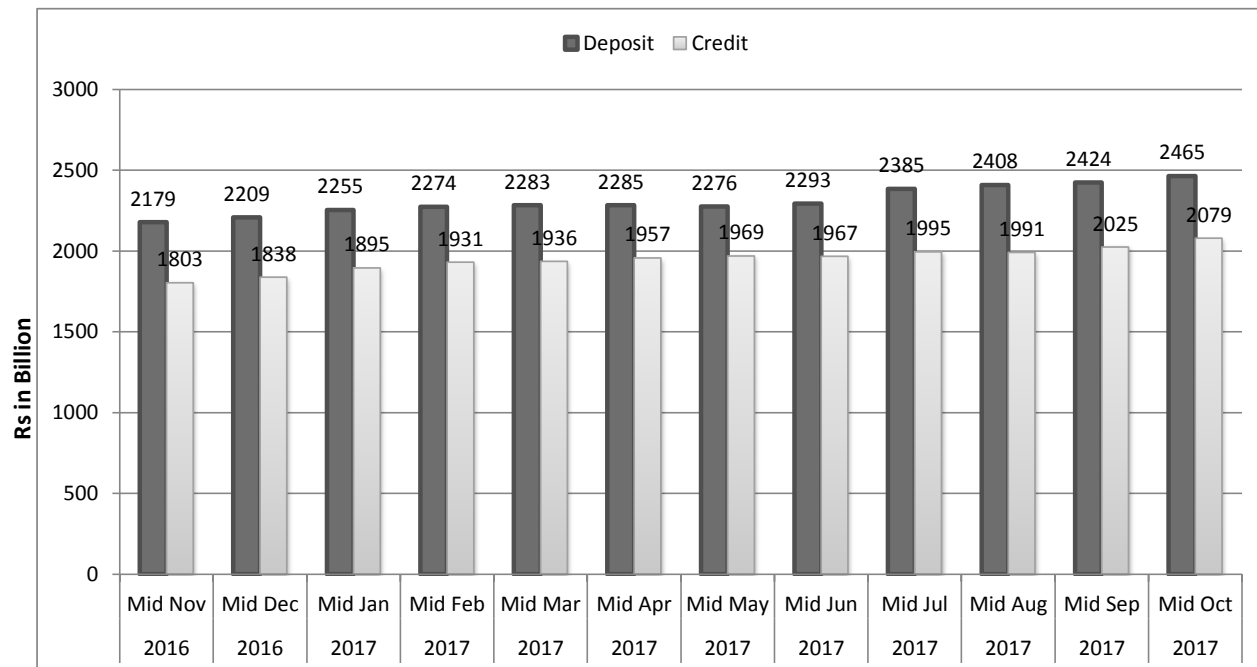


BANKING & FINANCIAL STATISTICS

(Monthly)
(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Statistics Division

2074 Asoj
Mid-Oct, 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	27	54	148
Total Number of Licensed BFIs*	28	39	27	54	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 Asoj End, 2074 (Mid-Oct, 2017)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	83.05	9.69	2.10	94.84
2	Total Credit/GDP	69.68	8.39	1.92	79.99
3	Total Credit/ Total Deposit	83.90	86.53	91.70	84.35
4	Lcy Credit/Lcy Deposit & Core Capital	80.84	77.29	73.05	80.24
5	Fixed Deposit/Total Deposit	41.05	39.86	50.06	41.13
6	Saving Deposit/Total Deposit	34.31	40.53	34.58	34.95
7	Current Deposit/Total Deposit	9.14	2.04	0.47	8.22
8	NPL/ Total Loan	1.79	1.76	13.23	2.06
9	Total LLP/Total Loan	2.40	2.19	13.71	2.65
10	Deprived Sector Loan/Total Loan \$	5.97	8.55	4.63	6.18
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	13.05	16.52	20.08	13.56
2	Investment in Gov. Security/Total Deposit	12.48	2.87	2.98	11.29
3	Total Liquid Assets/Total Deposit	26.70	32.10	34.70	27.43
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	12.81	19.35	19.02	19.24
2	Total Capital/RWA	14.14	20.42	20.00	20.29
D. Financial Access					
1	No. of Branches **	2318	776	136	3230
2	No. of Deposit Accounts	16673072	3378945	455595	20507612
3	No. of Loan Accounts	903695	280771	32696	1217162
4	No. of Branchless Banking Centers	1028	0	0	1028
5	No. of Branchless Banking Customers	96262	0	0	96262
6	No. of Non-operated Branchless Banking Centers	143	0	0	143
7	No. of Mobile Banking Customers	2703545	267682	15442	2986669
8	No. of Internet Banking Customers	655142	10395	2430	667967
9	No. of ATMs	2096	163	28	2287
10	No. of Debit Cards	5334107	221816	27977	5583900
11	No. of Credit Cards	75427	0	0	75427
12	No. of Prepaid Cards	104832	0	0	104832
E. Interest Rate(%)					
1	Wt. Avg Interest on Deposit	6.17			
	(a) Saving	3.93			
	(b) Fixed	10.31			
	(c) Call	3.77			
2	Wt. Avg Interest on Credit	11.76			

Note: Bank balance includes money at call

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

Adjustments are not included in Credit Deposit Ratio Calculation.

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

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

** Excluding Extension Counters and Microfinance Units

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

Liabilities		Mid-July			Mid-Sept	Mid-Oct	% Change		
		2014	2015	2016	2017	2017			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	145861.43	162992.51	214892.48	356661.91	358728.38	11.74	31.84	0.58
	a. Paid-up Capital	128985.27	140794.10	163370.74	231033.06	237305.83	9.16	16.04	2.72
	b. Statutory Reserves	32722.08	37149.85	43680.58	56135.52	58215.04	13.53	17.58	3.70
	c. Retained Earning	-27214.24	-27802.05	-11166.95	27729.42	25609.00	2.16	-59.83	-7.65
	d. Others Reserves	11368.33	12850.60	19008.11	41763.91	37598.51	13.04	47.92	-9.97
2	BORROWINGS	18202.84	21355.96	42822.19	37691.65	43016.83	17.32	100.52	14.13
	a. NRB	2010.04	3291.48	6855.13	7250.47	8450.21	63.75	108.27	16.55
	b. "A"Class Licensed Institution	5182.01	5504.53	20083.07	13952.84	18030.63	6.22	264.85	29.23
	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	6175.97	6223.62	-14.29	356.47	0.77
	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	2424336.84	2465005.83	19.90	18.94	1.68
	a. Current	129108.41	158746.16	185135.30	197968.35	202660.73	22.96	16.62	2.37
	b. Savings	587593.46	714466.16	875419.91	837998.71	861484.88	21.59	22.53	2.80
	c. Fixed	453408.61	513283.02	617634.95	1014021.14	1013762.69	13.21	20.33	-0.03
	d. Call Deposits	285024.29	363041.66	401829.34	338794.88	351512.13	27.37	10.68	3.75
	e. Others	22697.85	22409.16	27483.20	35553.75	35585.39	-1.27	22.64	0.09
4	Bills Payable	1553.13	1729.91	3927.13	4150.54	4237.70	11.38	127.01	2.10
5	Other Liabilities	169227.44	188093.19	206694.45	257900.46	239059.80	11.15	9.89	-7.31
	1. Loan Loss Provision	48932.49	51482.56	48593.77	52273.46	55130.50	5.21	-5.61	5.47
	2. Interest Suspense a/c	30453.76	31256.97	32000.69	51546.61	39454.69	2.64	2.38	-23.46
	3. Others	89841.19	105353.66	126099.99	154080.40	144474.61	17.27	19.69	-6.23
6	Reconciliation A/c	2869.47	280.36	13817.41	11354.46	13045.13	-90.23	4828.52	14.89
7	Profit & Loss A/c	31566.75	36755.88	49443.18	4011.98	13490.08	16.44	34.52	236.24
	TOTAL	1847113.68	2183153.96	2639099.54	3096107.84	3136583.75	18.19	20.88	1.31
Assets									
1	LIQUID FUNDS	319196.62	353397.28	385746.01	372745.44	397864.34	10.71	9.15	6.74
	a. Cash Balance	41862.07	48642.45	56937.25	55991.26	62855.33	16.20	17.05	12.26
	Nepalese Notes & Coins	41073.72	47305.51	55937.33	53285.84	59088.13	15.17	18.25	10.89
	Foreign Currency	788.35	1336.94	999.92	2705.41	3767.20	69.59	-25.21	39.25
	b. Bank Balance	220546.60	237957.23	262419.81	264470.96	271353.26	7.89	10.28	2.60
	1. In Nepal Rastra Bank	162286.93	165070.53	180498.18	185239.12	197461.27	1.72	9.35	6.60
	2. "A"Class Licensed Institution	34656.48	37838.00	41730.30	34925.18	34336.34	9.18	10.29	-1.69
	3. Other Financial Ins.	5302.85	6882.80	8437.01	6199.51	6562.40	29.79	22.58	5.85
	4. In Foreign banks	18300.33	28165.90	31754.32	38107.16	32993.26	53.91	12.74	-13.42
	c. Money at Call	56787.95	66797.60	66388.94	52283.22	63655.75	17.63	-0.61	21.75
2	INVESTMENTS	162544.89	206160.48	238675.86	291693.28	287978.44	26.83	15.77	-1.27
	a. Govt. Securities	160867.12	182112.29	196070.31	270991.33	278283.56	13.21	7.66	2.69
	b. Others	1677.78	24048.18	42605.55	20701.94	9694.88	1333.34	77.17	-53.17
3	SHARE & OTHER INVESTMENT	72656.22	85675.60	131777.67	134628.06	134729.86	17.92	53.81	0.08
4	LOANS & ADVANCES	1119260.81	1345671.32	1669203.04	2009849.50	2069551.02	20.23	24.04	2.97
	a. Private Sector	1084965.27	1230999.56	1542024.97	1956771.26	2005168.49	13.46	25.27	2.47
	b. Financial Institutions	26247.72	30678.62	121291.82	44100.58	51875.63	16.88	295.36	17.63
	c. Government Organizations	8047.82	83993.14	5886.25	8977.66	12506.90	943.68	-92.99	39.31
5	BILLS PURCHASED	9805.60	14548.03	11601.52	14339.56	9232.50	48.36	-20.25	-35.62
6	LOANS AGT. COLLECTED BILLS	737.25	1132.63	1075.28	358.73	334.94	53.63	-5.06	-6.63
7	FIXED ASSETS	30477.72	31732.63	35044.21	41363.84	41831.50	4.12	10.44	1.13
8	OTHER ASSETS	123962.34	135346.49	144135.22	204377.42	179574.49	9.18	6.49	-12.14
	a. Accrued Interests	32041.34	32792.14	34038.25	62527.14	43375.39	2.34	3.80	-30.63
	b. Others	91920.99	102554.35	110096.97	141850.28	136199.10	11.57	7.35	-3.98
9	Expenses not Written off	491.99	392.16	319.21	282.73	286.83	-20.29	-18.60	1.45
10	Non Banking Assets	4756.96	5250.92	4797.21	4502.01	4240.28	10.38	-8.64	-5.81
11	Reconciliation Account	-1032.54	2947.32	16089.93	13674.75	8411.06	-385.44	445.92	-38.49
12	Profit & Loss A/c	4255.78	899.11	634.40	8292.53	2548.49	-78.87	-29.44	-69.27
	TOTAL	1847113.65	2183153.98	2639099.55	3096107.83	3136583.75	18.19	20.88	1.31

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-Sept	Mid-Oct	% 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	298950.97	300174.67	12.90	39.27	0.41
	a. Paid-up Capital	87454.02	97921.41	121090.62	190233.64	195314.70	11.97	23.66	2.67
	b. Statutory Reserves	27696.23	31063.03	36597.19	48732.06	50654.73	12.16	17.82	3.95
	c. Retained Earning	-16561.92	-17279.67	-4332.54	22239.69	20777.73	4.33	-74.93	-6.57
	d. Others Reserves	9624.58	10463.18	16792.32	37745.58	33427.51	8.71	60.49	-11.44
2	BORROWINGS	15228.20	18419.75	37269.65	37250.62	42460.57	20.96	102.34	13.99
	a. NRB	2010.04	3291.48	6661.23	6839.18	8093.70	63.75	102.38	18.34
	b. "A"Class Licensed Institution	2601.47	2762.58	14724.43	13923.10	17830.88	6.19	433.00	28.07
	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	6175.97	6223.62	1.44	452.28	0.77
	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	2129110.86	2158571.21	21.46	20.62	1.38
	a. Current	125065.83	153598.94	178263.95	193391.40	197255.42	22.81	16.06	2.00
	b. Savings	450524.99	559391.64	698691.30	722514.72	740530.90	24.16	24.90	2.49
	c. Fixed	365048.50	419883.01	524462.99	887969.95	886059.23	15.02	24.91	-0.22
	d. Call Deposits	247429.62	313955.92	340863.88	294469.68	304201.48	26.89	8.57	3.30
	e. Others	16394.45	16066.61	22310.33	30765.12	30524.17	-2.00	38.86	-0.78
4	Bills Payable	1513.82	1698.32	3871.77	4128.87	4216.69	12.19	127.98	2.13
5	Other Liabilities	127781.31	146984.02	166839.27	219946.49	203811.23	15.03	13.51	-7.34
	1. Loan Loss Provision	31622.89	35779.54	34894.47	41179.10	43501.84	13.14	-2.47	5.64
	2. Interest Suspense a/c	21397.75	21287.89	22183.24	40267.65	29564.52	-0.51	4.21	-26.58
	3. Others	74760.68	89916.59	109761.56	138499.74	130744.87	20.27	22.07	-5.60
6	Reconciliation A/c	-2495.70	-5325.76	3962.29	5841.61	7485.63	113.40	-174.40	28.14
7	Profit & Loss A/c	23141.71	27664.37	38128.55	3685.30	12355.14	19.54	37.83	235.25
	TOTAL	1477845.65	1774504.78	2184811.57	2698914.73	2729075.14	20.07	23.12	1.12
Assets									
1	LIQUID FUNDS	226401.82	250377.11	274495.34	286792.96	306922.62	10.59	9.63	7.02
	a. Cash Balance	34628.53	40636.96	47988.66	48597.05	55441.48	17.35	18.09	14.08
	Nepalese Notes & Coins	33928.61	39384.90	47060.55	46083.27	51864.35	16.08	19.49	12.54
	Foreign Currency	699.91	1252.06	928.11	2513.78	3577.13	78.89	-25.87	42.30
	b. Bank Balance	177300.62	189230.03	205858.37	220324.24	226202.50	6.73	8.79	2.67
	1. In Nepal Rastra Bank	149910.91	147933.67	161790.30	170783.22	182185.95	-1.32	9.37	6.68
	2. "A"Class Licensed Institution	9153.13	13172.91	12470.74	11284.98	10922.42	43.92	-5.33	-3.21
	3. Other Financial Ins.	18.78	125.88	83.09	197.09	138.25	570.21	-33.99	-29.85
	4. In Foreign banks	18217.79	27997.56	31514.23	38058.95	32955.87	53.68	12.56	-13.41
	c. Money at Call	14472.67	20510.12	20648.32	17871.67	25278.64	41.72	0.67	41.45
2	INVESTMENTS	156830.54	200262.57	229827.62	283422.88	278873.31	27.69	14.76	-1.61
	a. Govt. Securities	155190.33	176214.77	187275.77	262970.43	269435.43	13.55	6.28	2.46
	b. Others	1640.22	24047.80	42551.85	20452.44	9437.88	1366.13	76.95	-53.85
3	SHARE & OTHER INVESTMENT	69534.76	81897.82	128320.72	130385.32	130530.86	17.78	56.68	0.11
4	LOANS & ADVANCES	891629.91	1087486.69	1380358.68	1748490.67	1801567.33	21.97	26.93	3.04
	a. Private Sector	860588.35	976374.75	1256142.55	1698563.13	1739983.96	13.45	28.65	2.44
	b. Financial Institutions	23050.77	27231.05	118383.24	40955.75	49081.14	18.14	334.74	19.84
	c. Government Organizations	7990.78	83880.89	5832.88	8971.80	12502.23	949.72	-93.05	39.35
5	BILLS PURCHASED	9794.86	14533.93	11595.12	14336.96	9229.90	48.38	-20.22	-35.62
6	LOANS AGT. COLLECTED BILLS	737.25	1132.63	548.83	358.73	334.94	53.63	-51.54	-6.63
7	FIXED ASSETS	22600.03	24479.96	28610.94	35527.40	35903.21	8.32	16.87	1.06
8	OTHER ASSETS	102400.91	113748.89	122000.30	181012.17	157399.96	11.08	7.25	-13.04
	a. Accrued Interests	22763.51	22293.32	23985.61	50949.72	33130.07	-2.07	7.59	-34.97
	b. Others	79637.40	91455.57	98014.69	130062.45	124269.90	14.84	7.17	-4.45
9	Expenses not Written off	398.44	318.55	252.50	262.27	267.00	-20.05	-20.73	1.80
10	Non Banking Assets	2046.79	2608.84	2543.30	3147.90	2922.00	27.46	-2.51	-7.18
11	Reconciliation Account	-6377.24	-2675.08	6258.22	8225.54	2854.33	-58.05	-333.95	-65.30
12	Profit & Loss A/c	1847.55	332.89	0.00	6951.92	2269.68	-81.98	-100.00	-67.35
	TOTAL	1477845.62	1774504.79	2184811.58	2698914.72	2729075.14	20.07	23.12	1.12

Statement of Assets and Liabilities of Development Banks

Liabilities		Mid-July			Mid-Sept	Mid-Oct	% 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	46941.76	47431.19	9.44	13.81	1.04
	a. Paid-up Capital	25606.53	27448.46	29216.56	30643.02	31425.49	7.19	6.44	2.55
	b. Statutory Reserves	2706.17	3608.10	4420.10	5171.09	5291.62	33.33	22.50	2.33
	c. Retained Earning	-1481.47	-1907.59	-248.18	8505.62	7793.43	28.76	-86.99	-8.37
	d. Others Reserves	852.40	1147.88	1093.08	2622.02	2920.64	34.66	-4.77	11.39
2	BORROWINGS	2408.48	2454.26	2993.89	79.65	79.45	1.90	21.99	-0.24
	a. NRB	0.00	0.00	5.00	79.65	79.45	0.00	0.00	-0.24
	b. "A"Class Licensed Institution	2014.38	2260.00	2988.89	0.00	0.00	12.19	32.25	0.00
	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	241405.89	251970.63	18.59	17.52	4.38
	a. Current	3964.21	5056.01	6741.29	4385.71	5148.19	27.54	33.33	17.39
	b. Savings	105094.40	120779.93	143668.59	96893.19	102119.34	14.93	18.95	5.39
	c. Fixed	53998.41	62203.55	68230.74	98620.65	100436.94	15.20	9.69	1.84
	d. Call Deposits	36345.53	48166.94	59245.77	40937.42	43802.56	32.53	23.00	7.00
	e. Others	530.25	889.75	744.86	568.93	463.61	67.80	-16.28	-18.51
4	Bills Payable	32.71	27.17	54.46	21.11	19.34	-16.92	100.42	-8.42
5	Other Liabilities	20116.85	20670.18	18746.57	19753.20	17295.15	2.75	-9.31	-12.44
	1. Loan Loss Provision	6860.14	6171.65	4936.93	4212.62	4783.28	-10.04	-20.01	13.55
	2. Interest Suspense a/c	3117.96	3322.76	2618.40	4223.00	2803.01	6.57	-21.20	-33.63
	3. Others	10138.76	11175.78	11191.25	11317.58	9708.86	10.23	0.14	-14.21
6	Reconciliation A/c	3671.63	3800.85	7783.30	4163.91	4206.39	3.52	104.78	1.02
7	Profit & Loss A/c	5079.57	6296.30	8153.72	115.80	918.23	23.95	29.50	692.95
	TOTAL	258925.69	300641.79	350844.75	312481.32	321920.39	16.11	16.70	3.02
Assets									
1	LIQUID FUNDS	68931.29	79794.81	85767.68	69370.44	73668.89	15.76	7.49	6.20
	a. Cash Balance	6139.82	6979.21	7891.86	6314.25	6375.90	13.67	13.08	0.98
	Nepalese Notes & Coins	6051.74	6894.72	7820.18	6122.71	6185.94	13.93	13.42	1.03
	Foreign Currency	88.07	84.49	71.68	191.53	189.96	-4.07	-15.16	-0.82
	b. Bank Balance	27923.34	33250.96	39311.73	34750.06	35251.25	19.08	18.23	1.44
	1. In Nepal Rastra Bank	9163.59	14008.99	16081.21	12320.81	13069.84	52.88	14.79	6.08
	2. "A"Class Licensed Institution	15810.29	15817.63	19092.59	18399.46	17638.62	0.05	20.70	-4.14
	3. Other Financial Ins.	2866.92	3255.99	3897.84	3981.60	4505.40	13.57	19.71	13.16
	4. In Foreign banks	82.54	168.34	240.09	48.20	37.38	103.95	42.62	-22.44
	c. Money at Call	34868.13	39564.65	38564.09	28306.13	32041.74	13.47	-2.53	13.20
2	INVESTMENTS	3230.11	3338.45	5491.83	6569.35	7223.53	3.35	64.50	9.96
	a. Govt. Securities	3229.98	3338.33	5479.33	6569.35	7223.53	3.35	64.13	9.96
	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	2579.39	2514.57	30.17	3.24	-2.51
4	LOANS & ADVANCES	161799.22	193462.91	232993.26	211519.61	218042.65	19.57	20.43	3.08
	a. Private Sector	160516.87	191447.83	230577.07	209003.81	215925.53	19.27	20.44	3.31
	b. Financial Institutions	1246.52	1981.58	2414.50	2510.35	2113.06	58.97	21.85	-15.83
	c. Government Organizations	35.83	33.50	1.68	5.46	4.07	-6.49	-94.97	-25.54
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	4148.19	4230.66	-6.36	-7.73	1.99
8	OTHER ASSETS	11379.64	10992.49	10733.79	12450.17	11146.06	-3.40	-2.35	-10.47
	a. Accrued Interests	3316.39	3803.85	2793.27	4425.47	3116.37	14.70	-26.57	-29.58
	b. Others	8063.25	7188.64	7940.52	8024.70	8029.69	-10.85	10.46	0.06
9	Expenses not Written off	43.37	35.13	36.37	10.41	9.74	-18.99	3.52	-6.38
10	Non Banking Assets	1539.64	1840.38	1000.79	712.75	721.33	19.53	-45.62	1.20
11	Reconciliation Account	3645.30	3820.15	7749.91	4112.18	4217.77	4.80	102.87	2.57
12	Profit & Loss A/c	1528.41	387.56	423.63	1008.86	145.18	-74.64	9.31	-85.61
	TOTAL	258925.69	300641.79	350844.75	312481.32	321920.39	16.11	16.70	3.02

Statement of Assets and Liabilities of Finance Companies

Liabilities		Mid-July			Mid-Sept	Mid-Oct	% Change		
		2014	2015	2016	2017	2017			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	9964.89	10527.71	10263.32	10769.18	11122.51	5.65	-2.51	3.28
	a. Paid-up Capital	15924.71	15424.23	13063.56	10156.40	10565.64	-3.14	-15.30	4.03
	b. Statutory Reserves	2319.67	2478.72	2663.29	2232.37	2268.68	6.86	7.45	1.63
	c. Retained Earning	-9170.85	-8614.79	-6586.24	-3015.90	-2962.16	-6.06	-23.55	-1.78
	d. Others Reserves	891.35	1239.54	1122.71	1396.30	1250.35	39.06	-9.43	-10.45
2	BORROWINGS	566.16	481.95	2558.64	361.38	476.80	-14.87	430.89	31.94
	a. NRB	0.00	0.00	188.90	331.64	277.06	0.00	0.00	-16.46
	b. "A"Class Licensed Institution	566.16	481.95	2369.74	29.74	199.74	-14.87	391.69	571.56
	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	53820.08	54463.98	-2.02	-10.67	1.20
	a. Current	78.38	91.21	130.06	191.25	257.12	16.38	42.59	34.44
	b. Savings	31974.07	34294.58	33060.01	18590.81	18834.64	7.26	-3.60	1.31
	c. Fixed	34361.69	31196.45	24941.22	27430.54	27266.52	-9.21	-20.05	-0.60
	d. Call Deposits	1249.13	918.79	1719.69	3387.78	3508.09	-26.45	87.17	3.55
	e. Others	5773.15	5452.80	4428.01	4219.70	4597.61	-5.55	-18.79	8.96
4	Bills Payable	6.60	4.41	0.90	0.56	1.68	-33.11	-79.69	200.75
5	Other Liabilities	21329.27	20438.99	21108.62	18200.78	17953.42	-4.17	3.28	-1.36
	1. Loan Loss Provision	10449.46	9531.38	8762.38	6881.74	6845.38	-8.79	-8.07	-0.53
	2. Interest Suspense a/c	5938.05	6646.32	7199.06	7055.95	7087.16	11.93	8.32	0.44
	3. Others	4941.75	4261.29	5147.18	4263.09	4020.88	-13.77	20.79	-5.68
6	Reconciliation A/c	1693.55	1805.27	2071.83	1348.93	1353.11	6.60	14.77	0.31
7	Profit & Loss A/c	3345.47	2795.21	3160.91	210.89	216.72	-16.45	13.08	2.76
	TOTAL	110342.35	108007.39	103443.22	84711.80	85588.22	-2.12	-4.23	1.03
Assets									
1	LIQUID FUNDS	23863.52	23225.37	25482.99	16582.04	17272.83	-2.67	9.72	4.17
	a. Cash Balance	1093.73	1026.28	1056.73	1079.96	1037.95	-6.17	2.97	-3.89
	Nepalese Notes & Coins	1093.36	1025.89	1056.60	1079.86	1037.84	-6.17	2.99	-3.89
	Foreign Currency	0.37	0.39	0.13	0.10	0.10	6.89	-67.23	0.00
	b. Bank Balance	15322.64	15476.25	17249.72	9396.66	9899.52	1.00	11.46	5.35
	1. In Nepal Rastra Bank	3212.44	3127.86	2626.67	2135.09	2205.47	-2.63	-16.02	3.30
	2. "A"Class Licensed Institution	9693.05	8847.46	10166.97	5240.74	5775.29	-8.72	14.91	10.20
	3. Other Financial Ins.	2417.15	3500.93	4456.08	2020.83	1918.75	44.84	27.28	-5.05
	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	6105.42	6335.37	-9.73	6.75	3.77
2	INVESTMENTS	2484.24	2559.46	3356.41	1701.05	1881.60	3.03	31.14	10.61
	a. Govt. Securities	2446.81	2559.20	3315.21	1451.55	1624.60	4.59	29.54	11.92
	b. Others	37.44	0.26	41.20	249.50	257.00	-99.30	15623.66	3.01
3	SHARE & OTHER INVESTMENT	1556.47	1740.61	1353.73	1663.35	1684.43	11.83	-22.23	1.27
4	LOANS & ADVANCES	65831.69	64721.71	55851.11	49839.21	49941.04	-1.69	-13.71	0.20
	a. Private Sector	63860.05	63176.98	55305.34	49204.33	49259.00	-1.07	-12.46	0.11
	b. Financial Institutions	1950.43	1465.98	494.08	634.49	681.44	-24.84	-66.30	7.40
	c. Government Organizations	21.21	78.74	51.68	0.40	0.60	271.34	-34.37	49.93
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	1688.24	1697.64	-11.10	-18.85	0.56
8	OTHER ASSETS	10181.79	10605.10	11401.12	10915.09	11028.46	4.16	7.51	1.04
	a. Accrued Interests	5961.44	6694.97	7259.36	7151.95	7128.95	12.30	8.43	-0.32
	b. Others	4220.34	3910.13	4141.76	3763.14	3899.51	-7.35	5.92	3.62
9	Expenses not Written off	50.19	38.48	30.34	10.05	10.09	-23.32	-21.17	0.39
10	Non Banking Assets	1170.53	801.69	1253.12	641.37	596.95	-31.51	56.31	-6.93
11	Reconciliation Account	1699.39	1802.25	2081.80	1337.04	1338.96	6.05	15.51	0.14
12	Profit & Loss A/c	879.82	178.66	210.77	331.75	133.63	-79.69	17.97	-59.72
	TOTAL	110342.35	108007.39	103443.22	84711.80	85588.22	-2.12	-4.23	1.03

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

	Mid-July			Mid-Sept	Mid-Oct	% 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	26482.31	39689.47	-1.29	-3.46	49.87
1.1 Deposit Liabilities	66485.63	65418.33	63252.25	26179.56	39218.49	-1.61	-3.31	49.81
1.1.1 Saving A/c	21763.14	22494.48	21234.79	6062.41	9142.90	3.36	-5.60	50.81
1.1.2 Fixed A/c	34583.20	31594.10	31710.65	17893.71	26792.32	-8.64	0.37	49.73
1.1.2.1 Upto 3 Months Fixed A/c	2866.37	1995.01	1914.75	1406.84	2030.24	-30.40	-4.02	44.31
1.1.2.2 3 to 6 Months fixed A/c	1065.31	1043.26	1240.54	1030.53	1522.99	-2.07	18.91	47.79
1.1.2.3 6 Months to 1 Year Fixed A/c	15136.29	14308.11	15369.26	9101.00	13644.18	-5.47	7.42	49.92
1.1.2.4 Above 1 Year	15515.23	14247.72	13186.09	6355.34	9594.92	-8.17	-7.45	50.97
1.1.3 Call Deposit	10108.65	11302.25	10301.47	2223.44	3283.27	11.81	-8.85	47.67
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	302.74	470.98	11.22	-8.74	55.57
2 Commission/Fee Expense	448.04	509.46	546.23	71.83	130.09	13.71	7.22	81.12
3 Employees Expenses	18747.82	21218.85	22715.53	5153.78	7222.37	13.18	7.05	40.14
4 Office Operating Expenses	15067.83	17624.25	18123.58	2913.40	4945.03	16.97	2.83	69.73
5 Exchange Fluctuation Loss	30.99	64.81	197.03	2.72	3.17	109.15	203.99	16.66
5.1 Due to Change in Exchange Rates	16.21	64.83	182.01	2.72	3.17	299.81	180.76	16.66
5.2 Due to Foreign Currency Transactions	14.77	-0.01	15.02	0.00	0.00	-100.09	-117828.70	0.00
6 Non-Operatiing Expenses	143.87	89.80	106.14	7.95	4.83	-37.58	18.20	-39.25
7. Provision for Risk	14274.84	12781.47	9649.95	657.97	5096.42	-10.46	-24.50	674.57
7.1 Loan loss Provision	12362.41	11018.41	8451.80	472.17	5007.81	-10.87	-23.29	960.60
7.1.1 General Loan loss Provision	2835.44	4071.38	5107.97	170.69	2633.40	43.59	25.46	1442.83
7.1.1.1 Pass Loan Loss Provision	0.00	3210.53	4530.40	155.47	1936.90	0.00	41.11	1145.83
7.1.1.2 Watch List Provision	0.00	860.85	577.57	15.22	696.51	0.00	-32.91	4477.38
7.1.2 Special Loan Loss Provision	9424.45	6627.48	3028.49	170.95	2270.00	-29.68	-54.30	1227.88
7.1.3 Additional Loan Loss Provision	102.52	319.54	315.34	130.53	104.40	211.68	-1.32	-20.02
7.2. Provision for Non-Banking Assets	1498.26	1429.51	1012.22	182.97	85.14	-4.59	-29.19	-53.47
7.3. Provision for Loss on Investment	40.12	101.98	14.53	2.70	2.37	154.17	-85.75	-12.24
7.4. Provision for Loss of Other Assets	374.06	231.58	171.40	0.12	1.10	0.00	0.00	796.56
8 Loan Written Off	623.54	439.90	355.03	14.51	19.90	-29.45	-19.29	37.13
9 Provision for Staff Bonus	3452.11	4053.16	5851.53	420.01	1373.39	17.41	44.37	226.99
10 Provision for Income Tax	10677.75	12158.39	17591.64	1268.09	4227.75	13.87	44.69	233.40
11 Others	45.06	495.79	61.16	0.38	3.20	1000.27	-87.66	746.02
12 Net Profit	29331.59	37039.32	49004.93	3266.85	11110.75	26.28	32.31	240.11
TOTAL EXPENSES	160994.78	173746.23	189145.80	40259.79	73826.37	7.92	8.86	83.37
Income								
1. Interest Income	127191.89	134011.48	146483.09	27200.95	61492.22	5.36	9.31	126.07
1.1. On Loans and Advance	119484.79	127175.43	138782.71	25409.73	57932.94	6.44	9.13	128.00
1.2. On Investment	3502.98	2309.29	3487.02	1221.34	2063.41	-34.08	51.00	68.95
1.2.1 Government Bonds	3049.44	1982.25	3005.11	1038.17	1733.94	-35.00	51.60	67.02
1.2.2 Foreign Bonds	28.74	76.54	136.72	21.08	31.16	166.33	78.62	47.80
1.2.3 NRB Bonds	234.04	160.24	199.66	134.92	247.22	-31.53	24.60	83.23
1.2.4 Deventure & Bonds	190.76	90.26	145.54	27.16	51.09	-52.68	61.24	88.10
1.3 Agency Balance	962.10	716.42	589.35	90.83	255.31	-25.54	-17.74	181.10
1.4 On Call Deposit	2108.65	2633.89	2513.39	267.43	802.72	24.91	-4.57	200.16
1.5 Others	1133.37	1176.47	1110.61	211.62	437.84	3.80	-5.60	106.90
2. Comission & Discount	8051.43	8935.14	9828.97	1966.46	3216.16	10.98	10.00	63.55
2.1 Bills Purchase & Discount	231.80	248.42	300.48	26.24	39.52	7.17	20.96	50.59
2.2 Comission	6517.57	7494.65	8074.48	1675.77	2731.60	14.99	7.74	63.01
2.3 Others	1302.07	1192.07	1454.01	264.45	445.05	-8.45	21.97	68.29
3 Income From Exchange Fluctuation	4168.69	4761.74	5708.82	1076.65	1840.84	14.23	19.89	70.98
3.1 Due to Change in Exchange Rate	220.18	983.31	1342.09	184.15	361.38	346.60	36.49	96.24
3.2 Due to Foreign Currency Trans.	3948.52	3778.43	4366.73	892.50	1479.46	-4.31	15.57	65.77
4 Other Operating Income	5508.69	7326.73	9123.21	1421.39	2935.51	33.00	24.52	106.52
5 Non Operating Income	4041.44	4743.47	4775.86	254.95	1122.14	17.37	0.68	340.14
6 Provision Written Back	8679.68	11842.55	11550.65	683.35	2885.87	36.44	-2.46	322.31
7 Recovery from Written off Loan	806.02	1508.63	1276.09	84.02	132.17	87.17	-15.41	57.31
8 Income from Extra Ordinary Expenses	526.32	157.81	231.44	525.74	27.85	-70.02	46.65	-94.70
9 Net Loss	2020.61	458.66	167.67	7046.28	173.62	-77.30	-63.44	-97.54
TOTAL INCOME	160994.77	173746.22	189145.79	40259.78	73826.38	7.92	8.86	83.38

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Sept	Mid-Oct	% 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	22336.82	33412.77	-0.15	-2.72	49.59
1.1 Deposit Liabilities	47872.14	47732.95	46323.77	22044.00	32954.04	-0.29	-2.95	49.49
1.1.1 Saving A/c	13593.22	14740.74	13684.45	4728.89	7091.16	8.44	-7.17	49.95
1.1.2 Fixed A/c	26009.72	23632.62	24433.35	15501.76	23174.29	-9.14	3.39	49.49
1.1.2.1 Upto 3 Months Fixed A/c	2734.87	1909.08	1842.14	1243.81	1796.45	-30.20	-3.51	44.43
1.1.2.2 3 to 6 Months fixed A/c	861.78	890.25	935.82	878.79	1303.14	3.30	5.12	48.29
1.1.2.3 6 Months to 1 Year Fixed A/c	10816.67	10151.63	11607.80	7791.15	11657.74	-6.15	14.34	49.63
1.1.2.4 Above 1 Year	11596.41	10681.65	10047.59	5588.02	8416.96	-7.89	-5.94	50.63
1.1.3 Call Deposit	8238.57	9332.14	8200.79	1813.34	2688.58	13.27	-12.12	48.27
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	292.83	458.73	4.79	4.98	56.66
2 Commission/Fee Expense	441.61	505.07	543.21	70.47	128.23	14.37	7.55	81.98
3 Employees Expenses	15561.92	17776.14	19107.70	4464.09	6233.78	14.23	7.49	39.64
4 Office Operating Expenses	11195.23	13613.82	14313.59	2455.33	4169.23	21.60	5.14	69.80
5 Exchange Fluctuation Loss	23.74	63.27	19.05	1.62	1.40	166.46	-69.90	-13.82
5.1 Due to Change in Exchange Rates	12.23	63.27	4.39	1.62	1.40	417.26	-93.06	-13.82
5.2 Due to Foreign Currency Transactions	11.51	0.00	14.66	0.00	0.00	-100.00	0.00	0.00
6 Non-Operatiing Expenses	15.61	13.39	70.03	4.95	4.90	-14.18	422.82	-0.92
7. Provision for Risk	8339.38	9962.24	7061.61	423.99	4042.17	19.46	-29.12	853.36
7.1 Loan loss Provision	8091.42	9070.71	6401.84	375.96	3987.29	12.10	-29.42	960.58
7.1.1 General Loan loss Provision	2084.15	3891.06	4110.57	158.31	2034.47	86.70	5.64	1185.13
7.1.1.1 Pass Loan Loss Provision	0.00	3163.99	3625.52	148.23	1655.83	0.00	14.59	1017.04
7.1.1.2 Watch List Provision	0.00	727.07	485.05	10.08	378.65	0.00	-33.29	3657.96
7.1.2 Special Loan Loss Provision	6007.27	5176.73	2197.47	100.55	1884.39	-13.83	-57.55	1774.04
7.1.3 Additional Loan Loss Provision	0.00	2.92	93.81	117.09	68.43	0.00	3118.15	-41.56
7.2. Provision for Non-Banking Assets	207.96	679.65	611.52	45.63	53.43	226.82	-10.02	17.09
7.3. Provision for Loss on Investment	-1.14	40.37	4.97	2.28	0.34	-3643.82	-87.68	-85.10
7.4. Provision for Loss of Other Assets	41.14	171.51	43.27	0.12	1.10	0.00	0.00	818.92
8 Loan Written Off	269.95	103.45	77.54	14.14	13.37	-61.68	-25.05	-5.44
9 Provision for Staff Bonus	2660.27	3139.60	4628.86	402.27	1247.19	18.02	47.43	210.04
10 Provision for Income Tax	8232.63	9521.99	14145.34	1214.81	3844.97	15.66	48.55	216.51
11 Others	6.14	465.47	56.32	0.19	2.80	7475.89	-87.90	1376.25
12 Net Profit	21294.17	28386.05	38128.55	2993.78	10081.00	33.30	34.32	236.73
TOTAL EXPENSES	117304.18	132741.51	146006.29	34382.46	63181.82	13.16	9.99	83.76
Income								
1. Interest Income	95849.23	101174.86	113200.58	23432.37	52301.87	5.56	11.89	123.20
1.1. On Loans and Advance	91023.28	97566.06	108083.45	21788.37	49534.47	7.19	10.78	127.34
1.2. On Investment	3239.70	2065.62	3265.06	1206.69	1999.09	-36.24	58.07	65.67
1.2.1 Government Bonds	2816.91	1774.19	2828.94	1023.94	1687.26	-37.02	59.45	64.78
1.2.2 Foreign Bonds	28.74	76.54	136.72	21.08	31.16	166.33	78.62	47.80
1.2.3 NRB Bonds	218.55	132.56	167.89	134.90	237.63	-39.35	26.65	76.15
1.2.4 Deventure & Bonds	175.50	82.33	131.52	26.76	43.03	-53.09	59.75	60.76
1.3 Agency Balance	714.00	491.44	420.46	90.39	152.89	-31.17	-14.44	69.15
1.4 On Call Deposit	258.09	399.14	627.38	139.43	218.85	54.65	57.18	56.96
1.5 Others	614.16	652.61	804.22	207.49	396.57	6.26	23.23	91.13
2. Comission & Discount	7252.50	8247.23	9230.35	1896.56	3090.55	13.72	11.92	62.96
2.1 Bills Purchase & Discount	231.59	247.40	300.36	26.24	39.52	6.82	21.41	50.59
2.2 Comission	6022.89	7055.01	7688.74	1632.52	2658.95	17.14	8.98	62.87
2.3 Others	998.02	944.82	1241.25	237.79	392.08	-5.33	31.37	64.88
3 Income From Exchange Fluctuation	4118.09	4712.88	5461.96	1065.56	1821.91	14.44	15.89	70.98
3.1 Due to Change in Exchange Rate	219.24	980.69	1116.14	182.51	359.00	347.31	13.81	96.71
3.2 Due to Foreign Currency Trans.	3898.85	3732.18	4345.81	883.05	1462.90	-4.27	16.44	65.66
4 Other Operating Income	3614.09	5281.25	6555.19	1124.78	2396.54	46.13	24.12	113.07
5 Non Operating Income	1241.27	3880.23	2757.19	149.74	979.04	212.60	-28.94	553.84
6 Provision Written Back	4031.87	7604.21	7698.29	353.74	2456.30	88.60	1.24	594.37
7 Recovery from Written off Loan	776.54	1445.40	1024.53	74.67	110.98	86.13	-29.12	48.63
8 Income from Extra Ordinary Expenses	420.58	64.77	78.21	525.74	24.64	-84.60	20.73	-95.31
9 Net Loss	0.00	330.67	0.00	5759.30	0.00	0.00	-100.00	-100.00
TOTAL INCOME	117304.17	132741.51	146006.29	34382.45	63181.83	13.16	9.99	83.76

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Sept	Mid-Oct	% 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	3341.18	5042.68	1.21	1.18	50.93
1.1 Deposit Liabilities	12811.12	12804.81	13172.88	3336.17	5037.38	-0.05	2.87	50.99
1.1.1 Saving A/c	5944.44	5804.70	5946.21	1086.11	1647.64	-2.35	2.44	51.70
1.1.2 Fixed A/c	5071.10	5086.43	5212.02	1872.88	2840.70	0.30	2.47	51.68
1.1.2.1 Upto 3 Months Fixed A/c	93.84	59.93	54.26	139.94	200.05	-36.13	-9.47	42.95
1.1.2.2 3 to 6 Months fixed A/c	146.20	116.36	278.90	125.22	182.50	-20.41	139.69	45.74
1.1.2.3 6 Months to 1 Year Fixed A/c	2573.54	2716.01	2769.74	997.06	1519.35	5.54	1.98	52.38
1.1.2.4 Above 1 Year	2257.51	2194.14	2109.12	610.66	938.81	-2.81	-3.87	53.74
1.1.3 Call Deposit	1795.59	1913.68	2014.52	377.18	549.04	6.58	5.27	45.56
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	5.01	5.30	86.04	-60.47	5.83
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	560.73	806.14	12.06	10.08	43.77
4 Office Operating Expenses	2905.88	3017.24	3038.53	355.09	595.67	3.83	0.71	67.75
5 Exchange Fluctuation Loss	7.25	1.55	177.98	1.09	1.77	-78.64	11400.55	61.91
5.1 Due to Change in Exchange Rates	3.98	1.56	177.62	1.09	1.77	-60.83	11283.12	61.91
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	0.17	-0.43	-62.40	-60.86	-358.65
7. Provision for Risk	3525.12	1866.82	1415.40	26.74	812.18	-47.04	-24.18	2937.75
7.1 Loan loss Provision	2554.92	1349.90	1271.31	26.57	802.89	-47.16	-5.82	2921.53
7.1.1 General Loan loss Provision	563.53	154.01	733.07	12.19	503.14	-72.67	375.98	4026.11
7.1.1.1 Pass Loan Loss Provision	0.00	27.86	652.10	7.05	224.03	0.00	2240.61	3076.01
7.1.1.2 Watch List Provision	0.00	126.15	80.97	5.14	279.12	0.00	-35.81	5329.85
7.1.2 Special Loan Loss Provision	1934.63	1104.99	502.83	14.38	282.53	-42.88	-54.49	1864.98
7.1.3 Additional Loan Loss Provision	56.76	90.90	35.40	0.00	17.22	60.14	-61.05	0.00
7.2. Provision for Non-Banking Assets	642.02	497.62	108.91	0.16	8.95	-22.49	-78.11	5458.11
7.3. Provision for Loss on Investment	2.81	11.46	-0.43	0.00	0.34	308.19	-103.77	0.00
7.4. Provision for Loss of Other Assets	325.37	7.84	35.62	0.00	0.00	0.00	0.00	-100.00
8 Loan Written Off	165.54	225.49	155.56	0.00	6.53	36.22	-31.01	0.00
9 Provision for Staff Bonus	569.23	704.19	962.73	16.02	115.63	23.71	36.71	621.96
10 Provision for Income Tax	1810.11	2043.98	2793.14	48.06	351.61	12.92	36.65	631.58
11 Others	36.78	20.53	4.17	0.19	0.39	-44.18	-79.70	109.09
12 Net Profit	4691.95	5925.13	7762.81	91.18	844.46	26.28	31.01	826.14
TOTAL EXPENSES	29185.27	29648.00	32547.27	4440.44	8576.64	1.59	9.78	93.15
Income								
1. Interest Income	22130.34	24453.29	26440.45	3043.21	7588.76	10.50	8.13	149.37
1.1. On Loans and Advance	20111.26	22110.85	24547.15	2937.76	6967.68	9.94	11.02	137.18
1.2. On Investment	152.46	134.58	123.20	11.28	50.23	-11.73	-8.46	345.19
1.2.1 Government Bonds	137.26	121.98	101.73	11.28	33.98	-11.14	-16.60	201.19
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	9.02	60.88	2.00	0.00
1.2.4 Deventure & Bonds	8.42	1.71	10.35	0.00	7.23	-79.75	506.78	0.00
1.3 Agency Balance	168.42	137.10	103.08	0.08	72.11	-18.59	-24.81	#####
1.4 On Call Deposit	1401.86	1688.66	1486.16	90.35	475.99	20.46	-11.99	426.83
1.5 Others	296.34	382.10	180.86	3.73	22.74	28.94	-52.67	510.34
2. Comission & Discount	616.60	585.87	487.12	53.49	100.73	-4.98	-16.86	88.31
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	37.76	65.11	-2.76	-6.62	72.44
2.3 Others	214.90	194.44	122.46	15.73	35.62	-9.52	-37.02	126.40
3 Income From Exchange Fluctuation	50.60	48.86	246.86	11.09	18.93	-3.43	405.20	70.71
3.1 Due to Change in Exchange Rate	0.94	2.62	225.94	1.64	2.38	179.65	8539.48	44.61
3.2 Due to Foreign Currency Trans.	49.67	46.25	20.92	9.45	16.55	-6.88	-54.77	75.26
4 Other Operating Income	1372.85	1552.34	2088.22	242.93	426.20	13.07	34.52	75.44
5 Non Operating Income	2135.56	402.44	1130.88	99.14	120.61	-81.16	181.01	21.66
6 Provision Written Back	1658.69	2531.66	2018.37	5.45	247.55	52.63	-20.27	4442.84
7 Recovery from Written off Loan	10.34	21.45	2.61	0.90	1.83	107.40	-87.85	103.79
8 Income from Extra Ordinary Expenses	69.49	35.69	128.54	0.00	0.60	-48.64	260.14	0.00
9 Net Loss	1140.79	16.40	4.23	984.24	71.42	-98.56	-74.18	-92.74
TOTAL INCOME	29185.27	29648.00	32547.27	4440.44	8576.64	1.59	9.78	93.15

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Sept	Mid-Oct	% 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	804.31	1234.02	-16.38	-23.29	53.43
1.1 Deposit Liabilities	5802.37	4880.57	3755.60	799.39	1227.08	-15.89	-23.05	53.50
1.1.1 Saving A/c	2225.47	1949.03	1604.12	247.41	404.09	-12.42	-17.70	63.33
1.1.2 Fixed A/c	3502.38	2875.05	2065.28	519.06	777.33	-17.91	-28.17	49.76
1.1.2.1 Upto 3 Months Fixed A/c	37.66	26.00	18.35	23.09	33.74	-30.95	-29.42	46.08
1.1.2.2 3 to 6 Months fixed A/c	57.33	36.65	25.82	26.52	37.35	-36.08	-29.53	40.85
1.1.2.3 6 Months to 1 Year Fixed A/c	1746.08	1440.47	991.72	312.79	467.10	-17.50	-31.15	49.33
1.1.2.4 Above 1 Year	1661.31	1371.93	1029.38	156.66	239.15	-17.42	-24.97	52.65
1.1.3 Call Deposit	74.49	56.44	86.16	32.92	45.65	-24.24	52.65	38.69
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	4.91	6.94	-50.33	-50.79	41.37
2 Commission/Fee Expense	1.00	1.13	1.67	1.36	1.86	12.23	48.06	36.78
3 Employees Expenses	829.30	801.85	700.74	128.96	182.45	-3.31	-12.61	41.48
4 Office Operating Expenses	966.71	993.19	771.46	102.98	180.13	2.74	-22.32	74.91
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	2.84	0.36	99.32	-42.98	-87.28
7. Provision for Risk	2410.35	952.41	1172.94	207.24	242.06	-60.49	23.15	16.80
7.1 Loan loss Provision	1716.07	597.80	778.65	69.64	217.62	-65.16	30.25	212.48
7.1.1 General Loan loss Provision	187.76	26.31	264.33	0.18	95.79	-85.99	904.68	#####
7.1.1.1 Pass Loan Loss Provision	0.00	18.68	252.78	0.18	57.04	0.00	1253.25	#####
7.1.1.2 Watch List Provision	0.00	7.63	11.55	0.00	38.74	0.00	51.34	0.00
7.1.2 Special Loan Loss Provision	1482.55	345.76	328.19	56.02	103.08	-76.68	-5.08	84.01
7.1.3 Additional Loan Loss Provision	45.76	225.73	186.13	13.44	18.75	393.30	-17.55	39.50
7.2. Provision for Non-Banking Assets	648.27	252.23	291.80	137.18	22.76	-61.09	15.68	-83.41
7.3. Provision for Loss on Investment	38.45	50.14	9.99	0.42	1.69	30.40	-80.08	303.11
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	0.37	0.00	-41.00	9.89	#####
9 Provision for Staff Bonus	222.60	209.37	259.93	1.72	10.57	-5.94	24.15	513.14
10 Provision for Income Tax	635.01	592.41	653.15	5.22	31.17	-6.71	10.25	497.28
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	181.89	185.29	-18.45	14.13	1.87
TOTAL EXPENSES	14505.33	11356.71	10592.23	1436.89	2067.91	-21.71	-6.73	43.92
Income								
1. Interest Income	9212.31	8383.33	6842.06	725.37	1601.59	-9.00	-18.38	120.80
1.1. On Loans and Advance	8350.25	7498.52	6152.12	683.60	1430.78	-10.20	-17.96	109.30
1.2. On Investment	110.82	109.09	98.76	3.36	14.09	-1.56	-9.47	319.44
1.2.1 Government Bonds	95.26	86.08	74.44	2.94	12.69	-9.64	-13.52	331.17
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	8.72	16.78	20.65	0.02	0.57	92.50	23.06	#####
1.2.4 Deventure & Bonds	6.84	6.23	3.67	0.40	0.83	-8.96	-41.05	109.59
1.3 Agency Balance	79.67	87.87	65.81	0.35	30.30	10.30	-25.11	#####
1.4 On Call Deposit	448.70	546.09	399.84	37.65	107.88	21.71	-26.78	186.51
1.5 Others	222.87	141.75	125.53	0.41	18.53	-36.40	-11.45	#####
2. Comission & Discount	182.33	102.04	111.50	16.41	24.88	-44.04	9.27	51.61
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	5.49	7.53	-47.17	-56.95	37.20
2.3 Others	89.15	52.81	90.30	10.92	17.34	-40.77	71.00	58.86
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	53.68	112.77	-5.48	-2.71	110.09
5 Non Operating Income	664.61	460.80	887.79	6.08	22.50	-30.67	92.66	270.26
6 Provision Written Back	2989.11	1706.69	1833.99	324.15	182.02	-42.90	7.46	-43.85
7 Recovery from Written off Loan	19.14	41.78	248.95	8.45	19.36	118.26	495.90	129.08
8 Income from Extra Ordinary Expenses	36.25	57.35	24.70	0.00	2.61	58.18	-56.94	#####
9 Net Loss	879.82	111.60	163.43	302.75	102.20	-87.32	46.45	-66.24
TOTAL INCOME	14505.33	11356.71	10592.23	1436.89	2067.91	-21.71	-6.73	43.92

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

	Mid-July			Mid-Sept	Mid-Oct	% 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	89565.57	94225.96	28.31	24.33	5.20
Fishery Related	2747.06	3355.59	1980.46	2377.57	2435.06	22.15	-40.98	2.42
Mining Related	3580.05	3525.74	3404.03	3786.57	3980.60	-1.52	-3.45	5.12
Agriculture, Forestry & Beverage Production Related	222489.70	255534.57	296097.02	337676.54	346738.26	14.85	15.87	2.68
Construction	118632.87	152480.40	182851.94	218677.20	222021.92	28.53	19.92	1.53
Electricity, Gas and Water	25606.61	34540.43	46417.77	65618.64	67478.87	34.89	34.39	2.83
Metal Products, Machinery & Electronic Equipment & Asse	13994.97	16208.31	19473.46	26146.39	27326.84	15.82	20.14	4.51
Transport, Communication and Public Utilities	43707.55	48451.67	67489.25	77890.41	76636.93	10.85	39.29	-1.61
Wholesaler & Retailer	243966.15	297286.58	374322.54	449339.75	464062.30	21.86	25.91	3.28
Finance, Insurance and Real Estate	90353.77	107293.66	135000.17	164866.90	171801.48	18.75	25.82	4.21
Hotel or Restaurant	32909.63	44028.90	54426.26	69521.69	72289.98	33.79	23.61	3.98
Other Services	54154.23	63957.60	72146.41	90927.10	93993.60	18.10	12.80	3.37
Consumption Loans	87003.21	101450.14	120843.49	154030.01	153328.49	16.61	19.12	-0.46
Local Government	1182.73	1714.14	1654.98	1567.79	1579.52	44.93	-3.45	0.75
Others	141309.64	169740.36	228955.74	272555.67	281218.65	20.12	34.89	3.18
TOTAL	1129803.67	1361351.97	1681879.83	2024547.80	2079118.45	20.49	23.54	2.70
Productwise								
Term Loan	173069.81	223149.61	272694.42	330194.06	339179.68	28.94	22.20	2.72
Overdraft	211367.58	245994.73	294326.89	353586.81	369851.56	16.38	19.65	4.60
Trust Receipt Loan / Import Loan	48161.32	55141.88	72678.07	74799.82	80966.77	14.49	31.80	8.24
Demand & Other Working Capital Loan	250607.47	293603.14	365785.23	416203.01	435371.33	17.16	24.58	4.61
Residential Personal Home Loan (Up to Rs. 1 Crore)	89484.87	118861.54	142815.41	174273.06	179203.86	32.83	20.15	2.83
Real Estate Loan	82482.16	85678.07	108071.88	125445.20	127035.93	3.87	26.14	1.27
Margin Nature Loan	20031.63	24084.77	37681.04	40454.14	42440.09	20.23	56.45	4.91
Hire Purchase Loan	63653.90	80966.96	110094.35	151512.75	151869.96	27.20	35.97	0.24
Deprived Sector Loan	50576.56	63889.82	81239.19	112682.08	119611.34	26.32	27.16	6.15
Bills Purchased	10045.08	13511.29	12530.80	14307.59	9657.92	34.51	-7.26	-32.50
Other Product	130323.28	156470.18	183962.55	231089.27	223930.03	20.06	17.57	-3.10
Total	1129803.66	1361351.98	1681879.83	2024547.80	2079118.46	20.49	23.54	2.70
Collateral wise								
Gold and Silver	31102.67	31374.67	30642.25	36042.11	34558.34	0.87	-2.33	-4.12
Government Securities	992.12	784.73	1014.67	449.37	460.08	-20.90	29.30	2.38
Non Governmental Securities	14092.14	18776.93	29668.70	34955.24	36769.61	33.24	58.01	5.19
Fixed Deposit Receipts	10774.58	9824.90	10553.39	18376.49	17690.86	-8.81	7.41	-3.73
Own	9893.47	8925.88	9577.14	17575.62	16876.23	-9.78	7.30	-3.98
Other Licences Institutions	881.11	899.02	976.25	800.87	814.63	2.03	8.59	1.72
Collateral of Properties	936410.77	1131830.49	1463645.87	1770247.64	1818892.84	20.87	29.32	2.75
Fixed Assets	785804.82	957231.98	1207217.80	1482670.58	1518005.78	21.82	26.12	2.38
Current Assets	150605.95	174598.50	256428.07	287577.06	300887.06	15.93	46.87	4.63
Against security of Bill	11927.48	13969.01	15710.45	15890.46	14621.06	17.12	12.47	-7.99
Domestic Bills	2817.51	3532.80	3525.87	743.22	810.11	25.39	-0.20	9.00
Foreign Bills	9109.97	10436.21	12184.58	15147.23	13810.94	14.56	16.75	-8.82
Against Guarantee	29975.14	40479.05	52993.07	64740.13	67930.05	35.04	30.91	4.93
Government Guarantee	2155.95	2385.24	2364.19	2495.77	2493.99	10.64	-0.88	-0.07
Institutional Guarantee	20737.62	27833.31	33209.50	44258.91	46397.05	34.22	19.32	4.83
Personal Guarantee	2001.69	2350.72	4054.12	5201.80	5839.91	17.44	72.46	12.27
Collective Guarantee	2167.66	3581.03	4855.55	6077.44	6392.57	65.20	35.59	5.19
International Rated Foreign Bank's Guarantee	192.25	93.08	4226.93	1568.61	1506.55	-51.58	4441.02	-3.96
Other Guarantee	2706.26	4235.68	4282.79	5137.59	5299.97	56.51	1.11	3.16
Credit Card	410.98	427.58	416.03	1220.43	951.96	4.04	-2.70	-22.00
Others	94117.78	113884.53	77235.40	82625.94	87243.66	21.00	-32.18	5.59
Total	1129803.67	1361351.89	1681879.83	2024547.80	2079118.45	20.49	23.54	2.70

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Sept	Mid-Oct	% 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	74404.50	78862.49	26.47	24.66	5.99
Fishery Related	2491.48	2888.07	1513.96	2020.02	2076.58	15.92	-47.58	2.80
Mining Related	3258.97	3064.11	2970.72	3433.41	3624.57	-5.98	-3.05	5.57
Agriculture, Forestry & Beverage Production Related	207142.86	239722.81	278304.22	323521.21	332065.63	15.73	16.09	2.64
Construction	88914.98	115175.72	142303.46	183740.57	186484.53	29.53	23.55	1.49
Electricity, Gas and Water	21784.34	29412.29	42101.95	61365.99	62989.54	35.02	43.14	2.65
Metal Products, Machinery & Electronic Equipment & Asse	10887.77	12402.24	16327.51	23611.92	24746.08	13.91	31.65	4.80
Transport, Communication and Public Utilities	25221.64	26254.45	43246.45	53996.39	52509.94	4.09	64.72	-2.75
Wholesaler & Retailer	205667.15	256252.52	330886.83	410546.12	423775.09	24.60	29.13	3.22
Finance, Insurance and Real Estate	72768.84	89220.30	114517.91	146742.52	153176.65	22.61	28.35	4.38
Hotel or Restaurant	24846.43	35337.97	43361.87	59598.80	62455.36	42.23	22.71	4.79
Other Services	43987.36	53099.98	60591.89	80996.18	83716.55	20.72	14.11	3.36
Consumption Loans	68227.23	80339.71	99230.33	131096.61	130452.48	17.75	23.51	-0.49
Local Government	1096.16	1621.81	1576.17	1506.96	1518.69	47.95	-2.81	0.78
Others	88042.57	110543.10	155958.26	206605.16	212677.98	25.56	41.08	2.94
TOTAL	902162.01	1103153.25	1392502.62	1763186.37	1811132.16	22.28	26.23	2.72
Productwise								
Term Loan	142965.53	187297.61	227581.99	289202.27	294479.12	31.01	21.51	1.82
Overdraft	170872.66	200106.73	239961.46	304901.71	315068.81	17.11	19.92	3.33
Trust Receipt Loan / Import Loan	48161.32	55141.88	72677.77	74796.95	80966.77	14.49	31.80	8.25
Demand & Other Working Capital Loan	216015.90	260320.80	334766.54	398353.01	419030.53	20.51	28.60	5.19
Residential Personal Home Loan (Up to Rs. 1 Crore)	64673.30	87842.96	109296.95	145530.98	149380.82	35.83	24.42	2.65
Real Estate Loan	60467.66	63879.59	83603.42	103146.41	103197.14	5.64	30.88	0.05
Margin Nature Loan	11988.14	16360.29	28428.82	33747.41	34893.56	36.47	73.77	3.40
Hire Purchase Loan	41023.45	54406.77	79566.01	120980.63	121231.29	32.62	46.24	0.21
Deprived Sector Loan	40962.32	51515.94	66005.84	95241.10	101114.87	0.00	0.00	6.17
Bills Purchased	10034.34	13497.19	12523.00	14304.99	9655.32	34.51	-7.22	-32.50
Other Product	94997.38	112783.49	138090.81	182980.90	182113.95	18.72	22.44	-0.47
Total	902162.00	1103153.26	1392502.62	1763186.37	1811132.17	22.28	26.23	2.72
Collateral wise								
Gold and Silver	27088.37	26813.12	26326.42	31511.86	30182.63	-1.02	-1.82	-4.22
Government Securities	968.71	751.68	991.90	437.47	434.46	-22.40	31.96	-0.69
Non Governmental Securities	8973.82	13183.16	23084.76	29324.48	30742.29	46.91	75.11	4.83
Fixed Deposit Receipts	7359.78	6561.88	7542.78	12532.06	12219.27	-10.84	14.95	-2.50
Own	6478.67	5662.90	6566.55	11732.68	11404.65	-12.59	15.96	-2.80
Other Licences Institutions	881.11	898.97	976.23	799.37	814.63	2.03	8.59	1.91
Collateral of Properties	733614.96	900985.02	1206655.78	1542755.57	1585076.88	22.81	33.93	2.74
Fixed Assets	583662.27	726933.32	950449.10	1255262.42	1284273.41	24.55	30.75	2.31
Current Assets	149952.69	174051.71	256206.67	287493.16	300803.48	16.07	47.20	4.63
Against security of Bill	11923.28	13672.66	15133.48	15890.46	14621.06	14.67	10.68	-7.99
Domestic Bills	2813.31	3236.45	2950.40	743.22	810.11	15.04	-8.84	9.00
Foreign Bills	9109.97	10436.21	12183.08	15147.23	13810.94	14.56	16.74	-8.82
Against Guarantee	25697.50	34298.71	44016.18	53714.51	56518.63	33.47	28.33	5.22
Government Guarantee	1975.30	2208.28	2191.40	2392.21	2390.43	11.79	-0.76	-0.07
Institutional Guarantee	18972.97	24969.73	28853.08	40223.42	42094.77	31.61	15.55	4.65
Personal Guarantee	1684.14	2069.26	3325.36	4001.04	4640.39	22.87	60.70	15.98
Collective Guarantee	404.05	951.02	1365.35	508.08	701.93	135.37	43.57	38.15
International Rated Foreign Bank's Guarantee	117.47	93.08	4226.93	1568.61	1506.55	-20.76	4441.02	-3.96
Other Guarantee	2529.85	4007.34	4054.06	5021.16	5184.57	58.40	1.17	3.25
Credit Card	410.98	427.58	416.03	1220.43	951.96	4.04	-2.70	-22.00
Others	86124.60	106459.44	68335.30	75799.53	80384.97	23.61	-35.81	6.05
Total	902162.02	1103153.26	1392502.62	1763186.37	1811132.16	22.28	26.23	2.72

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Sept	Mid-Oct	% 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	11932.78	12119.24	42.49	26.39	1.56
Fishery Related	214.77	404.87	410.64	298.60	308.32	88.51	1.42	3.25
Mining Related	275.24	390.09	391.51	332.80	341.65	41.73	0.36	2.66
Agriculture, Forestry & Beverage Production Related	10699.48	12179.35	14829.67	11792.77	12317.26	13.83	21.76	4.45
Construction	19507.92	26554.42	32645.74	28100.06	28739.29	36.12	22.94	2.27
Electricity, Gas and Water	3617.75	4933.46	4000.83	4077.42	4299.39	36.37	-18.90	5.44
Metal Products, Machinery & Electronic Equipment & Asse	2385.15	2976.90	2395.14	1676.90	1709.16	24.81	-19.54	1.92
Transport, Communication and Public Utilities	12897.59	15099.18	17830.86	18964.67	19163.26	17.07	18.09	1.05
Wholesaler & Retailer	29633.88	32542.18	35847.16	32840.66	34155.56	9.81	10.16	4.00
Finance, Insurance and Real Estate	12797.65	13368.46	16264.86	14401.70	14884.47	4.46	21.67	3.35
Hotel or Restaurant	6278.73	7231.42	9287.71	8542.69	8447.61	15.17	28.44	-1.11
Other Services	7909.36	8661.91	9369.02	8266.54	8615.45	9.51	8.16	4.22
Consumption Loans	12728.61	15563.89	17035.39	18544.72	18727.48	22.27	9.45	0.99
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	51723.67	54190.89	20.74	38.39	4.77
TOTAL	161803.56	193470.61	232993.26	211519.61	218042.65	19.57	20.43	3.08
Productwise								
Term Loan	21437.34	27992.73	37259.67	33679.22	37332.23	30.58	33.10	10.85
Overdraft	40494.92	45887.99	54365.43	48685.10	54782.75	13.32	18.47	12.52
Trust Receipt Loan / Import Loan	0.00	0.00	0.30	2.87	0.00	0.00	0.00	-100.00
Demand & Other Working Capital Loan	19857.01	20503.15	20231.27	10422.51	8865.68	3.25	-1.33	-14.94
Residential Personal Home Loan (Up to Rs. 1 Crore)	16820.26	22476.27	26787.73	22039.74	23067.89	33.63	19.18	4.66
Real Estate Loan	12773.90	13116.83	17273.22	16285.33	17837.57	2.68	31.69	9.53
Margin Nature Loan	4112.98	3831.26	5205.67	3941.09	4845.49	-6.85	35.87	22.95
Hire Purchase Loan	15906.14	18970.95	23685.84	24747.40	24835.23	19.27	24.85	0.35
Deprived Sector Loan	7564.63	10198.29	12938.71	15375.39	16397.03	0.00	0.00	6.64
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	36340.94	30078.76	33.52	15.61	-17.23
Total	161803.56	193470.61	232993.26	211519.61	218042.65	19.57	20.43	3.08
Collateral wise								
Gold and Silver	3680.33	4111.82	4189.41	4207.59	4056.23	11.72	1.89	-3.60
Government Securities	5.85	12.34	6.15	0.15	13.86	110.90	-50.16	8951.98
Non Governmental Securities	3181.68	3330.32	4660.50	4500.68	4888.98	4.67	39.94	8.63
Fixed Deposit Receipts	1709.14	2014.24	2155.69	4396.71	4152.54	17.85	7.02	-5.55
Own	1709.14	2014.20	2155.67	4395.21	4152.54	17.85	7.02	-5.52
Other Licences Institutions	0.00	0.05	0.02	1.50	0.00	0.00	-55.56	-100.00
Collateral of Properties	147209.51	177855.55	213181.75	188253.60	194417.06	20.82	19.86	3.27
Fixed Assets	146794.10	177513.72	213171.49	188246.21	194407.54	20.93	20.09	3.27
Current Assets	415.41	341.83	10.26	7.39	9.51	-17.71	-97.00	28.72
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	9703.16	10017.93	49.80	45.42	3.24
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	3220.12	3414.82	71.02	45.59	6.05
Personal Guarantee	200.91	155.40	570.85	851.83	847.76	-22.65	267.33	-0.48
Collective Guarantee	1737.70	2602.75	3481.97	5566.33	5690.61	49.78	33.78	2.23
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	1.77	1.63	-33.93	220.21	-7.84
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	457.73	496.06	-70.45	27.87	8.37
Total	161803.56	193470.61	232993.26	211519.61	218042.65	19.57	20.43	3.08

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Sept	Mid-Oct	% 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	3228.29	3244.23	2.35	3.69	0.49
Fishery Related	40.81	62.64	55.86	58.94	50.16	53.49	-10.83	-14.90
Mining Related	45.84	71.55	41.80	20.36	14.38	56.09	-41.57	-29.37
Agriculture, Forestry & Beverage Production Related	4647.36	3632.41	2963.13	2362.56	2355.36	-21.84	-18.43	-0.30
Construction	10209.97	10750.27	7902.75	6836.58	6798.11	5.29	-26.49	-0.56
Electricity, Gas and Water	204.52	194.69	314.99	175.22	189.94	-4.81	61.79	8.40
Metal Products, Machinery & Electronic Equipment & Asse	722.06	829.16	750.81	857.57	871.60	14.83	-9.45	1.64
Transport, Communication and Public Utilities	5588.33	7098.04	6411.94	4929.35	4963.73	27.02	-9.67	0.70
Wholesaler & Retailer	8665.13	8491.89	7588.55	5952.97	6131.65	-2.00	-10.64	3.00
Finance, Insurance and Real Estate	4787.27	4704.90	4217.40	3722.68	3740.36	-1.72	-10.36	0.48
Hotel or Restaurant	1784.46	1459.52	1776.67	1380.19	1387.01	-18.21	21.73	0.49
Other Services	2257.51	2195.70	2185.50	1664.39	1661.60	-2.74	-0.46	-0.17
Consumption Loans	6047.38	5546.54	4577.78	4388.69	4148.53	-8.28	-17.47	-5.47
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	14226.83	14349.78	-6.38	-12.14	0.86
TOTAL	65838.09	64728.11	56383.96	49841.81	49943.64	-1.69	-12.89	0.20
Productwise								
Term Loan	8666.94	7859.26	7852.76	7312.56	7368.32	-9.32	-0.08	0.76
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	7427.49	7475.11	-13.27	-15.59	0.64
Residential Personal Home Loan (Up to Rs. 1 Crore)	7991.30	8542.32	6730.72	6702.33	6755.15	6.90	-21.21	0.79
Real Estate Loan	9240.60	8681.64	7195.24	6013.46	6001.22	-6.05	-17.12	-0.20
Margin Nature Loan	3930.51	3893.22	4046.55	2765.64	2701.04	-0.95	3.94	-2.34
Hire Purchase Loan	6724.31	7589.24	6842.49	5784.71	5803.43	12.86	-9.84	0.32
Deprived Sector Loan	2049.60	2175.58	2294.65	2065.60	2099.45	0.00	0.00	1.64
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	11767.42	11737.32	5.66	-19.49	-0.26
Total	65838.09	64728.11	56383.96	49841.81	49943.64	-1.69	-12.89	0.20
Collateral wise								
Gold and Silver	333.97	449.73	126.42	322.67	319.48	34.66	-71.89	-0.99
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	1130.08	1138.33	16.88	-15.02	0.73
Fixed Deposit Receipts	1705.66	1248.78	854.92	1447.73	1319.05	-26.79	-31.54	-8.89
Own	1705.66	1248.78	854.92	1447.73	1319.05	-26.79	-31.54	-8.89
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	39238.47	39398.90	-4.67	-17.33	0.41
Fixed Assets	55348.44	52784.94	43597.21	39161.95	39324.83	-4.63	-17.41	0.42
Current Assets	237.85	204.97	211.14	76.51	74.07	-13.82	3.01	-3.20
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	1322.45	1393.49	15.14	44.06	5.37
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	815.37	887.47	14.30	105.83	8.84
Personal Guarantee	116.64	126.05	157.91	348.93	351.76	8.07	25.27	0.81
Collective Guarantee	25.91	27.25	8.24	3.04	0.04	5.20	-69.78	-98.74
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	114.66	113.77	30.31	-1.37	-0.78
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	6368.67	6362.64	19.94	19.02	-0.09
Total	65838.09	64728.01	56383.96	49841.81	49943.64	-1.69	-12.89	0.20

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	14096.90	18670.48	12074.85	11698.67	10883.20	10438.61	12262.01	8943.71	7695.17	10074.48	8986.78
	a. Paid-up Capital	8042.66	8588.97	8043.22	9240.38	4005.72	6491.62	6971.80	7219.06	6115.23	5629.58	4679.06	8031.12	7374.47
	b. Calls in Advance													
	c. Proposed Bonus Share				1386.06				866.54					665.15
	d. General Reserves	2637.46	4925.73	4790.50	4053.19	2897.53	2455.37	1694.80	2065.47	2926.36	1693.94	1098.84	1558.18	864.19
	e. Share Premium	132.84		0.07	1718.45	3044.19	123.09	440.79				2.59	0.00	
	f. Retained Earning	-1013.24	-1535.15	333.77	272.33	1495.39	2235.40	1075.44	120.37	2545.43	1181.73	448.06	193.00	17.83
	g. Others Reserves Fund	2030.99	-542.63	929.33	2000.07	632.03	393.17	700.37	167.18	674.98	438.47	1466.63	292.18	65.14
2	BORROWINGS	16.16	335.71	1316.79	1792.97		911.41	6668.00	512.70	1085.53	1289.52	484.31	4916.13	168.33
	a. NRB	16.16	68.00	16.79					201.00	16.68	289.52	484.31	416.13	159.79
	b. Interbank Borrowing		207.71	1000.00	242.97		311.41		311.70				4000.00	8.54
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.		60.00					5668.00						
	e. Bonds and Securities			300.00	1550.00		600.00	1000.00		1068.85	1000.00		500.00	
3	DEPOSITS	92720.74	148611.71	123073.06	131293.47	71421.58	96136.78	86620.01	42295.90	99371.20	69150.99	61381.22	103653.53	60301.30
	a. Current	19229.30	34261.41	17398.84	15115.77	18850.94	9256.88	7051.15	2815.88	8000.16	4964.84	2177.60	6309.47	2225.82
	Domestic	18981.67	34106.30	14555.56	9863.02	13198.11	7161.17	6818.88	2571.67	7751.85	4625.97	2139.97	5996.95	2168.59
	Foreign	247.63	155.11	2843.28	5252.75	5652.83	2095.72	232.27	244.22	248.31	338.87	37.63	312.52	57.23
	b. Savings	51580.05	90355.33	49974.76	38537.51	23671.99	39405.88	28249.51	11369.40	37073.88	19621.11	16815.48	33541.71	20111.60
	Domestic	51567.79	90345.34	46719.03	37515.86	20451.83	38098.97	28011.89	11320.80	36943.85	19333.28	16532.98	33474.07	20068.61
	Foreign	12.26	9.99	3255.73	1021.65	3220.16	1306.91	237.61	48.60	130.03	288.83	282.50	67.64	42.99
	c. Fixed	16461.25	14218.32	24753.43	53796.50	13614.27	39029.67	46578.53	22917.65	41424.38	36081.51	32342.46	40897.83	32763.03
	Domestic	16378.45	14218.32	23553.05	50037.38	13031.06	35075.14	38242.93	22917.65	37731.99	36064.80	31833.60	40092.24	32033.64
	Foreign	82.80		1200.38	3759.12	583.21	3954.53	8335.60		3692.39	16.72	508.87	805.59	729.39
	d. Call Deposits	4468.38	7750.00	28175.26	20906.94	14179.70	6426.42	3901.82	4232.23	11533.95	6787.61	9493.40	2321.78	4721.75
	Domestic	4468.38	7577.46	18045.54	18938.39	1862.71	5057.68	2944.07	4202.05	8586.24	6576.74	9487.21	22019.63	4185.95
	Foreign		172.54	10129.73	1968.54	12316.99	1368.74	957.75	30.18	2947.72	210.87	6.20	302.15	535.80
	e. Others	981.76	2026.65	2770.76	2936.75	1104.68	2017.93	839.00	960.74	1338.84	1694.91	552.27	582.73	479.10
	Domestic	981.76	2026.65	2737.89	2253.82	873.01	1595.13	540.07	960.51	1333.41	1026.90	551.29	582.73	448.57
	Foreign			32.87	682.93	231.67	422.79	298.93	0.23	5.43	668.02	0.98		30.53
4	Bills Payable	35.31	76.67	316.31	0.00	214.61	325.07	256.42	22.19	1971.68	42.06	32.94	174.52	10.01
5	Other Liabilities	12821.67	21947.61	20366.37	17392.85	3317.51	4916.55	3227.97	8106.99	7954.39	5151.57	5696.53	3035.38	7017.48
	1. Sundry Creditors	4795.40	907.28	8053.81	1323.00	549.58	387.78	265.20	268.47	510.16	519.88	368.99	467.32	2854.20
	2. Loan Loss Provision	2501.32	4112.06	1708.46	2146.67	476.51	1446.63	790.16	612.65	1055.16	2306.67	2190.84	1111.37	743.66
	3. Interest Suspense a/c	4726.60	10890.13	729.57	673.82	195.75	834.01	106.66	444.04	269.04	409.53	1200.16	431.38	149.34
	4. Others	798.36	6038.14	9874.53	13249.36	2095.67	2248.13	2065.93	6781.84	6120.04	1915.50	1936.54	1025.31	3270.27
6	Reconciliation A/c	7447.03			4.12		32.30		0.26	0.56				
7	Profit & Loss A/c	971.32	707.41	851.41	894.99	482.53	410.11	438.87	239.66	531.47	224.05	821.24	278.69	280.96
		125842.95	183116.03	160020.83	170048.88	87511.08	114430.89	108094.47	61616.33	123176.85	84801.89	76111.41	122132.73	76764.86
Assets														
1	LIQUID FUNDS	11700.34	25893.74	11580.58	18289.93	28075.40	9833.30	11363.61	5625.55	19783.42	7138.55	11664.13	15859.78	8352.81
	a. Cash Balance	3383.44	3780.32	2066.83	2609.91	1237.86	1796.71	2557.99	1281.58	2010.06	1396.86	1394.90	2750.41	2139.07
	Nepalese Notes & Coins	3335.01	3685.70	1703.78	2364.50	925.12	1364.22	2469.17	1228.10	1932.92	1328.88	1376.95	2100.67	2096.26
	Foreign Currency	48.43	94.62	363.05	245.41	312.73	432.49	88.82	53.48	77.14	67.98	17.96	649.74	42.80
	b. Bank Balance	8316.90	18813.42	9417.61	15214.26	13022.00	6495.35	8305.63	4343.97	17373.36	5403.60	10269.22	13109.37	6213.74
	1. In Nepal Rastra Bank	7100.38	17174.82	7113.92	10447.66	11805.64	5616.71	6504.68	3718.20	13025.00	4360.88	9748.56	11456.75	3366.63
	Domestic Currency	7123.06	17122.91	6228.28	10098.17	11627.12	5426.84	6435.18	3661.36	12948.19	4297.54	9750.91	11091.90	3343.73
	Foreign Currency	-22.68	51.91	885.63	349.49	178.52	189.86	69.50	56.84	76.81	63.33	-2.34	364.85	22.90
	2. "A" Class Licensed Institution	476.60	771.49	138.07	456.90	66.64	216.64	389.99	266.78	609.52	373.25	310.28	618.90	548.64
	Domestic Currency	476.60	757.60	138.07	343.99	66.64	216.64	389.99	263.16	589.80	354.61	302.50	454.56	537.91
	Foreign Currency		13.89		112.91				3.62	19.72	18.63	7.77	164.34	10.73
	3. Other Financial Ins.				5.45									19.68
	4. In Foreign Banks	739.93	867.11	2165.61	4304.25	1149.72	662.00	1410.96	359.00	3738.84	669.47	210.38	1033.72	2278.80
	c. Money at Call		3300.00	96.15	465.76	13815.54	1541.24	500.00		400.00	338.10			
	Domestic Currency		3300.00	96.15			1541.24	500.00		400.00				
	Foreign Currency				465.76	13815.54					338.10			
2	INVESTMENT IN SECURITIES	14737.07	32747.99	17437.58	17067.63	6912.88	9621.90	10532.07	4681.56	13155.94	9455.32	8459.36	11436.38	7082.24
	a. Govt. Securities	14737.07	28747.99	17437.58	17067.63	6912.88	8062.05	10532.07	4680.33	13155.94	9455.32	8459.36	11436.38	5659.41
	b. NRB Bond		4000.00						1.23					
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin. Ins.													
	e. Non Residents						1559.85							1422.83
3	SHARE & OTHER INVESTMENT	7075.96	643.13	16534.89	13653.60	10086.74	8219.35	14224.48	4615.05	3194.35	2485.41	986.95	2400.01	117.75
	a. Interbank Lending	3800.00				450.00			900.00			861.72		
	b. Non Residents			15848.22	10521.37		7799.75	14071.20	3411.00	3118.50	2322.44		1701.48	
	c. Others	3275.96	643.13	686.67	3132.23	9636.74	419.60	153.28	304.05	75.85	162.97	125.23	698.53	117.75
4	LOANS & ADVANCES	73691.13	106412.78	94905.40	106967.90	40321.93	79917.93	67255.45	38108.95	81594.30	61254.35	48350.84	87722.18	54333.53
	a. Private Sector	73691.13	101487.14	90616.00	105213.55	38612.30	65741.91	63896.39	36721.53	73697.37	58379.67	48253.28	87603.78	52192.33
	b. Financial Institutions		3731.50	4289.40	1635.17	1709.63	9548.92	3359.06	1387.42	3031.42	2692.64		2139.34	
	c. Government Organizations		1194.14		119.19		4627.10			4865.52	182.04	97.56	118.40	1.

S.N.	BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata	Mega	Civil	Century
Liabilities															
1	CAPITAL FUND	8329.92	10187.05	10870.31	22408.47	12112.85	9398.03	9442.74	9668.53	11507.00	8310.00	8821.04	5866.50	6828.13	8270.77
	a. Paid-up Capital	5969.50	7472.41	6826.12	12520.39	8080.34	8029.16	6325.43	7092.18	6461.77	5881.40	6993.69	4582.31	5185.22	5460.63
	b. Calls in Advance			18.83											1489.63
	c. Proposed Bonus Share		1.46						1063.38						
	d. General Reserves	1164.07	733.69	1082.38	4879.09	1173.70	912.21	1246.67	1157.53	1007.62	875.18	706.92	367.47	534.02	320.09
	e. Share Premium	84.22	127.95	200.05	540.83			181.26	127.16	1424.86	123.75	0.00	81.74	4.67	96.12
	f. Retained Earning	14.72	1584.95	2199.12	2958.92	-7.29	129.10	1256.22	13.70	2310.19	532.43	1046.24	794.52	498.30	3.76
	g. Others Reserves Fund	1097.42	266.59	543.82	1509.24	2866.10	327.57	433.16	214.59	302.56	897.23	74.18	40.45	605.93	900.54
2	BORROWINGS	352.65	1038.17	2964.59	1587.56	776.79	3851.62	1946.44		3303.04	1223.50	25.05	3404.21	1787.50	12.86
	a. NRB	352.65	638.17	8.70	201.97	376.79	473.96	1946.44		525.37			831.86	737.50	12.86
	b. Interbank Borrowing			1750.00			2877.66			2250.00	1223.50	25.05	2572.35	1050.00	
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.			2.37	465.58	400.00	500.00			27.67					
	e. Bonds and Securities		400.00	1203.52	920.00					500.00					
3	DEPOSITS	54651.46	58645.84	77875.05	99308.66	104941.19	54632.71	68597.36	63615.48	71949.24	82843.43	52353.49	39393.71	34248.14	45351.86
	a. Current	2356.44	2652.96	4444.53	9774.10	5120.45	1706.56	4061.84	2638.49	3523.43	3192.87	1706.62	2376.65	1333.14	1735.60
	Domestic	2274.41	2172.40	4192.98	9768.17	4893.39	1635.65	3423.27	2481.85	2949.26	3131.28	1696.15	2332.78	1319.06	1544.59
	Foreign	82.02	480.56	251.55	5.93	227.06	70.91	638.57	156.63	574.17	61.59	10.47	43.86	14.08	191.01
	b. Savings	14475.16	13903.22	20238.28	32878.37	35388.87	11864.62	12948.92	18164.52	18322.14	32937.60	17260.28	9385.02	6256.22	11957.77
	Domestic	14339.40	13607.73	20147.38	32878.15	33474.55	11757.89	12924.59	18073.08	18175.88	32905.44	17258.03	9303.34	6212.44	11947.27
	Foreign	135.75	295.49	90.90	0.22	1914.32	106.72	24.33	91.44	146.26	32.16	2.24	81.68	43.79	10.50
	c. Fixed	24661.80	28941.36	32500.36	54592.29	51548.48	34691.68	33383.74	32733.94	40237.36	27950.77	26549.54	18650.52	19032.11	19706.84
	Domestic	24395.69	27708.72	32486.31	54592.29	51174.80	34666.53	32604.12	31327.18	38805.33	26907.58	26518.33	18131.52	18772.22	19706.84
	Foreign	266.11	1232.64	14.05		373.68	25.14	779.63	1406.75	1432.02	1043.19	31.22	519.00	259.90	
	d. Call Deposits	12764.38	11603.92	19804.36	1083.65	12019.85	6035.05	17069.61	8967.01	7634.52	17967.14	6653.25	8597.31	7019.85	11601.63
	Domestic	11406.11	10797.60	19719.47	1083.65	11941.49	6015.21	17038.99	8899.02	7438.59	17505.41	6653.25	8570.11	6818.37	11597.58
	Foreign	1358.27	806.31	84.89		78.36	19.84	30.63	67.99	195.93	461.72		27.20	201.48	4.05
	e. Others	393.68	1544.38	887.52	980.26	863.54	334.80	1133.25	1111.53	2231.79	795.05	183.80	384.22	606.80	350.02
	Domestic	393.68	1287.81	887.39	980.26	836.75	326.24	1133.25	1111.53	1330.79	795.05	183.80	384.22	606.80	350.02
	Foreign		256.58	0.12		26.79	8.57			901.00					
4	Bills Payable	74.92	44.03				260.68	59.64	14.99	63.22	69.10	35.69	85.47	21.97	9.19
5	Other Liabilities	4459.11	4133.01	6239.54	19810.87	6898.85	3844.17	4823.91	3634.25	2741.97	7009.38	2923.14	4035.60	5441.56	2289.59
	1. Sundry Creditors	1568.31	459.16	1494.46	654.99	1624.20	20.19	122.05	2.27	16.69	380.86	46.92	10.35	3.79	123.87
	2. Loan Loss Provision	1179.01	1083.12	1377.28	4733.71	1922.03	1346.58	1053.15	1148.46	1452.10	2512.69	1033.81	718.80	1425.60	639.82
	3. Interest Suspense a/c	362.61	189.28	365.59	2007.22	336.34	761.48	336.32	703.59	287.37	1674.54	461.33	183.19	469.39	169.64
	4. Others	1349.18	2401.46	3002.22	12414.95	3016.28	1715.91	3312.40	1779.94	985.80	2441.29	1381.08	3123.24	3542.77	1356.26
6	Reconciliation A/c										1.36				
7	Profit & Loss A/c	457.99	535.56	114.56	363.97	341.64	319.10	341.75	530.89	646.99	250.74	64.82	81.19	458.28	137.22
		68326.05	74583.65	98064.05	143479.52	125071.33	72306.31	85211.84	77464.15	90211.45	99707.50	64223.22	52866.68	48785.57	56071.49
Assets															
1	LIQUID FUNDS	7136.16	4616.03	7177.22	14930.49	9445.87	8007.19	11722.32	6955.65	10858.55	9125.00	8047.55	4520.73	4699.82	7984.13
	a. Cash Balance	1664.53	1346.36	1741.04	3823.28	1883.24	1951.98	2482.41	1733.22	2059.78	2368.24	1693.18	1213.58	796.72	1406.84
	Nepalese Notes & Coins	1585.06	1305.31	1640.16	3810.14	1784.76	1877.95	2455.12	1700.02	1878.37	2128.89	1184.87	781.32	1334.86	
	Foreign Currency	79.47	41.05	100.88	13.14	98.48	74.03	27.29	33.21	181.41	239.36	17.71	28.71	15.39	71.98
	b. Bank Balance	4871.62	3269.67	5236.18	11104.99	7562.63	4430.00	8991.68	5222.43	8026.12	6456.76	6354.36	2433.58	3703.10	6577.29
	1. In Nepal Rastra Bank	3477.57	2414.65	4554.95	9701.05	5936.83	3432.95	6852.54	4531.70	6142.43	5651.50	5144.54	1926.62	2501.16	4547.59
	Domestic Currency	3440.53	2397.16	4544.62	9471.44	5841.16	3403.25	6758.95	4471.61	5643.10	5602.92	5124.40	1913.90	2481.58	4515.54
	Foreign Currency	37.03	17.49	10.33	229.61	95.67	29.70	93.59	60.08	499.33	48.58	20.14	12.72	19.58	32.05
	2. "A" Class Licensed Institution	394.28	334.70	108.62	1266.23	603.74	312.92	259.86	115.78	365.47	203.17	638.84	274.50	151.51	576.20
	Domestic Currency	374.33	320.95	101.36	1265.17	586.74	309.61	248.72	115.63	365.47	194.73	595.31	263.07	148.21	451.72
	Foreign Currency	19.95	13.75	7.26	1.06	17.01	3.31	11.13	0.15		8.44	43.53	11.43	3.30	124.47
	3. Other Financial Ins.				7.56	13.54			1.32	3.29	20.79	41.87			24.74
	4. In Foreign Banks	999.77	520.31	572.62	130.15	1008.51	684.13	1879.29	573.63	1514.93	581.31	529.11	232.46	1050.43	1428.76
	c. Money at Call	600.00		200.00	2.22		1625.21	248.22		772.64	300.00		873.56	200.00	
	Domestic Currency	600.00		200.00				248.22			300.00			200.00	
	Foreign Currency				2.22		1625.21			772.64			873.56		
2	INVESTMENT IN SECURITIES	6257.15	6293.97	10743.02	7374.55	16386.35	7055.83	6545.92	8653.34	7764.64	10218.20	4573.55	7487.42	5680.08	3247.38
	a. Govt. Securities	6257.15	5935.10	10743.02	6574.55	15836.35	7055.83	6545.92	8549.49	7764.64	10218.20	4539.28	7422.70	5482.77	3246.99
	b. NRB Bond		21.52		800.00	550.00						34.27	64.72		
	c. Govt. Non-Fin. Ins.														0.39
	d. Other Non-Fin Ins.														
	e. Non Residents		337.35						103.85						197.32
3	SHARE & OTHER INVESTMENT	2639.38	3187.77	3930.35	7675.76	5447.74	1971.77	2618.07	4172.76	3566.97	3035.36	1219.27	1686.91	1019.81	1632.40
	a. Interbank Lending	349.91			1400.00	400.00		487.37		511.74					937.74
	b. Non Residents	2214.05	1650.25	1180.45		3749.82			3740.73	2589.64	2064.91	801.19	1264.82	839.17	
	c. Others	75.42	1537.52	2749.90	6275.76	1297.92	1971.77	2130.69	432.04	465.59	970.45	418.08	422.09	180.64	694.66
4	LOANS & ADVANCES	47470.03	53803.01	69706.33	92941.98	88176.88	49941.19	59697.82	54474.47	63790.66	66201.09	47571.83	35968.08	32219.75	40805.45
	a. Private Sector	46220.88	53541.40	69706.33	92932.99	88176.88	48436.17	56790.44	53166.21	61162.01	66201.09	45874.65	35764.21	29931.82	39544.03
	b. Financial Institutions	1249.15	261.61		8.99	1505.02	2639.57	1308.26	2628.65			1497.19	203.86	1644.16	1261.43
	c. Government Organizations						267.82								

S.N.	BFI Name	Saama	NIDC	MahalaxmiDB	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western	Deva	Miteri	Tinau	Muktnath	Kankai
Liabilities															
1	CAPITAL FUND	9060.83	3664.81	4080.91	-13.99	634.69	244.25	1935.38	723.70	607.68	1908.41	593.15	605.62	2919.10	477.31
	a. Paid-up Capital	8001.26	415.82	2633.80	55.57	424.72	151.00	1358.47	384.56	429.31	1444.98	380.29	460.85	1542.72	416.01
	b. Calls in Advance				6.12		40.05		105.71					601.92	
	c. Proposed Bonus Share				10.05										
	d. General Reserves	832.54	958.15	530.67	17.52	72.06	19.46	260.82	106.42	41.53	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	72.48	2181.86	736.25	-113.01	133.48	33.74	302.61	127.01	122.13	288.67	14.49	98.70	510.40	40.39
	g. Others Reserves Fund	154.55	108.97	180.19	9.76	0.10		6.06			0.71	4.75		6.34	
2	BORROWINGS	689.05													
	a. NRB	319.05													
	b. Interbank Borrowing														
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities	370.00													
3	DEPOSITS	64132.11	1100.05	25146.45	172.86	3369.72	2086.60	13804.47	4555.38	2808.45	11353.04	2785.13	4007.42	19542.61	1490.96
	a. Current	2973.67	12.92	415.87		81.27	12.28	262.77	78.85	50.36	258.69	45.32	57.83	552.61	21.75
	Domestic	2854.35	12.92	412.51		81.27	12.28	262.77	78.85	50.36	258.63	45.32	57.83	552.61	21.75
	Foreign	119.32		3.36							0.06				
	b. Savings	24240.70	284.39	10356.28	124.82	2283.99	1130.56	6127.71	2121.80	1759.57	5087.51	956.68	1828.11	8431.93	656.80
	Domestic	23728.89	284.39	10356.25	124.82	2283.99	1130.56	6127.71	2121.80	1759.57	5086.16	956.68	1828.11	8431.93	656.80
	Foreign	511.81		0.02							1.35				
	c. Fixed	25999.62	777.60	10749.93	47.91	842.95	614.80	5056.55	1297.47	689.39	4030.59	1503.09	1702.30	6342.16	394.11
	Domestic	25994.43	777.60	10749.93	47.91	842.95	614.80	5056.55	1297.47	689.39	4029.55	1503.09	1702.30	6342.16	394.11
	Foreign	5.19									1.04				
	d. Call Deposits	10480.70	25.14	3622.75		161.52	320.64	2339.67	1055.75	309.10	1966.24	279.99	365.41	4209.83	418.31
	Domestic	10389.64	25.14	3622.75		161.52	320.64	2339.67	1055.75	309.10	1966.24	279.99	365.41	4209.83	418.31
	Foreign	91.06													
	e. Others	437.42		1.62	0.13		8.33	17.77	1.51	0.03	10.01	0.05	53.78	6.07	
	Domestic	437.42		1.62	0.13		8.33	17.77	1.51	0.03	10.01	0.05	53.78	6.07	
	Foreign														
4	Bills Payable			6.95				1.89			0.94			0.45	
5	Other Liabilities	4573.42	1329.89	2254.51	211.56	142.39	80.10	748.59	259.81	56.64	691.45	93.53	199.67	1302.04	63.21
	1. Sundry Creditors	5.42	59.22	12.03	30.20	0.68	4.84	34.71	10.08	1.50	29.97	16.58	12.42	2.59	3.54
	2. Loan Loss Provision	673.52	291.24	699.10	82.72	71.04	26.85	185.57	67.03	37.01	252.61	26.50	37.67	178.68	21.51
	3. Interest Suspense a/c	196.60	555.24	375.27	79.67	32.65	41.07	89.78	25.89		105.73	3.78	13.10	101.31	4.73
	4. Others	3697.89	424.19	1168.10	18.97	38.02	7.35	438.53	156.81	18.13	303.14	46.68	136.48	1019.47	33.44
6	Reconciliation A/c		1.28	7.18	94.56						851.69			-9.80	
7	Profit & Loss A/c	577.73	20.73	56.34	18.99			41.07	31.54	8.81	32.38	23.30	15.68	135.45	3.47
		79033.14	6116.77	31552.35	483.97	4146.81	2410.95	16531.40	5570.43	3481.58	13986.22	4346.80	4828.38	23889.85	2034.95
Assets															
1	LIQUID FUNDS	6534.78	1783.93	7404.61	102.54	1214.72	977.23	3092.03	1354.50	1003.74	2712.22	954.76	1199.03	5618.66	710.75
	a. Cash Balance	871.14	18.53	488.42	1.01	62.34	130.02	265.72	202.83	106.51	369.04	44.08	93.10	470.73	75.52
	Nepalese Notes & Coins	810.76	18.53	475.16	1.01	62.34	130.02	265.18	202.83	106.51	365.25	44.08	93.10	470.73	75.52
	Foreign Currency	60.37		13.26				0.54			3.79				
	b. Bank Balance	5663.64	1765.41	6916.20	101.53	168.45	110.45	2826.32	303.67	154.93	597.92	130.56	1040.08	1361.83	82.54
	1. In Nepal Rastra Bank	3930.05	101.01	1391.07	0.47	162.65	110.45	756.69	21.93	12.25	576.95	20.56	113.13	1361.83	26.79
	Domestic Currency	3717.15	101.01	1391.07	0.47	162.65	110.45	756.69	21.93	12.25	576.40	20.56	113.13	1361.83	26.79
	Foreign Currency	212.91									0.55				
	2. "A" Class Licensed Institution	72.90	1664.39	4970.07	6.36	5.81		1350.59	281.73	142.68	20.93	110.00	687.11		55.75
	Domestic Currency	62.27	1664.39	4956.35	6.36	5.81		1350.59	281.73	142.68	20.41	110.00	687.11		55.75
	Foreign Currency	10.63		13.72							0.52				
	3. Other Financial Ins.			552.30	94.70			706.53			0.04		239.84		
	4. In Foreign Banks	1660.69		2.75				12.51							
	c. Money at Call					983.93	736.76		848.01	742.29	1745.27	780.13	65.85	3786.10	552.69
	Domestic Currency					983.93	736.76		848.01	742.29	1716.67	780.13	65.85	3786.10	552.69
	Foreign Currency										28.59				
2	INVESTMENT IN SECURITIES	7264.01	40.00	1258.88				494.77			319.76		75.00		
	a. Govt. Securities	6919.46	40.00	1258.88				494.77			319.76		75.00		
	b. NRB Bond	344.55													
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin. Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	2488.87	175.10	266.16	14.26	2.00		104.45	48.03		248.66	0.47	14.90	181.20	0.45
	a. Interbank Lending										20.09				
	b. Non Residents	1787.60													
	c. Others	701.26	175.10	266.16	14.26	2.00		104.45	48.03		228.57	0.47	14.90	181.20	0.45
4	LOANS & ADVANCES	57962.05	3222.79	20125.10	85.78	2782.08	1165.79	12082.11	3872.83	2305.84	10168.97	2473.39	3252.85	16807.60	1251.35
	a. Private Sector	56428.46	3222.79	20125.10	85.78	2782.08	1165.79	12082.11	3872.83	2305.84	9968.97	2473.39	3192.86	16807.60	1251.35
	b. Financial Institutions	1348.75									200.00		59.99		
	c. Government Organizations	184.84													
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	740.29	108.35	423.46	2.94	62.69	80.08	120.69	44.19	63.10	188.83	23.87	174.35	410.89	27.52
8	OTHER ASSETS	3809.88	786.61	1676.51	183.90	75.13	164.03	637.34	250.86	108.90	346.82	42.61	109.52	871.50	44.89
	a. Accrued Interest:	264.95	555.94	480.60	81.80	32.65	41.03	119.44	25.89		84.18	3.78	13.10	101.31	4.73
	Financial	61.34	555.94		6.37				13.16		1.08	1.25	8.96		

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	2842.43	2458.31	2778.89	148.11	2883.77	111.32	647.81	2672.44	535.99	1648.40	556.68	2826.59
	a. Paid-up Capital	264.00	414.48	2204.24	1643.94	1843.93	84.21	2058.22	200.00	440.48	2206.26	458.75	1102.89	448.99	2008.88
	b. Calls in Advance				59.52		17.07		105.00						
	c. Proposed Bonus Share						22.72						275.72		
	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	244.16	32.72	468.89
	e. Share Premium		10.28	78.30	15.37		4.65	59.39		16.07	58.34	11.93		1.97	
	f. Retained Earning	2.12	63.86	359.18	439.14	575.56	5.96	550.48	-208.78	154.07	270.79	47.67	11.47	72.64	-51.93
	g. Others Reserves Fund	0.54	0.01	13.78	25.50	15.52	0.85	2.06	0.05	0.21	19.79	1.45	14.15	0.36	400.75
2	BORROWINGS														79.45
	a. NRB														79.45
	b. Interbank Borrowing														
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	2188.94	1838.37	15397.50	17208.60	19344.30	690.88	13191.51	77.23	2530.35	11308.76	1329.45	10938.20	3046.22	18456.44
	a. Current	26.88	106.69	307.59	185.66	265.29	16.87	146.79		85.11	540.05	59.54	87.88	116.35	327.35
	Domestic	26.88	106.69	307.59	185.66	265.29	16.87	146.79		85.11	540.03		87.88	116.35	327.35
	Foreign										0.02	59.54			
	b. Savings	838.06	958.41	6240.05	6214.44	6810.90	438.90	5313.24	60.61	1416.82	3864.35	543.36	6855.15	1753.98	5364.81
	Domestic	838.06	958.41	6240.05	6214.44	6810.90	438.90		60.61		3862.24		6855.15	1753.98	5364.73
	Foreign							5313.24		1416.82	2.11	543.36			0.08
	c. Fixed	955.41	475.17	6432.13	8146.31	8984.35	159.36	5432.99	0.40	768.62	4316.93	436.09	3213.19	741.35	9238.56
	Domestic	955.41	475.17	6432.13	8146.31	8984.35	159.36	5432.99	0.40	768.62	4316.93	436.09	3213.19	741.35	9238.56
	Foreign														
	d. Call Deposits	348.11	282.66	2388.24	2660.06	3278.16	75.75	2298.49	10.49	258.94	2569.89	290.45	780.17	434.54	3504.74
	Domestic	348.11	282.66	2388.24	2660.06	3278.16	75.75	2298.49	10.49	258.94	2569.89	290.45	780.17	434.54	3504.74
	Foreign														
	e. Others	20.49	15.45	29.48	2.13	5.59			5.73	0.85	17.53		1.80		20.97
	Domestic	20.49	15.45	29.48	2.13	5.59			5.73	0.85	17.53		1.80		20.97
	Foreign														
4	Bills Payable			1.92	0.63	0.95									4.99
5	Other Liabilities	36.91	121.98	767.84	713.89	1093.56	49.49	583.67	571.59	87.33	728.52	40.01	324.48	97.88	2151.10
	1. Sundry Creditors	4.74	6.11	37.20	4.03	54.57	7.33	62.75	6.63	13.41	6.00	11.68	70.96	7.92	318.49
	2. Loan Loss Provision	19.59	39.74	222.32	291.04	274.41	17.07	275.42	185.10	23.70	157.49	14.48	122.11	42.79	494.82
	3. Interest Suspense a/c	5.36	26.69	71.92	118.80	109.96	5.76	126.44	179.37	4.47	85.69	4.05	20.40	20.76	317.96
	4. Others	7.21	49.42	436.41	300.03	654.63	19.33	119.06	200.50	45.74	479.33	9.80	111.00	26.41	1019.82
6	Reconciliation A/c			3178.76							1.61				
7	Profit & Loss A/c	4.70	3.65	34.22	37.43	113.62	0.34	2.07		16.38	45.26	10.07	65.10	10.07	16.15
		2567.32	2483.77	22222.66	20418.85	23331.32	888.82	16661.02	760.14	3283.47	14754.97	1915.51	12976.18	3710.85	23534.72
Assets															
1	LIQUID FUNDS	844.28	905.55	4068.89	4808.39	5419.88	251.89	3605.13	135.87	1056.25	3488.09	513.11	2271.45	836.99	4002.07
	a. Cash Balance	54.14	87.97	382.56	435.31	547.94	22.48	313.49	4.36	40.52	155.82	38.33	370.34	61.79	354.76
	Nepalese Notes & Coins	54.14	87.43	382.56	434.24	547.54	22.48	313.49	4.36	40.52	151.86	38.33	370.34	61.79	353.68
	Foreign Currency		0.54		1.07	0.40					3.97				1.09
	b. Bank Balance	790.13	137.06	1023.62	4373.08	969.51	40.25	3291.64	131.51	1015.73	650.87	56.28	594.65	180.91	3647.30
	1. In Nepal Rastra Bank	117.22	39.56	1023.62	921.18	969.51	11.49	731.10	0.17	131.54	600.53	56.28	592.90	60.91	967.70
	Domestic Currency	117.22	39.56	1023.62	921.17	969.51	11.49	731.10	0.17	131.54	599.30	56.28	592.90	60.91	967.70
	Foreign Currency				0.01						1.23				
	2. "A" Class Licensed Institution	387.59	97.50		2994.59		28.76	1569.89	128.82	293.19	50.34		1.75	120.00	2148.04
	Domestic Currency	387.59	97.50		2994.59		28.76	1569.89	128.82	293.19	50.04		1.75	120.00	2140.12
	Foreign Currency										0.30				7.92
	3. Other Financial Ins.	285.32			457.31			990.65	2.52	591.00					531.57
	4. In Foreign Banks														
	c. Money at Call		680.52	2662.72		3902.43	189.16				2681.41	418.50	1306.45	594.29	
	Domestic Currency		680.52	2662.72		3902.43	189.16				2679.39	418.50	1306.45	594.29	
	Foreign Currency										2.01				
2	INVESTMENT IN SECURITIES	1.00		169.67	672.85	425.00		200.00			387.20		709.35		1436.04
	a. Govt. Securities	1.00		169.67	672.85	425.00		200.00			387.20		709.35		1436.04
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin. Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	12.96	2.12	69.22	171.73	79.53		34.65		32.44	182.48	41.78	37.07	18.96	439.37
	a. Interbank Lending														
	b. Non Residents			29.72											
	c. Others	12.96	2.12	39.50	171.73	79.53		34.65		32.44	182.48	41.78	37.07	18.96	439.37
4	LOANS & ADVANCES	1598.38	1482.81	14115.35	14276.63	16558.99	572.62	11924.75	191.55	2099.93	9983.78	1234.40	9659.30	2686.18	15900.09
	a. Private Sector	1598.38	1482.81	14115.35	14242.57	16558.99	572.62	11924.75	191.55	2099.93	9983.78	1234.40	9659.30	2686.18	15223.77
	b. Financial Institutions				30.00										676.32
	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	56.46	22.74	221.21	165.50	237.93	13.09	292.31	2.41	18.05	199.85	30.44	179.61	85.45	402.40
8	OTHER ASSETS	54.24	58.95	399.56	323.75	550.28	51.23	603.73	232.26	73.58	502.60	91.59	119.40	81.90	1289.17
	a. Accrued Interest:	5.36	34.82	71.92	147.29	112.82	5.76	126.44	179.37	4.47	150.16	4.05	23.97	20.76	365.16
	Financial				0.07			36.60	148.52	1.18					220.68
	Government Enterprise		0.02		4.92	2.86									

S.N.	BFI Name	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Kailash	Saipa	Seprakoshi	Sajha	Green	NFL
Liabilities														
1	CAPITAL FUND	192.75	2546.82	565.38	81.21	377.65	113.58	279.99	3278.74	54.83	398.50	100.47	92.97	-12.13
	a. Paid-up Capital	143.77	1839.54	432.73	69.16	262.19	72.99	220.29	2291.49	28.00	387.93	100.00	100.00	135.80
	b. Calls in Advance					28.84				14.44				
	c. Proposed Bonus Share		171.08	86.55										
	d. General Reserves	5.46	130.80	37.45	4.22	8.88	34.70	7.16	418.76	1.59	3.05			40.00
	e. Share Premium		48.03		1.93	18.58	5.75	15.39	15.66		6.89			
	f. Retained Earning	42.55	322.17	8.26	5.91	59.15		36.23	545.66	10.50	0.62	0.47	-7.03	-247.66
	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	1090.42	12840.11	2905.24	175.01	1701.76	453.49	2001.51	18629.41	288.67	1124.73	457.14	533.28	82.61
	a. Current	5.91	656.79	12.47	0.14		6.49	25.36	255.73	5.84	34.99	18.66	3.22	
	Domestic	5.91	608.54	12.47	0.14		6.49	25.36	255.73	5.84	34.99	18.66	3.22	
	Foreign		48.25						0.01					
	b. Savings	454.55	3948.50	1313.56	159.38	1372.33	356.13	669.01	5014.06	252.47	394.56	253.07	108.51	78.52
	Domestic	454.55	3933.77	1313.56	159.38	1372.33	356.13	669.01	5014.06	252.47	394.56	253.07	108.51	78.52
	Foreign		14.73											
	c. Fixed	594.78	4514.63	999.68	8.74	266.79	38.21	689.28	9442.78	25.88	263.38	52.39	190.67	2.96
	Domestic	594.78	4514.63	999.68	8.74	266.79	38.21	689.28	9442.78	25.88	263.38	52.39	190.67	2.96
	Foreign													
	d. Call Deposits	35.19	3546.82	579.53	6.75		52.61	617.82	3909.83	3.85	431.80	133.02	230.34	
	Domestic	35.19	3331.52	579.53	6.75		52.61	617.82	3909.83	3.85	431.80	133.02	230.34	
	Foreign		215.30											
	e. Others		173.36			62.64	0.05	0.03	7.01	0.63			0.55	1.13
	Domestic		173.36			62.64	0.05	0.03	7.01	0.63			0.55	1.13
	Foreign													
4	Bills Payable		0.61											
5	Other Liabilities	138.06	994.28	175.55	12.60	73.76	24.64	113.62	818.79	13.20	73.26	34.74	20.98	580.97
	1. Sundry Creditors	81.46	20.00	0.14	1.05	0.39	3.23		76.43	0.07	7.54	5.99	3.89	116.36
	2. Loan Loss Provision	27.51	200.39	31.20	2.69	26.79	11.02	29.41	244.99	7.61	14.86	19.77	9.42	156.43
	3. Interest Suspense a/c	28.57	85.81	8.24	3.59	11.29	3.24	7.22	115.31	1.55	3.85	5.30	3.20	116.83
	4. Others	0.51	688.08	135.97	5.26	35.30	7.14	76.99	382.05	3.98	47.01	3.69	4.48	191.35
6	Reconciliation A/c	77.88			0.00							0.03	3.21	
7	Profit & Loss A/c	1499.11	16416.08	3666.71	270.16	2158.06	591.72	2399.39	22824.18	356.73	1605.36	592.38	650.44	658.67
Assets														
1	LIQUID FUNDS	334.33	3817.81	907.87	105.78	621.86	183.76	645.87	5584.99	126.08	599.57	171.20	233.21	30.78
	a. Cash Balance	29.07	422.34	92.11	6.11	40.34	29.11	39.77	437.26	14.06	37.58	20.41	10.09	0.83
	Nepalese Notes & Coins	29.07	259.31	92.11	6.11	40.34	29.11	39.77	434.99	14.06	37.58	20.41	10.09	0.83
	Foreign Currency		163.03						2.27					
	b. Bank Balance	46.89	831.57	188.22	9.58	100.05	154.64	121.53	1008.55	15.84	61.56	27.27	223.12	29.95
	1. In Nepal Rastra Bank	46.58	809.45	141.22		70.00		17.48	981.88		61.53	27.27	34.97	0.99
	Domestic Currency	46.58	778.94	141.22		70.00		17.48	981.88		61.53	27.27	34.97	0.99
	Foreign Currency		30.51											
	2. "A" Class Licensed Institution	0.32		47.00	9.54	30.05	154.64	104.05	26.67	15.84	0.03		134.59	28.87
	Domestic Currency	0.32		47.00	9.54	30.05	154.64	104.05	26.67	15.84	0.03		134.59	28.87
	Foreign Currency													
	3. Other Financial Ins.				0.04								53.56	0.09
	4. In Foreign Banks		22.12											
	c. Money at Call	258.36	2563.90	627.53	90.10	481.47		484.57	4139.18	96.17	500.43	123.53		
	Domestic Currency	258.36	2558.29	627.53	90.10	481.47		484.57	4137.58	96.17	500.43	123.53		
	Foreign Currency		5.61						1.59					
2	INVESTMENT IN SECURITIES	520.00				10.00			499.02				5.00	
	a. Govt. Securities	520.00				10.00			499.02				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	283.48			3.63	5.00	10.80
	a. Interbank Lending													
	b. Non Residents													
	c. Others		33.24	0.21		9.89		1.12	283.48			3.63	5.00	10.80
4	LOANS & ADVANCES	910.74	11177.38	2640.20	151.40	1397.56	379.88	1632.38	15989.57	214.64	923.54	368.10	376.04	156.68
	a. Private Sector	910.74	10980.40	2640.20	151.40	1397.56	379.88	1632.38	15416.50	214.64	546.83	368.10	376.04	156.68
	b. Financial Institutions		196.98						573.07		376.71			
	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	22.02	221.70	23.02	2.66	48.97	5.94	58.14	131.32	6.01	30.29	9.74	12.45	7.60
8	OTHER ASSETS	136.36	605.47	88.98	10.32	68.85	17.53	60.25	334.42	9.59	47.58	19.27	16.60	359.18
	a. Accrued Interest:	28.45	91.99	8.24	3.59	11.29	3.28	7.22	151.62	1.55	3.85	5.30	3.20	116.83
	Financial		38.56	1.36			1.09	3.80	36.74	0.38	1.80			50.63
	Government Enterprise		6.18						5.15					
	Private Sector	28.45	47.25	6.88	3.59	11.29	2.19	3.42	109.72	1.17	2.05	5.30	3.20	66.20
	b. Staff Loans / Adv.	23.88	99.11	16.57	1.65	3.15	0.77	27.90	34.65	3.26	8.99	6.98	0.07	
	c. Sundry Debtors	3.07	28.89	2.31	1.04	0.02	11.33		61.25	1.44	2.81			153.36
	d. Cash In Transit		0.01											
	e. Others	80.96	385.46	61.86	4.04	54.39	2.14	25.13	86.91	3.35	31.93	6.99	13.34	88.99
9	Expenses not Written off					0.93		1.62		0.41		0.75		
10	Non Banking Assets		40.48						1.40					92.94
11	Reconciliation Account	78.28			6.44							0.00		
12	Profit & Loss A/c	17.38					4.61				4.39	19.70	2.14	0.70
	TOTAL ASSETS	1499.11	16416.08	3666.71	270.16	2158.06								

S.N.	BFI Name	NSMFL	Gurkhas	Union	Goodwill	SJFL	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central
Liabilities													
1	CAPITAL FUND	65.16	1220.02	122.65	926.16	653.38	91.71	1034.63	106.56	227.67	636.90	1066.20	729.38
	a. Paid-up Capital	233.33	867.99	176.59	726.00	345.45	187.95	672.71	132.23	210.00	341.86	655.79	520.66
	b. Calls in Advance						48.93					20.99	
	c. Proposed Bonus Share												
	d. General Reserves	196.14	373.52	33.96	84.30	106.47	94.66	128.81	40.43	8.62	95.32	125.84	67.80
	e. Share Premium	2.48	22.40		4.53	0.99		4.78	0.23	6.80		118.04	0.12
	f. Retained Earning	-389.04	-99.11	-131.23	109.31	145.31	-239.82	226.20	-163.71	-0.44	195.13	145.46	139.71
	g. Others Reserves Fund	22.25	55.22	43.34	2.03	55.16		2.14	9.41	2.70	4.59	0.08	1.09
2	BORROWINGS		41.40		179.50					44.50			19.48
	a. NRB		41.40		9.50					44.50			19.48
	b. Interbank Borrowing				170.00								
	c. Foreign Banks and Fin. Ins.												
	d. Other Financial Ins.												
	e. Bonds and Securities												
3	DEPOSITS	470.46	4110.83	792.93	4668.13	3362.86	109.43	5582.97	121.20	644.82	1432.74	3803.51	2871.21
	a. Current			7.52				96.05	20.84				47.22
	Domestic			7.52				96.05	20.84				47.22
	Foreign												
	b. Savings	31.20	2355.42	153.40	1828.90	1099.24	79.83	1187.90	89.12	377.59	485.75	1444.22	1452.03
	Domestic	31.20	2355.42	153.40	1828.90	1099.24	79.83	1187.90	89.12	377.59	485.75	1444.22	1452.03
	Foreign												
	c. Fixed		1755.41	537.58	2808.82	2263.63	24.50	3235.16	11.23	267.23	946.86	2023.65	1419.18
	Domestic		1755.41	537.58	2808.82	2263.63	24.50	3235.16	11.23	267.23	946.86	2023.65	1419.18
	Foreign												
	d. Call Deposits	203.73		60.10				1063.87					288.42
	Domestic	203.73		60.10				1063.87					288.42
	Foreign												
	e. Others	235.53		34.33	30.41		5.10				0.13		
	Domestic	235.53		34.33	30.41		5.10				0.13		
	Foreign												
4	Bills Payable			0.02									
5	Other Liabilities	5391.75	765.15	186.13	354.78	270.14	651.59	258.54	417.74	49.46	207.30	312.53	168.79
	1. Sundry Creditors	118.31	23.01	12.04	19.55	2.01	30.28	74.51	11.72	0.61	6.27	6.28	12.64
	2. Loan Loss Provision	2299.74	168.64	120.87	118.82	37.05	357.93	64.60	159.83	14.02	70.32	81.31	61.21
	3. Interest Suspense a/c	2808.11	76.67	33.12	24.65	12.24	231.75	59.88	238.71	4.05	65.66	103.77	39.93
	4. Others	165.59	496.84	20.10	191.77	218.83	31.64	59.55	7.49	30.79	65.05	121.17	55.00
6	Reconciliation A/c	0.05					0.03						
7	Profit & Loss A/c	23.42			12.07	10.02	17.30	0.60	25.88		4.35	14.89	24.89
		5950.84	6137.40	1101.73	6140.64	4296.41	870.06	6876.74	671.38	966.46	2281.29	5197.14	3813.74
Assets													
1	LIQUID FUNDS	95.45	1411.29	359.65	1362.81	1075.15	226.23	1415.18	141.34	335.97	703.25	977.38	1009.57
	a. Cash Balance	2.70	185.24	5.06	91.34	52.99	1.68	85.41	4.89	11.36	1.94	40.49	39.55
	Nepalese Notes & Coins	2.70	185.24	5.06	91.34	52.99	1.68	85.41	4.89	11.36	1.94	40.49	39.55
	Foreign Currency												
	b. Bank Balance	29.58	116.80	101.21	1271.47	1022.16	224.55	1329.77	136.45	324.61	32.38	161.92	195.27
	1. In Nepal Rastra Bank	1.16	116.80	83.06	189.16	79.06	12.24	249.93	26.57	92.08	31.20	161.92	150.32
	Domestic Currency	1.16	116.80	83.06	189.16	79.06	12.24	249.93	26.57	92.08	31.20	161.92	150.32
	Foreign Currency												
	2. "A" Class Licensed Institution	10.89		18.03	1082.31	513.24	212.31	1076.87	33.73	74.98	1.18		44.95
	Domestic Currency	10.89		18.03	1082.31	513.24	212.31	1076.87	33.73	74.98	1.18		44.95
	Foreign Currency												
	3. Other Financial Ins.	17.53		0.12	429.86			2.97	76.16	157.55			
	4. In Foreign Banks												
	c. Money at Call	63.17	1109.25	253.38							668.94	774.97	774.75
	Domestic Currency	63.17	1109.25	253.38							668.94	774.97	774.75
	Foreign Currency												
2	INVESTMENT IN SECURITIES	10.01	27.00	16.50	212.61	127.40		280.00		15.00		240.50	78.60
	a. Govt. Securities	10.01	27.00		212.61	127.40		280.00		15.00		240.50	78.60
	b. NRB Bond			16.50									
	c. Govt. Non-Fin. Ins.												
	d. Other Non-Fin. Ins.												
	e. Non Residents												
3	SHARE & OTHER INVESTMENT	72.56	265.81	2.19	249.25	34.89	4.00	126.37	0.20	1.86	7.16	51.74	96.46
	a. Interbank Lending												
	b. Non Residents												
	c. Others	72.56	265.81	2.19	249.25	34.89	4.00	126.37	0.20	1.86	7.16	51.74	96.46
4	LOANS & ADVANCES	2332.60	3671.24	593.76	3904.31	2795.68	361.89	4739.48	190.18	578.78	1434.72	3537.01	2352.21
	a. Private Sector	2332.60	3671.24	593.76	3904.31	2705.18	361.89	4739.48	190.18	528.78	1434.72	3436.47	2352.21
	b. Financial Institutions					90.50				50.00		100.54	
	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	148.57	21.54	250.45	97.76	2.03	55.53	3.62	5.60	6.21	161.28	48.34
8	OTHER ASSETS	3363.17	484.42	99.93	152.63	164.53	273.88	259.63	334.29	20.30	128.21	229.21	199.51
	a. Accrued Interest:	2803.47	76.87	33.69	24.65	13.45	236.06	65.66	238.71	4.05	65.66	103.77	39.93
	Financial		29.44	22.15		2.35	9.98						
	Government Enterprise		0.21	0.58		1.20		2.41					
	Private Sector	2803.47	47.23	10.97	24.65	9.90	226.08	63.24	238.71	4.05	65.66	103.77	39.93
	b. Staff Loans / Adv.		4.19	11.33	5.74	12.25	26.18	61.99	1.67	1.38		6.30	20.28
	c. Sundry Debtors	430.51	42.83	2.13		6.72		46.42	93.82	4.12	6.41	1.09	33.59
	d. Cash In Transit							0.24					
	e. Others	129.20	360.54	52.78	122.25	132.10	11.40	85.56	0.08	10.75	56.14	118.05	105.71
9	Expenses not Written off		0.66	0.19	8.58								
10	Non Banking Assets	16.10	124.44			1.00	2.03	0.54	0.31		1.73		6.31
11	Reconciliation Account		-0.05				0.01		1.44				
12	Profit & Loss A/c		4.01	7.96						8.95			22.74
	TOTAL ASSETS	5950.84	6137.40	1101.73	6140.64	4296.41	870.06	6876.74	671.38	966.46	2281.29	5197.14	3813.74

BFI Name	NBL	RBB	NABIL	INBL	SCENL	HBL	NSBI	NBB	EBL	BOK	NCC
Expenses											
1. Interest Expense	642.69	631.61	1149.06	1883.52	379.04	1361.57	1176.24	901.66	1174.87	1347.31	1281.45
1.1 On Deposit Liabilities	510.99	629.74	1140.83	1847.79	379.04	1349.35	1129.17	900.25	1174.87	1324.89	1271.85
1.1.1 Saving Account	180.54	368.53	428.17	330.74	71.66	333.97	161.63	165.12	271.39	175.04	259.41
1.1.2 Fixed Account	314.24	236.95	568.62	1377.63	283.25	983.71	954.64	685.65	861.55	1108.20	914.69
1.1.2.1 Up to 3 months Fixed Account		0.73	85.29	14.63	18.68	983.71	34.20		229.51		24.63
1.1.2.2 3 to 6 months Fixed Account		0.31	113.72		77.14		27.26	0.03	136.89		64.78
1.1.2.3 6 months to 1 year Fixed Account		184.57	284.31		182.38		74.82		292.92	1108.20	764.76
1.1.2.4 Above 1 year Fixed Account	314.24	51.34	85.29	1363.00	5.05		818.36	685.63	202.23		60.52
1.1.3 Call Deposit	16.21	24.26	144.04	139.43	24.13	31.68	12.91	49.47	41.93	41.66	97.75
1.1.4 Certificate of Deposit											
1.2 On Borrowing	131.70	1.87	8.23	35.73		12.21	47.08	1.41		22.42	9.60
2. Commission Expense		11.93	54.60	38.86				4.68			5.51
3. Staff Expense	612.36	579.91	275.50	190.41	156.35	257.98	250.27	106.41	242.44	199.90	154.03
4. Office Operating Expenses	171.67	189.49	112.80	181.50	111.79	204.34	201.62	80.39	140.57	134.07	104.07
5. Foreign Exchange Loss								1.32			
5.1 Due to Change in Exchange Rates								1.32			
5.2 Due to Foreign Currency Transaction											
6. Non Operating Expense								2.77			0.88
7. Provision for Risk	230.19	333.85	94.33	185.53	20.95	66.50	69.25	125.46	60.70	132.96	273.32
7.1 Loan loss Provision	229.95	332.60	94.33	185.53	20.95	66.50	69.25	125.46	60.70	132.96	241.61
7.1.1 General Loan loss Provision	229.95	53.93	38.38	87.48	12.04		41.34	91.73	60.70	-2.50	241.61
7.1.1.1 Pass Loan Loss Provision	229.95	53.93	38.38	24.76	4.66		41.34	77.04	60.70	12.02	241.61
7.1.1.2 Watch List Provision				62.72	7.38			14.68		-14.52	
7.1.2 Special Loan Loss Provision		278.67	55.95	98.06	8.91		27.91	33.73		135.46	
7.1.3 Additional Loan Loss Provision			0.00			66.50					
7.2. Provision for Non-Banking Assets	0.04										31.71
7.3. Provision for Loss on Investment		0.34									
7.5. Provision for Loss of Other Assets	0.19	0.91									
8. Loan Written Off			0.40		0.17			0.00			
9. Provision for Staff Bonus	111.01	81.09	121.04	127.86	68.93	58.58	64.09		75.92	32.01	23.51
10. Provision for Income Tax	416.28	304.08	358.96	383.57	206.80	175.72	202.00		227.77	96.02	70.54
11. Others		2.48									
12. Net Profit	971.32	707.41	851.41	894.99	482.53	410.11	438.87	239.66	531.47	224.05	164.58
Total Expenses	3155.51	2841.85	3018.10	3886.25	1426.56	2534.80	2402.35	1462.35	2453.75	2166.31	2077.89
Income											
1. Interest Income	2036.71	2381.72	2509.72	3209.37	1081.68	2137.02	2078.30	1104.16	2205.82	1920.99	1494.45
1.1 On Loans and Advances	1944.70	2235.49	2247.31	3031.95	972.61	2021.80	1870.76	1041.34	2095.74	1825.25	1432.30
1.2 On Investment	68.36	128.97	143.05	116.08	22.75	76.16	74.44	32.75	109.52	86.73	52.68
1.2.1 Government Bonds	68.36	88.09	143.05	116.08	22.75	76.16	73.30	7.16	14.86	86.73	51.78
1.2.2 Foreign Bonds									19.38		
1.2.3 NRB Bonds		0.52					1.14	25.57	75.28		0.91
1.2.4 Debenture & Bonds		40.36						0.02			
1.3 On Agency Balance	12.61	1.40	4.33	59.99	0.91	39.07	0.88	1.67			1.61
1.4 On Call Deposit		3.87	88.85	0.90	41.21			22.67	0.56	1.54	0.04
1.5 On Others	11.04	11.99	26.18	0.45	44.18		132.22	5.73		7.46	7.82
2. Commission and Discount	206.16	129.42	151.10	299.24	133.97	148.24	224.79	159.38	89.59	76.94	42.52
2.1 Bills Purchase and Discount	0.00	0.40	0.07	0.88	3.83	4.23	0.13	7.18	3.82	7.04	1.36
2.2 Commission	206.16	124.90	149.18	298.37	98.34	124.92	108.63	149.74	85.77	67.39	40.82
2.3 Others		4.12	1.86		31.80	19.09	116.03	2.46		2.50	0.34
3. Exchange Fluctuation Income	48.08	26.62	176.25	161.60	172.35	160.99	55.77	49.38	28.40	63.18	13.54
3.1 Due to Change in Exchange Rate	-4.25	6.86	89.30	16.43	43.10		3.57		1.37		0.06
3.2 Due to Foreign Currency Transaction	52.33	19.76	86.96	145.17	129.25	160.99	52.20	49.38	27.03	63.18	13.48
4. Other Operating Income	94.17	151.91	109.52	29.40	22.82	88.33		42.63	125.73	46.54	42.78
5. Non Operating Income	473.01	0.27	68.82	88.71	0.01	0.22		0.77	1.76	2.04	15.58
6. Write Back from Provisions for loss	292.92	151.91	0.12	97.93	10.59		6.72	101.81	2.45	48.97	469.03
7. Recovery of written-off Loan	4.45		2.57		5.14		36.00	4.99		7.65	
8. Income from Extra Ordinary transactions								0.00			
9. Net Loss											
Total Income	3155.51	2841.85	3018.10	3886.25	1426.56	2534.80	2402.35	1462.35	2453.75	2166.31	2077.89

BFI Name	NIC	M/BL	Kumari	Laxmi	SBL	ADB/NL	Global	Citizens	Prime	Sunrise	N/MB	PRABHU
Expenses												
1. Interest Expense	1909.64	1103.63	1059.86	1125.50	1482.99	1782.62	1975.05	1123.98	1410.78	1167.56	1338.44	1340.64
1.1 On Deposit Liabilities	1897.24	1102.01	1059.75	1110.77	1443.81	1748.04	1961.87	1107.56	1397.13	1165.32	1321.52	1340.45
1.1.1 Saving Account	563.32	189.46	215.88	186.33	300.20	296.80	355.63	116.50	208.64	206.79	164.52	418.38
1.1.2 Fixed Account	1088.57	880.45	719.23	792.58	901.73	1449.71	1518.75	942.56	946.32	899.42	1095.11	700.13
1.1.2.1 Up to 3 months Fixed Account	0.00			4.08	205.46		1.50	12.66		14.62	45.27	54.05
1.1.2.2 3 to 6 months Fixed Account				32.75	218.98		5.07	274.30	25.99	85.07	22.09	32.41
1.1.2.3 6 months to 1 year Fixed Account	1054.41	648.11		390.14	185.59	672.80	1210.75	343.33	752.88	665.48	346.35	512.99
1.1.2.4 Above 1 year Fixed Account	34.15	232.34	719.23	365.60	291.70	776.91	301.43	312.27	167.46	134.25	681.40	100.68
1.1.3 Call Deposit	245.35	32.10	124.64	131.86	241.88	1.53	87.49	48.50	242.17	59.11	61.89	221.93
1.1.4 Certificate of Deposit												
1.2 On Borrowing	12.40	1.62	0.11	14.73	39.18	34.58	13.17	16.42	13.64	2.24	16.91	0.20
2. Commission Expense						0.29	11.83	0.53				
3. Staff Expense	220.38	157.08	155.59	120.31	164.45	725.18	251.55	112.35	99.35	164.93	197.33	262.77
4. Office Operating Expenses	137.02	105.91	89.49	118.19	151.58	165.48	203.59	103.75	538.52	130.58	156.04	155.47
5. Foreign Exchange Loss				0.08								
5.1 Due to Change in Exchange Rates				0.08								
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense			0.04									0.12
7. Provision for Risk	133.60	50.88	149.82	275.27	171.16	574.92	166.63	54.78	88.26	156.84		111.16
7.1 Loan loss Provision	133.60	50.88	149.82	272.35	171.16	574.92	166.63	36.26	88.26	156.84		111.16
7.1.1 General Loan loss Provision	162.96	23.41	120.52	66.08	171.16	150.53	166.63	17.42	-6.55	31.94		69.72
7.1.1.1 Pass Loan Loss Provision	150.52	25.46	101.20	4.59	171.16	1.83	166.63	15.76	15.17	25.15		114.46
7.1.1.2 Watch List Provision	12.44	-2.05	19.31	61.49		148.70		1.66	-21.72	6.79		-44.74
7.1.2 Special Loan Loss Provision	-29.35	27.48	29.31	206.27		424.39		18.84	94.81	124.90		39.50
7.1.3 Additional Loan Loss Provision												1.93
7.2. Provision for Non-Banking Assets				2.92		0.00		18.52				
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	39.81	40.23	16.01	24.19	16.37	35.77	48.21	45.59	48.82	29.10		34.22
10. Provision for Income Tax	119.44	121.37	48.04	72.58	49.10	83.09	140.42	136.76	146.46	87.30		91.42
11. Others												
12. Net Profit	278.69	280.96	112.10	169.35	114.56	363.97	341.64	319.10	341.75	203.71	646.99	250.74
Total Expenses	2838.58	1860.07	1630.94	1918.28	2150.20	3731.32	3138.90	1896.84	2673.94	1940.01	2338.80	2246.53
Income												
1. Interest Income	2506.56	1715.77	1416.60	1606.31	1813.15	2926.90	2667.84	1605.43	1862.37	1681.38	1955.51	1855.80
1.1 On Loans and Advances	2386.62	1657.23	1354.96	1536.77	1697.04	2885.99	2559.52	1524.92	1790.70	1600.73	1862.23	1716.10
1.2 On Investment	102.40	51.40	40.02	54.57	100.43	39.04	92.81	77.70	54.50	64.84	72.33	92.71
1.2.1 Government Bonds	102.40	46.52	40.02	50.79	100.43	39.04	92.81	64.35	54.50	7.02	72.33	88.57
1.2.2 Foreign Bonds				3.35						1.61		4.14
1.2.3 NRB Bonds		2.42		0.44				13.35		56.21		
1.2.4 Debenture & Bonds		2.46										
1.3 On Agency Balance	1.70				4.44			2.66	4.45			9.08
1.4 On Call Deposit	9.28				11.24			13.53	0.15	12.00	2.04	2.68
1.5 On Others	6.57	7.14	21.61	14.96		1.87	1.98		12.71	3.81	18.91	35.23
2. Commission and Discount	35.27	67.10	62.14	118.50	271.53	70.65	159.18	31.88	181.99	58.32	125.84	80.98
2.1 Bills Purchase and Discount		0.28	0.01	7.18				0.01	0.35	0.46		0.31
2.2 Commission	29.74	66.82	22.01	106.97	143.96	68.57	153.21	24.72	181.10	49.30	123.70	70.83
2.3 Others	5.53		40.12	4.36	127.57	2.08	5.98	7.15	0.54	8.57	2.13	9.85
3. Exchange Fluctuation Income	75.72	38.40	34.80	56.24	56.58	51.24	76.37	72.54	41.33	43.89	72.46	71.35
3.1 Due to Change in Exchange Rate	-26.33	2.83	1.14		19.09	50.90	61.07	24.82	0.34	7.52	2.66	38.59
3.2 Due to Foreign Currency Transaction	102.05	35.57	33.66	56.24	37.49	0.34	15.30	47.71	40.99	36.38	69.80	32.76
4. Other Operating Income	201.13	38.10	18.79		8.94	130.91	76.41	108.71	522.98	80.94	91.83	99.09
5. Non Operating Income	19.90	0.45	1.53	96.56		29.83	76.12	7.23	29.83	4.94		8.66
6. Write Back from Provisions for loss		0.20	97.08	40.67		488.57	81.31	71.06	35.43	70.52	58.65	130.64
7. Recovery of written-off Loan		0.05				33.22	1.68					14.35
8. Income from Extra Ordinary transactions												18.83
9. Net Loss												
Total Income	2838.58	1860.07	1630.94	1918.28	2150.20	3731.32	3138.90	1896.84	2673.94	1940.01	2338.80	2246.53

BFI Name	Janata	Mega	Civil	Century	Sanima	NIDC	MahilaemDB	Narayani	Sahayogi	Kannali	Shangrila	Excel
Expenses												
1. Interest Expense	1025.09	837.71	694.97	930.81	1174.49	24.40	537.49	0.93	70.06	33.75	281.82	61.84
1.1 On Deposit Liabilities	1024.55	828.54	690.89	930.81	1165.01	24.40	537.36	0.93	70.06	33.75	281.82	61.74
1.1.1 Saving Account	272.92	149.72	99.09	209.83	390.96	4.85	176.76	0.65	40.26	15.76	96.71	21.53
1.1.2 Fixed Account	669.50	547.03	500.29	581.15	652.64	19.27	298.18	0.28	25.37	18.00	153.35	33.63
1.1.2.1 Up to 3 months Fixed Account	60.84				6.57		10.67				24.54	1.88
1.1.2.2 3 to 6 months Fixed Account	164.02				22.34	2.07	2.45		3.07		17.57	4.02
1.1.2.3 6 months to 1 year Fixed Account	354.17	547.03	500.29	581.15	0.32	9.38	121.22		14.81		90.06	24.92
1.1.2.4 Above 1 year Fixed Account	90.48				623.41	7.83	163.83	0.28	7.49	18.00	21.17	2.80
1.1.3 Call Deposit	82.13	131.79	91.51	139.84	121.41	0.28	62.43		4.43		31.76	6.58
1.1.4 Certificate of Deposit												
1.2 On Borrowing	0.54	9.17	4.07	0.00	9.49		0.12					0.11
2. Commission Expense												
3. Staff Expense	159.03	107.10	95.05	93.60	122.17	11.66	67.66	0.98	9.64	9.30	41.99	16.01
4. Office Operating Expenses	114.93	84.65	80.72	90.56	110.43	8.39	61.19	1.20	6.22	5.83	37.23	10.05
5. Foreign Exchange Loss												
5.1 Due to Change in Exchange Rates							-0.02					
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense				1.09							0.02	
7. Provision for Risk	90.52	163.60	165.48		96.22	22.50	96.78	0.02	37.33	1.00	30.10	6.01
7.1 Loan loss Provision	90.52	163.60	165.23		96.22	22.50	88.09	0.02	37.33	1.00	30.10	6.01
7.1.1 General Loan loss Provision	69.62	23.26	36.68		76.47	2.07	74.76		18.32	1.00	14.53	2.90
7.1.1.1 Pass Loan Loss Provision	10.81	2.36	5.91		60.43	1.05	5.61		0.13	1.00	0.94	0.92
7.1.1.2 Watch List Provision	58.80	20.90	30.76		16.04	1.02	69.15		18.19		13.58	1.98
7.1.2 Special Loan Loss Provision	20.90	140.34	128.56		19.75	20.43	13.33	0.02	19.01		15.57	3.11
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets			0.24				8.69					
7.3. Provision for Loss on Investment												
7.5. Provision for Loss of Other Assets												
8. Loan Written Off							6.52					
9. Provision for Staff Bonus	9.26	11.60	16.20	19.60	48.17	2.68	8.05				5.87	4.51
10. Provision for Income Tax	27.78	34.80	48.59	58.81	137.28	12.75	24.15				17.60	13.52
11. Others			0.02		0.31		0.00			0.37		
12. Net Profit	64.82	81.19	113.37	137.22	344.46	20.73	56.34	18.99			41.07	31.54
Total Expenses	1491.43	1320.64	1214.39	1331.70	2033.55	103.11	858.16	22.12	123.25	50.25	455.69	143.49
Income												
1. Interest Income	1383.55	1172.61	981.26	1221.84	1769.07	91.03	710.23	4.18	102.07	28.42	428.07	128.96
1.1 On Loans and Advances	1350.84	1094.65	913.27	1188.56	1695.07	76.18	621.61	3.92	92.01	28.25	395.57	119.02
1.2 On Investment	27.73	61.93	63.28	24.67	67.24		8.92				3.71	
1.2.1 Government Bonds	27.67		60.60	24.67	67.24							
1.2.2 Foreign Bonds			2.68									
1.2.3 NRB Bonds	0.06	61.74					8.92					
1.2.4 Debenture & Bonds		0.19									3.71	
1.3 On Agency Balance	1.35	0.24	0.76	5.75			71.77	0.26				
1.4 On Call Deposit		4.36	3.94			14.85			10.03	0.17	26.16	9.94
1.5 On Others	3.62	11.43		2.86	6.77		7.94		0.03		2.63	
2. Commission and Discount	57.74	25.91	24.12	19.19	38.84	0.11	2.30		2.21	4.85	2.28	1.62
2.1 Bills Purchase and Discount	1.07	0.33	0.59									
2.2 Commission	56.67	25.58	23.54	19.19	38.84	0.11	2.30		2.21	0.56	2.26	0.98
2.3 Others										4.28	0.01	0.65
3. Exchange Fluctuation Income	20.79	22.96	29.13	33.75	68.19							
3.1 Due to Change in Exchange Rate	13.91		2.90	1.71	1.42							
3.2 Due to Foreign Currency Transaction	6.88	22.96	26.24	32.04	66.77							
4. Other Operating Income	22.00	42.11	27.83	47.29	125.65	1.17	25.98		4.43		25.34	3.97
5. Non Operating Income	2.30	12.03	2.89	3.83	30.42	6.38	2.00				0.00	1.27
6. Write Back from Provisions for loss	5.05	45.03	148.28		1.37	3.50	117.65	17.94	4.36			7.67
7. Recovery of written-off Loan			0.88			0.93						
8. Income from Extra Ordinary transactions				5.80								
9. Net Loss									10.19	16.99		
Total Income	1491.43	1320.64	1214.39	1331.70	2033.55	103.11	858.16	22.12	123.25	50.25	455.69	143.49

BFI Name	Western	Deva	Miteri	Tinau	Muktinath	Kankai	Bhargav	Alpine	Garima	OmDB	GandakiDB	Kabell
Expenses												
1. Interest Expense	46.68	223.60	64.86	88.11	365.19	24.37	51.68	34.89	304.81	350.60	393.12	8.97
1.1 On Deposit Liabilities	46.68	223.60	64.86	88.11	365.19	24.37	51.68	34.89	304.81	350.60	392.48	8.97
1.1.1 Saving Account	28.55	82.22	18.00	30.69	137.78	9.99	21.25	15.90	107.69	91.28	107.08	4.43
1.1.2 Fixed Account	18.13	115.01	41.84	51.28	182.30	10.92	25.90	14.37	168.99	228.93	251.80	4.00
1.1.2.1 Up to 3 months Fixed Account			1.67	0.02	6.90	0.14	0.57		26.73	29.44	27.76	
1.1.2.2 3 to 6 months Fixed Account	0.59		2.09	0.03	8.10	0.77	3.83	2.34	11.62	24.31	17.61	0.29
1.1.2.3 6 months to 1 year Fixed Account	3.76		14.64	6.47	122.41	4.63	12.30	8.63	64.98	146.31	167.44	2.49
1.1.2.4 Above 1 year Fixed Account	13.77	115.01	23.43	44.77	44.89	5.38	9.21	3.40	65.65	28.87	38.98	1.22
1.1.3 Call Deposit		26.37	5.02	6.14	45.11	3.47	4.53	4.62	28.13	30.39	33.61	0.54
1.1.4 Certificate of Deposit												
1.2 On Borrowing											0.64	
2. Commission Expense												
3. Staff Expense	12.00	31.59	9.91	10.21	72.16	10.29	9.12	5.27	60.31	40.04	52.94	3.49
4. Office Operating Expenses	11.44	31.80	5.54	6.81	36.92	7.58	6.02	7.59	43.57	26.41	30.77	1.55
5. Foreign Exchange Loss		1.77										
5.1 Due to Change in Exchange Rates		1.77										
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense		0.01							-0.60			
7. Provision for Risk	13.23	45.74	3.31	4.33	25.26	9.15	0.23	3.32	66.48	71.83	74.30	6.31
7.1 Loan loss Provision	13.23	45.74	3.31	4.33	25.26	9.15	0.23	3.32	66.48	71.83	74.30	6.31
7.1.1 General Loan loss Provision		25.32	2.85	2.96	24.47	6.12	0.23	6.37	35.98	71.83	29.51	0.83
7.1.1.1 Pass Loan Loss Provision		4.88	1.20	0.98	15.02	1.57	0.23	-2.76	4.36	71.83		-0.79
7.1.1.2 Watch List Provision		20.43	1.65	1.97	9.44	4.55		9.13	31.62		29.51	1.62
7.1.2 Special Loan Loss Provision		20.42	0.46	1.37	0.79	3.03		-3.05	30.50		44.79	5.47
7.1.3 Additional Loan Loss Provision	13.23											
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	1.26	4.63	3.33	2.24	19.35	0.50		0.52	4.89	5.35	7.70	0.05
10. Provision for Income Tax	3.77	13.88	9.99	6.72	58.05	1.49		1.56	14.66	16.04	23.11	0.15
11. Others						0.02						
12. Net Profit	8.81	32.38	23.30	15.68	135.45	3.47	4.70	3.65	34.22	37.43	53.91	0.34
Total Expenses	97.19	385.37	120.24	134.09	712.38	56.86	71.76	56.79	528.35	547.69	635.85	20.86
Income												
1. Interest Income	81.98	344.25	108.12	119.37	623.15	49.94	67.27	54.36	489.94	504.04	593.70	19.95
1.1 On Loans and Advances	81.98	323.64	96.45	106.89	594.52	45.22	53.68	46.23	458.71	468.63	561.09	18.84
1.2 On Investment		1.37						0.04		4.11	3.80	
1.2.1 Government Bonds		1.37						0.04		4.11	3.80	
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		18.98	11.67	11.22	28.21	4.69	6.28	8.13	30.20	31.29	28.38	1.11
1.5 On Others		0.26		1.25	0.42	0.04	7.27		1.03		0.43	
2. Commission and Discount	7.18	2.02	0.44	0.95	12.70	0.38	4.48	0.81	2.33	5.47	1.49	0.27
2.1 Bills Purchase and Discount												
2.2 Commission	7.18	2.02	0.24	0.95	12.70	0.38	0.66	0.76	2.33	5.47	1.49	0.27
2.3 Others			0.20				3.83	0.05				
3. Exchange Fluctuation Income		2.07			0.01			0.01		0.02		
3.1 Due to Change in Exchange Rate		1.99			0.00			0.00		0.01		
3.2 Due to Foreign Currency Transaction		0.08			0.01			0.01		0.01		
4. Other Operating Income		32.33	11.60	7.71	62.09	4.00		1.60	36.07	36.11	28.39	0.64
5. Non Operating Income	8.03	0.02	0.08		10.76					2.05	0.67	
6. Write Back from Provisions for loss		4.70		6.07	3.65	2.54					11.60	
7. Recovery of written-off Loan												
8. Income from Extra Ordinary transactions												
9. Net Loss												
Total Income	97.19	385.37	120.24	134.09	712.38	56.86	71.76	56.79	528.35	547.69	635.85	20.86

BFI Name	Kamana	Corporate	Purnima	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Raptiveri	Tourism	Mission	Int. Mahalu
Expenses												
1. Interest Expense	279.83	0.71	47.95	221.43	22.71	203.13	56.11	405.50	29.46	236.70	59.58	2.01
1.1 On Deposit Liabilities	279.83	0.71	47.95	221.20	22.71	203.13	56.11	403.45	29.46	234.54	59.58	2.01
1.1.1 Saving Account	94.10	0.63	24.44	60.19	8.68	104.28	30.64	90.68	9.68	60.88	23.56	1.69
1.1.2 Fixed Account	154.76		20.83	128.67	11.61	89.20	18.96	262.46	19.20	137.12	28.63	0.25
1.1.2.1 Up to 3 months Fixed Account	9.36		2.15	5.19		0.62	2.88	5.80	0.34	14.66		
1.1.2.2 3 to 6 months Fixed Account	7.61		2.22	10.43		0.58	1.48	22.13	1.15	8.69	9.42	
1.1.2.3 6 months to 1 year Fixed Account	115.26		11.11	75.85	8.64	13.65	7.50	157.27	6.57	78.01	16.31	0.00
1.1.2.4 Above 1 year Fixed Account	22.53		5.35	37.20	2.96	74.35	7.10	77.26	11.13	35.77	2.90	0.25
1.1.3 Call Deposit	30.98	0.09	2.68	32.34	2.42	9.65	6.51	50.31	0.59	36.54	7.38	0.07
1.1.4 Certificate of Deposit												
1.2 On Borrowing				0.23				2.04		2.15		
2. Commission Expense												
3. Staff Expense	37.89	0.53	8.06	35.32	4.18	29.42	12.25	63.16	5.06	35.31	13.79	0.83
4. Office Operating Expenses	21.98	0.84	5.59	23.36	4.47	22.81	9.59	52.96	4.26	40.31	6.72	1.05
5. Foreign Exchange Loss				0.02								
5.1 Due to Change in Exchange Rates				0.02								
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense				0.01				0.03				
7. Provision for Risk	59.11		3.15	21.63	1.91	18.42	3.00	57.02	13.44	44.48	5.06	0.35
7.1 Loan loss Provision	59.11		3.15	21.47	1.91	18.42	3.00	57.02	13.44	44.13	5.06	0.35
7.1.1 General Loan loss Provision	59.11		1.27	21.47	0.95	9.92		17.26	1.28	34.57	1.56	0.15
7.1.1.1 Pass Loan Loss Provision	59.11		0.44	21.47	0.95	7.66		6.87	0.59		-0.17	
7.1.1.2 Watch List Provision			0.84		0.00	2.26		10.39	0.69	34.57	1.73	0.15
7.1.2 Special Loan Loss Provision			1.87		0.96	8.50		38.77	12.16	9.56	3.50	0.21
7.1.3 Additional Loan Loss Provision							3.00	0.99				
7.2. Provision for Non-Banking Assets				0.16								
7.3. Provision for Loss on Investment										0.34		
7.5. Provision for Loss of Other Assets												
8. Loan Written Off								0.01				
9. Provision for Staff Bonus	0.30		1.88	6.47	1.44	9.30	1.44	2.31		4.89	2.02	0.19
10. Provision for Income Tax	0.89		5.64	19.40	4.31	27.90	4.32	6.92		14.68	6.05	0.57
11. Others												
12. Net Profit	2.07		13.16	45.26	10.07	65.10	10.07	16.15		34.26	14.11	1.33
Total Expenses	402.07	2.08	85.42	372.90	49.08	376.07	96.76	604.05	52.22	410.63	107.32	6.34
Income												
1. Interest Income	376.29	1.66	79.81	350.39	43.64	349.16	86.47	513.34	28.91	364.09	97.38	6.00
1.1 On Loans and Advances	351.62	1.66	69.98	313.87	38.77	323.13	77.81	466.42	28.91	330.88	90.18	6.00
1.2 On Investment				3.83		3.52		11.04		5.57		
1.2.1 Government Bonds				3.83				10.94		5.57		
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds								0.10				
1.2.4 Debenture & Bonds						3.52						
1.3 On Agency Balance										0.08		
1.4 On Call Deposit	24.67		9.83	32.70	4.87	22.51	8.66	34.50		27.56	7.20	
1.5 On Others		0.00						1.38				
2. Commission and Discount	3.40	0.01	0.28	1.28	0.48	22.31	3.50	1.74	4.60	7.33	0.32	0.09
2.1 Bills Purchase and Discount												
2.2 Commission	3.40		0.28	1.28	0.48	3.38	0.41	1.74	0.15	7.33	0.32	0.09
2.3 Others		0.01				18.93	3.09		4.45			
3. Exchange Fluctuation Income				0.08				0.07		16.63		
3.1 Due to Change in Exchange Rate								0.07		0.31		
3.2 Due to Foreign Currency Transaction				0.08				0.00		16.32		
4. Other Operating Income	18.44		4.39	21.16	4.86		5.49	23.68		15.74	9.62	0.11
5. Non Operating Income	0.01		0.94			3.76		33.14		0.04		
6. Write Back from Provisions for loss	3.93				0.10	0.84	0.69	31.19	1.33	6.79		0.12
7. Recovery of written-off Loan								0.90				
8. Income from Extra Ordinary transactions							0.60					
9. Net Loss		0.42							17.38			
Total Income	402.07	2.08	85.42	372.90	49.08	376.07	96.76	604.05	52.22	410.63	107.32	6.34

BFI Name	Sindhu	Sahara	NCommunity	Kailash	Salpa	Saptakoshi	Sajha	Green	NFL	NSMFL	Gurkhas	Union
Expenses												
1. Interest Expense	27.10	8.04	37.72	397.90	3.88	17.78	7.34	10.63	1.21	0.60	97.92	20.03
1.1 On Deposit Liabilities	27.10	8.04	37.72	397.90	3.88	17.78	7.34	10.63	1.21	0.60	97.63	20.03
1.1.1 Saving Account	13.71	6.25	11.16	80.08	3.22	6.29	4.18	1.91	1.08	0.52	41.77	3.08
1.1.2 Fixed Account	7.12	1.04	18.64	266.22	0.62	7.29	1.29	5.27	0.13		55.87	16.30
1.1.2.1 Up to 3 months Fixed Account	0.04		0.07	28.06	0.00			0.56				0.05
1.1.2.2 3 to 6 months Fixed Account	1.72		0.04	15.41	0.04	0.27	0.02	0.53				0.56
1.1.2.3 6 months to 1 year Fixed Account	3.68		9.42	193.76	0.15	4.05	0.19	3.47	0.04			10.13
1.1.2.4 Above 1 year Fixed Account	1.68	1.04	9.11	28.99	0.42	2.97	1.09	0.71	0.10		55.87	5.55
1.1.3 Call Deposit	6.27	0.74	7.91	51.60	0.04	4.20	1.87	3.46		0.08		0.65
1.1.4 Certificate of Deposit												
1.2 On Borrowing											0.29	
2. Commission Expense												
3. Staff Expense	7.55	3.78	8.01	50.23	3.25	6.61	3.48	2.86	1.15	1.05	11.65	5.46
4. Office Operating Expenses	6.99	1.83	6.01	29.49	0.58	5.84	3.37	1.50	1.15	3.61	14.76	3.50
5. Foreign Exchange Loss												
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense				0.10							0.37	-0.01
7. Provision for Risk		7.13	7.30	17.32	2.82	8.48	19.77	4.56				1.24
7.1 Loan loss Provision		7.13	7.30	17.23	2.82	8.48	19.77	4.56				1.24
7.1.1 General Loan loss Provision		7.13	6.20	10.05	0.21	5.13	5.37	1.48				1.33
7.1.1.1 Pass Loan Loss Provision		7.13	0.65	9.17	0.00	1.10	2.88					1.25
7.1.1.2 Watch List Provision			5.54	0.88	0.21	4.03	2.49	1.48				0.08
7.1.2 Special Loan Loss Provision			1.11	7.18	2.61	3.35	14.41	3.08				-0.08
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets				0.09								
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	13.89	0.00							
10. Provision for Income Tax			1.83	41.69								
11. Others												
12. Net Profit	4.88		4.27	97.24	0.03	4.48			6.52	23.42	-4.01	
Total Expenses	46.53	20.77	65.74	647.87	10.56	43.20	33.97	19.55	10.03	28.68	120.68	30.23
Income												
1. Interest Income	44.15	14.10	59.57	552.43	9.54	34.89	12.94	14.96	3.60	7.86	111.56	17.81
1.1 On Loans and Advances	40.58	12.60	54.77	504.72	8.20	30.99	11.09	13.06	3.55	7.34	94.28	16.11
1.2 On Investment				4.32							0.29	
1.2.1 Government Bonds				4.32							0.29	
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	3.50	1.50	4.81	43.38	1.34	3.90	1.86	1.90	0.06	0.51	16.98	1.71
1.5 On Others	0.07											
2. Commission and Discount	0.62		0.37	1.67	0.28	0.13	0.40	0.02			0.22	0.01
2.1 Bills Purchase and Discount												
2.2 Commission	0.50		0.37	1.67	0.28	0.13	0.40	0.02			0.22	0.01
2.3 Others	0.11											
3. Exchange Fluctuation Income				0.04								
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction				0.04								
4. Other Operating Income	1.76	2.07	3.90	27.47	0.74	3.68	0.67	0.99		0.01	6.42	0.27
5. Non Operating Income				51.21			0.25		0.00	4.39	2.48	
6. Write Back from Provisions for loss			1.90	15.05		4.49		1.44	6.43	16.43		4.18
7. Recovery of written-off Loan												
8. Income from Extra Ordinary transactions												
9. Net Loss		4.61					19.70	2.14				7.96
Total Income	46.53	20.77	65.74	647.87	10.56	43.20	33.97	19.55	10.03	28.68	120.68	30.23

BFI Name	Goodwill	SIFCL	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Arjun	Multipurpose	Synergy
Expenses												
1. Interest Expense	114.29	79.65	1.74	132.56	2.36	16.69	34.62	84.00	65.17	1.10	3.01	44.69
1.1 On Deposit Liabilities	113.90	79.32	1.74	132.56	2.36	16.69	34.62	82.87	65.17	1.10	3.01	44.69
1.1.1 Saving Account	32.78	26.59	1.01	20.31	2.11	9.08	9.52	25.33	26.63	0.71		15.96
1.1.2 Fixed Account	81.12	52.73	0.73	92.59	0.24	7.61	25.10	56.69	38.54	0.38	3.01	28.73
1.1.2.1 Up to 3 months Fixed Account	1.20	2.62		1.09		0.67	0.01	3.32		0.01		0.91
1.1.2.2 3 to 6 months Fixed Account	0.61	2.12		2.97		1.86	0.15	7.37	0.50	0.19		1.17
1.1.2.3 6 months to 1 year Fixed Account	52.62	12.09	0.01	80.05		2.17	19.66	31.60	27.05	0.03		18.48
1.1.2.4 Above 1 year Fixed Account	26.70	35.91	0.72	8.48	0.24	2.91	5.28	14.40	11.00	0.15	3.01	8.17
1.1.3 Call Deposit				19.66				0.85				
1.1.4 Certificate of Deposit												
1.2 On Borrowing	0.39	0.33						1.13				
2. Commission Expense												
3. Staff Expense	11.40	10.71	2.98	21.42	1.87	2.25	2.11	12.81	9.08	2.25	0.94	17.08
4. Office Operating Expenses	10.74	5.94	1.56	14.90	2.00	1.79	1.13	8.87	4.23	28.48	0.65	8.87
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	3.98	0.72			0.01	14.76		1.20	0.65	48.11	0.43	65.53
7.1 Loan loss Provision	3.98	0.72			0.01	14.76		1.20	0.65	25.35	0.43	65.53
7.1.1 General Loan loss Provision		0.72			0.01			1.20	0.65	0.26	0.39	7.65
7.1.1.1 Pass Loan Loss Provision					0.01			1.20	0.65	0.26	0.19	0.04
7.1.1.2 Watch List Provision		0.72									0.21	7.61
7.1.2 Special Loan Loss Provision										25.09	0.03	57.88
7.1.3 Additional Loan Loss Provision	3.98					14.76						
7.2. Provision for Non-Banking Assets										22.76		
7.3. Provision for Loss on Investment												
7.5. Provision for Loss of Other Assets												
8. Loan Written Off												
9. Provision for Staff Bonus	1.71	1.43						2.13	0.31			
10. Provision for Income Tax	5.07	4.30						6.38	0.92			
11. Others												
12. Net Profit	12.07	10.02	17.30	0.60	25.88		4.35	14.89	2.15	5.60	0.81	
Total Expenses	159.26	112.76	23.58	169.49	32.11	35.49	42.20	130.29	82.51	85.53	5.83	136.17
Income												
1. Interest Income	143.32	106.97	4.70	159.80	4.98	24.20	40.39	121.96	77.15	24.02	5.39	47.84
1.1 On Loans and Advances	130.22	92.91	3.05	145.71	3.75	24.20	35.79	111.86	69.09	24.02	5.39	43.96
1.2 On Investment	2.32	1.67		2.34				2.02	0.02			0.27
1.2.1 Government Bonds	2.32	1.67		2.34				2.02				
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds									0.02			0.27
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit	10.78	12.40	1.65	10.88			4.60	8.08	8.03			3.62
1.5 On Others				0.86	1.23							
2. Commission and Discount	0.66	0.31		0.56	0.14	0.95	0.00	8.33	0.21	0.53	0.39	0.46
2.1 Bills Purchase and Discount					0.00							
2.2 Commission	0.66	0.31		0.40		0.01	0.00		0.21	0.04		0.46
2.3 Others				0.16	0.13	0.94		8.33		0.49	0.39	
3. Exchange Fluctuation Income												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
4. Other Operating Income	14.65	4.97	1.01	9.13	0.35		1.34		5.15	35.64		2.30
5. Non Operating Income	0.63	0.51					1.39	0.01	0.00			1.60
6. Write Back from Provisions for loss					26.65					25.35	0.06	53.02
7. Recovery of written-off Loan			17.88				0.46					
8. Income from Extra Ordinary transactions												
9. Net Loss						8.95						30.94
Total Income	159.26	112.76	23.58	169.49	32.11	35.49	42.20	130.29	82.51	85.53	5.83	136.17

BFI Name	Srijana	WMBFL	CMBFCL	Crystal	ICFC	Kuber	Seti	Manjushree	Jebils	Reliance
Expenses										
1. Interest Expense	80.14	0.45	1.16	0.35	162.27	0.07	6.45	114.64	29.47	77.31
1.1 On Deposit Liabilities	80.14	0.45	0.93	0.35	160.12	0.07	6.45	113.41	29.47	76.72
1.1.1 Saving Account	30.98	0.18	0.06	0.35	42.93	0.05	3.96	49.35	4.17	35.13
1.1.2 Fixed Account	38.73	0.27			105.81	0.02	2.49	64.06	23.57	41.59
1.1.2.1 Up to 3 months Fixed Account	2.70				6.20			2.64	0.88	6.04
1.1.2.2 3 to 6 months Fixed Account	4.97				3.17		0.02	2.99	0.38	6.88
1.1.2.3 6 months to 1 year Fixed Account	27.06	0.21			84.04		0.61	44.66	16.81	12.11
1.1.2.4 Above 1 year Fixed Account	4.00	0.07			12.40	0.02	1.86	13.77	5.50	16.56
1.1.3 Call Deposit	10.43		0.87		11.38				1.73	
1.1.4 Certificate of Deposit										
1.2 On Borrowing			0.23		2.15			1.22		0.59
2. Commission Expense	1.86									
3. Staff Expense	10.05	0.88	1.19	0.29	21.36	0.97	1.53	11.63	5.33	9.28
4. Office Operating Expenses	7.14	2.00	2.01	0.25	21.07	2.26	0.95	14.68	3.43	9.33
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	43.60				3.24			0.53	9.68	42.02
7.1 Loan loss Provision	43.60				3.24			0.53	8.15	42.02
7.1.1 General Loan loss Provision	32.04				1.37			0.53	1.42	42.02
7.1.1.1 Pass Loan Loss Provision	1.92				1.37			0.53	1.42	42.02
7.1.1.2 Watch List Provision	30.13									
7.1.2 Special Loan Loss Provision	11.56				1.88				6.73	
7.1.3 Additional Loan Loss Provision										
7.2. Provision for Non-Banking Assets										
7.3. Provision for Loss on Investment									1.53	
7.5. Provision for Loss of Other Assets									0.00	
8. Loan Written Off										
9. Provision for Staff Bonus					3.74		0.31	0.94		
10. Provision for Income Tax					11.22		0.92	2.83	-0.46	
11. Others										
12. Net Profit		0.30			26.18	5.39	2.14	6.61		
Total Expenses	142.79	3.63	4.36	0.89	249.08	8.68	12.29	151.86	47.45	137.94
Income										
1. Interest Income	105.55	0.35		0.10	209.93	0.24	11.47	143.99	42.51	95.64
1.1 On Loans and Advances	97.85	0.35		0.10	176.60	0.24	10.50	128.91	38.62	85.14
1.2 On Investment					3.03			0.28	1.02	
1.2.1 Government Bonds					3.03				1.02	
1.2.2 Foreign Bonds										
1.2.3 NRB Bonds								0.28		
1.2.4 Debenture & Bonds										
1.3 On Agency Balance					30.30					
1.4 On Call Deposit	7.70								2.61	10.50
1.5 On Others				0.00			0.97	14.79	0.27	
2. Commission and Discount		0.00			3.60		0.11	7.87	0.03	0.08
2.1 Bills Purchase and Discount										
2.2 Commission					3.60		0.11	1.05	0.03	0.05
2.3 Others		0.00						6.82		0.03
3. Exchange Fluctuation Income										
3.1 Due to Change in Exchange Rate										
3.2 Due to Foreign Currency Transaction										
4. Other Operating Income	10.94		0.00		7.16	0.01	0.56		1.63	5.31
5. Non Operating Income			0.70	0.26	5.93				0.27	3.51
6. Write Back from Provisions for loss	6.15	3.28			22.46	5.82	0.15		0.42	4.96
7. Recovery of written-off Loan										1.02
8. Income from Extra Ordinary transactions						2.61			0.00	
9. Net Loss	20.16		3.66	0.53					2.57	27.42
Total Income	142.79	3.63	4.36	0.89	249.08	8.68	12.29	151.86	47.45	137.94

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EPL	BOK	NCC	NIC
Sector Wise												
Agricultural and Forest Related	1583.97	7071.18	1494.95	3333.94	2206.09	4459.80	1204.80	505.13	1629.03	2928.35	1882.32	2028.40
Fishery Related	38.44	430.36	9.92	40.66		9.06		18.61	19.38	35.90	97.02	16.17
Mining Related	392.87	174.70	82.22	351.36				556.66	196.89	13.08	37.48	
Manufacturing (Producing) Related	11500.04	11485.68	28190.67	29485.95	7356.85	24977.55	15686.66	6087.42	12769.90	12309.81	9362.59	11742.61
Construction	6773.31	12767.49	1745.38	7134.95	9352.79	4919.97	3291.81	4360.01	11303.56	4310.23	6015.99	15772.60
Electricity, Gas and Water	4491.73	1515.08	4507.88	6520.25	28.69	637.54	1625.33	1044.48	2796.21	2104.42	1630.19	994.32
Metal Products, Mach. & Ele. Eqp.	1320.27	1284.12	877.03	384.75	1940.38	2606.88	2000.00	508.13	1572.75	905.79	939.90	67.66
Tras., Com. and Public Utilities	767.80	2358.24	445.63	3965.03	144.01	2369.79	1990.55	877.02	3687.35	809.33	3388.60	61.42
Wholesaler & Retailer	19325.72	34091.17	26867.14	22318.50	11721.56	14989.31	19520.49	7282.98	22427.77	16688.20	9868.15	24394.73
Finance, Insurance and Real Estate	6484.88	10292.93	6441.62	6814.82	1709.63	9548.92	3359.06	3683.50	8122.56	7171.77	2412.55	6502.94
Hotel or Restaurant	1421.51	5251.87	1567.50	9383.21	17.51	4416.08	664.41	1124.02	1123.37	2453.93	1246.24	992.56
Other Services	3139.55	2694.80	2131.73	9245.95	285.88	3993.43	1276.73	8047.49	2122.50	4311.99	1901.87	3438.98
Consumption Loans	11945.77	13431.76	3140.61	3026.23	3887.53	3212.11	1169.18	1371.05	5998.53	6181.47	2297.92	11274.90
Local Government		216.60		383.43	138.81	255.20						
Others	4509.83	3404.56	17482.13	5579.10	1538.04	4392.72	16058.39	3245.86	8089.55	2103.80	7795.33	10566.00
TOTAL sectorwise	73695.71	106470.54	94984.42	107968.14	40327.77	80788.35	67847.40	38712.36	81859.37	62328.07	48876.16	87853.30

Product Wise

Term Loan	16143.14	12762.37	14313.40	29102.65	2447.39	13037.88	4539.30	5290.18	12374.67	10262.34	5675.02	11034.76
Overdraft	11680.31	16692.57	14673.25	18953.62	2133.32	9897.29	693.17	7207.64	18459.74	22723.09	13698.28	21646.50
Trust Receipt Loan / Import Loan	2267.33	683.95	8507.99	13332.85	4133.02	10743.35	4024.72	1708.18	3099.53	1205.80	1131.57	1736.94
Demand & Other Working Capital Loan	16841.16	38923.31	25057.88	25995.92	11004.48	22880.13	31458.95	6620.17	14834.62	6859.02	6411.58	13083.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	4270.44	8837.30	7810.81	1987.32	7002.00	4919.97	2246.01	3462.66	11303.56	3822.61	3863.73	12738.70
Real Estate Loan	1878.31	5546.66	3817.40	5773.48	2280.69	3116.08	4943.59	2653.72	4036.66	3596.75	1233.00	4235.76
Margin Nature Loan	1758.45	1808.83	1594.26	1701.03		2333.32		266.10	1222.73	705.58	627.37	2270.17
Hire Purchase Loan	2582.91	4313.78	2383.56	3293.91	3784.77	6548.23	1660.91	5290.30	5900.22	6527.29	5000.03	8245.38
Deprived Sector Loan	6830.05	5773.23	4756.86	5516.64	1881.46	3870.91	3209.41	1871.52	4617.45	3254.83	2588.39	6809.98
Bills Purchased	4.58	57.76	79.02	865.06	131.69	870.64	591.95	603.41	265.07	1917.49	525.32	131.11
Other Product	9439.04	11070.78	11989.98	1445.67	5528.95	2570.54	14479.40	3738.48	5745.10	1453.26	8121.87	5920.49
a. Credit Card	0.06		236.44	34.16	156.40	89.67			8.71	10.59		48.95
b. Education Loan	41.86	79.16	4779.16	120.85	26.15		3022.06	58.05	1093.74	455.94	125.81	74.70
c. Cottage Industrial Loan	420.64		3884.63	139.31			2524.79	5.18				
d. Small Industrial Loan	8465.54	266.44	3089.75									
e. Medium Industrial Loan	398.95											443.43
f. Small and Medium Industrial Loan												
g. Others	111.99	10725.18		1151.34	5346.39	2480.87	8932.54	3675.25	4642.64	986.73	7996.06	5353.41
Total Product wise Loan	73695.71	106470.54	94984.42	107968.14	40327.77	80788.35	67847.40	38712.36	81859.37	62328.07	48876.16	87853.30

Collateral Wise

Gold and Silver	8465.54	9928.11	476.96	807.82			1.04	353.81		81.62	163.18	579.72
Government Securities	3.12	257.70	10.46	4.24			10.00		24.16	98.17		
Non Governmental Securities	0.09	1810.12	2415.08	1701.03		2332.83		559.48	1897.77	354.02	654.15	2269.07
Fixed Deposit Receipts	398.95	380.94	693.88	291.62	353.73	603.08	718.98	93.77	1381.34	172.52	527.25	443.43
Own	389.18	380.94	387.88	291.62	40.48	603.08	718.98	93.05	1200.76	172.52	525.80	443.43
Other Licences Institutions	9.77		306.00		313.25			0.72	180.57			1.45
Collateral of Properties	38098.40	90281.83	79843.03	87481.12	34632.09	72961.72	59161.53	35516.79	71955.96	55997.02	44056.10	79221.61
Fixed Assets	28962.09	90248.01	41711.83	71366.57	26924.69	71801.17	53053.32	34080.13	46826.38	53682.44	41715.19	42633.13
Current Assets	9136.31	33.82	38131.20	16114.56	7707.40	1160.55	6108.22	1436.66	25129.58	2314.58	2340.92	36588.49
Against security of Bill	162.35	104.94	5279.34	484.76		870.42	1225.28	640.62	445.37	1099.56	434.17	2.44
Domestic Bills	0.33	19.04	15.30	65.38		5.20		514.15				
Foreign Bills	162.02	85.90	5264.04	419.39		865.21	1225.28	126.47	445.37	1099.56	434.17	2.44
Against Guarantee	354.50	3484.11	1259.73	5170.99	1778.62	3930.63	3094.93	1423.65	5157.14	4514.57	1774.15	5097.24
Government Guarantee	64.00	62.96		383.43	138.81		156.12	91.30	199.05	2.17	71.84	216.53
Institutional Guarantee	147.27	3405.53	1254.89	3228.26	1639.81		2938.81	1246.90	3613.23	2538.15	1553.31	4880.71
Personal Guarantee	3.62	11.60	4.84	1059.27				85.45	1326.14		149.00	
Collective Guarantee	0.01	4.02							18.72	3.00		
Int. Rtd. Foreign Bank's Guarantee	11.75		0.00	500.03		151.00				843.78		
Other Guarantee	127.86					3779.63				1127.48		
Credit Card			236.44	34.16	156.40	89.67			8.71	10.59		
Others	26212.76	222.79	4769.50	11992.39	3406.92		3635.63	124.24	988.92		1267.16	239.79
Total	73695.71	106470.54	94984.42	107968.14	40327.77	80788.35	67847.40	38712.36	81859.37	62328.07	48876.16	87853.30

Statement of Credit as on Asoj end, 2074(Mid-Oct, 2017)

BFI Name	IMB	Kumari	Laxmi	SBL	AODNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata
Sector Wise												
Agricultural and Forest Related	1706.24	1064.97	1495.45	947.61	24739.73	2384.92	1363.40	1391.84	2350.94	1063.48	1944.32	2974.59
Fishery Related	63.95	59.82	17.15	10.53	898.40	27.50	65.18	20.78	8.46	29.52	3.75	97.85
Mining Related	31.80	337.90	58.89	71.64	183.44	138.95	278.00	5.42	52.71	39.37		
Manufacturing (Producing) Related	10848.93	10052.62	10332.04	11246.09	9921.84	13998.19	7223.98	8747.32	6583.02	12158.45	10229.67	8451.42
Construction	6126.79	7948.79	11517.87	2963.25	5764.39	12288.01	1836.54	6285.17	9833.75	9360.79	11798.95	548.69
Electricity, Gas and Water	1510.26	1883.38	2248.03	2529.33	259.25	4861.88	3005.65	3707.99	1233.23	4196.90	2439.62	1509.16
Metal Products, Mach. & Ele. Eqp.	465.30	628.42	2149.62	960.19	452.68	993.80	92.34	216.40	708.23	1002.37	392.99	300.99
Tras., Com. and Public Utilities	1750.04	1383.38	5946.95	6848.84	505.40	1415.22	785.13	1694.69	666.15	1757.59	2424.19	898.72
Wholesaler & Retailer	11794.42	9385.15	9267.11	13240.91	21920.45	24262.84	8694.20	6098.89	11764.36	17777.99	11680.90	9517.07
Finance, Insurance and Real Estate	6657.05	3544.98	4418.93	7081.62	154.55	4705.27	4618.34	5360.93	5715.00	5073.76	7807.51	10009.96
Hotel or Restaurant	876.93	903.42	934.43	2803.29	3892.13	3120.56	779.10	1474.69	2765.75	3365.03	3492.94	987.37
Other Services	3329.45	2104.13	2216.61	2444.89	3292.93	4062.91	2655.91	1234.65	2517.02	2257.27	6049.40	2277.96
Consumption Loans	3500.31	3257.04	4002.57	2611.17	837.47	4766.88	7053.38	6937.26	5416.56	3603.82	4984.23	5492.64
Local Government	129.84	6.05	134.63	140.61	16.13	97.39						
Others	5630.58	4911.21	208.00	16379.34	20103.16	11649.13	11614.66	16908.50	4876.58	2578.76	3519.49	4670.54
TOTAL sectorwise	54421.88	47471.28	54948.28	70279.29	92941.98	88773.46	50065.80	60084.54	54491.77	64265.11	66767.95	47736.96

Product Wise

Term Loan	6489.31	9513.12	11125.37	14823.99	11027.09	11584.69	9717.51	8461.97	6761.84	11510.71	16724.04	7721.27
Overdraft	7833.96	12382.11	4420.32	18031.80	6577.03	22809.49	6894.71	10460.88	12229.07	3056.96	8588.50	11828.76
Trust Receipt Loan / Import Loan	1444.41	1037.93	3562.07	2149.62	11.42	2871.29	1238.00	874.43	886.64	3807.09	2173.21	1064.62
Demand & Other Working Capital Loan	6623.84	9007.00	11518.73	8915.62	61294.59	21947.37	4709.22	6694.35	7081.30	13179.90	10525.86	5372.38
Res. Per. H. Loan (Up to Rs. 15 mil.)	6126.79	5635.86	2784.76	4065.32	5522.23	8699.14	2981.42	3675.22	7339.56	7431.83	9065.49	3750.87
Real Estate Loan	3845.58	2202.30	1895.22	7009.85	602.56	3335.67	5571.73	6890.44	3659.97	3347.46	5332.66	2582.23
Margin Nature Loan	229.61	1535.10	1697.15	1635.09		1927.93	3142.15	2113.52	2526.13	856.92	2343.32	693.83
Hire Purchase Loan	6235.37	2816.76	3775.42	8330.90	493.53	6179.69	3335.36	2612.30	5083.01	4342.95	5482.24	4319.55
Deprived Sector Loan	2726.78	2234.92	2533.47	3620.96	6127.32	4544.04	2865.34	3216.78	2994.27	3460.34	3273.99	3755.19
Bills Purchased	88.69	1.25	1122.94	572.96		596.58	142.83	386.71	17.30	474.45	9.24	
Other Product	12777.55	1104.91	10512.86	1123.19	1286.21	4277.57	9467.53	14697.94	5912.68	12796.52	3249.40	6648.24
a. Credit Card	15.17	8.14	39.12	102.58		104.18	25.47	45.20	11.68	8.60		
b. Education Loan	44.23	114.10	17.52	96.85	1201.96	141.16	22.80	28.22	95.38	70.42	122.11	109.99
c. Cottage Industrial Loan	7319.38		0.13	126.79								
d. Small Industrial Loan	5263.04		75.35	59.91							2.32	
e. Medium Industrial Loan		0.04	3018.57	268.59		6.10	6208.91			11783.36		
f. Small and Medium Industrial Loan								3952.13				
g. Others	135.73	982.63	7362.17	468.47	84.26	4026.14	3210.34	10672.40	5805.62	934.15	3124.96	6538.25
Total Product wise Loan	54421.88	47471.28	54948.28	70279.29	92941.98	88773.46	50065.80	60084.54	54491.77	64265.11	66767.95	47736.96

Collateral Wise

Gold and Silver	4.99	42.99	273.05		125.60	9.44	3117.56	4618.21	248.34		55.33	173.62
Government Securities				0.98			2.45	11.72		0.90	3.06	
Non Governmental Securities		1452.18		1590.00		73.07	3150.99	2202.90	2523.12	891.57	2435.39	751.98
Fixed Deposit Receipts	130.30	343.29	363.48	627.14	564.79	704.41	417.33	320.79	365.94	377.26	450.42	395.32
Own	130.30	343.29	363.48	627.14	564.79	704.41	414.48	320.79	365.94	377.26	450.42	395.32
Other Licences Institutions							2.85					
Collateral of Properties	51477.12	43624.90	50800.26	62311.97	92251.59	76893.92	39199.57	48006.82	49726.93	61887.61	58879.46	44369.48
Fixed Assets	28558.96	42317.36	38113.67	39558.14	92251.59	41112.04	26712.42	47495.48	46018.37	50150.33	56444.58	38504.04
Current Assets	22918.16	1307.53	12686.60	22753.83		35781.88	12487.15	511.34	3708.56	11737.27	2434.88	5865.44
Against security of Bill		16.40		998.82			1132.34				393.14	
Domestic Bills		1.48		79.67			26.11				61.72	
Foreign Bills		14.92		919.15			1106.24				331.42	
Against Guarantee	239.84	1609.51	134.76	2604.92		355.21	68.27	4434.48	1283.76	977.46	3384.64	517.31
Government Guarantee	129.84	146.62	134.63	135.05		91.86		140.92		80.02	125.28	18.51
Institutional Guarantee	110.00	1391.38		2358.03		0.00		3865.27	1244.14	385.59	2234.50	470.68
Personal Guarantee		71.48	0.13	32.34		210.89	67.78	424.71	35.72	487.11	630.18	28.12
Collective Guarantee		0.03				46.88				24.74	394.69	
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee				79.50		5.59	0.48	3.58	3.91			
Credit Card	15.17	8.14	38.98	102.57		104.18	25.47	45.20	11.68	8.60		
Others	2554.46	373.86	3337.74	2042.89		10633.23	2951.83	444.42	332.00	121.71	1166.50	1529.25
Total	54421.88	47471.28	54948.28	70279.29	92941.98	88773.46	50065.80	60084.54	54491.77	64265.11	66767.95	47736.96

BFI Name	Mega	Civil	Century	Sanima	NIDC	Mahalaxmi/DB	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western
Sector Wise												
Agricultural and Forest Related	667.84	1681.04	1535.34	1222.80	15.13	274.77	0.88	235.16	193.70	484.42	194.61	210.76
Fishery Related	15.09	8.29	20.77	14.00		31.77		14.72		11.40	3.85	
Mining Related	25.08	38.66	497.75	59.69		169.09				34.48		
Manufacturing (Producing) Related	8001.53	6755.05	8463.51	8096.23	607.97	1220.39	3.52	166.83	23.45	617.67	425.73	116.63
Construction	742.85	2295.38	4191.12	5234.08	14.41	907.23	2.20	94.08	70.17	1649.31	623.31	164.17
Electricity, Gas and Water	1063.45	1294.15	1213.75	2137.38	885.80	412.33		0.17		70.62		
Metal Products, Mach. & Ele. Eqp.	167.87	87.72	521.70	1197.81	15.94	125.24				123.81	6.23	0.90
Tras., Com. and Public Utilities	372.72	1311.11	511.15	3373.88		1388.49	3.96	50.88	258.28	875.62	69.38	81.92
Wholesaler & Retailer	9692.88	7890.37	7712.23	13579.60	336.78	2403.61	3.13	964.93	261.65	1635.86	1013.53	563.65
Finance, Insurance and Real Estate	4533.66	3803.73	4855.12	2291.04	79.19	1779.23	17.39	114.95		1316.15	422.45	
Hotel or Restaurant	2333.15	1377.80	1742.61	1943.93	260.24	1178.97	3.66	11.30		501.22	171.21	102.23
Other Services	1094.31	2089.17	1648.83	1850.23	426.27	304.77		70.12	327.27	693.46	242.78	103.02
Consumption Loans	2516.72	2072.93	3944.99	2517.48	25.09	4662.04	17.50	65.80	31.27	718.06	224.49	29.57
Local Government						1.39				3.34		
Others	4740.93	1678.94	3998.94	14443.91	555.97	5265.77	33.55	993.14		3346.70	475.25	932.99
TOTAL sectorwise	35968.08	32384.34	40857.81	57962.05	3222.79	20125.10	85.78	2782.08	1165.79	12082.11	3872.83	2305.84

Product Wise

Term Loan	6128.45	6726.20	9859.98	9320.49	2052.26	4033.57	4.43		285.10	3357.25	649.46	1113.04
Overdraft	10411.60	5811.52	8609.63	6663.73	642.11	7574.13	33.55		394.22	3278.27	758.53	721.23
Trust Receipt Loan / Import Loan	2237.34	2341.98	1197.55	1493.93								
Demand & Other Working Capital Loan	5093.88	8596.05	7943.88	10555.84	97.70		3.13	1159.11			892.56	98.20
Res. Per. H. Loan (Up to Rs. 15 mil.)	1077.48	1425.97	3377.12	4156.63	11.40	992.48	2.20	36.10	70.17	1173.52	498.65	162.96
Real Estate Loan	3362.61	1266.27	3245.47	5935.02	73.52	2218.49	17.39	189.39		1460.52	436.44	
Margin Nature Loan	314.27	181.20	1107.76	301.74		622.20	17.15			175.99	40.72	
Hire Purchase Loan	2922.47	2640.44	2480.70	4649.30	17.00	2687.56	3.96	19.45	258.28	1415.21	84.06	80.72
Deprived Sector Loan	2006.12	2164.85	1924.72	2685.04	261.36	954.31	3.63	153.81	63.14	793.86	265.17	95.25
Bills Purchased		75.92	52.36	71.00								
Other Product	2413.87	1153.94	1058.65	12129.33	67.43	1042.37	0.35	1224.23	94.89	427.50	247.23	34.43
a. Credit Card	40.26		6.06	15.75								
b. Education Loan	12.35	28.58	39.78	197.87		8.34		35.91	6.00	18.69	14.89	4.87
c. Cottage Industrial Loan								86.87				
d. Small Industrial Loan			24.66	1552.24				79.96		54.74		
e. Medium Industrial Loan				3415.84								
f. Small and Medium Industrial Loan												
g. Others	2361.26	1125.36	988.14	6947.64	67.43	1034.02	0.35	1021.48	88.89	354.07	232.34	29.57
Total Product wise Loan	35968.08	32384.34	40857.81	57962.05	3222.79	20125.10	85.78	2782.08	1165.79	12082.11	3872.83	2305.84

Collateral Wise

Gold and Silver		213.83	105.52	336.35		561.43				30.69	169.88	
Government Securities	1.39	0.15	1.56	4.41		0.15						
Non Governmental Securities	315.77	253.93	1107.76		20.00	811.66	17.15			175.99		
Fixed Deposit Receipts	127.50	183.57	227.56	560.68	39.99	500.38	0.35	65.80	31.27	207.21	16.47	29.57
Own	127.50	183.57	227.56	560.67	39.99	500.38	0.35	65.80	31.27	207.21	16.47	29.57
Other Licences Institutions			0.01									
Collateral of Properties	33867.86	30355.18	37993.80	54223.22	2901.43	17622.35	59.72	2714.28	1134.52	11306.23	3686.46	2276.27
Fixed Assets	31084.63	29502.01	25897.82	47547.04	2901.43	17622.24	59.72	2714.28	1134.52	11306.23	3686.46	2276.27
Current Assets	2783.23	853.17	12095.98	6676.19		0.10						
Against security of Bill		164.60	75.90	1090.61								
Domestic Bills		17.44	3.80	0.49								
Foreign Bills		147.15	72.10	1090.12								
Against Guarantee	1538.09	993.58	1336.04	0.48	199.55	622.20	8.56			361.98		
Government Guarantee		1.49						2.72		3.34		
Institutional Guarantee	1486.23	777.56	1324.51		199.55	622.20				158.48		
Personal Guarantee			11.52	0.48			5.84			71.41		
Collective Guarantee	51.86	157.99								128.76		
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee		56.54										
Credit Card	34.18		6.06	15.75								
Others	83.30	219.51	3.62	1730.55	61.81	6.92		2.01			0.01	
Total	35968.08	32384.34	40857.81	57962.05	3222.79	20125.10	85.78	2782.08	1165.79	12082.11	3872.83	2305.84

BFI Name	Deva	Militeri	Tinau	Muktnath	Kankai	Bhargav	Alpine	Garima	OmDB	GandakiDB	Kabeli	Kamana	Corporate
Sector Wise													
Agricultural and Forest Related	492.92	234.81	327.88	2905.61	199.19	108.42	157.80	588.60	453.42	497.60	82.91	669.47	2.37
Fishery Related	8.75	1.92	3.84	24.98	0.49			10.61	1.08	21.38		44.30	
Mining Related		2.38	14.90						10.11				
Manufacturing (Producing) Related	553.45	150.12	159.28	672.44	40.91	74.27	25.75	487.57	531.03	893.23	12.96	854.45	104.71
Construction	1415.85	279.87	424.76	2653.80	131.77	241.40	108.58	2265.33	3476.26	2812.26	134.66	1658.27	21.44
Electricity, Gas and Water	389.52	3.02		15.21	4.99	3.96		22.62	49.32	21.95		1.60	
Metal Products, Mach. & Ele. Eqp.	54.05	33.28	14.83	179.61	3.07		2.90	130.41	90.96	174.24	3.56	277.26	5.93
Tras., Com. and Public Utilities	583.54	161.26	316.91	2172.34	16.44	123.15	186.85	2096.09	2287.36	1463.05	26.62	886.31	14.12
Wholesaler & Retailer	1225.87	252.65	740.13	2811.99	222.32	455.38	412.30	1240.02	1522.78	1973.86	125.83	2241.31	21.84
Finance, Insurance and Real Estate	692.88	151.52	315.21	842.08	31.47			492.52	669.60	835.31		1028.58	
Hotel or Restaurant	166.38	51.77	92.74	767.90	27.94	34.24	38.37	410.28	501.23	708.75	17.89	366.23	
Other Services	534.89	65.32	258.29	604.77	8.22	48.85	28.24	186.57	282.76	344.50	21.44	490.93	
Consumption Loans	1413.85	199.63	129.25	434.45	132.33	39.28	30.56	1124.06	1502.29	1026.24	71.74	791.25	6.13
Local Government	10.33	1.50			0.46			1.97	0.03				
Others	2626.68	884.33	454.81	2722.42	431.75	469.44	489.50	5060.64	2898.43	5786.63	75.00	2614.80	15.01
TOTAL sectorwise	10168.97	2473.39	3252.85	16807.60	1251.35	1598.38	1482.81	14115.35	14276.63	16558.99	572.62	11924.75	191.55

Product Wise

Term Loan	871.52	42.46	385.96	2901.00	316.59	583.07	355.75	3451.39	620.49	666.66	178.72	3212.19	12.08
Overdraft	879.69	374.83	1197.93	3210.60	299.53	461.14	719.04	3736.90	1253.11	7028.92		3805.54	54.20
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	297.15							39.89	221.99	13.37	211.26	40.46	70.91
Res. Per. H. Loan (Up to Rs. 15 mil.)	1019.10	251.84	433.66	1808.41	129.82	233.92	119.74	1873.49	2186.58	2280.69	55.54	1371.52	14.90
Real Estate Loan	1084.84	150.31	211.03	841.57	35.62			770.14	1954.64	1409.46		1028.58	
Margin Nature Loan	794.32		2.00	59.96				42.67	186.05	0.28		7.41	
Hire Purchase Loan	844.61	205.81	258.82	2322.81	77.98	120.93	202.24	2489.94	2550.73	1692.35	18.19	1413.50	22.16
Deprived Sector Loan	375.84	150.31	191.36	5053.35	79.84	116.59	73.28	806.15	746.86	771.57	39.52	544.86	8.90
Bills Purchased													
Other Product	4001.90	1297.84	572.09	609.91	311.95	82.74	12.77	904.79	4556.19	2695.68	69.39	500.69	8.39
a. Credit Card													
b. Education Loan	52.13	41.83	41.73	19.81	4.67	6.75	1.20	24.51	166.05	42.40		51.92	
c. Cottage Industrial Loan									0.43				
d. Small Industrial Loan	1052.89							11.56	25.98	3.39	251.86		
e. Medium Industrial Loan		278.98							4.55				
f. Small and Medium Industrial Loan					6.68								
g. Others	2896.88	977.03	530.36	590.10	300.60	75.98	0.01	854.30	4381.77	2401.42	69.39	448.77	8.39
Total Product wise Loan	10168.97	2473.39	3252.85	16807.60	1251.35	1598.38	1482.81	14115.35	14276.63	16558.99	572.62	11924.75	191.55

Collateral Wise

Gold and Silver	305.24	91.16	57.51	101.15				610.37	724.06	498.35	50.88	242.12	
Government Securities													
Non Governmental Securities	792.50		2.00	59.96					186.05				
Fixed Deposit Receipts	187.20	61.34	56.43	117.11	46.76	24.48	11.56	221.91	347.52	270.42	18.51	200.42	
Own	187.20	61.34	56.43	117.11	46.76	24.48	11.56	221.91	347.52	270.42	18.51	200.42	
Other Licences Institutions													
Collateral of Properties	8341.07	2319.40	3076.50	12477.53	1204.13	1559.10	1442.27	12995.97	12766.45	15335.04	503.23	11135.76	188.60
Fixed Assets	8341.07	2319.40	3076.50	12477.53	1204.13	1559.10	1442.27	12995.97	12766.45	15335.04	503.23	11135.76	188.60
Current Assets													
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	417.62		60.41	4051.85			28.53	287.10	252.55	454.91		236.83	
Government Guarantee	10.33						1.97	0.03	4.07	2.69		1.73	
Institutional Guarantee	229.30		60.41					30.00	30.00	100.00			
Personal Guarantee	94.16			171.54			6.87	2.45	1.18	352.22		14.22	
Collective Guarantee	83.82			3880.31			19.69	254.62	217.30			220.89	
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others	125.34	1.50			0.46	14.80	0.47			0.28		109.62	2.95
Total	10168.97	2473.39	3252.85	16807.60	1251.35	1598.38	1482.81	14115.35	14276.63	16558.99	572.62	11924.75	191.55

BFI Name	Purnima	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N. Community
Sector Wise													
Agricultural and Forest Related	115.74	213.27	159.63	632.42	244.01	374.79	192.15	448.33	411.76	24.54	50.11	6.71	180.05
Fishery Related				58.96	1.49	16.79	7.23	35.11	6.58				
Mining Related		48.16				40.32		15.91	5.72				
Manufacturing (Producing) Related	85.21	714.39		1155.29	247.23	717.77	27.55	640.67	39.61	0.86		11.52	233.89
Construction	148.96	1034.17	93.64	1042.61	174.70	1956.53	60.14	1995.86	137.56	20.22	276.60		227.36
Electricity, Gas and Water		370.13			0.07	1245.23		151.81					
Metal Products, Mach. & Ele. Eqp.		95.86			4.49	21.85		198.53	1.59			2.47	13.31
Tras., Com. and Public Utilities	129.30	823.14	60.96	623.96	193.63	1026.56	28.61	924.78	371.48	6.62	303.88	8.94	56.15
Wholesaler & Retailer	481.41	1460.54	348.41	2398.47	1006.36	2496.67	275.02	1562.49	610.33	16.32	571.65	104.49	287.08
Finance, Insurance and Real Estate	141.40	703.32		701.19	92.20	1755.67	68.58	588.84	66.53		8.30		173.54
Hotel or Restaurant	11.75	176.98		402.73	99.69	952.88	12.58	750.62	69.74		7.28	2.25	50.61
Other Services	44.07	239.94	5.02	637.06	181.11	1453.49	8.72	177.28	213.95	21.56	3.43	5.62	42.17
Consumption Loans	91.20	1773.51	196.27	415.31	35.47	1726.91	22.54	514.27	119.82	39.93	68.14	4.93	37.42
Local Government		4.60											
Others	850.89	2325.77	370.46	1591.31	405.72	2114.65	207.63	3172.87	585.54	21.36	108.17	232.95	330.80
TOTAL sectorwise	2099.93	9983.78	1234.40	9659.30	2686.18	15900.09	910.74	11177.38	2640.20	151.40	1397.56	379.88	1632.38

Product Wise

Term Loan		1426.47	60.96	1654.96	191.76	3078.74	90.11	2884.02	137.60	51.63	136.75		73.78
Overdraft	328.12	2602.84	211.14	677.39	934.02	4256.59	43.63	3519.06	927.21		544.77		498.90
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	536.68	309.76	1.00	3099.72	90.93	170.30	586.48	371.36		5.94	2.97	344.72	29.39
Res. Per. H. Loan (Up to Rs. 15 mil.)	148.96	741.51	89.96	794.41	178.49	1564.40		1848.97	85.91	20.22	274.33		186.67
Real Estate Loan	141.40	679.00		949.39	10.90	1757.60	73.99	338.30	100.00				145.76
Margin Nature Loan	0.25	853.13	10.30	7.50	7.14	718.69		46.92			30.80		
Hire Purchase Loan	189.32	933.95	156.41	876.07	198.63	1467.10	28.61	1429.45	357.37	5.24	303.88	11.17	103.76
Deprived Sector Loan	125.89	572.64	53.12	438.71	421.14	979.95	54.25	492.86	504.36	15.08	66.26	18.87	73.83
Bills Purchased													
Other Product	629.30	1864.48	651.51	1161.15	653.16	1906.71	33.67	246.44	527.74	53.29	37.80	5.13	520.30
a. Credit Card													
b. Education Loan	4.88	6.92	5.02	314.68	11.27	18.66	8.68	52.82	1.05		0.46	1.96	12.18
c. Cottage Industrial Loan													
d. Small Industrial Loan						26.44			20.65				
e. Medium Industrial Loan													
f. Small and Medium Industrial Loan	89.52	511.31	90.47		192.58		24.99			0.86			
g. Others	534.90	1346.24	556.02	846.47	449.31	1861.61		193.61	506.03	52.43	37.34	3.17	508.12
Total Product wise Loan	2099.93	9983.78	1234.40	9659.30	2686.18	15900.09	910.74	11177.38	2640.20	151.40	1397.56	379.88	1632.38

Collateral Wise

Gold and Silver	12.08	252.25	5.93			13.51		64.65	8.99	56.89	30.46		
Government Securities													
Non Governmental Securities	0.25	818.71				718.69		46.92			30.80		
Fixed Deposit Receipts	18.85	104.63	22.24	155.70	33.31	669.80	22.54	123.64	36.02	0.57	6.88	1.94	13.34
Own	18.85	104.63	22.24	155.70	33.31	669.80	22.54	123.64	36.02	0.57	6.88	1.94	13.34
Other Licences Institutions													
Collateral of Properties	2068.75	8153.89	1206.22	9320.00	2318.91	13902.53	888.20	10659.78	2091.15	92.31	1329.41	377.94	1591.16
Fixed Assets	2068.75	8145.77	1206.22	9320.00	2318.91	13902.53	888.20	10658.50	2091.15	92.31	1329.41	377.94	1591.16
Current Assets		8.12						1.29					
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee		515.71		176.10	326.82	594.25		282.38	504.04	1.63			27.88
Government Guarantee		4.60				17.19							
Institutional Guarantee		506.64		135.00		558.63		183.77					27.77
Personal Guarantee		3.97				5.77		98.62					
Collective Guarantee		0.50		41.10	326.82	12.66			504.04				0.11
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee										1.63			
Credit Card													
Others		138.60		7.50	7.14	1.30							
Total	2099.93	9983.78	1234.40	9659.30	2686.18	15900.09	910.74	11177.38	2640.20	151.40	1397.56	379.88	1632.38

BFI Name	Kailash	Salpa	Saptakoshi	Sajha	Green	NFL	NSWFL	Gurkhas	Union	Goodwill	SIFCL	Lalitpur	United FC
Sector Wise													
Agricultural and Forest Related	183.94	68.29	313.78	128.38	40.95		0.52	87.44	6.10	809.97	250.66		78.19
Fishery Related	1.13			1.95							4.53		
Mining Related		0.06		0.52					1.37		2.42	1.63	
Manufacturing (Producing) Related	616.95	6.55		72.58	4.83		61.10	79.88	3.20		132.77		212.68
Construction	2351.11		47.67	18.69	4.35	33.18	20.02	449.54	103.18	1110.15	667.82	14.25	441.61
Electricity, Gas and Water	651.04										1.60		
Metal Products, Mach. & Ele. Eqp.	103.82	3.15	1.83	20.06			3.45		23.44	23.94	43.99		492.49
Tras., Com. and Public Utilities	1475.68		0.11	7.13	59.76	0.36		400.07	152.60	349.66	177.22		1281.07
Wholesaler & Retailer	1624.41	53.55	311.79	66.43	50.74	60.47	33.33	502.09	10.64	780.87	357.89	54.02	237.09
Finance, Insurance and Real Estate	1753.20		20.11		23.05		40.31	404.79	56.95		242.75	107.28	115.43
Hotel or Restaurant	458.23	26.70	0.84	5.94	6.22		27.50	107.72	12.66	20.66	33.91		0.17
Other Services	530.64	0.17	4.45	4.27				123.89	31.31	144.53	354.84	137.59	
Consumption Loans	902.01	1.04	50.27	7.35	46.18	0.19	147.83	489.76	107.93	355.92	170.43	9.16	621.98
Local Government							33.18						
Others	5337.42	55.13	172.69	34.79	139.96	62.48	1965.35	1026.07	84.38	308.60	354.87	37.96	1258.80
TOTAL sectorwise	15989.57	214.64	923.54	368.10	376.04	156.68	2332.60	3671.24	593.76	3904.31	2795.68	361.89	4739.48

Product Wise

Term Loan	1930.57	47.00	298.91	129.47	46.51		125.37	54.79	91.36	1390.36	534.61	54.02	95.24
Overdraft	2923.33	98.17	423.93	196.68	173.53								
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	170.71					60.47	227.18	524.83	31.15		400.95		297.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	2335.91		47.67	18.08	5.71	27.56	20.02	449.54	81.91	978.85	551.32	14.25	404.93
Real Estate Loan	1738.14		20.11		1.05	22.72	1765.88	273.74	53.86	185.01	335.02	107.28	384.18
Margin Nature Loan	1208.30				13.71	0.19	26.19	346.79	41.84	308.60	72.43	0.97	314.56
Hire Purchase Loan	1911.92		9.00	5.20	61.87	0.36	125.20	400.07	163.34	370.00	195.81	7.53	1834.29
Deprived Sector Loan	880.52	10.60	80.67	17.01	42.28		33.18	131.05	28.41	174.68	115.77	8.42	213.76
Bills Purchased													
Other Product	2890.17	58.87	43.24	1.67	31.39	45.38	9.57	1490.44	101.89	496.81	589.77	169.43	1195.02
a. Credit Card													
b. Education Loan	9.03				2.45			96.32	4.57	144.53	115.37	137.59	
c. Cottage Industrial Loan	83.46												
d. Small Industrial Loan	441.25		1.86										1.51
e. Medium Industrial Loan	0.36												14.60
f. Small and Medium Industrial Loan								222.87				1.63	
g. Others	2356.07	58.87	41.38	1.67	28.94	45.38	9.57	1171.25	97.32	352.28	474.41	30.21	1178.90
Total Product wise Loan	15989.57	214.64	923.54	368.10	376.04	156.68	2332.60	3671.24	593.76	3904.31	2795.68	361.89	4739.48

Collateral Wise

Gold and Silver	142.22				26.41			96.56		176.78			41.42
Government Securities					13.71								
Non Governmental Securities	1208.30						26.19	346.79	41.84		72.43	0.97	
Fixed Deposit Receipts	441.25	1.55	41.38	1.67	2.53		0.05	46.41	49.05	179.14	68.34	0.66	249.96
Own	441.25	1.55	41.38	1.67	2.53		0.05	46.41	49.05	179.14	68.34	0.66	249.96
Other Licences Institutions													
Collateral of Properties	13590.43	213.09	882.16	366.43	318.39	156.49	484.91	2890.12	467.32	3215.85	2564.41	193.13	4013.82
Fixed Assets	13590.43	213.09	882.16	366.43	318.39	156.49	484.91	2890.12	467.32	3215.85	2564.41	129.06	4013.82
Current Assets												64.07	
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	607.02						83.27	291.37	28.41	23.94	90.50		115.43
Government Guarantee	14.45						33.18		3.25				
Institutional Guarantee	573.07							131.05	25.16		90.50		115.43
Personal Guarantee	19.50						50.09	160.32					
Collective Guarantee													
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee										23.94			
Credit Card													
Others	0.36				15.01	0.19	1738.17		7.14	308.60		167.13	318.86
Total	15989.57	214.64	923.54	368.10	376.04	156.68	2332.60	3671.24	593.76	3904.31	2795.68	361.89	4739.48

BFI Name	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori
Sector Wise													
Agricultural and Forest Related		62.56	80.71	49.22	224.56	5.11	103.29	217.42	472.57		328.30		21.78
Fishery Related					10.75			3.05					6.86
Mining Related					5.04			0.20					2.22
Manufacturing (Producing) Related	0.55	27.72	111.88	153.07	127.43		3.19	76.71		2.29	585.38		85.06
Construction	26.20	73.15	60.07	518.81	604.54	10.85	29.53	37.09	73.71	39.47			536.78
Electricity,Gas and Water				2.73	0.38			2.12					2.50
Metal Products, Mach. & Ele. Eqp.		8.57			43.53			21.74					10.79
Tras., Com. and Public Utilities		51.84		408.53	198.40			446.59		5.37	2.94		126.95
Wholesaler & Retailer	71.00	10.77	705.77	551.91	109.81	15.14	22.11	232.93	485.49	39.96	111.00		111.15
Finance, Insurance and Real Estate		50.00	11.07	404.01	66.70			129.86	48.72	42.28			209.79
Hotel or Restaurant	8.00	21.10	97.07	195.94	43.80			105.66	5.45		74.77		129.92
Other Services	10.53	34.21	41.66	77.32	105.15		11.03	57.60	4.21	0.93			45.39
Consumption Loans	0.30	73.35	63.42	26.58	168.51	5.64	15.01	72.99	115.93	4.87	1.82	9.44	466.99
Local Government								4.02					
Others	73.60	165.50	263.07	1148.89	643.61	29.78	7.71	308.67	1760.95	105.28	596.16	343.20	392.59
TOTAL sectorwise	190.18	578.78	1434.72	3537.01	2352.21	66.51	191.87	1716.64	2967.03	240.44	1700.37	352.63	2148.77

Product Wise

Term Loan		101.90	790.38	191.95	104.92			475.46	485.49	79.76	969.83	233.28	266.17
Overdraft													
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan		28.60		922.86	335.40	15.14	138.42	242.43		56.29	149.60	16.79	45.00
Res. Per. H. Loan (Up to Rs. 15 mil.)		6.14	60.07	418.33	604.54		29.53	525.11					298.87
Real Estate Loan	26.20	40.06	22.49	403.95	5.50	10.85		204.90	48.72	26.11	465.19	99.83	368.59
Margin Nature Loan	3.12	62.55		21.42	40.75			8.21		34.50		0.02	282.71
Hire Purchase Loan	10.53	52.68	9.78	408.53	208.86	5.34	2.54	134.85	73.13	10.24	2.54	2.72	92.96
Deprived Sector Loan	10.39	53.33	58.30	149.20	86.28	1.30	7.71	88.12	181.25	3.86			66.20
Bills Purchased													
Other Product	139.94	233.51	493.70	1020.78	965.96	33.89	13.67	37.56	2178.43	29.67	113.22		728.27
a. Credit Card													
b. Education Loan		3.55	38.70	30.37	84.37		10.48	1.50	4.21	0.93			15.90
c. Cottage Industrial Loan													
d. Small Industrial Loan			27.27										
e. Medium Industrial Loan													
f. Small and Medium Industrial Loan	0.55			49.22	31.40		3.19		18.35				115.76
g. Others	139.39	229.96	427.72	941.18	850.19	33.89		36.06	2155.88	28.75	113.22		596.61
Total Product wise Loan	190.18	578.78	1434.72	3537.01	2352.21	66.51	191.87	1716.64	2967.03	240.44	1700.37	352.63	2148.77

Collateral Wise

Gold and Silver					4.71								
Government Securities					0.90								
Non Governmental Securities	3.12	16.32			40.75					14.50			
Fixed Deposit Receipts	0.30	8.58	53.64	26.58	80.94	0.30	12.46	22.44	42.81			6.70	141.33
Own	0.30	8.58	53.64	26.58	80.94	0.30	12.46	22.44	42.81			6.70	141.33
Other Licences Institutions													
Collateral of Properties	186.76	443.79	1379.07	3391.66	2167.34	36.44	179.41	1690.19	121.85	192.52	1700.37	345.91	1732.78
Fixed Assets	186.76	443.79	1379.07	3391.66	2167.34	36.44	179.41	1690.19	121.85	192.52	1700.37	345.91	1732.78
Current Assets		10.00											
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee		106.31		97.36	0.45			4.02		31.32			10.00
Government Guarantee								4.02					
Institutional Guarantee		99.91			0.45					23.74			10.00
Personal Guarantee		4.08		97.36						7.58			
Collective Guarantee		0.00											
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee		2.32											
Credit Card													
Others		3.77	2.01	21.42	57.12	29.78			2802.37	2.09		0.02	264.66
Total	190.18	578.78	1434.72	3537.01	2352.21	66.51	191.87	1716.64	2967.03	240.44	1700.37	352.63	2148.77

BFI Name	ICFC	Kuber	Seti	Manjushree	Jebis	Reliance
Sector Wise						
Agricultural and Forest Related	180.81		101.07	67.93	30.90	65.11
Fishery Related	22.97			2.00		
Mining Related	0.25					1.26
Manufacturing (Producing) Related	374.12		20.31	122.97	6.04	169.00
Construction	107.19	5.59	14.13	1195.09	232.25	393.92
Electricity, Gas and Water	60.12			90.83		29.66
Metal Products, Mach. & Ele. Eqp.	6.64			116.84	4.14	72.05
Tras., Com. and Public Utilities	13.11			430.82	163.67	754.54
Wholesaler & Retailer	954.88	0.29	96.87	384.32	48.00	143.85
Finance, Insurance and Real Estate	1210.13	16.43		334.72	43.77	205.37
Hotel or Restaurant	271.31	0.48	2.10	108.55	38.81	81.43
Other Services	221.91	0.47	33.45	128.68	10.46	86.45
Consumption Loans	370.76	6.03	0.16	360.83	373.68	109.01
Local Government						
Others	1865.74	24.19	74.61	655.79	181.19	610.75
TOTAL sectorwise	5659.94	53.49	342.71	3999.37	1132.91	2722.40

Product Wise

Term Loan	574.23	1.35	77.90	647.86	22.08	
Overdraft						
Trust Receipt Loan / Import Loan						
Demand & Other Working Capital Loan	2868.93	2.15	214.45	813.19	64.68	19.12
Res. Per. H. Loan (Up to Rs. 15 mil.)	504.20	4.00	14.13	1176.06	199.28	386.49
Real Estate Loan	485.37	3.93		329.44	72.97	259.44
Margin Nature Loan	510.64			329.31	246.11	50.13
Hire Purchase Loan	262.47	11.03	0.01	427.16	206.64	784.84
Deprived Sector Loan	300.63		15.90	224.59	43.38	103.73
Bills Purchased		2.60				
Other Product	153.48	28.43	20.31	51.76	277.77	1118.65
a. Credit Card						
b. Education Loan				20.23	9.00	24.77
c. Cottage Industrial Loan						
d. Small Industrial Loan						
e. Medium Industrial Loan						
f. Small and Medium Industrial Loan			20.31			196.36
g. Others	153.48	28.43		31.53	268.77	897.52
Total Product wise Loan	5659.94	53.49	342.71	3999.37	1132.91	2722.40

Collateral Wise

Gold and Silver						
Government Securities	10.85					
Non Governmental Securities				329.31	246.11	
Fixed Deposit Receipts	142.63		4.03	31.53	101.57	49.61
Own	142.63		4.03	31.53	101.57	49.61
Other Licences Institutions						
Collateral of Properties	4674.47	52.38	338.69	3607.37	733.88	2437.98
Fixed Assets	4674.47	52.38	338.69	3607.37	733.88	2437.98
Current Assets						
Against security of Bill						
Domestic Bills						
Foreign Bills						
Against Guarantee	279.69	0.37			51.35	179.71
Government Guarantee						
Institutional Guarantee	265.83				35.00	90.40
Personal Guarantee	13.86	0.37			16.32	1.80
Collective Guarantee					0.04	
Int. Rtd. Foreign Bank's Guarantee						
Other Guarantee						87.52
Credit Card						
Others	552.30	0.75		31.16		55.10
Total	5659.94	53.49	342.71	3999.37	1132.91	2722.40

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Sep	Mid-Oct	% change		
	2014	2015	2016	2017	2017	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	4950.7	6147.3	8684.9	16339.2	16171.8	24.17	41.28	-1.02
a. Paid-up Capital	2974.3	3987.3	5436.5	7972.9	8193.7	34.06	36.35	2.77
b. Statutory Reserves	523.1	750.3	1214.8	1983.6	2038.7	43.45	61.90	2.78
c. Retained Earning	220.6	8.9	363.6	4021.4	3618.9	-95.97	3993.66	-10.01
d. Others Reserves	1232.7	1400.8	1670.0	2361.2	2320.5	13.64	19.22	-1.72
2 BORROWINGS	27897.3	38244.9	52434.4	67837.8	73069.1	37.09	37.10	7.71
a. NRB	526.4	306.6	91.1	1669.4	2402.9	-41.75	-70.27	43.94
f. Others	27371.0	37938.3	52343.3	66168.4	70666.1	38.61	37.97	6.80
3 DEPOSITS	11001.2	15775.5	24095.3	36248.6	37598.7	43.40	52.74	3.72
4 BILLS PAYABLE	0.0	0.0	0.8	1.1	0.7	0.00	0.00	-31.54
5 OTHER LIABILITIES	3777.5	5205.7	7205.0	11674.9	11148.0	37.81	38.41	-4.51
a. Loan Loss Provision	829.4	986.0	1345.6	1752.3	1863.8	18.88	36.47	6.36
b. Interest Suspense a/c	475.0	575.3	652.7	1030.1	923.6	21.13	13.45	-10.34
c. Others	2473.1	3644.3	5206.8	8892.4	8360.6	47.36	42.87	-5.98
6 RECONCILIATION A/c	1088.2	2330.2	5031.9	6273.1	6245.2	114.13	115.95	-0.44
7 PROFIT & LOSS A/c	1473.7	2524.8	3318.2	852.4	874.1	71.32	31.43	2.55
Total	50188.7	70228.2	100770.6	139227.1	145107.6	39.93	43.49	4.22
Assets								
1 LIQUID FUNDS	7202.8	6597.2	11096.2	12878.9	16136.6	-8.41	68.20	25.29
a. Cash Balance	39.2	62.2	75.5	160.9	162.9	58.52	21.36	1.24
b. Bank Balance	3710.6	3900.5	6327.0	7197.7	7582.8	5.12	62.21	5.35
c. Money at Call	3452.9	2634.4	4693.6	5520.4	8391.0	-23.70	78.17	52.00
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	2616.0	2623.2	-18.80	19.56	0.27
4 LOANS & ADVANCES	35689.3	54915.5	77232.9	111059.2	113901.9	53.87	40.64	2.56
Institutional	9863.5	14853.5	19194.3	24802.9	25420.6	50.59	29.22	2.49
Individual	25825.8	40062.0	58038.6	86256.3	88481.3	55.12	44.87	2.58
5 FIXED ASSETS	624.4	775.2	961.1	1263.3	1311.8	24.14	23.98	3.84
6 OTHER ASSETS	2485.4	3205.4	3598.2	5199.3	4892.7	28.97	12.25	-5.90
7 EXPENSES NOT WRITTEN OFF	9.4	7.2	4.5	8.5	11.1	-23.43	-38.06	29.99
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	6056.1	6128.8	104.14	126.49	1.20
10 PROFIT & LOSS A/c	81.8	46.2	11.9	103.0	58.3	-43.57	-74.22	-43.43
Total	50188.7	70228.2	100770.6	139227.1	145107.0	39.93	43.49	4.22
Profit & Loss A/c Expenses								
1 INTEREST EXPENSES	1967.84	2369.56	3494.31	1244.39	2455.56	20.41	47.47	97.33
2 COMMISSION/FEE EXPENSES	46.72	0.00	0.01	19.89	0.01	-99.99	177.16	-99.93
3 EMPLOYEE EXPENSES	1464.44	1827.28	2671.95	869.51	1255.83	24.78	46.23	44.43
4 OFFICE OPERATING EXPENSES	491.46	907.22	1505.00	217.48	335.63	84.60	65.89	54.32
5 NON OPERATING EXPENSES	0.00	1.78	4.81	0.61	0.73	0.00	170.37	18.94
6 PROVISION FOR RISK	188.17	326.79	560.23	94.06	221.74	73.67	71.44	135.75
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	100.80	115.31	37.20	123.91	14.39
10 PROVISION FOR INCOME TAX	302.38	407.48	946.11	304.04	347.71	34.76	132.18	14.36
11 NET PROFIT	1435.59	2496.01	3374.46	786.52	846.78	73.87	35.19	7.66
TOTAL EXPENSES	5999.57	8477.90	12871.83	3637.29	5579.28	41.31	51.83	53.39
Income								
1. INTEREST INCOME	5389.71	7637.78	11628.63	3233.05	4960.67	41.71	52.25	53.44
2. COMMISSION & DISCOUNT	130.84	220.38	286.71	78.53	121.37	68.44	30.10	54.54
3 OTHER OPERATING INCOME	304.84	411.08	684.42	269.05	413.15	34.85	66.49	53.56
4 NON OPERATING INCOME	40.15	12.53	34.47	6.35	12.68	-68.80	175.15	99.55
5 PROVISION FOR WRITTEN BACK	88.32	165.27	222.11	15.76	42.56	87.12	34.39	170.03
6 RECOVERY FOR WRITE BACK	1.97	13.44	4.63	0.00	0.01	582.37	-65.57	1100.00
7 INCOME FOR EXTRA ORDINARY EXPENSES	0.05	0.00	0.01	0.00	0.00	-100.00	0.00	0.00
8 NET LOSS	43.68	17.42	10.85	34.55	28.83	-60.12	-37.70	-16.55
TOTAL INCOME	5999.57	8477.90	12871.83	3637.29	5579.28	41.31	51.83	53.39
Miscellaneous Information								
No. of Total Staffs	4405	5756	7132	9549	9689	30.67	23.91	1.47
No. of Total Branches	861	1116	1378	2017	2037	29.62	23.48	0.99
No. of Total Centers	59380	77616	100794	139401	140811	30.71	29.86	1.01
No. of Total Groups	292238	304737	366540	474916	474660	4.28	20.28	-0.05
No. of Total Passive Groups	9138	11504	4601	5228	5036	25.90	-60.01	-3.67
No. of Total Members	1612430	1548767	1898891	2423695	2439236	-3.95	22.61	0.64
No. of Total Passive Members	66441	56436	32378	39643	38161	-15.06	-42.63	-3.74
No. of Total Borrowers	1102132	1080878	1296303	1617432	1635322	-1.93	19.93	1.11
No. of Total Overdue Borrowers	30657	45697	44861	53526	53271	49.06	-1.83	-0.48
No. of Total Saving Members	1198487	1521152	1873432	2456423	2521289	26.92	23.16	2.64
Total Saving Amount (Rs million)	11000.65	15770.90	24111.28	36268.99	37563.62	43.36	52.88	3.57

Districtwise List of Bank and Financial Institutions Branches (Asoj, 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	24	6	0	30	682560	22752
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			125	27	1	153	3050176	19936
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	44	38	4	86	700178	8142

44	Lumbini	Palpa	26	11	0	37	253550	6853
45		Arghakhanchi	14	5	0	19	201325	10596
46		Rupandehi	115	68	7	190	1004488	5287
47		Kapilbastu	25	10	4	39	636614	16323
Total			237	144	15	396	3061579	7731
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"			2318	776	136	3230	28820806	8923

Bank/BFI Class	A	B	C [#]	D [§]	Total
No. of BFIs	28	39	27	54	148
No. of Branches	2318	776	136	2037	5267
Population per Branch [*]					5472
Region/BFI Class	A	B	C	Total	
Eastern	432	88	21	541	
Central	1055	256	72	1383	
Western	470	321	32	823	
Mid-western	221	79	9	309	
Far-western	140	32	2	174	
Total	2318	776	136	3230	

* 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		Chait, 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		Chait, 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		Chait, 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		Jeth, 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		Jeth, 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		Jeth, 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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asoj, 2074 (Mid Oct, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	3.93	727118.41
2	Fixed:	1.00	21.91	10.31	855002.39
2.1	up to 1 month	2.50	17.55	7.84	14066.71
2.2	1-3 months	1.75	14.50	8.26	41116.48
2.3	3-6 months	2.00	17.55	10.49	67911.40
2.4	6-12 months	2.50	17.50	10.75	473474.74
2.5	1-2 yrs	1.50	14.00	10.22	187011.21
2.6	2 yrs and above	1.00	21.91	9.12	71421.85
3	Call	0.05	13.00	3.77	269813.84
4	Certificate of Deposits	0.00	0.00	0.00	0.00
5	Other	3.25	9.00	5.50	795.30
6	Non interest bearing deposits	0.00	0.00	0.00	202623.57
6.1	Current	0.00	0.00	0.00	176615.24
6.2	Margin	0.00	0.00	0.00	23588.72
6.3	Other	0.00	0.00	0.00	2419.61
	Aggregate	0.05	21.91	6.17	2055353.52

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asoj, 2074 (Mid Oct, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	1.62	22.00	11.02	78525.82
2	Fishery Related	5.00	18.00	11.19	2076.58
3	Mining Related	4.25	20.00	10.70	3603.26
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	10.64	104110.15
5	Non Food Production Related	2.50	20.86	10.09	212925.68
6	Construction	2.00	21.00	11.45	186480.88
7	Electricity, Gas and Water	2.25	20.00	9.71	62989.54
8	Metal Products, Machinery & Electronic Equipment & Assemblage	6.00	20.86	11.29	24441.32
9	Transport, Communication and Public Utilities	3.00	24.00	11.27	51516.23
10	Wholesaler & Retailer	2.25	21.21	11.16	422447.88
11	Finance, Insurance and Real Estate	1.75	20.00	10.84	153176.65
12	Hotel or Restaurant	6.50	20.00	9.70	61253.22
13	Other Services	3.00	21.00	10.59	82537.98
14	Consumption Loans	2.50	24.00	11.93	130419.63
15	Local Government	3.00	15.50	2.34	1518.69
16	Others	1.50	30.00	12.61	210694.24
	Aggregate	1.50	30.00	11.10	1788717.76

Overall Summary of Interest Rate on LCY Productwise Credit		Asoj, 2074 (Mid Oct, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	1.62	22.00	11.47	290444.14
2	Overdraft	2.00	24.00	12.28	315068.67
3	Trust Receipt Loan / Import Loan	3.45	20.86	9.61	66662.09
4	Demand & Other Working Capital Loan	2.50	21.00	11.49	418675.98
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.80	149380.82
6	Real Estate Loan	2.00	20.00	12.38	103197.14
7	Margin Nature Loan	7.00	17.28	12.27	34893.56
8	Hire Purchase Loan	1.50	20.00	12.48	121231.29
9	Deprived Sector Loan	1.75	21.00	10.48	101054.86
10	Bills Purchased	2.00	18.00	3.75	6266.19
11	Other Product	3.81	30.00	12.79	181843.03
	Aggregate	1.50	30.00	11.76	1788717.77

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	Best 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	Manjushree Finance Ltd.	Manjushree	26	Jebil's Finance Ltd.	Jebils
27	Reliance Finance Ltd.	Reliance			

Annex-I

D. Microfinance Financial Institutions					
1	Nepal Grameen Bikas Bank Ltd.	NepalGBB	2	Nirdhan Utthan Bank Ltd.	NIRDHAN
3	Rural Microfinance Development Centre Ltd.	RMDC	4	Deprosc Microfinance Development Bank Ltd.	DEPROSC
5	Chhimek Microfinance Development Banks Ltd.	CHHIMEK	6	Swabalamban Laghu Bitta Bikas Banks Ltd.	Swabalamban
7	Sana Kisan Bikas Bank Ltd.	Sanakisan	8	Nerude Laghu Bitta Bikas Bank Ltd.	NERUDE
9	Naya Nepal Laghu Bitta Bikas Bank Ltd.	Naya Nepal	10	Summit Microfinance Development Bank Ltd.	Summit
11	Sworojagar Laghu Bitta Bikas Bank Ltd	Sworojgar	12	First Microfinance Development Bank Ltd	First
13	Nagbeli Microfinance Development Bank Ltd	Nagbeli	14	Kalika Microcredit Development Bank Ltd.	Kalika
15	Mirmire Microfinance Development Bank Ltd.	Mirmire	16	Janautthan Samudayik Microfinance Dev. Bank Ltd.	Janautthan
17	Mithila Laghu Bitta Bikas Bank Ltd.	Mithila	18	Womi Microfinance Bittiya Sanstha Ltd.	Womi
19	Laxmi Microfinance Bittiya Sanstha Ltd.	Laxmi	20	Civil Microfinance Bittiya Sanstha Ltd.	CivilMF
21	Mahila Sahayatra Microfinance Bittiya Sanstha Ltd.	Mahila	22	Vijaya Laghubitta Bittiya Sanstha Ltd.	Vijay
23	Kisan Microfinance Bittiya Sanstha Ltd.	Kisan	24	NMB Microfinance Bittiya Sanstha Ltd.	NMBMF
25	Forward Community Microfinance Bittiya Sanstha Ltd.	FORWARD	26	Reliable Microfinance Bittiya Sanstha Ltd.	Reliable
27	Mahuli Samudayik Laghubitta Bittiya Sanstha Ltd.	Mahuli	28	Suryodaya Laghubitta Bittiya Sanstha Ltd.	Suryodaya
29	Mero Microfinance Bittiya Sanstha Ltd.	Mero	30	Samata Microfinance Bittiya Sanstha Ltd.	Samata
31	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDC	32	Samudayik Laghubitta Bittiya Sanstha Ltd.	Samudayik
33	National Microfinance Bittiya Sanstha Ltd.	National	34	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	Sewa MF
35	Unnati Microfinance Bittiya Sanstha Ltd.	Unnati	36	Swadeshi Lagubitta Bittiya Sanstha Ltd.	Swadeshi
37	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	38	Support Microfinace Bittiya Sanstha Ltd.	Support
39	Arambha Microfinance Bittiya Sanstha Ltd.	Arambha	40	Janasewi Laghubitta Bittiya Sanstha Ltd.	JanaSewi
41	Chautari Laghubitta Bittiya Sanstha Ltd.	Chautari	42	Ghodighoda Laghubitta Bittiya Sanstha Ltd.	Ghodighoda
43	Asha Laghubitta Bittiya Sanstha Ltd.	Asha	44	Nepal Agro Microfinance Bittiya Sastha Ltd.	Agro
45	Creative Laghubitta Bittiya Sastha Ltd.	Creative	46	Ramaroshan Laghubitta Bittiya Sastha Ltd.	Ramaroshan
47	Gurans Laghubitta Bittiya Sastha Ltd.	Gurans	48	Ganapati Laghubitta Bittiya Sastha Ltd.	Ganapati
49	Infinity Microfinance Bittiya Sastha Ltd.	Infinity	50	Adhikhola Laghubitta Bittiya Sastha Ltd.	Adhikhola
51	Swabhiman Microfinance Bittiya Sastha Ltd.	Swabhiman	52	Sparsha Microfinance Bittiya Sastha Ltd.	Sparsha
53	Sabaiko Microfinance Bittiya Sastha Ltd.	Sabaiko	54	Aarthik Samriddhi Laghubitta Bittiya Sanstha Ltd	Aarthik