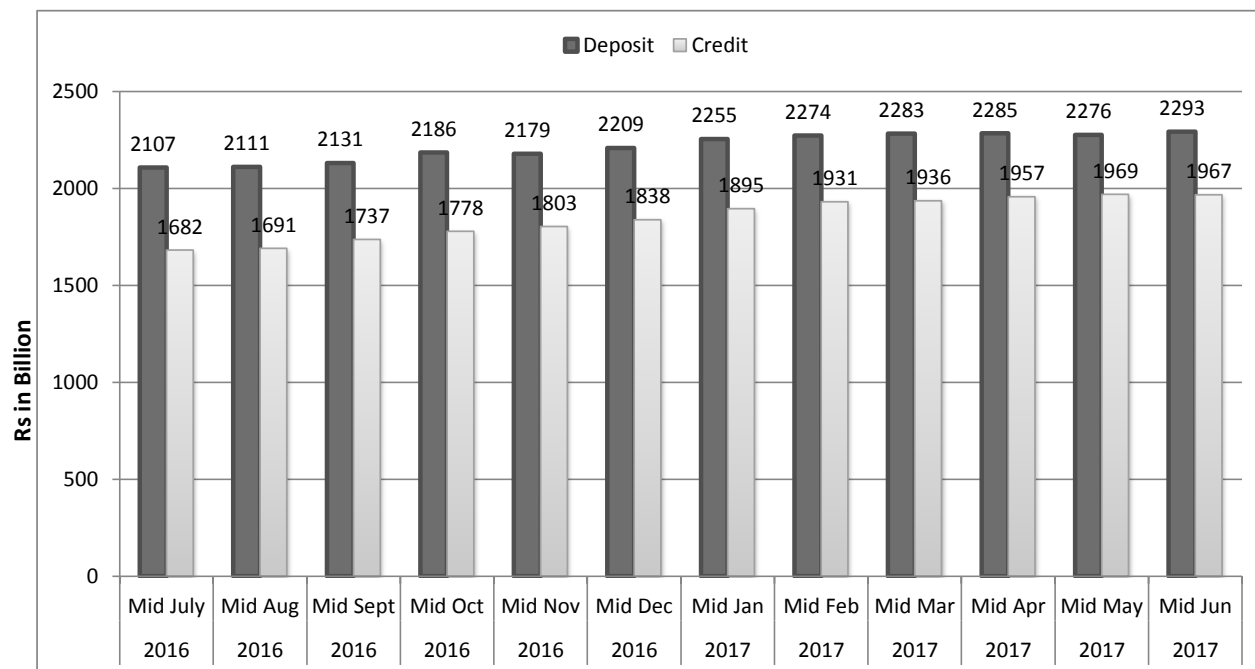


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Statistics Division

2074 Jeth
Mid-June, 2017

Contents

	Page
1. Explanatory note	1
2. Major financial indicators	2
3. Statement of Assets & Liabilities of Banks & Financial Institutions	3
4. Profit & Loss Account of Banks & Financial Institutions	7
5. Statement of Sector wise, Product wise and Security wise Credit	11
6. Statement of Assets and Liabilities	
a. Commercial banks	15
b. Development banks	17
c. Finance companies	22
7. Profit & Loss account	
a. Commercial banks	25
b. Development banks	26
c. Finance companies	29
8. Sector- wise, product-wise and security-wise credit	
a. Commercial banks	32
b. Development banks	33
c. Finance companies	36
9. Micro-credit development banks	
a. Major financial indicators	39
b. Statement of assets and liabilities	39
c. Profit & loss account	39
d. Miscellaneous Information	39
10. Districtwise Branch List	40
11. Interest Rate Structure of Commercial Banks	43
Annexures	
1. List of bank and financial institutions with short name	Annex 1

Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	28	50	33	51	162
Total Number of Licensed BFIs*	28	50	33	51	162

* 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.

Major Financial Indicators

as on Jeth End, 2074 (Mid-June, 2017)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	75.99	9.99	2.24	88.22
2	Total Credit/GDP	64.38	9.13	2.16	75.67
3	Total Credit/ Total Deposit	84.72	91.46	96.07	85.77
4	Lcy Credit/Lcy Deposit & Core Capital	81.08	80.60	77.73	80.92
5	Fixed Deposit/Total Deposit	42.23	39.28	49.11	42.07
6	Saving Deposit/Total Deposit	33.85	40.41	36.55	34.66
7	Current Deposit/Total Deposit	8.89	1.72	0.11	7.86
8	NPL/ Total Loan	1.67	1.68	13.15	2.00
9	Total LLP/Total Loan	2.44	2.19	13.48	2.73
10	Deprived Sector Loan/Total Loan \$	5.76	6.84	4.62	5.86
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	12.44	15.14	23.82	13.03
2	Investment in Gov. Security/Total Deposit	9.62	1.94	2.73	8.57
3	Total Liquid Assets/Total Deposit	22.83	27.89	38.21	23.79
C. Capital Adequacy Ratios (%) #					
1	Core Capital/RWA	11.73	16.96	19.47	12.53
2	Total Capital/RWA	13.44	18.02	20.42	14.15
D. Financial Access #					
1	No. of Branches **	2116	805	148	3069
2	No. of Deposit Accounts	14929948	3437203	476454	18843605
3	No. of Loan Accounts	841206	305111	37315	1183632
4	No. of Branchless Banking Centers	976	0	0	976
5	No. of Branchless Banking Customers	124003	0	0	124003
6	No. of Non-operated Branchless Banking Centers	142	0	0	142
7	No. of Mobile Banking Customers	2208046	205735	12900	2426681
8	No. of Internet Banking Customers	712336	20649	1939	734924
9	No. of ATMs	1817	201	29	2047
10	No. of Debit Cards	4727384	353099	27730	5108213
11	No. of Credit Cards	64136	0	0	64136
12	No. of Prepaid Cards	99933	0	0	99932.95
E. Interest Rate(%)					
1	Wt. Avg Interest on Deposit	5.91			
	(a) Saving	3.80			
	(b) Fixed	9.61			
	(c) Call	4.01			
2	Wt. Avg Interest on Credit	11.25			

Note: Bank balance includes money at call

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

Adjustments are not included in Credit Deposit Ratio Calculation.

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

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

** Excluding Extension Counters and Microfinance Units

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

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

Liabilities		Mid-July			Mid-May	Mid-June	% Change		
		2014	2015	2016	2017	2017			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	145861.43	162992.51	214892.48	277548.66	285705.61	11.74	31.84	2.94
	a. Paid-up Capital	128985.27	140794.10	163370.74	207343.55	209939.14	9.16	16.04	1.25
	b. Statutory Reserves	32722.08	37149.85	43680.58	51448.17	52906.60	13.53	17.58	2.83
	c. Retained Earning	-27214.24	-27802.05	-11166.95	-9481.49	-12201.79	2.16	-59.83	28.69
	d. Others Reserves	11368.33	12850.60	19008.11	28238.44	35061.67	13.04	47.92	24.16
2	BORROWINGS	18202.84	21355.96	42822.19	49036.36	40876.33	17.32	100.52	-16.64
	a. NRB	2010.04	3291.48	6855.13	10062.01	8725.35	63.75	108.27	-13.28
	b. "A"Class Licensed Institution	5182.01	5504.53	20083.07	22424.34	15764.73	6.22	264.85	-29.70
	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	5777.44	6073.68	-14.29	356.47	5.13
	e. Bonds and Securities	9700.14	11440.14	10772.37	10772.57	10312.57	17.94	-5.84	-4.27
3	DEPOSITS	1477832.61	1771946.15	2107502.69	2275944.46	2292956.70	19.90	18.94	0.75
	a. Current	129108.41	158746.16	185135.30	175234.85	180138.10	22.96	16.62	2.80
	b. Savings	587593.46	714466.16	875419.91	797929.81	794735.71	21.59	22.53	-0.40
	c. Fixed	453408.61	513283.02	617634.95	941018.49	964730.50	13.21	20.33	2.52
	d. Call Deposits	285024.29	363041.66	401829.34	332868.12	323959.72	27.37	10.68	-2.68
	e. Others	22697.85	22409.16	27483.20	28893.20	29392.67	-1.27	22.64	1.73
4	Bills Payable	1553.13	1729.91	3927.13	3263.69	2554.41	11.38	127.01	-21.73
5	Other Liabilities	169227.44	188093.19	206694.45	237125.44	249231.33	11.15	9.89	5.11
	1. Loan Loss Provision	48932.49	51482.56	48593.77	53584.79	53626.55	5.21	-5.61	0.08
	2. Interest Suspense a/c	30453.76	31256.97	32000.69	42957.58	49049.37	2.64	2.38	14.18
	3. Others	89841.19	105353.66	126099.99	140583.06	146555.42	17.27	19.69	4.25
6	Reconciliation A/c	2869.47	280.36	13817.41	17409.22	18971.93	-90.23	4828.52	8.98
7	Profit & Loss A/c	31566.75	36755.88	49443.18	42160.03	42237.72	16.44	34.52	0.18
	TOTAL	1847113.68	2183153.96	2639099.54	2902487.85	2932534.04	18.19	20.88	1.04
Assets									
1	LIQUID FUNDS	319196.62	353397.28	385746.01	344592.58	348877.89	10.71	9.15	1.24
	a. Cash Balance	41862.07	48642.45	56937.25	56163.70	54563.53	16.20	17.05	-2.85
	Nepalese Notes & Coins	41073.72	47305.51	55937.33	54652.14	53245.58	15.17	18.25	-2.57
	Foreign Currency	788.35	1336.94	999.92	1511.55	1317.95	69.59	-25.21	-12.81
	b. Bank Balance	220546.60	237957.23	262419.81	229947.85	244274.69	7.89	10.28	6.23
	1. In Nepal Rastra Bank	162286.93	165070.53	180498.18	159116.13	173386.40	1.72	9.35	8.97
	2. "A"Class Licensed Institution	34656.48	37838.00	41730.30	32859.69	32677.31	9.18	10.29	-0.56
	3. Other Financial Ins.	5302.85	6882.80	8437.01	7409.30	6982.40	29.79	22.58	-5.76
	4. In Foreign banks	18300.33	28165.90	31754.32	30562.72	31228.58	53.91	12.74	2.18
	c. Money at Call	56787.95	66797.60	66388.94	58481.03	50039.67	17.63	-0.61	-14.43
2	INVESTMENTS	162544.89	206160.48	238675.86	221045.24	219911.76	26.83	15.77	-0.51
	a. Govt. Securities	160867.12	182112.29	196070.31	190616.80	196615.13	13.21	7.66	3.15
	b. Others	1677.78	24048.18	42605.55	30428.45	23296.62	1333.34	77.17	-23.44
3	SHARE & OTHER INVESTMENT	72656.22	85675.60	131777.67	137410.52	135760.43	17.92	53.81	-1.20
4	LOANS & ADVANCES	1119260.81	1345671.32	1669203.04	1941575.01	1948238.58	20.23	24.04	0.34
	a. Private Sector	1084965.27	1230999.56	1542024.97	1890504.34	1897432.57	13.46	25.27	0.37
	b. Financial Institutions	26247.72	30678.62	121291.82	43078.31	42711.45	16.88	295.36	-0.85
	c. Government Organizations	8047.82	83993.14	5886.25	7992.36	8094.56	943.68	-92.99	1.28
5	BILLS PURCHASED	9805.60	14548.03	11601.52	16103.02	17713.13	48.36	-20.25	10.00
6	LOANS AGT. COLLECTED BILLS	737.25	1132.63	1075.28	1006.20	764.01	53.63	-5.06	-24.07
7	FIXED ASSETS	30477.72	31732.63	35044.21	39098.26	39730.12	4.12	10.44	1.62
8	OTHER ASSETS	123962.34	135346.49	144135.22	184244.18	193203.43	9.18	6.49	4.86
	a. Accrued Interests	32041.34	32792.14	34038.25	48516.14	57886.81	2.34	3.80	19.31
	b. Others	91920.99	102554.35	110096.97	135728.04	135316.61	11.57	7.35	-0.30
9	Expenses not Written off	491.99	392.16	319.21	280.39	281.32	-20.29	-18.60	0.33
10	Non Banking Assets	4756.96	5250.92	4797.21	4425.00	4594.73	10.38	-8.64	3.84
11	Reconciliation Account	-1032.54	2947.32	16089.93	11528.01	22184.19	-385.44	445.92	92.44
12	Profit & Loss A/c	4255.78	899.11	634.40	1179.39	1274.45	-78.87	-29.44	8.06
	TOTAL	1847113.65	2183153.98	2639099.55	2902487.79	2932534.04	18.19	20.88	1.04

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-May	Mid-June	% Change		
		2014	2015	2016	2017	2017	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	108212.91	122167.95	170147.60	226701.11	234527.67	12.90	39.27	3.45
	a. Paid-up Capital	87454.02	97921.41	121090.62	163470.57	165441.97	11.97	23.66	1.21
	b. Statutory Reserves	27696.23	31063.03	36597.19	43493.53	45022.76	12.16	17.82	3.52
	c. Retained Earning	-16561.92	-17279.67	-4332.54	-5736.64	-8323.72	4.33	-74.93	45.10
	d. Others Reserves	9624.58	10463.18	16792.32	25473.66	32386.66	8.71	60.49	27.14
2	BORROWINGS	15228.20	18419.75	37269.65	42434.27	34112.16	20.96	102.34	-19.61
	a. NRB	2010.04	3291.48	6661.23	8801.90	7898.15	63.75	102.38	-10.27
	b. "A"Class Licensed Institution	2601.47	2762.58	14724.43	17082.37	9827.76	6.19	433.00	-42.47
	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	5777.44	6073.68	1.44	452.28	5.13
	e. Bonds and Securities	9700.14	11440.14	10772.37	10772.57	10312.57	17.94	-5.84	-4.27
3	DEPOSITS	1204463.40	1462896.12	1764592.44	1956414.81	1975083.16	21.46	20.62	0.95
	a. Current	125065.83	153598.94	178263.95	170639.62	175599.37	22.81	16.06	2.91
	b. Savings	450524.99	559391.64	698691.30	667452.57	668541.80	24.16	24.90	0.16
	c. Fixed	365048.50	419883.01	524462.99	812809.85	834132.98	15.02	24.91	2.62
	d. Call Deposits	247429.62	313955.92	340863.88	282081.01	272896.03	26.89	8.57	-3.26
	e. Others	16394.45	16066.61	22310.33	23431.77	23912.98	-2.00	38.86	2.05
4	Bills Payable	1513.82	1698.32	3871.77	3151.69	2505.10	12.19	127.98	-20.52
5	Other Liabilities	127781.31	146984.02	166839.27	195917.06	206998.63	15.03	13.51	5.66
	1. Loan Loss Provision	31622.89	35779.54	34894.47	40739.46	40875.21	13.14	-2.47	0.33
	2. Interest Suspense a/c	21397.75	21287.89	22183.24	32100.90	37312.34	-0.51	4.21	16.23
	3. Others	74760.68	89916.59	109761.56	123076.69	128811.07	20.27	22.07	4.66
6	Reconciliation A/c	-2495.70	-5325.76	3962.29	395.26	1638.56	113.40	-174.40	314.55
7	Profit & Loss A/c	23141.71	27664.37	38128.55	34008.35	34089.89	19.54	37.83	0.24
	TOTAL	1477845.65	1774504.78	2184811.57	2459022.56	2488955.17	20.07	23.12	1.22
Assets									
1	LIQUID FUNDS	226401.82	250377.11	274495.34	257982.48	260829.02	10.59	9.63	1.10
	a. Cash Balance	34628.53	40636.96	47988.66	48141.18	46369.13	17.35	18.09	-3.68
	Nepalese Notes & Coins	33928.61	39384.90	47060.55	46727.28	45131.90	16.08	19.49	-3.41
	Foreign Currency	699.91	1252.06	928.11	1413.91	1237.23	78.89	-25.87	-12.50
	b. Bank Balance	177300.62	189230.03	205858.37	185759.23	199284.65	6.73	8.79	7.28
	1. In Nepal Rastra Bank	149910.91	147933.67	161790.30	143795.16	157955.83	-1.32	9.37	9.85
	2. "A"Class Licensed Institution	9153.13	13172.91	12470.74	11410.87	10057.94	43.92	-5.33	-11.86
	3. Other Financial Ins.	18.78	125.88	83.09	65.00	120.85	570.21	-33.99	85.92
	4. In Foreign banks	18217.79	27997.56	31514.23	30488.19	31150.03	53.68	12.56	2.17
	c. Money at Call	14472.67	20510.12	20648.32	24082.07	15175.24	41.72	0.67	-36.99
2	INVESTMENTS	156830.54	200262.57	229827.62	214214.14	213017.21	27.69	14.76	-0.56
	a. Govt. Securities	155190.33	176214.77	187275.77	184066.19	189995.08	13.55	6.28	3.22
	b. Others	1640.22	24047.80	42551.85	30147.95	23022.12	1366.13	76.95	-23.64
3	SHARE & OTHER INVESTMENT	69534.76	81897.82	128320.72	132739.86	131182.69	17.78	56.68	-1.17
4	LOANS & ADVANCES	891629.91	1087486.69	1380358.68	1646360.83	1654818.23	21.97	26.93	0.51
	a. Private Sector	860588.35	976374.75	1256142.55	1599246.88	1607735.70	13.45	28.65	0.53
	b. Financial Institutions	23050.77	27231.05	118383.24	39159.85	39023.98	18.14	334.74	-0.35
	c. Government Organizations	7990.78	83880.89	5832.88	7954.11	8058.55	949.72	-93.05	1.31
5	BILLS PURCHASED	9794.86	14533.93	11595.12	16096.62	17706.73	48.38	-20.22	10.00
6	LOANS AGT. COLLECTED BILLS	737.25	1132.63	548.83	1006.20	764.01	53.63	-51.54	-24.07
7	FIXED ASSETS	22600.03	24479.96	28610.94	32738.99	33130.91	8.32	16.87	1.20
8	OTHER ASSETS	102400.91	113748.89	122000.30	159963.51	168962.00	11.08	7.25	5.63
	a. Accrued Interests	22763.51	22293.32	23985.61	37444.01	45854.61	-2.07	7.59	22.46
	b. Others	79637.40	91455.57	98014.69	122519.49	123107.39	14.84	7.17	0.48
9	Expenses not Written off	398.44	318.55	252.50	244.14	245.90	-20.05	-20.73	0.72
10	Non Banking Assets	2046.79	2608.84	2543.30	2850.17	3022.09	27.46	-2.51	6.03
11	Reconciliation Account	-6377.24	-2675.08	6258.22	-5576.08	4765.36	-58.05	-333.95	-185.46
12	Profit & Loss A/c	1847.55	332.89	0.00	401.70	511.01	-81.98	-100.00	27.21
	TOTAL	1477845.62	1774504.79	2184811.58	2459022.56	2488955.17	20.07	23.12	1.22

Statement of Assets and Liabilities of Development Banks

Liabilities		Mid-July			Mid-May	Mid-June	% Change		
		2014	2015	2016	2017	2017	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	27683.64	30296.85	34481.56	40291.91	40535.13	9.44	13.81	0.60
	a. Paid-up Capital	25606.53	27448.46	29216.56	31746.87	32371.06	7.19	6.44	1.97
	b. Statutory Reserves	2706.17	3608.10	4420.10	5392.73	5321.93	33.33	22.50	-1.31
	c. Retained Earning	-1481.47	-1907.59	-248.18	1402.34	1268.65	28.76	-86.99	-9.53
	d. Others Reserves	852.40	1147.88	1093.08	1749.96	1573.48	34.66	-4.77	-10.08
2	BORROWINGS	2408.48	2454.26	2993.89	3352.96	3172.96	1.90	21.99	-5.37
	a. NRB	0.00	0.00	5.00	440.73	520.73	0.00	0.00	18.15
	b. "A"Class Licensed Institution	2014.38	2260.00	2988.89	2912.22	2652.22	12.19	32.25	-8.93
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	394.11	194.26	0.00	0.00	0.00	-50.71	-100.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSITS	199932.80	237096.19	278631.25	260546.84	259555.24	18.59	17.52	-0.38
	a. Current	3964.21	5056.01	6741.29	4522.95	4476.12	27.54	33.33	-1.04
	b. Savings	105094.40	120779.93	143668.59	107894.62	104880.50	14.93	18.95	-2.79
	c. Fixed	53998.41	62203.55	68230.74	100294.81	101958.11	15.20	9.69	1.66
	d. Call Deposits	36345.53	48166.94	59245.77	46960.24	47296.87	32.53	23.00	0.72
	e. Others	530.25	889.75	744.86	874.22	943.64	67.80	-16.28	7.94
4	Bills Payable	32.71	27.17	54.46	109.72	48.87	-16.92	100.42	-55.46
5	Other Liabilities	20116.85	20670.18	18746.57	21343.85	22666.80	2.75	-9.31	6.20
	1. Loan Loss Provision	6860.14	6171.65	4936.93	5263.47	5197.73	-10.04	-20.01	-1.25
	2. Interest Suspense a/c	3117.96	3322.76	2618.40	3732.25	4467.16	6.57	-21.20	19.69
	3. Others	10138.76	11175.78	11191.25	12348.13	13001.91	10.23	0.14	5.29
6	Reconciliation A/c	3671.63	3800.85	7783.30	14927.27	15236.35	3.52	104.78	2.07
7	Profit & Loss A/c	5079.57	6296.30	8153.72	6233.72	6181.98	23.95	29.50	-0.83
	TOTAL	258925.69	300641.79	350844.75	346806.26	347397.32	16.11	16.70	0.17
Assets									
1	LIQUID FUNDS	68931.29	79794.81	85767.68	65173.13	67359.46	15.76	7.49	3.35
	a. Cash Balance	6139.82	6979.21	7891.86	7004.45	7170.56	13.67	13.08	2.37
	Nepalese Notes & Coins	6051.74	6894.72	7820.18	6906.85	7089.95	13.93	13.42	2.65
	Foreign Currency	88.07	84.49	71.68	97.60	80.61	-4.07	-15.16	-17.41
	b. Bank Balance	27923.34	33250.96	39311.73	30436.16	32119.56	19.08	18.23	5.53
	1. In Nepal Rastra Bank	9163.59	14008.99	16081.21	12975.66	13190.34	52.88	14.79	1.65
	2. "A"Class Licensed Institution	15810.29	15817.63	19092.59	13296.27	15039.86	0.05	20.70	13.11
	3. Other Financial Ins.	2866.92	3255.99	3897.84	4089.69	3810.80	13.57	19.71	-6.82
	4. In Foreign banks	82.54	168.34	240.09	74.53	78.55	103.95	42.62	5.40
	c. Money at Call	34868.13	39564.65	38564.09	27732.52	28069.34	13.47	-2.53	1.21
2	INVESTMENTS	3230.11	3338.45	5491.83	5112.12	5088.53	3.35	64.50	-0.46
	a. Govt. Securities	3229.98	3338.33	5479.33	5046.12	5028.53	3.35	64.13	-0.35
	b. Others	0.12	0.12	12.50	66.00	60.00	0.00	10006.18	-9.09
3	SHARE & OTHER INVESTMENT	1564.99	2037.17	2103.22	2914.21	2753.13	30.17	3.24	-5.53
4	LOANS & ADVANCES	161799.22	193462.91	232993.26	239769.06	237398.25	19.57	20.43	-0.99
	a. Private Sector	160516.87	191447.83	230577.07	236451.09	234327.26	19.27	20.44	-0.90
	b. Financial Institutions	1246.52	1981.58	2414.50	3282.16	3035.23	58.97	21.85	-7.52
	c. Government Organizations	35.83	33.50	1.68	35.81	35.76	-6.49	-94.97	-0.13
5	BILLS PURCHASED	4.34	7.70	0.00	0.00	0.00	77.26	-100.00	0.00
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	FIXED ASSETS	5259.37	4925.03	4544.27	4625.13	4815.88	-6.36	-7.73	4.12
8	OTHER ASSETS	11379.64	10992.49	10733.79	12595.82	13048.20	-3.40	-2.35	3.59
	a. Accrued Interests	3316.39	3803.85	2793.27	3887.38	4666.89	14.70	-26.57	20.05
	b. Others	8063.25	7188.64	7940.52	8708.43	8381.31	-10.85	10.46	-3.76
9	Expenses not Written off	43.37	35.13	36.37	28.79	27.95	-18.99	3.52	-2.92
10	Non Banking Assets	1539.64	1840.38	1000.79	834.08	843.21	19.53	-45.62	1.10
11	Reconciliation Account	3645.30	3820.15	7749.91	15026.82	15340.28	4.80	102.87	2.09
12	Profit & Loss A/c	1528.41	387.56	423.63	727.03	722.42	-74.64	9.31	-0.63
	TOTAL	258925.69	300641.79	350844.75	346806.19	347397.32	16.11	16.70	0.17

Statement of Assets and Liabilities of Finance Companies

Liabilities		Mid-July			Mid-May	Mid-June	% Change		
		2014	2015	2016	2017	2017	2/1	3/2	5/4
1		2	3	4	5				
1	CAPITAL FUND	9964.89	10527.71	10263.32	10555.65	10642.82	5.65	-2.51	0.83
	a. Paid-up Capital	15924.71	15424.23	13063.56	12126.11	12126.11	-3.14	-15.30	0.00
	b. Statutory Reserves	2319.67	2478.72	2663.29	2561.91	2561.91	6.86	7.45	0.00
	c. Retained Earning	-9170.85	-8614.79	-6586.24	-5147.18	-5146.73	-6.06	-23.55	-0.01
	d. Others Reserves	891.35	1239.54	1122.71	1014.81	1101.53	39.06	-9.43	8.54
2	BORROWINGS	566.16	481.95	2558.64	3249.12	3591.21	-14.87	430.89	10.53
	a. NRB	0.00	0.00	188.90	819.38	306.47	0.00	0.00	-62.60
	b. "A"Class Licensed Institution	566.16	481.95	2369.74	2429.74	3284.74	-14.87	391.69	35.19
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSITS	73436.41	71953.84	64279.00	58982.81	58318.30	-2.02	-10.67	-1.13
	a. Current	78.38	91.21	130.06	72.28	62.60	16.38	42.59	-13.39
	b. Savings	31974.07	34294.58	33060.01	22582.62	21313.40	7.26	-3.60	-5.62
	c. Fixed	34361.69	31196.45	24941.22	27913.83	28639.41	-9.21	-20.05	2.60
	d. Call Deposits	1249.13	918.79	1719.69	3826.87	3766.83	-26.45	87.17	-1.57
	e. Others	5773.15	5452.80	4428.01	4587.21	4536.05	-5.55	-18.79	-1.12
4	Bills Payable	6.60	4.41	0.90	2.28	0.45	-33.11	-79.69	-80.31
5	Other Liabilities	21329.27	20438.99	21108.62	19864.53	19565.91	-4.17	3.28	-1.50
	1. Loan Loss Provision	10449.46	9531.38	8762.38	7581.86	7553.61	-8.79	-8.07	-0.37
	2. Interest Suspense a/c	5938.05	6646.32	7199.06	7124.43	7269.86	11.93	8.32	2.04
	3. Others	4941.75	4261.29	5147.18	5158.24	4742.44	-13.77	20.79	-8.06
6	Reconciliation A/c	1693.55	1805.27	2071.83	2086.69	2097.02	6.60	14.77	0.50
7	Profit & Loss A/c	3345.47	2795.21	3160.91	1917.96	1965.85	-16.45	13.08	2.50
	TOTAL	110342.35	108007.39	103443.22	96659.03	96181.55	-2.12	-4.23	-0.49
Assets									
1	LIQUID FUNDS	23863.52	23225.37	25482.99	21436.96	20689.41	-2.67	9.72	-3.49
	a. Cash Balance	1093.73	1026.28	1056.73	1018.06	1023.84	-6.17	2.97	0.57
	Nepalese Notes & Coins	1093.36	1025.89	1056.60	1018.01	1023.72	-6.17	2.99	0.56
	Foreign Currency	0.37	0.39	0.13	0.05	0.11	6.89	-67.23	139.09
	b. Bank Balance	15322.64	15476.25	17249.72	13752.46	12870.49	1.00	11.46	-6.41
	1. In Nepal Rastra Bank	3212.44	3127.86	2626.67	2345.30	2240.23	-2.63	-16.02	-4.48
	2. "A"Class Licensed Institution	9693.05	8847.46	10166.97	8152.55	7579.51	-8.72	14.91	-7.03
	3. Other Financial Ins.	2417.15	3500.93	4456.08	3254.61	3050.75	44.84	27.28	-6.26
	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	6666.44	6795.09	-9.73	6.75	1.93
2	INVESTMENTS	2484.24	2559.46	3356.41	1718.98	1806.02	3.03	31.14	5.06
	a. Govt. Securities	2446.81	2559.20	3315.21	1504.48	1591.52	4.59	29.54	5.79
	b. Others	37.44	0.26	41.20	214.50	214.50	-99.30	15623.66	0.00
3	SHARE & OTHER INVESTMENT	1556.47	1740.61	1353.73	1756.44	1824.61	11.83	-22.23	3.88
4	LOANS & ADVANCES	65831.69	64721.71	55851.11	55445.12	56022.10	-1.69	-13.71	1.04
	a. Private Sector	63860.05	63176.98	55305.34	54806.37	55369.61	-1.07	-12.46	1.03
	b. Financial Institutions	1950.43	1465.98	494.08	636.30	652.24	-24.84	-66.30	2.51
	c. Government Organizations	21.21	78.74	51.68	2.45	0.25	271.34	-34.37	-89.78
5	BILLS PURCHASED	6.40	6.40	6.40	6.40	6.40	0.00	0.00	0.00
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	526.45	0.00	0.00	0.00	0.00	0.00
7	FIXED ASSETS	2618.31	2327.65	1889.00	1734.14	1783.32	-11.10	-18.85	2.84
8	OTHER ASSETS	10181.79	10605.10	11401.12	11684.86	11193.23	4.16	7.51	-4.21
	a. Accrued Interests	5961.44	6694.97	7259.36	7184.74	7365.31	12.30	8.43	2.51
	b. Others	4220.34	3910.13	4141.76	4500.12	3827.92	-7.35	5.92	-14.94
9	Expenses not Written off	50.19	38.48	30.34	7.47	7.47	-23.32	-21.17	0.00
10	Non Banking Assets	1170.53	801.69	1253.12	740.74	729.42	-31.51	56.31	-1.53
11	Reconciliation Account	1699.39	1802.25	2081.80	2077.27	2078.55	6.05	15.51	0.06
12	Profit & Loss A/c	879.82	178.66	210.77	50.66	41.02	-79.69	17.97	-19.03
	TOTAL	110342.35	108007.39	103443.22	96659.03	96181.55	-2.12	-4.23	-0.49

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

	Mid-July					Mid-May 2017	Mid-June 2017	% Change		
	2014	2015	2016	2017	2017			2/1	3/2	5/4
	1	2	3	4	5					
1 Interest Expenses	68151.35	67271.02	64943.04	77089.12	88485.49	-1.29	-3.46	14.78		
1.1 Deposit Liabilities	66485.63	65418.33	63252.25	75105.64	86312.80	-1.61	-3.31	14.92		
1.1.1 Saving A/c	21763.14	22494.48	21234.79	18719.97	21472.29	3.36	-5.60	14.70		
1.1.2 Fixed A/c	34583.20	31594.10	31710.65	41708.14	49093.46	-8.64	0.37	17.71		
1.1.2.1 Upto 3 Months Fixed A/c	2866.37	1995.01	1914.75	1838.16	2245.99	-30.40	-4.02	22.19		
1.1.2.2 3 to 6 Months fixed A/c	1065.31	1043.26	1240.54	1864.10	2322.42	-2.07	18.91	24.59		
1.1.2.3 6 Months to 1 Year Fixed A/c	15136.29	14308.11	15369.26	22045.31	26303.98	-5.47	7.42	19.32		
1.1.2.4 Above 1 Year	15515.23	14247.72	13186.09	15960.57	18221.08	-8.17	-7.45	14.16		
1.1.3 Call Deposit	10108.65	11302.25	10301.47	14675.77	15745.29	11.81	-8.85	7.29		
1.1.4 Certificate of Deposits	30.64	27.50	5.34	1.76	1.76	-10.26	-80.57	0.03		
1.2 Others	1665.72	1852.69	1690.79	1983.48	2172.70	11.22	-8.74	9.54		
2 Commission/Fee Expense	448.04	509.46	546.23	475.65	529.14	13.71	7.22	11.25		
3 Employees Expenses	18747.82	21218.85	22715.53	21110.76	23183.91	13.18	7.05	9.82		
4 Office Operating Expenses	15067.83	17624.25	18123.58	16217.86	17839.10	16.97	2.83	10.00		
5 Exchange Fluctuation Loss	30.99	64.81	197.03	102.30	101.78	109.15	203.99	-0.50		
5.1 Due to Change in Exchange Rates	16.21	64.83	182.01	89.86	88.83	299.81	180.76	-1.15		
5.2 Due to Foreign Currency Transactions	14.77	-0.01	15.02	12.44	12.95	-100.09	-117828.70	4.15		
6 Non-Operatiing Expenses	143.87	89.80	106.14	17.96	17.99	-37.58	18.20	0.20		
7. Provision for Risk	14274.84	12781.47	9649.95	11365.11	11537.00	-10.46	-24.50	1.51		
7.1 Loan loss Provision	12362.41	11018.41	8451.80	10304.58	10386.35	-10.87	-23.29	0.79		
7.1.1 General Loan loss Provision	2835.44	4071.38	5107.97	5947.88	6082.19	43.59	25.46	2.26		
7.1.1.1 Pass Loan Loss Provision	0.00	3210.53	4530.40	5035.91	5101.35	0.00	41.11	1.30		
7.1.1.2 Watch List Provision	0.00	860.85	577.57	911.97	980.84	0.00	-32.91	7.55		
7.1.2 Special Loan Loss Provision	9424.45	6627.48	3028.49	4220.16	4080.43	-29.68	-54.30	-3.31		
7.1.3 Additional Loan Loss Provision	102.52	319.54	315.34	136.54	223.74	211.68	-1.32	63.86		
7.2. Provision for Non-Banking Assets	1498.26	1429.51	1012.22	940.04	1023.15	-4.59	-29.19	8.84		
7.3. Provision for Loss on Investment	40.12	101.98	14.53	109.27	119.08	154.17	-85.75	8.98		
7.4. Provision for Loss of Other Assets	374.06	231.58	171.40	11.22	8.41	0.00	0.00	-24.99		
8 Loan Written Off	623.54	439.90	355.03	927.88	935.59	-29.45	-19.29	0.83		
9 Provision for Staff Bonus	3452.11	4053.16	5851.53	4908.92	5034.18	17.41	44.37	2.55		
10 Provision for Income Tax	10677.75	12158.39	17591.64	14696.31	15198.17	13.87	44.69	3.41		
11 Others	45.06	495.79	61.16	32.62	40.16	1000.27	-87.66	23.09		
12 Net Profit	29331.59	37039.32	49004.93	41029.01	41214.57	26.28	32.31	0.45		
TOTAL EXPENSES	160994.78	173746.23	189145.80	187973.50	204117.09	7.92	8.86	8.59		
Income										
1. Interest Income	127191.89	134011.48	146483.09	151454.05	164726.41	5.36	9.31	8.76		
1.1. On Loans and Advance	119484.79	127175.43	138782.71	140864.54	153320.77	6.44	9.13	8.84		
1.2. On Investment	3502.98	2309.29	3487.02	4745.34	5291.76	-34.08	51.00	11.51		
1.2.1 Government Bonds	3049.44	1982.25	3005.11	3928.96	4370.81	-35.00	51.60	11.25		
1.2.2 Foreign Bonds	28.74	76.54	136.72	119.84	129.96	166.33	78.62	8.45		
1.2.3 NRB Bonds	234.04	160.24	199.66	615.38	698.43	-31.53	24.60	13.50		
1.2.4 Deventure & Bonds	190.76	90.26	145.54	81.17	92.55	-52.68	61.24	14.03		
1.3 Agency Balance	962.10	716.42	589.35	711.80	736.66	-25.54	-17.74	3.49		
1.4 On Call Deposit	2108.65	2633.89	2513.39	3812.16	3917.76	24.91	-4.57	2.77		
1.5 Others	1133.37	1176.47	1110.61	1320.21	1459.46	3.80	-5.60	10.55		
2. Comission & Discount	8051.43	8935.14	9828.97	9764.59	10846.64	10.98	10.00	11.08		
2.1 Bills Purchase & Discount	231.80	248.42	300.48	189.75	218.18	7.17	20.96	14.99		
2.2 Comission	6517.57	7494.65	8074.48	8376.10	9299.58	14.99	7.74	11.03		
2.3 Others	1302.07	1192.07	1454.01	1198.75	1328.88	-8.45	21.97	10.86		
3 Income From Exchange Fluctuation	4168.69	4761.74	5708.82	5058.04	5581.66	14.23	19.89	10.35		
3.1 Due to Change in Exchange Rate	220.18	983.31	1342.09	609.68	698.51	346.60	36.49	14.57		
3.2 Due to Foreign Currency Trans.	3948.52	3778.43	4366.73	4448.36	4883.15	-4.31	15.57	9.77		
4 Other Operating Income	5508.69	7326.73	9123.21	8425.29	9113.45	33.00	24.52	8.17		
5 Non Operating Income	4041.44	4743.47	4775.86	2913.77	3071.24	17.37	0.68	5.40		
6 Provision Written Back	8679.68	11842.55	11550.65	9369.80	9420.66	36.44	-2.46	0.54		
7 Recovery from Written off Loan	806.02	1508.63	1276.09	835.65	996.17	87.17	-15.41	19.21		
8 Income from Extra Ordinary Expenses	526.32	157.81	231.44	102.93	109.59	-70.02	46.65	6.47		
9 Net Loss	2020.61	458.66	167.67	49.40	251.30	-77.30	-63.44	408.76		
TOTAL INCOME	160994.77	173746.22	189145.79	187973.52	204117.11	7.92	8.86	8.59		

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-May	Mid-June	% Change		
	2014	2015	2016	2017	2017			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	49263.53	49191.03	47854.50	61411.23	70965.11	-0.15	-2.72	15.56
1.1 Deposit Liabilities	47872.14	47732.95	46323.77	59843.05	69233.05	-0.29	-2.95	15.69
1.1.1 Saving A/c	13593.22	14740.74	13684.45	12844.47	15044.14	8.44	-7.17	17.13
1.1.2 Fixed A/c	26009.72	23632.62	24433.35	35021.02	41368.82	-9.14	3.39	18.13
1.1.2.1 Upto 3 Months Fixed A/c	2734.87	1909.08	1842.14	1557.87	1895.33	-30.20	-3.51	21.66
1.1.2.2 3 to 6 Months fixed A/c	861.78	890.25	935.82	1516.81	1885.07	3.30	5.12	24.28
1.1.2.3 6 Months to 1 Year Fixed A/c	10816.67	10151.63	11607.80	18565.16	22220.83	-6.15	14.34	19.69
1.1.2.4 Above 1 Year	11596.41	10681.65	10047.59	13381.18	15367.60	-7.89	-5.94	14.84
1.1.3 Call Deposit	8238.57	9332.14	8200.79	11975.80	12818.33	13.27	-12.12	7.04
1.1.4 Certificate of Deposits	30.63	27.45	5.18	1.76	1.76	-10.37	-81.14	0.03
1.2 Others	1391.40	1458.08	1530.73	1568.19	1732.06	4.79	4.98	10.45
2 Commission/Fee Expense	441.61	505.07	543.21	472.83	525.92	14.37	7.55	11.23
3 Employees Expenses	15561.92	17776.14	19107.70	18168.45	19990.07	14.23	7.49	10.03
4 Office Operating Expenses	11195.23	13613.82	14313.59	13413.84	14786.93	21.60	5.14	10.24
5 Exchange Fluctuation Loss	23.74	63.27	19.05	15.41	15.40	166.46	-69.90	-0.03
5.1 Due to Change in Exchange Rates	12.23	63.27	4.39	2.99	2.48	417.26	-93.06	-17.10
5.2 Due to Foreign Currency Transactions	11.51	0.00	14.66	12.42	12.92	-100.00	0.00	4.08
6 Non-Operatiing Expenses	15.61	13.39	70.03	11.73	11.66	-14.18	422.82	-0.56
7. Provision for Risk	8339.38	9962.24	7061.61	8981.58	9170.23	19.46	-29.12	2.10
7.1 Loan loss Provision	8091.42	9070.71	6401.84	8299.65	8399.87	12.10	-29.42	1.21
7.1.1 General Loan loss Provision	2084.15	3891.06	4110.57	4878.42	5031.18	86.70	5.64	3.13
7.1.1.1 Pass Loan Loss Provision	0.00	3163.99	3625.52	4326.11	4397.74	0.00	14.59	1.66
7.1.1.2 Watch List Provision	0.00	727.07	485.05	552.31	633.44	0.00	-33.29	14.69
7.1.2 Special Loan Loss Provision	6007.27	5176.73	2197.47	3326.11	3197.71	-13.83	-57.55	-3.86
7.1.3 Additional Loan Loss Provision	0.00	2.92	93.81	95.13	170.98	0.00	3118.15	79.74
7.2. Provision for Non-Banking Assets	207.96	679.65	611.52	663.08	749.31	226.82	-10.02	13.00
7.3. Provision for Loss on Investment	-1.14	40.37	4.97	23.44	28.49	-3643.82	-87.68	21.53
7.4. Provision for Loss of Other Assets	41.14	171.51	43.27	-4.60	-7.44	0.00	0.00	61.78
8 Loan Written Off	269.95	103.45	77.54	844.99	852.55	-61.68	-25.05	0.89
9 Provision for Staff Bonus	2660.27	3139.60	4628.86	4029.88	4162.40	18.02	47.43	3.29
10 Provision for Income Tax	8232.63	9521.99	14145.34	12199.93	12693.76	15.66	48.55	4.05
11 Others	6.14	465.47	56.32	26.82	34.14	7475.89	-87.90	27.30
12 Net Profit	21294.17	28386.05	38128.55	33629.73	33797.15	33.30	34.32	0.50
TOTAL EXPENSES	117304.18	132741.51	146006.29	153206.42	167005.33	13.16	9.99	9.01
Income								
1. Interest Income	95849.23	101174.86	113200.58	122059.39	133262.32	5.56	11.89	9.18
1.1. On Loans and Advance	91023.28	97566.06	108083.45	115063.37	125514.11	7.19	10.78	9.08
1.2. On Investment	3239.70	2065.62	3265.06	4574.84	5103.83	-36.24	58.07	11.56
1.2.1 Government Bonds	2816.91	1774.19	2828.94	3794.90	4216.57	-37.02	59.45	11.11
1.2.2 Foreign Bonds	28.74	76.54	136.72	119.84	129.96	166.33	78.62	8.45
1.2.3 NRB Bonds	218.55	132.56	167.89	597.61	684.85	-39.35	26.65	14.60
1.2.4 Deventure & Bonds	175.50	82.33	131.52	62.50	72.45	-53.09	59.75	15.92
1.3 Agency Balance	714.00	491.44	420.46	400.24	417.53	-31.17	-14.44	4.32
1.4 On Call Deposit	258.09	399.14	627.38	1024.50	1097.82	54.65	57.18	7.16
1.5 Others	614.16	652.61	804.22	996.44	1129.04	6.26	23.23	13.31
2. Comission & Discount	7252.50	8247.23	9230.35	9328.17	10369.19	13.72	11.92	11.16
2.1 Bills Purchase & Discount	231.59	247.40	300.36	189.73	218.17	6.82	21.41	14.99
2.2 Comission	6022.89	7055.01	7688.74	8093.67	8992.67	17.14	8.98	11.11
2.3 Others	998.02	944.82	1241.25	1044.77	1158.36	-5.33	31.37	10.87
3 Income From Exchange Fluctuation	4118.09	4712.88	5461.96	4935.76	5456.75	14.44	15.89	10.56
3.1 Due to Change in Exchange Rate	219.24	980.69	1116.14	533.49	622.80	347.31	13.81	16.74
3.2 Due to Foreign Currency Trans.	3898.85	3732.18	4345.81	4402.28	4833.95	-4.27	16.44	9.81
4 Other Operating Income	3614.09	5281.25	6555.19	6526.74	7084.94	46.13	24.12	8.55
5 Non Operating Income	1241.27	3880.23	2757.19	2360.10	2444.34	212.60	-28.94	3.57
6 Provision Written Back	4031.87	7604.21	7698.29	7248.22	7288.27	88.60	1.24	0.55
7 Recovery from Written off Loan	776.54	1445.40	1024.53	692.70	848.98	86.13	-29.12	22.56
8 Income from Extra Ordinary Expenses	420.58	64.77	78.21	32.26	32.28	-84.60	20.73	0.07
9 Net Loss	0.00	330.67	0.00	23.09	218.27	0.00	-100.00	845.27
TOTAL INCOME	117304.17	132741.51	146006.29	153206.43	167005.34	13.16	9.99	9.01

Profit and Loss Statement of Development Banks

	Mid-July			Mid-May	Mid-June	% Change		
	2014	2015	2016	2017	2017	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	13000.57	13157.27	13312.19	12365.92	13811.18	1.21	1.18	11.69
1.1 Deposit Liabilities	12811.12	12804.81	13172.88	12099.89	13532.28	-0.05	2.87	11.84
1.1.1 Saving A/c	5944.44	5804.70	5946.21	4551.18	4973.76	-2.35	2.44	9.29
1.1.2 Fixed A/c	5071.10	5086.43	5212.02	5033.88	5865.05	0.30	2.47	16.51
1.1.2.1 Upto 3 Months Fixed A/c	93.84	59.93	54.26	227.29	286.20	-36.13	-9.47	25.92
1.1.2.2 3 to 6 Months fixed A/c	146.20	116.36	278.90	277.51	349.31	-20.41	139.69	25.87
1.1.2.3 6 Months to 1 Year Fixed A/c	2573.54	2716.01	2769.74	2589.17	3048.73	5.54	1.98	17.75
1.1.2.4 Above 1 Year	2257.51	2194.14	2109.12	1939.92	2180.81	-2.81	-3.87	12.42
1.1.3 Call Deposit	1795.59	1913.68	2014.52	2514.83	2693.48	6.58	5.27	7.10
1.1.4 Certificate of Deposits	0.00	0.00	0.12	0.00	0.00	0.00	0.00	0.00
1.2 Others	189.45	352.45	139.31	266.03	278.90	86.04	-60.47	4.84
2 Commission/Fee Expense	5.43	3.26	1.36	0.11	0.14	-39.85	-58.30	27.40
3 Employees Expenses	2356.60	2640.86	2907.09	2408.36	2605.62	12.06	10.08	8.19
4 Office Operating Expenses	2905.88	3017.24	3038.53	2266.31	2451.75	3.83	0.71	8.18
5 Exchange Fluctuation Loss	7.25	1.55	177.98	86.89	86.38	-78.64	11400.55	-0.59
5.1 Due to Change in Exchange Rates	3.98	1.56	177.62	86.87	86.35	-60.83	11283.12	-0.60
5.2 Due to Foreign Currency Transactions	3.26	-0.01	0.36	0.02	0.03	-100.39	-2960.52	45.00
6 Non-Operatiing Expenses	110.83	41.67	16.31	2.98	3.15	-62.40	-60.86	5.43
7. Provision for Risk	3525.12	1866.82	1415.40	1636.56	1618.65	-47.04	-24.18	-1.09
7.1 Loan loss Provision	2554.92	1349.90	1271.31	1613.06	1593.45	-47.16	-5.82	-1.22
7.1.1 General Loan loss Provision	563.53	154.01	733.07	912.23	893.78	-72.67	375.98	-2.02
7.1.1.1 Pass Loan Loss Provision	0.00	27.86	652.10	584.58	578.39	0.00	2240.61	-1.06
7.1.1.2 Watch List Provision	0.00	126.15	80.97	327.65	315.39	0.00	-35.81	-3.74
7.1.2 Special Loan Loss Provision	1934.63	1104.99	502.83	688.16	676.84	-42.88	-54.49	-1.64
7.1.3 Additional Loan Loss Provision	56.76	90.90	35.40	12.66	22.83	60.14	-61.05	80.29
7.2. Provision for Non-Banking Assets	642.02	497.62	108.91	-20.49	-18.84	-22.49	-78.11	-8.07
7.3. Provision for Loss on Investment	2.81	11.46	-0.43	35.78	35.83	308.19	-103.77	0.12
7.4. Provision for Loss of Other Assets	325.37	7.84	35.62	8.21	8.21	0.00	0.00	0.00
8 Loan Written Off	165.54	225.49	155.56	34.04	34.18	36.22	-31.01	0.41
9 Provision for Staff Bonus	569.23	704.19	962.73	747.43	738.75	23.71	36.71	-1.16
10 Provision for Income Tax	1810.11	2043.98	2793.14	2145.12	2154.02	12.92	36.65	0.41
11 Others	36.78	20.53	4.17	0.38	0.60	-44.18	-79.70	54.91
12 Net Profit	4691.95	5925.13	7762.81	5506.18	5459.55	26.28	31.01	-0.85
TOTAL EXPENSES	29185.27	29648.00	32547.27	27200.29	28963.96	1.59	9.78	6.48
Income								
1. Interest Income	22130.34	24453.29	26440.45	23788.39	25418.61	10.50	8.13	6.85
1.1. On Loans and Advance	20111.26	22110.85	24547.15	21179.16	22774.20	9.94	11.02	7.53
1.2. On Investment	152.46	134.58	123.20	124.43	136.30	-11.73	-8.46	9.54
1.2.1 Government Bonds	137.26	121.98	101.73	99.77	116.90	-11.14	-16.60	17.17
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	6.77	10.90	11.11	7.83	1.36	60.88	2.00	-82.65
1.2.4 Deventure & Bonds	8.42	1.71	10.35	16.83	18.04	-79.75	506.78	7.19
1.3 Agency Balance	168.42	137.10	103.08	144.87	152.33	-18.59	-24.81	5.15
1.4 On Call Deposit	1401.86	1688.66	1486.16	2130.24	2140.00	20.46	-11.99	0.46
1.5 Others	296.34	382.10	180.86	209.69	215.77	28.94	-52.67	2.90
2. Comission & Discount	616.60	585.87	487.12	361.36	390.72	-4.98	-16.86	8.12
2.1 Bills Purchase & Discount	0.20	1.02	0.12	0.02	0.02	409.97	-88.61	0.00
2.2 Comission	401.50	390.41	364.54	263.32	285.65	-2.76	-6.62	8.48
2.3 Others	214.90	194.44	122.46	98.03	105.06	-9.52	-37.02	7.17
3 Income From Exchange Fluctuation	50.60	48.86	246.86	122.28	124.91	-3.43	405.20	2.15
3.1 Due to Change in Exchange Rate	0.94	2.62	225.94	76.19	75.72	179.65	8539.48	-0.62
3.2 Due to Foreign Currency Trans.	49.67	46.25	20.92	46.09	49.19	-6.88	-54.77	6.73
4 Other Operating Income	1372.85	1552.34	2088.22	1535.17	1636.46	13.07	34.52	6.60
5 Non Operating Income	2135.56	402.44	1130.88	293.31	308.05	-81.16	181.01	5.02
6 Provision Written Back	1658.69	2531.66	2018.37	1073.84	1059.72	52.63	-20.27	-1.32
7 Recovery from Written off Loan	10.34	21.45	2.61	3.63	3.65	107.40	-87.85	0.41
8 Income from Extra Ordinary Expenses	69.49	35.69	128.54	21.79	21.84	-48.64	260.14	0.19
9 Net Loss	1140.79	16.40	4.23	0.51	0.00	-98.56	-74.18	-100.00
TOTAL INCOME	29185.27	29648.00	32547.27	27200.29	28963.96	1.59	9.78	6.48

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-May	Mid-June	% Change		
	2014	2015	2016	2017	2017			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	5887.25	4922.73	3776.34	3311.96	3709.20	-16.38	-23.29	11.99
1.1 Deposit Liabilities	5802.37	4880.57	3755.60	3162.70	3547.46	-15.89	-23.05	12.17
1.1.1 Saving A/c	2225.47	1949.03	1604.12	1324.32	1454.39	-12.42	-17.70	9.82
1.1.2 Fixed A/c	3502.38	2875.05	2065.28	1653.24	1859.60	-17.91	-28.17	12.48
1.1.2.1 Upto 3 Months Fixed A/c	37.66	26.00	18.35	53.00	64.46	-30.95	-29.42	21.62
1.1.2.2 3 to 6 Months fixed A/c	57.33	36.65	25.82	69.79	88.04	-36.08	-29.53	26.16
1.1.2.3 6 Months to 1 Year Fixed A/c	1746.08	1440.47	991.72	890.98	1034.43	-17.50	-31.15	16.10
1.1.2.4 Above 1 Year	1661.31	1371.93	1029.38	639.47	672.67	-17.42	-24.97	5.19
1.1.3 Call Deposit	74.49	56.44	86.16	185.14	233.48	-24.24	52.65	26.11
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	149.26	161.74	-50.33	-50.79	8.36
2 Commission/Fee Expense	1.00	1.13	1.67	2.72	3.09	12.23	48.06	13.74
3 Employees Expenses	829.30	801.85	700.74	533.96	588.21	-3.31	-12.61	10.16
4 Office Operating Expenses	966.71	993.19	771.46	537.72	600.43	2.74	-22.32	11.66
5 Exchange Fluctuation Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Non-Operatiing Expenses	17.43	34.74	19.81	3.24	3.18	99.32	-42.98	-1.84
7. Provision for Risk	2410.35	952.41	1172.94	746.97	748.12	-60.49	23.15	0.15
7.1 Loan loss Provision	1716.07	597.80	778.65	391.87	393.02	-65.16	30.25	0.29
7.1.1 General Loan loss Provision	187.76	26.31	264.33	157.23	157.23	-85.99	904.68	0.00
7.1.1.1 Pass Loan Loss Provision	0.00	18.68	252.78	125.22	125.22	0.00	1253.25	0.00
7.1.1.2 Watch List Provision	0.00	7.63	11.55	32.01	32.01	0.00	51.34	0.00
7.1.2 Special Loan Loss Provision	1482.55	345.76	328.19	205.89	205.87	-76.68	-5.08	-0.01
7.1.3 Additional Loan Loss Provision	45.76	225.73	186.13	28.75	29.93	393.30	-17.55	4.10
7.2. Provision for Non-Banking Assets	648.27	252.23	291.80	297.46	292.68	-61.09	15.68	-1.60
7.3. Provision for Loss on Investment	38.45	50.14	9.99	50.04	54.77	30.40	-80.08	9.45
7.4. Provision for Loss of Other Assets	7.55	52.23	92.51	7.60	7.64	0.00	0.00	0.48
8 Loan Written Off	188.06	110.96	121.93	48.85	48.86	-41.00	9.89	0.02
9 Provision for Staff Bonus	222.60	209.37	259.93	131.60	133.03	-5.94	24.15	1.09
10 Provision for Income Tax	635.01	592.41	653.15	351.26	350.39	-6.71	10.25	-0.25
11 Others	2.14	9.80	0.67	5.42	5.42	357.41	-93.13	0.00
12 Net Profit	3345.47	2728.14	3113.58	1893.09	1957.88	-18.45	14.13	3.42
TOTAL EXPENSES	14505.33	11356.71	10592.23	7566.80	8147.81	-21.71	-6.73	7.68
Income								
1. Interest Income	9212.31	8383.33	6842.06	5606.28	6045.47	-9.00	-18.38	7.83
1.1. On Loans and Advance	8350.25	7498.52	6152.12	4622.02	5032.47	-10.20	-17.96	8.88
1.2. On Investment	110.82	109.09	98.76	46.06	51.62	-1.56	-9.47	12.07
1.2.1 Government Bonds	95.26	86.08	74.44	34.29	37.34	-9.64	-13.52	8.90
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	8.72	16.78	20.65	9.94	12.22	92.50	23.06	22.98
1.2.4 Deventure & Bonds	6.84	6.23	3.67	1.83	2.06	-8.96	-41.05	12.20
1.3 Agency Balance	79.67	87.87	65.81	166.69	166.79	10.30	-25.11	0.06
1.4 On Call Deposit	448.70	546.09	399.84	657.43	679.94	21.71	-26.78	3.42
1.5 Others	222.87	141.75	125.53	114.07	114.65	-36.40	-11.45	0.50
2. Comission & Discount	182.33	102.04	111.50	75.05	86.73	-44.04	9.27	15.56
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	19.11	21.26	-47.17	-56.95	11.29
2.3 Others	89.15	52.81	90.30	55.95	65.47	-40.77	71.00	17.02
3 Income From Exchange Fluctuation	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
4 Other Operating Income	521.75	493.14	479.80	363.38	392.04	-5.48	-2.71	7.89
5 Non Operating Income	664.61	460.80	887.79	260.36	318.85	-30.67	92.66	22.46
6 Provision Written Back	2989.11	1706.69	1833.99	1047.74	1072.66	-42.90	7.46	2.38
7 Recovery from Written off Loan	19.14	41.78	248.95	139.32	143.54	118.26	495.90	3.03
8 Income from Extra Ordinary Expenses	36.25	57.35	24.70	48.87	55.47	58.18	-56.94	13.51
9 Net Loss	879.82	111.60	163.43	25.80	33.04	-87.32	46.45	28.08
TOTAL INCOME	14505.33	11356.71	10592.23	7566.80	8147.81	-21.71	-6.73	7.68

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

	Mid-July			Mid-May	Mid-June	% Change		
	2014	2015	2016	2017	2017	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	48152.08	61783.87	76816.32	84983.08	86410.21	28.31	24.33	1.68
Fishery Related	2747.06	3355.59	1980.46	2291.34	2320.99	22.15	-40.98	1.29
Mining Related	3580.05	3525.74	3404.03	3574.71	3698.87	-1.52	-3.45	3.47
Agriculture, Forestry & Beverage Production Related	222489.70	255534.57	296097.02	332822.78	329112.59	14.85	15.87	-1.11
Construction	118632.87	152480.40	182851.94	216524.60	219343.44	28.53	19.92	1.30
Electricity, Gas and Water	25606.61	34540.43	46417.77	60200.19	61501.15	34.89	34.39	2.16
Metal Products, Machinery & Electronic Equipment & Asse	13994.97	16208.31	19473.46	24174.60	24614.43	15.82	20.14	1.82
Transport, Communication and Public Utilities	43707.55	48451.67	67489.25	80699.32	79318.57	10.85	39.29	-1.71
Wholesaler & Retailer	243966.15	297286.58	374322.54	426326.91	430291.27	21.86	25.91	0.93
Finance, Insurance and Real Estate	90353.77	107293.66	135000.17	160541.37	160108.84	18.75	25.82	-0.27
Hotel or Restaurant	32909.63	44028.90	54426.26	65700.30	65591.10	33.79	23.61	-0.17
Other Services	54154.23	63957.60	72146.41	81961.83	83232.68	18.10	12.80	1.55
Consumption Loans	87003.21	101450.14	120843.49	150259.66	150835.56	16.61	19.12	0.38
Local Government	1182.73	1714.14	1654.98	1562.11	1562.07	44.93	-3.45	0.00
Others	141309.64	169740.36	228955.74	267061.39	268773.97	20.12	34.89	0.64
TOTAL	1129803.67	1361351.97	1681879.83	1958684.22	1966715.74	20.49	23.54	0.41
Productwise								
Term Loan	173069.81	223149.61	272694.42	305283.95	310441.99	28.94	22.20	1.69
Overdraft	211367.58	245994.73	294326.89	343204.68	344403.47	16.38	19.65	0.35
Trust Receipt Loan / Import Loan	48161.32	55141.88	72678.07	74059.25	72070.41	14.49	31.80	-2.69
Demand & Other Working Capital Loan	250607.47	293603.14	365785.23	411831.48	409766.27	17.16	24.58	-0.50
Residential Personal Home Loan (Up to Rs. 1 Crore)	89484.87	118861.54	142815.41	167465.30	168173.80	32.83	20.15	0.42
Real Estate Loan	82482.16	85678.07	108071.88	126296.90	127154.22	3.87	26.14	0.68
Margin Nature Loan	20031.63	24084.77	37681.04	38917.95	39194.14	20.23	56.45	0.71
Hire Purchase Loan	63653.90	80966.96	110094.35	150437.20	150734.68	27.20	35.97	0.20
Deprived Sector Loan	50576.56	63889.82	81239.19	104575.65	105365.04	26.32	27.16	0.75
Bills Purchased	10045.08	13511.29	12530.80	16306.03	17779.56	34.51	-7.26	9.04
Other Product	130323.28	156470.18	183962.55	220305.82	221632.17	20.06	17.57	0.60
Total	1129803.66	1361351.98	1681879.83	1958684.22	1966715.73	20.49	23.54	0.41
Collateral wise								
Gold and Silver	31102.67	31374.67	30642.25	35359.70	36663.59	0.87	-2.33	3.69
Government Securities	992.12	784.73	1014.67	1807.34	1023.14	-20.90	29.30	-43.39
Non Governmental Securities	14092.14	18776.93	29668.70	32401.98	32922.11	33.24	58.01	1.61
Fixed Deposit Receipts	10774.58	9824.90	10553.39	22359.78	21433.77	-8.81	7.41	-4.14
Own	9893.47	8925.88	9577.14	21020.48	20138.91	-9.78	7.30	-4.19
Other Licences Institutions	881.11	899.02	976.25	1339.30	1294.86	2.03	8.59	-3.32
Collateral of Properties	936410.77	1131830.49	1463645.87	1706427.24	1714990.81	20.87	29.32	0.50
Fixed Assets	785804.82	957231.98	1207217.80	1434799.34	1442467.09	21.82	26.12	0.53
Current Assets	150605.95	174598.50	256428.07	271627.89	272523.72	15.93	46.87	0.33
Against security of Bill	11927.48	13969.01	15710.45	18137.75	15927.66	17.12	12.47	-12.19
Domestic Bills	2817.51	3532.80	3525.87	767.74	893.89	25.39	-0.20	16.43
Foreign Bills	9109.97	10436.21	12184.58	17370.01	15033.77	14.56	16.75	-13.45
Against Guarantee	29975.14	40479.05	52993.07	58655.33	60411.20	35.04	30.91	2.99
Government Guarantee	2155.95	2385.24	2364.19	2563.03	2542.29	10.64	-0.88	-0.81
Institutional Guarantee	20737.62	27833.31	33209.50	38473.17	39907.08	34.22	19.32	3.73
Personal Guarantee	2001.69	2350.72	4054.12	5186.66	5284.51	17.44	72.46	1.89
Collective Guarantee	2167.66	3581.03	4855.55	5745.02	6005.33	65.20	35.59	4.53
International Rated Foreign Bank's Guarantee	192.25	93.08	4226.93	1629.53	1482.98	-51.58	4441.02	-8.99
Other Guarantee	2706.26	4235.68	4282.79	5057.92	5189.02	56.51	1.11	2.59
Credit Card	410.98	427.58	416.03	899.85	876.48	4.04	-2.70	-2.60
Others	94117.78	113884.53	77235.40	82635.25	82466.96	21.00	-32.18	-0.20
Total	1129803.67	1361351.89	1681879.83	1958684.22	1966715.73	20.49	23.54	0.41

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-May	Mid-June	% Change		
	2014	2015	2016	2017	2017			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	37810.81	47818.18	59611.10	68977.29	70736.03	26.47	24.66	2.55
Fishery Related	2491.48	2888.07	1513.96	1880.77	1919.22	15.92	-47.58	2.04
Mining Related	3258.97	3064.11	2970.72	3160.37	3139.88	-5.98	-3.05	-0.65
Agriculture, Forestry & Beverage Production Related	207142.86	239722.81	278304.22	315699.09	312901.01	15.73	16.09	-0.89
Construction	88914.98	115175.72	142303.46	176395.80	179038.03	29.53	23.55	1.50
Electricity, Gas and Water	21784.34	29412.29	42101.95	54896.12	55971.55	35.02	43.14	1.96
Metal Products, Machinery & Electronic Equipment & Asse	10887.77	12402.24	16327.51	21121.04	21489.87	13.91	31.65	1.75
Transport, Communication and Public Utilities	25221.64	26254.45	43246.45	51771.97	51979.24	4.09	64.72	0.40
Wholesaler & Retailer	205667.15	256252.52	330886.83	384928.80	387685.83	24.60	29.13	0.72
Finance, Insurance and Real Estate	72768.84	89220.30	114517.91	139112.22	139177.32	22.61	28.35	0.05
Hotel or Restaurant	24846.43	35337.97	43361.87	54092.12	54223.93	42.23	22.71	0.24
Other Services	43987.36	53099.98	60591.89	70760.58	71327.40	20.72	14.11	0.80
Consumption Loans	68227.23	80339.71	99230.33	124546.81	125734.66	17.75	23.51	0.95
Local Government	1096.16	1621.81	1576.17	1479.75	1479.75	47.95	-2.81	0.00
Others	88042.57	110543.10	155958.26	194640.93	196485.27	25.56	41.08	0.95
TOTAL	902162.01	1103153.25	1392502.62	1663463.64	1673288.99	22.28	26.23	0.59
Productwise								
Term Loan	142965.53	187297.61	227581.99	256678.41	261278.73	31.01	21.51	1.79
Overdraft	170872.66	200106.73	239961.46	290775.43	290633.71	17.11	19.92	-0.05
Trust Receipt Loan / Import Loan	48161.32	55141.88	72677.77	74059.25	72055.33	14.49	31.80	-2.71
Demand & Other Working Capital Loan	216015.90	260320.80	334766.54	384723.08	384853.14	20.51	28.60	0.03
Residential Personal Home Loan (Up to Rs. 1 Crore)	64673.30	87842.96	109296.95	133628.24	134504.68	35.83	24.42	0.66
Real Estate Loan	60467.66	63879.59	83603.42	101613.50	102695.97	5.64	30.88	1.07
Margin Nature Loan	11988.14	16360.29	28428.82	31213.79	31743.32	36.47	73.77	1.70
Hire Purchase Loan	41023.45	54406.77	79566.01	115628.14	116266.54	32.62	46.24	0.55
Deprived Sector Loan	40962.32	51515.94	66005.84	86523.05	86968.87	0.00	0.00	0.52
Bills Purchased	10034.34	13497.19	12523.00	16299.63	17773.16	34.51	-7.22	9.04
Other Product	94997.38	112783.49	138090.81	172321.12	174515.53	18.72	22.44	1.27
Total	902162.00	1103153.26	1392502.62	1663463.64	1673288.98	22.28	26.23	0.59
Collateral wise								
Gold and Silver	27088.37	26813.12	26326.42	30878.42	32049.26	-1.02	-1.82	3.79
Government Securities	968.71	751.68	991.90	1790.06	1005.71	-22.40	31.96	-43.82
Non Governmental Securities	8973.82	13183.16	23084.76	26638.44	27386.33	46.91	75.11	2.81
Fixed Deposit Receipts	7359.78	6561.88	7542.78	14235.90	13786.05	-10.84	14.95	-3.16
Own	6478.67	5662.90	6566.55	12896.61	12494.19	-12.59	15.96	-3.12
Other Licences Institutions	881.11	898.97	976.23	1339.30	1291.86	2.03	8.59	-3.54
Collateral of Properties	733614.96	900985.02	1206655.78	1447898.97	1458111.04	22.81	33.93	0.71
Fixed Assets	583662.27	726933.32	950449.10	1176367.31	1185672.28	24.55	30.75	0.79
Current Assets	149952.69	174051.71	256206.67	271531.67	272438.76	16.07	47.20	0.33
Against security of Bill	11923.28	13672.66	15133.48	18127.44	15923.86	14.67	10.68	-12.16
Domestic Bills	2813.31	3236.45	2950.40	757.44	890.09	15.04	-8.84	17.51
Foreign Bills	9109.97	10436.21	12183.08	17370.01	15033.77	14.56	16.74	-13.45
Against Guarantee	25697.50	34298.71	44016.18	47210.38	48651.69	33.47	28.33	3.05
Government Guarantee	1975.30	2208.28	2191.40	2424.39	2403.66	11.79	-0.76	-0.86
Institutional Guarantee	18972.97	24969.73	28853.08	33549.06	34786.72	31.61	15.55	3.69
Personal Guarantee	1684.14	2069.26	3325.36	3896.06	4071.33	22.87	60.70	4.50
Collective Guarantee	404.05	951.02	1365.35	802.09	866.89	135.37	43.57	8.08
International Rated Foreign Bank's Guarantee	117.47	93.08	4226.93	1560.77	1482.98	-20.76	4441.02	-4.98
Other Guarantee	2529.85	4007.34	4054.06	4978.01	5040.12	58.40	1.17	1.25
Credit Card	410.98	427.58	416.03	899.85	876.48	4.04	-2.70	-2.60
Others	86124.60	106459.44	68335.30	75784.18	75498.55	23.61	-35.81	-0.38
Total	902162.02	1103153.26	1392502.62	1663463.64	1673288.98	22.28	26.23	0.59

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-May	Mid-June	% Change		
	2014	2015	2016	2017	2017	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	8423.26	12002.65	15169.69	13322.96	12840.10	42.49	26.39	-3.62
Fishery Related	214.77	404.87	410.64	362.93	344.49	88.51	1.42	-5.08
Mining Related	275.24	390.09	391.51	356.74	506.97	41.73	0.36	42.11
Agriculture, Forestry & Beverage Production Related	10699.48	12179.35	14829.67	14455.97	13516.68	13.83	21.76	-6.50
Construction	19507.92	26554.42	32645.74	32005.94	31998.49	36.12	22.94	-0.02
Electricity, Gas and Water	3617.75	4933.46	4000.83	5096.12	5321.00	36.37	-18.90	4.41
Metal Products, Machinery & Electronic Equipment & Asse	2385.15	2976.90	2395.14	2239.89	2231.37	24.81	-19.54	-0.38
Transport, Communication and Public Utilities	12897.59	15099.18	17830.86	22946.87	21381.27	17.07	18.09	-6.82
Wholesaler & Retailer	29633.88	32542.18	35847.16	34930.90	36108.92	9.81	10.16	3.37
Finance, Insurance and Real Estate	12797.65	13368.46	16264.86	17483.28	16931.16	4.46	21.67	-3.16
Hotel or Restaurant	6278.73	7231.42	9287.71	10067.83	9744.12	15.17	28.44	-3.22
Other Services	7909.36	8661.91	9369.02	9040.21	9743.49	9.51	8.16	7.78
Consumption Loans	12728.61	15563.89	17035.39	20417.35	19855.28	22.27	9.45	-2.75
Local Government	38.04	32.34	41.32	41.76	41.71	-14.98	27.76	-0.11
Others	34396.15	41529.50	57473.73	57000.32	56833.19	20.74	38.39	-0.29
TOTAL	161803.56	193470.61	232993.26	239769.06	237398.25	19.57	20.43	-0.99
Productwise								
Term Loan	21437.34	27992.73	37259.67	41024.33	41370.71	30.58	33.10	0.84
Overdraft	40494.92	45887.99	54365.43	52429.25	53769.76	13.32	18.47	2.56
Trust Receipt Loan / Import Loan	0.00	0.00	0.30	0.00	15.08	0.00	0.00	0.00
Demand & Other Working Capital Loan	19857.01	20503.15	20231.27	17962.46	15851.74	3.25	-1.33	-11.75
Residential Personal Home Loan (Up to Rs. 1 Crore)	16820.26	22476.27	26787.73	26430.67	26182.34	33.63	19.18	-0.94
Real Estate Loan	12773.90	13116.83	17273.22	18105.39	17944.04	2.68	31.69	-0.89
Margin Nature Loan	4112.98	3831.26	5205.67	4548.51	4225.44	-6.85	35.87	-7.10
Hire Purchase Loan	15906.14	18970.95	23685.84	28031.99	27662.86	19.27	24.85	-1.32
Deprived Sector Loan	7564.63	10198.29	12938.71	15773.94	15984.24	0.00	0.00	1.33
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	35462.52	34392.05	33.52	15.61	-3.02
Total	161803.56	193470.61	232993.26	239769.06	237398.25	19.57	20.43	-0.99
Collateral wise								
Gold and Silver	3680.33	4111.82	4189.41	4183.94	4308.48	11.72	1.89	2.98
Government Securities	5.85	12.34	6.15	5.53	5.68	110.90	-50.16	2.77
Non Governmental Securities	3181.68	3330.32	4660.50	4467.79	4191.22	4.67	39.94	-6.19
Fixed Deposit Receipts	1709.14	2014.24	2155.69	5980.56	5613.24	17.85	7.02	-6.14
Own	1709.14	2014.20	2155.67	5980.56	5610.24	17.85	7.02	-6.19
Other Licences Institutions	0.00	0.05	0.02	0.00	3.00	0.00	-55.56	0.00
Collateral of Properties	147209.51	177855.55	213181.75	214509.90	212470.18	20.82	19.86	-0.95
Fixed Assets	146794.10	177513.72	213171.49	214503.05	212463.62	20.93	20.09	-0.95
Current Assets	415.41	341.83	10.26	6.85	6.55	-17.71	-97.00	-4.26
Against security of Bill	4.20	15.30	8.28	6.51	0.00	264.19	-45.88	-100.00
Domestic Bills	4.20	15.30	8.28	6.51	0.00	264.19	-45.88	-100.00
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	10132.55	10302.64	49.80	45.42	1.68
Government Guarantee	112.75	112.07	113.69	96.78	96.78	-0.60	1.44	0.00
Institutional Guarantee	1492.52	2552.54	3716.23	4111.84	4236.48	71.02	45.59	3.03
Personal Guarantee	200.91	155.40	570.85	979.92	900.05	-22.65	267.33	-8.15
Collective Guarantee	1737.70	2602.75	3481.97	4941.88	5067.39	49.78	33.78	2.54
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	2.13	1.94	-33.93	220.21	-8.62
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	482.29	506.81	-70.45	27.87	5.08
Total	161803.56	193470.61	232993.26	239769.06	237398.25	19.57	20.43	-0.99

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-May	Mid-June	% Change		
	2014	2015	2016	2017	2017	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	1918.01	1963.05	2035.53	2682.83	2834.08	2.35	3.69	5.64
Fishery Related	40.81	62.64	55.86	47.64	57.28	53.49	-10.83	20.23
Mining Related	45.84	71.55	41.80	57.60	52.02	56.09	-41.57	-9.69
Agriculture, Forestry & Beverage Production Related	4647.36	3632.41	2963.13	2667.72	2694.90	-21.84	-18.43	1.02
Construction	10209.97	10750.27	7902.75	8122.86	8306.93	5.29	-26.49	2.27
Electricity, Gas and Water	204.52	194.69	314.99	207.95	208.60	-4.81	61.79	0.31
Metal Products, Machinery & Electronic Equipment & Asse	722.06	829.16	750.81	813.68	893.18	14.83	-9.45	9.77
Transport, Communication and Public Utilities	5588.33	7098.04	6411.94	5980.49	5958.06	27.02	-9.67	-0.38
Wholesaler & Retailer	8665.13	8491.89	7588.55	6467.22	6496.52	-2.00	-10.64	0.45
Finance, Insurance and Real Estate	4787.27	4704.90	4217.40	3945.87	4000.36	-1.72	-10.36	1.38
Hotel or Restaurant	1784.46	1459.52	1776.67	1540.36	1623.05	-18.21	21.73	5.37
Other Services	2257.51	2195.70	2185.50	2161.04	2161.79	-2.74	-0.46	0.03
Consumption Loans	6047.38	5546.54	4577.78	5295.50	5245.63	-8.28	-17.47	-0.94
Local Government	48.53	59.99	37.50	40.60	40.60	23.63	-37.50	0.00
Others	18870.91	17667.77	15523.75	15420.15	15455.51	-6.38	-12.14	0.23
TOTAL	65838.09	64728.11	56383.96	55451.52	56028.50	-1.69	-12.89	1.04
Productwise								
Term Loan	8666.94	7859.26	7852.76	7581.21	7792.55	-9.32	-0.08	2.79
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	9145.94	9061.39	-13.27	-15.59	-0.92
Residential Personal Home Loan (Up to Rs. 1 Crore)	7991.30	8542.32	6730.72	7406.39	7486.79	6.90	-21.21	1.09
Real Estate Loan	9240.60	8681.64	7195.24	6578.02	6514.21	-6.05	-17.12	-0.97
Margin Nature Loan	3930.51	3893.22	4046.55	3155.65	3225.38	-0.95	3.94	2.21
Hire Purchase Loan	6724.31	7589.24	6842.49	6777.07	6805.28	12.86	-9.84	0.42
Deprived Sector Loan	2049.60	2175.58	2294.65	2278.67	2411.92	0.00	0.00	5.85
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	12522.17	12724.59	5.66	-19.49	1.62
Total	65838.09	64728.11	56383.96	55451.52	56028.50	-1.69	-12.89	1.04
Collateral wise								
Gold and Silver	333.97	449.73	126.42	297.34	305.85	34.66	-71.89	2.86
Government Securities	17.56	20.72	16.63	11.75	11.75	17.98	-19.73	0.00
Non Governmental Securities	1936.64	2263.45	1923.44	1295.76	1344.56	16.88	-15.02	3.77
Fixed Deposit Receipts	1705.66	1248.78	854.92	2143.32	2034.48	-26.79	-31.54	-5.08
Own	1705.66	1248.78	854.92	2143.32	2034.48	-26.79	-31.54	-5.08
Other Licences Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collateral of Properties	55586.29	52989.91	43808.35	44018.36	44409.60	-4.67	-17.33	0.89
Fixed Assets	55348.44	52784.94	43597.21	43928.98	44331.19	-4.63	-17.41	0.92
Current Assets	237.85	204.97	211.14	89.38	78.40	-13.82	3.01	-12.28
Against security of Bill	0.00	281.05	568.69	3.80	3.80	0.00	102.34	0.00
Domestic Bills	0.00	281.05	567.19	3.80	3.80	0.00	101.81	0.00
Foreign Bills	0.00	0.00	1.50	0.00	0.00	0.00	0.00	0.00
Against Guarantee	656.57	755.99	1089.07	1312.40	1456.87	15.14	44.06	11.01
Government Guarantee	67.90	64.90	59.11	41.86	41.86	-4.42	-8.93	0.00
Institutional Guarantee	272.12	311.04	640.19	812.27	883.88	14.30	105.83	8.82
Personal Guarantee	116.64	126.05	157.91	310.69	313.12	8.07	25.27	0.78
Collective Guarantee	25.91	27.25	8.24	1.05	71.05	5.20	-69.78	#####
International Rated Foreign Bank's Guarantee	0.00	0.00	0.00	68.76	0.00	0.00	0.00	#####
Other Guarantee	174.00	226.74	223.63	77.78	146.96	30.31	-1.37	88.95
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	6368.79	6461.60	19.94	19.02	1.46
Total	65838.09	64728.01	56383.96	55451.52	56028.50	-1.69	-12.89	1.04

S.N.	BFI Name	NBL	RBB	NABIL	NIPL	SCRNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	NBL
Liabilities														
1	CAPITAL FUND	6535.98	8606.25	11589.88	16328.05	10824.18	9520.08	8385.57	7541.65	8514.09	7779.91	6905.38	7715.15	7825.98
	a. Paid-up Capital	7459.56	8588.97	6185.51	8746.91	4005.72	6491.62	4979.86	4008.54	4606.43	5629.58	4679.06	5819.65	6598.70
	b. Calls in Advance							1399.31	1502.32					474.03
	c. Proposed Bonus Share								3.22					
	d. General Reserves	2637.46	4925.73	4067.50	3205.83	2897.53	2373.35	1390.16	1825.39	2286.64	1693.94	1098.84	1263.49	603.69
	e. Share Premium	2.76		0.07	3104.51	3044.19	123.09	59.03		18.56		2.59	319.96	79.48
	f. Retained Earning	-4510.09	-4365.82	618.35	246.58	115.37	138.84	29.06	68.09	206.83	16.66	-52.85	105.64	2.55
	g. Others Reserves Fund	946.29	-542.63	718.45	1024.22	761.38	393.17	528.17	134.09	1395.63	439.73	1177.75	206.41	67.54
2	BORROWINGS	428.23	763.28	1111.59	1790.97	754.28	6196.45	1381.81	1083.35	1034.00	927.25	500.00	500.00	388.31
	a. NRB	428.23		11.59					1072.96	14.50	54.00	927.25		370.25
	b. Interbank Borrowing		463.28	800.00	240.97		154.28		308.85					18.06
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.		300.00						5196.45					
	e. Bonds and Securities			300.00	1550.00		600.00		1000.00	1068.85	1000.00		500.00	
3	DEPOSITS	87251.24	141493.28	118453.17	116753.08	63829.29	94453.21	83824.68	39361.75	92959.39	70844.65	51564.62	79759.65	58651.66
	a. Current	20141.43	35686.78	17153.86	13099.81	13681.06	7896.77	5795.30	3763.48	8244.12	4768.38	1630.65	2482.06	1996.84
	Domestic	19857.49	35631.08	14134.93	8639.36	8883.99	6175.36	5545.41	3542.40	7969.69	4480.92	1429.57	2417.14	1942.50
	Foreign	283.94	55.70	3018.93	4460.46	4797.07	1721.41	249.89	221.08	274.43	287.45	201.07	64.92	54.33
	b. Savings	48868.38	86277.18	54087.52	33703.92	22937.05	38277.06	29451.49	9459.82	35159.87	18343.03	15373.86	21497.60	18993.45
	Domestic	48856.58	86268.67	50645.60	32642.08	19737.29	36975.74	29205.12	9405.31	35016.68	18129.14	15223.74	21434.11	18953.11
	Foreign	11.80	8.51	3441.92	1061.84	3199.76	1301.33	246.37	54.51	143.19	213.89	150.11	63.49	40.35
	c. Fixed	12892.77	11145.98	20212.08	50025.87	22753.81	39409.04	44149.89	21515.42	36711.86	39521.06	26808.07	37543.60	32012.84
	Domestic	12810.65	11145.98	15519.22	46836.54	11375.89	35458.67	35902.45	21515.42	33265.71	39504.80	26406.57	37054.01	31291.16
	Foreign	82.12		4692.86	3189.34	11377.92	3950.36	8247.44		3446.15	16.25	401.51	489.59	721.68
	d. Call Deposits	4229.37	6939.52	24337.22	17803.59	3682.10	7165.20	3826.06	3925.15	11686.87	7593.95	7429.56	17742.96	5206.60
	Domestic	4005.58	6768.75	17945.88	15930.48	2117.37	5606.60	3337.36	3809.35	9873.95	7447.65	7413.41	17270.35	4716.37
	Foreign	223.79	170.77	6391.34	1873.11	1564.73	1558.60	488.70	115.81	1812.92	146.30	16.15	472.60	490.23
	e. Others	1119.30	1443.82	2662.50	2119.88	775.27	1705.14	601.94	697.87	1156.67	618.24	322.49	493.43	441.93
	Domestic	1119.30	1443.82	2631.03	1794.18	573.04	1342.23	392.59	697.64	1151.30	543.19	321.52	493.43	379.06
	Foreign			31.47	325.70	202.23	362.91	209.35	0.23	5.37	75.05	0.97		62.87
4	Bills Payable	46.33	61.76	256.75	0.21	186.99	271.72	215.97	44.38	699.08	32.57	18.99	170.36	15.66
5	Other Liabilities	19620.18	21751.00	17276.96	13776.98	3173.47	4781.25	4836.44	7154.28	4483.96	4750.48	6893.79	5005.53	6546.68
	1. Sundry Creditors	5910.67	1774.86	6770.81	1020.26	558.47	252.85	294.08	337.97	449.37	335.19	163.76	378.14	2523.44
	2. Loan Loss Provision	2333.87	4017.40	1646.71	1750.28	516.00	1531.79	768.70	634.38	1005.32	2203.86	2566.04	960.78	700.98
	3. Interest Suspense a/c	5322.45	10696.19	483.35	509.50	419.44	661.61	965.98	801.05	455.12	321.80	1694.49	933.83	764.73
	4. Others	6053.19	5262.55	8376.09	10496.94	1679.55	2335.00	2807.69	5380.89	2574.15	1889.64	2469.51	2732.78	2557.53
6	Reconciliation A/c	1517.02			0.67		18.11		0.54	7.63		56.38		
7	Profit & Loss A/c	2572.38	2768.64	3458.06	2982.61	1136.65	1766.17	699.08	1132.86	2002.84	1084.96		960.19	826.69
		117971.34	175444.21	152146.41	151632.57	79150.58	111564.82	104158.19	56617.27	109750.34	85546.58	66366.42	94110.89	74254.98
Assets														
1	LIQUID FUNDS	12252.67	10311.36	11084.58	14702.30	20002.33	12200.99	11160.22	5733.61	16813.12	7635.30	5449.55	9204.44	9318.37
	a. Cash Balance	2934.76	3355.18	1836.25	2229.12	913.68	1347.43	1956.69	1074.99	1620.08	1295.40	1411.21	1637.00	1995.74
	Nepalese Notes & Coins	2916.79	3299.16	1672.44	2086.26	844.70	1254.84	1933.15	1053.92	1581.95	1260.37	1398.20	1568.86	1940.71
	Foreign Currency	17.97	56.02	163.81	142.86	68.98	92.59	23.54	21.06	38.13	35.03	13.01	68.15	55.03
	b. Bank Balance	9317.91	6606.18	8939.62	12370.54	10577.59	9782.59	9003.53	4658.62	15193.04	6328.44	4038.34	7567.44	7322.63
	1. In Nepal Rastra Bank	8301.02	4894.50	7229.09	8365.89	9627.23	8495.61	5860.44	4185.62	12121.89	5497.00	3370.85	6023.65	4916.62
	Domestic Currency	8303.73	4903.05	5935.38	8159.12	9576.96	8276.12	5833.44	4169.59	12048.90	5419.41	3319.42	5999.23	4901.80
	Foreign Currency	-2.71	-8.55	1293.71	206.77	50.27	219.48	27.00	16.04	72.99	77.60	51.44	24.42	14.82
	2. "A" Class Licensed Institution	365.41	855.26	160.60	353.34	83.53	191.88	299.72	224.12	540.78	293.87	442.03	369.69	274.29
	Domestic Currency	365.41	842.86	160.60	341.01	83.53	191.88	299.72	224.10	530.27	288.60	435.35	305.65	261.06
	Foreign Currency		12.40		12.34				0.02	10.51	5.26	6.68	64.04	13.23
	3. Other Financial Ins.													24.83
	4. In Foreign Banks	651.48	856.42	1549.94	3651.30	866.82	1095.11	2843.37	248.88	2530.37	537.57	225.45	1174.10	2106.89
	c. Money at Call		350.00	308.70	102.65	8511.06	1070.97	200.00				11.46		
	Domestic Currency		350.00				1050.00	200.00						
	Foreign Currency			308.70	102.65	8511.06	20.97				11.46			
2	INVESTMENT IN SECURITIES	7617.99	35519.56	12576.07	11098.63	4094.76	7654.94	6903.17	2213.27	9855.09	9739.58	5940.02	10487.12	5803.65
	a. Govt. Securities	7617.99	27769.56	11576.07	8698.63	4094.76	6107.40	6903.17	2212.04	7594.36	9739.58	5010.02	8671.22	4704.70
	b. NRB Bond		7750.00	1000.00	2400.00				1.23	2260.73		930.00	1815.90	200.00
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents						1547.54							898.94
3	SHARE & OTHER INVESTMENT	4541.86	826.28	21255.88	11689.70	14961.28	8917.54	12707.08	3737.04	3675.60	2430.55	875.50	2281.53	59.26
	a. Interbank Lending	1700.00										720.18		
	b. Non Residents	2656.16	85.44	20613.21	8761.81	8488.62	12553.80	2599.02	3599.75	2269.33			1583.19	
	c. Others	185.69	740.84	642.67	2927.90	14961.28	428.92	153.28	1138.02	75.85	161.21	155.32	698.34	59.26
4	LOANS & ADVANCES	73506.40	102884.76	89349.60	98238.11	38083.47	74874.19	65409.34	36929.79	73928.60	60757.07	48252.50	67347.44	50748.53
	a. Private Sector	73506.40	98152.23	85723.11	96658.37	36574.50	70729.67	62598.87	35382.36	66644.97	57898.78	48125.17	67200.89	48681.39
	b. Financial Institutions		3647.14	3626.49	1459.99	1508.97	3344.17	2810.47	1547.43	2762.39	2578.73			2033.68
	c. Government Organizations		1085.39		119.75	800.35				4521.24	279.56			

S.N.	BFI Name	Century	Sanima	NIDC	MahaaramB	Siddhartha	Yeti	Narayani	Sahavogi	Karnali	Shangrila	Gandaki	Excel	Western	Deva
Liabilities															
1	CAPITAL FUND	5237.65	7080.29	3467.96	1601.19	1830.25	1395.46	-74.27	455.48	177.77	1450.58	748.50	465.25	525.83	1580.20
	a. Paid-up Capital	4713.56	5305.87	415.82	1247.56	1419.17	1386.23	55.57	314.61	151.00	1245.98	643.96	384.56	313.92	1409.35
	b. Calls in Advance		980.53			179.95		6.12	65.78						
	c. Proposed Bonus Share							10.05							
	d. General Reserves	238.17	571.15	914.96	285.10	223.35	245.57	17.52	72.06	16.14	181.80	102.42	75.87	20.98	135.67
	e. Share Premium	65.26	102.37								3.44			147.71	34.17
	f. Retained Earning	3.41	7.09	2028.33	47.30	0.61	-395.31	-173.29	2.97	10.63	13.30	2.12	4.81	43.22	0.29
	g. Others Reserves Fund	217.24	113.28	108.84	21.23	7.16	158.96	9.76	0.05		6.06	0.00			0.71
2	BORROWINGS	21.10	1037.93				500.00						425.00		
	a. NRB		667.93												
	b. Interbank Borrowing	21.10					500.00							425.00	
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities		370.00												
3	DEPOSITS	39471.63	54559.04	1167.13	11321.63	12959.79	12196.40	200.11	2846.89	1904.78	11956.54	5805.96	4224.17	2364.04	9687.91
	a. Current	1245.82	2345.14	9.15	148.08	305.24	373.56		75.74	11.05	139.12	55.82	61.39	48.63	223.85
	Domestic	1087.00	2267.66	9.15	148.08	304.98	372.03		75.74	11.05	139.12	55.82	61.39	48.63	223.71
	Foreign	158.81	77.48			0.26	1.53								0.15
	b. Savings	9094.69	19659.60	260.29	5451.23	5883.14	3457.56	67.04	1968.94	1061.89	4813.87	2345.17	2017.67	1463.74	4536.06
	Domestic	9084.44	19213.11	260.29	5451.23	5883.14	3457.54	67.04		1061.89	4813.87	2345.17	2017.67	1463.74	4534.70
	Foreign	10.25	446.50				0.02		1968.94						1.36
	c. Fixed	19520.92	23768.70	877.48	4483.87	3521.03	5623.24	132.94	635.00	526.39	4440.65	1987.36	1101.22	547.05	3181.34
	Domestic	19520.92	23766.13	877.48	4483.87	3521.03	5623.24	132.94	635.00	526.39	4440.65	1987.36	1101.22	547.05	3180.31
	Foreign		2.57												1.03
	d. Call Deposits	9328.85	8420.74	20.21	1180.61	3237.93	2740.24		167.20	296.53	2544.73	1412.89	1043.11	304.52	1722.33
	Domestic	9324.86	8322.92	20.21	1180.61	3237.93	2740.24		167.20	296.53	2544.73	1412.89	1043.11	304.52	1722.33
	Foreign	3.99	97.82												
	e. Others	281.35	364.86		57.82	12.45	1.81	0.13		8.92	18.16	4.72	0.78	0.09	24.33
	Domestic	281.35	364.86		57.82	12.45	1.81	0.13		8.92	18.16	4.72	0.78	0.09	24.33
	Foreign														
4	Bills Payable	22.25					1.77				2.32				3.82
5	Other Liabilities	2112.44	4271.99	1319.94	1228.71	1045.24	1815.18	352.04	194.70	98.13	742.66	324.39	278.19	60.94	627.60
	1. Sundry Creditors	61.57	5.82	70.60	11.49	54.42	16.48	48.61	11.14	3.46	24.55	3.52	3.00		8.15
	2. Loan Loss Provision	449.99	562.20	247.08	410.80	327.73	372.74	146.82	39.38	29.94	172.44	81.24	71.95	28.11	219.79
	3. Interest Suspense a/c	502.75	673.62	583.05	277.12	257.86	320.33	114.80	22.84	38.06	144.39	46.43	49.15		66.80
	4. Others	1098.12	3030.35	419.21	529.30	405.22	1105.64	41.82	121.34	26.67	401.27	193.19	154.08	32.83	332.86
6	Reconciliation A/c				1.89	3.37		88.18			0.00				1.30
7	Profit & Loss A/c	142.50	885.20	187.53	187.49	264.85	174.02	15.06	109.93	0.11	246.65	129.04	115.67	53.16	257.91
		47007.57	67834.46	6144.44	14342.39	16100.12	16082.84	581.11	3607.00	2180.79	14398.76	7007.89	5508.26	3003.96	12158.75
Assets															
1	LIQUID FUNDS	7472.46	5131.80	1860.69	3185.26	2669.82	3328.39	133.01	534.42	809.87	2572.43	1430.72	1495.70	831.81	2065.17
	a. Cash Balance	803.30	784.65	14.84	252.74	432.52	228.49	3.03	81.18	108.17	263.03	170.08	174.99	87.58	396.18
	Nepalese Notes & Coins	793.82	761.20	14.84	252.20	432.50	219.00	3.03	81.18	108.17	262.17	169.66	174.99	87.58	390.39
	Foreign Currency	9.49	23.45		0.54	0.02	9.50				0.86	0.42			5.79
	b. Bank Balance	6669.16	4347.15	1845.85	651.15	1173.06	3099.89	129.98	177.26	106.26	2309.41	1260.64	287.04	129.30	505.51
	1. In Nepal Rastra Bank	5264.71	3330.27	73.02	607.02	1097.04	603.65	0.47	166.03	106.26	572.72	319.08	28.79	6.58	479.77
	Domestic Currency	5221.34	3308.01	73.02	607.02	1097.04	603.65	0.47	166.03	106.26	572.72	319.08	28.79	6.58	479.07
	Foreign Currency	43.37	22.25												0.70
	2. "A"Class Licensed Institution	286.17	67.21	1772.82	43.62	76.02	2081.73	35.29	11.23		1415.55	580.85	258.25	122.73	23.69
	Domestic Currency	269.68	59.45	1772.82	43.62	75.96	2074.45	35.29	11.23		1415.55	580.85	258.25	122.73	23.45
	Foreign Currency	16.49	7.76			0.06	7.28								0.24
	3. Other Financial Ins.	47.70			0.51		411.76	94.21			313.94	360.71			2.05
	4. In Foreign Banks	1070.57	949.67				2.75				7.19				
	c. Money at Call				2281.38	1064.25			275.98	595.43			1033.66	614.93	1163.48
	Domestic Currency				2281.38	1058.51			275.98	595.43			1033.66	614.93	1142.54
	Foreign Currency					5.74									20.94
2	INVESTMENT IN SECURITIES	937.49	5044.58	40.00	458.10	150.00	360.78				399.50				119.81
	a. Govt.Securities	837.11	4742.83	40.00	458.10	150.00	360.78				399.50				119.81
	b. NRB Bond	100.00	301.75												
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.	0.39													
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	1195.12	2790.07	168.67	84.16	63.42	123.50	14.26	2.00		86.48	19.70	34.91		200.01
	a. Interbank Lending	684.18													20.09
	b. Non Residents		1912.54												
	c. Others	510.94	877.53	168.67	84.16	63.42	123.50	14.26	2.00		86.48	19.70	34.91		179.92
4	LOANS & ADVANCES	35091.04	50532.13	3150.01	9766.81	12153.96	10561.77	131.43	2842.44	1058.27	10810.79	5268.09	3749.64	1914.04	9261.90
	a. Private Sector	33894.04	49160.85	3150.01	9517.00	12153.96	10393.21	131.43	2842.44	1058.27	10810.79	5268.09	3749.64	1914.04	9081.90
	b. Financial Institutions	1197.00	1360.70		249.81		167.13								180.00
	c. Government Organizations		10.59				1.44								
5	BILL PURCHASED	181.08													
	a. Domestic Bills Purchased	9.04													
	b. Foreign Bills Purchased	172.04													
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	575.13	778.59	110.20	181.67	345.17	244.50	3.74	64.96	81.81	123.05	131.45	46.23	66.74	181.07
8	OTHER ASSETS	1548.95	3512.53	814.88	665.16	708.42	978.42	212.50	163.18	221.39	406.50	157.92	181.75	98.34	322.08
	a. Accrued														

S.N.	BFI Name	Mithri	Tinau	Mukthinath	Sewa	Kankai	Mahakali	Ace	Bhargav	Alpine	Kastamandap	Garima	OmDB	FewaDB	Kabeli
Liabilities															
1	CAPITAL FUND	473.15	443.37	1822.49	1143.40	172.90	183.85	1414.76	274.16	302.35	1150.20	1517.02	1627.36	1483.97	108.08
	a. Paid-up Capital	380.29	341.37	1542.72	1017.08	150.00	148.82	1203.58	255.48	260.08	1008.76	1296.61	1360.28	1199.97	84.21
	b. Calls in Advance		61.50					-0.52							0.25
	c. Proposed Bonus Share								1.26						
	d. General Reserves	56.63	38.94	198.76	73.72	20.89	11.18	193.20	14.75	31.15	103.10	186.93	257.42	241.47	12.65
	e. Share Premium	19.39		58.97	47.87	0.03				10.28	22.61	15.79			4.65
	f. Retained Earning	14.49	1.56	15.71	1.29	1.98	23.85	0.13	2.12	0.83	0.21	8.10	9.06	32.83	5.46
	g. Others Reserves Fund	2.36		6.34	3.44			18.38	0.54	0.01	15.52	9.59	0.60	9.70	0.85
2	BORROWINGS					100.00		810.00			7.22				
	a. NRB														
	b. Interbank Borrowing					100.00		810.00			7.22				
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	2679.55	3746.13	15645.86	5361.45	1433.15	1211.97	7465.54	1793.01	1835.83	7171.81	13790.40	13146.56	11751.82	592.75
	a. Current	80.35	47.29	227.18	56.80	18.21		152.49	17.27	88.05	166.24	222.13	151.91	90.31	15.72
	Domestic	80.35	47.29	227.18	56.80	18.21		132.60	17.27	88.05	166.16	222.13	151.91	90.31	15.72
	Foreign							19.89			0.08				
	b. Savings	894.59	1608.85	6966.52	2504.28	639.72	940.14	2682.92	718.07	936.69	2659.63	5986.40	4566.96	3689.97	366.03
	Domestic	894.59	1608.85	6966.52	2504.28	639.72	940.14	2675.60	718.07	936.69	2658.54	5986.40	4566.96	3689.97	366.03
	Foreign							7.32			1.09				
	c. Fixed	1377.42	1590.55	5580.26	1716.90	350.56	271.82	3563.29	756.28	469.11	3137.13	4730.98	6732.15	5993.17	152.35
	Domestic	1377.42	1590.55	5580.26	1716.90	350.56	271.82	3563.29	756.28	469.11	3137.13	4730.98	6732.15	5993.17	152.35
	Foreign														
	d. Call Deposits	327.14	446.74	2864.56	1081.92	424.67		1061.65	289.02	326.94	1204.82	2811.03	1693.92	1978.36	58.66
	Domestic	327.14	446.74	2864.56	1081.92	424.67		1061.65	289.02	326.94	1204.82	2811.03	1693.92	1978.36	58.66
	Foreign														
	e. Others	0.05	52.69	7.34	1.55			5.19	12.37	15.04	3.99	39.87	1.61		
	Domestic	0.05	52.69	7.34	1.55			5.19	12.37	15.04	3.99	39.87	1.61		
	Foreign														
4	Bills Payable			3.81								0.25	20.76	4.35	
5	Other Liabilities	147.64	198.01	1239.06	364.77	66.39	73.00	920.63	77.93	145.45	507.39	722.17	856.80	792.87	45.51
	1. Sundry Creditors	4.94	6.37	8.94	12.86	1.85	26.16	0.77	4.32	2.14	32.63	40.07	6.73	36.60	6.42
	2. Loan Loss Provision	25.67	37.36	156.54	78.72	15.42	28.21	144.49	17.33	54.34	94.40	170.66	217.00	169.19	13.19
	3. Interest Suspense a/c	24.48	21.97	112.68	71.90	10.26	7.66	145.46	21.74	26.44	77.66	88.64	193.65	158.87	7.28
	4. Others	92.54	132.32	960.90	201.29	38.86	10.97	629.90	34.54	62.52	302.71	422.80	439.42	428.21	18.62
6	Reconciliation A/c	690.40		0.00		0.00	1.26	0.03			12207.61	2173.86			
7	Profit & Loss A/c	89.19	82.85	430.40	127.88	30.47	15.30	147.02	15.77	38.75	828.12	271.61	268.24	266.51	20.05
		4079.93	4470.36	19141.61	6997.50	1802.91	1485.37	10757.97	2160.88	2322.37	21872.36	18475.31	15919.71	14299.52	766.39
Assets															
1	LIQUID FUNDS	955.16	942.70	2919.08	1412.89	572.18	411.73	2041.04	633.23	637.63	2063.93	3134.21	2982.91	2364.22	101.94
	a. Cash Balance	54.85	97.32	447.14	228.80	60.01	28.21	93.21	53.22	79.43	205.95	382.96	295.27	319.33	18.09
	Nepalese Notes & Coins	54.85	97.32	447.14	228.78	60.01	28.21	89.88	53.22	78.43	205.16	382.96	294.06	319.33	18.09
	Foreign Currency				0.02			3.34		1.01	0.79		1.20		
	b. Bank Balance	187.02	781.17	957.11	1184.09	76.22	383.52	622.18	580.01	133.48	1857.98	772.50	2687.65	608.69	44.06
	1. In Nepal Rastra Bank	27.02	178.49	957.11	185.50	25.47	22.54	333.96	91.91	40.98	368.79	772.50	729.91	608.69	6.75
	Domestic Currency	27.02	178.49	957.11	185.50	25.47	22.54	332.95	91.91	40.98	365.72	772.50	729.90	608.69	6.75
	Foreign Currency							1.01			3.06		0.00		
	2. "A"Class Licensed Institution	160.00	374.48		765.84	50.75	182.78	264.25	351.85	92.50	1460.15		1607.83		37.32
	Domestic Currency	160.00	374.48		765.84	50.75	182.78	263.62	351.85	92.50	1424.61		1607.83		37.32
	Foreign Currency							0.63			35.55				
	3. Other Financial Ins.		228.20		232.75		178.20			136.26	29.04		349.91		
	4. In Foreign Banks							23.97							
	c. Money at Call	713.29	64.20	1514.83		435.95		1325.65		424.71		1978.74		1436.20	39.79
	Domestic Currency	713.29	64.20	1514.83		435.95		1308.03		424.71		1978.74		1436.20	39.79
	Foreign Currency							17.61							
2	INVESTMENT IN SECURITIES		75.00		20.00			422.49	1.00		180.00	130.00	517.93	275.00	
	a. Govt.Securities		75.00		20.00			422.49	1.00		180.00	130.00	507.93	275.00	
	b. NRB Bond												10.00		
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	2.95	12.40	429.26	40.22	0.43	0.54	174.58	7.65	2.12	23.79	51.65	154.37	56.83	
	a. Interbank Lending			250.00							7.33				
	b. Non Residents											12.15			
	c. Others	2.95	12.40	179.26	40.22	0.43	0.54	174.58	7.65	2.12	16.47	39.50	154.37	56.83	
4	LOANS & ADVANCES	2304.88	3216.27	14869.11	5302.95	1171.89	1014.67	7199.06	1400.15	1597.62	6292.19	12462.97	11686.64	11114.45	622.73
	a. Private Sector	2304.88	3166.27	14869.11	5302.95	1171.89	1014.67	6853.48	1400.15	1597.62	6046.65	12462.97	11652.53	11114.45	622.73
	b. Financial Institutions		50.00					315.58			245.55		30.05		
	c. Government Organizations							30.00					4.07		
5	BILL PURCHASED														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	28.36	116.08	387.56	45.78	27.08	8.70	91.71	53.21	14.45	166.12	193.06	148.35	110.67	13.62
8	OTHER ASSETS	98.17	104.02	536.60	175.54	31.33	49.73	795.88	65.64	58.01	197.05	338.57	405.35	376.98	28.09
	a. Accrued Interest:	24.48	21.97	112.68	71.90	10.26	7.66	166.99	21.74	26.44	78.48	88.64	195.47	158.95	7.28
	Financia	6.65	2.11	14.67	38.77			101.06							

S.N.	BFI Name	Kamana	Corporate	Purnima	Jyoti	Hamro	Kakre	Shine	Kanchan	VibhaSociety	Rapthiveri	Tourism	Mission	MT- Makalu
Liabilities														
1	CAPITAL FUND	945.63	91.07	400.91	1249.38	235.54	78.06	1297.92	384.20	1812.57	177.12	2109.71	486.43	74.00
	a. Paid-up Capital	804.38	305.00	352.39	1101.94	152.92	72.46	1102.89	347.87	1815.00	143.77	1769.07	389.85	65.00
	b. Calls in Advance					65.23								
	c. Proposed Bonus Share											171.08	42.88	4.16
	d. General Reserves	139.91	15.05	36.97	117.27	16.18	5.35	174.07	32.72	256.19	5.46	130.60	20.73	2.77
	e. Share Premium			11.29	1.41				1.97				31.46	1.94
	f. Retained Earning	0.03	-229.03	0.05	8.97	0.12	0.15	10.84	1.28	-268.13	26.92	3.77	1.12	0.13
	g. Others Reserves Fund	1.32	0.05	0.21	19.79	1.10	0.10	10.12	0.36	9.50	0.98	35.20	0.39	
2	BORROWINGS				100.00					321.33		539.40		
	a. NRB									321.33		199.40		
	b. Interbank Borrowing				100.00							340.00		
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	6685.08	75.98	2315.89	9588.09	1200.89	826.88	9575.64	2527.73	14883.56	1016.53	10836.22	2584.80	159.63
	a. Current	55.74		84.94	284.90	36.30	7.91	90.05	66.00	240.92	4.06	484.05	6.54	0.10
	Domestic	55.74		84.94	284.87		7.91	90.05	66.00	240.92	4.06	446.87	6.54	0.10
	Foreign				0.02	36.30						37.17		
	b. Savings	2463.70	59.34	1440.43	3524.45	467.54	482.46	6239.55	1420.13	4217.69	407.37	3448.35	1331.31	144.90
	Domestic	2463.70	59.34	1440.43	3522.67		482.46	6239.55	1420.13	4217.61	407.37	3437.31	1331.31	144.90
	Foreign				1.78	467.54				0.08		11.05		
	c. Fixed	2937.22	0.40	676.52	3419.29	363.05	202.56	2501.84	611.67	7757.90	577.08	4323.22	592.21	9.53
	Domestic	2937.22	0.40	676.52	3419.29	363.05	202.56	2501.84	611.67	7757.90	577.08	4323.22	592.21	9.53
	Foreign													
	d. Call Deposits	1228.42	10.34	113.20	2344.58	334.00	133.95	742.41	429.93	2645.44	28.03	2438.22	654.75	5.10
	Domestic	1228.42	10.34	113.20	2344.58	334.00	133.95	742.41	429.93	2645.44	28.03	2226.68	654.75	5.10
	Foreign											211.53		
	e. Others		5.90	0.80	14.87			1.79		21.60		142.38		
	Domestic		5.90	0.80	14.87			1.79		21.60		142.38		
	Foreign													
4	Bills Payable									1.13		7.75		
5	Other Liabilities	460.67	598.34	176.69	1068.83	96.99	37.50	577.20	126.31	1783.40	106.56	1029.98	165.40	12.79
	1. Sundry Creditors	37.26	12.46	45.57	7.12	36.82	0.12	64.90	6.66	97.61	46.71	3.53	0.09	0.75
	2. Loan Loss Provision	128.37	197.89	23.71	151.87	12.23	16.74	102.35	48.83	293.44	15.86	188.36	28.11	1.92
	3. Interest Suspense a/c	83.22	167.34	12.98	188.80	13.29	4.15	153.07	24.99	338.14	27.13	154.36	23.63	5.50
	4. Others	211.81	220.65	94.43	721.04	34.65	16.49	256.88	45.83	1054.21	16.86	683.73	113.57	4.62
6	Reconciliation A/c											68.43		0.00
7	Profit & Loss A/c	149.32	0.15	82.26	176.22	31.50	8.68	231.11	50.44	114.97	14.74	200.14	60.68	5.30
		8240.71	765.54	2975.75	12182.51	1564.92	951.13	11681.88	3088.69	18916.96	1383.39	14723.20	3297.31	251.72
Assets														
1	LIQUID FUNDS	1654.80	15.37	866.53	2405.43	322.70	313.89	2578.04	693.85	3063.88	305.85	2986.77	711.65	73.55
	a. Cash Balance	148.94	4.78	42.38	207.08	39.81	26.97	350.78	51.80	288.12	29.65	318.34	85.13	5.12
	Nepalese Notes & Coins	148.94	4.78	42.38	205.72	39.81	26.97	350.78	51.80	287.71	29.65	277.58	85.13	5.12
	Foreign Currency				1.37					0.40		40.75		
	b. Bank Balance	1505.87	10.58	824.15	630.07	56.51	286.92	514.79	133.80	2775.77	58.35	604.44	149.78	9.36
	1. In Nepal Rastra Bank	347.50	0.17	137.12	581.13	56.51	55.22	510.65	28.80	791.60	58.04	559.80	123.78	
	Domestic Currency	347.50	0.17	137.12	580.86	56.51	55.22	510.65	28.80	791.60	58.04	550.93	123.78	
	Foreign Currency				0.26							8.87		
	2. "A" Class Licensed Institution	714.86	7.73	276.61	48.94		166.96	4.07	105.00	1478.95	0.32		26.00	9.34
	Domestic Currency	714.86	7.73	276.61	48.90		166.96	4.07	105.00	1471.42	0.32		26.00	9.34
	Foreign Currency				0.04					7.53				
	3. Other Financial Ins.	443.50	2.68	410.42			64.74	0.08		505.21				0.02
	4. In Foreign Banks											44.64		
	c. Money at Call				1568.28	226.39		1712.47	508.25		217.85	2063.99	476.74	59.07
	Domestic Currency				1567.83	226.39		1712.47	508.25		217.85	2058.09	476.74	59.07
	Foreign Currency				0.45							5.90		
2	INVESTMENT IN SECURITIES	79.96			367.20			10.00		443.45		420.00		
	a. Govt. Securities	29.96			367.20			10.00		443.45		420.00		
	b. NRB Bond	50.00												
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents													
3	SHARE & OTHER INVESTMENT	2.84		16.36	191.06	27.76	0.10	32.07	19.91	206.51		22.12	0.21	
	a. Interbank Lending													
	b. Non Residents													
	c. Others	2.84		16.36	191.06	27.76	0.10	32.07	19.91	206.51		22.12	0.21	
4	LOANS & ADVANCES	6079.06	211.36	2016.64	8506.55	1072.04	590.08	8546.04	2220.76	13515.75	873.62	10439.60	2470.64	162.55
	a. Private Sector	6079.06	211.36	2016.64	8506.55	1072.04	590.08	8546.04	2220.76	12905.80	873.62	10225.06	2470.64	162.55
	b. Financial Institutions									609.70		214.53		
	c. Government Organizations									0.25				
5	BILL PURCHASED													
	a. Domestic Bills Purchased													
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
6	LOANS AGAINST COLLECTED BILLS													
	a. Against Domestic Bills													
	b. Against Foreign Bills													
7	FIXED ASSETS	245.96	2.58	18.61	180.24	24.68	12.04	168.91	74.44	356.20	19.96	197.71	23.60	2.86
8	OTHER ASSETS	178.08	338.59	54.61	527.43	116.09	35.03	346.82	78.76	1296.24	115.45	614.04	91.22	12.76
	a. Accrued Interest:	83.22	167.34	12.98	201.60	13.29	4.15	153.07	24.99	339.39	27.13	172.68	23.63	5.50
	Financia	13.00	138.38	8.25						249.42		78.74	7.58	
	Government Enterpri				2.81					1.30		2.83		
	Private Sector	70.22	28.96	4.72	198.79	13.29	4.15	153.07	24.99	88.67	27.13	91.11	16.06	5.50
	b. Staff Loans / Adv.	1.50	0.37	6.00	41.69	78.64	15.54	32.93	30.66	66.36	23.98	80.21	12.69	1.70
	c. Sundry Debtors	21.53	3.24	3.67	23.40	4.54		4.27	10.21	677.84	0.34	24.55	4.29	2.95
	d. Cash In Transit											0.00		
	e. Others	71.82	167.63	31.97	260.74	19.62	15.34	156.55	12.91	212.65	64.01	336.60	50.60	2.60
9	Expenses not Written off													
	Non Banking Assets		197.64		4.57					34.94		40.		

S.N.	BFI Name	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Kailash	Salpa	Saptakoshi	Saiha	Green	Reliable	NFL	NSMFL
Liabilities														
1	CAPITAL FUND	294.92	89.83	243.86	123.37	342.35	2776.23	35.10	221.57	71.20	89.91	1163.02	-44.41	-9.66
	a. Paid-up Capital	262.19	67.26	220.29	112.50	308.33	2291.49	28.00	211.00	100.00	100.00	1010.47	135.80	233.33
	b. Calls in Advance							4.36						
	c. Proposed Bonus Share													
	d. General Reserves	13.85	18.69	7.16	6.70	17.42	418.76	1.59	3.05			149.20	40.00	196.14
	e. Share Premium	18.58	3.75	15.39	3.97	15.37	15.66		6.89					2.48
	f. Retained Earning	0.29		0.10	0.20	0.44	43.15	0.84	0.62	-28.80	-10.09	3.07	-279.94	-463.86
	g. Others Reserves Fund	0.02	0.13	0.91		0.78	7.18	0.30				0.28	59.73	22.25
2	BORROWINGS													
	a. NRB													
	b. Interbank Borrowing													
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	1495.97	413.56	1659.11	613.48	2230.43	16163.64	248.11	927.30	490.05	384.18	8391.35	82.76	471.29
	a. Current		6.72	12.42	15.10	16.95	145.10	5.05	25.35	27.36	2.44	72.54		
	Domestic		6.72	12.42	15.10	16.95	145.10	5.05	25.35	27.36	2.44	72.54		
	Foreign						0.01							
	b. Savings	774.14	307.60	688.44	394.68	1171.82	4442.54	210.63	367.03	214.79	87.46	2086.76	78.71	31.97
	Domestic	774.14	307.60	688.44	394.68	1171.82	4442.54	210.63	367.03	214.79	87.46	2086.76	78.71	31.97
	Foreign													
	c. Fixed	251.75	41.08	419.39	125.27	583.48	7736.67	28.94	256.36	49.69	123.19	4890.28	2.96	
	Domestic	251.75	41.08	419.39	125.27	583.48	7736.67	28.94	256.36	49.69	123.19	4890.28	2.96	
	Foreign													
	d. Call Deposits		58.11	538.83	77.78	458.18	3833.15	3.28	278.55	198.21	170.55	1332.13		203.78
	Domestic		58.11	538.83	77.78	458.18	3833.15	3.28	278.55	198.21	170.55	1332.13		203.78
	Foreign													
	e. Others	470.08	0.05	0.03	0.65		6.18	0.20			0.55	9.64	1.10	235.53
	Domestic	470.08	0.05	0.03	0.65		6.18	0.20			0.55	9.64	1.10	235.53
	Foreign													
4	Bills Payable													2.90
5	Other Liabilities	59.87	21.82	109.91	63.92	76.03	1030.21	9.93	37.57	45.67	21.33	704.53	579.36	5233.12
	1. Sundry Creditors	0.39	3.51		0.49	9.13	38.68	0.07	0.18	15.47	0.86	35.85	102.41	110.24
	2. Loan Loss Provision	25.75	3.86	24.79	7.08	20.20	276.41	4.57	14.66	16.36	9.36	214.47	167.70	2320.84
	3. Interest Suspense a/c	10.72	3.89	14.64	4.93	11.44	175.47	1.90	3.69	6.75	4.41	143.20	118.93	2636.79
	4. Others	23.02	10.56	70.48	51.42	35.26	539.65	3.39	19.04	7.09	6.71	311.01	190.32	165.25
6	Reconciliation A/c													0.03
7	Profit & Loss A/c	51.49	21.44	24.66	17.36	72.86	371.18	7.95	25.98	11.54	1.42	77.01	31.81	65.60
		1902.25	546.65	2037.54	818.13	2721.66	20341.26	301.08	1212.41	618.46	496.84	10708.84	649.53	5760.40
Assets														
1	LIQUID FUNDS	401.01	151.42	364.27	172.03	529.26	4186.91	79.00	341.50	209.95	121.24	2720.45	13.62	67.46
	a. Cash Balance	42.08	23.58	49.96	33.04	50.39	487.06	10.30	32.32	24.99	17.34	223.99	0.31	1.57
	Nepalese Notes & Coins	42.08	23.58	49.96	33.04	50.39	483.23	10.30	32.32	24.99	17.34	213.20	0.31	1.57
	Foreign Currency						3.82					10.79		
	b. Bank Balance	44.48	127.84	109.77	138.98	138.59	868.94	19.02	43.75	35.60	103.90	377.28	13.31	23.79
	1. In Nepal Rastra Bank	44.43		21.44	23.22	137.05	845.28		43.72	35.60	19.08	360.15	0.99	1.20
	Domestic Currency	44.43		21.44	23.22	137.05	845.28		43.72	35.60	19.08	360.15	0.99	1.20
	Foreign Currency													
	2. "A"Class Licensed Institution	0.05	127.84	88.33	82.42	1.55	23.66	19.02	0.03		71.55	17.13	12.24	5.86
	Domestic Currency	0.05	127.84	88.33	82.42	1.55	23.66	19.02	0.03		71.55	17.13	12.24	5.86
	Foreign Currency													
	3. Other Financial Ins.				33.35						13.27		0.08	16.73
	4. In Foreign Banks													
	c. Money at Call	314.45		204.54		340.28	2830.92	49.68	265.43	149.35		2119.18		42.09
	Domestic Currency	314.45		204.54		340.28	2829.47	49.68	265.43	149.35		2119.18		42.09
	Foreign Currency						1.45							
2	INVESTMENT IN SECURITIES	10.00					308.31							10.01
	a. Govt. Securities	10.00					308.31							10.01
	b. NRB Bond													
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents													
3	SHARE & OTHER INVESTMENT	11.39		1.12	3.77	6.14	289.45			3.63		164.78	10.80	72.55
	a. Interbank Lending													
	b. Non Residents													
	c. Others	11.39		1.12	3.77	6.14	289.45			3.63		164.78	10.80	72.55
4	LOANS & ADVANCES	1397.16	374.12	1559.05	603.92	2106.28	14903.00	207.25	813.45	371.39	348.76	7084.45	167.94	2353.69
	a. Private Sector	1397.16	374.12	1559.05	603.92	2106.28	14468.00	207.25	457.05	371.39	348.76	6902.96	167.94	2353.69
	b. Financial Institutions						435.00		356.40			181.49		
	c. Government Organizations													
5	BILL PURCHASED													
	a. Domestic Bills Purchased													
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
6	LOANS AGAINST COLLECTED BILLS													
	a. Against Domestic Bills													
	b. Against Foreign Bills													
7	FIXED ASSETS	49.22	7.34	53.33	9.28	29.84	158.09	6.09	20.86	12.67	14.69	141.36	8.49	68.46
8	OTHER ASSETS	32.97	13.77	58.38	28.68	50.14	494.18	8.33	36.60	19.53	11.91	297.09	354.96	3172.14
	a. Accrued Interest:	10.72	3.93	14.64	4.93	11.44	199.04	1.90	3.69	6.75	4.41	143.20	118.93	2632.14
	Financia		1.27	9.49			62.69	0.51	1.60			46.68	47.94	
	Government Enterpri						3.30					0.05		
	Private Sector	10.72	2.66	5.14	4.93	11.44	133.05	1.39	2.09	6.75	4.41	96.46	71.00	2632.14
	b. Staff Loans / Adv.	3.96	0.71	23.90	3.59	10.43	37.32	3.16	6.99	7.82	0.11	52.12		
	c. Sundry Debtors	0.02	7.04		3.67		47.92	0.34	0.53			6.82	148.60	430.51
	d. Cash In Transit													
	e. Others	18.27	2.09	19.84	16.49	28.28	209.91	2.94	25.39	4.96	7.39	94.95	87.43	109.49
9	Expenses not Written off	0.50		1.39	0.46			0.41		1.29		0.32		
10	Non Banking Assets						1.30					0.40	92.94	16.10
11	Reconciliation Account									0.00				
12	Profit & Loss A/c													0.79
	TOTAL ASSETS	1902.25	546.65											

S.N.	BFI Name	Gorkhas	Union	PFLC	Goodwill	SIFCL	Lumbini	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Arjun
Liabilities															
1	CAPITAL FUND	774.74	128.45	520.66	595.17	508.50	768.61	-40.11	842.66	123.65	205.62	446.22	685.85	590.39	69.45
	a. Paid-up Capital	578.66	176.59	349.03	453.75	345.45	556.88	187.95	672.71	132.23	210.00	341.86	557.42	520.66	150.00
	b. Calls in Advance	0.52			42.61			48.93		87.97					73.36
	c. Proposed Bonus Share														
	d. General Reserves	346.95	33.96	113.12	82.46	106.47	163.62	94.66	128.81	39.97	8.62	95.32	125.84	67.80	8.29
	e. Share Premium	8.26				0.99			4.78	0.23	6.80				0.12
	f. Retained Earning	-199.59	-125.65	6.26	14.33	0.43	2.54	-371.64	34.60	-145.29	-22.50	9.04	1.01	0.72	-186.58
	g. Others Reserves Fund	39.93	43.56	52.24	2.03	55.16	45.59		1.77	8.54	2.70		1.58	1.09	24.39
2	BORROWINGS				175.00	80.00							57.83	11.50	
	a. NRB												57.83	11.50	
	b. Interbank Borrowing				175.00	80.00									
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	3781.13	812.30	2867.12	4687.26	3275.00	2060.30	135.98	5262.24	64.89	548.25	1367.45	3485.70	2480.41	30.38
	a. Current		9.21						0.02				8.88		
	Domestic		9.21						0.02				8.88		
	Foreign														
	b. Savings	2328.01	156.72	1070.49	2140.75	1094.69	635.43	102.41	981.05	59.45	231.08	446.47	1262.49	1260.14	22.32
	Domestic	2328.01	156.72	1070.49	2140.75	1094.69	635.43	102.41	981.05	59.45	231.08	446.47	1262.49	1260.14	22.32
	Foreign														
	c. Fixed	1453.12	565.43	1796.64	2536.54	1945.48	1424.60	27.67	2877.26	5.45	317.17	920.84	2026.27	1220.27	7.41
	Domestic	1453.12	565.43	1796.64	2536.54	1945.48	142.96	27.67	2877.26	5.45	317.17	920.84	2026.27	1220.27	7.41
	Foreign						1281.64								
	d. Call Deposits		47.43						1403.91				188.06		
	Domestic		47.43						1403.91				188.06		
	Foreign														
	e. Others		33.52		9.97	234.83	0.27	5.90				0.13			0.65
	Domestic		33.52		9.97	234.83	0.27	5.90				0.13			0.65
	Foreign														
4	Bills Payable		0.05												
5	Other Liabilities	818.80	182.46	762.08	358.97	247.39	398.59	637.72	306.52	388.64	46.31	210.70	408.64	251.48	163.36
	1. Sundry Creditors	2.62		17.70	35.75	0.37	8.83	10.23	15.85	6.63	0.36	3.54	73.41	24.86	4.29
	2. Loan Loss Provision	133.83	119.79	304.91	119.41	38.87	209.15	374.29	77.74	177.92	14.11	87.13	130.65	52.83	53.21
	3. Interest Suspense a/c	80.75	32.27	97.79	58.10	54.99	117.24	222.65	71.34	180.67	9.53	59.24	116.99	58.09	32.48
	4. Others	601.60	30.40	341.68	145.71	153.15	63.37	30.54	141.60	23.43	22.31	60.79	87.58	115.70	73.39
6	Reconciliation A/c							-0.06		-1.44					0.14
7	Profit & Loss A/c	96.08		6.70	51.91	35.67	46.18	129.71	71.74		16.50	126.21	35.71	52.85	10.10
		5470.74	1123.27	4156.57	5868.31	4146.55	3273.69	863.24	6483.16	575.74	816.68	2150.57	4673.73	3386.63	273.43
Assets															
1	LIQUID FUNDS	1071.75	310.16	1580.70	1274.24	868.57	756.44	200.16	1234.52	131.17	179.42	604.95	679.68	743.16	76.94
	a. Cash Balance	164.14	4.87	32.75	102.15	42.91	6.87	1.42	74.77	4.75	9.53	2.42	48.63	33.99	1.37
	Nepalese Notes & Coins	164.14	4.87	32.75	102.15	42.91	6.87	1.42	74.77	4.75	9.53	2.42	48.63	33.99	1.37
	Foreign Currency														
	b. Bank Balance	81.08	120.98	1547.95	1172.09	825.66	37.42	198.74	1159.74	126.42	169.89	32.18	156.45	117.49	75.57
	1. In Nepal Rastra Bank	81.08	102.36	144.13	197.93	60.40	36.52	6.95	253.41	9.06	17.94	31.20	156.45	89.31	2.97
	Domestic Currency	81.08	102.36	144.13	197.93	60.40	36.52	6.95	253.41	9.06	17.94	31.20	156.45	89.31	2.97
	Foreign Currency														
	2. "A" Class Licensed Institution		17.91	213.79	974.17	496.76	0.90	191.79	874.01	0.60	34.99	0.98		28.18	9.29
	Domestic Currency		17.91	213.79	974.17	496.76	0.90	191.79	874.01	0.60	34.99	0.98		28.18	9.29
	Foreign Currency														
	3. Other Financial Ins.		0.71	1190.02		268.50			32.32	116.76	116.96				63.31
	4. In Foreign Banks														
	c. Money at Call	826.53	184.31				712.15					570.35	474.60	591.68	
	Domestic Currency	826.53	184.31				712.15					570.35	474.60	591.68	
	Foreign Currency														
2	INVESTMENT IN SECURITIES	27.00	16.50		198.69	126.40	140.00		180.00		5.00		198.00	18.60	
	a. Govt. Securities	27.00			198.69	126.40	140.00		180.00		5.00		198.00	18.60	
	b. NRB Bond		16.50										198.00		
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	208.57	2.84	3.80	215.06	4.20	186.34	14.12	123.54	0.20	1.86	5.78	38.58	67.64	0.10
	a. Interbank Lending														
	b. Non Residents														
	c. Others	208.57	2.84	3.80	215.06	4.20	186.34	14.12	123.54	0.20	1.86	5.78	38.58	67.64	0.10
4	LOANS & ADVANCES	3366.89	667.84	2147.89	3727.94	2840.58	1976.56	379.13	4702.47	193.78	597.32	1433.97	3331.48	2358.22	61.76
	a. Private Sector	3366.89	667.84	2147.89	3727.94	2755.08	1976.56	379.13	4702.47	193.78	547.32	1433.97	3251.81	2358.22	61.76
	b. Financial Institutions					85.50					50.00		79.67		
	c. Government Organizations														
5	BILL PURCHASED														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	127.56	22.00	35.56	244.17	144.66	9.61	2.91	45.68	3.91	7.18	6.08	154.88	48.67	4.80
8	OTHER ASSETS	471.92	98.51	362.14	202.30	161.13	204.74	264.89	196.41	202.47	25.90	97.32	271.11	143.36	70.08
	a. Accrued Interest:	80.75	32.29	97.79	58.10	55.88	118.32	222.65	78.13	180.67	9.53	59.24	116.99	58.09	33.34
	Financia	15.27	21.09			15.37		11.29							
	Government Enterpri		0.02			0.89	1.08		2.33						
	Private Sector	65.48	11.17	97.79	58.10	39.62	117.24	211.36	75.80	180.67	9.53	59.24	116.99	58.09	33.34
	b. Staff Loans / Adv.	9.99	11.47	4.70	5.22	13.57	0.62	26.81	54.10	2.21	1.23			19.82	0.05
	c. Sundry Debtors	19.96	3.30	4.40		1.68	0.02		-0.74	19.52	3.76	4.12	18.83	7.56	5.04
	d. Cash In Transit	</													

S.N.	BFI Name	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori	ICFC	Sagarmatha	Kuber	Seti	hama	Namaste	Unique	
Liabilities																
1	CAPITAL FUND	48.86	240.82	353.13	-112.98	-794.35	-82.45	574.16	962.57	893.78	-132.54	164.04	289.47	95.73	315.50	
	a. Paid-up Capital	41.47	474.41	302.40	181.98	935.07	70.00	493.48	801.78	786.38	150.00	152.60	247.52	84.00	276.79	
	b. Calls in Advance				1.37		24.49				50.23					
	c. Proposed Bonus Share															
	d. General Reserves	5.59	82.41	40.78	47.65	193.49	46.44	72.78	123.55	81.92	30.11	10.78	26.26	7.60	38.06	
	e. Share Premium		0.52		1.36	2.61		4.02	25.79	30.86	0.62			3.32		
	f. Retained Earning	1.12	-437.54	6.98	-345.34	-1925.52	-384.68	1.97	9.67	0.35	-363.50	0.66	0.52	0.01	0.64	
	g. Others Reserves Fund	0.67	121.02	2.97			161.30	1.91	1.77	-5.72			15.17	0.79		
2	BORROWINGS			650.00		29.74		36.25	1512.10	12.86						
	a. NRB							36.25	62.10	12.86						
	b. Interbank Borrowing			650.00		29.74			1450.00							
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	DEPOSITS	169.10	1873.65	2962.97	111.00	844.83	279.24	2380.76	6165.86	2959.97	148.93	369.19	115.38	344.67	595.26	
	a. Current			43.95												
	Domestic			43.95												
	Foreign															
	b. Savings	74.50	878.79	1345.96	74.04	22.11	128.82	782.27	2334.62	1268.33	19.35	260.42	59.37	261.48	220.69	
	Domestic	74.50	878.79	1345.96	74.04	22.11	128.82	782.27	2334.62	1268.33	19.35	260.42	59.37	261.48	220.69	
	Foreign															
	c. Fixed	94.60	991.57	1073.22	36.95			1307.60	2773.44	1395.45	129.58	108.77	38.50	83.17	295.27	
	Domestic	94.60	991.57	1073.22	36.95			1307.60	2773.44	1395.45	129.58	108.77	38.50	83.17	295.27	
	Foreign															
	d. Call Deposits			499.83					1055.47	296.18						
	Domestic			499.83					1055.47	296.18						
	Foreign															
	e. Others		3.29	0.01		822.72	150.42	290.89	2.33				17.51	0.02	79.31	
	Domestic		3.29	0.01		822.72	150.42	290.89	2.33				17.51	0.02	79.31	
	Foreign															
4	Bills Payable								0.40							
5	Other Liabilities	23.51	590.14	231.30	590.09	3750.69	907.72	156.84	648.40	411.48	377.06	41.17	41.51	20.22	22.33	
	1. Sundry Creditors	0.40	20.98	59.12	7.45	111.88	4.24	28.51	112.38	2.21	9.94	10.93	0.08	0.00	3.15	
	2. Loan Loss Provision	9.34	250.20	56.46	244.17	1700.37	347.71	30.46	93.99	92.81	69.86	7.94	12.25	4.55	7.80	
	3. Interest Suspense a/c	6.11	152.85	25.63	285.28	1884.66	445.04	32.92	19.65	66.80	158.04	7.42	3.32	1.39	1.47	
	4. Others	7.66	166.11	90.08	53.19	53.78	110.73	64.96	422.38	249.66	139.22	14.87	25.86	14.28	9.91	
6	Reconciliation A/c		-0.01			0.00		707.63	1371.86	18.85						
7	Profit & Loss A/c	10.06	221.09	157.92	39.06	32.44	62.78	137.11	182.24	94.78	96.98	15.87	36.50	13.25	24.04	
		251.53	2925.70	4355.31	627.17	3863.35	1167.29	3285.13	9471.56	5080.50	1862.30	609.13	482.86	473.86	957.13	
Assets																
1	LIQUID FUNDS	29.99	519.88	1318.39	32.84	140.93	123.36	694.88	3064.34	1045.89	149.36	202.63	173.80	190.36	319.25	
	a. Cash Balance	3.04	39.16	91.36	1.84	0.14	0.20	22.43	192.94	28.96	2.86	5.20	1.34	5.68	1.86	
	Nepalese Notes & Coins	3.04	39.16	91.36	1.84	0.14	0.20	22.43	192.94	28.96	2.86	5.20	1.34	5.67	1.86	
	Foreign Currency							0.11				0.00		0.00		
	b. Bank Balance	21.72	480.73	132.49	31.00	140.79	123.15	70.23	2871.40	1016.94	0.03	197.43	172.46	9.45	317.38	
	1. In Nepal Rastra Bank		49.05	132.37	0.08	4.24	1.28	69.69	263.11	135.67	0.03	0.16	7.42		23.23	
	Domestic Currency		49.05	132.37	0.08	4.24	1.28	69.69	263.11	135.67	0.03	0.16	7.42		23.23	
	Foreign Currency															
	2. "A" Class Licensed Institution	21.72	246.49	0.12	16.09	111.79	117.21	0.52	2142.74	569.65		99.41	159.08	9.45	268.82	
	Domestic Currency	21.72	246.49	0.12	16.09	111.79	117.21	0.52	2142.74	569.65		99.41	159.08	9.45	268.82	
	Foreign Currency															
	3. Other Financial Ins.		185.19		14.83	24.76	4.66	0.01	465.55	311.62		97.86	5.95		25.34	
	4. In Foreign Banks															
	c. Money at Call	5.23		1094.54				602.22			146.47				175.24	
	Domestic Currency	5.23		1094.54				602.22			146.47				175.24	
	Foreign Currency															
2	INVESTMENT IN SECURITIES		250.00					65.00	190.13	177.34					51.50	
	a. Govt. Securities		250.00					65.00	190.13	177.34					51.50	
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	0.19	9.70	69.15	0.35	0.03	3.23	303.08	223.51	60.48	0.50	0.10	33.65		2.97	
	a. Interbank Lending									8.00						
	b. Non Residents			69.15												
	c. Others	0.19	9.70		0.35	0.03	3.23	303.08	223.51	60.48	0.50	0.10	33.65		2.97	
4	LOANS & ADVANCES	169.91	1652.01	2689.98	244.12	1700.37	354.43	1998.61	5360.90	2797.32	66.31	352.72	243.65	274.83	571.11	
	a. Private Sector	169.91	1652.01	2689.98	244.12	1700.37	354.43	1979.76	5194.93	2797.32	66.31	352.72	221.15	274.83	541.51	
	b. Financial Institutions							18.60	165.97				22.50		29.60	
	c. Government Organizations							0.25								
5	BILL PURCHASED								3.80	2.60						
	a. Domestic Bills Purchased								3.80	2.60						
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	6.98	92.94	83.68	15.51	86.52	201.07	65.11	158.28	39.03	4.65	5.98	7.21	0.69	2.35	
8	OTHER ASSETS	43.55	344.54	194.05	294.01	1915.17	483.89	158.45	454.64	234.43	150.32	47.71	24.53	7.87	9.95	
	a. Accrued Interest:	6.11	152.85	25.63	285.28	1884.66	445.04	33.48	112.03	67.25	139.72	7.42	3.32	1.39	1.47	
	Financia					1884.66		5.69	48.17	16.63			2.69	0.22	0.35	
	Government Enterpr							0.56	0.26	0.46						
	Private Sector	6.11	152.85	25.63	285.28		445.04	27.23	63.60	50.16	139.72	7.42	0.63	1.17	1.12	
	b. Staff Loans / Adv.	6.03	7.68	7.62	4.24	0.11		28.43	84.30	20.87	1.40	1.64	0.07		0.88	
	c. Sundry Debtors	1.92	33.13	20.63		4.11	0.18	23.73	22.62	3.45	0.84	35.89	0.50	0.89	0.18	
	d. Cash In Transit															
	e. Others	29.49	150.88	140.16	4.49	26.29	38.67	72.81	235.69	142.86	8.36	2.75	20.64	5.59	7.43	
9	Expenses not Written off	0.24													0.11	
10	Non Banking Assets	0.66	56.64	0.07	40.33	20.34	1.31		19.76	5.66	115.36		0.02			
11	Reconciliation Account															

S.N.	BFI Name	Manjusikree	Jethis	Reliance
Liabilities				
1	CAPITAL FUND	757.12	331.47	572.69
	a. Paid-up Capital	724.38	288.96	512.57
	b. Calls in Advance			
	c. Proposed Bonus Share			
	d. General Reserves	27.08	29.42	45.97
	e. Share Premium	4.58		
	f. Retained Earning	0.25	2.49	11.31
	g. Others Reserves Fund	0.83	10.60	2.84
2	BORROWINGS	713.79	265.54	46.60
	a. NRB	63.79	15.54	46.60
	b. Interbank Borrowing	650.00	250.00	
	c. Foreign Banks and Fin. Ins.			
	d. Other Financial Ins.			
	e. Bonds and Securities			
3	DEPOSITS	3396.88	1161.59	3026.55
	a. Current		0.55	
	Domestic		0.55	
	Foreign			
	b. Savings	311.93	210.16	1158.38
	Domestic	311.93	210.16	1158.38
	Foreign			
	c. Fixed	1190.67	808.42	1185.09
	Domestic	1190.67	808.42	1185.09
	Foreign			
	d. Call Deposits		72.16	
	Domestic		72.16	
	Foreign			
	e. Others	1894.28	70.30	683.09
	Domestic	1894.28	70.30	683.09
	Foreign			
4	Bills Payable			
5	Other Liabilities	392.74	147.76	218.80
	1. Sundry Creditors	0.54	6.50	1.02
	2. Loan Loss Provision	112.44	51.34	79.54
	3. Interest Suspense a/c	137.02	48.68	45.75
	4. Others	142.73	41.24	92.50
6	Reconciliation A/c			
7	Profit & Loss A/c	13.18	27.78	24.00
		5273.71	1934.13	3888.65
Assets				
1	LIQUID FUNDS	1195.44	635.53	1059.60
	a. Cash Balance	53.87	6.51	34.00
	Nepalese Notes & Coins	53.87	6.51	34.00
	Foreign Currency			
	b. Bank Balance	1141.57	45.87	239.09
	1. In Nepal Rastra Bank	77.04	45.87	239.09
	Domestic Currency	77.04	45.87	239.09
	Foreign Currency			
	2. "A"Class Licensed Institution	954.95		
	Domestic Currency	954.95		
	Foreign Currency			
	3. Other Financial Ins.	109.58		
	4. In Foreign Banks			
	c. Money at Call		583.16	786.51
	Domestic Currency		583.16	786.51
	Foreign Currency			
2	INVESTMENT IN SECURITIES	70.00	81.85	
	a. Govt. Securities	70.00	81.85	
	b. NRB Bond			
	c. Govt. Non-Fin. Ins.			
	d. Other Non-Fin Ins.			
	e. Non Residents			
3	SHARE & OTHER INVESTMENT		47.92	105.78
	a. Interbank Lending			
	b. Non Residents		6.79	
	c. Others		41.13	105.78
4	LOANS & ADVANCES	3611.86	1051.21	2575.28
	a. Private Sector	3540.86	1008.21	2488.88
	b. Financial Institutions	71.00	43.00	86.40
	c. Government Organizations			
5	BILL PURCHASED			
	a. Domestic Bills Purchased			
	b. Foreign Bills Purchased			
	c. Import Bills & Imports			
6	LOANS AGAINST COLLECTED BILLS			
	a. Against Domestic Bills			
	b. Against Foreign Bills			
7	FIXED ASSETS	53.68	3.71	21.32
8	OTHER ASSETS	301.39	107.92	121.44
	a. Accrued Interest:	137.02	54.66	55.12
	Financia	2.69	10.03	2.63
	Government Enterpri		0.58	
	Private Sector	134.33	44.05	52.49
	b. Staff Loans / Adv.	44.64	13.48	9.42
	c. Sundry Debtors	55.95	0.46	0.65
	d. Cash In Transit			
	e. Others	63.77	39.32	56.25
9	Expenses not Written off		0.38	
10	Non Banking Assets	41.35		7.72
11	Reconciliation Account			-2.50
12	Profit & Loss A/c		5.60	
	TOTAL ASSETS	5273.71	1934.13	3888.65

BFI Name	Citizens	Prime	Sunrise	NIMB	PRA BHU	Janata	Mega	Civil	Century	Sanima	NIDC	Mahabamb	Siddhartha	Yeti	Narayani	Sahayogi	Karnali	Shangrila	Gandaki	Excel	
Expenses																					
1. Interest Expense	2806.66	2861.19	2728.68	3090.48	2502.94	1451.05	2133.45	1844.39	1708.33	2467.97	80.08	628.43	696.77	733.93	3.36	170.98	89.87	594.91	388.09	146.80	
1.1 On Deposit Liabilities	2722.20	2841.35	2726.12	3003.91	2499.71	1430.88	2064.36	1830.93	1708.33	2371.62	80.08	628.43	689.61	712.66	3.36	170.98	89.87	594.09	306.42	131.37	
1.1.1 Saving Account	231.22	287.05	520.18	363.51	635.42	247.20	307.91	186.68	250.82	658.67	17.74	242.43	283.23	308.09	1.94	118.74	48.54	219.03	118.57	49.51	
1.1.2 Fixed Account	2059.56	1692.33	1920.17	2144.91	1005.76	875.98	985.00	1285.62	1033.46	1317.26	61.60	313.59	212.63	230.14	1.42	42.49	41.33	213.54	111.70	39.45	
1.1.2.1 Up to 3 months Fixed Account	1.16		55.77	81.91	29.59	140.66				21.53	0.86	0.67	0.53		0.25			17.19	5.75	3.45	
1.1.2.2 3 to 6 months Fixed Account	327.04	15.89	5.93	14.04	50.25	60.25				174.50	3.77	0.91	45.92		1.94			24.68	7.88	4.62	
1.1.2.3 6 months to 1 year Fixed Account	1210.59	1497.83	1189.49	420.12	766.54	588.84	985.00	1285.62	1033.46	0.44	14.22	81.27	61.66	93.67	14.88			115.04	79.80	18.33	
1.1.2.4 Above 1 year Fixed Account	520.76	178.61	668.97	1628.83	159.38	86.23				1120.79	42.74	230.74	104.51	136.47	1.42	25.42	41.33	56.63	18.28	13.06	
1.1.3 Call Deposit	431.42	861.97	285.76	495.50	858.53	307.70	771.46	358.64	424.05	395.69	0.74	72.42	193.74	174.43		9.74		161.52	76.15	42.40	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing	84.46	19.83	2.57	86.57	3.23	20.17	69.08	13.46		96.34			7.16	21.26					0.82	81.67	15.43
2. Commission Expense	4.30											0.00									
3. Staff Expense	411.66	230.68	396.37	513.86	683.51	232.45	309.51	287.16	271.98	313.73	40.10	129.86	123.73	88.71	3.48	31.29	25.32	97.77	48.36	46.00	
4. Office Operating Expenses	374.38	1470.90	462.06	574.89	674.51	274.07	296.23	269.83	264.75	375.38	30.26	103.77	132.08	109.21	3.49	25.96	27.43	106.99	39.02	29.98	
5. Foreign Exchange Loss					0.76		12.92														
5.1 Due to Change in Exchange Rates					0.76																
5.2 Due to Foreign Currency Transaction							12.92														
6. Non Operating Expense					1.86	0.12	3.45		0.86			0.68	0.32					0.06			
7. Provision for Risk	243.42	101.68	235.17	438.02	718.45	23.51	193.35	436.79	111.72	115.38	20.32	111.00	119.88	151.28	1.67	30.02	6.53	44.74	39.16	29.79	
7.1 Loan loss Provision	231.68	101.64	225.55	423.31	237.58	-6.39	171.21	383.36	111.72	115.38	20.32	100.80	119.61	151.28	1.67	30.02	6.53	44.74	39.16	29.79	
7.1.1 General Loan loss Provision	73.75	114.56	216.22	85.26	118.63	44.89	112.94	150.27	69.26	110.93	9.11	100.80	52.11	53.66	0.00	19.57	6.53	32.83	12.33	13.23	
7.1.1.1 Pass Loan Loss Provision	76.92	101.78	185.97	70.16	145.75	32.83	77.89	103.60	58.00	78.26	9.11	100.80	17.90	17.32		6.24	6.53	12.54	9.99	8.09	
7.1.1.2 Watch List Provision	-3.17	12.79	30.25	15.10	-27.12	12.06	35.05	46.67	11.26	32.68			34.22	36.34	0.00	13.33		20.30	2.34	5.14	
7.1.2 Special Loan Loss Provision	157.93	-12.92	9.33	338.05	121.36	-51.28	58.28	233.08	42.45	4.45	11.21		67.50	97.62	1.67	10.46		11.91	26.83	16.56	
7.1.3 Additional Loan Loss Provision				-2.41																	
7.2. Provision for Non-Banking Assets	11.74	0.04	9.62	14.71	480.88		29.90		53.44												
7.3. Provision for Loss on Investment							22.14					10.20	0.27								
7.5. Provision for Loss of Other Assets																					
8. Loan Written Off	376.38			48.23	308.71	1.91		73.98					1.84	22.20							
9. Provision for Staff Bonus	81.54	99.42	97.65	172.33	31.89	96.01		20.36	120.06	17.65	26.78	38.85	27.62			15.70		35.24	18.43	16.52	
10. Provision for Income Tax	244.61	298.25	292.95		650.46	95.67	288.03		76.35	360.19	33.07	80.35	123.65	74.58		47.11		105.71	55.30	49.57	
11. Others		0.14											0.27				0.30				
12. Net Profit	570.75	695.93	683.56	1504.14	1072.88	223.23	672.07		142.50	840.44	187.53	187.49	264.85	174.02	15.06	109.93	0.11	246.65	129.04	115.67	
Total Expenses	5113.69	5758.19	4896.44	6169.62	6786.41	2333.89	4005.01	2912.15	2596.85	4593.14	409.01	1268.37	1501.96	1381.83	27.05	431.01	149.56	1232.06	717.42	434.32	
Income																					
1. Interest Income	3665.86	3796.30	4086.52	4746.44	4219.48	2044.18	3596.70	2364.44	2267.16	3982.72	284.73	1129.83	1286.14	1050.83	16.64	383.49	132.26	1142.45	666.10	391.29	
1.1 On Loans and Advances	3483.17	3672.97	3894.68	4513.74	3880.71	1966.35	3265.44	2192.56	2204.84	3746.28	186.29	981.83	1190.14	886.05	15.93	357.57	127.65	1061.19	548.64	342.81	
1.2 On Investment	170.87	79.14	154.70	164.07	189.75	55.62	142.85	150.18	27.41	199.47	0.70	6.88	6.09	10.15				9.14			
1.2.1 Government Bonds	144.70	79.14	11.90	164.07	176.85	47.31	0.23	146.95	26.71	179.86	0.70	6.88	6.09	9.68							
1.2.2 Foreign Bonds			1.67	12.90				3.23		19.61											
1.2.3 NRB Bonds	26.17		141.14			8.31	142.62		0.69												
1.2.4 Debenture & Bonds													0.47					9.14			
1.3 On Agency Balance	7.48	4.14		25.81	1.32	0.18			9.94					151.55	0.70						
1.4 On Call Deposit	4.34		27.58	6.89	64.16		127.42	18.09		97.74	139.66	87.63				25.87	4.61	65.57	35.79	47.86	
1.5 On Others		40.06	9.56	61.74	59.05	20.88	60.81	3.61	24.98	36.96		1.45	2.28	3.09	0.05		6.55	81.67	0.62		
2. Commission and Discount	112.07	533.49	188.72	276.39	171.32	125.99	77.38	72.52	52.04	133.35	1.09	6.63	13.60	4.90		7.95	17.30	7.56	0.66	5.67	
2.1 Bills Purchase and Discount	0.86	5.98	5.30		1.65	4.81	0.45	2.24													
2.2 Commission	71.61	487.92	168.97	266.27	146.85	121.18	76.93	70.27	52.04	133.35	1.09	6.60	13.60	4.90		7.95	2.83	7.43	0.66	2.15	
2.3 Others	39.60	39.58	14.44	10.11	22.82							0.02					14.47	0.13		3.52	
3. Exchange Fluctuation Income	133.22	108.55	118.42	192.87	174.94	51.15	124.39	88.13	84.84	174.00			-0.22	0.32					0.12	0.03	
3.1 Due to Change in Exchange Rate		0.45	6.38	-8.55		-0.39		26.42	12.38	7.34			-0.25	-0.16				0.12	0.03		
3.2 Due to Foreign Currency Transaction	133.22	108.10	112.04	201.42	174.94	51.54	124.39	61.70	72.46	166.66			0.04	0.48							
4. Other Operating Income	308.57	1301.73	302.12	272.53	353.46	65.97	140.39	95.07	141.33	255.57	9.20	48.62	80.67	101.12	0.01	23.31		72.96	39.02	18.61	
5. Non Operating Income	61.83	18.12	30.20	50.97	39.70	3.61	6.77	12.31	9.82	45.09	33.48	7.66	23.86	14.88	1.14	0.63		8.98	3.55	2.45	
6. Write Back from Provisions for loss	832.15		170.46	500.08	1827.44	42.99	59.37	237.32	39.10	2.37	77.31	75.63	97.90	198.55	9.27	15.62					

BFI Name	Western	Deva	Miteri	Tinau	Muktinath	Sewa	Kankai	Mahakali	Ace	Bhargav	Alpine	Kasmandap	Garima	OnDB	FewaDB	Kabeli	Kamana	Corporate	Purnima	Jyoti
Expenses																				
1. Interest Expense	117.44	436.59	143.87	203.26	746.26	289.63	69.87	69.55	406.13	103.54	98.78	397.73	665.81	719.53	695.40	23.30	369.08	3.27	108.83	457.58
1.1 On Deposit Liabilities	117.44	432.49	143.87	203.26	741.20	289.63	65.56	69.55	348.42	103.54	97.60	393.65	665.81	719.38	692.52	23.30	369.08	3.27	108.83	450.69
1.1.1 Saving Account	73.25	197.59	50.32	83.96	274.04	112.07	28.27	47.16	103.77	30.19	44.59	137.51	263.72	210.06	183.20	11.63	138.41	2.49	58.23	169.26
1.1.2 Fixed Account	44.19	146.53	80.75	93.06	317.21	119.09	21.23	22.39	188.11	57.07	31.56	170.33	278.18	425.43	346.50	9.82	166.54	0.46	43.12	170.59
1.1.2.1 Up to 3 months Fixed Account			3.23	0.51	11.32	1.39	0.02			0.27		21.67	26.15	37.83	19.19	0.07	10.12		1.53	3.42
1.1.2.2 3 to 6 months Fixed Account	1.81		4.04	0.34	13.18	0.80	1.23		50.61	5.52	4.35	15.18	19.70	39.46	10.21	0.75	15.07		3.23	10.24
1.1.2.3 6 months to 1 year Fixed Account	13.92		28.26	58.19	189.69	49.79	8.05	22.39	120.39	31.66	20.25	116.65	100.86	235.12	225.38	4.27	109.88	0.46	20.85	101.72
1.1.2.4 Above 1 year Fixed Account	28.46	146.53	45.22	34.02	103.02	67.11	11.94		17.11	19.63	6.97	16.82	131.47	113.02	91.72	4.73	31.48		17.51	55.22
1.1.3 Call Deposit		88.37	12.80	26.24	149.95	58.47	16.07		56.53	16.28	21.44	85.80	123.91	83.88	162.82	1.85	64.13	0.33	7.48	110.84
1.1.4 Certificate of Deposit																				
1.2 On Borrowing		4.10			5.06		4.31		57.72		1.18	4.08		0.15	2.88					6.89
2. Commission Expense												0.13								
3. Staff Expense	27.09	92.48	30.45	30.27	216.13	43.33	23.68	16.14	82.52	22.11	20.97	65.82	124.73	87.15	106.75	10.28	60.35	2.68	21.89	90.66
4. Office Operating Expenses	18.73	112.13	18.75	23.99	164.89	33.82	22.50	12.71	72.52	21.31	22.25	83.05	125.18	95.17	86.48	6.05	48.77	3.69	21.38	95.97
5. Foreign Exchange Loss		77.18									0.01	4.38								0.03
5.1 Due to Change in Exchange Rates		77.18									0.01	4.38								0.03
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense		1.38	0.01		0.01												0.05			0.02
7. Provision for Risk	11.88	61.29	5.24	11.48	54.06	30.26	7.68	14.47	16.45	4.85	22.90	-29.76	45.15	67.16	69.85	7.37	37.10	0.03	5.51	24.17
7.1 Loan loss Provision	11.88	61.00	5.24	11.48	54.06	30.26	7.68	14.47	16.45	4.85	22.90	-7.89	45.15	67.16	69.85	7.37	37.10	0.03	5.51	24.17
7.1.1 General Loan loss Provision		42.06	3.30	7.50	48.41	8.54	3.11	14.47	2.96	4.85	22.90	14.11	33.74	56.98	25.00	7.37	37.10		3.76	32.33
7.1.1.1 Pass Loan Loss Provision		27.74	2.53	4.42	45.49	8.50	2.04	14.47	2.43	4.85	22.90	5.34	20.23	56.98	11.42	7.37	37.10		3.08	13.39
7.1.1.2 Watch List Provision		14.32	0.77	3.08	2.92	0.03	1.07		0.52			8.77	13.52		13.57				0.68	18.94
7.1.2 Special Loan Loss Provision		18.94	1.94	3.98	5.66	21.72	4.57		13.49			-9.00	11.41		44.85			0.03	1.75	-8.16
7.1.3 Additional Loan Loss Provision	11.88											-13.00		10.19						
7.2. Provision for Non-Banking Assets												-21.88								
7.3. Provision for Loss on Investment		0.29																		
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off									9.62											
9. Provision for Staff Bonus	7.59	36.84	12.74	11.84	61.44	18.27	4.35	1.99	21.00	2.25	5.54	17.29	38.80	36.32	37.88	2.86	21.33		11.75	25.17
10. Provision for Income Tax	22.78	110.53	38.22	35.51	183.98	54.81	13.06	4.60	63.01	6.76	16.61	51.88	116.40	108.97	113.63	8.59	63.99		35.25	75.52
11. Others							0.01								0.01					
12. Net Profit	53.16	257.91	89.19	82.85	430.40	127.88	30.47	15.30	147.02	15.77	38.75	121.05	271.61	254.26	265.14	20.05	149.32	0.15	82.26	176.22
Total Expenses	258.68	1186.33	338.47	399.19	1857.17	598.00	171.61	134.76	818.27	176.60	225.80	711.57	1387.69	1368.55	1375.14	78.50	750.00	9.83	286.88	945.35
Income																				
1. Interest Income	204.88	947.56	305.23	367.48	1638.44	559.06	155.38	125.94	742.98	162.35	206.30	647.52	1276.81	1264.32	1248.45	71.52	698.54	9.73	266.35	808.06
1.1 On Loans and Advances	204.88	853.91	277.45	333.96	1568.04	506.38	142.71	109.23	578.22	148.09	190.25	558.78	1203.97	1148.52	1164.94	68.97	657.08	9.72	222.53	709.83
1.2 On Investment		0.70		1.31		7.63	0.02		14.07			5.60		13.35	6.51					12.31
1.2.1 Government Bonds		0.70							14.07			5.60		13.30	6.51					12.31
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds				1.31										0.05						
1.2.4 Debenture & Bonds						7.63	0.02													
1.3 On Agency Balance																				
1.4 On Call Deposit		92.56	27.38	32.21	64.22	45.05	12.65		150.31	14.27	16.00		69.40	101.33	77.00	2.55	41.46		43.82	84.73
1.5 On Others		0.40	0.41		6.18			16.71	0.39		0.06	83.14	3.44	1.14				0.01		1.19
2. Commission and Discount	22.46	7.60	1.52	3.76	27.47	4.72	1.77	8.81	2.98	14.11	2.96	8.54	9.02	12.25	4.02	1.22	7.41	0.03	1.20	5.32
2.1 Bills Purchase and Discount		0.02																		
2.2 Commission	22.46	7.59	0.67	3.76	27.47	4.72	1.77	7.90	2.98	1.94	1.87	8.54	9.02	12.25	4.02	1.22	7.41		1.20	5.32
2.3 Others			0.85					0.91			12.17	1.10						0.03		
3. Exchange Fluctuation Income		76.72							2.02		0.04	6.13		0.01						0.03
3.1 Due to Change in Exchange Rate		76.49							-0.60					0.01						
3.2 Due to Foreign Currency Transaction		0.23							2.62		0.04	6.13								0.03
4. Other Operating Income	31.34	86.03	31.50	24.07	163.47	34.22	9.25		31.33	0.14	15.91	43.06	101.18	81.04	80.43	5.03	36.52	0.07	18.76	66.24
5. Non Operating Income			0.22	1.53	23.99				7.47		0.59		0.68	10.93	4.65		7.53		0.57	30.72
6. Write Back from Provisions for loss		68.23	2.35	3.80			5.22		31.47					37.57	0.73					34.97
7. Recovery of written-off Loan									0.02											
8. Income from Extra Ordinary transactions		0.18										6.32		0.02						
9. Net Loss																				
Total Income	258.68	1186.33	338.47	399.19	1857.17	598.00	171.61	134.76	818.27	176.60	225.80	711.57	1387.69	1368.55	1375.14	78.50	750.00	9.83	286.88	945.35

BFI Name	Hamro	Kakre	Shine	Kanchan	NhanSociety	Raptiveri	Tourism	Mission	Mt. Malalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Kailash	Saipa	Sprakash	Sajha	Green	Reliable
Expenses																				
1. Interest Expense	50.28	41.87	406.21	121.23	885.84	90.90	537.57	141.66	6.90	55.14	26.53	94.98	31.82	126.23	887.26	13.14	41.73	25.14	21.74	546.33
1.1 On Depositing Liabilities	50.28	41.87	406.21	121.23	874.99	90.90	515.28	141.66	6.90	55.14	26.53	94.98	31.82	126.23	876.60	13.14	41.73	25.14	21.74	523.93
1.1.1 Saving Account	19.21	20.57	234.17	64.44	207.60	30.42	139.65	81.27	5.63	39.03	18.93	34.43	19.65	57.96	236.36	10.17	15.08	11.31	4.22	96.08
1.1.2 Fixed Account	17.63	17.00	128.51	35.43	475.20	58.56	234.33	27.06	1.04	16.11	4.43	25.90	8.36	37.99	410.32	2.67	16.82	4.49	8.57	334.56
1.1.2.1 Up to 3 months Fixed Account			1.12	1.92	1.61	0.77	1.78	0.00				0.58	1.02	10.63	47.83	0.13				53.41
1.1.2.2 3 to 6 months Fixed Account		0.17	1.42	1.44	32.55	0.46	4.71	0.12	0.02	0.88		0.55	1.03	4.50	7.96	0.20	2.46	0.05	0.85	4.50
1.1.2.3 6 months to 1 year Fixed Account	13.60	1.18	27.34	11.92	233.17	19.66	155.48	16.18	0.15	9.31		12.90	2.19	12.58	309.60	0.53	5.93	0.91	2.78	276.65
1.1.2.4 Above 1 year Fixed Account	4.03	15.65	98.62	20.14	207.86	37.68	72.36	10.77	0.88	5.91	4.43	11.87	4.11	10.28	44.94	1.81	8.43	3.53	4.94	
1.1.3 Call Deposit	13.45	4.31	43.53	21.37	192.18	1.92	141.30	33.33	0.23		3.16	34.65	3.81	30.28	229.92	0.31	9.83	9.34	8.95	93.29
1.1.4 Certificate of Deposit																				
1.2 On Borrowing					10.85		22.28								10.66					22.39
2. Commission Expense																				
3. Staff Expense	9.68	10.27	73.08	29.67	182.43	11.01	97.85	26.39	2.38	23.13	9.17	24.22	11.56	25.13	146.78	6.81	16.03	12.50	5.63	71.81
4. Office Operating Expenses	11.19	10.45	74.03	30.45	163.82	8.76	107.19	21.91	3.66	23.16	8.67	25.11	11.86	31.60	115.08	2.93	19.21	11.08	6.03	68.00
5. Foreign Exchange Loss					0.39		4.36								0.03					
5.1 Due to Change in Exchange Rates					0.39		4.36													
5.2 Due to Foreign Currency Transaction															0.03					
6. Non Operating Expense					0.14		0.25								0.21	0.02				
7. Provision for Risk	4.39	15.31	17.08	13.76	187.87	8.57	57.03	10.02	0.55	6.41	0.15	14.44	1.94	4.40	58.17	2.24	22.92	16.36	5.48	150.05
7.1 Loan loss Provision	2.83	15.31	17.08	13.76	165.92	8.57	52.86	10.02	0.55	6.41	0.15	14.44	1.94	4.40	50.81	2.24	22.92	16.36	5.48	148.76
7.1.1 General Loan loss Provision	1.44	3.01	11.54		54.60	2.79	43.77	6.68	0.22	4.96	0.15	8.39	1.54	4.40	37.46	0.97	9.81	4.70	1.26	27.43
7.1.1.1 Pass Loan Loss Provision	0.35	0.66	9.27		26.29	0.81	17.80	5.68	0.04	4.41	0.15	5.27	0.95	3.92	8.64	0.52	2.96	3.21	0.05	8.60
7.1.1.2 Watch List Provision	1.08	2.35	2.26		28.32	1.98	25.97	1.00	0.18	0.55		3.12	0.59	0.48	28.82	0.45	6.86	1.49	1.22	18.83
7.1.2 Special Loan Loss Provision	1.40	12.30	5.54		111.32	5.77	9.09	3.34	0.32	1.45		6.04	0.40		13.35	1.26	13.11	11.66	4.21	121.33
7.1.3 Additional Loan Loss Provision				13.76																
7.2. Provision for Non-Banking Assets							3.03													
7.3. Provision for Loss on Investment	1.55				13.74		1.13								7.36					1.29
7.5. Provision for Loss of Other Assets					8.21															
8. Loan Written Off					0.52															
9. Provision for Staff Bonus	4.50		33.02	7.21	11.50		28.59	8.67	0.76			3.52	2.48		53.25	0.79		1.39		11.00
10. Provision for Income Tax	13.50		99.05	21.62			85.77	26.01	2.27			10.57	7.44		161.33					33.01
11. Others																				
12. Net Profit	31.50	8.68	231.11	50.44	114.97	14.74	200.14	60.68	5.30	51.49	21.44	24.66	17.36	72.86	371.18	7.95	25.98	11.54	1.42	77.01
Total Expenses	125.04	86.58	933.59	274.38	1547.49	133.98	1118.74	295.33	21.82	159.33	65.97	197.50	84.46	260.22	1793.29	33.88	125.87	78.01	40.29	957.21
Income																				
1. Interest Income	111.79	74.51	862.89	253.20	1278.40	123.07	937.92	273.21	20.20	140.04	55.33	178.96	74.69	241.86	1598.69	30.42	100.26	50.28	37.00	785.22
1.1 On Loans and Advances	101.21	65.88	780.37	234.15	1123.73	123.07	813.02	253.42	17.46	118.84	50.06	160.60	68.51	224.11	1428.32	26.60	92.24	44.40	34.59	658.08
1.2 On Investment			0.35		14.00		7.28			0.78				9.24						10.19
1.2.1 Government Bonds			0.35		14.00		7.28							9.24						10.19
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds									0.78											
1.3 On Agency Balance							0.08													
1.4 On Call Deposit	10.58	8.63	82.17	19.05	136.72		115.63	19.79	2.75	20.42	5.27	18.36	6.18	17.74	160.13	3.82	8.02	5.88	2.41	116.81
1.5 On Others					3.95		1.90								1.00					0.14
2. Commission and Discount	1.01	1.71	63.07	7.13	6.59	9.45	29.71	1.51	0.89	9.36		1.48	3.54	3.44	7.48	0.78	0.57	1.38	0.09	29.01
2.1 Bills Purchase and Discount																				
2.2 Commission	1.01	1.02	13.02	3.07	6.59	1.21	29.71	1.51	0.89	1.61		1.48	3.54	3.44	7.48	0.78	0.57	1.38	0.09	27.95
2.3 Others		0.69	50.05	4.06			8.24			7.75										1.06
3. Exchange Fluctuation Income					0.02		39.55								0.08					0.07
3.1 Due to Change in Exchange Rate					0.02															0.07
3.2 Due to Foreign Currency Transaction							39.55								0.08					
4. Other Operating Income	8.61	4.44		8.32	81.48		72.64	20.61	0.72	9.93	10.64	13.22	6.23	14.93	78.81	2.39	9.44	3.73	2.68	34.51
5. Non Operating Income			3.28		24.20		0.59								87.74				0.19	6.53
6. Write Back from Provisions for loss	3.63	5.92	4.34	1.64	156.37	1.45	38.34		0.00			3.84			20.49	0.29	15.61	22.43	0.52	101.86
7. Recovery of written-off Loan					0.43															
8. Income from Extra Ordinary transactions				4.09																
9. Net Loss																				
Total Income	125.04	86.58	933.59	274.38	1547.49	133.98	1118.74	295.33	21.82	159.33	65.97	197.50	84.46	260.22	1793.29	33.88	125.87	78.01	40.29	957.21

BFI Name	NFL	NSMFL	Gurkhas	Union	PFCL	Goodwill	SIFCL	Lumbini	Lalitpur	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL
Expenses																			
1. Interest Expense	5.15	2.48	233.26	53.28	157.93	317.16	217.57	144.19	10.68	1.52	46.89	90.19	187.86	159.67	1.12	12.15	132.86	181.89	1.21
1.1 On Deposit Liabilities	5.15	2.48	233.26	53.28	157.93	291.04	216.20	143.95	10.68	1.52	46.89	90.19	187.86	159.67	1.12	12.15	129.59	161.32	1.21
1.1.1 Saving Account	4.41	2.25	139.07	11.90	58.39	105.80	84.04	37.74	6.61	1.01	26.33	26.79	74.35	73.00	0.71	1.93	51.12	68.60	0.75
1.1.2 Fixed Account	0.74		94.18	38.44	99.54	185.24	132.16	106.22	4.07	0.52	20.56	63.40	113.45	86.67	0.41	10.23	78.47	58.34	0.46
1.1.2.1 Up to 3 months Fixed Account				0.25		11.92	0.75	4.58		0.36	0.26	0.02	9.08	0.28	0.00		0.67	1.22	
1.1.2.2 3 to 6 months Fixed Account				2.05	0.19	0.57	0.67	4.62			0.01	0.03	22.69	0.65	0.01		1.21	8.72	
1.1.2.3 6 months to 1 year Fixed Account	0.06			28.17	98.61	57.18	39.38	75.59	0.01		5.61	40.89	39.71	56.60	0.01		42.72	36.08	0.00
1.1.2.4 Above 1 year Fixed Account	0.67		94.18	7.97	0.75	115.56	91.36	21.43	4.06	0.16	14.68	22.46	41.98	29.14	0.38	10.23	33.88	12.32	0.46
1.1.3 Call Deposit		0.23		2.94									0.07						34.38
1.1.4 Certificate of Deposit																			
1.2 On Borrowing						26.11	1.38	0.24										3.27	20.57
2. Commission Expense												0.02							3.07
3. Staff Expense	3.89	3.73	35.73	17.70	20.82	39.29	31.84	13.34	9.93	8.68	6.31	6.41	29.42	26.05	2.00	2.34	47.55	23.64	4.30
4. Office Operating Expenses	5.26	11.97	49.64	14.84	18.05	57.76	26.46	13.85	6.78	4.81	6.86	3.56	26.32	17.23	4.18	1.99	41.78	21.43	5.79
5. Foreign Exchange Loss																			
5.1 Due to Change in Exchange Rates																			
5.2 Due to Foreign Currency Transaction																			
6. Non Operating Expense				0.51							0.28							0.76	
7. Provision for Risk			113.08	-2.87	84.85	11.24	9.87	10.70		9.36	6.49	13.67	57.18	6.48	0.17	0.87	83.79	44.34	10.70
7.1 Loan loss Provision				-2.87	58.47	9.50	9.87	10.70		7.71	6.49	13.67	57.18		0.17	0.87	52.36	44.34	4.41
7.1.1 General Loan loss Provision				1.37	18.62		0.35	10.70		0.12		3.93			0.04	0.17	7.35	24.15	
7.1.1.1 Pass Loan Loss Provision				0.86	18.62			10.70		0.12		2.66			0.04	0.17	3.57	6.63	
7.1.1.2 Watch List Provision				0.50			0.35					1.27					3.78	17.52	
7.1.2 Special Loan Loss Provision				-4.24	39.85		9.53			7.58		9.74	57.18		0.13	0.70	32.12	20.19	4.41
7.1.3 Additional Loan Loss Provision						9.50					6.49						12.89		
7.2. Provision for Non-Banking Assets			108.28			26.38								5.63			31.16		0.53
7.3. Provision for Loss on Investment			4.79			1.74								0.86			0.27		
7.5. Provision for Loss of Other Assets										1.65									5.76
8. Loan Written Off			44.87	0.00														3.38	
9. Provision for Staff Bonus			14.10		0.96	7.30	5.10	6.60					5.10	7.46			22.11		
10. Provision for Income Tax			37.96		2.87	21.13	15.29	19.79		20.41			15.30	22.37					0.86
11. Others									5.35								0.07		
12. Net Profit	31.02	65.60	96.08		6.70	51.91	35.67	46.18	129.71		16.50	126.21	35.71	52.19	10.10	10.06	221.09	157.92	39.06
Total Expenses	45.32	83.78	624.71	83.46	292.18	505.79	341.81	254.66	162.45	44.78	83.33	240.06	356.90	291.44	17.56	27.41	553.40	432.28	61.92
Income																			
1. Interest Income	17.87	15.68	406.94	69.86	272.63	416.04	316.34	227.45	34.62	15.36	60.92	202.71	330.39	250.01	3.09	23.75	227.56	384.83	3.22
1.1 On Loans and Advances	17.71	14.55	343.88	59.20	209.19	319.70	272.12	180.60	30.17	7.46	60.92	163.37	296.32	212.61	3.09	23.75	192.34	341.27	2.57
1.2 On Investment		0.52	1.52	0.24		6.72	3.77	4.29					2.50	0.64			6.56		
1.2.1 Government Bonds		0.52	1.52	0.24		6.72	3.77	4.29											
1.2.2 Foreign Bonds																			
1.2.3 NRB Bonds													2.50	0.64			6.56		
1.2.4 Debenture & Bonds																			
1.3 On Agency Balance																			
1.4 On Call Deposit	0.16	0.62	61.54	10.42	63.44	89.63	40.45	42.55				39.34	31.57	36.76			28.66	43.56	0.65
1.5 On Others									4.46	7.90									
2. Commission and Discount	0.02		0.31	0.04	0.19	2.93	1.16	1.03		0.22	4.15	0.04	26.51	1.64	0.02	1.95	2.62		0.12
2.1 Bills Purchase and Discount																			
2.2 Commission	0.02		0.31	0.04	0.19	2.93	1.16	1.03		0.17	0.01	0.04		1.64	0.02		2.62		
2.3 Others										0.06	4.14		26.51			1.95			0.12
3. Exchange Fluctuation Income																			
3.1 Due to Change in Exchange Rate																			
3.2 Due to Foreign Currency Transaction																			
4. Other Operating Income	0.00	0.13	26.36	3.35	18.76	53.16	22.24	10.74	0.00	0.02		3.71		20.48	14.09		17.01	31.73	
5. Non Operating Income	1.34	12.58	16.79		0.61	33.66	2.06	9.10	0.41		7.89	2.50		4.19			57.81		
6. Write Back from Provisions for loss	26.09	55.39	174.31	3.03			0.01	6.34		1.52	1.32	28.04		15.12	0.36	1.71	246.76	15.72	53.66
7. Recovery of written-off Loan				1.80					80.45		9.04	3.05					1.64		4.91
8. Income from Extra Ordinary transactions									46.96										
9. Net Loss				5.39						27.65									
Total Income	45.32	83.78	624.71	83.46	292.18	505.79	341.81	254.66	162.45	44.78	83.33	240.06	356.90	291.44	17.56	27.41	553.40	432.28	61.92

BFI Name	CMBFCL	Crystal	Gulleshwori	ICFC	Sajamatha	Kluber	Seti	Hama	Namaste	Unique	Manushree	Jebils	Reliance
Expenses													
1. Interest Expense	4.75	1.22	155.67	414.82	210.86	0.26	14.17	8.98	22.62	44.81	256.06	77.39	198.89
1.1 On Deposit Liabilities	3.95	1.22	153.98	354.01	207.11	0.26	14.17	8.98	22.62	44.81	222.32	73.90	198.78
1.1.1 Saving Account	0.26	1.22	74.19	129.01	87.61	0.18	6.16	5.97	16.16	18.97	145.08	16.37	125.62
1.1.2 Fixed Account	0.01		79.79	166.90	100.17	0.08	8.00	3.01	6.47	25.84	77.24	46.50	73.16
1.1.2.1 Up to 3 months Fixed Account			3.84	20.64	1.27		0.00	0.29		1.51	0.76	1.32	5.41
1.1.2.2 3 to 6 months Fixed Account			1.33	4.13	9.22			0.20	0.42	0.19	0.81	1.13	12.39
1.1.2.3 6 months to 1 year Fixed Account			59.68	110.81	73.49		3.48	2.30	0.81	15.66	63.25	29.38	36.70
1.1.2.4 Above 1 year Fixed Account	0.01		14.94	31.32	16.20	0.08	4.52	0.21	5.23	8.48	12.41	14.66	18.66
1.1.3 Call Deposit	3.67			58.10	19.33								11.03
1.1.4 Certificate of Deposit													
1.2 On Borrowing	0.80		1.69	60.81	3.75						33.74	3.48	0.11
2. Commission Expense													
3. Staff Expense	4.13	1.00	14.14	62.52	31.86	2.48	5.85	4.44	4.36	7.12	24.14	11.56	24.33
4. Office Operating Expenses	4.24	0.98	15.20	62.53	31.55	5.89	3.02	7.55	2.43	7.60	29.99	12.24	29.95
5. Foreign Exchange Loss													
5.1 Due to Change in Exchange Rates													
5.2 Due to Foreign Currency Transaction													
6. Non Operating Expense			0.08			1.55							
7. Provision for Risk			18.75	34.31	1.75	116.45	1.19	8.23	0.27	1.05	30.37	8.26	34.76
7.1 Loan loss Provision			8.80	11.29			1.19	8.23	0.27	1.05	30.37	7.13	30.50
7.1.1 General Loan Loss Provision			8.80	11.28			1.10		-0.52		30.37	1.02	30.50
7.1.1.1 Pass Loan Loss Provision			8.80	5.53			0.61		-0.52		30.37	1.02	30.50
7.1.1.2 Watch List Provision				5.75			0.48						
7.1.2 Special Loan Loss Provision				0.00			0.09	8.23	0.79			6.11	
7.1.3 Additional Loan Loss Provision										1.05			
7.2. Provision for Non-Banking Assets						116.45							4.26
7.3. Provision for Loss on Investment			9.95	23.02	1.75								1.13
7.5. Provision for Loss of Other Assets													0.00
8. Loan Written Off					0.01	0.59							
9. Provision for Staff Bonus				26.03	13.41		2.27	5.15	1.89		1.88		3.43
10. Provision for Income Tax				78.10	40.22		6.80	15.64	5.68		5.65	1.28	10.29
11. Others													
12. Net Profit	32.44	62.78	137.11	182.24	93.86	96.98	15.87	36.50	13.25	24.04	13.18	22.18	24.00
Total Expenses	45.56	65.98	340.94	860.54	423.52	224.20	49.18	86.49	50.50	84.62	361.27	132.92	325.65
Income													
1. Interest Income	12.70	0.80	232.14	702.19	345.53	1.89	43.33	34.30	46.28	80.89	331.51	115.19	299.06
1.1 On Loans and Advances	12.36	0.79	192.36	529.04	303.18	1.89	38.21	23.97	36.28	59.68	279.69	92.70	249.99
1.2 On Investment			2.06	6.36	5.29					1.74	0.78	2.07	
1.2.1 Government Bonds				6.36	5.29								
1.2.2 Foreign Bonds													
1.2.3 NRB Bonds										1.74	0.78		
1.2.4 Debenture & Bonds			2.06										
1.3 On Agency Balance				166.79									
1.4 On Call Deposit	0.34		37.72					10.33	10.00	16.60		19.15	49.07
1.5 On Others		0.01			37.06		5.12			2.87	51.03	1.27	
2. Commission and Discount			1.81	3.20	3.99		0.33	0.01	0.08	3.72	27.85	0.57	0.47
2.1 Bills Purchase and Discount													
2.2 Commission			1.27	3.20	3.99		0.33	0.01	0.08		0.29	0.57	0.15
2.3 Others			0.54							3.72	27.56		0.32
3. Exchange Fluctuation Income													
3.1 Due to Change in Exchange Rate													
3.2 Due to Foreign Currency Transaction													
4. Other Operating Income	0.04		21.16	34.04	18.40	0.32	3.15	1.40	4.13			6.27	20.67
5. Non Operating Income	1.68	2.47	67.24	45.38	46.57	-10.25	2.37	6.67			1.91	10.82	-15.37
6. Write Back from Provisions for loss	31.14	62.71	18.59	75.73	9.03	232.24		13.84					0.00
7. Recovery of written-off Loan								21.82					20.81
8. Income from Extra Ordinary transactions								8.45				0.06	
9. Net Loss													
Total Income	45.56	65.98	340.94	860.54	423.52	224.20	49.18	86.49	50.50	84.62	361.27	132.92	325.65

Statement of Credit as on Jeth end, 2074(Mid-June, 2017)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens
Sector Wise																			
Agricultural and Forest Related	1519.65	6663.88	962.80	3112.20	1987.77	2342.54	1146.65	467.10	1768.96	2948.32	1828.11	1169.02	1502.08	607.01	1297.48	905.29	24064.31	1854.71	1290.60
Fishery Related	24.64	405.38		39.29		9.79		12.88	15.79	36.87	98.19	11.84	50.70	44.99	5.97	9.76	905.14	15.98	56.95
Mining Related	357.95	171.79	79.40	290.65				76.03	344.90	13.33	35.05		32.50	114.39	58.51	190.93	182.76	215.48	274.89
Manufacturing (Producing) Related	12524.66	10997.99	28063.15	27405.92	7928.98	24988.18	15743.65	6045.85	12217.93	11707.87	8882.32	10016.76	9362.70	8544.67	9478.13	10066.07	10123.12	12803.98	6416.64
Construction	6834.10	11879.03	1867.56	6059.98	8756.24	4717.17	3085.89	10090.40	10305.11	4412.72	6168.60	13678.56	6226.98	6000.31	11186.35	2976.03	5789.75	10366.55	1695.95
Electricity, Gas and Water	3827.37	1471.15	4401.70	5244.58	34.20	576.17	1443.26	932.81	2577.22	2028.57	1500.34	881.83	1418.61	1420.10	2270.41	2362.84	264.03	4561.36	2733.43
Metal Products, Mach. & Ele. Eqp.	616.30	1240.47	1115.36	209.64	1929.69	2079.55	1938.08	643.76	1307.52	723.09	991.31	20.71	362.21	506.96	1813.67	609.06	475.79	810.46	83.96
Tras., Com. and Public Utilities	1064.71	2169.76	474.20	3916.98	133.73	3988.46	2513.78	930.85	3330.76	842.60	3643.99	63.80	1666.75	801.99	5300.07	7079.73	515.77	1156.67	702.79
Wholesaler & Retailer	18420.06	32244.67	22797.85	23959.86	9981.81	13650.14	20005.05	7128.35	18775.24	16601.35	9377.07	17096.59	11207.99	7457.42	8744.26	12488.44	21904.88	20382.38	8134.28
Finance, Insurance and Real Estate	6551.60	10036.26	5668.70	5639.78	1508.97	9155.54	2810.47	4067.51	8405.37	7154.46	2814.90	4164.04	6002.45	2487.44	4639.35	6442.30	155.86	3624.24	4851.26
Hotel or Restaurant	1355.35	5000.06	2265.61	8423.71	16.24	2529.13	369.76	984.75	758.28	2495.63	1233.90	413.88	758.08	249.53	766.66	2623.26	3860.67	2481.66	747.88
Other Services	3022.71	2625.75	2124.33	8100.88	191.38	3825.33	1166.81	1459.94	1941.49	4049.32	1880.67	3116.98	1729.43	2087.68	2426.72	3690.13	3206.03	2396.79	
Consumption Loans	12869.02	14152.14	2994.37	2992.59	4045.48	3278.26	1625.36	1411.42	5518.14	6648.07	2565.65	9319.43	3636.41	2423.11	4030.64	2403.89	837.93	3589.14	7141.05
Local Government		216.60		368.27	138.81	255.20							127.33		134.63	135.05	12.00	91.86	
Others	4522.89	3667.60	16584.07	5766.02	1430.35	5525.98	15091.02	3383.53	6834.34	2200.79	7353.89	8388.02	6796.04	2603.23	165.26	15568.76	19912.06	8523.33	11018.55
TOTAL sectorwise	73511.01	102942.53	89399.10	101530.36	38083.66	76921.44	66939.80	37635.19	74101.05	61862.98	48373.97	68112.21	52267.80	34990.58	51979.08	66288.11	92694.20	73683.83	47545.02

Product Wise

Term Loan	15214.26	12736.54	13859.53	24950.60	1378.75	12186.90	3893.45	4551.07	11079.13	9601.60	5291.59	8149.20	5882.17	7017.74	9721.67	13009.36	11308.39	9973.95	9618.59
Overdraft	11761.84	15931.51	13773.14	16925.14	2157.00	9701.74	1219.27	7030.46	18023.23	22419.16	13498.94	16061.72	7634.26	9888.89	3843.25	17421.81	6645.92	19755.80	6440.49
Trust Receipt Loan / Import Loan	2346.53	673.45	7069.86	14515.42	4088.58	8755.80	2088.96	2852.15	1095.96	1262.70	1402.11	899.44	779.29	2227.67	2565.25	1.01	1496.30	994.61	
Demand & Other Working Capital Loan	15504.84	37083.53	23955.11	25549.03	11213.83	20819.01	32238.01	6644.29	9703.09	6937.95	5850.50	9756.80	5100.42	6250.56	11235.15	8412.96	60647.87	17901.92	3618.06
Res. Per. H. Loan (Up to Rs. 10 mil.)	4738.15	7945.38	7111.06	1226.03	5986.18	4717.17	1793.03	3311.74	10305.11	3870.50	3674.67	11448.40	6226.98	3842.92	2482.59	3897.44	5572.32	6709.40	2721.85
Real Estate Loan	1927.82	5028.10	4013.39	4910.61	2681.95	3461.41	5075.06	2951.60	4998.34	3680.20	1969.46	3446.67	3511.32	1732.98	2121.26	7138.13	590.03	3305.20	5382.68
Margin Nature Loan	1764.89	1615.01	1525.60	1549.24		2339.59		372.33	1072.09	742.31	680.83	2038.91	122.14	1115.25	1836.22	1391.97		1489.07	3089.95
Hire Purchase Loan	2955.11	4144.93	2438.64	2930.85	3868.68	6821.85	1670.34	4648.97	5949.74	7015.85	5219.58	6770.39	6371.42	2288.95	3975.76	8484.62	487.55	5214.20	3223.85
Deprived Sector Loan	7061.37	5785.21	4052.80	4904.20	1691.22	3591.42	2584.10	1794.86	4408.38	3114.32	2716.79	3651.97	2585.20	1625.54	2488.86	2672.56	6138.71	3345.68	2778.44
Bills Purchased	6.94	57.77	49.50	2769.13	40.91	2047.25	1530.46	705.40	172.45	1992.79	121.47	764.77	1519.26	3.74	1829.31	359.94		1569.91	168.00
Other Product	10229.26	11941.10	11550.47	1300.12	4976.57	2479.29	13580.50	3535.51	5537.35	1392.35	8087.45	4621.27	12415.20	444.72	10217.34	934.05	1302.39	2922.39	9508.50
Total Product wise Loan	73511.01	102942.53	89399.10	101530.36	38083.66	76921.44	66939.80	37635.19	74101.05	61862.98	48373.97	68112.21	52267.80	34990.58	51979.08	66288.11	92694.20	73683.83	47545.02

Collateral Wise

Gold and Silver	9253.22	10393.14	413.76	923.05				0.85	352.37		94.13	225.57	498.49	3.62		261.98		142.14	12.94	3015.04
Government Securities	9.01	786.13	49.33	2.41						24.14	102.07	3.75								2.60
Non Governmental Securities	0.09	1616.49	2056.52	1549.24		2339.59		651.55	1551.87	349.95	669.58	2038.91		1099.67		1368.32		60.57	3104.00	
Fixed Deposit Receipts	429.64	350.95	703.23	230.74	392.60	389.50	1257.51	90.12	1312.48	178.20	644.36	376.50	147.44	210.75	427.96	560.33	538.62	1124.42	666.86	
Own	418.92	350.95	408.96	230.74	38.53	389.50	1257.51	89.39	1133.55	178.20	644.24	376.50	147.44	210.75	427.96	560.33	538.62	697.30	663.93	
Other Licences Institutions	10.72		294.27		354.07			0.74	178.93			0.12							427.12	2.93
Collateral of Properties	37750.82	85982.72	75796.80	82335.09	32859.79	68400.12	57741.22	34231.48	65587.20	55106.32	43831.96	62243.78	47991.21	32031.62	47106.31	59532.54	92013.44	66942.57	36734.60	
Fixed Assets	27683.58	85952.75	39431.64	64329.45	24676.34	65923.00	50886.23	32582.15	44347.36	53137.59	41988.05	35454.66	27440.27	31746.03	34441.45	38479.85	92013.44	35704.39	25470.88	
Current Assets	10067.24	29.97	36365.16	18005.64	8183.45	2477.12	6854.99	1649.33	21239.84	1968.73	1843.91	26789.12	20550.93	285.59	12664.85	21052.70		31238.18	11263.72	
Against security of Bill	162.35	108.02	4367.56	418.61		2047.25	2185.32	701.32	70.79	1570.78	540.21	2.44			12.76			1009.85	1143.44	
Domestic Bills	0.33	19.05	12.90			77.99		537.81						1.53		130.94			26.11	
Foreign Bills	162.02	88.97	4354.66	418.61		1969.25	2185.32	163.50	70.79	1570.78	540.21	2.44		11.23		878.91			1117.33	
Against Guarantee	389.71	3486.14	1224.78	4517.15	1743.84	3665.80	2577.38	1595.92	4306.30	4451.37	1716.60	2770.71	127.33	1179.39	134.76	1838.15		683.83	72.49	
Government Guarantee	84.63	53.61		368.27	138.81		156.12	91.30	199.06	2.17	71.84	216.53	127.33	146.62	134.63	135.05			91.86	
Institutional Guarantee	159.54	3416.91	1219.98	2532.57	1605.04		2421.26	1320.73	3277.11	2411.58	1583.35	2554.18		1020.85		1587.70			2.00	
Personal Guarantee	3.64	11.60	4.80	1107.50				84.69	810.42		61.42			11.92	0.13	35.59			577.07	72.49
Collective Guarantee	0.01	4.02						99.19	19.71	2.97									6.45	
Int. Rtd. Foreign Bank's Guarantee	14.05			508.81		116.35				843.78										
Other Guarantee	127.86					3549.45				1190.87									6.46	
Credit Card			205.53	24.81	148.11	79.19			5.01	10.16		25.36	9.21	4.69	34.67	85.99			113.97	19.50
Others	25516.17	218.94	4581.60	11529.26	2939.32		3177.53	12.45	1243.24		741.93	156.01	3988.99	451.71	4013.41	1892.92			4745.53	2786.48
Total	73511.01	102942.53	89399.10	101530.36	38083.66	76921.44	<													

Statement of Credit as on Jeth end, 2074(Mid-June, 2017)

BFI Name	Prime	Sunrise	NMB	PRABHU	Janata	Mega	Civil	Century	Sanima	NIDC	Mahabank	Siddhartha	Yeti	Narayani	Sahayogi	Karnali	Shanghla	Gandaki	Excel	Western
Sector Wise																				
Agricultural and Forest Related	1446.71	1360.53	1049.74	1646.08	2294.17	670.14	1667.79	1280.22	1882.19	15.13	385.77	822.98	82.65	0.97	222.83	170.64	283.95	279.67	204.34	201.23
Fishery Related	19.68	4.43	32.68	3.60	55.87	20.26	8.49	17.43	12.62		22.28	58.74	6.79		26.76		6.76	6.48	5.81	
Mining Related	5.66	55.42	39.83			29.57	46.83	507.08	16.93		133.46	75.97	13.43				26.66	48.33		
Manufacturing (Producing) Related	7879.90	6928.91	11461.83	8641.44	6758.54	7979.77	5648.69	7159.87	7123.49	574.64	798.10	1205.42	420.08	3.51	173.98	21.61	585.28	485.05	386.31	104.87
Construction	5383.22	9033.30	9601.51	11398.50	333.35	594.05	2094.19	3740.71	4761.91	17.20	771.28	1407.99	218.93	9.90	100.23	71.75	1239.85	1307.45	580.96	83.04
Electricity,Gas and Water	3199.08	1064.41	3824.48	2022.88	942.79	981.58	1091.43	1050.77	1844.15	764.51	13.68	222.96	355.23		2.43			42.11	12.41	
Metal Products, Mach. & Ele. Eqp.	195.89	530.36	1342.90	358.93	201.59	185.53	79.83	381.48	735.78	15.71	109.74	536.04	35.53					85.83	25.84	5.07
Tras., Com. and Public Utilities	1336.35	679.09	1897.64	2248.67	702.58	381.90	1255.40	462.90	2717.30		1219.02	1073.46	213.56	4.35	44.09	242.26	902.68	203.12	68.21	77.26
Wholesaler & Retailer	6233.70	11069.03	16437.65	11059.42	6076.86	9760.00	8893.47	7443.42	10354.59	325.37	1999.57	1857.35	516.39	8.23	949.95	253.35	1528.60	644.40	1006.60	533.84
Finance, Insurance and Real Estate	4933.47	4976.15	4460.16	8180.45	6686.33	4269.13	3405.96	4099.03	1986.16	103.40	434.15	1211.71	1460.48	26.30	111.89		1120.93	334.06	410.30	
Hotel or Restaurant	1100.73	2205.37	3110.86	3551.20	618.30	1962.82	1275.02	1503.35	1562.24	338.98	521.91	418.59	1075.71	3.84	10.13		361.80	202.16	163.38	85.80
Other Services	1288.66	2063.22	2400.37	5473.08	1532.14	1105.49	1964.32	1515.55	2054.47	398.20	441.71	721.28	144.98		71.55	273.79	585.29	108.08	235.38	89.28
Consumption Loans	6742.91	5616.47	3723.52	4672.77	3480.08	2586.16	1918.22	2870.48	2641.94	25.73	545.57	850.77	2985.15	22.16	65.22	24.87	564.38	220.53	242.37	27.60
Local Government													1.44							
Others	16715.34	5014.15	3062.07	1727.37	2822.95	4368.77	1360.68	3239.83	12838.37	571.12	2370.60	1690.72	3031.42	52.17	1063.36		3476.70	1390.52	440.92	711.09
TOTAL sectorwise	56481.30	50600.85	62445.24	60984.38	32505.54	34895.17	30710.33	35272.12	50532.13	3150.01	9766.81	12153.96	10561.77	131.43	2842.44	1058.27	10810.79	5268.09	3749.64	1914.04

Product Wise																				
Term Loan	7932.36	5254.69	10709.52	12690.65	5988.30	5993.89	6061.76	8930.13	8292.94	1983.71	1371.51	1426.45	2145.04	4.53		274.96	3085.80	370.91	659.25	687.82
Overdraft	9244.28	11107.80	2857.30	8420.70	7306.96	10428.14	6152.07	8429.26	6553.64	612.58	2559.20		3017.37	52.17		358.03	2307.34	2568.96	724.16	839.86
Trust Receipt Loan / Import Loan	714.44	1015.65	2677.59	2541.03	767.17	2498.76	1774.80	787.42	807.80		10.09									
Demand & Other Working Capital Loan	5745.96	7123.11	12799.33	9950.65	3804.07	4637.41	8694.77	6138.75	7536.15	77.70	1496.14	3815.07		8.23	1326.13		1216.82	8.21	869.64	112.50
Res. Per. H. Loan (Up to Rs. 10 mil.)	3328.64	6549.37	6792.55	8817.16	2532.95	1166.61	1235.94	3026.47	3474.06	11.99	483.30	1136.02	823.83	9.90	37.23	71.75	977.26	875.12	445.18	83.04
Real Estate Loan	6754.24	3243.02	4512.19	5319.17	1984.23	3585.06	1489.94	2688.60	5193.30	97.19	697.14	842.86	1192.15	26.30	161.61		723.34	326.23	447.52	
Margin Nature Loan	1987.03	2402.79	1127.48	2097.74	393.52	85.62	67.08	567.98	268.67		147.61	162.08	476.35	20.01			59.96		29.74	
Hire Purchase Loan	2442.99	5099.06	4405.03	5009.45	2900.79	3037.53	2570.57	1785.29	4534.59	20.51	1299.39	1612.45	1471.71	4.35	21.31	242.26	1194.21	232.32	92.46	77.26
Deprived Sector Loan	2314.16	2624.58	3054.67	2805.23	1556.67	1709.83	1730.58	1676.40	2505.12	262.02	447.20	558.42	529.01	3.78	138.51	60.68	704.52	214.96	264.46	82.60
Bills Purchased	507.77	65.27	859.73	9.24			10.12	181.08	430.95											
Other Product	15509.43	6115.49	12649.85	3323.36	5270.91	1752.31	922.71	1060.75	10934.91	84.31	1255.23	2600.60	906.32	2.15	1157.64	50.59	541.54	671.38	217.22	30.95
Total Product wise Loan	56481.30	50600.85	62445.24	60984.38	32505.54	34895.17	30710.33	35272.12	50532.13	3150.01	9766.81	12153.96	10561.77	131.43	2842.44	1058.27	10810.79	5268.09	3749.64	1914.04

Collateral Wise																				
Gold and Silver	5052.27	343.26		54.28	155.00	0.97	254.82	116.48	481.89			44.99	575.05				7.89	23.79	176.24	
Government Securities	13.59		0.79	8.77		0.70		0.45	1.97		0.15									
Non Governmental Securities	2013.31	2402.79	1121.15	2181.87	379.81	86.73	176.33	567.98		20.00	147.61	162.08	507.84	20.01			59.96			
Fixed Deposit Receipts	441.48	450.06	965.68	515.02	321.66	101.41	117.44	384.85	456.25	56.86	248.52	155.04	328.51	2.15	65.22	24.87	254.05	122.99	24.08	27.60
Own	441.48	450.06	942.71	515.02	321.66	101.41	117.44	384.85	456.25	56.86	248.52	155.04	328.51	2.15	65.22	24.87	254.05	122.99	24.08	27.60
Other Licences Institutions			22.96																	
Collateral of Properties	42665.32	45845.46	59148.84	53932.97	30445.50	33250.07	28547.84	32806.85	47248.60	2811.12	9113.80	11362.00	8664.43	95.98	2775.21	1033.41	10152.34	5121.30	3549.30	1886.43
Fixed Assets	42326.40	42396.60	48573.71	51283.09	26158.51	30812.39	27584.57	21963.67	42884.23	2811.12	9113.70	11362.00	8664.43	95.98	2775.21	1033.41	10152.34	5121.30	3549.30	1886.43
Current Assets	338.92	3448.86	10575.13	2649.88	4286.99	2437.68	963.27	10843.18	4364.36		0.10									
Against security of Bill	18.73			318.53			339.89	181.08	724.93											
Domestic Bills				62.30			12.09	9.04												
Foreign Bills	18.73			256.23			327.80	172.04	724.93											
Against Guarantee	3684.45	1170.94	1076.28	2558.38	80.52	1338.62	1061.14	1199.03	0.66	199.60	249.81	429.85	485.94	13.28			336.55			
Government Guarantee	139.36		120.02	124.96			1.49					18.51		2.72			3.34			
Institutional Guarantee	3192.18	1127.84	390.90	1648.94	49.85	1263.09	808.12	1193.01		199.60	249.81	411.34	485.94				140.79			
Personal Guarantee	345.83	39.20	540.21	320.25	30.67		7.22	6.02	0.66					10.56			69.01			
Collective Guarantee			25.15	464.22			75.53	169.63									123.41			
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee	7.08	3.91				0.00	74.67													
Credit Card	20.95		7.96	28.94		36.01		4.57	11.87											
Others	2571.20	388.33	124.54	1385.62	1123.06	80.66	212.87	10.82	1605.97	62.42	6.92				2.01				0.01	
Total	56481.30	50600.85	62445.24	60984.38	32505.54	34895.17	30710.33	35272.12	50532.13	3150.01	9766.81	12153.96	10561.77	131.43	2842.44	1058.27	10810.79	5268.09	3749.64	1914.04

BFI Name	Deva	Mitteri	Tirau	Mukinaeth	Sewa	Kankai	Mahakali	Ace	Bhargav	Alpine	Katmandupur	Garima	OmDB	FewaDB	Kabelli	Kamana	Corporate	Purnima	Jyoti	Hamro
Sector Wise																				
Agricultural and Forest Related	387.71	221.19	310.91	2565.10	470.66	184.39	77.03	155.73	95.68	171.74	50.40	544.91	371.88	227.05	87.02	206.06	2.65	89.09	140.61	160.38
Fishery Related	2.96	0.72	4.37	21.19	25.32							3.21	0.12	12.69		18.73				
Mining Related		2.50	14.90	1.07	28.58			7.01			15.89		11.39						21.99	
Manufacturing (Producing) Related	533.35	134.35	172.38	511.68	403.07	9.80	130.86	643.00	67.91	25.93	401.79	377.89	518.73	352.74	12.96	246.24	118.02	86.76	477.98	
Construction	1157.05	229.96	461.38	2385.54	469.30	111.36	42.54	1064.87	225.36	114.84	1202.39	2170.84	2903.07	1558.63	143.15	1185.31	25.71	132.76	923.86	53.82
Electricity, Gas and Water	349.33	3.12		16.18	2.00			950.51			407.74	17.62	51.94	9.24					359.49	
Metal Products, Mach. & Ele. Eqp.	52.44	38.14	10.61	186.84	27.41			14.05		2.90	61.87	102.74	93.08	89.86	4.20	137.29	5.93		74.62	
Tras., Com. and Public Utilities	576.93	136.26	330.09	1839.52	515.52	41.61		228.42	125.30	186.85	339.90	2020.55	2143.42	1330.06	27.56	421.80	14.80	128.37	730.58	7.55
Wholesaler & Retailer	1074.69	249.40	712.62	2100.93	1636.08	242.75	302.00	790.07	374.16	440.28	690.53	1047.14	1290.22	1251.75	129.52	665.93	21.87	456.78	1588.02	315.20
Finance, Insurance and Real Estate	681.52	143.58	252.32	772.99	136.27	25.49		900.89			666.13	432.50	698.22	436.62		574.08		132.94	533.03	
Hotel or Restaurant	144.01	55.26	89.49	616.68	127.43	16.13	48.79	513.21	34.58	37.09	602.76	271.19	459.31	441.44	17.25	135.70		9.11	162.22	
Other Services	426.77	59.78	275.07	779.02	133.58	13.06	1.44	603.56	65.91	28.36	106.79	146.50	247.33	210.38	19.66	203.53		44.75	170.90	2.13
Consumption Loans	1240.36	203.39	163.13	580.33	280.97	108.69	82.35	143.38	41.52	55.53	545.42	1105.54	1197.82	905.94	103.08	490.33	6.67	103.54	1449.20	184.00
Local Government	10.33	1.50			1.37	0.46		15.16		1.97	4.85	0.03							4.60	
Others	2624.45	825.74	419.00	2492.04	1045.40	418.14	329.67	1169.19	369.72	532.14	1195.74	4222.30	1700.10	4288.08	78.35	1794.05	15.71	832.54	1869.47	348.97
TOTAL sectorwise	9261.90	2304.88	3216.27	14869.11	5302.95	1171.89	1014.67	7199.06	1400.15	1597.62	6292.19	12462.97	11686.64	11114.45	622.73	6079.06	211.36	2016.64	8506.55	1072.04

Product Wise

Term Loan	705.45	55.67	363.88	2611.91	1441.22	586.90		2837.48	526.43	381.29	1545.13	2809.07	479.04	381.20	192.83	1711.53	12.08		1135.66	7.55
Overdraft	949.26	383.55	1174.99	2628.43	2221.74	245.24	274.01	1669.30	378.46	771.05	1893.40	3226.44	1226.11	3981.31		1255.25	66.02	331.18	2127.60	172.32
Trust Receipt Loan / Import Loan												2.27								
Demand & Other Working Capital Loan	253.54				24.91		432.85	2.50			168.03	42.23	196.95	6.35	210.93	69.71	74.59	510.07	381.87	1.00
Res. Per. H. Loan (Up to Rs. 10 mil.)	818.29	204.61	464.44	1644.54	259.48	111.36	42.54	933.12	215.42	125.99	1065.13	1799.77	1656.28	1463.31	58.56	1049.32	17.05	132.76	771.52	50.14
Real Estate Loan	1065.03	142.28	174.78	772.43	154.35	25.49		555.31			496.48	704.71	1725.71	1156.62		574.08		132.94	568.60	
Margin Nature Loan	672.53		3.47		3.55			22.88			280.86		124.53	0.25		3.77		0.25	606.97	9.89
Hire Purchase Loan	777.42	180.92	270.66	2106.39	710.73	75.61	70.58	451.18	122.88	230.53	382.32	2331.26	2388.82	1569.10	19.48	689.76	23.27	189.67	665.53	143.56
Deprived Sector Loan	368.09	135.59	162.08	4313.96	252.04	54.14	43.25	360.74	75.68	73.67	282.97	619.34	555.71	464.55	40.21	275.94	9.26	98.24	453.43	40.78
Bills Purchased																				
Other Product	3652.29	1202.27	601.98	791.45	234.93	73.15	151.43	366.55	81.28	15.09	177.86	927.89	3333.49	2091.79	100.73	449.71	9.09	621.54	1795.37	646.80
Total Product wise Loan	9261.90	2304.88	3216.27	14869.11	5302.95	1171.89	1014.67	7199.06	1400.15	1597.62	6292.19	12462.97	11686.64	11114.45	622.73	6079.06	211.36	2016.64	8506.55	1072.04

Collateral Wise

Gold and Silver	318.38	77.11	56.55	98.67							61.29	601.27	397.74	496.61	78.68	232.38			11.40	292.39	6.72
Government Securities																					
Non Governmental Securities	672.53		3.47					22.88			289.75		124.53					0.25	617.08		
Fixed Deposit Receipts	118.06	73.02	103.12	322.46	54.47	68.80	11.77	41.57	24.08	13.79	105.68	262.30	468.59	211.07	22.05	155.11		30.60	146.56	24.04	
Own	118.06	73.02	103.12	322.46	54.47	68.80	11.77	41.57	24.08	13.79	105.68	262.30	468.59	211.07	22.05	155.11		30.60	146.56	24.04	
Other Licences Institutions																					
Collateral of Properties	7645.58	2153.25	3002.39	10898.33	5046.58	1102.63	1002.90	6773.86	1358.63	1507.72	5510.31	11385.78	10518.66	10015.01	522.01	5575.37	208.42	1974.39	6927.33	1041.28	
Fixed Assets	7645.58	2153.25	3002.39	10898.33	5046.58	1102.63	1002.90	6773.86	1358.63	1507.72	5510.31	11385.78	10518.66	10015.01	522.01	5575.37	208.42	1974.39	6920.87	1041.28	
Current Assets																			6.45		
Against security of Bill																					
Domestic Bills																					
Foreign Bills																					
Against Guarantee	402.79		50.75	3549.65	198.35			360.74		75.60	325.17	213.63	177.11	391.51		34.04			440.92		
Government Guarantee	10.33				1.37			15.16		1.97		0.03	4.07	2.69		0.35			4.60		
Institutional Guarantee	230.52		50.75		10.00			345.58			270.40	20.01	30.00	50.00					432.39		
Personal Guarantee	85.50			100.74					27.06	54.77	3.60	9.54	338.82			12.38			3.39		
Collective Guarantee	76.45			3448.91	186.98				46.58			189.99	133.51			21.30			0.54		
Int. Rtd. Foreign Bank's Guarantee																					
Other Guarantee																					
Credit Card																					
Others	104.57	1.50			3.55	0.46			17.45	0.52				0.25		82.16	2.95		82.28		
Total	9261.90	2304.88	3216.27	14869.11	5302.95	1171.89	1014.67	7199.06	1400.15	1597.62	6292.19	12462.97	11686.64	11114.45	622.73	6079.06	211.36	2016.64	8506.55	1072.04	

BFI Name	Kakre	Shine	Kanchan	Vibrosociety	Rapitveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	NCommunity	Cosmos	Manaslu	Kailash	Salpa	Saptakoshi	Sajha	Green	Reliable	NFL	NSMFL	
Sector Wise																						
Agricultural and Forest Related	147.94	573.36	208.32	295.93	177.12	426.03	394.38	23.25	35.03	6.01	162.33	39.64	93.12	171.41	65.30	266.76	136.37	35.54	391.96			0.52
Fishery Related		45.25	1.45	15.06	7.23	32.29	6.17							1.31			5.82		6.99			
Mining Related				65.35		14.77	6.42						4.62				0.86		13.76			
Manufacturing (Producing) Related	12.68	755.29	216.43	538.22	24.53	577.50	29.86	0.90		11.52	262.10		26.64	633.49	2.17		67.11	5.26	368.70			61.10
Construction	40.77	973.30	155.13	1777.65	63.87	1852.83	122.12	18.47	260.88		203.85	41.74	447.20	2159.95		37.83	16.03	4.63	1451.94	33.18		41.11
Electricity, Gas and Water			0.09	992.33		107.04							0.22	608.78					32.05			
Metal Products, Mach. & Ele. Eqp.	1.50		3.83	46.23		197.60	1.68			2.49	11.90	1.17		94.14	2.45	0.09	25.66		126.91			3.45
Tras., Com. and Public Utilities		660.27	182.36	1071.72	27.09	862.12	381.45	7.01	323.52	9.11	58.38	171.10	187.23	1601.95	0.20	0.82	9.59	48.86	585.41	0.36		
Wholesaler & Retailer	150.09	2053.54	822.21	2199.76	257.34	1282.26	627.74	16.93	577.96	96.07	255.82	28.09	155.04	1633.35	49.19	305.41	64.36	44.84	485.35	60.47		33.33
Finance, Insurance and Real Estate		706.19	10.46	1540.30	66.41	606.97	56.96		8.30		166.72			1753.89		3.84		23.53	387.79			40.31
Hotel or Restaurant	16.55	333.29	91.66	702.28	13.38	733.73	93.54		7.28	2.25	42.56	1.17	7.90	473.31	26.84	0.39	4.54	4.86	224.64			27.50
Other Services	13.89	546.60	139.35	952.26	9.02	148.40	164.92	26.13	3.53	5.62	37.62	187.52	35.63	524.82	0.22	4.54	4.70		330.63			
Consumption Loans	16.44	390.27	26.23	1656.75	31.98	566.07	132.76	47.28	57.35	5.32	48.39	44.27	376.56	1010.64	0.05	57.19	9.06	49.28	763.82	0.34		147.83
Local Government																						33.18
Others	190.22	1508.68	363.21	1661.90	195.66	3031.99	452.65	22.57	123.32	235.74	309.39	89.21	772.10	4235.96	60.82	136.57	27.28	131.96	1914.50	73.59		1965.35
TOTAL sectorwise	590.08	8546.04	2220.76	13515.75	873.62	10439.60	2470.64	162.55	1397.16	374.12	1559.05	603.92	2106.28	14903.00	207.25	813.45	371.39	348.76	7084.45	167.94		2353.69

Product Wise

Term Loan	297.32	1205.76	136.03	2511.13	101.87	2635.80	118.70	52.87	151.89		65.44	169.94	155.04	1856.11	28.29	259.52	142.75	31.12	1656.87			125.37
Overdraft	57.80	673.28	765.29	3304.90	46.95	3343.85	812.06		550.45		475.49	90.86	359.03	2859.34	111.49	388.39	187.90	165.53	1561.80			
Trust Receipt Loan / Import Loan			2.72																			
Demand & Other Working Capital Loan		2618.72	59.83	227.28	550.23	367.34		10.77	3.00	336.98	20.32			218.91					132.40	60.47		227.18
Res. Per. H. Loan (Up to Rs. 10 mil.)	40.77	676.28	153.81	1454.04		1646.53	88.72	18.47	258.28		162.84	41.74	448.90	2148.20		37.83	15.41	6.84	1145.42	27.56		20.02
Real Estate Loan		1003.21	9.87	1404.29	67.00	224.39	70.35				141.56	5.05		1748.26		3.84		3.53	499.55	22.72		1786.97
Margin Nature Loan		10.50	8.00	679.49		57.14			12.80					400.17					16.10	416.50	0.34	26.19
Hire Purchase Loan	5.15	910.98	181.31	1483.84	27.09	1310.89	379.48	5.43	323.52	11.34	105.64	179.53	197.46	2009.81		10.88	6.39	50.19	796.07	0.36		125.20
Deprived Sector Loan	147.70	399.68	330.44	770.41	49.78	448.82	473.45	16.34	52.14	20.00	67.17	26.87	143.79	740.92	10.59	64.18	16.65	41.17	218.31			33.18
Bills Purchased																						
Other Product	41.36	1047.62	573.46	1680.37	30.69	404.83	527.88	58.67	45.08	5.80	520.58	89.92	802.06	2921.28	56.88	48.81	2.28	34.29	657.55	56.49		9.57
TOTAL Product wise Loan	590.08	8546.04	2220.76	13515.75	873.62	10439.60	2470.64	162.55	1397.16	374.12	1559.05	603.92	2106.28	14903.00	207.25	813.45	371.39	348.76	7084.45	167.94		2353.69

Collateral Wise

Gold and Silver		0.91		15.63		67.66	9.09	68.77	37.88			34.91	338.35	136.63					26.89	14.62		
Government Securities																				5.53		
Non Governmental Securities				679.49		47.44			12.80					403.12					16.10	384.26		26.19
Fixed Deposit Receipts	16.44	128.15	23.86	676.64	31.98	275.80	46.18	0.45	9.66	2.26	27.60	0.39	27.99	545.95	1.22	47.14	2.28	3.39	178.85			0.05
Own	16.44	128.15	23.86	676.64	31.98	275.80	46.18	0.45	6.67	2.26	27.60	0.39	27.99	545.95	1.22	47.14	2.28	3.39	178.85			0.05
Other Licences Institutions									3.00													
Collateral of Properties	573.64	8276.99	1879.56	11577.30	841.64	9803.38	1941.69	91.38	1336.81	371.86	1506.33	564.60	1666.70	13352.47	206.03	766.32	369.11	267.43	6341.20	167.60		506.01
Fixed Assets	573.64	8276.99	1879.56	11577.30	841.64	9803.38	1941.69	91.38	1336.81	371.86	1506.33	564.60	1666.70	13352.47	206.03	766.32	369.11	267.43	6341.20	167.60		506.01
Current Assets																						
Against security of Bill																						
Domestic Bills																						
Foreign Bills																						
Against Guarantee		129.50	309.34	483.47		242.62	473.68	1.94			25.11	4.02	73.25	464.45						159.99		83.27
Government Guarantee				17.19										14.45								33.18
Institutional Guarantee		86.50		452.21		150.15	0.50				25.00			435.00						159.99		
Personal Guarantee				3.97		92.47							73.25	15.00								50.09
Collective Guarantee		43.00	309.34	10.09			473.18				0.11	4.02										
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee								1.94														
Credit Card																						
Others		10.50	8.00	83.24		2.70								0.39					34.94		0.34	1738.17
Total	590.08	8546.04	2220.76	13515.75	873.62	10439.60	2470.64	162.55	1397.16	374.12	1559.05	603.92	2106.28	14903.00	207.25	813.45	371.39	348.76	7084.45	167.94		2353.69

BFI Name	Gurkhas	Union	PfCL	Goodwill	SIFCL	Lumbini	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFL	Crystal
Sector Wise																				
Agricultural and Forest Related	55.29	6.65	115.33	353.72	229.31			69.42		58.99	81.57	36.69	238.18	0.17	88.28	200.65	414.50		328.30	
Fishery Related			1.45		3.50								10.25			4.80				
Mining Related		1.55	23.00		1.34		1.82						4.88	14.34		0.25				
Manufacturing (Producing) Related		3.81	146.43		135.36	120.40		171.97	0.55	27.73	125.09	128.60	120.34		4.18	71.57		2.29	585.38	
Construction	351.27	105.26	714.83	1046.11	665.32	158.98	14.83	464.63	26.64	87.46	65.58	528.81	723.82	11.15	25.84	39.02	66.69	40.37		
Electricity,Gas and Water			0.17		1.60							2.90	0.45							
Metal Products, Mach. & Ele. Eqp.		23.74	33.24	29.20	46.22			485.38		8.68			47.79	0.08		14.08				
Tras., Com. and Public Utilities	349.44	170.87	66.50	368.88	190.87	123.83		1287.46		50.74		400.59	191.64			413.16		5.38	2.94	
Wholesaler & Retailer	551.37	12.02	147.82	1064.29	359.56	203.00	56.53	192.70	79.44	11.82	532.12	439.79	120.95	7.91	20.55	243.07	427.08	39.96	111.00	
Finance, Insurance and Real Estate	407.62	57.97	23.93		276.88	232.49	114.64	115.43		50.00		379.88	41.12			132.10	62.27	42.28		
Hotel or Restaurant	84.93	12.76	16.18	9.02	33.35	196.86		0.48	8.00		97.47	177.83	43.26	7.13		94.66	5.45		74.77	
Other Services	211.13	32.45	28.10	144.53	325.10	397.66	137.59		11.45	37.48	45.08	92.62	105.12		5.81	57.21	9.72	0.93		
Consumption Loans	462.39	151.60	302.02	384.86	236.07	111.47	10.09	662.80		77.09	94.82	38.09	188.10	5.67	18.47	79.25	110.64	5.00	1.82	9.44
Local Government			3.10													4.02				
Others	893.45	89.16	525.78	327.32	336.11	431.88	43.63	1252.23	67.69	187.34	392.25	1105.66	522.34	15.31	6.78	298.17	1593.64	107.91	596.16	345.00
TOTAL sectorwise	3366.89	667.84	2147.89	3727.94	2840.58	1976.56	379.13	4702.47	193.78	597.32	1433.97	3331.48	2358.22	61.76	169.91	1652.01	2689.98	244.12	1700.37	354.43

Product Wise

Term Loan	82.75	96.59	1037.36	1134.68	541.76		56.53	43.56		59.57	657.21	148.15	100.71			476.30	427.08	79.76	969.83	235.08
Overdraft																				
Trust Receipt Loan / Import Loan																				
Demand & Other Working Capital Loan	752.01	31.15	65.85		435.73	935.42		264.44		28.90		846.05	334.12	29.38	125.04	227.36		56.29	149.60	16.79
Res. Per. H. Loan (Up to Rs. 10 mil.)	351.27	83.28	353.84	900.19	512.57	151.98	14.83	410.22		6.21	65.58	420.95	614.79		25.84	472.28				
Real Estate Loan	255.71	59.21	55.58	233.15	349.39	220.99	114.64	395.08	26.64	44.99	119.35	407.78	5.50	11.15		198.82	62.27	26.47	465.19	99.83
Margin Nature Loan	349.04	42.21		327.32	64.63	97.18	1.26	393.43	2.17	97.91		27.37	38.00			4.41		34.50		0.02
Hire Purchase Loan	349.44	185.25	80.97	398.08	211.33	47.54	8.17	1838.20	11.45	51.67	12.44	400.59	205.17	5.42	2.91	131.02	66.21	10.46	2.54	2.72
Deprived Sector Loan	128.33	28.41	97.71	208.76	142.40	70.00	8.73	198.74	0.40	53.42	51.93	124.55	85.03	0.98	6.78	88.45	147.60	3.86		
Bills Purchased																				
Other Product	1098.34	141.74	456.58	525.75	582.76	453.45	174.97	1158.79	153.12	254.68	527.47	956.04	974.91	14.83	9.34	53.37	1986.81	32.78	113.22	
Total Product wise Loan	3366.89	667.84	2147.89	3727.94	2840.58	1976.56	379.13	4702.47	193.78	597.32	1433.97	3331.48	2358.22	61.76	169.91	1652.01	2689.98	244.12	1700.37	354.43

Collateral Wise

Gold and Silver	71.08		5.19	178.54				43.76					4.83							
Government Securities													0.90							
Non Governmental Securities	349.04	42.21			60.73		1.26		2.17	17.81			38.00				14.50			
Fixed Deposit Receipts	42.27	88.17	299.98	206.33	135.94	103.35	0.66	204.64		14.70	82.39	38.09	113.46	0.25	15.56	37.44	44.43			6.70
Own	42.27	88.17	299.98	206.33	135.94	103.35	0.66	204.64		14.70	82.39	38.09	113.46	0.25	15.56	37.44	44.43			6.70
Other Licences Institutions																				
Collateral of Properties	2648.80	500.54	1839.07	2986.55	2526.91	1724.60	204.72	3940.58	191.61	455.90	1349.58	3185.19	2144.04	46.20	154.35	1610.55	128.48	193.57	1700.37	347.71
Fixed Assets	2648.80	500.54	1837.75	2986.55	2526.91	1724.60	137.64	3940.58	191.61	445.90	1349.58	3185.19	2144.04	46.20	154.35	1610.55	128.48	193.57	1700.37	347.71
Current Assets			1.32				67.08			10.00										
Against security of Bill																				
Domestic Bills																				
Foreign Bills																				
Against Guarantee	255.70	28.41	3.64	29.20	85.50	70.00		115.43		107.31		80.82				4.02		33.63		
Government Guarantee		3.25														4.02				
Institutional Guarantee	128.33	25.16			85.50	70.00		115.43		95.27								23.74		
Personal Guarantee	127.37		3.63							10.24		80.82						9.89		
Collective Guarantee			0.01																	
Int. Rtd. Foreign Bank's Guarantee																				
Other Guarantee				29.20						1.80										
Credit Card																				
Others		8.52		327.32	31.50	78.61	172.49	398.07		1.61	2.01	27.37	57.00	15.31			2517.07	2.42		0.02
Total	3366.89	667.84	2147.89	3727.94	2840.58	1976.56	379.13	4702.47	193.78	597.32	1433.97	3331.48	2358.22	61.76	169.91	1652.01	2689.98	244.12	1700.37	354.43

BFI Name	Guheshwori	ICFC	Saganmaha	Kuber	Seti	hama	Namaste	Unique	Manjusree	Jebils	Reliance
Sector Wise											
Agricultural and Forest Related	19.77	207.68	68.63		99.08		17.33		50.63	35.52	57.85
Fishery Related	6.07	22.12	0.70						8.40		
Mining Related	2.15	1.37									1.33
Manufacturing (Producing) Related	74.37	441.16	68.98		23.90	78.12	0.69	12.11	126.57	5.82	158.38
Construction	475.97	107.20	681.13	7.06	19.77		87.61	69.95	1085.29	227.57	334.48
Electricity, Gas and Water	2.50	40.99	39.50						90.83		29.66
Metal Products, Mach. & Ele. Eqp.	10.57	9.44	11.47				0.40		100.62	4.35	64.48
Tras., Com. and Public Utilities	125.30	20.14	773.46	1.48		35.27	2.59	67.07	419.10	159.18	731.81
Wholesaler & Retailer	97.90	877.70	144.35	6.19	97.45	4.90	10.78	67.10	320.26	13.18	141.92
Finance, Insurance and Real Estate	152.58	1064.63	134.37	18.42		29.70	0.30	29.60	328.99	39.88	224.98
Hotel or Restaurant	133.05	256.97	55.57	0.49	1.90		0.87	63.76	97.02	33.03	90.74
Other Services	42.28	153.68	50.20	0.47	34.78	5.50	14.07	4.90	132.30	7.06	74.58
Consumption Loans	497.31	410.68	317.72	7.28	0.31	25.97	4.23	80.88	337.81	362.76	102.81
Local Government			0.30								
Others	358.79	1747.15	454.72	27.50	75.52	64.19	135.96	175.75	514.03	162.87	562.26
TOTAL sectorwise	1998.61	5360.90	2801.12	68.91	352.72	243.65	274.83	571.11	3611.86	1051.21	2575.28

Product Wise

Term Loan	275.55	442.72	131.70	2.28	73.69	23.07	44.10		508.44	18.71	
Overdraft											
Trust Receipt Loan / Import Loan											
Demand & Other Working Capital Loan	36.25	2893.54	231.90	5.45	216.91	100.95		181.03	770.01	30.90	8.68
Res. Per. H. Loan (Up to Rs. 10 mil.)	259.17	416.29	655.17	4.00	19.77		88.18	69.95	1051.82	193.55	297.49
Real Estate Loan	289.00	453.13	71.40	5.41		14.70	0.30	41.94	289.47	73.44	313.98
Margin Nature Loan	305.17	488.21	243.06			43.65		39.69	315.61	235.91	48.11
Hire Purchase Loan	100.27	253.68	791.89	18.69	0.01	35.63	1.69	78.59	418.84	199.86	758.99
Deprived Sector Loan	65.14	217.66	223.32		18.42	22.50	9.30	29.60	210.19	38.95	97.57
Bills Purchased			3.80	2.60							
Other Product	668.07	195.67	448.88	30.48	23.90	3.15	131.26	130.32	47.49	259.90	1050.46
Total Product wise Loan	1998.61	5360.90	2801.12	68.91	352.72	243.65	274.83	571.11	3611.86	1051.21	2575.28

Collateral Wise

Gold and Silver			2.44								
Government Securities		10.85									
Non Governmental Securities			241.14						315.61	235.91	
Fixed Deposit Receipts	148.05	184.82	51.21		5.73	3.15	4.23	33.42	22.20	101.25	46.00
Own	148.05	184.82	51.21		5.73	3.15	4.23	33.42	22.20	101.25	46.00
Other Licences Institutions											
Collateral of Properties	1529.92	4462.39	2366.81	68.76	346.98	174.35	270.50	464.48	3189.28	670.61	2312.59
Fixed Assets	1529.92	4462.39	2366.81	68.76	346.98	174.35	270.50	464.48	3189.28	670.61	2312.59
Current Assets											
Against security of Bill			3.80								
Domestic Bills			3.80								
Foreign Bills											
Against Guarantee	15.00	199.90	75.93			22.50		39.69		43.45	163.46
Government Guarantee			1.41								
Institutional Guarantee	15.00	185.95	0.60			22.50				31.00	85.40
Personal Guarantee		13.94	2.93							12.42	1.80
Collective Guarantee			71.00							0.04	
Int. Rtd. Foreign Bank's Guarantee											
Other Guarantee								39.69			76.26
Credit Card											
Others	305.65	502.94	59.78	0.15		43.65	0.10	33.53	84.76		53.22
Total	1998.61	5360.90	2801.12	68.91	352.72	243.65	274.83	571.11	3611.86	1051.21	2575.28

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-May	Mid-June	% change		
	2014	2015	2016	2017	2017			
	1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND	4950.7	6147.3	8684.9	11860.0	12255.2	24.17	41.28	3.33
a. Paid-up Capital	2974.3	3987.3	5436.5	7168.2	7529.4	34.06	36.35	5.04
b. Statutory Reserves	523.1	750.3	1214.8	1751.4	1752.7	43.45	61.90	0.08
c. Retained Earning	220.6	8.9	363.6	1062.2	1055.6	-95.97	3993.66	-0.63
d. Others Reserves	1232.7	1400.8	1670.0	1878.2	1917.5	13.64	19.22	2.09
2 BORROWINGS	27897.3	38244.9	52434.4	63522.5	63407.5	37.09	37.10	-0.18
a. NRB	526.4	306.6	91.1	456.4	320.6	-41.75	-70.27	-29.76
f. Others	27371.0	37938.3	52343.3	63066.1	63087.0	38.61	37.97	0.03
3 DEPOSITS	11001.2	15775.5	24095.3	31768.9	32642.6	43.40	52.74	2.75
4 BILLS PAYABLE	0.0	0.0	0.8	0.0	0.1	0.00	0.00	231.42
5 OTHER LIABILITIES	3777.5	5205.7	7205.0	10996.0	11542.6	37.81	38.41	4.97
a. Loan Loss Provision	829.4	986.0	1345.6	1694.7	1713.0	18.88	36.47	1.08
b. Interest Suspense a/c	475.0	575.3	652.7	837.8	905.1	21.13	13.45	8.04
c. Others	2473.1	3644.3	5206.8	8463.5	8924.5	47.36	42.87	5.45
6 RECONCILIATION A/c	1088.2	2330.2	5031.9	6045.7	5943.4	114.13	115.95	-1.69
7 PROFIT & LOSS A/c	1473.7	2524.8	3318.2	3408.5	3808.7	71.32	31.43	11.74
Total	50188.7	70228.2	100770.6	127601.7	129600.1	39.93	43.49	1.57
Assets								
1 LIQUID FUNDS	7202.8	6597.2	11096.2	9068.5	9589.1	-8.41	68.20	5.74
a. Cash Balance	39.2	62.2	75.5	133.3	152.2	58.52	21.36	14.22
b. Bank Balance	3710.6	3900.5	6327.0	5452.9	5501.2	5.12	62.21	0.89
c. Money at Call	3452.9	2634.4	4693.6	3482.4	3935.6	-23.70	78.17	13.02
2 INVESTMENT IN SECURITIES EX	116.2	116.2	38.7	42.7	42.7	0.00	-66.67	0.00
3 SHARE & OTHER INVESTMEN	2894.2	2350.1	2809.8	2573.5	2659.8	-18.80	19.56	3.35
4 LOANS & ADVANCES	35689.3	54915.5	77232.9	103716.6	105198.3	53.87	40.64	1.43
Institutional	9863.5	14853.5	19194.3	23663.4	23880.5	50.59	29.22	0.92
Individual	25825.8	40062.0	58038.6	80053.2	81317.9	55.12	44.87	1.58
5 FIXED ASSETS	624.4	775.2	961.1	1207.7	1239.1	24.14	23.98	2.61
6 OTHER ASSETS	2485.4	3205.4	3598.2	5129.4	5022.9	28.97	12.25	-2.08
7 EXPENSES NOT WRITTEN OFF	9.4	7.2	4.5	8.6	8.6	-23.43	-38.06	0.00
8 NON BANKING ASSETS	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00
9 RECONCILIATION A/c	1085.2	2215.3	5017.3	5814.2	5795.6	104.14	126.49	-0.32
10 PROFIT & LOSS A/c	81.8	46.2	11.9	40.6	44.0	-43.57	-74.22	8.49
Total	50188.7	70228.2	100770.6	127601.7	129600.1	39.93	43.49	1.57
Profit & Loss A/c Expenses								
1 INTEREST EXPENSES	1967.84	2369.56	3494.31	4532.05	5001.31	20.41	47.47	10.35
2 COMMISSION/FEE EXPENSES	46.72	0.00	0.01	1.74	0.19	-99.99	177.16	-88.98
3 EMPLOYEE EXPENSES	1464.44	1827.28	2671.95	2970.63	3250.49	24.78	46.23	9.42
4 OFFICE OPERATING EXPENSES	491.46	907.22	1505.00	885.41	983.59	84.60	65.89	11.09
5 NON OPERATING EXPENSES	0.00	1.78	4.81	5.20	0.81	0.00	170.37	-84.49
6 PROVISION FOR RISK	188.17	326.79	560.23	549.46	578.98	73.67	71.44	5.37
7 LOAN WRITTEN OFF	0.44	1.12	0.00	1.82	1.82	152.70	-100.00	0.00
8 EXTRAORDINARY EXPENSES			0.00	0.00	0.00	0.00	0.00	0.00
9 PROVISION FOR STAFF BONUS	102.53	140.66	314.96	427.68	467.20	37.20	123.91	9.24
10 PROVISION FOR INCOME TAX	302.38	407.48	946.11	1280.13	1394.12	34.76	132.18	8.91
11 NET PROFIT	1435.59	2496.01	3374.46	3403.94	3802.81	73.87	35.19	11.72
TOTAL EXPENSES	5999.57	8477.90	12871.83	14058.05	15481.33	41.31	51.83	10.12
Income								
1. INTEREST INCOME	5389.71	7637.78	11628.63	12658.83	13966.78	41.71	52.25	10.33
2. COMMISSION & DISCOUNT	130.84	220.38	286.71	342.89	375.99	68.44	30.10	9.65
3 OTHER OPERATING INCOME	304.84	411.08	684.42	799.49	865.64	34.85	66.49	8.27
4 NON OPERATING INCOME	40.15	12.53	34.47	27.96	30.74	-68.80	175.15	9.93
5 PROVISION FOR WRITTEN BACK	88.32	165.27	222.11	192.90	204.05	87.12	34.39	5.78
6 RECOVERY FOR WRITE BACK	1.97	13.44	4.63	1.52	1.52	582.37	-65.57	0.00
7 INCOME FOR EXTRA ORDINARY EXPENSES	0.05	0.00	0.01	0.00	0.00	-100.00	0.00	0.00
8 NET LOSS	43.68	17.42	10.85	34.46	36.61	-60.12	-37.70	6.25
TOTAL INCOME	5999.57	8477.90	12871.83	14058.05	15481.33	41.31	51.83	10.12
Miscellaneous Information								
No. of Total Staffs	4405	5756	7132	8537	8744	30.67	23.91	2.42
No. of Total Branches	861	1116	1378	1755	1825	29.62	23.48	3.99
No. of Total Centers	59380	77616	100794	127332	130223	30.71	29.86	2.27
No. of Total Groups	292238	304737	366540	439548	448706	4.28	20.28	2.08
No. of Total Passive Groups	9138	11504	4601	4930	4940	25.90	-60.01	0.20
No. of Total Members	1612430	1548767	1898891	2268963	2308025	-3.95	22.61	1.72
No. of Total Passive Members	66441	56436	32378	37193	37492	-15.06	-42.63	0.80
No. of Total Borrowers	1102132	1080878	1296303	1534327	1558042	-1.93	19.93	1.55
No. of Total Overdue Borrowers	30657	45697	44861	46657	46401	49.06	-1.83	-0.55
No. of Total Saving Members	1198487	1521152	1873432	2255759	2298448	26.92	23.16	1.89
Total Saving Amount (Rs million)	11000.65	15770.90	24111.28	31760.42	32634.18	43.36	52.88	2.75

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

S.No.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	Mechi	Jhapa	77	22	22	121	875828	7238
2		Ilam	16	7	7	30	302791	10093
3		Panchthar	11	2	2	15	195334	13022
4		Taplejung	6	0	0	6	129694	21616
Total			110	31	31	172	1503647	8742
5	Koshi	Sunsari	71	8	8	87	845555	9719
6		Morang	85	23	23	131	1036841	7915
7		Dhankuta	10	5	5	20	168131	8407
8		Terhathum	9	2	2	13	101546	7811
9		Sankhuwasabha	14	1	1	16	157854	9866
10		Bhojpur	10	1	1	12	169139	14095
Total			199	40	40	279	2479066	8886
11	Sagarmatha	Saptari	18	0	0	18	679548	37753
12		Udayapur	19	0	0	19	339267	17856
13		Siraha	34	0	0	34	674923	19851
14		Khotang	5	3	3	11	190100	17282
15		Okhaldhunga	5	4	4	13	150428	11571
16		Solukhumbu	7	1	1	9	104415	11602
Total			88	8	8	104	2138681	20564
17	Janakpur	Sarlahi	22	6	6	34	838695	24668
18		Dhanusha	38	4	4	46	803785	17474
19		Mahottari	21	6	6	33	673405	20406
20		Dolakha	15	5	5	25	187584	7503
21		Ramechhap	8	2	2	12	206653	17221
22		Sindhuli	11	4	4	19	305164	16061
Total			115	27	27	169	3015286	17842
23	Narayani	Bara	31	4	4	39	765053	19617
24		Rautahat	17	2	2	21	772098	36767
25		Parsa	45	9	9	63	663559	10533
26		Chitawan	82	66	66	214	644219	3010
27		Makawanpur	27	16	16	59	443976	7525
Total			202	97	97	396	3288905	8305
28	Bagmati	Kathmandu	423	83	83	589	2011978	3416
29		Bhaktapur	43	7	7	57	340066	5966
30		Lalitpur	94	15	15	124	525211	4236
31		Rasuwa	12	0	0	12	44399	3700
32		Dhading	23	16	16	55	346950	6308
33		Sindhupalchok	22	7	7	36	292370	8121
34		Kavre	42	12	12	66	394229	5973
35		Nuwakot	13	8	8	29	283827	9787
Total			672	148	148	968	4239030	4379
36	Gandaki	Lamjung	16	8	8	32	170568	5330
37		Tanahu	31	25	25	81	336710	4157
38		Gorkha	15	9	9	33	259299	7858
39		Manang	3	1	1	5	6444	1289
40		Syangja	21	21	21	63	270403	4292
41		Kaski	74	83	83	240	543767	2266
Total			160	147	147	454	1587191	3496
42		Gulmi	10	14	14	38	268597	7068
43		Nawalparasi	38	39	39	116	690731	5955

44	Lumbini	Palpa	23	13	13	49	255386	5212
45		Arghakhanchi	13	5	5	23	200967	8738
46		Rupandehi	102	73	73	248	982851	3963
47		Kapilbastu	19	13	13	45	625522	13900
Total			205	157	157	519	3024054	5827
48	Dhawalagiri	Baglung	23	11	11	45	277582	6168
49		Parbat	10	10	10	30	148130	4938
50		Mustang	5	3	3	11	12477	1134
51		Myagdi	11	8	8	27	112643	4172
Total			49	32	32	113	550832	4875
52	Rapti	Rolpa	6	0	0	6	232419	38737
53		Dang	42	29	29	100	605796	6058
54		Rukum	11	1	1	13	220092	16930
55		Salyan	9	2	2	13	259309	19947
56		Pyuthan	6	13	13	32	236540	7392
Total			74	45	45	164	1554156	9477
57	Karnali	Jumla	5	1	1	7	117958	16851
58		Mugu	3	0	0	3	60109	20036
59		Humla	3	0	0	3	55261	18420
60		Kalikot	5	1	1	7	149371	21339
61		Dolpa	3	0	0	3	39832	13277
Total			19	2	2	23	422531	18371
62	Bheri	Dailekh	9	0	0	9	281758	31306
63		Surkhet	22	5	5	32	387858	12121
64		Jajarkot	4	1	1	6	186375	31063
65		Bardiya	14	13	13	40	456547	11414
66		Banke	52	19	19	90	554630	6163
Total			101	38	38	177	1867168	10549
67	Seti	Bajhang	5	0	0	5	210122	42024
68		Doti	6	2	2	10	213619	21362
69		Bajura	3	0	0	3	146338	48779
70		Kailali	57	14	14	85	870771	10244
71		Achham	6	2	2	10	274505	27451
Total			77	18	18	113	1715355	15180
72	Mahakali	Darchula	6	0	0	6	139712	23285
73		Baitadi	5	1	1	7	260015	37145
74		Dadeldhura	10	3	3	16	151312	9457
75		Kanchanpur	24	11	11	46	494553	10751
Total			45	15	15	75	1045592	13941
Total of Class "A", "B" and "C"			2116	805	148	3069	28431494	9264

Bank/BFI Class	A	B	C [#]	D [§]	Total
No. of BFIs	28	50	33	51	162
No. of Branches	2116	805	148	1825	4894
Population per Branch*					5809
Region/BFI Class	A	B	C	Total	
Eastern	397	79	79	555	
Central	989	272	272	1533	
Western	414	336	336	1086	
Mid-western	194	85	85	364	
Far-western	122	33	33	188	
Total	2116	805	805	3726	

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2073 (Mid Dec, 2016)				Poush, 2073 (Mid Jan, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	8.00	2.11	719065.00	1.00	8.25	2.11	725776.47
2	Fixed:	1.00	19.00	6.37	565107.52	1.00	19.00	6.72	596250.43
2.1	up to 1 month	2.50	17.55	4.44	6140.68	2.25	17.55	4.26	5038.76
2.2	1-3 months	1.00	17.55	4.63	15029.43	1.75	17.55	4.76	17403.76
2.3	3-6 months	1.00	17.55	5.61	53508.31	2.00	17.55	6.96	60834.06
2.4	6-12 months	1.50	17.55	6.65	331742.13	1.00	17.55	6.91	336877.15
2.5	1-2 yrs	2.00	17.55	6.13	128889.80	1.50	17.55	6.44	136635.01
2.6	2 yrs and above	2.00	19.00	6.92	29797.16	2.00	19.00	6.88	39461.69
3	Call	0.05	10.50	4.81	294157.81	0.05	13.00	5.55	306544.56
4	Certificate of Deposits	5.00	5.00	5.00	654.84	5.50	5.50	5.50	635.39
5	Other	1.00	9.75	2.90	394.73	2.75	9.00	3.45	666.27
6	Non interest bearing deposits	0.00	0.00	0.00	166625.40	0.00	0.00	0.00	172467.15
6.1	Current	0.00	0.00	0.00	147377.50	0.00	0.00	0.00	152187.18
6.2	Margin	0.00	0.00	0.00	16863.61	0.00	0.00	0.00	17738.76
6.3	Other	0.00	0.00	0.00	2384.29	0.00	0.00	0.00	2541.21
	Aggregate	0.05	19.00	3.74	1746005.30	0.05	19.00	4.02	1802340.27

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2073 (Mid Dec, 2016)				Poush, 2073 (Mid Jan, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	10.56	63626.74	4.00	21.50	10.37	64498.55
2	Fishery Related	4.50	20.00	9.80	1721.89	4.50	20.00	10.03	1736.06
3	Mining Related	6.25	17.00	9.01	2821.67	6.25	18.00	9.41	2750.59
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.69	89434.58	1.00	20.00	9.02	92705.62
5	Non Food Production Related	2.00	21.00	8.51	179181.11	2.00	20.00	8.80	184764.96
6	Construction	2.00	21.00	9.50	154575.10	1.50	21.00	9.70	159914.73
7	Electricity, Gas and Water	2.25	19.00	9.18	43141.35	2.25	19.00	9.42	46296.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.00	8.84	17995.19	3.00	20.00	9.18	18648.81
9	Transport, Communication and Public Utilities	3.87	20.00	9.49	46485.51	4.00	20.00	9.81	48666.05
10	Wholesaler & Retailer	2.25	22.00	8.99	335756.91	2.25	21.50	9.27	347534.10
11	Finance, Insurance and Real Estate	2.50	20.00	7.69	119352.08	2.00	19.00	8.20	129094.65
12	Hotel or Restaurant	4.50	20.00	8.77	45953.09	4.50	21.00	8.91	47805.43
13	Other Services	3.00	19.00	9.60	63763.44	3.00	21.00	9.72	64924.66
14	Consumption Loans	1.00	30.00	9.79	113864.50	2.50	30.00	10.15	122254.55
15	Local Government	3.00	15.00	3.16	1473.31	3.00	14.00	3.04	1473.00
16	Others	2.00	24.00	9.53	233521.45	2.00	24.00	9.45	248305.54
	Aggregate	1.00	30.00	9.11	1512667.91	1.00	30.00	9.32	1581373.78

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2073 (Mid Dec, 2016)				Poush, 2073 (Mid Jan, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	9.34	240907.32	2.25	20.00	9.44	244462.06
2	Overdraft	3.00	24.00	9.44	277704.79	3.00	24.00	9.74	285840.27
3	Trust Receipt Loan / Import Loan	5.00	21.00	7.09	75792.06	5.00	21.00	7.25	74884.19
4	Demand & Other Working Capital Loan	2.00	19.00	8.83	354020.05	2.00	21.00	9.00	372455.08
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	9.37	122180.52	1.50	20.00	9.42	127759.81
6	Real Estate Loan	4.00	19.00	9.54	92542.17	2.00	19.00	9.80	96619.08
7	Margin Nature Loan	6.25	17.00	8.52	29588.70	7.00	17.00	9.15	32288.12
8	Hire Purchase Loan	1.00	19.00	9.49	99963.04	2.99	20.00	9.72	106711.64
9	Deprived Sector Loan	2.50	22.00	6.48	72112.90	2.50	21.50	7.09	78528.62
10	Bills Purchased	2.00	17.00	4.20	5859.02	1.00	17.00	4.29	6778.84
11	Other Product	3.00	30.00	10.33	141997.33	3.00	30.00	10.48	155046.08
	Aggregate	1.00	30.00	9.07	1512667.91	1.00	30.00	9.28	1581373.77

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Chaitra, 2073 (Mid Apr, 2017)				Baishakh, 2074 (Mid May, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	11.25	2.66	655849.74	1.00	9.50	3.56	653883.30
2	Fixed:	1.00	19.00	8.54	749990.26	0.50	21.00	8.92	770273.56
2.1	up to 1 month	2.50	17.55	7.01	11200.27	2.25	17.55	7.33	13809.77
2.2	1-3 months	1.00	17.55	7.53	50668.62	1.00	13.75	8.63	52800.34
2.3	3-6 months	2.00	13.75	7.77	75145.44	2.00	17.55	8.67	52060.59
2.4	6-12 months	2.50	17.55	8.85	398374.38	0.50	21.00	9.01	439358.19
2.5	1-2 yrs	2.50	15.00	8.58	164487.86	2.50	15.00	9.15	165921.08
2.6	2 yrs and above	2.00	19.00	8.50	50113.68	1.00	19.00	8.34	46323.59
3	Call	0.05	15.00	4.50	269886.15	0.05	15.00	3.92	253426.90
4	Certificate of Deposits	5.00	5.00	5.00	2.49	5.00	5.00	5.00	0.26
5	Other	3.25	9.00	5.23	1193.13	3.25	9.00	5.61	1349.55
6	Non interest bearing deposits	0.00	0.00	0.00	166753.36	0.00	0.00	0.00	171435.75
6.1	Current	0.00	0.00	0.00	146816.85	0.00	0.00	0.00	151587.64
6.2	Margin	0.00	0.00	0.00	17992.01	0.00	0.00	0.00	17724.81
6.3	Other	0.00	0.00	0.00	1944.51	0.00	0.00	0.00	2123.30
	Aggregate	0.05	19.00	5.08	1843675.13	0.05	21.00	5.51	1850369.32

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Jestha, 2074 (Mid Jun, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	3.80	655147.14
2	Fixed:	0.50	21.00	9.61	790886.02
2.1	up to 1 month	3.00	12.50	7.72	17486.93
2.2	1-3 months	1.75	13.75	8.81	41247.24
2.3	3-6 months	2.00	17.55	8.90	54974.83
2.4	6-12 months	0.50	21.00	9.92	441605.58
2.5	1-2 yrs	1.00	15.00	9.63	180424.19
2.6	2 yrs and above	1.00	21.00	8.97	55147.26
3	Call	0.05	12.01	4.01	253914.87
4	Certificate of Deposits	0.00	0.00	0.00	0.00
5	Other	3.25	9.00	0.70	1046.48
6	Non interest bearing deposits	0.00	0.00	0.00	178169.15
6.1	Current	0.00	0.00	0.00	158014.40
6.2	Margin	0.00	0.00	0.00	17903.71
6.3	Other	0.00	0.00	0.00	2251.04
	Aggregate	0.05	21.00	5.91	1879163.66

Overall Summary of Interest Rate on LCY Sectorwise Credit		Jestha, 2074 (Mid Jun, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	11.65	70716.61
2	Fishery Related	4.50	18.00	11.18	1919.22
3	Mining Related	8.00	17.00	11.13	3139.88
4	Agriculture, Forestry & Beverage Production Related	1.90	20.00	10.86	106059.76
5	Non Food Production Related	2.00	20.00	10.63	197846.92
6	Construction	2.00	21.00	11.59	179038.03
7	Electricity, Gas and Water	2.25	20.00	10.14	55971.55
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	10.94	21260.37
9	Transport, Communication and Public Utilities	4.50	20.00	11.71	51184.31
10	Wholesaler & Retailer	2.25	21.50	11.32	385980.41
11	Finance, Insurance and Real Estate	2.00	19.50	10.74	139177.32
12	Hotel or Restaurant	6.25	21.00	10.66	52981.21
13	Other Services	2.00	21.00	11.25	70392.86
14	Consumption Loans	2.00	30.00	11.87	125697.74
15	Local Government	3.00	11.50	4.13	1479.75
16	Others	1.75	24.00	12.28	191662.56
	Aggregate	1.75	30.00	11.29	1654508.50

Overall Summary of Interest Rate on LCY Productwise Credit		Jestha, 2074 (Mid Jun, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	10.94	257682.55
2	Overdraft	2.00	24.00	11.79	290633.71
3	Trust Receipt Loan / Import Loan	3.00	21.00	9.65	65966.98
4	Demand & Other Working Capital Loan	2.00	21.00	11.13	384490.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.16	134504.68
6	Real Estate Loan	2.00	19.00	11.82	102695.97
7	Margin Nature Loan	7.00	17.00	12.02	31743.32
8	Hire Purchase Loan	2.00	19.00	11.87	116266.54
9	Deprived Sector Loan	1.75	21.50	9.49	86968.87
10	Bills Purchased	1.90	18.00	2.43	9718.04
11	Other Product	2.00	30.00	12.23	173837.58
	Aggregate	1.75	30.00	11.25	1654508.50

Annex-I

Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banijya Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Bank Ltd.	NIBL
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Nepal 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. Development Banks					
1	NIDC Development Bank Ltd.	NIDC	2	Mahalaxmi Bikas Bank Ltd.	MahalaxmiDB
3	Siddhartha Development Bank Ltd.	Siddhartha	4	Yeti Development Bank Ltd.	Yeti
5	Narayani Development Bank Ltd.	Narayani	6	Sahayogi Bikas Bank Ltd.	Sahayogi
7	Karnali Bikash Bank Ltd.	Karnali	8	Sangrila Development Bank Ltd.	Shangrila
9	Gandaki Development Bank Ltd.	Gandaki	10	Excel Development Bank Ltd.	Excel
11	Western Development Bank Ltd.	Western	12	Deva Development Bank Ltd.	Deva
13	Miteri Development Bank Ltd.	Miteri	14	Tinau Bikas Bank Ltd.	Tinau
15	Muktinath Bikas Bank Ltd.	Muktinath	16	Sewa Bikas Bank Ltd.	Sewa
17	Kankai Bikas Bank Ltd.	Kankai	18	Mahakali Bikas Bank Ltd.	Mahakali
19	Ace Development Bank Ltd.	Ace	20	Bhargav Bikas Bank Ltd.	Bhargav
21	Alpine Development Bank Ltd.	Alpine	22	Kasthamandap Development Bank Ltd.	Kasthamandap
23	Garima Bikas Bank Ltd.	Garima	24	Om Development Bank Ltd.	OmDB
25	Fewa Bikas Bank Ltd.	FewaDB	26	Kabeli Bikas Bank Ltd.	Kabeli
27	Kamana Bikas Bank Ltd.	Kamana	28	Corporate Development Bank Ltd.	Corporate
29	Purnima Bikas Bank Ltd.	Purnima	30	Jyoti Bikas Bank Ltd.	Jyoti
31	Hamro Bikas Bank Ltd.	Hamro	32	Kakre Bihar Bikas Bank Ltd.	Kakre
33	Shine Resunga Development Bank Ltd.	Shine	34	Kanchan Development Bank Ltd.	Kanchan
35	Vibor Society Development Bank Ltd.	ViborSociety	36	Raptibheri Bikas Bank Ltd.	Raptiveri
37	Tourism Development Bank Ltd.	Tourism	38	Mission Development Bank Ltd.	Mission
39	Mount Makalu Development Bank Ltd.	Mt. Makalu	40	Sindhu Bikas Bank Ltd.	Sindhu
41	Sahara Bikas Bank Ltd.	Sahara	42	Nepal Community Development Bank Ltd.	N.Community
43	Cosmos Development Bank Ltd.	Cosmos	44	Manasalu Bikash Bank Ltd.	Manaslu
45	Kailash Bikash Bank Ltd.	Kailash	46	Salpa Bikash Bank Ltd.	Salpa
47	Saptakoshi Development Bank Ltd.	Saptakoshi	48	Sajha Bikash Bank Ltd.	Sajha
49	Green Development Bank Ltd.	Green	50	Reliable Development Bank Ltd.	Reliable
C. Finance Companies					
1	Nepal Finance Ltd.	NFL	2	Nepal Share Markets and Finance Ltd.	NSMFL
3	Gurkhas Finance Ltd.	Gurkhas	4	Union Finance Ltd.	Union
5	Paschimanchal Finance Co.Ltd.	PFCL	6	Goodwill Finance Ltd.	Goodwill
7	Shree Investment & Finance Co. Ltd.	SIFCL	8	Lumbini Finance & Leasing Co. Ltd.	Lumbini
9	Lalitpur Finance Co. Ltd.	Lalitpur	10	United Finance Co. Ltd.	PFCL
11	General Finance Ltd.	General	12	Progressive Finance Co. Ltd.	Progressive
13	Janaki Finance Co. Ltd.	Janaki	14	Pokhara Finance Ltd.	Pokhara
15	Central Finance Ltd.	Central	16	Arun Finance Ltd.	Arun
17	Multipurpose Finance Co. Ltd	Multipurpose	18	Synergy Finance Ltd.	Synergy
19	Shrijana Finance Ltd.	Srijana	20	World Merchant Banking & Finance Ltd.	WMBFL
21	Capital Merchant Banking & Finance Co. Ltd.	CMBFCL	22	Crystal Finance Ltd.	Crystal
23	Guheshwori Merchant Banking & Finance Ltd.	Guheshwori	24	ICFC Finance Ltd.	ICFC
25	Sagarmatha Finance Ltd.	Sagarmatha	26	Kuber Merchant Finance Ltd.	Kuber
27	Seti Finance Ltd.	Seti	28	Hama Merchant & Finance Ltd.	hama
29	Namaste Bitiya Sanstha Ltd.	Namaste	30	Unique Financial Institution Ltd.	Unique
31	Manjushree Financial Institution Ltd.	Manjushree	32	Jebil's Finance Ltd.	Jebils
33	Reliance Finance Ltd.	Reliance			

Annex-I

D. Microfinance Financial Institutions					
1	Nepal Grameen Bikas Bank Ltd.	NepalGBB	2	Nirdhan Utthan Bank Ltd.	NIRDHAN
3	Rural Microfinance Development Centre Ltd.	RMDC	4	Deprosc Microfinance Development Bank Ltd.	DEPROSC
5	Chhimek Microfinance Development Banks Ltd.	CHHIMEK	6	Swabalamban Laghu Bitta Bikas Banks Ltd.	Swabalamban
7	Sana Kisan Bikas Bank Ltd.	Sanakisan	8	Nerude Laghu Bitta Bikas Bank Ltd.	NERUDE
9	Naya Nepal Laghu Bitta Bikas Bank Ltd.	Naya Nepal	10	Summit Microfinance Development Bank Ltd.	Summit
11	Sworojagar Laghu Bitta Bikas Bank Ltd	Sworojgar	12	First Microfinance Development Bank Ltd	First
13	Nagbeli Microfinance Development Bank Ltd	Nagbeli	14	Kalika Microcredit Development Bank Ltd.	Kalika
15	Mirmire Microfinance Development Bank Ltd.	Mirmire	16	Janautthan Samudayik Microfinance Dev. Bank Ltd.	Janautthan
17	Mithila Laghu Bitta Bikas Bank Ltd.	Mithila	18	Womi Microfinance Bittiya Sanstha Ltd.	Womi
19	Laxmi Microfinance Bittiya Sanstha Ltd.	Laxmi	20	ILFCO Microfinance Bittiya Sanstha Ltd.	ILFCO
21	Mahila Sahayatra Microfinance Bittiya Sanstha Ltd.	Mahila	22	Vijaya Laghubitta Bittiya Sanstha Ltd.	Vijay
23	Kisan Microfinance Bittiya Sanstha Ltd.	Kisan	24	NMB Microfinance Bittiya Sanstha Ltd.	NMBMF
25	Forward Community Microfinance Bittiya Sanstha Ltd.	FORWARD	26	Reliable Microfinance Bittiya Sanstha Ltd.	Reliable
27	Mahuli Samudayik Laghubitta Bittiya Sanstha Ltd.	Mahuli	28	Suryodaya Laghubitta Bittiya Sanstha Ltd.	Suryodaya
29	Mero Microfinance Bittiya Sanatha Ltd.	Mero	30	Samata Microfinance Bittiya Sanatha 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
47	Gurans Laghubitta Bittiya Sastha Ltd.	Gurans	48	Ganapati Laghubitta Bittiya Sastha Ltd.	Ganapati
49	Infinity Microfinance Bittiya Sastha Ltd.	Infinity	50	Adhikhola Laghubitta Bittiya Sastha Ltd.	Adhikhola
51	Swabhimani Microfinance Bittiya Sastha Ltd.	Swabhimani			