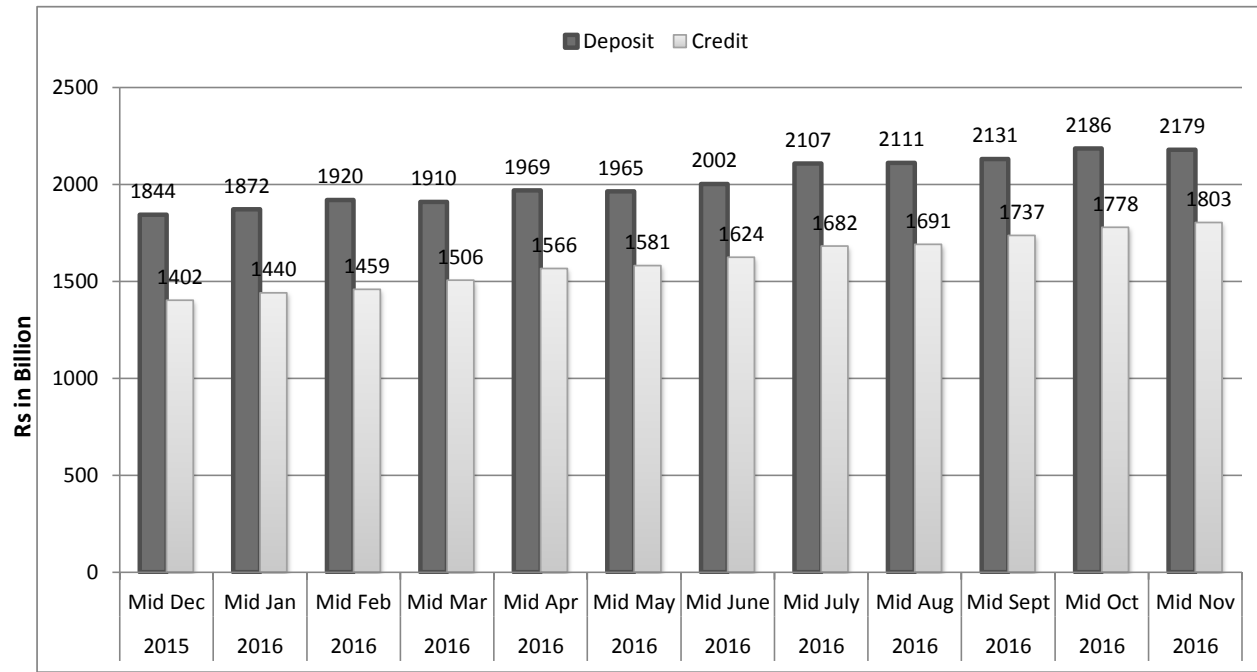


# BANKING & FINANCIAL STATISTICS

(Monthly)  
(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department  
Statistics Division

2073 Kattik  
Mid-Nov, 2016

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## Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

|                                      | Commercial<br>Banks | Development<br>Banks | Finance<br>Companies | Micro<br>-Credits | Total |
|--------------------------------------|---------------------|----------------------|----------------------|-------------------|-------|
| Data available , out of total number | 28                  | 64                   | 36                   | 45                | 173   |
| Total Number of Licensed BFIs*       | 28                  | 64                   | 38                   | 46                | 176   |

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

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

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

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

## Major Financial Indicators

as on Kattik End, 2073 (Mid-Nov, 2016)

|   |  | Class "A"   | Class "B" | Class "C" | Overall  |
|---|--|-------------|-----------|-----------|----------|
| <b>A. Credit, Deposit Ratios (%)</b>    |  |             |           |           |          |
| 1                                       | Total Deposit/GDP                              | 81.60       | 12.85     | 2.44      | 96.90    |
| 2                                       | Total Credit/GDP                               | 66.55       | 11.38     | 2.26      | 80.19    |
| 3                                       | Total Credit/ Total Deposit                    | 81.55       | 88.55     | 92.60     | 82.76    |
| 4                                       | Lcy Credit/Lcy Deposit & Core Capital          | 78.80       | 78.56     | 73.55     | 78.60    |
| 5                                       | Fixed Deposit/Total Deposit                    | 30.69       | 24.72     | 38.10     | 30.08    |
| 6                                       | Saving Deposit/Total Deposit                   | 40.22       | 53.76     | 53.13     | 42.34    |
| 7                                       | Current Deposit/Total Deposit                  | 9.12        | 1.94      | 0.05      | 7.94     |
| 8                                       | NPL/ Total Loan #                              | 1.81        | 2.18      | 15.27     | 2.25     |
| 9                                       | Total LLP/Total Loan                           | 2.51        | 2.75      | 15.60     | 2.91     |
| 10                                      | Deprived Sector Loan/Total Loan \$ #           | 5.64        | 6.59      | 4.45      | 5.73     |
| <b>B. Liquidity Ratios (%)</b>          |  |             |           |           |          |
| 1                                       | Cash & Bank Balance/Total Deposit              | 11.35       | 15.43     | 28.12     | 12.32    |
| 2                                       | Investment in Gov. Security/Total Deposit      | 10.34       | 2.11      | 2.59      | 9.05     |
| 3                                       | Total Liquid Assets/Total Deposit              | 23.32       | 29.56     | 41.56     | 24.61    |
| <b>C. Capital Adequacy Ratios (%) #</b> |  |             |           |           |          |
| 1                                       | Core Capital/RWA                               | 11.10       | 14.27     | 21.09     | 11.82    |
| 2                                       | Total Capital/RWA                              | 12.59       | 15.25     | 22.03     | 13.22    |
| <b>D. Financial Access #</b>            |  |             |           |           |          |
| 1                                       | No. of Branches                                | 1895        | 851       | 157       | 2903     |
| 2                                       | No. of Deposit Accounts                        | 13550373    | 3527062   | 441852    | 17519287 |
| 3                                       | No. of Loan Accounts                           | 761851      | 303967    | 35422     | 1101240  |
| 4                                       | No. of Branchless Banking Centers              | 892         |           |           | 892      |
| 5                                       | No. of Branchless Banking Customers            | 215094      |           |           | 215094   |
| 6                                       | No. of Non-operated Branchless Banking Centers | 128         |           |           | 128      |
| 7                                       | No. of Mobile Banking Customers                | 1748916     | 164640    | 11390     | 1924946  |
| 8                                       | No. of Internet Banking Customers              | 513734      | 18752     | 1886      | 534372   |
| 9                                       | No. of ATMs                                    | 1662        | 250       | 26        | 1938     |
| 10                                      | No. of Debit Cards                             | 4304770     | 341378    | 25079     | 4671227  |
| 11                                      | No. of Credit Cards                            | 55519       |           |           | 55519    |
| 12                                      | No. of Prepaid Cards                           | 92349       |           |           | 92349    |
| <b>E. Interest Rate(%)</b>              |  |             |           |           |          |
| 1                                       | <b>Wt. Avg Interest on Deposit</b>             | <b>3.46</b> |           |           |          |
|   | (a) Saving                                     | 2.04        |           |           |          |
|   | (b) Fixed                                      | 5.92        |           |           |          |
|   | (c) Call                                       | 4.38        |           |           |          |
| 2                                       | <b>Wt. Avg Interest on Credit</b>              | <b>8.88</b> |           |           |          |

Note: Bank balance includes money at call

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

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

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

# As of 1<sup>st</sup> Quarter, 2073/074

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

| Liabilities   |                                     | Mid-July          |                   |                   | Mid-Oct           | Mid-Nov           | % Change     |              |              |
|---------------|-------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------|--------------|--------------|
|               |                                     | 2014              | 2015              | 2016              | 2016              | 2016              | 2/1          | 3/2          | 5/4          |
|               |                                     | 1                 | 2                 | 3                 | 4                 | 5                 |              |              |              |
| <b>1</b>      | <b>CAPITAL FUND</b>                 | 145861.43         | 162992.51         | 214892.48         | 261834.85         | 263131.12         | 11.74        | 31.84        | 0.50         |
|               | a. Paid-up Capital                  | 128985.27         | 140794.10         | 163370.74         | 174297.93         | 176145.44         | 9.16         | 16.04        | 1.06         |
|               | b. Statutory Reserves               | 32722.08          | 37149.85          | 43680.58          | 48331.00          | 48516.55          | 13.53        | 17.58        | 0.38         |
|               | c. Retained Earning                 | -27214.24         | -27802.05         | -11166.95         | 14445.59          | 12351.44          | 2.16         | -59.83       | -14.50       |
|               | d. Others Reserves                  | 11368.33          | 12850.60          | 19008.11          | 24760.33          | 26117.70          | 13.04        | 47.92        | 5.48         |
| <b>2</b>      | <b>BORROWINGS</b>                   | 18202.84          | 21355.96          | 42822.19          | 46363.38          | 48980.27          | 17.32        | 100.52       | 5.64         |
|               | a. NRB                              | 2010.04           | 3291.48           | 6855.13           | 7186.28           | 5665.53           | 63.75        | 108.27       | -21.16       |
|               | b. "A"Class Licensed Institution    | 5182.01           | 5504.53           | 20083.07          | 21664.87          | 27265.08          | 6.22         | 264.85       | 25.85        |
|               | c. Foreign Banks and Fin. Ins.      | 4.12              | 0.00              | 0.00              | 0.00              | 0.00              | -100.00      | 0.00         | 0.00         |
|               | d. Other Financial Ins.             | 1306.53           | 1119.81           | 5111.62           | 6739.86           | 5277.29           | -14.29       | 356.47       | -21.70       |
|               | e. Bonds and Securities             | 9700.14           | 11440.14          | 10772.37          | 10772.37          | 10772.37          | 17.94        | -5.84        | 0.00         |
| <b>3</b>      | <b>DEPOSITS</b>                     | 1477832.61        | 1771946.15        | 2107502.69        | 2185924.79        | 2178871.44        | 19.90        | 18.94        | -0.32        |
|               | a. Current                          | 129108.41         | 158746.16         | 185135.30         | 183616.72         | 172930.10         | 22.96        | 16.62        | -5.82        |
|               | b. Savings                          | 587593.46         | 714466.16         | 875419.91         | 925131.85         | 922526.54         | 21.59        | 22.53        | -0.28        |
|               | c. Fixed                            | 453408.61         | 513283.02         | 617634.95         | 631391.60         | 655483.34         | 13.21        | 20.33        | 3.82         |
|               | d. Call Deposits                    | 285024.29         | 363041.66         | 401829.34         | 416582.64         | 399160.46         | 27.37        | 10.68        | -4.18        |
|               | e. Others                           | 22697.85          | 22409.16          | 27483.20          | 29201.98          | 28771.00          | -1.27        | 22.64        | -1.48        |
| <b>4</b>      | <b>Bills Payable</b>                | 1553.13           | 1729.91           | 3927.13           | 2418.24           | 2924.13           | 11.38        | 127.01       | 20.92        |
| <b>5</b>      | <b>Other Liabilities</b>            | 169227.44         | 188093.19         | 206694.45         | 219423.76         | 215951.20         | 11.15        | 9.89         | -1.58        |
|               | 1. Loan Loss Provision              | 48932.49          | 51482.56          | 48593.77          | 51680.37          | 52474.67          | 5.21         | -5.61        | 1.54         |
|               | 2. Interest Suspense a/c            | 30453.76          | 31256.97          | 32000.69          | 34916.97          | 38721.64          | 2.64         | 2.38         | 10.90        |
|               | 3. Others                           | 89841.19          | 105353.66         | 126099.99         | 132826.42         | 124754.88         | 17.27        | 19.69        | -6.08        |
| <b>6</b>      | <b>Reconciliation A/c</b>           | 2869.47           | 280.36            | 13817.41          | 21812.40          | 10769.11          | -90.23       | 4828.52      | -50.63       |
| <b>7</b>      | <b>Profit &amp; Loss A/c</b>        | 31566.75          | 36755.88          | 49443.18          | 13254.43          | 15253.35          | 16.44        | 34.52        | 15.08        |
|               | <b>TOTAL</b>                        | <b>1847113.68</b> | <b>2183153.96</b> | <b>2639099.54</b> | <b>2751031.85</b> | <b>2735880.62</b> | <b>18.19</b> | <b>20.88</b> | <b>-0.55</b> |
| <b>Assets</b> |                                     |                   |                   |                   |                   |                   |              |              |              |
| <b>1</b>      | <b>LIQUID FUNDS</b>                 | 319196.62         | 353397.28         | 385746.01         | 362466.19         | 339023.84         | 10.71        | 9.15         | -6.47        |
|               | a. Cash Balance                     | 41862.07          | 48642.45          | 56937.25          | 65740.89          | 54121.09          | 16.20        | 17.05        | -17.68       |
|               | Nepalese Notes & Coins              | 41073.72          | 47305.51          | 55937.33          | 64390.49          | 52412.09          | 15.17        | 18.25        | -18.60       |
|               | Foreign Currency                    | 788.35            | 1336.94           | 999.92            | 1350.40           | 1709.00           | 69.59        | -25.21       | 26.55        |
|               | b. Bank Balance                     | 220546.60         | 237957.23         | 262419.81         | 226370.63         | 214278.50         | 7.89         | 10.28        | -5.34        |
|               | 1. In Nepal Rastra Bank             | 162286.93         | 165070.53         | 180498.18         | 141405.88         | 140059.48         | 1.72         | 9.35         | -0.95        |
|               | 2. "A"Class Licensed Institution    | 34656.48          | 37838.00          | 41730.30          | 39837.84          | 36401.91          | 9.18         | 10.29        | -8.62        |
|               | 3. Other Financial Ins.             | 5302.85           | 6882.80           | 8437.01           | 8948.49           | 6988.38           | 29.79        | 22.58        | -21.90       |
|               | 4. In Foreign banks                 | 18300.33          | 28165.90          | 31754.32          | 36178.42          | 30828.73          | 53.91        | 12.74        | -14.79       |
|               | c. Money at Call                    | 56787.95          | 66797.60          | 66388.94          | 70354.66          | 70624.26          | 17.63        | -0.61        | 0.38         |
| <b>2</b>      | <b>INVESTMENTS</b>                  | 162544.89         | 206160.48         | 238675.86         | 244066.06         | 239128.71         | 26.83        | 15.77        | -2.02        |
|               | a. Govt. Securities                 | 160867.12         | 182112.29         | 196070.31         | 200117.85         | 197187.78         | 13.21        | 7.66         | -1.46        |
|               | b. Others                           | 1677.78           | 24048.18          | 42605.55          | 43948.21          | 41940.93          | 1333.34      | 77.17        | -4.57        |
| <b>3</b>      | <b>SHARE &amp; OTHER INVESTMENT</b> | 72656.22          | 85675.60          | 131777.67         | 137474.88         | 140698.34         | 17.92        | 53.81        | 2.34         |
| <b>4</b>      | <b>LOANS &amp; ADVANCES</b>         | 1119260.81        | 1345671.32        | 1669203.04        | 1768305.49        | 1793025.39        | 20.23        | 24.04        | 1.40         |
|               | a. Private Sector                   | 1084965.27        | 1230999.56        | 1542024.97        | 1692351.34        | 1743265.67        | 13.46        | 25.27        | 3.01         |
|               | b. Financial Institutions           | 26247.72          | 30678.62          | 121291.82         | 66417.53          | 41377.36          | 16.88        | 295.36       | -37.70       |
|               | c. Government Organizations         | 8047.82           | 83993.14          | 5886.25           | 9536.63           | 8382.35           | 943.68       | -92.99       | -12.10       |
| <b>5</b>      | <b>BILLS PURCHASED</b>              | 9805.60           | 14548.03          | 11601.52          | 9822.28           | 9735.21           | 48.36        | -20.25       | -0.89        |
| <b>6</b>      | <b>LOANS AGT. COLLECTED BILLS</b>   | 737.25            | 1132.63           | 1075.28           | 369.16            | 427.72            | 53.63        | -5.06        | 15.86        |
| <b>7</b>      | <b>FIXED ASSETS</b>                 | 30477.72          | 31732.63          | 35044.21          | 37471.69          | 38049.19          | 4.12         | 10.44        | 1.54         |
| <b>8</b>      | <b>OTHER ASSETS</b>                 | 123962.34         | 135346.49         | 144135.22         | 162274.59         | 158361.08         | 9.18         | 6.49         | -2.41        |
|               | a. Accrued Interests                | 32041.34          | 32792.14          | 34038.25          | 37778.02          | 43326.79          | 2.34         | 3.80         | 14.69        |
|               | b. Others                           | 91920.99          | 102554.35         | 110096.97         | 124496.57         | 115034.29         | 11.57        | 7.35         | -7.60        |
| <b>9</b>      | <b>Expenses not Written off</b>     | 491.99            | 392.16            | 319.21            | 299.96            | 276.31            | -20.29       | -18.60       | -7.88        |
| <b>10</b>     | <b>Non Banking Assets</b>           | 4756.96           | 5250.92           | 4797.21           | 4275.53           | 4371.64           | 10.38        | -8.64        | 2.25         |
| <b>11</b>     | <b>Reconciliation Account</b>       | -1032.54          | 2947.32           | 16089.93          | 22757.32          | 10973.72          | -385.44      | 445.92       | -51.78       |
| <b>12</b>     | <b>Profit &amp; Loss A/c</b>        | 4255.78           | 899.11            | 634.40            | 1448.44           | 1808.96           | -78.87       | -29.44       | 24.89        |
|               | <b>TOTAL</b>                        | <b>1847113.65</b> | <b>2183153.98</b> | <b>2639099.55</b> | <b>2751031.59</b> | <b>2735880.10</b> | <b>18.19</b> | <b>20.88</b> | <b>-0.55</b> |

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

| Liabilities   |                                     | Mid-July          |                   |                   | Mid-Oct           | Mid-Nov           | % Change     |              |              |
|---------------|-------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------|--------------|--------------|
|               |                                     | 2014              | 2015              | 2016              | 2016              | 2016              | 2/1          | 3/2          | 5/4          |
|               |                                     | 1                 | 2                 | 3                 | 4                 | 5                 |              |              |              |
| <b>1</b>      | <b>CAPITAL FUND</b>                 | 108212.91         | 122167.95         | 170147.60         | 204771.81         | 208313.49         | 12.90        | 39.27        | 1.73         |
|               | a. Paid-up Capital                  | 87454.02          | 97921.41          | 121090.62         | 131225.66         | 134507.43         | 11.97        | 23.66        | 2.50         |
|               | b. Statutory Reserves               | 27696.23          | 31063.03          | 36597.19          | 40251.80          | 40513.18          | 12.16        | 17.82        | 0.65         |
|               | c. Retained Earning                 | -16561.92         | -17279.67         | -4332.54          | 11890.26          | 10852.56          | 4.33         | -74.93       | -8.73        |
|               | d. Others Reserves                  | 9624.58           | 10463.18          | 16792.32          | 21404.09          | 22440.31          | 8.71         | 60.49        | 4.84         |
| <b>2</b>      | <b>BORROWINGS</b>                   | 15228.20          | 18419.75          | 37269.65          | 37285.40          | 39700.32          | 20.96        | 102.34       | 6.48         |
|               | a. NRB                              | 2010.04           | 3291.48           | 6661.23           | 7141.18           | 5658.33           | 63.75        | 102.38       | -20.76       |
|               | b. "A"Class Licensed Institution    | 2601.47           | 2762.58           | 14724.43          | 12631.99          | 17992.33          | 6.19         | 433.00       | 42.43        |
|               | c. Foreign Banks and Fin. Ins.      | 4.12              | 0.00              | 0.00              | 0.00              | 0.00              | -100.00      | 0.00         | 0.00         |
|               | d. Other Financial Ins.             | 912.42            | 925.56            | 5111.62           | 6739.86           | 5277.29           | 1.44         | 452.28       | -21.70       |
|               | e. Bonds and Securities             | 9700.14           | 11440.14          | 10772.37          | 10772.37          | 10772.37          | 17.94        | -5.84        | 0.00         |
| <b>3</b>      | <b>DEPOSITS</b>                     | 1204463.40        | 1462896.12        | 1764592.44        | 1836231.07        | 1835001.14        | 21.46        | 20.62        | -0.07        |
|               | a. Current                          | 125065.83         | 153598.94         | 178263.95         | 177129.62         | 167303.25         | 22.81        | 16.06        | -5.55        |
|               | b. Savings                          | 450524.99         | 559391.64         | 698691.30         | 739422.52         | 738016.42         | 24.16        | 24.90        | -0.19        |
|               | c. Fixed                            | 365048.50         | 419883.01         | 524462.99         | 538562.15         | 563119.90         | 15.02        | 24.91        | 4.56         |
|               | d. Call Deposits                    | 247429.62         | 313955.92         | 340863.88         | 357052.61         | 342742.82         | 26.89        | 8.57         | -4.01        |
|               | e. Others                           | 16394.45          | 16066.61          | 22310.33          | 24064.17          | 23818.75          | -2.00        | 38.86        | -1.02        |
| <b>4</b>      | <b>Bills Payable</b>                | 1513.82           | 1698.32           | 3871.77           | 2336.48           | 2813.22           | 12.19        | 127.98       | 20.40        |
| <b>5</b>      | <b>Other Liabilities</b>            | 127781.31         | 146984.02         | 166839.27         | 178980.92         | 174245.15         | 15.03        | 13.51        | -2.65        |
|               | 1. Loan Loss Provision              | 31622.89          | 35779.54          | 34894.47          | 37322.97          | 37496.53          | 13.14        | -2.47        | 0.47         |
|               | 2. Interest Suspense a/c            | 21397.75          | 21287.89          | 22183.24          | 24411.69          | 27578.75          | -0.51        | 4.21         | 12.97        |
|               | 3. Others                           | 74760.68          | 89916.59          | 109761.56         | 117246.26         | 109169.88         | 20.27        | 22.07        | -6.89        |
| <b>6</b>      | <b>Reconciliation A/c</b>           | -2495.70          | -5325.76          | 3962.29           | 9875.52           | -113.27           | 113.40       | -174.40      | -101.15      |
| <b>7</b>      | <b>Profit &amp; Loss A/c</b>        | 23141.71          | 27664.37          | 38128.55          | 10354.28          | 11993.72          | 19.54        | 37.83        | 15.83        |
|               | <b>TOTAL</b>                        | <b>1477845.65</b> | <b>1774504.78</b> | <b>2184811.57</b> | <b>2279835.48</b> | <b>2271953.77</b> | <b>20.07</b> | <b>23.12</b> | <b>-0.35</b> |
| <b>Assets</b> |                                     |                   |                   |                   |                   |                   |              |              |              |
| <b>1</b>      | <b>LIQUID FUNDS</b>                 | 226401.82         | 250377.11         | 274495.34         | 255150.06         | 238299.74         | 10.59        | 9.63         | -6.60        |
|               | a. Cash Balance                     | 34628.53          | 40636.96          | 47988.66          | 55454.39          | 44699.26          | 17.35        | 18.09        | -19.39       |
|               | Nepalese Notes & Coins              | 33928.61          | 39384.90          | 47060.55          | 54253.78          | 43120.47          | 16.08        | 19.49        | -20.52       |
|               | Foreign Currency                    | 699.91            | 1252.06           | 928.11            | 1200.61           | 1578.79           | 78.89        | -25.87       | 31.50        |
|               | b. Bank Balance                     | 177300.62         | 189230.03         | 205858.37         | 174267.55         | 163654.36         | 6.73         | 8.79         | -6.09        |
|               | 1. In Nepal Rastra Bank             | 149910.91         | 147933.67         | 161790.30         | 124766.41         | 123205.40         | -1.32        | 9.37         | -1.25        |
|               | 2. "A"Class Licensed Institution    | 9153.13           | 13172.91          | 12470.74          | 13456.10          | 9613.56           | 43.92        | -5.33        | -28.56       |
|               | 3. Other Financial Ins.             | 18.78             | 125.88            | 83.09             | 88.63             | 102.36            | 570.21       | -33.99       | 15.49        |
|               | 4. In Foreign banks                 | 18217.79          | 27997.56          | 31514.23          | 35956.41          | 30733.04          | 53.68        | 12.56        | -14.53       |
|               | c. Money at Call                    | 14472.67          | 20510.12          | 20648.32          | 25428.12          | 29946.12          | 41.72        | 0.67         | 17.77        |
| <b>2</b>      | <b>INVESTMENTS</b>                  | 156830.54         | 200262.57         | 229827.62         | 234642.24         | 231409.35         | 27.69        | 14.76        | -1.38        |
|               | a. Govt. Securities                 | 155190.33         | 176214.77         | 187275.77         | 190943.84         | 189673.91         | 13.55        | 6.28         | -0.67        |
|               | b. Others                           | 1640.22           | 24047.80          | 42551.85          | 43698.41          | 41735.43          | 1366.13      | 76.95        | -4.49        |
| <b>3</b>      | <b>SHARE &amp; OTHER INVESTMENT</b> | 69534.76          | 81897.82          | 128320.72         | 133172.16         | 136338.85         | 17.78        | 56.68        | 2.38         |
| <b>4</b>      | <b>LOANS &amp; ADVANCES</b>         | 891629.91         | 1087486.69        | 1380358.68        | 1465349.69        | 1486321.52        | 21.97        | 26.93        | 1.43         |
|               | a. Private Sector                   | 860588.35         | 976374.75         | 1256142.55        | 1392622.00        | 1441658.32        | 13.45        | 28.65        | 3.52         |
|               | b. Financial Institutions           | 23050.77          | 27231.05          | 118383.24         | 63272.89          | 36357.48          | 18.14        | 334.74       | -42.54       |
|               | c. Government Organizations         | 7990.78           | 83880.89          | 5832.88           | 9454.80           | 8305.72           | 949.72       | -93.05       | -12.15       |
| <b>5</b>      | <b>BILLS PURCHASED</b>              | 9794.86           | 14533.93          | 11595.12          | 9815.88           | 9728.81           | 48.38        | -20.22       | -0.89        |
| <b>6</b>      | <b>LOANS AGT. COLLECTED BILLS</b>   | 737.25            | 1132.63           | 548.83            | 369.16            | 427.72            | 53.63        | -51.54       | 15.86        |
| <b>7</b>      | <b>FIXED ASSETS</b>                 | 22600.03          | 24479.96          | 28610.94          | 30826.66          | 31330.29          | 8.32         | 16.87        | 1.63         |
| <b>8</b>      | <b>OTHER ASSETS</b>                 | 102400.91         | 113748.89         | 122000.30         | 136513.28         | 134956.09         | 11.08        | 7.25         | -1.14        |
|               | a. Accrued Interests                | 22763.51          | 22293.32          | 23985.61          | 26896.78          | 31974.60          | -2.07        | 7.59         | 18.88        |
|               | b. Others                           | 79637.40          | 91455.57          | 98014.69          | 109616.50         | 102981.49         | 14.84        | 7.17         | -6.05        |
| <b>9</b>      | <b>Expenses not Written off</b>     | 398.44            | 318.55            | 252.50            | 233.70            | 228.69            | -20.05       | -20.73       | -2.14        |
| <b>10</b>     | <b>Non Banking Assets</b>           | 2046.79           | 2608.84           | 2543.30           | 2473.90           | 2645.99           | 27.46        | -2.51        | 6.96         |
| <b>11</b>     | <b>Reconciliation Account</b>       | -6377.24          | -2675.08          | 6258.22           | 10832.58          | -1.29             | -58.05       | -333.95      | -100.01      |
| <b>12</b>     | <b>Profit &amp; Loss A/c</b>        | 1847.55           | 332.89            | 0.00              | 456.14            | 268.02            | -81.98       | -100.00      | -41.24       |
|               | <b>TOTAL</b>                        | <b>1477845.62</b> | <b>1774504.79</b> | <b>2184811.58</b> | <b>2279835.48</b> | <b>2271953.78</b> | <b>20.07</b> | <b>23.12</b> | <b>-0.35</b> |

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

| Liabilities   |                                     | Mid-July         |                  |                  | Mid-Oct          | Mid-Nov          | % Change     |              |              |
|---------------|-------------------------------------|------------------|------------------|------------------|------------------|------------------|--------------|--------------|--------------|
|               |                                     | 2014             | 2015             | 2016             | 2016             | 2016             | 2/1          | 3/2          | 5/4          |
|               |                                     | 1                | 2                | 3                | 4                | 5                |              |              |              |
| <b>1</b>      | <b>CAPITAL FUND</b>                 | 27683.64         | 30296.85         | 34481.56         | 44465.45         | 44489.75         | 9.44         | 13.81        | 0.05         |
|               | a. Paid-up Capital                  | 25606.53         | 27448.46         | 29216.56         | 30576.49         | 31023.54         | 7.19         | 6.44         | 1.46         |
|               | b. Statutory Reserves               | 2706.17          | 3608.10          | 4420.10          | 5407.55          | 5479.92          | 33.33        | 22.50        | 1.34         |
|               | c. Retained Earning                 | -1481.47         | -1907.59         | -248.18          | 6350.01          | 5485.29          | 28.76        | -86.99       | -13.62       |
|               | d. Others Reserves                  | 852.40           | 1147.88          | 1093.08          | 2131.40          | 2501.00          | 34.66        | -4.77        | 17.34        |
| <b>2</b>      | <b>BORROWINGS</b>                   | 2408.48          | 2454.26          | 2993.89          | 4988.02          | 5398.00          | 1.90         | 21.99        | 8.22         |
|               | a. NRB                              | 0.00             | 0.00             | 5.00             | 5.00             | 5.00             | 0.00         | 0.00         | 0.00         |
|               | b. "A"Class Licensed Institution    | 2014.38          | 2260.00          | 2988.89          | 4983.02          | 5393.00          | 12.19        | 32.25        | 8.23         |
|               | c. Foreign Banks and Fin. Ins.      | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 0.00         | 0.00         | 0.00         |
|               | d. Other Financial Ins.             | 394.11           | 194.26           | 0.00             | 0.00             | 0.00             | -50.71       | -100.00      | 0.00         |
|               | e. Bonds and Securities             | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 0.00         | 0.00         | 0.00         |
| <b>3</b>      | <b>DEPOSITS</b>                     | 199932.80        | 237096.19        | 278631.25        | 293876.63        | 288890.11        | 18.59        | 17.52        | -1.70        |
|               | a. Current                          | 3964.21          | 5056.01          | 6741.29          | 6453.65          | 5598.52          | 27.54        | 33.33        | -13.25       |
|               | b. Savings                          | 105094.40        | 120779.93        | 143668.59        | 156062.91        | 155301.79        | 14.93        | 18.95        | -0.49        |
|               | c. Fixed                            | 53998.41         | 62203.55         | 68230.74         | 71589.54         | 71416.05         | 15.20        | 9.69         | -0.24        |
|               | d. Call Deposits                    | 36345.53         | 48166.94         | 59245.77         | 58842.09         | 55709.11         | 32.53        | 23.00        | -5.32        |
|               | e. Others                           | 530.25           | 889.75           | 744.86           | 928.44           | 864.64           | 67.80        | -16.28       | -6.87        |
| <b>4</b>      | <b>Bills Payable</b>                | 32.71            | 27.17            | 54.46            | 81.49            | 110.07           | -16.92       | 100.42       | 35.07        |
| <b>5</b>      | <b>Other Liabilities</b>            | 20116.85         | 20670.18         | 18746.57         | 20963.34         | 22609.42         | 2.75         | -9.31        | 7.85         |
|               | 1. Loan Loss Provision              | 6860.14          | 6171.65          | 4936.93          | 6176.34          | 7038.37          | -10.04       | -20.01       | 13.96        |
|               | 2. Interest Suspense a/c            | 3117.96          | 3322.76          | 2618.40          | 3499.31          | 4147.93          | 6.57         | -21.20       | 18.54        |
|               | 3. Others                           | 10138.76         | 11175.78         | 11191.25         | 11287.69         | 11423.11         | 10.23        | 0.14         | 1.20         |
| <b>6</b>      | <b>Reconciliation A/c</b>           | 3671.63          | 3800.85          | 7783.30          | 9877.11          | 10173.20         | 3.52         | 104.78       | 3.00         |
| <b>7</b>      | <b>Profit &amp; Loss A/c</b>        | 5079.57          | 6296.30          | 8153.72          | 2129.08          | 2389.38          | 23.95        | 29.50        | 12.23        |
|               | <b>TOTAL</b>                        | <b>258925.69</b> | <b>300641.79</b> | <b>350844.75</b> | <b>376381.12</b> | <b>374059.92</b> | <b>16.11</b> | <b>16.70</b> | <b>-0.62</b> |
| <b>Assets</b> |                                     |                  |                  |                  |                  |                  |              |              |              |
| <b>1</b>      | <b>LIQUID FUNDS</b>                 | 68931.29         | 79794.81         | 85767.68         | 85098.15         | 79299.38         | 15.76        | 7.49         | -6.81        |
|               | a. Cash Balance                     | 6139.82          | 6979.21          | 7891.86          | 9313.99          | 8554.31          | 13.67        | 13.08        | -8.16        |
|               | Nepalese Notes & Coins              | 6051.74          | 6894.72          | 7820.18          | 9164.26          | 8424.17          | 13.93        | 13.42        | -8.08        |
|               | Foreign Currency                    | 88.07            | 84.49            | 71.68            | 149.73           | 130.14           | -4.07        | -15.16       | -13.08       |
|               | b. Bank Balance                     | 27923.34         | 33250.96         | 39311.73         | 36490.50         | 36028.66         | 19.08        | 18.23        | -1.27        |
|               | 1. In Nepal Rastra Bank             | 9163.59          | 14008.99         | 16081.21         | 14536.54         | 14649.99         | 52.88        | 14.79        | 0.78         |
|               | 2. "A"Class Licensed Institution    | 15810.29         | 15817.63         | 19092.59         | 16714.70         | 17709.06         | 0.05         | 20.70        | 5.95         |
|               | 3. Other Financial Ins.             | 2866.92          | 3255.99          | 3897.84          | 5017.26          | 3573.93          | 13.57        | 19.71        | -28.77       |
|               | 4. In Foreign banks                 | 82.54            | 168.34           | 240.09           | 222.01           | 95.69            | 103.95       | 42.62        | -56.90       |
|               | c. Money at Call                    | 34868.13         | 39564.65         | 38564.09         | 39293.66         | 34716.41         | 13.47        | -2.53        | -11.65       |
| <b>2</b>      | <b>INVESTMENTS</b>                  | 3230.11          | 3338.45          | 5491.83          | 6372.90          | 6150.75          | 3.35         | 64.50        | -3.49        |
|               | a. Govt. Securities                 | 3229.98          | 3338.33          | 5479.33          | 6310.40          | 6089.75          | 3.35         | 64.13        | -3.50        |
|               | b. Others                           | 0.12             | 0.12             | 12.50            | 62.50            | 61.00            | 0.00         | 10006.18     | -2.40        |
| <b>3</b>      | <b>SHARE &amp; OTHER INVESTMENT</b> | 1564.99          | 2037.17          | 2103.22          | 2631.68          | 2631.40          | 30.17        | 3.24         | -0.01        |
| <b>4</b>      | <b>LOANS &amp; ADVANCES</b>         | 161799.22        | 193462.91        | 232993.26        | 251513.07        | 255799.23        | 19.57        | 20.43        | 1.70         |
|               | a. Private Sector                   | 160516.87        | 191447.83        | 230577.07        | 248754.88        | 251278.89        | 19.27        | 20.44        | 1.01         |
|               | b. Financial Institutions           | 1246.52          | 1981.58          | 2414.50          | 2713.63          | 4480.95          | 58.97        | 21.85        | 65.13        |
|               | c. Government Organizations         | 35.83            | 33.50            | 1.68             | 44.56            | 39.39            | -6.49        | -94.97       | -11.59       |
| <b>5</b>      | <b>BILLS PURCHASED</b>              | 4.34             | 7.70             | 0.00             | 0.00             | 0.00             | 77.26        | -100.00      | 0.00         |
| <b>6</b>      | <b>LOANS AGT. COLLECTED BILLS</b>   | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 0.00         | 0.00         | 0.00         |
| <b>7</b>      | <b>FIXED ASSETS</b>                 | 5259.37          | 4925.03          | 4544.27          | 4903.61          | 4934.01          | -6.36        | -7.73        | 0.62         |
| <b>8</b>      | <b>OTHER ASSETS</b>                 | 11379.64         | 10992.49         | 10733.79         | 14250.78         | 12550.31         | -3.40        | -2.35        | -11.93       |
|               | a. Accrued Interests                | 3316.39          | 3803.85          | 2793.27          | 3788.96          | 4279.78          | 14.70        | -26.57       | 12.95        |
|               | b. Others                           | 8063.25          | 7188.64          | 7940.52          | 10461.82         | 8270.52          | -10.85       | 10.46        | -20.95       |
| <b>9</b>      | <b>Expenses not Written off</b>     | 43.37            | 35.13            | 36.37            | 37.47            | 38.03            | -18.99       | 3.52         | 1.52         |
| <b>10</b>     | <b>Non Banking Assets</b>           | 1539.64          | 1840.38          | 1000.79          | 960.39           | 968.67           | 19.53        | -45.62       | 0.86         |
| <b>11</b>     | <b>Reconciliation Account</b>       | 3645.30          | 3820.15          | 7749.91          | 9791.90          | 10240.48         | 4.80         | 102.87       | 4.58         |
| <b>12</b>     | <b>Profit &amp; Loss A/c</b>        | 1528.41          | 387.56           | 423.63           | 820.92           | 1447.16          | -74.64       | 9.31         | 76.28        |
|               | <b>TOTAL</b>                        | <b>258925.69</b> | <b>300641.79</b> | <b>350844.75</b> | <b>376380.85</b> | <b>374059.40</b> | <b>16.11</b> | <b>16.70</b> | <b>-0.62</b> |

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

| Liabilities   |                                     | Mid-July         |                  |                  | Mid-Oct         | Mid-Nov         | % Change     |              |              |
|---------------|-------------------------------------|------------------|------------------|------------------|-----------------|-----------------|--------------|--------------|--------------|
|               |                                     | 2014             | 2015             | 2016             | 2016            | 2016            |              |              |              |
|               |                                     | 1                | 2                | 3                | 4               | 5               | 2/1          | 3/2          | 5/4          |
| <b>1</b>      | <b>CAPITAL FUND</b>                 | 9964.89          | 10527.71         | 10263.32         | 12597.59        | 10327.89        | 5.65         | -2.51        | -18.02       |
|               | a. Paid-up Capital                  | 15924.71         | 15424.23         | 13063.56         | 12495.77        | 10614.47        | -3.14        | -15.30       | -15.06       |
|               | b. Statutory Reserves               | 2319.67          | 2478.72          | 2663.29          | 2671.66         | 2523.45         | 6.86         | 7.45         | -5.55        |
|               | c. Retained Earning                 | -9170.85         | -8614.79         | -6586.24         | -3794.67        | -3986.42        | -6.06        | -23.55       | 5.05         |
|               | d. Others Reserves                  | 891.35           | 1239.54          | 1122.71          | 1224.83         | 1176.39         | 39.06        | -9.43        | -3.96        |
| <b>2</b>      | <b>BORROWINGS</b>                   | 566.16           | 481.95           | 2558.64          | 4089.96         | 3881.94         | -14.87       | 430.89       | -5.09        |
|               | a. NRB                              | 0.00             | 0.00             | 188.90           | 40.10           | 2.20            | 0.00         | 0.00         | -94.51       |
|               | b. "A"Class Licensed Institution    | 566.16           | 481.95           | 2369.74          | 4049.86         | 3879.74         | -14.87       | 391.69       | -4.20        |
|               | c. Foreign Banks and Fin. Ins.      | 0.00             | 0.00             | 0.00             | 0.00            | 0.00            | 0.00         | 0.00         | 0.00         |
|               | d. Other Financial Ins.             | 0.00             | 0.00             | 0.00             | 0.00            | 0.00            | 0.00         | 0.00         | 0.00         |
|               | e. Bonds and Securities             | 0.00             | 0.00             | 0.00             | 0.00            | 0.00            | 0.00         | 0.00         | 0.00         |
| <b>3</b>      | <b>DEPOSITS</b>                     | 73436.41         | 71953.84         | 64279.00         | 55817.10        | 54980.19        | -2.02        | -10.67       | -1.50        |
|               | a. Current                          | 78.38            | 91.21            | 130.06           | 33.45           | 28.33           | 16.38        | 42.59        | -15.31       |
|               | b. Savings                          | 31974.07         | 34294.58         | 33060.01         | 29646.42        | 29208.32        | 7.26         | -3.60        | -1.48        |
|               | c. Fixed                            | 34361.69         | 31196.45         | 24941.22         | 21239.91        | 20947.39        | -9.21        | -20.05       | -1.38        |
|               | d. Call Deposits                    | 1249.13          | 918.79           | 1719.69          | 687.94          | 708.53          | -26.45       | 87.17        | 2.99         |
|               | e. Others                           | 5773.15          | 5452.80          | 4428.01          | 4209.37         | 4087.62         | -5.55        | -18.79       | -2.89        |
| <b>4</b>      | <b>Bills Payable</b>                | 6.60             | 4.41             | 0.90             | 0.27            | 0.84            | -33.11       | -79.69       | 215.55       |
| <b>5</b>      | <b>Other Liabilities</b>            | 21329.27         | 20438.99         | 21108.62         | 19479.50        | 19096.63        | -4.17        | 3.28         | -1.97        |
|               | 1. Loan Loss Provision              | 10449.46         | 9531.38          | 8762.38          | 8181.06         | 7939.78         | -8.79        | -8.07        | -2.95        |
|               | 2. Interest Suspense a/c            | 5938.05          | 6646.32          | 7199.06          | 7005.98         | 6994.96         | 11.93        | 8.32         | -0.16        |
|               | 3. Others                           | 4941.75          | 4261.29          | 5147.18          | 4292.46         | 4161.89         | -13.77       | 20.79        | -3.04        |
| <b>6</b>      | <b>Reconciliation A/c</b>           | 1693.55          | 1805.27          | 2071.83          | 2059.77         | 709.18          | 6.60         | 14.77        | -65.57       |
| <b>7</b>      | <b>Profit &amp; Loss A/c</b>        | 3345.47          | 2795.21          | 3160.91          | 771.07          | 870.25          | -16.45       | 13.08        | 12.86        |
|               | <b>TOTAL</b>                        | <b>110342.35</b> | <b>108007.39</b> | <b>103443.22</b> | <b>94815.25</b> | <b>89866.92</b> | <b>-2.12</b> | <b>-4.23</b> | <b>-5.22</b> |
| <b>Assets</b> |                                     |                  |                  |                  |                 |                 |              |              |              |
| <b>1</b>      | <b>LIQUID FUNDS</b>                 | 23863.52         | 23225.37         | 25482.99         | 22217.97        | 21424.73        | -2.67        | 9.72         | -3.57        |
|               | a. Cash Balance                     | 1093.73          | 1026.28          | 1056.73          | 972.51          | 867.51          | -6.17        | 2.97         | -10.80       |
|               | Nepalese Notes & Coins              | 1093.36          | 1025.89          | 1056.60          | 972.45          | 867.45          | -6.17        | 2.99         | -10.80       |
|               | Foreign Currency                    | 0.37             | 0.39             | 0.13             | 0.06            | 0.06            | 6.89         | -67.23       | -0.25        |
|               | b. Bank Balance                     | 15322.64         | 15476.25         | 17249.72         | 15612.58        | 14595.48        | 1.00         | 11.46        | -6.51        |
|               | 1. In Nepal Rastra Bank             | 3212.44          | 3127.86          | 2626.67          | 2102.94         | 2204.10         | -2.63        | -16.02       | 4.81         |
|               | 2. "A"Class Licensed Institution    | 9693.05          | 8847.46          | 10166.97         | 9667.04         | 9079.29         | -8.72        | 14.91        | -6.08        |
|               | 3. Other Financial Ins.             | 2417.15          | 3500.93          | 4456.08          | 3842.60         | 3312.10         | 44.84        | 27.28        | -13.81       |
|               | 4. In Foreign banks                 | 0.00             | 0.00             | 0.00             | 0.00            | 0.00            | 0.00         | 0.00         | 0.00         |
|               | c. Money at Call                    | 7447.15          | 6722.84          | 7176.54          | 5632.88         | 5961.73         | -9.73        | 6.75         | 5.84         |
| <b>2</b>      | <b>INVESTMENTS</b>                  | 2484.24          | 2559.46          | 3356.41          | 3050.91         | 1568.61         | 3.03         | 31.14        | -48.59       |
|               | a. Govt. Securities                 | 2446.81          | 2559.20          | 3315.21          | 2863.61         | 1424.11         | 4.59         | 29.54        | -50.27       |
|               | b. Others                           | 37.44            | 0.26             | 41.20            | 187.30          | 144.50          | -99.30       | 15623.66     | -22.85       |
| <b>3</b>      | <b>SHARE &amp; OTHER INVESTMENT</b> | 1556.47          | 1740.61          | 1353.73          | 1671.05         | 1728.10         | 11.83        | -22.23       | 3.41         |
| <b>4</b>      | <b>LOANS &amp; ADVANCES</b>         | 65831.69         | 64721.71         | 55851.11         | 51442.73        | 50904.63        | -1.69        | -13.71       | -1.05        |
|               | a. Private Sector                   | 63860.05         | 63176.98         | 55305.34         | 50974.45        | 50328.46        | -1.07        | -12.46       | -1.27        |
|               | b. Financial Institutions           | 1950.43          | 1465.98          | 494.08           | 431.01          | 538.93          | -24.84       | -66.30       | 25.04        |
|               | c. Government Organizations         | 21.21            | 78.74            | 51.68            | 37.27           | 37.24           | 271.34       | -34.37       | -0.07        |
| <b>5</b>      | <b>BILLS PURCHASED</b>              | 6.40             | 6.40             | 6.40             | 6.40            | 6.40            | 0.00         | 0.00         | 0.00         |
| <b>6</b>      | <b>LOANS AGT. COLLECTED BILLS</b>   | 0.00             | 0.00             | 526.45           | 0.00            | 0.00            | 0.00         | 0.00         | 0.00         |
| <b>7</b>      | <b>FIXED ASSETS</b>                 | 2618.31          | 2327.65          | 1889.00          | 1741.42         | 1784.89         | -11.10       | -18.85       | 2.50         |
| <b>8</b>      | <b>OTHER ASSETS</b>                 | 10181.79         | 10605.10         | 11401.12         | 11510.53        | 10854.69        | 4.16         | 7.51         | -5.70        |
|               | a. Accrued Interests                | 5961.44          | 6694.97          | 7259.36          | 7092.28         | 7072.41         | 12.30        | 8.43         | -0.28        |
|               | b. Others                           | 4220.34          | 3910.13          | 4141.76          | 4418.25         | 3782.28         | -7.35        | 5.92         | -14.39       |
| <b>9</b>      | <b>Expenses not Written off</b>     | 50.19            | 38.48            | 30.34            | 28.79           | 9.58            | -23.32       | -21.17       | -66.73       |
| <b>10</b>     | <b>Non Banking Assets</b>           | 1170.53          | 801.69           | 1253.12          | 841.23          | 756.98          | -31.51       | 56.31        | -10.02       |
| <b>11</b>     | <b>Reconciliation Account</b>       | 1699.39          | 1802.25          | 2081.80          | 2132.85         | 734.53          | 6.05         | 15.51        | -65.56       |
| <b>12</b>     | <b>Profit &amp; Loss A/c</b>        | 879.82           | 178.66           | 210.77           | 171.37          | 93.78           | -79.69       | 17.97        | -45.28       |
|               | <b>TOTAL</b>                        | <b>110342.35</b> | <b>108007.39</b> | <b>103443.22</b> | <b>94815.25</b> | <b>89866.92</b> | <b>-2.12</b> | <b>-4.23</b> | <b>-5.22</b> |



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

|  | Mid-July         |                  |                  | Mid-Oct         | Mid-Nov         | % Change    |             |         |
|--|------------------|------------------|------------------|-----------------|-----------------|-------------|-------------|---------|
|  | 2014             | 2015             | 2016             | 2016            | 2016            |             |             |         |
|  | 1                | 2                | 3                | 4               | 5               | 2/1         | 3/2         | 5/4     |
| <b>1 Interest Expenses</b>                   | 68151.35         | 67271.02         | 64943.04         | 18355.04        | 24982.40        | -1.29       | -3.46       | 36.11   |
| 1.1 Deposit Liabilities                      | 66485.63         | 65418.33         | 63252.25         | 17852.16        | 24302.53        | -1.61       | -3.31       | 36.13   |
| 1.1.1 Saving A/c                             | 21763.14         | 22494.48         | 21234.79         | 5697.34         | 7657.74         | 3.36        | -5.60       | 34.41   |
| 1.1.2 Fixed A/c                              | 34583.20         | 31594.10         | 31710.65         | 9073.52         | 12157.40        | -8.64       | 0.37        | 33.99   |
| 1.1.2.1 Upto 3 Months Fixed A/c              | 2866.37          | 1995.01          | 1914.75          | 368.21          | 520.14          | -30.40      | -4.02       | 41.26   |
| 1.1.2.2 3 to 6 Months fixed A/c              | 1065.31          | 1043.26          | 1240.54          | 314.26          | 397.88          | -2.07       | 18.91       | 26.61   |
| 1.1.2.3 6 Months to 1 Year Fixed A/c         | 15136.29         | 14308.11         | 15369.26         | 4680.06         | 6239.56         | -5.47       | 7.42        | 33.32   |
| 1.1.2.4 Above 1 Year                         | 15515.23         | 14247.72         | 13186.09         | 3710.98         | 4999.81         | -8.17       | -7.45       | 34.73   |
| 1.1.3 Call Deposit                           | 10108.65         | 11302.25         | 10301.47         | 3071.57         | 4476.31         | 11.81       | -8.85       | 45.73   |
| 1.1.4 Certificate of Deposits                | 30.64            | 27.50            | 5.34             | 9.73            | 11.08           | -10.26      | -80.57      | 13.89   |
| 1.2 Others                                   | 1665.72          | 1852.69          | 1690.79          | 502.88          | 679.86          | 11.22       | -8.74       | 35.19   |
| <b>2 Commission/Fee Expense</b>              | 448.04           | 509.46           | 546.23           | 134.01          | 180.94          | 13.71       | 7.22        | 35.02   |
| <b>3 Employees Expenses</b>                  | 18747.82         | 21218.85         | 22715.53         | 6313.51         | 8033.75         | 13.18       | 7.05        | 27.25   |
| <b>4 Office Operating Expenses</b>           | 15067.83         | 17624.25         | 18123.58         | 4245.42         | 5610.80         | 16.97       | 2.83        | 32.16   |
| <b>5 Exchange Fluctuation Loss</b>           | 30.99            | 64.81            | 197.03           | 10.54           | 10.14           | 109.15      | 203.99      | -3.82   |
| 5.1 Due to Change in Exchange Rates          | 16.21            | 64.83            | 182.01           | 7.91            | 7.53            | 299.81      | 180.76      | -4.85   |
| 5.2 Due to Foreign Currency Transactions     | 14.77            | -0.01            | 15.02            | 2.63            | 2.61            | -100.09     | -117828.70  | -0.71   |
| <b>6 Non-Operatiing Expenses</b>             | 143.87           | 89.80            | 106.14           | 39.15           | 39.83           | -37.58      | 18.20       | 1.73    |
| <b>7. Provision for Risk</b>                 | 14274.84         | 12781.47         | 9649.95          | 4791.10         | 5798.79         | -10.46      | -24.50      | 21.03   |
| 7.1 Loan loss Provision                      | 12362.41         | 11018.41         | 8451.80          | 4746.30         | 5720.54         | -10.87      | -23.29      | 20.53   |
| 7.1.1 General Loan loss Provision            | 2835.44          | 4071.38          | 5107.97          | 2169.53         | 2535.93         | 43.59       | 25.46       | 16.89   |
| 7.1.1.1 Pass Loan Loss Provision             | 0.00             | 3210.53          | 4530.40          | 1632.65         | 1938.21         | 0.00        | 41.11       | 18.72   |
| 7.1.1.2 Watch List Provision                 | 0.00             | 860.85           | 577.57           | 536.89          | 597.72          | 0.00        | -32.91      | 11.33   |
| 7.1.2 Special Loan Loss Provision            | 9424.45          | 6627.48          | 3028.49          | 2498.20         | 3084.27         | -29.68      | -54.30      | 23.46   |
| 7.1.3 Additional Loan Loss Provision         | 102.52           | 319.54           | 315.34           | 78.56           | 100.34          | 211.68      | -1.32       | 27.73   |
| 7.2. Provision for Non-Banking Assets        | 1498.26          | 1429.51          | 1012.22          | 37.02           | 60.03           | -4.59       | -29.19      | 62.17   |
| 7.3. Provision for Loss on Investment        | 40.12            | 101.98           | 14.53            | 10.57           | 14.95           | 154.17      | -85.75      | 41.40   |
| 7.4. Provision for Loss of Other Assets      | 374.06           | 231.58           | 171.40           | -2.79           | 3.27            | 0.00        | 0.00        | -217.11 |
| <b>8 Loan Written Off</b>                    | 623.54           | 439.90           | 355.03           | 336.03          | 342.18          | -29.45      | -19.29      | 1.83    |
| <b>9 Provision for Staff Bonus</b>           | 3452.11          | 4053.16          | 5851.53          | 1389.87         | 1664.05         | 17.41       | 44.37       | 19.73   |
| <b>10 Provision for Income Tax</b>           | 10677.75         | 12158.39         | 17591.64         | 4271.82         | 5080.27         | 13.87       | 44.69       | 18.93   |
| <b>11 Others</b>                             | 45.06            | 495.79           | 61.16            | 5.57            | 5.67            | 1000.27     | -87.66      | 1.91    |
| <b>12 Net Profit</b>                         | 29331.59         | 37039.32         | 49004.93         | 12237.16        | 14348.09        | 26.28       | 32.31       | 17.25   |
| <b>TOTAL EXPENSES</b>                        | <b>160994.78</b> | <b>173746.23</b> | <b>189145.80</b> | <b>52129.22</b> | <b>66096.90</b> | <b>7.92</b> | <b>8.86</b> | 26.79   |
| <b>Income</b>                                |                  |                  |                  |                 |                 |             |             |         |
| <b>1. Interest Income</b>                    | 127191.89        | 134011.48        | 146483.09        | 40104.05        | 50985.88        | 5.36        | 9.31        | 27.13   |
| 1.1. On Loans and Advance                    | 119484.79        | 127175.43        | 138782.71        | 37255.90        | 47359.20        | 6.44        | 9.13        | 27.12   |
| 1.2. On Investment                           | 3502.98          | 2309.29          | 3487.02          | 1371.08         | 1809.06         | -34.08      | 51.00       | 31.94   |
| 1.2.1 Government Bonds                       | 3049.44          | 1982.25          | 3005.11          | 1109.83         | 1471.95         | -35.00      | 51.60       | 32.63   |
| 1.2.2 Foreign Bonds                          | 28.74            | 76.54            | 136.72           | 41.64           | 53.24           | 166.33      | 78.62       | 27.85   |
| 1.2.3 NRB Bonds                              | 234.04           | 160.24           | 199.66           | 187.09          | 245.39          | -31.53      | 24.60       | 31.16   |
| 1.2.4 Deventure & Bonds                      | 190.76           | 90.26            | 145.54           | 32.52           | 38.48           | -52.68      | 61.24       | 18.34   |
| 1.3 Agency Balance                           | 962.10           | 716.42           | 589.35           | 161.99          | 201.59          | -25.54      | -17.74      | 24.45   |
| 1.4 On Call Deposit                          | 2108.65          | 2633.89          | 2513.39          | 946.31          | 1154.41         | 24.91       | -4.57       | 21.99   |
| 1.5 Others                                   | 1133.37          | 1176.47          | 1110.61          | 368.76          | 461.62          | 3.80        | -5.60       | 25.18   |
| <b>2. Comission &amp; Discount</b>           | 8051.43          | 8935.14          | 9828.97          | 2790.76         | 3678.82         | 10.98       | 10.00       | 31.82   |
| 2.1 Bills Purchase & Discount                | 231.80           | 248.42           | 300.48           | 47.44           | 68.61           | 7.17        | 20.96       | 44.62   |
| 2.2 Comission                                | 6517.57          | 7494.65          | 8074.48          | 2340.24         | 3088.95         | 14.99       | 7.74        | 31.99   |
| 2.3 Others                                   | 1302.07          | 1192.07          | 1454.01          | 403.07          | 521.26          | -8.45       | 21.97       | 29.32   |
| <b>3 Income From Exchange Fluctuation</b>    | 4168.69          | 4761.74          | 5708.82          | 1470.56         | 2034.66         | 14.23       | 19.89       | 38.36   |
| 3.1 Due to Change in Exchange Rate           | 220.18           | 983.31           | 1342.09          | 165.01          | 282.52          | 346.60      | 36.49       | 71.21   |
| 3.2 Due to Foreign Currency Trans.           | 3948.52          | 3778.43          | 4366.73          | 1305.54         | 1752.14         | -4.31       | 15.57       | 34.21   |
| <b>4 Other Operating Income</b>              | 5508.69          | 7326.73          | 9123.21          | 2597.95         | 3243.77         | 33.00       | 24.52       | 24.86   |
| <b>5 Non Operating Income</b>                | 4041.44          | 4743.47          | 4775.86          | 1739.46         | 1809.34         | 17.37       | 0.68        | 4.02    |
| <b>6 Provision Written Back</b>              | 8679.68          | 11842.55         | 11550.65         | 2686.45         | 3152.83         | 36.44       | -2.46       | 17.36   |
| <b>7 Recovery from Written off Loan</b>      | 806.02           | 1508.63          | 1276.09          | 225.34          | <b>211.95</b>   | 87.17       | -15.41      | -5.94   |
| <b>8 Income from Extra Ordinary Expenses</b> | 526.32           | 157.81           | 231.44           | 82.63           | 75.72           | -70.02      | 46.65       | -8.35   |
| <b>9 Net Loss</b>                            | 2020.61          | 458.66           | 167.67           | 432.05          | 903.91          | -77.30      | -63.44      | 109.22  |
| <b>TOTAL INCOME</b>                          | <b>160994.77</b> | <b>173746.22</b> | <b>189145.79</b> | <b>52129.23</b> | <b>66096.90</b> | <b>7.92</b> | <b>8.86</b> | 26.79   |

**Profit and Loss Statement of Commercial Banks**

|  | Mid-July         |                  |                  | Mid-Oct         | Mid-Nov         | % Change     |             |              |
|--|------------------|------------------|------------------|-----------------|-----------------|--------------|-------------|--------------|
|  | 2014             | 2015             | 2016             | 2016            | 2016            |              |             |              |
|  | 1                | 2                | 3                | 4               | 5               | 2/1          | 3/2         | 5/4          |
| <b>1 Interest Expenses</b>                   | 49263.53         | 49191.03         | 47854.50         | 13835.42        | 19017.36        | -0.15        | -2.72       | 37.45        |
| 1.1 Deposit Liabilities                      | 47872.14         | 47732.95         | 46323.77         | 13406.87        | 18445.88        | -0.29        | -2.95       | 37.59        |
| 1.1.1 Saving A/c                             | 13593.22         | 14740.74         | 13684.45         | 3694.57         | 5034.82         | 8.44         | -7.17       | 36.28        |
| 1.1.2 Fixed A/c                              | 26009.72         | 23632.62         | 24433.35         | 7264.58         | 9772.82         | -9.14        | 3.39        | 34.53        |
| 1.1.2.1 Upto 3 Months Fixed A/c              | 2734.87          | 1909.08          | 1842.14          | 352.71          | 499.22          | -30.20       | -3.51       | 41.54        |
| 1.1.2.2 3 to 6 Months fixed A/c              | 861.78           | 890.25           | 935.82           | 241.95          | 301.63          | 3.30         | 5.12        | 24.67        |
| 1.1.2.3 6 Months to 1 Year Fixed A/c         | 10816.67         | 10151.63         | 11607.80         | 3728.90         | 4994.12         | -6.15        | 14.34       | 33.93        |
| 1.1.2.4 Above 1 Year                         | 11596.41         | 10681.65         | 10047.59         | 2941.02         | 3977.86         | -7.89        | -5.94       | 35.25        |
| 1.1.3 Call Deposit                           | 8238.57          | 9332.14          | 8200.79          | 2438.01         | 3627.18         | 13.27        | -12.12      | 48.78        |
| 1.1.4 Certificate of Deposits                | 30.63            | 27.45            | 5.18             | 9.71            | 11.05           | -10.37       | -81.14      | 13.84        |
| 1.2 Others                                   | 1391.40          | 1458.08          | 1530.73          | 428.55          | 571.48          | 4.79         | 4.98        | 33.35        |
| <b>2 Commission/Fee Expense</b>              | 441.61           | 505.07           | 543.21           | 126.95          | 173.62          | 14.37        | 7.55        | 36.76        |
| <b>3 Employees Expenses</b>                  | 15561.92         | 17776.14         | 19107.70         | 5173.32         | 6663.10         | 14.23        | 7.49        | 28.80        |
| <b>4 Office Operating Expenses</b>           | 11195.23         | 13613.82         | 14313.59         | 3363.65         | 4490.01         | 21.60        | 5.14        | 33.49        |
| <b>5 Exchange Fluctuation Loss</b>           | 23.74            | 63.27            | 19.05            | 4.33            | 3.38            | 166.46       | -69.90      | -22.05       |
| 5.1 Due to Change in Exchange Rates          | 12.23            | 63.27            | 4.39             | 1.91            | 0.82            | 417.26       | -93.06      | -56.92       |
| 5.2 Due to Foreign Currency Transactions     | 11.51            | 0.00             | 14.66            | 2.42            | 2.55            | -100.00      | 0.00        | 5.56         |
| <b>6 Non-Operatiing Expenses</b>             | 15.61            | 13.39            | 70.03            | 26.89           | 24.60           | -14.18       | 422.82      | -8.52        |
| <b>7. Provision for Risk</b>                 | 8339.38          | 9962.24          | 7061.61          | 3645.76         | 3871.22         | 19.46        | -29.12      | 6.18         |
| 7.1 Loan loss Provision                      | 8091.42          | 9070.71          | 6401.84          | 3597.74         | 3796.72         | 12.10        | -29.42      | 5.53         |
| 7.1.1 General Loan loss Provision            | 2084.15          | 3891.06          | 4110.57          | 1576.29         | 1882.47         | 86.70        | 5.64        | 19.42        |
| 7.1.1.1 Pass Loan Loss Provision             | 0.00             | 3163.99          | 3625.52          | 1315.28         | 1597.23         | 0.00         | 14.59       | 21.44        |
| 7.1.1.2 Watch List Provision                 | 0.00             | 727.07           | 485.05           | 261.01          | 285.23          | 0.00         | -33.29      | 9.28         |
| 7.1.2 Special Loan Loss Provision            | 6007.27          | 5176.73          | 2197.47          | 1971.16         | 1868.68         | -13.83       | -57.55      | -5.20        |
| 7.1.3 Additional Loan Loss Provision         | 0.00             | 2.92             | 93.81            | 50.29           | 45.57           | 0.00         | 3118.15     | -9.39        |
| 7.2. Provision for Non-Banking Assets        | 207.96           | 679.65           | 611.52           | 47.53           | 69.49           | 226.82       | -10.02      | 46.21        |
| 7.3. Provision for Loss on Investment        | -1.14            | 40.37            | 4.97             | 3.38            | 7.60            | -3643.82     | -87.68      | 124.99       |
| 7.4. Provision for Loss of Other Assets      | 41.14            | 171.51           | 43.27            | -2.88           | -2.58           | 0.00         | 0.00        | -10.42       |
| <b>8 Loan Written Off</b>                    | 269.95           | 103.45           | 77.54            | 309.20          | 310.11          | -61.68       | -25.05      | 0.30         |
| <b>9 Provision for Staff Bonus</b>           | 2660.27          | 3139.60          | 4628.86          | 1169.58         | 1402.53         | 18.02        | 47.43       | 19.92        |
| <b>10 Provision for Income Tax</b>           | 8232.63          | 9521.99          | 14145.34         | 3642.55         | 4348.30         | 15.66        | 48.55       | 19.37        |
| <b>11 Others</b>                             | 6.14             | 465.47           | 56.32            | 0.16            | 0.16            | 7475.89      | -87.90      | 0.00         |
| <b>12 Net Profit</b>                         | 21294.17         | 28386.05         | 38128.55         | 10122.57        | 11826.52        | 33.30        | 34.32       | 16.83        |
| <b>TOTAL EXPENSES</b>                        | <b>117304.18</b> | <b>132741.51</b> | <b>146006.29</b> | <b>41420.38</b> | <b>52130.91</b> | <b>13.16</b> | <b>9.99</b> | <b>25.86</b> |
| <b>Income</b>                                |                  |                  |                  |                 |                 |              |             |              |
| <b>1. Interest Income</b>                    | 95849.23         | 101174.86        | 113200.58        | 31514.37        | 40211.11        | 5.56         | 11.89       | 27.60        |
| 1.1. On Loans and Advance                    | 91023.28         | 97566.06         | 108083.45        | 29609.08        | 37646.81        | 7.19         | 10.78       | 27.15        |
| 1.2. On Investment                           | 3239.70          | 2065.62          | 3265.06          | 1294.27         | 1732.97         | -36.24       | 58.07       | 33.90        |
| 1.2.1 Government Bonds                       | 2816.91          | 1774.19          | 2828.94          | 1049.41         | 1416.79         | -37.02       | 59.45       | 35.01        |
| 1.2.2 Foreign Bonds                          | 28.74            | 76.54            | 136.72           | 41.64           | 53.24           | 166.33       | 78.62       | 27.85        |
| 1.2.3 NRB Bonds                              | 218.55           | 132.56           | 167.89           | 184.81          | 242.47          | -39.35       | 26.65       | 31.20        |
| 1.2.4 Deventure & Bonds                      | 175.50           | 82.33            | 131.52           | 18.41           | 20.47           | -53.09       | 59.75       | 11.18        |
| 1.3 Agency Balance                           | 714.00           | 491.44           | 420.46           | 92.73           | 123.94          | -31.17       | -14.44      | 33.66        |
| 1.4 On Call Deposit                          | 258.09           | 399.14           | 627.38           | 230.33          | 322.94          | 54.65        | 57.18       | 40.21        |
| 1.5 Others                                   | 614.16           | 652.61           | 804.22           | 287.96          | 384.44          | 6.26         | 23.23       | 33.51        |
| <b>2. Comission &amp; Discount</b>           | 7252.50          | 8247.23          | 9230.35          | 2643.57         | 3487.02         | 13.72        | 11.92       | 31.91        |
| 2.1 Bills Purchase & Discount                | 231.59           | 247.40           | 300.36           | 47.43           | 67.02           | 6.82         | 21.41       | 41.31        |
| 2.2 Comission                                | 6022.89          | 7055.01          | 7688.74          | 2247.01         | 2966.50         | 17.14        | 8.98        | 32.02        |
| 2.3 Others                                   | 998.02           | 944.82           | 1241.25          | 349.14          | 453.51          | -5.33        | 31.37       | 29.89        |
| <b>3 Income From Exchange Fluctuation</b>    | 4118.09          | 4712.88          | 5461.96          | 1454.56         | 2012.59         | 14.44        | 15.89       | 38.36        |
| 3.1 Due to Change in Exchange Rate           | 219.24           | 980.69           | 1116.14          | 164.75          | 282.24          | 347.31       | 13.81       | 71.32        |
| 3.2 Due to Foreign Currency Trans.           | 3898.85          | 3732.18          | 4345.81          | 1289.82         | 1730.35         | -4.27        | 16.44       | 34.15        |
| <b>4 Other Operating Income</b>              | 3614.09          | 5281.25          | 6555.19          | 1902.99         | 2399.21         | 46.13        | 24.12       | 26.08        |
| <b>5 Non Operating Income</b>                | 1241.27          | 3880.23          | 2757.19          | 1463.97         | 1480.58         | 212.60       | -28.94      | 1.13         |
| <b>6 Provision Written Back</b>              | 4031.87          | 7604.21          | 7698.29          | 1988.72         | 2236.69         | 88.60        | 1.24        | 12.47        |
| <b>7 Recovery from Written off Loan</b>      | 776.54           | 1445.40          | 1024.53          | 209.49          | 194.84          | 86.13        | -29.12      | -6.99        |
| <b>8 Income from Extra Ordinary Expenses</b> | 420.58           | 64.77            | 78.21            | 18.28           | 8.04            | -84.60       | 20.73       | -55.98       |
| <b>9 Net Loss</b>                            | 0.00             | 330.67           | 0.00             | 224.44          | 100.82          | 0.00         | -100.00     | -55.08       |
| <b>TOTAL INCOME</b>                          | <b>117304.17</b> | <b>132741.51</b> | <b>146006.29</b> | <b>41420.39</b> | <b>52130.91</b> | <b>13.16</b> | <b>9.99</b> | <b>25.86</b> |

**Profit and Loss Statement of Development Banks**

|  | Mid-July        |                 |                 | Mid-Oct        | Mid-Nov         | % Change    |             |              |
|--|-----------------|-----------------|-----------------|----------------|-----------------|-------------|-------------|--------------|
|  | 2014            | 2015            | 2016            | 2016           | 2016            | 2/1         | 3/2         | 5/4          |
|  | 1               | 2               | 3               | 4              | 5               |             |             |              |
| <b>1 Interest Expenses</b>                   | 13000.57        | 13157.27        | 13312.19        | 3637.65        | 4817.46         | 1.21        | 1.18        | 32.43        |
| 1.1 Deposit Liabilities                      | 12811.12        | 12804.81        | 13172.88        | 3583.40        | 4741.94         | -0.05       | 2.87        | 32.33        |
| 1.1.1 Saving A/c                             | 5944.44         | 5804.70         | 5946.21         | 1578.85        | 2104.81         | -2.35       | 2.44        | 33.31        |
| 1.1.2 Fixed A/c                              | 5071.10         | 5086.43         | 5212.02         | 1380.74        | 1799.98         | 0.30        | 2.47        | 30.36        |
| 1.1.2.1 Upto 3 Months Fixed A/c              | 93.84           | 59.93           | 54.26           | 11.89          | 16.32           | -36.13      | -9.47       | 37.22        |
| 1.1.2.2 3 to 6 Months fixed A/c              | 146.20          | 116.36          | 278.90          | 67.27          | 86.80           | -20.41      | 139.69      | 29.03        |
| 1.1.2.3 6 Months to 1 Year Fixed A/c         | 2573.54         | 2716.01         | 2769.74         | 721.22         | 952.78          | 5.54        | 1.98        | 32.11        |
| 1.1.2.4 Above 1 Year                         | 2257.51         | 2194.14         | 2109.12         | 580.35         | 744.08          | -2.81       | -3.87       | 28.21        |
| 1.1.3 Call Deposit                           | 1795.59         | 1913.68         | 2014.52         | 623.79         | 837.12          | 6.58        | 5.27        | 34.20        |
| 1.1.4 Certificate of Deposits                | 0.00            | 0.00            | 0.12            | 0.02           | 0.03            | 0.00        | 0.00        | 32.80        |
| 1.2 Others                                   | 189.45          | 352.45          | 139.31          | 54.25          | 75.52           | 86.04       | -60.47      | 39.21        |
| <b>2 Commission/Fee Expense</b>              | 5.43            | 3.26            | 1.36            | 6.35           | 6.43            | -39.85      | -58.30      | 1.19         |
| <b>3 Employees Expenses</b>                  | 2356.60         | 2640.86         | 2907.09         | 901.16         | 1148.16         | 12.06       | 10.08       | 27.41        |
| <b>4 Office Operating Expenses</b>           | 2905.88         | 3017.24         | 3038.53         | 713.07         | 926.73          | 3.83        | 0.71        | 29.96        |
| <b>5 Exchange Fluctuation Loss</b>           | 7.25            | 1.55            | 177.98          | 6.21           | 6.76            | -78.64      | 11400.55    | 8.90         |
| 5.1 Due to Change in Exchange Rates          | 3.98            | 1.56            | 177.62          | 6.00           | 6.70            | -60.83      | 11283.12    | 11.76        |
| 5.2 Due to Foreign Currency Transactions     | 3.26            | -0.01           | 0.36            | 0.21           | 0.06            | -100.39     | -2960.52    | -73.04       |
| <b>6 Non-Operatiing Expenses</b>             | 110.83          | 41.67           | 16.31           | 11.83          | 14.80           | -62.40      | -60.86      | 25.08        |
| <b>7. Provision for Risk</b>                 | 3525.12         | 1866.82         | 1415.40         | 905.28         | 1645.21         | -47.04      | -24.18      | 81.73        |
| 7.1 Loan loss Provision                      | 2554.92         | 1349.90         | 1271.31         | 917.90         | 1656.62         | -47.16      | -5.82       | 80.48        |
| 7.1.1 General Loan loss Provision            | 563.53          | 154.01          | 733.07          | 516.85         | 577.02          | -72.67      | 375.98      | 11.64        |
| 7.1.1.1 Pass Loan Loss Provision             | 0.00            | 27.86           | 652.10          | 259.56         | 282.97          | 0.00        | 2240.61     | 9.02         |
| 7.1.1.2 Watch List Provision                 | 0.00            | 126.15          | 80.97           | 257.29         | 294.05          | 0.00        | -35.81      | 14.29        |
| 7.1.2 Special Loan Loss Provision            | 1934.63         | 1104.99         | 502.83          | 396.58         | 1079.80         | -42.88      | -54.49      | 172.28       |
| 7.1.3 Additional Loan Loss Provision         | 56.76           | 90.90           | 35.40           | 4.46           | -0.20           | 60.14       | -61.05      | -104.52      |
| 7.2. Provision for Non-Banking Assets        | 642.02          | 497.62          | 108.91          | -14.76         | -13.71          | -22.49      | -78.11      | -7.14        |
| 7.3. Provision for Loss on Investment        | 2.81            | 11.46           | -0.43           | 2.05           | 2.21            | 308.19      | -103.77     | 7.65         |
| 7.4. Provision for Loss of Other Assets      | 325.37          | 7.84            | 35.62           | 0.09           | 0.09            | 0.00        | 0.00        | 0.00         |
| <b>8 Loan Written Off</b>                    | 165.54          | 225.49          | 155.56          | 8.57           | 13.80           | 36.22       | -31.01      | 61.07        |
| <b>9 Provision for Staff Bonus</b>           | 569.23          | 704.19          | 962.73          | 181.43         | 216.16          | 23.71       | 36.71       | 19.14        |
| <b>10 Provision for Income Tax</b>           | 1810.11         | 2043.98         | 2793.14         | 529.08         | 630.44          | 12.92       | 36.65       | 19.16        |
| <b>11 Others</b>                             | 36.78           | 20.53           | 4.17            | 0.03           | 0.11            | -44.18      | -79.70      | 295.43       |
| <b>12 Net Profit</b>                         | 4691.95         | 5925.13         | 7762.81         | 1388.44        | 1665.45         | 26.28       | 31.01       | 19.95        |
| <b>TOTAL EXPENSES</b>                        | <b>29185.27</b> | <b>29648.00</b> | <b>32547.27</b> | <b>8289.11</b> | <b>11091.52</b> | <b>1.59</b> | <b>9.78</b> | <b>33.81</b> |
| <b>Income</b>                                |                 |                 |                 |                |                 |             |             |              |
| <b>1. Interest Income</b>                    | 22130.34        | 24453.29        | 26440.45        | 7129.91        | 8966.35         | 10.50       | 8.13        | 25.76        |
| 1.1. On Loans and Advance                    | 20111.26        | 22110.85        | 24547.15        | 6426.51        | 8161.54         | 9.94        | 11.02       | 27.00        |
| 1.2. On Investment                           | 152.46          | 134.58          | 123.20          | 48.72          | 60.64           | -11.73      | -8.46       | 24.47        |
| 1.2.1 Government Bonds                       | 137.26          | 121.98          | 101.73          | 34.05          | 42.27           | -11.14      | -16.60      | 24.14        |
| 1.2.2 Foreign Bonds                          | 0.00            | 0.00            | 0.00            | 0.00           | 0.00            | 0.00        | 0.00        | 0.00         |
| 1.2.3 NRB Bonds                              | 6.77            | 10.90           | 11.11           | 1.11           | 1.11            | 60.88       | 2.00        | 0.00         |
| 1.2.4 Deventure & Bonds                      | 8.42            | 1.71            | 10.35           | 13.55          | 17.26           | -79.75      | 506.78      | 27.33        |
| 1.3 Agency Balance                           | 168.42          | 137.10          | 103.08          | 27.23          | 35.62           | -18.59      | -24.81      | 30.79        |
| 1.4 On Call Deposit                          | 1401.86         | 1688.66         | 1486.16         | 576.28         | 652.85          | 20.46       | -11.99      | 13.29        |
| 1.5 Others                                   | 296.34          | 382.10          | 180.86          | 51.17          | 55.69           | 28.94       | -52.67      | 8.84         |
| <b>2. Comission &amp; Discount</b>           | 616.60          | 585.87          | 487.12          | 127.82         | 167.74          | -4.98       | -16.86      | 31.23        |
| 2.1 Bills Purchase & Discount                | 0.20            | 1.02            | 0.12            | 0.02           | 1.59            | 409.97      | -88.61      | #####        |
| 2.2 Comission                                | 401.50          | 390.41          | 364.54          | 88.58          | 116.38          | -2.76       | -6.62       | 31.38        |
| 2.3 Others                                   | 214.90          | 194.44          | 122.46          | 39.22          | 49.77           | -9.52       | -37.02      | 26.89        |
| <b>3 Income From Exchange Fluctuation</b>    | 50.60           | 48.86           | 246.86          | 15.99          | 22.07           | -3.43       | 405.20      | 38.01        |
| 3.1 Due to Change in Exchange Rate           | 0.94            | 2.62            | 225.94          | 0.27           | 0.28            | 179.65      | 8539.48     | 4.55         |
| 3.2 Due to Foreign Currency Trans.           | 49.67           | 46.25           | 20.92           | 15.72          | 21.79           | -6.88       | -54.77      | 38.58        |
| <b>4 Other Operating Income</b>              | 1372.85         | 1552.34         | 2088.22         | 550.61         | 692.69          | 13.07       | 34.52       | 25.80        |
| <b>5 Non Operating Income</b>                | 2135.56         | 402.44          | 1130.88         | 128.93         | 143.97          | -81.16      | 181.01      | 11.66        |
| <b>6 Provision Written Back</b>              | 1658.69         | 2531.66         | 2018.37         | 230.31         | 352.43          | 52.63       | -20.27      | 53.02        |
| <b>7 Recovery from Written off Loan</b>      | 10.34           | 21.45           | 2.61            | 0.41           | 2.04            | 107.40      | -87.85      | 398.72       |
| <b>8 Income from Extra Ordinary Expenses</b> | 69.49           | 35.69           | 128.54          | 23.96          | 20.79           | -48.64      | 260.14      | -13.23       |
| <b>9 Net Loss</b>                            | 1140.79         | 16.40           | 4.23            | 81.17          | 723.45          | -98.56      | -74.18      | 791.31       |
| <b>TOTAL INCOME</b>                          | <b>29185.27</b> | <b>29648.00</b> | <b>32547.27</b> | <b>8289.11</b> | <b>11091.52</b> | <b>1.59</b> | <b>9.78</b> | <b>33.81</b> |

**Profit and Loss Statement of Finance Companies**

|  | Mid-July        |                 |                 | Mid-Oct        | Mid-Nov        | % Change      |              |        |
|--|-----------------|-----------------|-----------------|----------------|----------------|---------------|--------------|--------|
|  | 2014            | 2015            | 2016            | 2016           | 2016           |               |              |        |
|  | 1               | 2               | 3               | 4              | 5              | 2/1           | 3/2          | 5/4    |
| <b>1 Interest Expenses</b>                   | 5887.25         | 4922.73         | 3776.34         | 881.98         | 1147.58        | -16.38        | -23.29       | 30.11  |
| 1.1 Deposit Liabilities                      | 5802.37         | 4880.57         | 3755.60         | 861.89         | 1114.71        | -15.89        | -23.05       | 29.33  |
| 1.1.1 Saving A/c                             | 2225.47         | 1949.03         | 1604.12         | 423.92         | 518.11         | -12.42        | -17.70       | 22.22  |
| 1.1.2 Fixed A/c                              | 3502.38         | 2875.05         | 2065.28         | 428.20         | 584.60         | -17.91        | -28.17       | 36.52  |
| 1.1.2.1 Upto 3 Months Fixed A/c              | 37.66           | 26.00           | 18.35           | 3.60           | 4.61           | -30.95        | -29.42       | 27.86  |
| 1.1.2.2 3 to 6 Months fixed A/c              | 57.33           | 36.65           | 25.82           | 5.05           | 9.45           | -36.08        | -29.53       | 87.24  |
| 1.1.2.3 6 Months to 1 Year Fixed A/c         | 1746.08         | 1440.47         | 991.72          | 229.94         | 292.66         | -17.50        | -31.15       | 27.28  |
| 1.1.2.4 Above 1 Year                         | 1661.31         | 1371.93         | 1029.38         | 189.61         | 277.88         | -17.42        | -24.97       | 46.55  |
| 1.1.3 Call Deposit                           | 74.49           | 56.44           | 86.16           | 9.78           | 12.01          | -24.24        | 52.65        | 22.80  |
| 1.1.4 Certificate of Deposits                | 0.02            | 0.05            | 0.04            | 0.00           | 0.00           | 170.55        | -19.53       | 0.00   |
| 1.2 Others                                   | 84.88           | 42.16           | 20.74           | 20.08          | 32.86          | -50.33        | -50.79       | 63.65  |
| <b>2 Commission/Fee Expense</b>              | 1.00            | 1.13            | 1.67            | 0.71           | 0.90           | 12.23         | 48.06        | 26.76  |
| <b>3 Employees Expenses</b>                  | 829.30          | 801.85          | 700.74          | 239.04         | 222.49         | -3.31         | -12.61       | -6.92  |
| <b>4 Office Operating Expenses</b>           | 966.71          | 993.19          | 771.46          | 168.70         | 194.06         | 2.74          | -22.32       | 15.03  |
| <b>5 Exchange Fluctuation Loss</b>           | 0.00            | 0.00            | 0.00            | 0.00           | 0.00           | 0.00          | 0.00         | 0.00   |
| 5.1 Due to Change in Exchange Rates          | 0.00            | 0.00            | 0.00            | 0.00           | 0.00           | 0.00          | 0.00         | 0.00   |
| 5.2 Due to Foreign Currency Transactions     | 0.00            | 0.00            | 0.00            | 0.00           | 0.00           | 0.00          | 0.00         | 0.00   |
| <b>6 Non-Operatiing Expenses</b>             | 17.43           | 34.74           | 19.81           | 0.42           | 0.42           | 99.32         | -42.98       | 0.00   |
| <b>7. Provision for Risk</b>                 | 2410.35         | 952.41          | 1172.94         | 240.06         | 282.36         | -60.49        | 23.15        | 17.62  |
| 7.1 Loan loss Provision                      | 1716.07         | 597.80          | 778.65          | 230.66         | 267.20         | -65.16        | 30.25        | 15.84  |
| 7.1.1 General Loan loss Provision            | 187.76          | 26.31           | 264.33          | 76.39          | 76.45          | -85.99        | 904.68       | 0.08   |
| 7.1.1.1 Pass Loan Loss Provision             | 0.00            | 18.68           | 252.78          | 57.81          | 58.01          | 0.00          | 1253.25      | 0.34   |
| 7.1.1.2 Watch List Provision                 | 0.00            | 7.63            | 11.55           | 18.58          | 18.44          | 0.00          | 51.34        | -0.75  |
| 7.1.2 Special Loan Loss Provision            | 1482.55         | 345.76          | 328.19          | 130.46         | 135.78         | -76.68        | -5.08        | 4.08   |
| 7.1.3 Additional Loan Loss Provision         | 45.76           | 225.73          | 186.13          | 23.80          | 54.98          | 393.30        | -17.55       | 130.96 |
| 7.2. Provision for Non-Banking Assets        | 648.27          | 252.23          | 291.80          | 4.26           | 4.26           | -61.09        | 15.68        | 0.00   |
| 7.3. Provision for Loss on Investment        | 38.45           | 50.14           | 9.99            | 5.14           | 5.14           | 30.40         | -80.08       | 0.00   |
| 7.4. Provision for Loss of Other Assets      | 7.55            | 52.23           | 92.51           | 0.01           | 5.76           | 0.00          | 0.00         | #####  |
| <b>8 Loan Written Off</b>                    | 188.06          | 110.96          | 121.93          | 18.26          | 18.26          | -41.00        | 9.89         | 0.00   |
| <b>9 Provision for Staff Bonus</b>           | 222.60          | 209.37          | 259.93          | 38.86          | 45.37          | -5.94         | 24.15        | 16.74  |
| <b>10 Provision for Income Tax</b>           | 635.01          | 592.41          | 653.15          | 100.19         | 101.53         | -6.71         | 10.25        | 1.34   |
| <b>11 Others</b>                             | 2.14            | 9.80            | 0.67            | 5.38           | 5.40           | 357.41        | -93.13       | 0.41   |
| <b>12 Net Profit</b>                         | 3345.47         | 2728.14         | 3113.58         | 726.15         | 856.11         | -18.45        | 14.13        | 17.90  |
| <b>TOTAL EXPENSES</b>                        | <b>14505.33</b> | <b>11356.71</b> | <b>10592.23</b> | <b>2419.73</b> | <b>2874.47</b> | <b>-21.71</b> | <b>-6.73</b> | 18.79  |
| <b>Income</b>                                |                 |                 |                 |                |                |               |              |        |
| <b>1. Interest Income</b>                    | 9212.31         | 8383.33         | 6842.06         | 1459.77        | 1808.42        | -9.00         | -18.38       | 23.88  |
| 1.1. On Loans and Advance                    | 8350.25         | 7498.52         | 6152.12         | 1220.31        | 1550.85        | -10.20        | -17.96       | 27.09  |
| 1.2. On Investment                           | 110.82          | 109.09          | 98.76           | 28.08          | 15.44          | -1.56         | -9.47        | -45.01 |
| 1.2.1 Government Bonds                       | 95.26           | 86.08           | 74.44           | 26.36          | 12.89          | -9.64         | -13.52       | -51.11 |
| 1.2.2 Foreign Bonds                          | 0.00            | 0.00            | 0.00            | 0.00           | 0.00           | 0.00          | 0.00         | 0.00   |
| 1.2.3 NRB Bonds                              | 8.72            | 16.78           | 20.65           | 1.17           | 1.80           | 92.50         | 23.06        | 53.78  |
| 1.2.4 Deventure & Bonds                      | 6.84            | 6.23            | 3.67            | 0.55           | 0.75           | -8.96         | -41.05       | 36.79  |
| 1.3 Agency Balance                           | 79.67           | 87.87           | 65.81           | 42.02          | 42.03          | 10.30         | -25.11       | 0.01   |
| 1.4 On Call Deposit                          | 448.70          | 546.09          | 399.84          | 139.70         | 178.62         | 21.71         | -26.78       | 27.85  |
| 1.5 Others                                   | 222.87          | 141.75          | 125.53          | 29.64          | 21.49          | -36.40        | -11.45       | -27.51 |
| <b>2. Comission &amp; Discount</b>           | 182.33          | 102.04          | 111.50          | 19.37          | 24.06          | -44.04        | 9.27         | 24.24  |
| 2.1 Bills Purchase & Discount                | 0.00            | 0.00            | 0.01            | 0.00           | 0.00           | 0.00          | 0.00         | 0.00   |
| 2.2 Comission                                | 93.18           | 49.23           | 21.19           | 4.65           | 6.07           | -47.17        | -56.95       | 30.42  |
| 2.3 Others                                   | 89.15           | 52.81           | 90.30           | 14.71          | 17.99          | -40.77        | 71.00        | 22.29  |
| <b>3 Income From Exchange Fluctuation</b>    | 0.00            | 0.00            | 0.00            | 0.00           | 0.00           | -10.24        | -99.94       | 0.00   |
| 3.1 Due to Change in Exchange Rate           | 0.00            | 0.00            | 0.00            | 0.00           | 0.00           | 0.00          | 0.00         | 0.00   |
| 3.2 Due to Foreign Currency Trans.           | 0.00            | 0.00            | 0.00            | 0.00           | 0.00           | -10.24        | -99.94       | 0.00   |
| <b>4 Other Operating Income</b>              | 521.75          | 493.14          | 479.80          | 144.35         | 151.88         | -5.48         | -2.71        | 5.22   |
| <b>5 Non Operating Income</b>                | 664.61          | 460.80          | 887.79          | 146.56         | 184.79         | -30.67        | 92.66        | 26.09  |
| <b>6 Provision Written Back</b>              | 2989.11         | 1706.69         | 1833.99         | 467.42         | 563.71         | -42.90        | 7.46         | 20.60  |
| <b>7 Recovery from Written off Loan</b>      | 19.14           | 41.78           | 248.95          | 15.44          | 15.07          | 118.26        | 495.90       | -2.41  |
| <b>8 Income from Extra Ordinary Expenses</b> | 36.25           | 57.35           | 24.70           | 40.39          | 46.89          | 58.18         | -56.94       | 16.10  |
| <b>9 Net Loss</b>                            | 879.82          | 111.60          | 163.43          | 126.44         | 79.64          | -87.32        | 46.45        | -37.01 |
| <b>TOTAL INCOME</b>                          | <b>14505.33</b> | <b>11356.71</b> | <b>10592.23</b> | <b>2419.73</b> | <b>2874.47</b> | <b>-21.71</b> | <b>-6.73</b> | 18.79  |

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

|   | Mid-July          |                   |                   | Mid-Oct           | Mid-Nov           | % Change     |              |             |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|--------------|--------------|-------------|
|   | 2014              | 2015              | 2016              | 2016              | 2016              |              |              |             |
| <b>Sectorwise</b>                                       | <b>1</b>          | <b>2</b>          | <b>3</b>          | <b>4</b>          | <b>5</b>          | <b>2/1</b>   | <b>3/2</b>   | <b>5/4</b>  |
| Agricultural and Forest Related                         | 48152.08          | 61783.87          | 76816.32          | 81924.25          | 81130.03          | 28.31        | 24.33        | -0.97       |
| Fishery Related   | 2747.06           | 3355.59           | 1980.46           | 2143.31           | 2203.52           | 22.15        | -40.98       | 2.81        |
| Mining Related  | 3580.05           | 3525.74           | 3404.03           | 3602.13           | 3545.66           | -1.52        | -3.45        | -1.57       |
| Agriculture, Forestry & Beverage Production Related     | 222489.70         | 255534.57         | 296097.02         | 309304.12         | 312929.51         | 14.85        | 15.87        | 1.17        |
| Construction  | 118632.87         | 152480.40         | 182851.94         | 193580.52         | 196037.74         | 28.53        | 19.92        | 1.27        |
| Electricity, Gas and Water                              | 25606.61          | 34540.43          | 46417.77          | 49334.48          | 50626.09          | 34.89        | 34.39        | 2.62        |
| Metal Products, Machinery & Electronic Equipment & Asse | 13994.97          | 16208.31          | 19473.46          | 20939.47          | 21350.33          | 15.82        | 20.14        | 1.96        |
| Transport, Communication and Public Utilities           | 43707.55          | 48451.67          | 67489.25          | 72252.13          | 73126.12          | 10.85        | 39.29        | 1.21        |
| Wholesaler & Retailer                                   | 243966.15         | 297286.58         | 374322.54         | 395003.99         | 400301.50         | 21.86        | 25.91        | 1.34        |
| Finance, Insurance and Real Estate                      | 90353.77          | 107293.66         | 135000.17         | 140947.30         | 142220.54         | 18.75        | 25.82        | 0.90        |
| Hotel or Restaurant                                     | 32909.63          | 44028.90          | 54426.26          | 58956.30          | 59727.61          | 33.79        | 23.61        | 1.31        |
| Other Services  | 54154.23          | 63957.60          | 72146.41          | 76041.83          | 77150.18          | 18.10        | 12.80        | 1.46        |
| Consumption Loans                                       | 87003.21          | 101450.14         | 120843.49         | 129684.08         | 135665.09         | 16.61        | 19.12        | 4.61        |
| Local Government  | 1182.73           | 1714.14           | 1654.98           | 1569.97           | 1571.51           | 44.93        | -3.45        | 0.10        |
| Others  | 141309.64         | 169740.36         | 228955.74         | 243213.03         | 245602.89         | 20.12        | 34.89        | 0.98        |
| <b>TOTAL</b>  | <b>1129803.67</b> | <b>1361351.97</b> | <b>1681879.83</b> | <b>1778496.92</b> | <b>1803188.32</b> | <b>20.49</b> | <b>23.54</b> | <b>1.39</b> |
| <b>Productwise</b>                                      |                   |                   |                   |                   |                   |              |              |             |
| Term Loan   | 173069.81         | 223149.61         | 272694.42         | 285348.14         | 290461.44         | 28.94        | 22.20        | 1.79        |
| Overdraft   | 211367.58         | 245994.73         | 294326.89         | 317327.83         | 321808.53         | 16.38        | 19.65        | 1.41        |
| Trust Receipt Loan / Import Loan                        | 48161.32          | 55141.88          | 72678.07          | 76917.50          | 78027.91          | 14.49        | 31.80        | 1.44        |
| Demand & Other Working Capital Loan                     | 250607.47         | 293603.14         | 365785.23         | 389245.70         | 392057.00         | 17.16        | 24.58        | 0.72        |
| Residential Personal Home Loan (Up to Rs. 1 Crore)      | 89484.87          | 118861.54         | 142815.41         | 153097.78         | 155607.54         | 32.83        | 20.15        | 1.64        |
| Real Estate Loan  | 82482.16          | 85678.07          | 108071.88         | 113439.32         | 114691.44         | 3.87         | 26.14        | 1.10        |
| Margin Nature Loan                                      | 20031.63          | 24084.77          | 37681.04          | 38774.94          | 39184.94          | 20.23        | 56.45        | 1.06        |
| Hire Purchase Loan                                      | 63653.90          | 80966.96          | 110094.35         | 123900.08         | 128621.10         | 27.20        | 35.97        | 3.81        |
| Deprived Sector Loan                                    | 50576.56          | 63889.82          | 81239.19          | 87861.77          | 87178.39          | 26.32        | 27.16        | -0.78       |
| Bills Purchased   | 10045.08          | 13511.29          | 12530.80          | 10664.54          | 10449.59          | 34.51        | -7.26        | -2.02       |
| Other Product   | 130323.28         | 156470.18         | 183962.55         | 181919.34         | 185100.44         | 20.06        | 17.57        | 1.75        |
| <b>Total</b>  | <b>1129803.66</b> | <b>1361351.98</b> | <b>1681879.83</b> | <b>1778496.93</b> | <b>1803188.31</b> | <b>20.49</b> | <b>23.54</b> | <b>1.39</b> |
| <b>Collateral wise</b>                                  |                   |                   |                   |                   |                   |              |              |             |
| Gold and Silver   | 31102.67          | 31374.67          | 30642.25          | 28269.75          | 29756.46          | 0.87         | -2.33        | 5.26        |
| Government Securities                                   | 992.12            | 784.73            | 1014.67           | 1590.44           | 1442.09           | -20.90       | 29.30        | -9.33       |
| Non Governmental Securities                             | 14092.14          | 18776.93          | 29668.70          | 30394.67          | 30818.00          | 33.24        | 58.01        | 1.39        |
| Fixed Deposit Receipts                                  | 10774.58          | 9824.90           | 10553.39          | 12149.33          | 12909.80          | -8.81        | 7.41         | 6.26        |
| Own   | 9893.47           | 8925.88           | 9577.14           | 10672.02          | 11514.57          | -9.78        | 7.30         | 7.90        |
| Other Licences Institutions                             | 881.11            | 899.02            | 976.25            | 1477.31           | 1395.23           | 2.03         | 8.59         | -5.56       |
| Collateral of Properties                                | 936410.77         | 1131830.49        | 1463645.87        | 1554161.20        | 1576078.09        | 20.87        | 29.32        | 1.41        |
| Fixed Assets  | 785804.82         | 957231.98         | 1207217.80        | 1284739.44        | 1307639.04        | 21.82        | 26.12        | 1.78        |
| Current Assets  | 150605.95         | 174598.50         | 256428.07         | 269421.76         | 268439.05         | 15.93        | 46.87        | -0.36       |
| Against security of Bill                                | 11927.48          | 13969.01          | 15710.45          | 14406.88          | 15324.87          | 17.12        | 12.47        | 6.37        |
| Domestic Bills  | 2817.51           | 3532.80           | 3525.87           | 1414.30           | 1688.30           | 25.39        | -0.20        | 19.37       |
| Foreign Bills   | 9109.97           | 10436.21          | 12184.58          | 12992.59          | 13636.57          | 14.56        | 16.75        | 4.96        |
| Against Guarantee                                       | 29975.14          | 40479.05          | 52993.07          | 55185.31          | 53156.63          | 35.04        | 30.91        | -3.68       |
| Government Guarantee                                    | 2155.95           | 2385.24           | 2364.19           | 2525.77           | 2524.50           | 10.64        | -0.88        | -0.05       |
| Institutional Guarantee                                 | 20737.62          | 27833.31          | 33209.50          | 35190.25          | 33053.98          | 34.22        | 19.32        | -6.07       |
| Personal Guarantee                                      | 2001.69           | 2350.72           | 4054.12           | 4977.52           | 5223.23           | 17.44        | 72.46        | 4.94        |
| Collective Guarantee                                    | 2167.66           | 3581.03           | 4855.55           | 5313.48           | 5352.90           | 65.20        | 35.59        | 0.74        |
| International Rated Foreign Bank's Guarantee            | 192.25            | 93.08             | 4226.93           | 897.80            | 2484.57           | -51.58       | 4441.02      | 176.74      |
| Other Guarantee   | 2706.26           | 4235.68           | 4282.79           | 6280.49           | 4517.45           | 56.51        | 1.11         | -28.07      |
| Credit Card   | 410.98            | 427.58            | 416.03            | 676.45            | 722.87            | 4.04         | -2.70        | 6.86        |
| Others  | 94117.78          | 113884.53         | 77235.40          | 81662.90          | 82979.51          | 21.00        | -32.18       | 1.61        |
| <b>Total</b>  | <b>1129803.67</b> | <b>1361351.89</b> | <b>1681879.83</b> | <b>1778496.93</b> | <b>1803188.32</b> | <b>20.49</b> | <b>23.54</b> | <b>1.39</b> |

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

|   | Mid-July         |                   |                   | Mid-Oct           | Mid-Nov           | % Change     |              |             |
|---|------------------|-------------------|-------------------|-------------------|-------------------|--------------|--------------|-------------|
|   | 2014             | 2015              | 2016              | 2016              | 2016              |              |              |             |
| <b>Sectorwise</b>                                       | <b>1</b>         | <b>2</b>          | <b>3</b>          | <b>4</b>          | <b>5</b>          | <b>2/1</b>   | <b>3/2</b>   | <b>5/4</b>  |
| Agricultural and Forest Related                         | 37810.81         | 47818.18          | 59611.10          | 64046.92          | 63032.43          | 26.47        | 24.66        | -1.58       |
| Fishery Related   | 2491.48          | 2888.07           | 1513.96           | 1653.28           | 1698.02           | 15.92        | -47.58       | 2.71        |
| Mining Related  | 3258.97          | 3064.11           | 2970.72           | 3197.62           | 3139.35           | -5.98        | -3.05        | -1.82       |
| Agriculture, Forestry & Beverage Production Related     | 207142.86        | 239722.81         | 278304.22         | 291187.81         | 294965.36         | 15.73        | 16.09        | 1.30        |
| Construction  | 88914.98         | 115175.72         | 142303.46         | 151665.49         | 153731.66         | 29.53        | 23.55        | 1.36        |
| Electricity, Gas and Water                              | 21784.34         | 29412.29          | 42101.95          | 45047.04          | 46274.95          | 35.02        | 43.14        | 2.73        |
| Metal Products, Machinery & Electronic Equipment & Asse | 10887.77         | 12402.24          | 16327.51          | 17893.96          | 18282.30          | 13.91        | 31.65        | 2.17        |
| Transport, Communication and Public Utilities           | 25221.64         | 26254.45          | 43246.45          | 46411.44          | 47116.16          | 4.09         | 64.72        | 1.52        |
| Wholesaler & Retailer                                   | 205667.15        | 256252.52         | 330886.83         | 351020.41         | 356268.72         | 24.60        | 29.13        | 1.50        |
| Finance, Insurance and Real Estate                      | 72768.84         | 89220.30          | 114517.91         | 118584.98         | 119642.91         | 22.61        | 28.35        | 0.89        |
| Hotel or Restaurant                                     | 24846.43         | 35337.97          | 43361.87          | 47822.01          | 48400.82          | 42.23        | 22.71        | 1.21        |
| Other Services  | 43987.36         | 53099.98          | 60591.89          | 64173.53          | 65087.88          | 20.72        | 14.11        | 1.42        |
| Consumption Loans                                       | 68227.23         | 80339.71          | 99230.33          | 106685.96         | 111433.00         | 17.75        | 23.51        | 4.45        |
| Local Government  | 1096.16          | 1621.81           | 1576.17           | 1485.50           | 1480.81           | 47.95        | -2.81        | -0.32       |
| Others  | 88042.57         | 110543.10         | 155958.26         | 164658.78         | 165923.69         | 25.56        | 41.08        | 0.77        |
| <b>TOTAL</b>  | <b>902162.01</b> | <b>1103153.25</b> | <b>1392502.62</b> | <b>1475534.73</b> | <b>1496478.06</b> | <b>22.28</b> | <b>26.23</b> | <b>1.42</b> |
| <b>Productwise</b>                                      |                  |                   |                   |                   |                   |              |              |             |
| Term Loan   | 142965.53        | 187297.61         | 227581.99         | 237569.06         | 241203.78         | 31.01        | 21.51        | 1.53        |
| Overdraft   | 170872.66        | 200106.73         | 239961.46         | 260956.32         | 265017.63         | 17.11        | 19.92        | 1.56        |
| Trust Receipt Loan / Import Loan                        | 48161.32         | 55141.88          | 72677.77          | 76917.50          | 78027.91          | 14.49        | 31.80        | 1.44        |
| Demand & Other Working Capital Loan                     | 216015.90        | 260320.80         | 334766.54         | 357643.62         | 360150.99         | 20.51        | 28.60        | 0.70        |
| Residential Personal Home Loan (Up to Rs. 1 Crore)      | 64673.30         | 87842.96          | 109296.95         | 117325.25         | 119545.74         | 35.83        | 24.42        | 1.89        |
| Real Estate Loan  | 60467.66         | 63879.59          | 83603.42          | 87993.08          | 89301.71          | 5.64         | 30.88        | 1.49        |
| Margin Nature Loan                                      | 11988.14         | 16360.29          | 28428.82          | 29857.03          | 30000.56          | 36.47        | 73.77        | 0.48        |
| Hire Purchase Loan                                      | 41023.45         | 54406.77          | 79566.01          | 89864.15          | 93719.90          | 32.62        | 46.24        | 4.29        |
| Deprived Sector Loan                                    | 40962.32         | 51515.94          | 66005.84          | 71652.98          | 71038.69          | 0.00         | 0.00         | -0.86       |
| Bills Purchased   | 10034.34         | 13497.19          | 12523.00          | 10658.14          | 10443.19          | 34.51        | -7.22        | -2.02       |
| Other Product   | 94997.38         | 112783.49         | 138090.81         | 135097.62         | 138027.94         | 18.72        | 22.44        | 2.17        |
| <b>Total</b>  | <b>902162.00</b> | <b>1103153.26</b> | <b>1392502.62</b> | <b>1475534.74</b> | <b>1496478.05</b> | <b>22.28</b> | <b>26.23</b> | <b>1.42</b> |
| <b>Collateral wise</b>                                  |                  |                   |                   |                   |                   |              |              |             |
| Gold and Silver   | 27088.37         | 26813.12          | 26326.42          | 24364.08          | 25583.10          | -1.02        | -1.82        | 5.00        |
| Government Securities                                   | 968.71           | 751.68            | 991.90            | 1559.94           | 1411.59           | -22.40       | 31.96        | -9.51       |
| Non Governmental Securities                             | 8973.82          | 13183.16          | 23084.76          | 23713.73          | 23813.08          | 46.91        | 75.11        | 0.42        |
| Fixed Deposit Receipts                                  | 7359.78          | 6561.88           | 7542.78           | 8952.54           | 9160.17           | -10.84       | 14.95        | 2.32        |
| Own   | 6478.67          | 5662.90           | 6566.55           | 7475.23           | 7764.94           | -12.59       | 15.96        | 3.88        |
| Other Licences Institutions                             | 881.11           | 898.97            | 976.23            | 1477.31           | 1395.23           | 2.03         | 8.59         | -5.56       |
| Collateral of Properties                                | 733614.96        | 900985.02         | 1206655.78        | 1284204.76        | 1303563.35        | 22.81        | 33.93        | 1.51        |
| Fixed Assets  | 583662.27        | 726933.32         | 950449.10         | 1014988.83        | 1035335.95        | 24.55        | 30.75        | 2.00        |
| Current Assets  | 149952.69        | 174051.71         | 256206.67         | 269215.93         | 268227.39         | 16.07        | 47.20        | -0.37       |
| Against security of Bill                                | 11923.28         | 13672.66          | 15133.48          | 13888.08          | 14771.30          | 14.67        | 10.68        | 6.36        |
| Domestic Bills  | 2813.31          | 3236.45           | 2950.40           | 896.96            | 1136.18           | 15.04        | -8.84        | 26.67       |
| Foreign Bills   | 9109.97          | 10436.21          | 12183.08          | 12991.12          | 13635.11          | 14.56        | 16.74        | 4.96        |
| Against Guarantee                                       | 25697.50         | 34298.71          | 44016.18          | 45191.89          | 42954.22          | 33.47        | 28.33        | -4.95       |
| Government Guarantee                                    | 1975.30          | 2208.28           | 2191.40           | 2348.86           | 2365.61           | 11.79        | -0.76        | 0.71        |
| Institutional Guarantee                                 | 18972.97         | 24969.73          | 28853.08          | 30356.80          | 28189.61          | 31.61        | 15.55        | -7.14       |
| Personal Guarantee                                      | 1684.14          | 2069.26           | 3325.36           | 4098.33           | 4285.60           | 22.87        | 60.70        | 4.57        |
| Collective Guarantee                                    | 404.05           | 951.02            | 1365.35           | 1433.25           | 1335.67           | 135.37       | 43.57        | -6.81       |
| International Rated Foreign Bank's Guarantee            | 117.47           | 93.08             | 4226.93           | 897.80            | 2484.57           | -20.76       | 4441.02      | 176.74      |
| Other Guarantee   | 2529.85          | 4007.34           | 4054.06           | 6056.84           | 4293.15           | 58.40        | 1.17         | -29.12      |
| Credit Card   | 410.98           | 427.58            | 416.03            | 676.45            | 722.87            | 4.04         | -2.70        | 6.86        |
| Others  | 86124.60         | 106459.44         | 68335.30          | 72983.26          | 74498.40          | 23.61        | -35.81       | 2.08        |
| <b>Total</b>  | <b>902162.02</b> | <b>1103153.26</b> | <b>1392502.62</b> | <b>1475534.73</b> | <b>1496478.06</b> | <b>22.28</b> | <b>26.23</b> | <b>1.42</b> |

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

|   | Mid-July         |                  |                  | Mid-Oct          | Mid-Nov          | % Change     |              |             |
|---|------------------|------------------|------------------|------------------|------------------|--------------|--------------|-------------|
|   | 2014             | 2015             | 2016             | 2016             | 2016             |              |              |             |
| <b>Sectorwise</b>                                       | <b>1</b>         | <b>2</b>         | <b>3</b>         | <b>4</b>         | <b>5</b>         | <b>2/1</b>   | <b>3/2</b>   | <b>5/4</b>  |
| Agricultural and Forest Related                         | 8423.26          | 12002.65         | 15169.69         | 15917.75         | 16114.25         | 42.49        | 26.39        | 1.23        |
| Fishery Related   | 214.77           | 404.87           | 410.64           | 456.77           | 470.63           | 88.51        | 1.42         | 3.04        |
| Mining Related  | 275.24           | 390.09           | 391.51           | 368.80           | 373.36           | 41.73        | 0.36         | 1.23        |
| Agriculture, Forestry & Beverage Production Related     | 10699.48         | 12179.35         | 14829.67         | 15541.00         | 15494.28         | 13.83        | 21.76        | -0.30       |
| Construction  | 19507.92         | 26554.42         | 32645.74         | 34292.34         | 34732.16         | 36.12        | 22.94        | 1.28        |
| Electricity, Gas and Water                              | 3617.75          | 4933.46          | 4000.83          | 3990.24          | 4149.50          | 36.37        | -18.90       | 3.99        |
| Metal Products, Machinery & Electronic Equipment & Asse | 2385.15          | 2976.90          | 2395.14          | 2335.47          | 2375.81          | 24.81        | -19.54       | 1.73        |
| Transport, Communication and Public Utilities           | 12897.59         | 15099.18         | 17830.86         | 19892.83         | 20624.20         | 17.07        | 18.09        | 3.68        |
| Wholesaler & Retailer                                   | 29633.88         | 32542.18         | 35847.16         | 37552.18         | 37563.71         | 9.81         | 10.16        | 0.03        |
| Finance, Insurance and Real Estate                      | 12797.65         | 13368.46         | 16264.86         | 18487.32         | 18901.44         | 4.46         | 21.67        | 2.24        |
| Hotel or Restaurant                                     | 6278.73          | 7231.42          | 9287.71          | 9829.75          | 9987.32          | 15.17        | 28.44        | 1.60        |
| Other Services  | 7909.36          | 8661.91          | 9369.02          | 9933.90          | 10089.12         | 9.51         | 8.16         | 1.56        |
| Consumption Loans                                       | 12728.61         | 15563.89         | 17035.39         | 18763.94         | 19836.11         | 22.27        | 9.45         | 5.71        |
| Local Government  | 38.04            | 32.34            | 41.32            | 46.97            | 46.92            | -14.98       | 27.76        | -0.10       |
| Others  | 34396.15         | 41529.50         | 57473.73         | 64103.81         | 65040.41         | 20.74        | 38.39        | 1.46        |
| <b>TOTAL</b>  | <b>161803.56</b> | <b>193470.61</b> | <b>232993.26</b> | <b>251513.07</b> | <b>255799.23</b> | <b>19.57</b> | <b>20.43</b> | <b>1.70</b> |
| <b>Productwise</b>                                      |                  |                  |                  |                  |                  |              |              |             |
| Term Loan   | 21437.34         | 27992.73         | 37259.67         | 40736.85         | 41927.39         | 30.58        | 33.10        | 2.92        |
| Overdraft   | 40494.92         | 45887.99         | 54365.43         | 56371.51         | 56790.90         | 13.32        | 18.47        | 0.74        |
| Trust Receipt Loan / Import Loan                        | 0.00             | 0.00             | 0.30             | 0.00             | 0.00             | 0.00         | 0.00         | 0.00        |
| Demand & Other Working Capital Loan                     | 19857.01         | 20503.15         | 20231.27         | 22657.25         | 23028.63         | 3.25         | -1.33        | 1.64        |
| Residential Personal Home Loan (Up to Rs. 1 Crore)      | 16820.26         | 22476.27         | 26787.73         | 28853.88         | 29061.14         | 33.63        | 19.18        | 0.72        |
| Real Estate Loan  | 12773.90         | 13116.83         | 17273.22         | 18718.56         | 19167.26         | 2.68         | 31.69        | 2.40        |
| Margin Nature Loan                                      | 4112.98          | 3831.26          | 5205.67          | 5403.06          | 5725.38          | -6.85        | 35.87        | 5.97        |
| Hire Purchase Loan                                      | 15906.14         | 18970.95         | 23685.84         | 27626.96         | 28710.10         | 19.27        | 24.85        | 3.92        |
| Deprived Sector Loan                                    | 7564.63          | 10198.29         | 12938.71         | 14099.88         | 14286.31         | 0.00         | 0.00         | 1.32        |
| Bills Purchased   | 4.34             | 7.70             | 1.40             | 0.00             | 0.00             | 77.26        | -81.82       | 0.00        |
| Other Product   | 22832.03         | 30485.43         | 35244.02         | 37045.12         | 37102.12         | 33.52        | 15.61        | 0.15        |
| <b>Total</b>  | <b>161803.56</b> | <b>193470.61</b> | <b>232993.26</b> | <b>251513.07</b> | <b>255799.23</b> | <b>19.57</b> | <b>20.43</b> | <b>1.70</b> |
| <b>Collateral wise</b>                                  |                  |                  |                  |                  |                  |              |              |             |
| Gold and Silver   | 3680.33          | 4111.82          | 4189.41          | 3737.92          | 3983.83          | 11.72        | 1.89         | 6.58        |
| Government Securities                                   | 5.85             | 12.34            | 6.15             | 13.86            | 13.86            | 110.90       | -50.16       | 0.00        |
| Non Governmental Securities                             | 3181.68          | 3330.32          | 4660.50          | 4977.18          | 5422.01          | 4.67         | 39.94        | 8.94        |
| Fixed Deposit Receipts                                  | 1709.14          | 2014.24          | 2155.69          | 2427.94          | 3052.25          | 17.85        | 7.02         | 25.71       |
| Own   | 1709.14          | 2014.20          | 2155.67          | 2427.94          | 3052.25          | 17.85        | 7.02         | 25.71       |
| Other Licences Institutions                             | 0.00             | 0.05             | 0.02             | 0.00             | 0.00             | 0.00         | -55.56       | 0.00        |
| Collateral of Properties                                | 147209.51        | 177855.55        | 213181.75        | 229894.10        | 233075.92        | 20.82        | 19.86        | 1.38        |
| Fixed Assets  | 146794.10        | 177513.72        | 213171.49        | 229884.99        | 233062.17        | 20.93        | 20.09        | 1.38        |
| Current Assets  | 415.41           | 341.83           | 10.26            | 9.12             | 13.76            | -17.71       | -97.00       | 50.86       |
| Against security of Bill                                | 4.20             | 15.30            | 8.28             | 8.30             | 8.30             | 264.19       | -45.88       | 0.00        |
| Domestic Bills  | 4.20             | 15.30            | 8.28             | 8.30             | 8.30             | 264.19       | -45.88       | 0.00        |
| Foreign Bills   | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 0.00         | 0.00         | 0.00        |
| Against Guarantee                                       | 3621.07          | 5424.35          | 7887.82          | 8949.41          | 9234.87          | 49.80        | 45.42        | 3.19        |
| Government Guarantee                                    | 112.75           | 112.07           | 113.69           | 117.07           | 117.04           | -0.60        | 1.44         | -0.02       |
| Institutional Guarantee                                 | 1492.52          | 2552.54          | 3716.23          | 4234.82          | 4329.74          | 71.02        | 45.59        | 2.24        |
| Personal Guarantee                                      | 200.91           | 155.40           | 570.85           | 725.25           | 779.17           | -22.65       | 267.33       | 7.43        |
| Collective Guarantee                                    | 1737.70          | 2602.75          | 3481.97          | 3866.99          | 4003.99          | 49.78        | 33.78        | 3.54        |
| International Rated Foreign Bank's Guarantee            | 74.78            | 0.00             | 0.00             | 0.00             | 0.00             | -100.00      | 0.00         | 0.00        |
| Other Guarantee   | 2.41             | 1.59             | 5.10             | 5.28             | 4.93             | -33.93       | 220.21       | -6.68       |
| Credit Card   | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 0.00         | 0.00         | 0.00        |
| Others  | 2391.77          | 706.70           | 903.66           | 1504.34          | 1008.18          | -70.45       | 27.87        | -32.98      |
| <b>Total</b>  | <b>161803.56</b> | <b>193470.61</b> | <b>232993.26</b> | <b>251513.07</b> | <b>255799.23</b> | <b>19.57</b> | <b>20.43</b> | <b>1.70</b> |

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

|   | Mid-July        |                 |                 | Mid-Oct         | Mid-Nov         | % Change     |               |              |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|--------------|---------------|--------------|
|   | 2014            | 2015            | 2016            | 2016            | 2016            | 2/1          | 3/2           | 5/4          |
| <b>Sectorwise</b>                                       | <b>1</b>        | <b>2</b>        | <b>3</b>        | <b>4</b>        | <b>5</b>        |              |               |              |
| Agricultural and Forest Related                         | 1918.01         | 1963.05         | 2035.53         | 1959.58         | 1983.35         | 2.35         | 3.69          | 1.21         |
| Fishery Related   | 40.81           | 62.64           | 55.86           | 33.27           | 34.87           | 53.49        | -10.83        | 4.82         |
| Mining Related  | 45.84           | 71.55           | 41.80           | 35.71           | 32.95           | 56.09        | -41.57        | -7.71        |
| Agriculture, Forestry & Beverage Production Related     | 4647.36         | 3632.41         | 2963.13         | 2575.31         | 2469.86         | -21.84       | -18.43        | -4.09        |
| Construction  | 10209.97        | 10750.27        | 7902.75         | 7622.69         | 7573.92         | 5.29         | -26.49        | -0.64        |
| Electricity, Gas and Water                              | 204.52          | 194.69          | 314.99          | 297.20          | 201.65          | -4.81        | 61.79         | -32.15       |
| Metal Products, Machinery & Electronic Equipment & Asse | 722.06          | 829.16          | 750.81          | 710.04          | 692.22          | 14.83        | -9.45         | -2.51        |
| Transport, Communication and Public Utilities           | 5588.33         | 7098.04         | 6411.94         | 5947.86         | 5385.76         | 27.02        | -9.67         | -9.45        |
| Wholesaler & Retailer                                   | 8665.13         | 8491.89         | 7588.55         | 6431.40         | 6469.06         | -2.00        | -10.64        | 0.59         |
| Finance, Insurance and Real Estate                      | 4787.27         | 4704.90         | 4217.40         | 3874.99         | 3676.19         | -1.72        | -10.36        | -5.13        |
| Hotel or Restaurant                                     | 1784.46         | 1459.52         | 1776.67         | 1304.54         | 1339.46         | -18.21       | 21.73         | 2.68         |
| Other Services  | 2257.51         | 2195.70         | 2185.50         | 1934.40         | 1973.19         | -2.74        | -0.46         | 2.01         |
| Consumption Loans                                       | 6047.38         | 5546.54         | 4577.78         | 4234.19         | 4395.98         | -8.28        | -17.47        | 3.82         |
| Local Government  | 48.53           | 59.99           | 37.50           | 37.50           | 43.77           | 23.63        | -37.50        | 16.73        |
| Others  | 18870.91        | 17667.77        | 15523.75        | 14450.45        | 14638.80        | -6.38        | -12.14        | 1.30         |
| <b>TOTAL</b>  | <b>65838.09</b> | <b>64728.11</b> | <b>56383.96</b> | <b>51449.13</b> | <b>50911.03</b> | <b>-1.69</b> | <b>-12.89</b> | <b>-1.05</b> |
| <b>Productwise</b>                                      |                 |                 |                 |                 |                 |              |               |              |
| Term Loan   | 8666.94         | 7859.26         | 7852.76         | 7042.24         | 7330.26         | -9.32        | -0.08         | 4.09         |
| Overdraft   | 0.00            | 0.00            | 0.00            | 0.00            | 0.00            | 0.00         | 0.00          | 0.00         |
| Trust Receipt Loan / Import Loan                        | 0.00            | 0.00            | 0.00            | 0.00            | 0.00            | 0.00         | 0.00          | 0.00         |
| Demand & Other Working Capital Loan                     | 14734.55        | 12779.18        | 10787.42        | 8944.83         | 8877.38         | -13.27       | -15.59        | -0.75        |
| Residential Personal Home Loan (Up to Rs. 1 Crore)      | 7991.30         | 8542.32         | 6730.72         | 6918.65         | 7000.65         | 6.90         | -21.21        | 1.19         |
| Real Estate Loan  | 9240.60         | 8681.64         | 7195.24         | 6727.68         | 6222.47         | -6.05        | -17.12        | -7.51        |
| Margin Nature Loan                                      | 3930.51         | 3893.22         | 4046.55         | 3514.85         | 3459.00         | -0.95        | 3.94          | -1.59        |
| Hire Purchase Loan                                      | 6724.31         | 7589.24         | 6842.49         | 6408.97         | 6191.10         | 12.86        | -9.84         | -3.40        |
| Deprived Sector Loan                                    | 2049.60         | 2175.58         | 2294.65         | 2108.92         | 1853.40         | 0.00         | 0.00          | -12.12       |
| Bills Purchased   | 6.40            | 6.40            | 6.40            | 6.40            | 6.40            | 0.00         | 0.00          | 0.00         |
| Other Product   | 12493.87        | 13201.26        | 10627.73        | 9776.59         | 9970.38         | 5.66         | -19.49        | 1.98         |
| <b>Total</b>  | <b>65838.09</b> | <b>64728.11</b> | <b>56383.96</b> | <b>51449.13</b> | <b>50911.03</b> | <b>-1.69</b> | <b>-12.89</b> | <b>-1.05</b> |
| <b>Collateral wise</b>                                  |                 |                 |                 |                 |                 |              |               |              |
| Gold and Silver   | 333.97          | 449.73          | 126.42          | 167.75          | 189.54          | 34.66        | -71.89        | 12.99        |
| Government Securities                                   | 17.56           | 20.72           | 16.63           | 16.63           | 17.98           | 17.98        | -19.73        | 0.00         |
| Non Governmental Securities                             | 1936.64         | 2263.45         | 1923.44         | 1703.76         | 1582.91         | 16.88        | -15.02        | -7.09        |
| Fixed Deposit Receipts                                  | 1705.66         | 1248.78         | 854.92          | 768.85          | 697.38          | -26.79       | -31.54        | -9.30        |
| Own   | 1705.66         | 1248.78         | 854.92          | 768.85          | 697.38          | -26.79       | -31.54        | -9.30        |
| Other Licences Institutions                             | 0.00            | 0.00            | 0.00            | 0.00            | 0.00            | 0.00         | 0.00          | 0.00         |
| Collateral of Properties                                | 55586.29        | 52989.91        | 43808.35        | 40062.33        | 39438.82        | -4.67        | -17.33        | -1.56        |
| Fixed Assets  | 55348.44        | 52784.94        | 43597.21        | 39865.63        | 39240.92        | -4.63        | -17.41        | -1.57        |
| Current Assets  | 237.85          | 204.97          | 211.14          | 196.71          | 197.90          | -13.82       | 3.01          | 0.61         |
| Against security of Bill                                | 0.00            | 281.05          | 568.69          | 510.50          | 545.27          | 0.00         | 102.34        | 6.81         |
| Domestic Bills  | 0.00            | 281.05          | 567.19          | 509.04          | 543.81          | 0.00         | 101.81        | 6.83         |
| Foreign Bills   | 0.00            | 0.00            | 1.50            | 1.47            | 1.46            | 0.00         | 0.00          | -0.81        |
| Against Guarantee                                       | 656.57          | 755.99          | 1089.07         | 1044.01         | 967.55          | 15.14        | 44.06         | -7.32        |
| Government Guarantee                                    | 67.90           | 64.90           | 59.11           | 59.85           | 41.86           | -4.42        | -8.93         | -30.06       |
| Institutional Guarantee                                 | 272.12          | 311.04          | 640.19          | 598.62          | 534.63          | 14.30        | 105.83        | -10.69       |
| Personal Guarantee                                      | 116.64          | 126.05          | 157.91          | 153.94          | 158.45          | 8.07         | 25.27         | 2.93         |
| Collective Guarantee                                    | 25.91           | 27.25           | 8.24            | 13.24           | 13.25           | 5.20         | -69.78        | 0.09         |
| International Rated Foreign Bank's Guarantee            | 0.00            | 0.00            | 0.00            | 0.00            | 0.00            | 0.00         | 0.00          | 0.00         |
| Other Guarantee   | 174.00          | 226.74          | 223.63          | 218.36          | 219.37          | 30.31        | -1.37         | 0.46         |
| Credit Card   | 0.00            | 0.00            | 0.00            | 0.00            | 0.00            | 0.00         | 0.00          | 0.00         |
| Others  | 5601.40         | 6718.39         | 7996.44         | 7175.30         | 7472.93         | 19.94        | 19.02         | 4.15         |
| <b>Total</b>  | <b>65838.09</b> | <b>64728.01</b> | <b>56383.96</b> | <b>51449.13</b> | <b>50911.03</b> | <b>-1.69</b> | <b>-12.89</b> | <b>-1.05</b> |



| S.N.               | BFI Name                            | NBL       | RBB       | NABIL     | NIBL      | SCBNL    | HBL       | NSBI     | NBB      | EBL       | BOK      | NCC      | NIC      | NBL      |
|--------------------|-------------------------------------|-----------|-----------|-----------|-----------|----------|-----------|----------|----------|-----------|----------|----------|----------|----------|
| <b>Liabilities</b> |                                     |           |           |           |           |          |           |          |          |           |          |          |          |          |
| 1                  | <b>CAPITAL FUND</b>                 | 6273.54   | 9322.99   | 11587.92  | 16287.75  | 7573.52  | 9357.98   | 6977.80  | 6039.33  | 6890.38   | 8508.88  | 3921.20  | 7715.15  | 6509.47  |
|                    | a. Paid-up Capital                  | 6499.48   | 8588.97   | 6183.54   | 8706.61   | 2812.43  | 4499.15   | 3883.74  | 4011.76  | 2742.60   | 4576.89  | 2353.18  | 5819.65  | 3864.54  |
|                    | b. Calls in Advance                 |           |           |           |           |          | 546.41    |          |          |           |          |          |          | 1169.26  |
|                    | c. Proposed Bonus Share             |           |           |           |           |          |           |          |          |           |          |          |          | 801.89   |
|                    | d. General Reserves                 | 2060.87   | 4454.68   | 4067.50   | 3205.83   | 2897.53  | 2112.68   | 1390.16  | 1825.39  | 1940.60   | 1490.87  | 596.82   | 1263.49  | 603.69   |
|                    | e. Share Premium                    | 2.76      |           | 0.07      | 3104.51   |          |           |          |          | 18.56     |          | 0.08     | 319.96   |          |
|                    | f. Retained Earning                 | -3136.74  | -3607.73  | 618.35    | 246.58    | 1102.18  | 1904.05   | 1175.73  | 68.09    | 1039.26   | 1780.44  | 966.25   | 105.64   | 2.55     |
|                    |                                     | 847.17    | -112.93   | 718.45    | 1024.22   | 761.38   | 295.69    | 528.17   | 134.09   | 1149.36   | 660.68   | 4.87     | 206.41   | 67.54    |
| 2                  | <b>BORROWINGS</b>                   | 949.80    | 301.90    | 1803.53   |           |          | 2100.02   | 7153.76  | 23.49    | 1076.35   | 1944.40  | 2.50     | 3700.00  | 1518.67  |
|                    | a. NRB                              |           | 1.90      |           |           |          |           |          | 23.49    | 7.50      | 94.40    | 2.50     |          | 1508.82  |
|                    | b. Interbank Borrowing              |           | 649.80    |           | 253.53    |          | 1400.02   | 1892.65  |          |           | 850.00   |          | 3200.00  | 9.85     |
|                    | c. Foreign Banks and Fin. Ins.      |           |           |           |           |          |           |          |          |           |          |          |          |          |
|                    | d. Other Financial Ins.             |           | 300.00    |           |           |          | 100.00    | 4261.11  |          |           |          |          |          |          |
|                    | e. Bonds and Securities             |           |           | 300.00    | 1550.00   |          | 600.00    | 1000.00  |          | 1068.85   | 1000.00  |          | 500.00   |          |
| 3                  | <b>DEPOSITS</b>                     | 85627.58  | 141712.81 | 120120.15 | 116676.72 | 59794.11 | 89058.88  | 73254.89 | 39226.22 | 89291.19  | 68623.67 | 30197.98 | 71235.73 | 57888.55 |
|                    | a. Current                          | 17318.03  | 27243.97  | 16835.93  | 19322.01  | 16516.28 | 8651.82   | 7496.99  | 2443.36  | 7605.63   | 4943.84  | 1262.46  | 2258.75  | 1997.06  |
|                    | Domestic                            | 17137.45  | 27175.44  | 14136.72  | 8587.79   | 9814.50  | 6798.11   | 7206.67  | 2186.77  | 7355.81   | 4585.51  | 1215.01  | 2208.30  | 1958.50  |
|                    | Foreign                             | 180.58    | 68.53     | 2699.20   | 5334.22   | 6701.78  | 1853.71   | 290.32   | 256.58   | 249.82    | 358.32   | 47.44    | 50.45    | 38.55    |
|                    | b. Savings                          | 53369.33  | 91631.03  | 57490.23  | 40858.89  | 26748.23 | 48046.84  | 29374.49 | 12499.86 | 40378.48  | 22003.00 | 9791.03  | 20408.40 | 22351.15 |
|                    | Domestic                            | 53355.62  | 91607.85  | 54278.32  | 39647.28  | 22835.27 | 46698.61  | 29151.21 | 12449.31 | 40203.13  | 21579.22 | 9470.70  | 20335.25 | 22311.43 |
|                    | Foreign                             | 13.71     | 23.18     | 3211.91   | 1211.61   | 3912.96  | 1348.23   | 223.28   | 50.55    | 175.36    | 423.78   | 320.33   | 73.16    | 39.72    |
|                    | c. Fixed                            | 10173.33  | 12038.62  | 9776.12   | 33186.91  | 3417.90  | 19311.75  | 22884.78 | 18621.05 | 25658.81  | 28655.07 | 12248.94 | 29735.73 | 23232.92 |
|                    | Domestic                            | 10086.93  | 12038.62  | 8445.94   | 32856.43  | 2910.85  | 17786.33  | 19423.98 | 18067.53 | 20627.47  | 28600.10 | 11967.36 | 29040.64 | 22690.34 |
|                    | Foreign                             | 86.40     |           | 1330.18   | 330.48    | 507.05   | 1525.42   | 3460.80  | 553.52   | 5031.34   | 54.97    | 281.58   | 695.08   | 542.58   |
|                    | d. Call Deposits                    | 3246.96   | 9153.34   | 33400.48  | 26779.43  | 12532.63 | 11227.44  | 13010.62 | 4954.63  | 14378.68  | 12259.50 | 6589.83  | 18291.83 | 9886.29  |
|                    | Domestic                            | 3246.96   | 8974.03   | 19649.91  | 19770.44  | 2516.05  | 5734.26   | 7196.11  | 4883.86  | 10664.03  | 12014.57 | 6578.80  | 17785.82 | 9387.30  |
|                    | Foreign                             |           | 179.31    | 13750.57  | 7008.99   | 10016.58 | 5493.17   | 5814.51  | 70.77    | 3714.65   | 244.94   | 11.03    | 506.01   | 498.99   |
|                    | e. Others                           | 1519.92   | 1645.85   | 2617.40   | 1929.49   | 579.08   | 1821.02   | 488.01   | 707.32   | 1269.58   | 762.25   | 305.72   | 541.02   | 421.14   |
|                    | Domestic                            | 1519.92   | 1645.85   | 2408.74   | 1562.59   | 520.41   | 1284.59   | 407.39   | 707.08   | 1261.30   | 545.65   | 304.70   | 393.02   | 356.18   |
|                    | Foreign                             |           |           | 208.66    | 366.89    | 58.67    | 536.42    | 80.61    | 0.24     | 8.29      | 216.60   | 1.02     | 148.00   | 64.96    |
| 4                  | <b>Bills Payable</b>                | 33.91     | 57.09     | 296.04    | 0.21      | 110.74   | 278.64    | 319.24   | 39.98    | 1019.49   | 49.49    | 11.77    | 94.28    | 34.99    |
| 5                  | <b>Other Liabilities</b>            | 13556.75  | 20633.21  | 15927.33  | 12151.78  | 2810.52  | 4268.50   | 2834.57  | 6173.49  | 6435.04   | 3474.13  | 2018.91  | 3201.29  | 4787.57  |
|                    | 1. Sundry Creditors                 | 4249.89   | 2347.42   | 6094.63   | 1003.31   | 384.74   | 245.67    | 127.08   | 359.14   | 377.40    | 256.91   | 143.32   | 349.64   | 1610.47  |
|                    | 2. Loan Loss Provision              | 2225.10   | 3970.47   | 1714.94   | 1681.59   | 410.10   | 1402.41   | 632.42   | 634.32   | 963.56    | 2042.70  | 459.59   | 1082.89  | 675.22   |
|                    | 3. Interest Suspense a/c            | 4564.66   | 9755.12   | 467.72    | 452.57    | 223.17   | 568.31    | 360.70   | 493.43   | 227.87    | 288.20   | 331.33   | 479.33   | 386.16   |
|                    | 4. Others                           | 2517.10   | 4560.20   | 7650.04   | 9014.31   | 1792.50  | 2052.12   | 1714.38  | 4686.61  | 4866.21   | 886.32   | 1084.66  | 1289.44  | 2115.73  |
| 6                  | <b>Reconciliation A/c</b>           | -299.03   |           | 43.53     |           |          | 77.03     | 61.31    |          | 1.07      | 0.16     |          | 0.04     |          |
| 7                  | <b>Profit &amp; Loss A/c</b>        | 1128.26   | 1275.28   | 1193.19   | 1043.88   | 442.09   | 632.54    | 313.40   | 340.01   | 726.16    | 378.14   | 129.03   | 243.56   | 195.40   |
|                    |                                     | 106321.01 | 173951.18 | 149426.53 | 148007.40 | 70730.98 | 105773.59 | 90914.97 | 51843.59 | 105438.77 | 82978.70 | 36281.42 | 86190.01 | 70934.65 |
| <b>Assets</b>      |                                     |           |           |           |           |          |           |          |          |           |          |          |          |          |
| 1                  | <b>LIQUID FUNDS</b>                 | 9569.39   | 22229.91  | 10665.86  | 16188.88  | 12620.60 | 8171.61   | 9731.27  | 4358.03  | 13311.44  | 6727.84  | 3472.44  | 7878.17  | 8777.34  |
|                    | a. Cash Balance                     | 3075.68   | 4674.00   | 1852.44   | 2205.90   | 982.44   | 1483.51   | 2063.05  | 951.81   | 1685.95   | 1331.50  | 611.17   | 1280.42  | 2026.14  |
|                    | Nepalese Notes & Coins              | 3023.39   | 4563.76   | 1665.39   | 2009.17   | 938.75   | 1345.57   | 2014.80  | 915.24   | 1654.89   | 1278.12  | 600.65   | 1223.84  | 1976.28  |
|                    | Foreign Currency                    | 52.29     | 110.24    | 187.05    | 196.73    | 43.68    | 137.94    | 48.25    | 36.56    | 31.06     | 53.38    | 10.51    | 56.58    | 49.86    |
|                    | b. Bank Balance                     | 6493.71   | 14110.91  | 8562.35   | 11105.78  | 5099.00  | 6438.10   | 6768.22  | 3406.22  | 10875.49  | 5170.46  | 2183.72  | 6347.75  | 6351.20  |
|                    | 1. In Nepal Rastra Bank             | 5235.08   | 12022.12  | 6763.08   | 6464.67   | 3452.81  | 3987.39   | 5282.21  | 2478.76  | 8645.65   | 3768.87  | 2007.24  | 4153.49  | 4638.65  |
|                    | Domestic Currency                   | 5195.05   | 11865.67  | 5612.71   | 6004.51   | 3356.23  | 3858.92   | 5261.43  | 2458.45  | 8613.65   | 3710.56  | 1996.73  | 4106.69  | 4603.03  |
|                    | Foreign Currency                    | 40.02     | 156.45    | 1150.37   | 460.17    | 96.58    | 128.46    | 20.78    | 20.31    | 32.00     | 58.31    | 10.51    | 46.80    | 35.62    |
|                    | 2. "A" Class Licensed Institution   | 240.00    | 1245.67   | 163.49    | 648.78    | 99.98    | 177.19    | 387.86   | 239.77   | 506.58    | 308.69   | 135.40   | 434.85   | 330.08   |
|                    | Domestic Currency                   | 240.00    | 1231.93   | 163.49    | 392.17    | 99.98    | 177.19    | 387.86   | 239.75   | 495.51    | 303.21   | 127.31   | 434.80   | 310.38   |
|                    | Foreign Currency                    |           | 13.74     |           | 256.61    |          |           |          | 0.02     | 11.08     | 5.49     | 8.09     | 0.05     | 19.70    |
|                    | 3. Other Financial Ins.             |           |           |           |           |          |           |          |          |           |          |          |          | 51.61    |
|                    | 4. In Foreign Banks                 | 1018.63   | 843.12    | 1635.78   | 3992.33   | 1546.21  | 2273.52   | 1098.15  | 687.69   | 1723.25   | 1092.90  | 41.08    | 1759.41  | 1330.86  |
|                    | c. Money at Call                    |           | 3445.00   | 251.06    | 2877.20   | 6539.16  | 250.00    | 900.00   |          | 750.00    | 225.87   | 677.56   | 250.00   | 400.00   |
|                    | Domestic Currency                   |           | 3445.00   | 142.81    | 1700.00   |          | 250.00    |          |          |           |          |          | 250.00   | 400.00   |
|                    | Foreign Currency                    |           |           | 108.25    | 1177.20   | 6539.16  |           | 900.00   |          | 750.00    | 225.87   | 677.56   |          |          |
| 2                  | <b>INVESTMENT IN SECURITIES</b>     | 11333.71  | 43298.94  | 17564.48  | 11155.89  | 7862.95  | 8681.81   | 7872.96  | 3010.46  | 10850.35  | 9826.40  | 3876.41  | 10021.81 | 6422.08  |
|                    | a. Govt. Securities                 | 8707.64   | 31548.94  | 15294.04  | 7755.89   | 5332.95  | 4850.42   | 7872.96  | 2140.46  | 8289.63   | 9826.40  | 2796.41  | 6955.91  | 4549.43  |
|                    | b. NRB Bond                         | 2626.08   | 11750.00  | 2000.00   | 3400.00   | 2530.00  | 2200.00   |          | 870.00   | 2560.73   |          | 1080.00  | 3065.90  | 200.00   |
|                    | c. Govt. Non-Fin. Ins.              |           |           |           |           |          |           |          |          |           |          |          |          |          |
|                    | d. Other Non-Fin. Ins.              |           |           |           |           |          |           |          |          |           |          |          |          |          |
|                    | e. Non Residents                    |           |           | 270.44    |           |          | 1631.38   |          |          |           |          |          |          | 1672.65  |
| 3                  | <b>SHARE &amp; OTHER INVESTMENT</b> | 2282.36   | 1507.08   | 20821.28  | 14611.18  | 16320.48 | 10015.68  | 15303.55 | 3637.87  | 7389.47   | 1977.18  | 369.40   | 2969.52  | 46.50    |
|                    | a. Interbank Lending                | 750.00    |           |           |           |          |           |          | 1300.00  |           |          | 357.39   |          |          |
|                    | b. Non Residents                    | 1404.00   | 630.19    | 20205.74  | 11480.81  | 9455.45  | 15150.13  | 2161.08  | 7313.63  | 1850.12   |          |          | 1816.54  |          |
|                    | c. Others                           | 128.36    | 876.89    | 615.54    | 3130.36   | 16320.48 | 560.23    | 153.42   | 176.80   | 75.85     | 127.05   | 12.01    | 1152.98  | 46.50    |
| 4                  | <b>LOANS &amp; ADVANCES</b>         | 67439.98  | 86215.53  | 84833.13  | 94850.44  | 32149.41 | 71991.39  | 53636.68 | 34046.22 | 68927.39  | 60201.91 | 25728.94 | 61975.43 | 50171.51 |
|                    | a. Private Sector                   | 67439.98  | 82013.01  | 81745.87  | 93317.15  | 30640.64 | 67555.64  | 51023.20 | 32514.03 | 62130.96  | 56829.05 | 25462.56 | 61875.43 | 48535.68 |
|                    | b. Financial Institutions           |           | 2978.54   | 3087.25   | 1426.27   | 1508.76  | 3008.09   | 2613.47  | 1509.09  | 2783.08   | 3142.18  | 194.53   |          | 1602.15  |
|                    | c. Government Organizations         |           | 1223.98   |           | 107.03    |          | 1427.66   |          | 23.10    | 4013.35   | 230.68   | 71.84    | 100.00   | 33.68    |
| 5                  | <b>BILL PURCHASED</b>               | 4.62      | 57.77     | 11.72     | 581.83    | 5.13     | 1274.93   | 791.03   | 956.04   | 204.69    | 1107.43  | 183.01   | 837.63   | 406.23   |
|                    | a. Domestic Bills Purchased         | 0.40      | 39.38     |           | 47.86     | 4.84     | 13.22     |          | 864.01   | 188.77    |          | 14.96    |          | 4.55     |
|                    | b. Foreign Bills Purchased          | 4.22      | 18.39     | 11.72     | 379.46    | 0.29     | 61.48     | 11.95    | 92.03    | 15.92     |          | 1.68     | 837.63   | 401.68   |
| </                 |                                     |           |           |           |           |          |           |          |          |           |          |          |          |          |



| S.N.               | BFI Name                             | Century  | Sanima   | NIDC    | Malika   | Siddhartha | Yeti     | Narayani | Sahavogi | Karnali | Triveni  | Suprim  | Shangrila | Gandaki | Infrastructure |
|--------------------|--------------------------------------|----------|----------|---------|----------|------------|----------|----------|----------|---------|----------|---------|-----------|---------|----------------|
| <b>Liabilities</b> |                                      |          |          |         |          |            |          |          |          |         |          |         |           |         |                |
| 1                  | <b>CAPITAL FUND</b>                  | 4179.56  | 6023.02  | 3423.46 | 1736.69  | 1650.29    | 1532.30  | -74.27   | 392.68   | 185.16  | 1243.33  | 1199.85 | 1457.70   | 755.29  | 1200.70        |
|                    | a. Paid-up Capital                   | 3646.92  | 5279.00  | 415.82  | 1156.22  | 1419.17    | 1386.23  | 55.57    | 257.88   | 128.41  | 820.02   | 933.37  | 1073.46   | 538.56  | 940.91         |
|                    | b. Calls in Advance                  |          |          |         |          |            |          | 6.12     |          | 20.00   | 0.00     |         |           |         |                |
|                    | c. Proposed Bonus Share              |          |          |         |          |            |          | 10.05    |          |         |          |         |           |         |                |
|                    | d. General Reserves                  | 84.67    | 564.54   | 905.40  | 241.75   | 223.35     | 178.81   | 17.52    | 56.73    | 13.66   | 103.82   | 109.71  | 182.64    | 102.67  | 122.15         |
|                    | e. Share Premium                     | 49.11    | 102.37   |         |          |            |          |          |          |         |          | 2.11    | 23.93     | 6.64    |                |
|                    | f. Retained Earning                  | 4.34     | 2.80     | 1992.13 | 312.18   | 0.61       | -267.98  | -173.29  | 78.07    | 23.09   | 304.93   | 142.49  | 176.92    | 107.42  | 110.80         |
|                    |                                      | 394.53   | 74.32    | 110.10  | 26.53    | 7.16       | 235.24   | 9.76     | 0.01     |         | 14.57    | 12.18   | 0.76      |         | 26.83          |
| 2                  | <b>BORROWINGS</b>                    |          | 2560.98  |         |          |            | 450.00   |          |          |         |          | 890.00  |           |         |                |
|                    | a. NRB                               |          | 2190.98  |         |          |            |          |          |          |         |          |         |           |         |                |
|                    | b. Interbank Borrowing               |          |          |         |          |            | 450.00   |          |          |         |          | 890.00  |           |         |                |
|                    | c. Foreign Banks and Fin. Ins.       |          |          |         |          |            |          |          |          |         |          |         |           |         |                |
|                    | d. Other Financial Ins.              |          |          |         |          |            |          |          |          |         |          |         |           |         |                |
|                    | e. Bonds and Securities              |          | 370.00   |         |          |            |          |          |          |         |          |         |           |         |                |
| 3                  | <b>DEPOSITS</b>                      | 31580.93 | 51065.71 | 1501.91 | 11441.92 | 12379.71   | 10924.18 | 224.12   | 2975.34  | 1814.40 | 9086.21  | 7194.37 | 11008.95  | 5486.41 | 5183.76        |
|                    | a. Current                           | 1111.34  | 2509.79  | 105.78  | 240.30   | 344.06     | 259.53   |          | 83.41    | 8.68    | 179.57   | 97.09   | 161.63    | 75.45   | 49.20          |
|                    | Domestic                             | 1011.51  | 2451.07  | 105.78  | 240.30   | 343.79     | 251.21   |          | 83.41    | 8.68    | 179.57   | 97.08   | 161.63    | 75.45   | 49.20          |
|                    | Foreign                              | 99.83    | 58.72    |         |          | 0.28       | 8.32     |          |          |         |          | 0.01    |           |         |                |
|                    | b. Savings                           | 7666.72  | 20498.81 | 439.66  | 6361.99  | 7402.07    | 4452.45  | 89.82    | 2391.17  | 1101.97 | 4787.14  | 2782.91 | 6018.90   | 2784.82 | 1953.89        |
|                    | Domestic                             | 7644.88  | 20146.69 | 439.66  | 6361.99  | 7402.07    | 4452.43  | 89.82    | 2391.17  | 1101.97 | 4787.14  | 2782.91 | 6018.90   | 2784.82 | 1953.89        |
|                    | Foreign                              | 21.84    | 352.12   |         |          |            | 0.02     |          |          |         |          |         |           |         |                |
|                    | c. Fixed                             | 14881.11 | 17758.03 | 936.99  | 3788.52  | 1989.48    | 3379.40  | 134.16   | 352.68   | 409.82  | 2081.01  | 1222.71 | 1834.83   | 1105.77 | 1170.05        |
|                    | Domestic                             | 14881.11 | 17097.40 | 936.99  | 3788.52  | 1989.48    | 3379.40  | 134.16   | 352.68   | 409.82  | 2081.01  | 1222.71 | 1834.83   | 1105.77 | 1170.05        |
|                    | Foreign                              |          | 660.63   |         |          |            |          |          |          |         |          |         |           |         |                |
|                    | d. Call Deposits                     | 7712.03  | 9956.96  | 19.47   | 1050.94  | 2635.40    | 2830.93  |          | 148.08   | 283.75  | 1931.95  | 3088.84 | 2972.64   | 1516.26 | 2005.31        |
|                    | Domestic                             | 7688.47  | 9678.95  | 19.47   | 1050.94  | 2635.40    | 2827.64  |          | 148.08   | 283.75  | 1931.95  | 3088.84 | 2972.64   | 1516.26 | 2005.31        |
|                    | Foreign                              | 23.56    | 278.01   |         |          |            | 3.29     |          |          |         |          |         |           |         |                |
|                    | e. Others                            | 209.73   | 342.13   |         | 0.17     | 8.70       | 1.86     | 0.13     |          | 10.19   | 106.55   | 2.83    | 20.94     | 4.11    | 5.30           |
|                    | Domestic                             | 209.73   | 342.13   |         | 0.17     | 8.70       | 1.86     | 0.13     |          | 10.19   | 106.55   | 2.83    | 20.94     | 4.11    | 5.30           |
|                    | Foreign                              |          |          |         |          |            |          |          |          |         |          |         |           |         |                |
| 4                  | <b>Bills Payable</b>                 | 26.42    |          |         |          |            | 14.19    |          |          |         |          |         |           | 10.81   |                |
| 5                  | <b>Other Liabilities</b>             | 1405.27  | 2446.53  | 1557.22 | 746.36   | 847.60     | 1522.63  | 357.06   | 128.81   | 95.38   | 475.69   | 464.52  | 546.04    | 259.11  | 437.69         |
|                    | 1. Sundry Creditors                  | 28.48    | 3.39     | 54.12   |          | 102.68     | 31.06    | 52.41    | 3.12     | 6.63    | 59.19    | 52.04   | 11.18     | 4.29    | 0.39           |
|                    | 2. Loan Loss Provision               | 364.39   | 507.66   | 313.52  | 404.49   | 346.30     | 393.57   | 154.39   | 42.11    | 30.85   | 196.36   | 95.83   | 160.01    | 61.02   | 120.29         |
|                    | 3. Interest Suspense a/c             | 179.30   | 294.61   | 536.34  | 155.13   | 199.38     | 215.61   | 119.17   | 17.35    | 38.18   | 102.53   | 46.21   | 85.11     | 29.84   | 65.91          |
|                    | 4. Others                            | 833.09   | 1640.87  | 653.25  | 186.74   | 199.24     | 882.39   | 31.10    | 66.23    | 19.72   | 117.62   | 270.44  | 289.74    | 163.96  | 251.09         |
| 6                  | <b>Reconciliation A/c</b>            |          |          | -0.22   |          |            |          | 86.09    |          |         |          |         |           |         |                |
| 7                  | <b>Profit &amp; Loss A/c</b>         | 29.01    | 271.62   | 24.56   | 12.92    | 55.20      | 44.71    |          | 23.87    |         | 35.65    | 66.46   | 56.71     | 40.99   | 15.81          |
|                    |                                      | 37221.20 | 62367.86 | 6506.93 | 13937.89 | 14932.80   | 14488.01 | 592.99   | 3520.70  | 2094.94 | 10840.88 | 9815.20 | 13080.21  | 6541.79 | 6837.96        |
| <b>Assets</b>      |                                      |          |          |         |          |            |          |          |          |         |          |         |           |         |                |
| 1                  | <b>LIQUID FUNDS</b>                  | 5374.34  | 3616.84  | 2680.20 | 3499.26  | 2706.88    | 3282.20  | 109.52   | 693.40   | 718.03  | 1781.40  | 2378.48 | 2135.34   | 1455.84 | 1894.47        |
|                    | a. Cash Balance                      | 568.53   | 738.43   | 14.83   | 241.21   | 292.78     | 276.50   | 3.94     | 91.68    | 119.31  | 282.18   | 232.52  | 256.65    | 159.16  | 143.46         |
|                    | Nepalese Notes & Coins               | 552.01   | 698.11   | 14.83   | 240.65   | 292.77     | 274.84   | 3.94     | 91.68    | 119.31  | 282.18   | 218.85  | 255.63    | 158.79  | 143.28         |
|                    | Foreign Currency                     | 16.52    | 40.32    |         | 0.56     | 0.01       | 1.66     |          |          |         | 13.67    | 1.02    | 0.37      | 0.18    |                |
|                    | b. Bank Balance                      | 4805.81  | 2878.41  | 2665.38 | 668.03   | 924.53     | 3005.70  | 105.58   | 169.25   | 106.31  | 745.58   | 1728.20 | 1878.69   | 1296.68 | 267.91         |
|                    | 1. In Nepal Rastra Bank              | 3563.46  | 2626.67  | 97.03   | 602.50   | 855.66     | 554.24   | 0.47     | 157.99   | 106.31  | 651.14   | 376.22  | 583.43    | 329.79  | 252.07         |
|                    | Domestic Currency                    | 3531.13  | 2616.81  | 97.03   | 602.50   | 855.66     | 554.24   | 0.47     | 157.99   | 106.31  | 651.14   | 376.16  | 583.43    | 329.79  | 251.59         |
|                    | Foreign Currency                     | 32.33    | 9.86     |         |          |            |          |          |          |         |          | 0.06    |           | 0.48    |                |
|                    | 2. "A"Class Licensed Institution     | 218.81   | 83.88    | 2568.34 | 65.53    | 68.88      | 2234.87  | 11.29    | 11.08    |         | 94.44    | 1351.99 | 874.18    | 642.35  | 15.84          |
|                    | Domestic Currency                    | 209.12   | 72.53    | 2568.34 | 65.53    | 68.82      | 2220.71  | 11.29    | 11.08    |         | 94.44    | 1351.99 | 874.18    | 642.35  | 15.84          |
|                    | Foreign Currency                     | 9.69     | 11.34    |         |          | 0.06       | 14.16    |          |          |         |          |         |           |         |                |
|                    | 3. Other Financial Ins.              |          |          |         |          |            | 213.84   | 93.82    | 0.18     |         |          |         | 386.28    | 324.53  |                |
|                    | 4. In Foreign Banks                  | 1023.54  | 167.86   |         |          |            | 2.75     |          |          |         |          |         | 34.80     |         |                |
|                    | c. Money at Call                     |          |          | 2590.03 | 1489.56  |            |          |          | 432.48   | 492.42  | 753.64   | 417.76  |           |         | 1483.10        |
|                    | Domestic Currency                    |          |          | 2590.03 | 1484.81  |            |          |          | 432.48   | 492.42  | 753.64   | 417.76  |           |         | 1483.05        |
|                    | Foreign Currency                     |          |          |         | 4.75     |            |          |          |          |         |          |         |           |         | 0.06           |
| 2                  | <b>INVESTMENT IN SECURITIES</b>      | 713.04   | 7286.80  | 40.00   | 308.10   | 150.00     | 260.05   |          |          |         | 257.50   | 951.70  | 275.00    |         | 80.00          |
|                    | a. Govt. Securities                  | 633.04   | 6758.12  | 40.00   | 308.10   | 150.00     | 260.05   |          |          |         | 257.50   | 951.70  | 275.00    |         | 80.00          |
|                    | b. NRB Bond                          | 80.00    |          |         |          |            |          |          |          |         |          |         |           |         |                |
|                    | c. Govt. Non-Fin. Ins.               |          |          |         |          |            |          |          |          |         |          |         |           |         |                |
|                    | d. Other Non-Fin Ins.                |          |          |         |          |            |          |          |          |         |          |         |           |         |                |
|                    | e. Non Residents                     |          | 528.68   |         |          |            |          |          |          |         |          |         |           |         |                |
| 3                  | <b>SHARE &amp; OTHER INVESTMENT</b>  | 1513.34  | 3633.50  | 168.67  | 81.76    | 56.90      | 136.64   | 14.26    | 2.00     |         | 41.19    | 5.30    | 95.08     | 15.50   | 71.42          |
|                    | a. Interbank Lending                 | 1029.74  |          |         |          |            |          |          |          |         |          |         |           |         |                |
|                    | b. Non Residents                     | 378.88   | 2449.53  |         |          |            |          |          |          |         |          |         |           |         |                |
|                    | c. Others                            | 104.73   | 1183.98  | 168.67  | 81.76    | 56.90      | 136.64   | 14.26    | 2.00     |         | 41.19    | 5.30    | 95.08     | 15.50   | 71.42          |
| 4                  | <b>LOANS &amp; ADVANCES</b>          | 28026.42 | 45510.99 | 2699.94 | 9413.73  | 11339.92   | 9297.86  | 159.27   | 2698.26  | 1034.19 | 8197.94  | 6129.11 | 10138.40  | 4774.85 | 4524.23        |
|                    | a. Private Sector                    | 26889.17 | 44251.30 | 2699.94 | 9413.73  | 11339.92   | 9162.18  | 159.27   | 2698.26  | 1034.19 | 8171.37  | 6125.36 | 10138.40  | 4774.85 | 4524.23        |
|                    | b. Financial Institutions            | 1137.25  | 1250.67  |         |          |            | 134.36   |          |          |         | 26.58    |         |           |         |                |
|                    | c. Government Organizations          |          | 9.02     |         |          |            | 1.33     |          |          |         |          | 3.75    |           |         |                |
| 5                  | <b>BILL PURCHASED</b>                | 34.00    |          |         |          |            |          |          |          |         |          |         |           |         |                |
|                    | a. Domestic Bills Purchased          |          |          |         |          |            |          |          |          |         |          |         |           |         |                |
|                    | b. Foreign Bills Purchased           | 34.00    |          |         |          |            |          |          |          |         |          |         |           |         |                |
|                    | c. Import Bills & Imports            |          |          |         |          |            |          |          |          |         |          |         |           |         |                |
| 6                  | <b>LOANS AGAINST COLLECTED BILLS</b> |          |          |         |          |            |          |          |          |         |          |         |           |         |                |
|                    | a. Against Domestic Bills            |          |          |         |          |            |          |          |          |         |          |         |           |         |                |
|                    | b. Against Foreign Bills             |          |          |         |          |            |          |          |          |         |          |         |           |         |                |
| 7                  | <b>FIXED ASSETS</b>                  | 492.16   | 678.00   | 110.89  | 172.13   | 317.84     | 233.54   | 3.69     | 66.50    | 79.26   | 220.98   | 79.34   | 109.17    | 132.38  | 122.46         |
| 8                  | <b>OTHER ASSETS</b>                  | 1025.71  | 1636.57  | 807.22  | 461.37   | 351.10     | 787.21   | 216.81   | 60.54    | 242.78  | 322.63   | 221.65  | 327.22    | 152.97  | 145.16         |
|                    | a. Accrued Interest:                 | 194.52   | 361.72   | 536.34  | 155.13   | 200.28     | 223.42   | 121.30   | 17.35    | 38.18   | 102.53   | 63.09   | 88.34     | 29.85   | 67.42          |
|                    | Financia                             | 179.30   | 191.62   | 536.34  |          |            |          | 12.52    |          |         | 29.84    | 27.86   |           |         | 65.91          |
|                    | Government Enterpri                  | 13.69    | 52.94    |         |          | 0.85       | 1.23     |          |          |         |          | 5.49    | 2.96      |         | 1.51           |
|                    | Private Sector                       | 1.53     | 117.16   |         | 155.13   | 199.43     | 222.19   | 108.79   | 17.35    | 38.18   | 72.69    | 29.73   | 85.38     | 29.85   |                |
|                    | b. Staff Loans / Adv.                | 297.     |          |         |          |            |          |          |          |         |          |         |           |         |                |

| S.N.               | BFI Name                             | Excel   | Biratbaxmi | Western | Araniko | Deva     | Miteri  | Tinau   | Muktnath | Sewa    | Kankai  | Mahakali | Ace      | Bhargav | dyalo   |
|--------------------|--------------------------------------|---------|------------|---------|---------|----------|---------|---------|----------|---------|---------|----------|----------|---------|---------|
| <b>Liabilities</b> |                                      |         |            |         |         |          |         |         |          |         |         |          |          |         |         |
| 1                  | <b>CAPITAL FUND</b>                  | 470.15  | 594.74     | 267.83  | 388.49  | 1127.94  | 351.46  | 381.89  | 1744.03  | 588.55  | 174.42  | 186.51   | 1414.68  | 162.68  | 303.25  |
|                    | a. Paid-up Capital                   | 307.65  | 425.36     | 156.96  | 257.83  | 881.09   | 211.27  | 273.10  | 838.43   | 425.56  | 125.00  | 148.82   | 1202.98  | 120.00  | 240.35  |
|                    | b. Calls in Advance                  |         |            |         | 9.51    |          |         |         | 402.18   |         |         |          |          |         |         |
|                    | c. Proposed Bonus Share              |         | 78.69      |         |         |          |         | 68.27   |          |         |         |          |          | 25.26   |         |
|                    | d. General Reserves                  | 75.87   | 88.09      | 67.66   | 27.86   | 106.04   | 123.34  | 22.91   | 126.48   | 52.06   | 14.23   | 12.32    | 193.20   | 14.75   | 31.03   |
|                    | e. Share Premium                     | 3.20    |            |         |         | 1.79     |         | 8.74    |          |         | 0.03    |          |          |         |         |
|                    | f. Retained Earning                  | 83.42   | 2.29       | 43.22   | 93.17   | 138.40   | 14.49   | 8.87    | 372.42   | 108.70  | 35.16   | 25.37    | 0.13     | 2.12    | 30.30   |
| 2                  | <b>BORROWINGS</b>                    | 710.00  |            |         |         | 500.00   | 2.36    |         | 300.00   | 2.23    |         |          | 18.38    | 0.54    | 1.57    |
|                    | a. NRB                               |         |            |         |         |          |         |         |          |         |         |          | 1525.00  |         |         |
|                    | b. Interbank Borrowing               | 710.00  |            |         |         | 500.00   |         |         | 300.00   |         |         |          | 1525.00  |         |         |
|                    | c. Foreign Banks and Fin. Ins.       |         |            |         |         |          |         |         |          |         |         |          |          |         |         |
|                    | d. Other Financial Ins.              |         |            |         |         |          |         |         |          |         |         |          |          |         |         |
|                    | e. Bonds and Securities              |         |            |         |         |          |         |         |          |         |         |          |          |         |         |
| 3                  | <b>DEPOSITS</b>                      | 3849.40 | 5056.46    | 2229.57 | 2085.64 | 7986.56  | 2335.10 | 3587.46 | 12240.68 | 5186.48 | 1308.36 | 1132.42  | 6868.04  | 1558.45 | 2016.91 |
|                    | a. Current                           | 66.71   | 92.68      | 38.31   | 66.64   | 230.07   | 41.90   | 62.54   | 181.55   | 55.86   | 20.57   |          | 171.73   | 11.84   | 36.32   |
|                    | Domestic                             | 66.71   | 92.68      | 38.31   | 66.64   | 230.04   | 41.90   | 62.54   | 181.55   | 55.86   | 20.57   |          | 170.36   | 11.84   | 36.32   |
|                    | Foreign                              |         |            |         |         | 0.03     |         |         |          |         |         |          | 1.36     |         |         |
|                    | b. Savings                           | 2377.70 | 3264.95    | 1426.63 | 1228.97 | 5650.64  | 1146.70 | 2122.29 | 7716.69  | 2792.06 | 627.35  | 846.12   | 3842.43  | 643.29  | 958.24  |
|                    | Domestic                             | 2377.70 | 3264.95    | 1426.63 | 1228.97 | 5649.27  | 1146.70 | 2122.29 | 7716.69  | 2792.06 | 627.35  | 846.12   | 3834.83  | 643.29  | 958.24  |
|                    | Foreign                              |         |            |         |         | 1.37     |         |         |          |         |         |          | 7.60     |         |         |
|                    | c. Fixed                             | 327.72  | 1193.96    | 487.47  | 474.41  | 1160.18  | 844.08  | 844.20  | 2459.04  | 1135.80 | 197.76  | 286.30   | 1855.11  | 611.44  | 652.18  |
|                    | Domestic                             | 327.72  | 1193.96    | 487.47  | 474.41  | 1159.10  | 844.08  | 844.20  | 2459.04  | 1135.80 | 197.76  | 286.30   | 1855.11  | 611.44  | 652.18  |
|                    | Foreign                              |         |            |         |         | 1.08     |         |         |          |         |         |          |          |         |         |
|                    | d. Call Deposits                     | 1076.56 | 501.35     | 277.08  | 315.62  | 930.33   | 302.40  | 518.11  | 1875.32  | 1201.99 | 462.37  |          | 984.70   | 272.58  | 369.90  |
|                    | Domestic                             | 1076.56 | 501.35     | 277.08  | 315.62  | 930.33   | 302.40  | 518.11  | 1875.32  | 1201.99 | 462.37  |          | 984.70   | 272.58  | 369.90  |
|                    | Foreign                              |         |            |         |         |          |         |         |          |         |         |          |          |         |         |
|                    | e. Others                            | 0.72    | 3.52       | 0.09    |         | 15.34    | 0.03    | 40.32   | 8.07     | 0.77    | 0.31    |          | 14.08    | 19.30   | 0.27    |
|                    | Domestic                             | 0.72    | 3.52       | 0.09    |         | 15.34    | 0.03    | 40.32   | 8.07     | 0.77    | 0.31    |          | 14.08    | 19.30   | 0.27    |
|                    | Foreign                              |         |            |         |         |          |         |         |          |         |         |          |          |         |         |
| 4                  | <b>Bills Payable</b>                 |         |            |         |         | 13.00    |         |         |          |         |         |          |          |         |         |
| 5                  | <b>Other Liabilities</b>             | 226.54  | 244.69     | 100.78  | 119.55  | 516.74   | 95.74   | 168.70  | 930.22   | 281.35  | 59.72   | 74.82    | 801.26   | 45.20   | 62.77   |
|                    | 1. Sundry Creditors                  | 1.89    | 10.97      | 67.81   | 27.57   | 34.50    | 27.40   | 5.60    | 1.76     | 27.63   | 0.94    | 35.12    | 2.15     | 2.20    | 2.36    |
|                    | 2. Loan Loss Provision               | 68.71   | 60.74      | 21.08   | 38.05   | 244.14   | 23.45   | 30.80   | 132.45   | 55.44   | 15.81   | 27.70    | 155.69   | 13.30   | 31.50   |
|                    | 3. Interest Suspense a/c             | 25.39   | 15.20      |         | 23.66   | 66.96    | 6.98    | 14.81   | 93.63    | 41.10   | 6.00    | 6.84     | 85.69    | 11.23   | 10.02   |
|                    | 4. Others                            | 130.56  | 157.79     | 11.89   | 30.26   | 171.13   | 37.92   | 117.50  | 702.38   | 157.17  | 36.97   | 5.17     | 557.72   | 18.47   | 18.89   |
| 6                  | <b>Reconciliation A/c</b>            |         |            |         | 1.45    | 1.13     | 755.59  |         | 0.69     |         |         |          |          |         |         |
| 7                  | <b>Profit &amp; Loss A/c</b>         | 34.08   | 16.49      | 5.99    | 9.08    | 77.71    | 33.79   | 24.41   | 133.49   | 29.04   | 11.11   |          | 64.55    | 5.04    | 7.80    |
|                    |                                      | 5290.17 | 5912.37    | 2604.18 | 2604.21 | 10223.08 | 3571.70 | 4162.46 | 15349.11 | 6085.41 | 1553.61 | 1393.76  | 10673.53 | 1771.37 | 2390.73 |
| <b>Assets</b>      |                                      |         |            |         |         |          |         |         |          |         |         |          |          |         |         |
| 1                  | <b>LIQUID FUNDS</b>                  | 1682.80 | 2230.03    | 785.19  | 610.61  | 2319.91  | 660.23  | 953.23  | 2484.02  | 1262.98 | 379.88  | 394.30   | 2683.42  | 387.23  | 621.85  |
|                    | a. Cash Balance                      | 298.91  | 122.25     | 72.82   | 83.76   | 397.46   | 47.87   | 97.61   | 385.29   | 191.95  | 55.41   | 30.74    | 115.74   | 51.76   | 73.15   |
|                    | Nepalese Notes & Coins               | 298.91  | 122.25     | 72.82   | 83.59   | 394.17   | 47.87   | 97.61   | 385.29   | 191.92  | 55.41   | 30.74    | 112.82   | 51.76   | 73.15   |
|                    | Foreign Currency                     |         |            |         | 0.17    | 3.29     |         |         | 0.03     |         |         |          | 2.92     |         |         |
|                    | b. Bank Balance                      | 248.44  | 268.12     | 100.51  | 100.85  | 451.26   | 136.07  | 794.58  | 795.90   | 1071.04 | 87.89   | 363.56   | 432.49   | 335.48  | 499.11  |
|                    | 1. In Nepal Rastra Bank              | 26.60   | 266.04     | 21.59   | 99.28   | 432.49   | 36.07   | 155.53  | 795.90   | 281.13  | 55.25   | 13.38    | 400.51   | 82.59   | 54.45   |
|                    | Domestic Currency                    | 26.60   | 266.04     | 21.59   | 99.28   | 432.00   | 36.07   | 155.53  | 795.90   | 281.13  | 55.25   | 13.38    | 399.45   | 82.59   | 54.45   |
|                    | Foreign Currency                     |         |            |         |         | 0.49     |         |         |          |         |         |          | 1.06     |         |         |
|                    | 2. "A"Class Licensed Institution     | 220.64  | 2.06       | 78.92   | 1.43    | 18.65    | 100.00  | 438.44  |          | 550.83  | 32.63   | 207.42   | 6.83     | 171.60  | 298.37  |
|                    | Domestic Currency                    | 220.64  | 2.06       | 78.92   | 1.43    | 18.59    | 100.00  | 438.44  |          | 550.83  | 32.63   | 207.42   | 5.79     | 171.60  | 298.37  |
|                    | Foreign Currency                     |         |            |         |         | 0.06     |         |         |          |         |         |          | 1.04     |         |         |
|                    | 3. Other Financial Ins.              | 1.20    | 0.02       |         | 0.14    | 0.12     |         | 200.60  |          | 239.08  | 0.01    | 142.76   |          | 81.28   | 146.28  |
|                    | 4. In Foreign Banks                  |         |            |         |         |          |         |         |          |         |         |          | 25.15    |         |         |
|                    | c. Money at Call                     | 1135.45 | 1839.65    | 611.86  | 425.99  | 1471.18  | 476.29  | 61.04   | 1302.83  |         | 236.59  |          | 2135.19  |         | 49.59   |
|                    | Domestic Currency                    | 1135.45 | 1839.65    | 611.86  | 425.99  | 1466.28  | 476.29  | 61.04   | 1302.83  |         | 236.59  |          | 2134.53  |         | 49.59   |
|                    | Foreign Currency                     |         |            |         |         | 4.90     |         |         |          |         |         |          | 0.66     |         |         |
| 2                  | <b>INVESTMENT IN SECURITIES</b>      |         | 290.80     |         | 20.00   | 39.79    |         | 75.00   |          | 20.00   |         |          | 377.02   |         |         |
|                    | a. Govt. Securities                  |         | 290.80     |         | 20.00   | 39.79    |         | 75.00   |          | 20.00   |         |          | 377.02   |         |         |
|                    | b. NRB Bond                          |         |            |         |         |          |         |         |          |         |         |          |          |         |         |
|                    | c. Govt. Non-Fin. Ins.               |         |            |         |         |          |         |         |          |         |         |          |          |         |         |
|                    | d. Other Non-Fin Ins.                |         |            |         |         |          |         |         |          |         |         |          |          |         |         |
|                    | e. Non Residents                     |         |            |         |         |          |         |         |          |         |         |          |          |         |         |
| 3                  | <b>SHARE &amp; OTHER INVESTMENT</b>  | 21.65   | 4.41       |         | 33.80   | 184.74   | 0.47    | 12.40   | 180.79   | 38.97   | 2.10    | 0.54     | 188.03   | 6.86    | 0.20    |
|                    | a. Interbank Lending                 |         |            |         |         | 20.09    |         |         |          |         |         |          |          |         |         |
|                    | b. Non Residents                     |         |            |         |         |          |         |         |          |         |         |          |          |         |         |
|                    | c. Others                            | 21.65   | 4.41       |         | 33.80   | 164.66   | 0.47    | 12.40   | 180.79   | 38.97   | 2.10    | 0.54     | 188.03   | 6.86    | 0.20    |
| 4                  | <b>LOANS &amp; ADVANCES</b>          | 3380.38 | 3159.99    | 1649.81 | 1821.71 | 7308.53  | 2112.31 | 2986.88 | 11782.98 | 4599.21 | 1116.28 | 942.55   | 6649.12  | 1300.45 | 1723.29 |
|                    | a. Private Sector                    | 3380.38 | 3159.99    | 1649.81 | 0.39    | 7128.53  | 2112.31 | 2951.88 | 11782.98 | 4599.21 | 1116.28 | 942.55   | 6332.72  | 1300.45 | 1723.29 |
|                    | b. Financial Institutions            |         |            |         | 1821.32 | 180.00   |         | 35.00   |          |         |         |          | 286.40   |         |         |
|                    | c. Government Organizations          |         |            |         |         |          |         |         |          |         |         |          | 30.00    |         |         |
| 5                  | <b>BILL PURCHASED</b>                |         |            |         |         |          |         |         |          |         |         |          |          |         |         |
|                    | a. Domestic Bills Purchased          |         |            |         |         |          |         |         |          |         |         |          |          |         |         |
|                    | b. Foreign Bills Purchased           |         |            |         |         |          |         |         |          |         |         |          |          |         |         |
|                    | c. Import Bills & Imports            |         |            |         |         |          |         |         |          |         |         |          |          |         |         |
| 6                  | <b>LOANS AGAINST COLLECTED BILLS</b> |         |            |         |         |          |         |         |          |         |         |          |          |         |         |
|                    | a. Against Domestic Bills            |         |            |         |         |          |         |         |          |         |         |          |          |         |         |
|                    | b. Against Foreign Bills             |         |            |         |         |          |         |         |          |         |         |          |          |         |         |
| 7                  | <b>FIXED ASSETS</b>                  | 43.91   | 73.28      | 63.34   | 48.12   | 182.02   | 17.77   | 32.40   | 322.09   | 34.57   | 19.66   | 10.08    | 97.85    | 45.75   | 18.04   |
| 8                  | <b>OTHER ASSETS</b>                  | 161.40  | 148.60     | 85.13   | 69.98   | 179.27   | 25.32   | 99.23   | 579.24   | 129.62  | 30.23   | 38.82    | 644.38   | 31.07   | 27.35   |
|                    | a. Accrued Interest:                 | 24.65   | 15.20      |         | 23.66   | 75.95    | 6.98    | 14.81   | 93.63    | 41.10   | 6.00    | 6.84     | 104.29   | 11.23   | 10.02   |
|                    | Financial                            | 13.82   | 6.71       |         |         |          | 2.61    | 0.99    | 7.02     | 20.35   |         |          | 56.17    |         |         |
|                    | Government Enterprise                |         |            |         |         |          | 0.28    | 0.00    |          |         |         |          | 7.07     |         |         |
|                    | Private Sector                       | 10.83   | 8.49       |         | 23.66   | 75.67    | 4.36    | 13.82   | 86.61    | 20.75   | 6.00    | 6.84     | 41.06    | 11.23   | 10.02   |
|                    | b. Staff Loans / Adv.                | 34.78   | 61.81      | 49.60   | 5.57    | 8.77     | 12.64   | 11.20   | 24.05    | 19.96   |         | 9.64     | 78.82    | 11.88   | 10.10   |
|                    | c. Sundry Debtors                    | 27.20   | 12.15      | 15.59   | 4.85    | 23.29    | 0.30    | 1.15    | 14.37    | 10.83   | 2.24    | 11.87    | 5.78     | 5.20    | 2.18    |
|                    | d. Cash In Transit                   | 19.93   |            |         |         |          |         |         |          |         |         |          |          |         |         |
|                    | e. Others                            | 54.85   | 59.44      | 19.94   | 35.89   | 71.26    | 5.40    | 72.07   |          |         |         |          |          |         |         |

| S.N.               | BFI Name                             | Country | Alpine  | Kastamandap | Garima   | OmDB     | FewaDB   | Kabell | Kaski   | Corporate | Purnima | Jyoti   | Bagmati | Hamro   |
|--------------------|--------------------------------------|---------|---------|-------------|----------|----------|----------|--------|---------|-----------|---------|---------|---------|---------|
| <b>Liabilities</b> |                                      |         |         |             |          |          |          |        |         |           |         |         |         |         |
| 1                  | <b>CAPITAL FUND</b>                  | 428.63  | 312.53  | 1142.38     | 1540.41  | 1627.36  | 1476.03  | 108.81 | 1049.73 | -13.93    | 393.66  | 1249.55 | 72.65   | 170.29  |
|                    | a. Paid-up Capital                   | 332.80  | 219.73  | 679.90      | 1080.51  | 1052.85  | 995.00   | 70.18  | 661.60  | 200.00    | 295.85  | 987.03  | 65.55   | 122.33  |
|                    | b. Calls in Advance                  |         |         |             |          |          |          | 0.25   |         |           |         |         |         |         |
|                    | c. Proposed Bonus Share              | 54.29   |         |             |          |          | 204.97   | 14.77  |         |           |         |         |         |         |
|                    | d. General Reserves                  | 36.47   | 22.55   | 43.21       | 134.76   | 192.50   | 241.47   | 12.65  | 107.23  | 15.05     | 23.73   | 82.89   | 7.10    | 8.59    |
|                    | e. Share Premium                     |         |         | 0.11        | 25.56    |          |          | 4.65   |         |           |         | 1.41    |         |         |
|                    | f. Retained Earning                  | 2.36    | 69.55   | 351.63      | 291.07   | 376.71   | 32.30    | 5.46   | 267.77  | -242.75   | 73.87   | 175.16  |         | 38.76   |
|                    |                                      | 2.72    | 0.70    | 67.54       | 8.50     | 5.30     | 2.29     | 0.85   | 13.12   | 13.77     | 0.21    | 3.06    |         | 0.61    |
| 2                  | <b>BORROWINGS</b>                    |         |         | 213.00      |          |          |          |        |         |           |         |         |         |         |
|                    | a. NRB                               |         |         |             |          |          |          |        |         |           |         |         |         |         |
|                    | b. Interbank Borrowing               |         |         | 213.00      |          |          |          |        |         |           |         |         |         |         |
|                    | c. Foreign Banks and Fin. Ins.       |         |         |             |          |          |          |        |         |           |         |         |         |         |
|                    | d. Other Financial Ins.              |         |         |             |          |          |          |        |         |           |         |         |         |         |
|                    | e. Bonds and Securities              |         |         |             |          |          |          |        |         |           |         |         |         |         |
| 3                  | <b>DEPOSITS</b>                      | 1462.37 | 1820.00 | 7116.19     | 11791.51 | 12232.00 | 11865.20 | 664.16 | 6487.56 | 95.82     | 2455.73 | 7771.68 | 512.36  | 1040.82 |
|                    | a. Current                           | 31.42   | 69.62   | 235.11      | 279.49   | 192.17   | 147.08   | 13.16  | 83.92   |           | 111.93  | 242.59  | 6.77    | 36.81   |
|                    | Domestic                             | 31.42   | 69.62   | 235.03      | 279.49   | 192.17   | 147.08   | 13.16  | 83.92   |           | 111.93  | 242.57  | 6.77    |         |
|                    | Foreign                              |         |         | 0.08        |          |          |          |        |         |           |         | 0.02    |         | 36.81   |
|                    | b. Savings                           | 577.59  | 1038.60 | 3677.30     | 6876.27  | 6349.98  | 5154.39  | 460.30 | 3517.36 | 75.43     | 1668.79 | 4328.95 | 362.15  | 714.04  |
|                    | Domestic                             | 577.59  | 1038.60 | 3676.16     | 6876.27  | 6349.98  | 5154.39  | 460.30 | 3517.36 | 75.43     | 1668.79 | 4328.37 | 362.15  |         |
|                    | Foreign                              |         |         | 1.14        |          |          |          |        |         |           |         | 0.59    |         | 714.04  |
|                    | c. Fixed                             | 515.85  | 315.78  | 1786.65     | 2779.80  | 4369.92  | 3521.97  | 125.51 | 1798.36 | 2.41      | 497.15  | 1622.98 | 32.14   | 104.93  |
|                    | Domestic                             | 515.85  | 315.78  | 1786.65     | 2779.80  | 4369.92  | 3521.97  | 125.51 | 1798.36 | 2.41      | 497.15  | 1622.98 | 32.14   | 104.93  |
|                    | Foreign                              |         |         |             |          |          |          |        |         |           |         |         |         |         |
|                    | d. Call Deposits                     | 337.51  | 394.26  | 1414.24     | 1807.29  | 1318.52  | 3041.76  | 65.19  | 1087.92 | 12.60     | 177.07  | 1562.07 | 111.29  | 185.05  |
|                    | Domestic                             | 337.51  | 394.26  | 1414.24     | 1807.29  | 1318.52  | 3041.76  | 65.19  | 1087.92 | 12.60     | 177.07  | 1562.07 | 111.29  | 185.05  |
|                    | Foreign                              |         |         |             |          |          |          |        |         |           |         |         |         |         |
|                    | e. Others                            |         | 1.74    | 2.90        | 48.65    | 1.41     |          |        |         | 5.39      | 0.80    | 15.09   |         |         |
|                    | Domestic                             |         | 1.74    | 2.90        | 48.65    | 1.41     |          |        |         | 5.39      | 0.80    | 15.09   |         |         |
|                    | Foreign                              |         |         |             |          |          |          |        |         |           |         |         |         |         |
| 4                  | <b>Bills Payable</b>                 |         |         |             | 0.10     | 35.29    |          |        |         |           |         |         |         |         |
| 5                  | <b>Other Liabilities</b>             | 113.56  | 125.87  | 396.48      | 577.80   | 626.30   | 559.12   | 25.70  | 296.08  | 573.64    | 85.29   | 653.44  | 33.42   | 66.04   |
|                    | 1. Sundry Creditors                  | 2.16    | 33.89   | 58.62       | 46.42    | 3.43     | 16.89    | 1.74   | 9.94    | 17.15     | 7.17    | 9.55    | 0.20    | 34.52   |
|                    | 2. Loan Loss Provision               | 43.41   | 38.67   | 101.67      | 154.91   | 235.44   | 175.46   | 10.66  | 122.40  | 196.75    | 21.48   | 157.95  | 22.18   | 10.23   |
|                    | 3. Interest Suspense a/c             | 16.99   | 23.08   | 44.82       | 68.54    | 150.12   | 102.29   | 4.46   | 67.15   | 139.35    | 10.64   | 100.40  | 2.49    | 5.13    |
|                    | 4. Others                            | 50.99   | 30.23   | 191.37      | 307.93   | 237.30   | 264.47   | 8.84   | 96.58   | 220.40    | 46.00   | 385.54  | 8.56    | 16.17   |
| 6                  | <b>Reconciliation A/c</b>            |         | 25.10   | 7014.60     | 2161.86  |          | 0.95     |        |         |           |         | 10.00   |         |         |
| 7                  | <b>Profit &amp; Loss A/c</b>         | 2.76    | 11.58   | 752.47      | 72.94    | 47.60    | 69.83    | 4.40   | 47.75   | 0.78      | 19.38   | 37.49   |         | 12.25   |
|                    |                                      | 2007.33 | 2295.08 | 16635.13    | 16144.62 | 14568.55 | 13971.12 | 803.08 | 7881.11 | 656.32    | 2954.06 | 9722.17 | 618.43  | 1289.40 |
| <b>Assets</b>      |                                      |         |         |             |          |          |          |        |         |           |         |         |         |         |
| 1                  | <b>LIQUID FUNDS</b>                  | 469.47  | 565.53  | 2195.80     | 2298.07  | 2674.49  | 2497.92  | 195.80 | 1296.78 | 3.98      | 991.00  | 1851.91 | 170.23  | 285.88  |
|                    | a. Cash Balance                      | 45.14   | 65.56   | 201.29      | 346.64   | 250.35   | 343.86   | 15.31  | 140.61  | 0.93      | 46.07   | 134.83  | 28.83   | 24.31   |
|                    | Nepalese Notes & Coins               | 45.14   | 65.08   | 189.25      | 346.64   | 249.42   | 343.86   | 15.31  | 140.61  | 0.93      | 46.07   | 134.32  | 28.83   | 24.31   |
|                    | Foreign Currency                     |         | 0.48    | 12.03       |          | 0.93     |          |        |         |           |         | 0.50    |         |         |
|                    | b. Bank Balance                      | 106.65  | 118.50  | 1994.52     | 632.71   | 2424.14  | 641.88   | 48.53  | 1156.17 | 3.05      | 944.92  | 407.01  | 31.58   | 53.81   |
|                    | 1. In Nepal Rastra Bank              | 73.86   | 26.71   | 371.72      | 632.71   | 627.92   | 641.88   | 16.27  | 417.97  | 0.17      | 128.45  | 388.14  |         | 1.31    |
|                    | Domestic Currency                    | 73.86   | 26.71   | 360.56      | 632.71   | 627.92   | 641.88   | 16.27  | 417.97  | 0.17      | 128.45  | 387.97  |         | 1.31    |
|                    | Foreign Currency                     |         |         | 11.15       |          |          |          |        |         |           |         | 0.16    |         |         |
|                    | 2. "A"Class Licensed Institution     | 32.74   | 91.79   | 1249.42     |          | 1711.72  |          | 32.26  | 515.15  | 0.41      | 420.07  | 18.87   | 30.25   | 52.50   |
|                    | Domestic Currency                    | 32.74   | 91.79   | 1241.22     |          | 1711.72  |          | 32.26  | 515.15  | 0.41      | 420.07  | 18.83   | 30.25   | 52.50   |
|                    | Foreign Currency                     |         |         | 8.20        |          |          |          |        |         |           |         | 0.04    |         |         |
|                    | 3. Other Financial Ins.              | 0.05    |         | 366.17      |          | 84.50    |          |        | 223.05  | 2.47      | 396.40  |         | 1.33    |         |
|                    | 4. In Foreign Banks                  |         |         | 7.22        |          |          |          |        |         |           |         |         |         |         |
|                    | c. Money at Call                     | 317.67  | 381.48  |             | 1318.72  |          | 1512.18  | 131.96 |         |           |         | 1310.07 | 109.82  | 207.76  |
|                    | Domestic Currency                    | 317.67  | 381.48  |             | 1318.72  |          | 1512.18  | 131.96 |         |           |         | 1309.31 | 109.82  | 207.76  |
|                    | Foreign Currency                     |         |         |             |          |          |          |        |         |           |         | 0.76    |         |         |
| 2                  | <b>INVESTMENT IN SECURITIES</b>      | 60.00   |         | 180.00      | 129.80   | 421.52   | 175.00   |        | 119.50  |           |         | 327.20  |         |         |
|                    | a. Govt. Securities                  | 60.00   |         | 180.00      | 129.80   | 411.52   | 175.00   |        | 69.50   |           |         | 327.20  |         |         |
|                    | b. NRB Bond                          |         |         |             |          | 10.00    |          |        | 50.00   |           |         |         |         |         |
|                    | c. Govt. Non-Fin. Ins.               |         |         |             |          |          |          |        |         |           |         |         |         |         |
|                    | d. Other Non-Fin Ins.                |         |         |             |          |          |          |        |         |           |         |         |         |         |
|                    | e. Non Residents                     |         |         |             |          |          |          |        |         |           |         |         |         |         |
| 3                  | <b>SHARE &amp; OTHER INVESTMENT</b>  | 1.43    | 2.12    | 21.64       | 22.30    | 113.23   | 45.26    |        | 2.84    |           | 14.54   | 178.24  | 1.72    | 19.57   |
|                    | a. Interbank Lending                 |         |         | 7.69        |          |          |          |        |         |           |         |         |         |         |
|                    | b. Non Residents                     |         |         |             | 1.45     |          |          |        |         |           |         |         |         |         |
|                    | c. Others                            | 1.43    | 2.12    | 13.95       | 20.85    | 113.23   | 45.26    |        | 2.84    |           | 14.54   | 178.24  | 1.72    | 19.57   |
| 4                  | <b>LOANS &amp; ADVANCES</b>          | 1400.37 | 1610.05 | 5999.77     | 11051.80 | 10959.26 | 10894.78 | 578.18 | 6210.52 | 226.39    | 1905.28 | 6797.65 | 411.58  | 944.39  |
|                    | a. Private Sector                    | 1400.37 | 1610.05 | 5759.23     | 11051.80 | 10915.19 | 10844.78 | 578.18 | 6210.52 | 226.39    | 1905.28 | 6797.65 | 411.58  | 944.39  |
|                    | b. Financial Institutions            |         |         | 240.55      |          | 40.00    | 50.00    |        |         |           |         |         |         |         |
|                    | c. Government Organizations          |         |         |             |          | 4.07     |          |        |         |           |         |         |         |         |
| 5                  | <b>BILL PURCHASED</b>                |         |         |             |          |          |          |        |         |           |         |         |         |         |
|                    | a. Domestic Bills Purchased          |         |         |             |          |          |          |        |         |           |         |         |         |         |
|                    | b. Foreign Bills Purchased           |         |         |             |          |          |          |        |         |           |         |         |         |         |
|                    | c. Import Bills & Imports            |         |         |             |          |          |          |        |         |           |         |         |         |         |
| 6                  | <b>LOANS AGAINST COLLECTED BILLS</b> |         |         |             |          |          |          |        |         |           |         |         |         |         |
|                    | a. Against Domestic Bills            |         |         |             |          |          |          |        |         |           |         |         |         |         |
|                    | b. Against Foreign Bills             |         |         |             |          |          |          |        |         |           |         |         |         |         |
| 7                  | <b>FIXED ASSETS</b>                  | 33.02   | 13.21   | 204.92      | 131.36   | 142.38   | 97.12    | 14.07  | 83.88   | 2.95      | 17.69   | 158.66  | 14.38   | 23.95   |
| 8                  | <b>OTHER ASSETS</b>                  | 41.20   | 104.16  | 281.55      | 349.43   | 253.04   | 261.05   | 15.03  | 167.60  | 205.26    | 25.55   | 371.69  | 5.85    | 14.72   |
|                    | a. Accrued Interest:                 | 18.71   | 23.50   | 54.78       | 68.54    | 150.12   | 114.98   | 4.46   | 67.15   | 139.35    | 10.64   | 119.09  | 2.49    | 5.13    |
|                    | Financia                             | 4.97    | 1.76    | 26.36       |          |          |          |        | 9.61    | 113.15    | 3.07    |         |         |         |
|                    | Government Enterpri                  | 0.76    | 0.02    | 0.88        |          |          | 0.13     |        |         |           |         | 2.92    |         |         |
|                    | Private Sector                       | 12.98   | 21.72   | 27.55       | 68.54    | 150.12   | 114.85   | 4.46   | 57.54   | 26.19     | 7.57    | 116.17  | 2.49    | 5.13    |
|                    | b. Staff Loans / Adv.                | 18.15   | 3.94    | 35.57       | 70.77    | 44.08    | 42.05    | 8.52   | 1.38    | 0.40      | 6.10    | 24.48   | 2.13    | -53.89  |
|                    | c. Sundry Debtors                    | 1.14    | 55.04   | 30.69       | 82.80    | 6.86     | 82.09    | 0.80   | 23.35   | 3.23      | 5.44    | 34.48   | 0.47    | 62.69   |
|                    | d. Cash In Transit                   |         |         |             |          |          |          |        |         |           |         |         |         |         |
|                    | e. Others                            | 3.19    | 21.68   | 160.51      | 127.33   | 51.98    | 21.93    | 1.25   | 75.71   | 62.28     | 3.37    | 193.65  | 0.76    | 0.79    |
| 9                  | <b>Expenses not Written off</b>      | 0.05    |         | 0.75        |          |          |          |        |         |           |         |         | 0.05    | 0.89    |
| 10                 | <b>Non Banking Assets</b>            | 1.78    |         | 21.78       |          | 4.62     |          |        |         | 217.74    |         | 36.81   |         |         |
| 11                 | <b>Reconciliation Account</b>        | 0.02    |         | 7022.07     | 2161.86  |          |          |        |         |           |         |         |         |         |
| 12                 | <b>Profit &amp; Loss A/c</b>         |         |         | 706.85      |          |          |          |        |         |           |         |         |         | 14.62   |
|                    | <b>TOTAL ASSETS</b>                  | 2007.33 | 2295.08 | 16635.13    | 16144.62 | 14568.55 | 13971.12 | 803.08 | 7881.11 | 656.32    | 2954.06 |         |         |         |



| S.N.               | BFI Name                             | Sehara | N.Community | Cosmos | Manaslu | Kainchhowk | Kailash  | Seipa  | Sarakoshi | Sajha  | Apex    | Green  | Reliable | NFL     | NIDC Capital |
|--------------------|--------------------------------------|--------|-------------|--------|---------|------------|----------|--------|-----------|--------|---------|--------|----------|---------|--------------|
| <b>Liabilities</b> |                                      |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
| 1                  | <b>CAPITAL FUND</b>                  | 51.81  | 244.42      | 117.70 | 349.57  | 122.75     | 2444.51  | 28.25  | 105.63    | 70.00  | 248.28  | 91.67  | 1327.97  | -44.86  | 416.97       |
|                    | a. Paid-up Capital                   | 23.60  | 209.50      | 98.92  | 183.53  | 106.00     | 1580.34  | 14.00  | 100.00    | 100.00 | 666.56  | 100.00 | 788.58   | 135.80  | 233.56       |
|                    | b. Calls in Advance                  |        |             |        | 87.13   |            |          | 11.51  |           |        |         |        |          |         |              |
|                    | c. Proposed Bonus Share              |        |             | 11.87  |         |            | 395.08   |        |           |        |         |        |          |         |              |
|                    | d. General Reserves                  | 28.08  | 4.31        | 6.70   | 8.73    | 1.85       | 418.76   | 1.59   | 1.13      |        | 49.84   |        | 94.37    | 40.00   | 140.52       |
|                    | e. Share Premium                     |        | 15.39       |        |         |            |          |        |           |        | 0.39    |        |          |         |              |
|                    | f. Retained Earning                  |        | 14.31       | 0.20   | 69.68   | 14.69      | 43.15    | 0.84   | 4.50      | -30.00 | -512.28 | -8.33  | 443.91   | -280.39 | -5.63        |
|                    |                                      | 0.13   | 0.91        |        | 0.49    | 0.21       | 7.18     | 0.30   |           |        | 43.78   |        | 1.11     | 59.73   | 48.52        |
| 2                  | <b>BORROWINGS</b>                    |        |             |        |         |            |          |        |           |        |         |        | 365.00   |         |              |
|                    | a. NRB                               |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
|                    | b. Interbank Borrowing               |        |             |        |         |            |          |        |           |        |         |        | 365.00   |         |              |
|                    | c. Foreign Banks and Fin. Ins.       |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
|                    | d. Other Financial Ins.              |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
|                    | e. Bonds and Securities              |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
| 3                  | <b>DEPOSITS</b>                      | 547.99 | 1581.14     | 720.20 | 2148.78 | 669.71     | 15187.90 | 281.87 | 748.88    | 493.35 | 6661.09 | 306.71 | 8033.81  | 98.69   | 1029.59      |
|                    | a. Current                           | 6.62   | 18.72       | 4.37   | 9.21    | 9.62       | 151.89   | 5.92   | 19.77     | 23.86  |         | 2.45   | 88.33    |         | 16.20        |
|                    | Domestic                             | 6.62   | 18.72       | 4.37   | 9.21    | 9.62       | 151.89   | 5.92   | 19.77     | 23.86  |         | 2.45   | 88.33    |         | 16.20        |
|                    | Foreign                              |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
|                    | b. Savings                           | 353.35 | 832.40      | 546.86 | 1375.62 | 425.34     | 6889.59  | 221.95 | 380.71    | 228.00 | 5099.01 | 84.93  | 2497.56  | 90.86   | 560.46       |
|                    | Domestic                             | 353.35 | 832.40      | 546.86 | 1375.62 | 425.34     | 6889.59  | 221.95 | 380.71    | 228.00 | 5098.99 | 84.93  | 2497.56  | 90.86   | 560.46       |
|                    | Foreign                              |        |             |        |         |            |          |        |           |        | 0.01    |        |          |         |              |
|                    | c. Fixed                             | 45.15  | 244.81      | 72.23  | 249.88  | 56.28      | 4236.37  | 33.71  | 177.44    | 56.63  | 1560.16 | 76.86  | 3754.63  | 6.77    | 436.55       |
|                    | Domestic                             | 45.15  | 244.81      | 72.23  | 249.88  | 56.28      | 4236.37  | 33.71  | 177.44    | 56.63  | 1560.16 | 76.86  | 3754.63  | 6.77    | 436.55       |
|                    | Foreign                              |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
|                    | d. Call Deposits                     | 142.82 | 485.07      | 96.14  | 514.07  | 178.48     | 3906.07  | 19.70  | 170.96    | 184.86 |         | 141.92 | 1671.78  |         | 16.38        |
|                    | Domestic                             | 142.82 | 485.07      | 96.14  | 514.07  | 178.48     | 3906.06  | 19.70  | 170.96    | 184.86 |         | 141.92 | 1671.78  |         | 16.38        |
|                    | Foreign                              |        |             |        |         |            | 0.01     |        |           |        |         |        |          |         |              |
|                    | e. Others                            | 0.05   | 0.13        | 0.60   |         |            | 3.99     | 0.59   |           |        | 1.92    | 0.55   | 21.51    |         | 1.06         |
|                    | Domestic                             | 0.05   | 0.13        | 0.60   |         |            | 3.99     | 0.59   |           |        | 1.92    | 0.55   | 21.51    |         | 1.06         |
|                    | Foreign                              |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
| 4                  | <b>Bills Payable</b>                 |        |             |        |         |            |          |        |           |        | 0.54    |        | 1.43     |         |              |
| 5                  | <b>Other Liabilities</b>             | 31.39  | 83.30       | 25.36  | 45.76   | 42.86      | 702.66   | 9.76   | 42.81     | 30.70  | 1930.57 | 11.43  | 583.02   | 547.96  | 386.02       |
|                    | 1. Sundry Creditors                  | 10.77  |             | 0.58   | 3.85    | 16.12      | 49.77    | 0.08   | 0.08      | 3.48   | 11.13   | 0.82   | 114.44   | 74.37   | 60.16        |
|                    | 2. Loan Loss Provision               | 6.84   | 17.74       | 6.17   | 17.32   | 10.25      | 262.33   | 3.38   | 15.73     | 17.57  | 1173.19 | 5.37   | 178.59   | 174.35  | 22.77        |
|                    | 3. Interest Suspense a/c             | 5.99   | 6.30        | 2.40   | 4.72    | 4.24       | 106.97   | 1.22   | 3.41      | 5.78   | 635.12  | 2.52   | 108.70   | 106.09  | 35.95        |
|                    | 4. Others                            | 7.79   | 59.26       | 16.21  | 19.87   | 12.25      | 283.59   | 5.08   | 23.59     | 3.88   | 111.13  | 2.72   | 181.29   | 193.14  | 267.14       |
| 6                  | <b>Reconciliation A/c</b>            |        |             |        |         |            |          |        |           |        | 0.27    |        | 0.00     |         |              |
| 7                  | <b>Profit &amp; Loss A/c</b>         | 15.76  | 9.51        | 5.57   | 26.16   | 2.82       | 151.11   | 0.81   | 1.09      | 4.97   |         | 1.82   | 15.92    | 31.17   | 43.02        |
|                    |                                      | 646.96 | 1918.38     | 868.83 | 2570.26 | 838.14     | 18486.17 | 320.68 | 898.42    | 599.30 | 8840.48 | 411.62 | 10327.15 | 632.96  | 1875.60      |
| <b>Assets</b>      |                                      |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
| 1                  | <b>LIQUID FUNDS</b>                  | 288.66 | 386.37      | 307.71 | 716.80  | 453.24     | 3443.32  | 134.19 | 216.24    | 180.67 | 1216.36 | 91.11  | 2349.96  | 21.22   | 830.04       |
|                    | a. Cash Balance                      | 27.61  | 56.93       | 28.39  | 64.04   | 23.47      | 496.14   | 14.82  | 25.98     | 22.64  | 295.82  | 12.62  | 225.76   | 2.09    | 4.70         |
|                    | Nepalese Notes & Coins               | 27.61  | 56.93       | 28.39  | 64.04   | 23.47      | 491.69   | 14.82  | 25.98     | 22.64  | 295.76  | 12.62  | 204.20   | 2.09    | 4.70         |
|                    | Foreign Currency                     |        |             |        |         | 4.44       |          |        |           |        | 0.06    |        | 21.56    |         |              |
|                    | b. Bank Balance                      | 261.05 | 97.02       | 279.32 | 145.54  | 35.90      | 796.43   | 15.23  | 41.60     | 28.43  | 382.70  | 78.49  | 430.57   | 19.13   | 825.35       |
|                    | 1. In Nepal Rastra Bank              |        | 12.94       | 40.94  | 19.96   |            | 781.44   |        | 41.58     | 28.43  | 338.15  | 2.18   | 427.53   | 0.99    | 50.33        |
|                    | Domestic Currency                    |        | 12.94       | 40.94  | 19.96   |            | 781.44   |        | 41.58     | 28.43  | 338.15  | 2.18   | 427.53   | 0.99    | 50.33        |
|                    | Foreign Currency                     |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
|                    | 2. "A"Class Licensed Institution     | 261.05 | 84.08       | 25.33  | 125.58  | 35.90      | 15.00    | 15.23  | 0.02      |        | 29.22   | 71.91  | 3.04     | 18.06   | 669.62       |
|                    | Domestic Currency                    | 261.05 | 84.08       | 25.33  | 125.58  | 35.90      | 15.00    | 15.23  | 0.02      |        | 29.22   | 71.91  | 3.04     | 18.06   | 669.62       |
|                    | Foreign Currency                     |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
|                    | 3. Other Financial Ins.              |        |             | 213.05 |         |            |          |        |           |        | 15.33   | 4.40   |          | 0.08    | 105.39       |
|                    | 4. In Foreign Banks                  |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
|                    | c. Money at Call                     |        | 232.42      |        | 507.22  | 393.87     | 2150.75  | 104.13 | 148.66    | 129.60 | 537.84  |        | 1693.63  |         |              |
|                    | Domestic Currency                    |        | 232.42      |        | 507.22  | 393.87     | 2148.27  | 104.13 | 148.66    | 129.60 | 537.84  |        | 1693.63  |         |              |
|                    | Foreign Currency                     |        |             |        |         |            | 2.48     |        |           |        |         |        |          |         |              |
| 2                  | <b>INVESTMENT IN SECURITIES</b>      |        |             |        |         |            | 271.71   |        |           |        | 135.75  |        | 300.00   |         | 10.00        |
|                    | a. Govt.Securities                   |        |             |        |         |            | 271.71   |        |           |        | 135.75  |        | 300.00   |         | 10.00        |
|                    | b. NRB Bond                          |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
|                    | c. Govt.Non-Fin. Ins.                |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
|                    | d. Other Non-Fin Ins.                |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
|                    | e. Non Residents                     |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
| 3                  | <b>SHARE &amp; OTHER INVESTMENT</b>  |        |             | 0.14   | 3.63    |            | 281.31   |        |           | 1.53   | 47.89   |        | 117.76   | 10.47   | 57.09        |
|                    | a. Interbank Lending                 |        |             |        |         |            |          |        |           |        |         |        | 43.04    |         |              |
|                    | b. Non Residents                     |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
|                    | c. Others                            |        |             | 0.14   | 3.63    |            | 281.31   |        | 1.53      | 4.85   |         |        | 117.76   | 10.47   | 57.09        |
| 4                  | <b>LOANS &amp; ADVANCES</b>          | 324.60 | 1439.44     | 524.83 | 1765.71 | 354.70     | 14120.38 | 175.98 | 641.63    | 385.36 | 5869.81 | 307.29 | 7081.24  | 175.02  | 609.51       |
|                    | a. Private Sector                    | 324.60 | 1439.44     | 524.83 | 1765.71 | 354.70     | 13749.49 | 175.98 | 368.22    | 385.36 | 5869.81 | 307.29 | 6964.24  | 175.02  | 609.51       |
|                    | b. Financial Institutions            |        |             |        |         |            | 370.89   |        | 273.40    |        |         |        | 117.00   |         |              |
|                    | c. Government Organizations          |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
| 5                  | <b>BILL PURCHASED</b>                |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
|                    | a. Domestic Bills Purchased          |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
|                    | b. Foreign Bills Purchased           |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
|                    | c. Import Bills & Imports            |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
| 6                  | <b>LOANS AGAINST COLLECTED BILLS</b> |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
|                    | a. Against Domestic Bills            |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
|                    | b. Against Foreign Bills             |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
| 7                  | <b>FIXED ASSETS</b>                  | 6.96   | 52.78       | 10.24  | 27.31   | 14.65      | 137.59   | 5.21   | 15.35     | 14.03  | 47.43   | 6.24   | 138.54   | 8.45    | 42.25        |
| 8                  | <b>OTHER ASSETS</b>                  | 8.51   | 38.67       | 25.46  | 56.81   | 11.81      | 230.56   | 5.19   | 22.91     | 16.08  | 773.31  | 6.76   | 338.76   | 323.76  | 195.72       |
|                    | a. Accrued Interest:                 | 6.03   | 6.30        | 2.40   | 4.72    | 4.24       | 120.71   | 1.22   | 3.41      | 5.78   | 637.02  | 2.52   | 108.70   | 106.09  | 36.02        |
|                    | Financia                             | 0.88   | 3.02        |        |         | 1.41       | 39.35    | 0.35   | 1.62      |        |         |        | 31.61    | 43.38   | 35.95        |
|                    | Government Enterpri                  |        |             |        |         |            | 2.67     |        |           |        | 1.90    |        | 0.01     | 0.24    | 0.07         |
|                    | Private Sector                       | 5.15   | 3.28        | 2.40   | 4.72    | 2.83       | 78.69    | 0.87   | 1.79      | 5.78   | 635.12  | 2.52   | 77.07    | 62.48   |              |
|                    | b. Staff Loans / Adv.                | 0.37   | 7.63        | 1.81   | 10.55   |            | 30.02    | 3.03   |           | 7.33   | 46.03   | 0.31   | 31.06    |         | 1.35         |
|                    | c. Sundry Debtors                    |        |             | 11.79  |         | 3.02       | 28.14    | 0.33   | 0.09      | 0.06   | 4.31    |        | 14.62    | 130.02  | 86.05        |
|                    | d. Cash In Transit                   |        |             |        |         |            |          |        |           |        |         |        |          |         |              |
|                    | e. Others                            | 2.11   | 24.73       | 9.46   | 41.55   | 4.55       | 51.69    | 0.62   | 19.41     | 2.90   | 85.97   | 3.92   | 184.38   | 87.64   | 72.31        |
| 9                  | <b>Expenses not Written off</b>      |        | 1.11        | 0.46   |         | 3.75       |          | 0.11   |           | 1.63   | 0.00    | 0.24   | 0.49     |         |              |
| 10                 | <b>Non Banking Assets</b>            |        |             |        |         |            | 1.30     |        |           |        | 18.29   |        | 0.40     | 92.94   | 130.98       |
| 11                 | <b>Reconciliation Account</b>        |        |             |        |         |            |          |        |           | 0.00   | 51.73   |        |          |         |              |
|                    |                                      |        |             |        |         |            |          |        |           |        |         |        |          |         |              |

| S.N.               | BFI Name                             | NSMFL   | Gurkhas | Union   | PFCL    | Goodwill | SIFCL   | Lumbini | Lalitpur | United FC | General | Progressive | Janaki  | Pokhara | Central |  |
|--------------------|--------------------------------------|---------|---------|---------|---------|----------|---------|---------|----------|-----------|---------|-------------|---------|---------|---------|--|
| <b>Liabilities</b> |                                      |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
| 1                  | <b>CAPITAL FUND</b>                  | -9.66   | 791.11  | 116.40  | 501.61  | 550.53   | 325.70  | 883.96  | 7.33     | 810.49    | 110.46  | 200.71      | 528.51  | 685.03  | 400.01  |  |
|                    | a. Paid-up Capital                   | 233.33  | 578.66  | 176.59  | 349.03  | 453.75   | 243.10  | 412.50  | 187.95   | 643.82    | 132.23  | 200.16      | 310.78  | 491.12  | 246.76  |  |
|                    | b. Calls in Advance                  |         | 0.82    |         |         |          |         |         | 4.53     |           | 87.97   |             |         |         |         |  |
|                    | c. Proposed Bonus Share              |         |         |         |         |          |         |         |          |           |         |             |         | 66.30   |         |  |
|                    | d. General Reserves                  | 196.14  | 346.95  | 33.96   | 109.31  | 82.46    | 82.39   | 128.74  | 94.66    | 128.81    | 41.25   | 4.43        | 86.54   | 125.84  | 47.95   |  |
|                    | e. Share Premium                     | 2.48    | 8.26    |         |         |          |         |         |          | 1.49      | 0.23    | 6.80        |         |         | 0.12    |  |
|                    | f. Retained Earning                  | -463.86 | -199.59 | -137.80 | 40.93   | 14.33    | 0.16    | 292.59  | -368.98  | 34.60     | -159.75 | -12.71      | 131.19  | 1.01    | 104.56  |  |
|                    |                                      | 22.25   | 56.01   | 43.65   | 2.34    |          | 0.05    | 50.13   | 89.17    | 1.77      | 8.54    | 2.03        |         | 0.77    | 0.63    |  |
| 2                  | <b>BORROWINGS</b>                    |         |         |         |         | 720.00   |         |         |          | 90.00     |         |             |         |         |         |  |
|                    | a. NRB                               |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
|                    | b. Interbank Borrowing               |         |         |         |         | 720.00   |         |         |          | 90.00     |         |             |         |         |         |  |
|                    | c. Foreign Banks and Fin. Ins.       |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
|                    | d. Other Financial Ins.              |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
|                    | e. Bonds and Securities              |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
| 3                  | <b>DEPOSITS</b>                      | 482.22  | 3602.18 | 845.35  | 3035.57 | 3663.40  | 1797.91 | 2092.36 | 235.10   | 4423.44   | 18.29   | 546.77      | 1437.94 | 2987.43 | 1903.17 |  |
|                    | a. Current                           |         |         | 11.03   |         |          |         |         |          |           |         |             |         |         |         |  |
|                    | Domestic                             |         |         | 11.03   |         |          |         |         |          |           |         |             |         |         |         |  |
|                    | Foreign                              |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
|                    | b. Savings                           | 31.88   | 2657.39 | 284.33  | 1566.46 | 2203.78  | 590.74  | 1134.94 | 177.48   | 2624.72   | 14.67   | 347.03      | 603.36  | 1615.72 | 855.38  |  |
|                    | Domestic                             | 31.88   | 2657.39 | 284.33  | 1566.46 | 2203.78  | 590.74  | 1134.94 | 177.48   | 2624.72   | 14.67   | 347.03      | 603.36  | 1615.72 | 855.38  |  |
|                    | Foreign                              |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
|                    | c. Fixed                             |         | 944.78  | 472.65  | 1469.11 | 1450.29  | 1207.17 | 956.47  | 50.50    | 1798.72   | 3.62    | 199.74      | 832.36  | 1371.71 | 1047.78 |  |
|                    | Domestic                             |         | 944.78  | 472.65  | 1469.11 | 1450.29  | 1207.17 | 151.76  | 50.50    | 1798.72   | 3.62    | 199.74      | 832.36  | 1371.71 | 1047.78 |  |
|                    | Foreign                              |         |         |         |         |          |         | 804.71  |          |           |         |             |         |         |         |  |
|                    | d. Call Deposits                     | 204.80  |         | 43.83   |         |          |         |         |          |           |         |             |         |         |         |  |
|                    | Domestic                             | 204.80  |         | 43.83   |         |          |         |         |          |           |         |             |         |         |         |  |
|                    | Foreign                              |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
|                    | e. Others                            | 245.53  |         | 33.50   |         | 9.32     |         | 0.96    | 7.12     |           |         |             |         | 2.23    |         |  |
|                    | Domestic                             | 245.53  |         | 33.50   |         | 9.32     |         | 0.96    | 7.12     |           |         |             |         | 2.23    |         |  |
|                    | Foreign                              |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
| 4                  | <b>Bills Payable</b>                 |         |         | 0.21    |         |          |         |         |          |           |         |             |         |         |         |  |
| 5                  | <b>Other Liabilities</b>             | 5037.19 | 888.78  | 175.52  | 722.95  | 374.50   | 137.35  | 338.74  | 816.90   | 228.77    | 399.20  | 32.39       | 162.70  | 309.87  | 137.87  |  |
|                    | 1. Sundry Creditors                  | 85.92   | 6.44    | 0.08    | 16.31   | 32.17    | 6.61    | 9.66    | 0.23     | 32.38     | 7.06    | 0.64        | 3.19    | 54.68   | 9.23    |  |
|                    | 2. Loan Loss Provision               | 2320.84 | 234.92  | 124.47  | 303.20  | 128.05   | 18.60   | 195.86  | 485.62   | 83.48     | 170.30  | 11.78       | 43.49   | 92.87   | 37.83   |  |
|                    | 3. Interest Suspense a/c             | 2465.37 | 230.60  | 27.48   | 115.97  | 29.74    | 16.01   | 112.19  | 293.11   | 49.70     | 155.61  | 6.71        | 59.60   | 99.42   | 30.19   |  |
|                    | 4. Others                            | 165.06  | 416.82  | 23.50   | 287.46  | 184.54   | 96.13   | 21.02   | 37.94    | 63.21     | 66.23   | 13.25       | 56.41   | 62.90   | 60.62   |  |
| 6                  | <b>Reconciliation A/c</b>            | 0.05    |         |         |         |          |         |         | 0.04     |           | -0.47   |             |         |         |         |  |
| 7                  | <b>Profit &amp; Loss A/c</b>         | 65.06   | 80.45   | 0.30    |         | 13.94    | 7.94    | 4.42    | 4.51     | 11.92     |         | 1.81        | 34.71   | 9.11    | 12.32   |  |
|                    |                                      | 5574.87 | 5362.51 | 1137.78 | 4260.14 | 5322.37  | 2268.91 | 3319.48 | 1063.88  | 5564.63   | 527.48  | 781.68      | 2163.86 | 3991.45 | 2453.37 |  |
| <b>Assets</b>      |                                      |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
| 1                  | <b>LIQUID FUNDS</b>                  | 55.14   | 1447.89 | 359.98  | 1656.23 | 1391.47  | 437.80  | 855.09  | 98.46    | 728.80    | 145.63  | 189.04      | 781.15  | 650.29  | 835.05  |  |
|                    | a. Cash Balance                      | 2.67    | 95.08   | 3.45    | 36.46   | 93.03    | 9.14    | 7.70    | 2.78     | 91.36     | 1.22    | 13.28       | 2.37    | 30.74   | 20.68   |  |
|                    | Nepalese Notes & Coins               | 2.67    | 95.08   | 3.45    | 36.46   | 93.03    | 9.14    | 7.70    | 2.78     | 91.36     | 1.22    | 13.28       | 2.37    | 30.74   | 20.68   |  |
|                    | Foreign Currency                     |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
|                    | b. Bank Balance                      | 20.39   | 106.48  | 148.39  | 1619.77 | 1298.44  | 428.66  | 34.59   | 95.68    | 637.43    | 144.42  | 175.76      | 33.59   | 55.22   | 98.13   |  |
|                    | 1. In Nepal Rastra Bank              | 1.41    | 106.48  | 133.29  | 173.18  | 160.69   | 31.11   | 30.16   | 47.47    | 194.28    | 0.75    | 19.70       | 32.67   | 55.22   | 79.51   |  |
|                    | Domestic Currency                    | 1.41    | 106.48  | 133.29  | 173.18  | 160.69   | 31.11   | 30.16   | 47.47    | 194.28    | 0.75    | 19.70       | 32.67   | 55.22   | 79.51   |  |
|                    | Foreign Currency                     |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
|                    | 2. "A"Class Licensed Institution     | 2.25    |         | 14.38   | 307.20  | 1137.75  | 370.07  | 4.43    | 48.21    | 387.83    | 2.31    | 23.71       | 0.92    |         | 18.62   |  |
|                    | Domestic Currency                    | 2.25    |         | 14.38   | 307.20  | 1137.75  | 370.07  | 4.43    | 48.21    | 387.83    | 2.31    | 23.71       | 0.92    |         | 18.62   |  |
|                    | Foreign Currency                     |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
|                    | 3. Other Financial Ins.              | 16.72   |         | 0.72    | 1139.38 |          | 27.48   |         |          | 55.32     | 141.36  | 132.35      |         |         |         |  |
|                    | 4. In Foreign Banks                  |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
|                    | c. Money at Call                     | 32.08   | 1246.33 | 208.14  |         |          |         | 812.80  |          |           |         |             | 745.20  | 564.33  | 716.25  |  |
|                    | Domestic Currency                    | 32.08   | 1246.33 | 208.14  |         |          |         | 812.80  |          |           |         |             | 745.20  | 564.33  | 716.25  |  |
|                    | Foreign Currency                     |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
| 2                  | <b>INVESTMENT IN SECURITIES</b>      | 10.01   | 27.00   | 16.50   |         | 124.07   | 95.00   | 140.00  |          | 180.00    |         | 5.00        |         | 129.48  |         |  |
|                    | a. Govt. Securities                  | 10.01   | 27.00   |         |         | 124.07   | 95.00   | 140.00  |          | 180.00    |         | 5.00        |         | 1.48    |         |  |
|                    | b. NRB Bond                          |         |         | 16.50   |         |          |         |         |          |           |         |             |         | 128.00  |         |  |
|                    | c. Govt. Non-Fin. Ins.               |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
|                    | d. Other Non-Fin Ins.                |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
|                    | e. Non Residents                     |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
| 3                  | <b>SHARE &amp; OTHER INVESTMENT</b>  | 72.55   | 212.38  | 2.54    | 3.80    | 198.16   | 3.30    | 144.88  | 14.12    | 97.46     | 0.20    | 7.39        | 5.78    | 25.19   | 19.88   |  |
|                    | a. Interbank Lending                 |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
|                    | b. Non Residents                     |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
|                    | c. Others                            | 72.55   | 212.38  | 2.54    | 3.80    | 198.16   | 3.30    | 144.88  | 14.12    | 97.46     | 0.20    | 7.39        | 5.78    | 25.19   | 19.88   |  |
| 4                  | <b>LOANS &amp; ADVANCES</b>          | 2353.69 | 2797.13 | 650.47  | 2168.63 | 3217.07  | 1525.19 | 1869.70 | 514.40   | 4357.12   | 170.33  | 553.24      | 1274.73 | 2844.25 | 1433.02 |  |
|                    | a. Private Sector                    | 2353.69 | 2797.13 | 650.47  | 2168.63 | 3217.07  | 1479.69 | 1869.70 | 514.40   | 4357.12   | 170.33  | 503.24      | 1274.73 | 2803.52 | 1433.02 |  |
|                    | b. Financial Institutions            |         |         |         |         |          | 45.50   |         |          |           |         | 50.00       |         | 40.73   |         |  |
|                    | c. Government Organizations          |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
| 5                  | <b>BILL PURCHASED</b>                |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
|                    | a. Domestic Bills Purchased          |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
|                    | b. Foreign Bills Purchased           |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
|                    | c. Import Bills & Imports            |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
| 6                  | <b>LOANS AGAINST COLLECTED BILLS</b> |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
|                    | a. Against Domestic Bills            |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
|                    | b. Against Foreign Bills             |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
| 7                  | <b>FIXED ASSETS</b>                  | 68.42   | 114.93  | 23.46   | 35.22   | 241.48   | 121.00  | 9.08    | 3.32     | 89.65     | 1.76    | 7.04        | 6.07    | 151.77  | 44.31   |  |
| 8                  | <b>OTHER ASSETS</b>                  | 2998.96 | 655.26  | 84.81   | 321.91  | 144.22   | 79.94   | 300.74  | 425.00   | 111.06    | 190.38  | 19.97       | 92.79   | 190.46  | 113.08  |  |
|                    | a. Accrued Interest:                 | 2460.73 | 237.18  | 27.51   | 116.06  | 29.74    | 16.91   | 125.24  | 293.12   | 51.44     | 155.61  | 6.71        | 59.60   | 99.42   | 30.20   |  |
|                    | Financia                             |         | 199.21  | 19.17   |         |          | 3.23    |         | 17.88    |           |         |             |         |         |         |  |
|                    | Government Enterpri                  |         | 6.58    | 0.03    |         |          | 0.89    | 13.05   |          | 1.73      |         |             |         |         |         |  |
|                    | Private Sector                       | 2460.73 | 31.39   | 8.31    | 116.06  | 29.74    | 12.78   | 112.19  | 275.24   | 49.70     | 155.61  | 6.71        | 59.60   | 99.42   | 30.20   |  |
|                    | b. Staff Loans / Adv.                |         | 3.71    | 10.13   | 4.42    | 5.64     | 1.31    | 1.97    | 27.38    | 45.45     | 3.14    | 1.24        |         |         | 17.03   |  |
|                    | c. Sundry Debtors                    | 427.23  | 6.57    | 4.06    | 4.07    |          | 4.16    | 0.00    |          | 2.41      | 31.58   | 4.56        | 7.41    | 0.65    | 6.47    |  |
|                    | d. Cash In Transit                   |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |
|                    | e. Others                            | 111.01  | 407.80  | 43.11   | 197.36  | 108.84   | 57.56   | 173.52  | 104.51   | 11.77     | 0.05    | 7.45        | 25.78   | 90.39   | 59.38   |  |
| 9                  | <b>Expenses not Written off</b>      |         | 1.03    | 0.02    |         | 5.91     |         |         |          |           |         |             |         |         |         |  |
| 10                 | <b>Non Banking Assets</b>            | 16.10   | 77.66   |         | 0.13    |          | 1.00    |         | 8.58     | 0.54      | 16.56   |             | 3.34    |         | 0.68    |  |
| 11                 | <b>Reconciliation Account</b>        |         | 29.23   |         | -0.01   |          |         |         |          |           | 0.97    |             |         |         |         |  |
| 12                 | <b>Profit &amp; Loss A/c</b>         |         |         |         |         |          |         |         |          |           |         |             |         |         |         |  |



| S.N.               | BFI Name                             | Arun    | Multipurpose | Synergy | Srijana | WMBFL   | CMBFCL   | Crystal | Gulshewori | Everest | ICFC    | Sagarmatha | Kulber  | Seti   | hama   |
|--------------------|--------------------------------------|---------|--------------|---------|---------|---------|----------|---------|------------|---------|---------|------------|---------|--------|--------|
| <b>Liabilities</b> |                                      |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
| 1                  | <b>CAPITAL FUND</b>                  | 106.75  | 51.72        | 253.31  | 360.79  | -110.10 | -794.27  | -82.45  | 423.27     | 182.79  | 962.57  | 567.11     | -157.54 | 86.42  | 290.87 |
|                    | a. Paid-up Capital                   | 150.00  | 37.03        | 474.41  | 201.60  | 181.98  | 935.07   | 70.00   | 293.74     | 157.46  | 801.78  | 369.30     | 150.00  | 63.45  | 221.00 |
|                    | b. Calls in Advance                  | 73.36   |              |         |         | 1.37    |          | 24.49   |            |         |         |            | 25.23   |        |        |
|                    | c. Proposed Bonus Share              |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
|                    | d. General Reserves                  | 1.96    | 4.63         | 80.63   | 41.25   | 20.69   | 193.49   | 46.44   | 72.78      | 24.08   | 123.55  | 55.01      | 4.49    | 9.29   | 26.26  |
|                    | e. Share Premium                     |         |              | 0.52    | 10.07   | 1.36    | 2.61     |         |            | 0.99    | 25.79   |            | 0.62    |        |        |
|                    | f. Retained Earning                  | -169.77 | 9.39         | -429.46 | 105.17  | -315.50 | -1925.43 | -384.68 | 1.97       | 0.26    | 9.67    | 134.26     | -337.88 | 13.68  | 28.43  |
|                    |                                      | 51.20   | 0.67         | 127.21  | 2.70    |         |          | 161.30  | 54.78      |         | 1.77    | 8.53       |         |        | 15.17  |
| 2                  | <b>BORROWINGS</b>                    |         |              |         | 200.00  |         |          | 29.74   | 200.00     |         | 1850.00 |            |         |        |        |
|                    | a. NRB                               |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
|                    | b. Interbank Borrowing               |         |              |         | 200.00  |         | 29.74    |         | 200.00     |         | 1850.00 |            |         |        |        |
|                    | c. Foreign Banks and Fin. Ins.       |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
|                    | d. Other Financial Ins.              |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
|                    | e. Bonds and Securities              |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
| 3                  | <b>DEPOSITS</b>                      | 19.22   | 152.65       | 1909.04 | 2425.38 | 141.20  | 859.15   | 278.68  | 2065.51    | 1324.88 | 5810.18 | 3108.45    | 203.31  | 273.69 | 199.29 |
|                    | a. Current                           |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
|                    | Domestic                             |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
|                    | Foreign                              |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
|                    | b. Savings                           | 13.30   | 64.87        | 1049.34 | 1973.60 | 87.60   | 22.68    | 128.26  | 766.62     | 787.78  | 4039.71 | 1605.34    | 19.03   | 173.66 | 109.47 |
|                    | Domestic                             | 13.30   | 64.87        | 1049.34 | 1973.60 | 87.60   | 22.68    | 128.26  | 766.62     | 787.78  | 4039.71 | 1605.34    | 19.03   | 173.66 | 109.47 |
|                    | Foreign                              |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
|                    | c. Fixed                             | 4.89    | 87.78        | 856.44  | 451.16  | 53.60   |          |         | 858.15     | 537.10  | 1768.19 | 1186.53    | 184.28  | 100.03 | 27.14  |
|                    | Domestic                             | 4.89    | 87.78        | 856.44  | 451.16  | 53.60   |          |         | 858.15     | 537.10  | 1768.19 | 1186.53    | 184.28  | 100.03 | 27.14  |
|                    | Foreign                              |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
|                    | d. Call Deposits                     |         |              |         |         |         |          |         |            |         |         |            | 316.58  |        |        |
|                    | Domestic                             |         |              |         |         |         |          |         |            |         |         |            | 316.58  |        |        |
|                    | Foreign                              |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
|                    | e. Others                            | 1.02    |              | 3.26    | 0.63    |         | 836.47   | 150.42  | 440.74     |         | 2.28    |            |         |        | 62.68  |
|                    | Domestic                             | 1.02    |              | 3.26    | 0.63    |         | 836.47   | 150.42  | 440.74     |         | 2.28    |            |         |        | 62.68  |
|                    | Foreign                              |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
| 4                  | <b>Bills Payable</b>                 |         |              |         |         |         |          |         |            |         | 0.63    |            |         |        |        |
| 5                  | <b>Other Liabilities</b>             | 163.75  | 23.42        | 746.49  | 178.37  | 593.68  | 3538.28  | 890.31  | 154.81     | 75.53   | 574.11  | 408.07     | 327.66  | 38.95  | 44.86  |
|                    | 1. Sundry Creditors                  | 0.84    | 1.81         | 48.29   | 19.18   | 4.72    | 14.91    | 4.35    | 50.64      | 2.64    | 125.89  | 5.12       | 10.85   | 20.33  | 4.98   |
|                    | 2. Loan Loss Provision               | 53.76   | 9.44         | 359.61  | 36.77   | 253.01  | 1731.52  | 374.03  | 34.98      | 20.20   | 124.89  | 131.02     | 95.88   | 6.55   | 4.87   |
|                    | 3. Interest Suspense a/c             | 29.18   | 5.70         | 202.15  | 17.73   | 257.96  | 1738.05  | 401.31  | 17.31      | 11.54   | 16.25   | 86.74      | 199.13  | 6.31   | 2.47   |
|                    | 4. Others                            | 79.97   | 6.46         | 136.45  | 104.69  | 77.99   | 53.80    | 110.61  | 51.88      | 41.15   | 307.08  | 185.19     | 21.80   | 5.75   | 32.54  |
| 6                  | <b>Reconciliation A/c</b>            | 2.07    |              |         |         |         | 0.00     |         |            |         | 700.64  |            |         | 6.85   |        |
| 7                  | <b>Profit &amp; Loss A/c</b>         |         | 2.41         | 64.24   | 43.32   | 9.55    | 8.43     | 35.83   | 23.01      |         | 79.61   | 35.98      | 211.46  | 2.73   | 7.95   |
|                    |                                      | 291.80  | 230.20       | 2973.08 | 3207.86 | 634.32  | 3641.33  | 1122.37 | 2866.60    | 1583.20 | 9277.10 | 4820.25    | 584.88  | 408.64 | 542.97 |
| <b>Assets</b>      |                                      |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
| 1                  | <b>LIQUID FUNDS</b>                  | 72.72   | 35.75        | 573.51  | 695.92  | 29.99   | 54.48    | 95.59   | 603.20     | 393.80  | 3757.96 | 723.45     | 146.94  | 82.34  | 186.29 |
|                    | a. Cash Balance                      | 0.84    | 2.21         | 43.39   | 55.54   | 2.15    | 1.56     | 0.32    | 16.47      | 20.98   | 166.01  | 30.08      | 5.43    | 4.35   | 1.42   |
|                    | Nepalese Notes & Coins               | 0.84    | 2.21         | 43.39   | 55.54   | 2.15    | 1.56     | 0.32    | 16.42      | 20.98   | 166.01  | 30.08      | 5.43    | 4.35   | 1.42   |
|                    | Foreign Currency                     |         |              |         |         |         |          |         | 0.05       |         |         |            |         | 0.00   |        |
|                    | b. Bank Balance                      | 71.88   | 18.42        | 530.11  | 121.82  | 27.84   | 52.92    | 95.27   | 50.26      | 372.82  | 3591.96 | 693.37     | 0.00    | 77.98  | 184.86 |
|                    | 1. In Nepal Rastra Bank              | 2.97    |              | 47.79   | 121.77  | 0.08    | 4.24     | 1.28    | 49.30      | 30.04   | 234.22  | 147.32     | 0.00    | 0.16   | 11.02  |
|                    | Domestic Currency                    | 2.97    |              | 47.79   | 121.77  | 0.08    | 4.24     | 1.28    | 49.30      | 30.04   | 234.22  | 147.32     | 0.00    | 0.16   | 11.02  |
|                    | Foreign Currency                     |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
|                    | 2. "A"Class Licensed Institution     | 68.54   | 18.42        | 411.87  | 0.05    | 13.31   | 23.96    | 90.97   | 0.96       | 186.38  | 3012.54 | 232.63     |         | 61.16  | 13.07  |
|                    | Domestic Currency                    | 68.54   | 18.42        | 411.87  | 0.05    | 13.31   | 23.96    | 90.97   | 0.96       | 186.38  | 3012.54 | 232.63     |         | 61.16  | 13.07  |
|                    | Foreign Currency                     |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
|                    | 3. Other Financial Ins.              | 0.37    |              | 70.45   |         | 14.45   | 24.71    | 3.02    |            | 156.40  | 345.20  | 313.42     |         | 16.66  | 160.77 |
|                    | 4. In Foreign Banks                  |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
|                    | c. Money at Call                     |         | 15.12        |         | 518.57  |         |          |         | 536.47     |         |         |            | 141.50  |        |        |
|                    | Domestic Currency                    |         | 15.12        |         | 518.57  |         |          |         | 536.47     |         |         |            | 141.50  |        |        |
|                    | Foreign Currency                     |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
| 2                  | <b>INVESTMENT IN SECURITIES</b>      |         |              | 250.00  |         |         |          |         | 65.00      |         | 150.00  | 180.45     |         |        |        |
|                    | a. Govt. Securities                  |         |              | 250.00  |         |         |          |         | 65.00      |         | 150.00  | 180.45     |         |        |        |
|                    | b. NRB Bond                          |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
|                    | c. Govt. Non-Fin. Ins.               |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
|                    | d. Other Non-Fin Ins.                |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
|                    | e. Non Residents                     |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
| 3                  | <b>SHARE &amp; OTHER INVESTMENT</b>  | 0.10    | 0.19         | 7.15    | 56.36   | 0.35    | 0.03     | 3.23    | 193.92     | 0.55    | 207.56  | 164.15     | 0.50    | 0.10   | 38.57  |
|                    | a. Interbank Lending                 |         |              |         |         |         |          |         |            |         |         | 8.00       |         |        |        |
|                    | b. Non Residents                     |         |              |         | 56.36   |         |          |         |            |         |         |            |         |        |        |
|                    | c. Others                            | 0.10    | 0.19         | 7.15    |         | 0.35    | 0.03     | 3.23    | 193.92     | 0.55    | 207.56  | 156.15     | 0.50    | 0.10   | 38.57  |
| 4                  | <b>LOANS &amp; ADVANCES</b>          | 55.03   | 161.28       | 1552.83 | 2267.35 | 249.00  | 1711.79  | 380.72  | 1842.67    | 1135.78 | 4612.65 | 2805.43    | 97.58   | 282.26 | 269.16 |
|                    | a. Private Sector                    | 55.03   | 161.28       | 1552.83 | 2267.35 | 249.00  | 1711.79  | 203.12  | 1832.67    | 1135.78 | 4612.65 | 2805.43    | 97.58   | 282.26 | 246.66 |
|                    | b. Financial Institutions            |         |              |         |         |         |          | 177.60  | 10.00      |         |         |            |         |        | 22.50  |
|                    | c. Government Organizations          |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
| 5                  | <b>BILL PURCHASED</b>                |         |              |         |         |         |          |         |            |         |         | 3.80       | 2.60    |        |        |
|                    | a. Domestic Bills Purchased          |         |              |         |         |         |          |         |            |         |         | 3.80       | 2.60    |        |        |
|                    | b. Foreign Bills Purchased           |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
|                    | c. Import Bills & Imports            |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
| 6                  | <b>LOANS AGAINST COLLECTED BILLS</b> |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
|                    | a. Against Domestic Bills            |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
|                    | b. Against Foreign Bills             |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
| 7                  | <b>FIXED ASSETS</b>                  | 3.27    | 7.13         | 126.32  | 37.33   | 15.33   | 86.51    | 201.07  | 58.49      | 10.62   | 151.90  | 35.21      | 6.13    | 5.57   | 7.86   |
| 8                  | <b>OTHER ASSETS</b>                  | 91.49   | 24.92        | 397.76  | 149.59  | 272.48  | 1788.52  | 440.45  | 103.32     | 40.20   | 377.27  | 201.46     | 211.22  | 38.38  | 27.65  |
|                    | a. Accrued Interest:                 | 29.18   | 5.70         | 202.15  | 17.73   | 257.96  | 1738.05  | 401.31  | 18.11      | 11.54   | 66.69   | 87.99      | 199.16  | 6.31   | 2.47   |
|                    | Financial                            |         |              |         |         |         | 1738.05  |         | 2.53       |         | 20.96   | 18.12      |         |        | 1.17   |
|                    | Government Enterprise                |         |              |         |         |         |          |         | 0.80       |         |         | 1.25       |         |        |        |
|                    | Private Sector                       | 29.18   | 5.70         | 202.15  | 17.73   | 257.96  |          | 401.31  | 14.79      | 11.54   | 45.73   | 68.62      | 199.16  | 6.31   | 1.31   |
|                    | b. Staff Loans / Adv.                | 0.05    | 2.75         | 5.77    | 10.19   | 4.27    | 0.08     |         | 23.19      | 8.22    | 87.55   | 14.74      | 1.47    | 1.77   | 0.16   |
|                    | c. Sundry Debtors                    | 54.97   | 0.96         | 36.16   | 14.27   |         | 3.77     | 0.65    | 7.17       | 7.85    | 23.32   | 2.88       | 2.27    | 26.72  |        |
|                    | d. Cash In Transit                   |         |              |         |         |         |          |         |            |         |         |            |         |        |        |
|                    | e. Others                            | 7.29    | 15.51        | 153.69  | 107.40  | 10.26   | 46.61    | 38.49   | 54.85      | 12.59   | 199.70  | 95.85      | 8.32    | 3.58   | 25.02  |
| 9                  | <b>Expenses not Written off</b>      |         | 0.24         |         | 0.24    |         |          |         |            |         |         |            |         |        |        |
| 10                 | <b>Non Banking Assets</b>            | 65.54   | 0.69         | 65.51   | 1.07    | 66.52   |          | 1.31    |            |         | 19.76   | 5.66       | 119.91  |        | 13.45  |
| 11                 | <b>Reconciliation Account</b>        | 2.16    |              |         | 0.65    |         |          |         |            |         |         | 700.64     |         |        |        |
| 12                 | <b>Profit &amp; Loss A/c</b>         | 1.49    |              |         |         |         |          |         |            | 2.26    |         |            |         |        |        |
|                    | <b>TOTAL ASSETS</b>                  | 291.80  | 230.20       | 2973.08 | 3       |         |          |         |            |         |         |            |         |        |        |

| S.N.               | BFI Name                             | Namaste       | Unique         | Manjushree     | Jebis          | Reliance       | Bhaktapur     |
|--------------------|--------------------------------------|---------------|----------------|----------------|----------------|----------------|---------------|
| <b>Liabilities</b> |                                      |               |                |                |                |                |               |
| <b>1</b>           | <b>CAPITAL FUND</b>                  | <b>54.90</b>  | <b>315.50</b>  | <b>369.92</b>  | <b>321.64</b>  | <b>626.20</b>  | <b>224.15</b> |
|                    | a. Paid-up Capital                   | 37.50         | 276.79         | 250.65         | 256.85         | 445.71         | 211.00        |
|                    | b. Calls in Advance                  |               |                |                |                |                |               |
|                    | c. Proposed Bonus Share              | 9.00          |                |                | 0.00           |                | 7.39          |
|                    | d. General Reserves                  | 7.60          | 38.06          | 20.50          | 28.47          | 28.66          | 5.66          |
|                    | e. Share Premium                     |               |                |                |                |                |               |
|                    | f. Retained Earning                  | 0.01          | 0.64           | 97.94          | 36.32          | 147.79         | 0.11          |
|                    |                                      | 0.79          |                | 0.83           |                | 4.03           |               |
| <b>2</b>           | <b>BORROWINGS</b>                    |               |                | <b>790.00</b>  |                |                | <b>2.20</b>   |
|                    | a. NRB                               |               |                |                |                |                | 2.20          |
|                    | b. Interbank Borrowing               |               |                | 790.00         |                |                |               |
|                    | c. Foreign Banks and Fin. Ins.       |               |                |                |                |                |               |
|                    | d. Other Financial Ins.              |               |                |                |                |                |               |
|                    | e. Bonds and Securities              |               |                |                |                |                |               |
| <b>3</b>           | <b>DEPOSITS</b>                      | <b>393.05</b> | <b>706.86</b>  | <b>2804.33</b> | <b>967.47</b>  | <b>2654.29</b> | <b>484.17</b> |
|                    | a. Current                           |               |                |                |                |                | 1.10          |
|                    | Domestic                             |               |                |                |                | 1.10           |               |
|                    | Foreign                              |               |                |                |                |                |               |
|                    | b. Savings                           | 315.66        | 309.09         | 529.45         | 394.96         | 1229.54        | 229.16        |
|                    | Domestic                             | 315.66        | 309.09         | 529.45         | 394.96         | 1229.54        | 229.16        |
|                    | Foreign                              |               |                |                |                |                |               |
|                    | c. Fixed                             | 77.36         | 315.25         | 1001.42        | 433.76         | 625.04         | 131.04        |
|                    | Domestic                             | 77.36         | 315.25         | 1001.42        | 433.76         | 625.04         | 131.04        |
|                    | Foreign                              |               |                |                |                |                |               |
|                    | d. Call Deposits                     |               |                |                |                | 2.96           | 123.98        |
|                    | Domestic                             |               |                |                |                | 2.96           | 123.98        |
|                    | Foreign                              |               |                |                |                |                |               |
|                    | e. Others                            | 0.02          | 82.51          | 1273.46        | 134.69         | 799.71         |               |
|                    | Domestic                             | 0.02          | 82.51          | 1273.46        | 134.69         | 799.71         |               |
|                    | Foreign                              |               |                |                |                |                |               |
| <b>4</b>           | <b>Bills Payable</b>                 |               |                |                |                |                |               |
| <b>5</b>           | <b>Other Liabilities</b>             | <b>15.00</b>  | <b>25.12</b>   | <b>230.53</b>  | <b>162.51</b>  | <b>169.39</b>  | <b>39.09</b>  |
|                    | 1. Sundry Creditors                  | 0.08          | 5.88           | 2.57           | 2.10           | 6.05           | 0.99          |
|                    | 2. Loan Loss Provision               | 5.13          | 7.75           | 84.01          | 53.21          | 77.64          | 27.08         |
|                    | 3. Interest Suspense a/c             | 1.28          | 2.86           | 91.14          | 32.99          | 40.53          | 0.55          |
|                    | 4. Others                            | 8.50          | 8.64           | 52.81          | 74.20          | 45.17          | 10.47         |
| <b>6</b>           | <b>Reconciliation A/c</b>            |               |                |                |                |                |               |
| <b>7</b>           | <b>Profit &amp; Loss A/c</b>         | <b>3.24</b>   | <b>1.49</b>    | <b>2.93</b>    | <b>7.18</b>    | <b>6.46</b>    | <b>3.73</b>   |
|                    |                                      | 466.19        | 1048.96        | 4197.72        | 1458.80        | 3456.34        | 753.35        |
| <b>Assets</b>      |                                      |               |                |                |                |                |               |
| <b>1</b>           | <b>LIQUID FUNDS</b>                  | <b>197.39</b> | <b>383.40</b>  | <b>1461.57</b> | <b>278.71</b>  | <b>936.24</b>  | <b>232.19</b> |
|                    | a. Cash Balance                      | 6.96          | 1.49           | 45.73          | 7.02           | 27.96          | 10.84         |
|                    | Nepalese Notes & Coins               | 6.95          | 1.49           | 45.73          | 7.02           | 27.96          | 10.84         |
|                    | Foreign Currency                     | 0.01          |                |                |                |                |               |
|                    | b. Bank Balance                      | 9.51          | 381.91         | 1415.84        | 27.69          | 908.27         | 221.35        |
|                    | 1. In Nepal Rastra Bank              |               | 17.40          | 91.23          | 27.69          | 276.42         | 23.95         |
|                    | Domestic Currency                    |               | 17.40          | 91.23          | 27.69          | 276.42         | 23.95         |
|                    | Foreign Currency                     |               |                |                |                |                |               |
|                    | 2. "A"Class Licensed Institution     | 9.51          | 213.11         | 1109.29        |                | 566.40         | 41.74         |
|                    | Domestic Currency                    | 9.51          | 213.11         | 1109.29        |                | 566.40         | 41.74         |
|                    | Foreign Currency                     |               |                |                |                |                |               |
|                    | 3. Other Financial Ins.              |               | 151.41         | 215.32         |                | 65.45          | 155.66        |
|                    | 4. In Foreign Banks                  |               |                |                |                |                |               |
|                    | c. Money at Call                     | 180.92        |                |                | 244.01         |                |               |
|                    | Domestic Currency                    | 180.92        |                |                | 244.01         |                |               |
|                    | Foreign Currency                     |               |                |                |                |                |               |
| <b>2</b>           | <b>INVESTMENT IN SECURITIES</b>      |               | <b>50.00</b>   | <b>50.00</b>   | <b>67.50</b>   |                | <b>18.60</b>  |
|                    | a. Govt. Securities                  |               | 50.00          | 50.00          | 67.50          |                | 18.60         |
|                    | b. NRB Bond                          |               |                |                |                |                |               |
|                    | c. Govt. Non-Fin. Ins.               |               |                |                |                |                |               |
|                    | d. Other Non-Fin Ins.                |               |                |                |                |                |               |
|                    | e. Non Residents                     |               |                |                |                |                |               |
| <b>3</b>           | <b>SHARE &amp; OTHER INVESTMENT</b>  |               | <b>0.42</b>    |                | <b>25.57</b>   | <b>127.56</b>  | <b>26.59</b>  |
|                    | a. Interbank Lending                 |               |                |                |                |                |               |
|                    | b. Non Residents                     |               |                |                |                |                |               |
|                    | c. Others                            |               | 0.42           |                | 25.57          | 127.56         | 26.59         |
| <b>4</b>           | <b>LOANS &amp; ADVANCES</b>          | <b>265.11</b> | <b>603.87</b>  | <b>2445.22</b> | <b>932.74</b>  | <b>2258.47</b> | <b>462.20</b> |
|                    | a. Private Sector                    | 265.11        | 574.27         | 2386.72        | 901.74         | 2147.73        | 462.20        |
|                    | b. Financial Institutions            |               | 29.60          | 58.50          | 31.00          | 73.50          |               |
|                    | c. Government Organizations          |               |                |                |                | 37.24          |               |
| <b>5</b>           | <b>BILL PURCHASED</b>                |               |                |                |                |                |               |
|                    | a. Domestic Bills Purchased          |               |                |                |                |                |               |
|                    | b. Foreign Bills Purchased           |               |                |                |                |                |               |
|                    | c. Import Bills & Imports            |               |                |                |                |                |               |
| <b>6</b>           | <b>LOANS AGAINST COLLECTED BILLS</b> |               |                |                |                |                |               |
|                    | a. Against Domestic Bills            |               |                |                |                |                |               |
|                    | b. Against Foreign Bills             |               |                |                |                |                |               |
| <b>7</b>           | <b>FIXED ASSETS</b>                  | <b>0.67</b>   | <b>2.63</b>    | <b>35.28</b>   | <b>4.22</b>    | <b>18.01</b>   | <b>3.17</b>   |
| <b>8</b>           | <b>OTHER ASSETS</b>                  | <b>2.91</b>   | <b>8.64</b>    | <b>164.30</b>  | <b>149.58</b>  | <b>107.45</b>  | <b>9.04</b>   |
|                    | a. Accrued Interest:                 | 1.28          | 3.63           | 91.14          | 34.46          | 45.17          | 0.82          |
|                    | Financial                            | 0.13          | 0.86           | 22.55          | 8.05           | 1.00           |               |
|                    | Government Enterprise                |               | 0.77           |                | 0.59           |                | 0.27          |
|                    | Private Sector                       | 1.16          | 2.01           | 68.59          | 25.82          | 44.17          | 0.55          |
|                    | b. Staff Loans / Adv.                |               | 0.98           | 33.15          | 9.71           | 11.33          | 2.69          |
|                    | c. Sundry Debtors                    | 0.63          | 0.37           | 2.81           | 32.39          | 2.69           | 0.88          |
|                    | d. Cash In Transit                   |               |                |                |                |                |               |
|                    | e. Others                            | 1.00          | 3.65           | 37.21          | 73.03          | 48.26          | 4.66          |
| <b>9</b>           | <b>Expenses not Written off</b>      | <b>0.11</b>   |                |                | <b>0.48</b>    |                | <b>1.55</b>   |
| <b>10</b>          | <b>Non Banking Assets</b>            |               |                | <b>41.35</b>   |                | <b>7.72</b>    |               |
| <b>11</b>          | <b>Reconciliation Account</b>        |               |                |                |                | <b>0.89</b>    |               |
| <b>12</b>          | <b>Profit &amp; Loss A/c</b>         |               |                |                |                |                |               |
|                    | <b>TOTAL ASSETS</b>                  | <b>466.19</b> | <b>1048.96</b> | <b>4197.72</b> | <b>1458.80</b> | <b>3456.34</b> | <b>753.35</b> |

| BFI Name  | NBL            | RBB            | NABIL          | NIBL           | SCBNL          | HBL            | NSBI           | NBB            | EBL            | BOK            | NCC           | NIC            | MBL            | Kumari        | Laxmi          | SBL            | ADBNL          | Global         |              |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|----------------|----------------|---------------|----------------|----------------|----------------|----------------|--------------|
| <b>Expenses</b>                                   |                |                |                |                |                |                |                |                |                |                |               |                |                |               |                |                |                |                |              |
| <b>1. Interest Expense</b>                        | <b>515.79</b>  | <b>620.24</b>  | <b>602.84</b>  | <b>1059.28</b> | <b>174.01</b>  | <b>685.28</b>  | <b>626.38</b>  | <b>543.64</b>  | <b>660.23</b>  | <b>880.09</b>  | <b>428.57</b> | <b>963.82</b>  | <b>681.78</b>  | <b>561.76</b> | <b>696.19</b>  | <b>892.42</b>  | <b>1325.34</b> | <b>824.38</b>  |              |
| 1.1 On Depositing Liabilities                     | 395.47         | 618.76         | 586.07         | 1009.45        | 172.74         | 656.84         | 576.35         | 543.63         | 660.23         | 844.74         | 427.64        | 934.15         | 660.76         | 561.11        | 684.37         | 889.32         | 1293.29        | 804.10         |              |
| 1.1.1 Saving Account                              | 221.73         | 404.19         | 324.33         | 202.17         | 105.09         | 279.60         | 177.27         | 115.18         | 187.50         | 164.37         | 98.42         | 141.93         | 167.63         | 94.40         | 108.94         | 203.05         | 636.68         | 221.12         |              |
| 1.1.2 Fixed Account                               | 160.81         | 184.07         | 123.34         | 561.75         | 41.87          | 377.24         | 323.39         | 347.89         | 380.66         | 523.63         | 221.61        | 536.48         | 368.35         | 324.32        | 404.39         | 382.00         | 628.27         | 387.48         |              |
| 1.1.2.1 Up to 3 months Fixed Account              |                | 1.18           | 18.50          | 6.01           | 0.05           | 52.51          | 74.06          |                | 167.87         |                |               |                |                |               | 3.89           | 116.96         |                | 0.36           |              |
| 1.1.2.2 3 to 6 months Fixed Account               |                | 1.21           | 24.67          |                |                | 3.17           |                | 0.04           | 25.80          |                |               |                |                |               | 0.19           | 88.22          |                | 17.89          |              |
| 1.1.2.3 6 months to 1 year Fixed Account          |                | 82.39          | 61.67          |                | 35.45          | 324.73         | 161.99         |                | 136.92         | 523.63         | 14.86         | 500.87         | 74.24          |               | 234.55         | 84.26          |                | 284.18         |              |
| 1.1.2.4 Above 1 year Fixed Account                | 160.81         | 99.29          | 18.50          | 555.74         | 3.20           |                | 28.33          | 347.85         | 50.07          |                | 206.76        | 35.60          | 294.11         | 324.32        | 165.76         | 92.56          | 628.27         | 85.05          |              |
| 1.1.3 Call Deposit                                | 12.93          | 30.50          | 138.40         | 245.53         | 25.79          |                | 75.69          | 80.57          | 92.07          | 156.74         | 107.61        | 255.75         | 124.78         | 142.39        | 171.04         | 304.27         | 17.29          | 195.50         |              |
| 1.1.4 Certificate of Deposit                      |                |                |                |                |                |                |                |                |                |                |               |                |                |               |                |                |                | 11.05          |              |
| 1.2 On Borrowing                                  | 120.31         | 1.48           | 16.77          | 49.83          | 1.26           | 28.45          | 50.04          | 0.01           |                | 35.35          | 0.93          | 29.67          | 21.01          | 0.64          | 11.81          | 3.10           | 32.04          | 20.28          |              |
| <b>2. Commission Expense</b>                      |                | <b>19.32</b>   | <b>72.89</b>   | <b>49.61</b>   |                |                |                | <b>6.31</b>    |                |                |               |                |                |               |                |                |                | <b>0.22</b>    | <b>20.00</b> |
| <b>3. Staff Expense</b>                           | <b>709.72</b>  | <b>612.57</b>  | <b>308.77</b>  | <b>191.04</b>  | <b>150.74</b>  | <b>315.91</b>  | <b>231.38</b>  | <b>134.58</b>  | <b>232.98</b>  | <b>249.39</b>  | <b>84.70</b>  | <b>254.52</b>  | <b>163.76</b>  | <b>101.93</b> | <b>119.09</b>  | <b>140.67</b>  | <b>1083.78</b> | <b>279.21</b>  |              |
| <b>4. Office Operating Expenses</b>               | <b>207.15</b>  | <b>191.67</b>  | <b>186.03</b>  | <b>226.99</b>  | <b>120.71</b>  | <b>265.67</b>  | <b>195.87</b>  | <b>95.69</b>   | <b>164.23</b>  | <b>183.64</b>  | <b>68.40</b>  | <b>175.94</b>  | <b>131.55</b>  | <b>81.58</b>  | <b>133.80</b>  | <b>172.81</b>  | <b>228.96</b>  | <b>234.76</b>  |              |
| <b>5. Foreign Exchange Loss</b>                   |                |                |                |                |                |                |                | <b>0.18</b>    |                |                | <b>0.10</b>   |                |                |               |                |                |                | <b>0.41</b>    |              |
| 5.1 Due to Change in Exchange Rates               |                |                |                |                |                |                |                | 0.18           |                |                | 0.10          |                |                |               |                |                |                | 0.38           |              |
| 5.2 Due to Foreign Currency Transaction           |                |                |                |                |                |                |                |                |                |                |               |                |                |               |                |                |                | 0.03           |              |
| <b>6. Non Operating Expense</b>                   |                |                |                |                |                |                |                |                |                |                |               |                | <b>0.71</b>    | <b>0.04</b>   | <b>0.07</b>    |                |                | <b>0.00</b>    |              |
| <b>7. Provision for Risk</b>                      | <b>231.26</b>  | <b>346.77</b>  | <b>201.09</b>  | <b>166.36</b>  | <b>34.77</b>   | <b>47.64</b>   | <b>83.84</b>   | <b>164.76</b>  | <b>49.77</b>   | <b>97.69</b>   | <b>30.41</b>  | <b>39.44</b>   | <b>77.17</b>   | <b>69.48</b>  | <b>163.49</b>  | <b>172.39</b>  | <b>607.00</b>  | <b>159.40</b>  |              |
| 7.1 Loan loss Provision                           | 232.83         | 342.24         | 186.03         | 166.36         | 34.77          | 47.64          | 82.50          | 164.76         | 42.43          | 97.59          | 30.41         | 35.44          | 77.17          | 69.48         | 163.49         | 172.39         | 603.12         | 159.40         |              |
| 7.1.1 General Loan loss Provision                 | 232.83         | 41.94          | 80.39          | 142.71         | 17.89          |                | 69.13          | 101.00         | 42.43          | 38.51          | 30.39         | 19.74          | 66.47          | 43.19         | 39.47          | 172.39         | 91.27          | 159.40         |              |
| 7.1.1.1 Pass Loan Loss Provision                  | 232.83         | 41.94          | 80.39          | 77.23          | 11.40          |                | 69.13          | 79.45          | 42.43          | -0.61          | 30.39         | 29.61          | 53.77          | 23.25         | 17.17          | 172.39         | 91.27          | 159.40         |              |
| 7.1.1.2 Watch List Provision                      |                |                |                | 65.49          | 6.48           |                |                | 21.54          |                | 39.12          |               | -9.87          | 12.70          | 19.94         | 22.29          |                |                |                |              |
| 7.1.2 Special Loan Loss Provision                 |                | 300.30         | 105.40         | 23.64          | 16.88          |                | 13.36          | 63.76          |                | 59.07          | 0.02          | 15.70          | 10.70          | 26.29         | 124.02         |                | 511.86         |                |              |
| 7.1.3 Additional Loan Loss Provision              |                |                | 0.24           |                |                | 47.64          |                |                |                |                |               |                |                |               |                |                |                |                |              |
| 7.2. Provision for Non-Banking Assets             | 3.68           | 0.94           | 15.06          |                |                |                |                |                | 7.34           |                |               | 4.00           |                |               |                |                |                | 3.87           |              |
| 7.3. Provision for Loss on Investment             |                | 1.03           |                |                |                |                | 1.35           |                |                |                |               |                |                |               |                |                |                |                |              |
| 7.5. Provision for Loss of Other Assets           | -5.26          | 2.56           |                |                |                |                |                |                |                | 0.11           |               |                |                |               |                |                |                | 0.01           |              |
| <b>8. Loan Written Off</b>                        |                |                | <b>0.54</b>    |                | <b>3.36</b>    |                |                |                |                |                |               |                |                |               |                |                |                | <b>0.00</b>    |              |
| <b>9. Provision for Staff Bonus</b>               | <b>128.72</b>  | <b>53.77</b>   | <b>168.71</b>  | <b>149.13</b>  | <b>63.16</b>   | <b>90.47</b>   | <b>44.77</b>   | <b>103.74</b>  | <b>54.02</b>   | <b>18.43</b>   | <b>34.79</b>  | <b>27.91</b>   | <b>13.97</b>   | <b>11.34</b>  | <b>66.40</b>   | <b>58.01</b>   | <b>80.96</b>   |                |              |
| <b>10. Provision for Income Tax</b>               | <b>480.75</b>  | <b>171.33</b>  | <b>493.88</b>  | <b>447.38</b>  | <b>189.47</b>  | <b>272.11</b>  | <b>134.32</b>  |                | <b>311.21</b>  | <b>162.06</b>  | <b>55.30</b>  | <b>104.38</b>  | <b>83.74</b>   | <b>41.90</b>  | <b>34.02</b>   | <b>199.21</b>  | <b>181.29</b>  | <b>240.17</b>  |              |
| 11. Others  |                | 0.16           |                |                |                |                |                |                |                |                |               |                |                |               |                |                |                |                |              |
| <b>12. Net Profit</b>                             | <b>1128.26</b> | <b>1275.28</b> | <b>1193.19</b> | <b>1043.88</b> | <b>442.09</b>  | <b>632.54</b>  | <b>313.40</b>  | <b>340.01</b>  | <b>726.16</b>  | <b>378.14</b>  | <b>64.74</b>  | <b>243.56</b>  | <b>195.40</b>  | <b>97.78</b>  | <b>79.39</b>   | <b>464.81</b>  | <b>543.87</b>  | <b>569.40</b>  |              |
| <b>Total Expenses</b>                             | <b>3401.64</b> | <b>3291.11</b> | <b>3227.94</b> | <b>3333.66</b> | <b>1178.30</b> | <b>2309.63</b> | <b>1629.96</b> | <b>1285.17</b> | <b>2248.31</b> | <b>2005.04</b> | <b>750.66</b> | <b>1816.45</b> | <b>1362.03</b> | <b>968.43</b> | <b>1237.39</b> | <b>2108.71</b> | <b>4028.88</b> | <b>2408.27</b> |              |
| <b>Income</b>                                     |                |                |                |                |                |                |                |                |                |                |               |                |                |               |                |                |                |                |              |
| <b>1. Interest Income</b>                         | <b>1834.32</b> | <b>2730.90</b> | <b>2447.31</b> | <b>2603.83</b> | <b>794.38</b>  | <b>1831.25</b> | <b>1280.11</b> | <b>834.10</b>  | <b>1919.39</b> | <b>1729.68</b> | <b>621.10</b> | <b>1524.80</b> | <b>1159.61</b> | <b>776.28</b> | <b>1011.09</b> | <b>1743.29</b> | <b>3386.42</b> | <b>1901.37</b> |              |
| 1.1 On Loans and Advances                         | 1763.56        | 2531.22        | 2160.72        | 2510.73        | 671.54         | 1703.48        | 1073.45        | 790.09         | 1800.39        | 1640.26        | 596.31        | 1410.16        | 1103.37        | 725.49        | 940.44         | 1615.05        | 3369.73        | 1798.35        |              |
| 1.2 On Investment                                 | 52.58          | 151.58         | 138.04         | 46.72          | 38.69          | 89.93          | 86.11          | 21.38          | 111.09         | 82.75          | 17.01         | 96.41          | 50.85          | 27.40         | 70.65          | 102.17         | 7.83           | 84.36          |              |
| 1.2.1 Government Bonds                            | 52.58          | 88.74          | 132.30         | 46.72          | 38.69          | 89.93          | 86.11          | 6.58           | 20.93          | 82.75          | 13.54         | 82.35          | 47.06          | 27.40         | 70.56          | 102.17         | 7.83           | 84.36          |              |
| 1.2.2 Foreign Bonds                               |                |                | 5.74           |                |                |                |                |                | 35.17          |                |               | 4.26           |                |               |                |                |                |                |              |
| 1.2.3 NRB Bonds                                   |                | 42.37          |                |                |                |                |                | 14.79          | 54.99          |                | 3.47          | 9.80           | 3.80           |               | 0.09           |                |                |                |              |
| 1.2.4 Debenture & Bonds                           |                | 20.47          |                |                |                |                |                |                |                |                |               |                |                |               |                |                |                |                |              |
| 1.3 On Agency Balance                             | 1.66           | 14.20          | 2.12           | 43.76          | 0.62           | 37.84          | 1.61           | 0.44           |                |                |               | 1.71           |                |               |                | 3.78           |                |                |              |
| 1.4 On Call Deposit                               |                | 25.70          | 120.81         | 2.57           | 12.37          |                |                | 16.46          | 7.91           | 1.51           | 1.73          | 12.70          |                |               | 22.29          |                |                | 18.63          |              |
| 1.5 On Others                                     | 16.51          | 8.20           | 25.61          | 0.06           | 71.17          |                | 118.94         | 5.73           |                | 5.17           | 6.04          | 3.82           | 5.38           | 23.38         |                |                | 8.85           | 0.02           |              |
| <b>2. Commission and Discount</b>                 | <b>71.35</b>   | <b>175.10</b>  | <b>381.40</b>  | <b>268.50</b>  | <b>128.30</b>  | <b>210.78</b>  | <b>277.58</b>  | <b>208.15</b>  | <b>101.85</b>  | <b>111.20</b>  | <b>47.45</b>  | <b>37.17</b>   | <b>108.06</b>  | <b>66.03</b>  | <b>145.93</b>  | <b>238.55</b>  | <b>81.82</b>   | <b>280.38</b>  |              |
| 2.1 Bills Purchase and Discount                   |                | 0.86           | 0.15           | 1.49           | 2.85           | 8.84           |                | 22.48          | 1.64           | 7.59           | 0.07          | 5.05           | 0.30           | 0.04          | 8.56           |                |                |                |              |
| 2.2 Commission                                    | 71.35          | 169.00         | 375.60         | 267.01         | 89.97          | 160.42         | 157.24         | 182.64         | 100.21         | 103.61         | 44.39         | 27.30          | 107.75         | 20.05         | 132.47         | 111.03         | 81.82          | 270.51         |              |
| 2.3 Others  |                | 5.24           | 5.64           |                | 35.47          | 41.53          | 120.34         | 3.02           |                |                | 2.99          | 4.83           | 45.94          | 4.90          | 127.52         |                |                | 9.87           |              |
| <b>3. Exchange Fluctuation Income</b>             | <b>24.45</b>   | <b>35.79</b>   | <b>200.18</b>  | <b>228.14</b>  | <b>210.52</b>  | <b>227.22</b>  | <b>54.71</b>   | <b>43.51</b>   | <b>30.92</b>   | <b>79.26</b>   | <b>15.18</b>  | <b>73.21</b>   | <b>41.15</b>   | <b>32.29</b>  | <b>52.62</b>   | <b>32.17</b>   | <b>44.78</b>   | <b>95.09</b>   |              |
| 3.1 Due to Change in Exchange Rate                | 18.17          | -2.48          | 119.36         | 4.29           | 50.68          |                | 1.78           |                |                |                |               | -0.18          | 0.40           | 0.71          | 0.47           | -40.50         | 20.92          | 78.97          |              |
| 3.2 Due to Foreign Currency Transaction           | 6.29           | 38.27          | 80.81          | 223.86         | 159.84         | 227.22         | 52.93          | 43.51          | 30.92          | 79.26          | 15.18         | 73.39          | 40.75          | 31.58         | 52.15          | 72.67          | 23.87          | 16.12          |              |
| <b>4. Other Operating Income</b>                  | <b>134.43</b>  | <b>208.13</b>  | <b>47.05</b>   | <b>157.24</b>  | <b>20.78</b>   | <b>33.93</b>   |                | <b>58.13</b>   | <b>160.58</b>  | <b>49.40</b>   | <b>34.05</b>  | <b>144.97</b>  | <b>30.23</b>   | <b>22.87</b>  |                | <b>94.70</b>   |                | <b>13.64</b>   |              |
| <b>5. Non Operating Income</b>                    | <b>1189.44</b> | <b>9.56</b>    | <b>54.98</b>   | <b>42.44</b>   | <b>-0.42</b>   | <b>0.28</b>    | <b>0.04</b>    | <b>22.95</b>   | <b>0.25</b>    | <b>1.13</b>    | <b>0.56</b>   | <b>35.51</b>   | <b>1.27</b>    | <b>3.75</b>   | <b>24.18</b>   |                |                | <b>10.03</b>   |              |
| <b>6. Write Back from Provisions for loss</b>     | <b>89.59</b>   | <b>95.64</b>   | <b>91.73</b>   | <b>33.51</b>   | <b>19.06</b>   |                | <b>17.53</b>   | <b>83.97</b>   | <b>35.31</b>   | <b>33.86</b>   | <b>32.33</b>  |                | <b>5.21</b>    | <b>67.21</b>  | <b>3.57</b>    |                |                | <b>107.53</b>  |              |
| 7. Recovery of written-off Loan                   | 58.06          | 35.99          | 5.30           |                | 5.68           |                |                | 34.37          |                | 0.50           |               | 0.80           | 16.50          |               |                |                |                | 36.73          |              |
| <b>8. Income from Extra Ordinary transactions</b> |                |                |                |                |                | <b>6.16</b>    |                |                |                |                |               |                |                |               |                |                |                | <b>0.73</b>    |              |
| <b>9. Net Loss</b>                                |                |                |                |                |                |                |                |                |                |                |               |                |                |               |                |                |                |                |              |
| <b>Total Income</b>                               | <b>3401.64</b> | <b>3291.11</b> | <b>3227.94</b> | <b>3333.66</b> | <b>1178.30</b> | <b>2309.63</b> | <b>1629.96</b> | <b>1285.17</b> | <b>2248.31</b> | <b>2005.04</b> | <b>750.66</b> | <b>1816.45</b> | <b>1362.03</b> | <b>968.43</b> | <b>1237.39</b> |                |                |                |              |

| BFI Name  | Citizens       | Prime          | Sunrise        | NIMB           | PRA BHU        | Janata        | Mega           | Civil          | Century       | Sanima         | NIDC          | Mallika       | Siddhartha    | Yeti          | Narayani    | Sahayogi      | Karnali      | Triveni       | Suprim        | Shangrila     |  |
|---|----------------|----------------|----------------|----------------|----------------|---------------|----------------|----------------|---------------|----------------|---------------|---------------|---------------|---------------|-------------|---------------|--------------|---------------|---------------|---------------|--|
| <b>Expenses</b>                                   |                |                |                |                |                |               |                |                |               |                |               |               |               |               |             |               |              |               |               |               |  |
| <b>1. Interest Expense</b>                        | <b>745.09</b>  | <b>777.25</b>  | <b>736.10</b>  | <b>852.52</b>  | <b>651.74</b>  | <b>370.94</b> | <b>517.96</b>  | <b>520.26</b>  | <b>444.31</b> | <b>659.18</b>  | <b>30.79</b>  | <b>212.83</b> | <b>202.97</b> | <b>209.58</b> | <b>1.55</b> | <b>48.50</b>  | <b>30.96</b> | <b>157.14</b> | <b>138.00</b> | <b>170.92</b> |  |
| 1.1 On Deposit Liabilities                        | 711.69         | 777.25         | 735.90         | 820.06         | 651.68         | 364.21        | 496.48         | 517.28         | 444.31        | 607.97         | 30.79         | 212.83        | 202.97        | 204.96        | 1.55        | 48.50         | 30.96        | 156.74        | 127.57        | 170.92        |  |
| 1.1.1 Saving Account                              | 62.19          | 80.43          | 159.02         | 125.39         | 227.75         | 66.96         | 109.58         | 58.01          | 88.74         | 203.15         | 6.90          | 89.46         | 97.74         | 97.74         | 0.96        | 35.73         | 17.54        | 66.72         | 40.00         | 77.97         |  |
| 1.1.2 Fixed Account                               | 504.67         | 467.41         | 525.48         | 530.76         | 245.89         | 211.24        | 147.81         | 358.38         | 248.43        | 255.22         | 23.51         | 104.48        | 55.36         | 61.24         | 0.59        | 11.52         | 13.42        | 58.04         | 32.90         | 45.91         |  |
| 1.1.2.1 Up to 3 months Fixed Account              | 0.47           |                | 0.36           | 36.36          | 0.02           | 11.30         |                |                |               | 9.33           | 0.84          | 0.15          | 0.01          |               |             |               |              | 0.07          |               | 0.23          |  |
| 1.1.2.2 3 to 6 months Fixed Account               | 29.78          | 2.85           | 3.68           | 0.13           | 7.65           | 6.01          |                |                |               | 31.33          | 0.64          | 2.21          | 49.74         |               |             | 0.00          |              | 0.71          | 0.27          | 1.08          |  |
| 1.1.2.3 6 months to 1 year Fixed Account          | 363.93         | 427.13         | 497.25         | 71.92          | 189.82         | 169.68        | 147.81         | 358.38         | 248.43        | 0.05           | 3.25          | 20.58         | 0.82          | 10.14         |             | 2.81          |              | 32.06         | 31.78         | 25.39         |  |
| 1.1.2.4 Above 1 year Fixed Account                | 110.51         | 37.43          | 24.18          | 422.35         | 48.40          | 24.26         |                |                |               | 214.51         | 18.79         | 81.54         | 4.79          | 51.09         | 0.59        | 8.70          | 13.42        | 25.19         | 0.84          | 19.22         |  |
| 1.1.3 Call Deposit                                | 144.82         | 229.41         | 51.41          | 163.91         | 178.04         | 86.01         | 239.09         | 100.90         | 107.15        | 149.60         | 0.38          | 18.89         | 49.87         | 45.98         |             | 1.25          |              | 31.98         | 54.67         | 47.04         |  |
| 1.1.4 Certificate of Deposit                      |                |                |                |                |                |               |                |                |               |                |               |               |               |               |             |               |              |               |               |               |  |
| 1.2 On Borrowing                                  | 33.40          |                | 0.19           | 32.46          | 0.05           | 6.73          | 21.48          | 2.98           |               | 51.21          |               |               |               | 4.62          |             |               |              | 0.39          | 10.43         |               |  |
| <b>2. Commission Expense</b>                      | <b>1.32</b>    |                | <b>3.96</b>    |                |                |               |                |                |               |                |               |               |               |               |             |               |              |               |               |               |  |
| <b>3. Staff Expense</b>                           | <b>140.80</b>  | <b>85.03</b>   | <b>142.70</b>  | <b>206.88</b>  | <b>258.07</b>  | <b>67.73</b>  | <b>108.38</b>  | <b>84.28</b>   | <b>94.24</b>  | <b>110.24</b>  | <b>15.35</b>  | <b>46.54</b>  | <b>42.34</b>  | <b>34.69</b>  | <b>1.68</b> | <b>11.54</b>  | <b>9.85</b>  | <b>35.05</b>  | <b>25.22</b>  | <b>40.40</b>  |  |
| <b>4. Office Operating Expenses</b>               | <b>119.36</b>  | <b>294.39</b>  | <b>142.61</b>  | <b>178.40</b>  | <b>210.08</b>  | <b>82.56</b>  | <b>98.27</b>   | <b>84.87</b>   | <b>89.78</b>  | <b>124.23</b>  | <b>11.12</b>  | <b>32.76</b>  | <b>39.46</b>  | <b>36.28</b>  | <b>1.09</b> | <b>7.03</b>   | <b>9.36</b>  | <b>29.94</b>  | <b>21.64</b>  | <b>28.65</b>  |  |
| <b>5. Foreign Exchange Loss</b>                   |                |                |                |                | <b>0.17</b>    |               | <b>2.52</b>    |                |               |                |               |               |               |               |             |               |              |               |               | <b>0.40</b>   |  |
| 5.1 Due to Change in Exchange Rates               |                |                |                |                | 0.17           |               |                |                |               |                |               |               |               |               |             |               |              |               |               | 0.40          |  |
| 5.2 Due to Foreign Currency Transaction           |                |                |                |                |                |               | 2.52           |                |               |                |               |               |               |               |             |               |              |               |               |               |  |
| <b>6. Non Operating Expense</b>                   |                |                |                |                | <b>3.23</b>    |               | <b>2.40</b>    |                | <b>0.33</b>   | <b>17.83</b>   |               | <b>0.06</b>   |               |               |             |               |              |               |               | <b>0.01</b>   |  |
| <b>7. Provision for Risk</b>                      | <b>62.51</b>   | <b>22.53</b>   | <b>154.17</b>  | <b>176.07</b>  | <b>100.37</b>  | <b>42.28</b>  | <b>135.31</b>  | <b>326.42</b>  | <b>43.52</b>  | <b>65.31</b>   | <b>50.97</b>  | <b>41.05</b>  | <b>58.01</b>  | <b>49.62</b>  | <b>1.63</b> | <b>18.57</b>  | <b>6.31</b>  | <b>35.70</b>  | <b>17.69</b>  | <b>41.22</b>  |  |
| 7.1 Loan loss Provision                           | 62.51          | 22.53          | 134.28         | 161.60         | 100.37         | 42.28         | 129.85         | 326.42         | 43.52         | 65.31          | 50.97         | 41.05         | 57.85         | 49.62         | 1.63        | 18.57         | 6.31         | 35.64         | 17.69         | 41.22         |  |
| 7.1.1 General Loan loss Provision                 | 28.61          | 49.86          | 65.84          | 77.49          | -25.55         | 12.39         | 70.97          | 117.93         | 35.98         | 59.79          | 3.92          | 30.72         | 15.86         | 0.00          | 10.40       | 6.31          | 35.64        | 11.44         | 31.18         |               |  |
| 7.1.1.1 Pass Loan Loss Provision                  | 28.61          | 27.06          | 19.50          | 34.33          | 63.42          | 13.76         | 46.23          | 88.20          | 22.68         | 42.00          | 3.52          | 3.04          | 3.68          |               | 1.85        | 6.31          | 35.64        | 0.15          | -0.09         |               |  |
| 7.1.1.2 Watch List Provision                      |                | 22.80          | 46.34          | 43.16          | -88.97         | -1.37         | 24.74          | 29.73          | 13.30         | 17.79          | 0.39          |               | 27.68         | 12.18         | 0.00        | 8.55          |              | 11.29         | 31.27         |               |  |
| 7.1.2 Special Loan Loss Provision                 | 33.90          | -27.34         | 68.44          | 84.11          | 128.23         | 29.89         | 58.88          | 208.50         | 7.54          | 5.52           | 47.06         | 41.05         | 27.13         | 33.75         | 1.63        | 8.17          |              |               | 6.25          | 10.03         |  |
| 7.1.3 Additional Loan Loss Provision              |                |                |                |                | -2.32          |               |                |                |               |                |               |               |               |               |             |               |              |               |               |               |  |
| 7.2. Provision for Non-Banking Assets             |                |                | 19.89          | 14.71          |                |               |                |                |               |                |               |               |               |               |             |               |              |               | 0.07          |               |  |
| 7.3. Provision for Loss on Investment             |                |                |                | -0.24          |                |               | 5.46           |                |               |                |               |               | 0.16          |               |             |               |              |               |               |               |  |
| 7.5. Provision for Loss of Other Assets           |                |                |                |                |                |               |                |                |               |                |               |               |               |               |             |               |              |               |               |               |  |
| <b>8. Loan Written Off</b>                        | <b>278.23</b>  |                |                |                | <b>26.16</b>   | <b>1.83</b>   |                |                |               |                |               |               | <b>0.60</b>   | <b>9.00</b>   |             |               |              |               |               |               |  |
| <b>9. Provision for Staff Bonus</b>               | <b>40.55</b>   | <b>27.61</b>   | <b>35.46</b>   |                | <b>52.20</b>   | <b>4.74</b>   | <b>31.46</b>   |                | <b>4.14</b>   | <b>38.07</b>   | <b>2.46</b>   | <b>1.74</b>   | <b>7.89</b>   | <b>7.10</b>   |             | <b>3.41</b>   |              |               | <b>5.09</b>   | <b>8.10</b>   |  |
| <b>10. Provision for Income Tax</b>               | <b>121.65</b>  | <b>82.83</b>   | <b>106.39</b>  |                | <b>194.55</b>  | <b>14.21</b>  | <b>94.39</b>   |                | <b>17.55</b>  | <b>114.20</b>  | <b>6.14</b>   | <b>4.47</b>   | <b>23.66</b>  | <b>19.16</b>  |             | <b>10.23</b>  |              |               | <b>15.28</b>  | <b>24.30</b>  |  |
| 11. Others  |                |                |                |                |                |               | 0.00           |                |               |                |               |               |               | 0.11          |             |               |              |               |               |               |  |
| <b>12. Net Profit</b>                             | <b>283.86</b>  | <b>193.27</b>  | <b>248.24</b>  | <b>492.94</b>  | <b>327.43</b>  | <b>33.16</b>  | <b>220.25</b>  |                | <b>29.01</b>  | <b>266.46</b>  | <b>24.56</b>  | <b>12.92</b>  | <b>55.20</b>  | <b>44.71</b>  |             | <b>23.87</b>  |              | <b>35.65</b>  | <b>66.46</b>  | <b>56.71</b>  |  |
| <b>Total Expenses</b>                             | <b>1793.37</b> | <b>1482.90</b> | <b>1569.63</b> | <b>1906.80</b> | <b>1823.99</b> | <b>617.45</b> | <b>1210.94</b> | <b>1015.84</b> | <b>722.88</b> | <b>1395.52</b> | <b>141.40</b> | <b>352.36</b> | <b>430.11</b> | <b>410.23</b> | <b>5.95</b> | <b>123.14</b> | <b>56.47</b> | <b>313.85</b> | <b>269.40</b> | <b>370.30</b> |  |
| <b>Income</b>                                     |                |                |                |                |                |               |                |                |               |                |               |               |               |               |             |               |              |               |               |               |  |
| <b>1. Interest Income</b>                         | <b>1085.06</b> | <b>1056.10</b> | <b>1259.63</b> | <b>1451.30</b> | <b>1245.06</b> | <b>527.52</b> | <b>1003.50</b> | <b>655.27</b>  | <b>613.03</b> | <b>1185.42</b> | <b>84.06</b>  | <b>325.46</b> | <b>376.57</b> | <b>310.57</b> | <b>0.93</b> | <b>109.81</b> | <b>37.59</b> | <b>276.56</b> | <b>248.05</b> | <b>338.37</b> |  |
| 1.1 On Loans and Advances                         | 1024.68        | 1016.75        | 1193.78        | 1377.14        | 1133.22        | 500.49        | 903.83         | 602.00         | 593.10        | 1097.44        | 61.55         | 292.69        | 354.25        | 275.81        | 0.69        | 102.93        | 35.92        | 259.20        | 202.98        | 320.28        |  |
| 1.2 On Investment                                 | 57.54          | 26.52          | 52.85          | 55.82          | 65.98          | 18.82         | 52.07          | 45.69          | 9.03          | 73.12          |               | 1.09          | 2.24          | 3.09          |             |               |              | 1.33          | 14.36         | 2.71          |  |
| 1.2.1 Government Bonds                            | 50.03          | 26.52          | 2.31           | 55.82          | 65.98          | 15.79         | 0.23           | 45.69          | 8.77          | 65.04          |               |               | 2.24          | 2.91          |             |               |              |               | 1.33          |               |  |
| 1.2.2 Foreign Bonds                               |                |                |                |                |                |               |                |                |               | 8.08           |               |               |               |               |             |               |              |               |               |               |  |
| 1.2.3 NRB Bonds                                   | 7.50           |                | 50.54          |                |                | 3.02          | 51.84          |                | 0.26          |                |               | 1.09          |               |               |             |               |              |               |               |               |  |
| 1.2.4 Debenture & Bonds                           |                |                |                |                |                |               |                |                |               |                |               |               |               | 0.18          |             |               |              |               | 14.36         | 2.71          |  |
| 1.3 On Agency Balance                             | 2.10           | 0.67           | 0.73           |                | 8.38           | 0.47          | 0.09           |                | 3.77          |                |               |               |               | 30.38         | 0.24        |               |              |               |               |               |  |
| 1.4 On Call Deposit                               | 0.74           |                | 9.21           | 2.15           | 20.41          |               | 40.16          | 7.59           |               |                | 22.51         | 31.43         | 18.44         |               |             | 6.86          | 1.67         | 16.04         | 30.13         | 13.03         |  |
| 1.5 On Others                                     |                | 12.15          | 3.06           | 16.19          | 17.08          | 7.74          | 7.34           |                | 7.13          | 14.86          |               | 0.25          | 1.64          | 1.28          |             | 0.02          |              |               | 0.58          | 2.34          |  |
| <b>2. Commission and Discount</b>                 | <b>34.63</b>   | <b>141.32</b>  | <b>51.86</b>   | <b>85.20</b>   | <b>69.69</b>   | <b>41.34</b>  | <b>27.49</b>   | <b>35.93</b>   | <b>16.96</b>  | <b>43.00</b>   | <b>0.29</b>   | <b>2.21</b>   | <b>5.46</b>   | <b>1.83</b>   |             | <b>2.76</b>   | <b>6.24</b>  | <b>7.35</b>   | <b>1.11</b>   | <b>2.59</b>   |  |
| 2.1 Bills Purchase and Discount                   | 0.01           | 1.78           | 2.38           |                | 0.73           | 0.75          | 0.12           | 1.31           |               |                |               |               |               |               |             |               |              |               |               |               |  |
| 2.2 Commission                                    | 21.63          | 125.17         | 41.23          | 82.93          | 60.64          | 40.60         | 27.37          | 34.62          | 16.96         | 43.00          | 0.29          | 2.21          | 5.46          | 1.83          |             | 2.76          | 0.37         | 7.35          | 1.11          | 2.58          |  |
| 2.3 Others  | 12.99          | 14.38          | 8.26           | 2.27           | 8.32           |               |                |                |               |                |               |               |               |               |             |               | 5.87         |               |               | 0.02          |  |
| <b>3. Exchange Fluctuation Income</b>             | <b>77.62</b>   | <b>34.77</b>   | <b>49.68</b>   | <b>85.22</b>   | <b>62.54</b>   | <b>19.64</b>  | <b>46.81</b>   | <b>17.68</b>   | <b>33.05</b>  | <b>64.37</b>   |               |               | <b>0.07</b>   | <b>0.21</b>   |             |               |              |               | <b>1.72</b>   | <b>0.09</b>   |  |
| 3.1 Due to Change in Exchange Rate                |                | -2.18          | 3.23           | 4.06           |                | 8.84          |                | 9.07           | 5.61          | 1.04           |               |               | 0.06          | 0.11          |             |               |              |               |               | 0.09          |  |
| 3.2 Due to Foreign Currency Transaction           | 77.62          | 36.96          | 46.45          | 81.15          | 62.54          | 10.80         | 46.81          | 8.61           | 27.44         | 63.33          |               |               | 0.01          | 0.10          |             |               |              |               | 1.72          |               |  |
| <b>4. Other Operating Income</b>                  | <b>110.85</b>  | <b>250.21</b>  | <b>112.99</b>  | <b>95.42</b>   | <b>114.54</b>  | <b>28.26</b>  | <b>58.89</b>   | <b>42.94</b>   | <b>54.91</b>  | <b>101.29</b>  | <b>2.44</b>   | <b>14.52</b>  | <b>30.03</b>  | <b>26.73</b>  | <b>0.01</b> | <b>9.13</b>   |              |               | <b>21.37</b>  | <b>10.34</b>  |  |
| <b>5. Non Operating Income</b>                    | <b>29.41</b>   | <b>0.50</b>    | <b>21.30</b>   | <b>28.08</b>   |                | <b>0.69</b>   | <b>1.59</b>    |                | <b>3.04</b>   |                | <b>23.40</b>  |               | <b>0.41</b>   | <b>2.35</b>   |             |               |              |               | <b>0.19</b>   | <b>0.19</b>   |  |
| <b>6. Write Back from Provisions for loss</b>     | <b>455.80</b>  |                | <b>74.17</b>   | <b>160.68</b>  | <b>332.11</b>  |               | <b>72.66</b>   | <b>163.20</b>  | <b>1.00</b>   | <b>1.44</b>    | <b>30.34</b>  | <b>10.18</b>  | <b>17.57</b>  | <b>59.55</b>  | <b>1.66</b> | <b>1.44</b>   |              |               | <b>2.98</b>   | <b>8.17</b>   |  |
| 7. Recovery of written-off Loan                   |                |                |                | 0.69           |                |               |                |                |               |                |               | 0.87          |               |               |             |               |              |               |               |               |  |
| <b>8. Income from Extra Ordinary transactions</b> |                |                |                | <b>0.21</b>    | <b>0.05</b>    |               |                |                | <b>0.89</b>   |                |               |               |               | <b>9.01</b>   |             |               |              |               |               | <b>5.40</b>   |  |
| <b>9. Net Loss</b>                                |                |                |                |                |                |               |                | <b>100.82</b>  |               |                |               |               |               |               | <b>3.35</b> |               | <b>12.64</b> |               |               |               |  |
| <b>Total Income</b>                               | <b>1793.37</b> |                |                |                |                |               |                |                |               |                |               |               |               |               |             |               |              |               |               |               |  |

| BFI Name  | Gandaki       | Infrastructure | Excel         | Biratnaxmi    | Western      | Araniko      | Deva          | Miteri        | Tinau         | Muktnath      | Seva          | Kankai       | Mahakali     | Ace           | Bhargav      | dhyalo       | Country      | Alpine       | Katmandu      | Garima        |             |
|---|---------------|----------------|---------------|---------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|---------------|---------------|-------------|
| <b>Expenses</b>                                   |               |                |               |               |              |              |               |               |               |               |               |              |              |               |              |              |              |              |               |               |             |
| <b>1. Interest Expense</b>                        | <b>119.46</b> | <b>96.40</b>   | <b>34.26</b>  | <b>70.36</b>  | <b>38.77</b> | <b>32.50</b> | <b>104.28</b> | <b>43.35</b>  | <b>63.07</b>  | <b>200.89</b> | <b>88.40</b>  | <b>19.09</b> | <b>23.29</b> | <b>111.34</b> | <b>31.78</b> | <b>38.06</b> | <b>28.30</b> | <b>31.01</b> | <b>114.26</b> | <b>184.49</b> |             |
| 1.1 On Depositing Liabilities                     | 94.45         | 96.40          | 31.58         | 70.36         | 38.77        | 32.50        | 101.85        | 43.35         | 63.07         | 198.71        | 88.40         | 19.01        | 23.29        | 93.76         | 31.78        | 38.06        | 28.30        | 30.22        | 113.27        | 184.49        |             |
| 1.1.1 Saving Account                              | 39.15         | 28.73          | 16.49         | 37.56         | 23.41        | 17.52        | 66.61         | 16.86         | 30.22         | 110.80        | 37.02         | 9.28         | 15.40        | 41.07         | 9.57         | 15.28        | 8.87         | 15.30        | 51.54         | 91.19         |             |
| 1.1.2 Fixed Account                               | 31.51         | 36.47          | 6.54          | 30.97         | 15.36        | 13.89        | 25.53         | 22.37         | 26.79         | 59.57         | 36.10         | 5.48         | 7.89         | 37.04         | 17.42        | 17.85        | 15.07        | 8.67         | 42.50         | 63.74         |             |
| 1.1.2.1 Up to 3 months Fixed Account              |               |                | 0.00          |               |              |              |               | 0.89          | 0.17          | 1.14          | 0.06          |              |              |               | 0.12         | 0.03         | 0.10         |              | 1.83          | 0.48          |             |
| 1.1.2.2 3 to 6 months Fixed Account               | 0.87          | 0.27           | 0.00          | 2.17          | 0.12         |              |               | 1.12          | 0.16          | 3.87          | 0.32          | 0.18         |              | 0.20          | 0.72         | 0.88         |              |              | 0.92          | 3.74          |             |
| 1.1.2.3 6 months to 1 year Fixed Account          | 25.56         | 25.67          | 1.40          | 11.35         | 3.12         | 9.39         |               | 7.83          | 12.87         | 37.49         | 8.61          | 2.68         | 7.89         | 30.44         | 11.40        | 11.42        | 8.78         | 6.71         | 34.03         | 24.34         |             |
| 1.1.2.4 Above 1 year Fixed Account                | 5.08          | 10.53          | 5.13          | 17.45         | 12.12        | 4.49         | 25.53         | 12.53         | 13.58         | 17.06         | 27.11         | 2.63         |              | 6.40          | 5.19         | 5.52         | 6.19         | 1.96         | 5.72          | 35.17         |             |
| 1.1.3 Call Deposit                                | 23.79         | 31.21          | 8.56          | 1.84          |              | 1.09         | 9.71          | 4.11          | 6.07          | 28.34         | 15.28         | 4.25         |              | 15.65         | 4.79         | 4.93         | 4.36         | 6.23         | 19.23         | 29.56         |             |
| 1.1.4 Certificate of Deposit                      |               |                |               |               |              |              |               |               |               |               |               |              |              |               |              |              |              |              | 0.03          |               |             |
| 1.2 On Borrowing                                  | 25.01         |                | 2.67          |               |              |              | 2.43          |               |               | 2.17          |               | 0.08         |              | 17.58         |              |              |              | 0.78         |               | 0.99          |             |
| <b>2. Commission Expense</b>                      |               | <b>0.00</b>    |               | <b>0.02</b>   |              |              |               |               |               |               |               |              |              |               |              |              | <b>0.40</b>  |              |               | <b>0.01</b>   |             |
| <b>3. Staff Expense</b>                           | <b>19.71</b>  | <b>23.66</b>   | <b>15.69</b>  | <b>25.52</b>  | <b>10.72</b> | <b>16.13</b> | <b>34.28</b>  | <b>10.04</b>  | <b>12.26</b>  | <b>78.66</b>  | <b>16.73</b>  | <b>8.44</b>  | <b>6.35</b>  | <b>30.66</b>  | <b>6.87</b>  | <b>8.90</b>  | <b>5.60</b>  | <b>7.46</b>  | <b>24.62</b>  | <b>39.90</b>  |             |
| <b>4. Office Operating Expenses</b>               | <b>10.65</b>  | <b>22.93</b>   | <b>11.00</b>  | <b>11.17</b>  | <b>6.80</b>  | <b>6.66</b>  | <b>39.18</b>  | <b>5.39</b>   | <b>6.45</b>   | <b>47.98</b>  | <b>9.35</b>   | <b>6.26</b>  | <b>3.87</b>  | <b>27.24</b>  | <b>7.78</b>  | <b>8.80</b>  | <b>7.06</b>  | <b>7.83</b>  | <b>28.48</b>  | <b>36.91</b>  |             |
| <b>5. Foreign Exchange Loss</b>                   |               |                |               |               |              |              |               | <b>0.63</b>   |               |               |               |              |              |               |              |              |              |              |               | <b>3.59</b>   |             |
| 5.1 Due to Change in Exchange Rates               |               |                |               |               |              |              |               | 0.63          |               |               |               |              |              |               |              |              |              |              |               | 3.59          |             |
| 5.2 Due to Foreign Currency Transaction           |               |                |               |               |              |              |               |               |               |               |               |              |              |               |              |              |              |              |               |               |             |
| <b>6. Non Operating Expense</b>                   |               |                |               | <b>0.45</b>   | <b>14.06</b> |              |               |               |               | <b>0.01</b>   |               |              |              |               |              |              |              | <b>0.03</b>  |               |               |             |
| <b>7. Provision for Risk</b>                      | <b>11.06</b>  | <b>2.15</b>    | <b>14.23</b>  | <b>26.92</b>  | <b>7.05</b>  | <b>9.03</b>  | <b>38.64</b>  | <b>3.02</b>   | <b>3.38</b>   | <b>26.82</b>  | <b>6.98</b>   | <b>3.26</b>  | <b>13.97</b> | <b>20.09</b>  | <b>0.86</b>  | <b>9.72</b>  | <b>15.97</b> | <b>7.80</b>  | <b>-22.05</b> | <b>27.75</b>  |             |
| 7.1 Loan loss Provision                           | 11.06         | 2.15           | 14.23         | 26.92         | 7.05         | 9.03         | 38.64         | 3.02          | 3.38          | 26.82         | 6.98          | 3.26         | 13.97        | 20.09         | 0.86         | 9.72         | 15.97        | 7.80         | -0.62         | 27.75         |             |
| 7.1.1 General Loan loss Provision                 | 6.67          | -2.08          | 3.70          | 7.59          |              | 3.00         | 21.11         | 2.27          | 2.50          | 21.68         | 3.36          | 1.27         | 13.97        | 1.29          | 0.86         | 3.55         | 3.58         | 7.80         | 11.77         | 24.81         |             |
| 7.1.1.1 Pass Loan Loss Provision                  | 1.97          | -1.61          | 1.29          | 0.39          |              | 0.42         | 7.98          | -0.04         | 2.48          | 14.51         | 3.24          | 0.55         | 13.97        |               | 0.86         |              |              | 7.80         | 0.43          | 6.27          |             |
| 7.1.1.2 Watch List Provision                      | 4.70          | -0.47          | 2.41          | 7.20          |              | 2.58         | 13.13         | 2.31          | 0.02          | 7.17          | 0.12          | 0.73         |              | 1.29          |              | 3.55         | 3.58         |              | 11.35         | 18.54         |             |
| 7.1.2 Special Loan Loss Provision                 | 4.38          | 4.22           | 10.53         | 19.33         |              | 6.03         | 17.53         | 0.74          | 0.88          | 5.14          | 3.63          | 1.99         |              | 18.80         |              | 6.16         | 12.39        |              | 0.61          | 2.94          |             |
| 7.1.3 Additional Loan Loss Provision              |               |                |               |               |              |              |               |               |               |               |               |              |              |               |              |              |              |              |               | -13.00        |             |
| 7.2. Provision for Non-Banking Assets             |               |                |               |               |              |              |               |               |               |               |               |              |              |               |              |              |              |              |               | -21.43        |             |
| 7.3. Provision for Loss on Investment             |               |                |               |               |              |              |               |               |               |               |               |              |              |               |              |              |              |              |               |               |             |
| 7.5. Provision for Loss of Other Assets           |               |                |               |               |              |              |               |               |               |               |               |              |              |               |              |              |              |              |               |               |             |
| <b>8. Loan Written Off</b>                        |               |                |               |               |              |              |               |               |               |               |               |              |              | <b>4.20</b>   |              |              |              |              |               |               |             |
| <b>9. Provision for Staff Bonus</b>               | <b>5.86</b>   | <b>2.26</b>    | <b>4.87</b>   | <b>2.36</b>   | <b>0.86</b>  | <b>1.30</b>  | <b>11.10</b>  | <b>4.83</b>   | <b>3.49</b>   | <b>18.91</b>  | <b>4.15</b>   | <b>1.59</b>  |              | <b>9.22</b>   | <b>0.72</b>  | <b>0.39</b>  | <b>0.39</b>  | <b>1.65</b>  | <b>6.52</b>   | <b>10.42</b>  |             |
| <b>10. Provision for Income Tax</b>               | <b>17.57</b>  | <b>6.78</b>    | <b>14.61</b>  | <b>7.07</b>   | <b>2.57</b>  | <b>3.89</b>  | <b>33.31</b>  | <b>14.50</b>  | <b>10.46</b>  | <b>55.62</b>  | <b>12.44</b>  | <b>4.76</b>  |              | <b>27.66</b>  | <b>2.16</b>  | <b>1.17</b>  | <b>1.18</b>  | <b>4.96</b>  | <b>19.55</b>  | <b>31.26</b>  |             |
| <b>11. Others</b>                                 |               |                |               |               |              |              |               |               |               |               |               |              |              |               |              |              |              |              |               |               |             |
| <b>12. Net Profit</b>                             | <b>40.99</b>  | <b>15.81</b>   | <b>34.08</b>  | <b>16.49</b>  | <b>5.99</b>  | <b>9.08</b>  | <b>77.71</b>  | <b>33.79</b>  | <b>24.41</b>  | <b>133.49</b> | <b>29.04</b>  | <b>11.11</b> |              | <b>64.55</b>  | <b>5.04</b>  | <b>7.80</b>  | <b>2.76</b>  | <b>11.58</b> | <b>45.62</b>  | <b>72.94</b>  |             |
| <b>Total Expenses</b>                             | <b>225.29</b> | <b>169.99</b>  | <b>128.73</b> | <b>160.35</b> | <b>86.82</b> | <b>78.59</b> | <b>339.13</b> | <b>114.91</b> | <b>123.52</b> | <b>562.38</b> | <b>167.10</b> | <b>54.51</b> | <b>47.47</b> | <b>294.97</b> | <b>55.21</b> | <b>74.84</b> | <b>61.69</b> | <b>72.30</b> | <b>220.60</b> | <b>403.68</b> |             |
| <b>Income</b>                                     |               |                |               |               |              |              |               |               |               |               |               |              |              |               |              |              |              |              |               |               |             |
| <b>1. Interest Income</b>                         | <b>208.57</b> | <b>154.79</b>  | <b>115.69</b> | <b>148.24</b> | <b>72.38</b> | <b>63.68</b> | <b>271.80</b> | <b>103.14</b> | <b>110.91</b> | <b>484.86</b> | <b>153.27</b> | <b>49.22</b> | <b>37.72</b> | <b>248.28</b> | <b>46.28</b> | <b>68.50</b> | <b>52.00</b> | <b>61.88</b> | <b>196.66</b> | <b>364.95</b> |             |
| 1.1 On Loans and Advances                         | 174.37        | 134.10         | 106.54        | 122.74        | 72.38        | 63.68        | 244.30        | 97.24         | 104.20        | 467.56        | 145.20        | 47.53        | 34.32        | 200.53        | 45.04        | 63.54        | 47.15        | 58.23        | 178.51        | 343.86        |             |
| 1.2 On Investment                                 |               | 0.85           |               | 2.94          |              |              | 0.09          |               |               |               |               |              |              | 5.20          |              |              | 0.60         |              | 1.95          |               |             |
| 1.2.1 Government Bonds                            |               | 0.85           |               | 2.94          |              |              | 0.09          |               |               |               |               |              |              | 5.20          |              |              | 0.60         |              | 1.95          |               |             |
| 1.2.2 Foreign Bonds                               |               |                |               |               |              |              |               |               |               |               |               |              |              |               |              |              |              |              |               |               |             |
| 1.2.3 NRB Bonds                                   |               |                |               |               |              |              |               |               |               |               |               |              |              |               |              |              |              |              |               |               |             |
| 1.2.4 Debenture & Bonds                           |               |                |               |               |              |              |               |               |               |               |               |              |              |               |              |              |              |              |               |               |             |
| 1.3 On Agency Balance                             |               |                |               |               |              |              |               |               |               |               |               |              |              |               |              | 4.97         |              |              |               |               |             |
| 1.4 On Call Deposit                               | 9.19          | 19.84          | 8.92          | 22.44         |              |              | 27.28         | 5.91          | 6.71          | 16.65         | 8.06          | 1.69         |              | 42.54         | 1.25         |              | 3.83         | 3.66         |               | 19.90         |             |
| 1.5 On Others                                     | 25.01         |                | 0.24          | 0.12          |              |              | 0.13          |               |               | 0.66          | 0.00          |              | 3.40         | 0.01          |              |              | 0.41         |              | 16.21         | 1.20          |             |
| <b>2. Commission and Discount</b>                 | <b>0.28</b>   | <b>1.15</b>    | <b>1.52</b>   | <b>2.67</b>   | <b>8.46</b>  | <b>1.24</b>  | <b>2.70</b>   | <b>0.44</b>   | <b>1.18</b>   | <b>6.89</b>   | <b>1.53</b>   | <b>4.88</b>  | <b>3.16</b>  | <b>0.78</b>   | <b>8.40</b>  | <b>0.31</b>  | <b>0.15</b>  | <b>1.44</b>  | <b>2.42</b>   | <b>2.60</b>   |             |
| 2.1 Bills Purchase and Discount                   |               |                |               |               |              |              | 0.02          |               |               |               |               |              |              |               |              |              |              |              |               | 1.58          |             |
| 2.2 Commission                                    | 0.28          | 1.15           | 0.71          | 2.67          | 8.46         | 1.24         | 2.68          | 0.19          | 1.18          | 6.89          | 1.53          | 0.78         | 2.81         | 0.78          | 0.59         | 0.31         | 0.15         | 0.86         | 0.85          | 2.60          |             |
| 2.3 Others  |               |                | 0.80          |               |              |              |               | 0.25          |               |               |               | 4.11         | 0.35         |               | 7.81         |              |              | 0.58         |               |               |             |
| <b>3. Exchange Fluctuation Income</b>             | <b>0.02</b>   | <b>0.01</b>    |               |               |              |              | <b>0.74</b>   |               |               |               |               |              |              |               | <b>0.83</b>  |              |              |              |               | <b>4.21</b>   |             |
| 3.1 Due to Change in Exchange Rate                | 0.02          | 0.01           |               |               |              |              | 0.66          |               |               |               |               |              |              |               | -0.43        |              |              |              |               |               |             |
| 3.2 Due to Foreign Currency Transaction           |               |                |               |               |              |              | 0.08          |               |               |               |               |              |              | 1.27          |              |              |              |              |               | 4.21          |             |
| <b>4. Other Operating Income</b>                  | <b>15.30</b>  | <b>8.80</b>    | <b>6.75</b>   | <b>6.62</b>   | <b>5.97</b>  | <b>10.69</b> | <b>28.69</b>  | <b>11.23</b>  | <b>9.80</b>   | <b>57.93</b>  | <b>12.30</b>  |              |              | <b>22.14</b>  | <b>0.47</b>  | <b>4.89</b>  | <b>3.37</b>  | <b>8.37</b>  | <b>10.98</b>  | <b>35.93</b>  |             |
| <b>5. Non Operating Income</b>                    | <b>0.95</b>   | <b>0.02</b>    | <b>0.79</b>   |               |              |              | <b>0.63</b>   | <b>0.10</b>   | <b>0.87</b>   | <b>12.05</b>  |               |              |              |               |              | <b>0.02</b>  | <b>0.10</b>  | <b>0.04</b>  |               | <b>0.20</b>   |             |
| <b>6. Write Back from Provisions for loss</b>     | <b>0.18</b>   | <b>4.47</b>    | <b>3.98</b>   | <b>2.82</b>   |              | <b>2.98</b>  | <b>34.56</b>  |               | <b>0.76</b>   | <b>0.65</b>   |               | <b>0.41</b>  |              | <b>22.94</b>  | <b>0.05</b>  | <b>1.12</b>  | <b>6.07</b>  | <b>0.57</b>  |               |               |             |
| 7. Recovery of written-off Loan                   |               | 0.76           |               |               |              |              |               |               |               |               |               |              |              |               |              |              |              |              |               |               |             |
| <b>8. Income from Extra Ordinary transactions</b> |               |                |               |               |              |              |               |               |               |               |               |              |              |               |              |              |              |              |               |               | <b>6.32</b> |
| <b>9. Net Loss</b>                                |               |                |               |               |              |              |               |               |               |               |               |              | <b>6.60</b>  |               |              |              |              |              |               |               |             |
| <b>Total Income</b>                               | <b>225.29</b> | <b>169.99</b>  | <b>128.73</b> | <b>160.35</b> | <b>86.82</b> | <b>78.59</b> | <b>339.13</b> | <b>114.91</b> | <b>123.52</b> | <b>562.38</b> | <b>167.10</b> | <b>54.51</b> | <b>47.47</b> | <b>294.97</b> | <b>55.21</b> | <b>74.84</b> | <b>61.69</b> | <b>72.30</b> | <b>220.60</b> | <b>403.68</b> |             |

| BFI Name  | OndB          | FewaDB        | Kabell       | Kaski         | Corporate   | Purnima      | Jyoti         | Bagmati      | Hamro        | Kakre        | Shine         | Pacific      | IDBL          | Kanchan      | Maitribhumi  | Innovative   | Vibor         | Raptiveri    | Tourism       | Mission      |  |
|---|---------------|---------------|--------------|---------------|-------------|--------------|---------------|--------------|--------------|--------------|---------------|--------------|---------------|--------------|--------------|--------------|---------------|--------------|---------------|--------------|--|
| <b>Expenses</b>                                   |               |               |              |               |             |              |               |              |              |              |               |              |               |              |              |              |               |              |               |              |  |
| <b>1. Interest Expense</b>                        | <b>209.74</b> | <b>216.30</b> | <b>8.39</b>  | <b>118.67</b> | <b>1.20</b> | <b>38.57</b> | <b>122.86</b> | <b>8.68</b>  | <b>14.46</b> | <b>13.67</b> | <b>120.29</b> | <b>19.04</b> | <b>87.35</b>  | <b>35.74</b> | <b>7.77</b>  | <b>43.47</b> | <b>207.77</b> | <b>31.54</b> | <b>135.87</b> | <b>37.20</b> |  |
| 1.1 On Deposit Liabilities                        | 209.73        | 216.30        | 8.39         | 118.67        | 1.20        | 38.57        | 122.86        | 8.68         | 14.46        | 13.67        | 120.29        | 19.04        | 87.35         | 35.74        | 7.77         | 43.47        | 207.64        | 31.54        | 132.32        | 37.20        |  |
| 1.1.1 Saving Account                              | 76.50         | 69.77         | 4.38         | 52.51         | 0.69        | 21.39        | 62.17         | 5.54         | 6.50         | 6.40         | 80.57         | 10.39        | 29.76         | 21.61        | 5.56         | 23.78        | 60.52         | 11.40        | 47.43         | 21.94        |  |
| 1.1.2 Fixed Account                               | 118.39        | 91.38         | 3.20         | 47.21         | 0.41        | 13.79        | 38.51         | 1.08         | 4.61         | 6.02         | 30.70         | 5.50         | 36.38         | 10.67        | 1.67         | 15.53        | 103.71        | 19.47        | 57.10         | 8.35         |  |
| 1.1.2.1 Up to 3 months Fixed Account              | 1.82          | 0.44          | 0.05         | 1.24          |             | 0.13         |               |              |              |              | 0.15          |              | 0.01          |              | 0.01         | 0.02         | 0.12          |              |               | 0.00         |  |
| 1.1.2.2 3 to 6 months Fixed Account               | 3.29          | 1.46          | 0.03         | 2.44          |             | 0.37         | 0.97          |              |              | 0.01         | 0.56          | 0.11         | 0.60          | 0.22         | 0.19         | 0.19         | 0.66          |              |               | 1.59         |  |
| 1.1.2.3 6 months to 1 year Fixed Account          | 68.42         | 61.82         | 1.37         | 31.32         | 0.41        | 6.87         | 25.36         | 0.35         | 3.38         | 0.24         | 14.12         | 2.02         | 35.66         | 3.81         | 0.71         | 7.97         | 33.76         | 6.56         | 33.27         | 4.42         |  |
| 1.1.2.4 Above 1 year Fixed Account                | 44.87         | 27.66         | 1.74         | 12.22         |             | 6.41         | 12.18         | 0.73         | 1.23         | 5.78         | 15.88         | 3.36         | 0.11          | 6.64         | 0.75         | 7.35         | 69.17         | 12.91        | 22.24         | 3.85         |  |
| 1.1.3 Call Deposit                                | 14.84         | 55.15         | 0.82         | 18.95         | 0.10        | 3.39         | 22.18         | 2.05         | 3.35         | 1.25         | 9.02          | 3.15         | 21.22         | 3.46         | 0.55         | 4.16         | 43.42         | 0.68         | 27.79         | 6.91         |  |
| 1.1.4 Certificate of Deposit                      |               |               |              |               |             |              |               |              |              |              |               |              |               |              |              |              |               |              |               |              |  |
| 1.2 On Borrowing                                  | 0.01          |               |              |               |             |              |               |              |              |              |               |              |               |              |              |              | 0.13          |              |               | 3.56         |  |
| <b>2. Commission Expense</b>                      |               |               |              |               |             |              |               |              |              |              |               |              |               | <b>6.00</b>  |              |              |               |              |               |              |  |
| <b>3. Staff Expense</b>                           | <b>33.45</b>  | <b>38.67</b>  | <b>4.26</b>  | <b>23.43</b>  | <b>1.09</b> | <b>8.03</b>  | <b>33.56</b>  | <b>2.81</b>  | <b>3.53</b>  | <b>4.15</b>  | <b>30.64</b>  | <b>2.59</b>  | <b>22.74</b>  | <b>11.01</b> | <b>2.48</b>  | <b>7.80</b>  | <b>52.27</b>  | <b>4.08</b>  | <b>26.78</b>  | <b>10.58</b> |  |
| <b>4. Office Operating Expenses</b>               | <b>28.98</b>  | <b>21.86</b>  | <b>1.78</b>  | <b>15.96</b>  | <b>1.25</b> | <b>6.59</b>  | <b>29.64</b>  | <b>3.17</b>  | <b>3.46</b>  | <b>3.24</b>  | <b>24.64</b>  | <b>3.19</b>  | <b>22.89</b>  | <b>10.37</b> | <b>1.43</b>  | <b>11.06</b> | <b>41.08</b>  | <b>2.17</b>  | <b>29.01</b>  | <b>6.90</b>  |  |
| <b>5. Foreign Exchange Loss</b>                   |               |               |              |               |             |              | <b>0.01</b>   |              |              |              |               |              | <b>0.05</b>   |              |              |              | <b>0.00</b>   |              |               | <b>2.07</b>  |  |
| 5.1 Due to Change in Exchange Rates               |               |               |              |               |             |              | 0.01          |              |              |              |               |              |               |              |              |              |               |              |               | 2.07         |  |
| 5.2 Due to Foreign Currency Transaction           |               |               |              |               |             |              |               |              |              |              |               | 0.05         |               |              |              |              | 0.00          |              |               |              |  |
| <b>6. Non Operating Expense</b>                   |               |               |              |               |             |              |               |              |              |              |               |              |               |              |              |              | <b>0.02</b>   |              |               |              |  |
| <b>7. Provision for Risk</b>                      | <b>71.14</b>  | <b>38.55</b>  | <b>4.11</b>  | <b>33.75</b>  | <b>0.19</b> | <b>3.43</b>  | <b>30.25</b>  | <b>19.13</b> | <b>1.53</b>  | <b>3.11</b>  | <b>8.64</b>   | <b>0.54</b>  | <b>10.58</b>  | <b>5.81</b>  | <b>1.74</b>  | <b>15.28</b> | <b>55.14</b>  | <b>2.04</b>  | <b>32.14</b>  | <b>3.03</b>  |  |
| 7.1 Loan loss Provision                           | 66.52         | 38.55         | 4.11         | 33.75         | 0.19        | 3.43         | 30.25         | 19.13        | 1.53         | 3.11         | 8.64          | 0.54         | 10.49         | 5.81         | 1.74         | 15.28        | 54.04         | 2.04         | 28.15         | 3.03         |  |
| 7.1.1 General Loan Loss Provision                 | 66.52         | 38.55         | 1.18         | 33.75         |             | 1.70         | 12.20         | 1.66         | 1.35         | 1.53         | 7.62          | 0.54         | 3.16          |              | 0.04         | 9.35         | 18.12         | 0.69         | 18.05         | 2.73         |  |
| 7.1.1.1 Pass Loan Loss Provision                  | 66.52         | 38.55         | -0.30        | 33.75         |             | 1.10         | -3.24         |              | 0.48         | 0.12         | 7.21          | 0.46         |               |              | 0.12         | 0.52         | 4.70          | 0.42         | 1.39          | 2.00         |  |
| 7.1.1.2 Watch List Provision                      |               |               | 1.48         |               |             | 0.60         | 15.44         | 1.66         | 0.87         | 1.41         | 0.41          | 0.08         | 3.16          |              | -0.07        | 8.83         | 13.42         | 0.27         | 16.66         | 0.73         |  |
| 7.1.2 Special Loan Loss Provision                 |               |               | 2.93         |               | 0.19        | 1.73         | 18.06         | 17.47        | 0.18         | 1.58         | 1.02          |              | 7.33          |              | 1.77         | 5.94         | 35.92         | 1.35         | 10.11         | 0.30         |  |
| 7.1.3 Additional Loan Loss Provision              |               |               |              |               |             |              |               |              |              |              |               |              |               | 5.81         | -0.07        |              |               |              |               |              |  |
| 7.2. Provision for Non-Banking Assets             | 4.62          |               |              |               |             |              |               |              |              |              |               |              |               |              |              |              |               |              |               | 3.03         |  |
| 7.3. Provision for Loss on Investment             |               |               |              |               |             |              |               |              |              |              |               |              |               |              |              |              |               | 1.10         |               | 0.95         |  |
| 7.5. Provision for Loss of Other Assets           |               |               |              |               |             |              |               |              |              |              |               | 0.09         |               |              |              |              |               |              |               |              |  |
| <b>8. Loan Written Off</b>                        |               |               |              |               |             |              |               |              |              |              |               |              |               |              |              |              |               |              |               |              |  |
| <b>9. Provision for Staff Bonus</b>               | <b>6.80</b>   | <b>9.98</b>   | <b>0.63</b>  | <b>6.82</b>   |             | <b>2.77</b>  | <b>5.36</b>   |              | <b>1.75</b>  |              | <b>8.88</b>   |              | <b>2.59</b>   | <b>1.63</b>  |              | <b>1.28</b>  | <b>4.50</b>   |              | <b>7.53</b>   | <b>2.82</b>  |  |
| <b>10. Provision for Income Tax</b>               | <b>20.40</b>  | <b>29.93</b>  | <b>1.88</b>  | <b>20.47</b>  |             | <b>8.30</b>  | <b>16.07</b>  |              | <b>5.25</b>  |              | <b>26.65</b>  |              | <b>7.76</b>   | <b>4.90</b>  |              | <b>3.84</b>  | <b>0.91</b>   |              | <b>22.59</b>  | <b>8.47</b>  |  |
| <b>11. Others</b>                                 |               | <b>0.00</b>   |              |               |             |              |               |              |              |              |               |              |               |              |              |              |               |              |               |              |  |
| <b>12. Net Profit</b>                             | <b>47.60</b>  | <b>69.83</b>  | <b>4.40</b>  | <b>47.75</b>  | <b>0.56</b> | <b>19.38</b> | <b>37.49</b>  |              | <b>12.25</b> | <b>2.13</b>  | <b>62.17</b>  | <b>13.94</b> | <b>19.45</b>  | <b>11.44</b> | <b>2.46</b>  | <b>8.97</b>  | <b>44.99</b>  |              | <b>52.72</b>  | <b>19.76</b> |  |
| <b>Total Expenses</b>                             | <b>418.11</b> | <b>425.12</b> | <b>25.46</b> | <b>266.86</b> | <b>4.30</b> | <b>87.07</b> | <b>275.24</b> | <b>33.80</b> | <b>42.23</b> | <b>26.30</b> | <b>281.90</b> | <b>39.30</b> | <b>173.41</b> | <b>86.90</b> | <b>15.89</b> | <b>91.70</b> | <b>406.68</b> | <b>39.84</b> | <b>308.72</b> | <b>88.76</b> |  |
| <b>Income</b>                                     |               |               |              |               |             |              |               |              |              |              |               |              |               |              |              |              |               |              |               |              |  |
| <b>1. Interest Income</b>                         | <b>367.01</b> | <b>387.52</b> | <b>23.05</b> | <b>237.55</b> | <b>4.23</b> | <b>78.44</b> | <b>225.89</b> | <b>16.51</b> | <b>36.49</b> | <b>24.04</b> | <b>255.02</b> | <b>36.37</b> | <b>154.27</b> | <b>73.59</b> | <b>14.14</b> | <b>83.88</b> | <b>339.12</b> | <b>33.80</b> | <b>243.92</b> | <b>79.43</b> |  |
| 1.1 On Loans and Advances                         | 339.49        | 366.99        | 22.32        | 224.59        | 4.23        | 68.42        | 194.49        | 14.56        | 32.51        | 21.37        | 238.28        | 34.98        | 137.59        | 69.08        | 12.35        | 74.99        | 300.93        | 33.80        | 213.42        | 74.33        |  |
| 1.2 On Investment                                 | 3.02          | 1.67          |              |               |             |              | 4.30          |              |              |              | 0.10          |              | 1.80          |              |              |              | 4.55          |              |               | 1.75         |  |
| 1.2.1 Government Bonds                            | 3.00          | 1.67          |              |               |             |              | 4.30          |              |              |              | 0.10          |              | 1.80          |              |              |              | 4.55          |              |               | 1.75         |  |
| 1.2.2 Foreign Bonds                               |               |               |              |               |             |              |               |              |              |              |               |              |               |              |              |              |               |              |               |              |  |
| 1.2.3 NRB Bonds                                   | 0.02          |               |              |               |             |              |               |              |              |              |               |              |               |              |              |              |               |              |               |              |  |
| 1.2.4 Debenture & Bonds                           |               |               |              |               |             |              |               |              |              |              |               |              |               |              |              |              |               |              |               |              |  |
| 1.3 On Agency Balance                             |               |               |              |               |             |              |               |              |              |              |               |              |               |              |              |              |               |              |               | 0.03         |  |
| 1.4 On Call Deposit                               | 23.82         | 18.79         | 0.73         | 12.96         |             | 10.02        | 27.10         | 1.94         | 3.98         | 2.67         | 16.64         | 1.38         | 14.53         | 4.51         | 1.79         | 8.89         | 32.90         |              | 28.56         | 5.10         |  |
| 1.5 On Others                                     | 0.68          | 0.07          |              |               | 0.00        |              |               |              |              |              |               |              | 0.34          |              |              |              | 0.75          |              |               | 0.15         |  |
| <b>2. Commission and Discount</b>                 | <b>4.23</b>   | <b>1.22</b>   | <b>0.46</b>  | <b>2.48</b>   | <b>0.00</b> | <b>0.47</b>  | <b>1.47</b>   | <b>1.59</b>  | <b>0.32</b>  | <b>0.53</b>  | <b>23.06</b>  | <b>1.14</b>  | <b>1.91</b>   | <b>9.42</b>  | <b>1.75</b>  | <b>0.38</b>  | <b>1.45</b>   | <b>3.25</b>  | <b>10.90</b>  | <b>0.41</b>  |  |
| 2.1 Bills Purchase and Discount                   |               |               |              |               |             |              |               |              |              |              |               |              |               |              |              |              |               |              |               |              |  |
| 2.2 Commission                                    | 4.23          | 1.22          | 0.46         | 2.48          |             | 0.47         | 1.47          | 1.59         | 0.32         | 0.53         | 23.06         | 1.14         | 1.91          | 9.42         | 1.75         | 0.38         | 1.45          | 3.25         | 10.90         | 0.41         |  |
| 2.3 Others  |               |               |              |               | 0.00        |              |               | 1.37         |              | 0.20         | 18.82         |              |               | 2.58         | 1.44         | 0.05         |               | 2.91         |               |              |  |
| <b>3. Exchange Fluctuation Income</b>             |               |               |              |               |             |              | <b>0.01</b>   |              |              |              |               |              | <b>0.01</b>   |              |              |              |               |              | <b>0.03</b>   | <b>14.47</b> |  |
| 3.1 Due to Change in Exchange Rate                |               |               |              |               |             |              |               |              |              |              |               |              |               |              |              |              |               |              | 0.03          |              |  |
| 3.2 Due to Foreign Currency Transaction           |               |               |              |               |             |              | 0.01          |              |              |              |               |              | 0.01          |              |              |              |               |              |               | 14.47        |  |
| <b>4. Other Operating Income</b>                  | <b>38.91</b>  | <b>36.38</b>  | <b>1.94</b>  | <b>19.97</b>  | <b>0.07</b> | <b>8.01</b>  | <b>19.06</b>  | <b>0.55</b>  | <b>3.00</b>  | <b>1.72</b>  |               | <b>1.79</b>  | <b>7.16</b>   | <b>3.23</b>  |              | <b>6.93</b>  | <b>23.95</b>  |              | <b>24.90</b>  | <b>8.92</b>  |  |
| <b>5. Non Operating Income</b>                    | <b>7.96</b>   |               |              | <b>6.87</b>   |             |              | <b>26.09</b>  |              |              |              | <b>0.58</b>   |              | <b>1.72</b>   |              |              |              |               |              | <b>0.02</b>   | <b>0.08</b>  |  |
| <b>6. Write Back from Provisions for loss</b>     |               |               |              |               |             | <b>0.16</b>  | <b>2.73</b>   | <b>0.53</b>  | <b>2.41</b>  |              | <b>3.25</b>   |              | <b>8.34</b>   | <b>0.60</b>  |              | <b>0.51</b>  | <b>41.71</b>  | <b>0.10</b>  | <b>14.45</b>  |              |  |
| <b>7. Recovery of written-off Loan</b>            |               |               |              |               |             |              |               |              |              |              |               |              |               |              |              |              |               |              | <b>0.41</b>   |              |  |
| <b>8. Income from Extra Ordinary transactions</b> |               |               |              |               |             |              |               |              |              |              |               |              |               | <b>0.06</b>  |              |              |               |              |               |              |  |
| <b>9. Net Loss</b>                                |               |               |              |               |             |              |               |              |              |              |               |              |               |              |              |              |               |              |               | <b>2.70</b>  |  |
| <b>Total Income</b>                               | <b>418.11</b> | <b>425.12</b> | <b>25.46</b> | <b>266.86</b> | <b>4.30</b> | <b>87.07</b> | <b>275.24</b> | <b>33.80</b> | <b>42.23</b> | <b>26.30</b> | <b>281.90</b> | <b>39.30</b> | <b>173.41</b> | <b>86.90</b> | <b>15.89</b> | <b>91.70</b> | <b>406.68</b> | <b>39.84</b> | <b>308.72</b> | <b>88.76</b> |  |

| BFI Name  | Mt. Malaku  | Sindh        | Sahara       | A Community  | Cosmos       | Manaslu      | Kellinohok   | Kailash       | Salpa        | Salha        | Apex          | Green        | Reliable      | NFL          | NIBC Capital | NSMFL        | Gurkhas       | Union        | PFCL          |              |
|---|-------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|---------------|--------------|---------------|--------------|--------------|--------------|---------------|--------------|---------------|--------------|
| <b>Expenses</b>                                   |             |              |              |              |              |              |              |               |              |              |               |              |               |              |              |              |               |              |               |              |
| <b>1. Interest Expense</b>                        | <b>2.57</b> | <b>15.12</b> | <b>10.34</b> | <b>25.81</b> | <b>10.88</b> | <b>38.97</b> | <b>7.30</b>  | <b>243.49</b> | <b>5.04</b>  | <b>9.14</b>  | <b>111.99</b> | <b>7.30</b>  | <b>161.11</b> | <b>2.47</b>  | <b>18.69</b> | <b>1.36</b>  | <b>69.90</b>  | <b>19.48</b> | <b>72.09</b>  |              |
| 1.1 On Depositing Liabilities                     | 2.57        | 15.12        | 10.34        | 25.81        | 10.88        | 38.97        | 7.30         | 243.49        | 5.04         | 9.14         | 111.99        | 7.30         | 156.47        | 2.47         | 18.69        | 1.36         | 69.90         | 19.48        | 72.09         |              |
| 1.1.1 Saving Account                              | 2.06        | 10.11        | 7.22         | 11.85        | 6.86         | 21.02        | 2.98         | 86.10         | 3.79         | 3.86         | 75.82         | 1.77         | 34.44         | 1.98         | 8.51         | 1.26         | 42.31         | 4.98         | 28.49         |              |
| 1.1.2 Fixed Account                               | 0.40        | 5.01         | 1.38         | 6.76         | 2.29         | 7.13         | 1.76         | 95.67         | 1.06         | 1.61         | 36.17         | 2.26         | 91.93         | 0.49         | 10.18        |              | 27.59         | 13.40        | 43.60         |              |
| 1.1.2.1 Up to 3 months Fixed Account              |             |              |              | 0.13         | 0.04         | 0.02         |              | 1.72          | 0.06         |              | 0.01          |              | 4.24          |              | 0.01         |              |               |              |               |              |
| 1.1.2.2 3 to 6 months Fixed Account               | 0.01        |              |              | 0.24         | 0.07         | 0.15         |              | 1.40          | 0.09         | 0.03         | 0.19          | 0.03         | 1.45          |              |              |              |               |              | 0.07          |              |
| 1.1.2.3 6 months to 1 year Fixed Account          | 0.08        | 2.89         |              | 2.25         | 0.60         | 3.16         | 0.61         | 77.15         | 0.21         | 0.37         | 26.75         | 0.57         | 86.24         | 0.04         | 4.77         |              |               | 10.99        | 42.79         |              |
| 1.1.2.4 Above 1 year Fixed Account                | 0.32        | 2.11         | 1.38         | 4.14         | 1.58         | 3.80         | 1.15         | 15.40         | 0.69         | 1.21         | 9.22          | 1.66         |               | 0.45         | 5.40         |              | 27.59         | 2.41         | 0.73          |              |
| 1.1.3 Call Deposit                                | 0.11        |              | 1.74         | 7.19         | 1.73         | 10.82        | 2.56         | 61.73         | 0.19         | 3.68         |               |              | 3.28          | 30.09        |              | 0.10         |               | 1.10         |               |              |
| 1.1.4 Certificate of Deposit                      |             |              |              |              |              |              |              |               |              |              |               |              |               |              |              |              |               |              |               |              |
| 1.2 On Borrowing                                  |             |              |              |              |              |              |              |               |              |              |               |              | 4.64          |              |              |              |               |              |               |              |
| <b>2. Commission Expense</b>                      |             |              |              |              |              |              |              |               |              |              |               |              |               |              |              |              |               |              |               |              |
| <b>3. Staff Expense</b>                           | <b>0.92</b> | <b>8.89</b>  | <b>3.49</b>  | <b>8.66</b>  | <b>4.25</b>  | <b>9.57</b>  | <b>2.90</b>  | <b>57.38</b>  | <b>2.97</b>  | <b>5.02</b>  | <b>16.75</b>  | <b>2.19</b>  | <b>29.75</b>  | <b>1.27</b>  | <b>5.38</b>  | <b>2.11</b>  | <b>10.90</b>  | <b>5.83</b>  | <b>10.08</b>  |              |
| <b>4. Office Operating Expenses</b>               | <b>1.31</b> | <b>8.06</b>  | <b>2.48</b>  | <b>7.52</b>  | <b>3.83</b>  | <b>9.39</b>  | <b>3.25</b>  | <b>40.27</b>  | <b>0.85</b>  | <b>3.38</b>  | <b>18.86</b>  | <b>1.34</b>  | <b>22.14</b>  | <b>1.84</b>  | <b>4.26</b>  | <b>5.34</b>  | <b>13.03</b>  | <b>5.68</b>  | <b>7.36</b>   |              |
| <b>5. Foreign Exchange Loss</b>                   |             |              |              |              |              |              |              |               |              |              |               |              |               |              |              |              |               |              |               |              |
| 5.1 Due to Change in Exchange Rates               |             |              |              |              |              |              |              |               |              |              |               |              |               |              |              |              |               |              |               |              |
| 5.2 Due to Foreign Currency Transaction           |             |              |              |              |              |              |              |               |              |              |               |              |               |              |              |              |               |              |               |              |
| <b>6. Non Operating Expense</b>                   |             |              |              |              |              |              |              | <b>0.18</b>   |              |              |               |              |               |              |              |              |               |              | <b>0.42</b>   |              |
| <b>7. Provision for Risk</b>                      | <b>0.32</b> | <b>2.99</b>  | <b>3.13</b>  | <b>4.16</b>  | <b>1.03</b>  | <b>1.30</b>  | <b>3.04</b>  | <b>32.55</b>  | <b>0.76</b>  | <b>17.57</b> | <b>652.30</b> | <b>1.15</b>  | <b>26.62</b>  | <b>1.23</b>  | <b>0.59</b>  |              |               |              | <b>-3.64</b>  | <b>72.14</b> |
| 7.1 Loan loss Provision                           | 0.32        | 2.99         | 3.13         | 4.16         | 1.03         | 1.30         | 3.04         | 32.55         | 0.76         | 17.57        | 652.30        | 1.15         | 26.62         | 1.23         | 0.59         |              |               |              | -3.64         | 72.14        |
| 7.1.1 General Loan Loss Provision                 | 0.18        | 2.40         | 3.13         | 4.08         | 0.61         | 1.30         | 1.03         | 20.89         | 0.42         | 4.74         | 16.31         | 0.28         | 15.14         |              |              |              |               |              | 1.02          | 20.01        |
| 7.1.1.1 Pass Loan Loss Provision                  |             | 1.06         | 3.13         | 3.05         | 0.03         | 1.05         | 0.00         | 1.86          | 0.16         | 3.28         |               | 0.02         | 0.48          |              |              |              |               |              |               | 20.01        |
| 7.1.1.2 Watch List Provision                      | 0.18        | 1.35         |              | 1.03         | 0.58         | 0.25         | 1.03         | 19.04         | 0.26         | 1.46         | 16.31         | 0.27         | 14.67         |              |              |              |               |              |               | 1.02         |
| 7.1.2 Special Loan Loss Provision                 | 0.14        | 0.59         |              | 0.08         | 0.42         |              | 2.01         | 11.66         | 0.33         | 12.83        | 635.98        | 0.87         | 11.48         | 1.23         | 0.59         |              |               |              | -4.66         | 52.13        |
| 7.1.3 Additional Loan Loss Provision              |             |              |              |              |              |              |              |               |              |              |               |              |               |              |              |              |               |              |               |              |
| 7.2. Provision for Non-Banking Assets             |             |              |              |              |              |              |              |               |              |              |               |              |               |              |              |              |               |              |               |              |
| 7.3. Provision for Loss on Investment             |             |              |              |              |              |              |              |               |              |              |               |              |               |              |              |              |               |              |               |              |
| 7.5. Provision for Loss of Other Assets           |             |              |              |              |              |              |              |               |              |              |               |              |               |              |              |              |               |              |               |              |
| <b>8. Loan Written Off</b>                        |             |              |              |              |              |              |              |               |              |              |               |              |               |              |              |              |               |              |               | <b>18.26</b> |
| <b>9. Provision for Staff Bonus</b>               | <b>0.07</b> |              |              | <b>1.36</b>  | <b>0.80</b>  |              |              | <b>21.59</b>  | <b>0.08</b>  |              |               |              | <b>2.27</b>   |              | <b>4.32</b>  |              |               |              | <b>8.44</b>   |              |
| <b>10. Provision for Income Tax</b>               | <b>0.21</b> |              |              | <b>4.08</b>  | <b>2.39</b>  |              |              | <b>64.76</b>  |              |              |               |              | <b>6.82</b>   |              | <b>0.23</b>  |              |               |              | <b>25.32</b>  |              |
| <b>11. Others</b>                                 |             |              |              |              |              |              |              |               |              |              |               |              |               |              |              |              |               |              |               |              |
| <b>12. Net Profit</b>                             | <b>0.48</b> | <b>6.64</b>  |              | <b>9.51</b>  | <b>5.57</b>  | <b>26.16</b> | <b>2.82</b>  | <b>151.11</b> | <b>0.81</b>  | <b>4.97</b>  |               |              | <b>1.82</b>   | <b>15.92</b> | <b>30.06</b> | <b>43.02</b> | <b>65.06</b>  | <b>80.45</b> | <b>0.30</b>   |              |
| <b>Total Expenses</b>                             | <b>5.87</b> | <b>41.69</b> | <b>19.44</b> | <b>61.09</b> | <b>28.75</b> | <b>85.38</b> | <b>19.31</b> | <b>611.33</b> | <b>10.52</b> | <b>40.08</b> | <b>799.89</b> | <b>13.80</b> | <b>264.64</b> | <b>36.87</b> | <b>76.48</b> | <b>73.87</b> | <b>226.29</b> | <b>28.07</b> | <b>161.68</b> |              |
| <b>Income</b>                                     |             |              |              |              |              |              |              |               |              |              |               |              |               |              |              |              |               |              |               |              |
| <b>1. Interest Income</b>                         | <b>5.22</b> | <b>36.49</b> | <b>14.21</b> | <b>52.77</b> | <b>24.95</b> | <b>78.85</b> | <b>17.55</b> | <b>504.37</b> | <b>9.42</b>  | <b>16.03</b> | <b>98.07</b>  | <b>12.63</b> | <b>229.83</b> | <b>16.20</b> | <b>25.91</b> | <b>14.43</b> | <b>121.67</b> | <b>24.80</b> | <b>80.48</b>  |              |
| 1.1 On Loans and Advances                         | 4.80        | 31.24        | 13.39        | 48.39        | 22.11        | 73.35        | 13.35        | 462.79        | 8.25         | 14.19        | 92.56         | 11.70        | 200.54        | 16.20        | 16.76        | 13.73        | 98.75         | 21.47        | 66.43         |              |
| 1.2 On Investment                                 |             | 0.00         |              |              |              |              |              | 2.65          |              |              | 1.29          |              | 3.05          |              | 0.19         | 0.26         | 0.54          |              |               |              |
| 1.2.1 Government Bonds                            |             |              |              |              |              |              |              | 2.65          |              |              | 1.29          |              | 3.05          |              | 0.19         | 0.26         | 0.54          |              |               |              |
| 1.2.2 Foreign Bonds                               |             |              |              |              |              |              |              |               |              |              |               |              |               |              |              |              |               |              |               |              |
| 1.2.3 NRB Bonds                                   |             |              |              |              |              |              |              |               |              |              |               |              |               |              |              |              |               |              |               |              |
| 1.2.4 Debenture & Bonds                           |             | 0.00         |              |              |              |              |              |               |              |              |               |              |               |              |              |              |               |              |               |              |
| 1.3 On Agency Balance                             |             |              |              |              |              |              |              |               |              |              |               |              |               |              |              |              |               |              |               |              |
| 1.4 On Call Deposit                               | 0.42        | 5.26         | 0.82         | 4.37         | 2.84         | 5.51         | 4.20         | 38.76         | 1.17         | 1.84         | 4.22          | 0.93         | 26.20         |              | 8.95         | 0.44         | 22.38         | 3.32         | 14.05         |              |
| 1.5 On Others                                     |             |              |              |              |              |              |              | 0.17          |              |              |               |              | 0.05          |              |              |              |               |              |               |              |
| <b>2. Commission and Discount</b>                 | <b>0.27</b> | <b>1.35</b>  |              | <b>0.45</b>  | <b>1.38</b>  | <b>1.28</b>  | <b>0.22</b>  | <b>2.53</b>   | <b>0.20</b>  | <b>0.48</b>  | <b>1.38</b>   | <b>0.03</b>  | <b>9.52</b>   | <b>0.00</b>  |              |              |               | <b>0.02</b>  | <b>0.01</b>   | <b>0.09</b>  |
| 2.1 Bills Purchase and Discount                   |             |              |              |              |              |              |              |               |              |              |               |              |               |              |              |              |               |              |               |              |
| 2.2 Commission                                    | 0.27        | 0.45         |              | 0.45         | 1.38         | 1.28         | 0.22         | 2.53          | 0.20         | 0.48         | 1.38          | 0.03         | 7.83          | 0.00         |              |              |               | 0.02         | 0.01          | 0.09         |
| 2.3 Others  |             | 0.90         |              |              |              |              |              |               |              |              |               |              | 1.69          |              |              |              |               |              |               |              |
| <b>3. Exchange Fluctuation Income</b>             |             |              |              |              |              |              |              | <b>-0.09</b>  |              |              |               |              | <b>-0.26</b>  |              |              |              |               |              |               |              |
| 3.1 Due to Change in Exchange Rate                |             |              |              |              |              |              |              |               |              |              |               |              | -0.26         |              |              |              |               |              |               |              |
| 3.2 Due to Foreign Currency Transaction           |             |              |              |              |              |              |              | -0.09         |              |              |               |              |               |              |              |              |               |              |               |              |
| <b>4. Other Operating Income</b>                  | <b>0.18</b> | <b>3.85</b>  | <b>2.77</b>  | <b>7.26</b>  | <b>2.41</b>  | <b>5.14</b>  | <b>1.54</b>  | <b>33.99</b>  | <b>0.90</b>  | <b>1.15</b>  | <b>5.20</b>   | <b>0.96</b>  | <b>14.73</b>  | <b>0.00</b>  | <b>2.05</b>  | <b>0.11</b>  | <b>9.85</b>   | <b>1.82</b>  | <b>6.80</b>   |              |
| <b>5. Non Operating Income</b>                    |             |              |              |              |              |              |              | <b>54.21</b>  |              |              |               |              | <b>4.17</b>   | <b>0.00</b>  | <b>22.88</b> | <b>3.94</b>  | <b>11.26</b>  | <b>0.00</b>  | <b>0.07</b>   |              |
| <b>6. Write Back from Provisions for loss</b>     | <b>0.19</b> |              |              | <b>0.62</b>  |              | <b>0.10</b>  |              | <b>16.31</b>  |              | <b>22.43</b> | <b>15.35</b>  | <b>0.18</b>  | <b>6.66</b>   | <b>20.67</b> | <b>25.64</b> | <b>55.39</b> | <b>83.48</b>  | <b>0.55</b>  |               |              |
| <b>7. Recovery of written-off Loan</b>            |             |              |              |              |              |              |              |               |              |              |               |              |               |              |              |              |               |              | <b>0.90</b>   |              |
| <b>8. Income from Extra Ordinary transactions</b> |             |              |              |              |              |              |              |               |              |              |               |              |               |              |              |              |               |              |               |              |
| <b>9. Net Loss</b>                                |             |              | <b>2.46</b>  |              |              |              |              |               |              |              | <b>679.90</b> |              |               |              |              |              |               |              |               | <b>74.24</b> |
| <b>Total Income</b>                               | <b>5.87</b> | <b>41.69</b> | <b>19.44</b> | <b>61.09</b> | <b>28.75</b> | <b>85.38</b> | <b>19.31</b> | <b>611.33</b> | <b>10.52</b> | <b>40.08</b> | <b>799.89</b> | <b>13.80</b> | <b>264.64</b> | <b>36.87</b> | <b>76.48</b> | <b>73.87</b> | <b>226.29</b> | <b>28.07</b> | <b>161.68</b> |              |

| BFI Name  | Goodwill      | SIFCL        | Lumbini      | Lalitpur     | United FC     | General     | Progressive  | Janaki       | Pokhara       | Central      | Arun        | Multipurpose | Synergy       | Srijana       | WMBFL        | CMBFCL       | Crystal      | Ganeshwori   | Everest      | ICFC          |
|---|---------------|--------------|--------------|--------------|---------------|-------------|--------------|--------------|---------------|--------------|-------------|--------------|---------------|---------------|--------------|--------------|--------------|--------------|--------------|---------------|
| <b>Expenses</b>                                   |               |              |              |              |               |             |              |              |               |              |             |              |               |               |              |              |              |              |              |               |
| <b>1. Interest Expense</b>                        | <b>83.63</b>  | <b>39.04</b> | <b>47.04</b> | <b>5.08</b>  | <b>93.15</b>  | <b>0.29</b> | <b>13.87</b> | <b>34.65</b> | <b>54.91</b>  | <b>44.16</b> | <b>0.35</b> | <b>3.37</b>  | <b>44.99</b>  | <b>42.93</b>  | <b>0.57</b>  | <b>1.39</b>  | <b>0.45</b>  | <b>46.29</b> | <b>30.13</b> | <b>122.11</b> |
| 1.1 On Depositing Liabilities                     | 74.60         | 39.04        | 47.04        | 5.08         | 92.75         | 0.29        | 13.87        | 34.65        | 54.91         | 44.16        | 0.35        | 3.37         | 44.33         | 42.93         | 0.57         | 1.17         | 0.45         | 45.14        | 30.13        | 105.72        |
| 1.1.1 Saving Account                              |               | 10.12        | 15.10        | 3.01         | 48.61         | 0.10        | 8.99         | 10.84        | 26.77         | 18.93        | 0.16        | 0.00         | 17.15         | 30.99         | 0.33         | 0.12         | 0.45         | 22.63        | 14.90        | 64.24         |
| 1.1.2 Fixed Account                               | 74.60         | 28.93        | 31.94        | 2.07         | 44.14         | 0.19        | 4.87         | 23.81        | 28.14         | 25.23        | 0.20        | 3.37         | 27.18         | 11.94         | 0.24         | 0.00         |              | 22.51        | 15.23        | 41.48         |
| 1.1.2.1 Up to 3 months Fixed Account              | 0.08          | 0.01         | 0.18         |              | 2.27          | 0.17        |              |              |               | 0.16         | 0.06        |              | 0.00          | 0.45          |              |              |              | 0.17         | 0.04         | 0.18          |
| 1.1.2.2 3 to 6 months Fixed Account               | 0.14          | 0.00         | 1.26         |              | 0.24          |             |              |              | 4.22          | 0.21         |             |              | 0.20          | 0.22          |              |              |              | 0.28         | 0.11         | 0.17          |
| 1.1.2.3 6 months to 1 year Fixed Account          | 9.99          | 3.70         | 21.64        | 0.01         | 8.50          |             | 1.50         | 14.79        | 9.85          | 16.58        |             |              | 14.61         | 6.99          | 0.00         |              |              | 16.66        | 10.55        | 29.55         |
| 1.1.2.4 Above 1 year Fixed Account                | 64.39         | 25.21        | 8.86         | 2.06         | 33.13         | 0.02        | 3.37         | 9.02         | 14.07         | 8.29         | 0.14        | 3.37         | 12.37         | 4.28          | 0.24         | 0.00         |              | 5.40         | 4.53         | 11.58         |
| 1.1.3 Call Deposit                                |               |              |              |              |               |             |              |              |               |              |             |              |               |               |              | 1.05         |              |              |              |               |
| 1.1.4 Certificate of Deposit                      |               |              |              |              |               |             |              |              |               |              |             |              |               |               |              |              |              |              |              |               |
| 1.2 On Borrowing                                  | 9.03          |              |              |              | 0.40          |             |              |              |               |              |             |              | 0.66          |               |              | 0.22         |              | 1.15         |              | 16.39         |
| <b>2. Commission Expense</b>                      |               |              |              |              |               |             |              | <b>0.01</b>  |               |              |             |              |               | <b>0.89</b>   |              |              |              |              |              |               |
| <b>3. Staff Expense</b>                           | <b>15.19</b>  | <b>7.52</b>  | <b>4.23</b>  | <b>3.81</b>  | <b>19.44</b>  | <b>2.81</b> | <b>2.43</b>  | <b>2.74</b>  | <b>11.34</b>  | <b>8.01</b>  | <b>0.66</b> | <b>0.96</b>  | <b>18.93</b>  | <b>7.07</b>   | <b>2.07</b>  | <b>1.31</b>  | <b>0.29</b>  | <b>5.24</b>  | <b>5.25</b>  | <b>21.61</b>  |
| <b>4. Office Operating Expenses</b>               | <b>18.42</b>  | <b>4.58</b>  | <b>3.96</b>  | <b>2.72</b>  | <b>16.90</b>  | <b>1.16</b> | <b>2.45</b>  | <b>1.14</b>  | <b>7.69</b>   | <b>3.96</b>  | <b>1.37</b> | <b>0.52</b>  | <b>12.00</b>  | <b>6.04</b>   | <b>2.07</b>  | <b>0.90</b>  | <b>0.40</b>  | <b>3.38</b>  | <b>5.00</b>  | <b>20.73</b>  |
| <b>5. Foreign Exchange Loss</b>                   |               |              |              |              |               |             |              |              |               |              |             |              |               |               |              |              |              |              |              |               |
| 5.1 Due to Change in Exchange Rates               |               |              |              |              |               |             |              |              |               |              |             |              |               |               |              |              |              |              |              |               |
| 5.2 Due to Foreign Currency Transaction           |               |              |              |              |               |             |              |              |               |              |             |              |               |               |              |              |              |              |              |               |
| <b>6. Non Operating Expense</b>                   |               |              |              |              |               |             |              |              |               |              |             |              |               |               |              |              |              |              |              |               |
| <b>7. Provision for Risk</b>                      | <b>18.13</b>  | <b>2.84</b>  | <b>0.09</b>  | <b>33.54</b> | <b>29.77</b>  |             | <b>1.86</b>  |              | <b>19.40</b>  | <b>0.45</b>  | <b>1.37</b> | <b>0.74</b>  | <b>3.80</b>   | <b>16.87</b>  | <b>5.76</b>  |              |              | <b>6.28</b>  | <b>6.96</b>  | <b>0.96</b>   |
| 7.1 Loan loss Provision                           | 18.13         | 2.84         | 0.09         | 33.54        | 27.08         |             | 1.86         |              | 19.40         | 0.45         | 1.37        | 0.74         | 3.80          | 16.87         |              |              |              | 3.83         | 6.96         | 0.96          |
| 7.1.1 General Loan Loss Provision                 |               | 1.73         | 0.09         |              | 4.03          |             |              |              | 1.63          |              |             | 0.16         | 3.45          | 8.94          |              |              |              | 3.83         | 0.82         | 2.04          |
| 7.1.1.1 Pass Loan Loss Provision                  |               | 0.19         | 0.09         |              | 1.24          |             |              |              | 1.63          |              |             | 0.16         | 1.48          | 2.00          |              |              |              | 3.83         | 0.82         | -1.46         |
| 7.1.1.2 Watch List Provision                      |               | 1.54         |              |              | 2.79          |             |              |              |               |              |             |              | 1.97          | 6.94          |              |              |              |              |              | 3.51          |
| 7.1.2 Special Loan Loss Provision                 |               | 1.11         |              |              | 23.05         |             |              |              | 17.77         |              | 1.37        | 0.58         | 0.35          | 7.93          |              |              |              |              | 6.14         | -1.08         |
| 7.1.3 Additional Loan Loss Provision              | 18.13         |              |              | 33.54        |               |             | 1.86         |              |               | 0.45         |             |              |               |               |              |              |              |              |              |               |
| 7.2. Provision for Non-Banking Assets             |               |              |              |              |               |             |              |              |               |              |             |              |               |               |              |              |              |              |              |               |
| 7.3. Provision for Loss on Investment             |               |              |              |              | 2.68          |             |              |              |               |              |             |              |               |               |              |              |              | 2.46         |              |               |
| 7.5. Provision for Loss of Other Assets           |               |              |              |              | 0.01          |             |              |              |               |              |             |              |               |               | 5.76         |              |              |              |              |               |
| <b>8. Loan Written Off</b>                        |               |              |              |              |               |             |              |              |               |              |             |              |               |               |              |              |              |              |              |               |
| <b>9. Provision for Staff Bonus</b>               | <b>1.96</b>   | <b>0.32</b>  | <b>0.63</b>  |              | <b>1.70</b>   |             |              |              | <b>1.30</b>   | <b>0.71</b>  |             |              | <b>6.42</b>   |               |              |              |              |              |              | <b>11.37</b>  |
| <b>10. Provision for Income Tax</b>               | <b>5.69</b>   | <b>0.97</b>  | <b>1.89</b>  |              | <b>5.11</b>   |             |              |              | <b>3.91</b>   | <b>2.13</b>  |             |              |               |               |              |              |              |              |              | <b>34.12</b>  |
| 11. Others  |               |              |              | 5.35         |               |             |              |              |               |              |             |              |               |               |              |              |              |              |              |               |
| <b>12. Net Profit</b>                             | <b>13.94</b>  | <b>2.26</b>  | <b>4.42</b>  | <b>4.51</b>  | <b>11.92</b>  |             | <b>1.81</b>  | <b>34.71</b> | <b>9.11</b>   | <b>4.98</b>  |             | <b>2.41</b>  | <b>64.24</b>  | <b>43.32</b>  | <b>9.55</b>  | <b>8.43</b>  | <b>35.83</b> | <b>23.01</b> |              | <b>79.61</b>  |
| <b>Total Expenses</b>                             | <b>156.97</b> | <b>57.53</b> | <b>62.27</b> | <b>55.02</b> | <b>178.00</b> | <b>4.25</b> | <b>22.42</b> | <b>73.25</b> | <b>107.66</b> | <b>64.41</b> | <b>3.75</b> | <b>8.00</b>  | <b>150.38</b> | <b>117.12</b> | <b>20.02</b> | <b>12.02</b> | <b>36.97</b> | <b>84.20</b> | <b>47.34</b> | <b>290.52</b> |
| <b>Income</b>                                     |               |              |              |              |               |             |              |              |               |              |             |              |               |               |              |              |              |              |              |               |
| <b>1. Interest Income</b>                         | <b>123.81</b> | <b>51.56</b> | <b>55.96</b> | <b>14.65</b> | <b>148.07</b> | <b>1.16</b> | <b>16.74</b> | <b>68.50</b> | <b>99.06</b>  | <b>52.51</b> | <b>1.16</b> | <b>6.03</b>  | <b>54.23</b>  | <b>104.88</b> | <b>1.86</b>  | <b>11.78</b> | <b>0.59</b>  | <b>70.06</b> | <b>41.55</b> | <b>212.65</b> |
| 1.1 On Loans and Advances                         | 101.72        | 44.51        | 41.39        | 13.94        | 135.79        | 0.58        | 16.74        | 59.40        | 89.18         | 45.29        | 1.16        | 6.03         | 45.97         | 98.73         | 1.72         | 11.78        | 0.45         | 57.94        | 36.30        | 174.23        |
| 1.2 On Investment                                 | 2.11          | 1.36         | 1.47         |              | 2.38          |             |              |              | 0.40          |              |             |              | 0.51          |               |              |              |              | 0.73         | 0.02         | 2.09          |
| 1.2.1 Government Bonds                            | 2.11          | 1.36         | 1.47         |              | 2.38          |             |              |              |               |              |             |              |               |               |              |              |              |              |              | 2.09          |
| 1.2.2 Foreign Bonds                               |               |              |              |              |               |             |              |              |               |              |             |              |               |               |              |              |              |              |              |               |
| 1.2.3 NRB Bonds                                   |               |              |              |              |               |             |              |              | 0.40          |              |             |              | 0.51          |               |              |              |              |              |              |               |
| 1.2.4 Debenture & Bonds                           |               |              |              |              |               |             |              |              |               |              |             |              |               |               |              |              |              | 0.73         | 0.02         |               |
| 1.3 On Agency Balance                             |               | 5.69         |              |              |               |             |              |              |               |              |             |              |               |               |              |              |              |              |              | 36.34         |
| 1.4 On Call Deposit                               | 19.97         |              | 13.11        |              | 8.46          |             |              | 9.10         | 9.49          | 7.22         |             |              | 7.75          | 6.15          | 0.14         |              |              | 11.39        | 5.24         |               |
| 1.5 On Others                                     |               |              |              | 0.71         | 1.44          | 0.58        |              |              |               |              |             |              |               |               |              |              | 0.14         |              |              |               |
| <b>2. Commission and Discount</b>                 | <b>0.53</b>   |              | <b>0.11</b>  |              | <b>0.58</b>   |             | <b>1.60</b>  | <b>0.01</b>  | <b>8.60</b>   | <b>0.40</b>  | <b>0.00</b> | <b>0.52</b>  | <b>0.72</b>   |               | <b>0.01</b>  |              |              | <b>0.51</b>  | <b>0.47</b>  | <b>1.56</b>   |
| 2.1 Bills Purchase and Discount                   |               |              |              |              |               |             |              |              |               |              |             |              |               |               |              |              |              |              |              |               |
| 2.2 Commission                                    | 0.53          |              | 0.11         |              | 0.42          |             | 0.00         | 0.01         |               | 0.40         | 0.00        |              | 0.72          |               |              |              |              | 0.47         | 0.47         | 1.56          |
| 2.3 Others  |               |              |              |              | 0.16          |             | 1.60         |              | 8.60          |              |             | 0.52         |               |               | 0.01         |              |              | 0.05         |              |               |
| <b>3. Exchange Fluctuation Income</b>             |               |              |              |              |               |             |              |              |               |              |             |              |               |               |              |              |              |              |              |               |
| 3.1 Due to Change in Exchange Rate                |               |              |              |              |               |             |              |              |               |              |             |              |               |               |              |              |              |              |              |               |
| 3.2 Due to Foreign Currency Transaction           |               |              |              |              |               |             |              |              |               |              |             |              |               |               |              |              |              |              |              |               |
| <b>4. Other Operating Income</b>                  | <b>15.50</b>  | <b>4.19</b>  | <b>3.98</b>  | <b>0.00</b>  | <b>29.29</b>  |             |              | <b>1.51</b>  |               | <b>4.97</b>  | <b>0.74</b> |              | <b>8.51</b>   | <b>9.54</b>   |              | <b>0.00</b>  |              | <b>8.73</b>  | <b>3.06</b>  | <b>10.06</b>  |
| <b>5. Non Operating Income</b>                    | <b>17.13</b>  | <b>1.78</b>  | <b>2.22</b>  |              | <b>0.06</b>   |             | <b>3.27</b>  | <b>0.72</b>  |               | <b>0.07</b>  |             |              | <b>32.37</b>  |               |              | <b>0.24</b>  |              | <b>0.07</b>  |              | <b>31.74</b>  |
| <b>6. Write Back from Provisions for loss</b>     |               |              |              |              |               | <b>1.44</b> | <b>0.80</b>  | <b>0.86</b>  |               | <b>6.46</b>  | <b>0.36</b> | <b>1.45</b>  | <b>54.54</b>  | <b>2.70</b>   | <b>18.15</b> |              | <b>36.38</b> | <b>4.82</b>  |              | <b>34.51</b>  |
| 7. Recovery of written-off Loan                   |               |              |              |              |               |             |              | 1.65         |               |              |             |              |               |               |              |              |              |              |              |               |
| <b>8. Income from Extra Ordinary transactions</b> |               |              |              | <b>40.36</b> |               |             |              |              |               |              |             |              |               |               |              |              |              |              |              |               |
| <b>9. Net Loss</b>                                |               |              |              |              |               | <b>1.66</b> |              |              |               |              | <b>1.49</b> |              |               |               |              |              |              |              |              | <b>2.26</b>   |
| <b>Total Income</b>                               | <b>156.97</b> | <b>57.53</b> | <b>62.27</b> | <b>55.02</b> | <b>178.00</b> | <b>4.25</b> | <b>22.42</b> | <b>73.25</b> | <b>107.66</b> | <b>64.41</b> | <b>3.75</b> | <b>8.00</b>  | <b>150.38</b> | <b>117.12</b> | <b>20.02</b> | <b>12.02</b> | <b>36.97</b> | <b>84.20</b> | <b>47.34</b> | <b>290.52</b> |



| BFI Name  | Saamatha      | Kuber         | Seti         | hama         | Namaste      | Unique       | Manjunathre  | Jebils       | Reliance      | Bhaktapur    |
|---|---------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|
| <b>Expenses</b>                                   |               |               |              |              |              |              |              |              |               |              |
| <b>1. Interest Expense</b>                        | <b>65.54</b>  | <b>0.12</b>   | <b>4.70</b>  | <b>3.61</b>  | <b>8.87</b>  | <b>18.16</b> | <b>67.03</b> | <b>21.02</b> | <b>58.18</b>  | <b>7.96</b>  |
| 1.1 On Depositing Liabilities                     | 65.54         | 0.12          | 4.70         | 3.61         | 8.87         | 18.16        | 62.02        | 21.02        | 58.18         | 7.96         |
| 1.1.1 Saving Account                              | 28.78         | 0.09          | 1.88         | 2.66         | 6.84         | 8.04         | 37.01        | 7.20         | 41.43         | 3.22         |
| 1.1.2 Fixed Account                               | 30.64         | 0.03          | 2.82         | 0.95         | 2.03         | 10.12        | 25.01        | 11.52        | 16.75         | 3.40         |
| 1.1.2.1 Up to 3 months Fixed Account              | 0.38          |               |              |              |              | 0.08         | 0.14         | 0.00         | 0.24          |              |
| 1.1.2.2 3 to 6 months Fixed Account               | 0.94          |               |              | 0.08         | 0.06         | 0.08         | 0.27         | 0.01         | 0.90          |              |
| 1.1.2.3 6 months to 1 year Fixed Account          | 23.11         |               | 1.14         | 0.87         | 0.28         | 6.88         | 19.71        | 6.85         | 6.92          | 3.40         |
| 1.1.2.4 Above 1 year Fixed Account                | 6.22          | 0.03          | 1.67         | 0.01         | 1.69         | 3.08         | 4.89         | 4.66         | 8.70          |              |
| 1.1.3 Call Deposit                                | 6.12          |               |              |              |              |              |              | 2.30         |               | 1.33         |
| 1.1.4 Certificate of Deposit                      |               |               |              |              |              |              |              |              |               |              |
| 1.2 On Borrowing                                  |               |               |              |              |              |              | 5.01         |              |               |              |
| <b>2. Commission Expense</b>                      |               |               |              |              |              |              |              |              |               |              |
| <b>3. Staff Expense</b>                           | <b>12.06</b>  | <b>1.11</b>   | <b>2.16</b>  | <b>1.48</b>  | <b>1.69</b>  | <b>2.93</b>  | <b>8.45</b>  | <b>4.31</b>  | <b>9.56</b>   | <b>2.24</b>  |
| <b>4. Office Operating Expenses</b>               | <b>10.13</b>  | <b>1.44</b>   | <b>1.22</b>  | <b>2.52</b>  | <b>0.72</b>  | <b>2.70</b>  | <b>7.79</b>  | <b>3.80</b>  | <b>8.74</b>   | <b>2.07</b>  |
| <b>5. Foreign Exchange Loss</b>                   |               |               |              |              |              |              |              |              |               |              |
| 5.1 Due to Change in Exchange Rates               |               |               |              |              |              |              |              |              |               |              |
| 5.2 Due to Foreign Currency Transaction           |               |               |              |              |              |              |              |              |               |              |
| <b>6. Non Operating Expense</b>                   |               |               |              |              |              |              |              |              |               |              |
| <b>7. Provision for Risk</b>                      | <b>16.73</b>  |               | <b>1.15</b>  | <b>0.43</b>  | <b>0.86</b>  | <b>1.00</b>  | <b>2.93</b>  | <b>8.97</b>  | <b>29.63</b>  | <b>1.55</b>  |
| 7.1 Loan loss Provision                           | 16.73         |               | 1.15         | 0.43         | 0.86         | 1.00         | 2.93         | 8.97         | 25.37         | 1.55         |
| 7.1.1 General Loan loss Provision                 |               |               | 0.34         | 0.07         | -0.46        |              | 2.93         |              | 25.37         | 0.47         |
| 7.1.1.1 Pass Loan Loss Provision                  |               |               | 0.13         | 0.07         | -0.46        |              | 2.93         |              | 25.37         |              |
| 7.1.1.2 Watch List Provision                      |               |               | 0.21         |              |              |              |              |              |               | 0.47         |
| 7.1.2 Special Loan Loss Provision                 | 16.73         |               | 0.81         | 0.37         | 1.32         |              |              | 8.97         |               | 1.09         |
| 7.1.3 Additional Loan Loss Provision              |               |               |              |              |              | 1.00         |              |              |               |              |
| 7.2. Provision for Non-Banking Assets             |               |               |              |              |              |              |              |              | 4.26          |              |
| 7.3. Provision for Loss on Investment             |               |               |              |              |              |              |              |              |               |              |
| 7.5. Provision for Loss of Other Assets           |               |               |              |              |              |              |              | 0.00         |               |              |
| <b>8. Loan Written Off</b>                        |               |               |              |              |              |              |              |              |               |              |
| <b>9. Provision for Staff Bonus</b>               | <b>5.14</b>   |               | <b>0.39</b>  | <b>0.50</b>  | <b>0.46</b>  |              | <b>0.42</b>  |              | <b>0.92</b>   | <b>0.34</b>  |
| <b>10. Provision for Income Tax</b>               | <b>15.42</b>  |               | <b>1.17</b>  | <b>1.56</b>  | <b>1.39</b>  |              | <b>1.26</b>  | <b>-2.41</b> | <b>2.77</b>   | <b>1.01</b>  |
| <b>11. Others</b>                                 |               | <b>0.04</b>   |              |              |              |              |              |              |               |              |
| <b>12. Net Profit</b>                             | <b>35.98</b>  | <b>211.46</b> | <b>2.73</b>  | <b>7.95</b>  | <b>3.24</b>  | <b>1.49</b>  | <b>2.93</b>  | <b>7.18</b>  | <b>6.46</b>   | <b>3.73</b>  |
| <b>Total Expenses</b>                             | <b>161.00</b> | <b>214.18</b> | <b>13.51</b> | <b>18.07</b> | <b>17.24</b> | <b>26.28</b> | <b>90.81</b> | <b>42.87</b> | <b>116.26</b> | <b>18.90</b> |
| <b>Income</b>                                     |               |               |              |              |              |              |              |              |               |              |
| <b>1. Interest Income</b>                         | <b>96.61</b>  | <b>1.08</b>   | <b>12.55</b> | <b>11.48</b> | <b>15.75</b> | <b>25.26</b> | <b>82.57</b> | <b>38.12</b> | <b>89.61</b>  | <b>15.07</b> |
| 1.1 On Loans and Advances                         | 88.20         | 1.08          | 11.37        | 8.09         | 13.15        | 18.48        | 71.90        | 33.88        | 73.63         | 14.89        |
| 1.2 On Investment                                 | 1.69          |               |              |              |              | 0.51         | 0.38         | 0.62         |               | 0.18         |
| 1.2.1 Government Bonds                            | 1.69          |               |              |              |              |              |              | 0.62         |               | 0.18         |
| 1.2.2 Foreign Bonds                               |               |               |              |              |              |              |              |              |               |              |
| 1.2.3 NRB Bonds                                   |               |               |              |              |              | 0.51         | 0.38         |              |               |              |
| 1.2.4 Debenture & Bonds                           |               |               |              |              |              |              |              |              |               |              |
| 1.3 On Agency Balance                             |               |               |              |              |              |              |              |              |               |              |
| 1.4 On Call Deposit                               |               |               |              | 3.40         | 2.60         | 6.21         |              | 3.28         | 15.98         |              |
| 1.5 On Others                                     | 6.73          |               | 1.18         |              |              | 0.07         | 10.29        | 0.35         |               |              |
| <b>2. Commission and Discount</b>                 | <b>1.03</b>   |               | <b>0.08</b>  | <b>0.01</b>  | <b>0.01</b>  |              | <b>6.91</b>  | <b>0.05</b>  | <b>0.23</b>   | <b>0.00</b>  |
| 2.1 Bills Purchase and Discount                   |               |               |              |              |              |              |              |              |               |              |
| 2.2 Commission                                    | 1.03          |               | 0.08         | 0.01         | 0.01         |              | 0.03         | 0.05         | 0.06          | 0.00         |
| 2.3 Others  |               |               |              |              |              |              | 6.88         |              | 0.17          |              |
| <b>3. Exchange Fluctuation Income</b>             |               |               |              |              |              |              |              |              |               |              |
| 3.1 Due to Change in Exchange Rate                |               |               |              |              |              |              |              |              |               |              |
| 3.2 Due to Foreign Currency Transaction           |               |               |              |              |              |              |              |              |               |              |
| <b>4. Other Operating Income</b>                  | <b>12.80</b>  | <b>0.50</b>   | <b>0.88</b>  | <b>0.55</b>  | <b>1.48</b>  |              |              | <b>2.77</b>  | <b>8.37</b>   | <b>3.81</b>  |
| <b>5. Non Operating Income</b>                    | <b>48.86</b>  |               |              | <b>6.03</b>  |              | <b>1.01</b>  |              | <b>0.07</b>  | <b>0.99</b>   |              |
| <b>6. Write Back from Provisions for loss</b>     | <b>1.70</b>   | <b>206.09</b> |              |              |              |              | <b>1.33</b>  | <b>1.83</b>  | <b>4.54</b>   | <b>0.02</b>  |
| <b>7. Recovery of written-off Loan</b>            |               |               |              |              |              |              |              |              | <b>12.52</b>  |              |
| <b>8. Income from Extra Ordinary transactions</b> |               | <b>6.50</b>   |              |              |              |              |              | <b>0.03</b>  |               |              |
| <b>9. Net Loss</b>                                |               |               |              |              |              |              |              |              |               |              |
| <b>Total Income</b>                               | <b>161.00</b> | <b>214.18</b> | <b>13.51</b> | <b>18.07</b> | <b>17.24</b> | <b>26.28</b> | <b>90.81</b> | <b>42.87</b> | <b>116.26</b> | <b>18.90</b> |

Statement of Credit as on Kattik end, 2073(Mid-Nov, 2016)

| BFI Name                           | NBL             | RBB             | NABIL           | NIBL            | SCBNL           | HBL             | NSBI            | NBB             | EBL             | BOK             | NCC             | NIC             | MBL             | Kumari          | Laxmi           | SBL             | ADBNL           | Global          | Citizens        |
|------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>Sector Wise</b>                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| Agricultural and Forest Related    | 4299.76         | 5500.84         | 822.50          | 3039.84         | 832.97          | 1820.50         | 1024.50         | 398.19          | 2013.89         | 2392.25         | 885.56          | 662.84          | 1331.38         | 499.64          | 690.10          | 822.97          | 24647.97        | 1383.73         | 299.33          |
| Fishery Related                    | 72.94           | 318.71          | 6.92            | 34.64           |                 | 10.48           |                 | 11.72           | 14.13           | 42.74           | 29.63           | 1.86            | 51.35           | 44.27           | 5.79            | 8.14            | 855.80          | 18.08           | 74.35           |
| Mining Related                     | 349.50          | 122.50          | 54.71           | 213.94          |                 |                 |                 | 27.21           | 239.97          | 64.31           | 277.03          |                 | 17.50           | 401.15          |                 | 262.25          | 155.97          | 34.32           | 215.22          |
| Manufacturing (Producing) Related  | 11198.03        | 9854.12         | 26217.81        | 27097.29        | 6803.75         | 22609.29        | 12282.15        | 6227.59         | 11794.31        | 12296.40        | 6020.13         | 10381.67        | 10454.00        | 8282.52         | 7556.86         | 9711.71         | 9770.68         | 13236.84        | 6598.71         |
| Construction                       | 6842.55         | 10177.44        | 2130.31         | 5392.26         | 7546.02         | 4652.59         | 2790.14         | 9078.81         | 9719.43         | 4519.64         | 2957.07         | 12270.94        | 5971.60         | 5497.02         | 9030.19         | 2768.02         | 5036.65         | 8977.58         | 1297.32         |
| Electricity, Gas and Water         | 2087.86         | 1315.74         | 3894.35         | 4267.08         | 49.31           | 587.58          | 846.83          | 639.16          | 2152.40         | 2262.04         | 1052.80         | 907.58          | 1334.99         | 1307.74         | 1922.87         | 1883.45         | 63.16           | 3836.76         | 2515.55         |
| Metal Products, Mach. & Ele. Eqp.  | 594.34          | 1071.90         | 634.47          | 368.39          | 1616.56         | 536.22          | 1641.01         | 584.54          | 1011.91         | 885.65          | 488.39          | 20.45           | 644.66          | 303.82          | 1523.56         | 572.55          | 505.76          | 1303.14         | 64.89           |
| Tras., Com. and Public Utilities   | 1106.57         | 2065.35         | 566.76          | 3570.58         | 101.82          | 4301.49         | 1812.23         | 826.62          | 3088.08         | 1320.09         | 2585.66         | 198.60          | 1314.14         | 662.83          | 4594.09         | 5491.82         | 217.09          | 1427.45         | 503.02          |
| Wholesaler & Retailer              | 18023.43        | 26860.17        | 22178.83        | 24090.05        | 8748.59         | 16482.06        | 16754.62        | 6717.44         | 18502.49        | 15605.95        | 5681.70         | 15180.34        | 11626.25        | 7426.52         | 8917.92         | 11108.75        | 17839.10        | 19791.42        | 7795.43         |
| Finance, Insurance and Real Estate | 1992.23         | 8214.26         | 4764.01         | 6974.65         | 1359.52         | 8374.60         | 2613.47         | 4372.14         | 7269.00         | 4905.62         | 1581.21         | 3781.44         | 5224.81         | 2192.54         | 4009.35         | 6304.42         | 145.28          | 3926.91         | 4709.91         |
| Hotel or Restaurant                | 1422.65         | 4413.17         | 2318.07         | 7451.74         | 7.20            | 2210.23         | 283.22          | 602.85          | 692.27          | 2812.70         | 539.28          | 553.41          | 681.32          | 238.33          | 616.33          | 2160.40         | 3550.58         | 2424.42         | 661.48          |
| Other Services                     | 2236.29         | 2458.05         | 2020.95         | 7316.14         | 201.73          | 4019.58         | 1055.96         | 1379.84         | 1810.24         | 4005.91         | 1190.41         | 2440.88         | 3211.01         | 1401.29         | 1736.57         | 2347.85         | 4131.77         | 2580.95         | 2179.44         |
| Consumption Loans                  | 11112.08        | 9889.70         | 3070.46         | 1856.42         | 3451.76         | 2700.34         | 397.34          | 1326.60         | 5236.73         | 6174.90         | 688.34          | 9528.70         | 3179.17         | 2129.05         | 3202.73         | 1865.97         | 10669.91        | 2790.17         | 6297.59         |
| Local Government                   |                 | 216.60          | 7.50            | 368.27          | 138.81          | 255.20          |                 |                 |                 |                 |                 | 129.84          |                 |                 | 134.63          | 135.05          | 1.48            | 91.86           | 1.58            |
| Others                             | 6106.37         | 3794.75         | 16303.13        | 3390.98         | 1296.50         | 4706.16         | 12926.23        | 2809.54         | 5587.24         | 4021.12         | 1934.74         | 6884.36         | 5405.72         | 2521.42         | 116.01          | 15196.75        | 8638.65         | 7044.79         | 11219.11        |
| <b>TOTAL sectorwise</b>            | <b>67444.60</b> | <b>86273.30</b> | <b>84990.79</b> | <b>95432.27</b> | <b>32154.54</b> | <b>73266.32</b> | <b>54427.70</b> | <b>35002.26</b> | <b>69132.07</b> | <b>61309.34</b> | <b>25911.95</b> | <b>62813.06</b> | <b>50577.74</b> | <b>32908.15</b> | <b>44056.97</b> | <b>60640.10</b> | <b>86229.84</b> | <b>68868.43</b> | <b>44432.93</b> |

|                                       |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
|---------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>Product Wise</b>                   |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| Term Loan                             | 14042.99        | 12480.77        | 12575.21        | 22775.55        | 1672.04         | 10261.05        | 2924.01         | 4148.56         | 9420.61         | 10039.20        | 3118.55         | 6618.27         | 5690.56         | 6365.64         | 7482.64         | 12307.62        | 19514.10        | 8837.96         | 8768.77         |
| Overdraft                             | 11346.37        | 13157.73        | 14113.03        | 16038.96        | 1981.32         | 9326.89         | 944.69          | 6729.86         | 15385.95        | 22174.89        | 8022.12         | 13257.13        | 7146.23         | 8813.22         | 3389.73         | 16410.84        | 6598.98         | 19370.98        | 6284.37         |
| Trust Receipt Loan / Import Loan      | 2645.38         | 574.50          | 7061.98         | 16153.00        | 3723.93         | 8596.50         | 2164.46         | 1826.93         | 4145.38         | 2072.07         | 974.40          | 2064.13         | 1697.90         | 799.28          | 3313.71         | 2069.60         | 8.06            | 2399.70         | 710.33          |
| Demand & Other Working Capital Loan   | 16287.83        | 31719.73        | 22644.08        | 25143.95        | 8792.17         | 22273.31        | 27769.66        | 6122.29         | 10767.88        | 8049.28         | 3445.33         | 11532.74        | 6838.81         | 6554.32         | 11177.23        | 8118.52         | 47058.19        | 17536.73        | 4330.45         |
| Res. Per. H. Loan (Up to Rs. 10 mil.) | 4319.47         | 6590.28         | 6767.02         | 1254.95         | 5006.61         | 4652.59         | 1776.91         | 3230.60         | 9719.43         | 3837.64         | 1827.86         | 10226.90        | 5968.90         | 3769.95         | 2235.67         | 3987.07         | 4341.21         | 5946.96         | 2615.57         |
| Real Estate Loan                      | 1623.56         | 3894.75         | 4001.97         | 5314.14         | 1973.03         | 3550.19         | 3744.74         | 3386.61         | 3971.46         | 1761.43         | 530.72          | 3148.93         | 3219.04         | 1795.47         | 1625.30         | 6223.26         | 695.44          | 3406.17         | 5197.60         |
| Margin Nature Loan                    | 1720.89         | 1258.33         | 1303.13         | 472.63          |                 | 2176.10         |                 | 440.83          | 1305.79         | 493.46          | 59.19           | 3404.14         | 35.99           | 1252.59         | 1442.35         | 1132.12         |                 | 1523.88         | 3221.28         |
| Hire Purchase Loan                    | 2772.61         | 3213.20         | 2459.88         | 2478.82         | 3281.29         | 5884.75         | 683.12          | 3659.34         | 5034.60         | 6674.73         | 3225.35         | 5467.65         | 5501.40         | 1832.03         | 3421.71         | 7046.03         | 196.43          | 3893.45         | 2456.75         |
| Deprived Sector Loan                  | 4201.34         | 4917.95         | 3171.47         | 4293.10         | 1498.33         | 3251.06         | 2376.49         | 1556.66         | 3651.38         | 2712.62         | 1115.58         | 2541.95         | 2130.24         | 1437.27         | 1920.59         | 2532.02         | 6429.75         | 2943.67         | 2693.69         |
| Bills Purchased                       | 4.62            | 57.77           | 157.66          | 427.06          | 28.72           | 1274.93         | 791.03          | 956.04          | 204.69          | 1951.21         | 183.01          | 837.63          | 406.23          | 2.87            | 528.32          | 72.77           |                 | 772.83          | 68.67           |
| Other Product                         | 8479.55         | 8408.29         | 10735.34        | 1080.10         | 4197.11         | 2018.95         | 11252.59        | 2944.54         | 5524.90         | 1542.80         | 3409.83         | 3713.58         | 11942.47        | 285.51          | 7519.73         | 740.23          | 1387.68         | 2236.10         | 8085.46         |
| <b>Total Product wise Loan</b>        | <b>67444.60</b> | <b>86273.30</b> | <b>84990.79</b> | <b>95432.27</b> | <b>32154.54</b> | <b>73266.32</b> | <b>54427.70</b> | <b>35002.26</b> | <b>69132.07</b> | <b>61309.34</b> | <b>25911.95</b> | <b>62813.06</b> | <b>50577.74</b> | <b>32908.15</b> | <b>44056.97</b> | <b>60640.10</b> | <b>86229.84</b> | <b>68868.43</b> | <b>44432.93</b> |

|                                    |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
|------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>Collateral Wise</b>             |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| Gold and Silver                    | 7770.18         | 7496.91         | 295.45          | 801.44          |                 |                 | 1.21            | 251.82          |                 | 107.06          | 154.22          | 414.21          | 35.72           | 30.00           | 227.49          |                 | 345.39          | 0.88            | 2591.45         |
| Government Securities              | 203.88          | 235.27          | 706.94          | 1.56            |                 |                 |                 |                 | 19.60           | 75.58           |                 |                 |                 |                 | 29.02           |                 |                 | 51.46           | 2.31            |
| Non Governmental Securities        | 0.09            | 1078.66         | 1418.82         | 472.63          |                 | 2176.10         |                 | 623.89          | 1613.09         | 594.95          | 159.14          | 3404.14         |                 | 1058.18         | 1071.43         |                 |                 |                 | 3225.00         |
| Fixed Deposit Receipts             | 365.32          | 268.49          | 933.06          | 143.68          | 420.28          | 144.74          | 955.90          | 58.11           | 1208.45         | 216.71          | 190.88          | 833.81          | 50.03           | 47.84           | 95.49           | 423.22          | 313.64          | 1092.97         | 265.63          |
| Own                                | 357.42          | 268.49          | 545.02          | 143.68          | 23.44           | 144.74          | 955.90          | 57.75           | 1035.62         | 216.71          | 190.80          | 833.81          | 50.03           | 47.84           | 95.49           | 423.22          | 313.64          | 670.19          | 262.20          |
| Other Licences Institutions        | 7.90            |                 | 388.04          |                 | 396.85          |                 |                 | 0.36            | 172.83          |                 | 0.08            |                 |                 |                 |                 |                 |                 | 422.78          | 3.43            |
| Collateral of Properties           | 32832.19        | 74017.91        | 71260.10        | 79536.66        | 27320.57        | 66352.23        | 47040.78        | 31142.95        | 61728.26        | 53962.95        | 23013.90        | 55562.95        | 47992.47        | 30443.64        | 40301.19        | 54800.98        | 85570.81        | 60407.15        | 34232.81        |
| Fixed Assets                       | 23463.27        | 73982.14        | 35987.75        | 59822.18        | 20611.81        | 65942.92        | 40547.00        | 29524.29        | 38901.82        | 50745.60        | 21668.26        | 30386.30        | 26390.51        | 29483.47        | 30028.11        | 35824.06        | 85570.81        | 30034.32        | 22739.12        |
| Current Assets                     | 9368.92         | 35.77           | 35272.35        | 19714.48        | 6708.76         | 409.30          | 6493.78         | 1618.65         | 22826.44        | 3217.35         | 1345.64         | 25176.65        | 21601.96        | 960.18          | 10273.08        | 18976.92        |                 | 30372.83        | 11493.69        |
| Against security of Bill           | 162.61          | 98.65           | 4384.54         | 706.13          |                 | 1274.93         | 1630.61         | 955.44          | 36.22           | 1576.53         | 502.58          | 2.44            |                 | 6.54            |                 | 914.47          |                 |                 | 892.81          |
| Domestic Bills                     | 0.33            | 19.05           | 10.84           | 47.86           |                 | 13.22           |                 | 851.16          |                 |                 |                 |                 |                 | 1.61            |                 | 2.56            |                 |                 | 29.60           |
| Foreign Bills                      | 162.28          | 79.60           | 4373.70         | 658.27          |                 | 1261.71         | 1630.61         | 104.28          | 36.22           | 1576.53         | 502.58          | 2.44            |                 | 4.93            | 911.90          |                 |                 |                 | 863.21          |
| Against Guarantee                  | 291.98          | 2416.42         | 775.00          | 5361.27         | 1622.52         | 3236.30         | 2375.56         | 1660.35         | 4225.37         | 4245.03         | 1202.35         | 2480.07         | 129.84          | 999.71          | 134.76          | 1385.37         |                 | 365.11          | 78.61           |
| Government Guarantee               | 66.70           | 34.25           |                 | 368.27          | 138.81          |                 | 156.12          | 91.30           | 199.08          | 2.17            | 71.84           | 216.53          | 129.84          | 146.62          | 134.63          | 135.05          |                 | 91.86           |                 |
| Institutional Guarantee            | 82.60           | 2366.55         | 770.59          | 2274.16         | 1483.71         |                 | 2219.44         | 1276.54         | 2460.15         | 2517.31         | 1090.67         | 2263.53         |                 | 839.11          | 0.00            | 1153.80         |                 | 3.00            |                 |
| Personal Guarantee                 | 3.64            | 11.60           | 4.42            | 1117.94         |                 |                 |                 | 192.97          | 1558.77         |                 | 39.84           |                 |                 | 13.97           | 0.13            | 36.50           |                 | 268.24          | 78.61           |
| Collective Guarantee               | 0.01            | 4.02            |                 |                 |                 |                 |                 | 99.54           | 7.37            | 3.04            |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| Int. Rtd. Foreign Bank's Guarantee | 12.00           |                 |                 | 1600.90         |                 | 27.90           |                 |                 |                 | 843.78          |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| Other Guarantee                    | 127.05          |                 |                 |                 |                 | 3208.40         |                 |                 |                 | 878.72          |                 |                 |                 |                 |                 | 60.02           |                 | 2.01            |                 |
| Credit Card                        |                 |                 | 206.34          | 25.80           | 135.15          | 82.02           |                 |                 | 0.26            | 9.93            |                 | 6.25            | 2.96            |                 | 33.26           | 73.78           |                 | 109.19          | 9.17            |
| Others                             | 25818.34        | 660.99          | 5010.54         | 8383.08         | 2656.02         |                 | 2423.64         | 309.70          | 300.81          | 520.61          | 688.88          | 109.18          | 2366.71         | 322.22          | 3264.78         | 1941.85         |                 | 6841.66         | 3135.14         |
| <b>Total</b>                       | <b>67444.60</b> | <b>86273.30</b> | <b>84990.79</b> | <b>95432.27</b> | <b>32154.54</b> | <b>73266.32</b> | <b>54427.70</b> | <b>35002.26</b> | <b>69132.07</b> | <b>61309.34</b> | <b>25911.95</b> | <b>62813.06</b> | <b>50577.74</b> | <b>32908.15</b> | <b>44056.97</b> | <b>60640.10</b> | <b>86229.84</b> | <b>68868.43</b> | <b>44432.93</b> |

## Statement of Credit as on Kattik end, 2073(Mid-Nov, 2016)

| BFI Name                           | Prime           | Sunrise         | NMB             | PRABHU          | Janata          | Mega            | Civil           | Century         | Sanima          | NIDC           | Malika         | Siddhartha      | Yeti           | Narayani      | Sahayogi       | Karnali        | Triveni        | Suprim         | Shangrila       | Gandaki        |  |
|------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|----------------|----------------|-----------------|----------------|---------------|----------------|----------------|----------------|----------------|-----------------|----------------|--|
| <b>Sector Wise</b>                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                |                |                 |                |               |                |                |                |                |                 |                |  |
| Agricultural and Forest Related    | 971.50          | 1148.23         | 1003.34         | 1528.31         | 640.68          | 725.10          | 1380.45         | 775.81          | 1490.26         | 46.17          | 201.00         | 828.01          | 56.03          | 1.07          | 203.01         | 188.92         | 1146.33        | 1007.37        | 285.95          | 257.94         |  |
| Fishery Related                    | 0.96            | 4.26            | 47.52           | 3.84            | 7.33            | 21.29           | 1.64            | 1.11            | 8.51            |                | 21.64          | 62.93           | 1.62           |               | 25.08          |                | 55.44          | 16.14          | 8.47            | 9.21           |  |
| Mining Related                     | 6.40            | 62.12           | 51.98           |                 | 13.00           | 30.03           | 57.80           | 468.46          | 14.00           |                |                | 64.39           | 10.56          |               |                |                | 2.55           | 13.25          | 32.98           | 39.73          |  |
| Manufacturing (Producing) Related  | 7254.29         | 7132.37         | 11156.50        | 8354.43         | 6295.84         | 7310.03         | 6305.15         | 6544.42         | 6218.48         | 492.33         | 723.32         | 1082.67         | 416.22         | 8.52          | 169.70         | 10.76          | 512.31         | 398.07         | 514.62          | 570.70         |  |
| Construction                       | 4687.31         | 3697.27         | 9006.54         | 9379.65         | 238.33          | 624.93          | 2018.77         | 3244.35         | 4178.94         | 20.04          |                | 1245.81         | 199.09         | 19.90         | 124.50         | 94.49          | 1937.84        | 547.46         | 1160.44         | 1087.48        |  |
| Electricity, Gas and Water         | 2504.10         | 782.57          | 3940.56         | 1320.17         | 821.32          | 987.09          | 833.80          | 657.94          | 1500.14         | 666.24         | 4.50           | 146.73          | 266.89         |               | 0.64           |                |                | 0.50           | 12.24           | 8.14           |  |
| Metal Products, Mach. & Ele. Eqp.  | 130.00          | 394.40          | 1386.67         | 307.23          | 164.60          | 334.49          | 100.13          | 343.25          | 749.31          | 16.45          | 3.92           | 510.61          | 39.38          |               |                |                | 137.74         | 88.98          | 88.00           | 32.58          |  |
| Tras., Com. and Public Utilities   | 1221.02         | 577.33          | 2578.18         | 2207.06         | 625.78          | 438.77          | 727.15          | 361.49          | 2625.07         |                | 43.00          | 1038.68         | 162.01         | 5.34          | 35.25          | 155.54         | 920.20         | 248.45         | 923.31          | 178.30         |  |
| Wholesaler & Retailer              | 4455.10         | 11294.19        | 13395.46        | 9018.88         | 4844.06         | 9767.37         | 8777.09         | 5782.83         | 9602.68         | 294.74         | 1096.64        | 1616.17         | 536.65         | 8.88          | 890.73         | 80.41          | 735.13         | 1347.50        | 1484.45         | 478.76         |  |
| Finance, Insurance and Real Estate | 4239.58         | 4484.41         | 4121.75         | 7865.03         | 3585.60         | 3470.49         | 3488.77         | 3727.50         | 1944.38         | 63.30          | 246.67         | 1466.20         | 1291.04        | 26.30         | 78.94          |                | 733.87         | 11.64          | 1023.42         | 297.14         |  |
| Hotel or Restaurant                | 940.85          | 1906.31         | 3075.82         | 3153.34         | 277.25          | 1754.38         | 1082.85         | 1186.95         | 1383.41         | 312.16         | 521.57         | 386.42          | 935.08         | 4.10          | 10.46          |                | 261.73         | 224.03         | 381.83          | 134.53         |  |
| Other Services                     | 824.95          | 1753.84         | 2266.66         | 4971.01         | 962.07          | 955.93          | 2154.03         | 1454.07         | 2020.46         | 389.52         | 572.82         | 578.21          | 136.87         |               | 74.10          | 491.22         | 275.86         | 218.30         | 595.06          | 86.79          |  |
| Consumption Loans                  | 4587.84         | 4841.11         | 2785.30         | 3524.16         | 1820.80         | 2132.82         | 1949.46         | 1933.75         | 2289.82         | 3.52           | 1637.89        | 835.62          | 2604.98        | 23.18         | 16.01          | 12.85          | 367.41         | 156.43         | 345.90          | 112.44         |  |
| Local Government                   |                 |                 |                 |                 |                 |                 |                 |                 |                 |                |                |                 |                |               | 1.33           |                |                |                | 3.75            |                |  |
| Others                             | 12509.86        | 9408.54         | 3594.37         | 1747.84         | 1676.83         | 3865.90         | 152.75          | 1578.50         | 11485.54        | 395.46         | 4340.76        | 1477.47         | 2640.12        | 61.99         | 1069.84        |                | 1111.53        | 1847.23        | 3281.72         | 1481.10        |  |
| <b>TOTAL sectorwise</b>            | <b>44333.77</b> | <b>47486.94</b> | <b>58410.65</b> | <b>53380.94</b> | <b>21973.51</b> | <b>32418.62</b> | <b>29029.84</b> | <b>28060.42</b> | <b>45510.99</b> | <b>2699.94</b> | <b>9413.73</b> | <b>11339.92</b> | <b>9297.86</b> | <b>159.27</b> | <b>2698.26</b> | <b>1034.19</b> | <b>8197.94</b> | <b>6129.11</b> | <b>10138.40</b> | <b>4774.85</b> |  |

**Product Wise**

|                                       |                 |                 |                 |                 |                 |                 |                 |                 |                 |                |                |                 |                |               |                |                |                |                |                 |                |
|---------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|----------------|----------------|-----------------|----------------|---------------|----------------|----------------|----------------|----------------|-----------------|----------------|
| Term Loan                             | 6518.94         | 4522.49         | 10214.55        | 10820.92        | 4436.32         | 5387.52         | 5760.00         | 7221.30         | 7277.66         | 1784.34        | 2047.66        | 1144.34         | 1900.56        | 9.80          |                | 91.17          | 795.03         | 254.63         | 3075.08         | 228.77         |
| Overdraft                             | 9816.58         | 10071.03        | 2990.60         | 8488.84         | 4854.33         | 9909.08         | 6083.05         | 6258.18         | 6052.63         | 533.23         |                |                 | 2833.05        | 61.99         |                | 341.63         | 1697.14        | 944.11         | 2228.20         | 2363.23        |
| Trust Receipt Loan / Import Loan      | 557.48          | 1732.26         | 3409.17         | 2103.91         | 745.35          | 2509.49         | 2040.20         | 883.08          | 1045.73         |                |                |                 |                |               |                |                |                |                |                 |                |
| Demand & Other Working Capital Loan   | 4625.39         | 7967.97         | 11434.98        | 9447.14         | 4700.79         | 4957.70         | 8513.53         | 5259.40         | 7081.61         | 89.79          | 4735.35        | 3338.91         |                | 8.88          | 1197.87        |                |                | 841.74         | 1222.15         | 10.88          |
| Res. Per. H. Loan (Up to Rs. 10 mil.) | 2753.27         | 5873.14         | 6250.78         | 7361.63         | 1233.72         | 1186.26         | 998.97          | 2587.54         | 3224.83         | 12.16          | 537.51         | 1058.33         | 465.07         | 19.90         | 51.56          |                | 1458.27        | 537.75         | 925.22          | 838.09         |
| Real Estate Loan                      | 6030.30         | 2886.17         | 4233.31         | 5189.45         | 843.66          | 3138.12         | 951.11          | 2341.69         | 4624.11         | 56.58          |                | 1043.53         | 1165.37        | 26.30         | 169.65         | 94.49          | 828.77         | 156.04         | 671.32          | 415.83         |
| Margin Nature Loan                    | 1872.98         | 2271.45         | 793.16          | 2205.29         | 556.97          | 114.74          | 148.82          | 465.57          | 328.87          |                | 187.84         | 301.44          | 721.67         | 21.01         |                |                | 53.10          | 31.04          | 59.10           |                |
| Hire Purchase Loan                    | 1509.36         | 4174.63         | 4013.56         | 3413.14         | 1276.54         | 2590.57         | 2411.53         | 1029.00         | 4118.44         | 21.04          | 1331.42        | 1520.39         | 1309.97        | 5.34          | 13.72          | 155.54         | 1195.04        | 339.43         | 1198.55         | 212.32         |
| Deprived Sector Loan                  | 1930.57         | 2074.45         | 2598.84         | 2327.66         | 1141.03         | 1182.80         | 1380.39         | 1157.65         | 1870.12         | 185.27         | 438.15         | 547.28          | 376.76         | 3.88          | 143.51         | 72.00          | 349.83         | 254.53         | 448.96          | 178.93         |
| Bills Purchased                       | 278.56          | 131.88          | 1004.74         | 12.77           | 2.80            |                 | 83.52           | 34.00           | 168.86          |                |                |                 |                |               |                |                |                |                |                 |                |
| Other Product                         | 8440.33         | 5781.48         | 11466.96        | 2010.19         | 2182.01         | 1442.34         | 658.73          | 822.99          | 9718.14         | 17.54          | 135.79         | 2385.71         | 525.42         | 2.18          | 1121.94        | 279.36         | 1820.76        | 2769.84        | 309.82          | 526.80         |
| <b>Total Product wise Loan</b>        | <b>44333.77</b> | <b>47486.94</b> | <b>58410.65</b> | <b>53380.94</b> | <b>21973.51</b> | <b>32418.62</b> | <b>29029.84</b> | <b>28060.42</b> | <b>45510.99</b> | <b>2699.94</b> | <b>9413.73</b> | <b>11339.92</b> | <b>9297.86</b> | <b>159.27</b> | <b>2698.26</b> | <b>1034.19</b> | <b>8197.94</b> | <b>6129.11</b> | <b>10138.40</b> | <b>4774.85</b> |

**Collateral Wise**

|                                    |                 |                 |                 |                 |                 |                 |                 |                 |                 |                |                |                 |                |               |                |                |                |                |                 |                |
|------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|----------------|----------------|-----------------|----------------|---------------|----------------|----------------|----------------|----------------|-----------------|----------------|
| Gold and Silver                    | 3714.69         | 308.53          |                 | 58.15           | 127.67          |                 | 227.38          | 146.87          | 476.36          |                |                | 53.39           | 369.01         |               |                |                |                |                | 11.55           | 12.63          |
| Government Securities              | 0.83            |                 | 0.79            | 17.42           | 41.00           | 9.00            |                 |                 | 16.92           |                |                |                 |                |               |                |                |                |                | 3.75            |                |
| Non Governmental Securities        | 1940.97         | 155.54          | 1317.90         | 2252.11         | 515.78          | 120.25          | 148.82          | 465.57          |                 |                | 187.84         | 301.44          | 721.67         | 21.01         |                |                | 53.10          | 31.04          | 59.10           |                |
| Fixed Deposit Receipts             | 162.66          | 156.47          | 170.20          | 144.90          | 59.75           | 39.88           | 19.49           | 278.27          | 100.26          | 10.09          | 725.50         | 50.06           | 154.67         | 2.18          | 16.01          | 12.85          | 77.25          | 10.89          | 32.85           | 35.71          |
| Own                                | 162.66          | 156.47          | 167.25          | 144.90          | 59.75           | 39.88           | 19.49           | 278.27          | 100.26          | 10.09          | 725.50         | 50.06           | 154.67         | 2.18          | 16.01          | 12.85          | 77.25          | 10.89          | 32.85           | 35.71          |
| Other Licences Institutions        |                 |                 | 2.95            |                 |                 |                 |                 |                 |                 |                |                |                 |                |               |                |                |                |                |                 |                |
| Collateral of Properties           | 33643.67        | 42965.24        | 55731.73        | 47728.81        | 20079.50        | 31309.36        | 26059.57        | 25886.98        | 42637.99        | 2633.12        | 8269.52        | 10519.23        | 7330.85        | 122.80        | 2680.24        | 1021.34        | 7958.03        | 6083.43        | 9684.20         | 4726.50        |
| Fixed Assets                       | 33228.98        | 37790.81        | 45150.93        | 45165.35        | 15508.54        | 28747.64        | 23913.81        | 15445.30        | 38730.86        | 2633.12        | 8269.52        | 10519.23        | 7330.85        | 122.80        | 2680.24        | 1021.34        | 7956.57        | 6083.43        | 9684.20         | 4726.50        |
| Current Assets                     | 414.69          | 5174.42         | 10580.80        | 2563.46         | 4570.96         | 2561.73         | 2145.76         | 10441.68        | 3907.13         |                |                |                 |                |               |                |                | 1.46           |                |                 |                |
| Against security of Bill           | 11.19           |                 | 13.00           | 541.98          | 2.80            |                 | 375.08          | 34.00           | 648.75          |                |                |                 |                |               |                |                |                |                |                 |                |
| Domestic Bills                     |                 |                 | 13.00           | 62.85           |                 |                 | 83.52           |                 | 0.58            |                |                |                 |                |               |                |                |                |                |                 |                |
| Foreign Bills                      | 11.19           |                 |                 | 479.12          | 2.80            |                 | 291.57          | 34.00           | 648.18          |                |                |                 |                |               |                |                |                |                |                 |                |
| Against Guarantee                  | 3159.75         | 101.06          | 1051.57         | 1898.18         |                 | 866.00          | 1751.16         | 1139.30         | 1.57            |                | 230.88         | 415.81          | 721.67         | 13.28         |                |                | 74.71          |                | 350.69          |                |
| Government Guarantee               | 117.80          |                 | 124.00          | 123.98          |                 |                 | 16.74           |                 |                 |                |                | 18.51           |                | 2.72          |                |                |                |                |                 |                |
| Institutional Guarantee            | 2766.29         | 60.00           | 363.83          | 1213.98         |                 | 753.18          | 1097.92         | 1133.26         |                 |                | 230.20         | 397.30          | 721.67         |               |                |                | 37.02          |                | 161.07          |                |
| Personal Guarantee                 | 262.68          | 37.15           | 529.74          | 120.13          |                 | 0.05            | 1.60            | 6.04            | 1.57            |                |                |                 |                | 10.56         |                |                |                | 37.69          |                 | 78.23          |
| Collective Guarantee               |                 |                 | 34.00           | 440.09          |                 | 112.70          | 634.89          |                 |                 |                | 0.68           |                 |                |               |                |                |                |                | 111.39          |                |
| Int. Rtd. Foreign Bank's Guarantee |                 |                 |                 |                 |                 |                 |                 |                 |                 |                |                |                 |                |               |                |                |                |                |                 |                |
| Other Guarantee                    | 12.98           | 3.91            |                 |                 |                 | 0.06            |                 |                 |                 |                |                |                 |                |               |                |                |                |                |                 |                |
| Credit Card                        |                 |                 | 6.59            |                 |                 | 16.76           |                 | 2.21            | 3.21            |                |                |                 |                |               |                |                |                |                |                 |                |
| Others                             | 1700.00         | 3800.11         | 118.87          | 739.39          | 1147.01         | 57.35           | 448.34          | 107.22          | 1625.93         | 56.74          |                |                 |                |               | 2.01           |                | 34.85          |                |                 |                |
| <b>Total</b>                       | <b>44333.77</b> | <b>47486.94</b> | <b>58410.65</b> | <b>53380.94</b> | <b>21973.51</b> | <b>32418.62</b> | <b>29029.84</b> | <b>28060.42</b> | <b>45510.99</b> | <b>2699.94</b> | <b>9413.73</b> | <b>11339.92</b> | <b>9297.86</b> | <b>159.27</b> | <b>2698.26</b> | <b>1034.19</b> | <b>8197.94</b> | <b>6129.11</b> | <b>10138.40</b> | <b>4774.85</b> |

| BFI Name                           | Infrastructure | Excel          | Biralaami      | Western        | Araniko        | Deva           | Miteri         | Tinaw          | Muktnath        | Sewa           | Kankai         | Mahakali      | Ace            | Bhargav        | diyalo         | Country        | Alpine         | Kastamandip    | Garima          | OmDB            |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|----------------|----------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|-----------------|
| <b>Sector Wise</b>                 |                |                |                |                |                |                |                |                |                 |                |                |               |                |                |                |                |                |                |                 |                 |
| Agricultural and Forest Related    | 215.75         | 203.99         | 181.38         | 185.94         | 134.16         | 292.79         | 160.05         | 276.85         | 2690.05         | 425.48         | 166.16         | 78.71         | 154.28         | 93.52          | 406.89         | 104.77         | 186.98         | 48.60          | 417.89          | 326.41          |
| Fishery Related                    |                | 5.52           |                |                | 8.92           | 1.54           | 1.51           | 4.16           | 17.18           | 30.24          |                |               |                |                | 0.70           | 0.18           |                |                | 3.32            | 11.87           |
| Mining Related                     |                |                |                |                | 1.60           |                |                | 1.61           |                 | 18.41          |                |               |                |                | 8.00           |                |                | 25.44          |                 | 16.93           |
| Manufacturing (Producing) Related  | 235.63         | 372.44         | 388.54         | 86.60          | 43.45          | 415.47         | 107.93         | 169.06         | 344.61          | 294.19         | 14.27          | 115.07        | 664.23         | 86.28          | 222.91         | 128.38         | 32.47          | 436.97         | 360.48          | 543.69          |
| Construction                       | 441.28         | 491.18         | 95.35          | 91.96          | 163.65         | 839.36         | 209.81         | 517.24         | 2060.64         | 461.79         | 100.93         | 53.15         | 1073.69        | 221.35         | 85.23          | 71.60          | 122.82         | 1186.24        | 2131.83         | 3018.21         |
| Electricity, Gas and Water         | 65.49          |                |                |                |                | 238.77         | 3.88           |                | 25.80           |                |                |               | 768.65         | 2.01           | 3.50           |                |                | 266.87         | 11.61           | 30.92           |
| Metal Products, Mach. & Ele. Eqp.  | 0.01           | 4.45           |                |                | 21.68          | 45.78          | 35.52          | 9.54           | 100.16          | 25.70          |                |               | 16.52          |                | 6.96           | 18.61          | 2.86           | 58.10          | 82.28           | 72.85           |
| Tras., Com. and Public Utilities   | 494.33         | 53.90          |                | 35.92          | 250.37         | 386.51         | 155.50         | 292.70         | 1511.94         | 412.33         | 43.83          |               | 244.71         | 99.44          | 262.05         | 3.67           | 169.03         | 321.21         | 1849.13         | 2016.45         |
| Wholesaler & Retailer              | 1233.34        | 948.55         | 1010.75        | 447.74         | 318.43         | 637.38         | 233.51         | 640.04         | 1194.30         | 1387.53        | 241.54         | 295.62        | 566.03         | 306.74         | 113.54         | 308.14         | 401.74         | 671.75         | 960.01          | 1095.68         |
| Finance, Insurance and Real Estate | 101.03         | 301.02         | 86.62          |                | 24.57          | 712.16         | 149.27         | 275.49         | 657.65          | 115.79         | 26.89          |               | 860.67         |                | 77.88          | 63.74          |                | 669.98         | 394.35          | 823.57          |
| Hotel or Restaurant                | 256.88         | 156.08         |                | 66.99          | 28.06          | 118.58         | 53.04          | 83.88          | 593.89          | 130.67         | 21.66          | 41.58         | 421.36         | 21.19          | 12.65          | 23.81          | 36.66          | 633.74         | 253.24          | 408.18          |
| Other Services                     | 40.63          | 250.11         | 207.82         | 77.52          | 23.29          | 253.97         | 49.11          | 252.91         | 127.81          | 113.42         | 17.32          | 1.91          | 601.66         | 78.13          | 12.73          | 24.53          | 30.19          | 124.64         | 175.30          | 223.20          |
| Consumption Loans                  | 161.88         | 169.59         | 274.27         | 18.32          | 292.83         | 970.60         | 168.88         | 72.43          | 302.01          | 209.47         | 49.74          | 62.90         | 100.01         | 19.26          | 60.41          | 247.04         | 64.74          | 516.29         | 773.90          | 821.45          |
| Local Government                   |                |                |                |                |                | 10.33          | 1.50           |                |                 | 1.37           |                |               | 15.16          |                | 2.04           |                | 1.97           | 4.85           | 0.03            |                 |
| Others                             | 1277.99        | 423.55         | 915.24         | 638.82         | 510.71         | 2385.30        | 781.20         | 392.59         | 2156.92         | 972.81         | 433.96         | 293.62        | 1162.15        | 372.53         | 447.81         | 405.90         | 560.60         | 1035.11        | 3638.43         | 1549.84         |
| <b>TOTAL sectorwise</b>            | <b>4524.23</b> | <b>3380.38</b> | <b>3159.99</b> | <b>1649.81</b> | <b>1821.71</b> | <b>7308.53</b> | <b>2112.31</b> | <b>2986.88</b> | <b>11782.98</b> | <b>4599.21</b> | <b>1116.28</b> | <b>942.55</b> | <b>6649.12</b> | <b>1300.45</b> | <b>1723.29</b> | <b>1400.37</b> | <b>1610.05</b> | <b>5999.77</b> | <b>11051.80</b> | <b>10959.26</b> |

**Product Wise**

|                                       |                |                |                |                |                |                |                |                |                 |                |                |               |                |                |                |                |                |                |                 |                 |
|---------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|----------------|----------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|-----------------|
| Term Loan                             | 552.61         | 614.49         | 630.52         | 546.93         | 140.37         | 479.64         | 60.54          | 345.69         | 2227.83         | 1392.70        | 591.60         |               | 2380.16        | 507.97         | 58.12          | 121.14         | 601.96         | 1296.17        | 2443.73         | 532.07          |
| Overdraft                             | 1925.67        | 765.25         | 500.98         | 722.28         | 591.77         | 811.79         | 358.37         | 1069.97        | 2129.31         | 1905.67        | 248.91         | 237.30        | 1660.21        | 351.80         | 306.19         | 558.02         | 612.65         | 1791.51        | 2966.53         | 1134.16         |
| Trust Receipt Loan / Import Loan      |                |                |                |                |                |                |                |                |                 |                |                |               |                |                |                |                |                |                |                 |                 |
| Demand & Other Working Capital Loan   |                | 947.38         | 1012.50        | 142.53         | 26.00          | 168.48         |                |                |                 | 18.64          |                | 410.69        | 4.46           |                | 626.98         | 129.76         |                | 304.03         | 44.39           | 61.18           |
| Res. Per. H. Loan (Up to Rs. 10 mil.) | 438.99         | 350.69         | 95.35          | 91.96          | 121.46         | 572.21         | 189.84         | 516.21         | 1839.54         | 250.97         | 100.93         | 53.15         | 954.79         | 210.38         | 57.24          | 62.02          | 90.13          | 1012.45        | 1786.37         | 1771.96         |
| Real Estate Loan                      | 249.32         | 349.25         | 179.85         |                | 47.95          | 950.10         | 148.06         | 171.46         | 656.76          | 121.66         | 26.89          |               | 544.27         |                | 45.05          | 50.57          | 51.94          | 516.02         | 636.76          | 1730.60         |
| Margin Nature Loan                    | 252.62         | 16.52          |                |                | 237.59         | 576.69         |                | 1.47           |                 | 3.55           |                |               | 23.56          |                | 5.31           |                |                | 296.93         |                 | 58.73           |
| Hire Purchase Loan                    | 494.33         | 66.94          | 63.20          | 35.92          | 262.90         | 520.60         | 173.69         | 238.37         | 1699.49         | 514.35         | 80.93          | 56.19         | 411.59         | 99.44          | 271.06         | 247.44         | 198.95         | 370.70         | 2089.25         | 2215.88         |
| Deprived Sector Loan                  | 200.45         | 126.22         | 136.39         | 86.39          | 82.40          | 329.72         | 98.45          | 110.91         | 2747.49         | 231.35         | 49.62          | 43.45         | 331.56         | 54.45          | 72.79          | 64.12          | 54.43          | 280.03         | 456.93          | 436.28          |
| Bills Purchased                       |                |                |                |                |                |                |                |                |                 |                |                |               |                |                |                |                |                |                |                 |                 |
| Other Product                         | 410.26         | 143.64         | 541.20         | 23.79          | 311.27         | 2899.30        | 1083.36        | 532.81         | 482.56          | 160.31         | 17.42          | 141.77        | 338.52         | 76.41          | 280.55         | 167.29         |                | 131.92         | 627.84          | 3018.40         |
| <b>Total Product wise Loan</b>        | <b>4524.23</b> | <b>3380.38</b> | <b>3159.99</b> | <b>1649.81</b> | <b>1821.71</b> | <b>7308.53</b> | <b>2112.31</b> | <b>2986.88</b> | <b>11782.98</b> | <b>4599.21</b> | <b>1116.28</b> | <b>942.55</b> | <b>6649.12</b> | <b>1300.45</b> | <b>1723.29</b> | <b>1400.37</b> | <b>1610.05</b> | <b>5999.77</b> | <b>11051.80</b> | <b>10959.26</b> |

**Collateral Wise**

|                                    |                |                |                |                |                |                |                |                |                 |                |                |               |                |                |                |                |                |                |                 |                 |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|----------------|----------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|-----------------|
| Gold and Silver                    | 133.19         | 127.55         | 169.56         |                | 30.95          | 253.41         | 65.81          | 37.53          | 96.72           |                |                |               |                |                |                |                |                | 73.89          | 474.17          | 385.44          |
| Government Securities              |                |                | 3.99           |                |                |                |                |                |                 |                |                |               |                |                |                |                |                |                |                 |                 |
| Non Governmental Securities        |                |                |                |                | 237.98         | 576.53         |                | 1.47           |                 |                |                |               | 23.56          |                | 8.31           |                |                | 298.08         |                 | 58.73           |
| Fixed Deposit Receipts             | 28.69          | 7.62           | 37.53          | 18.32          | 5.91           | 23.12          | 60.99          | 33.42          | 47.95           | 34.61          | 12.64          | 7.71          | 9.56           | 13.24          | 2.22           | 6.71           | 6.19           | 42.67          | 100.06          | 193.33          |
| Own                                | 28.69          | 7.62           | 37.53          | 18.32          | 5.91           | 23.12          | 60.99          | 33.42          | 47.95           | 34.61          | 12.64          | 7.71          | 9.56           | 13.24          | 2.22           | 6.71           | 6.19           | 42.67          | 100.06          | 193.33          |
| Other Licences Institutions        |                |                |                |                |                |                |                |                |                 |                |                |               |                |                |                |                |                |                |                 |                 |
| Collateral of Properties           | 4108.21        | 3245.19        | 2948.91        | 1631.48        | 1529.49        | 6032.33        | 1984.01        | 2879.12        | 9137.81         | 4395.42        | 1100.43        | 934.84        | 6284.45        | 1281.19        | 1710.72        | 1372.10        | 1466.97        | 5252.50        | 10268.45        | 10074.78        |
| Fixed Assets                       | 4108.21        | 3245.19        | 2948.91        | 1631.48        | 1529.09        | 6032.33        | 1984.01        | 2879.12        | 9137.81         | 4395.42        | 1100.43        | 934.84        | 6284.45        | 1281.19        | 1710.72        | 1372.10        | 1462.83        | 5252.50        | 10268.45        | 10074.78        |
| Current Assets                     |                |                |                |                | 0.40           |                |                |                |                 |                |                |               |                |                |                |                | 4.14           |                |                 |                 |
| Against security of Bill           |                |                |                |                | 8.30           |                |                |                |                 |                |                |               |                |                |                |                |                |                |                 |                 |
| Domestic Bills                     |                |                |                |                | 8.30           |                |                |                |                 |                |                |               |                |                |                |                |                |                |                 |                 |
| Foreign Bills                      |                |                |                |                |                |                |                |                |                 |                |                |               |                |                |                |                |                |                |                 |                 |
| Against Guarantee                  | 1.53           |                |                |                | 9.08           | 367.77         |                | 35.33          | 2500.49         | 165.63         |                |               | 331.56         |                | 2.04           | 21.56          | 136.89         | 332.64         | 209.13          | 246.98          |
| Government Guarantee               |                |                |                |                | 10.33          |                |                |                |                 | 1.37           |                |               | 15.16          |                | 2.04           | 21.56          | 1.97           |                | 0.03            | 4.07            |
| Institutional Guarantee            | 0.03           |                |                |                | 9.00           | 180.00         |                | 35.33          |                 | 20.00          |                |               | 316.40         |                |                |                |                | 265.40         | 20.00           | 40.00           |
| Personal Guarantee                 | 1.50           |                |                |                | 0.08           | 113.32         |                |                |                 |                |                |               |                |                |                |                |                | 36.86          | 67.24           | 4.76            |
| Collective Guarantee               |                |                |                |                | 64.12          |                |                |                | 2500.49         | 144.25         |                |               |                |                |                |                | 98.07          |                | 184.33          | 175.38          |
| Int. Rtd. Foreign Bank's Guarantee |                |                |                |                |                |                |                |                |                 |                |                |               |                |                |                |                |                |                |                 |                 |
| Other Guarantee                    |                |                |                |                |                |                |                |                |                 |                |                |               |                |                |                |                |                |                |                 |                 |
| Credit Card                        |                |                |                |                |                |                |                |                |                 |                |                |               |                |                |                |                |                |                |                 |                 |
| Others                             | 252.62         | 0.02           |                |                |                | 55.37          | 1.50           |                |                 | 3.55           | 3.21           |               |                | 6.02           |                |                |                |                |                 |                 |
| <b>Total</b>                       | <b>4524.23</b> | <b>3380.38</b> | <b>3159.99</b> | <b>1649.81</b> | <b>1821.71</b> | <b>7308.53</b> | <b>2112.31</b> | <b>2986.88</b> | <b>11782.98</b> | <b>4599.21</b> | <b>1116.28</b> | <b>942.55</b> | <b>6649.12</b> | <b>1300.45</b> | <b>1723.29</b> | <b>1400.37</b> | <b>1610.05</b> | <b>5999.77</b> | <b>11051.80</b> | <b>10959.26</b> |

Statement of Credit as on Kattik end, 2073(Mid-Nov, 2016)

| BFI Name                           | FewaDB          | Kabelli       | Kaski          | Corporate     | Purnima        | Jyoti          | Bagnati       | Hamro         | Kakre         | Shine          | Pacific       | IDBL           | Kanchan        | Manibhumi     | Innovative     | Vibor           | Reptiveri     | Tourism        | Mission        | Mt. Makalu    | Sindhu         |  |
|------------------------------------|-----------------|---------------|----------------|---------------|----------------|----------------|---------------|---------------|---------------|----------------|---------------|----------------|----------------|---------------|----------------|-----------------|---------------|----------------|----------------|---------------|----------------|--|
| <b>Sector Wise</b>                 |                 |               |                |               |                |                |               |               |               |                |               |                |                |               |                |                 |               |                |                |               |                |  |
| Agricultural and Forest Related    | 195.06          | 75.63         | 211.04         | 2.65          | 82.14          | 128.79         | 150.25        | 162.57        | 124.96        | 572.02         | 141.17        | 2.06           | 172.20         | 11.62         | 147.06         | 308.54          | 160.98        | 334.50         | 355.95         | 21.65         | 28.25          |  |
| Fishery Related                    | 12.22           | 2.75          | 18.73          |               |                |                |               |               |               | 49.14          |               | 26.00          | 0.92           |               | 18.81          | 7.28            | 7.23          | 25.16          | 3.85           |               |                |  |
| Mining Related                     |                 |               |                |               |                |                |               |               |               |                |               | 44.94          |                |               | 6.78           | 47.01           |               | 17.78          |                |               |                |  |
| Manufacturing (Producing) Related  | 297.90          | 14.64         | 222.70         | 118.60        | 97.13          | 336.95         | 22.66         |               | 14.12         | 702.57         | 12.10         | 319.01         | 218.24         | 3.12          | 316.68         | 608.22          | 25.82         | 401.51         | 18.71          | 1.14          |                |  |
| Construction                       | 1557.10         | 145.09        | 1289.64        | 32.88         | 132.45         | 698.91         | 50.14         | 32.87         | 36.74         | 935.87         | 155.15        | 626.31         | 148.36         | 73.20         | 278.86         | 1603.91         | 79.25         | 1320.33        | 127.81         | 16.86         | 205.49         |  |
| Electricity, Gas and Water         |                 |               |                |               |                | 347.20         |               |               |               |                | 0.69          | 75.34          |                |               | 10.12          | 628.30          |               | 43.70          |                |               |                |  |
| Metal Products, Mach. & Ele. Eqp.  | 56.93           | 3.11          | 99.13          | 7.10          |                | 89.46          |               |               |               |                |               |                | 4.03           |               | 31.39          | 45.78           |               | 130.53         | 1.32           |               |                |  |
| Tras., Com. and Public Utilities   | 1182.47         | 16.38         | 484.83         | 16.74         | 119.28         | 500.02         |               | 5.28          |               | 636.99         | 46.50         | 169.44         | 82.84          | 56.85         | 116.75         | 936.71          | 27.74         | 646.54         | 260.80         | 5.30          | 284.78         |  |
| Wholesaler & Retailer              | 1336.96         | 134.92        | 641.65         | 23.84         | 411.09         | 1060.68        | 95.92         | 245.88        | 137.07        | 1951.65        | 134.24        | 597.43         | 659.10         | 113.65        | 336.86         | 1951.93         | 232.03        | 922.81         | 549.29         | 15.72         | 460.73         |  |
| Finance, Insurance and Real Estate | 435.93          |               | 602.55         |               | 109.99         | 763.08         |               |               |               | 670.54         | 23.29         | 756.37         | 14.61          | 9.49          | 135.89         | 1378.68         | 46.07         | 488.27         | 53.02          |               | 8.30           |  |
| Hotel or Restaurant                | 380.59          | 15.73         | 154.66         |               | 7.70           | 122.59         |               |               | 12.56         | 263.29         | 4.74          | 85.97          | 86.51          |               | 61.27          | 564.00          | 10.96         | 565.79         | 84.01          |               | 7.28           |  |
| Other Services                     | 196.18          | 29.38         | 202.45         |               | 42.93          | 177.65         |               | 1.18          | 13.93         | 505.53         | 11.66         | 131.90         | 134.62         | 1.01          | 73.80          | 931.26          | 8.49          | 104.90         | 120.44         | 16.15         | 0.64           |  |
| Consumption Loans                  | 895.41          | 73.20         | 327.41         | 6.86          | 79.67          | 1106.67        | 26.68         | 184.57        | 10.89         | 285.44         | 172.93        | 680.62         | 9.60           | 1.48          | 137.14         | 1631.33         | 12.26         | 422.83         | 94.88          | 31.86         | 47.45          |  |
| Local Government                   |                 |               |                |               |                | 4.60           |               |               |               |                |               |                |                |               |                |                 |               |                |                |               |                |  |
| Others                             | 4348.03         | 67.37         | 1955.73        | 17.71         | 822.90         | 1461.04        | 65.93         | 312.04        | 166.71        | 1493.07        | 258.26        | 1115.53        | 390.84         | 95.38         | 557.26         | 1496.62         | 203.93        | 2435.92        | 423.76         | 17.84         | 107.81         |  |
| <b>TOTAL sectorwise</b>            | <b>10894.78</b> | <b>578.18</b> | <b>6210.52</b> | <b>226.39</b> | <b>1905.28</b> | <b>6797.65</b> | <b>411.58</b> | <b>944.39</b> | <b>516.99</b> | <b>8066.10</b> | <b>960.73</b> | <b>4630.90</b> | <b>1921.87</b> | <b>365.80</b> | <b>2228.67</b> | <b>12139.59</b> | <b>814.75</b> | <b>7860.58</b> | <b>2093.84</b> | <b>126.52</b> | <b>1150.73</b> |  |

|                                       |                 |               |                |               |                |                |               |               |               |                |               |                |                |               |                |                 |               |                |                |               |                |  |
|---------------------------------------|-----------------|---------------|----------------|---------------|----------------|----------------|---------------|---------------|---------------|----------------|---------------|----------------|----------------|---------------|----------------|-----------------|---------------|----------------|----------------|---------------|----------------|--|
| <b>Product Wise</b>                   |                 |               |                |               |                |                |               |               |               |                |               |                |                |               |                |                 |               |                |                |               |                |  |
| Term Loan                             | 328.14          | 192.24        | 1851.73        | 12.09         |                | 1049.53        | 130.15        | 5.28          | 262.34        | 1069.97        | 66.43         | 357.23         | 117.18         | 68.66         | 301.43         | 2047.36         | 84.03         | 2033.60        | 148.23         | 40.66         | 143.75         |  |
| Overdraft                             | 3833.64         |               | 1324.49        | 68.55         | 319.71         | 1661.19        | 8.02          | 93.46         | 55.57         | 734.74         | 68.21         | 806.41         | 678.23         | 155.58        | 569.05         | 3240.21         | 49.41         | 2599.63        | 702.09         |               | 432.13         |  |
| Trust Receipt Loan / Import Loan      |                 |               |                |               |                |                |               |               |               |                |               |                |                |               |                |                 |               |                |                |               |                |  |
| Demand & Other Working Capital Loan   | 200.96          | 197.20        |                | 74.59         | 458.86         | 368.21         | 176.31        | 1.44          |               | 2477.78        | 238.33        | 83.35          | 94.03          |               | 399.43         | 205.40          | 512.83        | 297.56         |                | 6.79          |                |  |
| Res. Per. H. Loan (Up to Rs. 10 mil.) | 1505.25         | 58.45         | 1166.70        | 22.32         | 132.45         | 689.49         | 49.90         | 29.19         | 36.74         | 680.42         | 146.86        | 481.00         | 149.38         | 64.45         | 278.84         | 1267.16         |               | 1274.97        | 98.33          | 16.86         | 205.49         |  |
| Real Estate Loan                      | 1212.98         |               | 628.35         |               | 109.99         | 225.04         |               |               |               | 925.98         | 14.71         | 514.15         | 15.68          | 3.06          | 121.89         | 1277.69         | 60.95         | 33.16          | 74.81          |               |                |  |
| Margin Nature Loan                    | 0.25            |               | 4.09           |               | 0.25           | 501.01         |               | 11.35         |               | 6.00           |               | 562.21         | 8.13           |               |                | 783.69          |               | 37.18          |                |               | 10.85          |  |
| Hire Purchase Loan                    | 1585.99         | 11.46         | 675.50         | 25.37         | 172.25         | 399.68         | 23.53         | 160.32        | 5.50          | 872.97         | 92.16         | 257.83         | 82.45          | 55.96         | 213.54         | 1292.85         | 27.74         | 938.47         | 244.86         | 3.54          | 284.78         |  |
| Deprived Sector Loan                  | 367.64          | 47.95         | 259.89         | 12.37         | 92.86          | 477.26         | 20.58         | 34.74         | 124.96        | 328.04         | 48.67         | 252.60         | 267.42         | 16.05         | 81.13          | 591.25          | 49.48         | 407.40         | 366.95         | 17.33         | 36.50          |  |
| Bills Purchased                       |                 |               |                |               |                |                |               |               |               |                |               |                |                |               |                |                 |               |                |                |               |                |  |
| Other Product                         | 1859.92         | 70.87         | 299.77         | 11.10         | 618.92         | 1426.25        | 3.09          | 608.62        | 31.88         | 970.20         | 285.36        | 1316.12        | 509.38         | 2.05          | 263.36         | 1433.99         | 30.31         | 238.59         | 458.56         | 41.32         | 37.24          |  |
| <b>Total Product wise Loan</b>        | <b>10894.78</b> | <b>578.18</b> | <b>6210.52</b> | <b>226.39</b> | <b>1905.28</b> | <b>6797.65</b> | <b>411.58</b> | <b>944.39</b> | <b>516.99</b> | <b>8066.10</b> | <b>960.73</b> | <b>4630.90</b> | <b>1921.87</b> | <b>365.80</b> | <b>2228.67</b> | <b>12139.59</b> | <b>814.75</b> | <b>7860.58</b> | <b>2093.84</b> | <b>126.52</b> | <b>1150.73</b> |  |

|                                    |                 |               |                |               |                |                |               |               |               |                |               |                |                |               |                |                 |               |                |                |               |                |  |
|------------------------------------|-----------------|---------------|----------------|---------------|----------------|----------------|---------------|---------------|---------------|----------------|---------------|----------------|----------------|---------------|----------------|-----------------|---------------|----------------|----------------|---------------|----------------|--|
| <b>Collateral Wise</b>             |                 |               |                |               |                |                |               |               |               |                |               |                |                |               |                |                 |               |                |                |               |                |  |
| Gold and Silver                    | 417.69          | 65.92         | 168.51         |               | 0.64           | 230.86         |               | 8.12          |               | 11.14          | 63.73         | 64.18          |                |               |                | 19.03           |               | 66.23          | 8.11           | 45.59         | 28.47          |  |
| Government Securities              |                 |               |                |               |                |                |               |               |               |                |               |                |                |               |                | 0.60            |               |                |                |               |                |  |
| Non Governmental Securities        |                 |               |                |               | 0.25           | 504.56         |               |               |               |                |               | 562.21         |                |               |                | 781.23          |               | 37.18          |                |               | 10.85          |  |
| Fixed Deposit Receipts             | 95.71           | 4.96          | 64.90          |               | 25.82          | 34.43          | 2.49          | 4.78          | 10.89         | 32.33          | 12.98         | 13.14          | 6.28           | 1.48          | 31.70          | 539.28          | 12.26         | 132.78         | 8.39           | 0.23          | 8.13           |  |
| Own                                | 95.71           | 4.96          | 64.90          |               | 25.82          | 34.43          | 2.49          | 4.78          | 10.89         | 32.33          | 12.98         | 13.14          | 6.28           | 1.48          | 31.70          | 539.28          | 12.26         | 132.78         | 8.39           | 0.23          | 8.13           |  |
| Other Licences Institutions        |                 |               |                |               |                |                |               |               |               |                |               |                |                |               |                |                 |               |                |                |               |                |  |
| Collateral of Properties           | 10145.60        | 507.31        | 5859.13        | 222.92        | 1878.57        | 5447.73        | 409.09        | 931.49        | 506.11        | 7914.72        | 848.80        | 3751.58        | 1627.78        | 364.32        | 2182.97        | 10213.57        | 802.49        | 7404.54        | 1710.56        | 78.44         | 1103.28        |  |
| Fixed Assets                       | 10145.60        | 507.31        | 5859.13        | 222.92        | 1878.57        | 5440.28        | 409.09        | 931.49        | 506.11        | 7914.72        | 848.80        | 3751.58        | 1627.78        | 364.32        | 2182.97        | 10213.57        | 802.49        | 7404.24        | 1710.56        | 78.44         | 1103.28        |  |
| Current Assets                     |                 |               |                |               |                | 7.45           |               |               |               |                |               |                |                |               |                |                 |               | 0.30           |                |               |                |  |
| Against security of Bill           |                 |               |                |               |                |                |               |               |               |                |               |                |                |               |                |                 |               |                |                |               |                |  |
| Domestic Bills                     |                 |               |                |               |                |                |               |               |               |                |               |                |                |               |                |                 |               |                |                |               |                |  |
| Foreign Bills                      |                 |               |                |               |                |                |               |               |               |                |               |                |                |               |                |                 |               |                |                |               |                |  |
| Against Guarantee                  | 235.54          |               | 44.63          | 0.02          |                | 463.24         |               |               |               | 101.91         | 35.23         | 239.79         | 246.80         |               | 14.00          | 502.86          |               | 219.85         | 366.77         | 2.25          |                |  |
| Government Guarantee               | 2.69            |               | 0.35           |               |                | 4.60           |               |               |               |                |               |                |                |               |                | 17.19           |               |                |                |               |                |  |
| Institutional Guarantee            | 50.00           |               |                |               |                | 451.49         |               |               |               | 76.50          | 8.94          | 239.74         |                |               | 14.00          | 467.15          |               | 169.95         | 0.39           |               |                |  |
| Personal Guarantee                 | 182.85          |               | 9.63           | 0.02          |                | 3.71           |               |               |               |                |               | 0.05           |                |               |                | 5.91            |               | 49.90          |                |               |                |  |
| Collective Guarantee               |                 |               | 34.65          |               |                | 0.77           |               |               |               | 25.41          | 26.29         |                | 246.80         |               |                | 12.60           |               |                | 366.37         |               |                |  |
| Int. Rtd. Foreign Bank's Guarantee |                 |               |                |               |                |                |               |               |               |                |               |                |                |               |                |                 |               |                |                |               |                |  |
| Other Guarantee                    |                 |               |                |               |                | 2.67           |               |               |               |                |               |                |                |               |                |                 |               |                |                |               | 2.25           |  |
| Credit Card                        |                 |               |                |               |                |                |               |               |               |                |               |                |                |               |                |                 |               |                |                |               |                |  |
| Others                             | 0.25            |               | 73.36          | 3.45          |                | 116.82         |               |               |               | 6.00           |               |                | 41.01          |               |                | 83.02           |               |                |                |               |                |  |
| <b>Total</b>                       | <b>10894.78</b> | <b>578.18</b> | <b>6210.52</b> | <b>226.39</b> | <b>1905.28</b> | <b>6797.65</b> | <b>411.58</b> | <b>944.39</b> | <b>516.99</b> | <b>8066.10</b> | <b>960.73</b> | <b>4630.90</b> | <b>1921.87</b> | <b>365.80</b> | <b>2228.67</b> | <b>12139.59</b> | <b>814.75</b> | <b>7860.58</b> | <b>2093.84</b> | <b>126.52</b> | <b>1150.73</b> |  |

| BFI Name                           | Sahara        | NCommunity     | Cosmos        | Manaslu        | Kalnchowk     | Kailash         | Salpa         | Saptakoshi    | Sajha         | Apex           | Green         | Reliable       | NFL           | NBC Capital   | NSMFL          | Gurkhas        | Union         | PFCL           | Goodwill       | SIFCL          |  |
|------------------------------------|---------------|----------------|---------------|----------------|---------------|-----------------|---------------|---------------|---------------|----------------|---------------|----------------|---------------|---------------|----------------|----------------|---------------|----------------|----------------|----------------|--|
| <b>Sector Wise</b>                 |               |                |               |                |               |                 |               |               |               |                |               |                |               |               |                |                |               |                |                |                |  |
| Agricultural and Forest Related    | 4.03          | 140.23         | 44.12         | 94.23          | 51.95         | 177.09          | 49.15         | 233.43        | 141.32        | 350.08         | 32.29         | 434.80         |               | 0.09          | 0.52           | 48.22          |               | 129.72         | 17.10          | 112.93         |  |
| Fishery Related                    |               |                |               |                |               | 1.61            |               |               | 5.73          |                |               | 5.52           |               |               |                |                |               | 1.60           |                |                |  |
| Mining Related                     |               |                |               | 3.12           |               |                 |               |               | 0.99          | 7.28           |               | 10.00          |               |               |                |                | 1.86          | 0.74           |                | 2.10           |  |
| Manufacturing (Producing) Related  | 12.74         | 244.51         |               | 26.50          | 14.11         | 640.16          | 0.35          |               | 70.12         | 380.64         | 4.26          | 387.19         |               | 37.66         | 61.10          | 3.44           | 5.39          | 120.87         |                | 96.81          |  |
| Construction                       |               | 190.06         | 32.85         | 381.67         | 39.54         | 2053.64         |               | 34.04         | 20.79         | 1098.16        | 5.45          | 1454.43        | 33.18         | 21.69         | 41.11          | 219.99         | 120.07        | 785.20         | 1008.48        | 485.65         |  |
| Electricity, Gas and Water         |               |                |               | 0.36           | 0.12          | 433.09          |               |               |               | 52.10          |               | 35.07          |               | 8.60          |                |                |               | 10.53          |                |                |  |
| Metal Products, Mach. & Ele. Eqp.  | 2.49          | 11.90          | 1.31          |                |               | 83.01           | 2.00          | 0.11          | 25.85         | 239.13         |               | 122.55         |               |               | 3.45           |                | 24.32         | 41.41          | 131.54         | 19.17          |  |
| Tras., Com. and Public Utilities   | 15.12         | 39.25          | 118.85        | 149.62         | 59.53         | 1648.44         | 0.20          | 1.25          | 25.44         | 42.32          | 49.74         | 565.12         | 0.36          | 4.85          |                |                | 178.09        | 73.33          | 360.08         | 74.59          |  |
| Wholesaler & Retailer              | 80.06         | 224.49         | 33.77         | 136.01         | 64.22         | 1600.54         | 41.84         | 245.87        | 59.71         | 960.14         | 41.85         | 479.34         | 60.47         | 226.58        | 33.33          | 598.51         | 13.61         | 212.29         | 1070.59        | 120.41         |  |
| Finance, Insurance and Real Estate |               | 196.85         |               |                |               | 1953.60         |               |               |               | 348.54         | 4.73          | 322.46         |               | 74.15         | 40.31          | 440.25         | 45.72         | 38.14          |                | 151.69         |  |
| Hotel or Restaurant                | 1.20          | 43.38          | 1.34          | 6.17           | 18.22         | 542.30          | 24.92         | 0.50          | 6.34          | 152.44         | 4.26          | 224.53         |               | 11.07         | 27.50          | 18.74          | 11.11         | 13.94          |                | 23.66          |  |
| Other Services                     | 4.74          | 29.49          | 169.03        | 30.66          | 5.88          | 484.07          | 0.57          | 2.46          | 5.69          | 184.18         |               | 363.32         |               | 0.59          |                | 70.32          | 39.09         | 27.58          | 137.48         | 305.91         |  |
| Consumption Loans                  | 3.11          | 23.09          | 41.71         | 219.09         | 30.36         | 511.40          | 0.68          | 14.94         | 6.92          | 473.45         | 36.19         | 763.75         | 0.36          | 223.40        | 147.83         | 699.14         | 113.35        | 90.36          | 201.34         | 92.38          |  |
| Local Government                   |               |                |               |                |               |                 |               |               |               |                |               |                |               |               | 33.18          |                |               | 6.27           |                |                |  |
| Others                             | 201.13        | 296.18         | 81.85         | 718.29         | 70.76         | 3991.44         | 56.27         | 109.02        | 16.47         | 1581.36        | 128.54        | 1913.14        | 80.65         | 0.81          | 1965.35        | 698.51         | 97.86         | 616.65         | 290.46         | 39.87          |  |
| <b>TOTAL sectorwise</b>            | <b>324.60</b> | <b>1439.44</b> | <b>524.83</b> | <b>1765.71</b> | <b>354.70</b> | <b>14120.38</b> | <b>175.98</b> | <b>641.63</b> | <b>385.36</b> | <b>5869.81</b> | <b>307.29</b> | <b>7081.24</b> | <b>175.02</b> | <b>609.51</b> | <b>2353.69</b> | <b>2797.13</b> | <b>650.47</b> | <b>2168.63</b> | <b>3217.07</b> | <b>1525.19</b> |  |

**Product Wise**

|                                       |               |                |               |                |               |                 |               |               |               |                |               |                |               |               |                |                |               |                |                |                |
|---------------------------------------|---------------|----------------|---------------|----------------|---------------|-----------------|---------------|---------------|---------------|----------------|---------------|----------------|---------------|---------------|----------------|----------------|---------------|----------------|----------------|----------------|
| Term Loan                             |               | 64.29          | 198.34        | 136.01         | 89.32         | 1630.36         | 21.16         | 265.29        | 160.72        | 408.11         | 37.23         | 1750.87        |               | 183.57        | 125.37         | 10.00          | 116.48        | 1197.77        | 1087.69        | 307.49         |
| Overdraft                             |               | 407.87         | 78.00         | 322.23         | 126.61        | 2840.85         | 100.12        | 272.00        | 158.69        | 1450.81        | 151.65        | 1830.85        |               |               |                |                |               |                |                |                |
| Trust Receipt Loan / Import Loan      |               |                |               |                |               |                 |               |               |               |                |               |                |               |               |                |                |               |                |                |                |
| Demand & Other Working Capital Loan   | 284.13        | 17.61          |               |                |               | 285.34          |               |               | 25.05         | 1095.28        |               | 185.57         | 60.47         | 35.17         | 227.18         | 652.42         | 18.07         | 60.04          |                | 174.01         |
| Res. Per. H. Loan (Up to Rs. 10 mil.) |               | 148.16         | 32.85         | 18.56          | 22.88         | 2053.64         |               | 34.04         | 15.38         | 868.20         | 6.33          | 1036.36        | 27.56         | 64.58         | 20.02          | 219.99         | 93.61         | 288.19         | 1008.48        | 392.08         |
| Real Estate Loan                      |               | 188.82         | 0.10          |                |               | 1945.21         |               |               |               | 417.44         | 9.41          | 283.48         | 22.72         | 67.77         | 1786.97        | 353.62         | 50.25         | 56.49          |                | 210.38         |
| Margin Nature Loan                    |               |                |               |                |               | 430.87          |               |               |               | 12.58          |               | 508.75         | 0.36          | 213.87        | 26.19          | 413.36         | 55.14         |                | 290.46         | 49.80          |
| Hire Purchase Loan                    | 17.35         | 71.91          | 125.65        | 531.29         | 84.22         | 1916.29         |               | 11.10         | 6.48          | 306.60         | 50.50         | 747.99         | 0.36          | 5.80          | 125.20         | 255.95         | 188.25        | 95.81          | 491.62         | 59.85          |
| Deprived Sector Loan                  | 19.11         | 46.99          | 22.17         | 140.47         | 19.31         | 602.86          | 9.44          | 51.92         | 17.49         | 257.69         | 19.08         | 186.21         | 2.96          | 32.28         | 33.18          | 86.64          | 28.41         | 118.42         |                | 57.39          |
| Bills Purchased                       |               |                |               |                |               |                 |               |               |               |                |               |                |               |               |                |                |               |                |                |                |
| Other Product                         | 4.01          | 493.80         | 67.73         | 617.15         | 12.36         | 2414.96         | 45.26         | 7.28          | 1.55          | 1053.11        | 33.10         | 551.15         | 60.60         | 6.47          | 9.57           | 805.16         | 100.26        | 351.90         | 338.82         | 274.20         |
| <b>Total Product wise Loan</b>        | <b>324.60</b> | <b>1439.44</b> | <b>524.83</b> | <b>1765.71</b> | <b>354.70</b> | <b>14120.38</b> | <b>175.98</b> | <b>641.63</b> | <b>385.36</b> | <b>5869.81</b> | <b>307.29</b> | <b>7081.24</b> | <b>175.02</b> | <b>609.51</b> | <b>2353.69</b> | <b>2797.13</b> | <b>650.47</b> | <b>2168.63</b> | <b>3217.07</b> | <b>1525.19</b> |

**Collateral Wise**

|                                    |               |                |               |                |               |                 |               |               |               |                |               |                |               |               |                |                |               |                |                |                |
|------------------------------------|---------------|----------------|---------------|----------------|---------------|-----------------|---------------|---------------|---------------|----------------|---------------|----------------|---------------|---------------|----------------|----------------|---------------|----------------|----------------|----------------|
| Gold and Silver                    |               |                | 32.58         | 262.26         |               | 131.08          |               |               |               | 11.19          | 31.11         | 22.58          |               |               |                | 14.54          |               | 8.74           | 110.00         |                |
| Government Securities              |               |                |               |                |               |                 |               |               |               |                |               | 5.53           |               |               |                |                |               |                |                |                |
| Non Governmental Securities        |               |                |               |                |               | 430.87          |               |               |               | 12.58          |               | 502.43         |               | 213.87        | 26.19          | 413.36         | 55.14         |                |                | 49.80          |
| Fixed Deposit Receipts             | 1.04          | 6.69           | 1.70          | 5.03           | 2.36          | 78.77           | 0.68          | 5.10          | 1.55          | 30.28          | 1.99          | 53.59          |               | 5.08          | 0.05           | 15.30          | 40.99         | 57.06          | 91.34          | 42.58          |
| Own                                | 1.04          | 6.69           | 1.70          | 5.03           | 2.36          | 78.77           | 0.68          | 5.10          | 1.55          | 30.28          | 1.99          | 53.59          |               | 5.08          | 0.05           | 15.30          | 40.99         | 57.06          | 91.34          | 42.58          |
| Other Licences Institutions        |               |                |               |                |               |                 |               |               |               |                |               |                |               |               |                |                |               |                |                |                |
| Collateral of Properties           | 323.56        | 1424.64        | 478.29        | 1381.92        | 352.34        | 13063.19        | 175.30        | 636.53        | 383.81        | 5656.70        | 261.18        | 6359.81        | 171.70        | 359.74        | 506.01         | 2177.44        | 514.60        | 2096.21        | 2593.72        | 1391.31        |
| Fixed Assets                       | 323.56        | 1424.64        | 478.29        | 1381.92        | 352.34        | 13063.19        | 175.30        | 636.53        | 383.81        | 5656.70        | 261.18        | 6359.81        | 171.70        | 359.74        | 506.01         | 2177.44        | 514.60        | 2094.06        | 2593.72        | 1391.31        |
| Current Assets                     |               |                |               |                |               |                 |               |               |               |                |               |                |               |               |                |                |               | 2.15           |                |                |
| Against security of Bill           |               |                |               |                |               |                 |               |               |               |                |               |                |               |               |                |                |               |                |                |                |
| Domestic Bills                     |               |                |               |                |               |                 |               |               |               |                |               |                |               |               |                |                |               |                |                |                |
| Foreign Bills                      |               |                |               |                |               |                 |               |               |               |                |               |                |               |               |                |                |               |                |                |                |
| Against Guarantee                  |               | 8.11           | 12.26         | 116.50         |               | 416.14          |               |               |               | 41.31          |               |                |               | 30.00         | 83.27          | 86.64          | 28.41         | 1.95           | 131.54         | 41.50          |
| Government Guarantee               |               |                |               |                |               | 14.45           |               |               |               |                |               |                |               |               | 33.18          |                | 3.25          |                |                |                |
| Institutional Guarantee            |               | 8.00           |               |                |               | 370.89          |               |               |               | 39.28          |               |                |               | 30.00         |                | 86.64          | 25.16         |                |                | 41.50          |
| Personal Guarantee                 |               |                |               | 116.50         |               | 30.80           |               |               |               | 2.03           |               |                |               |               | 50.09          |                |               | 1.93           |                |                |
| Collective Guarantee               |               | 0.11           | 12.26         |                |               |                 |               |               |               |                |               |                |               |               |                |                |               | 0.01           |                |                |
| Int. Rtd. Foreign Bank's Guarantee |               |                |               |                |               |                 |               |               |               |                |               |                |               |               |                |                |               |                |                |                |
| Other Guarantee                    |               |                |               |                |               |                 |               |               |               |                |               |                |               |               |                |                |               |                |                | 131.54         |
| Credit Card                        |               |                |               |                |               |                 |               |               |               |                |               |                |               |               |                |                |               |                |                |                |
| Others                             |               |                |               |                |               | 0.33            |               |               |               | 117.76         | 13.01         | 137.30         | 3.32          | 0.81          | 1738.17        | 89.86          | 11.33         | 4.67           | 290.46         |                |
| <b>Total</b>                       | <b>324.60</b> | <b>1439.44</b> | <b>524.83</b> | <b>1765.71</b> | <b>354.70</b> | <b>14120.38</b> | <b>175.98</b> | <b>641.63</b> | <b>385.36</b> | <b>5869.81</b> | <b>307.29</b> | <b>7081.24</b> | <b>175.02</b> | <b>609.51</b> | <b>2353.69</b> | <b>2797.13</b> | <b>650.47</b> | <b>2168.63</b> | <b>3217.07</b> | <b>1525.19</b> |

Statement of Credit as on Kattik end, 2073(Mid-Nov, 2016)

| BFI Name                           | Lumbini        | Lalitpur      | United FC      | General       | Progressive   | Janaki         | Pokhara        | Central        | Arun         | Mulbaurase    | Synergy        | Srijana        | WMBFL         | CMBFL          | Crystal       | Guheshwori     | Everest        | ICFC           | Sagamatha      | Kuber         | Seti          |
|------------------------------------|----------------|---------------|----------------|---------------|---------------|----------------|----------------|----------------|--------------|---------------|----------------|----------------|---------------|----------------|---------------|----------------|----------------|----------------|----------------|---------------|---------------|
| <b>Sector Wise</b>                 |                |               |                |               |               |                |                |                |              |               |                |                |               |                |               |                |                |                |                |               |               |
| Agricultural and Forest Related    | 0.05           |               |                |               | 20.12         | 79.23          | 24.99          | 85.32          | 0.17         | 71.64         | 151.33         | 301.24         |               | 328.30         |               | 22.08          | 125.03         | 182.92         | 84.47          |               | 67.31         |
| Fishery Related                    |                |               |                |               |               |                |                |                |              |               | 5.45           |                |               |                |               |                | 4.26           | 21.40          | 1.05           |               |               |
| Mining Related                     |                | 2.03          |                |               |               |                |                | 5.10           | 14.34        |               |                |                |               |                |               | 1.20           |                | 2.10           |                |               |               |
| Manufacturing (Producing) Related  | 146.55         |               | 72.93          | 0.55          | 28.93         | 113.08         | 134.37         | 43.92          |              | 4.51          | 119.42         |                | 2.29          | 592.42         |               | 61.15          | 34.50          | 387.04         | 76.69          | 4.50          | 21.85         |
| Construction                       | 158.27         | 15.19         | 469.26         | 18.43         | 95.36         | 81.52          | 459.26         | 437.32         | 7.27         | 24.67         | 57.23          | 53.45          | 40.37         |                |               | 380.67         | 210.78         | 97.06          | 681.03         | 9.25          | 23.05         |
| Electricity, Gas and Water         |                |               |                |               |               |                | 3.50           | 12.91          |              |               |                |                |               |                |               | 2.50           |                | 35.48          | 39.75          |               |               |
| Metal Products, Mach. & Ele. Eqp.  |                |               | 348.12         |               | 8.92          |                |                |                | 0.08         |               | 17.44          |                |               |                |               | 6.86           | 3.65           | 7.62           | 11.56          |               |               |
| Tras., Com. and Public Utilities   | 121.85         |               | 1158.29        |               | 41.91         |                | 251.96         | 84.39          |              |               | 394.76         |                | 5.80          | 2.94           |               | 99.92          | 251.32         | 29.82          | 852.69         | 1.60          |               |
| Wholesaler & Retailer              | 215.21         | 100.93        | 238.45         | 79.21         | 18.18         | 470.44         | 331.09         | 125.76         | 7.95         | 24.08         | 140.83         | 423.83         | 39.96         | 115.16         |               | 93.42          | 156.01         | 813.80         | 165.71         | 12.29         | 83.80         |
| Finance, Insurance and Real Estate | 167.60         | 182.69        | 115.43         |               | 50.00         |                | 338.05         | 6.00           |              |               | 126.67         | 69.67          | 44.86         |                |               | 176.39         | 49.00          | 956.05         | 6.62           | 36.57         |               |
| Hotel or Restaurant                | 205.77         |               |                |               | 25.00         | 96.60          | 137.85         | 9.40           | 7.10         |               | 82.59          | 5.45           |               | 74.77          |               | 107.12         | 2.13           | 176.96         | 43.99          | 0.57          | 2.45          |
| Other Services                     | 373.35         | 137.59        |                | 5.07          | 22.82         | 45.06          | 126.93         | 55.75          |              | 11.22         | 59.56          | 7.28           | 0.93          |                |               | 49.46          | 32.02          | 163.24         | 67.20          | 0.47          | 27.32         |
| Consumption Loans                  | 18.75          | 18.26         | 645.03         |               | 40.71         | 48.99          | 12.94          | 67.70          | 4.57         | 18.66         | 63.08          | 61.68          | 5.06          | 2.04           | 9.44          | 461.15         | 30.46          | 271.44         | 313.96         | 6.27          | 0.40          |
| Local Government                   |                |               |                |               |               |                |                |                |              |               | 4.02           |                |               |                |               |                |                |                |                |               | 0.30          |
| Others                             | 462.28         | 57.72         | 1309.61        | 67.07         | 201.29        | 339.81         | 1023.30        | 499.45         | 13.55        | 6.51          | 330.47         | 1344.75        | 109.74        | 596.16         | 371.29        | 380.74         | 236.63         | 1467.73        | 464.20         | 28.66         | 56.07         |
| <b>TOTAL sectorwise</b>            | <b>1869.70</b> | <b>514.40</b> | <b>4357.12</b> | <b>170.33</b> | <b>553.24</b> | <b>1274.73</b> | <b>2844.25</b> | <b>1433.02</b> | <b>55.03</b> | <b>161.28</b> | <b>1552.83</b> | <b>2267.35</b> | <b>249.00</b> | <b>1711.79</b> | <b>380.72</b> | <b>1842.67</b> | <b>1135.78</b> | <b>4612.65</b> | <b>2809.23</b> | <b>100.18</b> | <b>282.26</b> |

|                                       |                |               |                |               |               |                |                |                |              |               |                |                |               |                |               |                |                |                |                |               |               |
|---------------------------------------|----------------|---------------|----------------|---------------|---------------|----------------|----------------|----------------|--------------|---------------|----------------|----------------|---------------|----------------|---------------|----------------|----------------|----------------|----------------|---------------|---------------|
| <b>Product Wise</b>                   |                |               |                |               |               |                |                |                |              |               |                |                |               |                |               |                |                |                |                |               |               |
| Term Loan                             |                | 100.93        | 26.06          |               | 86.59         | 583.52         | 169.95         | 38.21          |              |               | 324.31         | 423.83         | 81.06         | 981.03         | 258.46        | 257.17         | 10.18          | 377.61         | 135.52         | 2.81          | 43.92         |
| Overdraft                             |                |               |                |               |               |                |                |                |              |               |                |                |               |                |               |                |                |                |                |               |               |
| Trust Receipt Loan / Import Loan      |                |               |                |               |               |                |                |                |              |               |                |                |               |                |               |                |                |                |                |               |               |
| Demand & Other Working Capital Loan   | 958.39         |               | 196.08         |               | 52.74         | 698.42         | 830.14         | 29.39          | 112.76       | 200.15        |                |                | 56.29         | 149.60         | 16.77         | 25.00          | 245.55         | 2587.83        | 256.59         | 13.97         | 175.38        |
| Res. Per. H. Loan (Up to Rs. 10 mil.) | 151.27         | 15.19         | 410.80         |               | 33.75         | 81.52          | 379.53         | 437.32         |              | 24.67         | 597.95         |                |               |                |               | 240.21         | 120.61         | 371.97         | 637.93         | 6.19          | 23.05         |
| Real Estate Loan                      | 156.10         | 182.69        | 453.39         | 18.43         | 3.08          | 83.60          | 337.05         | 6.00           | 7.27         |               | 240.53         | 69.67          | 29.05         | 465.19         | 102.75        | 266.49         | 122.89         | 367.85         | 52.66          | 5.41          |               |
| Margin Nature Loan                    | 73.13          | 8.62          | 540.01         | 2.17          | 42.08         |                | 38.65          | 6.45           |              |               | 0.89           |                | 34.50         |                | 0.02          | 360.70         |                | 344.91         | 291.14         |               |               |
| Hire Purchase Loan                    | 47.25          | 8.98          | 1530.45        | 5.07          | 42.98         | 14.85          | 251.96         | 54.47          | 4.32         | 3.16          | 86.38          | 46.54          | 10.84         | 2.76           | 2.72          | 82.02          | 175.90         | 222.53         | 872.37         | 29.72         | 0.25          |
| Deprived Sector Loan                  | 70.00          | 9.86          | 188.36         | 0.40          | 54.32         | 50.14          | 125.08         | 60.42          | 1.44         | 6.51          | 56.91          | 116.57         | 3.86          |                |               | 58.80          | 58.85          | 187.50         | 123.20         |               | 17.80         |
| Bills Purchased                       |                |               |                |               |               |                |                |                |              |               |                |                |               |                |               |                |                |                |                | 3.80          | 2.60          |
| Other Product                         | 413.56         | 188.13        | 1011.96        | 144.27        | 237.71        | 461.10         | 843.59         |                | 12.61        | 14.18         | 45.71          | 1610.74        | 33.40         | 113.22         |               | 552.26         | 401.81         | 152.45         | 436.02         | 39.49         | 21.85         |
| <b>Total Product wise Loan</b>        | <b>1869.70</b> | <b>514.40</b> | <b>4357.12</b> | <b>170.33</b> | <b>553.24</b> | <b>1274.73</b> | <b>2844.25</b> | <b>1433.02</b> | <b>55.03</b> | <b>161.28</b> | <b>1552.83</b> | <b>2267.35</b> | <b>249.00</b> | <b>1711.79</b> | <b>380.72</b> | <b>1842.67</b> | <b>1135.78</b> | <b>4612.65</b> | <b>2809.23</b> | <b>100.18</b> | <b>282.26</b> |

|                                    |                |               |                |               |               |                |                |                |              |               |                |                |               |                |               |                |                |                |                |               |               |
|------------------------------------|----------------|---------------|----------------|---------------|---------------|----------------|----------------|----------------|--------------|---------------|----------------|----------------|---------------|----------------|---------------|----------------|----------------|----------------|----------------|---------------|---------------|
| <b>Collateral Wise</b>             |                |               |                |               |               |                |                |                |              |               |                |                |               |                |               |                |                |                |                |               |               |
| Gold and Silver                    |                |               | 40.19          |               |               |                |                |                |              |               |                |                |               |                |               |                |                |                |                |               | 11.74         |
| Government Securities              |                |               |                |               |               |                |                |                |              |               |                |                |               |                |               |                |                |                | 16.63          |               |               |
| Non Governmental Securities        |                | 8.62          |                | 2.17          | 15.32         |                |                | 6.45           |              |               |                |                | 14.50         |                |               |                |                |                |                | 284.76        |               |
| Fixed Deposit Receipts             | 8.95           | 0.66          | 40.79          |               | 4.18          | 34.15          | 12.94          | 48.82          | 0.25         | 15.50         | 30.08          | 15.14          | 0.02          |                | 6.70          | 57.00          | 23.84          | 72.96          | 23.86          | 0.06          | 2.89          |
| Own                                | 8.95           | 0.66          | 40.79          |               | 4.18          | 34.15          | 12.94          | 48.82          | 0.25         | 15.50         | 30.08          | 15.14          | 0.02          |                | 6.70          | 57.00          | 23.84          | 72.96          | 23.86          | 0.06          | 2.89          |
| Other Licences Institutions        |                |               |                |               |               |                |                |                |              |               |                |                |               |                |               |                |                |                |                |               |               |
| Collateral of Properties           | 1666.13        | 319.68        | 2072.64        | 168.16        | 455.64        | 1238.58        | 2726.72        | 1377.74        | 41.23        | 145.78        | 1518.74        | 116.21         | 198.38        | 1711.79        | 374.00        | 1347.62        | 1081.81        | 4054.86        | 2476.57        | 97.97         | 279.37        |
| Fixed Assets                       | 1666.13        | 206.86        | 1999.71        | 168.16        | 445.64        | 1238.58        | 2726.72        | 1377.74        | 41.23        | 145.78        | 1518.74        | 116.21         | 198.38        | 1711.79        | 374.00        | 1347.62        | 1081.81        | 4054.86        | 2476.57        | 97.97         | 279.37        |
| Current Assets                     |                | 112.82        | 72.93          |               | 10.00         |                |                |                |              |               |                |                |               |                |               |                |                |                |                |               |               |
| Against security of Bill           |                |               | 540.01         |               |               |                |                |                |              |               |                |                |               |                |               |                |                |                |                |               | 3.80          |
| Domestic Bills                     |                |               | 540.01         |               |               |                |                |                |              |               |                |                |               |                |               |                |                |                |                |               | 3.80          |
| Foreign Bills                      |                |               |                |               |               |                |                |                |              |               |                |                |               |                |               |                |                |                |                |               |               |
| Against Guarantee                  | 70.00          |               |                |               | 76.20         |                | 65.94          |                |              |               | 4.02           |                | 33.63         |                |               | 10.00          | 30.00          | 33.98          | 5.42           | 0.80          |               |
| Government Guarantee               |                |               |                |               |               |                |                |                |              |               | 4.02           |                |               |                |               |                |                |                |                | 1.41          |               |
| Institutional Guarantee            | 70.00          |               |                |               | 72.29         |                |                |                |              |               |                |                | 23.74         |                |               | 10.00          | 30.00          | 23.00          |                |               | 0.17          |
| Personal Guarantee                 |                |               |                |               | 2.11          |                | 65.94          |                |              |               |                |                | 9.89          |                |               |                |                | 10.98          | 3.01           | 0.63          |               |
| Collective Guarantee               |                |               |                |               |               |                |                |                |              |               |                |                |               |                |               |                |                |                |                | 1.00          |               |
| Int. Rtd. Foreign Bank's Guarantee |                |               |                |               |               |                |                |                |              |               |                |                |               |                |               |                |                |                |                |               |               |
| Other Guarantee                    |                |               |                |               | 1.80          |                |                |                |              |               |                |                |               |                |               |                |                |                |                |               |               |
| Credit Card                        |                |               |                |               |               |                |                |                |              |               |                |                |               |                |               |                |                |                |                |               |               |
| Others                             | 124.61         | 185.44        | 1663.48        |               | 1.90          | 2.01           | 38.65          |                | 13.55        |               |                | 2136.00        | 2.47          |                | 0.02          | 428.04         | 0.13           | 434.23         | 3.08           | 1.35          |               |
| <b>Total</b>                       | <b>1869.70</b> | <b>514.40</b> | <b>4357.12</b> | <b>170.33</b> | <b>553.24</b> | <b>1274.73</b> | <b>2844.25</b> | <b>1433.02</b> | <b>55.03</b> | <b>161.28</b> | <b>1552.83</b> | <b>2267.35</b> | <b>249.00</b> | <b>1711.79</b> | <b>380.72</b> | <b>1842.67</b> | <b>1135.78</b> | <b>4612.65</b> | <b>2809.23</b> | <b>100.18</b> | <b>282.26</b> |

| BFI Name                           | hama          | Namaste       | Unique        | Manjushree     | Jebils        | Reliance       | Bhaktapur     |
|------------------------------------|---------------|---------------|---------------|----------------|---------------|----------------|---------------|
| <b>Sector Wise</b>                 |               |               |               |                |               |                |               |
| Agricultural and Forest Related    |               | 20.97         |               | 23.72          | 34.78         | 31.53          | 19.57         |
| Fishery Related                    |               | 0.30          |               |                |               |                | 0.82          |
| Mining Related                     |               |               |               |                |               |                | 3.49          |
| Manufacturing (Producing) Related  | 63.58         | 1.19          | 5.74          | 57.75          | 20.82         | 103.22         | 47.59         |
| Construction                       | 2.48          | 79.25         | 63.13         | 721.73         | 245.24        | 275.48         | 151.79        |
| Electricity, Gas and Water         |               |               |               | 81.46          |               |                | 6.92          |
| Metal Products, Mach. & Ele. Eqp.  |               | 0.45          |               | 18.26          |               | 41.94          | 7.43          |
| Tras., Com. and Public Utilities   | 43.81         | 3.55          | 69.08         | 361.01         | 165.07        | 691.22         | 63.45         |
| Wholesaler & Retailer              | 4.90          | 8.36          | 92.39         | 174.19         | 25.53         | 157.37         | 14.41         |
| Finance, Insurance and Real Estate | 47.60         | 2.28          | 29.60         | 213.26         | 41.50         | 209.09         | 17.00         |
| Hotel or Restaurant                | 2.10          | 1.79          | 64.29         | 70.95          | 17.61         | 84.06          | 14.90         |
| Other Services                     | 5.50          | 12.16         | 4.90          | 96.46          | 7.76          | 62.13          | 18.05         |
| Consumption Loans                  | 28.82         | 2.02          | 59.39         | 301.99         | 236.13        | 80.53          | 18.35         |
| Local Government                   |               |               |               |                |               |                |               |
| Others                             | 70.36         | 132.78        | 215.35        | 324.45         | 138.31        | 514.98         | 85.35         |
| <b>TOTAL sectorwise</b>            | <b>269.16</b> | <b>265.11</b> | <b>603.87</b> | <b>2445.22</b> | <b>932.74</b> | <b>2258.47</b> | <b>462.20</b> |

**Product Wise**

|                                       |               |               |               |                |               |                |               |
|---------------------------------------|---------------|---------------|---------------|----------------|---------------|----------------|---------------|
| Term Loan                             | 25.08         | 46.42         |               | 259.06         | 19.57         |                | 50.59         |
| Overdraft                             |               |               |               |                |               |                |               |
| Trust Receipt Loan / Import Loan      |               |               |               |                |               |                |               |
| Demand & Other Working Capital Loan   | 88.59         |               | 259.90        | 547.43         | 59.18         | 33.02          | 56.84         |
| Res. Per. H. Loan (Up to Rs. 10 mil.) | 2.32          | 79.42         | 50.63         | 656.76         | 201.36        | 254.61         | 109.09        |
| Real Estate Loan                      | 25.10         | 2.28          | 40.70         | 216.79         | 75.52         | 329.27         | 14.51         |
| Margin Nature Loan                    | 61.24         |               | 47.94         | 288.64         | 204.08        | 62.14          | 2.51          |
| Hire Purchase Loan                    | 44.33         | 2.07          | 82.09         | 361.01         | 193.12        | 697.88         | 92.24         |
| Deprived Sector Loan                  | 22.50         | 10.10         | 29.60         | 89.43          | 39.53         | 92.25          | 20.69         |
| Bills Purchased                       |               |               |               |                |               |                |               |
| Other Product                         |               | 124.83        | 93.01         | 26.10          | 140.37        | 789.30         | 115.74        |
| <b>Total Product wise Loan</b>        | <b>269.16</b> | <b>265.11</b> | <b>603.87</b> | <b>2445.22</b> | <b>932.74</b> | <b>2258.47</b> | <b>462.20</b> |

**Collateral Wise**

|                                    |               |               |               |                |               |                |               |
|------------------------------------|---------------|---------------|---------------|----------------|---------------|----------------|---------------|
| Gold and Silver                    |               |               |               |                |               |                | 4.33          |
| Government Securities              |               |               |               |                |               |                |               |
| Non Governmental Securities        |               |               |               | 288.64         | 204.08        |                |               |
| Fixed Deposit Receipts             |               | 1.99          | 12.17         | 13.34          | 3.99          | 8.85           | 5.85          |
| Own                                |               | 1.99          | 12.17         | 13.34          | 3.99          | 8.85           | 5.85          |
| Other Licences Institutions        |               |               |               |                |               |                |               |
| Collateral of Properties           | 185.42        | 263.02        | 461.40        | 2067.35        | 684.71        | 2064.85        | 431.72        |
| Fixed Assets                       | 185.42        | 263.02        | 461.40        | 2067.35        | 684.71        | 2064.85        | 431.72        |
| Current Assets                     |               |               |               |                |               |                |               |
| Against security of Bill           |               |               |               |                |               | 1.46           |               |
| Domestic Bills                     |               |               |               |                |               |                |               |
| Foreign Bills                      |               |               |               |                |               | 1.46           |               |
| Against Guarantee                  | 12.50         |               | 47.94         |                | 39.10         | 114.40         | 20.31         |
| Government Guarantee               |               |               |               |                |               |                |               |
| Institutional Guarantee            | 12.50         |               |               |                | 31.00         | 72.00          | 6.63          |
| Personal Guarantee                 |               |               |               |                | 8.07          | 4.32           | 1.48          |
| Collective Guarantee               |               |               |               |                | 0.04          |                | 12.20         |
| Int. Rtd. Foreign Bank's Guarantee |               |               |               |                |               |                |               |
| Other Guarantee                    |               |               | 47.94         |                |               | 38.08          |               |
| Credit Card                        |               |               |               |                |               |                |               |
| Others                             | 71.24         | 0.10          | 82.35         | 75.89          | 0.86          | 68.91          |               |
| <b>Total</b>                       | <b>269.16</b> | <b>265.11</b> | <b>603.87</b> | <b>2445.22</b> | <b>932.74</b> | <b>2258.47</b> | <b>462.20</b> |



## Major Financial Indicators of Microfinance Financial Institutions

Rs in million

| Liabilities                                 | Mid-July       |                |                 | Mid-Sep         | Mid-Nov         | % change |         |        |
|---|----------------|----------------|-----------------|-----------------|-----------------|----------|---------|--------|
|   | 2014           | 2015           | 2016            | 2016            | 2016            | 2/1      | 3/2     | 5/4    |
|   | 1              | 2              | 3               | 4               | 5               |          |         |        |
| <b>1 CAPITAL FUND</b>                       | 4950.7         | 6147.3         | 8684.9          | 11556.5         | 11412.2         | 24.17    | 41.28   | -1.25  |
| a. Paid-up Capital                          | 2974.3         | 3987.3         | 5436.5          | 5506.5          | 5722.1          | 34.06    | 36.35   | 3.92   |
| b. Statutory Reserves                       | 523.1          | 750.3          | 1214.8          | 1254.9          | 1439.9          | 43.45    | 61.90   | 14.74  |
| c. Retained Earning                         | 220.6          | 8.9            | 363.6           | 3058.5          | 2349.3          | -95.97   | 3993.66 | -23.19 |
| d. Others Reserves                          | 1232.7         | 1400.8         | 1670.0          | 1736.6          | 1900.8          | 13.64    | 19.22   | 9.46   |
| <b>2 BORROWINGS</b>                         | 27897.3        | 38244.9        | 52434.4         | 53305.4         | 55685.0         | 37.09    | 37.10   | 4.46   |
| a. NRB                                      | 526.4          | 306.6          | 91.1            | 115.1           | 294.9           | -41.75   | -70.27  | 156.16 |
| f. Others                                   | 27371.0        | 37938.3        | 52343.3         | 53190.3         | 55390.1         | 38.61    | 37.97   | 4.14   |
| <b>3 DEPOSITS</b>                           | 11001.2        | 15775.5        | 24095.3         | 25158.0         | 26738.7         | 43.40    | 52.74   | 6.28   |
| <b>4 BILLS PAYABLE</b>                      | 0.0            | 0.0            | 0.8             | 0.3             | 0.0             | 0.00     | 0.00    | -90.72 |
| <b>5 OTHER LIABILITIES</b>                  | 3777.5         | 5205.7         | 7205.0          | 8244.9          | 9159.0          | 37.81    | 38.41   | 11.09  |
| a. Loan Loss Provision                      | 829.4          | 986.0          | 1345.6          | 1364.9          | 1455.4          | 18.88    | 36.47   | 6.63   |
| b. Interest Suspense a/c                    | 475.0          | 575.3          | 652.7           | 720.2           | 713.2           | 21.13    | 13.45   | -0.97  |
| c. Others                                   | 2473.1         | 3644.3         | 5206.8          | 6159.8          | 6990.5          | 47.36    | 42.87   | 13.49  |
| <b>6 RECONCILIATION A/c</b>                 | 1088.2         | 2330.2         | 5031.9          | 5016.7          | 5343.6          | 114.13   | 115.95  | 6.52   |
| <b>7 PROFIT &amp; LOSS A/c</b>              | 1473.7         | 2524.8         | 3318.2          | 863.6           | 1431.6          | 71.32    | 31.43   | 65.77  |
| <b>Total</b>                                | <b>50188.7</b> | <b>70228.2</b> | <b>100770.6</b> | <b>104145.4</b> | <b>109770.2</b> | 39.93    | 43.49   | 5.40   |
| <b>Assets</b>                               |                |                |                 |                 |                 |          |         |        |
| <b>1 LIQUID FUNDS</b>                       | 7202.8         | 6597.2         | 11096.2         | 11011.9         | 11331.7         | -8.41    | 68.20   | 2.90   |
| a. Cash Balance                             | 39.2           | 62.2           | 75.5            | 103.9           | 127.5           | 58.52    | 21.36   | 22.72  |
| b. Bank Balance                             | 3710.6         | 3900.5         | 6327.0          | 7320.7          | 7115.6          | 5.12     | 62.21   | -2.80  |
| c. Money at Call                            | 3452.9         | 2634.4         | 4693.6          | 3587.4          | 4088.6          | -23.70   | 78.17   | 13.97  |
| <b>2 INVESTMENT IN SECURITIES EX</b>        | 116.2          | 116.2          | 38.7            | 38.7            | 38.7            | 0.00     | -66.67  | 0.00   |
| <b>3 SHARE &amp; OTHER INVESTMEN</b>        | 2894.2         | 2350.1         | 2809.8          | 2762.3          | 2704.1          | -18.80   | 19.56   | -2.11  |
| <b>4 LOANS &amp; ADVANCES</b>               | 35689.3        | 54915.5        | 77232.9         | 80852.0         | 85742.3         | 53.87    | 40.64   | 6.05   |
| Institutional                               | 9863.5         | 14853.5        | 19194.3         | 19279.9         | 21063.8         | 50.59    | 29.22   | 9.25   |
| Individual                                  | 25825.8        | 40062.0        | 58038.6         | 61572.1         | 64678.5         | 55.12    | 44.87   | 5.05   |
| <b>5 FIXED ASSETS</b>                       | 624.4          | 775.2          | 961.1           | 1000.3          | 1050.8          | 24.14    | 23.98   | 5.04   |
| <b>6 OTHER ASSETS</b>                       | 2485.4         | 3205.4         | 3598.2          | 3590.9          | 3541.1          | 28.97    | 12.25   | -1.39  |
| <b>7 EXPENSES NOT WRITTEN OFF</b>           | 9.4            | 7.2            | 4.5             | 5.3             | 6.4             | -23.43   | -38.06  | 19.66  |
| <b>8 NON BANKING ASSETS</b>                 | 0.0            | 0.0            | 0.0             | 0.0             | 0.0             | 0.00     | 0.00    | 0.00   |
| <b>9 RECONCILIATION A/c</b>                 | 1085.2         | 2215.3         | 5017.3          | 4876.8          | 5348.7          | 104.14   | 126.49  | 9.68   |
| <b>10 PROFIT &amp; LOSS A/c</b>             | 81.8           | 46.2           | 11.9            | 6.8             | 6.4             | -43.57   | -74.22  | -6.02  |
| <b>Total</b>                                | <b>50188.7</b> | <b>70228.2</b> | <b>100770.6</b> | <b>104145.2</b> | <b>109770.2</b> | 39.93    | 43.49   | 5.40   |
| <b>Profit &amp; Loss A/c Expenses</b>       |                |                |                 |                 |                 |          |         |        |
| <b>1 INTEREST EXPENSES</b>                  | 1967.84        | 2369.56        | 3494.31         | 637.82          | 1464.13         | 20.41    | 47.47   | 129.55 |
| <b>2 COMMISSION/FEE EXPENSES</b>            | 46.72          | 0.00           | 0.01            | 0.05            | 0.12            | -99.99   | 177.16  | 114.70 |
| <b>3 EMPLOYEE EXPENSES</b>                  | 1464.44        | 1827.28        | 2671.95         | 590.90          | 1206.91         | 24.78    | 46.23   | 104.25 |
| <b>4 OFFICE OPERATING EXPENSES</b>          | 491.46         | 907.22         | 1505.00         | 175.20          | 330.11          | 84.60    | 65.89   | 88.42  |
| <b>5 NON OPERATING EXPENSES</b>             | 0.00           | 1.78           | 4.81            | 0.66            | 2.65            | 0.00     | 170.37  | 301.03 |
| <b>6 PROVISION FOR RISK</b>                 | 188.17         | 326.79         | 560.23          | 53.47           | 187.01          | 73.67    | 71.44   | 249.74 |
| <b>7 LOAN WRITTEN OFF</b>                   | 0.44           | 1.12           | 0.00            | 0.00            | 1.50            | 152.70   | -100.00 | 0.00   |
| <b>8 EXTRAORDINARY EXPENSES</b>             |                |                | 0.00            | 0.00            | 0.00            | 0.00     | 0.00    | 0.00   |
| <b>9 PROVISION FOR STAFF BONUS</b>          | 102.53         | 140.66         | 314.96          | 74.07           | 147.86          | 37.20    | 123.91  | 99.61  |
| <b>10 PROVISION FOR INCOME TAX</b>          | 302.38         | 407.48         | 946.11          | 221.87          | 441.45          | 34.76    | 132.18  | 98.97  |
| <b>11 NET PROFIT</b>                        | 1435.59        | 2496.01        | 3374.46         | 859.44          | 1430.56         | 73.87    | 35.19   | 66.45  |
| <b>TOTAL EXPENSES</b>                       | <b>5999.57</b> | <b>8477.90</b> | <b>12871.83</b> | <b>2613.49</b>  | <b>5212.29</b>  | 41.31    | 51.83   | 99.44  |
| <b>Income</b>                               |                |                |                 |                 |                 |          |         |        |
| <b>1. INTEREST INCOME</b>                   | 5389.71        | 7637.78        | 11628.63        | 2389.27         | 4740.42         | 41.71    | 52.25   | 98.40  |
| <b>2. COMMISSION &amp; DISCOUNT</b>         | 130.84         | 220.38         | 286.71          | 58.26           | 118.72          | 68.44    | 30.10   | 103.80 |
| <b>3 OTHER OPERATING INCOME</b>             | 304.84         | 411.08         | 684.42          | 150.01          | 290.02          | 34.85    | 66.49   | 93.34  |
| <b>4 NON OPERATING INCOME</b>               | 40.15          | 12.53          | 34.47           | 5.10            | 9.70            | -68.80   | 175.15  | 89.97  |
| <b>5 PROVISION FOR WRITTEN BACK</b>         | 88.32          | 165.27         | 222.11          | 9.02            | 48.50           | 87.12    | 34.39   | 437.58 |
| <b>6 RECOVERY FOR WRITE BACK</b>            | 1.97           | 13.44          | 4.63            | 0.01            | 0.01            | 582.37   | -65.57  | 0.00   |
| <b>7 INCOME FOR EXTRA ORDINARY EXPENSES</b> | 0.05           | 0.00           | 0.01            | 0.00            | 0.00            | -100.00  | 0.00    | 0.00   |
| <b>8 NET LOSS</b>                           | 43.68          | 17.42          | 10.85           | 1.82            | 4.92            | -60.12   | -37.70  | 169.90 |
| <b>TOTAL INCOME</b>                         | <b>5999.57</b> | <b>8477.90</b> | <b>12871.83</b> | <b>2613.49</b>  | <b>5212.29</b>  | 41.31    | 51.83   | 99.44  |
| <b>Miscellaneous Information</b>            |                |                |                 |                 |                 |          |         |        |
| <b>No. of Total Staffs</b>                  | 4405           | 5756           | 7132            | 7211            | 7510            | 30.67    | 23.91   | 4.15   |
| <b>No. of Total Branches</b>                | 861            | 1116           | 1378            | 1414            | 1480            | 29.62    | 23.48   | 4.67   |
| <b>No. of Total Centers</b>                 | 59380          | 77616          | 100794          | 106607          | 110485          | 30.71    | 29.86   | 3.64   |
| <b>No. of Total Groups</b>                  | 292238         | 304737         | 366540          | 381585          | 392321          | 4.28     | 20.28   | 2.81   |
| <b>No. of Total Passive Groups</b>          | 9138           | 11504          | 4601            | 4707            | 5127            | 25.90    | -60.01  | 8.92   |
| <b>No. of Total Members</b>                 | 1612430        | 1548767        | 1898891         | 1974763         | 2026829         | -3.95    | 22.61   | 2.64   |
| <b>No. of Total Passive Members</b>         | 66441          | 56436          | 32378           | 33345           | 38730           | -15.06   | -42.63  | 16.15  |
| <b>No. of Total Borrowers</b>               | 1102132        | 1080878        | 1296303         | 1331817         | 1377122         | -1.93    | 19.93   | 3.40   |
| <b>No. of Total Overdue Borrowers</b>       | 30657          | 45697          | 44861           | 40063           | 46465           | 49.06    | -1.83   | 15.98  |
| <b>No. of Total Saving Members</b>          | 1198487        | 1521152        | 1873432         | 1979947         | 2027405         | 26.92    | 23.16   | 2.40   |
| <b>Total Saving Amount (Rs million)</b>     | 11000.65       | 15770.90       | 24111.28        | 25147.78        | 26749.97        | 43.36    | 52.88   | 6.37   |

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

| S.No.        | Zone       | District      | Class 'A'  | Class 'B'  | Class 'C' | Total      | populn.        | Pop.Per Branch |
|--------------|------------|---------------|------------|------------|-----------|------------|----------------|----------------|
| 1            | Mechi      | Jhapa         | 66         | 27         | 7         | 100        | 875828         | 8758           |
| 2            |            | Ilam          | 14         | 7          | 0         | 21         | 302791         | 14419          |
| 3            |            | Panchthar     | 10         | 2          | 0         | 12         | 195334         | 16278          |
| 4            |            | Taplejung     | 6          | 0          | 0         | 6          | 129694         | 21616          |
| <b>Total</b> |            |               | <b>96</b>  | <b>36</b>  | <b>7</b>  | <b>139</b> | <b>1503647</b> | <b>10818</b>   |
| 5            | Koshi      | Sunsari       | 61         | 16         | 7         | 84         | 845555         | 10066          |
| 6            |            | Morang        | 73         | 29         | 4         | 106        | 1036841        | 9782           |
| 7            |            | Dhankuta      | 8          | 6          | 0         | 14         | 168131         | 12009          |
| 8            |            | Terhathum     | 8          | 2          | 0         | 10         | 101546         | 10155          |
| 9            |            | Sankhuwasabha | 12         | 3          | 0         | 15         | 157854         | 10524          |
| 10           |            | Bhojpur       | 10         | 1          | 1         | 12         | 169139         | 14095          |
| <b>Total</b> |            |               | <b>172</b> | <b>57</b>  | <b>12</b> | <b>241</b> | <b>2479066</b> | <b>10287</b>   |
| 11           | Sagarmatha | Saptari       | 18         | 0          | 2         | 20         | 679548         | 33977          |
| 12           |            | Udayapur      | 16         | 2          | 1         | 19         | 339267         | 17856          |
| 13           |            | Siraha        | 31         | 0          | 0         | 31         | 674923         | 21772          |
| 14           |            | Khotang       | 5          | 3          | 1         | 9          | 190100         | 21122          |
| 15           |            | Okhaldhunga   | 5          | 2          | 1         | 8          | 150428         | 18804          |
| 16           |            | Solukhumbu    | 7          | 1          | 1         | 9          | 104415         | 11602          |
| <b>Total</b> |            |               | <b>82</b>  | <b>8</b>   | <b>6</b>  | <b>96</b>  | <b>2138681</b> | <b>22278</b>   |
| 17           | Janakpur   | Sarlahi       | 20         | 11         | 0         | 31         | 838695         | 27055          |
| 18           |            | Dhanusha      | 34         | 6          | 1         | 41         | 803785         | 19605          |
| 19           |            | Mahottari     | 19         | 7          | 0         | 26         | 673405         | 25900          |
| 20           |            | Dolakha       | 11         | 9          | 0         | 20         | 187584         | 9379           |
| 21           |            | Ramechhap     | 7          | 3          | 0         | 10         | 206653         | 20665          |
| 22           |            | Sindhuli      | 7          | 8          | 0         | 15         | 305164         | 20344          |
| <b>Total</b> |            |               | <b>98</b>  | <b>44</b>  | <b>1</b>  | <b>143</b> | <b>3015286</b> | <b>21086</b>   |
| 23           | Narayani   | Bara          | 29         | 6          | 0         | 35         | 765053         | 21859          |
| 24           |            | Rautahat      | 16         | 3          | 0         | 19         | 772098         | 40637          |
| 25           |            | Parsa         | 39         | 15         | 2         | 56         | 663559         | 11849          |
| 26           |            | Chitawan      | 69         | 72         | 6         | 147        | 644219         | 4382           |
| 27           |            | Makawanpur    | 24         | 16         | 3         | 43         | 443976         | 10325          |
| <b>Total</b> |            |               | <b>177</b> | <b>112</b> | <b>11</b> | <b>300</b> | <b>3288905</b> | <b>10963</b>   |
| 28           | Bagmati    | Kathmandu     | 403        | 90         | 53        | 546        | 2011978        | 3685           |
| 29           |            | Bhaktapur     | 37         | 9          | 5         | 51         | 340066         | 6668           |
| 30           |            | Lalitpur      | 88         | 19         | 11        | 118        | 525211         | 4451           |
| 31           |            | Rasuwa        | 10         | 0          | 1         | 11         | 44399          | 4036           |
| 32           |            | Dhading       | 22         | 11         | 0         | 33         | 346950         | 10514          |
| 33           |            | Sindhupalchok | 20         | 10         | 1         | 31         | 292370         | 9431           |
| 34           |            | Kavre         | 28         | 25         | 3         | 56         | 394229         | 7040           |
| 35           |            | Nuwakot       | 12         | 8          | 0         | 20         | 283827         | 14191          |
| <b>Total</b> |            |               | <b>620</b> | <b>172</b> | <b>74</b> | <b>866</b> | <b>4239030</b> | <b>4895</b>    |
| 36           | Gandaki    | Lamjung       | 12         | 8          | 1         | 21         | 170568         | 8122           |
| 37           |            | Tanahu        | 27         | 26         | 1         | 54         | 336710         | 6235           |
| 38           |            | Gorkha        | 15         | 7          | 0         | 22         | 259299         | 11786          |
| 39           |            | Manang        | 2          | 1          | 0         | 3          | 6444           | 2148           |
| 40           |            | Syangja       | 19         | 17         | 1         | 37         | 270403         | 7308           |
| 41           |            | Kaski         | 67         | 78         | 12        | 157        | 543767         | 3463           |
| <b>Total</b> |            |               | <b>142</b> | <b>137</b> | <b>15</b> | <b>294</b> | <b>1587191</b> | <b>5399</b>    |
| 42           |            | Gulmi         | 10         | 9          | 0         | 19         | 268597         | 14137          |
| 43           |            | Nawalparasi   | 30         | 33         | 4         | 67         | 690731         | 10309          |

|  |             |              |             |            |            |             |                 |              |
|--|-------------|--------------|-------------|------------|------------|-------------|-----------------|--------------|
| 44                                     | Lumbini     | Palpa        | 16          | 11         | 1          | 28          | 255386          | 9121         |
| 45                                     |             | Arghakhanchi | 12          | 5          | 0          | 17          | 200967          | 11822        |
| 46                                     |             | Rupandehi    | 90          | 74         | 10         | 174         | 982851          | 5649         |
| 47                                     |             | Kapilbastu   | 18          | 12         | 3          | 33          | 625522          | 18955        |
| <b>Total</b>                           |             |              | <b>176</b>  | <b>144</b> | <b>18</b>  | <b>338</b>  | <b>3024054</b>  | <b>8947</b>  |
| 48                                     | Dhawalagiri | Baglung      | 20          | 10         | 0          | 30          | 277582          | 9253         |
| 49                                     |             | Parbat       | 9           | 8          | 1          | 18          | 148130          | 8229         |
| 50                                     |             | Mustang      | 5           | 2          | 0          | 7           | 12477           | 1782         |
| 51                                     |             | Myagdi       | 10          | 8          | 2          | 20          | 112643          | 5632         |
| <b>Total</b>                           |             |              | <b>44</b>   | <b>28</b>  | <b>3</b>   | <b>75</b>   | <b>550832</b>   | <b>7344</b>  |
| 52                                     | Rapti       | Rolpa        | 6           | 0          | 0          | 6           | 232419          | 38737        |
| 53                                     |             | Dang         | 40          | 26         | 6          | 72          | 605796          | 8414         |
| 54                                     |             | Rukum        | 9           | 1          | 0          | 10          | 220092          | 22009        |
| 55                                     |             | Salyan       | 8           | 2          | 0          | 10          | 259309          | 25931        |
| 56                                     |             | Pyuthan      | 6           | 8          | 0          | 14          | 236540          | 16896        |
| <b>Total</b>                           |             |              | <b>69</b>   | <b>37</b>  | <b>6</b>   | <b>112</b>  | <b>1554156</b>  | <b>13876</b> |
| 57                                     | Karnali     | Jumla        | 5           | 1          | 0          | 6           | 117958          | 19660        |
| 58                                     |             | Mugu         | 2           | 0          | 0          | 2           | 60109           | 30055        |
| 59                                     |             | Humla        | 3           | 0          | 0          | 3           | 55261           | 18420        |
| 60                                     |             | Kalikot      | 3           | 0          | 0          | 3           | 149371          | 49790        |
| 61                                     |             | Dolpa        | 3           | 0          | 0          | 3           | 39832           | 13277        |
| <b>Total</b>                           |             |              | <b>16</b>   | <b>1</b>   | <b>0</b>   | <b>17</b>   | <b>422531</b>   | <b>24855</b> |
| 62                                     | Bheri       | Dailekh      | 8           | 1          | 0          | 9           | 281758          | 31306        |
| 63                                     |             | Surkhet      | 16          | 8          | 0          | 24          | 387858          | 16161        |
| 64                                     |             | Jajarkot     | 4           | 1          | 0          | 5           | 186375          | 37275        |
| 65                                     |             | Bardiya      | 13          | 12         | 0          | 25          | 456547          | 18262        |
| 66                                     |             | Banke        | 49          | 19         | 3          | 71          | 554630          | 7812         |
| <b>Total</b>                           |             |              | <b>90</b>   | <b>41</b>  | <b>3</b>   | <b>134</b>  | <b>1867168</b>  | <b>13934</b> |
| 67                                     | Seti        | Bajhang      | 4           | 0          | 0          | 4           | 210122          | 52531        |
| 68                                     |             | Doti         | 6           | 2          | 0          | 8           | 213619          | 26702        |
| 69                                     |             | Bajura       | 3           | 0          | 0          | 3           | 146338          | 48779        |
| 70                                     |             | Kailali      | 51          | 15         | 1          | 67          | 870771          | 12997        |
| 71                                     |             | Achham       | 5           | 2          | 0          | 7           | 274505          | 39215        |
| <b>Total</b>                           |             |              | <b>69</b>   | <b>19</b>  | <b>1</b>   | <b>89</b>   | <b>1715355</b>  | <b>19274</b> |
| 72                                     | Mahakali    | Darchula     | 6           | 0          | 0          | 6           | 139712          | 23285        |
| 73                                     |             | Baitadi      | 5           | 1          | 0          | 6           | 260015          | 43336        |
| 74                                     |             | Dadeldhura   | 10          | 3          | 0          | 13          | 151312          | 11639        |
| 75                                     |             | Kanchanpur   | 23          | 11         | 0          | 34          | 494553          | 14546        |
| <b>Total</b>                           |             |              | <b>44</b>   | <b>15</b>  | <b>0</b>   | <b>59</b>   | <b>1045592</b>  | <b>17722</b> |
| <b>Total of Class "A", "B" and "C"</b> |             |              | <b>1895</b> | <b>851</b> | <b>157</b> | <b>2903</b> | <b>28431494</b> | <b>9794</b>  |

| Bank/BFI Class         | A           | B          | C <sup>#</sup> | D <sup>§</sup> | Total |
|------------------------|-------------|------------|----------------|----------------|-------|
| No. of BFIs            | 28          | 64         | 38             | 46             | 176   |
| No. of Branches        | 1895        | 851        | 157            | 1480           | 4383  |
| Population per Branch* |             |            |                |                | 6487  |
| Region/BFI Class       | A           | B          | C              | Total          |       |
| Eastern                | 350         | 101        | 25             | 476            |       |
| Central                | 895         | 328        | 86             | 1309           |       |
| Western                | 362         | 309        | 36             | 707            |       |
| Mid-western            | 175         | 79         | 9              | 263            |       |
| Far-western            | 113         | 34         | 1              | 148            |       |
| <b>Total</b>           | <b>1895</b> | <b>851</b> | <b>157</b>     | <b>2903</b>    |       |

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## Annex-I

## Name list of Bank and Financial Institutions

| SN                          | Full Name of Bank                     | Short Name  | SN | Full Name of Bank                           | Short Name     |
|-----------------------------|---------------------------------------|-------------|----|---|----------------|
| <b>A. Commercial Banks</b>  |                                       |             |    |   |                |
| 1                           | Nepal Bank Ltd.                       | NBL         | 2  | Rastriya Banijya Bank Ltd.                  | RBB            |
| 3                           | Nabil Bank Ltd.                       | NABIL       | 4  | Nepal Investment Bank Ltd.                  | NIBL           |
| 5                           | Standard Chartered Bank Nepal Ltd.    | SCBNL       | 6  | Himalayan Bank Ltd.                         | HBL            |
| 7                           | Nepal SBI Bank Ltd.                   | NSBI        | 8  | Nepal Bangladesh Bank Ltd.                  | NBB            |
| 9                           | Everest Bank Ltd.                     | EBL         | 10 | Bank of Kathmandu Lumbini Ltd.              | BOK            |
| 11                          | Nepal Credit and Commerce Bank Ltd.   | NCC         | 12 | NIC ASIA Bank Ltd.                          | NIC            |
| 13                          | Machhapuchhre Bank Ltd.               | MBL         | 14 | Kumari Bank Ltd.                            | Kumari         |
| 15                          | Laxmi Bank Ltd.                       | Laxmi       | 16 | Siddhartha Bank Ltd.                        | SBL            |
| 17                          | Agriculture Development Bank Ltd.     | ADBNL       | 18 | Global IME Bank Ltd.                        | Global         |
| 19                          | Citizens Bank International Ltd.      | Citizens    | 20 | Prime Commercial Bank Ltd.                  | Prime          |
| 21                          | Sunrise Bank Ltd.                     | Sunrise     | 22 | NMB Bank Ltd.                               | NMB            |
| 23                          | Prabhu Bank Ltd.                      | PRABHU      | 24 | Janata Bank Nepal Ltd.                      | Janata         |
| 25                          | Mega Bank Nepal Ltd.                  | Mega        | 26 | Civil Bank Ltd.                             | Civil          |
| 27                          | Century Commercial Bank Ltd.          | Century     | 28 | Sanima Bank Ltd.                            | Sanima         |
| <b>B. Development Banks</b> |                                       |             |    |   |                |
| 1                           | NIDC Development Bank Ltd.            | NIDC        | 2  | Malika Bikash Bank Ltd.                     | Malika         |
| 3                           | Siddhartha Development Bank Ltd.      | Siddhartha  | 4  | Yeti Development Bank Ltd.                  | Yeti           |
| 5                           | Narayani Development Bank Ltd.        | Narayani    | 6  | Sahayogi Bikas Bank Ltd.                    | Sahayogi       |
| 7                           | Karnali Bikash Bank Ltd.              | Karnali     | 8  | Triveni Bikas Bank Ltd.                     | Triveni        |
| 9                           | Supreme Development Bank Ltd.         | Suprim      | 10 | Sangrila Development Bank Ltd.              | Shangrila      |
| 11                          | Gandaki Development Bank Ltd.         | Gandaki     | 12 | Infrastructure Development Bank Ltd.        | Infrastructure |
| 13                          | Excel Development Bank Ltd.           | Excel       | 14 | Biratlaxmi Bikas Bank Ltd.                  | Biratlaxmi     |
| 15                          | Western Development Bank Ltd.         | Western     | 16 | Arniko Development Bank Ltd.                | Araniko        |
| 17                          | Deva Development Bank Ltd.            | Deva        | 18 | Miteri Development Bank Ltd.                | Miteri         |
| 19                          | Tinau Bikas Bank Ltd.                 | Tinau       | 20 | Muktinath Bikas Bank Ltd.                   | Muktinath      |
| 21                          | Sewa Bikas Bank Ltd.                  | Sewa        | 22 | Kankai Bikas Bank Ltd.                      | Kankai         |
| 23                          | Mahakali Bikas Bank Ltd.              | Mahakali    | 24 | Ace Development Bank Ltd.                   | Ace            |
| 25                          | Bhargab Bikas Bank Ltd.               | Bhargav     | 26 | Professional Diyalo Bikas Bank Ltd.         | diyalo         |
| 27                          | Country Development Bank Ltd.         | Country     | 28 | Alpine Development Bank Ltd.                | Alpine         |
| 29                          | Kasthamandap Development Bank Ltd.    | Kastamandap | 30 | Garima Bikas Bank Ltd.                      | Garima         |
| 31                          | Om Development Bank Ltd.              | OmDB        | 32 | Fewa Bikas Bank Ltd.                        | FewaDB         |
| 33                          | Kabeli Bikas Bank Ltd.                | Kabeli      | 34 | Kaski Bikas Bank Ltd.                       | Kaski          |
| 35                          | Corporate Development Bank Ltd.       | Corporate   | 36 | Purnima Bikas Bank Ltd.                     | Purnima        |
| 37                          | Jyoti Bikas Bank Ltd.                 | Jyoti       | 38 | Bagmati Development Bank Ltd.               | Bagmati        |
| 39                          | Hamro Bikas Bank Ltd.                 | Hamro       | 40 | Kakre Bihar Bikas Bank Ltd.                 | Kakre          |
| 41                          | Shine Resunga Development Bank Ltd.   | Shine       | 42 | Pacific Development Bank Ltd.               | Pacific        |
| 43                          | International Development Bank Ltd.   | IDBL        | 44 | Kanchan Development Bank Ltd.               | Kanchan        |
| 45                          | Matribhumi Bikas Bank Ltd.            | Matribhumi  | 46 | Innovative Development Bank Ltd.            | Innovative     |
| 47                          | Vibor Bikas Bank Ltd.                 | Vibor       | 48 | Raptiberi Bikas Bank Ltd.                   | Raptiveri      |
| 49                          | Tourism Development Bank Ltd.         | Tourism     | 50 | Mission Development Bank Ltd.               | Mission        |
| 51                          | Mount Makalu Development Bank Ltd.    | Mt. Makalu  | 52 | Sindhu Bikas Bank Ltd.                      | Sindhu         |
| 53                          | Sahara Bikas Bank Ltd.                | Sahara      | 54 | Nepal Community Development Bank Ltd.       | N.Community    |
| 55                          | Cosmos Development Bank Ltd.          | Cosmos      | 56 | Manasalu Bikash Bank Ltd.                   | Manaslu        |
| 57                          | Kalinchowk Development Bank Ltd.      | Kalinchowk  | 58 | Kailash Bikash Bank Ltd.                    | Kailash        |
| 59                          | Salpa Bikash Bank Ltd.                | Salpa       | 60 | Saptakoshi Development Bank Ltd.            | Saptakoshi     |
| 61                          | Sajha Bikash Bank Ltd.                | Sajha       | 62 | Apex Development Bank Ltd.                  | Apex           |
| 63                          | Green Development Bank Ltd.           | Green       | 64 | Reliable Development Bank Ltd.              | Reliable       |
| <b>C. Finance Companies</b> |                                       |             |    |   |                |
| 1                           | Nepal Finance Ltd.                    | NFL         | 2  | NIDC Capital Markets Ltd.                   | NIDC Capital   |
| 3                           | Nepal Share Markets and Finance Ltd.  | NSMFL       | 4  | Gurkhas Finance Ltd.                        | Gurkhas        |
| 5                           | Union Finance Ltd.                    | Union       | 6  | Paschimanchal Finance Co.Ltd.               | PFCL           |
| 7                           | Goodwill Finance Ltd.                 | Goodwill    | 8  | Shree Investment & Finance Co. Ltd.         | SIFCL          |
| 9                           | Lumbini Finance & Leasing Co. Ltd.    | Lumbini     | 10 | Lalitpur Finance Co. Ltd.                   | PFCL           |
| 11                          | United Finance Co. Ltd.               | United FC   | 12 | General Finance Ltd.                        | General        |
| 13                          | Progressive Finance Co. Ltd.          | Progressive | 14 | Janaki Finance Co. Ltd.                     | Janaki         |
| 15                          | Pokhara Finance Ltd.                  | Pokhara     | 16 | Central Finance Ltd.                        | Central        |
| 17                          | Arun Finance Ltd.                     | Arun        | 18 | Multipurpose Finance Co. Ltd                | Multipurpose   |
| 19                          | Synergy Finance Ltd.                  | Synergy     | 20 | Shrijana Finance Ltd.                       | Srijana        |
| 21                          | World Merchant Banking & Finance Ltd. | WMBFL       | 22 | Capital Merchant Banking & Finance Co. Ltd. | CMBFCL         |
| 23                          | Crystal Finance Ltd.                  | Crystal     | 24 | Guheshwori Merchant Banking & Finance Ltd.  | Guheshwori     |
| 25                          | Everest Finance Ltd.                  | Everest     | 26 | ICFC Finance Ltd.                           | ICFC           |
| 27                          | Sagarmatha Finance Ltd.               | Sagarmatha  | 28 | Kuber Merchant Finance Ltd.                 | Kuber          |
| 29                          | Seti Finance Ltd.                     | Seti        | 30 | Hama Merchant & Finance Ltd.                | hama           |
| 31                          | Namaste Bitiya Sanstha Ltd.           | Namaste     | 32 | Unique Financial Institution Ltd.           | Unique         |
| 33                          | Manjushree Financial Institution Ltd. | Manjushree  | 34 | Jebil's Finance Ltd.                        | Jebils         |
| 35                          | Reliance Lotus Finance Ltd.           | Reliance    | 36 | Bhaktapur Finance Ltd.                      | Bhaktapur      |



## Annex-I

## D. Microfinance Financial Institutions

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