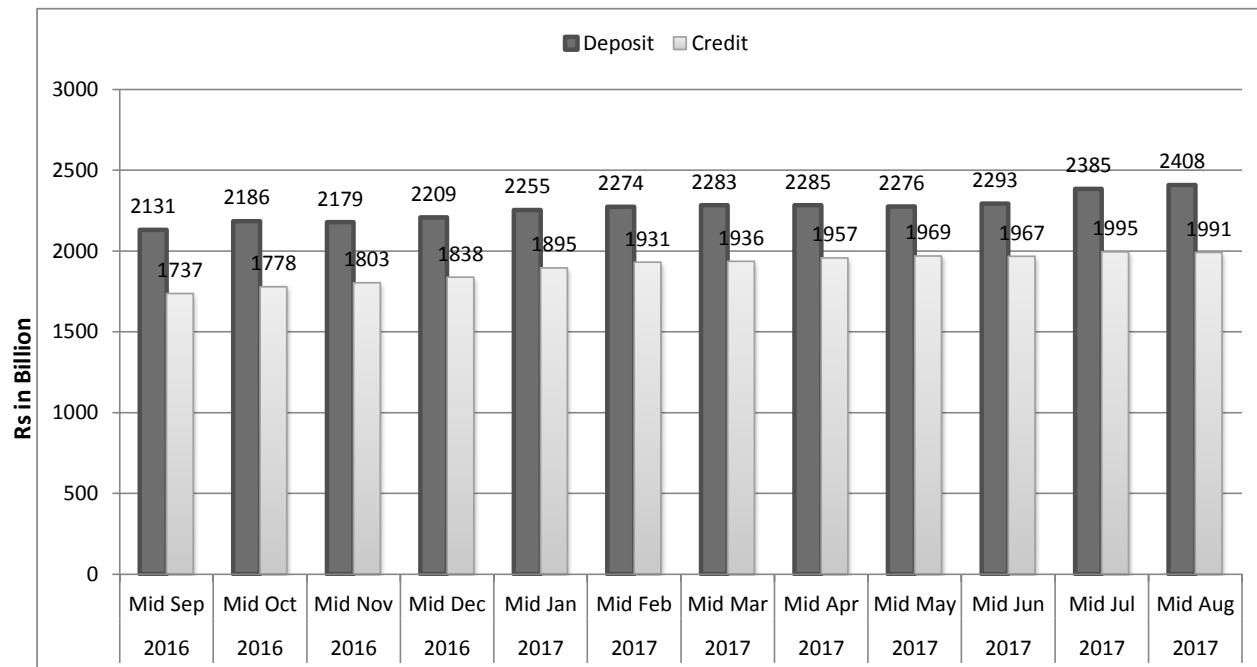


# BANKING & FINANCIAL STATISTICS

(Monthly)  
(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department  
Statistics Division

2074 Saun  
Mid-Aug, 2017

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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	39	28	53	148
Total Number of Licensed BFIs*	28	39	28	53	148

\* 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 Saun End, 2074 (Mid-Aug, 2017)

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	81.27	9.31	2.07	92.66
2	Total Credit/GDP	66.73	7.98	1.89	76.60
3	Total Credit/ Total Deposit	82.10	85.67	91.48	82.67
4	Lcy Credit/Lcy Deposit & Core Capital	78.98	75.28	71.49	78.37
5	Fixed Deposit/Total Deposit	41.72	40.86	49.14	41.80
6	Saving Deposit/Total Deposit	33.55	38.99	34.37	34.11
7	Current Deposit/Total Deposit	8.59	1.60	0.15	7.70
8	NPL/ Total Loan	1.54	1.36	13.37	1.81
9	Total LLP/Total Loan	2.36	2.05	13.98	2.61
10	Deprived Sector Loan/Total Loan \$	5.95	9.11	5.15	6.26
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	13.66	18.21	21.80	14.30
2	Investment in Gov. Security/Total Deposit	11.67	1.88	2.25	10.47
3	Total Liquid Assets/Total Deposit	26.28	33.51	36.22	27.23
<b>C. Capital Adequacy Ratios (%) #</b>					
1	Core Capital/RWA	13.35	19.43	20.21	14.07
2	Total Capital/RWA	14.72	20.44	21.19	15.40
<b>D. Financial Access #</b>					
1	No. of Branches **	2274	769	130	3173
2	No. of Deposit Accounts	16119614	3204718	429704	19754036
3	No. of Loan Accounts	898710	285897	31484	1216091
4	No. of Branchless Banking Centers	1008	0	0	1008
5	No. of Branchless Banking Customers	127004	0	0	127004
6	No. of Non-operated Branchless Banking Centers	140	0	0	140
7	No. of Mobile Banking Customers	2438222	217432	14078	2669732
8	No. of Internet Banking Customers	766958	14634	2159	783751
9	No. of ATMs	1874	177	30	2081
10	No. of Debit Cards	4694066	260225	26667	4980958
11	No. of Credit Cards	68966	0	0	68966
12	No. of Prepaid Cards	101458	0	0	101458
<b>E. Interest Rate(%)</b>					
1	<b>Wt. Avg Interest on Deposit</b>	<b>6.25</b>			
	(a) Saving	4.04			
	(b) Fixed	10.22			
	(c) Call	3.88			
2	<b>Wt. Avg Interest on Credit</b>	<b>11.66</b>			

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 4th quarter of F.Y. 2073/74

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

Liabilities		Mid-July			Mid-July	Mid-Aug	% Change		
		2014	2015	2016	2017	2017			
		1	2	3	4	5	2/1	3/2	4/3
<b>1</b>	<b>CAPITAL FUND</b>	145861.43	162992.51	214892.48	308651.74	357717.08	11.74	31.84	43.63
	a. Paid-up Capital	128985.27	140794.10	163370.74	225313.64	228093.55	9.16	16.04	37.92
	b. Statutory Reserves	32722.08	37149.85	43680.58	53665.23	54752.91	13.53	17.58	22.86
	c. Retained Earning	-27214.24	-27802.05	-11166.95	-3005.23	36575.90	2.16	-59.83	-73.09
	d. Others Reserves	11368.33	12850.60	19008.11	32678.11	38294.72	13.04	47.92	71.92
<b>2</b>	<b>BORROWINGS</b>	18202.84	21355.96	42822.19	31800.16	40511.65	17.32	100.52	-25.74
	a. NRB	2010.04	3291.48	6855.13	7094.37	7586.06	63.75	108.27	3.49
	b. "A"Class Licensed Institution	5182.01	5504.53	20083.07	9094.04	16431.09	6.22	264.85	-54.72
	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	5299.38	6182.12	-14.29	356.47	3.67
	e. Bonds and Securities	9700.14	11440.14	10772.37	10312.37	10312.37	17.94	-5.84	-4.27
<b>3</b>	<b>DEPOSITS</b>	1477832.61	1771946.15	2107502.69	2384806.95	2408404.50	19.90	18.94	13.16
	a. Current	129108.41	158746.16	185135.30	204360.95	185467.57	22.96	16.62	10.38
	b. Savings	587593.46	714466.16	875419.91	816572.17	821606.39	21.59	22.53	-6.72
	c. Fixed	453408.61	513283.02	617634.95	998258.72	1006660.16	13.21	20.33	61.63
	d. Call Deposits	285024.29	363041.66	401829.34	333350.39	359872.05	27.37	10.68	-17.04
	e. Others	22697.85	22409.16	27483.20	32264.72	34798.33	-1.27	22.64	17.40
<b>4</b>	<b>Bills Payable</b>	1553.13	1729.91	3927.13	2219.17	3335.99	11.38	127.01	-43.49
<b>5</b>	<b>Other Liabilities</b>	169227.44	188093.19	206694.45	224201.08	234750.78	11.15	9.89	8.47
	1. Loan Loss Provision	48932.49	51482.56	48593.77	52553.17	51978.54	5.21	-5.61	8.15
	2. Interest Suspense a/c	30453.76	31256.97	32000.69	34891.97	43091.39	2.64	2.38	9.04
	3. Others	89841.19	105353.66	126099.99	136755.94	139680.84	17.27	19.69	8.45
<b>6</b>	<b>Reconciliation A/c</b>	2869.47	280.36	13817.41	2358.50	12178.25	-90.23	4828.52	-82.93
<b>7</b>	<b>Profit &amp; Loss A/c</b>	31566.75	36755.88	49443.18	54882.04	2858.80	16.44	34.52	11.00
	<b>TOTAL</b>	<b>1847113.68</b>	<b>2183153.96</b>	<b>2639099.54</b>	<b>3008919.66</b>	<b>3059757.03</b>	<b>18.19</b>	<b>20.88</b>	<b>14.01</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	319196.62	353397.28	385746.01	423242.12	403453.66	10.71	9.15	9.72
	a. Cash Balance	41862.07	48642.45	56937.25	64372.60	56678.75	16.20	17.05	13.06
	Nepalese Notes & Coins	41073.72	47305.51	55937.33	63282.78	55000.23	15.17	18.25	13.13
	Foreign Currency	788.35	1336.94	999.92	1089.82	1678.52	69.59	-25.21	8.99
	b. Bank Balance	220546.60	237957.23	262419.81	305795.05	287741.46	7.89	10.28	16.53
	1. In Nepal Rastra Bank	162286.93	165070.53	180498.18	233256.83	204340.39	1.72	9.35	29.23
	2. "A"Class Licensed Institution	34656.48	37838.00	41730.30	38882.05	38278.11	9.18	10.29	-6.83
	3. Other Financial Ins.	5302.85	6882.80	8437.01	6368.76	6384.37	29.79	22.58	-24.51
	4. In Foreign banks	18300.33	28165.90	31754.32	27287.42	38738.58	53.91	12.74	-14.07
	c. Money at Call	56787.95	66797.60	66388.94	53074.46	59033.45	17.63	-0.61	-20.06
<b>2</b>	<b>INVESTMENTS</b>	162544.89	206160.48	238675.86	232706.63	280120.69	26.83	15.77	-2.50
	a. Govt. Securities	160867.12	182112.29	196070.31	214380.95	252250.42	13.21	7.66	9.34
	b. Others	1677.78	24048.18	42605.55	18325.68	27870.27	1333.34	77.17	-56.99
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	72656.22	85675.60	131777.67	129938.39	136498.89	17.92	53.81	-1.40
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	1119260.81	1345671.32	1669203.04	1976879.74	1974237.54	20.23	24.04	18.43
	a. Private Sector	1084965.27	1230999.56	1542024.97	1923942.40	1922546.53	13.46	25.27	24.77
	b. Financial Institutions	26247.72	30678.62	121291.82	44543.48	43199.07	16.88	295.36	-63.28
	c. Government Organizations	8047.82	83993.14	5886.25	8393.85	8491.94	943.68	-92.99	42.60
<b>5</b>	<b>BILLS PURCHASED</b>	9805.60	14548.03	11601.52	17198.72	16364.33	48.36	-20.25	48.25
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	737.25	1132.63	1075.28	570.71	444.27	53.63	-5.06	-46.92
<b>7</b>	<b>FIXED ASSETS</b>	30477.72	31732.63	35044.21	40633.93	40889.55	4.12	10.44	15.95
<b>8</b>	<b>OTHER ASSETS</b>	123962.34	135346.49	144135.22	166139.11	189810.43	9.18	6.49	15.27
	a. Accrued Interests	32041.34	32792.14	34038.25	37665.70	50261.36	2.34	3.80	10.66
	b. Others	91920.99	102554.35	110096.97	128473.40	139549.07	11.57	7.35	16.69
<b>9</b>	<b>Expenses not Written off</b>	491.99	392.16	319.21	279.01	285.48	-20.29	-18.60	-12.59
<b>10</b>	<b>Non Banking Assets</b>	4756.96	5250.92	4797.21	4465.45	4477.34	10.38	-8.64	-6.92
<b>11</b>	<b>Reconciliation Account</b>	-1032.54	2947.32	16089.93	16631.18	9018.94	-385.44	445.92	3.36
<b>12</b>	<b>Profit &amp; Loss A/c</b>	4255.78	899.11	634.40	234.67	4155.73	-78.87	-29.44	-63.01
	<b>TOTAL</b>	<b>1847113.65</b>	<b>2183153.98</b>	<b>2639099.55</b>	<b>3008919.66</b>	<b>3059756.85</b>	<b>18.19</b>	<b>20.88</b>	<b>14.01</b>

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

Liabilities		Mid-July			Mid-July	Mid-Aug	% Change		
		2014	2015	2016	2017	2017	2/1	3/2	4/3
1		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	108212.91	122167.95	170147.60	262230.20	300661.44	12.90	39.27	54.12
	a. Paid-up Capital	87454.02	97921.41	121090.62	185010.73	187763.31	11.97	23.66	52.79
	b. Statutory Reserves	27696.23	31063.03	36597.19	46701.73	47296.62	12.16	17.82	27.61
	c. Retained Earning	-16561.92	-17279.67	-4332.54	890.90	30726.63	4.33	-74.93	-120.56
	d. Others Reserves	9624.58	10463.18	16792.32	29626.84	34874.88	8.71	60.49	76.43
<b>2</b>	<b>BORROWINGS</b>	15228.20	18419.75	37269.65	29666.79	37815.39	20.96	102.34	-20.40
	a. NRB	2010.04	3291.48	6661.23	6080.74	6734.05	63.75	102.38	-8.71
	b. "A"Class Licensed Institution	2601.47	2762.58	14724.43	7974.30	14586.85	6.19	433.00	-45.84
	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	5299.38	6182.12	1.44	452.28	3.67
	e. Bonds and Securities	9700.14	11440.14	10772.37	10312.37	10312.37	17.94	-5.84	-4.27
<b>3</b>	<b>DEPOSITS</b>	1204463.40	1462896.12	1764592.44	2093255.77	2112517.07	21.46	20.62	18.63
	a. Current	125065.83	153598.94	178263.95	199359.65	181508.21	22.81	16.06	11.83
	b. Savings	450524.99	559391.64	698691.30	703028.67	708721.25	24.16	24.90	0.62
	c. Fixed	365048.50	419883.01	524462.99	879140.29	881310.72	15.02	24.91	67.63
	d. Call Deposits	247429.62	313955.92	340863.88	285288.84	312125.08	26.89	8.57	-16.30
	e. Others	16394.45	16066.61	22310.33	26438.33	28851.82	-2.00	38.86	18.50
<b>4</b>	<b>Bills Payable</b>	1513.82	1698.32	3871.77	2178.61	3321.34	12.19	127.98	-43.73
<b>5</b>	<b>Other Liabilities</b>	127781.31	146984.02	166839.27	190587.10	199643.23	15.03	13.51	14.23
	1. Loan Loss Provision	31622.89	35779.54	34894.47	41452.81	40848.42	13.14	-2.47	18.79
	2. Interest Suspense a/c	21397.75	21287.89	22183.24	26198.88	32866.29	-0.51	4.21	18.10
	3. Others	74760.68	89916.59	109761.56	122935.41	125928.52	20.27	22.07	12.00
<b>6</b>	<b>Reconciliation A/c</b>	-2495.70	-5325.76	3962.29	-2297.92	7088.76	113.40	-174.40	-157.99
<b>7</b>	<b>Profit &amp; Loss A/c</b>	23141.71	27664.37	38128.55	45609.84	2385.21	19.54	37.83	19.62
	<b>TOTAL</b>	<b>1477845.65</b>	<b>1774504.78</b>	<b>2184811.57</b>	<b>2621230.38</b>	<b>2663432.44</b>	<b>20.07</b>	<b>23.12</b>	<b>19.98</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	226401.82	250377.11	274495.34	335600.90	308611.56	10.59	9.63	22.26
	a. Cash Balance	34628.53	40636.96	47988.66	56468.70	49573.69	17.35	18.09	17.67
	Nepalese Notes & Coins	33928.61	39384.90	47060.55	55471.98	47991.37	16.08	19.49	17.87
	Foreign Currency	699.91	1252.06	928.11	996.72	1582.32	78.89	-25.87	7.39
	b. Bank Balance	177300.62	189230.03	205858.37	261547.34	239029.76	6.73	8.79	27.05
	1. In Nepal Rastra Bank	149910.91	147933.67	161790.30	218401.79	189014.60	-1.32	9.37	34.99
	2. "A"Class Licensed Institution	9153.13	13172.91	12470.74	15693.99	11167.31	43.92	-5.33	25.85
	3. Other Financial Ins.	18.78	125.88	83.09	227.12	176.92	570.21	-33.99	173.34
	4. In Foreign banks	18217.79	27997.56	31514.23	27224.45	38670.92	53.68	12.56	-13.61
	c. Money at Call	14472.67	20510.12	20648.32	17584.86	20008.11	41.72	0.67	-14.84
<b>2</b>	<b>INVESTMENTS</b>	156830.54	200262.57	229827.62	226810.98	274130.73	27.69	14.76	-1.31
	a. Govt. Securities	155190.33	176214.77	187275.77	208699.80	246474.95	13.55	6.28	11.44
	b. Others	1640.22	24047.80	42551.85	18111.18	27655.77	1366.13	76.95	-57.44
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	69534.76	81897.82	128320.72	126101.06	132508.27	17.78	56.68	-1.73
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	891629.91	1087486.69	1380358.68	1718131.88	1717629.25	21.97	26.93	24.47
	a. Private Sector	860588.35	976374.75	1256142.55	1668294.23	1668983.55	13.45	28.65	32.81
	b. Financial Institutions	23050.77	27231.05	118383.24	41449.27	40159.62	18.14	334.74	-64.99
	c. Government Organizations	7990.78	83880.89	5832.88	8388.39	8486.08	949.72	-93.05	43.81
<b>5</b>	<b>BILLS PURCHASED</b>	9794.86	14533.93	11595.12	17196.12	16361.73	48.38	-20.22	48.30
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	737.25	1132.63	548.83	570.71	444.27	53.63	-51.54	3.99
<b>7</b>	<b>FIXED ASSETS</b>	22600.03	24479.96	28610.94	35011.75	35187.36	8.32	16.87	22.37
<b>8</b>	<b>OTHER ASSETS</b>	102400.91	113748.89	122000.30	146337.28	167862.09	11.08	7.25	19.95
	a. Accrued Interests	22763.51	22293.32	23985.61	28672.03	39835.21	-2.07	7.59	19.54
	b. Others	79637.40	91455.57	98014.69	117665.24	128026.88	14.84	7.17	20.05
<b>9</b>	<b>Expenses not Written off</b>	398.44	318.55	252.50	260.04	263.12	-20.05	-20.73	2.99
<b>10</b>	<b>Non Banking Assets</b>	2046.79	2608.84	2543.30	3133.07	3126.40	27.46	-2.51	23.19
<b>11</b>	<b>Reconciliation Account</b>	-6377.24	-2675.08	6258.22	11900.68	4020.03	-58.05	-333.95	90.16
<b>12</b>	<b>Profit &amp; Loss A/c</b>	1847.55	332.89	0.00	175.89	3287.45	-81.98	-100.00	0.00
	<b>TOTAL</b>	<b>1477845.62</b>	<b>1774504.79</b>	<b>2184811.58</b>	<b>2621230.37</b>	<b>2663432.26</b>	<b>20.07</b>	<b>23.12</b>	<b>19.98</b>

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

Liabilities		Mid-July			Mid-July	Mid-Aug	% Change		
		2014	2015	2016	2017	2017	2/1	3/2	4/3
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	27683.64	30296.85	34481.56	38281.38	46404.96	9.44	13.81	11.02
	a. Paid-up Capital	25606.53	27448.46	29216.56	30209.58	30173.84	7.19	6.44	3.40
	b. Statutory Reserves	2706.17	3608.10	4420.10	4803.49	5243.56	33.33	22.50	8.67
	c. Retained Earning	-1481.47	-1907.59	-248.18	1286.84	8748.57	28.76	-86.99	-618.51
	d. Others Reserves	852.40	1147.88	1093.08	1981.46	2238.99	34.66	-4.77	81.27
<b>2</b>	<b>BORROWINGS</b>	2408.48	2454.26	2993.89	876.37	1476.37	1.90	21.99	-70.73
	a. NRB	0.00	0.00	5.00	501.37	501.37	0.00	0.00	9927.42
	b. "A"Class Licensed Institution	2014.38	2260.00	2988.89	375.00	975.00	12.19	32.25	-87.45
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	394.11	194.26	0.00	0.00	0.00	-50.71	-100.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>3</b>	<b>DEPOSITS</b>	199932.80	237096.19	278631.25	239420.40	242062.90	18.59	17.52	-14.07
	a. Current	3964.21	5056.01	6741.29	4909.91	3877.48	27.54	33.33	-27.17
	b. Savings	105094.40	120779.93	143668.59	95029.20	94384.94	14.93	18.95	-33.86
	c. Fixed	53998.41	62203.55	68230.74	94271.19	98901.66	15.20	9.69	38.17
	d. Call Deposits	36345.53	48166.94	59245.77	44104.87	43900.62	32.53	23.00	-25.56
	e. Others	530.25	889.75	744.86	1105.23	998.19	67.80	-16.28	48.38
<b>4</b>	<b>Bills Payable</b>	32.71	27.17	54.46	39.48	14.08	-16.92	100.42	-27.51
<b>5</b>	<b>Other Liabilities</b>	20116.85	20670.18	18746.57	16329.72	17489.97	2.75	-9.31	-12.89
	1. Loan Loss Provision	6860.14	6171.65	4936.93	4205.13	4244.30	-10.04	-20.01	-14.82
	2. Interest Suspense a/c	3117.96	3322.76	2618.40	2086.84	3310.32	6.57	-21.20	-20.30
	3. Others	10138.76	11175.78	11191.25	10037.75	9935.35	10.23	0.14	-10.31
<b>6</b>	<b>Reconciliation A/c</b>	3671.63	3800.85	7783.30	3259.59	3694.88	3.52	104.78	-58.12
<b>7</b>	<b>Profit &amp; Loss A/c</b>	5079.57	6296.30	8153.72	6872.50	92.78	23.95	29.50	-15.71
	<b>TOTAL</b>	<b>258925.69</b>	<b>300641.79</b>	<b>350844.75</b>	<b>305079.44</b>	<b>311235.95</b>	<b>16.11</b>	<b>16.70</b>	<b>-13.04</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	68931.29	79794.81	85767.68	71096.73	76558.00	15.76	7.49	-17.11
	a. Cash Balance	6139.82	6979.21	7891.86	6813.15	6108.79	13.67	13.08	-13.67
	Nepalese Notes & Coins	6051.74	6894.72	7820.18	6720.16	6012.69	13.93	13.42	-14.07
	Foreign Currency	88.07	84.49	71.68	92.99	96.10	-4.07	-15.16	29.73
	b. Bank Balance	27923.34	33250.96	39311.73	34885.65	37972.05	19.08	18.23	-11.26
	1. In Nepal Rastra Bank	9163.59	14008.99	16081.21	12553.71	12955.21	52.88	14.79	-21.94
	2. "A"Class Licensed Institution	15810.29	15817.63	19092.59	17790.23	20661.98	0.05	20.70	-6.82
	3. Other Financial Ins.	2866.92	3255.99	3897.84	4478.73	4287.21	13.57	19.71	14.90
	4. In Foreign banks	82.54	168.34	240.09	62.97	67.66	103.95	42.62	-73.77
	c. Money at Call	34868.13	39564.65	38564.09	29397.93	32477.15	13.47	-2.53	-23.77
<b>2</b>	<b>INVESTMENTS</b>	3230.11	3338.45	5491.83	4361.34	4562.06	3.35	64.50	-20.58
	a. Govt. Securities	3229.98	3338.33	5479.33	4361.34	4562.06	3.35	64.13	-20.40
	b. Others	0.12	0.12	12.50	0.00	0.00	0.00	10006.18	-100.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	1564.99	2037.17	2103.22	2348.33	2414.13	30.17	3.24	11.65
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	161799.22	193462.91	232993.26	209604.83	207371.88	19.57	20.43	-10.04
	a. Private Sector	160516.87	191447.83	230577.07	207149.14	204961.28	19.27	20.44	-10.16
	b. Financial Institutions	1246.52	1981.58	2414.50	2450.23	2405.14	58.97	21.85	1.48
	c. Government Organizations	35.83	33.50	1.68	5.46	5.46	-6.49	-94.97	224.21
<b>5</b>	<b>BILLS PURCHASED</b>	4.34	7.70	0.00	0.00	0.00	77.26	-100.00	0.00
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>7</b>	<b>FIXED ASSETS</b>	5259.37	4925.03	4544.27	3952.75	4026.09	-6.36	-7.73	-13.02
<b>8</b>	<b>OTHER ASSETS</b>	11379.64	10992.49	10733.79	9634.27	11365.85	-3.40	-2.35	-10.24
	a. Accrued Interests	3316.39	3803.85	2793.27	2342.85	3456.89	14.70	-26.57	-16.13
	b. Others	8063.25	7188.64	7940.52	7291.42	7908.96	-10.85	10.46	-8.17
<b>9</b>	<b>Expenses not Written off</b>	43.37	35.13	36.37	12.92	12.34	-18.99	3.52	-64.48
<b>10</b>	<b>Non Banking Assets</b>	1539.64	1840.38	1000.79	713.72	713.72	19.53	-45.62	-28.68
<b>11</b>	<b>Reconciliation Account</b>	3645.30	3820.15	7749.91	3354.54	3621.93	4.80	102.87	-56.72
<b>12</b>	<b>Profit &amp; Loss A/c</b>	1528.41	387.56	423.63	0.00	589.94	-74.64	9.31	-100.00
	<b>TOTAL</b>	<b>258925.69</b>	<b>300641.79</b>	<b>350844.75</b>	<b>305079.44</b>	<b>311235.95</b>	<b>16.11</b>	<b>16.70</b>	<b>-13.04</b>

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

Liabilities		Mid-July			Mid-July	Mid-Aug	% Change		
		2014	2015	2016	2017	2017	2/1	3/2	4/3
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	9964.89	10527.71	10263.32	8140.17	10650.68	5.65	-2.51	-20.69
	a. Paid-up Capital	15924.71	15424.23	13063.56	10093.32	10156.40	-3.14	-15.30	-22.74
	b. Statutory Reserves	2319.67	2478.72	2663.29	2160.01	2212.73	6.86	7.45	-18.90
	c. Retained Earning	-9170.85	-8614.79	-6586.24	-5182.97	-2899.30	-6.06	-23.55	-21.31
	d. Others Reserves	891.35	1239.54	1122.71	1069.81	1180.86	39.06	-9.43	-4.71
<b>2</b>	<b>BORROWINGS</b>	566.16	481.95	2558.64	1257.00	1219.88	-14.87	430.89	-50.87
	a. NRB	0.00	0.00	188.90	512.26	350.64	0.00	0.00	171.18
	b. "A"Class Licensed Institution	566.16	481.95	2369.74	744.74	869.24	-14.87	391.69	-68.57
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>3</b>	<b>DEPOSITS</b>	73436.41	71953.84	64279.00	52130.78	53824.53	-2.02	-10.67	-18.90
	a. Current	78.38	91.21	130.06	91.39	81.89	16.38	42.59	-29.73
	b. Savings	31974.07	34294.58	33060.01	18514.30	18500.19	7.26	-3.60	-44.00
	c. Fixed	34361.69	31196.45	24941.22	24847.25	26447.78	-9.21	-20.05	-0.38
	d. Call Deposits	1249.13	918.79	1719.69	3956.68	3846.35	-26.45	87.17	130.08
	e. Others	5773.15	5452.80	4428.01	4721.17	4948.32	-5.55	-18.79	6.62
<b>4</b>	<b>Bills Payable</b>	6.60	4.41	0.90	1.09	0.57	-33.11	-79.69	21.05
<b>5</b>	<b>Other Liabilities</b>	21329.27	20438.99	21108.62	17284.26	17617.58	-4.17	3.28	-18.12
	1. Loan Loss Provision	10449.46	9531.38	8762.38	6895.24	6885.82	-8.79	-8.07	-21.31
	2. Interest Suspense a/c	5938.05	6646.32	7199.06	6606.25	6914.79	11.93	8.32	-8.23
	3. Others	4941.75	4261.29	5147.18	3782.78	3816.97	-13.77	20.79	-26.51
<b>6</b>	<b>Reconciliation A/c</b>	1693.55	1805.27	2071.83	1396.83	1394.60	6.60	14.77	-32.58
<b>7</b>	<b>Profit &amp; Loss A/c</b>	3345.47	2795.21	3160.91	2399.70	380.81	-16.45	13.08	-24.08
	<b>TOTAL</b>	<b>110342.35</b>	<b>108007.39</b>	<b>103443.22</b>	<b>82609.84</b>	<b>85088.65</b>	<b>-2.12</b>	<b>-4.23</b>	<b>-20.14</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	23863.52	23225.37	25482.99	16544.48	18284.10	-2.67	9.72	-35.08
	a. Cash Balance	1093.73	1026.28	1056.73	1090.75	996.27	-6.17	2.97	3.22
	Nepalese Notes & Coins	1093.36	1025.89	1056.60	1090.64	996.17	-6.17	2.99	3.22
	Foreign Currency	0.37	0.39	0.13	0.10	0.10	6.89	-67.23	-19.25
	b. Bank Balance	15322.64	15476.25	17249.72	9362.06	10739.65	1.00	11.46	-45.73
	1. In Nepal Rastra Bank	3212.44	3127.86	2626.67	2301.33	2370.58	-2.63	-16.02	-12.39
	2. "A"Class Licensed Institution	9693.05	8847.46	10166.97	5397.83	6448.83	-8.72	14.91	-46.91
	3. Other Financial Ins.	2417.15	3500.93	4456.08	1662.91	1920.24	44.84	27.28	-62.68
	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	6091.67	6548.18	-9.73	6.75	-15.12
<b>2</b>	<b>INVESTMENTS</b>	2484.24	2559.46	3356.41	1534.31	1427.90	3.03	31.14	-54.29
	a. Govt. Securities	2446.81	2559.20	3315.21	1319.81	1213.40	4.59	29.54	-60.19
	b. Others	37.44	0.26	41.20	214.50	214.50	-99.30	15623.66	420.68
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	1556.47	1740.61	1353.73	1489.00	1576.49	11.83	-22.23	9.99
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	65831.69	64721.71	55851.11	49143.02	49236.41	-1.69	-13.71	-12.01
	a. Private Sector	63860.05	63176.98	55305.34	48499.04	48601.70	-1.07	-12.46	-12.31
	b. Financial Institutions	1950.43	1465.98	494.08	643.99	634.31	-24.84	-66.30	30.34
	c. Government Organizations	21.21	78.74	51.68	0.00	0.40	271.34	-34.37	-100.00
<b>5</b>	<b>BILLS PURCHASED</b>	6.40	6.40	6.40	2.60	2.60	0.00	0.00	-59.38
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	0.00	0.00	526.45	0.00	0.00	0.00	0.00	-100.00
<b>7</b>	<b>FIXED ASSETS</b>	2618.31	2327.65	1889.00	1669.43	1676.10	-11.10	-18.85	-11.62
<b>8</b>	<b>OTHER ASSETS</b>	10181.79	10605.10	11401.12	10167.55	10582.49	4.16	7.51	-10.82
	a. Accrued Interests	5961.44	6694.97	7259.36	6650.82	6969.26	12.30	8.43	-8.38
	b. Others	4220.34	3910.13	4141.76	3516.74	3613.23	-7.35	5.92	-15.09
<b>9</b>	<b>Expenses not Written off</b>	50.19	38.48	30.34	6.04	10.02	-23.32	-21.17	-80.08
<b>10</b>	<b>Non Banking Assets</b>	1170.53	801.69	1253.12	618.67	637.22	-31.51	56.31	-50.63
<b>11</b>	<b>Reconciliation Account</b>	1699.39	1802.25	2081.80	1375.95	1376.99	6.05	15.51	-33.91
<b>12</b>	<b>Profit &amp; Loss A/c</b>	879.82	178.66	210.77	58.78	278.34	-79.69	17.97	-72.11
	<b>TOTAL</b>	<b>110342.35</b>	<b>108007.39</b>	<b>103443.22</b>	<b>82609.84</b>	<b>85088.65</b>	<b>-2.12</b>	<b>-4.23</b>	<b>-20.14</b>



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

	Mid-July			Mid-July	Mid-Aug	% Change		
	2014	2015	2016	2017	2017			
	1	2	3	4	5	2/1	3/2	4/3
<b>1 Interest Expenses</b>	68151.35	67271.02	64943.04	97850.70	13623.36	-1.29	-3.46	50.67
1.1 Deposit Liabilities	66485.63	65418.33	63252.25	95608.58	13371.55	-1.61	-3.31	51.15
1.1.1 Saving A/c	21763.14	22494.48	21234.79	23525.99	3126.17	3.36	-5.60	10.79
1.1.2 Fixed A/c	34583.20	31594.10	31710.65	55650.88	9010.13	-8.64	0.37	75.50
1.1.2.1 Upto 3 Months Fixed A/c	2866.37	1995.01	1914.75	2495.80	441.83	-30.40	-4.02	30.35
1.1.2.2 3 to 6 Months fixed A/c	1065.31	1043.26	1240.54	2672.64	569.89	-2.07	18.91	115.44
1.1.2.3 6 Months to 1 Year Fixed A/c	15136.29	14308.11	15369.26	29697.33	4851.51	-5.47	7.42	93.23
1.1.2.4 Above 1 Year	15515.23	14247.72	13186.09	20785.12	3146.90	-8.17	-7.45	57.63
1.1.3 Call Deposit	10108.65	11302.25	10301.47	16429.74	1235.24	11.81	-8.85	59.49
1.1.4 Certificate of Deposits	30.64	27.50	5.34	1.97	0.00	-10.26	-80.57	-63.14
1.2 Others	1665.72	1852.69	1690.79	2242.12	251.81	11.22	-8.74	32.61
<b>2 Commission/Fee Expense</b>	448.04	509.46	546.23	600.94	37.19	13.71	7.22	10.02
<b>3 Employees Expenses</b>	18747.82	21218.85	22715.53	26627.48	2238.32	13.18	7.05	17.22
<b>4 Office Operating Expenses</b>	15067.83	17624.25	18123.58	20754.59	1389.26	16.97	2.83	14.52
<b>5 Exchange Fluctuation Loss</b>	30.99	64.81	197.03	108.69	-1.63	109.15	203.99	-44.83
5.1 Due to Change in Exchange Rates	16.21	64.83	182.01	88.16	-2.39	299.81	180.76	-51.56
5.2 Due to Foreign Currency Transactions	14.77	-0.01	15.02	20.54	0.76	-100.09	-117828.70	36.73
<b>6 Non-Operatiing Expenses</b>	143.87	89.80	106.14	33.54	2.33	-37.58	18.20	-68.40
<b>7. Provision for Risk</b>	14274.84	12781.47	9649.95	12762.76	650.04	-10.46	-24.50	32.26
7.1 Loan loss Provision	12362.41	11018.41	8451.80	11477.45	467.43	-10.87	-23.29	35.80
7.1.1 General Loan loss Provision	2835.44	4071.38	5107.97	7035.80	151.64	43.59	25.46	37.74
7.1.1.1 Pass Loan Loss Provision	0.00	3210.53	4530.40	6256.87	142.46	0.00	41.11	38.11
7.1.1.2 Watch List Provision	0.00	860.85	577.57	778.93	9.18	0.00	-32.91	34.86
7.1.2 Special Loan Loss Provision	9424.45	6627.48	3028.49	4375.25	205.72	-29.68	-54.30	44.47
7.1.3 Additional Loan Loss Provision	102.52	319.54	315.34	66.40	110.08	211.68	-1.32	-78.94
7.2. Provision for Non-Banking Assets	1498.26	1429.51	1012.22	1053.41	181.66	-4.59	-29.19	4.07
7.3. Provision for Loss on Investment	40.12	101.98	14.53	185.90	0.82	154.17	-85.75	1179.20
7.4. Provision for Loss of Other Assets	374.06	231.58	171.40	46.00	0.12	0.00	0.00	-73.16
<b>8 Loan Written Off</b>	623.54	439.90	355.03	996.12	1.35	-29.45	-19.29	180.57
<b>9 Provision for Staff Bonus</b>	3452.11	4053.16	5851.53	6656.78	227.44	17.41	44.37	13.76
<b>10 Provision for Income Tax</b>	10677.75	12158.39	17591.64	20370.63	685.50	13.87	44.69	15.80
<b>11 Others</b>	45.06	495.79	61.16	55.62	0.19	1000.27	-87.66	-9.06
<b>12 Net Profit</b>	29331.59	37039.32	49004.93	54665.43	2465.66	26.28	32.31	11.55
<b>TOTAL EXPENSES</b>	<b>160994.78</b>	<b>173746.23</b>	<b>189145.80</b>	<b>241483.28</b>	<b>21319.01</b>	<b>7.92</b>	<b>8.86</b>	<b>27.67</b>
<b>Income</b>								
<b>1. Interest Income</b>	127191.89	134011.48	146483.09	194358.11	14447.41	5.36	9.31	32.68
1.1. On Loans and Advance	119484.79	127175.43	138782.71	181923.38	13407.44	6.44	9.13	31.09
1.2. On Investment	3502.98	2309.29	3487.02	5875.27	602.47	-34.08	51.00	68.49
1.2.1 Government Bonds	3049.44	1982.25	3005.11	4830.38	516.21	-35.00	51.60	60.74
1.2.2 Foreign Bonds	28.74	76.54	136.72	153.35	13.22	166.33	78.62	12.17
1.2.3 NRB Bonds	234.04	160.24	199.66	776.75	59.32	-31.53	24.60	289.04
1.2.4 Deventure & Bonds	190.76	90.26	145.54	114.78	13.71	-52.68	61.24	-21.14
1.3 Agency Balance	962.10	716.42	589.35	1021.51	45.61	-25.54	-17.74	73.33
1.4 On Call Deposit	2108.65	2633.89	2513.39	3475.05	177.89	24.91	-4.57	38.26
1.5 Others	1133.37	1176.47	1110.61	2062.91	214.00	3.80	-5.60	85.75
<b>2. Comission &amp; Discount</b>	8051.43	8935.14	9828.97	11806.85	991.69	10.98	10.00	20.12
2.1 Bills Purchase & Discount	231.80	248.42	300.48	239.80	14.53	7.17	20.96	-20.20
2.2 Comission	6517.57	7494.65	8074.48	9864.84	842.46	14.99	7.74	22.17
2.3 Others	1302.07	1192.07	1454.01	1702.22	134.70	-8.45	21.97	17.07
<b>3 Income From Exchange Fluctuation</b>	4168.69	4761.74	5708.82	6248.97	563.09	14.23	19.89	9.46
3.1 Due to Change in Exchange Rate	220.18	983.31	1342.09	706.74	80.16	346.60	36.49	-47.34
3.2 Due to Foreign Currency Trans.	3948.52	3778.43	4366.73	5542.23	482.93	-4.31	15.57	26.92
<b>4 Other Operating Income</b>	5508.69	7326.73	9123.21	10772.31	605.78	33.00	24.52	18.08
<b>5 Non Operating Income</b>	4041.44	4743.47	4775.86	3783.15	74.93	17.37	0.68	-20.79
<b>6 Provision Written Back</b>	8679.68	11842.55	11550.65	12883.40	676.02	36.44	-2.46	11.54
<b>7 Recovery from Written off Loan</b>	806.02	1508.63	1276.09	1504.14	<b>62.96</b>	87.17	-15.41	17.87
<b>8 Income from Extra Ordinary Expenses</b>	526.32	157.81	231.44	108.16	24.63	-70.02	46.65	-53.27
<b>9 Net Loss</b>	2020.61	458.66	167.67	18.20	3872.47	-77.30	-63.44	-89.14
<b>TOTAL INCOME</b>	<b>160994.77</b>	<b>173746.22</b>	<b>189145.79</b>	<b>241483.29</b>	<b>21319.00</b>	<b>7.92</b>	<b>8.86</b>	<b>27.67</b>

**Profit and Loss Statement of Commercial Banks**

	Mid-July			Mid-July	Mid-Aug	% Change		
	2014	2015	2016	2017	2017			
	1	2	3	4	5	2/1	3/2	4/3
<b>1 Interest Expenses</b>	49263.53	49191.03	47854.50	81092.18	11455.86	-0.15	-2.72	69.46
1.1 Deposit Liabilities	47872.14	47732.95	46323.77	79132.19	11210.22	-0.29	-2.95	70.82
1.1.1 Saving A/c	13593.22	14740.74	13684.45	17436.33	2399.93	8.44	-7.17	27.42
1.1.2 Fixed A/c	26009.72	23632.62	24433.35	47954.79	7800.07	-9.14	3.39	96.27
1.1.2.1 Upto 3 Months Fixed A/c	2734.87	1909.08	1842.14	2170.16	359.79	-30.20	-3.51	17.81
1.1.2.2 3 to 6 Months fixed A/c	861.78	890.25	935.82	2298.27	487.81	3.30	5.12	145.59
1.1.2.3 6 Months to 1 Year Fixed A/c	10816.67	10151.63	11607.80	25818.22	4188.51	-6.15	14.34	122.42
1.1.2.4 Above 1 Year	11596.41	10681.65	10047.59	17668.14	2763.96	-7.89	-5.94	75.84
1.1.3 Call Deposit	8238.57	9332.14	8200.79	13739.10	1010.22	13.27	-12.12	67.53
1.1.4 Certificate of Deposits	30.63	27.45	5.18	1.97	0.00	-10.37	-81.14	-61.96
1.2 Others	1391.40	1458.08	1530.73	1959.99	245.64	4.79	4.98	28.04
<b>2 Commission/Fee Expense</b>	441.61	505.07	543.21	597.40	37.16	14.37	7.55	9.98
<b>3 Employees Expenses</b>	15561.92	17776.14	19107.70	23306.35	1955.08	14.23	7.49	21.97
<b>4 Office Operating Expenses</b>	11195.23	13613.82	14313.59	17487.97	1132.62	21.60	5.14	22.18
<b>5 Exchange Fluctuation Loss</b>	23.74	63.27	19.05	25.52	-2.25	166.46	-69.90	34.00
5.1 Due to Change in Exchange Rates	12.23	63.27	4.39	5.02	-3.01	417.26	-93.06	14.37
5.2 Due to Foreign Currency Transactions	11.51	0.00	14.66	20.50	0.76	-100.00	0.00	39.89
<b>6 Non-Operatiing Expenses</b>	15.61	13.39	70.03	17.82	0.64	-14.18	422.82	-74.55
<b>7. Provision for Risk</b>	8339.38	9962.24	7061.61	10568.77	440.23	19.46	-29.12	49.67
7.1 Loan loss Provision	8091.42	9070.71	6401.84	9650.60	397.66	12.10	-29.42	50.75
7.1.1 General Loan loss Provision	2084.15	3891.06	4110.57	6271.68	138.70	86.70	5.64	52.57
7.1.1.1 Pass Loan Loss Provision	0.00	3163.99	3625.52	5677.88	132.58	0.00	14.59	56.61
7.1.1.2 Watch List Provision	0.00	727.07	485.05	593.80	6.12	0.00	-33.29	22.42
7.1.2 Special Loan Loss Provision	6007.27	5176.73	2197.47	3368.78	162.33	-13.83	-57.55	53.30
7.1.3 Additional Loan Loss Provision	0.00	2.92	93.81	10.14	96.64	0.00	3118.15	-89.19
7.2. Provision for Non-Banking Assets	207.96	679.65	611.52	839.40	42.45	226.82	-10.02	37.26
7.3. Provision for Loss on Investment	-1.14	40.37	4.97	45.93	0.00	-3643.82	-87.68	823.46
7.4. Provision for Loss of Other Assets	41.14	171.51	43.27	32.84	0.12	0.00	0.00	-24.11
<b>8 Loan Written Off</b>	269.95	103.45	77.54	907.44	0.76	-61.68	-25.05	1070.33
<b>9 Provision for Staff Bonus</b>	2660.27	3139.60	4628.86	5543.94	211.76	18.02	47.43	19.77
<b>10 Provision for Income Tax</b>	8232.63	9521.99	14145.34	17163.51	643.18	15.66	48.55	21.34
<b>11 Others</b>	6.14	465.47	56.32	47.82	0.00	7475.89	-87.90	-15.10
<b>12 Net Profit</b>	21294.17	28386.05	38128.55	45433.95	2219.73	33.30	34.32	19.16
<b>TOTAL EXPENSES</b>	<b>117304.18</b>	<b>132741.51</b>	<b>146006.29</b>	<b>202192.67</b>	<b>18094.80</b>	<b>13.16</b>	<b>9.99</b>	<b>38.48</b>
<b>Income</b>								
<b>1. Interest Income</b>	95849.23	101174.86	113200.58	161584.42	12466.03	5.56	11.89	42.74
1.1. On Loans and Advance	91023.28	97566.06	108083.45	152697.37	11541.83	7.19	10.78	41.28
1.2. On Investment	3239.70	2065.62	3265.06	5686.94	592.72	-36.24	58.07	74.18
1.2.1 Government Bonds	2816.91	1774.19	2828.94	4702.34	507.44	-37.02	59.45	66.22
1.2.2 Foreign Bonds	28.74	76.54	136.72	153.35	13.22	166.33	78.62	12.17
1.2.3 NRB Bonds	218.55	132.56	167.89	746.84	59.30	-39.35	26.65	344.84
1.2.4 Deventure & Bonds	175.50	82.33	131.52	84.40	12.75	-53.09	59.75	-35.83
1.3 Agency Balance	714.00	491.44	420.46	483.18	45.57	-31.17	-14.44	14.92
1.4 On Call Deposit	258.09	399.14	627.38	781.19	73.45	54.65	57.18	24.52
1.5 Others	614.16	652.61	804.22	1935.75	212.46	6.26	23.23	140.70
<b>2. Comission &amp; Discount</b>	7252.50	8247.23	9230.35	11327.97	955.81	13.72	11.92	22.73
2.1 Bills Purchase & Discount	231.59	247.40	300.36	239.78	14.53	6.82	21.41	-20.17
2.2 Comission	6022.89	7055.01	7688.74	9581.64	825.45	17.14	8.98	24.62
2.3 Others	998.02	944.82	1241.25	1506.55	115.83	-5.33	31.37	21.37
<b>3 Income From Exchange Fluctuation</b>	4118.09	4712.88	5461.96	6127.72	557.87	14.44	15.89	12.19
3.1 Due to Change in Exchange Rate	219.24	980.69	1116.14	629.46	79.11	347.31	13.81	-43.60
3.2 Due to Foreign Currency Trans.	3898.85	3732.18	4345.81	5498.26	478.75	-4.27	16.44	26.52
<b>4 Other Operating Income</b>	3614.09	5281.25	6555.19	8715.19	486.73	46.13	24.12	32.95
<b>5 Non Operating Income</b>	1241.27	3880.23	2757.19	2774.51	40.76	212.60	-28.94	0.63
<b>6 Provision Written Back</b>	4031.87	7604.21	7698.29	10242.22	379.60	88.60	1.24	33.05
<b>7 Recovery from Written off Loan</b>	776.54	1445.40	1024.53	1368.72	61.39	86.13	-29.12	33.59
<b>8 Income from Extra Ordinary Expenses</b>	420.58	64.77	78.21	51.92	24.63	-84.60	20.73	-33.61
<b>9 Net Loss</b>	0.00	330.67	0.00	0.00	3121.97	0.00	-100.00	0.00
<b>TOTAL INCOME</b>	<b>117304.17</b>	<b>132741.51</b>	<b>146006.29</b>	<b>202192.68</b>	<b>18094.78</b>	<b>13.16</b>	<b>9.99</b>	<b>38.48</b>

**Profit and Loss Statement of Development Banks**

	Mid-July			Mid-July	Mid-Aug	% Change		
	2014	2015	2016	2017	2017	2/1	3/2	4/3
	1	2	3	4	5			
<b>1 Interest Expenses</b>	13000.57	13157.27	13312.19	13201.15	1760.81	1.21	1.18	-0.83
1.1 Deposit Liabilities	12811.12	12804.81	13172.88	13087.17	1758.29	-0.05	2.87	-0.65
1.1.1 Saving A/c	5944.44	5804.70	5946.21	4677.07	594.64	-2.35	2.44	-21.34
1.1.2 Fixed A/c	5071.10	5086.43	5212.02	5949.55	956.53	0.30	2.47	14.15
1.1.2.1 Upto 3 Months Fixed A/c	93.84	59.93	54.26	270.84	72.07	-36.13	-9.47	399.17
1.1.2.2 3 to 6 Months fixed A/c	146.20	116.36	278.90	299.49	68.39	-20.41	139.69	7.38
1.1.2.3 6 Months to 1 Year Fixed A/c	2573.54	2716.01	2769.74	2933.09	500.53	5.54	1.98	5.90
1.1.2.4 Above 1 Year	2257.51	2194.14	2109.12	2446.12	315.54	-2.81	-3.87	15.98
1.1.3 Call Deposit	1795.59	1913.68	2014.52	2460.55	207.12	6.58	5.27	22.14
1.1.4 Certificate of Deposits	0.00	0.00	0.12	0.00	0.00	0.00	0.00	-100.00
1.2 Others	189.45	352.45	139.31	113.98	2.52	86.04	-60.47	-18.19
<b>2 Commission/Fee Expense</b>	5.43	3.26	1.36	0.00	0.00	-39.85	-58.30	-100.00
<b>3 Employees Expenses</b>	2356.60	2640.86	2907.09	2687.22	231.68	12.06	10.08	-7.56
<b>4 Office Operating Expenses</b>	2905.88	3017.24	3038.53	2613.80	197.22	3.83	0.71	-13.98
<b>5 Exchange Fluctuation Loss</b>	7.25	1.55	177.98	83.17	0.62	-78.64	11400.55	-53.27
5.1 Due to Change in Exchange Rates	3.98	1.56	177.62	83.14	0.62	-60.83	11283.12	-53.19
5.2 Due to Foreign Currency Transactions	3.26	-0.01	0.36	0.04	0.00	-100.39	-2960.52	-90.15
<b>6 Non-Operatiing Expenses</b>	110.83	41.67	16.31	14.39	0.14	-62.40	-60.86	-11.77
<b>7. Provision for Risk</b>	3525.12	1866.82	1415.40	1565.51	27.86	-47.04	-24.18	10.60
7.1 Loan loss Provision	2554.92	1349.90	1271.31	1483.84	27.31	-47.16	-5.82	16.72
7.1.1 General Loan loss Provision	563.53	154.01	733.07	623.63	12.47	-72.67	375.98	-14.93
7.1.1.1 Pass Loan Loss Provision	0.00	27.86	652.10	465.15	9.40	0.00	2240.61	-28.67
7.1.1.2 Watch List Provision	0.00	126.15	80.97	158.48	3.06	0.00	-35.81	95.71
7.1.2 Special Loan Loss Provision	1934.63	1104.99	502.83	833.09	14.84	-42.88	-54.49	65.68
7.1.3 Additional Loan Loss Provision	56.76	90.90	35.40	27.11	0.00	60.14	-61.05	-23.41
7.2. Provision for Non-Banking Assets	642.02	497.62	108.91	25.48	0.00	-22.49	-78.11	-76.61
7.3. Provision for Loss on Investment	2.81	11.46	-0.43	45.60	0.55	308.19	-103.77	#####
7.4. Provision for Loss of Other Assets	325.37	7.84	35.62	10.59	0.00	0.00	0.00	-70.27
<b>8 Loan Written Off</b>	165.54	225.49	155.56	39.77	0.00	36.22	-31.01	-74.43
<b>9 Provision for Staff Bonus</b>	569.23	704.19	962.73	941.72	14.82	23.71	36.71	-2.18
<b>10 Provision for Income Tax</b>	1810.11	2043.98	2793.14	2723.56	39.73	12.92	36.65	-2.49
<b>11 Others</b>	36.78	20.53	4.17	0.81	0.19	-44.18	-79.70	-80.66
<b>12 Net Profit</b>	4691.95	5925.13	7762.81	6872.35	82.04	26.28	31.01	-11.47
<b>TOTAL EXPENSES</b>	<b>29185.27</b>	<b>29648.00</b>	<b>32547.27</b>	<b>30743.44</b>	<b>2355.10</b>	<b>1.59</b>	<b>9.78</b>	<b>-5.54</b>
<b>Income</b>								
<b>1. Interest Income</b>	22130.34	24453.29	26440.45	26567.77	1619.22	10.50	8.13	0.48
1.1. On Loans and Advance	20111.26	22110.85	24547.15	24001.32	1524.46	9.94	11.02	-2.22
1.2. On Investment	152.46	134.58	123.20	135.56	7.88	-11.73	-8.46	10.04
1.2.1 Government Bonds	137.26	121.98	101.73	95.19	6.92	-11.14	-16.60	-6.43
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	12.29	0.00	60.88	2.00	10.56
1.2.4 Deventure & Bonds	8.42	1.71	10.35	28.09	0.96	-79.75	506.78	171.27
1.3 Agency Balance	168.42	137.10	103.08	344.14	0.04	-18.59	-24.81	233.84
1.4 On Call Deposit	1401.86	1688.66	1486.16	2055.54	85.40	20.46	-11.99	38.31
1.5 Others	296.34	382.10	180.86	31.21	1.45	28.94	-52.67	-82.74
<b>2. Comission &amp; Discount</b>	616.60	585.87	487.12	384.57	29.39	-4.98	-16.86	-21.05
2.1 Bills Purchase & Discount	0.20	1.02	0.12	0.02	0.00	409.97	-88.61	-87.15
2.2 Comission	401.50	390.41	364.54	263.32	14.73	-2.76	-6.62	-27.77
2.3 Others	214.90	194.44	122.46	121.23	14.65	-9.52	-37.02	-1.01
<b>3 Income From Exchange Fluctuation</b>	50.60	48.86	246.86	121.24	5.22	-3.43	405.20	-50.89
3.1 Due to Change in Exchange Rate	0.94	2.62	225.94	77.27	1.05	179.65	8539.48	-65.80
3.2 Due to Foreign Currency Trans.	49.67	46.25	20.92	43.97	4.17	-6.88	-54.77	110.19
<b>4 Other Operating Income</b>	1372.85	1552.34	2088.22	1656.52	91.94	13.07	34.52	-20.67
<b>5 Non Operating Income</b>	2135.56	402.44	1130.88	444.76	28.80	-81.16	181.01	-60.67
<b>6 Provision Written Back</b>	1658.69	2531.66	2018.37	1546.85	1.31	52.63	-20.27	-23.36
<b>7 Recovery from Written off Loan</b>	10.34	21.45	2.61	12.51	0.00	107.40	-87.85	379.99
<b>8 Income from Extra Ordinary Expenses</b>	69.49	35.69	128.54	9.21	0.00	-48.64	260.14	-92.83
<b>9 Net Loss</b>	1140.79	16.40	4.23	0.00	579.20	-98.56	-74.18	-100.00
<b>TOTAL INCOME</b>	<b>29185.27</b>	<b>29648.00</b>	<b>32547.27</b>	<b>30743.44</b>	<b>2355.10</b>	<b>1.59</b>	<b>9.78</b>	<b>-5.54</b>

**Profit and Loss Statement of Finance Companies**

	Mid-July			Mid-July	Mid-Aug	% Change		
	2014	2015	2016	2017	2017			
	1	2	3	4	5	2/1	3/2	4/3
<b>1 Interest Expenses</b>	5887.25	4922.73	3776.34	3557.37	406.69	-16.38	-23.29	-5.80
1.1 Deposit Liabilities	5802.37	4880.57	3755.60	3389.23	403.04	-15.89	-23.05	-9.76
1.1.1 Saving A/c	2225.47	1949.03	1604.12	1412.59	131.61	-12.42	-17.70	-11.94
1.1.2 Fixed A/c	3502.38	2875.05	2065.28	1746.55	253.53	-17.91	-28.17	-15.43
1.1.2.1 Upto 3 Months Fixed A/c	37.66	26.00	18.35	54.79	9.97	-30.95	-29.42	198.56
1.1.2.2 3 to 6 Months fixed A/c	57.33	36.65	25.82	74.88	13.70	-36.08	-29.53	189.96
1.1.2.3 6 Months to 1 Year Fixed A/c	1746.08	1440.47	991.72	946.02	162.47	-17.50	-31.15	-4.61
1.1.2.4 Above 1 Year	1661.31	1371.93	1029.38	670.86	67.40	-17.42	-24.97	-34.83
1.1.3 Call Deposit	74.49	56.44	86.16	230.09	17.90	-24.24	52.65	167.06
1.1.4 Certificate of Deposits	0.02	0.05	0.04	0.00	0.00	170.55	-19.53	#####
1.2 Others	84.88	42.16	20.74	168.15	3.65	-50.33	-50.79	710.55
<b>2 Commission/Fee Expense</b>	1.00	1.13	1.67	3.54	0.03	12.23	48.06	112.56
<b>3 Employees Expenses</b>	829.30	801.85	700.74	633.90	51.56	-3.31	-12.61	-9.54
<b>4 Office Operating Expenses</b>	966.71	993.19	771.46	652.83	59.42	2.74	-22.32	-15.38
<b>5 Exchange Fluctuation Loss</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6 Non-Operating Expenses</b>	17.43	34.74	19.81	1.33	1.55	99.32	-42.98	-93.30
<b>7. Provision for Risk</b>	2410.35	952.41	1172.94	628.48	181.94	-60.49	23.15	-46.42
7.1 Loan loss Provision	1716.07	597.80	778.65	343.01	42.46	-65.16	30.25	-55.95
7.1.1 General Loan loss Provision	187.76	26.31	264.33	140.49	0.47	-85.99	904.68	-46.85
7.1.1.1 Pass Loan Loss Provision	0.00	18.68	252.78	113.84	0.47	0.00	1253.25	-54.97
7.1.1.2 Watch List Provision	0.00	7.63	11.55	26.65	0.00	0.00	51.34	130.77
7.1.2 Special Loan Loss Provision	1482.55	345.76	328.19	173.38	28.55	-76.68	-5.08	-47.17
7.1.3 Additional Loan Loss Provision	45.76	225.73	186.13	29.14	13.44	393.30	-17.55	-84.34
7.2. Provision for Non-Banking Assets	648.27	252.23	291.80	188.53	139.21	-61.09	15.68	-35.39
7.3. Provision for Loss on Investment	38.45	50.14	9.99	94.36	0.27	30.40	-80.08	844.54
7.4. Provision for Loss of Other Assets	7.55	52.23	92.51	2.57	0.00	0.00	0.00	-97.22
<b>8 Loan Written Off</b>	188.06	110.96	121.93	48.91	0.59	-41.00	9.89	-59.89
<b>9 Provision for Staff Bonus</b>	222.60	209.37	259.93	171.12	0.86	-5.94	24.15	-34.17
<b>10 Provision for Income Tax</b>	635.01	592.41	653.15	483.56	2.59	-6.71	10.25	-25.96
<b>11 Others</b>	2.14	9.80	0.67	7.00	0.00	357.41	-93.13	940.04
<b>12 Net Profit</b>	3345.47	2728.14	3113.58	2359.13	163.89	-18.45	14.13	-24.23
<b>TOTAL EXPENSES</b>	<b>14505.33</b>	<b>11356.71</b>	<b>10592.23</b>	<b>8547.17</b>	<b>869.12</b>	<b>-21.71</b>	<b>-6.73</b>	<b>-19.31</b>
<b>Income</b>								
<b>1. Interest Income</b>	9212.31	8383.33	6842.06	6205.92	362.16	-9.00	-18.38	-9.30
1.1. On Loans and Advance	8350.25	7498.52	6152.12	5224.69	341.15	-10.20	-17.96	-15.07
1.2. On Investment	110.82	109.09	98.76	52.77	1.87	-1.56	-9.47	-46.57
1.2.1 Government Bonds	95.26	86.08	74.44	32.86	1.85	-9.64	-13.52	-55.86
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	17.62	0.02	92.50	23.06	-14.67
1.2.4 Deventure & Bonds	6.84	6.23	3.67	2.29	0.00	-8.96	-41.05	-37.48
1.3 Agency Balance	79.67	87.87	65.81	194.19	0.00	10.30	-25.11	195.09
1.4 On Call Deposit	448.70	546.09	399.84	638.32	19.05	21.71	-26.78	59.64
1.5 Others	222.87	141.75	125.53	95.95	0.09	-36.40	-11.45	-23.56
<b>2. Comission &amp; Discount</b>	182.33	102.04	111.50	94.31	6.50	-44.04	9.27	-15.41
2.1 Bills Purchase & Discount	0.00	0.00	0.01	0.00	0.00	0.00	0.00	#####
2.2 Comission	93.18	49.23	21.19	19.87	2.28	-47.17	-56.95	-6.22
2.3 Others	89.15	52.81	90.30	74.44	4.22	-40.77	71.00	-17.57
<b>3 Income From Exchange Fluctuation</b>	0.00	0.00	0.00	0.00	0.00	-10.24	-99.57	#####
3.1 Due to Change in Exchange Rate	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	#####
<b>4 Other Operating Income</b>	521.75	493.14	479.80	400.59	27.11	-5.48	-2.71	-16.51
<b>5 Non Operating Income</b>	664.61	460.80	887.79	563.87	5.37	-30.67	92.66	-36.49
<b>6 Provision Written Back</b>	2989.11	1706.69	1833.99	1094.33	295.11	-42.90	7.46	-40.33
<b>7 Recovery from Written off Loan</b>	19.14	41.78	248.95	122.91	1.57	118.26	495.90	-50.63
<b>8 Income from Extra Ordinary Expenses</b>	36.25	57.35	24.70	47.02	0.00	58.18	-56.94	90.41
<b>9 Net Loss</b>	879.82	111.60	163.43	18.20	171.30	-87.32	46.45	-88.86
<b>TOTAL INCOME</b>	<b>14505.33</b>	<b>11356.71</b>	<b>10592.23</b>	<b>8547.17</b>	<b>869.12</b>	<b>-21.71</b>	<b>-6.73</b>	<b>-19.31</b>

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

	Mid-July			Mid-July	Mid-Aug	% Change		
	2014	2015	2016	2017	2017	2/1	3/2	4/3
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	48152.08	61783.87	76816.32	87899.16	87885.62	28.31	24.33	14.43
Fishery Related	2747.06	3355.59	1980.46	2328.51	2352.31	22.15	-40.98	17.57
Mining Related	3580.05	3525.74	3404.03	3950.19	3912.11	-1.52	-3.45	16.04
Agriculture, Forestry & Beverage Production Related	222489.70	255534.57	296097.02	329835.00	332143.26	14.85	15.87	11.39
Construction	118632.87	152480.40	182851.94	213028.75	215558.58	28.53	19.92	16.50
Electricity, Gas and Water	25606.61	34540.43	46417.77	63520.59	64409.98	34.89	34.39	36.85
Metal Products, Machinery & Electronic Equipment & Asse	13994.97	16208.31	19473.46	25044.82	25673.40	15.82	20.14	28.61
Transport, Communication and Public Utilities	43707.55	48451.67	67489.25	76264.31	77080.96	10.85	39.29	13.00
Wholesaler & Retailer	243966.15	297286.58	374322.54	436442.74	436180.84	21.86	25.91	16.60
Finance, Insurance and Real Estate	90353.77	107293.66	135000.17	166374.23	163332.61	18.75	25.82	23.24
Hotel or Restaurant	32909.63	44028.90	54426.26	66900.15	67301.51	33.79	23.61	22.92
Other Services	54154.23	63957.60	72146.41	90250.94	90264.10	18.10	12.80	25.09
Consumption Loans	87003.21	101450.14	120843.49	158359.29	155200.16	16.61	19.12	31.04
Local Government	1182.73	1714.14	1654.98	1568.65	1568.89	44.93	-3.45	-5.22
Others	141309.64	169740.36	228955.74	272881.84	268181.80	20.12	34.89	19.19
<b>TOTAL</b>	<b>1129803.67</b>	<b>1361351.97</b>	<b>1681879.83</b>	<b>1994649.17</b>	<b>1991046.14</b>	<b>20.49</b>	<b>23.54</b>	<b>18.60</b>
<b>Productwise</b>								
Term Loan	173069.81	223149.61	272694.42	320735.49	324212.31	28.94	22.20	17.62
Overdraft	211367.58	245994.73	294326.89	361906.83	353557.73	16.38	19.65	22.96
Trust Receipt Loan / Import Loan	48161.32	55141.88	72678.07	64530.02	68813.57	14.49	31.80	-11.21
Demand & Other Working Capital Loan	250607.47	293603.14	365785.23	404195.22	404125.38	17.16	24.58	10.50
Residential Personal Home Loan (Up to Rs. 1 Crore)	89484.87	118861.54	142815.41	168383.92	171106.97	32.83	20.15	17.90
Real Estate Loan	82482.16	85678.07	108071.88	127318.70	127031.90	3.87	26.14	17.81
Margin Nature Loan	20031.63	24084.77	37681.04	41170.06	40777.13	20.23	56.45	9.26
Hire Purchase Loan	63653.90	80966.96	110094.35	150400.06	150928.83	27.20	35.97	36.61
Deprived Sector Loan	50576.56	63889.82	81239.19	111984.61	111704.85	26.32	27.16	37.85
Bills Purchased	10045.08	13511.29	12530.80	17354.17	16500.51	34.51	-7.26	38.49
Other Product	130323.28	156470.18	183962.55	226670.09	222286.95	20.06	17.57	23.22
<b>Total</b>	<b>1129803.66</b>	<b>1361351.98</b>	<b>1681879.83</b>	<b>1994649.17</b>	<b>1991046.14</b>	<b>20.49</b>	<b>23.54</b>	<b>18.60</b>
<b>Collateral wise</b>								
Gold and Silver	31102.67	31374.67	30642.25	0.00	36328.97	0.87	-2.33	#####
Government Securities	992.12	784.73	1014.67	997.94	473.30	-20.90	29.30	-1.65
Non Governmental Securities	14092.14	18776.93	29668.70	34634.94	34681.11	33.24	58.01	16.74
Fixed Deposit Receipts	10774.58	9824.90	10553.39	22175.52	19504.83	-8.81	7.41	110.13
Own	9893.47	8925.88	9577.14	20780.98	18703.88	-9.78	7.30	116.99
Other Licences Institutions	881.11	899.02	976.25	1394.55	800.95	2.03	8.59	42.85
Collateral of Properties	936410.77	1131830.49	1463645.87	1734997.03	1738378.91	20.87	29.32	18.54
Fixed Assets	785804.82	957231.98	1207217.80	1459790.48	1458183.40	21.82	26.12	20.92
Current Assets	150605.95	174598.50	256428.07	275206.55	280195.51	15.93	46.87	7.32
Against security of Bill	11927.48	13969.01	15710.45	15873.63	16275.98	17.12	12.47	1.04
Domestic Bills	2817.51	3532.80	3525.87	798.38	674.31	25.39	-0.20	-77.36
Foreign Bills	9109.97	10436.21	12184.58	15075.25	15601.67	14.56	16.75	23.72
Against Guarantee	29975.14	40479.05	52993.07	63293.16	63140.28	35.04	30.91	19.44
Government Guarantee	2155.95	2385.24	2364.19	2560.01	2497.59	10.64	-0.88	8.28
Institutional Guarantee	20737.62	27833.31	33209.50	42758.93	43112.51	34.22	19.32	28.76
Personal Guarantee	2001.69	2350.72	4054.12	5340.32	4954.95	17.44	72.46	31.73
Collective Guarantee	2167.66	3581.03	4855.55	5828.86	5814.03	65.20	35.59	20.05
International Rated Foreign Bank's Guarantee	192.25	93.08	4226.93	1469.32	1534.98	-51.58	4441.02	-65.24
Other Guarantee	2706.26	4235.68	4282.79	5335.71	5226.23	56.51	1.11	24.59
Credit Card	410.98	427.58	416.03	905.78	1096.74	4.04	-2.70	117.72
Others	94117.78	113884.53	77235.40	84304.25	81166.02	21.00	-32.18	9.15
<b>Total</b>	<b>1129803.67</b>	<b>1361351.89</b>	<b>1681879.83</b>	<b>1994649.17</b>	<b>1991046.14</b>	<b>20.49</b>	<b>23.54</b>	<b>18.60</b>

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

	Mid-July			Mid-July	Mid-Aug	% Change		
	2014	2015	2016	2017	2017			
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>2/1</b>	<b>3/2</b>	<b>4/3</b>
Agricultural and Forest Related	37810.81	47818.18	59611.10	73353.34	73263.43	26.47	24.66	23.05
Fishery Related	2491.48	2888.07	1513.96	1996.59	2009.19	15.92	-47.58	31.88
Mining Related	3258.97	3064.11	2970.72	3467.83	3535.81	-5.98	-3.05	16.73
Agriculture, Forestry & Beverage Production Related	207142.86	239722.81	278304.22	315942.22	318257.18	15.73	16.09	13.52
Construction	88914.98	115175.72	142303.46	178777.17	181267.47	29.53	23.55	25.63
Electricity, Gas and Water	21784.34	29412.29	42101.95	59344.92	60181.91	35.02	43.14	40.96
Metal Products, Machinery & Electronic Equipment & Asse	10887.77	12402.24	16327.51	22633.48	23199.47	13.91	31.65	38.62
Transport, Communication and Public Utilities	25221.64	26254.45	43246.45	52471.19	53417.08	4.09	64.72	21.33
Wholesaler & Retailer	205667.15	256252.52	330886.83	397945.20	398214.10	24.60	29.13	20.27
Finance, Insurance and Real Estate	72768.84	89220.30	114517.91	148589.16	145424.60	22.61	28.35	29.75
Hotel or Restaurant	24846.43	35337.97	43361.87	57138.95	57465.99	42.23	22.71	31.77
Other Services	43987.36	53099.98	60591.89	80038.56	80584.63	20.72	14.11	32.09
Consumption Loans	68227.23	80339.71	99230.33	134352.70	131997.70	17.75	23.51	35.39
Local Government	1096.16	1621.81	1576.17	1506.86	1508.06	47.95	-2.81	-4.40
Others	88042.57	110543.10	155958.26	208340.54	204108.64	25.56	41.08	33.59
<b>TOTAL</b>	<b>902162.01</b>	<b>1103153.25</b>	<b>1392502.62</b>	<b>1735898.71</b>	<b>1734435.25</b>	<b>22.28</b>	<b>26.23</b>	<b>24.66</b>
<b>Productwise</b>								
Term Loan	142965.53	187297.61	227581.99	280894.40	284220.55	31.01	21.51	23.43
Overdraft	170872.66	200106.73	239961.46	310486.80	303165.08	17.11	19.92	29.39
Trust Receipt Loan / Import Loan	48161.32	55141.88	72677.77	64519.94	68800.58	14.49	31.80	-11.22
Demand & Other Working Capital Loan	216015.90	260320.80	334766.54	386183.56	386182.26	20.51	28.60	15.36
Residential Personal Home Loan (Up to Rs. 1 Crore)	64673.30	87842.96	109296.95	140053.24	142469.21	35.83	24.42	28.14
Real Estate Loan	60467.66	63879.59	83603.42	104245.22	104291.37	5.64	30.88	24.69
Margin Nature Loan	11988.14	16360.29	28428.82	34419.83	34044.76	36.47	73.77	21.07
Hire Purchase Loan	41023.45	54406.77	79566.01	120085.97	120615.83	32.62	46.24	50.93
Deprived Sector Loan	40962.32	51515.94	66005.84	93428.55	93183.32	0.00	0.00	41.55
Bills Purchased	10034.34	13497.19	12523.00	17351.57	16497.91	34.51	-7.22	38.56
Other Product	94997.38	112783.49	138090.81	184229.66	180964.38	18.72	22.44	33.41
<b>Total</b>	<b>902162.00</b>	<b>1103153.26</b>	<b>1392502.62</b>	<b>1735898.72</b>	<b>1734435.25</b>	<b>22.28</b>	<b>26.23</b>	<b>24.66</b>
<b>Collateral wise</b>								
Gold and Silver	27088.37	26813.12	26326.42	0.00	31801.42	-1.02	-1.82	#####
Government Securities	968.71	751.68	991.90	986.04	461.39	-22.40	31.96	-0.59
Non Governmental Securities	8973.82	13183.16	23084.76	29673.78	29588.60	46.91	75.11	28.54
Fixed Deposit Receipts	7359.78	6561.88	7542.78	15282.39	13413.50	-10.84	14.95	102.61
Own	6478.67	5662.90	6566.55	13887.84	12612.54	-12.59	15.96	111.49
Other Licences Institutions	881.11	898.97	976.23	1394.55	800.95	2.03	8.59	42.85
Collateral of Properties	733614.96	900985.02	1206655.78	1510054.58	1514929.55	22.81	33.93	25.14
Fixed Assets	583662.27	726933.32	950449.10	1234935.26	1234821.11	24.55	30.75	29.93
Current Assets	149952.69	174051.71	256206.67	275119.32	280108.44	16.07	47.20	7.38
Against security of Bill	11923.28	13672.66	15133.48	15873.63	16275.98	14.67	10.68	4.89
Domestic Bills	2813.31	3236.45	2950.40	798.38	674.31	15.04	-8.84	-72.94
Foreign Bills	9109.97	10436.21	12183.08	15075.25	15601.67	14.56	16.74	23.74
Against Guarantee	25697.50	34298.71	44016.18	52805.20	52510.47	33.47	28.33	19.97
Government Guarantee	1975.30	2208.28	2191.40	2456.45	2394.03	11.79	-0.76	12.09
Institutional Guarantee	18972.97	24969.73	28853.08	38746.64	39185.99	31.61	15.55	34.29
Personal Guarantee	1684.14	2069.26	3325.36	4274.42	3807.83	22.87	60.70	28.54
Collective Guarantee	404.05	951.02	1365.35	640.93	473.76	135.37	43.57	-53.06
International Rated Foreign Bank's Guarantee	117.47	93.08	4226.93	1469.32	1534.98	-20.76	4441.02	-65.24
Other Guarantee	2529.85	4007.34	4054.06	5217.45	5113.88	58.40	1.17	28.70
Credit Card	410.98	427.58	416.03	905.78	1096.74	4.04	-2.70	117.72
Others	86124.60	106459.44	68335.30	77474.55	74357.61	23.61	-35.81	13.37
<b>Total</b>	<b>902162.02</b>	<b>1103153.26</b>	<b>1392502.62</b>	<b>1735898.71</b>	<b>1734435.25</b>	<b>22.28</b>	<b>26.23</b>	<b>24.66</b>

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

	Mid-July			Mid-July	Mid-Aug	% Change		
	2014	2015	2017	2017	2017			
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>2/1</b>	<b>3/2</b>	<b>4/3</b>
Agricultural and Forest Related	8423.26	12002.65	15169.69	11517.77	11581.47	42.49	26.39	-24.07
Fishery Related	214.77	404.87	410.64	275.80	288.81	88.51	1.42	-32.84
Mining Related	275.24	390.09	391.51	450.84	355.46	41.73	0.36	15.16
Agriculture, Forestry & Beverage Production Related	10699.48	12179.35	14829.67	11610.02	11515.30	13.83	21.76	-21.71
Construction	19507.92	26554.42	32645.74	27621.96	27579.35	36.12	22.94	-15.39
Electricity, Gas and Water	3617.75	4933.46	4000.83	4007.87	4063.40	36.37	-18.90	0.18
Metal Products, Machinery & Electronic Equipment & Asse	2385.15	2976.90	2395.14	1557.29	1622.69	24.81	-19.54	-34.98
Transport, Communication and Public Utilities	12897.59	15099.18	17830.86	18908.92	18778.20	17.07	18.09	6.05
Wholesaler & Retailer	29633.88	32542.18	35847.16	32765.58	32032.63	9.81	10.16	-8.60
Finance, Insurance and Real Estate	12797.65	13368.46	16264.86	14169.51	14270.18	4.46	21.67	-12.88
Hotel or Restaurant	6278.73	7231.42	9287.71	8381.09	8456.74	15.17	28.44	-9.76
Other Services	7909.36	8661.91	9369.02	8371.79	8095.22	9.51	8.16	-10.64
Consumption Loans	12728.61	15563.89	17035.39	19360.71	18683.12	22.27	9.45	13.65
Local Government	38.04	32.34	41.32	24.59	23.62	-14.98	27.76	-40.49
Others	34396.15	41529.50	57473.73	50581.10	50025.68	20.74	38.39	-11.99
<b>TOTAL</b>	<b>161803.56</b>	<b>193470.61</b>	<b>232993.26</b>	<b>209604.83</b>	<b>207371.88</b>	<b>19.57</b>	<b>20.43</b>	<b>-10.04</b>
<b>Productwise</b>								
Term Loan	21437.34	27992.73	37259.67	33010.58	32844.11	30.58	33.10	-11.40
Overdraft	40494.92	45887.99	54365.43	51420.03	50392.65	13.32	18.47	-5.42
Trust Receipt Loan / Import Loan	0.00	0.00	0.30	10.09	12.99	0.00	0.00	3302.67
Demand & Other Working Capital Loan	19857.01	20503.15	20231.27	10586.96	10554.70	3.25	-1.33	-47.67
Residential Personal Home Loan (Up to Rs. 1 Crore)	16820.26	22476.27	26787.73	22016.64	22095.94	33.63	19.18	-17.81
Real Estate Loan	12773.90	13116.83	17273.22	16955.43	16767.58	2.68	31.69	-1.84
Margin Nature Loan	4112.98	3831.26	5205.67	3835.46	3826.90	-6.85	35.87	-26.32
Hire Purchase Loan	15906.14	18970.95	23685.84	24554.80	24532.96	19.27	24.85	3.67
Deprived Sector Loan	7564.63	10198.29	12938.71	16414.81	16550.46	0.00	0.00	26.87
Bills Purchased	4.34	7.70	1.40	0.00	0.00	77.26	-81.82	-100.00
Other Product	22832.03	30485.43	35244.02	30800.04	29793.60	33.52	15.61	-12.61
<b>Total</b>	<b>161803.56</b>	<b>193470.61</b>	<b>232993.26</b>	<b>209604.83</b>	<b>207371.88</b>	<b>19.57</b>	<b>20.43</b>	<b>-10.04</b>
<b>Collateral wise</b>								
Gold and Silver	3680.33	4111.82	4189.41	0.00	4216.18	11.72	1.89	-100.00
Government Securities	5.85	12.34	6.15	0.15	0.15	110.90	-50.16	-97.51
Non Governmental Securities	3181.68	3330.32	4660.50	3801.07	3923.58	4.67	39.94	-18.44
Fixed Deposit Receipts	1709.14	2014.24	2155.69	5264.84	4601.22	17.85	7.02	144.23
Own	1709.14	2014.20	2155.67	5264.84	4601.22	17.85	7.02	144.23
Other Licences Institutions	0.00	0.05	0.02	0.00	0.00	0.00	-55.56	-100.00
Collateral of Properties	147209.51	177855.55	213181.75	186566.58	184878.98	20.82	19.86	-12.48
Fixed Assets	146794.10	177513.72	213171.49	186555.95	184868.48	20.93	20.09	-12.49
Current Assets	415.41	341.83	10.26	10.63	10.50	-17.71	-97.00	3.60
Against security of Bill	4.20	15.30	8.28	0.00	0.00	264.19	-45.88	-100.00
Domestic Bills	4.20	15.30	8.28	0.00	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	9201.06	9311.66	49.80	45.42	16.65
Government Guarantee	112.75	112.07	113.69	63.11	63.11	-0.60	1.44	-44.48
Institutional Guarantee	1492.52	2552.54	3716.23	3197.82	3093.86	71.02	45.59	-13.95
Personal Guarantee	200.91	155.40	570.85	750.78	815.78	-22.65	267.33	31.52
Collective Guarantee	1737.70	2602.75	3481.97	5187.90	5337.23	49.78	33.78	48.99
International Rated Foreign Bank's Guarantee	74.78	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
Other Guarantee	2.41	1.59	5.10	1.45	1.68	-33.93	220.21	-71.48
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	452.61	440.10	-70.45	27.87	-49.91
<b>Total</b>	<b>161803.56</b>	<b>193470.61</b>	<b>232993.26</b>	<b>209604.83</b>	<b>207371.88</b>	<b>19.57</b>	<b>20.43</b>	<b>-10.04</b>

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

	Mid-July			Mid-July	Mid-Aug	% Change		
	2014	2015	2016	2017	2017	2/1	3/2	4/3
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	1918.01	1963.05	2035.53	3028.05	3040.71	2.35	3.69	48.76
Fishery Related	40.81	62.64	55.86	56.12	54.32	53.49	-10.83	0.48
Mining Related	45.84	71.55	41.80	31.51	20.85	56.09	-41.57	-24.62
Agriculture, Forestry & Beverage Production Related	4647.36	3632.41	2963.13	2282.77	2370.78	-21.84	-18.43	-22.96
Construction	10209.97	10750.27	7902.75	6629.62	6711.76	5.29	-26.49	-16.11
Electricity, Gas and Water	204.52	194.69	314.99	167.79	164.66	-4.81	61.79	-46.73
Metal Products, Machinery & Electronic Equipment & Asse	722.06	829.16	750.81	854.05	851.24	14.83	-9.45	13.75
Transport, Communication and Public Utilities	5588.33	7098.04	6411.94	4884.19	4885.68	27.02	-9.67	-23.83
Wholesaler & Retailer	8665.13	8491.89	7588.55	5731.96	5934.10	-2.00	-10.64	-24.47
Finance, Insurance and Real Estate	4787.27	4704.90	4217.40	3615.57	3637.83	-1.72	-10.36	-14.27
Hotel or Restaurant	1784.46	1459.52	1776.67	1380.10	1378.78	-18.21	21.73	-22.32
Other Services	2257.51	2195.70	2185.50	1840.60	1584.26	-2.74	-0.46	-15.78
Consumption Loans	6047.38	5546.54	4577.78	4645.89	4519.35	-8.28	-17.47	1.49
Local Government	48.53	59.99	37.50	37.20	37.20	23.63	-37.50	-0.80
Others	18870.91	17667.77	15523.75	13960.21	14047.48	-6.38	-12.14	-10.07
<b>TOTAL</b>	<b>65838.09</b>	<b>64728.11</b>	<b>56383.96</b>	<b>49145.62</b>	<b>49239.01</b>	<b>-1.69</b>	<b>-12.89</b>	<b>-12.84</b>
<b>Productwise</b>								
Term Loan	8666.94	7859.26	7852.76	6830.51	7147.65	-9.32	-0.08	-13.02
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	7424.71	7388.42	-13.27	-15.59	-31.17
Residential Personal Home Loan (Up to Rs. 1 Crore)	7991.30	8542.32	6730.72	6314.04	6541.82	6.90	-21.21	-6.19
Real Estate Loan	9240.60	8681.64	7195.24	6118.05	5972.95	-6.05	-17.12	-14.97
Margin Nature Loan	3930.51	3893.22	4046.55	2914.77	2905.48	-0.95	3.94	-27.97
Hire Purchase Loan	6724.31	7589.24	6842.49	5759.29	5780.04	12.86	-9.84	-15.83
Deprived Sector Loan	2049.60	2175.58	2294.65	2141.25	1971.07	0.00	0.00	-6.69
Bills Purchased	6.40	6.40	6.40	2.60	2.60	0.00	0.00	-59.38
Other Product	12493.87	13201.26	10627.73	11640.40	11528.97	5.66	-19.49	9.53
<b>Total</b>	<b>65838.09</b>	<b>64728.11</b>	<b>56383.96</b>	<b>49145.62</b>	<b>49239.01</b>	<b>-1.69</b>	<b>-12.89</b>	<b>-12.84</b>
<b>Collateral wise</b>								
Gold and Silver	333.97	449.73	126.42	0.00	311.36	34.66	-71.89	#####
Government Securities	17.56	20.72	16.63	11.75	11.75	17.98	-19.73	-29.33
Non Governmental Securities	1936.64	2263.45	1923.44	1160.09	1168.92	16.88	-15.02	-39.69
Fixed Deposit Receipts	1705.66	1248.78	854.92	1628.29	1490.12	-26.79	-31.54	90.46
Own	1705.66	1248.78	854.92	1628.29	1490.12	-26.79	-31.54	90.46
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	38375.87	38570.38	-4.67	-17.33	-12.40
Fixed Assets	55348.44	52784.94	43597.21	38299.28	38493.81	-4.63	-17.41	-12.15
Current Assets	237.85	204.97	211.14	76.59	76.57	-13.82	3.01	-63.72
Against security of Bill	0.00	281.05	568.69	0.00	0.00	0.00	102.34	#####
Domestic Bills	0.00	281.05	567.19	0.00	0.00	0.00	101.81	#####
Foreign Bills	0.00	0.00	1.50	0.00	0.00	0.00	0.00	#####
Against Guarantee	656.57	755.99	1089.07	1286.89	1318.15	15.14	44.06	18.16
Government Guarantee	67.90	64.90	59.11	40.45	40.45	-4.42	-8.93	-31.57
Institutional Guarantee	272.12	311.04	640.19	814.47	832.67	14.30	105.83	27.22
Personal Guarantee	116.64	126.05	157.91	315.12	331.34	8.07	25.27	99.55
Collective Guarantee	25.91	27.25	8.24	0.04	3.04	5.20	-69.78	-99.57
International Rated Foreign Bank's Guarantee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Guarantee	174.00	226.74	223.63	116.81	110.67	30.31	-1.37	-47.77
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	6377.09	6368.32	19.94	19.02	-20.25
<b>Total</b>	<b>65838.09</b>	<b>64728.01</b>	<b>56383.96</b>	<b>49145.62</b>	<b>49239.01</b>	<b>-1.69</b>	<b>-12.89</b>	<b>-12.84</b>

















BFI Name	NBL	RBB	NABIL	INBL	SCENL	HBL	NSBI	NBB	EBL	BOK	NCC
<b>Expenses</b>											
<b>1. Interest Expense</b>	<b>207.35</b>	<b>203.75</b>	<b>396.72</b>	<b>632.60</b>	<b>128.87</b>	<b>464.79</b>	<b>386.98</b>	<b>420.64</b>	<b>404.83</b>	<b>464.18</b>	<b>439.49</b>
1.1 On Deposit Liabilities	163.18	202.69	393.71	620.44	128.62	460.64	371.05	309.73	404.83	457.07	439.43
1.1.1 Saving Account	59.69	126.49	162.89	110.81	23.72	111.47	55.14	57.83	95.49	58.32	88.13
1.1.2 Fixed Account	97.69	68.63	181.36	465.79	95.98	349.18	311.62	230.32	289.60	383.93	303.27
1.1.2.1 Up to 3 months Fixed Account		0.09	27.20	4.46	9.07	11.41	71.36		60.26		6.75
1.1.2.2 3 to 6 months Fixed Account		0.10	36.27		37.88		56.87	0.01	47.63		19.14
1.1.2.3 6 months to 1 year Fixed Account		51.59	90.68		47.73	337.77	156.09		108.76	383.93	256.54
1.1.2.4 Above 1 year Fixed Account	97.69	16.85	27.20	461.33	1.29		27.30	230.31	72.95		20.83
1.1.3 Call Deposit	5.80	7.57	49.46	43.84	8.92		4.29	21.58	19.74	14.81	48.03
1.1.4 Certificate of Deposit											
1.2 On Borrowing	44.18	1.06	3.01	12.16	0.25	4.15	15.93	110.90		7.11	0.06
<b>2. Commission Expense</b>		<b>2.80</b>	<b>14.51</b>	<b>11.32</b>				<b>0.88</b>			<b>1.40</b>
<b>3. Staff Expense</b>	<b>172.46</b>	<b>214.31</b>	<b>80.43</b>	<b>60.97</b>	<b>51.58</b>	<b>76.78</b>	<b>70.61</b>	<b>31.29</b>	<b>67.31</b>	<b>57.38</b>	<b>40.50</b>
<b>4. Office Operating Expenses</b>	<b>60.05</b>	<b>50.42</b>	<b>46.59</b>	<b>52.66</b>	<b>35.88</b>	<b>53.47</b>	<b>66.57</b>	<b>31.23</b>	<b>35.38</b>	<b>43.80</b>	<b>25.83</b>
<b>5. Foreign Exchange Loss</b>								<b>0.23</b>			
5.1 Due to Change in Exchange Rates								0.23			
5.2 Due to Foreign Currency Transaction											
<b>6. Non Operating Expense</b>								<b>0.05</b>	<b>0.06</b>		<b>0.15</b>
<b>7. Provision for Risk</b>	<b>1.92</b>	<b>3.08</b>	<b>231.87</b>		<b>4.36</b>	<b>95.87</b>	<b>21.41</b>				<b>22.61</b>
7.1 Loan loss Provision	1.84	2.96	231.87		4.36	95.87	21.41				-16.84
7.1.1 General Loan loss Provision	1.84	0.12	124.47		3.95		21.40				-16.84
7.1.1.1 Pass Loan Loss Provision	1.84	0.12	124.47		1.01		21.40				-16.84
7.1.1.2 Watch List Provision					2.94						
7.1.2 Special Loan Loss Provision		2.84	106.63		0.41		0.01				
7.1.3 Additional Loan Loss Provision			0.77			95.87					
7.2. Provision for Non-Banking Assets	0.09										39.45
7.3. Provision for Loss on Investment											
7.5. Provision for Loss of Other Assets		0.12									
<b>8. Loan Written Off</b>			<b>0.01</b>		<b>0.66</b>						
<b>9. Provision for Staff Bonus</b>			<b>57.94</b>	<b>52.38</b>	<b>7.98</b>	<b>17.04</b>			<b>26.37</b>	<b>12.03</b>	
<b>10. Provision for Income Tax</b>			<b>173.82</b>	<b>157.15</b>	<b>23.94</b>	<b>51.11</b>			<b>79.12</b>	<b>36.08</b>	
<b>11. Others</b>											
<b>12. Net Profit</b>		<b>732.06</b>	<b>405.54</b>	<b>366.68</b>	<b>55.87</b>	<b>119.25</b>			<b>184.62</b>	<b>84.19</b>	
<b>Total Expenses</b>	<b>441.78</b>	<b>1206.42</b>	<b>1407.44</b>	<b>1333.77</b>	<b>309.14</b>	<b>878.31</b>	<b>545.57</b>	<b>484.31</b>	<b>797.70</b>	<b>697.66</b>	<b>529.98</b>
<b>Income</b>											
<b>1. Interest Income</b>	<b>239.01</b>	<b>1115.33</b>	<b>979.68</b>	<b>1160.52</b>	<b>194.42</b>	<b>781.29</b>	<b>179.39</b>	<b>206.68</b>	<b>720.98</b>	<b>648.39</b>	<b>155.64</b>
1.1 On Loans and Advances	237.48	1057.63	899.91	1107.04	158.08	745.20	126.16	77.60	690.36	614.82	136.73
1.2 On Investment	0.49	53.25	38.41	33.55	6.63	24.31	24.90	9.22	30.50	30.66	15.74
1.2.1 Government Bonds	0.49	40.33	38.41	33.55	6.63	24.31	24.90	2.36	5.04	30.66	15.29
1.2.2 Foreign Bonds									6.54		
1.2.3 NRB Bonds		0.36						6.86	18.92		0.44
1.2.4 Debenture & Bonds		12.56									
1.3 On Agency Balance	0.52	0.69	1.73	19.58	0.27	11.79	0.36	0.34			0.49
1.4 On Call Deposit		0.32	30.65	0.14	15.02			7.91	0.12	0.52	0.04
1.5 On Others	0.52	3.44	8.97	0.21	14.42		27.97	111.61		2.38	2.64
<b>2. Commission and Discount</b>	<b>10.76</b>	<b>42.84</b>	<b>113.19</b>	<b>115.10</b>	<b>42.86</b>	<b>39.93</b>	<b>71.02</b>	<b>49.99</b>	<b>34.36</b>	<b>20.40</b>	<b>12.81</b>
2.1 Bills Purchase and Discount		0.12	0.02	0.21	1.17	2.92		2.29	0.75	2.55	0.04
2.2 Commission	10.76	41.11	112.46	114.89	27.40	32.13	37.84	46.86	33.61	17.74	12.65
2.3 Others		1.61	0.71		14.30	4.88	33.17	0.83		0.11	0.12
<b>3. Exchange Fluctuation Income</b>	<b>7.55</b>	<b>6.57</b>	<b>61.28</b>	<b>51.96</b>	<b>60.13</b>	<b>48.88</b>	<b>20.97</b>	<b>6.40</b>	<b>8.53</b>	<b>20.56</b>	<b>4.48</b>
3.1 Due to Change in Exchange Rate	-0.13	-1.67	31.04	15.52	-2.39		1.83		-0.14		0.03
3.2 Due to Foreign Currency Transaction	7.68	8.24	30.24	36.44	62.52	48.88	19.14	6.40	8.67	20.56	4.45
<b>4. Other Operating Income</b>	<b>29.65</b>	<b>37.47</b>	<b>10.31</b>	<b>6.19</b>	<b>6.42</b>	<b>8.12</b>		<b>12.58</b>	<b>33.68</b>	<b>8.36</b>	<b>8.68</b>
<b>5. Non Operating Income</b>	<b>25.67</b>	<b>0.19</b>	<b>-0.52</b>				<b>0.08</b>	<b>0.10</b>		<b>-0.04</b>	<b>0.13</b>
6. Write Back from Provisions for loss	0.08	4.02	243.51		4.64			4.43			
7. Recovery of written-off Loan					0.68			36.00			
8. Income from Extra Ordinary transactions											
<b>9. Net Loss</b>	<b>129.06</b>						<b>233.66</b>	<b>208.67</b>			<b>348.23</b>
<b>Total Income</b>	<b>441.78</b>	<b>1206.42</b>	<b>1407.44</b>	<b>1333.77</b>	<b>309.14</b>	<b>878.31</b>	<b>545.57</b>	<b>484.31</b>	<b>797.70</b>	<b>697.66</b>	<b>529.98</b>



BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMVB	PRABHU
<b>Expenses</b>												
<b>1. Interest Expense</b>	<b>634.55</b>	<b>366.07</b>	<b>364.49</b>	<b>382.36</b>	<b>510.37</b>	<b>592.34</b>	<b>682.14</b>	<b>375.85</b>	<b>486.51</b>	<b>414.51</b>	<b>454.86</b>	<b>465.90</b>
1.1 On Deposit Liabilities	631.24	365.52	364.46	378.96	501.51	585.59	678.00	371.39	481.99	414.51	448.96	465.85
1.1.1 Saving Account	168.34	63.65	72.73	61.23	97.98	99.95	125.59	38.27	69.34	80.56	53.95	147.64
1.1.2 Fixed Account	367.77	290.01	252.46	268.44	306.92	485.46	517.67	319.02	316.33	314.97	373.23	232.86
1.1.2.1 Up to 3 months Fixed Account	0.00			1.25	94.56		0.51	3.82		4.02	20.96	15.80
1.1.2.2 3 to 6 months Fixed Account				11.76	67.85		1.73	95.78	5.58	19.28	7.42	11.83
1.1.2.3 6 months to 1 year Fixed Account	357.15	200.22		139.30	85.93		412.68	112.43	254.42	249.50	116.06	173.27
1.1.2.4 Above 1 year Fixed Account	10.61	89.79	252.46	116.12	58.58	485.46	102.74	107.00	56.33	42.18	228.78	31.96
1.1.3 Call Deposit	95.12	11.86	39.27	49.29	96.61	0.18	34.75	14.09	96.32	18.98	21.78	85.35
1.1.4 Certificate of Deposit												
1.2 On Borrowing	3.32	0.55	0.03	3.40	8.86	6.75	4.14	4.47	4.52		5.90	0.05
<b>2. Commission Expense</b>							<b>6.09</b>	<b>0.16</b>				
<b>3. Staff Expense</b>	<b>77.60</b>	<b>50.44</b>	<b>36.48</b>	<b>41.20</b>	<b>48.62</b>	<b>318.94</b>	<b>72.28</b>	<b>35.55</b>	<b>24.53</b>	<b>40.07</b>	<b>56.60</b>	<b>65.35</b>
<b>4. Office Operating Expenses</b>	<b>68.22</b>	<b>27.93</b>	<b>24.86</b>	<b>37.28</b>	<b>43.93</b>	<b>46.93</b>	<b>69.02</b>	<b>32.67</b>	<b>21.44</b>	<b>34.60</b>	<b>49.35</b>	<b>29.11</b>
<b>5. Foreign Exchange Loss</b>				<b>0.02</b>				<b>4.42</b>				<b>-7.69</b>
5.1 Due to Change in Exchange Rates				0.02				4.42				-7.69
5.2 Due to Foreign Currency Transaction												
<b>6. Non Operating Expense</b>			<b>0.04</b>									<b>0.24</b>
<b>7. Provision for Risk</b>				<b>2.92</b>		<b>65.66</b>			<b>-9.46</b>			
7.1 Loan loss Provision						65.66			-9.46			
7.1.1 General Loan loss Provision						5.48			-1.71			
7.1.1.1 Pass Loan Loss Provision						1.87			-1.28			
7.1.1.2 Watch List Provision						3.61			-0.43			
7.1.2 Special Loan Loss Provision						60.17			-7.75			
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets				2.92								
7.3. Provision for Loss on Investment												
7.5. Provision for Loss of Other Assets												
<b>8. Loan Written Off</b>				<b>0.09</b>								
<b>9. Provision for Staff Bonus</b>			<b>20.46</b>		<b>9.89</b>	<b>10.52</b>	<b>10.86</b>		<b>-21.78</b>			
<b>10. Provision for Income Tax</b>			<b>61.38</b>		<b>29.66</b>	<b>39.44</b>	<b>32.57</b>		<b>-65.33</b>			
<b>11. Others</b>												
<b>12. Net Profit</b>			<b>143.21</b>		<b>69.20</b>	<b>92.02</b>	<b>76.00</b>				<b>-165.48</b>	
<b>Total Expenses</b>	<b>780.38</b>	<b>444.45</b>	<b>650.92</b>	<b>463.87</b>	<b>711.66</b>	<b>1165.84</b>	<b>948.97</b>	<b>448.66</b>	<b>435.91</b>	<b>489.18</b>	<b>395.34</b>	<b>552.91</b>
<b>Income</b>												
<b>1. Interest Income</b>	<b>452.36</b>	<b>197.51</b>	<b>617.36</b>	<b>200.00</b>	<b>643.86</b>	<b>1005.43</b>	<b>845.28</b>	<b>143.22</b>	<b>169.48</b>	<b>284.49</b>	<b>236.44</b>	<b>300.21</b>
1.1 On Loans and Advances	416.28	180.45	597.95	177.07	609.06	992.03	810.56	117.52	149.53	262.19	208.61	263.99
1.2 On Investment	30.56	15.80	11.49	17.30	30.91	13.05	29.10	24.77	14.51	17.31	20.46	29.28
1.2.1 Government Bonds	27.62	15.80	11.49	15.49	30.91	13.05	29.10	21.09	14.51	1.88	20.46	27.88
1.2.2 Foreign Bonds	2.94			1.66						0.55		1.41
1.2.3 NRB Bonds				0.14				3.68		14.88		
1.2.4 Debenture & Bonds												
1.3 On Agency Balance	0.88				1.65			0.91	1.18			2.79
1.4 On Call Deposit	2.88				2.24		4.41	0.02		3.66	0.58	1.69
1.5 On Others	1.76	1.25	7.91	5.63		0.35	1.21		4.26	1.33	6.78	2.47
<b>2. Commission and Discount</b>	<b>10.63</b>	<b>12.97</b>	<b>15.66</b>	<b>39.36</b>	<b>50.43</b>	<b>30.02</b>	<b>66.63</b>	<b>10.55</b>	<b>57.89</b>	<b>17.21</b>	<b>21.41</b>	<b>21.13</b>
2.1 Bills Purchase and Discount		0.09	0.00	2.59			0.08	0.01	0.35	0.16		0.07
2.2 Commission	8.97	12.88	6.38	35.32	12.45	29.08	64.44	8.71	57.38	15.86	21.41	17.58
2.3 Others	1.67		9.28	1.46	37.98	0.94	2.12	1.83	0.15	1.19		3.48
<b>3. Exchange Fluctuation Income</b>	<b>26.50</b>	<b>12.42</b>	<b>11.45</b>	<b>17.48</b>	<b>16.69</b>	<b>5.81</b>	<b>31.83</b>	<b>10.03</b>	<b>13.82</b>	<b>15.31</b>	<b>27.73</b>	<b>19.78</b>
3.1 Due to Change in Exchange Rate	-21.34	0.41	0.45		12.53	4.29	26.18		0.77	3.96		0.57
3.2 Due to Foreign Currency Transaction	47.84	12.01	11.00	17.48	4.16	1.53	5.65	10.03	13.05	11.35	27.16	19.78
<b>4. Other Operating Income</b>	<b>51.06</b>	<b>9.15</b>	<b>6.06</b>		<b>0.68</b>	<b>62.96</b>	<b>4.22</b>	<b>22.84</b>	<b>42.28</b>	<b>21.55</b>	<b>20.07</b>	<b>27.95</b>
<b>5. Non Operating Income</b>			<b>0.39</b>	<b>0.77</b>		<b>0.16</b>	<b>1.00</b>	<b>5.28</b>		<b>4.43</b>	<b>0.18</b>	
<b>6. Write Back from Provisions for loss</b>						<b>49.69</b>		<b>13.55</b>				<b>57.81</b>
<b>7. Recovery of written-off Loan</b>						<b>11.77</b>		<b>0.08</b>				<b>12.86</b>
<b>8. Income from Extra Ordinary transactions</b>						<b>0.00</b>						<b>18.83</b>
<b>9. Net Loss</b>	<b>239.83</b>	<b>212.40</b>		<b>206.26</b>				<b>243.10</b>	<b>152.44</b>	<b>146.19</b>		<b>183.83</b>
<b>Total Income</b>	<b>780.38</b>	<b>444.45</b>	<b>650.92</b>	<b>463.87</b>	<b>711.66</b>	<b>1165.84</b>	<b>948.97</b>	<b>448.66</b>	<b>435.91</b>	<b>489.18</b>	<b>395.34</b>	<b>552.91</b>

BFI Name	Janata	Mega	Civil	Century	Sanima	NIDC	MahilaemDB	Narayani	Sahayogi	Kannali	Shangrila	Excel
<b>Expenses</b>												
<b>1. Interest Expense</b>	<b>342.87</b>	<b>295.43</b>	<b>243.16</b>	<b>309.74</b>	<b>384.48</b>	<b>8.48</b>	<b>187.16</b>	<b>0.33</b>	<b>23.42</b>	<b>11.34</b>	<b>98.37</b>	<b>21.70</b>
1.1 On Deposit Liabilities	342.78	293.97	243.16	309.74	381.19	8.48	187.16	0.33	23.42	11.34	98.37	21.62
1.1.1 Saving Account	90.50	49.91	33.97	69.50	126.85	1.61	61.15	0.23	13.34	5.50	35.42	7.37
1.1.2 Fixed Account	213.55	189.90	165.39	195.81	212.90	6.80	98.69	0.10	8.82	5.84	50.16	11.39
1.1.2.1 Up to 3 months Fixed Account	25.75				2.51		2.04				8.37	0.63
1.1.2.2 3 to 6 months Fixed Account	56.76				11.91	0.76	0.50		1.00		6.44	1.85
1.1.2.3 6 months to 1 year Fixed Account	103.23	189.90	165.39	195.81	0.11	3.18	38.01		4.61		27.80	7.88
1.1.2.4 Above 1 year Fixed Account	27.82				198.37	2.85	58.14	0.10	3.22	5.84	7.56	1.02
1.1.3 Call Deposit	38.73	54.16	43.80	44.44	41.45	0.07	27.32		1.25		12.79	2.86
1.1.4 Certificate of Deposit												
1.2 On Borrowing	0.09	1.45		0.00	3.28							0.08
<b>2. Commission Expense</b>												
<b>3. Staff Expense</b>	<b>40.78</b>	<b>26.85</b>	<b>29.82</b>	<b>37.79</b>	<b>28.57</b>	<b>3.60</b>	<b>21.00</b>	<b>0.24</b>	<b>2.56</b>	<b>1.88</b>	<b>11.50</b>	<b>3.89</b>
<b>4. Office Operating Expenses</b>	<b>38.00</b>	<b>23.20</b>	<b>22.94</b>	<b>23.08</b>	<b>38.18</b>	<b>0.77</b>	<b>13.75</b>	<b>0.28</b>	<b>2.12</b>	<b>2.35</b>	<b>12.42</b>	<b>4.09</b>
<b>5. Foreign Exchange Loss</b>		<b>0.76</b>										
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction		0.76										
<b>6. Non Operating Expense</b>				<b>0.10</b>								
<b>7. Provision for Risk</b>							<b>0.11</b>					
7.1 Loan loss Provision							0.11					
7.1.1 General Loan loss Provision												
7.1.1.1 Pass Loan Loss Provision												
7.1.1.2 Watch List Provision												
7.1.2 Special Loan Loss Provision							0.11					
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets												
7.3. Provision for Loss on Investment												
7.5. Provision for Loss of Other Assets												
<b>8. Loan Written Off</b>												
<b>9. Provision for Staff Bonus</b>		<b>8.08</b>										
<b>10. Provision for Income Tax</b>		<b>24.24</b>										
<b>11. Others</b>										<b>0.19</b>		
<b>12. Net Profit</b>		<b>56.55</b>										
<b>Total Expenses</b>	<b>421.66</b>	<b>435.11</b>	<b>295.92</b>	<b>370.71</b>	<b>451.23</b>	<b>12.85</b>	<b>222.01</b>	<b>0.85</b>	<b>28.11</b>	<b>15.76</b>	<b>122.29</b>	<b>29.67</b>
<b>Income</b>												
<b>1. Interest Income</b>	<b>167.65</b>	<b>416.63</b>	<b>32.91</b>	<b>106.68</b>	<b>265.19</b>	<b>3.52</b>	<b>99.88</b>	<b>0.83</b>	<b>26.22</b>	<b>5.63</b>	<b>85.53</b>	<b>23.38</b>
1.1 On Loans and Advances	158.67	396.89	10.05	99.43	240.54	3.52	95.59	0.81	26.22	5.59	84.68	23.38
1.2 On Investment	7.55	14.19	21.52	4.72	22.54		2.75					
1.2.1 Government Bonds	7.53		21.40	4.72	22.54		2.75					
1.2.2 Foreign Bonds			0.12									
1.2.3 NRB Bonds	0.02	14.00										
1.2.4 Debenture & Bonds		0.19										
1.3 On Agency Balance	0.47			1.92				0.02				
1.4 On Call Deposit		1.88	1.34				1.55			0.05	0.01	
1.5 On Others	0.96	3.66		0.61	2.12						0.84	
<b>2. Commission and Discount</b>	<b>14.33</b>	<b>7.33</b>	<b>7.59</b>	<b>6.26</b>	<b>13.14</b>	<b>0.11</b>	<b>0.67</b>		<b>0.70</b>	<b>0.56</b>	<b>0.24</b>	<b>0.43</b>
2.1 Bills Purchase and Discount	1.07	0.03										
2.2 Commission	13.26	7.29	7.59	6.26	13.14	0.11	0.67		0.70	0.01	0.23	0.36
2.3 Others										0.55	0.00	0.06
<b>3. Exchange Fluctuation Income</b>	<b>7.39</b>	<b>4.42</b>	<b>10.93</b>	<b>5.72</b>	<b>23.26</b>							
3.1 Due to Change in Exchange Rate	1.20		3.94	0.75	1.32							
3.2 Due to Foreign Currency Transaction	6.19	4.42	6.99	4.97	21.94							
<b>4. Other Operating Income</b>	<b>3.03</b>	<b>4.81</b>	<b>9.06</b>	<b>12.22</b>	<b>27.35</b>	<b>0.08</b>	<b>3.41</b>		<b>0.86</b>		<b>5.84</b>	<b>0.48</b>
<b>5. Non Operating Income</b>	<b>1.56</b>	<b>0.05</b>		<b>0.13</b>	<b>1.04</b>	<b>6.38</b>						<b>3.20</b>
<b>6. Write Back from Provisions for loss</b>		<b>1.87</b>					<b>0.30</b>					
<b>7. Recovery of written-off Loan</b>												
<b>8. Income from Extra Ordinary transactions</b>				<b>5.80</b>								
<b>9. Net Loss</b>	<b>227.69</b>		<b>235.43</b>	<b>233.90</b>	<b>121.26</b>	<b>2.77</b>	<b>117.75</b>	<b>0.03</b>	<b>0.32</b>	<b>9.57</b>	<b>30.68</b>	<b>2.19</b>
<b>Total Income</b>	<b>421.66</b>	<b>435.11</b>	<b>295.92</b>	<b>370.71</b>	<b>451.23</b>	<b>12.85</b>	<b>222.01</b>	<b>0.85</b>	<b>28.11</b>	<b>15.76</b>	<b>122.29</b>	<b>29.67</b>

BFI Name	Western	Deva	Miteri	Tinau	Muktinath	Kankai	Bhargav	Alpine	Garima	OmdB	GandakiDB	Kabell
<b>Expenses</b>												
<b>1. Interest Expense</b>	<b>13.90</b>	<b>75.24</b>	<b>22.08</b>	<b>29.62</b>	<b>121.59</b>	<b>8.68</b>	<b>14.42</b>	<b>11.25</b>	<b>102.39</b>	<b>118.43</b>	<b>132.86</b>	<b>3.02</b>
1.1 On Deposit Liabilities	13.90	75.24	22.08	29.62	121.59	8.68	14.42	11.25	102.39	118.43	132.33	3.02
1.1.1 Saving Account	8.66	27.48	6.15	10.05	45.73	3.47	4.56	5.02	35.48	30.54	36.41	1.47
1.1.2 Fixed Account	5.24	37.56	13.81	17.26	60.97	3.56	8.36	4.69	56.18	76.41	83.39	1.37
1.1.2.1 Up to 3 months Fixed Account			0.55	0.00	2.07	0.07	0.10		9.87	9.77	11.81	
1.1.2.2 3 to 6 months Fixed Account	0.17		0.69	0.01	2.67	0.30	1.26	0.68	5.33	10.33	5.88	0.15
1.1.2.3 6 months to 1 year Fixed Account	1.33		4.83	2.45	41.96	1.38	4.07	2.94	20.45	45.93	52.27	0.79
1.1.2.4 Above 1 year Fixed Account	3.74	37.56	7.73	14.81	14.27	1.82	2.93	1.06	20.52	10.37	13.43	0.42
1.1.3 Call Deposit		10.20	2.13	2.31	14.90	1.65	1.51	1.55	10.73	11.48	12.52	0.19
1.1.4 Certificate of Deposit												
1.2 On Borrowing											0.54	
<b>2. Commission Expense</b>												
<b>3. Staff Expense</b>	<b>2.69</b>	<b>0.58</b>	<b>2.54</b>	<b>3.38</b>	<b>24.58</b>	<b>2.58</b>	<b>2.38</b>	<b>1.72</b>	<b>15.19</b>	<b>10.61</b>	<b>12.89</b>	<b>0.88</b>
<b>4. Office Operating Expenses</b>	<b>5.02</b>	<b>7.27</b>	<b>1.75</b>	<b>1.99</b>	<b>11.12</b>	<b>2.21</b>	<b>1.62</b>	<b>1.52</b>	<b>12.36</b>	<b>13.45</b>	<b>7.53</b>	<b>0.43</b>
<b>5. Foreign Exchange Loss</b>		<b>0.62</b>										
5.1 Due to Change in Exchange Rates		0.62										
5.2 Due to Foreign Currency Transaction												
<b>6. Non Operating Expense</b>		<b>0.00</b>							<b>0.11</b>			
<b>7. Provision for Risk</b>					<b>1.51</b>							
7.1 Loan loss Provision					1.51							
7.1.1 General Loan loss Provision					1.47							
7.1.1.1 Pass Loan Loss Provision			-0.26		1.16							
7.1.1.2 Watch List Provision			0.26		0.31							
7.1.2 Special Loan Loss Provision					0.04							
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets												
7.3. Provision for Loss on Investment												
7.5. Provision for Loss of Other Assets												
<b>8. Loan Written Off</b>												
<b>9. Provision for Staff Bonus</b>		<b>4.93</b>	<b>0.10</b>		<b>2.82</b>							<b>0.07</b>
<b>10. Provision for Income Tax</b>		<b>14.79</b>	<b>0.31</b>		<b>8.45</b>							<b>0.21</b>
<b>11. Others</b>												
<b>12. Net Profit</b>		<b>34.51</b>	<b>0.73</b>		<b>19.71</b>		<b>-10.74</b>					<b>0.50</b>
<b>Total Expenses</b>	<b>21.60</b>	<b>137.94</b>	<b>27.53</b>	<b>35.00</b>	<b>189.76</b>	<b>13.47</b>	<b>7.69</b>	<b>14.49</b>	<b>130.05</b>	<b>142.49</b>	<b>153.29</b>	<b>5.11</b>
<b>Income</b>												
<b>1. Interest Income</b>	<b>13.24</b>	<b>132.31</b>	<b>24.64</b>	<b>19.55</b>	<b>169.37</b>	<b>10.33</b>	<b>6.92</b>	<b>12.40</b>	<b>85.44</b>	<b>116.23</b>	<b>113.08</b>	<b>4.93</b>
1.1 On Loans and Advances	13.24	122.46	24.64	19.55	169.24	10.32	6.91	12.40	85.27	116.00	112.96	4.93
1.2 On Investment		0.09										
1.2.1 Government Bonds		0.09										
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds												
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit		9.69				0.01	0.01	0.00	0.15	0.23	0.12	
1.5 On Others		0.06			0.13				0.03			
<b>2. Commission and Discount</b>	<b>1.33</b>	<b>0.65</b>	<b>0.16</b>	<b>0.15</b>	<b>0.78</b>	<b>0.13</b>	<b>0.76</b>	<b>0.27</b>	<b>0.29</b>	<b>1.54</b>	<b>0.16</b>	<b>0.10</b>
2.1 Bills Purchase and Discount												
2.2 Commission	1.33	0.65	0.14	0.15	0.78	0.13	0.21	0.26	0.29	1.54	0.16	0.10
2.3 Others			0.01				0.55	0.00				
<b>3. Exchange Fluctuation Income</b>		<b>0.62</b>						<b>0.00</b>		<b>0.00</b>		
3.1 Due to Change in Exchange Rate		0.57						0.00		0.00		
3.2 Due to Foreign Currency Transaction		0.04						0.00		0.00		
<b>4. Other Operating Income</b>	<b>0.55</b>	<b>4.37</b>	<b>2.73</b>	<b>1.32</b>	<b>15.15</b>	<b>0.65</b>	<b>0.01</b>	<b>0.15</b>	<b>7.29</b>	<b>6.48</b>	<b>5.12</b>	<b>0.08</b>
<b>5. Non Operating Income</b>					<b>4.42</b>						<b>0.13</b>	
<b>6. Write Back from Provisions for loss</b>					<b>0.05</b>							
<b>7. Recovery of written-off Loan</b>												
<b>8. Income from Extra Ordinary transactions</b>												
<b>9. Net Loss</b>	<b>6.49</b>			<b>13.97</b>		<b>2.36</b>		<b>1.66</b>	<b>37.02</b>	<b>18.24</b>	<b>34.79</b>	
<b>Total Income</b>	<b>21.60</b>	<b>137.94</b>	<b>27.53</b>	<b>35.00</b>	<b>189.76</b>	<b>13.47</b>	<b>7.69</b>	<b>14.49</b>	<b>130.05</b>	<b>142.49</b>	<b>153.29</b>	<b>5.11</b>

BFI Name	Kamana	Corporate	Purnima	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Raptiveri	Tourism	Mission	Int. Mahalu
<b>Expenses</b>												
<b>1. Interest Expense</b>	<b>93.30</b>	<b>0.24</b>	<b>15.77</b>	<b>75.14</b>	<b>7.87</b>	<b>66.67</b>	<b>18.75</b>	<b>137.80</b>	<b>10.03</b>	<b>83.54</b>	<b>19.17</b>	<b>0.71</b>
1.1 On Deposit Liabilities	93.30	0.24	15.77	75.02	7.87	66.67	18.75	137.80	10.03	81.76	19.17	0.71
1.1.1 Saving Account	31.46	0.22	8.42	20.67	3.01	35.15	10.14	30.27	3.30	20.33	8.00	0.60
1.1.2 Fixed Account	50.97		6.66	42.25	3.75	28.01	6.14	87.83	6.54	48.84	8.32	0.09
1.1.2.1 Up to 3 months Fixed Account	3.06		0.57	1.92		0.20	1.02	1.28	0.12	6.01		
1.1.2.2 3 to 6 months Fixed Account	2.68		0.80	3.31		0.14	0.51	8.94	0.38	2.20	2.99	
1.1.2.3 6 months to 1 year Fixed Account	37.32		3.46	24.60	2.73	4.36	2.28	54.04	2.22	28.38	4.33	0.00
1.1.2.4 Above 1 year Fixed Account	7.92		1.83	12.42	1.02	23.31	2.33	23.57	3.82	12.26	1.00	0.09
1.1.3 Call Deposit	10.87	0.03	0.70	12.10	1.10	3.50	2.47	19.70	0.19	12.58	2.85	0.03
1.1.4 Certificate of Deposit												
1.2 On Borrowing				0.11						1.78		
<b>2. Commission Expense</b>												
<b>3. Staff Expense</b>	<b>9.53</b>	<b>0.25</b>	<b>2.04</b>	<b>8.81</b>	<b>1.04</b>	<b>7.38</b>	<b>3.07</b>	<b>15.80</b>	<b>0.98</b>	<b>7.88</b>	<b>3.28</b>	<b>0.22</b>
<b>4. Office Operating Expenses</b>	<b>7.94</b>	<b>0.25</b>	<b>1.83</b>	<b>5.19</b>	<b>1.27</b>	<b>6.87</b>	<b>1.91</b>	<b>8.94</b>	<b>1.01</b>	<b>12.46</b>	<b>1.86</b>	<b>0.20</b>
<b>5. Foreign Exchange Loss</b>				<b>0.00</b>				<b>0.01</b>				
5.1 Due to Change in Exchange Rates				0.00				0.01				
5.2 Due to Foreign Currency Transaction												
<b>6. Non Operating Expense</b>								<b>0.03</b>				
<b>7. Provision for Risk</b>												
7.1 Loan loss Provision												
7.1.1 General Loan loss Provision												
7.1.1.1 Pass Loan Loss Provision												
7.1.1.2 Watch List Provision												
7.1.2 Special Loan Loss Provision												
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets												
7.3. Provision for Loss on Investment												
7.5. Provision for Loss of Other Assets												
<b>8. Loan Written Off</b>												
<b>9. Provision for Staff Bonus</b>												
<b>10. Provision for Income Tax</b>												
<b>11. Others</b>												
<b>12. Net Profit</b>												
<b>Total Expenses</b>	<b>110.77</b>	<b>0.74</b>	<b>19.64</b>	<b>89.13</b>	<b>10.18</b>	<b>80.92</b>	<b>23.73</b>	<b>162.58</b>	<b>12.02</b>	<b>103.88</b>	<b>24.32</b>	<b>1.13</b>
<b>Income</b>												
<b>1. Interest Income</b>	<b>58.83</b>	<b>0.26</b>	<b>15.41</b>	<b>62.06</b>	<b>6.81</b>	<b>30.83</b>	<b>18.84</b>	<b>50.94</b>	<b>7.55</b>	<b>69.22</b>	<b>15.75</b>	<b>0.89</b>
1.1 On Loans and Advances	58.52	0.26	15.41	47.00	6.81	30.83	18.83	50.53	7.55	52.72	15.75	0.89
1.2 On Investment				1.35						1.90		
1.2.1 Government Bonds				1.35						1.90		
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds												
1.2.4 Debenture & Bonds												
1.3 On Agency Balance										0.03		
1.4 On Call Deposit	0.31		0.00	13.71		0.00	0.01	0.02		14.57		
1.5 On Others								0.39				
<b>2. Commission and Discount</b>	<b>1.10</b>	<b>0.00</b>	<b>0.09</b>	<b>0.42</b>	<b>0.00</b>	<b>3.36</b>	<b>0.27</b>	<b>0.51</b>	<b>0.68</b>	<b>2.07</b>	<b>0.04</b>	<b>0.01</b>
2.1 Bills Purchase and Discount												
2.2 Commission	1.10		0.09	0.42	0.00	0.21	0.02	0.51	0.07	2.07	0.04	0.01
2.3 Others		0.00				3.15	0.25		0.61			
<b>3. Exchange Fluctuation Income</b>				<b>0.01</b>				<b>0.00</b>		<b>4.59</b>		
3.1 Due to Change in Exchange Rate								0.00		0.48		
3.2 Due to Foreign Currency Transaction				0.01						4.12		
<b>4. Other Operating Income</b>	<b>3.66</b>		<b>0.63</b>	<b>4.06</b>	<b>0.95</b>		<b>0.92</b>	<b>3.80</b>		<b>3.45</b>	<b>0.65</b>	<b>0.03</b>
<b>5. Non Operating Income</b>								<b>14.64</b>		<b>0.04</b>		
<b>6. Write Back from Provisions for loss</b>												
<b>7. Recovery of written-off Loan</b>												
<b>8. Income from Extra Ordinary transactions</b>												
<b>9. Net Loss</b>	<b>47.17</b>	<b>0.48</b>	<b>3.51</b>	<b>22.59</b>	<b>2.42</b>	<b>46.72</b>	<b>3.70</b>	<b>92.68</b>	<b>3.79</b>	<b>24.50</b>	<b>7.88</b>	<b>0.20</b>
<b>Total Income</b>	<b>110.77</b>	<b>0.74</b>	<b>19.64</b>	<b>89.13</b>	<b>10.18</b>	<b>80.92</b>	<b>23.73</b>	<b>162.58</b>	<b>12.02</b>	<b>103.88</b>	<b>24.32</b>	<b>1.13</b>

BFI Name	Sindhu	Sahara	NCommunity	Kailash	Salpa	Saptakoshi	Sajha	Green	NFL	NSMFL	Gurkhas	Union
<b>Expenses</b>												
<b>1. Interest Expense</b>	<b>64.10</b>	<b>2.30</b>	<b>12.02</b>	<b>134.53</b>	<b>1.34</b>	<b>6.22</b>	<b>2.66</b>	<b>4.36</b>	<b>0.40</b>	<b>2.48</b>	<b>34.08</b>	<b>6.69</b>
1.1 On Deposit Liabilities	64.10	2.30	12.02	134.53	1.34	6.22	2.66	4.36	0.40	2.48	34.08	6.69
1.1.1 Saving Account	45.84	1.69	3.92	26.58	1.11	2.19	1.45	0.65	0.37	2.25	16.50	1.06
1.1.2 Fixed Account	18.26	0.33	5.47	87.81	0.21	2.43	0.43	1.61	0.03		17.58	5.42
1.1.2.1 Up to 3 months Fixed Account			0.05	12.49	0.00			0.09				0.02
1.1.2.2 3 to 6 months Fixed Account	3.60		0.02	4.45	0.01	0.09	0.01	0.23				0.36
1.1.2.3 6 months to 1 year Fixed Account	8.22		2.74	63.46	0.05	1.35	0.06	1.03				3.37
1.1.2.4 Above 1 year Fixed Account	6.44	0.33	2.66	7.40	0.15	0.99	0.37	0.26	0.03		17.58	1.67
1.1.3 Call Deposit		0.27	2.63	20.14	0.01	1.61	0.78	2.10		0.23		0.22
1.1.4 Certificate of Deposit												
1.2 On Borrowing												
<b>2. Commission Expense</b>												
<b>3. Staff Expense</b>	<b>26.80</b>	<b>0.95</b>	<b>2.07</b>	<b>12.67</b>	<b>1.24</b>	<b>1.45</b>	<b>0.91</b>	<b>0.64</b>	<b>0.30</b>	<b>3.73</b>	<b>3.41</b>	<b>1.42</b>
<b>4. Office Operating Expenses</b>	<b>29.29</b>	<b>0.48</b>	<b>2.16</b>	<b>10.91</b>	<b>0.24</b>	<b>1.27</b>	<b>0.65</b>	<b>0.40</b>	<b>0.33</b>	<b>11.97</b>	<b>2.47</b>	<b>1.22</b>
<b>5. Foreign Exchange Loss</b>												
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction												
<b>6. Non Operating Expense</b>												
<b>7. Provision for Risk</b>	<b>7.45</b>					<b>2.66</b>	<b>16.13</b>				<b>0.27</b>	
7.1 Loan loss Provision	6.90					2.66	16.13					
7.1.1 General Loan loss Provision	5.37					1.71	3.92					
7.1.1.1 Pass Loan Loss Provision	5.04					0.02	3.44					
7.1.1.2 Watch List Provision	0.33					1.70	0.48					
7.1.2 Special Loan Loss Provision	1.53					0.95	12.22					
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets												
7.3. Provision for Loss on Investment	0.55										0.27	
7.5. Provision for Loss of Other Assets												
<b>8. Loan Written Off</b>												
<b>9. Provision for Staff Bonus</b>	<b>5.32</b>						<b>1.58</b>					
<b>10. Provision for Income Tax</b>	<b>15.96</b>			<b>0.01</b>								
<b>11. Others</b>												
<b>12. Net Profit</b>	<b>37.24</b>	<b>0.09</b>							<b>0.28</b>	<b>65.60</b>	<b>-16.05</b>	
<b>Total Expenses</b>	<b>186.15</b>	<b>3.83</b>	<b>16.25</b>	<b>158.11</b>	<b>2.82</b>	<b>11.61</b>	<b>21.93</b>	<b>5.41</b>	<b>1.31</b>	<b>83.78</b>	<b>24.17</b>	<b>9.34</b>
<b>Income</b>												
<b>1. Interest Income</b>	<b>164.08</b>	<b>3.40</b>	<b>11.12</b>	<b>133.15</b>	<b>2.33</b>	<b>8.34</b>	<b>2.89</b>	<b>3.09</b>	<b>1.31</b>	<b>15.68</b>	<b>21.67</b>	<b>2.66</b>
1.1 On Loans and Advances	138.33	3.40	11.12	112.35	2.33	8.34	2.74	3.04	1.31	14.55	21.67	2.66
1.2 On Investment	0.96			0.84						0.52		
1.2.1 Government Bonds				0.84						0.52		
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds												
1.2.4 Debenture & Bonds	0.96											
1.3 On Agency Balance												
1.4 On Call Deposit	24.79			19.95	0.00		0.16	0.05		0.62	0.00	
1.5 On Others												
<b>2. Commission and Discount</b>	<b>11.26</b>		<b>0.03</b>	<b>0.29</b>	<b>0.12</b>	<b>0.01</b>	<b>0.12</b>	<b>0.01</b>			<b>0.07</b>	<b>0.00</b>
2.1 Bills Purchase and Discount												
2.2 Commission	1.79		0.03	0.29	0.12	0.01	0.12	0.01			0.07	0.00
2.3 Others	9.47											
<b>3. Exchange Fluctuation Income</b>				<b>0.00</b>								
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction				0.00								
<b>4. Other Operating Income</b>	<b>10.81</b>	<b>0.43</b>	<b>1.21</b>	<b>5.55</b>	<b>0.09</b>	<b>0.68</b>	<b>0.18</b>	<b>0.24</b>		<b>0.13</b>	<b>1.70</b>	<b>0.04</b>
<b>5. Non Operating Income</b>									<b>0.00</b>	<b>12.58</b>	<b>0.73</b>	
<b>6. Write Back from Provisions for loss</b>						<b>0.96</b>				<b>55.39</b>		
<b>7. Recovery of written-off Loan</b>												
<b>8. Income from Extra Ordinary transactions</b>												
<b>9. Net Loss</b>			<b>3.89</b>	<b>19.12</b>	<b>0.28</b>	<b>1.62</b>	<b>18.74</b>	<b>2.06</b>				<b>6.63</b>
<b>Total Income</b>	<b>186.15</b>	<b>3.83</b>	<b>16.25</b>	<b>158.11</b>	<b>2.82</b>	<b>11.61</b>	<b>21.93</b>	<b>5.41</b>	<b>1.31</b>	<b>83.78</b>	<b>24.17</b>	<b>9.34</b>

BFI Name	Goodwill	SIFCL	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Arjun	Multipurpose	Synergy
<b>Expenses</b>												
<b>1. Interest Expense</b>	<b>30.53</b>	<b>27.58</b>	<b>0.67</b>	<b>45.01</b>	<b>0.78</b>	<b>4.56</b>	<b>11.32</b>	<b>27.90</b>	<b>21.45</b>	<b>0.26</b>	<b>0.09</b>	<b>15.03</b>
1.1 On Deposit Liabilities	30.21	27.32	0.67	45.01	0.78	4.56	11.32	27.90	21.45	0.26	0.09	15.03
1.1.1 Saving Account	0.33	9.43	0.36	6.13	0.72	1.62	3.22	8.39	9.68	0.20		5.51
1.1.2 Fixed Account	29.89	17.90	0.31	30.75	0.06	2.95	8.10	19.34	11.77	0.07	0.09	9.52
1.1.2.1 Up to 3 months Fixed Account	0.65	0.10		0.10		0.11	0.00	1.12	0.11	0.02		0.33
1.1.2.2 3 to 6 months Fixed Account	0.03	0.09		0.49		1.29	0.04	2.91	0.14	0.01		0.35
1.1.2.3 6 months to 1 year Fixed Account	28.21	5.33	0.01	27.10		0.54	6.12	13.41	8.04	0.00		5.74
1.1.2.4 Above 1 year Fixed Account	1.00	12.37	0.30	3.06	0.06	0.99	1.94	1.90	3.48	0.04	0.09	3.11
1.1.3 Call Deposit				8.14				0.18				
1.1.4 Certificate of Deposit												
1.2 On Borrowing	0.32	0.26										
<b>2. Commission Expense</b>												
<b>3. Staff Expense</b>	<b>3.72</b>	<b>2.75</b>	<b>0.76</b>	<b>6.18</b>	<b>0.49</b>	<b>0.47</b>	<b>0.55</b>	<b>3.40</b>	<b>0.18</b>	<b>0.57</b>		<b>3.81</b>
<b>4. Office Operating Expenses</b>	<b>3.11</b>	<b>2.32</b>	<b>0.31</b>	<b>4.66</b>	<b>0.98</b>	<b>0.45</b>	<b>0.39</b>	<b>2.37</b>	<b>1.29</b>	<b>0.87</b>	<b>0.12</b>	<b>1.61</b>
<b>5. Foreign Exchange Loss</b>												
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction												
<b>6. Non Operating Expense</b>												
<b>7. Provision for Risk</b>						<b>13.44</b>		<b>28.84</b>		<b>22.94</b>		
7.1 Loan loss Provision						13.44		28.84		0.18		
7.1.1 General Loan loss Provision								0.29		0.18		
7.1.1.1 Pass Loan Loss Provision								0.29		0.18		
7.1.1.2 Watch List Provision												
7.1.2 Special Loan Loss Provision								28.55				
7.1.3 Additional Loan Loss Provision						13.44						
7.2. Provision for Non-Banking Assets										22.76		
7.3. Provision for Loss on Investment												
7.5. Provision for Loss of Other Assets												
<b>8. Loan Written Off</b>												
<b>9. Provision for Staff Bonus</b>	<b>0.04</b>											
<b>10. Provision for Income Tax</b>	<b>0.15</b>											
<b>11. Others</b>												
<b>12. Net Profit</b>	<b>0.30</b>		<b>0.97</b>				<b>1.46</b>			<b>4.99</b>	<b>1.58</b>	
<b>Total Expenses</b>	<b>37.85</b>	<b>32.65</b>	<b>2.71</b>	<b>55.86</b>	<b>2.25</b>	<b>18.92</b>	<b>13.72</b>	<b>62.51</b>	<b>22.92</b>	<b>29.63</b>	<b>1.80</b>	<b>20.45</b>
<b>Income</b>												
<b>1. Interest Income</b>	<b>34.33</b>	<b>2.46</b>	<b>0.59</b>	<b>30.03</b>	<b>0.38</b>	<b>2.58</b>	<b>12.82</b>	<b>22.76</b>	<b>11.90</b>	<b>15.09</b>	<b>1.74</b>	<b>9.89</b>
1.1 On Loans and Advances	28.58	2.46	0.59	29.14	0.38	2.58	10.62	22.76	10.62	15.09	1.74	9.89
1.2 On Investment	0.73			0.60					0.02			
1.2.1 Government Bonds	0.73			0.60								
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds									0.02			
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit	5.02						2.20		1.26			
1.5 On Others				0.29								
<b>2. Commission and Discount</b>	<b>0.35</b>	<b>0.06</b>		<b>0.10</b>	<b>0.05</b>	<b>0.19</b>		<b>1.54</b>	<b>0.05</b>	<b>0.06</b>	<b>0.06</b>	<b>0.13</b>
2.1 Bills Purchase and Discount												
2.2 Commission	0.35	0.06		0.05		0.00			0.05	0.06		0.13
2.3 Others				0.05	0.05	0.19		1.54			0.06	
<b>3. Exchange Fluctuation Income</b>												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
<b>4. Other Operating Income</b>	<b>2.55</b>	<b>0.88</b>	<b>1.01</b>	<b>1.72</b>	<b>0.06</b>		<b>0.43</b>		<b>1.08</b>	<b>7.40</b>		<b>0.55</b>
<b>5. Non Operating Income</b>	<b>0.63</b>	<b>0.00</b>				<b>0.00</b>	<b>0.00</b>					
<b>6. Write Back from Provisions for loss</b>										<b>7.08</b>		
<b>7. Recovery of written-off Loan</b>			<b>1.11</b>				<b>0.46</b>					
<b>8. Income from Extra Ordinary transactions</b>												
<b>9. Net Loss</b>		<b>29.25</b>		<b>24.01</b>	<b>1.76</b>	<b>16.15</b>		<b>38.21</b>	<b>9.89</b>			<b>9.88</b>
<b>Total Income</b>	<b>37.85</b>	<b>32.65</b>	<b>2.71</b>	<b>55.86</b>	<b>2.25</b>	<b>18.92</b>	<b>13.72</b>	<b>62.51</b>	<b>22.92</b>	<b>29.63</b>	<b>1.80</b>	<b>20.45</b>

BFI Name	Srijana	WMBFL	CMBFL	Crystal	ICFC	Kuber	Seti	Namaste	Manushree	Jebils	Reliance
<b>Expenses</b>											
<b>1. Interest Expense</b>	<b>26.14</b>	<b>0.09</b>	<b>0.43</b>	<b>0.12</b>	<b>55.57</b>	<b>0.26</b>	<b>0.09</b>	<b>2.12</b>	<b>36.27</b>	<b>10.08</b>	<b>26.12</b>
1.1 On Deposit Liabilities	26.14	0.09	0.37	0.12	54.06	0.26	0.09	2.12	35.30	10.08	25.96
1.1.1 Saving Account	10.22	0.06	0.35	0.12	14.67	0.18	0.02	1.78	17.69	1.52	12.30
1.1.2 Fixed Account	12.19	0.02			34.73	0.08	0.07	0.35	17.61	7.84	13.66
1.1.2.1 Up to 3 months Fixed Account	0.89				2.12				0.90	0.27	
1.1.2.2 3 to 6 months Fixed Account	1.48				1.30		0.02		0.50	0.15	3.70
1.1.2.3 6 months to 1 year Fixed Account	8.52				27.24		0.05		12.65	5.56	4.58
1.1.2.4 Above 1 year Fixed Account	1.29	0.02			4.07	0.08	0.00	0.35	3.57	1.85	5.38
1.1.3 Call Deposit	3.73		0.02		4.66					0.72	
1.1.4 Certificate of Deposit											
1.2 On Borrowing			0.07		1.50				0.97		0.16
<b>2. Commission Expense</b>	<b>0.03</b>										
<b>3. Staff Expense</b>	<b>1.85</b>	<b>0.42</b>	<b>0.34</b>		<b>6.20</b>	<b>2.48</b>	<b>0.31</b>	<b>0.35</b>	<b>2.84</b>	<b>2.71</b>	<b>2.30</b>
<b>4. Office Operating Expenses</b>	<b>1.63</b>	<b>0.45</b>	<b>0.09</b>	<b>0.01</b>	<b>6.67</b>	<b>5.89</b>	<b>0.46</b>	<b>0.20</b>	<b>5.02</b>	<b>1.04</b>	<b>2.62</b>
<b>5. Foreign Exchange Loss</b>											
5.1 Due to Change in Exchange Rates											
5.2 Due to Foreign Currency Transaction											
<b>6. Non Operating Expense</b>						<b>1.55</b>					
<b>7. Provision for Risk</b>						<b>116.45</b>					
7.1 Loan loss Provision											
7.1.1 General Loan loss Provision											
7.1.1.1 Pass Loan Loss Provision											
7.1.1.2 Watch List Provision											
7.1.2 Special Loan Loss Provision											
7.1.3 Additional Loan Loss Provision											
7.2. Provision for Non-Banking Assets									116.45		
7.3. Provision for Loss on Investment											
7.5. Provision for Loss of Other Assets											
<b>8. Loan Written Off</b>						<b>0.59</b>					
<b>9. Provision for Staff Bonus</b>					<b>0.55</b>		<b>0.26</b>				
<b>10. Provision for Income Tax</b>					<b>1.66</b>		<b>0.78</b>				
<b>11. Others</b>											
<b>12. Net Profit</b>	<b>1.53</b>			<b>-0.01</b>	<b>3.87</b>	<b>96.98</b>	<b>1.83</b>	<b>0.55</b>			
<b>Total Expenses</b>	<b>31.18</b>	<b>0.96</b>	<b>0.86</b>	<b>0.12</b>	<b>74.52</b>	<b>224.20</b>	<b>3.73</b>	<b>3.22</b>	<b>44.13</b>	<b>13.83</b>	<b>31.04</b>
<b>Income</b>											
<b>1. Interest Income</b>	<b>28.40</b>	<b>0.23</b>			<b>71.05</b>	<b>1.89</b>	<b>3.52</b>	<b>2.97</b>	<b>25.19</b>	<b>4.93</b>	<b>22.95</b>
1.1 On Loans and Advances	28.19	0.23			71.05	1.89	3.52	2.97	25.40	3.52	17.99
1.2 On Investment											
1.2.1 Government Bonds											
1.2.2 Foreign Bonds											
1.2.3 NRB Bonds											
1.2.4 Debenture & Bonds											
1.3 On Agency Balance					0.00						
1.4 On Call Deposit	0.21									1.40	4.96
1.5 On Others									-0.21	0.01	
<b>2. Commission and Discount</b>		<b>0.00</b>			<b>1.02</b>		<b>0.03</b>	<b>0.00</b>	<b>2.59</b>	<b>0.02</b>	<b>0.04</b>
2.1 Bills Purchase and Discount											
2.2 Commission					1.02		0.03	0.00	0.31	0.02	0.02
2.3 Others		0.00							2.28		0.02
<b>3. Exchange Fluctuation Income</b>											
3.1 Due to Change in Exchange Rate											
3.2 Due to Foreign Currency Transaction											
<b>4. Other Operating Income</b>	<b>2.78</b>		<b>0.00</b>		<b>2.45</b>	<b>0.32</b>	<b>0.18</b>	<b>0.25</b>		<b>0.51</b>	<b>1.19</b>
<b>5. Non Operating Income</b>			<b>0.38</b>	<b>0.12</b>	<b>0.00</b>	<b>-10.25</b>					<b>0.59</b>
<b>6. Write Back from Provisions for loss</b>		<b>0.40</b>				<b>232.24</b>					
<b>7. Recovery of written-off Loan</b>											
<b>8. Income from Extra Ordinary transactions</b>											
<b>9. Net Loss</b>		<b>0.32</b>	<b>0.48</b>						<b>16.35</b>	<b>8.38</b>	<b>6.28</b>
<b>Total Income</b>	<b>31.18</b>	<b>0.96</b>	<b>0.86</b>	<b>0.12</b>	<b>74.52</b>	<b>224.20</b>	<b>3.73</b>	<b>3.22</b>	<b>44.13</b>	<b>13.83</b>	<b>31.04</b>

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NCBI	NBB	EBL	BOK	NCC	NIC
<b>Sector Wise</b>												
Agricultural and Forest Related	1676.33	6820.74	1313.86	3296.55	2039.04	2370.92	1235.96	459.41	1556.90	2923.35	1902.35	1508.21
Fishery Related	32.00	412.80	9.80	39.14		9.22		14.61	18.47	38.32	97.96	11.63
Mining Related	382.83	154.26	95.89	365.25				455.69	171.58	13.17	27.55	
Manufacturing (Producing) Related	12236.61	11236.50	28563.58	28725.76	7865.31	24608.83	14468.20	5880.88	12538.11	11860.50	9039.03	10630.52
Construction	6777.31	12236.12	1797.95	7234.98	9076.68	4653.41	3169.48	4253.45	11099.64	4273.49	5965.13	14685.35
Electricity, Gas and Water	4127.91	1488.22	4442.59	6333.05	32.51	565.49	1570.60	943.14	2681.91	2005.21	1565.84	970.62
Metal Products, Mach. & Ele. Eqp.	819.57	1288.28	724.64	281.01	1915.13	2520.87	1942.12	569.64	1438.11	940.28	1036.87	24.15
Tras., Com. and Public Utilities	890.75	2378.36	554.57	4180.06	150.06	3665.23	2556.63	915.71	3541.42	819.29	3508.06	59.01
Wholesaler & Retailer	18489.99	32399.79	24892.98	22486.57	11299.72	13733.10	19378.36	7105.56	20002.98	16525.44	9340.27	20413.35
Finance, Insurance and Real Estate	6415.94	10132.59	5958.84	6324.40	1709.18	9505.42	3046.50	3762.82	8277.71	7093.06	2521.29	4780.83
Hotel or Restaurant	1367.71	5073.70	1818.17	9243.34	17.59	2672.84	614.22	1003.08	819.17	2440.90	1241.08	509.86
Other Services	3193.05	2655.54	2127.48	8663.34	258.87	4035.71	1157.52	7608.05	1917.51	4264.99	1730.78	2950.91
Consumption Loans	12600.83	13733.78	2962.27	2970.40	3900.86	3702.88	1475.68	1454.89	5759.26	6389.58	2351.02	9775.09
Local Government		216.60		383.43	138.81	255.20						
Others	3824.15	3502.11	15924.60	5809.27	1478.24	5677.70	15248.67	3199.46	7158.13	2087.39	7213.80	9353.67
<b>TOTAL sectorwise</b>	<b>72834.99</b>	<b>103729.39</b>	<b>91187.21</b>	<b>106336.54</b>	<b>39882.01</b>	<b>77976.80</b>	<b>65863.94</b>	<b>37626.39</b>	<b>76980.92</b>	<b>61674.97</b>	<b>47541.03</b>	<b>75673.21</b>

**Product Wise**

Term Loan	15455.91	12913.74	14074.45	28775.94	2834.23	12874.92	4037.54	4880.10	11635.87	10026.82	5326.11	9149.81
Overdraft	11673.57	16047.44	13725.44	18820.60	2466.96	9716.19	948.82	6944.72	17776.91	22340.83	13310.43	18688.75
Trust Receipt Loan / Import Loan	1923.42	675.08	7712.68	13566.66	3934.35	8085.60	3155.89	1932.39	3526.92	1126.66	1011.86	1338.61
Demand & Other Working Capital Loan	16063.27	37214.80	24456.13	24537.04	10329.75	21360.78	31088.01	6126.08	11062.38	6164.89	5745.41	11190.73
Res. Per. H. Loan (Up to Rs. 10 mil.)	4163.68	8358.51	7052.10	2056.41	6218.07	4653.41	1825.33	3372.80	11099.64	3831.81	3827.50	12083.08
Real Estate Loan	1942.76	5311.71	4001.07	5548.16	2766.08	3422.51	5014.69	2777.75	4229.56	3608.99	1558.48	3829.50
Margin Nature Loan	1787.80	1744.26	1363.04	1677.54		2449.51		327.67	1371.13	723.16	620.05	1861.11
Hire Purchase Loan	2570.51	4294.71	2421.81	3380.68	3794.49	6689.73	1658.40	5044.91	5917.73	6745.19	5111.05	7271.81
Deprived Sector Loan	7214.07	5764.48	4409.47	5285.68	1885.46	3768.28	2909.33	1858.69	4592.04	3173.51	2492.80	4712.79
Bills Purchased	7.95	57.76	124.71	1246.73	189.00	2109.94	1376.47	724.05	188.42	2523.52	641.19	390.52
Other Product	10032.05	11346.90	11846.31	1441.10	5463.63	2845.96	13849.44	3637.22	5580.31	1409.60	7896.14	5156.50
<b>Total Product wise Loan</b>	<b>72834.99</b>	<b>103729.39</b>	<b>91187.21</b>	<b>106336.54</b>	<b>39882.01</b>	<b>77976.80</b>	<b>65863.94</b>	<b>37626.39</b>	<b>76980.92</b>	<b>61674.97</b>	<b>47541.03</b>	<b>75673.21</b>

**Collateral Wise**

Gold and Silver	9031.24	10295.41	457.02	828.75			0.76	381.31		97.71	198.92	513.50
Government Securities	3.13	265.43	23.48	2.30			7.50		24.11	111.90		
Non Governmental Securities	0.09	1745.55	2172.38	1677.54		2449.51		602.26	1747.57	351.29	637.88	1861.11
Fixed Deposit Receipts	436.53	359.64	713.85	269.67	359.34	757.09	963.30	117.09	1350.88	158.14	548.30	422.94
Own	426.37	359.64	429.37	269.67	37.91	757.09	963.30	116.36	1173.12	158.14	547.71	422.94
Other Licences Institutions	10.16		284.49		321.43			0.73	177.76			0.59
Collateral of Properties	37308.41	87272.25	77776.90	86395.06	34436.35	68753.21	56974.81	34280.55	67874.56	54830.38	43165.10	69269.52
Fixed Assets	27818.12	87238.43	40223.98	70973.56	26225.86	66954.25	50423.63	32905.78	45905.55	52711.71	40601.05	38364.01
Current Assets	9490.29	33.82	37552.92	15421.50	8210.49	1798.96	6551.17	1374.77	21969.01	2118.67	2564.05	30905.51
Against security of Bill	162.35	104.04	4573.18	493.50		2109.94	1763.45	675.07	450.39	1672.78	490.92	2.44
Domestic Bills	0.33	19.04	14.91	13.45		7.86		428.34				
Foreign Bills	162.02	85.00	4558.27	480.05		2102.08	1763.45	246.73	450.39	1672.78	490.92	2.44
Against Guarantee	374.07	3470.95	1231.78	4994.66	1742.70	3843.88	2855.19	1459.56	4571.24	4442.81	1680.42	3391.67
Government Guarantee	77.43	53.12		383.43	138.81		156.12	91.30	199.06	2.17	71.84	216.53
Institutional Guarantee	153.41	3402.21	1226.89	2982.97	1603.89		2699.07	1285.64	3498.68	2493.44	1455.04	3175.14
Personal Guarantee	3.63	11.60	4.89	1077.92				82.62	854.25		153.55	
Collective Guarantee	0.01	4.02							19.25		2.99	
Int. Rtd. Foreign Bank's Guarantee	11.75			550.34			129.12				843.78	
Other Guarantee	127.86					3714.77				1100.43		
Credit Card			214.15	30.03	156.19	63.18			5.61	9.97		36.07
Others	25519.17	216.12	4024.48	11645.04	3187.43		3298.93	110.55	956.56	0.00	819.49	175.95
<b>Total</b>	<b>72834.99</b>	<b>103729.39</b>	<b>91187.21</b>	<b>106336.54</b>	<b>39882.01</b>	<b>77976.80</b>	<b>65863.94</b>	<b>37626.39</b>	<b>76980.92</b>	<b>61674.97</b>	<b>47541.03</b>	<b>75673.21</b>



## Statement of Credit as on Saun end, 2074(Mid-Aug, 2017)

BFI Name	MBL	Kumari	Laxmi	SBL	AODNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata
<b>Sector Wise</b>												
Agricultural and Forest Related	1538.03	1008.57	1421.04	934.10	24011.81	2216.83	1311.27	1384.66	1457.16	1063.63	1506.70	3049.72
Fishery Related	51.20	59.51	13.21	10.41	910.16	9.51	62.34	19.50	4.84	23.98	3.83	108.51
Mining Related	29.92	399.49	60.33	69.50	175.73	180.03	274.99	6.69	55.10	39.52		
Manufacturing (Producing) Related	9939.86	8977.42	9377.14	10126.93	9941.31	12706.94	6944.39	8297.64	7077.57	11577.00	8822.84	7425.44
Construction	6175.76	7881.18	11165.04	2872.82	5660.57	11765.17	1776.15	6043.20	9453.83	9513.94	11273.43	517.87
Electricity, Gas and Water	1441.00	1979.81	2231.86	2448.42	258.51	4681.33	2914.70	3440.47	1187.92	4015.09	2239.96	1353.01
Metal Products, Mach. & Ele. Eqp.	365.18	633.68	1832.68	856.77	460.79	906.70	92.53	229.33	597.37	1238.99	347.81	290.21
Tras., Com. and Public Utilities	1804.95	1301.18	5730.56	7021.59	503.88	1219.48	709.31	1339.65	703.93	1739.69	2197.14	946.73
Wholesaler & Retailer	11241.06	9166.15	8562.08	12342.56	21587.14	21391.68	8600.63	6208.48	11113.18	16496.53	11275.02	8900.64
Finance, Insurance and Real Estate	6289.25	3029.92	4651.42	6555.92	143.50	4490.93	4591.86	5243.00	5322.39	4661.97	7404.06	9455.15
Hotel or Restaurant	786.52	947.33	787.34	2691.37	3809.96	2828.56	762.82	1098.21	2294.56	3317.96	3481.15	1015.77
Other Services	3208.62	1967.20	2128.21	2383.76	3428.60	3596.13	2560.41	1315.73	2310.34	2253.26	5866.40	2307.63
Consumption Loans	3542.75	3327.53	4005.14	2376.62	851.96	4972.92	6931.56	7366.22	5594.49	3953.22	5071.36	5584.46
Local Government	129.84	6.05	134.63	140.61	11.03	91.86						
Others	5965.10	4906.82	153.88	15820.65	19259.06	11272.58	11094.04	16542.42	4666.45	2685.96	3150.12	4654.86
<b>TOTAL sectorwise</b>	<b>52509.04</b>	<b>45591.84</b>	<b>52254.55</b>	<b>66652.02</b>	<b>91014.01</b>	<b>82330.66</b>	<b>48627.00</b>	<b>58535.21</b>	<b>51839.13</b>	<b>62580.73</b>	<b>62639.82</b>	<b>45609.99</b>

**Product Wise**

Term Loan	6115.36	9266.68	10668.72	13975.27	12203.63	11339.26	9729.36	8282.25	6227.61	11128.53	14766.08	7715.09
Overdraft	7516.78	11881.71	4248.98	17444.08	6413.15	21513.59	6761.07	9952.35	11624.47	3032.10	8246.64	11353.00
Trust Receipt Loan / Import Loan	995.96	904.97	1868.60	2013.79	6.36	1479.91	966.78	833.54	911.46	2418.97	2146.24	765.92
Demand & Other Working Capital Loan	5863.61	7806.51	10546.33	7830.77	58512.01	18247.91	4672.83	5982.49	6523.74	12464.66	9738.25	4480.42
Res. Per. H. Loan (Up to Rs. 10 mil.)	6167.76	5560.06	2538.13	3802.51	5434.47	7861.47	2935.97	3547.54	7078.72	6888.75	8893.29	3649.30
Real Estate Loan	3776.35	2260.23	2133.11	7078.47	594.29	3678.83	5267.11	6906.08	3479.22	4279.82	5142.54	2527.22
Margin Nature Loan	203.84	1428.86	1764.43	1423.19		1988.91	2983.30	2025.68	2414.50	990.96	2428.35	704.62
Hire Purchase Loan	6282.33	2825.39	3863.39	8371.69	482.81	6087.58	3254.80	2551.28	5132.91	4442.51	5263.60	4419.02
Deprived Sector Loan	2620.72	2233.70	2589.27	3018.57	6122.74	4273.40	2567.78	2932.16	2825.42	3194.11	2923.01	1914.89
Bills Purchased	585.77	0.80	1922.73	698.16		1419.66	186.69	469.66	71.78	1154.70	9.24	
Other Product	12380.56	1422.92	10110.87	995.53	1244.55	4440.16	9301.30	15052.18	5549.32	12585.60	3082.59	8080.51
<b>Total Product wise Loan</b>	<b>52509.04</b>	<b>45591.84</b>	<b>52254.55</b>	<b>66652.02</b>	<b>91014.01</b>	<b>82330.66</b>	<b>48627.00</b>	<b>58535.21</b>	<b>51839.13</b>	<b>62580.73</b>	<b>62639.82</b>	<b>45609.99</b>

**Collateral Wise**

Gold and Silver	3.39	56.68	247.36		134.15	19.57	3085.29	5092.11	323.28		57.15	186.34
Government Securities							2.45	11.72		0.81	3.64	
Non Governmental Securities		1414.26		1408.17		72.99	2996.44	2118.23	2415.65	1027.65	2515.04	743.28
Fixed Deposit Receipts	134.35	436.34	356.05	582.16	566.60	869.82	473.23	359.11	380.36	838.85	513.21	377.92
Own	134.35	436.34	356.05	582.16	566.60	869.82	470.33	359.11	380.36	838.85	513.21	377.92
Other Licences Institutions							2.90					
Collateral of Properties	49094.90	41558.20	47722.94	59188.11	90313.25	73098.15	38218.71	46387.78	46961.65	59580.53	55084.68	42726.61
Fixed Assets	27865.33	40252.62	35106.01	38566.57	90313.25	40467.94	25982.61	45939.72	43408.56	48884.27	52741.80	37893.13
Current Assets	21229.58	1305.57	12616.94	20621.54		32630.21	12236.10	448.05	3553.09	10696.26	2342.88	4833.49
Against security of Bill		12.98		969.43			1078.70	17.63		3.26	365.19	
Domestic Bills		1.51		83.88			26.11				62.02	
Foreign Bills		11.48		885.54			1052.60	17.63		3.26	303.18	
Against Guarantee	129.84	1622.71	134.76	2064.03		915.79	69.31	4459.22	1243.34	1002.45	2878.77	444.35
Government Guarantee	129.84	146.62	134.63	135.05		91.86		140.92		80.02	125.28	18.51
Institutional Guarantee		1404.11		1815.24		752.51		3961.63	1203.28	387.01	2069.84	396.56
Personal Guarantee		71.94	0.13	34.02		64.99	68.83	351.55	36.14	511.26	443.43	29.29
Collective Guarantee		0.03								24.17	240.22	
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee				79.72		6.44	0.48	5.13	3.91			
Credit Card	13.16	7.36	34.16	96.98		269.04	22.52	29.07	7.48	8.97	33.77	
Others	3133.39	483.31	3759.28	2343.15		7085.30	2680.36	60.34	507.38	118.20	1188.37	1131.49
<b>Total</b>	<b>52509.04</b>	<b>45591.84</b>	<b>52254.55</b>	<b>66652.02</b>	<b>91014.01</b>	<b>82330.66</b>	<b>48627.00</b>	<b>58535.21</b>	<b>51839.13</b>	<b>62580.73</b>	<b>62639.82</b>	<b>45609.99</b>

## Statement of Credit as on Saun end, 2074(Mid-Aug, 2017)

BFI Name	Mega	Civil	Century	Sanima	NIDC	Mahabundi	Narayani	Sahayogi	Karnali	Shanghla	Excel	Western
<b>Sector Wise</b>												
Agricultural and Forest Related	722.99	1561.01	1509.39	1462.89	15.13	486.31	0.88	210.04	166.70	496.22	199.94	192.27
Fishery Related	8.31	8.35	18.75	12.84		43.64		14.32		9.63	4.87	
Mining Related	26.35	44.35	479.09	28.50		169.30				23.76		
Manufacturing (Producing) Related	8046.00	6196.65	7741.25	7404.97	613.94	1234.22	3.51	155.47	21.61	639.97	399.23	108.01
Construction	656.20	2176.84	4130.85	4981.62	14.56	927.64	9.90	94.66	67.18	1547.21	582.15	85.75
Electricity, Gas and Water	993.28	1148.83	1138.60	1982.01	851.29	363.99		0.09		57.06		
Metal Products, Mach. & Ele. Eqp.	209.75	70.91	389.71	1176.36	9.46	147.71				125.65	6.27	
Tras., Com. and Public Utilities	379.20	1338.05	474.67	2787.94		1394.18	3.97	49.71	250.77	863.80	67.74	78.92
Wholesaler & Retailer	9722.69	7069.95	7368.15	11100.06	336.87	2407.63	8.13	928.01	250.61	1469.61	983.83	531.99
Finance, Insurance and Real Estate	4295.65	3186.33	4528.36	2046.31	103.11	1765.13	17.38	112.49		1236.56	417.11	
Hotel or Restaurant	1993.27	1277.15	1691.24	1861.12	341.43	1606.65	3.73	9.34		434.80	165.48	90.05
Other Services	1120.39	2082.48	1507.16	1984.56	405.80	305.58		70.16	272.40	664.20	239.60	85.19
Consumption Loans	2511.11	2036.54	4139.02	2656.28	25.35	4602.46	17.50	64.49	23.48	660.50	249.46	26.81
Local Government						1.39				3.34		
Others	4372.38	1631.36	3928.04	13527.74	572.86	4608.45	38.68	1016.04		3157.07	452.95	720.97
<b>TOTAL sectorwise</b>	<b>35057.58</b>	<b>29828.78</b>	<b>39044.29</b>	<b>53013.20</b>	<b>3289.80</b>	<b>20064.28</b>	<b>103.68</b>	<b>2724.83</b>	<b>1052.74</b>	<b>11389.38</b>	<b>3768.61</b>	<b>1919.95</b>

**Product Wise**

Term Loan	6004.81	6366.04	9558.44	8888.00	2105.50	2172.21	4.48		272.22	3109.65	631.73	724.51
Overdraft	10214.70	5703.50	8322.60	6475.72	635.01	5636.99	38.68		362.99	3091.12	729.59	818.45
Trust Receipt Loan / Import Loan	2112.81	1339.25	931.47	1114.44		10.09						
Demand & Other Working Capital Loan	5139.33	7805.38	7139.44	8089.31	77.70	2074.46	8.13	1263.30			884.06	104.75
Res. Per. H. Loan (Up to Rs. 10 mil.)	1117.47	1463.77	3379.73	3607.93	11.70	1169.98	9.90	36.53	67.18	1123.39	452.98	85.75
Real Estate Loan	3239.94	1164.23	3071.69	5681.00	97.19	1876.91	17.38	154.79		1446.38	453.10	
Margin Nature Loan	78.89	241.04	1179.43	263.46		626.48	17.15			67.69	39.27	
Hire Purchase Loan	2964.51	2633.02	2522.30	4617.66	17.41	2657.77	3.97	20.15	250.77	1385.75	88.72	78.92
Deprived Sector Loan	1872.71	1740.96	1720.35	2566.93	262.34	2502.03	3.63	131.62	58.42	699.13	260.27	77.47
Bills Purchased		9.88	108.63	279.96								
Other Product	2312.41	1361.72	1110.21	11428.81	82.95	1337.36	0.35	1118.44	41.16	466.26	228.89	30.08
<b>Total Product wise Loan</b>	<b>35057.58</b>	<b>29828.78</b>	<b>39044.29</b>	<b>53013.20</b>	<b>3289.80</b>	<b>20064.28</b>	<b>103.68</b>	<b>2724.83</b>	<b>1052.74</b>	<b>11389.38</b>	<b>3768.61</b>	<b>1919.95</b>

**Collateral Wise**

Gold and Silver	0.96	234.68	111.88	443.96		574.23				37.65	181.44	
Government Securities	1.39		1.56	1.99		0.15						
Non Governmental Securities	80.39	371.88	1179.43		20.00	811.66	17.15			67.81		
Fixed Deposit Receipts	89.94	110.41	320.79	547.60	55.51	456.75	0.35	64.49	23.48	247.04	26.20	26.81
Own	89.94	110.41	320.79	544.70	55.51	456.75	0.35	64.49	23.48	247.04	26.20	26.81
Other Licences Institutions				2.90								
Collateral of Properties	33351.62	27614.37	36160.00	49530.95	2951.96	17505.37	77.62	2658.33	1029.26	10760.84	3560.96	1893.14
Fixed Assets	30632.79	26951.52	25090.96	44378.10	2951.96	17505.27	77.62	2658.33	1029.26	10760.84	3560.96	1893.14
Current Assets	2718.83	662.85	11069.03	5152.85		0.10						
Against security of Bill		357.99	113.10	859.64								
Domestic Bills		9.88	7.00									
Foreign Bills		348.12	106.10	859.64								
Against Guarantee	1420.16	933.03	1133.21	0.56	199.98	709.19	8.56			276.04		
Government Guarantee		1.49					2.72			3.34		
Institutional Guarantee	1358.10	735.38	1125.96		199.98	709.19				77.22		
Personal Guarantee			7.24	0.56			5.84			68.65		
Collective Guarantee	62.06	121.02								126.84		
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee		75.15										
Credit Card	39.70		5.08	14.26								
Others	73.43	206.42	19.26	1614.24	62.35	6.92		2.01			0.01	
<b>Total</b>	<b>35057.58</b>	<b>29828.78</b>	<b>39044.29</b>	<b>53013.20</b>	<b>3289.80</b>	<b>20064.28</b>	<b>103.68</b>	<b>2724.83</b>	<b>1052.74</b>	<b>11389.38</b>	<b>3768.61</b>	<b>1919.95</b>

BFI Name	Deva	Miteri	Tinau	Mukinath	Kankai	Bhargav	Alpine	Garima	OmDB	GandakDB	Kabeli	Kamana	Corporate
<b>Sector Wise</b>													
Agricultural and Forest Related	400.53	228.81	318.35	2677.78	188.71	98.35	165.08	562.21	367.60	488.75	84.29	689.20	2.65
Fishery Related	2.45	0.67	4.34	21.72	0.11			6.85	1.10	19.36		42.97	
Mining Related		2.43	14.90						13.27				
Manufacturing (Producing) Related	518.86	141.94	170.57	575.60	40.19	65.24	25.75	413.60	571.12	855.17	13.01	689.68	104.71
Construction	1275.66	247.82	447.11	2496.78	118.23	222.18	108.56	2219.10	3339.66	2844.02	137.00	1648.23	23.62
Electricity, Gas and Water	385.50	3.07		14.62	4.63	4.14		24.30	52.72	23.02		1.60	
Metal Products, Mach. & Ele. Eqp.	54.64	38.35	11.22	184.54	2.00		2.90	107.52	87.83	152.58	3.96	251.13	5.93
Tras., Com. and Public Utilities	581.72	159.95	321.34	1911.31	10.90	127.84	186.85	2035.21	2286.73	1493.18	27.09	914.38	14.36
Wholesaler & Retailer	1131.57	246.54	729.27	2387.60	191.41	409.09	431.58	1134.70	1514.46	1899.43	125.03	2101.37	21.84
Finance, Insurance and Real Estate	705.25	142.83	269.04	714.35	22.30			466.31	719.53	788.54		1002.35	
Hotel or Restaurant	149.08	54.62	85.77	656.27	25.38	37.88	38.58	294.64	468.44	698.33	17.87	327.31	
Other Services	419.73	64.14	266.36	698.55	7.17	64.35	28.30	149.87	275.80	345.24	19.32	427.40	
Consumption Loans	1400.67	178.31	160.09	519.83	121.42	40.56	39.69	1105.96	1611.22	1083.92	85.29	784.65	6.67
Local Government	10.33	1.50			0.46			1.97	0.03				
Others	2622.40	832.56	430.35	2519.14	417.93	407.11	503.40	4481.98	2616.25	5548.38	75.26	2579.69	15.61
<b>TOTAL sectorwise</b>	<b>9658.39</b>	<b>2343.53</b>	<b>3228.71</b>	<b>15378.08</b>	<b>1150.83</b>	<b>1476.74</b>	<b>1532.66</b>	<b>13002.30</b>	<b>13925.74</b>	<b>16239.92</b>	<b>588.12</b>	<b>11459.96</b>	<b>195.39</b>

**Product Wise**

Term Loan	757.77	54.77	370.17	2706.23	310.95	526.24	375.66	2954.36	601.66	649.20	185.36	3082.41	12.08
Overdraft	908.97	377.70	1192.37	2775.21	255.63	423.57	734.87	3406.24	1260.73	6702.02		3532.59	55.48
Trust Receipt Loan / Import Loan								2.90					
Demand & Other Working Capital Loan	239.89							40.47	204.46	13.47	206.00	44.75	71.28
Res. Per. H. Loan (Up to Rs. 10 mil.)	897.04	223.22	450.36	1688.70	118.23	213.46	119.72	1842.07	2078.90	2322.86	57.60	1354.18	15.64
Real Estate Loan	1086.15	141.57	188.64	713.81	24.69			726.80	1902.38	1416.06		1002.35	
Margin Nature Loan	783.96		3.47					24.39	165.85	0.25		7.61	
Hire Purchase Loan	833.97	204.35	263.07	2167.26	74.95	125.52	208.28	2374.25	2565.34	1742.61	18.73	1401.43	22.94
Deprived Sector Loan	363.98	140.73	171.76	4581.92	52.38	108.50	77.06	722.01	709.97	706.00	37.41	536.38	8.97
Bills Purchased													
Other Product	3786.64	1201.19	588.87	744.96	314.01	79.46	17.07	908.80	4436.45	2687.45	83.01	498.26	8.99
<b>Total Product wise Loan</b>	<b>9658.39</b>	<b>2343.53</b>	<b>3228.71</b>	<b>15378.08</b>	<b>1150.83</b>	<b>1476.74</b>	<b>1532.66</b>	<b>13002.30</b>	<b>13925.74</b>	<b>16239.92</b>	<b>588.12</b>	<b>11459.96</b>	<b>195.39</b>

**Collateral Wise**

Gold and Silver	324.68	75.44	60.46	104.16				612.77	762.59	516.39	62.73	242.38	
Government Securities													
Non Governmental Securities	783.96		3.47						165.85				
Fixed Deposit Receipts	170.48	53.22	89.46	257.03	41.27	25.76	15.83	234.55	442.26	303.51	20.28	193.27	
Own	170.48	53.22	89.46	257.03	41.27	25.76	15.83	234.55	442.26	303.51	20.28	193.27	
Other Licences Institutions													
Collateral of Properties	7869.49	2213.37	3024.70	11264.06	1109.11	1436.19	1469.19	11913.40	12302.37	15022.11	505.11	10692.25	192.44
Fixed Assets	7869.49	2213.37	3024.70	11264.06	1109.11	1436.19	1469.19	11913.40	12302.37	15022.11	505.11	10692.25	192.44
Current Assets													
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	395.23		50.62	3752.84			47.18	241.57	252.67	397.65		231.60	
Government Guarantee	10.33						1.97	0.03	4.07	2.69		1.73	
Institutional Guarantee	230.76		50.62					30.00	30.00	50.00			
Personal Guarantee	81.69			134.07			21.14	2.61	4.70	344.97		14.08	
Collective Guarantee	72.45			3618.77			24.08	208.93	213.91			215.79	
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others	114.55	1.50			0.46	14.80	0.47			0.25		100.45	2.95
<b>Total</b>	<b>9658.39</b>	<b>2343.53</b>	<b>3228.71</b>	<b>15378.08</b>	<b>1150.83</b>	<b>1476.74</b>	<b>1532.66</b>	<b>13002.30</b>	<b>13925.74</b>	<b>16239.92</b>	<b>588.12</b>	<b>11459.96</b>	<b>195.39</b>

## Statement of Credit as on Saun end, 2074(Mid-Aug, 2017)

BFI Name	Purnima	Jyoti	Hamro	Shine	Kanchan	LumbinDB	Raptiveri	Tourism	Mission	Mt. Mahalu	Sindhu	Sahara	NCommunity
<b>Sector Wise</b>													
Agricultural and Forest Related	104.22	234.71	162.61	566.10	213.49	340.24	178.66	436.04	383.99	23.55	50.58	7.00	169.48
Fishery Related				46.90	1.50	15.86	7.23	32.60	5.69				
Mining Related		47.44				62.90		14.62	6.34				
Manufacturing (Producing) Related	83.25	651.73		917.68	214.42	679.92	24.48	585.83	36.93	0.87		11.52	239.19
Construction	134.89	977.02	78.40	997.35	161.32	1881.49	62.14	1963.05	125.61	17.81	266.37		209.71
Electricity, Gas and Water		364.53			0.08	1131.53		141.26					
Metal Products, Mach. & Ele. Eqp.		72.91			4.69	23.12		200.28	1.66			2.47	11.31
Tras., Com. and Public Utilities	121.93	733.16	31.01	638.13	187.70	1050.75	25.99	887.15	366.49	6.81	315.81	8.94	56.07
Wholesaler & Retailer	450.40	1178.28	329.84	2128.73	853.09	2459.34	253.96	1476.51	616.98	16.46	594.36	100.12	284.47
Finance, Insurance and Real Estate	142.77	626.47		681.75	10.42	1827.49	69.49	586.05	55.12		8.30		176.36
Hotel or Restaurant	9.16	173.36		336.27	94.39	932.43	14.02	737.73	92.44		7.28	2.25	43.16
Other Services	43.10	255.43	4.08	596.45	141.37	1263.13	8.98	172.13	172.69	37.16	3.51	5.62	38.97
Consumption Loans	103.45	1495.86	179.12	397.42	33.93	1743.53	28.94	544.07	124.27	37.68	60.78	3.65	32.72
Local Government		4.60											
Others	833.09	2037.88	360.01	1492.34	387.68	1997.39	192.58	3021.06	436.83	21.47	117.17	227.49	311.32
<b>TOTAL sectorwise</b>	<b>2026.25</b>	<b>8853.37</b>	<b>1145.07</b>	<b>8799.12</b>	<b>2304.08</b>	<b>15409.11</b>	<b>866.46</b>	<b>10798.37</b>	<b>2425.04</b>	<b>161.81</b>	<b>1424.16</b>	<b>369.05</b>	<b>1572.77</b>

**Product Wise**

Term Loan		1295.11	31.01	1339.20	150.37	2731.59	98.77	2835.21	115.32	50.64	148.74		65.59
Overdraft	320.16	2400.01	185.49	650.71	783.87	4192.17	42.99	3380.49	795.06		564.02		479.06
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	502.10	300.00	1.00	2776.45	58.13	182.19	547.06	378.96		22.73	3.00	334.97	31.18
Res. Per. H. Loan (Up to Rs. 10 mil.)	134.89	660.85	74.72	698.43	165.01	1502.98		1751.30	84.71	17.81	263.84		168.86
Real Estate Loan	142.77	412.62		980.67	9.23	1827.41	70.08	279.72	70.60				148.36
Margin Nature Loan	0.25	622.86	10.35	10.50	8.00	686.73		46.38			12.53		
Hire Purchase Loan	182.92	898.56	139.28	892.60	192.30	1497.95	25.99	1379.19	363.53	5.27	315.81	11.17	103.81
Deprived Sector Loan	119.90	458.67	44.27	392.40	340.60	901.00	50.72	481.66	483.19	15.88	67.47	18.97	68.49
Bills Purchased													
Other Product	623.26	1804.69	658.97	1058.16	596.57	1887.09	30.86	265.44	512.62	49.48	48.76	3.94	507.42
<b>Total Product wise Loan</b>	<b>2026.25</b>	<b>8853.37</b>	<b>1145.07</b>	<b>8799.12</b>	<b>2304.08</b>	<b>15409.11</b>	<b>866.46</b>	<b>10798.37</b>	<b>2425.04</b>	<b>161.81</b>	<b>1424.16</b>	<b>369.05</b>	<b>1572.77</b>

**Collateral Wise**

Gold and Silver	13.03	271.71	6.12			14.04		68.71	8.67	70.22	41.61		
Government Securities													
Non Governmental Securities	0.25	611.43				686.73		46.38			12.53		
Fixed Deposit Receipts	29.18	114.98	21.99	132.45	30.97	730.79	28.94	146.57	41.44	0.58	6.63	0.65	9.43
Own	29.18	114.98	21.99	132.45	30.97	730.79	28.94	146.57	41.44	0.58	6.63	0.65	9.43
Other Licences Institutions													
Collateral of Properties	1983.79	7346.21	1116.96	8526.62	1946.02	13392.17	837.52	10263.76	1891.94	89.32	1363.38	368.40	1535.22
Fixed Assets	1983.79	7338.81	1116.96	8526.62	1946.02	13392.17	837.52	10263.76	1891.94	89.32	1360.38	368.40	1535.22
Current Assets		7.40									3.00		
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee		431.13		129.55	319.09	583.59		272.94	482.98	1.68			28.11
Government Guarantee		4.60				17.19							
Institutional Guarantee		421.98		86.50		549.61		175.00					28.00
Personal Guarantee		4.04				6.07		97.94					
Collective Guarantee		0.51		43.05	319.09	10.73			482.98				0.11
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee									1.68				
Credit Card													
Others		77.91		10.50	8.00	1.79							
<b>Total</b>	<b>2026.25</b>	<b>8853.37</b>	<b>1145.07</b>	<b>8799.12</b>	<b>2304.08</b>	<b>15409.11</b>	<b>866.46</b>	<b>10798.37</b>	<b>2425.04</b>	<b>161.81</b>	<b>1424.16</b>	<b>369.05</b>	<b>1572.77</b>

BFI Name	Kailash	Sajpa	Saptakoshi	Sajha	Green	NFL	NSMFL	Gurkhas	Union	Goodwill	SIFCL	Lalitpur	United FC
<b>Sector Wise</b>													
Agricultural and Forest Related	166.61	65.80	272.31	130.56	35.75		0.52	78.39	6.38	682.66	236.69		72.12
Fishery Related	1.24			5.76							3.04		
Mining Related				0.50					1.46		1.98	1.69	
Manufacturing (Producing) Related	631.03	2.11		70.10	4.85		61.10	79.93	3.20		128.74		208.09
Construction	2185.57		41.78	15.29	4.53	33.18	41.11	389.62	106.33	1069.16	681.68	14.68	451.31
Electricity, Gas and Water	639.99										1.60		
Metal Products, Mach. & Ele. Eqp.	88.84	2.18	1.35	22.20			3.45		23.57	20.48	46.20		481.46
Tras., Com. and Public Utilities	1503.93	0.20	0.14	7.18	56.83	0.36		396.37	163.32	344.01	183.37		1268.42
Wholesaler & Retailer	1580.19	49.70	306.59	64.74	48.31	60.47	33.33	476.51	11.17	779.37	365.70	56.47	209.98
Finance, Insurance and Real Estate	1560.57		19.69		23.44		40.31	411.32	57.24		266.24	113.69	115.43
Hotel or Restaurant	472.73	25.82	0.15	4.99	4.94		27.50	104.48	12.69	20.22	30.30		0.28
Other Services	534.18	0.19	4.48	4.57				114.56	31.57	144.53	315.67	137.59	
Consumption Loans	979.19	0.05	50.13	7.13	52.91	0.19	147.83	496.05	134.88	383.37	248.26	9.56	671.25
Local Government							33.18						
Others	4605.77	55.99	141.84	33.04	135.65	66.59	1965.35	924.96	84.84	327.64	356.07	43.21	1215.69
<b>TOTAL sectorwise</b>	<b>14949.83</b>	<b>202.04</b>	<b>838.45</b>	<b>366.07</b>	<b>367.21</b>	<b>160.78</b>	<b>2353.69</b>	<b>3472.17</b>	<b>636.65</b>	<b>3771.45</b>	<b>2865.54</b>	<b>376.89</b>	<b>4694.03</b>

**Product Wise**

Term Loan	1895.13	37.22	269.74	137.02	36.26		125.37	53.87	93.15	1309.64	572.95	56.47	77.42
Overdraft	2812.41	98.08	388.13	192.18	169.61								
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	184.20					60.47	227.18	497.99	31.15		433.08		283.89
Res. Per. H. Loan (Up to Rs. 10 mil.)	2170.00		41.78	14.67	6.72	27.56	20.02	389.62	84.73	938.44	529.86	14.68	411.90
Real Estate Loan	1554.78		19.69		3.44	22.72	1786.97	273.90	56.67	186.19	358.57	113.69	371.65
Margin Nature Loan	669.99				23.18	0.19	26.19	374.89	42.29	327.64	75.13	1.12	404.95
Hire Purchase Loan	1945.42		9.64	5.46	57.91	0.36	125.20	396.37	175.21	364.49	236.00	7.78	1812.74
Deprived Sector Loan	761.83	10.39	66.97	15.60	40.47		33.18	137.42	28.41	120.79	117.01	8.42	205.28
Bills Purchased													
Other Product	2956.06	56.35	42.51	1.13	29.62	49.49	9.57	1348.11	125.04	524.26	542.94	174.73	1126.21
<b>Total Product wise Loan</b>	<b>14949.83</b>	<b>202.04</b>	<b>838.45</b>	<b>366.07</b>	<b>367.21</b>	<b>160.78</b>	<b>2353.69</b>	<b>3472.17</b>	<b>636.65</b>	<b>3771.45</b>	<b>2865.54</b>	<b>376.89</b>	<b>4694.03</b>

**Collateral Wise**

Gold and Silver	140.78				26.37			85.53		179.52			42.66
Government Securities													
Non Governmental Securities	673.17				23.18		26.19	374.89	42.29		75.13	1.12	
Fixed Deposit Receipts	514.93	1.58	40.63	1.13	0.79		0.05	35.63	74.11	203.86	120.50	0.66	205.23
Own	514.93	1.58	40.63	1.13	0.79		0.05	35.63	74.11	203.86	120.50	0.66	205.23
Other Licences Institutions													
Collateral of Properties	13121.00	200.46	797.82	364.94	282.18	160.59	506.01	2698.18	484.17	3039.96	2584.41	202.72	3922.06
Fixed Assets	13121.00	200.46	797.82	364.94	282.18	160.59	506.01	2698.18	484.17	3039.96	2584.41	136.15	3922.06
Current Assets												66.57	
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	499.45						83.27	277.94	28.41	20.48	85.50		115.43
Government Guarantee	14.45						33.18		3.25				
Institutional Guarantee	455.00							137.42	25.16		85.50		115.43
Personal Guarantee	30.00						50.09	140.52					
Collective Guarantee													
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee									20.48				
Credit Card													
Others	0.51				34.69	0.19	1738.17		7.67	327.64		172.38	408.65
<b>Total</b>	<b>14949.83</b>	<b>202.04</b>	<b>838.45</b>	<b>366.07</b>	<b>367.21</b>	<b>160.78</b>	<b>2353.69</b>	<b>3472.17</b>	<b>636.65</b>	<b>3771.45</b>	<b>2865.54</b>	<b>376.89</b>	<b>4694.03</b>

BFI Name	General	Progressive	Janaki	Pokhara	Central	Atun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Ganeshwari
<b>Sector Wise</b>													
Agricultural and Forest Related		59.47	80.51	36.84	251.12	2.64	92.26	215.31	406.91		328.30		22.09
Fishery Related					10.25			4.22					6.57
Mining Related					4.71	6.95		0.25					1.99
Manufacturing (Producing) Related	0.55	27.73	117.67	135.12	133.49		3.19	71.14		2.29	585.38		77.58
Construction	27.97	76.07	60.87	526.35	597.20	5.72	26.42	39.24	72.32	40.01			513.24
Electricity, Gas and Water				2.78	0.40			1.43					2.50
Metal Products, Mach. & Ele. Eqp.		8.62			46.86	0.08		16.08					8.76
Tras., Com. and Public Utilities		55.50		406.30	196.16			426.34		5.37	2.94		125.21
Wholesaler & Retailer	78.49	10.94	680.90	471.15	109.68	10.98	20.18	238.01	445.84	39.96	111.00		101.88
Finance, Insurance and Real Estate		50.00		369.05	66.70			132.81	48.72	42.28			211.46
Hotel or Restaurant	8.00	21.10	97.84	180.93	44.27	7.13		94.66	5.45		74.77		130.99
Other Services	13.00	37.40	41.81	85.58	107.01		10.93	58.47	6.24	0.93			45.79
Consumption Loans		72.18	88.09	51.27	199.03	5.63	15.35	73.29	118.85	4.89	1.82	9.44	523.85
Local Government								4.02					
Others	76.75	184.71	266.16	1102.34	629.29	20.98	7.63	301.34	1641.43	107.59	596.16	343.20	360.36
<b>TOTAL sectorwise</b>	<b>204.76</b>	<b>603.74</b>	<b>1433.85</b>	<b>3367.72</b>	<b>2396.17</b>	<b>60.12</b>	<b>175.97</b>	<b>1676.59</b>	<b>2745.75</b>	<b>243.31</b>	<b>1700.37</b>	<b>352.63</b>	<b>2132.26</b>

**Product Wise**

Term Loan		102.61	798.58	157.66	112.54			491.35	445.84	79.76	969.83	233.28	275.53
Overdraft													
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan		28.95		849.42	330.53	25.06	125.69	231.45		56.29	149.60	16.79	45.00
Res. Per. H. Loan (Up to Rs. 10 mil.)		6.17	60.87	419.54	597.20		26.42	491.65					272.35
Real Estate Loan	27.97	40.20	5.52	398.77	5.50	5.72		196.11	48.72	26.11	465.19	99.83	364.37
Margin Nature Loan	3.07	61.83		28.37	42.95			6.39		34.50		0.02	346.44
Hire Purchase Loan	13.00	56.38	10.64	406.30	209.07	5.37	2.66	129.19	73.96	10.33	2.54	2.72	96.83
Deprived Sector Loan	7.89	53.37	53.91	129.70	85.85	1.09	7.63	88.52	152.42	3.86			67.29
Bills Purchased													
Other Product	152.83	254.24	504.34	977.95	1012.52	22.87	13.57	41.92	2024.82	32.46	113.22		664.46
<b>Total Product wise Loan</b>	<b>204.76</b>	<b>603.74</b>	<b>1433.85</b>	<b>3367.72</b>	<b>2396.17</b>	<b>60.12</b>	<b>175.97</b>	<b>1676.59</b>	<b>2745.75</b>	<b>243.31</b>	<b>1700.37</b>	<b>352.63</b>	<b>2132.26</b>

**Collateral Wise**

Gold and Silver					3.65								
Government Securities					0.90								
Non Governmental Securities	3.07	16.37			42.95					14.50			
Fixed Deposit Receipts		8.68	77.45	51.27	112.73	0.25	12.70	26.00	44.89			6.70	132.58
Own		8.68	77.45	51.27	112.73	0.25	12.70	26.00	44.89			6.70	132.58
Other Licences Institutions													
Collateral of Properties	201.69	463.32	1354.40	3195.65	2178.36	38.88	163.27	1646.58	122.68	193.09	1700.37	345.91	1656.63
Fixed Assets	201.69	453.32	1354.40	3195.65	2178.36	38.88	163.27	1646.58	122.68	193.09	1700.37	345.91	1656.63
Current Assets		10.00											
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee		111.50		92.43	0.45			4.02		33.63			15.00
Government Guarantee								4.02					
Institutional Guarantee		98.62			0.45					23.74			15.00
Personal Guarantee		7.21		92.43						9.89			
Collective Guarantee		3.00											
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee		2.67											
Credit Card													
Others		3.86	2.01	28.37	57.12	20.98			2578.18	2.09		0.02	328.06
<b>Total</b>	<b>204.76</b>	<b>603.74</b>	<b>1433.85</b>	<b>3367.72</b>	<b>2396.17</b>	<b>60.12</b>	<b>175.97</b>	<b>1676.59</b>	<b>2745.75</b>	<b>243.31</b>	<b>1700.37</b>	<b>352.63</b>	<b>2132.26</b>

BFI Name	ICFC	Kuber	Seti	Namaste	Manushree	Jebils	Reliance
<b>Sector Wise</b>							
Agricultural and Forest Related	203.27		98.71	16.14	53.04	31.91	65.42
Fishery Related	21.85				8.40		
Mining Related	0.54						1.29
Manufacturing (Producing) Related	419.90		23.03	0.18	119.88	6.07	166.50
Construction	100.85	7.06	15.88	83.52	1141.04	236.73	354.19
Electricity, Gas and Water	35.47				90.83		29.66
Metal Products, Mach. & Ele. Eqp.	9.19			0.90	108.22	4.24	73.14
Tras., Com. and Public Utilities	12.21	1.48		2.45	409.31	163.61	722.94
Wholesaler & Retailer	972.71	6.19	97.10	10.43	358.33	32.06	145.27
Finance, Insurance and Real Estate	1081.04	18.42		0.30	363.58	43.83	205.42
Hotel or Restaurant	260.53	0.49	2.60	0.74	112.68	39.19	101.93
Other Services	155.39	0.47	33.93	13.50	135.27	10.51	84.13
Consumption Loans	393.28	7.28	0.26	5.08	347.31	388.15	122.90
Local Government							
Others	1857.92	27.50	74.24	138.25	565.75	179.81	581.72
<b>TOTAL sectorwise</b>	<b>5524.14</b>	<b>68.91</b>	<b>345.76</b>	<b>271.50</b>	<b>3813.64</b>	<b>1136.11</b>	<b>2654.50</b>

**Product Wise**

Term Loan	488.31	2.28	75.74	42.63	559.93	22.91	
Overdraft							
Trust Receipt Loan / Import Loan							
Demand & Other Working Capital Loan	2915.01	5.45	213.22		794.33	48.76	19.12
Res. Per. H. Loan (Up to Rs. 10 mil.)	493.94	4.00	15.88	81.38	1107.68	202.97	344.98
Real Estate Loan	451.31	5.41		0.30	323.94	73.03	264.59
Margin Nature Loan	504.84				324.34	248.08	52.24
Hire Purchase Loan	253.50	18.69	0.01	1.60	409.06	205.55	754.48
Deprived Sector Loan	240.14		17.87	15.85	248.60	43.41	103.17
Bills Purchased		2.60					
Other Product	177.09	30.48	23.03	129.75	45.76	291.40	1115.92
<b>Total Product wise Loan</b>	<b>5524.14</b>	<b>68.91</b>	<b>345.76</b>	<b>271.50</b>	<b>3813.64</b>	<b>1136.11</b>	<b>2654.50</b>

**Collateral Wise**

Gold and Silver							
Government Securities	10.85						
Non Governmental Securities					324.34	248.08	
Fixed Deposit Receipts	166.24		5.73	5.08	22.98	115.53	61.26
Own	166.24		5.73	5.08	22.98	115.53	61.26
Other Licences Institutions							
Collateral of Properties	4573.62	68.76	340.02	266.32	3381.62	723.93	2357.19
Fixed Assets	4573.62	68.76	340.02	266.32	3381.62	723.93	2357.19
Current Assets							
Against security of Bill							
Domestic Bills							
Foreign Bills							
Against Guarantee	221.81					48.57	179.71
Government Guarantee							
Institutional Guarantee	205.95					35.00	90.40
Personal Guarantee	15.86					13.53	1.80
Collective Guarantee						0.04	
Int. Rtd. Foreign Bank's Guarantee							
Other Guarantee							87.52
Credit Card							
Others	551.62	0.15		0.10	84.71		56.33
<b>Total</b>	<b>5524.14</b>	<b>68.91</b>	<b>345.76</b>	<b>271.50</b>	<b>3813.64</b>	<b>1136.11</b>	<b>2654.50</b>

## Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-July	Mid-Aug	% change		
	2014	2015	2016	2017	2017			
	1	2	3	4	5	2/1	3/2	4/3
<b>1 CAPITAL FUND</b>	4950.7	6147.3	8684.9	12592.8	16235.5	24.17	41.28	45.00
a. Paid-up Capital	2974.3	3987.3	5436.5	7721.3	7929.2	34.06	36.35	42.03
b. Statutory Reserves	523.1	750.3	1214.8	1747.6	1998.6	43.45	61.90	43.86
c. Retained Earning	220.6	8.9	363.6	1179.5	4030.9	-95.97	3993.66	224.37
d. Others Reserves	1232.7	1400.8	1670.0	1944.5	2276.9	13.64	19.22	16.44
<b>2 BORROWINGS</b>	27897.3	38244.9	52434.4	66772.7	66402.0	37.09	37.10	27.35
a. NRB	526.4	306.6	91.1	554.8	577.4	-41.75	-70.27	508.74
f. Others	27371.0	37938.3	52343.3	66217.9	65824.6	38.61	37.97	26.51
<b>3 DEPOSITS</b>	11001.2	15775.5	24095.3	34344.1	35427.0	43.40	52.74	42.53
<b>4 BILLS PAYABLE</b>	0.0	0.0	0.8	2.0	1.6	0.00	0.00	163.52
<b>5 OTHER LIABILITIES</b>	3777.5	5205.7	7205.0	10366.3	10749.0	37.81	38.41	43.88
a. Loan Loss Provision	829.4	986.0	1345.6	1716.1	1729.8	18.88	36.47	27.53
b. Interest Suspense a/c	475.0	575.3	652.7	938.5	953.8	21.13	13.45	43.79
c. Others	2473.1	3644.3	5206.8	7711.8	8065.4	47.36	42.87	48.11
<b>6 RECONCILIATION A/c</b>	1088.2	2330.2	5031.9	5779.8	6085.2	114.13	115.95	14.86
<b>7 PROFIT &amp; LOSS A/c</b>	1473.7	2524.8	3318.2	3907.2	536.5	71.32	31.43	17.75
<b>Total</b>	<b>50188.7</b>	<b>70228.2</b>	<b>100770.6</b>	<b>133765.0</b>	<b>135436.7</b>	39.93	43.49	32.74
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	7202.8	6597.2	11096.2	12497.7	13273.2	-8.41	68.20	12.63
a. Cash Balance	39.2	62.2	75.5	93.9	166.7	58.52	21.36	24.35
b. Bank Balance	3710.6	3900.5	6327.0	6243.3	7347.3	5.12	62.21	-1.32
c. Money at Call	3452.9	2634.4	4693.6	6160.5	5759.3	-23.70	78.17	31.25
<b>2 INVESTMENT IN SECURITIES EX</b>	116.2	116.2	38.7	42.7	42.7	0.00	-66.67	10.33
<b>3 SHARE &amp; OTHER INVESTMEN</b>	2894.2	2350.1	2809.8	2658.1	2556.6	-18.80	19.56	-5.40
<b>4 LOANS &amp; ADVANCES</b>	35689.3	54915.5	77232.9	106540.9	107419.4	53.87	40.64	37.95
Institutional	9863.5	14853.5	19194.3	24131.1	23710.5	50.59	29.22	25.72
Individual	25825.8	40062.0	58038.6	82409.8	83709.0	55.12	44.87	41.99
<b>5 FIXED ASSETS</b>	624.4	775.2	961.1	1219.2	1239.9	24.14	23.98	26.85
<b>6 OTHER ASSETS</b>	2485.4	3205.4	3598.2	4766.1	4733.9	28.97	12.25	32.46
<b>7 EXPENSES NOT WRITTEN OFF</b>	9.4	7.2	4.5	11.2	8.5	-23.43	-38.06	149.58
<b>8 NON BANKING ASSETS</b>	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00
<b>9 RECONCILIATION A/c</b>	1085.2	2215.3	5017.3	5959.5	6102.3	104.14	126.49	18.78
<b>10 PROFIT &amp; LOSS A/c</b>	81.8	46.2	11.9	69.6	60.1	-43.57	-74.22	484.89
<b>Total</b>	<b>50188.7</b>	<b>70228.2</b>	<b>100770.6</b>	<b>133765.0</b>	<b>135436.7</b>	39.93	43.49	32.74
<b>Profit &amp; Loss A/c Expenses</b>								
<b>1 INTEREST EXPENSES</b>	1967.84	2369.56	3494.31	5937.76	667.24	20.41	47.47	69.93
<b>2 COMMISSION/FEE EXPENSES</b>	46.72	0.00	0.01	0.21	10.22	-99.99	177.16	2474.30
<b>3 EMPLOYEE EXPENSES</b>	1464.44	1827.28	2671.95	3619.07	394.00	24.78	46.23	35.45
<b>4 OFFICE OPERATING EXPENSES</b>	491.46	907.22	1505.00	1231.78	120.55	84.60	65.89	-18.15
<b>5 NON OPERATING EXPENSES</b>	0.00	1.78	4.81	0.80	0.57	0.00	170.37	-83.33
<b>6 PROVISION FOR RISK</b>	188.17	326.79	560.23	641.44	45.26	73.67	71.44	14.50
<b>7 LOAN WRITTEN OFF</b>	0.44	1.12	0.00	2.97	0.00	152.70	-100.00	0.00
<b>8 EXTRAORDINARY EXPENSES</b>			0.00	0.01	0.00	0.00	0.00	0.00
<b>9 PROVISION FOR STAFF BONUS</b>	102.53	140.66	314.96	518.61	60.90	37.20	123.91	64.66
<b>10 PROVISION FOR INCOME TAX</b>	302.38	407.48	946.11	1561.02	185.01	34.76	132.18	64.99
<b>11 NET PROFIT</b>	1435.59	2496.01	3374.46	3901.54	485.90	73.87	35.19	15.62
<b>TOTAL EXPENSES</b>	<b>5999.57</b>	<b>8477.90</b>	<b>12871.83</b>	<b>17415.23</b>	<b>1969.66</b>	41.31	51.83	35.30
<b>Income</b>								
<b>1. INTEREST INCOME</b>	5389.71	7637.78	11628.63	15659.24	1770.04	41.71	52.25	34.66
<b>2. COMMISSION &amp; DISCOUNT</b>	130.84	220.38	286.71	409.62	35.61	68.44	30.10	42.87
<b>3 OTHER OPERATING INCOME</b>	304.84	411.08	684.42	1000.22	141.92	34.85	66.49	46.14
<b>4 NON OPERATING INCOME</b>	40.15	12.53	34.47	50.76	5.83	-68.80	175.15	47.24
<b>5 PROVISION FOR WRITTEN BACK</b>	88.32	165.27	222.11	241.31	9.40	87.12	34.39	8.65
<b>6 RECOVERY FOR WRITE BACK</b>	1.97	13.44	4.63	2.99	0.00	582.37	-65.57	-35.39
<b>7 INCOME FOR EXTRA ORDINARY EXPENSES</b>	0.05	0.00	0.01	0.00	0.00	-100.00	0.00	-100.00
<b>8 NET LOSS</b>	43.68	17.42	10.85	51.08	6.87	-60.12	-37.70	370.64
<b>TOTAL INCOME</b>	<b>5999.57</b>	<b>8477.90</b>	<b>12871.83</b>	<b>17415.23</b>	<b>1969.66</b>	41.31	51.83	35.30
<b>Miscellaneous Information</b>								
<b>No. of Total Staffs</b>	4405	5756	7132	8903	9271	30.67	23.91	24.83
<b>No. of Total Branches</b>	861	1116	1378	1895	1958	29.62	23.48	37.52
<b>No. of Total Centers</b>	59380	77616	100794	132355	136116	30.71	29.86	31.31
<b>No. of Total Groups</b>	292238	304737	366540	455206	466231	4.28	20.28	24.19
<b>No. of Total Passive Groups</b>	9138	11504	4601	4942	5217	25.90	-60.01	7.41
<b>No. of Total Members</b>	1612430	1548767	1898891	2338046	2379438	-3.95	22.61	23.13
<b>No. of Total Passive Members</b>	66441	56436	32378	37050	39267	-15.06	-42.63	14.43
<b>No. of Total Borrowers</b>	1102132	1080878	1296303	1576155	1595371	-1.93	19.93	21.59
<b>No. of Total Overdue Borrowers</b>	30657	45697	44861	44281	46995	49.06	-1.83	-1.29
<b>No. of Total Saving Members</b>	1198487	1521152	1873432	2368500	2415305	26.92	23.16	26.43
<b>Total Saving Amount (Rs million)</b>	11000.65	15770.90	24111.28	34583.36	35488.06	43.36	52.88	43.43



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

S.No.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	Mechi	Jhapa	80	24	7	111	888561	8005
2		Ilam	17	7	1	25	305073	12203
3		Panchthar	12	2	0	14	195755	13983
4		Taplejung	7	0	0	7	129954	18565
<b>Total</b>			<b>116</b>	<b>33</b>	<b>8</b>	<b>157</b>	<b>1519342</b>	<b>9677</b>
5	Koshi	Sunsari	74	12	4	90	862731	9586
6		Morang	90	23	3	116	1051204	9062
7		Dhankuta	10	5	0	15	168873	11258
8		Terhathum	9	2	0	11	101336	9212
9		Sankhuwasabha	15	0	0	15	157342	10489
10		Bhojpur	12	1	0	13	165754	12750
<b>Total</b>			<b>210</b>	<b>43</b>	<b>7</b>	<b>260</b>	<b>2507240</b>	<b>9643</b>
11	Sagarmatha	Saptari	19	1	2	22	687438	31247
12		Udayapur	19	0	1	20	343555	17178
13		Siraha	33	1	0	34	682168	20064
14		Khotang	6	3	0	9	186006	20667
15		Okhaldhunga	7	4	0	11	150695	13700
16		Solukhumbu	9	0	0	9	103877	11542
<b>Total</b>			<b>93</b>	<b>9</b>	<b>3</b>	<b>105</b>	<b>2153739</b>	<b>20512</b>
17	Janakpur	Sarlahi	23	7	0	30	852934	28431
18		Dhanusha	38	4	1	43	813447	18917
19		Mahottari	21	6	0	27	682560	25280
20		Dolakha	15	5	0	20	187441	9372
21		Ramechhap	9	1	0	10	207172	20717
22		Sindhuli	12	4	0	16	306621	19164
<b>Total</b>			<b>118</b>	<b>27</b>	<b>1</b>	<b>146</b>	<b>3050176</b>	<b>20892</b>
23	Narayani	Bara	31	4	2	37	781397	21119
24		Rautahat	17	5	0	22	790277	35922
25		Parsa	48	9	2	59	676705	11470
26		Chitawan	92	62	8	162	657701	4060
27		Makawanpur	30	16	2	48	448503	9344
<b>Total</b>			<b>218</b>	<b>96</b>	<b>14</b>	<b>328</b>	<b>3354583</b>	<b>10227</b>
28	Bagmati	Kathmandu	449	71	39	559	2069760	3703
29		Bhaktapur	44	7	4	55	347585	6320
30		Lalitpur	100	12	7	119	537365	4516
31		Rasuwa	13	1	1	15	44559	2971
32		Dhading	23	16	0	39	348755	8942
33		Sindhupalchok	22	7	1	30	292843	9761
34		Kavre	42	13	3	58	396293	6833
35		Nuwakot	14	7	1	22	284727	12942
<b>Total</b>			<b>707</b>	<b>134</b>	<b>56</b>	<b>897</b>	<b>4321888</b>	<b>4818</b>
36	Gandaki	Lamjung	18	6	1	25	170886	6835
37		Tanahu	34	25	1	60	339113	5652
38		Gorkha	15	9	0	24	256094	10671
39		Manang	4	1	0	5	6412	1282
40		Syangja	22	22	2	46	265585	5774
41		Kaski	82	84	11	177	554611	3133
<b>Total</b>			<b>175</b>	<b>147</b>	<b>15</b>	<b>337</b>	<b>1592701</b>	<b>4726</b>
42		Gulmi	12	12	0	24	265424	11059
43		Nawalparasi	41	38	4	83	700178	8436

44	Lumbini	Palpa	26	11	0	37	253550	6853
45		Arghakhanchi	13	5	0	18	201325	11185
46		Rupandehi	118	65	7	190	1004488	5287
47		Kapilbastu	22	10	4	36	636614	17684
<b>Total</b>			<b>232</b>	<b>141</b>	<b>15</b>	<b>388</b>	<b>3061579</b>	<b>7891</b>
48	Dhawalagiri	Baglung	25	10	0	35	279089	7974
49		Parbat	13	10	0	23	148194	6443
50		Mustang	5	3	0	8	12230	1529
51		Myagdi	14	7	1	22	112198	5100
<b>Total</b>			<b>57</b>	<b>30</b>	<b>1</b>	<b>88</b>	<b>551711</b>	<b>6269</b>
52	Rapti	Rolpa	6	0	0	6	233764	38961
53		Dang	44	29	4	77	616785	8010
54		Rukum	12	1	0	13	222277	17098
55		Salyan	11	0	0	11	262659	23878
56		Pyuthan	7	11	0	18	237995	13222
<b>Total</b>			<b>80</b>	<b>41</b>	<b>4</b>	<b>125</b>	<b>1573480</b>	<b>12588</b>
57	Karnali	Jumla	6	1	0	7	119809	17116
58		Mugu	3	0	0	3	61108	20369
59		Humla	3	0	0	3	56169	18723
60		Kalikot	5	1	0	6	151952	25325
61		Dolpa	3	0	0	3	40477	13492
<b>Total</b>			<b>20</b>	<b>2</b>	<b>0</b>	<b>22</b>	<b>429515</b>	<b>19523</b>
62	Bheri	Dailekh	9	0	0	9	285823	31758
63		Surkhet	27	2	0	29	395621	13642
64		Jajarkot	5	1	0	6	189483	31580
65		Bardiya	17	13	0	30	462504	15417
66		Banke	54	20	4	78	568088	7283
<b>Total</b>			<b>112</b>	<b>36</b>	<b>4</b>	<b>152</b>	<b>1901520</b>	<b>12510</b>
67	Seti	Bajhang	6	0	0	6	213158	35526
68		Doti	7	2	0	9	213588	23732
69		Bajura	4	0	0	4	148686	37172
70		Kailali	60	13	2	75	890881	11878
71		Achham	7	2	0	9	277898	30878
<b>Total</b>			<b>84</b>	<b>17</b>	<b>2</b>	<b>103</b>	<b>1744211</b>	<b>16934</b>
72	Mahakali	Darchula	8	0	0	8	140922	17615
73		Baitadi	5	1	0	6	261598	43600
74		Dadeldhura	11	2	0	13	153135	11780
75		Kanchanpur	28	10	0	38	503466	13249
<b>Total</b>			<b>52</b>	<b>13</b>	<b>0</b>	<b>65</b>	<b>1059121</b>	<b>16294</b>
<b>Total of Class "A", "B" and "C"</b>			<b>2274</b>	<b>769</b>	<b>130</b>	<b>3173</b>	<b>28820806</b>	<b>9083</b>

Bank/BFI Class	A	B	C <sup>#</sup>	D <sup>§</sup>	Total
No. of BFIs	28	39	28	53	148
No. of Branches	2274	769	130	1958	5131
<b>Population per Branch<sup>*</sup></b>					<b>5617</b>
Region/BFI Class	A	B	C	Total	
Eastern	419	85	18	522	
Central	1043	257	71	1371	
Western	464	318	31	813	
Mid-western	212	79	8	299	
Far-western	136	30	2	168	
<b>Total</b>	<b>2274</b>	<b>769</b>	<b>130</b>	<b>3173</b>	

\* Population 28,820,806 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		Asar, 2074 (Mid Jul, 2017)				Bhadau, 2073 (Mid Sep, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	4.01	689423.30	1.00	9.00	2.13	700640.75
2	Fixed:	0.50	21.91	10.08	835554.74	0.40	19.00	5.65	501932.97
2.1	up to 1 month	2.00	13.75	9.13	16437.81	1.00	17.55	4.87	7279.14
2.2	1-3 months	1.75	14.00	8.92	39944.81	1.40	17.55	5.09	20823.72
2.3	3-6 months	2.00	17.55	9.57	57925.54	1.00	17.55	4.29	37211.91
2.4	6-12 months	0.50	17.55	10.39	471888.50	0.40	17.55	5.87	284140.27
2.5	1-2 yrs	2.50	14.00	10.23	190857.41	2.00	17.55	5.50	128730.55
2.6	2 yrs and above	1.00	21.91	8.71	58500.67	2.00	19.00	6.86	23747.39
3	Call	0.05	13.00	4.14	266107.50	0.05	10.50	3.79	307838.34
4	Certificate of Deposits	5.00	5.00	5.00	555.98	5.00	5.00	5.00	665.10
5	Other	3.25	6.75	3.96	250.25	2.50	9.00	4.51	178.11
6	Non interest bearing deposits	0.00	0.00	0.00	206434.01	0.00	0.00	0.00	169401.46
6.1	Current	0.00	0.00	0.00	183465.21	0.00	0.00	0.00	149265.92
6.2	Margin	0.00	0.00	0.00	20602.83	0.00	0.00	0.00	17067.77
6.3	Other	0.00	0.00	0.00	2365.97	0.00	0.00	0.00	3067.77
	Aggregate	0.05	21.91	6.15	1998325.79	0.05	19.00	3.27	1680656.73

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2074 (Mid Jul, 2017)				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	22.00	11.11	73310.67	4.00	21.50	10.27	61841.44
2	Fishery Related	4.50	18.00	11.36	1996.59	4.50	20.00	9.80	1561.61
3	Mining Related	8.00	20.00	11.26	3467.83	6.00	17.00	8.28	3127.52
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	10.85	108358.60	2.00	20.00	8.15	88734.92
5	Non Food Production Related	2.00	20.00	10.75	198529.21	2.00	21.00	8.08	169478.55
6	Construction	2.00	21.00	11.53	178777.17	2.00	21.00	9.28	146705.72
7	Electricity, Gas and Water	2.25	20.00	10.32	59344.92	2.25	19.00	9.19	40103.02
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.75	22.00	10.97	22346.92	4.50	18.00	8.52	16267.57
9	Transport, Communication and Public Utilities	4.50	20.00	11.83	51552.63	4.00	20.00	9.14	43464.62
10	Wholesaler & Retailer	2.50	21.50	11.37	396221.55	2.25	21.50	8.59	323552.71
11	Finance, Insurance and Real Estate	1.75	19.00	10.99	148589.16	2.00	21.50	7.05	109744.59
12	Hotel or Restaurant	0.75	21.00	10.74	55910.21	4.50	21.00	8.57	42707.05
13	Other Services	3.00	19.00	11.41	79016.31	3.00	19.00	9.38	60233.32
14	Consumption Loans	2.00	30.00	11.94	134320.38	1.00	30.00	9.71	102035.77
15	Local Government	3.00	11.50	4.14	1506.86	3.00	14.00	3.04	1473.30
16	Others	2.00	24.00	12.21	203818.47	2.00	21.00	9.26	219658.59
	Aggregate	0.75	30.00	11.33	1717067.47	1.00	30.00	8.77	1430690.30

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2074 (Mid Jul, 2017)				Bhadau, 2073 (Mid Sep, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.06	277111.94	2.25	21.50	9.16	227038.66
2	Overdraft	2.00	24.00	11.93	310486.80	3.00	20.00	9.20	255207.22
3	Trust Receipt Loan / Import Loan	3.75	21.00	9.65	58642.73	5.00	21.00	6.42	76462.38
4	Demand & Other Working Capital Loan	2.00	21.00	11.09	385828.33	2.00	19.00	8.45	349882.39
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.33	140053.24	2.00	20.00	9.16	114413.22
6	Real Estate Loan	4.25	19.00	11.94	104245.22	4.00	19.00	9.20	85276.34
7	Margin Nature Loan	7.00	17.00	12.27	34419.83	6.00	18.00	7.87	28652.20
8	Hire Purchase Loan	2.00	19.00	12.03	120085.97	1.00	20.00	9.40	86013.60
9	Deprived Sector Loan	1.75	21.50	10.16	93428.55	2.00	21.50	5.77	62542.81
10	Bills Purchased	2.00	17.00	2.28	9438.91	2.00	17.00	2.94	7422.85
11	Other Product	2.00	30.00	12.38	183325.97	2.50	30.00	10.15	137778.65
	Aggregate	1.75	30.00	11.39	1717067.48	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)				Asar, 2074 (Mid Jul, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	3.80	655147.14	1.00	9.00	4.01	689423.30
2	Fixed:	0.50	21.00	9.61	790886.02	0.50	21.91	10.08	835554.74
2.1	up to 1 month	3.00	12.50	7.72	17486.93	2.00	13.75	9.13	16437.81
2.2	1-3 months	1.75	13.75	8.81	41247.24	1.75	14.00	8.92	39944.81
2.3	3-6 months	2.00	17.55	8.90	54974.83	2.00	17.55	9.57	57925.54
2.4	6-12 months	0.50	21.00	9.92	441605.58	0.50	17.55	10.39	471888.50
2.5	1-2 yrs	1.00	15.00	9.63	180424.19	2.50	14.00	10.23	190857.41
2.6	2 yrs and above	1.00	21.00	8.97	55147.26	1.00	21.91	8.71	58500.67
3	Call	0.05	12.01	4.01	253914.87	0.05	13.00	4.14	266107.50
4	Certificate of Deposits	0.00	0.00	0.00	0.00	5.00	5.00	5.00	555.98
5	Other	3.25	9.00	0.70	1046.48	3.25	6.75	3.96	250.25
6	Non interest bearing deposits	0.00	0.00	0.00	178169.15	0.00	0.00	0.00	206434.01
6.1	Current	0.00	0.00	0.00	158014.40	0.00	0.00	0.00	183465.21
6.2	Margin	0.00	0.00	0.00	17903.71	0.00	0.00	0.00	20602.83
6.3	Other	0.00	0.00	0.00	2251.04	0.00	0.00	0.00	2365.97
	Aggregate	0.05	21.00	5.91	1879163.66	0.05	21.91	6.15	1998325.79

Overall Summary of Interest Rate on LCY Sectorwise Credit		Jestha, 2074 (Mid Jun, 2017)				Asar, 2074 (Mid Jul, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	11.65	70716.61	4.00	22.00	11.11	73310.67
2	Fishery Related	4.50	18.00	11.18	1919.22	4.50	18.00	11.36	1996.59
3	Mining Related	8.00	17.00	11.13	3139.88	8.00	20.00	11.26	3467.83
4	Agriculture, Forestry & Beverage Production Related	1.90	20.00	10.86	106059.76	2.00	20.00	10.85	108358.60
5	Non Food Production Related	2.00	20.00	10.63	197846.92	2.00	20.00	10.75	198529.21
6	Construction	2.00	21.00	11.59	179038.03	2.00	21.00	11.53	178777.17
7	Electricity, Gas and Water	2.25	20.00	10.14	55971.55	2.25	20.00	10.32	59344.92
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	10.94	21260.37	3.75	22.00	10.97	22346.92
9	Transport, Communication and Public Utilities	4.50	20.00	11.71	51184.31	4.50	20.00	11.83	51552.63
10	Wholesaler & Retailer	2.25	21.50	11.32	385980.41	2.50	21.50	11.37	396221.55
11	Finance, Insurance and Real Estate	2.00	19.50	10.74	139177.32	1.75	19.00	10.99	148589.16
12	Hotel or Restaurant	6.25	21.00	10.66	52981.21	0.75	21.00	10.74	55910.21
13	Other Services	2.00	21.00	11.25	70392.86	3.00	19.00	11.41	79016.31
14	Consumption Loans	2.00	30.00	11.87	125697.74	2.00	30.00	11.94	134320.38
15	Local Government	3.00	11.50	4.13	1479.75	3.00	11.50	4.14	1506.86
16	Others	1.75	24.00	12.28	191662.56	2.00	24.00	12.21	203818.47
	Aggregate	1.75	30.00	11.29	1654508.50	0.75	30.00	11.33	1717067.47

Overall Summary of Interest Rate on LCY Productwise Credit		Jestha, 2074 (Mid Jun, 2017)				Asar, 2074 (Mid Jul, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	10.94	257682.55	2.25	22.00	11.06	277111.94
2	Overdraft	2.00	24.00	11.79	290633.71	2.00	24.00	11.93	310486.80
3	Trust Receipt Loan / Import Loan	3.00	21.00	9.65	65966.98	3.75	21.00	9.65	58642.73
4	Demand & Other Working Capital Loan	2.00	21.00	11.13	384490.27	2.00	21.00	11.09	385828.33
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.16	134504.68	2.00	20.00	11.33	140053.24
6	Real Estate Loan	2.00	19.00	11.82	102695.97	4.25	19.00	11.94	104245.22
7	Margin Nature Loan	7.00	17.00	12.02	31743.32	7.00	17.00	12.27	34419.83
8	Hire Purchase Loan	2.00	19.00	11.87	116266.54	2.00	19.00	12.03	120085.97
9	Deprived Sector Loan	1.75	21.50	9.49	86968.87	1.75	21.50	10.16	93428.55
10	Bills Purchased	1.90	18.00	2.43	9718.04	2.00	17.00	2.28	9438.91
11	Other Product	2.00	30.00	12.23	173837.58	2.00	30.00	12.38	183325.97
	Aggregate	1.75	30.00	11.25	1654508.50	1.75	30.00	11.39	1717067.48

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

Overall Summary of Interest Rate on LCY Deposit		Saun, 2074 (Mid Aug, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	4.04	695584.55
2	Fixed:	0.50	21.91	10.22	848444.64
2.1	up to 1 month	2.50	13.75	7.52	10162.73
2.2	1-3 months	1.75	17.55	8.35	45009.88
2.3	3-6 months	0.50	17.55	9.66	56714.42
2.4	6-12 months	2.50	17.55	10.66	486270.78
2.5	1-2 yrs	2.50	14.00	10.20	192068.47
2.6	2 yrs and above	1.00	21.91	9.09	58218.35
3	Call	0.05	13.00	3.88	281827.55
4	Certificate of Deposits	0.00	0.00	0.00	0.00
5	Other	3.25	9.00	5.20	651.98
6	Non interest bearing deposits	0.00	0.00	0.00	185575.78
6.1	Current	0.00	0.00	0.00	160838.10
6.2	Margin	0.00	0.00	0.00	22326.56
6.3	Other	0.00	0.00	0.00	2411.12
	Aggregate	0.05	21.91	6.25	2012084.50

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2074 (Mid Aug, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	1.17	22.00	11.56	73228.99
2	Fishery Related	4.50	18.00	11.38	2009.19
3	Mining Related	4.25	20.00	11.74	3535.81
4	Agriculture, Forestry & Beverage Production Related	2.00	20.60	11.09	106699.79
5	Non Food Production Related	2.00	20.40	10.95	202450.68
6	Construction	2.00	21.00	11.80	181267.47
7	Electricity, Gas and Water	2.25	20.00	10.60	60181.91
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	20.40	11.15	22951.87
9	Transport, Communication and Public Utilities	4.50	22.00	12.04	52332.74
10	Wholesaler & Retailer	2.25	21.50	11.70	396583.21
11	Finance, Insurance and Real Estate	1.75	19.00	11.33	145424.60
12	Hotel or Restaurant	4.50	21.00	11.08	56235.89
13	Other Services	3.00	21.00	11.75	79621.54
14	Consumption Loans	2.00	30.00	12.07	131965.72
15	Local Government	3.00	11.50	4.13	1508.06
16	Others	1.50	24.00	13.08	200457.44
	Aggregate	1.17	30.00	11.68	1716454.91

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2074 (Mid Aug, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	1.79	22.00	11.31	280491.84
2	Overdraft	2.00	24.00	12.20	303165.08
3	Trust Receipt Loan / Import Loan	4.00	20.40	10.02	61655.11
4	Demand & Other Working Capital Loan	2.00	21.00	11.41	385860.66
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.69	142469.21
6	Real Estate Loan	2.00	19.00	12.28	104291.37
7	Margin Nature Loan	7.00	17.28	12.43	34044.76
8	Hire Purchase Loan	1.50	20.00	12.35	120615.83
9	Deprived Sector Loan	1.75	21.50	10.41	93183.32
10	Bills Purchased	2.00	17.00	1.92	10500.29
11	Other Product	4.00	30.00	12.65	180177.44
	Aggregate	1.50	30.00	11.66	1716454.90

## Annex-I

## Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
<b>A. Commercial Banks</b>					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banija Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Bank Ltd.	NIBL
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Nepal Bangladesh Bank Ltd.	NBB
9	Everest Bank Ltd.	EBL	10	Bank of Kathmandu Lumbini Ltd.	BOK
11	Nepal Credit and Commerce Bank Ltd.	NCC	12	NIC ASIA Bank Ltd.	NIC
13	Machhapuchhre Bank Ltd.	MBL	14	Kumari Bank Ltd.	Kumari
15	Laxmi Bank Ltd.	Laxmi	16	Siddhartha Bank Ltd.	SBL
17	Agriculture Development Bank Ltd.	ADBNL	18	Global IME Bank Ltd.	Global
19	Citizens Bank International Ltd.	Citizens	20	Prime Commercial Bank Ltd.	Prime
21	Sunrise Bank Ltd.	Sunrise	22	NMB Bank Ltd.	NMB
23	Prabhu Bank Ltd.	PRABHU	24	Janata Bank Nepal Ltd.	Janata
25	Mega Bank Nepal Ltd.	Mega	26	Civil Bank Ltd.	Civil
27	Century Commercial Bank Ltd.	Century	28	Sanima Bank Ltd.	Sanima
<b>B. Development Banks</b>					
1	NIDC Development Bank Ltd.	NIDC	2	Mahalaxmi Bikas Bank Ltd.	MahalaxmiDB
3	Narayani Development Bank Ltd.	Narayani	4	Sahayogi Bikas Bank Ltd.	Sahayogi
5	Karnali Bikash Bank Ltd.	Karnali	6	Sangrila Development Bank Ltd.	Shangrila
7	Excel Development Bank Ltd.	Excel	8	Western Development Bank Ltd.	Western
9	Deva Development Bank Ltd.	Deva	10	Miteri Development Bank Ltd.	Miteri
11	Tinau Bikas Bank Ltd.	Tinau	12	Muktinath Bikas Bank Ltd.	Muktinath
13	Kankai Bikas Bank Ltd.	Kankai	14	Bhargab Bikas Bank Ltd.	Bhargav
15	Alpine Development Bank Ltd.	Alpine	16	Garima Bikas Bank Ltd.	Garima
17	Om Development Bank Ltd.	OmDB	18	Gandaki Development Bank Ltd.	GandakiDB
19	Kabeli Bikas Bank Ltd.	Kabeli	20	Kamana Bikas Bank Ltd.	Kamana
21	Corporate Development Bank Ltd.	Corporate	22	Purnima Bikas Bank Ltd.	Purnima
23	Jyoti Bikas Bank Ltd.	Jyoti	24	Hamro Bikas Bank Ltd.	Hamro
25	Shine Resunga Development Bank Ltd.	Shine	26	Kanchan Development Bank Ltd.	Kanchan
27	Lumbini Bikas Bank Ltd.	LumbiniDB	28	Raptibheri Bikas Bank Ltd.	Raptiveri
29	Tourism Development Bank Ltd.	Tourism	30	Mission Development Bank Ltd.	Mission
31	Mount Makalu Development Bank Ltd.	Mt. Makalu	32	Sindhu Bikas Bank Ltd.	Sindhu
33	Sahara Bikas Bank Ltd.	Sahara	34	Nepal Community Development Bank Ltd.	N. Community
35	Kailash Bikash Bank Ltd.	Kailash	36	Salpa Bikash Bank Ltd.	Salpa
37	Saptakoshi Development Bank Ltd.	Saptakoshi	38	Sajha Bikash Bank Ltd.	Sajha
39	Green Development Bank Ltd.	Green			
<b>C. Finance Companies</b>					
1	Nepal Finance Ltd.	NFL	2	Nepal Share Markets and Finance Ltd.	NSMFL
3	Gurkhas Finance Ltd.	Gurkhas	4	Union Finance Ltd.	Union
5	Goodwill Finance Ltd.	Goodwill	6	Shree Investment & Finance Co. Ltd.	SIFCL
7	Lalitpur Finance Co. Ltd.	Lalitpur	8	United Finance Co. Ltd.	United FC
9	General Finance Ltd.	General	10	Progressive Finance Co. Ltd.	PFCL
11	Janaki Finance Co. Ltd.	Janaki	12	Pokhara Finance Ltd.	Pokhara
13	Central Finance Ltd.	Central	14	Arun Finance Ltd.	Arun
15	Multipurpose Finance Co. Ltd	Multipurpose	16	Synergy Finance Ltd.	Synergy
17	Shrijana Finance Ltd.	Srijana	18	World Merchant Banking & Finance Ltd.	WMBFL
19	Capital Merchant Banking & Finance Co. Ltd.	CMBFCL	20	Crystal Finance Ltd.	Crystal
21	Guheshwori Merchant Banking & Finance Ltd.	Guheshwori	22	ICFC Finance Ltd.	ICFC
23	Kuber Merchant Finance Ltd.	Kuber	24	Seti Finance Ltd.	Seti
25	Namaste Bitiya Sanstha Ltd.	Namaste	26	Manjushree Financial Institution Ltd.	Manjushree
27	Jebil's Finance Ltd.	Jebils	28	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	Civil Microfinance Bittiya Sanstha Ltd.	CivilMF
21	Mahila Sahayatra Microfinance Bittiya Sanstha Ltd.	Mahila	22	Vijaya Laghubitta Bittiya Sanstha Ltd.	Vijay
23	Kisan Microfinance Bittiya Sanstha Ltd.	Kisan	24	NMB Microfinance Bittiya Sanstha Ltd.	NMBMF
25	Forward Community Microfinance Bittiya Sanstha Ltd.	FORWARD	26	Reliable Microfinance Bittiya Sanstha Ltd.	Reliable
27	Mahuli Samudayik Laghubitta Bittiya Sanstha Ltd.	Mahuli	28	Suryodaya Laghubitta Bittiya Sanstha Ltd.	Suryodaya
29	Mero Microfinance Bittiya Sanstha Ltd.	Mero	30	Samata Microfinance Bittiya Sanstha Ltd.	Samata
31	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDC	32	Samudayik Laghubitta Bittiya Sanstha Ltd.	Samudayik
33	National Microfinance Bittiya Sanstha Ltd.	National	34	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	Sewa MF
35	Unnati Microfinance Bittiya Sanstha Ltd.	Unnati	36	Swadeshi Lagubitta Bittiya Sanstha Ltd.	Swadeshi
37	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	38	Support Microfinace Bittiya Sanstha Ltd.	Support
39	Arambha Microfinance Bittiya Sanstha Ltd.	Arambha	40	Janasewi Laghubitta Bittiya Sanstha Ltd.	JanaSewi
41	Chautari Laghubitta Bittiya Sanstha Ltd.	Chautari	42	Ghodighoda Laghubitta Bittiya Sanstha Ltd.	Ghodighoda
43	Asha Laghubitta Bittiya Sanstha Ltd.	Asha	44	Nepal Agro Microfinance Bittiya Sastha Ltd.	Agro
45	Creative Laghubitta Bittiya Sastha Ltd.	Creative	46	Ramaroshan Laghubitta Bittiya Sastha Ltd.	Ramaroshan
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	Swabhiman Microfinance Bittiya Sastha Ltd.	Swabhiman	52	Sparsha Microfinance Bittiya Sastha Ltd.	Sparsha
53	Sabaiko Microfinance Bittiya Sastha Ltd.	Sabaiko			