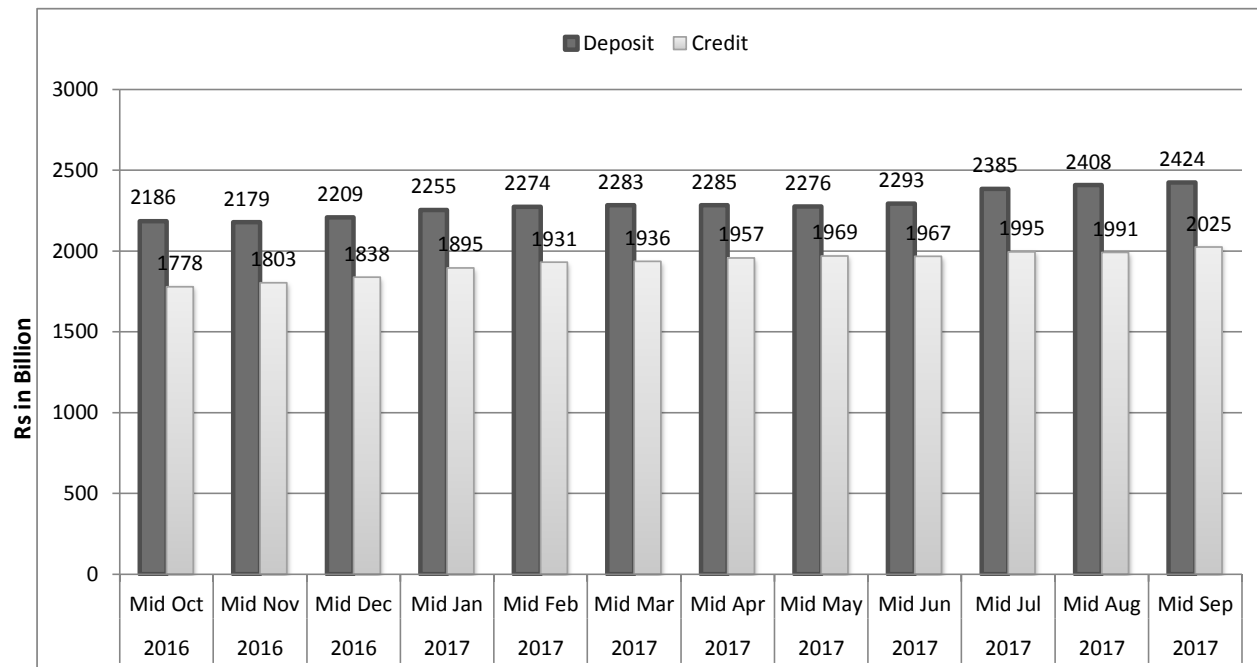


BANKING & FINANCIAL STATISTICS

(Monthly)
(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Statistics Division

2074 Bhadau
Mid-Sept, 2017

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Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	28	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 Bhadau End, 2074 (Mid-Sept, 2017)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	81.91	9.29	2.07	93.27
2	Total Credit/GDP	67.83	8.14	1.92	77.89
3	Total Credit/ Total Deposit	82.81	87.62	92.61	83.51
4	Lcy Credit/Lcy Deposit & Core Capital	79.54	76.98	72.38	79.07
5	Fixed Deposit/Total Deposit	41.71	40.85	50.97	41.83
6	Saving Deposit/Total Deposit	33.94	40.14	34.54	34.57
7	Current Deposit/Total Deposit	9.08	1.82	0.36	8.17
8	NPL/ Total Loan#	1.54	1.36	13.37	1.81
9	Total LLP/Total Loan	2.34	1.99	13.81	2.58
10	Deprived Sector Loan/Total Loan # \$	5.95	9.11	5.15	6.26
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	12.63	17.01	19.47	13.22
2	Investment in Gov. Security/Total Deposit	12.35	2.72	2.70	11.18
3	Total Liquid Assets/Total Deposit	25.82	31.46	33.51	26.55
C. Capital Adequacy Ratios (%) #					
1	Core Capital/RWA	13.35	19.43	20.21	14.07
2	Total Capital/RWA	14.72	20.44	21.19	15.40
D. Financial Access #					
1	No. of Branches **	2312	774	136	3222
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
E. Interest Rate(%)					
1	Wt. Avg Interest on Deposit	6.19			
	(a) Saving	3.95			
	(b) Fixed	10.32			
	(c) Call	3.42			
2	Wt. Avg Interest on Credit	11.80			

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 previous Total Loan is taken to calculate Deprived Sector Lending

** As of Current Month (Excluding Extension Counters and Microfinance Units)

As of Previous Quarter

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

Liabilities		Mid-July			Mid-Aug	Mid-Sept	% Change		
		2014	2015	2016	2017	2017	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	145861.43	162992.51	214892.48	357717.08	356661.91	11.74	31.84	-0.29
	a. Paid-up Capital	128985.27	140794.10	163370.74	228093.55	231033.06	9.16	16.04	1.29
	b. Statutory Reserves	32722.08	37149.85	43680.58	54752.91	56135.52	13.53	17.58	2.53
	c. Retained Earning	-27214.24	-27802.05	-11166.95	36575.90	27729.42	2.16	-59.83	-24.19
	d. Others Reserves	11368.33	12850.60	19008.11	38294.72	41763.91	13.04	47.92	9.06
2	BORROWINGS	18202.84	21355.96	42822.19	40511.65	37691.65	17.32	100.52	-6.96
	a. NRB	2010.04	3291.48	6855.13	7586.06	7250.47	63.75	108.27	-4.42
	b. "A"Class Licensed Institution	5182.01	5504.53	20083.07	16431.09	13952.84	6.22	264.85	-15.08
	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	6182.12	6175.97	-14.29	356.47	-0.10
	e. Bonds and Securities	9700.14	11440.14	10772.37	10312.37	10312.37	17.94	-5.84	0.00
3	DEPOSITS	1477832.61	1771946.15	2107502.69	2408404.50	2424336.84	19.90	18.94	0.66
	a. Current	129108.41	158746.16	185135.30	185467.57	197968.35	22.96	16.62	6.74
	b. Savings	587593.46	714466.16	875419.91	821606.39	837998.71	21.59	22.53	2.00
	c. Fixed	453408.61	513283.02	617634.95	1006660.16	1014021.14	13.21	20.33	0.73
	d. Call Deposits	285024.29	363041.66	401829.34	359872.05	338794.88	27.37	10.68	-5.86
	e. Others	22697.85	22409.16	27483.20	34798.33	35553.75	-1.27	22.64	2.17
4	Bills Payable	1553.13	1729.91	3927.13	3335.99	4150.54	11.38	127.01	24.42
5	Other Liabilities	169227.44	188093.19	206694.45	234750.78	257900.46	11.15	9.89	9.86
	1. Loan Loss Provision	48932.49	51482.56	48593.77	51978.54	52273.46	5.21	-5.61	0.57
	2. Interest Suspense a/c	30453.76	31256.97	32000.69	43091.39	51546.61	2.64	2.38	19.62
	3. Others	89841.19	105353.66	126099.99	139680.84	154080.40	17.27	19.69	10.31
6	Reconciliation A/c	2869.47	280.36	13817.41	12178.25	11354.46	-90.23	4828.52	-6.76
7	Profit & Loss A/c	31566.75	36755.88	49443.18	2858.80	4011.98	16.44	34.52	40.34
	TOTAL	1847113.68	2183153.96	2639099.54	3059757.03	3096107.84	18.19	20.88	1.19
Assets									
1	LIQUID FUNDS	319196.62	353397.28	385746.01	403453.66	372745.44	10.71	9.15	-7.61
	a. Cash Balance	41862.07	48642.45	56937.25	56678.75	55991.26	16.20	17.05	-1.21
	Nepalese Notes & Coins	41073.72	47305.51	55937.33	55000.23	53285.84	15.17	18.25	-3.12
	Foreign Currency	788.35	1336.94	999.92	1678.52	2705.41	69.59	-25.21	61.18
	b. Bank Balance	220546.60	237957.23	262419.81	287741.46	264470.96	7.89	10.28	-8.09
	1. In Nepal Rastra Bank	162286.93	165070.53	180498.18	204340.39	185239.12	1.72	9.35	-9.35
	2. "A"Class Licensed Institution	34656.48	37838.00	41730.30	38278.11	34925.18	9.18	10.29	-8.76
	3. Other Financial Ins.	5302.85	6882.80	8437.01	6384.37	6199.51	29.79	22.58	-2.90
	4. In Foreign banks	18300.33	28165.90	31754.32	38738.58	38107.16	53.91	12.74	-1.63
	c. Money at Call	56787.95	66797.60	66388.94	59033.45	52283.22	17.63	-0.61	-11.43
2	INVESTMENTS	162544.89	206160.48	238675.86	280120.69	291693.28	26.83	15.77	4.13
	a. Govt. Securities	160867.12	182112.29	196070.31	252250.42	270991.33	13.21	7.66	7.43
	b. Others	1677.78	24048.18	42605.55	27870.27	20701.94	1333.34	77.17	-25.72
3	SHARE & OTHER INVESTMENT	72656.22	85675.60	131777.67	136498.89	134628.06	17.92	53.81	-1.37
4	LOANS & ADVANCES	1119260.81	1345671.32	1669203.04	1974237.54	2009849.50	20.23	24.04	1.80
	a. Private Sector	1084965.27	1230999.56	1542024.97	1922546.53	1956771.26	13.46	25.27	1.78
	b. Financial Institutions	26247.72	30678.62	121291.82	43199.07	44100.58	16.88	295.36	2.09
	c. Government Organizations	8047.82	83993.14	5886.25	8491.94	8977.66	943.68	-92.99	5.72
5	BILLS PURCHASED	9805.60	14548.03	11601.52	16364.33	14339.56	48.36	-20.25	-12.37
6	LOANS AGT. COLLECTED BILLS	737.25	1132.63	1075.28	444.27	358.73	53.63	-5.06	-19.26
7	FIXED ASSETS	30477.72	31732.63	35044.21	40889.55	41363.84	4.12	10.44	1.16
8	OTHER ASSETS	123962.34	135346.49	144135.22	189810.43	204377.42	9.18	6.49	7.67
	a. Accrued Interests	32041.34	32792.14	34038.25	50261.36	62527.14	2.34	3.80	24.40
	b. Others	91920.99	102554.35	110096.97	139549.07	141850.28	11.57	7.35	1.65
9	Expenses not Written off	491.99	392.16	319.21	285.48	282.73	-20.29	-18.60	-0.96
10	Non Banking Assets	4756.96	5250.92	4797.21	4477.34	4502.01	10.38	-8.64	0.55
11	Reconciliation Account	-1032.54	2947.32	16089.93	9018.94	13674.75	-385.44	445.92	51.62
12	Profit & Loss A/c	4255.78	899.11	634.40	4155.73	8292.53	-78.87	-29.44	99.54
	TOTAL	1847113.65	2183153.98	2639099.55	3059756.85	3096107.83	18.19	20.88	1.19

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-Aug	Mid-Sept	% Change		
		2014	2015	2016	2017	2017	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	108212.91	122167.95	170147.60	300661.44	298950.97	12.90	39.27	-0.57
	a. Paid-up Capital	87454.02	97921.41	121090.62	187763.31	190233.64	11.97	23.66	1.32
	b. Statutory Reserves	27696.23	31063.03	36597.19	47296.62	48732.06	12.16	17.82	3.03
	c. Retained Earning	-16561.92	-17279.67	-4332.54	30726.63	22239.69	4.33	-74.93	-27.62
	d. Others Reserves	9624.58	10463.18	16792.32	34874.88	37745.58	8.71	60.49	8.23
2	BORROWINGS	15228.20	18419.75	37269.65	37815.39	37250.62	20.96	102.34	-1.49
	a. NRB	2010.04	3291.48	6661.23	6734.05	6839.18	63.75	102.38	1.56
	b. "A"Class Licensed Institution	2601.47	2762.58	14724.43	14586.85	13923.10	6.19	433.00	-4.55
	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	6182.12	6175.97	1.44	452.28	-0.10
	e. Bonds and Securities	9700.14	11440.14	10772.37	10312.37	10312.37	17.94	-5.84	0.00
3	DEPOSITS	1204463.40	1462896.12	1764592.44	2112517.07	2129110.86	21.46	20.62	0.79
	a. Current	125065.83	153598.94	178263.95	181508.21	193391.40	22.81	16.06	6.55
	b. Savings	450524.99	559391.64	698691.30	708721.25	722514.72	24.16	24.90	1.95
	c. Fixed	365048.50	419883.01	524462.99	881310.72	887969.95	15.02	24.91	0.76
	d. Call Deposits	247429.62	313955.92	340863.88	312125.08	294469.68	26.89	8.57	-5.66
	e. Others	16394.45	16066.61	22310.33	28851.82	30765.12	-2.00	38.86	6.63
4	Bills Payable	1513.82	1698.32	3871.77	3321.34	4128.87	12.19	127.98	24.31
5	Other Liabilities	127781.31	146984.02	166839.27	199643.23	219946.49	15.03	13.51	10.17
	1. Loan Loss Provision	31622.89	35779.54	34894.47	40848.42	41179.10	13.14	-2.47	0.81
	2. Interest Suspense a/c	21397.75	21287.89	22183.24	32866.29	40267.65	-0.51	4.21	22.52
	3. Others	74760.68	89916.59	109761.56	125928.52	138499.74	20.27	22.07	9.98
6	Reconciliation A/c	-2495.70	-5325.76	3962.29	7088.76	5841.61	113.40	-174.40	-17.59
7	Profit & Loss A/c	23141.71	27664.37	38128.55	2385.21	3685.30	19.54	37.83	54.51
	TOTAL	1477845.65	1774504.78	2184811.57	2663432.44	2698914.73	20.07	23.12	1.33
Assets									
1	LIQUID FUNDS	226401.82	250377.11	274495.34	308611.56	286792.96	10.59	9.63	-7.07
	a. Cash Balance	34628.53	40636.96	47988.66	49573.69	48597.05	17.35	18.09	-1.97
	Nepalese Notes & Coins	33928.61	39384.90	47060.55	47991.37	46083.27	16.08	19.49	-3.98
	Foreign Currency	699.91	1252.06	928.11	1582.32	2513.78	78.89	-25.87	58.87
	b. Bank Balance	177300.62	189230.03	205858.37	239029.76	220324.24	6.73	8.79	-7.83
	1. In Nepal Rastra Bank	149910.91	147933.67	161790.30	189014.60	170783.22	-1.32	9.37	-9.65
	2. "A"Class Licensed Institution	9153.13	13172.91	12470.74	11167.31	11284.98	43.92	-5.33	1.05
	3. Other Financial Ins.	18.78	125.88	83.09	176.92	197.09	570.21	-33.99	11.40
	4. In Foreign banks	18217.79	27997.56	31514.23	38670.92	38058.95	53.68	12.56	-1.58
	c. Money at Call	14472.67	20510.12	20648.32	20008.11	17871.67	41.72	0.67	-10.68
2	INVESTMENTS	156830.54	200262.57	229827.62	274130.73	283422.88	27.69	14.76	3.39
	a. Govt. Securities	155190.33	176214.77	187275.77	246474.95	262970.43	13.55	6.28	6.69
	b. Others	1640.22	24047.80	42551.85	27655.77	20452.44	1366.13	76.95	-26.05
3	SHARE & OTHER INVESTMENT	69534.76	81897.82	128320.72	132508.27	130385.32	17.78	56.68	-1.60
4	LOANS & ADVANCES	891629.91	1087486.69	1380358.68	1717629.25	1748490.67	21.97	26.93	1.80
	a. Private Sector	860588.35	976374.75	1256142.55	1668983.55	1698563.13	13.45	28.65	1.77
	b. Financial Institutions	23050.77	27231.05	118383.24	40159.62	40955.75	18.14	334.74	1.98
	c. Government Organizations	7990.78	83880.89	5832.88	8486.08	8971.80	949.72	-93.05	5.72
5	BILLS PURCHASED	9794.86	14533.93	11595.12	16361.73	14336.96	48.38	-20.22	-12.38
6	LOANS AGT. COLLECTED BILLS	737.25	1132.63	548.83	444.27	358.73	53.63	-51.54	-19.26
7	FIXED ASSETS	22600.03	24479.96	28610.94	35187.36	35527.40	8.32	16.87	0.97
8	OTHER ASSETS	102400.91	113748.89	122000.30	167862.09	181012.17	11.08	7.25	7.83
	a. Accrued Interests	22763.51	22293.32	23985.61	39835.21	50949.72	-2.07	7.59	27.90
	b. Others	79637.40	91455.57	98014.69	128026.88	130062.45	14.84	7.17	1.59
9	Expenses not Written off	398.44	318.55	252.50	263.12	262.27	-20.05	-20.73	-0.32
10	Non Banking Assets	2046.79	2608.84	2543.30	3126.40	3147.90	27.46	-2.51	0.69
11	Reconciliation Account	-6377.24	-2675.08	6258.22	4020.03	8225.54	-58.05	-333.95	104.61
12	Profit & Loss A/c	1847.55	332.89	0.00	3287.45	6951.92	-81.98	-100.00	111.47
	TOTAL	1477845.62	1774504.79	2184811.58	2663432.26	2698914.72	20.07	23.12	1.33

Statement of Assets and Liabilities of Development Banks

Liabilities		Mid-July			Mid-Aug	Mid-Sept	% Change		
		2014	2015	2016	2017	2017	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	27683.64	30296.85	34481.56	46404.96	46941.76	9.44	13.81	1.16
	a. Paid-up Capital	25606.53	27448.46	29216.56	30173.84	30643.02	7.19	6.44	1.55
	b. Statutory Reserves	2706.17	3608.10	4420.10	5243.56	5171.09	33.33	22.50	-1.38
	c. Retained Earning	-1481.47	-1907.59	-248.18	8748.57	8505.62	28.76	-86.99	-2.78
	d. Others Reserves	852.40	1147.88	1093.08	2238.99	2622.02	34.66	-4.77	17.11
2	BORROWINGS	2408.48	2454.26	2993.89	1476.37	79.65	1.90	21.99	-94.61
	a. NRB	0.00	0.00	5.00	501.37	79.65	0.00	0.00	-84.11
	b. "A"Class Licensed Institution	2014.38	2260.00	2988.89	975.00	0.00	12.19	32.25	-100.00
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	394.11	194.26	0.00	0.00	0.00	-50.71	-100.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSITS	199932.80	237096.19	278631.25	242062.90	241405.89	18.59	17.52	-0.27
	a. Current	3964.21	5056.01	6741.29	3877.48	4385.71	27.54	33.33	13.11
	b. Savings	105094.40	120779.93	143668.59	94384.94	96893.19	14.93	18.95	2.66
	c. Fixed	53998.41	62203.55	68230.74	98901.66	98620.65	15.20	9.69	-0.28
	d. Call Deposits	36345.53	48166.94	59245.77	43900.62	40937.42	32.53	23.00	-6.75
	e. Others	530.25	889.75	744.86	998.19	568.93	67.80	-16.28	-43.00
4	Bills Payable	32.71	27.17	54.46	14.08	21.11	-16.92	100.42	49.92
5	Other Liabilities	20116.85	20670.18	18746.57	17489.97	19753.20	2.75	-9.31	12.94
	1. Loan Loss Provision	6860.14	6171.65	4936.93	4244.30	4212.62	-10.04	-20.01	-0.75
	2. Interest Suspense a/c	3117.96	3322.76	2618.40	3310.32	4223.00	6.57	-21.20	27.57
	3. Others	10138.76	11175.78	11191.25	9935.35	11317.58	10.23	0.14	13.91
6	Reconciliation A/c	3671.63	3800.85	7783.30	3694.88	4163.91	3.52	104.78	12.69
7	Profit & Loss A/c	5079.57	6296.30	8153.72	92.78	115.80	23.95	29.50	24.81
	TOTAL	258925.69	300641.79	350844.75	311235.95	312481.32	16.11	16.70	0.40
Assets									
1	LIQUID FUNDS	68931.29	79794.81	85767.68	76558.00	69370.44	15.76	7.49	-9.39
	a. Cash Balance	6139.82	6979.21	7891.86	6108.79	6314.25	13.67	13.08	3.36
	Nepalese Notes & Coins	6051.74	6894.72	7820.18	6012.69	6122.71	13.93	13.42	1.83
	Foreign Currency	88.07	84.49	71.68	96.10	191.53	-4.07	-15.16	99.31
	b. Bank Balance	27923.34	33250.96	39311.73	37972.05	34750.06	19.08	18.23	-8.49
	1. In Nepal Rastra Bank	9163.59	14008.99	16081.21	12955.21	12320.81	52.88	14.79	-4.90
	2. "A"Class Licensed Institution	15810.29	15817.63	19092.59	20661.98	18399.46	0.05	20.70	-10.95
	3. Other Financial Ins.	2866.92	3255.99	3897.84	4287.21	3981.60	13.57	19.71	-7.13
	4. In Foreign banks	82.54	168.34	240.09	67.66	48.20	103.95	42.62	-28.76
	c. Money at Call	34868.13	39564.65	38564.09	32477.15	28306.13	13.47	-2.53	-12.84
2	INVESTMENTS	3230.11	3338.45	5491.83	4562.06	6569.35	3.35	64.50	44.00
	a. Govt. Securities	3229.98	3338.33	5479.33	4562.06	6569.35	3.35	64.13	44.00
	b. Others	0.12	0.12	12.50	0.00	0.00	0.00	10006.18	0.00
3	SHARE & OTHER INVESTMENT	1564.99	2037.17	2103.22	2414.13	2579.39	30.17	3.24	6.85
4	LOANS & ADVANCES	161799.22	193462.91	232993.26	207371.88	211519.61	19.57	20.43	2.00
	a. Private Sector	160516.87	191447.83	230577.07	204961.28	209003.81	19.27	20.44	1.97
	b. Financial Institutions	1246.52	1981.58	2414.50	2405.14	2510.35	58.97	21.85	4.37
	c. Government Organizations	35.83	33.50	1.68	5.46	5.46	-6.49	-94.97	0.00
5	BILLS PURCHASED	4.34	7.70	0.00	0.00	0.00	77.26	-100.00	0.00
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	FIXED ASSETS	5259.37	4925.03	4544.27	4026.09	4148.19	-6.36	-7.73	3.03
8	OTHER ASSETS	11379.64	10992.49	10733.79	11365.85	12450.17	-3.40	-2.35	9.54
	a. Accrued Interests	3316.39	3803.85	2793.27	3456.89	4425.47	14.70	-26.57	28.02
	b. Others	8063.25	7188.64	7940.52	7908.96	8024.70	-10.85	10.46	1.46
9	Expenses not Written off	43.37	35.13	36.37	12.34	10.41	-18.99	3.52	-15.65
10	Non Banking Assets	1539.64	1840.38	1000.79	713.72	712.75	19.53	-45.62	-0.14
11	Reconciliation Account	3645.30	3820.15	7749.91	3621.93	4112.18	4.80	102.87	13.54
12	Profit & Loss A/c	1528.41	387.56	423.63	589.94	1008.86	-74.64	9.31	71.01
	TOTAL	258925.69	300641.79	350844.75	311235.95	312481.32	16.11	16.70	0.40

Statement of Assets and Liabilities of Finance Companies

Liabilities		Mid-July			Mid-Aug	Mid-Sept	% Change		
		2014	2015	2016	2017	2017	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	9964.89	10527.71	10263.32	10650.68	10769.18	5.65	-2.51	1.11
	a. Paid-up Capital	15924.71	15424.23	13063.56	10156.40	10156.40	-3.14	-15.30	0.00
	b. Statutory Reserves	2319.67	2478.72	2663.29	2212.73	2232.37	6.86	7.45	0.89
	c. Retained Earning	-9170.85	-8614.79	-6586.24	-2899.30	-3015.90	-6.06	-23.55	4.02
	d. Others Reserves	891.35	1239.54	1122.71	1180.86	1396.30	39.06	-9.43	18.25
2	BORROWINGS	566.16	481.95	2558.64	1219.88	361.38	-14.87	430.89	-70.38
	a. NRB	0.00	0.00	188.90	350.64	331.64	0.00	0.00	-5.42
	b. "A"Class Licensed Institution	566.16	481.95	2369.74	869.24	29.74	-14.87	391.69	-96.58
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSITS	73436.41	71953.84	64279.00	53824.53	53820.08	-2.02	-10.67	-0.01
	a. Current	78.38	91.21	130.06	81.89	191.25	16.38	42.59	133.55
	b. Savings	31974.07	34294.58	33060.01	18500.19	18590.81	7.26	-3.60	0.49
	c. Fixed	34361.69	31196.45	24941.22	26447.78	27430.54	-9.21	-20.05	3.72
	d. Call Deposits	1249.13	918.79	1719.69	3846.35	3387.78	-26.45	87.17	-11.92
	e. Others	5773.15	5452.80	4428.01	4948.32	4219.70	-5.55	-18.79	-14.72
4	Bills Payable	6.60	4.41	0.90	0.57	0.56	-33.11	-79.69	-1.66
5	Other Liabilities	21329.27	20438.99	21108.62	17617.58	18200.78	-4.17	3.28	3.31
	1. Loan Loss Provision	10449.46	9531.38	8762.38	6885.82	6881.74	-8.79	-8.07	-0.06
	2. Interest Suspense a/c	5938.05	6646.32	7199.06	6914.79	7055.95	11.93	8.32	2.04
	3. Others	4941.75	4261.29	5147.18	3816.97	4263.09	-13.77	20.79	11.69
6	Reconciliation A/c	1693.55	1805.27	2071.83	1394.60	1348.93	6.60	14.77	-3.27
7	Profit & Loss A/c	3345.47	2795.21	3160.91	380.81	210.89	-16.45	13.08	-44.62
	TOTAL	110342.35	108007.39	103443.22	85088.65	84711.80	-2.12	-4.23	-0.44
Assets									
1	LIQUID FUNDS	23863.52	23225.37	25482.99	18284.10	16582.04	-2.67	9.72	-9.31
	a. Cash Balance	1093.73	1026.28	1056.73	996.27	1079.96	-6.17	2.97	8.40
	Nepalese Notes & Coins	1093.36	1025.89	1056.60	996.17	1079.86	-6.17	2.99	8.40
	Foreign Currency	0.37	0.39	0.13	0.10	0.10	6.89	-67.23	-0.31
	b. Bank Balance	15322.64	15476.25	17249.72	10739.65	9396.66	1.00	11.46	-12.50
	1. In Nepal Rastra Bank	3212.44	3127.86	2626.67	2370.58	2135.09	-2.63	-16.02	-9.93
	2. "A"Class Licensed Institution	9693.05	8847.46	10166.97	6448.83	5240.74	-8.72	14.91	-18.73
	3. Other Financial Ins.	2417.15	3500.93	4456.08	1920.24	2020.83	44.84	27.28	5.24
	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	6548.18	6105.42	-9.73	6.75	-6.76
2	INVESTMENTS	2484.24	2559.46	3356.41	1427.90	1701.05	3.03	31.14	19.13
	a. Govt. Securities	2446.81	2559.20	3315.21	1213.40	1451.55	4.59	29.54	19.63
	b. Others	37.44	0.26	41.20	214.50	249.50	-99.30	15623.66	16.32
3	SHARE & OTHER INVESTMENT	1556.47	1740.61	1353.73	1576.49	1663.35	11.83	-22.23	5.51
4	LOANS & ADVANCES	65831.69	64721.71	55851.11	49236.41	49839.21	-1.69	-13.71	1.22
	a. Private Sector	63860.05	63176.98	55305.34	48601.70	49204.33	-1.07	-12.46	1.24
	b. Financial Institutions	1950.43	1465.98	494.08	634.31	634.49	-24.84	-66.30	0.03
	c. Government Organizations	21.21	78.74	51.68	0.40	0.40	271.34	-34.37	-0.05
5	BILLS PURCHASED	6.40	6.40	6.40	2.60	2.60	0.00	0.00	0.00
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	526.45	0.00	0.00	0.00	0.00	0.00
7	FIXED ASSETS	2618.31	2327.65	1889.00	1676.10	1688.24	-11.10	-18.85	0.72
8	OTHER ASSETS	10181.79	10605.10	11401.12	10582.49	10915.09	4.16	7.51	3.14
	a. Accrued Interests	5961.44	6694.97	7259.36	6969.26	7151.95	12.30	8.43	2.62
	b. Others	4220.34	3910.13	4141.76	3613.23	3763.14	-7.35	5.92	4.15
9	Expenses not Written off	50.19	38.48	30.34	10.02	10.05	-23.32	-21.17	0.29
10	Non Banking Assets	1170.53	801.69	1253.12	637.22	641.37	-31.51	56.31	0.65
11	Reconciliation Account	1699.39	1802.25	2081.80	1376.99	1337.04	6.05	15.51	-2.90
12	Profit & Loss A/c	879.82	178.66	210.77	278.34	331.75	-79.69	17.97	19.19
	TOTAL	110342.35	108007.39	103443.22	85088.65	84711.80	-2.12	-4.23	-0.44

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

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2014	2015	2016	2017	2017			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	68151.35	67271.02	64943.04	13623.36	26482.31	-1.29	-3.46	94.39
1.1 Deposit Liabilities	66485.63	65418.33	63252.25	13371.55	26179.56	-1.61	-3.31	95.79
1.1.1 Saving A/c	21763.14	22494.48	21234.79	3126.17	6062.41	3.36	-5.60	93.92
1.1.2 Fixed A/c	34583.20	31594.10	31710.65	9010.13	17893.71	-8.64	0.37	98.60
1.1.2.1 Upto 3 Months Fixed A/c	2866.37	1995.01	1914.75	441.83	1406.84	-30.40	-4.02	218.41
1.1.2.2 3 to 6 Months fixed A/c	1065.31	1043.26	1240.54	569.89	1030.53	-2.07	18.91	80.83
1.1.2.3 6 Months to 1 Year Fixed A/c	15136.29	14308.11	15369.26	4851.51	9101.00	-5.47	7.42	87.59
1.1.2.4 Above 1 Year	15515.23	14247.72	13186.09	3146.90	6355.34	-8.17	-7.45	101.96
1.1.3 Call Deposit	10108.65	11302.25	10301.47	1235.24	2223.44	11.81	-8.85	80.00
1.1.4 Certificate of Deposits	30.64	27.50	5.34	0.00	0.00	-10.26	-80.57	0.00
1.2 Others	1665.72	1852.69	1690.79	251.81	302.74	11.22	-8.74	20.23
2 Commission/Fee Expense	448.04	509.46	546.23	37.19	71.83	13.71	7.22	93.14
3 Employees Expenses	18747.82	21218.85	22715.53	2238.32	5153.78	13.18	7.05	130.25
4 Office Operating Expenses	15067.83	17624.25	18123.58	1389.26	2913.40	16.97	2.83	109.71
5 Exchange Fluctuation Loss	30.99	64.81	197.03	-1.63	2.72	109.15	203.99	-267.05
5.1 Due to Change in Exchange Rates	16.21	64.83	182.01	-2.39	2.72	299.81	180.76	-213.59
5.2 Due to Foreign Currency Transactions	14.77	-0.01	15.02	0.76	0.00	-100.09	-117828.70	-100.00
6 Non-Operatiing Expenses	143.87	89.80	106.14	2.33	7.95	-37.58	18.20	240.84
7. Provision for Risk	14274.84	12781.47	9649.95	650.04	657.97	-10.46	-24.50	1.22
7.1 Loan loss Provision	12362.41	11018.41	8451.80	467.43	472.17	-10.87	-23.29	1.01
7.1.1 General Loan loss Provision	2835.44	4071.38	5107.97	151.64	170.69	43.59	25.46	12.56
7.1.1.1 Pass Loan Loss Provision	0.00	3210.53	4530.40	142.46	155.47	0.00	41.11	9.14
7.1.1.2 Watch List Provision	0.00	860.85	577.57	9.18	15.22	0.00	-32.91	65.66
7.1.2 Special Loan Loss Provision	9424.45	6627.48	3028.49	205.72	170.95	-29.68	-54.30	-16.90
7.1.3 Additional Loan Loss Provision	102.52	319.54	315.34	110.08	130.53	211.68	-1.32	18.58
7.2. Provision for Non-Banking Assets	1498.26	1429.51	1012.22	181.66	182.97	-4.59	-29.19	0.72
7.3. Provision for Loss on Investment	40.12	101.98	14.53	0.82	2.70	154.17	-85.75	227.70
7.4. Provision for Loss of Other Assets	374.06	231.58	171.40	0.12	0.12	0.00	0.00	2.50
8 Loan Written Off	623.54	439.90	355.03	1.35	14.51	-29.45	-19.29	971.23
9 Provision for Staff Bonus	3452.11	4053.16	5851.53	227.44	420.01	17.41	44.37	84.67
10 Provision for Income Tax	10677.75	12158.39	17591.64	685.50	1268.09	13.87	44.69	84.99
11 Others	45.06	495.79	61.16	0.19	0.38	1000.27	-87.66	101.06
12 Net Profit	29331.59	37039.32	49004.93	2465.66	3266.85	26.28	32.31	32.49
TOTAL EXPENSES	160994.78	173746.23	189145.80	21319.01	40259.79	7.92	8.86	88.84
Income								
1. Interest Income	127191.89	134011.48	146483.09	14447.41	27200.95	5.36	9.31	88.28
1.1. On Loans and Advance	119484.79	127175.43	138782.71	13407.44	25409.73	6.44	9.13	89.52
1.2. On Investment	3502.98	2309.29	3487.02	602.47	1221.34	-34.08	51.00	102.72
1.2.1 Government Bonds	3049.44	1982.25	3005.11	516.21	1038.17	-35.00	51.60	101.11
1.2.2 Foreign Bonds	28.74	76.54	136.72	13.22	21.08	166.33	78.62	59.44
1.2.3 NRB Bonds	234.04	160.24	199.66	59.32	134.92	-31.53	24.60	127.44
1.2.4 Deventure & Bonds	190.76	90.26	145.54	13.71	27.16	-52.68	61.24	98.09
1.3 Agency Balance	962.10	716.42	589.35	45.61	90.83	-25.54	-17.74	99.13
1.4 On Call Deposit	2108.65	2633.89	2513.39	177.89	267.43	24.91	-4.57	50.34
1.5 Others	1133.37	1176.47	1110.61	214.00	211.62	3.80	-5.60	-1.12
2. Comission & Discount	8051.43	8935.14	9828.97	991.69	1966.46	10.98	10.00	98.29
2.1 Bills Purchase & Discount	231.80	248.42	300.48	14.53	26.24	7.17	20.96	80.60
2.2 Comission	6517.57	7494.65	8074.48	842.46	1675.77	14.99	7.74	98.91
2.3 Others	1302.07	1192.07	1454.01	134.70	264.45	-8.45	21.97	96.32
3 Income From Exchange Fluctuation	4168.69	4761.74	5708.82	563.09	1076.65	14.23	19.89	91.20
3.1 Due to Change in Exchange Rate	220.18	983.31	1342.09	80.16	184.15	346.60	36.49	129.72
3.2 Due to Foreign Currency Trans.	3948.52	3778.43	4366.73	482.93	892.50	-4.31	15.57	84.81
4 Other Operating Income	5508.69	7326.73	9123.21	605.78	1421.39	33.00	24.52	134.64
5 Non Operating Income	4041.44	4743.47	4775.86	74.93	254.95	17.37	0.68	240.23
6 Provision Written Back	8679.68	11842.55	11550.65	676.02	683.35	36.44	-2.46	1.08
7 Recovery from Written off Loan	806.02	1508.63	1276.09	62.96	84.02	87.17	-15.41	33.44
8 Income from Extra Ordinary Expenses	526.32	157.81	231.44	24.63	525.74	-70.02	46.65	2034.53
9 Net Loss	2020.61	458.66	167.67	3872.47	7046.28	-77.30	-63.44	81.96
TOTAL INCOME	160994.77	173746.22	189145.79	21319.00	40259.78	7.92	8.86	88.84

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2014	2015	2016	2017	2017			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	49263.53	49191.03	47854.50	11455.86	22336.82	-0.15	-2.72	94.98
1.1 Deposit Liabilities	47872.14	47732.95	46323.77	11210.22	22044.00	-0.29	-2.95	96.64
1.1.1 Saving A/c	13593.22	14740.74	13684.45	2399.93	4728.89	8.44	-7.17	97.04
1.1.2 Fixed A/c	26009.72	23632.62	24433.35	7800.07	15501.76	-9.14	3.39	98.74
1.1.2.1 Upto 3 Months Fixed A/c	2734.87	1909.08	1842.14	359.79	1243.81	-30.20	-3.51	245.70
1.1.2.2 3 to 6 Months fixed A/c	861.78	890.25	935.82	487.81	878.79	3.30	5.12	80.15
1.1.2.3 6 Months to 1 Year Fixed A/c	10816.67	10151.63	11607.80	4188.51	7791.15	-6.15	14.34	86.01
1.1.2.4 Above 1 Year	11596.41	10681.65	10047.59	2763.96	5588.02	-7.89	-5.94	102.17
1.1.3 Call Deposit	8238.57	9332.14	8200.79	1010.22	1813.34	13.27	-12.12	79.50
1.1.4 Certificate of Deposits	30.63	27.45	5.18	0.00	0.00	-10.37	-81.14	0.00
1.2 Others	1391.40	1458.08	1530.73	245.64	292.83	4.79	4.98	19.21
2 Commission/Fee Expense	441.61	505.07	543.21	37.16	70.47	14.37	7.55	89.63
3 Employees Expenses	15561.92	17776.14	19107.70	1955.08	4464.09	14.23	7.49	128.33
4 Office Operating Expenses	11195.23	13613.82	14313.59	1132.62	2455.33	21.60	5.14	116.78
5 Exchange Fluctuation Loss	23.74	63.27	19.05	-2.25	1.62	166.46	-69.90	-172.21
5.1 Due to Change in Exchange Rates	12.23	63.27	4.39	-3.01	1.62	417.26	-93.06	-153.87
5.2 Due to Foreign Currency Transactions	11.51	0.00	14.66	0.76	0.00	-100.00	0.00	-100.00
6 Non-Operatiing Expenses	15.61	13.39	70.03	0.64	4.95	-14.18	422.82	672.84
7. Provision for Risk	8339.38	9962.24	7061.61	440.23	423.99	19.46	-29.12	-3.69
7.1 Loan loss Provision	8091.42	9070.71	6401.84	397.66	375.96	12.10	-29.42	-5.46
7.1.1 General Loan loss Provision	2084.15	3891.06	4110.57	138.70	158.31	86.70	5.64	14.14
7.1.1.1 Pass Loan Loss Provision	0.00	3163.99	3625.52	132.58	148.23	0.00	14.59	11.81
7.1.1.2 Watch List Provision	0.00	727.07	485.05	6.12	10.08	0.00	-33.29	64.62
7.1.2 Special Loan Loss Provision	6007.27	5176.73	2197.47	162.33	100.55	-13.83	-57.55	-38.06
7.1.3 Additional Loan Loss Provision	0.00	2.92	93.81	96.64	117.09	0.00	3118.15	21.17
7.2. Provision for Non-Banking Assets	207.96	679.65	611.52	42.45	45.63	226.82	-10.02	7.50
7.3. Provision for Loss on Investment	-1.14	40.37	4.97	0.00	2.28	-3643.82	-87.68	0.00
7.4. Provision for Loss of Other Assets	41.14	171.51	43.27	0.12	0.12	0.00	0.00	0.00
8 Loan Written Off	269.95	103.45	77.54	0.76	14.14	-61.68	-25.05	1749.06
9 Provision for Staff Bonus	2660.27	3139.60	4628.86	211.76	402.27	18.02	47.43	89.96
10 Provision for Income Tax	8232.63	9521.99	14145.34	643.18	1214.81	15.66	48.55	88.88
11 Others	6.14	465.47	56.32	0.00	0.19	7475.89	-87.90	0.00
12 Net Profit	21294.17	28386.05	38128.55	2219.73	2993.78	33.30	34.32	34.87
TOTAL EXPENSES	117304.18	132741.51	146006.29	18094.80	34382.46	13.16	9.99	90.01
Income								
1. Interest Income	95849.23	101174.86	113200.58	12466.03	23432.37	5.56	11.89	87.97
1.1. On Loans and Advance	91023.28	97566.06	108083.45	11541.83	21788.37	7.19	10.78	88.78
1.2. On Investment	3239.70	2065.62	3265.06	592.72	1206.69	-36.24	58.07	103.59
1.2.1 Government Bonds	2816.91	1774.19	2828.94	507.44	1023.94	-37.02	59.45	101.79
1.2.2 Foreign Bonds	28.74	76.54	136.72	13.22	21.08	166.33	78.62	59.44
1.2.3 NRB Bonds	218.55	132.56	167.89	59.30	134.90	-39.35	26.65	127.48
1.2.4 Deventure & Bonds	175.50	82.33	131.52	12.75	26.76	-53.09	59.75	109.85
1.3 Agency Balance	714.00	491.44	420.46	45.57	90.39	-31.17	-14.44	98.36
1.4 On Call Deposit	258.09	399.14	627.38	73.45	139.43	54.65	57.18	89.84
1.5 Others	614.16	652.61	804.22	212.46	207.49	6.26	23.23	-2.34
2. Comission & Discount	7252.50	8247.23	9230.35	955.81	1896.56	13.72	11.92	98.42
2.1 Bills Purchase & Discount	231.59	247.40	300.36	14.53	26.24	6.82	21.41	80.59
2.2 Comission	6022.89	7055.01	7688.74	825.45	1632.52	17.14	8.98	97.77
2.3 Others	998.02	944.82	1241.25	115.83	237.79	-5.33	31.37	105.30
3 Income From Exchange Fluctuation	4118.09	4712.88	5461.96	557.87	1065.56	14.44	15.89	91.01
3.1 Due to Change in Exchange Rate	219.24	980.69	1116.14	79.11	182.51	347.31	13.81	130.69
3.2 Due to Foreign Currency Trans.	3898.85	3732.18	4345.81	478.75	883.05	-4.27	16.44	84.45
4 Other Operating Income	3614.09	5281.25	6555.19	486.73	1124.78	46.13	24.12	131.09
5 Non Operating Income	1241.27	3880.23	2757.19	40.76	149.74	212.60	-28.94	267.40
6 Provision Written Back	4031.87	7604.21	7698.29	379.60	353.74	88.60	1.24	-6.81
7 Recovery from Written off Loan	776.54	1445.40	1024.53	61.39	74.67	86.13	-29.12	21.63
8 Income from Extra Ordinary Expenses	420.58	64.77	78.21	24.63	525.74	-84.60	20.73	2034.52
9 Net Loss	0.00	330.67	0.00	3121.97	5759.30	0.00	-100.00	84.48
TOTAL INCOME	117304.17	132741.51	146006.29	18094.78	34382.45	13.16	9.99	90.01

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2014	2015	2016	2017	2017	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	13000.57	13157.27	13312.19	1760.81	3341.18	1.21	1.18	89.75
1.1 Deposit Liabilities	12811.12	12804.81	13172.88	1758.29	3336.17	-0.05	2.87	89.74
1.1.1 Saving A/c	5944.44	5804.70	5946.21	594.64	1086.11	-2.35	2.44	82.65
1.1.2 Fixed A/c	5071.10	5086.43	5212.02	956.53	1872.88	0.30	2.47	95.80
1.1.2.1 Upto 3 Months Fixed A/c	93.84	59.93	54.26	72.07	139.94	-36.13	-9.47	94.19
1.1.2.2 3 to 6 Months fixed A/c	146.20	116.36	278.90	68.39	125.22	-20.41	139.69	83.10
1.1.2.3 6 Months to 1 Year Fixed A/c	2573.54	2716.01	2769.74	500.53	997.06	5.54	1.98	99.20
1.1.2.4 Above 1 Year	2257.51	2194.14	2109.12	315.54	610.66	-2.81	-3.87	93.53
1.1.3 Call Deposit	1795.59	1913.68	2014.52	207.12	377.18	6.58	5.27	82.10
1.1.4 Certificate of Deposits	0.00	0.00	0.12	0.00	0.00	0.00	0.00	0.00
1.2 Others	189.45	352.45	139.31	2.52	5.01	86.04	-60.47	98.64
2 Commission/Fee Expense	5.43	3.26	1.36	0.00	0.00	-39.85	-58.30	0.00
3 Employees Expenses	2356.60	2640.86	2907.09	231.68	560.73	12.06	10.08	142.03
4 Office Operating Expenses	2905.88	3017.24	3038.53	197.22	355.09	3.83	0.71	80.05
5 Exchange Fluctuation Loss	7.25	1.55	177.98	0.62	1.09	-78.64	11400.55	75.98
5.1 Due to Change in Exchange Rates	3.98	1.56	177.62	0.62	1.09	-60.83	11283.12	75.98
5.2 Due to Foreign Currency Transactions	3.26	-0.01	0.36	0.00	0.00	-100.39	-2960.52	0.00
6 Non-Operatiing Expenses	110.83	41.67	16.31	0.14	0.17	-62.40	-60.86	20.41
7. Provision for Risk	3525.12	1866.82	1415.40	27.86	26.74	-47.04	-24.18	-4.03
7.1 Loan loss Provision	2554.92	1349.90	1271.31	27.31	26.57	-47.16	-5.82	-2.69
7.1.1 General Loan loss Provision	563.53	154.01	733.07	12.47	12.19	-72.67	375.98	-2.19
7.1.1.1 Pass Loan Loss Provision	0.00	27.86	652.10	9.40	7.05	0.00	2240.61	-24.98
7.1.1.2 Watch List Provision	0.00	126.15	80.97	3.06	5.14	0.00	-35.81	67.75
7.1.2 Special Loan Loss Provision	1934.63	1104.99	502.83	14.84	14.38	-42.88	-54.49	-3.11
7.1.3 Additional Loan Loss Provision	56.76	90.90	35.40	0.00	0.00	60.14	-61.05	0.00
7.2. Provision for Non-Banking Assets	642.02	497.62	108.91	0.00	0.16	-22.49	-78.11	0.00
7.3. Provision for Loss on Investment	2.81	11.46	-0.43	0.55	0.00	308.19	-103.77	-100.00
7.4. Provision for Loss of Other Assets	325.37	7.84	35.62	0.00	0.00	0.00	0.00	0.00
8 Loan Written Off	165.54	225.49	155.56	0.00	0.00	36.22	-31.01	0.00
9 Provision for Staff Bonus	569.23	704.19	962.73	14.82	16.02	23.71	36.71	8.10
10 Provision for Income Tax	1810.11	2043.98	2793.14	39.73	48.06	12.92	36.65	20.96
11 Others	36.78	20.53	4.17	0.19	0.19	-44.18	-79.70	0.00
12 Net Profit	4691.95	5925.13	7762.81	82.04	91.18	26.28	31.01	11.14
TOTAL EXPENSES	29185.27	29648.00	32547.27	2355.10	4440.44	1.59	9.78	88.55
Income								
1. Interest Income	22130.34	24453.29	26440.45	1619.22	3043.21	10.50	8.13	87.94
1.1. On Loans and Advance	20111.26	22110.85	24547.15	1524.46	2937.76	9.94	11.02	92.71
1.2. On Investment	152.46	134.58	123.20	7.88	11.28	-11.73	-8.46	43.22
1.2.1 Government Bonds	137.26	121.98	101.73	6.92	11.28	-11.14	-16.60	63.03
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	0.00	0.00	60.88	2.00	0.00
1.2.4 Deventure & Bonds	8.42	1.71	10.35	0.96	0.00	-79.75	506.78	-100.00
1.3 Agency Balance	168.42	137.10	103.08	0.04	0.08	-18.59	-24.81	96.66
1.4 On Call Deposit	1401.86	1688.66	1486.16	85.40	90.35	20.46	-11.99	5.80
1.5 Others	296.34	382.10	180.86	1.45	3.73	28.94	-52.67	157.52
2. Comission & Discount	616.60	585.87	487.12	29.39	53.49	-4.98	-16.86	82.03
2.1 Bills Purchase & Discount	0.20	1.02	0.12	0.00	0.00	409.97	-88.61	0.00
2.2 Comission	401.50	390.41	364.54	14.73	37.76	-2.76	-6.62	156.29
2.3 Others	214.90	194.44	122.46	14.65	15.73	-9.52	-37.02	7.37
3 Income From Exchange Fluctuation	50.60	48.86	246.86	5.22	11.09	-3.43	405.20	112.31
3.1 Due to Change in Exchange Rate	0.94	2.62	225.94	1.05	1.64	179.65	8539.48	56.42
3.2 Due to Foreign Currency Trans.	49.67	46.25	20.92	4.17	9.45	-6.88	-54.77	126.39
4 Other Operating Income	1372.85	1552.34	2088.22	91.94	242.93	13.07	34.52	164.21
5 Non Operating Income	2135.56	402.44	1130.88	28.80	99.14	-81.16	181.01	244.17
6 Provision Written Back	1658.69	2531.66	2018.37	1.31	5.45	52.63	-20.27	314.56
7 Recovery from Written off Loan	10.34	21.45	2.61	0.00	0.90	107.40	-87.85	0.00
8 Income from Extra Ordinary Expenses	69.49	35.69	128.54	0.00	0.00	-48.64	260.14	0.00
9 Net Loss	1140.79	16.40	4.23	579.20	984.24	-98.56	-74.18	69.93
TOTAL INCOME	29185.27	29648.00	32547.27	2355.10	4440.44	1.59	9.78	88.55

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2014	2015	2016	2017	2017			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	5887.25	4922.73	3776.34	406.69	804.31	-16.38	-23.29	97.77
1.1 Deposit Liabilities	5802.37	4880.57	3755.60	403.04	799.39	-15.89	-23.05	98.34
1.1.1 Saving A/c	2225.47	1949.03	1604.12	131.61	247.41	-12.42	-17.70	87.99
1.1.2 Fixed A/c	3502.38	2875.05	2065.28	253.53	519.06	-17.91	-28.17	104.73
1.1.2.1 Upto 3 Months Fixed A/c	37.66	26.00	18.35	9.97	23.09	-30.95	-29.42	131.58
1.1.2.2 3 to 6 Months fixed A/c	57.33	36.65	25.82	13.70	26.52	-36.08	-29.53	93.60
1.1.2.3 6 Months to 1 Year Fixed A/c	1746.08	1440.47	991.72	162.47	312.79	-17.50	-31.15	92.52
1.1.2.4 Above 1 Year	1661.31	1371.93	1029.38	67.40	156.66	-17.42	-24.97	132.45
1.1.3 Call Deposit	74.49	56.44	86.16	17.90	32.92	-24.24	52.65	83.91
1.1.4 Certificate of Deposits	0.02	0.05	0.04	0.00	0.00	170.55	-19.53	0.00
1.2 Others	84.88	42.16	20.74	3.65	4.91	-50.33	-50.79	34.49
2 Commission/Fee Expense	1.00	1.13	1.67	0.03	1.36	12.23	48.06	#####
3 Employees Expenses	829.30	801.85	700.74	51.56	128.96	-3.31	-12.61	150.12
4 Office Operating Expenses	966.71	993.19	771.46	59.42	102.98	2.74	-22.32	73.32
5 Exchange Fluctuation Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Non-Operatiing Expenses	17.43	34.74	19.81	1.55	2.84	99.32	-42.98	82.65
7. Provision for Risk	2410.35	952.41	1172.94	181.94	207.24	-60.49	23.15	13.90
7.1 Loan loss Provision	1716.07	597.80	778.65	42.46	69.64	-65.16	30.25	64.00
7.1.1 General Loan loss Provision	187.76	26.31	264.33	0.47	0.18	-85.99	904.68	-61.16
7.1.1.1 Pass Loan Loss Provision	0.00	18.68	252.78	0.47	0.18	0.00	1253.25	-61.16
7.1.1.2 Watch List Provision	0.00	7.63	11.55	0.00	0.00	0.00	51.34	0.00
7.1.2 Special Loan Loss Provision	1482.55	345.76	328.19	28.55	56.02	-76.68	-5.08	96.20
7.1.3 Additional Loan Loss Provision	45.76	225.73	186.13	13.44	13.44	393.30	-17.55	0.00
7.2. Provision for Non-Banking Assets	648.27	252.23	291.80	139.21	137.18	-61.09	15.68	-1.46
7.3. Provision for Loss on Investment	38.45	50.14	9.99	0.27	0.42	30.40	-80.08	53.59
7.4. Provision for Loss of Other Assets	7.55	52.23	92.51	0.00	0.00	0.00	0.00	0.00
8 Loan Written Off	188.06	110.96	121.93	0.59	0.37	-41.00	9.89	-36.62
9 Provision for Staff Bonus	222.60	209.37	259.93	0.86	1.72	-5.94	24.15	100.77
10 Provision for Income Tax	635.01	592.41	653.15	2.59	5.22	-6.71	10.25	101.53
11 Others	2.14	9.80	0.67	0.00	0.00	357.41	-93.13	0.00
12 Net Profit	3345.47	2728.14	3113.58	163.89	181.89	-18.45	14.13	10.98
TOTAL EXPENSES	14505.33	11356.71	10592.23	869.12	1436.89	-21.71	-6.73	65.33
Income								
1. Interest Income	9212.31	8383.33	6842.06	362.16	725.37	-9.00	-18.38	100.29
1.1. On Loans and Advance	8350.25	7498.52	6152.12	341.15	683.60	-10.20	-17.96	100.38
1.2. On Investment	110.82	109.09	98.76	1.87	3.36	-1.56	-9.47	79.72
1.2.1 Government Bonds	95.26	86.08	74.44	1.85	2.94	-9.64	-13.52	59.18
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	0.02	0.02	92.50	23.06	0.00
1.2.4 Deventure & Bonds	6.84	6.23	3.67	0.00	0.40	-8.96	-41.05	0.00
1.3 Agency Balance	79.67	87.87	65.81	0.00	0.35	10.30	-25.11	#####
1.4 On Call Deposit	448.70	546.09	399.84	19.05	37.65	21.71	-26.78	97.70
1.5 Others	222.87	141.75	125.53	0.09	0.41	-36.40	-11.45	336.66
2. Comission & Discount	182.33	102.04	111.50	6.50	16.41	-44.04	9.27	152.63
2.1 Bills Purchase & Discount	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00
2.2 Comission	93.18	49.23	21.19	2.28	5.49	-47.17	-56.95	141.18
2.3 Others	89.15	52.81	90.30	4.22	10.92	-40.77	71.00	158.79
3 Income From Exchange Fluctuation	0.00	0.00	0.00	0.00	0.00	-10.24	-99.57	0.00
3.1 Due to Change in Exchange Rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	0.00	0.00	0.00	0.00	0.00	-10.24	-99.94	0.00
4 Other Operating Income	521.75	493.14	479.80	27.11	53.68	-5.48	-2.71	98.03
5 Non Operating Income	664.61	460.80	887.79	5.37	6.08	-30.67	92.66	13.07
6 Provision Written Back	2989.11	1706.69	1833.99	295.11	324.15	-42.90	7.46	9.84
7 Recovery from Written off Loan	19.14	41.78	248.95	1.57	8.45	118.26	495.90	437.47
8 Income from Extra Ordinary Expenses	36.25	57.35	24.70	0.00	0.00	58.18	-56.94	0.00
9 Net Loss	879.82	111.60	163.43	171.30	302.75	-87.32	46.45	76.73
TOTAL INCOME	14505.33	11356.71	10592.23	869.12	1436.89	-21.71	-6.73	65.33

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

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2014	2015	2016	2017	2017	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	48152.08	61783.87	76816.32	87885.62	89565.57	28.31	24.33	1.91
Fishery Related	2747.06	3355.59	1980.46	2352.31	2377.57	22.15	-40.98	1.07
Mining Related	3580.05	3525.74	3404.03	3912.11	3786.57	-1.52	-3.45	-3.21
Agriculture, Forestry & Beverage Production Related	222489.70	255534.57	296097.02	332143.26	337676.54	14.85	15.87	1.67
Construction	118632.87	152480.40	182851.94	215558.58	218677.20	28.53	19.92	1.45
Electricity, Gas and Water	25606.61	34540.43	46417.77	64409.98	65618.64	34.89	34.39	1.88
Metal Products, Machinery & Electronic Equipment & Asse	13994.97	16208.31	19473.46	25673.40	26146.39	15.82	20.14	1.84
Transport, Communication and Public Utilities	43707.55	48451.67	67489.25	77080.96	77890.41	10.85	39.29	1.05
Wholesaler & Retailer	243966.15	297286.58	374322.54	436180.84	449339.75	21.86	25.91	3.02
Finance, Insurance and Real Estate	90353.77	107293.66	135000.17	163332.61	164866.90	18.75	25.82	0.94
Hotel or Restaurant	32909.63	44028.90	54426.26	67301.51	69521.69	33.79	23.61	3.30
Other Services	54154.23	63957.60	72146.41	90264.10	90927.10	18.10	12.80	0.73
Consumption Loans	87003.21	101450.14	120843.49	155200.16	154030.01	16.61	19.12	-0.75
Local Government	1182.73	1714.14	1654.98	1568.89	1567.79	44.93	-3.45	-0.07
Others	141309.64	169740.36	228955.74	268181.80	272555.67	20.12	34.89	1.63
TOTAL	1129803.67	1361351.97	1681879.83	1991046.14	2024547.80	20.49	23.54	1.68
Productwise								
Term Loan	173069.81	223149.61	272694.42	324212.31	330194.06	28.94	22.20	1.85
Overdraft	211367.58	245994.73	294326.89	353557.73	353586.81	16.38	19.65	0.01
Trust Receipt Loan / Import Loan	48161.32	55141.88	72678.07	68813.57	74799.82	14.49	31.80	8.70
Demand & Other Working Capital Loan	250607.47	293603.14	365785.23	404125.38	416203.01	17.16	24.58	2.99
Residential Personal Home Loan (Up to Rs. 1 Crore)	89484.87	118861.54	142815.41	171106.97	174273.06	32.83	20.15	1.85
Real Estate Loan	82482.16	85678.07	108071.88	127031.90	125445.20	3.87	26.14	-1.25
Margin Nature Loan	20031.63	24084.77	37681.04	40777.13	40454.14	20.23	56.45	-0.79
Hire Purchase Loan	63653.90	80966.96	110094.35	150928.83	151512.75	27.20	35.97	0.39
Deprived Sector Loan	50576.56	63889.82	81239.19	111704.85	112682.08	26.32	27.16	0.87
Bills Purchased	10045.08	13511.29	12530.80	16500.51	14307.59	34.51	-7.26	-13.29
Other Product	130323.28	156470.18	183962.55	222286.95	231089.27	20.06	17.57	3.96
Total	1129803.66	1361351.98	1681879.83	1991046.14	2024547.80	20.49	23.54	1.68
Collateral wise								
Gold and Silver	31102.67	31374.67	30642.25	36328.97	36042.11	0.87	-2.33	-0.79
Government Securities	992.12	784.73	1014.67	473.30	449.37	-20.90	29.30	-5.06
Non Governmental Securities	14092.14	18776.93	29668.70	34681.11	34955.24	33.24	58.01	0.79
Fixed Deposit Receipts	10774.58	9824.90	10553.39	19504.83	18376.49	-8.81	7.41	-5.78
Own	9893.47	8925.88	9577.14	18703.88	17575.62	-9.78	7.30	-6.03
Other Licences Institutions	881.11	899.02	976.25	800.95	800.87	2.03	8.59	-0.01
Collateral of Properties	936410.77	1131830.49	1463645.87	1738378.91	1770247.64	20.87	29.32	1.83
Fixed Assets	785804.82	957231.98	1207217.80	1458183.40	1482670.58	21.82	26.12	1.68
Current Assets	150605.95	174598.50	256428.07	280195.51	287577.06	15.93	46.87	2.63
Against security of Bill	11927.48	13969.01	15710.45	16275.98	15890.46	17.12	12.47	-2.37
Domestic Bills	2817.51	3532.80	3525.87	674.31	743.22	25.39	-0.20	10.22
Foreign Bills	9109.97	10436.21	12184.58	15601.67	15147.23	14.56	16.75	-2.91
Against Guarantee	29975.14	40479.05	52993.07	63140.28	64740.13	35.04	30.91	2.53
Government Guarantee	2155.95	2385.24	2364.19	2497.59	2495.77	10.64	-0.88	-0.07
Institutional Guarantee	20737.62	27833.31	33209.50	43112.51	44258.91	34.22	19.32	2.66
Personal Guarantee	2001.69	2350.72	4054.12	4954.95	5201.80	17.44	72.46	4.98
Collective Guarantee	2167.66	3581.03	4855.55	5814.03	6077.44	65.20	35.59	4.53
International Rated Foreign Bank's Guarantee	192.25	93.08	4226.93	1534.98	1568.61	-51.58	4441.02	2.19
Other Guarantee	2706.26	4235.68	4282.79	5226.23	5137.59	56.51	1.11	-1.70
Credit Card	410.98	427.58	416.03	1096.74	1220.43	4.04	-2.70	11.28
Others	94117.78	113884.53	77235.40	81166.02	82625.94	21.00	-32.18	1.80
Total	1129803.67	1361351.89	1681879.83	1991046.14	2024547.80	20.49	23.54	1.68

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2014	2015	2016	2017	2017			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	37810.81	47818.18	59611.10	73263.43	74404.50	26.47	24.66	1.56
Fishery Related	2491.48	2888.07	1513.96	2009.19	2020.02	15.92	-47.58	0.54
Mining Related	3258.97	3064.11	2970.72	3535.81	3433.41	-5.98	-3.05	-2.90
Agriculture, Forestry & Beverage Production Related	207142.86	239722.81	278304.22	318257.18	323521.21	15.73	16.09	1.65
Construction	88914.98	115175.72	142303.46	181267.47	183740.57	29.53	23.55	1.36
Electricity, Gas and Water	21784.34	29412.29	42101.95	60181.91	61365.99	35.02	43.14	1.97
Metal Products, Machinery & Electronic Equipment & Asse	10887.77	12402.24	16327.51	23199.47	23611.92	13.91	31.65	1.78
Transport, Communication and Public Utilities	25221.64	26254.45	43246.45	53417.08	53996.39	4.09	64.72	1.08
Wholesaler & Retailer	205667.15	256252.52	330886.83	398214.10	410546.12	24.60	29.13	3.10
Finance, Insurance and Real Estate	72768.84	89220.30	114517.91	145424.60	146742.52	22.61	28.35	0.91
Hotel or Restaurant	24846.43	35337.97	43361.87	57465.99	59598.80	42.23	22.71	3.71
Other Services	43987.36	53099.98	60591.89	80584.63	80996.18	20.72	14.11	0.51
Consumption Loans	68227.23	80339.71	99230.33	131997.70	131096.61	17.75	23.51	-0.68
Local Government	1096.16	1621.81	1576.17	1508.06	1506.96	47.95	-2.81	-0.07
Others	88042.57	110543.10	155958.26	204108.64	206605.16	25.56	41.08	1.22
TOTAL	902162.01	1103153.25	1392502.62	1734435.25	1763186.37	22.28	26.23	1.66
Productwise								
Term Loan	142965.53	187297.61	227581.99	284220.55	289202.27	31.01	21.51	1.75
Overdraft	170872.66	200106.73	239961.46	303165.08	304901.71	17.11	19.92	0.57
Trust Receipt Loan / Import Loan	48161.32	55141.88	72677.77	68800.58	74796.95	14.49	31.80	8.72
Demand & Other Working Capital Loan	216015.90	260320.80	334766.54	386182.26	398353.01	20.51	28.60	3.15
Residential Personal Home Loan (Up to Rs. 1 Crore)	64673.30	87842.96	109296.95	142469.21	145530.98	35.83	24.42	2.15
Real Estate Loan	60467.66	63879.59	83603.42	104291.37	103146.41	5.64	30.88	-1.10
Margin Nature Loan	11988.14	16360.29	28428.82	34044.76	33747.41	36.47	73.77	-0.87
Hire Purchase Loan	41023.45	54406.77	79566.01	120615.83	120980.63	32.62	46.24	0.30
Deprived Sector Loan	40962.32	51515.94	66005.84	93183.32	95241.10	0.00	0.00	2.21
Bills Purchased	10034.34	13497.19	12523.00	16497.91	14304.99	34.51	-7.22	-13.29
Other Product	94997.38	112783.49	138090.81	180964.38	182980.90	18.72	22.44	1.11
Total	902162.00	1103153.26	1392502.62	1734435.25	1763186.37	22.28	26.23	1.66
Collateral wise								
Gold and Silver	27088.37	26813.12	26326.42	31801.42	31511.86	-1.02	-1.82	-0.91
Government Securities	968.71	751.68	991.90	461.39	437.47	-22.40	31.96	-5.19
Non Governmental Securities	8973.82	13183.16	23084.76	29588.60	29324.48	46.91	75.11	-0.89
Fixed Deposit Receipts	7359.78	6561.88	7542.78	13413.50	12532.06	-10.84	14.95	-6.57
Own	6478.67	5662.90	6566.55	12612.54	11732.68	-12.59	15.96	-6.98
Other Licences Institutions	881.11	898.97	976.23	800.95	799.37	2.03	8.59	-0.20
Collateral of Properties	733614.96	900985.02	1206655.78	1514929.55	1542755.57	22.81	33.93	1.84
Fixed Assets	583662.27	726933.32	950449.10	1234821.11	1255262.42	24.55	30.75	1.66
Current Assets	149952.69	174051.71	256206.67	280108.44	287493.16	16.07	47.20	2.64
Against security of Bill	11923.28	13672.66	15133.48	16275.98	15890.46	14.67	10.68	-2.37
Domestic Bills	2813.31	3236.45	2950.40	674.31	743.22	15.04	-8.84	10.22
Foreign Bills	9109.97	10436.21	12183.08	15601.67	15147.23	14.56	16.74	-2.91
Against Guarantee	25697.50	34298.71	44016.18	52510.47	53714.51	33.47	28.33	2.29
Government Guarantee	1975.30	2208.28	2191.40	2394.03	2392.21	11.79	-0.76	-0.08
Institutional Guarantee	18972.97	24969.73	28853.08	39185.99	40223.42	31.61	15.55	2.65
Personal Guarantee	1684.14	2069.26	3325.36	3807.83	4001.04	22.87	60.70	5.07
Collective Guarantee	404.05	951.02	1365.35	473.76	508.08	135.37	43.57	7.24
International Rated Foreign Bank's Guarantee	117.47	93.08	4226.93	1534.98	1568.61	-20.76	4441.02	2.19
Other Guarantee	2529.85	4007.34	4054.06	5113.88	5021.16	58.40	1.17	-1.81
Credit Card	410.98	427.58	416.03	1096.74	1220.43	4.04	-2.70	11.28
Others	86124.60	106459.44	68335.30	74357.61	75799.53	23.61	-35.81	1.94
Total	902162.02	1103153.26	1392502.62	1734435.25	1763186.37	22.28	26.23	1.66

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2014	2015	2017	2017	2017			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	8423.26	12002.65	15169.69	11581.47	11932.78	42.49	26.39	3.03
Fishery Related	214.77	404.87	410.64	288.81	298.60	88.51	1.42	3.39
Mining Related	275.24	390.09	391.51	355.46	332.80	41.73	0.36	-6.37
Agriculture, Forestry & Beverage Production Related	10699.48	12179.35	14829.67	11515.30	11792.77	13.83	21.76	2.41
Construction	19507.92	26554.42	32645.74	27579.35	28100.06	36.12	22.94	1.89
Electricity, Gas and Water	3617.75	4933.46	4000.83	4063.40	4077.42	36.37	-18.90	0.34
Metal Products, Machinery & Electronic Equipment & Asse	2385.15	2976.90	2395.14	1622.69	1676.90	24.81	-19.54	3.34
Transport, Communication and Public Utilities	12897.59	15099.18	17830.86	18778.20	18964.67	17.07	18.09	0.99
Wholesaler & Retailer	29633.88	32542.18	35847.16	32032.63	32840.66	9.81	10.16	2.52
Finance, Insurance and Real Estate	12797.65	13368.46	16264.86	14270.18	14401.70	4.46	21.67	0.92
Hotel or Restaurant	6278.73	7231.42	9287.71	8456.74	8542.69	15.17	28.44	1.02
Other Services	7909.36	8661.91	9369.02	8095.22	8266.54	9.51	8.16	2.12
Consumption Loans	12728.61	15563.89	17035.39	18683.12	18544.72	22.27	9.45	-0.74
Local Government	38.04	32.34	41.32	23.62	23.62	-14.98	27.76	0.00
Others	34396.15	41529.50	57473.73	50025.68	51723.67	20.74	38.39	3.39
TOTAL	161803.56	193470.61	232993.26	207371.88	211519.61	19.57	20.43	2.00
Productwise								
Term Loan	21437.34	27992.73	37259.67	32844.11	33679.22	30.58	33.10	2.54
Overdraft	40494.92	45887.99	54365.43	50392.65	48685.10	13.32	18.47	-3.39
Trust Receipt Loan / Import Loan	0.00	0.00	0.30	12.99	2.87	0.00	0.00	-77.89
Demand & Other Working Capital Loan	19857.01	20503.15	20231.27	10554.70	10422.51	3.25	-1.33	-1.25
Residential Personal Home Loan (Up to Rs. 1 Crore)	16820.26	22476.27	26787.73	22095.94	22039.74	33.63	19.18	-0.25
Real Estate Loan	12773.90	13116.83	17273.22	16767.58	16285.33	2.68	31.69	-2.88
Margin Nature Loan	4112.98	3831.26	5205.67	3826.90	3941.09	-6.85	35.87	2.98
Hire Purchase Loan	15906.14	18970.95	23685.84	24532.96	24747.40	19.27	24.85	0.87
Deprived Sector Loan	7564.63	10198.29	12938.71	16550.46	15375.39	0.00	0.00	-7.10
Bills Purchased	4.34	7.70	1.40	0.00	0.00	77.26	-81.82	0.00
Other Product	22832.03	30485.43	35244.02	29793.60	36340.94	33.52	15.61	21.98
Total	161803.56	193470.61	232993.26	207371.88	211519.61	19.57	20.43	2.00
Collateral wise								
Gold and Silver	3680.33	4111.82	4189.41	4216.18	4207.59	11.72	1.89	-0.20
Government Securities	5.85	12.34	6.15	0.15	0.15	110.90	-50.16	0.00
Non Governmental Securities	3181.68	3330.32	4660.50	3923.58	4500.68	4.67	39.94	14.71
Fixed Deposit Receipts	1709.14	2014.24	2155.69	4601.22	4396.71	17.85	7.02	-4.44
Own	1709.14	2014.20	2155.67	4601.22	4395.21	17.85	7.02	-4.48
Other Licences Institutions	0.00	0.05	0.02	0.00	1.50	0.00	-55.56	0.00
Collateral of Properties	147209.51	177855.55	213181.75	184878.98	188253.60	20.82	19.86	1.83
Fixed Assets	146794.10	177513.72	213171.49	184868.48	188246.21	20.93	20.09	1.83
Current Assets	415.41	341.83	10.26	10.50	7.39	-17.71	-97.00	-29.62
Against security of Bill	4.20	15.30	8.28	0.00	0.00	264.19	-45.88	0.00
Domestic Bills	4.20	15.30	8.28	0.00	0.00	264.19	-45.88	0.00
Foreign Bills	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Against Guarantee	3621.07	5424.35	7887.82	9311.66	9703.16	49.80	45.42	4.20
Government Guarantee	112.75	112.07	113.69	63.11	63.11	-0.60	1.44	0.00
Institutional Guarantee	1492.52	2552.54	3716.23	3093.86	3220.12	71.02	45.59	4.08
Personal Guarantee	200.91	155.40	570.85	815.78	851.83	-22.65	267.33	4.42
Collective Guarantee	1737.70	2602.75	3481.97	5337.23	5566.33	49.78	33.78	4.29
International Rated Foreign Bank's Guarantee	74.78	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
Other Guarantee	2.41	1.59	5.10	1.68	1.77	-33.93	220.21	5.06
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	440.10	457.73	-70.45	27.87	4.01
Total	161803.56	193470.61	232993.26	207371.88	211519.61	19.57	20.43	2.00

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2014	2015	2016	2017	2017	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	1918.01	1963.05	2035.53	3040.71	3228.29	2.35	3.69	6.17
Fishery Related	40.81	62.64	55.86	54.32	58.94	53.49	-10.83	8.51
Mining Related	45.84	71.55	41.80	20.85	20.36	56.09	-41.57	-2.36
Agriculture, Forestry & Beverage Production Related	4647.36	3632.41	2963.13	2370.78	2362.56	-21.84	-18.43	-0.35
Construction	10209.97	10750.27	7902.75	6711.76	6836.58	5.29	-26.49	1.86
Electricity, Gas and Water	204.52	194.69	314.99	164.66	175.22	-4.81	61.79	6.41
Metal Products, Machinery & Electronic Equipment & Asse	722.06	829.16	750.81	851.24	857.57	14.83	-9.45	0.74
Transport, Communication and Public Utilities	5588.33	7098.04	6411.94	4885.68	4929.35	27.02	-9.67	0.89
Wholesaler & Retailer	8665.13	8491.89	7588.55	5934.10	5952.97	-2.00	-10.64	0.32
Finance, Insurance and Real Estate	4787.27	4704.90	4217.40	3637.83	3722.68	-1.72	-10.36	2.33
Hotel or Restaurant	1784.46	1459.52	1776.67	1378.78	1380.19	-18.21	21.73	0.10
Other Services	2257.51	2195.70	2185.50	1584.26	1664.39	-2.74	-0.46	5.06
Consumption Loans	6047.38	5546.54	4577.78	4519.35	4388.69	-8.28	-17.47	-2.89
Local Government	48.53	59.99	37.50	37.20	37.20	23.63	-37.50	0.00
Others	18870.91	17667.77	15523.75	14047.48	14226.83	-6.38	-12.14	1.28
TOTAL	65838.09	64728.11	56383.96	49239.01	49841.81	-1.69	-12.89	1.22
Productwise								
Term Loan	8666.94	7859.26	7852.76	7147.65	7312.56	-9.32	-0.08	2.31
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	7388.42	7427.49	-13.27	-15.59	0.53
Residential Personal Home Loan (Up to Rs. 1 Crore)	7991.30	8542.32	6730.72	6541.82	6702.33	6.90	-21.21	2.45
Real Estate Loan	9240.60	8681.64	7195.24	5972.95	6013.46	-6.05	-17.12	0.68
Margin Nature Loan	3930.51	3893.22	4046.55	2905.48	2765.64	-0.95	3.94	-4.81
Hire Purchase Loan	6724.31	7589.24	6842.49	5780.04	5784.71	12.86	-9.84	0.08
Deprived Sector Loan	2049.60	2175.58	2294.65	1971.07	2065.60	0.00	0.00	4.80
Bills Purchased	6.40	6.40	6.40	2.60	2.60	0.00	0.00	0.00
Other Product	12493.87	13201.26	10627.73	11528.97	11767.42	5.66	-19.49	2.07
Total	65838.09	64728.11	56383.96	49239.01	49841.81	-1.69	-12.89	1.22
Collateral wise								
Gold and Silver	333.97	449.73	126.42	311.36	322.67	34.66	-71.89	3.63
Government Securities	17.56	20.72	16.63	11.75	11.75	17.98	-19.73	0.00
Non Governmental Securities	1936.64	2263.45	1923.44	1168.92	1130.08	16.88	-15.02	-3.32
Fixed Deposit Receipts	1705.66	1248.78	854.92	1490.12	1447.73	-26.79	-31.54	-2.84
Own	1705.66	1248.78	854.92	1490.12	1447.73	-26.79	-31.54	-2.84
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	38570.38	39238.47	-4.67	-17.33	1.73
Fixed Assets	55348.44	52784.94	43597.21	38493.81	39161.95	-4.63	-17.41	1.74
Current Assets	237.85	204.97	211.14	76.57	76.51	-13.82	3.01	-0.07
Against security of Bill	0.00	281.05	568.69	0.00	0.00	0.00	102.34	0.00
Domestic Bills	0.00	281.05	567.19	0.00	0.00	0.00	101.81	0.00
Foreign Bills	0.00	0.00	1.50	0.00	0.00	0.00	0.00	0.00
Against Guarantee	656.57	755.99	1089.07	1318.15	1322.45	15.14	44.06	0.33
Government Guarantee	67.90	64.90	59.11	40.45	40.45	-4.42	-8.93	0.00
Institutional Guarantee	272.12	311.04	640.19	832.67	815.37	14.30	105.83	-2.08
Personal Guarantee	116.64	126.05	157.91	331.34	348.93	8.07	25.27	5.31
Collective Guarantee	25.91	27.25	8.24	3.04	3.04	5.20	-69.78	0.00
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	110.67	114.66	30.31	-1.37	3.61
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	5601.40	6718.39	7996.44	6368.32	6368.67	19.94	19.02	0.01
Total	65838.09	64728.01	56383.96	49239.01	49841.81	-1.69	-12.89	1.22

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	FBL	BOK	NCC	NIC	MBL
Liabilities														
1	CAPITAL FUND	11830.72	11436.92	14094.83	18670.48	12203.20	11699.61	10883.82	10438.61	9648.76	8951.64	7430.42	10074.33	9119.22
	a. Paid-up Capital	8042.66	8588.97	6185.51	9240.38	4005.72	6491.62	6971.80	7219.06	4606.43	5629.58	4679.06	8031.12	6598.70
	b. Calls in Advance									1134.67				463.52
	c. Proposed Bonus Share			1855.65	1386.06				866.54					
	d. General Reserves	2637.46	4925.73	4790.50	4053.19	2897.53	2427.36	1694.93	2065.47	2286.64	1693.94	1098.84	1558.18	603.69
	e. Share Premium	132.84		0.07	1718.45	3044.19	123.09	381.76		18.56		2.59		79.48
	f. Retained Earning	-1013.24	-1535.15	333.77	272.33	1494.39	2264.36	1148.22	120.37	206.83	1189.07	514.13	192.86	1306.29
	g. Others Reserves Fund	2030.99	-542.63	929.33	2000.07	761.38	393.17	687.12	167.18	1395.63	439.06	1135.81	292.18	67.54
2	BORROWINGS	16.16	282.17	316.79	1789.92		600.00	6586.25	792.82	1083.61	1289.52	523.22	2507.60	168.46
	a. NRB	16.16	16.97	16.79					485.02	14.76	289.52	523.22	7.60	161.60
	b. Interbank Borrowing		205.20		239.92				307.80				2000.00	6.86
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.		60.00					5586.25						
	e. Bonds and Securities			300.00	1550.00		600.00	1000.00		1068.85	1000.00			500.00
3	DEPOSITS	93496.56	150786.97	123170.44	128577.60	66894.11	95943.47	84069.79	43720.62	96089.25	71676.95	56415.98	95752.47	60098.92
	a. Current	20587.48	36704.44	17532.13	14880.58	13722.83	10101.27	6900.77	2719.75	7639.13	4981.61	1616.05	6973.85	2252.18
	Domestic	20335.10	36544.46	15311.41	19628.69	9056.05	6938.19	6650.04	2471.79	7444.70	4665.72	1569.38	6624.74	2198.20
	Foreign	252.39	159.98	2220.72	5251.90	4666.78	3163.08	250.72	247.95	194.43	315.89	46.67	349.11	53.98
	b. Savings	50774.46	90976.32	49103.43	37162.48	24107.69	39086.34	28207.96	11008.65	35946.71	18974.41	15740.92	30398.26	19894.04
	Domestic	50762.47	90965.64	46181.58	36133.84	20889.89	37785.01	27953.97	10959.60	35820.71	18727.01	15504.29	30340.33	19852.37
	Foreign	11.99	10.68	2921.84	1028.64	3217.80	1301.33	254.00	49.05	126.01	247.40	236.63	57.93	41.67
	c. Fixed	16449.77	14068.83	25563.19	53176.35	13632.83	38610.06	44055.42	24745.65	41329.90	38213.58	31785.57	39084.83	32415.36
	Domestic	16367.93	14068.83	23807.61	49824.43	13156.61	34694.80	35840.04	24745.65	37896.92	38197.06	31385.43	38836.53	31696.14
	Foreign	81.84		1755.58	3351.92	476.23	3915.26	8215.38		3432.98	16.52	400.14	248.29	719.23
	d. Call Deposits	4765.71	6988.81	28151.85	20425.04	14395.92	5891.74	4265.74	4261.08	9727.91	7759.98	6750.08	18740.69	5038.50
	Domestic	4765.71	6818.52	18993.83	18512.55	2924.28	4607.51	3400.35	4191.64	7146.48	7656.06	6740.86	18451.48	4523.32
	Foreign		170.29	9158.02	1912.49	11471.64	1284.22	865.39	69.45	2581.43	103.92	9.22	289.20	515.18
	e. Others	919.13	2048.57	2819.84	2933.14	1034.83	2254.05	639.90	985.49	1445.59	1747.36	523.35	554.85	498.84
	Domestic	919.13	2048.57	2783.89	2229.87	782.74	1625.76	537.69	985.27	1440.24	1111.14	522.39	554.85	364.78
	Foreign			35.95	703.26	252.09	628.29	102.20	0.23	5.35	636.22	0.97		134.05
4	Bills Payable	53.93	60.01	297.74	0.00	360.54	448.16	333.28	55.28	1310.76	44.82	16.31	195.60	12.82
5	Other Liabilities	11540.99	21627.62	21069.68	18141.35	3388.95	4861.24	4508.91	9498.05	8166.46	4984.52	6941.55	8800.38	7398.94
	1. Sundry Creditors	2429.12	912.32	10941.34	1490.69	488.35	422.03	199.10	965.55	528.21	587.21	344.45	5111.21	3060.45
	2. Loan Loss Provision	2566.14	3911.85	1614.12	2059.07	471.10	1362.87	753.64	580.16	1028.22	2222.68	2377.19	977.77	690.80
	3. Interest Suspense a/c	5453.50	10732.17	514.10	575.36	433.43	609.12	1036.86	883.65	1172.71	348.25	1796.91	1061.83	860.31
	4. Others	1092.23	6071.28	8000.12	14016.23	1996.07	2467.22	2519.31	7068.69	5437.32	1826.38	2423.00	1649.58	2787.38
6	Reconciliation A/c	5629.10		35.28					-2.28	0.57				
7	Profit & Loss A/c	122567.46	184895.75	159617.63	167852.85	83007.06	113822.53	106382.05	64503.09	116649.38	87118.96	71327.47	117330.38	76798.36
Assets														
1	LIQUID FUNDS	15694.50	19989.55	12946.81	17064.71	21219.52	10976.37	9475.45	7763.13	15264.98	7787.90	8104.36	10909.73	9195.23
	a. Cash Balance	3891.72	4110.05	1964.64	2410.90	1298.45	1366.70	2001.75	1009.18	1493.85	1222.26	1091.57	2300.62	1797.77
	Nepalese Notes & Coins	3851.16	4062.30	1514.35	2268.34	920.10	1259.80	1986.13	978.84	1454.75	1179.02	1081.66	1747.28	1764.20
	Foreign Currency	40.57	47.75	450.29	142.56	378.35	106.90	15.62	30.34	39.10	43.24	9.91	526.34	33.57
	b. Bank Balance	11802.78	15349.50	9518.13	14653.81	7655.74	8709.67	7473.70	6753.95	13621.12	6015.64	7012.79	8609.12	7397.46
	1. In Nepal Rastra Bank	10669.03	13452.17	7251.03	8493.54	6489.80	6051.85	4943.68	5139.21	9874.97	4858.75	6422.79	7007.64	4485.51
	Domestic Currency	10654.72	13390.16	6282.03	8245.02	6450.70	5902.87	4927.18	5094.58	9830.63	4798.21	6433.24	6948.14	4456.34
	Foreign Currency	14.31	62.01	969.01	248.52	39.10	148.97	16.50	44.64	44.34	60.54	-10.45	59.50	29.17
	2. "A" Class Licensed Institution	362.99	923.30	147.13	337.02	63.70	157.64	500.07	295.24	935.45	331.75	373.64	444.76	494.53
	Domestic Currency	362.99	917.94	147.13	319.78	63.70	157.64	500.07	291.87	916.00	314.22	368.15	358.45	485.10
	Foreign Currency		5.36		17.24				3.37	19.45	17.53	5.49	86.32	9.43
	3. Other Financial Ins.			5.45										78.90
	4. In Foreign Banks	770.76	974.03	2119.97	5817.80	1102.24	2500.19	2029.95	1319.50	2810.71	825.14	216.36	1156.72	2338.52
	c. Money at Call		530.00	1464.04		12265.33	900.00			150.00	550.00			
	Domestic Currency		530.00	1300.00			900.00			150.00	550.00			
	Foreign Currency			164.04		12265.33								
2	INVESTMENT IN SECURITIES	9884.30	32126.96	18957.42	16197.76	8338.71	9350.68	10738.59	5261.55	13269.99	10749.22	8635.72	11626.39	6860.28
	a. Govt. Securities	9634.30	24126.96	18957.42	16197.76	8338.71	7809.88	10738.59	5160.32	13269.99	10049.22	8085.72	11626.39	5457.28
	b. NRB Bond	250.00	8000.00						101.23		700.00	550.00		
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents						1540.80							1403.01
3	SHARE & OTHER INVESTMENT	5241.27	639.74	14920.39	12663.79	10984.68	7914.05	14177.10	4386.22	3663.35	2417.88	578.50	2380.33	117.75
	a. Interbank Lending	2000.00			1350.00				1150.00			450.32		
	b. Non Residents			14233.72	9561.46		7702.07	14022.00	2957.82	3587.50	2254.92		1681.51	
	c. Others	3241.27	639.74	686.67	3102.33	9634.68	211.98	155.10	278.40	75.85	165.97	128.18	698.82	117.75
4	LOANS & ADVANCES	72753.78	104514.50	91525.07	105825.87	40134.04	77605.04	65578.14	37301.50	78265.73	60569.12	47123.47	81758.76	52422.90
	a. Private Sector	72753.78	99866.01	87352.90	104340.42	38424.85	72617.87	62598.01	36056.99	70484.47	57797.36	46938.90	81613.26	50283.70
	b. Financial Institutions		3638.58	4172.16	1365.68	1709.18	3576.09	2980.13	1244.52	2982.19	2557.07			2137.31
	c. Government Organizations		1009.91	119.77			1411.08			4799.07	214.69	184.57	145.50	1.89
5	BILL PURCHASED	7.91	57.76	4.94	1604.04	1.01	1730.96	1066.88						

S.N.	BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata	Mega	Civil	Century	
Liabilities																
1	CAPITAL FUND	8326.94	10184.00	10870.31	22390.52	13399.75	9416.05	9451.45	9930.68	11563.28	8348.40	8814.71	5864.73	6913.81	7932.91	
	a. Paid-up Capital	6208.42	7472.41	6826.12	12520.39	8080.34	8029.16	6325.43	7018.10	6461.77	5881.40	6993.69	4582.31	5185.22	5460.63	
	b. Calls in Advance			18.83											1062.76	
	c. Proposed Bonus Share		1.46													
	d. General Reserves	921.69	733.69	1082.38	4879.09	1173.70	912.21	951.84	922.31	1007.62	875.18	492.15	367.47	526.64	320.09	
	e. Share Premium	84.22	127.95	200.05	540.83			181.26	81.75	1424.86	123.75	179.62	81.74	4.67	96.12	
	f. Retained Earning	14.72	1581.88	2199.12	2958.92	-7.29	118.17	1590.54	1806.98	2366.46	573.98	1087.84	792.77	576.85	3.76	
	g. Others Reserves Fund	1097.89	266.61	543.82	1491.28	4153.00	356.52	402.38	101.54	302.56	894.09	61.41	40.43	620.43	989.56	
2	BORROWINGS	1888.17	2771.01	1588.43	776.79	4175.04	1545.26			1323.51	854.16	73.97	3809.12	1787.50	12.86	
	a. NRB	638.17	8.70	202.85	376.79	469.84	1545.26			518.17			479.12	737.50	12.86	
	b. Interbank Borrowing		850.00	1550.00			3205.20			250.00	854.16	73.97	3330.00	1050.00		
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.			8.79	465.58					55.35						
	e. Bonds and Securities		400.00	1203.52	920.00	400.00	500.00			500.00						
3	DEPOSITS	54965.98	58719.48	74352.29	100279.99	104138.82	54747.81	68563.84	62140.49	72499.44	81695.19	49963.99	39173.18	31451.01	47335.15	
	a. Current	2150.57	3034.02	4129.86	9248.86	5038.32	1606.16	3980.54	2863.95	3063.32	2748.85	1808.95	1545.69	1217.21	1647.65	
	Domestic	2098.77	2526.52	4007.31	9242.99	4834.20	1537.90	3093.95	2718.11	2461.10	2691.91	1791.51	1510.60	1206.85	1478.19	
	Foreign	51.80	507.51	122.55	5.87	204.12	68.26	886.60	145.84	602.22	56.94	17.44	35.09	10.35	169.46	
	b. Savings	14168.19	13653.15	19165.02	32802.88	34173.11	11217.36	12401.86	17645.61	17845.68	31767.03	16692.35	9093.45	5516.25	11762.73	
	Domestic	14041.23	13338.33	19064.87	32802.66	32286.45	11117.76	12377.98	17554.75	17688.76	31733.69	16690.21	9019.59	5474.68	11744.89	
	Foreign	126.96	314.82	100.15	0.22	1886.66	99.60	23.88	90.86	156.92	33.33	2.14	73.86	41.57	17.84	
	c. Fixed	25808.28	29010.77	32435.37	56334.65	52588.22	34812.61	33289.04	33833.09	40519.32	26758.48	25223.77	19390.00	18454.71	20711.20	
	Domestic	25445.62	27997.58	32421.53	56334.65	52372.86	34786.26	32673.44	32445.94	39209.85	25727.28	25193.02	18875.64	18249.24	20711.20	
	Foreign	262.66	1013.19	13.84	215.36	26.35	615.60	1387.15	1309.47	1031.20	30.75	514.36	205.47			
	d. Call Deposits	12455.86	11518.26	17742.78	877.24	11523.89	6783.85	17767.58	6540.13	8823.17	19413.19	6057.48	8849.68	5792.38	12802.05	
	Domestic	11117.31	10686.69	17655.83	877.24	11434.38	6754.60	17737.40	6475.31	8567.33	18960.61	6057.48	8821.49	5792.38	12798.06	
	Foreign	1338.54	831.57	86.95	89.51	29.25	30.18	64.82	255.83	452.57			28.18	3.99		
	e. Others	383.09	1503.28	879.25	1016.36	815.28	327.84	1124.81	1257.71	2247.95	1007.66	181.44	294.37	470.46	411.53	
	Domestic	383.09	1397.53	878.41	1016.36	789.23	313.93	1124.81	1257.60	1316.64	1007.66	181.44	294.37	470.46	411.53	
	Foreign		105.76	0.84	26.05	13.91			0.11	931.31						
4	Bills Payable	132.41	122.43				116.97	63.07	44.52	304.03	31.48	43.01	21.25	26.14	34.33	
5	Other Liabilities	5173.82	4204.06	6568.42	19951.60	6325.41	5799.46	5946.21	4139.61	3984.13	8390.77	3438.34	3131.65	4261.73	2719.98	
	1. Sundry Creditors	1519.40	85.75	1241.02	689.34	1362.07	26.13	19.28	2.22	16.63	538.44	34.08	8.80	3.78	127.39	
	2. Loan Loss Provision	1115.34	848.57	1210.23	4280.34	1836.72	1356.61	946.66	1019.98	1395.97	2532.17	941.91	593.09	1361.99	545.26	
	3. Interest Suspense a/c	851.46	797.01	387.16	1892.54	298.81	1490.11	1119.04	1304.07	988.43	2261.44	962.77	112.79	865.44	685.66	
	4. Others	1687.62	2472.72	3730.01	13089.38	2827.81	2926.61	3861.23	1813.34	1583.09	3058.72	1499.58	2416.97	2030.52	1361.67	
6	Reconciliation A/c				0.00						178.95					
7	Profit & Loss A/c	143.21		168.86	112.69	193.30							107.00			
		68742.37	75118.14	94730.89	144323.23	124834.08	74255.33	85569.82	76255.31	89674.39	99498.95	62334.02	52106.93	44440.19	58035.23	
Assets																
1	LIQUID FUNDS	8612.25	5241.71	5648.30	15563.80	8942.60	6250.86	11614.98	6202.51	9434.66	11696.36	6715.70	4380.46	4000.52	10282.54	
	a. Cash Balance	1161.60	1138.32	1474.15	4019.81	1849.30	1443.13	2050.59	1106.14	1853.30	2139.34	1219.60	710.60	658.66	1078.12	
	Nepalese Notes & Coins	1099.68	1115.07	1415.94	4013.43	1798.41	1380.24	2060.89	1086.15	1780.02	1998.32	1207.11	690.27	648.23	1041.75	
	Foreign Currency	61.93	23.25	58.21	6.38	50.89	62.89	43.70	19.99	73.28	141.02	12.50	20.33	10.43	36.38	
	b. Bank Balance	7250.64	4103.39	4174.15	11541.80	7093.30	4807.74	9516.17	5096.37	6751.91	9557.02	5496.09	2737.42	3341.87	9204.41	
	1. In Nepal Rastra Bank	5940.33	3331.68	3606.48	9172.75	5943.26	4150.33	7118.21	4117.11	5207.97	8058.25	3786.11	2380.93	2357.73	6862.70	
	Domestic Currency	5899.69	3240.54	3603.45	9151.13	5890.19	4117.32	7085.62	4049.36	4753.30	8044.98	3757.12	2369.68	2343.79	6822.80	
	Foreign Currency	40.65	91.14	3.04	21.62	53.07	33.01	32.59	67.75	454.67	13.28	28.99	11.25	13.95	39.90	
	2. "A" Class Licensed Institution	315.53	344.77	93.50	1541.86	526.74	184.22	337.91	194.80	309.70	348.97	786.30	150.71	141.16	513.20	
	Domestic Currency	304.68	299.07	92.12	1540.82	517.11	182.71	326.51	194.65	309.70	340.63	740.28	143.42	135.78	425.11	
	Foreign Currency	10.85	45.69	1.37	1.04	9.63	1.50	11.40	0.15		8.34	46.02	7.29	5.38	88.08	
	3. Other Financial Ins.				7.73	13.54			1.32	3.28	20.79	41.33			24.74	
	4. In Foreign Banks	994.78	426.94	474.17	819.47	609.76	473.19	2060.04	783.14	1230.96	1129.01	882.36	205.77	842.97	1803.77	
	c. Money at Call	200.00			2.19			48.22		829.45			932.44			
	Domestic Currency	200.00						48.22								
	Foreign Currency				2.19					829.45			932.44			
2	INVESTMENT IN SECURITIES	5862.19	6288.82	10643.02	9766.39	17857.20	7134.86	6745.55	9280.47	8562.52	9470.66	4995.55	7387.42	6127.60	3248.85	
	a. Govt. Securities	5862.19	5933.85	10643.02	7016.39	14107.20	7134.86	6745.55	9177.87	8412.52	9470.66	4968.28	7322.70	5932.66	3070.90	
	b. NRB Bond		21.52		2750.00	3750.00					150.00	27.27	64.72	177.57	0.39	
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin. Ins.															
	e. Non Residents		333.45						102.60						194.94	
3	SHARE & OTHER INVESTMENT	2822.73	3873.07	3431.95	8988.68	6473.02	4244.26	2263.20	4101.39	3431.76	3008.34	1298.43	1357.43	1163.88	1577.40	
	a. Interbank Lending	551.06			3250.00	482.57		734.66		710.70					887.74	
	b. Non Residents	2188.46	2349.04	675.29		5079.20			3796.37	2255.48	2041.03	789.25	1105.62	983.25		
	c. Others	83.20	1524.03	2756.66	5738.68	911.25	4244.26	1528.54	305.01	465.59	967.31	509.18	251.80	180.64	689.66	
4	LOANS & ADVANCES	46198.13	52057.31	66886.43	91816.72	84294.65	48965.33	58621.08	52386.49	62125.22	63484.63	45513.78	35604.46	29812.66	39722.92	
	a. Private Sector	45027.81	51791.25	66886.43	91807.73	84294.65	47727.81	55766.93	51271.65	59790.80	63484.63	44324.29	34327.40	28290.85	38580.71	
	b. Financial Institutions	1170.32	266.06		8.99		1237.52	2644.86	1114.84	2334.42		989.48	1277.06	1031.19	1142.21	
	c. Government Organizations							209.29				200.00		490.62		
5	BILL PURCHASED	1799.72	661.70			1183										

S.N.	BFI Name	Saunma	NIDC	MahalamDB	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western	Deva	Miteri	Tinau	Muktinath	Kankai
Liabilities															
1	CAPITAL FUND	9060.83	3682.67	4091.42	-13.99	633.22	244.25	1934.55	723.70	431.58	2064.69	593.35	605.62	2641.89	211.55
	a. Paid-up Capital	6897.63	415.82	2633.80	55.57	424.72	151.00	1358.47	384.56	345.31	1444.98	380.29	460.85	1542.72	150.00
	b. Calls in Advance				6.12		40.05		105.71					324.71	
	c. Proposed Bonus Share	1103.62			10.05										
	d. General Reserves	832.54	958.15	530.67	17.52	72.06	19.46	260.66	106.42	29.48	135.67	174.22	38.94	198.76	20.89
	e. Share Premium					4.33	7.41			14.71	38.38	19.39	7.13	58.97	0.03
	f. Retained Earning	80.75	2199.72	746.76	-113.01	132.07	33.74	301.94	127.01	42.08	444.95	14.49	98.70	510.40	40.64
	g. Others Reserves Fund	146.29	108.97	180.19	9.76	0.04		6.06			0.71	4.95		6.34	
2	BORROWINGS	688.29													
	a. NRB	318.29													
	b. Interbank Borrowing														
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities	370.00													
3	DEPOSITS	62391.09	1167.10	25255.92	172.46	3322.00	2092.34	13521.46	4361.97	2382.99	10641.59	2764.24	4012.34	17731.55	1573.09
	a. Current	2695.37	84.26	344.19		85.79	11.07	306.86	72.28	51.85	265.65	47.33	56.09	346.09	201.68
	Domestic	2587.44	84.26	342.31		85.79	11.07	306.86	72.28	51.85	265.58	47.33	56.09	346.09	201.68
	Foreign	107.93		1.88							0.06				
	b. Savings	23228.37	274.43	9991.23	123.95	2125.15	1104.14	5780.72	2026.57	1467.75	4728.43	935.78	1769.90	7774.64	612.39
	Domestic	22762.87	274.43	9991.21	123.95		1104.14	5780.72	2026.57	1467.75	4727.10	935.78	1769.90	7774.64	612.39
	Foreign	465.50		0.02		2125.15					1.33				
	c. Fixed	25669.10	781.84	10903.27	48.38	803.67	616.41	5334.76	1302.73	567.86	3848.08	1480.32	1694.08	6223.33	393.17
	Domestic	25666.54	781.84	10903.27	48.38	803.67	616.41	5334.76	1302.73	567.86	3847.06	1480.32	1694.08	6223.33	393.17
	Foreign	2.56									1.02				
	d. Call Deposits	10359.10	26.57	4015.61		307.39	349.86	2081.04	959.00	295.53	1788.96	300.75	437.93	3381.44	365.86
	Domestic	10285.92	26.57	4015.61		307.39	349.86	2081.04	959.00	295.53	1788.96	300.75	437.93	3381.44	365.86
	Foreign	73.18													
	e. Others	439.14		1.62	0.13		10.87	18.07	1.39	0.01	10.47	0.05	54.33	6.06	
	Domestic	439.14		1.62	0.13		10.87	18.07	1.39	0.01	10.47	0.05	54.33	6.06	
	Foreign														
4	Bills Payable							4.02			1.99			0.56	
5	Other Liabilities	4982.65	1329.64	2764.75	228.57	153.95	93.90	875.64	296.07	60.08	601.69	113.69	252.63	1424.01	73.45
	1. Sundry Creditors	9.50	59.41	4.63	30.11	4.54	2.83	58.53	3.87	2.01	40.13	19.65	1.63	1.71	5.17
	2. Loan Loss Provision	578.66	254.32	703.35	100.64	38.07	25.85	155.47	68.69	28.89	219.93	23.19	39.40	160.91	14.90
	3. Interest Suspense a/c	772.71	599.28	590.13	78.33	31.80	37.79	161.99	50.14		78.07	13.20	24.98	126.92	10.82
	4. Others	3621.78	416.64	1466.65	19.49	79.52	27.43	499.65	173.37	29.18	263.57	57.65	186.62	1134.46	42.56
6	Reconciliation A/c		1.49		94.47					56.35	3.72	813.75		0.00	
7	Profit & Loss A/c				1.88						50.87	3.71		52.39	
		77122.86	6180.90	32112.09	483.39	4109.17	2430.49	16335.66	5381.73	2931.00	13364.54	4288.74	4870.58	21850.41	1858.09
Assets															
1	LIQUID FUNDS	5813.47	1821.71	7803.22	103.34	1215.33	1003.35	3304.83	1176.24	760.81	2249.20	967.91	1239.66	4585.17	601.70
	a. Cash Balance	734.94	17.23	457.12	1.95	82.79	154.90	256.92	208.60	99.10	398.40	75.58	95.72	434.45	78.06
	Nepalese Notes & Coins	706.88	17.23	444.11	1.95	82.79	154.90	256.50	208.60	99.10	395.17	75.58	95.72	434.45	78.06
	Foreign Currency	28.06		13.01				0.42			3.23				
	b. Bank Balance	5078.54	1804.48	7346.10	101.38	184.35	120.51	3047.91	409.44	139.92	550.51	157.07	1078.94	1308.90	74.66
	1. In Nepal Rastra Bank	3609.40	72.82	1242.82	0.47	160.25	120.51	661.30	70.97	13.54	516.41	47.07	106.78	1308.90	23.91
	Domestic Currency	3386.68	72.82	1242.82	0.47	160.25	120.51	661.30	70.97	13.54	514.33	47.07	106.78	1308.90	23.91
	Foreign Currency	222.72									2.08				
	2. "A" Class Licensed Institution	128.39	1731.65	5402.20	6.46	24.10		1754.68	303.15	126.37	34.06	110.00	798.05		50.75
	Domestic Currency	122.11	1731.65	5390.69	6.46	24.10		1754.68	303.15	126.37	33.74	110.00	798.05		50.75
	Foreign Currency	6.28		11.51							0.32				
	3. Other Financial Ins.			698.33	94.46			619.89	35.31	0.00	0.04		174.11		
	4. In Foreign Banks	1340.74		2.75				12.05							
	c. Money at Call					948.19	727.94		558.20	521.79	1300.29	735.25	65.00	2841.81	448.98
	Domestic Currency					948.19	727.94		558.20	521.79	1275.25	735.25	65.00	2841.81	448.98
	Foreign Currency										25.04				
2	INVESTMENT IN SECURITIES	8054.18	40.00	1258.88				494.77			339.83		75.00		
	a. Govt. Securities	7719.23	40.00	1258.88				494.77			339.83		75.00		
	b. NRB Bond	334.95													
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin. Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	2264.72	175.10	266.16	14.26	2.00		104.45	45.00		240.34	0.47	14.90	181.20	0.43
	a. Interbank Lending										20.09				
	b. Non Residents	1561.78													
	c. Others	702.95	175.10	266.16	14.26	2.00		104.45	45.00		220.25	0.47	14.90	181.20	0.43
4	LOANS & ADVANCES	55622.95	3192.69	19993.55	85.80	2752.40	1084.63	11609.29	3890.25	1996.04	9910.98	2432.43	3238.30	15926.37	1183.59
	a. Private Sector	54061.68	3192.69	19576.73	85.80	2752.40	1084.63	11609.29	3890.25	1996.04	9710.98	2432.43	3188.30	15926.37	1183.59
	b. Financial Institutions	1375.87		415.43							200.00		50.00		
	c. Government Organizations	185.40		1.39											
5	BILL PURCHASED														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	721.39	108.24	421.09	2.94	62.09	80.04	119.47	43.81	62.51	190.16	23.84	171.65	404.89	27.38
8	OTHER ASSETS	4412.86	829.07	1726.68	182.57	76.41	237.83	657.50	224.52	105.28	433.72	50.35	118.22	752.78	41.30
	a. Accrued Interest:	847.75	599.98	590.13	80.47	31.80	37.79	165.93	50.14		171.15	13.20	24.98	126.92	10.82
	Financial	568.30	599.98		6.25				27.88		5.34	2.51	20.17		
	Government Enterprise	71.64					</								

S.N.	BFI Name	Bhargav	Alpine	Garima	OmDB	GandakiDB	Kabelli	Kamana	Corporate	Purnima	Jyoti	Hamro	Shine	Kanchan	LumbiniDB
Liabilities															
1	CAPITAL FUND	336.77	519.78	2829.28	2671.25	2778.89	165.62	2859.27	111.32	555.01	2672.41	549.24	1647.68	456.47	2958.42
	a. Paid-up Capital	264.00	414.48	2204.24	1643.94	1843.93	84.21	2045.23	200.00	352.39	2211.00	450.67	1102.89	346.50	2008.88
	b. Calls in Advance				268.64		17.07		105.00						
	c. Proposed Bonus Share														
	d. General Reserves	70.11	31.15	186.93	274.84	343.89	12.65	213.62	15.05	36.97	117.27	16.18	174.07	32.72	419.81
	e. Share Premium		10.28	78.30	15.37		4.65	47.87		11.29	53.57	11.64		1.97	
	f. Retained Earning	2.12	63.86	350.22	442.95	575.56	46.19	550.48	-208.78	154.15	270.79	69.65	360.60	74.92	19.09
	g. Others Reserves Fund	0.54	0.01	9.59	25.50	15.52	0.85	2.06	0.05	0.21	19.79	1.10	10.12	0.36	510.64
2	BORROWINGS														79.65
	a. NRB														79.65
	b. Interbank Borrowing														
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	1982.05	1805.51	14909.39	16004.59	18250.72	657.45	12909.33	76.89	2602.50	10639.20	1092.22	10569.42	2808.65	17979.80
	a. Current	16.65	87.96	235.62	185.80	158.25	15.50	131.48		80.54	263.01	32.68	70.26	40.44	258.25
	Domestic	16.65	87.96	235.62	185.80	158.25	15.50	131.48		80.54	262.98		70.26	40.44	258.25
	Foreign										0.02	32.68			
	b. Savings	767.59	937.28	6683.09	5647.51	6340.58	408.22	5172.59	60.36	1455.49	3675.16	508.80	6593.98	1574.76	4926.37
	Domestic	767.59	937.28	6683.09	5647.51	6340.58	408.22	5172.59	60.36		3673.95		6593.98	1574.76	4926.28
	Foreign									1455.49	1.20	508.80			0.08
	c. Fixed	858.03	475.82	5793.98	8148.87	8476.90	153.39	5220.75	0.38	758.26	4276.08	383.82	3166.31	670.86	9352.80
	Domestic	858.03	475.82	5793.98	8148.87	8476.90	153.39	5220.75	0.38	758.26	4276.08	383.82	3166.31	670.86	9352.80
	Foreign														
	d. Call Deposits	326.96	287.55	2169.07	2020.31	3269.80	80.35	2384.51	10.42	307.36	2407.54	166.92	737.08	522.60	3419.99
	Domestic	326.96	287.55	2169.07	2020.31	3269.80	80.35	2384.51	10.42	307.36	2407.54	166.92	737.08	522.60	3419.99
	Foreign														
	e. Others	12.83	16.88	27.62	2.09	5.19			5.74	0.85	17.42		1.79		22.40
	Domestic	12.83	16.88	27.62	2.09	5.19			5.74	0.85	17.42		1.79		22.40
	Foreign														
4	Bills Payable			0.50	3.48	3.89									2.75
5	Other Liabilities	77.19	134.56	867.97	987.38	1237.51	30.86	720.97	568.49	104.47	939.69	73.19	644.64	149.43	2229.44
	1. Sundry Creditors	1.78	8.86	21.59	21.06	26.24	5.10	30.95	6.62	11.89	12.28	24.78	33.06	52.42	46.88
	2. Loan Loss Provision	19.35	36.43	155.25	218.77	211.71	10.76	220.24	184.43	20.55	136.02	12.23	104.54	39.79	460.87
	3. Interest Suspense a/c	25.31	27.75	162.16	192.53	245.85	7.82	189.11	176.52	16.02	205.53	15.53	163.13	19.44	484.35
	4. Others	30.75	61.52	528.97	555.01	753.71	7.17	280.67	200.93	56.00	585.86	20.64	343.92	37.78	1237.34
6	Reconciliation A/c														0.00
7	Profit & Loss A/c						0.75			0.28					
		2396.01	2459.84	21714.87	19666.70	22271.01	854.69	16489.57	756.71	3262.26	14251.30	1714.65	12861.74	3429.66	23250.06
Assets															
1	LIQUID FUNDS	700.39	862.65	4112.00	4029.50	4562.95	207.13	3762.66	132.50	1059.62	3648.88	375.19	2269.12	935.74	3914.17
	a. Cash Balance	52.23	83.42	374.45	387.36	489.23	18.94	341.73	0.95	32.91	165.25	54.02	317.17	59.89	344.99
	Nepalese Notes & Coins	52.23	83.00	374.45	386.62	488.83	18.94	341.73	0.95	32.91	162.83	54.02	317.17	59.89	344.51
	Foreign Currency		0.42		0.74	0.40					2.42				0.48
	b. Bank Balance	648.15	145.87	881.08	3642.14	966.46	56.07	3420.92	131.55	1026.71	648.22	67.13	574.48	165.79	3569.18
	1. In Nepal Rastra Bank	108.22	48.37	881.08	806.76	966.46	26.47	807.58	0.17	226.47	595.49	67.13	572.76	45.79	948.50
	Domestic Currency	108.22	48.37	881.08	806.75	966.46	26.47	807.58	0.17	226.47	594.92	67.13	572.76	45.79	948.50
	Foreign Currency				0.01						0.57				
	2. "A" Class Licensed Institution	342.73	97.50		2566.08		29.59	1862.51	128.82	255.70	52.73		1.72	120.00	2077.41
	Domestic Currency	342.73	97.50		2566.08		29.59	1862.51	128.82	255.70	52.43		1.72	120.00	2069.71
	Foreign Currency											0.30			7.71
	3. Other Financial Ins.	197.20			269.30			750.83	2.55	544.54					543.27
	4. In Foreign Banks														
	c. Money at Call		633.36	2856.47		3107.27	132.12				2835.41	254.04	1377.46	710.06	
	Domestic Currency		633.36	2856.47		3107.27	132.12				2834.96	254.04	1377.46	710.06	
	Foreign Currency										0.45				
2	INVESTMENT IN SECURITIES	1.00		169.67	647.92	375.00		149.93			387.20		610.00		1086.04
	a. Govt. Securities	1.00		169.67	647.92	375.00		149.93			387.20		610.00		1086.04
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin. Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	12.96	2.12	64.10	167.93	79.53		34.65		34.33	182.48	35.08	32.07	17.19	534.88
	a. Interbank Lending														
	b. Non Residents			24.60											
	c. Others	12.96	2.12	39.50	167.93	79.53		34.65		34.33	182.48	35.08	32.07	17.19	534.88
4	LOANS & ADVANCES	1530.55	1503.08	13529.38	14135.19	16340.60	580.75	11623.86	194.54	2071.94	9141.39	1171.98	9286.68	2304.08	15519.62
	a. Private Sector	1530.55	1503.08	13529.38	14101.13	16340.60	580.75	11623.86	194.54	2071.94	9141.39	1171.98	9286.68	2304.08	14822.22
	b. Financial Institutions				30.00										697.40
	c. Government Organizations				4.07										
5	BILL PURCHASED														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	54.59	15.05	218.46	164.85	223.51	13.09	287.18	2.45	17.92	196.60	28.70	171.53	84.77	393.79
8	OTHER ASSETS	72.89	62.50	459.38	496.73	629.71	53.72	560.49	228.74	74.95	631.34	90.00	405.50	83.70	1559.08
	a. Accrued Interest:	25.31	27.75	162.16	196.70	247.75	7.82	189.11	176.52	16.02	233.80	15.53	163.13	19.44	489.30
	Financial		10.84		0.46			61.81	146.05	5.47					335.14
	Government Enterprise		0.01		4.10	1.91					6.60				5.03
	Private Sector	25.31	16.90	162.1											

S.N.	BFI Name	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Kailash	Saipa	Seprakoshi	Sajha	Green	NFL
Liabilities														
1	CAPITAL FUND	190.54	2546.82	570.84	81.21	382.62	113.58	279.99	3348.89	54.83	221.57	102.01	92.97	-12.08
	a. Paid-up Capital	143.77	1839.54	389.85	69.16	262.19	67.26	220.29	2291.49	28.00	211.00	100.00	100.00	135.80
	b. Calls in Advance					28.84				14.44				
	c. Proposed Bonus Share		171.08	42.88										
	d. General Reserves	5.46	130.80	37.61	4.22	13.85	40.44	7.16	418.76	1.59	3.05			40.00
	e. Share Premium		48.03	31.46	1.93	18.58	5.75	15.39	15.66		6.89			
	f. Retained Earning	40.34	322.17	68.65	5.91	59.15		36.23	615.81	10.50	0.62	2.01	-7.04	-247.61
	g. Others Reserves Fund	0.98	35.20	0.39		0.02	0.13	0.91	7.18	0.30				59.73
2	BORROWINGS													
	a. NRB													
	b. Interbank Borrowing													
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	1071.65	11652.43	2885.94	162.34	1524.41	462.31	1909.65	18111.85	278.95	1097.24	444.49	517.85	83.82
	a. Current	6.76	527.58	8.00	0.10		7.41	17.52	301.71	7.90	36.14	18.77	4.27	
	Domestic	6.76	485.26	8.00	0.10		7.41	17.52	301.70	7.90	36.14	18.77	4.27	
	Foreign		42.32						0.01					
	b. Savings	443.07	3724.12	1275.96	146.39	1185.50	348.75	647.10	4703.73	238.15	375.21	244.41	93.94	79.74
	Domestic	443.07	3705.91	1275.96	146.39	1185.50	348.75	647.10	4703.73	238.15	375.21	244.41	93.94	79.74
	Foreign		18.20											
	c. Fixed	579.67	4572.81	1003.68	8.73	267.81	36.81	646.95	9225.92	26.67	268.99	52.28	196.18	2.96
	Domestic	579.67	4572.81	1003.68	8.73	267.81	36.81	646.95	9225.92	26.67	268.99	52.28	196.18	2.96
	Foreign													
	d. Call Deposits	42.14	2554.34	598.30	7.13		69.29	598.05	3873.43	5.48	416.90	129.04	222.91	
	Domestic	42.14	2343.09	598.30	7.13		69.29	598.05	3873.43	5.48	416.90	129.04	222.91	
	Foreign		211.25											
	e. Others		273.58			71.10	0.05	0.03	7.06	0.75			0.55	1.11
	Domestic		273.58			71.10	0.05	0.03	7.06	0.75			0.55	1.11
	Foreign													
4	Bills Payable		3.93											
5	Other Liabilities	123.91	1131.87	188.63	14.18	79.93	21.88	124.58	879.52	18.08	76.65	31.84	28.29	593.59
	1. Sundry Creditors	60.11	19.59	0.07	1.00	0.39	3.26		46.45	0.06	0.93	0.71	3.67	118.91
	2. Loan Loss Provision	17.61	163.05	26.14	2.46	26.79	3.89	24.01	241.06	4.79	15.83	16.13	6.31	162.86
	3. Interest Suspense a/c	27.93	172.99	27.01	5.01	13.85	3.37	16.95	200.61	2.20	5.20	6.94	6.45	119.58
	4. Others	18.26	776.23	135.41	5.70	38.91	11.36	83.62	391.41	11.02	54.68	8.06	11.86	192.24
6	Reconciliation A/c	71.29		0.00								0.01		
7	Profit & Loss A/c	1457.39	15335.05	3646.83	257.85	1986.96	597.86	2314.23	22344.52	351.86	1395.45	578.34	639.11	665.61
Assets														
1	LIQUID FUNDS	353.66	2837.00	1038.07	78.20	429.53	199.90	574.14	5518.40	119.56	435.54	155.51	225.97	29.82
	a. Cash Balance	35.86	469.97	74.45	4.68	44.72	29.84	42.04	432.32	15.99	42.16	21.70	17.14	0.93
	Nepalese Notes & Coins	35.86	300.59	74.45	4.68	44.72	29.84	42.04	431.28	15.99	42.16	21.70	17.14	0.93
	Foreign Currency		169.37						1.04					
	b. Bank Balance	58.56	558.64	190.08	9.58	90.93	170.05	137.09	948.65	15.83	62.36	31.54	208.83	28.89
	1. In Nepal Rastra Bank	58.24	525.24	163.08		70.88		41.06	903.17		62.33	31.54	18.25	0.99
	Domestic Currency	58.24	524.23	163.08		70.88		41.06	903.17		62.33	31.54	18.25	0.99
	Foreign Currency		1.01											
	2. "A" Class Licensed Institution	0.32		27.00	9.54	20.05	170.05	96.02	45.48	15.83	0.03		138.85	27.81
	Domestic Currency	0.32		27.00	9.54	20.05	170.05	96.02	45.48	15.83	0.03		138.85	27.81
	Foreign Currency													
	3. Other Financial Ins.				0.04								51.72	0.09
	4. In Foreign Banks		33.40											
	c. Money at Call	259.23	1808.39	773.55	63.94	293.88		395.02	4137.43	87.73	331.03	102.28		
	Domestic Currency	259.23	1803.27	773.55	63.94	293.88		395.02	4135.89	87.73	331.03	102.28		
	Foreign Currency		5.12						1.55					
2	INVESTMENT IN SECURITIES	520.00		10.00					399.11				5.00	
	a. Govt. Securities	520.00		10.00					399.11				5.00	
	b. NRB Bond													
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin. Ins.													
	e. Non Residents													
3	SHARE & OTHER INVESTMENT		33.24	0.21		9.89		1.12	284.65			3.63	5.00	10.80
	a. Interbank Lending													
	b. Non Residents													
	c. Others		33.24	0.21		9.89		1.12	284.65			3.63	5.00	10.80
4	LOANS & ADVANCES	888.81	10932.69	2473.04	162.72	1405.25	373.99	1599.74	15610.02	215.71	890.09	367.95	369.64	160.78
	a. Private Sector	888.81	10751.78	2473.04	162.72	1405.25	373.99	1599.74	15046.02	215.71	517.48	367.95	369.64	160.78
	b. Financial Institutions		180.91						564.00		372.60			
	c. Government Organizations													
5	BILL PURCHASED													
	a. Domestic Bills Purchased													
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
6	LOANS AGAINST COLLECTED BILLS													
	a. Against Domestic Bills													
	b. Against Foreign Bills													
7	FIXED ASSETS	18.87	217.00	24.57	2.77	48.76	5.92	57.98	133.96	5.97	18.87	10.47	12.45	7.60
8	OTHER ASSETS	117.62	710.96	103.07	14.16	79.58	17.10	72.70	396.98	9.83	46.56	20.29	16.35	362.69
	a. Accrued Interest:	27.93	202.10	27.01	5.01	13.85	3.41	16.95	234.79	2.20	5.20	6.94	6.45	119.58
	Financial		87.45	9.68			1.05	10.53	65.32	0.65	2.08			49.96
	Government Enterprise		8.32						5.26					
	Private Sector	27.93	106.33	17.33	5.01	13.85	2.36	6.42	164.21	1.55	3.13	6.94	6.45	69.62
	b. Staff Loans / Adv.	25.33	96.19	16.97	1.67	3.05	0.49	28.05	29.49	3.39	8.47	7.32	0.08	
	c. Sundry Debtors	1.42	29.19	2.91	3.43	0.02	11.05		61.76	0.89	2.78			154.34
	d. Cash In Transit		8.99											
	e. Others	62.95	374.49	56.19	4.06	62.67	2.14	27.69	70.95	3.35	30.11	6.04	9.83	88.77
9	Expenses not Written off					0.93		1.62		0.41		1.00		
10	Non Banking Assets		40.48						1.40					92.94
11	Reconciliation Account	71.83										0.00		
12	Profit & Loss A/c	6.60	43.67	7.88		3.03	0.94	6.92		0.38	4.39	19.48	4.69	0.98
	TOTAL ASSETS	1457.39	15335.05											

S.N.	BFI Name	NSMFL	Gurkhas	Union	Goodwill	SJFL	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central
Liabilities													
1	CAPITAL FUND	5.10	1174.48	127.15	914.41	653.38	91.71	1034.63	106.56	227.67	636.90	773.18	731.11
	a. Paid-up Capital	233.33	825.55	176.59	453.75	345.45	187.95	672.71	132.23	210.00	341.86	557.42	520.66
	b. Calls in Advance				265.02		48.93		87.97				
	c. Proposed Bonus Share												
	d. General Reserves	196.14	373.24	33.96	84.30	106.47	94.66	128.81	40.43	8.62	95.32	143.84	67.80
	e. Share Premium	2.48	20.66			0.99		4.78	0.23	6.80			0.12
	f. Retained Earning	-449.10	-100.19	-126.82	109.32	145.31	-239.82	226.20	-163.71	-0.44	195.13	71.19	141.43
	g. Others Reserves Fund	22.25	55.21	43.43	2.03	55.16		2.14	9.41	2.70	4.59	0.72	1.09
2	BORROWINGS		41.40							44.50		40.88	18.48
	a. NRB		41.40							44.50		40.88	18.48
	b. Interbank Borrowing												
	c. Foreign Banks and Fin. Ins.												
	d. Other Financial Ins.												
	e. Bonds and Securities												
3	DEPOSITS	471.12	4171.61	791.89	4740.42	3386.80	114.85	5635.09	112.43	517.24	1411.50	3762.67	2828.13
	a. Current			6.62				90.14				40.19	
	Domestic			6.62				90.14				40.19	
	Foreign												
	b. Savings	31.93	2343.41	162.90	1951.92	1137.07	84.71	1139.91	104.18	303.31	476.66	1350.53	1374.91
	Domestic	31.93	2343.41	162.90	1951.92	1137.07	84.71	1139.91	104.18	303.31	476.66	1350.53	1374.91
	Foreign												
	c. Fixed		1828.20	540.78	2758.86	2249.74	24.82	3283.23	8.25	213.93	934.71	2077.94	1453.22
	Domestic		1828.20	540.78	2758.86	2249.74	24.82	3283.23	8.25	213.93	934.71	2077.94	1453.22
	Foreign												
	d. Call Deposits	203.66		47.51				1121.80				294.01	
	Domestic	203.66		47.51				1121.80				294.01	
	Foreign												
	e. Others	235.53		34.07	29.64		5.33				0.13		
	Domestic	235.53		34.07	29.64		5.33				0.13		
	Foreign												
4	Bills Payable			0.27									
5	Other Liabilities	5357.07	823.93	181.52	363.04	325.07	659.56	266.94	442.55	60.03	208.29	448.50	205.16
	1. Sundry Creditors	118.31	22.71		19.41	0.40	30.28	11.12	7.26	0.59	6.23	51.99	8.91
	2. Loan Loss Provision	2299.74	168.64	118.32	114.84	36.34	367.82	64.60	170.22	12.69	70.32	136.13	58.72
	3. Interest Suspense a/c	2773.00	70.90	31.72	36.95	58.58	229.58	86.40	239.88	10.20	58.74	126.38	52.50
	4. Others	166.02	561.68	31.48	191.85	229.76	31.89	104.82	25.18	36.56	73.00	134.00	85.02
6	Reconciliation A/c	0.05					0.02						
7	Profit & Loss A/c	82.40			1.38		6.14				3.86		
		5915.76	6211.42	1100.83	6019.25	4365.25	872.29	6936.66	661.54	849.45	2260.55	5025.23	3782.87
Assets													
1	LIQUID FUNDS	95.38	1586.28	332.01	1287.03	1001.26	224.42	1438.67	98.79	186.39	664.20	746.57	1013.15
	a. Cash Balance	3.11	183.40	7.74	156.79	36.08	3.15	85.26	3.90	14.56	1.89	41.91	27.35
	Nepalese Notes & Coins	3.11	183.40	7.74	156.79	36.08	3.15	85.26	3.90	14.56	1.89	41.91	27.35
	Foreign Currency												
	b. Bank Balance	27.08	102.53	127.49	1130.24	965.18	221.27	1353.41	94.89	171.83	32.24	145.35	327.28
	1. In Nepal Rastra Bank	1.51	102.53	109.47	191.05	82.52	14.04	269.97	21.47	21.56	31.20	145.35	263.03
	Domestic Currency	1.51	102.53	109.47	191.05	82.52	14.04	269.97	21.47	21.56	31.20	145.35	263.03
	Foreign Currency												
	2. "A" Class Licensed Institution	8.04		17.91	939.19	431.36	207.22	1075.43	0.76	60.72	1.05		64.26
	Domestic Currency	8.04		17.91	939.19	431.36	207.22	1075.43	0.76	60.72	1.05		64.26
	Foreign Currency												
	3. Other Financial Ins.	17.53		0.12	451.30			8.01	72.65	89.55			
	4. In Foreign Banks												
	c. Money at Call	65.19	1300.36	196.77							630.06	559.32	658.51
	Domestic Currency	65.19	1300.36	196.77							630.06	559.32	658.51
	Foreign Currency												
2	INVESTMENT IN SECURITIES	10.01	27.00	16.50	206.64	127.40		280.00		15.00		233.00	81.40
	a. Govt. Securities	10.01	27.00		206.64	127.40		280.00		15.00		233.00	81.40
	b. NRB Bond			16.50									
	c. Govt. Non-Fin. Ins.												
	d. Other Non-Fin. Ins.												
	e. Non Residents												
3	SHARE & OTHER INVESTMENT	72.56	263.32	2.19	249.25	24.46	4.00	121.49	0.20	1.86	7.16	48.97	96.46
	a. Interbank Lending												
	b. Non Residents												
	c. Others	72.56	263.32	2.19	249.25	24.46	4.00	121.49	0.20	1.86	7.16	48.97	96.46
4	LOANS & ADVANCES	2332.60	3546.11	616.50	3853.48	2856.52	370.06	4752.03	203.03	597.87	1461.04	3520.50	2348.08
	a. Private Sector	2332.60	3546.11	616.50	3853.48	2771.02	370.06	4752.03	203.03	547.87	1461.04	3417.46	2348.08
	b. Financial Institutions					85.50				50.00		103.04	
	c. Government Organizations												
5	BILL PURCHASED												
	a. Domestic Bills Purchased												
	b. Foreign Bills Purchased												
	c. Import Bills & Imports												
6	LOANS AGAINST COLLECTED BILLS												
	a. Against Domestic Bills												
	b. Against Foreign Bills												
7	FIXED ASSETS	60.95	146.57	21.67	250.41	98.09	2.13	54.99	3.62	5.59	6.10	163.21	47.08
8	OTHER ASSETS	3328.16	490.78	100.93	163.85	206.12	269.66	244.04	334.61	26.35	120.32	242.67	167.65
	a. Accrued Interest:	2768.36	71.43	32.30	36.95	59.78	231.76	91.09	239.88	10.20	58.74	126.38	52.50
	Financial			19.74		17.38	10.39						
	Government Enterprise		0.53	0.58		1.20		2.51					
	Private Sector	2768.36	70.90	11.98	36.95	41.19	221.38	88.58	239.88	10.20	58.74	126.38	52.50
	b. Staff Loans / Adv.		4.05	12.02	5.95	12.22	26.20	56.00	1.68	1.22		4.95	19.85
	c. Sundry Debtors	430.51	65.34	6.02		0.91		11.43	92.97	4.09	6.53	0.32	29.67
	d. Cash In Transit						0.30						
	e. Others	129.30	349.97	50.59	120.95	133.21	11.40	85.52	0.08	10.84	55.05	111.02	65.64
9	Expenses not Written off		0.72	0.02	8.58								
10	Non Banking Assets	16.10	124.44			1.00	2.03	0.54	16.56		1.73		6.31
11	Reconciliation Account								1.44				
12	Profit & Loss A/c		26.19	11.03		50.39		44.90	3.29	16.40		70.30	22.74
	TOTAL ASSETS	5915.76	6211.42	1100.83	6019.25	4365.25	872.29	6936.66	661.54	849.45	2260.55	5025.23	3782.87

S.N.	BFI Name	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Ganeshwari	ICFC	Kuber	Seti	Namaste	Manjushree	Jeblis	Reliance	
Liabilities																	
1	CAPITAL FUND	85.99	58.18	440.20	484.20	-76.01	-762.11	-20.48	777.30	1167.70	-132.54	177.69	109.38	847.79	465.12	682.57	
	a. Paid-up Capital	150.00	41.47	474.41	302.40	181.98	935.07	70.00	493.48	801.78	150.00	152.60	84.00	724.38	288.96	512.57	
	b. Calls in Advance	73.64				1.37		24.49			50.23				97.38		
	c. Proposed Bonus Share									80.18							
	d. General Reserves	8.29	5.59	82.41	66.99	68.27	193.49	46.44	72.78	123.55	30.11	10.78	7.60	27.08	29.42	45.97	
	e. Share Premium			0.52		1.36	2.61		4.02	25.79	0.62		3.32	5.26			
	f. Retained Earning	-170.32	10.45	-238.16	111.84	-328.98	-1893.28	-322.71	205.11	134.62	-363.50	14.30	13.66	90.24	38.76	121.19	
	g. Others Reserves Fund	24.39	0.67	121.02	2.97			161.30	1.91	1.77			0.79	0.83	10.60	2.84	
2	BORROWINGS						29.74		36.25	62.10				25.89	15.54	46.60	
	a. NRB								36.25	62.10				25.89	15.54	46.60	
	b. Interbank Borrowing						29.74										
	c. Foreign Banks and Fin. Ins.																
	d. Other Financial Ins.																
	e. Bonds and Securities																
3	DEPOSITS	52.30	187.88	1899.38	3558.00	107.25	844.37	279.58	2498.46	6970.63	74.06	311.37	336.86	4434.31	1103.79	3134.27	
	a. Current				52.89										1.41		
	Domestic				52.89										1.41		
	Foreign																
	b. Savings	32.33	84.67	898.08	1614.85	70.54	21.85	129.15	702.12	2291.04	21.11	224.84	248.66	448.10	196.27	1066.01	
	Domestic	32.33	84.67	898.08	1614.85	70.54	21.85	129.15	702.12	2291.04	21.11	224.84	248.66	448.10	196.27	1066.01	
	Foreign																
	c. Fixed	19.44	103.21	997.97	1303.64	36.70			1460.26	3568.82	52.96	86.53	88.17	2136.38	803.35	1396.48	
	Domestic	19.44	103.21	997.97	1303.64	36.70			1460.26	3568.82	51.35	86.53	88.17	2136.38	803.35	1396.48	
	Foreign										1.60						
	d. Call Deposits				586.61					1107.43					26.76		
	Domestic				586.61					1107.43					26.76		
	Foreign																
	e. Others	0.54		3.33	0.01		822.53	150.42	336.08	3.35			0.02	1849.83	76.01	671.78	
	Domestic	0.54		3.33	0.01		822.53	150.42	336.08	3.35			0.02	1849.83	76.01	671.78	
	Foreign																
4	Bills Payable									0.28							
5	Other Liabilities	157.44	20.93	629.49	291.65	602.59	3807.15	928.33	147.97	610.86	175.24	55.92	17.48	397.20	144.98	278.28	
	1. Sundry Creditors	4.41	0.39	27.49	62.62	18.51	112.12	4.77	15.64	37.33	19.72	11.38	0.11	1.13	3.10	1.82	
	2. Loan Loss Provision	46.49	8.42	295.71	35.55	243.31	1700.37	345.91	26.12	103.52	66.30	10.97	5.09	107.05	37.59	68.12	
	3. Interest Suspense a/c	14.92	3.56	161.46	32.26	288.34	1941.91	466.93	35.88	12.96	-47.56	7.26	1.33	145.00	41.71	55.60	
	4. Others	91.63	8.56	144.84	161.21	52.43	52.75	110.73	70.34	457.05	136.78	26.31	10.95	144.02	62.58	152.74	
6	Reconciliation A/c	5.29				-0.03	0.00			1325.70	17.90						
7	Profit & Loss A/c	3.39	2.42							7.19	97.28	3.44	1.27		1.83		
		304.41	269.41	2969.07	4333.86	633.80	3919.15	1187.43	3459.99	8818.77	1539.74	566.32	464.99	5705.19	1731.25	4141.72	
Assets																	
1	LIQUID FUNDS	12.49	29.13	477.64	1079.28	36.62	139.57	125.67	731.66	2174.46	85.22	162.54	194.12	1315.78	220.35	1093.54	
	a. Cash Balance	2.77	6.02	48.02	115.18	1.26	1.58	0.10	23.09	185.88	3.48	4.47	6.65	73.11	7.96	34.31	
	Nepalese Notes & Coins	2.77	6.02	48.02	115.18	1.26	1.58	0.10	22.99	185.88	3.48	4.47	6.65	73.11	7.96	34.31	
	Foreign Currency								0.10								
	b. Bank Balance	2.33	-0.31	429.62	191.46	35.36	137.99	125.57	70.03	1988.58	70.75	158.07	9.62	1242.67	49.36	157.89	
	1. In Nepal Rastra Bank	1.97		50.51	191.17	0.08	1.74	1.28	64.39	228.43	0.03	0.16		133.40	49.36	157.89	
	Domestic Currency	1.97		50.51	191.17	0.08	1.74	1.28	64.39	228.43	0.03	0.16		133.40	49.36	157.89	
	Foreign Currency																
	2. "A" Class Licensed Institution	0.36	-0.31	248.13	0.28	34.74	110.86	123.43	5.62	965.43	70.72	96.26	9.62	741.84			
	Domestic Currency	0.36	-0.31	248.13	0.28	34.74	110.86	123.43	5.62	965.43	70.72	96.26	9.62	741.84			
	Foreign Currency																
	3. Other Financial Ins.			130.98		0.54	25.39	0.86	0.01	794.72		61.65		367.43			
	4. In Foreign Banks																
	c. Money at Call	7.39	23.43		772.64				638.54		10.99		177.85		163.04	901.34	
	Domestic Currency	7.39	23.43		772.64				638.54		10.99		177.85		163.04	901.34	
	Foreign Currency																
2	INVESTMENT IN SECURITIES			250.00					115.00	234.75					104.35		
	a. Govt. Securities			250.00					115.00	234.75					104.35		
	b. NRB Bond																
	c. Govt. Non-Fin. Ins.																
	d. Other Non-Fin. Ins.																
	e. Non Residents																
3	SHARE & OTHER INVESTMENT	0.10	0.19	9.70	83.01	0.35	0.03	3.23	182.41	244.80		0.10			58.65	178.08	
	a. Interbank Lending																
	b. Non Residents				83.01										6.79		
	c. Others	0.10	0.19	9.70		0.35	0.03	3.23	182.41	244.80		0.10			51.86	178.08	
4	LOANS & ADVANCES	78.23	194.74	1694.64	2849.65	243.31	1700.37	352.63	2145.87	5488.85	63.02	348.77	267.29	3980.61	1130.52	2682.12	
	a. Private Sector	78.23	194.74	1694.64	2849.65	243.31	1700.37	352.63	2124.92	5321.00	62.52	348.77	267.29	3919.61	1079.02	2587.57	
	b. Financial Institutions								20.55	167.85	0.50			61.00	51.50	94.55	
	c. Government Organizations								0.40								
5	BILL PURCHASED										2.60						
	a. Domestic Bills Purchased										2.60						
	b. Foreign Bills Purchased																
	c. Import Bills & Imports																
6	LOANS AGAINST COLLECTED BILLS																
	a. Against Domestic Bills																
	b. Against Foreign Bills																
7	FIXED ASSETS	4.51	6.99	84.10	80.07	14.57	84.78	198.61	75.36	171.65	2.91	5.73	0.36	63.69	3.67	23.23	
8	OTHER ASSETS	121.24	37.46	376.09	237.87	297.17	1972.49	505.82	204.17	487.54	-55.48	48.96	3.21	271.32	205.05	144.33	
	a. Accrued Interest:	14.92	3.56	161.46	32.26	288.34	1941.91	466.93	36.54	112.25	-65.93	7.26	1.33	145.00	44.62	62.57	
	Financial						1941.91		5.81	55.65		0.27	2.22	4.00	3.15		
	Government Enterprise								0.66	2.28				0.57			
	Private Sector	14.92	3.56	161.46	32.26	288.34		466.93	30.07	54.32	-65.93	7.26	1.06	142.77	40.04	59.42	
	b. Staff Loans / Adv.	0.04	3.09	7.03	10.98	4.24	0.11		23.86	83.89	1.33	0.98		51.24	13.25	13.52	
	c. Sundry Debtors	74.49	0.36	41.71	24.24		4.19	0.18	28.87	27.92	0.68	40.46	0.28	2.18	98.41	0.42	
	d. Cash In Transit																

BFI Name	NBL	RBB	NABIL	INBL	SCENL	HBL	NSBI	NBB	EBL	BOK	NCC
Expenses											
1. Interest Expense	407.29	406.16	773.33	1256.46	257.32	914.79	776.28	613.20	799.27	911.04	864.00
1.1 On Deposit Liabilities	320.67	404.52	768.09	1232.52	257.32	906.60	744.69	611.79	799.27	896.41	855.42
1.1.1 Saving Account	116.79	242.34	298.09	219.03	46.93	222.20	108.36	116.92	186.78	115.90	172.90
1.1.2 Fixed Account	193.55	146.81	374.96	923.46	192.13	684.40	627.72	461.03	582.86	751.55	610.10
1.1.2.1 Up to 3 months Fixed Account		0.28	56.24	9.27	16.66	663.56	22.49		154.28		15.75
1.1.2.2 3 to 6 months Fixed Account		0.20	74.99		43.20		17.92	0.02	128.69		43.15
1.1.2.3 6 months to 1 year Fixed Account		113.17	187.48		128.88	20.84	49.20		163.14	751.55	510.36
1.1.2.4 Above 1 year Fixed Account	193.55	33.16	56.24	914.19	3.39		538.11	461.02	136.75		40.85
1.1.3 Call Deposit	10.33	15.37	95.04	90.02	18.26		8.61	33.84	29.63	28.97	72.42
1.1.4 Certificate of Deposit											
1.2 On Borrowing	86.62	1.64	5.24	23.94		8.19	31.59	1.41		14.63	8.58
2. Commission Expense		5.49	30.31	22.61				2.71			2.72
3. Staff Expense	270.81	451.77	213.07	124.41	74.04	175.46	184.84	88.80	181.39	134.61	113.40
4. Office Operating Expenses	112.57	88.57	97.88	112.61	82.76	117.50	134.95	61.56	78.69	93.17	65.43
5. Foreign Exchange Loss											
5.1 Due to Change in Exchange Rates								0.00			
5.2 Due to Foreign Currency Transaction								0.00			
6. Non Operating Expense								2.90	0.16		0.88
7. Provision for Risk	1.99	3.08	231.81		11.76	116.33	29.38				25.80
7.1 Loan loss Provision	1.91	2.96	231.81		11.76	116.33	29.38				-16.84
7.1.1 General Loan loss Provision	1.91	0.12	124.41		6.57		29.33				-16.84
7.1.1.1 Pass Loan Loss Provision	1.91	0.12	124.41		3.63		29.33				-16.84
7.1.1.2 Watch List Provision					2.94						
7.1.2 Special Loan Loss Provision		2.84	106.63		5.19		0.04				
7.1.3 Additional Loan Loss Provision			0.77			116.33					
7.2. Provision for Non-Banking Assets	0.09										42.63
7.3. Provision for Loss on Investment											
7.5. Provision for Loss of Other Assets		0.12									
8. Loan Written Off			0.18		1.16						
9. Provision for Staff Bonus			95.22	91.18	22.89	38.57			50.00	24.50	
10. Provision for Income Tax			284.06	273.53	68.68	115.69			149.99	73.51	
11. Others		0.19									
12. Net Profit	-186.42	702.06	668.15	638.23	160.26	270.06			349.97	171.51	
Total Expenses	606.24	1657.32	2394.01	2519.03	678.89	1748.40	1125.44	769.16	1609.45	1408.34	1072.23
Income											
1. Interest Income	468.91	1468.22	1805.81	2206.29	457.15	1560.00	387.79	247.02	1453.01	1302.40	358.49
1.1 On Loans and Advances	465.43	1373.27	1643.49	2095.20	386.39	1487.11	282.58	209.88	1387.69	1237.19	319.40
1.2 On Investment	1.63	88.30	82.11	71.99	13.08	48.73	49.12	19.97	65.03	59.41	33.22
1.2.1 Government Bonds	1.63	62.98	82.11	71.99	13.08	48.73	48.22	4.68	10.02	59.41	32.47
1.2.2 Foreign Bonds									12.90		
1.2.3 NRB Bonds		0.36					0.90	15.28	42.11		0.75
1.2.4 Debenture & Bonds		24.96						0.00			
1.3 On Agency Balance	0.94	0.99	2.78	38.21	0.56	24.16	0.76	0.99			0.93
1.4 On Call Deposit		0.37	59.99	0.44	27.05			14.80	0.29	1.06	0.04
1.5 On Others	0.91	5.29	17.44	0.45	30.07		55.33	1.38		4.74	4.90
2. Commission and Discount	31.13	84.39	202.01	198.15	79.52	89.99	145.70	99.39	70.64	44.10	24.39
2.1 Bills Purchase and Discount	0.00	0.27	0.04	0.40	2.49	3.54	0.12	5.03	1.42	4.98	0.81
2.2 Commission	31.13	81.24	200.74	197.75	52.96	73.71	73.17	92.73	69.22	39.01	23.30
2.3 Others		2.88	1.22		24.07	12.74	72.41	1.63		0.11	0.28
3. Exchange Fluctuation Income	18.94	19.50	117.44	97.11	120.72	83.85	36.95	13.58	18.93	37.15	9.11
3.1 Due to Change in Exchange Rate	-0.89	4.63	58.42	16.27	7.77		2.46	0.33	1.10		0.10
3.2 Due to Foreign Currency Transaction	19.83	14.87	59.03	80.83	112.95	83.85	34.49	13.25	17.83	37.15	9.01
4. Other Operating Income	59.57	80.89	20.42	17.49	13.01	14.33		23.35	66.05	18.20	21.97
5. Non Operating Income	27.60	0.27	4.87		0.01	0.22			0.82	-1.15	1.60
6. Write Back from Provisions for loss	0.08	4.05	243.46		6.81		5.19				
7. Recovery of written-off Loan					1.67		36.00			7.65	
8. Income from Extra Ordinary transactions											
9. Net Loss							513.39	385.81			656.66
Total Income	606.24	1657.32	2394.01	2519.03	678.89	1748.40	1125.44	769.16	1609.45	1408.34	1072.23

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMVB	PRABHU
Expenses												
1. Interest Expense	1248.21	728.57	710.86	751.48	1000.91	1185.41	1339.51	747.36	952.59	788.46	902.57	903.67
1.1 On Deposit Liabilities	1241.00	727.48	710.83	743.09	973.22	1167.07	1330.87	738.17	943.69	788.46	891.51	903.58
1.1.1 Saving Account	355.10	125.22	142.52	122.85	196.47	197.00	251.36	76.39	138.08	143.25	107.84	286.02
1.1.2 Fixed Account	724.65	580.40	488.16	531.49	606.66	969.89	1015.76	631.66	632.42	610.67	741.10	464.50
1.1.2.1 Up to 3 months Fixed Account	0.00			3.23	161.73		1.01	8.04		9.19	36.25	35.61
1.1.2.2 3 to 6 months Fixed Account				20.55	126.98		3.39	186.02	15.69	49.05	15.67	22.83
1.1.2.3 6 months to 1 year Fixed Account	703.43	409.48		269.13	152.63	435.65	809.77	228.30	504.90	465.10	232.81	341.24
1.1.2.4 Above 1 year Fixed Account	21.22	170.92	488.16	238.59	165.32	534.24	201.60	209.30	111.84	87.33	456.37	64.82
1.1.3 Call Deposit	161.24	21.86	80.15	88.75	170.09	0.18	63.74	30.12	173.20	34.55	42.57	153.05
1.1.4 Certificate of Deposit												
1.2 On Borrowing	7.21	1.09	0.03	8.39	27.69	18.34	8.64	9.19	8.90		11.06	0.10
2. Commission Expense						0.26	6.09	0.28				
3. Staff Expense	166.02	119.68	75.67	78.28	105.09	671.36	185.21	103.18	71.41	115.64	156.89	193.02
4. Office Operating Expenses	112.36	65.50	54.16	77.97	97.23	105.04	131.04	67.11	109.38	78.55	110.51	92.27
5. Foreign Exchange Loss				0.10				6.21				-4.69
5.1 Due to Change in Exchange Rates				0.10				6.21				-4.69
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense			0.05									0.16
7. Provision for Risk				2.92		2.66			-4.01			
7.1 Loan loss Provision						2.66			-4.01			
7.1.1 General Loan loss Provision						1.88			10.93			
7.1.1.1 Pass Loan Loss Provision						1.82			3.85			
7.1.1.2 Watch List Provision						0.05			7.08			
7.1.2 Special Loan Loss Provision						0.79			-14.94			
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets				2.92		0.00						
7.3. Provision for Loss on Investment												
7.5. Provision for Loss of Other Assets												
8. Loan Written Off				12.80								
9. Provision for Staff Bonus					24.12	12.88	27.61					
10. Provision for Income Tax					72.37	48.29	82.84					
11. Others												
12. Net Profit					168.86	112.69	193.30				-361.89	
Total Expenses	1526.59	913.75	840.74	923.55	1468.58	2138.59	1965.61	924.14	1129.37	982.65	808.07	1184.44
Income												
1. Interest Income	942.04	439.99	424.77	420.41	1267.00	1933.75	1708.98	317.17	401.98	542.89	571.23	547.01
1.1 On Loans and Advances	867.59	404.22	384.88	376.66	1196.30	1905.66	1638.89	264.44	356.26	494.54	515.10	467.93
1.2 On Investment	62.82	31.69	25.38	33.61	64.01	26.54	59.47	51.11	34.64	38.02	42.21	58.41
1.2.1 Government Bonds	62.82	28.56	25.38	30.77	64.01	26.54	59.47	42.14	34.64	4.36	42.21	55.65
1.2.2 Foreign Bonds				2.55						1.08		2.76
1.2.3 NRB Bonds		1.53		0.29				8.97		32.58		
1.2.4 Debenture & Bonds		1.61										
1.3 On Agency Balance	1.41				3.25			1.59	2.75			5.81
1.4 On Call Deposit	5.89				3.44		9.14	0.03		7.84	1.02	2.19
1.5 On Others	4.32	4.08	14.50	10.15		1.55	1.48		8.32	2.51	12.90	12.67
2. Commission and Discount	24.05	32.38	33.67	76.64	149.37	51.76	76.26	21.27	105.82	33.53	54.59	66.45
2.1 Bills Purchase and Discount		0.27	0.01	4.81				0.01	0.35	0.32		0.14
2.2 Commission	20.61	32.12	14.07	68.86	73.80	50.23	72.17	17.00	105.20	30.48	54.59	58.30
2.3 Others	3.43		19.59	2.96	75.57	1.53	4.10	4.27	0.26	2.73		8.01
3. Exchange Fluctuation Income	47.71	25.41	21.91	40.66	35.08	22.26	54.50	13.18	24.81	26.59	47.60	38.08
3.1 Due to Change in Exchange Rate	-16.37	0.33			23.50	21.45	43.44		1.04	6.18	1.11	
3.2 Due to Foreign Currency Transaction	64.08	25.07	21.91	40.66	11.58	0.81	11.06	13.18	23.77	20.41	46.49	38.08
4. Other Operating Income	118.42	18.77	13.54		17.13	104.80	66.53	44.56	129.37	48.00	43.27	60.37
5. Non Operating Income	2.00		0.45	19.63		4.54	59.34	2.01	19.20	4.45	0.38	
6. Write Back from Provisions for loss			4.96			6.62		24.77				57.81
7. Recovery of written-off Loan		0.05				14.87		0.08				14.35
8. Income from Extra Ordinary transactions						0.00		501.10				18.83
9. Net Loss	392.37	397.14	341.44	366.20					448.19	327.19		472.53
Total Income	1526.59	913.75	840.74	923.55	1468.58	2138.59	1965.61	924.14	1129.37	982.65	808.07	1184.44

BFI Name	Janata	Mega	Civil	Century	Sanima	NIDC	MahilaemDB	Narayani	Sahayogi	Kannali	Shangrila	Excel
Expenses												
1. Interest Expense	676.88	565.26	463.58	624.26	768.10	16.62	361.55	0.62	46.81	22.38	190.61	41.90
1.1 On Deposit Liabilities	676.72	561.86	463.19	624.26	761.70	16.62	361.42	0.62	46.81	22.38	190.61	41.80
1.1.1 Saving Account	180.52	99.27	65.49	139.56	255.72	3.19	120.50	0.44	26.64	10.75	65.55	14.36
1.1.2 Fixed Account	436.96	370.48	330.13	391.36	426.88	13.29	194.21	0.19	16.94	11.63	102.29	22.68
1.1.2.1 Up to 3 months Fixed Account	45.36				4.86		5.76				17.19	1.29
1.1.2.2 3 to 6 months Fixed Account	112.34				18.10	1.50	1.29		2.06		12.21	3.22
1.1.2.3 6 months to 1 year Fixed Account	221.91	370.48	330.13	391.36	0.22	6.35	77.38		9.57		58.50	16.22
1.1.2.4 Above 1 year Fixed Account	57.35				403.70	5.44	109.78	0.19	5.32	11.63	14.38	1.96
1.1.3 Call Deposit	59.24	92.12	67.57	93.34	79.10	0.15	46.71		3.23		22.77	4.76
1.1.4 Certificate of Deposit												
1.2 On Borrowing	0.17	3.40	0.39	0.00	6.40		0.12					0.11
2. Commission Expense												
3. Staff Expense	115.85	78.25	61.30	69.49	85.15	7.98	51.28	0.76	7.23	6.86	31.54	11.68
4. Office Operating Expenses	76.04	50.63	49.31	55.42	77.12	2.71	41.57	0.62	4.43	3.85	20.68	5.92
5. Foreign Exchange Loss												
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense				0.35	0.45						0.02	
7. Provision for Risk		2.28					0.11					
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		2.28										
7.5. Provision for Loss of Other Assets							0.00					
8. Loan Written Off												
9. Provision for Staff Bonus		15.29										
10. Provision for Income Tax		45.86										
11. Others										0.19		
12. Net Profit		107.00						1.88				
Total Expenses	868.77	864.56	574.20	749.52	930.83	27.31	454.50	3.89	58.47	33.28	242.86	59.51
Income												
1. Interest Income	367.01	824.51	180.58	263.04	564.93	5.68	180.76	3.89	53.51	14.24	181.66	49.62
1.1 On Loans and Advances	348.04	781.68	135.18	246.52	516.85	5.68	175.95	3.87	53.51	14.15	179.74	49.59
1.2 On Investment	16.22	32.27	42.29	11.52	43.90		2.75					
1.2.1 Government Bonds	16.15		40.50	11.52	43.90		2.75					
1.2.2 Foreign Bonds			1.79									
1.2.3 NRB Bonds	0.06	32.08										
1.2.4 Debenture & Bonds		0.19										
1.3 On Agency Balance	0.86		0.46	3.92				0.02				
1.4 On Call Deposit		3.20	2.65				2.06			0.10	0.21	-0.14
1.5 On Others	1.89	7.35		1.09	4.18						1.70	0.17
2. Commission and Discount	33.17	16.40	13.68	11.09	27.00	0.11	1.57		1.36	1.99	1.25	2.54
2.1 Bills Purchase and Discount	1.07	0.14										
2.2 Commission	32.10	16.25	13.68	11.09	27.00	0.11	1.57		1.36	0.03	1.24	2.39
2.3 Others										1.96	0.01	0.16
3. Exchange Fluctuation Income	13.63	6.78	18.03	12.20	43.84							
3.1 Due to Change in Exchange Rate	5.26		2.68	2.10	1.60							
3.2 Due to Foreign Currency Transaction	8.38	6.78	15.35	10.10	42.24							
4. Other Operating Income	6.18	15.94	17.00	23.85	61.77	1.05	14.77		2.67		14.61	2.29
5. Non Operating Income	1.71	0.93		0.42		6.38					0.00	3.20
6. Write Back from Provisions for loss							3.93			0.00		
7. Recovery of written-off Loan												
8. Income from Extra Ordinary transactions				5.80								
9. Net Loss	447.08		344.91	433.11	233.27	14.10	253.47		0.93	17.05	45.34	1.86
Total Income	868.77	864.56	574.20	749.52	930.83	27.31	454.50	3.89	58.47	33.28	242.86	59.51

BFI Name	Western	Deva	Miteri	Tinau	Muktinath	Kankai	Bhargav	Alpine	Garima	OmdB	GandakiDB	Kabell
Expenses												
1. Interest Expense	27.17	148.73	43.65	59.21	240.20	16.47	29.01	23.05	203.47	234.32	261.60	5.96
1.1 On Deposit Liabilities	27.17	148.73	43.65	59.21	240.20	16.47	29.01	23.05	203.47	234.32	260.96	5.96
1.1.1 Saving Account	16.72	54.22	12.12	20.28	90.78	6.74	9.15	10.51	71.69	60.41	71.33	2.90
1.1.2 Fixed Account	10.45	75.67	27.71	34.48	121.33	7.22	16.90	9.45	112.36	153.15	165.92	2.70
1.1.2.1 Up to 3 months Fixed Account			1.11	0.01	4.09	0.12	0.32		19.74	20.25	20.38	
1.1.2.2 3 to 6 months Fixed Account	0.36		1.39	0.02	5.33	0.56	2.52	1.57	8.83	18.25	11.45	0.22
1.1.2.3 6 months to 1 year Fixed Account	2.65		9.70	4.60	83.07	2.95	8.04	5.68	42.21	94.71	107.85	1.65
1.1.2.4 Above 1 year Fixed Account	7.44	75.67	15.52	29.86	28.84	3.59	6.02	2.19	41.57	19.94	26.24	0.83
1.1.3 Call Deposit		18.85	3.82	4.46	28.10	2.52	2.95	3.09	19.42	20.77	23.71	0.36
1.1.4 Certificate of Deposit												
1.2 On Borrowing											0.64	
2. Commission Expense												
3. Staff Expense	6.05	22.90	7.32	7.22	58.09	7.39	6.65	3.45	45.13	20.78	26.58	1.81
4. Office Operating Expenses	6.93	17.13	3.57	4.50	25.82	4.94	3.36	3.70	25.15	25.59	18.94	1.19
5. Foreign Exchange Loss		1.09			0.00							
5.1 Due to Change in Exchange Rates		1.09			0.00							
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense		0.00							0.11			
7. Provision for Risk					3.97							
7.1 Loan loss Provision					3.97							
7.1.1 General Loan loss Provision					3.93							
7.1.1.1 Pass Loan Loss Provision			-0.26		3.55							
7.1.1.2 Watch List Provision			0.26		0.38							
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												
8. Loan Written Off												
9. Provision for Staff Bonus		7.27	0.53		7.48							0.11
10. Provision for Income Tax		21.80	1.59		22.45							0.32
11. Others												
12. Net Profit		50.87	3.71		52.39		-22.81					0.75
Total Expenses	40.16	269.80	60.37	70.93	410.40	28.80	16.21	30.20	273.86	280.69	307.12	10.15
Income												
1. Interest Income	28.31	245.24	52.78	56.07	359.21	22.69	14.28	26.20	198.39	229.19	231.02	9.58
1.1 On Loans and Advances	28.31	230.82	52.78	56.06	358.82	22.68	14.27	26.19	198.21	227.83	230.46	9.58
1.2 On Investment		0.44										
1.2.1 Government Bonds		0.44										
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		13.80		0.02	0.13	0.01	0.01	0.00	0.12	1.36	0.12	
1.5 On Others		0.17			0.26				0.06		0.43	
2. Commission and Discount	4.36	1.42	0.29	0.54	4.35	0.27	1.89	0.53	1.28	3.28	0.83	0.17
2.1 Bills Purchase and Discount												
2.2 Commission	4.36	1.42	0.18	0.54	4.35	0.27	0.26	0.52	1.28	3.28	0.83	0.17
2.3 Others			0.10				1.63	0.01				
3. Exchange Fluctuation Income		1.07			0.00			0.01		0.01		
3.1 Due to Change in Exchange Rate		1.01						0.00		0.01		
3.2 Due to Foreign Currency Transaction		0.06			0.00			0.01		0.00		
4. Other Operating Income	1.13	22.05	7.31	4.21	38.52	2.15	0.04	0.61	20.05	23.61	15.30	0.39
5. Non Operating Income		0.02			8.19					0.02	0.27	
6. Write Back from Provisions for loss					0.13							
7. Recovery of written-off Loan												
8. Income from Extra Ordinary transactions												
9. Net Loss	6.36			10.12		3.70		2.86	54.15	24.57	59.71	
Total Income	40.16	269.80	60.37	70.93	410.40	28.80	16.21	30.20	273.86	280.69	307.12	10.15

BFI Name	Kamana	Corporate	Purnima	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Raptiveri	Tourism	Mission	(Mt. Makalu)
Expenses												
1. Interest Expense	185.14	0.48	31.54	148.73	15.27	134.72	18.75	271.98	19.74	160.19	38.33	1.34
1.1 On Deposit Liabilities	185.14	0.48	31.54	148.50	15.27	134.72	18.75	270.23	19.74	158.03	38.33	1.34
1.1.1 Saving Account	62.71	0.42	16.52	40.34	5.87	69.60	10.14	60.30	6.50	40.27	15.47	1.12
1.1.2 Fixed Account	101.66		13.50	85.22	7.56	58.40	6.14	173.68	12.86	94.46	17.77	0.17
1.1.2.1 Up to 3 months Fixed Account	6.19		1.36	3.91		0.40	1.02	3.20	0.23	11.23		
1.1.2.2 3 to 6 months Fixed Account	5.25		1.51	6.85		0.34	0.51	16.19	0.77	5.09	6.39	
1.1.2.3 6 months to 1 year Fixed Account	75.01		7.04	49.80	5.57	8.74	2.28	106.22	4.40	54.24	9.42	0.00
1.1.2.4 Above 1 year Fixed Account	15.21		3.60	24.65	1.99	48.92	2.33	48.07	7.47	23.89	1.96	0.17
1.1.3 Call Deposit	20.77	0.06	1.52	22.94	1.84	6.72	2.47	36.25	0.38	23.31	5.08	0.05
1.1.4 Certificate of Deposit												
1.2 On Borrowing				0.23				1.75		2.15		
2. Commission Expense												
3. Staff Expense	27.45	0.39	4.22	25.47	3.00	21.88	3.07	45.88	2.26	26.04	7.20	0.44
4. Office Operating Expenses	15.95	0.53	3.69	12.98	2.62	12.72	1.91	21.56	2.53	21.76	3.30	0.60
5. Foreign Exchange Loss				-0.03				0.03				
5.1 Due to Change in Exchange Rates				-0.03				0.03				
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense								0.03				
7. Provision for Risk				0.16								
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				0.16								
7.3. Provision for Loss on Investment												
7.5. Provision for Loss of Other Assets												
8. Loan Written Off												
9. Provision for Staff Bonus												0.02
10. Provision for Income Tax												0.05
11. Others												
12. Net Profit												0.12
Total Expenses	228.54	1.40	39.44	187.32	20.89	169.32	23.73	339.48	24.53	207.98	48.83	2.55
Income												
1. Interest Income	151.23	0.56	33.27	124.07	13.49	67.29	18.84	119.36	16.02	140.18	38.62	2.39
1.1 On Loans and Advances	150.27	0.56	33.26	100.05	13.49	67.28	18.83	118.41	16.02	115.58	38.61	2.39
1.2 On Investment				2.65				0.03		3.73		
1.2.1 Government Bonds				2.65				0.03		3.73		
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds												
1.2.4 Debenture & Bonds												
1.3 On Agency Balance										0.07		
1.4 On Call Deposit	0.97		0.01	21.36		0.01	0.01	0.03		20.80	0.00	
1.5 On Others		0.00						0.88				
2. Commission and Discount	2.20	0.01	0.19	0.87	0.04	11.42	0.27	1.16	1.91	5.05	0.19	0.09
2.1 Bills Purchase and Discount												
2.2 Commission	2.20		0.19	0.87	0.04	1.69	0.02	1.16	0.12	5.05	0.19	0.09
2.3 Others		0.01				9.73	0.25		1.79			
3. Exchange Fluctuation Income				0.02				0.00		9.97		
3.1 Due to Change in Exchange Rate								0.00		0.63		
3.2 Due to Foreign Currency Transaction				0.02						9.34		
4. Other Operating Income	9.58		2.64	10.72	2.25		0.92	9.57		9.08	3.58	0.07
5. Non Operating Income	0.01		0.12			3.76		31.78		0.04		
6. Write Back from Provisions for loss												
7. Recovery of written-off Loan								0.90				
8. Income from Extra Ordinary transactions												
9. Net Loss	65.51	0.83	3.22	51.64	5.11	86.85	3.70	176.71	6.60	43.67	6.44	
Total Income	228.54	1.40	39.44	187.32	20.89	169.32	23.73	339.48	24.53	207.98	48.83	2.55

BFI Name	Sindhu	Sahara	NCommunity	Kailash	Salpa	Saptakoshi	Sajha	Green	NFL	NSMFL	Gurkhas	Union
Expenses												
1. Interest Expense	18.56	5.15	24.14	265.16	2.62	12.07	5.03	8.89	0.78	0.40	64.60	13.10
1.1 On Deposit Liabilities	18.56	5.15	24.14	265.16	2.62	12.07	5.03	8.89	0.78	0.40	64.60	13.10
1.1.1 Saving Account	13.70	3.96	7.50	52.91	2.17	4.23	2.81	1.28	0.73	0.35	28.56	2.05
1.1.2 Fixed Account	4.86	0.66	11.57	176.38	0.42	4.88	0.84	3.28	0.05		36.05	10.64
1.1.2.1 Up to 3 months Fixed Account			0.07	21.85	0.00			0.23				0.04
1.1.2.2 3 to 6 months Fixed Account	1.38		0.03	9.50	0.03	0.17	0.01	0.41				0.45
1.1.2.3 6 months to 1 year Fixed Account	2.37		5.93	129.82	0.10	2.73	0.12	2.13				6.66
1.1.2.4 Above 1 year Fixed Account	1.11	0.66	5.55	15.20	0.29	1.98	0.71	0.52	0.05		36.05	3.49
1.1.3 Call Deposit		0.53	5.07	35.87	0.03	2.95	1.38	4.33		0.05		0.42
1.1.4 Certificate of Deposit												
1.2 On Borrowing												
2. Commission Expense												
3. Staff Expense	5.54	2.75	5.81	37.15	2.51	4.73	2.63	1.61	0.60	1.04	7.43	4.05
4. Office Operating Expenses	3.07	1.27	4.07	19.44	0.38	2.96	1.42	1.75	0.64	2.71	5.79	2.19
5. Foreign Exchange Loss												
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense											0.37	
7. Provision for Risk						6.36	16.13					
7.1 Loan loss Provision						6.36	16.13					
7.1.1 General Loan loss Provision						4.35	3.92					
7.1.1.1 Pass Loan Loss Provision						0.32	3.44					
7.1.1.2 Watch List Provision						4.03	0.48					
7.1.2 Special Loan Loss Provision						2.01	12.22					
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												
8. Loan Written Off												
9. Provision for Staff Bonus				0.61								
10. Provision for Income Tax				1.84								
11. Others												
12. Net Profit				4.26					-0.70	82.40	-26.19	
Total Expenses	27.17	9.17	34.03	328.46	5.50	26.12	25.22	12.25	1.32	86.56	52.00	19.35
Income												
1. Interest Income	22.94	7.19	24.82	266.20	4.52	18.03	4.83	7.03	1.32	7.43	47.79	8.25
1.1 On Loans and Advances	22.88	7.15	24.80	235.45	4.52	18.03	4.67	6.98	1.32	6.92	35.60	8.25
1.2 On Investment				1.68							0.20	
1.2.1 Government Bonds				1.68							0.20	
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	0.06	0.04	0.01	29.08	0.00	0.00	0.16			0.51	11.99	
1.5 On Others								0.05				
2. Commission and Discount	0.41		0.21	0.99	0.18	0.04	0.24	0.01			0.15	0.00
2.1 Bills Purchase and Discount												
2.2 Commission	0.32		0.21	0.99	0.18	0.04	0.24	0.01			0.15	0.00
2.3 Others	0.09											
3. Exchange Fluctuation Income				0.01								
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction				0.01								
4. Other Operating Income	0.80	1.13	2.08	16.17	0.42	2.27	0.41	0.52		0.01	3.33	0.07
5. Non Operating Income				45.09			0.25		0.00	2.64	0.73	
6. Write Back from Provisions for loss						1.39				76.49		
7. Recovery of written-off Loan												
8. Income from Extra Ordinary transactions												
9. Net Loss	3.03	0.85	6.92		0.38	4.39	19.48	4.69				11.03
Total Income	27.17	9.17	34.03	328.46	5.50	26.12	25.22	12.25	1.32	86.56	52.00	19.35

BFI Name	Goodwill	SIFCL	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Arjun	Multipurpose	Synergy
Expenses												
1. Interest Expense	64.92	54.33	1.21	89.31	1.58	8.71	22.78	55.49	42.92	0.57	0.21	29.95
1.1 On Deposit Liabilities	64.53	54.00	1.21	89.31	1.58	8.71	22.78	55.49	42.92	0.57	0.21	29.95
1.1.1 Saving Account	0.03	18.04	0.70	13.07	1.44	3.42	6.34	16.93	18.46	0.37		11.06
1.1.2 Fixed Account	64.50	35.96	0.52	61.58	0.14	5.29	16.44	38.08	24.46	0.20	0.21	18.90
1.1.2.1 Up to 3 months Fixed Account	0.66	0.20		0.38		0.36	0.01	2.30	0.27	0.00		0.62
1.1.2.2 3 to 6 months Fixed Account	1.40	0.15		1.56		1.81	0.10	5.28	0.27	0.08		0.74
1.1.2.3 6 months to 1 year Fixed Account	44.00	10.84	0.01	53.74		1.17	12.66	21.46	16.88	0.02		11.82
1.1.2.4 Above 1 year Fixed Account	18.43	24.78	0.51	5.90	0.14	1.95	3.67	9.03	7.04	0.09	0.21	5.71
1.1.3 Call Deposit				14.66	0.01			0.49				
1.1.4 Certificate of Deposit												
1.2 On Borrowing	0.39	0.33										
2. Commission Expense												
3. Staff Expense	7.67	8.01	2.22	15.26	1.03	1.17	1.58	6.90	6.56	1.64		11.36
4. Office Operating Expenses	7.96	3.79	1.02	9.47	1.54	1.14	0.73	4.84	3.03	2.43	0.32	5.98
5. Foreign Exchange Loss												
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense												
7. Provision for Risk						13.44		56.02	0.42	22.94		
7.1 Loan loss Provision						13.44		56.02		0.18		
7.1.1 General Loan loss Provision										0.18		
7.1.1.1 Pass Loan Loss Provision										0.18		
7.1.1.2 Watch List Provision												
7.1.2 Special Loan Loss Provision								56.02				
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									0.42			
7.5. Provision for Loss of Other Assets												
8. Loan Written Off												
9. Provision for Staff Bonus	0.20											
10. Provision for Income Tax	0.66											
11. Others												
12. Net Profit	1.38		6.14				3.86			3.39	2.42	
Total Expenses	82.78	66.14	10.58	114.04	4.15	24.45	28.96	123.25	52.93	30.97	2.95	47.29
Income												
1. Interest Income	74.90	13.15	1.59	63.35	0.73	7.62	27.40	47.84	27.33	15.43	2.66	20.97
1.1 On Loans and Advances	66.49	13.13	1.59	61.45	0.73	7.62	24.00	47.84	27.19	15.43	2.66	20.97
1.2 On Investment	1.42			1.33					0.02			
1.2.1 Government Bonds	1.42			1.33								
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds									0.02			
1.2.4 Debenture & Bonds												
1.3 On Agency Balance									0.12			
1.4 On Call Deposit	7.00	0.02					3.40					0.00
1.5 On Others				0.57								
2. Commission and Discount	0.53	0.16		0.21	0.07	0.43	0.00	5.11	0.13	0.37	0.29	0.34
2.1 Bills Purchase and Discount					0.00							
2.2 Commission	0.53	0.16		0.10		0.01	0.00		0.13	0.37		0.34
2.3 Others				0.11	0.07	0.42		5.11			0.29	
3. Exchange Fluctuation Income												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
4. Other Operating Income	6.73	2.44	1.01	5.58	0.06		1.08		2.73	8.10		1.40
5. Non Operating Income	0.63					0.00	0.01		0.00			1.59
6. Write Back from Provisions for loss										7.08		1.36
7. Recovery of written-off Loan			7.99				0.46					
8. Income from Extra Ordinary transactions												
9. Net Loss		50.39		44.90	3.29	16.40		70.30	22.74			21.62
Total Income	82.78	66.14	10.58	114.04	4.15	24.45	28.96	123.25	52.93	30.97	2.95	47.29

BFI Name	Srijana	WMBFL	CMBFCL	Crystal	ICFC	Kuber	Seti	Namaste	Manushree	Jebils	Reliance
Expenses											
1. Interest Expense	52.78	0.17	0.80	0.23	109.52	0.37	0.13	4.17	72.81	19.82	51.45
1.1 On Deposit Liabilities	52.78	0.17	0.65	0.23	107.39	0.37	0.13	4.17	71.71	19.82	51.13
1.1.1 Saving Account	20.35	0.12	0.04	0.23	28.69	0.25	0.02	3.45	32.46	2.93	23.49
1.1.2 Fixed Account	25.26	0.05			70.48	0.12	0.11	0.72	39.26	15.59	27.64
1.1.2.1 Up to 3 months Fixed Account	1.85				4.41				1.69	0.56	5.27
1.1.2.2 3 to 6 months Fixed Account	3.22				2.36		0.02	0.02	1.52	0.26	6.14
1.1.2.3 6 months to 1 year Fixed Account	17.56				55.45		0.05	0.01	27.83	11.09	5.11
1.1.2.4 Above 1 year Fixed Account	2.62	0.05			8.27	0.12	0.04	0.69	8.21	3.67	11.12
1.1.3 Call Deposit	7.17		0.61		8.21					1.30	
1.1.4 Certificate of Deposit											
1.2 On Borrowing			0.15		2.14				1.10		0.32
2. Commission Expense	1.36										
3. Staff Expense	7.92	0.88	0.96	0.10	15.93	4.00	1.15	1.01	8.50	3.66	6.80
4. Office Operating Expenses	3.49	1.03	0.23	0.05	13.76	9.72	0.70	0.29	9.82	2.32	5.89
5. Foreign Exchange Loss											
5.1 Due to Change in Exchange Rates											
5.2 Due to Foreign Currency Transaction											
6. Non Operating Expense						2.47					
7. Provision for Risk						114.42					
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									114.42		
7.3. Provision for Loss on Investment											
7.5. Provision for Loss of Other Assets											
8. Loan Written Off						0.37					
9. Provision for Staff Bonus					1.03		0.49				
10. Provision for Income Tax					3.08		1.48				
11. Others											
12. Net Profit					7.19	97.28	3.44	1.27			
Total Expenses	65.55	2.07	1.99	0.38	150.51	228.63	7.39	6.75	91.14	25.80	64.14
Income											
1. Interest Income	55.03	0.24		0.10	134.87	1.30	6.91	6.28	53.14	18.19	47.49
1.1 On Loans and Advances	55.03	0.24		0.10	134.64	1.30	6.91	6.28	53.35	15.82	40.52
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					0.23						
1.4 On Call Deposit	0.00									2.33	6.97
1.5 On Others									-0.21	0.04	
2. Commission and Discount		0.00			2.60		0.07	0.00	5.57	0.02	0.05
2.1 Bills Purchase and Discount											
2.2 Commission					2.60		0.07	0.00	0.72	0.02	0.03
2.3 Others		0.00							4.84		0.02
3. Exchange Fluctuation Income											
3.1 Due to Change in Exchange Rate											
3.2 Due to Foreign Currency Transaction											
4. Other Operating Income	6.55		0.00		4.15	1.78	0.41	0.47		1.04	2.65
5. Non Operating Income			0.41	0.12	5.87	-10.26					3.51
6. Write Back from Provisions for loss		0.40			3.03	235.80					
7. Recovery of written-off Loan											
8. Income from Extra Ordinary transactions						0.00					
9. Net Loss	3.98	1.44	1.58	0.15					32.44	6.55	10.44
Total Income	65.55	2.07	1.99	0.38	150.51	228.63	7.39	6.75	91.14	25.80	64.14

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NCBI	NBB	EBL	BOK	NCC	NIC
Sector Wise												
Agricultural and Forest Related	1677.81	6963.97	1450.80	3295.67	1973.60	2374.70	1196.26	479.05	1508.23	2877.68	1964.48	1827.14
Fishery Related	34.78	420.10	10.16	38.90		9.14		15.03	18.97	37.91	97.86	14.28
Mining Related	349.79	163.81	89.26	359.75				461.95	193.24	13.10	32.19	
Manufacturing (Producing) Related	12061.21	11007.95	27388.90	29266.99	7595.91	25626.45	15183.95	5973.74	13286.43	12084.88	9316.94	10915.42
Construction	6743.28	12539.77	1769.70	7267.54	9256.34	4912.07	3170.26	4282.56	11209.70	4262.46	6018.73	15026.27
Electricity, Gas and Water	4141.05	1502.69	4495.50	6523.96	31.50	579.70	1626.12	941.57	2691.02	2063.90	1591.60	1014.44
Metal Products, Mach. & Ele. Eqp.	1120.24	1268.01	684.46	231.80	1956.20	2477.04	1990.25	546.42	1496.81	943.26	1061.53	32.06
Tras., Com. and Public Utilities	784.17	2335.88	508.66	4107.20	160.84	4122.02	2289.45	899.94	3479.19	799.27	3465.76	57.01
Wholesaler & Retailer	18463.77	33051.08	25773.68	22862.96	11692.61	14455.04	19822.91	7227.37	20373.41	16888.88	9269.08	22573.07
Finance, Insurance and Real Estate	6402.81	9998.84	6108.40	6297.94	1709.18	9245.03	2980.13	3685.54	8152.99	6982.93	2541.86	6236.79
Hotel or Restaurant	1376.83	5132.52	1846.91	9441.36	20.71	2710.30	613.31	1019.94	1024.83	2432.03	1253.16	813.56
Other Services	3195.26	2683.31	2129.09	8783.62	255.60	3915.53	1158.44	7829.57	1921.58	4264.02	1812.86	3080.63
Consumption Loans	12412.03	13831.43	3053.40	2979.09	3833.91	3541.24	1156.42	1400.19	5825.77	6240.15	2222.23	10433.56
Local Government		216.60		383.43	138.81	255.20						
Others	3998.66	3456.30	16341.02	5589.71	1509.83	5112.55	15457.53	3348.16	7258.02	2073.19	7052.24	9933.63
TOTAL sectorwise	72761.70	104572.26	91649.95	107429.91	40135.05	79336.00	66645.02	38111.03	78440.20	61963.64	47700.50	81957.86

Product Wise

Term Loan	15617.16	12762.05	14252.29	29114.56	2738.43	12858.07	4170.76	5151.62	11841.53	10284.52	5454.58	9977.16
Overdraft	11124.74	16017.55	14163.61	19019.44	2181.36	9789.01	663.08	7016.83	17524.51	22251.59	13292.05	19923.33
Trust Receipt Loan / Import Loan	2262.77	664.57	8258.97	14177.03	3869.07	9593.34	3430.81	1830.95	3389.96	976.02	1176.21	1230.05
Demand & Other Working Capital Loan	16156.46	37769.34	23057.90	24953.37	10863.14	21958.55	31918.83	6200.14	12742.54	6758.20	5832.16	12673.70
Res. Per. H. Loan (Up to Rs. 10 mil.)	4174.21	8616.05	7803.16	2026.96	6351.74	4912.07	2210.25	3403.61	11209.70	3816.36	3840.68	12360.07
Real Estate Loan	1930.15	5360.94	3539.09	5509.93	2839.78	3097.68	4667.59	2761.54	4118.44	3568.38	1559.15	3850.59
Margin Nature Loan	1768.42	1784.96	1434.64	1673.09		2232.71		267.66	1340.96	674.38	547.81	1901.60
Hire Purchase Loan	2575.35	4326.26	2404.98	3355.88	3731.77	6614.40	1645.92	5242.53	5880.49	6645.92	5059.00	7822.11
Deprived Sector Loan	7269.54	5784.94	4582.12	5195.88	1883.30	3737.08	2833.56	1858.69	4581.58	3105.24	2489.10	6456.59
Bills Purchased	7.91	57.76	124.88	937.12	228.97	1730.96	1066.88	809.53	174.47	2471.67	577.03	199.10
Other Product	9874.98	11427.84	12028.31	1466.65	5447.48	2812.14	14037.35	3567.93	5636.05	1411.38	7872.72	5563.56
Total Product wise Loan	72761.70	104572.26	91649.95	107429.91	40135.05	79336.00	66645.02	38111.03	78440.20	61963.64	47700.50	81957.86

Collateral Wise

Gold and Silver	8865.18	10365.49	469.28	837.31			1.09	379.93		97.31	182.14	546.89
Government Securities	3.21	258.44	11.06	4.25			10.00		24.18	100.54		
Non Governmental Securities	0.09	1786.26	2255.88	1673.09		2232.71		556.45	1779.51	350.51	570.63	1901.60
Fixed Deposit Receipts	429.66	373.64	696.90	284.24	335.28	776.33	680.60	88.58	1357.43	156.09	505.07	424.48
Own	419.61	373.64	394.82	284.24	31.91	776.33	680.60	87.85	1178.65	156.09	503.78	424.48
Other Licences Institutions	10.06		302.08		303.37			0.72	178.78			1.29
Collateral of Properties	37402.77	87990.37	77445.79	87309.49	34657.64	70693.67	58159.21	34811.19	69201.94	55455.47	43596.82	73965.71
Fixed Assets	28184.31	87956.55	40819.59	71470.32	26777.13	68972.52	51799.33	33427.18	45971.53	53184.45	40900.12	40061.93
Current Assets	9218.46	33.82	36626.19	15839.17	7880.51	1721.15	6359.88	1384.00	23230.41	2271.02	2696.70	33903.79
Against security of Bill	162.35	104.93	4970.20	544.51		1730.96	1583.26	776.07	459.34	1470.07	401.03	2.44
Domestic Bills	0.33	19.04	14.00	18.02		6.71		512.90				
Foreign Bills	162.02	85.89	4956.20	526.48		1724.25	1583.26	263.17	459.34	1470.07	401.03	2.44
Against Guarantee	364.43	3475.01	1230.00	4926.13	1767.70	3816.84	2771.19	1384.65	4644.71	4323.53	1702.24	4883.62
Government Guarantee	70.86	57.05		383.43	138.81		156.12	91.30	199.06	2.17	71.84	216.53
Institutional Guarantee	150.34	3402.34	1225.11	2909.58	1628.89		2615.07	1210.64	3524.80	2416.51	1477.91	4667.08
Personal Guarantee	3.62	11.60	4.88	1059.22				82.70	901.60		152.49	
Collective Guarantee	0.01	4.02							19.25		2.99	
Int. Rtd. Foreign Bank's Guarantee	11.75			573.90			139.19				843.78	
Other Guarantee	127.86					3677.65				1058.08		
Credit Card			228.06	33.97	155.41	85.49			7.62	10.13		39.41
Others	25534.01	218.12	4342.78	11816.94	3219.01		3439.69	114.16	965.47		742.58	193.71
Total	72761.70	104572.26	91649.95	107429.91	40135.05	79336.00	66645.02	38111.03	78440.20	61963.64	47700.50	81957.86

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
Sector Wise												
Agricultural and Forest Related	1652.16	1030.75	1415.44	948.71	24358.89	2244.24	1334.10	1350.72	1602.91	1056.27	1474.98	3049.88
Fishery Related	55.58	59.54	17.09	10.43	895.02	10.04	63.33	19.41	5.57	25.07	3.79	109.13
Mining Related	30.00	285.59	59.61	64.47	176.92	165.66	270.95	6.69	54.42	39.06		
Manufacturing (Producing) Related	10066.80	9339.19	9708.70	10701.32	9901.55	12867.30	7006.69	8262.01	6689.60	11951.35	9518.04	7605.60
Construction	6119.40	7943.19	11357.95	2875.97	5685.98	12059.76	1889.16	6114.77	9644.24	9346.67	11492.24	524.20
Electricity, Gas and Water	1457.30	1997.44	2217.97	2493.41	258.75	4803.98	2913.55	3643.04	1190.97	4009.67	2355.30	1411.96
Metal Products, Mach. & Ele. Eqp.	398.75	618.59	1798.60	956.41	456.92	913.88	93.89	203.60	671.10	1174.12	357.84	299.30
Tras., Com. and Public Utilities	1830.93	1398.31	6064.79	6868.58	500.09	1330.85	776.92	1544.54	666.91	1732.62	2249.73	880.97
Wholesaler & Retailer	11308.87	9267.22	9188.00	12618.35	21821.12	23193.51	8673.05	6130.88	11480.70	17248.05	11437.94	9109.06
Finance, Insurance and Real Estate	6402.61	3123.07	4584.89	6413.36	154.26	4879.64	4229.36	5346.24	5256.79	4708.36	7592.42	9316.38
Hotel or Restaurant	802.83	947.56	887.62	2754.93	3851.43	3059.72	761.56	1472.12	2578.25	3309.16	3466.30	1009.93
Other Services	3212.70	2012.28	2173.81	2336.38	3353.95	3511.92	2610.11	1351.33	2357.45	2212.03	5865.13	2263.54
Consumption Loans	3545.63	3184.97	4067.90	2401.23	817.16	4982.82	6947.15	7339.70	5468.90	3823.06	5054.61	5458.77
Local Government	129.84	4.85	134.63	140.61	11.13	91.86						
Others	5765.32	4985.58	180.03	15963.97	19573.56	11362.86	11545.85	16368.64	4760.81	2675.33	3305.54	4674.24
TOTAL sectorwise	52778.73	46198.13	53857.03	67548.13	91816.72	85478.05	49115.67	59153.69	52428.62	63310.82	64173.85	45712.96

Product Wise

Term Loan	6198.14	9208.99	10939.27	14222.91	12190.67	11486.20	9677.19	8326.45	6449.42	11258.66	15812.38	7768.34
Overdraft	7500.01	11943.08	4318.44	17655.67	6531.14	21721.49	6702.19	9903.25	11780.86	3064.00	8284.69	11409.56
Trust Receipt Loan / Import Loan	1296.48	944.76	2745.90	2128.81	4.12	1817.91	995.11	890.85	958.58	3192.63	1918.74	958.72
Demand & Other Working Capital Loan	5927.73	8316.61	10756.73	8322.96	59173.52	20622.11	4809.49	6295.14	6498.72	12854.88	9974.94	4501.72
Res. Per. H. Loan (Up to Rs. 10 mil.)	6111.90	5536.29	2582.84	4044.03	5460.09	7991.39	2933.13	3611.19	7222.14	6913.48	8986.16	3758.77
Real Estate Loan	3757.15	2243.24	2109.84	6755.57	594.80	3738.67	5502.69	6937.62	3578.65	3964.66	5192.54	2462.13
Margin Nature Loan	200.57	1320.34	1858.43	1470.35		2036.96	3018.38	1931.09	2353.71	980.05	2402.64	631.93
Hire Purchase Loan	6214.60	2814.18	3824.79	8348.32	481.11	6124.08	3310.21	2621.57	5117.61	4413.06	5327.58	4379.63
Deprived Sector Loan	2635.17	2036.22	2620.45	2903.95	6129.99	4260.72	2573.94	3207.34	2769.10	3157.63	3244.80	1704.54
Bills Purchased	355.83		1768.67	661.69		1183.40	177.41	532.61	42.14	916.41	9.24	
Other Product	12581.16	1834.41	10331.68	1033.89	1251.27	4495.11	9415.94	14896.60	5657.69	12595.35	3020.13	8137.61
Total Product wise Loan	52778.73	46198.13	53857.03	67548.13	91816.72	85478.05	49115.67	59153.69	52428.62	63310.82	64173.85	45712.96

Collateral Wise

Gold and Silver	32.01	51.13	259.02		125.11	13.99	3083.10	4947.79	285.28		58.95	179.52
Government Securities							2.45	11.72		0.81	3.64	
Non Governmental Securities		1347.35		1455.41		68.59	3030.23	2001.55	2351.00	1014.39	2492.31	691.59
Fixed Deposit Receipts	144.00	360.85	332.13	613.81	542.89	805.78	434.99	351.38	376.81	655.55	460.10	350.68
Own	144.00	360.85	332.13	613.81	542.89	805.78	432.12	351.38	376.81	655.35	460.10	350.68
Other Licences Institutions							2.87			0.20		
Collateral of Properties	49550.73	42406.38	49458.12	60135.63	91148.73	75089.62	38571.46	47053.22	47827.33	60608.47	56523.32	43096.70
Fixed Assets	27713.54	40896.23	37777.91	38703.42	91148.73	40790.50	26225.29	46538.64	44379.78	49658.19	54001.94	38051.07
Current Assets	21837.19	1510.15	11680.21	21432.21		34299.12	12346.17	514.58	3447.55	10950.29	2521.38	5045.62
Against security of Bill		11.63		1005.21			981.28	3.91			349.36	
Domestic Bills		1.50		68.92			26.11				62.02	
Foreign Bills		10.14		936.29			955.18	3.91			287.35	
Against Guarantee	139.84	1587.48	134.76	2111.63		1091.58	68.65	4324.93	1111.22	906.07	3146.10	350.67
Government Guarantee	129.84	147.45	134.63	135.05		91.86		140.92		80.02	125.28	18.51
Institutional Guarantee	10.00	1365.01		1863.50		749.74		3792.96	1070.89	389.14	2270.62	303.71
Personal Guarantee		74.99	0.13	33.36		243.55	68.17	386.82	36.42	413.49	488.00	28.45
Collective Guarantee										23.42	262.20	
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee		0.03		79.72		6.44	0.48	4.23	3.91			
Credit Card	21.62	7.47	37.90	93.19		324.49	25.04	35.15	9.53	9.39	39.06	
Others	2890.54	425.82	3635.09	2133.26		8084.00	2918.47	424.04	467.45	116.14	1101.01	1043.79
Total	52778.73	46198.13	53857.03	67548.13	91816.72	85478.05	49115.67	59153.69	52428.62	63310.82	64173.85	45712.96

BFI Name	Mega	Civil	Century	Sanima	NIDC	Mahabamde	Narayani	Sahayogi	Karnali	Shangha	Excel	Western
Sector Wise												
Agricultural and Forest Related	657.88	1628.97	1501.75	1507.46	15.13	483.46	0.88	232.88	177.13	492.09	195.41	196.73
Fishery Related	8.43	8.35	19.51	12.58		43.61		14.04		11.26	3.89	
Mining Related	25.98	44.54	482.39	64.04		169.09				24.74		
Manufacturing (Producing) Related	8473.32	5672.31	8302.73	7745.95	614.37	1217.78	3.51	163.20	21.56	635.74	423.22	111.74
Construction	670.99	2279.23	4134.61	5143.56	14.41	909.22	2.20	95.71	68.77	1594.25	621.28	87.86
Electricity, Gas and Water	1012.25	1185.73	1175.70	2035.94	851.29	364.04		0.16		58.90		
Metal Products, Mach. & Ele. Eqp.	180.31	77.30	404.86	1198.37	13.09	142.86				123.22	6.17	
Tras., Com. and Public Utilities	377.94	1275.39	530.39	2958.04		1393.82	3.96	50.48	250.95	875.65	69.47	77.90
Wholesaler & Retailer	9412.41	7431.80	7563.95	12207.36	335.86	2408.06	3.13	917.70	253.65	1532.32	1022.35	543.39
Finance, Insurance and Real Estate	4306.14	3293.45	4527.22	2265.93	79.44	1747.40	17.38	113.78		1233.58	417.11	
Hotel or Restaurant	2254.14	1278.09	1697.72	1781.99	255.73	1598.40	3.73	9.63		471.46	164.45	91.41
Other Services	1089.53	2067.05	1520.53	2028.93	425.40	299.29		67.40	285.15	655.37	242.10	87.59
Consumption Loans	2505.65	1996.98	4001.59	2571.04	25.20	4581.86	17.50	65.15	27.41	652.94	250.67	27.41
Local Government						1.39				3.34		
Others	4629.51	1617.82	3963.51	14101.77	562.76	4633.26	33.53	1022.26		3244.42	474.12	772.03
TOTAL sectorwise	35604.46	29856.99	39826.45	55622.95	3192.69	19993.55	85.80	2752.40	1084.63	11609.29	3890.25	1996.04

Product Wise

Term Loan	6104.70	6480.49	9775.37	9080.38	2019.74	2060.59	4.48		275.22	3224.52	652.45	763.07
Overdraft	10224.98	5742.68	8435.37	6717.20	637.06	3485.96	33.53		366.04	3138.12	743.68	856.81
Trust Receipt Loan / Import Loan	2343.08	1708.29	898.21	1135.02								
Demand & Other Working Capital Loan	5170.99	7146.57	7676.93	9419.67	97.70	1483.91	3.13	1283.83			908.23	98.31
Res. Per. H. Loan (Up to Rs. 10 mil.)	1114.87	1423.78	3398.25	3717.80	11.69	685.79	2.20	36.88	68.77	1149.82	474.94	87.86
Real Estate Loan	3225.12	1256.62	3099.99	5923.85	73.52	1040.84	17.38	154.06		1446.32	467.69	
Margin Nature Loan	308.37	181.75	1142.98	283.64		135.53	17.15			109.75	40.38	
Hire Purchase Loan	2948.80	2579.84	2506.91	4663.74	17.10	2699.18	3.96	19.71	250.95	1414.88	88.56	77.90
Deprived Sector Loan	1836.91	2011.10	1722.58	2649.04	260.85	715.20	3.63	154.02	60.98	704.11	266.16	81.43
Bills Purchased		9.88	103.53	157.91								
Other Product	2326.64	1316.01	1066.33	11874.70	75.03	7686.55	0.35	1103.90	62.67	421.77	248.18	30.67
Total Product wise Loan	35604.46	29856.99	39826.45	55622.95	3192.69	19993.55	85.80	2752.40	1084.63	11609.29	3890.25	1996.04

Collateral Wise

Gold and Silver		233.37	109.32	388.66		559.22				36.67	187.81	
Government Securities	1.39	0.15	1.56	4.09		0.15						
Non Governmental Securities	309.87	312.47	1142.98		20.00	811.66	17.15			109.75		
Fixed Deposit Receipts	104.84	107.71	240.70	541.56	47.59	478.28	0.35	65.15	27.41	199.81	21.02	27.41
Own	104.84	107.71	240.70	541.56	47.59	478.28	0.35	65.15	27.41	199.81	21.02	27.41
Other Licences Institutions												
Collateral of Properties	33746.31	27741.73	37060.44	52047.33	2864.25	17428.13	59.74	2685.25	1057.22	10984.18	3681.41	1968.64
Fixed Assets	30979.98	27281.37	25464.94	46125.92	2864.25	17428.02	59.74	2685.25	1057.22	10984.18	3681.41	1968.64
Current Assets	2766.32	460.36	11595.50	5921.41		0.10						
Against security of Bill		287.32	108.00	938.57								
Domestic Bills		9.88	3.80									
Foreign Bills		277.45	104.20	938.57								
Against Guarantee	1332.29	980.40	1138.45	0.41	199.98	709.19	8.56			278.87		
Government Guarantee		1.49					2.72			3.34		
Institutional Guarantee	1274.52	777.71	1127.32		199.98	709.19				75.45		
Personal Guarantee			11.13	0.41			5.84			70.02		
Collective Guarantee	57.77	138.42								130.07		
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee		62.77										
Credit Card	36.61		5.63	15.25								
Others	73.16	193.85	19.37	1687.08	60.86	6.92		2.01			0.01	
Total	35604.46	29856.99	39826.45	55622.95	3192.69	19993.55	85.80	2752.40	1084.63	11609.29	3890.25	1996.04

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

BFI Name	Deva	Miteri	Tinau	Mukinath	Kankai	Bhargav	Alpine	Garima	OmDB	GandakDB	Kabeli	Kamana	Corporate
Sector Wise													
Agricultural and Forest Related	465.47	234.03	317.67	2795.59	196.23	101.39	161.45	578.87	398.61	481.42	83.48	684.34	2.65
Fishery Related	7.95	1.53	3.86	22.87	0.51			6.88	1.09	20.68		43.42	
Mining Related		2.40	14.90						13.24				
Manufacturing (Producing) Related	542.57	149.87	161.89	611.08	38.64	68.37	25.75	439.63	569.87	857.51	12.99	754.26	104.71
Construction	1344.42	276.25	442.04	2565.85	119.55	229.90	107.81	2255.12	3411.85	2831.21	135.43	1651.50	23.56
Electricity, Gas and Water	385.45	3.05		14.77	4.95	4.11		23.13	49.50	20.79		1.60	
Metal Products, Mach. & Ele. Eqp.	51.61	37.97	11.16	181.99	3.15		2.90	116.25	88.94	166.52	4.06	275.07	5.93
Tras., Com. and Public Utilities	578.28	157.25	321.97	2044.65	13.90	127.03	186.85	2064.18	2306.83	1475.77	26.89	892.34	14.17
Wholesaler & Retailer	1185.34	244.92	745.07	2578.09	206.39	418.82	417.36	1189.68	1546.36	1906.33	124.46	2127.04	21.84
Finance, Insurance and Real Estate	699.83	150.27	307.12	767.92	21.57			469.40	715.73	835.75		1029.26	
Hotel or Restaurant	150.38	52.99	90.68	711.66	28.47	37.40	38.59	306.48	489.76	704.46	17.81	343.95	
Other Services	450.23	75.63	264.23	655.85	8.30	63.17	28.29	149.51	276.72	337.22	18.82	472.87	
Consumption Loans	1435.99	190.62	135.13	384.11	126.33	39.57	36.43	1161.47	1593.59	1079.85	81.96	791.12	6.67
Local Government	10.33	1.50			0.46			1.97	0.03				
Others	2603.13	854.14	422.60	2591.96	415.13	440.79	495.68	4768.74	2673.10	5623.08	74.84	2557.09	15.01
TOTAL sectorwise	9910.98	2432.43	3238.30	15926.37	1183.59	1530.55	1503.08	13529.38	14135.19	16340.60	580.75	11623.86	194.54

Product Wise

Term Loan	810.04	54.11	374.36	2815.96	327.22	559.32	361.56	3128.39	604.82	648.19	181.71	3103.16	12.08
Overdraft	883.13	374.96	1195.90	2913.23	303.30	430.68	725.36	3529.18	1269.39	6724.40		3621.45	55.48
Trust Receipt Loan / Import Loan								2.87					
Demand & Other Working Capital Loan	252.83							40.25	210.83	13.42	207.23	47.44	71.28
Res. Per. H. Loan (Up to Rs. 10 mil.)	956.41	251.66	445.26	1744.85	121.27	221.52	118.96	1835.04	2144.10	2310.01	56.44	1357.76	15.61
Real Estate Loan	1095.48	149.04	212.88	767.41	26.04			758.24	1930.10	1467.49		1029.26	
Margin Nature Loan	782.14		3.47	29.44				39.08	173.52	0.25		7.41	
Hire Purchase Loan	841.37	200.50	259.33	2242.50	75.45	124.77	204.74	2426.55	2572.94	1728.77	18.40	1407.27	22.76
Deprived Sector Loan	373.14	150.93	174.88	4820.65	50.08	115.82	74.84	787.40	748.19	716.71	37.42	545.86	8.93
Bills Purchased													
Other Product	3916.44	1251.23	572.21	592.34	280.23	78.44	17.60	982.37	4481.31	2731.37	79.54	504.25	8.39
Total Product wise Loan	9910.98	2432.43	3238.30	15926.37	1183.59	1530.55	1503.08	13529.38	14135.19	16340.60	580.75	11623.86	194.54

Collateral Wise

Gold and Silver	317.65	87.90	57.36	106.00				622.05	763.93	517.55	60.75	247.12	
Government Securities													
Non Governmental Securities	780.33		3.47	29.44					173.56				
Fixed Deposit Receipts	207.15	54.15	65.98	91.87	42.04	24.77	16.38	264.71	414.93	300.64	18.79	198.50	
Own	207.15	54.15	65.98	91.87	42.04	24.77	16.38	264.71	414.93	300.64	18.79	198.50	
Other Licences Institutions													
Collateral of Properties	8074.73	2288.88	3060.96	11777.22	1141.09	1490.98	1454.01	12367.28	12524.57	15119.16	501.21	10835.31	191.59
Fixed Assets	8074.73	2288.88	3060.96	11777.22	1141.09	1490.98	1454.01	12367.28	12524.57	15119.16	501.21	10835.31	191.59
Current Assets													
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	410.22		50.54	3921.85			32.22	275.34	258.20	403.00		242.86	
Government Guarantee	10.33						1.97	0.03	4.07	2.69		1.73	
Institutional Guarantee	230.76		50.54					30.00	30.00	50.00			
Personal Guarantee	88.28			155.49			6.92	2.54	1.18	350.31		14.41	
Collective Guarantee	80.86			3766.35			23.34	242.77	222.96			226.72	
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others	120.90	1.50			0.46	14.80	0.47			0.25		100.07	2.95
Total	9910.98	2432.43	3238.30	15926.37	1183.59	1530.55	1503.08	13529.38	14135.19	16340.60	580.75	11623.86	194.54

BFI Name	Purnima	Jyoti	Harmo	Shine	Kanchan	LumbinDB	Raptiveri	Tourism	Mission	Mt. Mahalu	Sindhu	Sahara	NCommunity
Sector Wise													
Agricultural and Forest Related	115.92	242.29	163.23	569.71	213.49	351.96	185.40	433.81	396.43	25.01	49.90	6.71	171.77
Fishery Related				47.70	1.50	13.12	7.23	34.03	6.45				
Mining Related		47.21				39.89		15.64	5.17				
Manufacturing (Producing) Related	88.42	633.64		1017.33	214.42	694.32	26.64	605.65	34.45	0.87		11.52	233.63
Construction	150.42	1036.25	82.53	1015.23	161.32	1921.85	61.21	1973.03	124.03	17.84	266.66		221.53
Electricity, Gas and Water		364.45			0.08	1154.26		141.01					
Metal Products, Mach. & Ele. Eqp.		72.79			4.69	23.03		203.05	1.61			2.47	12.96
Tras., Com. and Public Utilities	125.68	753.75	41.03	641.14	187.70	1029.82	27.63	920.36	370.62	6.76	309.10	8.94	57.15
Wholesaler & Retailer	455.76	1290.48	332.28	2321.55	853.09	2436.11	263.41	1523.17	546.03	16.49	575.26	101.61	279.49
Finance, Insurance and Real Estate	144.10	605.20		688.06	10.42	1810.32	65.74	579.37	55.33		8.30		174.70
Hotel or Restaurant	7.80	171.98		388.88	94.39	943.22	12.66	735.64	69.73		7.28	2.25	47.87
Other Services	44.42	245.82	5.04	620.03	141.37	1341.00	8.95	177.68	205.73	28.92	3.45	5.62	41.13
Consumption Loans	99.82	1487.10	185.16	417.45	33.93	1735.40	25.73	528.75	122.87	44.68	72.90	3.67	34.09
Local Government		4.60											
Others	839.61	2185.83	362.70	1559.61	387.68	2025.32	204.22	3061.49	534.59	22.16	112.41	231.20	325.44
TOTAL sectorwise	2071.94	9141.39	1171.98	9286.68	2304.08	15519.62	888.81	10932.69	2473.04	162.72	1405.25	373.99	1599.74

Product Wise

Term Loan		1333.04	41.03	1558.04	150.37	2828.86	94.47	2881.30	124.42	50.00	140.93		71.79
Overdraft	332.05	2358.03	195.01	662.91	783.87	4151.89	43.32	3440.47	826.36		349.79		478.37
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	507.42	296.10	1.00	2943.67	58.13	196.32	564.98	377.79		15.77	201.53	340.36	30.68
Res. Per. H. Loan (Up to Rs. 10 mil.)	150.42	711.56	78.85	715.73	165.01	1538.51		1769.12	84.65	17.84	264.33		180.70
Real Estate Loan	144.10	522.34		987.56	9.23	1794.21	71.15	284.91	66.29				146.92
Margin Nature Loan	0.25	715.30	10.30	10.50	8.00	673.35		42.60			30.73		
Hire Purchase Loan	190.39	913.43	145.88	890.00	192.30	1484.12	27.63	1410.78	366.80	5.05	309.10	11.17	105.46
Deprived Sector Loan	124.91	437.32	45.83	442.26	340.60	921.83	54.27	470.26	499.01	15.31	66.19	18.60	70.75
Bills Purchased													
Other Product	622.40	1854.28	654.08	1076.00	596.57	1930.53	32.99	255.46	505.52	58.76	42.65	3.87	515.07
Total Product wise Loan	2071.94	9141.39	1171.98	9286.68	2304.08	15519.62	888.81	10932.69	2473.04	162.72	1405.25	373.99	1599.74

Collateral Wise

Gold and Silver	12.43	267.77	5.65			14.11		65.72	8.36	69.20	34.78		
Government Securities													
Non Governmental Securities	0.25	696.43				673.35		42.60			30.73		
Fixed Deposit Receipts	22.42	124.38	21.94	154.23	30.97	742.12	25.73	139.10	37.81	0.57	7.39	0.68	10.02
Own	22.42	124.38	21.94	154.23	30.97	742.12	25.73	137.60	37.81	0.57	7.39	0.68	10.02
Other Licences Institutions								1.50					
Collateral of Properties	2036.84	7551.04	1144.38	8943.59	1946.02	13503.44	863.08	10421.74	1928.20	91.18	1332.35	373.31	1561.84
Fixed Assets	2036.84	7543.75	1144.38	8943.59	1946.02	13503.44	863.08	10421.74	1928.20	91.18	1332.35	373.31	1561.84
Current Assets		7.29											
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee		411.17		178.35	319.09	584.90		263.53	498.67	1.77			27.88
Government Guarantee		4.60				17.19							
Institutional Guarantee		402.06		135.00		550.37		165.00					27.77
Personal Guarantee		4.00				5.81		98.53					
Collective Guarantee		0.51		43.35	319.09	11.53			498.67				0.11
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee									1.77				
Credit Card													
Others		90.61		10.50	8.00	1.69							
Total	2071.94	9141.39	1171.98	9286.68	2304.08	15519.62	888.81	10932.69	2473.04	162.72	1405.25	373.99	1599.74

BFI Name	Kailash	Sajpa	Saptakoshi	Sajha	Green	NFL	NSMFL	Gurkhas	Union	Goodwill	SIFCL	Lalitpur	United FC
Sector Wise													
Agricultural and Forest Related	186.59	68.78	292.38	127.29	37.23		0.52	86.41	6.38	801.98	246.10		76.70
Fishery Related	1.24			5.76							4.53		
Mining Related				0.50					1.41		1.90	1.63	
Manufacturing (Producing) Related	621.35	5.66		71.76	4.84		61.10	79.88	3.20		132.33		218.33
Construction	2213.84		44.83	16.86	4.46	33.18	20.02	421.71	105.79	1109.27	693.79	14.30	440.36
Electricity, Gas and Water	635.88										1.60		
Metal Products, Mach. & Ele. Eqp.	98.44	3.20	2.14	21.64			3.45		23.50	24.47	44.15		485.03
Tras., Com. and Public Utilities	1486.98	0.20	0.13	7.18	58.17	0.36		396.01	159.79	351.01	181.52		1260.77
Wholesaler & Retailer	1643.87	51.87	309.71	65.48	46.84	60.47	33.33	462.04	11.17	715.03	372.12	56.47	222.71
Finance, Insurance and Real Estate	1612.92		18.31		23.40		40.31	410.69	57.20		250.68	107.70	115.43
Hotel or Restaurant	456.00	26.23	0.84	5.55	4.94		27.50	107.88	12.66	20.66	34.70		0.28
Other Services	525.09	0.17	4.47	4.48				123.84	31.48	144.53	334.79	137.59	
Consumption Loans	928.17	1.05	52.83	7.10	53.06	0.19	147.83	477.19	119.95	366.72	199.81	9.47	702.72
Local Government							33.18						
Others	5199.63	58.55	164.46	34.37	136.72	66.58	1965.35	980.47	83.96	319.80	358.48	42.91	1229.71
TOTAL sectorwise	15610.02	215.71	890.09	367.95	369.64	160.78	2332.60	3546.11	616.50	3853.48	2856.52	370.06	4752.03

Product Wise

Term Loan	1926.30	44.54	282.73	132.19	38.25		125.37	52.73	92.90	1303.74	571.64	56.47	86.07
Overdraft	2896.88	101.85	411.90	196.45	168.28								
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	170.40					60.47	227.18	506.72	31.15		403.16		296.45
Res. Per. H. Loan (Up to Rs. 10 mil.)	2198.46		44.83	16.25	6.66	27.56	20.02	421.71	84.23	977.06	541.89	14.30	400.99
Real Estate Loan	1601.15		18.31		3.40	22.72	1765.88	273.74	55.24	199.32	343.37	107.70	369.67
Margin Nature Loan	1090.93				21.01	0.19	26.19	349.23	41.97	319.80	71.60	1.03	395.37
Hire Purchase Loan	1923.60		9.42	5.38	59.32	0.36	125.20	396.01	171.52	371.83	201.07	7.77	1809.44
Deprived Sector Loan	871.51	10.43	77.67	16.55	40.84		33.18	136.96	28.41	174.12	122.80	8.42	210.76
Bills Purchased													
Other Product	2930.78	58.89	45.24	1.13	31.88	49.48	9.57	1409.01	111.08	507.61	600.99	174.38	1183.29
Total Product wise Loan	15610.02	215.71	890.09	367.95	369.64	160.78	2332.60	3546.11	616.50	3853.48	2856.52	370.06	4752.03

Collateral Wise

Gold and Silver	141.53				24.04			93.67		180.22			44.92
Government Securities													
Non Governmental Securities	1090.95				21.01		26.19	349.23	41.97		71.60	1.03	
Fixed Deposit Receipts	460.78	1.58	43.54	1.13	5.39		0.05	34.28	59.64	186.50	97.70	0.66	244.99
Own	460.78	1.58	43.54	1.13	5.39		0.05	34.28	59.64	186.50	97.70	0.66	244.99
Other Licences Institutions													
Collateral of Properties	13289.21	214.13	846.55	366.82	284.07	160.59	484.91	2776.31	478.82	3142.48	2601.71	196.28	3946.79
Fixed Assets	13289.21	214.13	846.55	366.82	284.07	160.59	484.91	2776.31	478.82	3142.48	2601.71	129.77	3946.79
Current Assets												66.52	
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	626.95						83.27	292.61	28.41	24.47	85.50		115.43
Government Guarantee	14.45						33.18		3.25				
Institutional Guarantee	564.00							136.96	25.16		85.50		115.43
Personal Guarantee	48.50						50.09	155.66					
Collective Guarantee													
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee									24.47				
Credit Card													
Others	0.60				35.13	0.19	1738.17		7.67	319.80		172.08	399.90
Total	15610.02	215.71	890.09	367.95	369.64	160.78	2332.60	3546.11	616.50	3853.48	2856.52	370.06	4752.03

BFI Name	General	Progressive	Janaki	Pokhara	Central	Atun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Ganeshwari
Sector Wise													
Agricultural and Forest Related		61.12	83.65	38.80	244.05	2.61	104.84	218.84	436.08		328.30		21.61
Fishery Related					10.85			3.93					6.57
Mining Related					4.76	6.95		0.25					1.99
Manufacturing (Producing) Related	0.55	27.72	111.56	139.36	124.88		3.19	71.12		2.29	585.38		80.68
Construction	26.34	75.33	60.12	520.97	586.34	9.70	30.77	37.65	73.81	40.01			528.43
Electricity, Gas and Water				2.73	0.38			1.35					2.50
Metal Products, Mach. & Ele. Eqp.		8.60			43.71	0.08		18.70					10.25
Tras., Com. and Public Utilities		54.38		413.23	191.74			435.88		5.37	2.94		127.79
Wholesaler & Retailer	78.49	10.86	711.54	543.43	110.69	16.22	22.13	237.30	465.37	39.96	111.00		105.08
Finance, Insurance and Real Estate		50.00	11.02	414.56	66.67			132.68	48.72	42.28			214.74
Hotel or Restaurant	8.00	21.10	96.67	193.07	42.23	7.13		94.66	5.45		74.77		128.64
Other Services	12.79	37.35	41.62	77.82	104.53		11.03	58.42	4.21	0.93			45.63
Consumption Loans	0.30	73.01	74.81	28.96	186.14	5.61	15.37	71.45	121.02	4.89	1.82	9.44	500.82
Local Government								4.02					
Others	76.55	178.40	270.04	1147.57	631.13	29.91	7.41	308.39	1694.99	107.59	596.16	343.20	371.16
TOTAL sectorwise	203.03	597.87	1461.04	3520.50	2348.08	78.23	194.74	1694.64	2849.65	243.31	1700.37	352.63	2145.87

Product Wise

Term Loan		102.45	823.10	172.21	102.84			498.85	465.37	79.76	969.83	233.28	275.72
Overdraft													
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan		28.74		928.63	330.15	30.30	140.23	233.94		56.29	149.60	16.79	45.00
Res. Per. H. Loan (Up to Rs. 10 mil.)		6.15	60.12	424.96	586.34		30.77	497.15					288.03
Real Estate Loan	26.34	40.13	17.44	407.53	5.50	9.70		195.95	48.72	26.11	465.19	99.83	367.49
Margin Nature Loan	3.07	63.02		24.28	40.65			7.03		34.50		0.02	313.30
Hire Purchase Loan	12.79	55.26	10.51	413.23	201.84	5.36	2.66	132.49	73.81	10.33	2.54	2.72	95.80
Deprived Sector Loan	7.89	53.35	52.06	151.67	85.88	1.83	7.41	89.15	165.58	3.86			71.12
Bills Purchased													
Other Product	152.94	248.76	497.80	998.00	994.89	31.04	13.68	40.08	2096.17	32.46	113.22		689.39
Total Product wise Loan	203.03	597.87	1461.04	3520.50	2348.08	78.23	194.74	1694.64	2849.65	243.31	1700.37	352.63	2145.87

Collateral Wise

Gold and Silver					3.86								
Government Securities					0.90								
Non Governmental Securities	3.07	16.36			40.65					14.50			
Fixed Deposit Receipts	0.30	8.23	64.30	28.96	100.78	0.25	12.71	24.16	47.21			6.70	143.07
Own	0.30	8.23	64.30	28.96	100.78	0.25	12.71	24.16	47.21			6.70	143.07
Other Licences Institutions													
Collateral of Properties	199.65	456.64	1394.73	3372.97	2144.32	48.06	182.03	1666.47	122.53	193.09	1700.37	345.91	1692.63
Fixed Assets	199.65	446.64	1394.73	3372.97	2144.32	48.06	182.03	1666.47	122.53	193.09	1700.37	345.91	1692.63
Current Assets		10.00											
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee		112.78		94.29	0.45			4.02		33.63			15.00
Government Guarantee								4.02					
Institutional Guarantee		99.91			0.45					23.74			15.00
Personal Guarantee		7.20		94.29						9.89			
Collective Guarantee		3.00											
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee		2.67											
Credit Card													
Others		3.86	2.01	24.28	57.12	29.91			2679.91	2.09		0.02	295.17
Total	203.03	597.87	1461.04	3520.50	2348.08	78.23	194.74	1694.64	2849.65	243.31	1700.37	352.63	2145.87

BFI Name	ICFC	Kuber	Seti	Namaste	Manushree	Jebils	Reliance
Sector Wise							
Agricultural and Forest Related	197.55		102.21	14.84	58.52	31.91	65.26
Fishery Related	22.66				10.40		
Mining Related	0.19						1.27
Manufacturing (Producing) Related	399.27		20.32	0.18	126.75	6.05	168.41
Construction	107.09	9.57	15.05	81.73	1180.48	237.59	377.18
Electricity, Gas and Water	46.17				90.83		29.66
Metal Products, Mach. & Ele. Eqp.	2.95			0.90	115.06	4.19	72.53
Tras., Com. and Public Utilities	13.11			2.62	425.09	164.59	743.17
Wholesaler & Retailer	914.06	3.59	98.09	10.48	367.97	32.01	141.37
Finance, Insurance and Real Estate	1119.76	17.04		0.30	373.69	43.83	205.39
Hotel or Restaurant	265.20	0.48	3.78	0.74	114.16	38.98	81.46
Other Services	219.31	0.54	32.56	13.81	135.26	10.49	85.85
Consumption Loans	419.85	8.14	0.16	2.88	345.60	379.72	114.80
Local Government							
Others	1761.69	26.24	76.59	138.81	636.81	181.16	595.76
TOTAL sectorwise	5488.85	65.62	348.77	267.29	3980.61	1130.52	2682.12

Product Wise

Term Loan	554.76	1.35	79.39	42.06	599.76	22.89	
Overdraft							
Trust Receipt Loan / Import Loan							
Demand & Other Working Capital Loan	2812.82	5.45	216.30		840.31	48.71	19.12
Res. Per. H. Loan (Up to Rs. 10 mil.)	497.12	4.00	15.05	80.70	1147.29	203.82	373.06
Real Estate Loan	484.94	3.93		0.30	344.03	73.03	259.69
Margin Nature Loan	456.57				319.36	246.11	52.34
Hire Purchase Loan	259.75	16.00	0.01	1.42	425.09	206.07	773.82
Deprived Sector Loan	222.90		17.69	14.41	258.26	43.40	104.50
Bills Purchased		2.60					
Other Product	199.98	32.29	20.32	128.40	46.51	286.49	1099.60
Total Product wise Loan	5488.85	65.62	348.77	267.29	3980.61	1130.52	2682.12

Collateral Wise

Gold and Silver							
Government Securities	10.85						
Non Governmental Securities					319.36	246.11	
Fixed Deposit Receipts	189.13		6.58	2.88	26.24	109.29	53.11
Own	189.13		6.58	2.88	26.24	109.29	53.11
Other Licences Institutions							
Collateral of Properties	4583.42	65.47	342.19	264.31	3560.32	723.93	2391.50
Fixed Assets	4583.42	65.47	342.19	264.31	3560.32	723.93	2391.50
Current Assets							
Against security of Bill							
Domestic Bills							
Foreign Bills							
Against Guarantee	201.69					51.19	179.71
Government Guarantee							
Institutional Guarantee	187.83					35.00	90.40
Personal Guarantee	13.86					16.15	1.80
Collective Guarantee						0.04	
Int. Rtd. Foreign Bank's Guarantee							
Other Guarantee							87.52
Credit Card							
Others	503.75	0.15		0.10	74.69		57.80
Total	5488.85	65.62	348.77	267.29	3980.61	1130.52	2682.12

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Aug	Mid-Sept	% change		
	2014	2015	2016	2017	2017			
	1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND	4950.7	6147.3	8684.9	16235.5	16339.2	24.17	41.28	0.64
a. Paid-up Capital	2974.3	3987.3	5436.5	7929.2	7972.9	34.06	36.35	0.55
b. Statutory Reserves	523.1	750.3	1214.8	1998.6	1983.6	43.45	61.90	-0.75
c. Retained Earning	220.6	8.9	363.6	4030.9	4021.4	-95.97	3993.66	-0.23
d. Others Reserves	1232.7	1400.8	1670.0	2276.9	2361.2	13.64	19.22	3.70
2 BORROWINGS	27897.3	38244.9	52434.4	66402.0	67837.8	37.09	37.10	2.16
a. NRB	526.4	306.6	91.1	577.4	1669.4	-41.75	-70.27	189.11
f. Others	27371.0	37938.3	52343.3	65824.6	66168.4	38.61	37.97	0.52
3 DEPOSITS	11001.2	15775.5	24095.3	35427.0	36248.6	43.40	52.74	2.32
4 BILLS PAYABLE	0.0	0.0	0.8	1.6	1.1	0.00	0.00	-30.36
5 OTHER LIABILITIES	3777.5	5205.7	7205.0	10749.0	11674.9	37.81	38.41	8.61
a. Loan Loss Provision	829.4	986.0	1345.6	1729.8	1752.3	18.88	36.47	1.30
b. Interest Suspense a/c	475.0	575.3	652.7	953.8	1030.1	21.13	13.45	8.00
c. Others	2473.1	3644.3	5206.8	8065.4	8892.4	47.36	42.87	10.25
6 RECONCILIATION A/c	1088.2	2330.2	5031.9	6085.2	6273.1	114.13	115.95	3.09
7 PROFIT & LOSS A/c	1473.7	2524.8	3318.2	536.5	852.4	71.32	31.43	58.89
Total	50188.7	70228.2	100770.6	135436.7	139227.1	39.93	43.49	2.80
Assets								
1 LIQUID FUNDS	7202.8	6597.2	11096.2	13273.2	12878.9	-8.41	68.20	-2.97
a. Cash Balance	39.2	62.2	75.5	166.7	160.9	58.52	21.36	-3.47
b. Bank Balance	3710.6	3900.5	6327.0	7347.3	7197.7	5.12	62.21	-2.04
c. Money at Call	3452.9	2634.4	4693.6	5759.3	5520.4	-23.70	78.17	-4.15
2 INVESTMENT IN SECURITIES EX	116.2	116.2	38.7	42.7	42.7	0.00	-66.67	0.00
3 SHARE & OTHER INVESTMEN	2894.2	2350.1	2809.8	2556.6	2616.0	-18.80	19.56	2.32
4 LOANS & ADVANCES	35689.3	54915.5	77232.9	107419.4	111059.2	53.87	40.64	3.39
Institutional	9863.5	14853.5	19194.3	23710.5	24802.9	50.59	29.22	4.61
Individual	25825.8	40062.0	58038.6	83709.0	86256.3	55.12	44.87	3.04
5 FIXED ASSETS	624.4	775.2	961.1	1239.9	1263.3	24.14	23.98	1.89
6 OTHER ASSETS	2485.4	3205.4	3598.2	4733.9	5199.3	28.97	12.25	9.83
7 EXPENSES NOT WRITTEN OFF	9.4	7.2	4.5	8.5	8.5	-23.43	-38.06	0.30
8 NON BANKING ASSETS	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00
9 RECONCILIATION A/c	1085.2	2215.3	5017.3	6102.3	6056.1	104.14	126.49	-0.76
10 PROFIT & LOSS A/c	81.8	46.2	11.9	60.1	103.0	-43.57	-74.22	71.46
Total	50188.7	70228.2	100770.6	135436.7	139227.1	39.93	43.49	2.80
Profit & Loss A/c Expenses								
1 INTEREST EXPENSES	1967.84	2369.56	3494.31	667.24	1244.39	20.41	47.47	86.50
2 COMMISSION/FEE EXPENSES	46.72	0.00	0.01	10.22	19.89	-99.99	177.16	94.69
3 EMPLOYEE EXPENSES	1464.44	1827.28	2671.95	394.00	869.51	24.78	46.23	120.69
4 OFFICE OPERATING EXPENSES	491.46	907.22	1505.00	120.55	217.48	84.60	65.89	80.40
5 NON OPERATING EXPENSES	0.00	1.78	4.81	0.57	0.61	0.00	170.37	6.51
6 PROVISION FOR RISK	188.17	326.79	560.23	45.26	94.06	73.67	71.44	107.83
7 LOAN WRITTEN OFF	0.44	1.12	0.00	0.00	0.00	152.70	-100.00	0.00
8 EXTRAORDINARY EXPENSES			0.00	0.00	0.00	0.00	0.00	0.00
9 PROVISION FOR STAFF BONUS	102.53	140.66	314.96	60.90	100.80	37.20	123.91	65.51
10 PROVISION FOR INCOME TAX	302.38	407.48	946.11	185.01	304.04	34.76	132.18	64.33
11 NET PROFIT	1435.59	2496.01	3374.46	485.90	786.52	73.87	35.19	61.87
TOTAL EXPENSES	5999.57	8477.90	12871.83	1969.66	3637.29	41.31	51.83	84.67
Income								
1. INTEREST INCOME	5389.71	7637.78	11628.63	1770.04	3233.05	41.71	52.25	82.65
2. COMMISSION & DISCOUNT	130.84	220.38	286.71	35.61	78.53	68.44	30.10	120.56
3 OTHER OPERATING INCOME	304.84	411.08	684.42	141.92	269.05	34.85	66.49	89.57
4 NON OPERATING INCOME	40.15	12.53	34.47	5.83	6.35	-68.80	175.15	9.06
5 PROVISION FOR WRITTEN BACK	88.32	165.27	222.11	9.40	15.76	87.12	34.39	67.65
6 RECOVERY FOR WRITE BACK	1.97	13.44	4.63	0.00	0.00	582.37	-65.57	0.00
7 INCOME FOR EXTRA ORDINARY EXPENSES	0.05	0.00	0.01	0.00	0.00	-100.00	0.00	0.00
8 NET LOSS	43.68	17.42	10.85	6.87	34.55	-60.12	-37.70	403.16
TOTAL INCOME	5999.57	8477.90	12871.83	1969.66	3637.29	41.31	51.83	84.67
Miscellaneous Information								
No. of Total Staffs	4405	5756	7132	9271	9549	30.67	23.91	3.00
No. of Total Branches	861	1116	1378	1958	2017	29.62	23.48	3.01
No. of Total Centers	59380	77616	100794	136116	139401	30.71	29.86	2.41
No. of Total Groups	292238	304737	366540	466231	474916	4.28	20.28	1.86
No. of Total Passive Groups	9138	11504	4601	5217	5228	25.90	-60.01	0.21
No. of Total Members	1612430	1548767	1898891	2379438	2423695	-3.95	22.61	1.86
No. of Total Passive Members	66441	56436	32378	39267	39643	-15.06	-42.63	0.96
No. of Total Borrowers	1102132	1080878	1296303	1595371	1617432	-1.93	19.93	1.38
No. of Total Overdue Borrowers	30657	45697	44861	46995	53526	49.06	-1.83	13.90
No. of Total Saving Members	1198487	1521152	1873432	2415305	2456423	26.92	23.16	1.70
Total Saving Amount (Rs million)	11000.65	15770.90	24111.28	35488.06	36268.99	43.36	52.88	2.20

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

S.No.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	Mechi	Jhapa	82	24	7	113	888561	7863
2		Ilam	18	7	1	26	305073	11734
3		Panchthar	12	3	0	15	195755	13050
4		Taplejung	8	0	0	8	129954	16244
Total			120	34	8	162	1519342	9379
5	Koshi	Sunsari	75	12	6	93	862731	9277
6		Morang	90	25	4	119	1051204	8834
7		Dhankuta	12	5	0	17	168873	9934
8		Terhathum	9	2	0	11	101336	9212
9		Sankhuwasabha	15	0	0	15	157342	10489
10		Bhojpur	13	1	0	14	165754	11840
Total			214	45	10	269	2507240	9321
11	Sagarmatha	Saptari	20	1	2	23	687438	29889
12		Udayapur	20	0	1	21	343555	16360
13		Siraha	36	1	0	37	682168	18437
14		Khotang	6	3	0	9	186006	20667
15		Okhaldhunga	7	4	0	11	150695	13700
16		Solukhumbu	9	0	0	9	103877	11542
Total			98	9	3	110	2153739	19579
17	Janakpur	Sarlahi	23	7	0	30	852934	28431
18		Dhanusha	39	4	1	44	813447	18487
19		Mahottari	22	6	0	28	682560	24377
20		Dolakha	16	5	0	21	187441	8926
21		Ramechhap	10	1	0	11	207172	18834
22		Sindhuli	13	4	0	17	306621	18037
Total			123	27	1	151	3050176	20200
23	Narayani	Bara	32	4	2	38	781397	20563
24		Rautahat	19	5	0	24	790277	32928
25		Parsa	47	9	3	59	676705	11470
26		Chitawan	91	62	8	161	657701	4085
27		Makawanpur	31	16	2	49	448503	9153
Total			220	96	15	331	3354583	10135
28	Bagmati	Kathmandu	451	70	39	560	2069760	3696
29		Bhaktapur	44	7	4	55	347585	6320
30		Lalitpur	99	12	7	118	537365	4554
31		Rasuwa	13	1	1	15	44559	2971
32		Dhading	24	16	0	40	348755	8719
33		Sindhupalchok	22	7	1	30	292843	9761
34		Kavre	42	13	3	58	396293	6833
35		Nuwakot	15	7	1	23	284727	12379
Total			710	133	56	899	4321888	4807
36	Gandaki	Lamjung	17	6	1	24	170886	7120
37		Tanahu	35	25	1	61	339113	5559
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	12	178	554611	3116
Total			175	147	16	338	1592701	4712
42		Gulmi	13	12	0	25	265424	10617
43		Nawalparasi	42	38	4	84	700178	8335

44	Lumbini	Palpa	26	11	0	37	253550	6853
45		Arghakhanchi	14	5	0	19	201325	10596
46		Rupandehi	115	66	7	188	1004488	5343
47		Kapilbastu	23	10	4	37	636614	17206
Total			233	142	15	390	3061579	7850
48	Dhawalagiri	Baglung	26	10	0	36	279089	7752
49		Parbat	13	10	0	23	148194	6443
50		Mustang	5	3	0	8	12230	1529
51		Myagdi	14	7	1	22	112198	5100
Total			58	30	1	89	551711	6199
52	Rapti	Rolpa	6	0	0	6	233764	38961
53		Dang	45	29	4	78	616785	7908
54		Rukum	12	1	0	13	222277	17098
55		Salyan	13	0	0	13	262659	20205
56		Pyuthan	9	11	0	20	237995	11900
Total			85	41	4	130	1573480	12104
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
Total			20	2	0	22	429515	19523
62	Bheri	Dailekh	9	0	0	9	285823	31758
63		Surkhet	29	2	0	31	395621	12762
64		Jajarkot	5	1	0	6	189483	31580
65		Bardiya	17	13	0	30	462504	15417
66		Banke	56	20	5	81	568088	7013
Total			116	36	5	157	1901520	12112
67	Seti	Bajhang	6	0	0	6	213158	35526
68		Doti	7	2	0	9	213588	23732
69		Bajura	5	0	0	5	148686	29737
70		Kailali	61	15	2	78	890881	11422
71		Achham	7	2	0	9	277898	30878
Total			86	19	2	107	1744211	16301
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	30	10	0	40	503466	12587
Total			54	13	0	67	1059121	15808
Total of Class "A", "B" and "C"			2312	774	136	3222	28820806	8945

Bank/BFI Class	A	B	C [#]	D [§]	Total
No. of BFIs	28	39	28	53	148
No. of Branches	2312	774	136	2017	5239
Population per Branch [*]					5501
Region/BFI Class	A	B	C	Total	
Eastern	432	88	21	541	
Central	1053	256	72	1381	
Western	466	319	32	817	
Mid-western	221	79	9	309	
Far-western	140	32	2	174	
Total	2312	774	136	3222	

* 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)				Bhadau, 2074 (Mid Sep, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	4.04	695584.55	1.00	9.00	3.95	709577.60
2	Fixed:	0.50	21.91	10.22	848444.64	1.00	21.91	10.32	858905.48
2.1	up to 1 month	2.50	13.75	7.52	10162.73	2.50	13.75	7.40	13325.79
2.2	1-3 months	1.75	17.55	8.35	45009.88	1.75	17.55	8.01	43986.45
2.3	3-6 months	0.50	17.55	9.66	56714.42	2.00	17.55	9.25	64243.10
2.4	6-12 months	2.50	17.55	10.66	486270.78	2.50	15.00	10.82	500896.67
2.5	1-2 yrs	2.50	14.00	10.20	192068.47	2.00	14.00	10.60	174837.38
2.6	2 yrs and above	1.00	21.91	9.09	58218.35	1.00	21.91	8.86	61616.10
3	Call	0.05	13.00	3.88	281827.55	0.05	13.00	3.42	262539.32
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	9.00	5.20	651.98	3.25	9.00	5.07	791.02
6	Non interest bearing deposits	0.00	0.00	0.00	185575.78	0.00	0.00	0.00	199471.61
6.1	Current	0.00	0.00	0.00	160838.10	0.00	0.00	0.00	173231.69
6.2	Margin	0.00	0.00	0.00	22326.56	0.00	0.00	0.00	23595.78
6.3	Other	0.00	0.00	0.00	2411.12	0.00	0.00	0.00	2644.14
	Aggregate	0.05	21.91	6.25	2012084.50	0.05	21.91	6.19	2031285.03

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2074 (Mid Aug, 2017)				Bhadau, 2074 (Mid Sep, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	1.17	22.00	11.56	73228.99	2.00	22.00	11.91	74361.51
2	Fishery Related	4.50	18.00	11.38	2009.19	4.50	18.00	11.38	2020.02
3	Mining Related	4.25	20.00	11.74	3535.81	4.25	20.00	11.69	3433.41
4	Agriculture, Forestry & Beverage Production Related	2.00	20.60	11.09	106699.79	2.00	20.00	11.31	104199.76
5	Non Food Production Related	2.00	20.40	10.95	202450.68	2.00	20.40	11.03	207052.22
6	Construction	2.00	21.00	11.80	181267.47	2.00	21.00	12.00	183740.57
7	Electricity, Gas and Water	2.25	20.00	10.60	60181.91	2.25	20.00	10.71	61365.99
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	20.40	11.15	22951.87	4.50	20.40	11.35	23316.28
9	Transport, Communication and Public Utilities	4.50	22.00	12.04	52332.74	3.30	24.00	12.20	52985.83
10	Wholesaler & Retailer	2.25	21.50	11.70	396583.21	2.25	21.00	11.75	409220.84
11	Finance, Insurance and Real Estate	1.75	19.00	11.33	145424.60	1.75	20.40	11.41	146742.52
12	Hotel or Restaurant	4.50	21.00	11.08	56235.89	4.50	20.00	11.23	58385.10
13	Other Services	3.00	21.00	11.75	79621.54	3.00	21.00	11.84	79924.63
14	Consumption Loans	2.00	30.00	12.07	131965.72	2.00	24.00	12.35	131064.34
15	Local Government	3.00	11.50	4.13	1508.06	3.00	11.00	3.07	1506.96
16	Others	1.50	24.00	13.08	200457.44	1.50	30.00	12.94	203809.37
	Aggregate	1.17	30.00	11.68	1716454.91	1.50	30.00	11.78	1743129.36

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2074 (Mid Aug, 2017)				Bhadau, 2074 (Mid Sep, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	1.79	22.00	11.31	280491.84	1.62	22.00	11.43	285171.67
2	Overdraft	2.00	24.00	12.20	303165.08	2.00	24.00	12.42	304901.57
3	Trust Receipt Loan / Import Loan	4.00	20.40	10.02	61655.11	4.00	20.40	9.88	64895.71
4	Demand & Other Working Capital Loan	2.00	21.00	11.41	385860.66	2.50	21.00	11.57	397957.00
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.69	142469.21	2.00	20.00	11.80	145530.98
6	Real Estate Loan	2.00	19.00	12.28	104291.37	2.00	19.00	12.36	103146.41
7	Margin Nature Loan	7.00	17.28	12.43	34044.76	7.00	17.28	12.40	33747.41
8	Hire Purchase Loan	1.50	20.00	12.35	120615.83	1.50	19.00	12.50	120980.63
9	Deprived Sector Loan	1.75	21.50	10.41	93183.32	1.75	20.00	10.43	95241.10
10	Bills Purchased	2.00	17.00	1.92	10500.29	2.00	18.00	2.26	9260.11
11	Other Product	4.00	30.00	12.65	180177.44	4.00	30.00	12.86	182296.76
	Aggregate	1.50	30.00	11.66	1716454.90	1.50	30.00	11.80	1743129.35

Annex-I

Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Ltd.	NBL	2	Rastriya 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 Ltd.	BOK
11	Nepal Credit and Commerce Bank Ltd.	NCC	12	NIC ASIA Bank Ltd.	NIC
13	Machhapuchhre Bank Ltd.	MBL	14	Kumari Bank Ltd.	Kumari
15	Laxmi Bank Ltd.	Laxmi	16	Siddhartha Bank Ltd.	SBL
17	Agriculture Development Bank Ltd.	ADBNL	18	Global IME Bank Ltd.	Global
19	Citizens Bank International Ltd.	Citizens	20	Prime Commercial Bank Ltd.	Prime
21	Sunrise Bank Ltd.	Sunrise	22	NMB Bank Ltd.	NMB
23	Prabhu Bank Ltd.	PRABHU	24	Janata Bank Nepal Ltd.	Janata
25	Mega Bank Nepal Ltd.	Mega	26	Civil Bank Ltd.	Civil
27	Century Commercial Bank Ltd.	Century	28	Sanima Bank Ltd.	Sanima
B. Development Banks					
1	NIDC Development Bank Ltd.	NIDC	2	Mahalaxmi Bikas Bank Ltd.	MahalaxmiDB
3	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			
C. Finance Companies					
1	Nepal Finance Ltd.	NFL	2	Nepal Share Markets and Finance Ltd.	NSMFL
3	Gurkhas Finance Ltd.	Gurkhas	4	Union Finance Ltd.	Union
5	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 Finance 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 Laghubitta Bittiya Sanstha Ltd.	Swadeshi
37	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	38	Support Microfinance 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 Sanstha Ltd.	Agro
45	Creative Laghubitta Bittiya Sanstha Ltd.	Creative	46	Ramaroshan Laghubitta Bittiya Sanstha Ltd.	Ramaroshan
47	Gurans Laghubitta Bittiya Sanstha Ltd.	Gurans	48	Ganapati Laghubitta Bittiya Sanstha Ltd.	Ganapati
49	Infinity Microfinance Bittiya Sanstha Ltd.	Infinity	50	Adhikhola Laghubitta Bittiya Sanstha Ltd.	Adhikhola
51	Swabhiman Microfinance Bittiya Sanstha Ltd.	Swabhiman	52	Sparsha Microfinance Bittiya Sanstha Ltd.	Sparsha
53	Sabaiko Microfinance Bittiya Sanstha Ltd.	Sabaiko			