	38342.1	22.08	36.81	4.97
3	DEPOSITS	5235.2	7221.6	11001.2	14924.1	16013.1	37.94	52.34	7.30
4	BILLS PAYABLE			0.0	0.0	0.0			0.00
5	OTHER LIABILITIES	2502.9	3009.7	3777.5	5779.3	5170.5	20.25	25.51	-10.53
	a. Loan Loss Provision	505.5	694.0	829.4	1065.1	986.7	37.30	19.51	-7.37
	b. Interest Suspense a/c	410.0	446.9	475.0	589.4	600.6	9.01	6.28	1.90
	c. Others	1587.5	1868.8	2473.1	4124.7	3583.2	17.72	32.34	-13.13
6	RECONCILIATION A/c	2236.6	688.6	1088.2	2245.5	2330.2	-69.21	58.04	3.77
7	PROFIT & LOSS A/c	629.8	837.9	1473.7	2332.9	2575.6	33.04	75.89	10.40
	Total	30007.5	35775.3	50188.7	68077.2	70880.4	19.22	40.29	4.12
Assets									
1	LIQUID FUNDS	5843.5	6322.8	7202.8	5663.0	6954.0	8.20	13.92	22.80
	a. Cash Balance	44.2	42.8	39.2	77.6	59.0	-3.25	-8.21	-24.03
	b. Bank Balance	3253.9	3561.6	3710.6	3873.2	3908.7	9.46	4.18	0.92
	c. Money at Call	2545.4	2718.5	3452.9	1712.2	2986.3	6.80	27.02	74.41
2	INVESTMENT IN SECURITIES EX	128.7	116.2	116.2	116.2	116.2	-9.71	0.00	0.00
3	SHARE & OTHER INVESTMEN	2040.6	2963.6	2894.2	2359.0	2350.1	45.23	-2.34	-0.38
4	LOANS & ADVANCES	17738.3	23401.7	35689.3	53899.0	55126.4	31.93	52.51	2.28
	Institutional	6194.1	6740.3	9863.5	14773.0	14863.0	8.82	46.34	0.61
	Individual	11544.2	16661.4	25825.8	39126.0	40263.4	44.33	55.00	2.91
5	FIXED ASSETS	340.2	444.6	624.4	779.5	803.5	30.67	40.46	3.07
6	OTHER ASSETS	1594.9	1685.8	2485.4	3080.3	3274.6	5.70	47.43	6.31
7	EXPENSES NOT WRITTEN OFF	0.7	9.8	9.4	2.8	7.2	1301.73	-4.02	154.86
8	NON BANKING ASSETS	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00
9	RECONCILIATION A/c	2234.8	699.6	1085.2	2142.4	2202.2	-68.70	55.12	2.79
10	PROFIT & LOSS A/c	85.8	131.2	81.8	34.9	46.2	52.88	-37.63	32.21
	Total	30007.5	35775.4	50188.7	68077.2	70880.4	19.22	40.29	4.12
Profit & Loss A/c									
Expenses									
1	INTEREST EXPENSES	1515.05	1631.87	1967.84	2102.19	2405.58	7.71	20.59	14.43
2	COMMISSION/FEE EXPENSES	29.25	41.55	46.72	65.80	0.00	42.06	12.45	-100.00
3	EMPLOYEE EXPENSES	951.61	1148.18	1464.44	1686.68	1872.70	20.66	27.54	11.03
4	OFFICE OPERATING EXPENSES	274.30	372.35	491.46	788.71	927.72	35.74	31.99	17.63
5	NON OPERATING EXPENSES	0.08	0.21	0.00	0.50	1.78	171.78	-100.00	257.11
6	PROVISION FOR RISK	169.29	174.20	188.17	310.89	327.49	2.90	8.02	5.34
7	LOAN WRITTEN OFF	0.00	0.89	0.44	0.00	1.12	0.00	-50.03	0.00
8	PROVISION FOR STAFF BONUS	53.64	76.99	102.53	103.70	140.90	43.52	33.17	35.87
9	PROVISION FOR INCOME TAX	162.12	232.91	302.38	324.90	408.19	43.67	29.82	25.64
10	NET PROFIT	589.89	807.06	1435.59	2310.98	2546.81	36.82	77.88	10.20
	TOTAL EXPENSES	3745.22	4486.20	5999.57	7694.34	8632.28	19.78	33.73	12.19
Income									
1.	INTEREST INCOME	3239.36	3898.75	5389.71	7011.42	7761.36	20.36	38.24	10.70
2.	COMMISSION & DISCOUNT	22.77	28.23	130.84	201.04	220.21	23.99	363.49	9.54
3	OTHER OPERATING INCOME	323.81	379.13	304.84	381.81	423.32	17.08	-19.59	10.87
4	NON OPERATING INCOME	18.89	46.00	40.15	3.21	27.37	143.49	-12.71	752.74
5	PROVISION FOR WRITTEN BACK	86.92	92.01	88.32	71.15	165.27	5.86	-4.01	132.28
6	RECOVERY FOR WRITE BACK	3.54	3.13	1.97	12.66	17.34	-11.72	-37.00	36.94
7	INCOME FOR EXTRA ORDINARY EXPENSES	0.71	0.00	0.05	0.00	0.00	-100.00	0.00	0.00
8	NET LOSS	49.22	38.96	43.68	13.05	17.42	-20.85	12.13	33.54
	TOTAL INCOME	3745.22	4486.20	5999.57	7694.34	8632.28	19.78	33.73	12.19
Miscellaneous Information									
	No. of Total Staffs	3143	3465	4405	5732	5740	10.24	27.13	0.14
	No. of Total Branches	580	646	861	1111	1116	11.38	33.28	0.45
	No. of Total Centers	36118	42612	59380	76433	77969	17.98	39.35	2.01
	No. of Total Groups	198477	229126	292238	302387	305367	15.44	27.54	0.99
	No. of Total Passive Groups	7815	9543	9138	11454	11504	22.11	-4.25	0.44
	No. of Total Members	1058772	1252389	1612430	1529504	1554048	18.29	28.75	1.60
	No. of Total Passive Members	53388	64322	66441	55861	56436	20.48	3.29	1.03
	No. of Total Borrowers	794195	894671	1102132	1071296	1084115	12.65	23.19	1.20
	No. of Total Overdue Borrowers	35510	35637	30657	34379	45704	0.36	-13.97	32.94
	No. of Total Saving Members	793362	913173	1198487	1503332	1526898	15.10	31.24	1.57
	Total Saving Amount (Rs million)	5492.12	7221.02	11000.65	14919.43	16008.45	31.48	52.34	7.30

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 Baniya Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Bank Ltd.	NIBL
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Nepal Bangladesh Bank Ltd.	NBB
9	Everest Bank Ltd.	EBL	10	Bank of Kathmandu Ltd.	BOK
11	Nepal Credit and Commerce Bank Ltd.	NCC	12	NIC ASIA Bank Ltd.	NIC
13	Lumbini Bank Ltd.	Lumbini	14	Machhapuchhre Bank Ltd.	MBL
15	Kumari Bank Ltd.	Kumari	16	Laxmi Bank Ltd.	Laxmi
17	Siddhartha Bank Ltd.	SBL	18	Agriculture Development Bank Ltd.	ADBNL
19	Global IME Bank Ltd.	Global	20	Citizens Bank International Ltd.	Citizens
21	Prime Commercial Bank Ltd.	Prime	22	Sunrise Bank Ltd.	Sunrise
23	Grand Bank Nepal Ltd.	Grand	24	NMB Bank Ltd.	NMB
25	Prabhu Bank Ltd.	PRABHU	26	Janata Bank Nepal Ltd.	Janata
27	Mega Bank Nepal Ltd.	Mega	28	Civil Bank Ltd.	Civil
29	Century Commercial Bank Ltd.	Century	30	Sanima Bank Ltd.	Sanima
B. Development Banks					
1	NIDC Development Bank Ltd.	NIDC	2	Malika Bikash Bank Ltd.	Malika
3	Siddhartha Development Bank Ltd.	Siddhartha	4	Yeti Development Bank Ltd.	Yeti
5	Narayani Development Bank Ltd.	Narayani	6	Pashimanchal Development Bank Ltd.	PDBL
7	Sahayogi Bikas Bank Ltd.	Sahayogi	8	Karnali Bikash Bank Ltd.	Karnali
9	Triveni Bikas Bank Ltd.	Triveni	10	Supreme Development Bank Ltd.	Suprim
11	Bhrikuti Development Bank Ltd.	Bhrikuti	12	Shubhechchha Bikas Bank Ltd.	Suvekchha
13	Sangrila Development Bank Ltd.	Shangrila	14	Gorkha Development Bank (Nepal) Ltd.	Gurkha
15	Gandaki Development Bank Ltd.	Gandaki	16	Infrastructure Development Bank Ltd.	Infrastructure
17	Business Universal Development Bank Ltd.	Business	18	Biratlaxmi Bikas Bank Ltd.	Biratlaxmi
19	Excel Development Bank Ltd.	Excel	20	Western Development Bank Ltd.	Western
21	H&B Development Bank Ltd.	H & B	22	Arniko Development Bank Ltd.	Araniko
23	Deva Development Bank Ltd.	Deva	24	Clean Energy Development Bank Ltd.	CEDBL
25	Miteri Development Bank Ltd.	Miteri	26	Tinau Bikas Bank Ltd.	Tinau
27	Muktinath Bikas Bank Ltd.	Muktinath	28	Sewa Bikas Bank Ltd.	Sewa
29	Kankai Bikas Bank Ltd.	Kankai	30	Mahakali Bikas Bank Ltd.	Mahakali
31	Ace Development Bank Ltd.	Ace	32	Bhargab Bikas Bank Ltd.	Bhargav
33	Professional Diyalo Bikas Bank Ltd.	diyalo	34	Country Development Bank Ltd.	Country
35	Alpine Development Bank Ltd.	Alpine	36	Kasthamandap Development Bank Ltd.	Kastamandap
37	Garima Bikas Bank Ltd.	Garima	38	City Development Bank Ltd.	City
39	Fewa Bikas Bank Ltd.	FewaDB	40	Kabeli Bikas Bank Ltd.	Kabeli
41	Kamana Bikas Bank Ltd.	Kamana	42	Corporate Development Bank Ltd.	Corporate
43	Pathibhara Bikas Bank Ltd.	Pathibhara	44	Purnima Bikas Bank Ltd.	Purnima
45	Jyoti Bikas Bank Ltd.	Jyoti	46	Bagmati Development Bank Ltd.	Bagmati
47	Hamro Bikas Bank Ltd.	Hamro	48	Kakre Bihar Bikas Bank Ltd.	Kakre
49	Shine Resunga Development Bank Ltd.	Shine	50	Pacific Development Bank Ltd.	Pacific
51	International Development Bank Ltd.	IDBL	52	Kanchan Development Bank Ltd.	Kanchan
53	Matribhumi Bikas Bank Ltd.	Matribhumi	54	Innovative Development Bank Ltd.	Innovative
55	Jhimruk Bikas Bank Ltd.	Jhimruk	56	Metro Development Bank Ltd.	Metro
57	Vibor Bikas Bank Ltd.	Vibor	58	Gaumukhee Bikas Bank Ltd.	Gaumukhee
59	Raptibheri Bikas Bank Ltd.	Raptiveri	60	Tourism Development Bank Ltd.	Tourism
61	Mission Development Bank Ltd.	Mission	62	Mount Makalu Development Bank Ltd.	Mt. Makalu
63	Sindhu Bikas Bank Ltd.	Sindhu	64	Sahara Bikas Bank Ltd.	Sahara
65	Nepal Community Development Bank Ltd.	N.Community	66	Cosmos Development Bank Ltd.	Cosmos
67	Manasalu Bikash Bank Ltd.	Manaslu	68	Ekata Bikash Bank Ltd.	Ekata
69	Kalinchowk Development Bank Ltd.	Kalinchowk	70	Kailash Bikash Bank Ltd.	Kailash
71	Salapa Bikash Bank Ltd.	Salpa	72	Saptakoshi Development Bank Ltd.	Saptakoshi
73	Sajha Bikash Bank Ltd.	Sajha	74	Apex Development Bank Ltd.	Apex
75	Green Development Bank Ltd.	Green	76	Reliable Development Bank Ltd.	Reliable

C. Finance Companies

1	Nepal Aawas Finance Ltd.	Nepal Aawas	2	Nepal Finance Ltd.	NFL
3	NIDC Capital Markets Ltd.	NIDC Capital	4	Narayani National Finance Ltd.	NNFL
5	Nepal Share Markets and Finance Ltd.	NSMFL	6	Kathmandu Finance Ltd.	KFL
7	Himalaya Finance Ltd.	Himalaya	8	Union Finance Ltd.	Union
9	Paschimanchal Finance Co.Ltd.	PFCL	10	Goodwill Finance Ltd.	PFCL
11	Siddhartha Finance Ltd.	SFL	12	Shree Investment & Finance Co. Ltd.	SIFCL
13	Lumbini Finance & Leasing Co. Ltd.	Lumbini	14	International Leasing & Finance Co. Ltd.	ILFCO
15	Mahalaxmi Finance Ltd.	Mahalaxmi	16	Lalitpur Finance Co. Ltd.	Lalitpur
17	United Finance Co. Ltd.	United FC	18	General Finance Ltd.	General
19	Progressive Finance Co. Ltd.	Progressive	20	Janaki Finance Co. Ltd.	Janaki
21	Pokhara Finance Ltd.	Pokhara	22	Central Finance Ltd.	Central
23	Premier Finance Co. Ltd.	Premier	24	Arun Finance Ltd.	Arun
25	Multipurpose Finance Co. Ltd	Multipurpose	26	Synergy Finance Ltd.	Synergy
27	Shrijana Finance Ltd.	Srijana	28	Om Finance Ltd.	Om
29	World Merchant Banking & Finance Ltd.	WMBFL	30	Capital Merchant Banking & Finance Co. Ltd.	CMBFCL
31	Crystal Finance Ltd.	Crystal	32	Guheshwori Merchant Banking & Finance Ltd.	Guheshwori

33	Everest Finance Ltd.	Everest	34	Prudential Finance Company Ltd.	Prudential
35	ICFC Finance Ltd.	ICFC	36	Sagarmatha Finance Ltd.	Sagarmatha
37	Kuber Merchant Finance Ltd.	Kuber	38	Nepal Express Finance Ltd.	NEFL
39	Seti Finance Ltd.	Seti	40	Hama Merchant & Finance Ltd.	hama
41	Namaste Bitiya Sanstha Ltd.	Namaste	42	Kaski Finance Ltd.	Kaski
43	Unique Financial Institution Ltd.	Unique	44	Manjushree Financial Institution Ltd.	Manjushree
45	Jebil's Finance Ltd.	Jebils	46	Reliance Lotus Finance Ltd.	Reliance
47	Bhaktapur Finance Ltd.	Bhaktapur			

D. Micro-credit Development Banks

1	Nepal Grameen Bikas Bank Ltd.	NepalGBB	2	Nirdhan Utthan Bank Ltd.	NIRDHAN
3	Rural Microfinance Development Centre Ltd.	RMDC	4	Deprosc Microfinance Development Bank Ltd.	DEPROSC
5	Chhimek Microfinance Development Banks Ltd.	CHHIMEK	6	Swabalamban Laghu Bitta Bikas Banks Ltd.	Swabalamban
7	Sana Kisan Bikas Bank Ltd.	Sanakisan	8	Nerude Laghu Bitta Bikas Bank Ltd.	NERUDE
9	Naya Nepal Laghu Bitta Bikas Bank Ltd.	Naya Nepal	10	Summit Microfinance Development Bank Ltd.	Summit
11	Sworojagar Laghu Bitta Bikas Bank Ltd	Sworojgar	12	Frist Microfinance Development Bank Ltd	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	Clean Village Microfinance Bittiya Sanstha Ltd.	Clean Village
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 Bitya Sanstha Ltd.	Suryodaya
29	Mero Microfinance Bittiya Sanatha Ltd.	Mero	30	Samata Microfinance Bittiya Sanatha Ltd.	Samata
31	RSDC Laghubitta Bitya Sanstha Ltd.	RSDC	32	Samudayik Laghubitta Bitya Sanstha Ltd.	Samudayik
33	National Microfinance Bittiya Sanstha Ltd.	National	34	Nepal Sewa Laghubitta Bitya 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

Districtwise List of Bank and Financial Institutions Branches (Asar, 2072)

S.No.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	Mechi	Jhapa	57	26	7	90	850557	9451
2		Ilam	12	2	0	14	297776	21270
3		Panchthar	8	1	1	10	193927	19393
4		Taplejung	5	1	0	6	128801	21467
Total			82	30	8	120	1471061	12259
5	Koshi	Sunsari	60	19	7	86	812728	9450
6		Morang	61	34	6	101	1008253	9983
7		Dhankuta	8	5	0	13	166243	12788
8		Terhathum	6	2	1	9	101558	11284
9		Sankhuwasabha	10	3	0	13	158209	12170
10		Bhojpur	8	1	0	9	174467	19385
Total			153	64	14	231	2421458	10483
11	Sagarmatha	Saptari	18	1	2	21	663442	31592
12		Udayapur	13	2	1	16	330573	20661
13		Siraha	27	1	0	28	659885	23567
14		Khotang	5	2	0	7	196585	28084
15		Okhaldhunga	4	1	0	5	149450	29890
16		Solukhumbu	6	2	1	9	105003	11667
Total			73	9	4	86	2104939	24476
17	Janakpur	Sarlahi	17	9	2	28	811109	28968
18		Dhanusha	34	5	1	40	784182	19605
19		Mahottari	13	4	2	19	655075	34478
20		Dolakha	11	8	0	19	187173	9851
21		Ramechhap	6	3	0	9	205050	22783
22		Sindhuli	6	7	0	13	301575	23198
Total			87	36	5	128	2944164	23001
23	Narayani	Bara	24	5	2	31	734115	23681
24		Rautahat	13	5	0	18	737948	40997
25		Parsa	42	15	3	60	638542	10642
26		Chitawan	64	65	12	141	618525	4387
27		Makawanpur	24	15	5	44	434576	9877
Total			167	105	22	294	3163706	10761
28	Bagmati	Kathmandu	372	83	81	536	1904883	3554
29		Bhaktapur	35	10	6	51	325900	6390
30		Lalitpur	84	12	14	110	502379	4567
31		Rasuwa	8	0	1	9	43959	4884
32		Dhading	22	7	2	31	342597	11052
33		Sindhupalchok	20	9	1	30	290541	9685
34		Kavre	23	23	5	51	389312	7634
35		Nuwakot	9	6	0	15	281285	18752
Total			573	150	110	833	4080856	4899
36	Gandaki	Lamjung	10	9	3	22	169430	7701
37		Tanahu	20	21	5	46	331341	7203
38		Gorkha	14	9	0	23	264004	11478
39		Manang	2	1	0	3	6482	2161
40		Syangja	12	19	2	33	277901	8421
41		Kaski	57	74	25	156	523099	3353
Total			115	133	35	283	1572257	5556
42		Gulmi	8	9	1	18	273222	15179
43		Nawalparasi	23	32	6	61	671842	11014

44	Lumbini	Palpa	11	10	1	22	257704	11714
45		Arghakhanchi	9	4	0	13	199633	15356
46		Rupandehi	74	78	17	169	941789	5573
47		Kapilbastu	12	14	4	30	604088	20136
Total			137	147	29	313	2948277	9419
48	Dhawalagiri	Baglung	19	10	0	29	273994	9448
49		Parbat	7	10	1	18	147514	8195
50		Mustang	5	1	1	7	12867	1838
51		Myagdi	9	11	2	22	113042	5138
Total			40	32	4	76	547418	7203
52	Rapti	Rolpa	6	0	0	6	229254	38209
53		Dang	34	23	5	62	584511	9428
54		Rukum	6	1	0	7	215482	30783
55		Salyan	7	0	0	7	252563	36080
56		Pyuthan	4	12	0	16	233165	14573
Total			57	36	5	98	1514974	15459
57	Karnali	Jumla	5	0	0	5	114343	22869
58		Mugu	2	0	0	2	58180	29090
59		Humla	3	0	0	3	53500	17833
60		Kalikot	3	0	0	3	144402	48134
61		Dolpa	3	0	0	3	38579	12860
Total			16	0	0	16	409004	25563
62	Bheri	Dailekh	8	0	0	8	273763	34220
63		Surkhet	14	7	0	21	373036	17764
64		Jajarkot	3	1	0	4	180347	45087
65		Bardiya	11	9	0	20	444559	22228
66		Banke	43	21	4	68	529303	7784
Total			79	38	4	121	1801008	14884
67	Seti	Bajhang	3	0	0	3	204137	68046
68		Doti	6	1	0	7	212870	30410
69		Bajura	2	0	0	2	141768	70884
70		Kailali	42	12	2	56	832746	14870
71		Achham	4	2	0	6	267694	44616
Total			57	15	2	74	1659214	22422
72	Manakali	Darchula	4	0	0	4	137137	34284
73		Baitadi	5	1	0	6	256368	42728
74		Dadeldhura	6	2	0	8	147625	18453
75		Kanchanpur	21	10	0	31	477231	15395
Total			36	13	0	49	1018361	20783
Total of Class "A", "B" and "C"			1672	808	242	2722	27656698	10160

Bank/BFI Class	A	B	C [#]	D	Total
No. of BFIs	30	76	48	38	192
No. of Branches	1672	808	242	1116	3838
Population per Branch [*]					7206
Region/BFI Class	A	B	C	Total	
Eastern	308	103	26	437	
Central	827	291	137	1255	
Western	292	312	68	672	
Mid-western	152	74	9	235	
Far-western	93	28	2	123	
Total	1672	808	242	2722	

* Population 27,656,698 calculated on yearly basis based on five yearly population projection
Source :<http://cbs.gov.np/wp-content/uploads/2014/10/PopulationProjection2011-2031.pdf>

Samjhana Finance Ltd. is in the process of liquidation