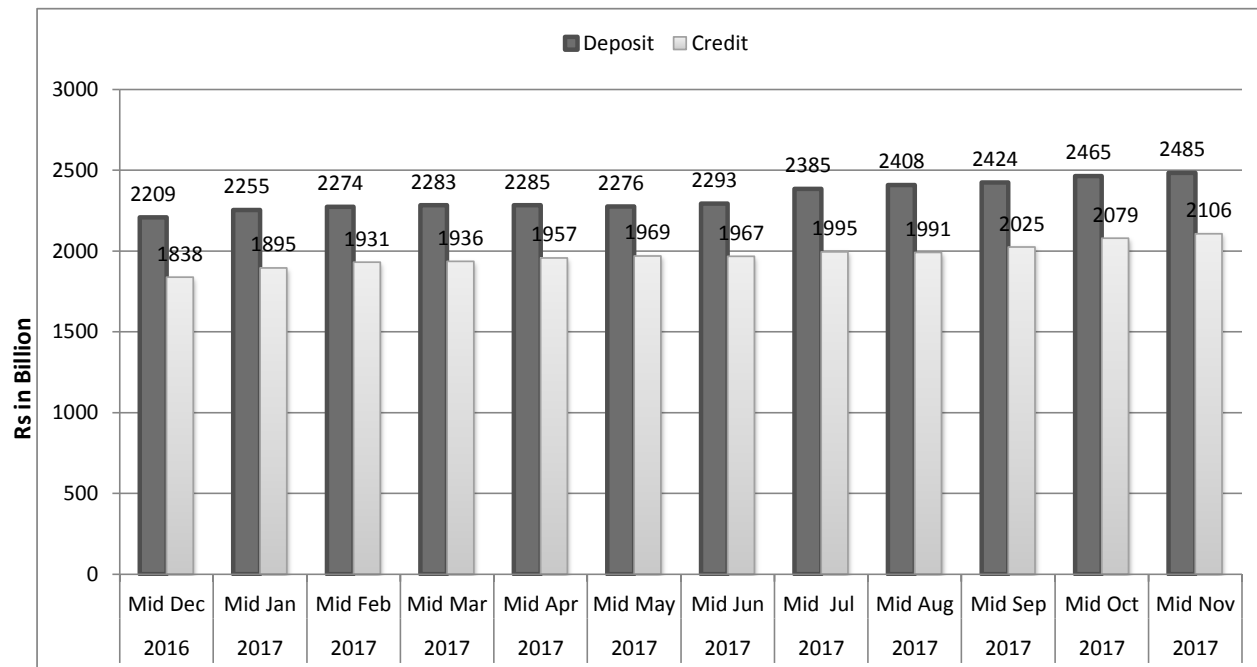


BANKING & FINANCIAL STATISTICS

(Monthly)
(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Statistics Division

2074 Kattik
Mid-Nov, 2017

Contents

| | Page |
|--|---------|
| 1. Explanatory note | 1 |
| 2. Major financial indicators | 2 |
| 3. Statement of Assets & Liabilities of Banks & Financial Institutions | 3 |
| 4. Profit & Loss Account of Banks & Financial Institutions | 7 |
| 5. Statement of Sector wise, Product wise and Security wise Credit | 11 |
| 6. Statement of Assets and Liabilities | |
| a. Commercial banks | 15 |
| b. Development banks | 17 |
| c. Finance companies | 22 |
| 7. Profit & Loss account | |
| a. Commercial banks | 23 |
| b. Development banks | 25 |
| c. Finance companies | 28 |
| 8. Sector- wise, product-wise and security-wise credit | |
| a. Commercial banks | 31 |
| b. Development banks | 33 |
| c. Finance companies | 36 |
| 9. Micro-credit development banks | |
| a. Major financial indicators | 39 |
| b. Statement of assets and liabilities | 39 |
| c. Profit & loss account | 39 |
| d. Miscellaneous Information | 39 |
| 10. Districtwise Branch List | 40 |
| 11. Interest Rate Structure of Commercial Banks | 42 |
| Annextures | |
| 1. List of bank and financial institutions with short name | Annex 1 |

Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

| | Commercial Banks | Development Banks | Finance Companies | Micro -Credits | Total |
|--------------------------------------|---------------------|----------------------|----------------------|-------------------|-------|
| Data available , out of total number | 28 | 37 | 26 | 54 | 145 |
| Total Number of Licensed BFIs* | 28 | 37 | 26 | 54 | 145 |

* 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 Kattik End, 2074 (Mid-Nov, 2017)

| | | Class "A" | Class "B" | Class "C" | Overall |
|---|--|--------------|-----------|-----------|----------|
| A. Credit, Deposit Ratios (%) | | | | | |
| 1 | Total Deposit/GDP | 83.67 | 9.82 | 2.10 | 95.59 |
| 2 | Total Credit/GDP | 70.63 | 8.50 | 1.91 | 81.04 |
| 3 | Total Credit/ Total Deposit | 84.41 | 86.58 | 91.07 | 84.78 |
| 4 | Lcy Credit/Lcy Deposit & Core Capital | 76.86 | 73.50 | 75.30 | 76.68 |
| 5 | Fixed Deposit/Total Deposit | 40.79 | 40.37 | 49.51 | 40.94 |
| 6 | Saving Deposit/Total Deposit | 34.46 | 40.34 | 34.95 | 35.08 |
| 7 | Current Deposit/Total Deposit | 8.73 | 1.76 | 0.21 | 7.83 |
| 8 | NPL/ Total Loan | 1.79 | 1.76 | 13.23 | 2.06 |
| 9 | Total LLP/Total Loan | 2.38 | 2.22 | 13.61 | 2.63 |
| 10 | Deprived Sector Loan/Total Loan \$ | 5.97 | 8.55 | 4.63 | 6.18 |
| B. Liquidity Ratios (%) | | | | | |
| 1 | Cash & Bank Balance/Total Deposit | 10.87 | 16.65 | 19.75 | 11.66 |
| 2 | Investment in Gov. Security/Total Deposit | 14.00 | 3.55 | 4.64 | 12.72 |
| 3 | Total Liquid Assets/Total Deposit | 26.13 | 32.50 | 35.10 | 26.98 |
| C. Capital Adequacy Ratios (%) # | | | | | |
| 1 | Core Capital/RWA | 12.87 | 19.43 | 20.21 | 14.07 |
| 2 | Total Capital/RWA | 14.22 | 20.44 | 21.19 | 15.40 |
| D. Financial Access # | | | | | |
| 1 | No. of Branches ** | 2336 | 794 | 136 | 3266 |
| 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 | 6.10 | | | |
| | (a) Saving | 3.82 | | | |
| | (b) Fixed | 10.20 | | | |
| | (c) Call | 3.89 | | | |
| 2 | Wt. Avg Interest on Credit | 11.63 | | | |

Note: Bank balance includes money at call

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

Adjustments are not included in Credit Deposit Ratio Calculation.

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

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

** Excluding Extension Counters and Microfinance Units

As of 1st Quarter of F.Y. 2074/75 (2017/18)

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

| Liabilities | | Mid-July | | | Mid-Oct | Mid-Nov | % Change | | |
|---------------|-------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------|--------------|-------------|
| | | 2015 | 2016 | 2017 | 2017 | 2017 | 2/1 | 3/2 | 5/4 |
| | | 1 | 2 | 3 | 4 | 5 | | | |
| 1 | CAPITAL FUND | 162992.51 | 214892.48 | 308651.74 | 358728.38 | 355699.44 | 31.84 | 43.63 | -0.84 |
| | a. Paid-up Capital | 140794.10 | 163370.74 | 225313.64 | 237305.83 | 240807.04 | 16.04 | 37.92 | 1.48 |
| | b. Statutory Reserves | 37149.85 | 43680.58 | 53665.23 | 58215.04 | 58699.39 | 17.58 | 22.86 | 0.83 |
| | c. Retained Earning | -27802.05 | -11166.95 | -3005.23 | 25609.00 | 23620.65 | -59.83 | -73.09 | -7.76 |
| | d. Others Reserves | 12850.60 | 19008.11 | 32678.11 | 37598.51 | 32572.35 | 47.92 | 71.92 | -13.37 |
| 2 | BORROWINGS | 21355.96 | 42822.19 | 31800.16 | 43016.83 | 52462.32 | 100.52 | -25.74 | 21.96 |
| | a. NRB | 3291.48 | 6855.13 | 7094.37 | 8450.21 | 12150.86 | 108.27 | 3.49 | 43.79 |
| | b. "A"Class Licensed Institution | 5504.53 | 20083.07 | 9094.04 | 18030.63 | 21979.90 | 264.85 | -54.72 | 21.90 |
| | 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. | 1119.81 | 5111.62 | 5299.38 | 6223.62 | 8018.99 | 356.47 | 3.67 | 28.85 |
| | e. Bonds and Securities | 11440.14 | 10772.37 | 10312.37 | 10312.37 | 10312.57 | -5.84 | -4.27 | 0.00 |
| 3 | DEPOSITS | 1771946.15 | 2107502.69 | 2384806.95 | 2465005.83 | 2484521.47 | 18.94 | 13.16 | 0.79 |
| | a. Current | 158746.16 | 185135.30 | 204360.95 | 202660.73 | 194462.95 | 16.62 | 10.38 | -4.05 |
| | b. Savings | 714466.16 | 875419.91 | 816572.17 | 861484.88 | 871530.50 | 22.53 | -6.72 | 1.17 |
| | c. Fixed | 513283.02 | 617634.95 | 998258.72 | 1013762.69 | 1017171.09 | 20.33 | 61.63 | 0.34 |
| | d. Call Deposits | 363041.66 | 401829.34 | 333350.39 | 351512.13 | 366437.05 | 10.68 | -17.04 | 4.25 |
| | e. Others | 22409.16 | 27483.20 | 32264.72 | 35585.39 | 34919.88 | 22.64 | 17.40 | -1.87 |
| 4 | Bills Payable | 1729.91 | 3927.13 | 2219.17 | 4237.70 | 3449.55 | 127.01 | -43.49 | -18.60 |
| 5 | Other Liabilities | 188093.19 | 206694.45 | 224201.08 | 239059.80 | 254278.43 | 9.89 | 8.47 | 6.37 |
| | 1. Loan Loss Provision | 51482.56 | 48593.77 | 52553.17 | 55130.50 | 55411.38 | -5.61 | 8.15 | 0.51 |
| | 2. Interest Suspense a/c | 31256.97 | 32000.69 | 34891.97 | 39454.69 | 46284.18 | 2.38 | 9.04 | 17.31 |
| | 3. Others | 105353.66 | 126099.99 | 136755.94 | 144474.61 | 152582.88 | 19.69 | 8.45 | 5.61 |
| 6 | Reconciliation A/c | 280.36 | 13817.41 | 2358.50 | 13045.13 | 6404.66 | 4828.52 | -82.93 | -50.90 |
| 7 | Profit & Loss A/c | 36755.88 | 49443.18 | 54882.04 | 13490.08 | 12530.86 | 34.52 | 11.00 | -7.11 |
| | TOTAL | 2183153.96 | 2639099.54 | 3008919.66 | 3136583.75 | 3169346.73 | 20.88 | 14.01 | 1.04 |
| Assets | | | | | | | | | |
| 1 | LIQUID FUNDS | 353397.28 | 385746.01 | 423242.12 | 397864.34 | 354266.10 | 9.15 | 9.72 | -10.96 |
| | a. Cash Balance | 48642.45 | 56937.25 | 64372.60 | 62855.33 | 62278.15 | 17.05 | 13.06 | -0.92 |
| | Nepalese Notes & Coins | 47305.51 | 55937.33 | 63282.78 | 59088.13 | 58207.61 | 18.25 | 13.13 | -1.49 |
| | Foreign Currency | 1336.94 | 999.92 | 1089.82 | 3767.20 | 4070.54 | -25.21 | 8.99 | 8.05 |
| | b. Bank Balance | 237957.23 | 262419.81 | 305795.05 | 271353.26 | 227354.36 | 10.28 | 16.53 | -16.21 |
| | 1. In Nepal Rastra Bank | 165070.53 | 180498.18 | 233256.83 | 197461.27 | 154463.43 | 9.35 | 29.23 | -21.78 |
| | 2. "A"Class Licensed Institution | 37838.00 | 41730.30 | 38882.05 | 34336.34 | 33084.77 | 10.29 | -6.83 | -3.65 |
| | 3. Other Financial Ins. | 6882.80 | 8437.01 | 6368.76 | 6562.40 | 6193.57 | 22.58 | -24.51 | -5.62 |
| | 4. In Foreign banks | 28165.90 | 31754.32 | 27287.42 | 32993.26 | 33612.58 | 12.74 | -14.07 | 1.88 |
| | c. Money at Call | 66797.60 | 66388.94 | 53074.46 | 63655.75 | 64633.59 | -0.61 | -20.06 | 1.54 |
| 2 | INVESTMENTS | 206160.48 | 238675.86 | 232706.63 | 287978.44 | 320597.63 | 15.77 | -2.50 | 11.33 |
| | a. Govt. Securities | 182112.29 | 196070.31 | 214380.95 | 278283.56 | 316102.63 | 7.66 | 9.34 | 13.59 |
| | b. Others | 24048.18 | 42605.55 | 18325.68 | 9694.88 | 4495.00 | 77.17 | -56.99 | -53.64 |
| 3 | SHARE & OTHER INVESTMENT | 85675.60 | 131777.67 | 129938.39 | 134729.86 | 141572.08 | 53.81 | -1.40 | 5.08 |
| 4 | LOANS & ADVANCES | 1345671.32 | 1669203.04 | 1976879.74 | 2069551.02 | 2100837.81 | 24.04 | 18.43 | 1.51 |
| | a. Private Sector | 1230999.56 | 1542024.97 | 1923942.40 | 2005168.49 | 2051071.91 | 25.27 | 24.77 | 2.29 |
| | b. Financial Institutions | 30678.62 | 121291.82 | 44543.48 | 51875.63 | 44160.34 | 295.36 | -63.28 | -14.87 |
| | c. Government Organizations | 83993.14 | 5886.25 | 8393.85 | 12506.90 | 5605.55 | -92.99 | 42.60 | -55.18 |
| 5 | BILLS PURCHASED | 14548.03 | 11601.52 | 17198.72 | 9232.50 | 5255.18 | -20.25 | 48.25 | -43.08 |
| 6 | LOANS AGT. COLLECTED BILLS | 1132.63 | 1075.28 | 570.71 | 334.94 | 340.93 | -5.06 | -46.92 | 1.79 |
| 7 | FIXED ASSETS | 31732.63 | 35044.21 | 40633.93 | 41831.50 | 42148.91 | 10.44 | 15.95 | 0.76 |
| 8 | OTHER ASSETS | 135346.49 | 144135.22 | 166139.11 | 179574.49 | 194538.48 | 6.49 | 15.27 | 8.33 |
| | a. Accrued Interests | 32792.14 | 34038.25 | 37665.70 | 43375.39 | 53588.60 | 3.80 | 10.66 | 23.55 |
| | b. Others | 102554.35 | 110096.97 | 128473.40 | 136199.10 | 140949.87 | 7.35 | 16.69 | 3.49 |
| 9 | Expenses not Written off | 392.16 | 319.21 | 279.01 | 286.83 | 287.51 | -18.60 | -12.59 | 0.24 |
| 10 | Non Banking Assets | 5250.92 | 4797.21 | 4465.45 | 4240.28 | 4239.34 | -8.64 | -6.92 | -0.02 |
| 11 | Reconciliation Account | 2947.32 | 16089.93 | 16631.18 | 8411.06 | 4249.52 | 445.92 | 3.36 | -49.48 |
| 12 | Profit & Loss A/c | 899.11 | 634.40 | 234.67 | 2548.49 | 1013.25 | -29.44 | -63.01 | -60.24 |
| | TOTAL | 2183153.98 | 2639099.55 | 3008919.66 | 3136583.75 | 3169346.73 | 20.88 | 14.01 | 1.04 |

Statement of Assets and Liabilities of Commercial Banks

| Liabilities | | Mid-July | | | Mid-Oct | Mid-Nov | % Change | | |
|---------------|-------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------|--------------|-------------|
| | | 2015 | 2016 | 2017 | 2017 | 2017 | 2/1 | 3/2 | 5/4 |
| | | 1 | 2 | 3 | 4 | 5 | | | |
| 1 | CAPITAL FUND | 122167.95 | 170147.60 | 262230.20 | 300174.67 | 296955.73 | 39.27 | 54.12 | -1.07 |
| | a. Paid-up Capital | 97921.41 | 121090.62 | 185010.73 | 195314.70 | 198269.11 | 23.66 | 52.79 | 1.51 |
| | b. Statutory Reserves | 31063.03 | 36597.19 | 46701.73 | 50654.73 | 51103.63 | 17.82 | 27.61 | 0.89 |
| | c. Retained Earning | -17279.67 | -4332.54 | 890.90 | 20777.73 | 18881.32 | -74.93 | -120.56 | -9.13 |
| | d. Others Reserves | 10463.18 | 16792.32 | 29626.84 | 33427.51 | 28701.67 | 60.49 | 76.43 | -14.14 |
| 2 | BORROWINGS | 18419.75 | 37269.65 | 29666.79 | 42460.57 | 52099.64 | 102.34 | -20.40 | 22.70 |
| | a. NRB | 3291.48 | 6661.23 | 6080.74 | 8093.70 | 11817.92 | 102.38 | -8.71 | 46.01 |
| | b. "A"Class Licensed Institution | 2762.58 | 14724.43 | 7974.30 | 17830.88 | 21950.16 | 433.00 | -45.84 | 23.10 |
| | 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. | 925.56 | 5111.62 | 5299.38 | 6223.62 | 8018.99 | 452.28 | 3.67 | 28.85 |
| | e. Bonds and Securities | 11440.14 | 10772.37 | 10312.37 | 10312.37 | 10312.57 | -5.84 | -4.27 | 0.00 |
| 3 | DEPOSITS | 1462896.12 | 1764592.44 | 2093255.77 | 2158571.21 | 2174751.32 | 20.62 | 18.63 | 0.75 |
| | a. Current | 153598.94 | 178263.95 | 199359.65 | 197255.42 | 189851.33 | 16.06 | 11.83 | -3.75 |
| | b. Savings | 559391.64 | 698691.30 | 703028.67 | 740530.90 | 749508.79 | 24.90 | 0.62 | 1.21 |
| | c. Fixed | 419883.01 | 524462.99 | 879140.29 | 886059.23 | 887120.21 | 24.91 | 67.63 | 0.12 |
| | d. Call Deposits | 313955.92 | 340863.88 | 285288.84 | 304201.48 | 318320.23 | 8.57 | -16.30 | 4.64 |
| | e. Others | 16066.61 | 22310.33 | 26438.33 | 30524.17 | 29950.76 | 38.86 | 18.50 | -1.88 |
| 4 | Bills Payable | 1698.32 | 3871.77 | 2178.61 | 4216.69 | 3405.92 | 127.98 | -43.73 | -19.23 |
| 5 | Other Liabilities | 146984.02 | 166839.27 | 190587.10 | 203811.23 | 216604.68 | 13.51 | 14.23 | 6.28 |
| | 1. Loan Loss Provision | 35779.54 | 34894.47 | 41452.81 | 43501.84 | 43745.15 | -2.47 | 18.79 | 0.56 |
| | 2. Interest Suspense a/c | 21287.89 | 22183.24 | 26198.88 | 29564.52 | 35361.74 | 4.21 | 18.10 | 19.61 |
| | 3. Others | 89916.59 | 109761.56 | 122935.41 | 130744.87 | 137497.79 | 22.07 | 12.00 | 5.16 |
| 6 | Reconciliation A/c | -5325.76 | 3962.29 | -2297.92 | 7485.63 | 1945.34 | -174.40 | -157.99 | -74.01 |
| 7 | Profit & Loss A/c | 27664.37 | 38128.55 | 45609.84 | 12355.14 | 11579.48 | 37.83 | 19.62 | -6.28 |
| | TOTAL | 1774504.78 | 2184811.57 | 2621230.38 | 2729075.14 | 2757342.11 | 23.12 | 19.98 | 1.04 |
| Assets | | | | | | | | | |
| 1 | LIQUID FUNDS | 250377.11 | 274495.34 | 335600.90 | 306922.62 | 263774.90 | 9.63 | 22.26 | -14.06 |
| | a. Cash Balance | 40636.96 | 47988.66 | 56468.70 | 55441.48 | 54354.18 | 18.09 | 17.67 | -1.96 |
| | Nepalese Notes & Coins | 39384.90 | 47060.55 | 55471.98 | 51864.35 | 50463.04 | 19.49 | 17.87 | -2.70 |
| | Foreign Currency | 1252.06 | 928.11 | 996.72 | 3577.13 | 3891.14 | -25.87 | 7.39 | 8.78 |
| | b. Bank Balance | 189230.03 | 205858.37 | 261547.34 | 226202.50 | 182014.09 | 8.79 | 27.05 | -19.53 |
| | 1. In Nepal Rastra Bank | 147933.67 | 161790.30 | 218401.79 | 182185.95 | 139217.63 | 9.37 | 34.99 | -23.58 |
| | 2. "A"Class Licensed Institution | 13172.91 | 12470.74 | 15693.99 | 10922.42 | 8926.22 | -5.33 | 25.85 | -18.28 |
| | 3. Other Financial Ins. | 125.88 | 83.09 | 227.12 | 138.25 | 292.75 | -33.99 | 173.34 | 111.75 |
| | 4. In Foreign banks | 27997.56 | 31514.23 | 27224.45 | 32955.87 | 33577.49 | 12.56 | -13.61 | 1.89 |
| | c. Money at Call | 20510.12 | 20648.32 | 17584.86 | 25278.64 | 27406.63 | 0.67 | -14.84 | 8.42 |
| 2 | INVESTMENTS | 200262.57 | 229827.62 | 226810.98 | 278873.31 | 308723.69 | 14.76 | -1.31 | 10.70 |
| | a. Govt. Securities | 176214.77 | 187275.77 | 208699.80 | 269435.43 | 304509.19 | 6.28 | 11.44 | 13.02 |
| | b. Others | 24047.80 | 42551.85 | 18111.18 | 9437.88 | 4214.50 | 76.95 | -57.44 | -55.34 |
| 3 | SHARE & OTHER INVESTMENT | 81897.82 | 128320.72 | 126101.06 | 130530.86 | 137060.95 | 56.68 | -1.73 | 5.00 |
| 4 | LOANS & ADVANCES | 1087486.69 | 1380358.68 | 1718131.88 | 1801567.33 | 1830197.32 | 26.93 | 24.47 | 1.59 |
| | a. Private Sector | 976374.75 | 1256142.55 | 1668294.23 | 1739983.96 | 1783379.33 | 28.65 | 32.81 | 2.49 |
| | b. Financial Institutions | 27231.05 | 118383.24 | 41449.27 | 49081.14 | 41222.00 | 334.74 | -64.99 | -16.01 |
| | c. Government Organizations | 83880.89 | 5832.88 | 8388.39 | 12502.23 | 5595.99 | -93.05 | 43.81 | -55.24 |
| 5 | BILLS PURCHASED | 14533.93 | 11595.12 | 17196.12 | 9229.90 | 5252.58 | -20.22 | 48.30 | -43.09 |
| 6 | LOANS AGT. COLLECTED BILLS | 1132.63 | 548.83 | 570.71 | 334.94 | 340.93 | -51.54 | 3.99 | 1.79 |
| 7 | FIXED ASSETS | 24479.96 | 28610.94 | 35011.75 | 35903.21 | 36108.28 | 16.87 | 22.37 | 0.57 |
| 8 | OTHER ASSETS | 113748.89 | 122000.30 | 146337.28 | 157399.96 | 172206.80 | 7.25 | 19.95 | 9.41 |
| | a. Accrued Interests | 22293.32 | 23985.61 | 28672.03 | 33130.07 | 42473.42 | 7.59 | 19.54 | 28.20 |
| | b. Others | 91455.57 | 98014.69 | 117665.24 | 124269.90 | 129733.38 | 7.17 | 20.05 | 4.40 |
| 9 | Expenses not Written off | 318.55 | 252.50 | 260.04 | 267.00 | 267.58 | -20.73 | 2.99 | 0.22 |
| 10 | Non Banking Assets | 2608.84 | 2543.30 | 3133.07 | 2922.00 | 2878.55 | -2.51 | 23.19 | -1.49 |
| 11 | Reconciliation Account | -2675.08 | 6258.22 | 11900.68 | 2854.33 | -172.50 | -333.95 | 90.16 | -106.04 |
| 12 | Profit & Loss A/c | 332.89 | 0.00 | 175.89 | 2269.68 | 703.02 | -100.00 | 0.00 | -69.03 |
| | TOTAL | 1774504.79 | 2184811.58 | 2621230.37 | 2729075.14 | 2757342.10 | 23.12 | 19.98 | 1.04 |

Statement of Assets and Liabilities of Development Banks

| Liabilities | | Mid-July | | | Mid-Oct | Mid-Nov | % Change | | |
|---------------|-------------------------------------|------------------|------------------|------------------|------------------|------------------|--------------|---------------|-------------|
| | | 2015 | 2016 | 2017 | 2017 | 2017 | 2/1 | 3/2 | 5/4 |
| | | 1 | 2 | 3 | 4 | 5 | | | |
| 1 | CAPITAL FUND | 30296.85 | 34481.56 | 38281.38 | 47431.19 | 47663.69 | 13.81 | 11.02 | 0.49 |
| | a. Paid-up Capital | 27448.46 | 29216.56 | 30209.58 | 31425.49 | 32229.06 | 6.44 | 3.40 | 2.56 |
| | b. Statutory Reserves | 3608.10 | 4420.10 | 4803.49 | 5291.62 | 5343.51 | 22.50 | 8.67 | 0.98 |
| | c. Retained Earning | -1907.59 | -248.18 | 1286.84 | 7793.43 | 7513.59 | -86.99 | -618.51 | -3.59 |
| | d. Others Reserves | 1147.88 | 1093.08 | 1981.46 | 2920.64 | 2577.54 | -4.77 | 81.27 | -11.75 |
| 2 | BORROWINGS | 2454.26 | 2993.89 | 876.37 | 79.45 | 79.27 | 21.99 | -70.73 | -0.23 |
| | a. NRB | 0.00 | 5.00 | 501.37 | 79.45 | 79.27 | 0.00 | 9927.42 | -0.23 |
| | b. "A"Class Licensed Institution | 2260.00 | 2988.89 | 375.00 | 0.00 | 0.00 | 32.25 | -87.45 | 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. | 194.26 | 0.00 | 0.00 | 0.00 | 0.00 | -100.00 | 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 | 237096.19 | 278631.25 | 239420.40 | 251970.63 | 255192.72 | 17.52 | -14.07 | 1.28 |
| | a. Current | 5056.01 | 6741.29 | 4909.91 | 5148.19 | 4497.41 | 33.33 | -27.17 | -12.64 |
| | b. Savings | 120779.93 | 143668.59 | 95029.20 | 102119.34 | 102948.79 | 18.95 | -33.86 | 0.81 |
| | c. Fixed | 62203.55 | 68230.74 | 94271.19 | 100436.94 | 103031.22 | 9.69 | 38.17 | 2.58 |
| | d. Call Deposits | 48166.94 | 59245.77 | 44104.87 | 43802.56 | 44201.19 | 23.00 | -25.56 | 0.91 |
| | e. Others | 889.75 | 744.86 | 1105.23 | 463.61 | 514.10 | -16.28 | 48.38 | 10.89 |
| 4 | Bills Payable | 27.17 | 54.46 | 39.48 | 19.34 | 41.99 | 100.42 | -27.51 | 117.15 |
| 5 | Other Liabilities | 20670.18 | 18746.57 | 16329.72 | 17295.15 | 19426.48 | -9.31 | -12.89 | 12.32 |
| | 1. Loan Loss Provision | 6171.65 | 4936.93 | 4205.13 | 4783.28 | 4900.30 | -20.01 | -14.82 | 2.45 |
| | 2. Interest Suspense a/c | 3322.76 | 2618.40 | 2086.84 | 2803.01 | 3686.67 | -21.20 | -20.30 | 31.53 |
| | 3. Others | 11175.78 | 11191.25 | 10037.75 | 9708.86 | 10839.50 | 0.14 | -10.31 | 11.65 |
| 6 | Reconciliation A/c | 3800.85 | 7783.30 | 3259.59 | 4206.39 | 4421.83 | 104.78 | -58.12 | 5.12 |
| 7 | Profit & Loss A/c | 6296.30 | 8153.72 | 6872.50 | 918.23 | 739.06 | 29.50 | -15.71 | -19.51 |
| | TOTAL | 300641.79 | 350844.75 | 305079.44 | 321920.39 | 327565.04 | 16.70 | -13.04 | 1.75 |
| Assets | | | | | | | | | |
| 1 | LIQUID FUNDS | 79794.81 | 85767.68 | 71096.73 | 73668.89 | 73866.62 | 7.49 | -17.11 | 0.27 |
| | a. Cash Balance | 6979.21 | 7891.86 | 6813.15 | 6375.90 | 6795.33 | 13.08 | -13.67 | 6.58 |
| | Nepalese Notes & Coins | 6894.72 | 7820.18 | 6720.16 | 6185.94 | 6616.03 | 13.42 | -14.07 | 6.95 |
| | Foreign Currency | 84.49 | 71.68 | 92.99 | 189.96 | 179.30 | -15.16 | 29.73 | -5.61 |
| | b. Bank Balance | 33250.96 | 39311.73 | 34885.65 | 35251.25 | 35687.58 | 18.23 | -11.26 | 1.24 |
| | 1. In Nepal Rastra Bank | 14008.99 | 16081.21 | 12553.71 | 13069.84 | 13359.27 | 14.79 | -21.94 | 2.21 |
| | 2. "A"Class Licensed Institution | 15817.63 | 19092.59 | 17790.23 | 17638.62 | 18552.38 | 20.70 | -6.82 | 5.18 |
| | 3. Other Financial Ins. | 3255.99 | 3897.84 | 4478.73 | 4505.40 | 3740.84 | 19.71 | 14.90 | -16.97 |
| | 4. In Foreign banks | 168.34 | 240.09 | 62.97 | 37.38 | 35.10 | 42.62 | -73.77 | -6.12 |
| | c. Money at Call | 39564.65 | 38564.09 | 29397.93 | 32041.74 | 31383.72 | -2.53 | -23.77 | -2.05 |
| 2 | INVESTMENTS | 3338.45 | 5491.83 | 4361.34 | 7223.53 | 9080.30 | 64.50 | -20.58 | 25.70 |
| | a. Govt. Securities | 3338.33 | 5479.33 | 4361.34 | 7223.53 | 9060.30 | 64.13 | -20.40 | 25.43 |
| | b. Others | 0.12 | 12.50 | 0.00 | 0.00 | 20.00 | 10006.18 | -100.00 | 0.00 |
| 3 | SHARE & OTHER INVESTMENT | 2037.17 | 2103.22 | 2348.33 | 2514.57 | 2687.52 | 3.24 | 11.65 | 6.88 |
| 4 | LOANS & ADVANCES | 193462.91 | 232993.26 | 209604.83 | 218042.65 | 220941.45 | 20.43 | -10.04 | 1.33 |
| | a. Private Sector | 191447.83 | 230577.07 | 207149.14 | 215925.53 | 218820.85 | 20.44 | -10.16 | 1.34 |
| | b. Financial Institutions | 1981.58 | 2414.50 | 2450.23 | 2113.06 | 2116.54 | 21.85 | 1.48 | 0.16 |
| | c. Government Organizations | 33.50 | 1.68 | 5.46 | 4.07 | 4.07 | -94.97 | 224.21 | 0.00 |
| 5 | BILLS PURCHASED | 7.70 | 0.00 | 0.00 | 0.00 | 0.00 | -100.00 | 0.00 | 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 | 4925.03 | 4544.27 | 3952.75 | 4230.66 | 4344.64 | -7.73 | -13.02 | 2.69 |
| 8 | OTHER ASSETS | 10992.49 | 10733.79 | 9634.27 | 11146.06 | 11374.08 | -2.35 | -10.24 | 2.05 |
| | a. Accrued Interests | 3803.85 | 2793.27 | 2342.85 | 3116.37 | 3807.00 | -26.57 | -16.13 | 22.16 |
| | b. Others | 7188.64 | 7940.52 | 7291.42 | 8029.69 | 7567.08 | 10.46 | -8.17 | -5.76 |
| 9 | Expenses not Written off | 35.13 | 36.37 | 12.92 | 9.74 | 10.05 | 3.52 | -64.48 | 3.14 |
| 10 | Non Banking Assets | 1840.38 | 1000.79 | 713.72 | 721.33 | 746.16 | -45.62 | -28.68 | 3.44 |
| 11 | Reconciliation Account | 3820.15 | 7749.91 | 3354.54 | 4217.77 | 4397.29 | 102.87 | -56.72 | 4.26 |
| 12 | Profit & Loss A/c | 387.56 | 423.63 | 0.00 | 145.18 | 116.93 | 9.31 | -100.00 | -19.46 |
| | TOTAL | 300641.79 | 350844.75 | 305079.44 | 321920.39 | 327565.04 | 16.70 | -13.04 | 1.75 |

Statement of Assets and Liabilities of Finance Companies

| Liabilities | | Mid-July | | | Mid-Oct | Mid-Nov | % Change | | |
|---------------|-------------------------------------|------------------|------------------|-----------------|-----------------|-----------------|--------------|---------------|--------------|
| | | 2015 | 2016 | 2017 | 2017 | 2017 | 2/1 | 3/2 | 5/4 |
| | | 1 | 2 | 3 | 4 | 5 | | | |
| 1 | CAPITAL FUND | 10527.71 | 10263.32 | 8140.17 | 11122.51 | 11080.01 | -2.51 | -20.69 | -0.38 |
| | a. Paid-up Capital | 15424.23 | 13063.56 | 10093.32 | 10565.64 | 10308.87 | -15.30 | -22.74 | -2.43 |
| | b. Statutory Reserves | 2478.72 | 2663.29 | 2160.01 | 2268.68 | 2252.26 | 7.45 | -18.90 | -0.72 |
| | c. Retained Earning | -8614.79 | -6586.24 | -5182.97 | -2962.16 | -2774.26 | -23.55 | -21.31 | -6.34 |
| | d. Others Reserves | 1239.54 | 1122.71 | 1069.81 | 1250.35 | 1293.14 | -9.43 | -4.71 | 3.42 |
| 2 | BORROWINGS | 481.95 | 2558.64 | 1257.00 | 476.80 | 283.41 | 430.89 | -50.87 | -40.56 |
| | a. NRB | 0.00 | 188.90 | 512.26 | 277.06 | 253.66 | 0.00 | 171.18 | -8.44 |
| | b. "A"Class Licensed Institution | 481.95 | 2369.74 | 744.74 | 199.74 | 29.74 | 391.69 | -68.57 | -85.11 |
| | 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 | 71953.84 | 64279.00 | 52130.78 | 54463.98 | 54577.43 | -10.67 | -18.90 | 0.21 |
| | a. Current | 91.21 | 130.06 | 91.39 | 257.12 | 114.21 | 42.59 | -29.73 | -55.58 |
| | b. Savings | 34294.58 | 33060.01 | 18514.30 | 18834.64 | 19072.91 | -3.60 | -44.00 | 1.27 |
| | c. Fixed | 31196.45 | 24941.22 | 24847.25 | 27266.52 | 27019.66 | -20.05 | -0.38 | -0.91 |
| | d. Call Deposits | 918.79 | 1719.69 | 3956.68 | 3508.09 | 3915.63 | 87.17 | 130.08 | 11.62 |
| | e. Others | 5452.80 | 4428.01 | 4721.17 | 4597.61 | 4455.02 | -18.79 | 6.62 | -3.10 |
| 4 | Bills Payable | 4.41 | 0.90 | 1.09 | 1.68 | 1.64 | -79.69 | 21.05 | -1.98 |
| 5 | Other Liabilities | 20438.99 | 21108.62 | 17284.26 | 17953.42 | 18247.28 | 3.28 | -18.12 | 1.64 |
| | 1. Loan Loss Provision | 9531.38 | 8762.38 | 6895.24 | 6845.38 | 6765.92 | -8.07 | -21.31 | -1.16 |
| | 2. Interest Suspense a/c | 6646.32 | 7199.06 | 6606.25 | 7087.16 | 7235.77 | 8.32 | -8.23 | 2.10 |
| | 3. Others | 4261.29 | 5147.18 | 3782.78 | 4020.88 | 4245.59 | 20.79 | -26.51 | 5.59 |
| 6 | Reconciliation A/c | 1805.27 | 2071.83 | 1396.83 | 1353.11 | 37.50 | 14.77 | -32.58 | -97.23 |
| 7 | Profit & Loss A/c | 2795.21 | 3160.91 | 2399.70 | 216.72 | 212.32 | 13.08 | -24.08 | -2.03 |
| | TOTAL | 108007.39 | 103443.22 | 82609.84 | 85588.22 | 84439.59 | -4.23 | -20.14 | -1.34 |
| Assets | | | | | | | | | |
| 1 | LIQUID FUNDS | 23225.37 | 25482.99 | 16544.48 | 17272.83 | 16624.58 | 9.72 | -35.08 | -3.75 |
| | a. Cash Balance | 1026.28 | 1056.73 | 1090.75 | 1037.95 | 1128.64 | 2.97 | 3.22 | 8.74 |
| | Nepalese Notes & Coins | 1025.89 | 1056.60 | 1090.64 | 1037.84 | 1128.54 | 2.99 | 3.22 | 8.74 |
| | Foreign Currency | 0.39 | 0.13 | 0.10 | 0.10 | 0.10 | -67.23 | -19.25 | 0.00 |
| | b. Bank Balance | 15476.25 | 17249.72 | 9362.06 | 9899.52 | 9652.69 | 11.46 | -45.73 | -2.49 |
| | 1. In Nepal Rastra Bank | 3127.86 | 2626.67 | 2301.33 | 2205.47 | 1886.53 | -16.02 | -12.39 | -14.46 |
| | 2. "A"Class Licensed Institution | 8847.46 | 10166.97 | 5397.83 | 5775.29 | 5606.17 | 14.91 | -46.91 | -2.93 |
| | 3. Other Financial Ins. | 3500.93 | 4456.08 | 1662.91 | 1918.75 | 2159.99 | 27.28 | -62.68 | 12.57 |
| | 4. In Foreign banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | c. Money at Call | 6722.84 | 7176.54 | 6091.67 | 6335.37 | 5843.24 | 6.75 | -15.12 | -7.77 |
| 2 | INVESTMENTS | 2559.46 | 3356.41 | 1534.31 | 1881.60 | 2793.64 | 31.14 | -54.29 | 48.47 |
| | a. Govt. Securities | 2559.20 | 3315.21 | 1319.81 | 1624.60 | 2533.14 | 29.54 | -60.19 | 55.92 |
| | b. Others | 0.26 | 41.20 | 214.50 | 257.00 | 260.50 | 15623.66 | 420.68 | 1.36 |
| 3 | SHARE & OTHER INVESTMENT | 1740.61 | 1353.73 | 1489.00 | 1684.43 | 1823.61 | -22.23 | 9.99 | 8.26 |
| 4 | LOANS & ADVANCES | 64721.71 | 55851.11 | 49143.02 | 49941.04 | 49699.03 | -13.71 | -12.01 | -0.48 |
| | a. Private Sector | 63176.98 | 55305.34 | 48499.04 | 49259.00 | 48871.74 | -12.46 | -12.31 | -0.79 |
| | b. Financial Institutions | 1465.98 | 494.08 | 643.99 | 681.44 | 821.80 | -66.30 | 30.34 | 20.60 |
| | c. Government Organizations | 78.74 | 51.68 | 0.00 | 0.60 | 5.50 | -34.37 | -100.00 | 817.47 |
| 5 | BILLS PURCHASED | 6.40 | 6.40 | 2.60 | 2.60 | 2.60 | 0.00 | -59.38 | 0.00 |
| 6 | LOANS AGT. COLLECTED BILLS | 0.00 | 526.45 | 0.00 | 0.00 | 0.00 | 0.00 | -100.00 | 0.00 |
| 7 | FIXED ASSETS | 2327.65 | 1889.00 | 1669.43 | 1697.64 | 1695.99 | -18.85 | -11.62 | -0.10 |
| 8 | OTHER ASSETS | 10605.10 | 11401.12 | 10167.55 | 11028.46 | 10957.60 | 7.51 | -10.82 | -0.64 |
| | a. Accrued Interests | 6694.97 | 7259.36 | 6650.82 | 7128.95 | 7308.18 | 8.43 | -8.38 | 2.51 |
| | b. Others | 3910.13 | 4141.76 | 3516.74 | 3899.51 | 3649.42 | 5.92 | -15.09 | -6.41 |
| 9 | Expenses not Written off | 38.48 | 30.34 | 6.04 | 10.09 | 9.88 | -21.17 | -80.08 | -2.08 |
| 10 | Non Banking Assets | 801.69 | 1253.12 | 618.67 | 596.95 | 614.63 | 56.31 | -50.63 | 2.96 |
| 11 | Reconciliation Account | 1802.25 | 2081.80 | 1375.95 | 1338.96 | 24.73 | 15.51 | -33.91 | -98.15 |
| 12 | Profit & Loss A/c | 178.66 | 210.77 | 58.78 | 133.63 | 193.30 | 17.97 | -72.11 | 44.65 |
| | TOTAL | 108007.39 | 103443.22 | 82609.84 | 85588.22 | 84439.59 | -4.23 | -20.14 | -1.34 |

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

| | Mid-July | | | Mid-Oct | Mid-Nov | % Change | | |
|--|------------------|------------------|------------------|------------------|-----------------|-------------|--------------|---------------|
| | 2015 | 2016 | 2017 | 2017 | 2017 | | | |
| | 1 | 2 | 3 | 4 | 5 | 2/1 | 3/2 | 5/4 |
| 1 Interest Expenses | 67271.02 | 64943.04 | 97850.70 | 79378.93 | 52590.83 | -3.46 | 50.67 | -33.75 |
| 1.1 Deposit Liabilities | 65418.33 | 63252.25 | 95608.58 | 78436.98 | 51949.34 | -3.31 | 51.15 | -33.77 |
| 1.1.1 Saving A/c | 22494.48 | 21234.79 | 23525.99 | 18285.79 | 12126.97 | -5.60 | 10.79 | -33.68 |
| 1.1.2 Fixed A/c | 31594.10 | 31710.65 | 55650.88 | 53584.65 | 35471.05 | 0.37 | 75.50 | -33.80 |
| 1.1.2.1 Upto 3 Months Fixed A/c | 1995.01 | 1914.75 | 2495.80 | 4060.48 | 2715.93 | -4.02 | 30.35 | -33.11 |
| 1.1.2.2 3 to 6 Months fixed A/c | 1043.26 | 1240.54 | 2672.64 | 3045.97 | 2161.27 | 18.91 | 115.44 | -29.05 |
| 1.1.2.3 6 Months to 1 Year Fixed A/c | 14308.11 | 15369.26 | 29697.33 | 27288.36 | 18075.50 | 7.42 | 93.23 | -33.76 |
| 1.1.2.4 Above 1 Year | 14247.72 | 13186.09 | 20785.12 | 19189.83 | 12518.36 | -7.45 | 57.63 | -34.77 |
| 1.1.3 Call Deposit | 11302.25 | 10301.47 | 16429.74 | 6566.55 | 4351.32 | -8.85 | 59.49 | -33.74 |
| 1.1.4 Certificate of Deposits | 27.50 | 5.34 | 1.97 | 0.00 | 0.00 | -80.57 | -63.14 | 0.00 |
| 1.2 Others | 1852.69 | 1690.79 | 2242.12 | 941.95 | 641.48 | -8.74 | 32.61 | -31.90 |
| 2 Commission/Fee Expense | 509.46 | 546.23 | 600.94 | 260.19 | 241.99 | 7.22 | 10.02 | -6.99 |
| 3 Employees Expenses | 21218.85 | 22715.53 | 26627.48 | 14444.74 | 9378.04 | 7.05 | 17.22 | -35.08 |
| 4 Office Operating Expenses | 17624.25 | 18123.58 | 20754.59 | 9890.05 | 6727.99 | 2.83 | 14.52 | -31.97 |
| 5 Exchange Fluctuation Loss | 64.81 | 197.03 | 108.69 | 6.33 | 2.39 | 203.99 | -44.83 | -62.33 |
| 5.1 Due to Change in Exchange Rates | 64.83 | 182.01 | 88.16 | 6.33 | 2.35 | 180.76 | -51.56 | -62.94 |
| 5.2 Due to Foreign Currency Transactions | -0.01 | 15.02 | 20.54 | 0.00 | 0.04 | ##### | 36.73 | 0.00 |
| 6 Non-Operatiing Expenses | 89.80 | 106.14 | 33.54 | 9.66 | 6.91 | 18.20 | -68.40 | -28.47 |
| 7. Provision for Risk | 12781.47 | 9649.95 | 12762.76 | 10192.83 | 6112.63 | -24.50 | 32.26 | -40.03 |
| 7.1 Loan loss Provision | 11018.41 | 8451.80 | 11477.45 | 10015.61 | 5984.01 | -23.29 | 35.80 | -40.25 |
| 7.1.1 General Loan loss Provision | 4071.38 | 5107.97 | 7035.80 | 5266.81 | 3087.44 | 25.46 | 37.74 | -41.38 |
| 7.1.1.1 Pass Loan Loss Provision | 3210.53 | 4530.40 | 6256.87 | 3873.80 | 2238.99 | 41.11 | 38.11 | -42.20 |
| 7.1.1.2 Watch List Provision | 860.85 | 577.57 | 778.93 | 1393.01 | 848.45 | -32.91 | 34.86 | -39.09 |
| 7.1.2 Special Loan Loss Provision | 6627.48 | 3028.49 | 4375.25 | 4540.00 | 2772.96 | -54.30 | 44.47 | -38.92 |
| 7.1.3 Additional Loan Loss Provision | 319.54 | 315.34 | 66.40 | 208.80 | 123.61 | -1.32 | -78.94 | -40.80 |
| 7.2. Provision for Non-Banking Assets | 1429.51 | 1012.22 | 1053.41 | 170.28 | 121.52 | -29.19 | 4.07 | -28.63 |
| 7.3. Provision for Loss on Investment | 101.98 | 14.53 | 185.90 | 4.74 | 5.82 | -85.75 | 1179.20 | 22.84 |
| 7.4. Provision for Loss of Other Assets | 231.58 | 171.40 | 46.00 | 2.21 | 1.28 | 0.00 | 0.00 | -41.80 |
| 8 Loan Written Off | 439.90 | 355.03 | 996.12 | 39.81 | 119.85 | -19.29 | 180.57 | 201.08 |
| 9 Provision for Staff Bonus | 4053.16 | 5851.53 | 6656.78 | 2746.78 | 1394.37 | 44.37 | 13.76 | -49.24 |
| 10 Provision for Income Tax | 12158.39 | 17591.64 | 20370.63 | 8455.51 | 4366.78 | 44.69 | 15.80 | -48.36 |
| 11 Others | 495.79 | 61.16 | 55.62 | 6.40 | 17.61 | -87.66 | -9.06 | 175.32 |
| 12 Net Profit | 37039.32 | 49004.93 | 54665.43 | 22221.51 | 11929.20 | 32.31 | 11.55 | -46.32 |
| TOTAL EXPENSES | 173746.23 | 189145.80 | 241483.28 | 147652.74 | 92888.58 | 8.86 | 27.67 | -37.09 |
| Income | | | | | | | | |
| 1. Interest Income | 134011.48 | 146483.09 | 194358.11 | 122984.45 | 77020.93 | 9.31 | 32.68 | -37.37 |
| 1.1. On Loans and Advance | 127175.43 | 138782.71 | 181923.38 | 115865.88 | 72380.91 | 9.13 | 31.09 | -37.53 |
| 1.2. On Investment | 2309.29 | 3487.02 | 5875.27 | 4126.82 | 2844.35 | 51.00 | 68.49 | -31.08 |
| 1.2.1 Government Bonds | 1982.25 | 3005.11 | 4830.38 | 3467.88 | 2371.82 | 51.60 | 60.74 | -31.61 |
| 1.2.2 Foreign Bonds | 76.54 | 136.72 | 153.35 | 62.32 | 42.69 | 78.62 | 12.17 | -31.50 |
| 1.2.3 NRB Bonds | 160.24 | 199.66 | 776.75 | 494.44 | 360.04 | 24.60 | 289.04 | -27.18 |
| 1.2.4 Deventure & Bonds | 90.26 | 145.54 | 114.78 | 102.18 | 69.80 | 61.24 | -21.14 | -31.69 |
| 1.3 Agency Balance | 716.42 | 589.35 | 1021.51 | 510.62 | 291.50 | -17.74 | 73.33 | -42.91 |
| 1.4 On Call Deposit | 2633.89 | 2513.39 | 3475.05 | 1605.44 | 943.41 | -4.57 | 38.26 | -41.24 |
| 1.5 Others | 1176.47 | 1110.61 | 2062.91 | 875.69 | 560.76 | -5.60 | 85.75 | -35.96 |
| 2. Comission & Discount | 8935.14 | 9828.97 | 11806.85 | 6432.32 | 4233.38 | 10.00 | 20.12 | -34.19 |
| 2.1 Bills Purchase & Discount | 248.42 | 300.48 | 239.80 | 79.03 | 53.25 | 20.96 | -20.20 | -32.62 |
| 2.2 Comission | 7494.65 | 8074.48 | 9864.84 | 5463.19 | 3608.52 | 7.74 | 22.17 | -33.95 |
| 2.3 Others | 1192.07 | 1454.01 | 1702.22 | 890.09 | 571.61 | 21.97 | 17.07 | -35.78 |
| 3 Income From Exchange Fluctuation | 4761.74 | 5708.82 | 6248.97 | 3681.68 | 2411.75 | 19.89 | 9.46 | -34.49 |
| 3.1 Due to Change in Exchange Rate | 983.31 | 1342.09 | 706.74 | 722.76 | 497.53 | 36.49 | -47.34 | -31.16 |
| 3.2 Due to Foreign Currency Trans. | 3778.43 | 4366.73 | 5542.23 | 2958.91 | 1914.22 | 15.57 | 26.92 | -35.31 |
| 4 Other Operating Income | 7326.73 | 9123.21 | 10772.31 | 5871.02 | 3803.76 | 24.52 | 18.08 | -35.21 |
| 5 Non Operating Income | 4743.47 | 4775.86 | 3783.15 | 2244.28 | 1177.36 | 0.68 | -20.79 | -47.54 |
| 6 Provision Written Back | 11842.55 | 11550.65 | 12883.40 | 5771.74 | 3648.97 | -2.46 | 11.54 | -36.78 |
| 7 Recovery from Written off Loan | 1508.63 | 1276.09 | 1504.14 | 264.34 | 150.19 | -15.41 | 17.87 | -43.18 |
| 8 Income from Extra Ordinary Expenses | 157.81 | 231.44 | 108.16 | 55.70 | 30.65 | 46.65 | -53.27 | -44.97 |
| 9 Net Loss | 458.66 | 167.67 | 18.20 | 347.23 | 411.59 | -63.44 | -89.14 | 18.53 |
| TOTAL INCOME | 173746.22 | 189145.79 | 241483.29 | 147652.76 | 92888.59 | 8.86 | 27.67 | -37.09 |

Profit and Loss Statement of Commercial Banks

| | Mid-July | | | Mid-Oct | Mid-Nov | % Change | | |
|--|------------------|------------------|------------------|------------------|-----------------|-------------|--------------|---------------|
| | 2015 | 2016 | 2017 | 2017 | 2017 | | | |
| | 1 | 2 | 3 | 4 | 5 | 2/1 | 3/2 | 5/4 |
| 1 Interest Expenses | 49191.03 | 47854.50 | 81092.18 | 66825.54 | 44269.91 | -2.72 | 69.46 | -33.75 |
| 1.1 Deposit Liabilities | 47732.95 | 46323.77 | 79132.19 | 65908.07 | 43641.79 | -2.95 | 70.82 | -33.78 |
| 1.1.1 Saving A/c | 14740.74 | 13684.45 | 17436.33 | 14182.33 | 9413.42 | -7.17 | 27.42 | -33.63 |
| 1.1.2 Fixed A/c | 23632.62 | 24433.35 | 47954.79 | 46348.58 | 30664.54 | 3.39 | 96.27 | -33.84 |
| 1.1.2.1 Upto 3 Months Fixed A/c | 1909.08 | 1842.14 | 2170.16 | 3592.90 | 2428.03 | -3.51 | 17.81 | -32.42 |
| 1.1.2.2 3 to 6 Months fixed A/c | 890.25 | 935.82 | 2298.27 | 2606.28 | 1880.07 | 5.12 | 145.59 | -27.86 |
| 1.1.2.3 6 Months to 1 Year Fixed A/c | 10151.63 | 11607.80 | 25818.22 | 23315.47 | 15359.96 | 14.34 | 122.42 | -34.12 |
| 1.1.2.4 Above 1 Year | 10681.65 | 10047.59 | 17668.14 | 16833.93 | 10996.48 | -5.94 | 75.84 | -34.68 |
| 1.1.3 Call Deposit | 9332.14 | 8200.79 | 13739.10 | 5377.17 | 3563.83 | -12.12 | 67.53 | -33.72 |
| 1.1.4 Certificate of Deposits | 27.45 | 5.18 | 1.97 | 0.00 | 0.00 | -81.14 | -61.96 | 0.00 |
| 1.2 Others | 1458.08 | 1530.73 | 1959.99 | 917.47 | 628.11 | 4.98 | 28.04 | -31.54 |
| 2 Commission/Fee Expense | 505.07 | 543.21 | 597.40 | 256.47 | 239.62 | 7.55 | 9.98 | -6.57 |
| 3 Employees Expenses | 17776.14 | 19107.70 | 23306.35 | 12467.57 | 8100.39 | 7.49 | 21.97 | -35.03 |
| 4 Office Operating Expenses | 13613.82 | 14313.59 | 17487.97 | 8338.46 | 5706.85 | 5.14 | 22.18 | -31.56 |
| 5 Exchange Fluctuation Loss | 63.27 | 19.05 | 25.52 | 2.80 | 0.09 | -69.90 | 34.00 | -96.69 |
| 5.1 Due to Change in Exchange Rates | 63.27 | 4.39 | 5.02 | 2.80 | 0.09 | -93.06 | 14.37 | -96.69 |
| 5.2 Due to Foreign Currency Transactions | 0.00 | 14.66 | 20.50 | 0.00 | 0.00 | 0.00 | 39.89 | 0.00 |
| 6 Non-Operatiing Expenses | 13.39 | 70.03 | 17.82 | 9.80 | 7.90 | 422.82 | -74.55 | -19.36 |
| 7. Provision for Risk | 9962.24 | 7061.61 | 10568.77 | 8084.34 | 4912.82 | -29.12 | 49.67 | -39.23 |
| 7.1 Loan loss Provision | 9070.71 | 6401.84 | 9650.60 | 7974.59 | 4842.62 | -29.42 | 50.75 | -39.27 |
| 7.1.1 General Loan loss Provision | 3891.06 | 4110.57 | 6271.68 | 4068.95 | 2463.52 | 5.64 | 52.57 | -39.46 |
| 7.1.1.1 Pass Loan Loss Provision | 3163.99 | 3625.52 | 5677.88 | 3311.65 | 1941.22 | 14.59 | 56.61 | -41.38 |
| 7.1.1.2 Watch List Provision | 727.07 | 485.05 | 593.80 | 757.30 | 522.30 | -33.29 | 22.42 | -31.03 |
| 7.1.2 Special Loan Loss Provision | 5176.73 | 2197.47 | 3368.78 | 3768.77 | 2291.47 | -57.55 | 53.30 | -39.20 |
| 7.1.3 Additional Loan Loss Provision | 2.92 | 93.81 | 10.14 | 136.87 | 87.64 | 3118.15 | -89.19 | -35.97 |
| 7.2. Provision for Non-Banking Assets | 679.65 | 611.52 | 839.40 | 106.86 | 64.99 | -10.02 | 37.26 | -39.18 |
| 7.3. Provision for Loss on Investment | 40.37 | 4.97 | 45.93 | 0.68 | 3.92 | -87.68 | 823.46 | 476.13 |
| 7.4. Provision for Loss of Other Assets | 171.51 | 43.27 | 32.84 | 2.21 | 1.28 | 0.00 | 0.00 | -41.80 |
| 8 Loan Written Off | 103.45 | 77.54 | 907.44 | 26.74 | 105.64 | -25.05 | 1070.33 | 295.04 |
| 9 Provision for Staff Bonus | 3139.60 | 4628.86 | 5543.94 | 2494.37 | 1285.77 | 47.43 | 19.77 | -48.45 |
| 10 Provision for Income Tax | 9521.99 | 14145.34 | 17163.51 | 7689.94 | 4052.46 | 48.55 | 21.34 | -47.30 |
| 11 Others | 465.47 | 56.32 | 47.82 | 5.61 | 2.80 | -87.90 | -15.10 | -50.00 |
| 12 Net Profit | 28386.05 | 38128.55 | 45433.95 | 20162.01 | 11050.81 | 34.32 | 19.16 | -45.19 |
| TOTAL EXPENSES | 132741.51 | 146006.29 | 202192.67 | 126363.64 | 79735.08 | 9.99 | 38.48 | -36.90 |
| Income | | | | | | | | |
| 1. Interest Income | 101174.86 | 113200.58 | 161584.42 | 104603.75 | 65696.43 | 11.89 | 42.74 | -37.19 |
| 1.1. On Loans and Advance | 97566.06 | 108083.45 | 152697.37 | 99068.95 | 61919.87 | 10.78 | 41.28 | -37.50 |
| 1.2. On Investment | 2065.62 | 3265.06 | 5686.94 | 3998.17 | 2760.43 | 58.07 | 74.18 | -30.96 |
| 1.2.1 Government Bonds | 1774.19 | 2828.94 | 4702.34 | 3374.53 | 2312.48 | 59.45 | 66.22 | -31.47 |
| 1.2.2 Foreign Bonds | 76.54 | 136.72 | 153.35 | 62.32 | 42.69 | 78.62 | 12.17 | -31.50 |
| 1.2.3 NRB Bonds | 132.56 | 167.89 | 746.84 | 475.27 | 343.99 | 26.65 | 344.84 | -27.62 |
| 1.2.4 Deventure & Bonds | 82.33 | 131.52 | 84.40 | 86.06 | 61.27 | 59.75 | -35.83 | -28.80 |
| 1.3 Agency Balance | 491.44 | 420.46 | 483.18 | 305.79 | 200.05 | -14.44 | 14.92 | -34.58 |
| 1.4 On Call Deposit | 399.14 | 627.38 | 781.19 | 437.70 | 299.38 | 57.18 | 24.52 | -31.60 |
| 1.5 Others | 652.61 | 804.22 | 1935.75 | 793.14 | 516.71 | 23.23 | 140.70 | -34.85 |
| 2. Comission & Discount | 8247.23 | 9230.35 | 11327.97 | 6181.11 | 4076.28 | 11.92 | 22.73 | -34.05 |
| 2.1 Bills Purchase & Discount | 247.40 | 300.36 | 239.78 | 79.03 | 53.25 | 21.41 | -20.17 | -32.62 |
| 2.2 Comission | 7055.01 | 7688.74 | 9581.64 | 5317.91 | 3512.00 | 8.98 | 24.62 | -33.96 |
| 2.3 Others | 944.82 | 1241.25 | 1506.55 | 784.16 | 511.03 | 31.37 | 21.37 | -34.83 |
| 3 Income From Exchange Fluctuation | 4712.88 | 5461.96 | 6127.72 | 3643.82 | 2386.58 | 15.89 | 12.19 | -34.50 |
| 3.1 Due to Change in Exchange Rate | 980.69 | 1116.14 | 629.46 | 718.01 | 495.59 | 13.81 | -43.60 | -30.98 |
| 3.2 Due to Foreign Currency Trans. | 3732.18 | 4345.81 | 5498.26 | 2925.81 | 1891.00 | 16.44 | 26.52 | -35.37 |
| 4 Other Operating Income | 5281.25 | 6555.19 | 8715.19 | 4793.08 | 3095.45 | 24.12 | 32.95 | -35.42 |
| 5 Non Operating Income | 3880.23 | 2757.19 | 2774.51 | 1958.07 | 1020.27 | -28.94 | 0.63 | -47.89 |
| 6 Provision Written Back | 7604.21 | 7698.29 | 10242.22 | 4912.60 | 3148.35 | 1.24 | 33.05 | -35.91 |
| 7 Recovery from Written off Loan | 1445.40 | 1024.53 | 1368.72 | 221.96 | 109.90 | -29.12 | 33.59 | -50.49 |
| 8 Income from Extra Ordinary Expenses | 64.77 | 78.21 | 51.92 | 49.28 | 27.44 | 20.73 | -33.61 | -44.32 |
| 9 Net Loss | 330.67 | 0.00 | 0.00 | 0.00 | 174.36 | -100.00 | 0.00 | 0.00 |
| TOTAL INCOME | 132741.51 | 146006.29 | 202192.68 | 126363.66 | 79735.08 | 9.99 | 38.48 | -36.90 |

Profit and Loss Statement of Development Banks

| | Mid-July | | | Mid-Oct | Mid-Nov | % Change | | |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-------------|--------------|---------------|
| | 2015 | 2016 | 2017 | 2017 | 2017 | 2/1 | 3/2 | 5/4 |
| | 1 | 2 | 3 | 4 | 5 | | | |
| 1 Interest Expenses | 13157.27 | 13312.19 | 13201.15 | 10085.35 | 6712.57 | 1.18 | -0.83 | -33.44 |
| 1.1 Deposit Liabilities | 12804.81 | 13172.88 | 13087.17 | 10074.75 | 6707.00 | 2.87 | -0.65 | -33.43 |
| 1.1.1 Saving A/c | 5804.70 | 5946.21 | 4677.07 | 3295.28 | 2194.33 | 2.44 | -21.34 | -33.41 |
| 1.1.2 Fixed A/c | 5086.43 | 5212.02 | 5949.55 | 5681.40 | 3784.82 | 2.47 | 14.15 | -33.38 |
| 1.1.2.1 Upto 3 Months Fixed A/c | 59.93 | 54.26 | 270.84 | 400.10 | 247.26 | -9.47 | 399.17 | -38.20 |
| 1.1.2.2 3 to 6 Months fixed A/c | 116.36 | 278.90 | 299.49 | 364.99 | 235.81 | 139.69 | 7.38 | -35.39 |
| 1.1.2.3 6 Months to 1 Year Fixed A/c | 2716.01 | 2769.74 | 2933.09 | 3038.69 | 2079.28 | 1.98 | 5.90 | -31.57 |
| 1.1.2.4 Above 1 Year | 2194.14 | 2109.12 | 2446.12 | 1877.61 | 1222.48 | -3.87 | 15.98 | -34.89 |
| 1.1.3 Call Deposit | 1913.68 | 2014.52 | 2460.55 | 1098.08 | 727.86 | 5.27 | 22.14 | -33.72 |
| 1.1.4 Certificate of Deposits | 0.00 | 0.12 | 0.00 | 0.00 | 0.00 | 0.00 | -100.00 | 0.00 |
| 1.2 Others | 352.45 | 139.31 | 113.98 | 10.60 | 5.56 | -60.47 | -18.19 | -47.49 |
| 2 Commission/Fee Expense | 3.26 | 1.36 | 0.00 | 0.00 | 0.00 | -58.30 | -100.00 | 0.00 |
| 3 Employees Expenses | 2640.86 | 2907.09 | 2687.22 | 1612.28 | 1051.50 | 10.08 | -7.56 | -34.78 |
| 4 Office Operating Expenses | 3017.24 | 3038.53 | 2613.80 | 1191.34 | 796.67 | 0.71 | -13.98 | -33.13 |
| 5 Exchange Fluctuation Loss | 1.55 | 177.98 | 83.17 | 3.54 | 2.29 | ##### | -53.27 | -35.18 |
| 5.1 Due to Change in Exchange Rates | 1.56 | 177.62 | 83.14 | 3.54 | 2.26 | ##### | -53.19 | -36.27 |
| 5.2 Due to Foreign Currency Transactions | -0.01 | 0.36 | 0.04 | 0.00 | 0.04 | ##### | -90.15 | 0.00 |
| 6 Non-Operatiing Expenses | 41.67 | 16.31 | 14.39 | -0.86 | -0.99 | -60.86 | -11.77 | 15.17 |
| 7. Provision for Risk | 1866.82 | 1415.40 | 1565.51 | 1624.37 | 874.53 | -24.18 | 10.60 | -46.16 |
| 7.1 Loan loss Provision | 1349.90 | 1271.31 | 1483.84 | 1605.79 | 864.30 | -5.82 | 16.72 | -46.18 |
| 7.1.1 General Loan loss Provision | 154.01 | 733.07 | 623.63 | 1006.29 | 513.44 | 375.98 | -14.93 | -48.98 |
| 7.1.1.1 Pass Loan Loss Provision | 27.86 | 652.10 | 465.15 | 448.06 | 245.17 | 2240.61 | -28.67 | -45.28 |
| 7.1.1.2 Watch List Provision | 126.15 | 80.97 | 158.48 | 558.23 | 268.27 | -35.81 | 95.71 | -51.94 |
| 7.1.2 Special Loan Loss Provision | 1104.99 | 502.83 | 833.09 | 565.06 | 333.64 | -54.49 | 65.68 | -40.96 |
| 7.1.3 Additional Loan Loss Provision | 90.90 | 35.40 | 27.11 | 34.44 | 17.22 | -61.05 | -23.41 | -50.00 |
| 7.2. Provision for Non-Banking Assets | 497.62 | 108.91 | 25.48 | 17.89 | 10.01 | -78.11 | -76.61 | -44.04 |
| 7.3. Provision for Loss on Investment | 11.46 | -0.43 | 45.60 | 0.69 | 0.22 | -103.77 | ##### | -68.32 |
| 7.4. Provision for Loss of Other Assets | 7.84 | 35.62 | 10.59 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 8 Loan Written Off | 225.49 | 155.56 | 39.77 | 13.06 | 14.21 | -31.01 | -74.43 | 8.76 |
| 9 Provision for Staff Bonus | 704.19 | 962.73 | 941.72 | 231.26 | 98.97 | 36.71 | -2.18 | -57.21 |
| 10 Provision for Income Tax | 2043.98 | 2793.14 | 2723.56 | 703.22 | 302.37 | 36.65 | -2.49 | -57.00 |
| 11 Others | 20.53 | 4.17 | 0.81 | 0.79 | 14.80 | -79.70 | -80.66 | 1783.10 |
| 12 Net Profit | 5925.13 | 7762.81 | 6872.35 | 1688.92 | 716.30 | 31.01 | -11.47 | -57.59 |
| TOTAL EXPENSES | 29648.00 | 32547.27 | 30743.44 | 17153.28 | 10583.22 | 9.78 | -5.54 | -38.30 |
| Income | | | | | | | | |
| 1. Interest Income | 24453.29 | 26440.45 | 26567.77 | 15177.53 | 9313.13 | 8.13 | 0.48 | -38.64 |
| 1.1. On Loans and Advance | 22110.85 | 24547.15 | 24001.32 | 13935.36 | 8641.59 | 11.02 | -2.22 | -37.99 |
| 1.2. On Investment | 134.58 | 123.20 | 135.56 | 100.46 | 66.00 | -8.46 | 10.04 | -34.30 |
| 1.2.1 Government Bonds | 121.98 | 101.73 | 95.19 | 67.97 | 43.51 | -16.60 | -6.43 | -35.98 |
| 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 | 10.90 | 11.11 | 12.29 | 18.03 | 15.23 | 2.00 | 10.56 | -15.54 |
| 1.2.4 Deventure & Bonds | 1.71 | 10.35 | 28.09 | 14.46 | 7.27 | 506.78 | 171.27 | -49.76 |
| 1.3 Agency Balance | 137.10 | 103.08 | 344.14 | 144.23 | 61.13 | -24.81 | 233.84 | -57.61 |
| 1.4 On Call Deposit | 1688.66 | 1486.16 | 2055.54 | 951.99 | 519.72 | -11.99 | 38.31 | -45.41 |
| 1.5 Others | 382.10 | 180.86 | 31.21 | 45.49 | 24.69 | -52.67 | -82.74 | -45.73 |
| 2. Comission & Discount | 585.87 | 487.12 | 384.57 | 201.46 | 127.28 | -16.86 | -21.05 | -36.82 |
| 2.1 Bills Purchase & Discount | 1.02 | 0.12 | 0.02 | 0.00 | 0.00 | -88.61 | -87.15 | 0.00 |
| 2.2 Comission | 390.41 | 364.54 | 263.32 | 130.22 | 86.91 | -6.62 | -27.77 | -33.26 |
| 2.3 Others | 194.44 | 122.46 | 121.23 | 71.24 | 40.38 | -37.02 | -1.01 | -43.32 |
| 3 Income From Exchange Fluctuation | 48.86 | 246.86 | 121.24 | 37.86 | 25.16 | 405.20 | -50.89 | -33.54 |
| 3.1 Due to Change in Exchange Rate | 2.62 | 225.94 | 77.27 | 4.76 | 1.94 | 8539.48 | -65.80 | -59.21 |
| 3.2 Due to Foreign Currency Trans. | 46.25 | 20.92 | 43.97 | 33.11 | 23.22 | -54.77 | 110.19 | -29.85 |
| 4 Other Operating Income | 1552.34 | 2088.22 | 1656.52 | 852.39 | 570.70 | 34.52 | -20.67 | -33.05 |
| 5 Non Operating Income | 402.44 | 1130.88 | 444.76 | 241.22 | 133.83 | 181.01 | -60.67 | -44.52 |
| 6 Provision Written Back | 2531.66 | 2018.37 | 1546.85 | 495.11 | 316.50 | -20.27 | -23.36 | -36.07 |
| 7 Recovery from Written off Loan | 21.45 | 2.61 | 12.51 | 3.67 | 1.83 | -87.85 | 379.99 | -50.00 |
| 8 Income from Extra Ordinary Expenses | 35.69 | 128.54 | 9.21 | 1.21 | 0.60 | 260.14 | -92.83 | -50.00 |
| 9 Net Loss | 16.40 | 4.23 | 0.00 | 142.84 | 94.17 | -74.18 | -100.00 | -34.07 |
| TOTAL INCOME | 29648.00 | 32547.27 | 30743.44 | 17153.28 | 10583.22 | 9.78 | -5.54 | -38.30 |

Profit and Loss Statement of Finance Companies

| | Mid-July | | | Mid-Oct | Mid-Nov | % Change | | |
|--|-----------------|-----------------|----------------|----------------|----------------|--------------|---------------|---------------|
| | 2015 | 2016 | 2017 | 2017 | 2017 | | | |
| | 1 | 2 | 3 | 4 | 5 | 2/1 | 3/2 | 5/4 |
| 1 Interest Expenses | 4922.73 | 3776.34 | 3557.37 | 2468.04 | 1608.35 | -23.29 | -5.80 | -34.83 |
| 1.1 Deposit Liabilities | 4880.57 | 3755.60 | 3389.23 | 2454.16 | 1600.55 | -23.05 | -9.76 | -34.78 |
| 1.1.1 Saving A/c | 1949.03 | 1604.12 | 1412.59 | 808.18 | 519.23 | -17.70 | -11.94 | -35.75 |
| 1.1.2 Fixed A/c | 2875.05 | 2065.28 | 1746.55 | 1554.67 | 1021.69 | -28.17 | -15.43 | -34.28 |
| 1.1.2.1 Upto 3 Months Fixed A/c | 26.00 | 18.35 | 54.79 | 67.47 | 40.64 | -29.42 | 198.56 | -39.77 |
| 1.1.2.2 3 to 6 Months fixed A/c | 36.65 | 25.82 | 74.88 | 74.70 | 45.39 | -29.53 | 189.96 | -39.24 |
| 1.1.2.3 6 Months to 1 Year Fixed A/c | 1440.47 | 991.72 | 946.02 | 934.20 | 636.26 | -31.15 | -4.61 | -31.89 |
| 1.1.2.4 Above 1 Year | 1371.93 | 1029.38 | 670.86 | 478.30 | 299.39 | -24.97 | -34.83 | -37.40 |
| 1.1.3 Call Deposit | 56.44 | 86.16 | 230.09 | 91.30 | 59.63 | 52.65 | 167.06 | -34.70 |
| 1.1.4 Certificate of Deposits | 0.05 | 0.04 | 0.00 | 0.00 | 0.00 | -19.53 | -100.00 | 0.00 |
| 1.2 Others | 42.16 | 20.74 | 168.15 | 13.89 | 7.80 | -50.79 | 710.55 | -43.79 |
| 2 Commission/Fee Expense | 1.13 | 1.67 | 3.54 | 3.72 | 2.37 | 48.06 | 112.56 | -36.16 |
| 3 Employees Expenses | 801.85 | 700.74 | 633.90 | 364.89 | 226.15 | -12.61 | -9.54 | -38.02 |
| 4 Office Operating Expenses | 993.19 | 771.46 | 652.83 | 360.26 | 224.47 | -22.32 | -15.38 | -37.69 |
| 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 | 34.74 | 19.81 | 1.33 | 0.72 | 0.00 | -42.98 | -93.30 | ##### |
| 7. Provision for Risk | 952.41 | 1172.94 | 628.48 | 484.13 | 325.28 | 23.15 | -46.42 | -32.81 |
| 7.1 Loan loss Provision | 597.80 | 778.65 | 343.01 | 435.23 | 277.08 | 30.25 | -55.95 | -36.34 |
| 7.1.1 General Loan loss Provision | 26.31 | 264.33 | 140.49 | 191.58 | 110.48 | 904.68 | -46.85 | -42.33 |
| 7.1.1.1 Pass Loan Loss Provision | 18.68 | 252.78 | 113.84 | 114.09 | 52.60 | ##### | -54.97 | -53.90 |
| 7.1.1.2 Watch List Provision | 7.63 | 11.55 | 26.65 | 77.49 | 57.88 | 51.34 | 130.77 | -25.30 |
| 7.1.2 Special Loan Loss Provision | 345.76 | 328.19 | 173.38 | 206.17 | 147.85 | -5.08 | -47.17 | -28.28 |
| 7.1.3 Additional Loan Loss Provision | 225.73 | 186.13 | 29.14 | 37.49 | 18.75 | -17.55 | -84.34 | -50.00 |
| 7.2. Provision for Non-Banking Assets | 252.23 | 291.80 | 188.53 | 45.52 | 46.52 | 15.68 | -35.39 | 2.19 |
| 7.3. Provision for Loss on Investment | 50.14 | 9.99 | 94.36 | 3.37 | 1.69 | -80.08 | 844.54 | -50.00 |
| 7.4. Provision for Loss of Other Assets | 52.23 | 92.51 | 2.57 | 0.00 | 0.00 | 0.00 | 0.00 | -50.00 |
| 8 Loan Written Off | 110.96 | 121.93 | 48.91 | 0.00 | 0.00 | 9.89 | -59.89 | 0.00 |
| 9 Provision for Staff Bonus | 209.37 | 259.93 | 171.12 | 21.14 | 9.63 | 24.15 | -34.17 | -54.46 |
| 10 Provision for Income Tax | 592.41 | 653.15 | 483.56 | 62.34 | 11.95 | 10.25 | -25.96 | -80.83 |
| 11 Others | 9.80 | 0.67 | 7.00 | 0.00 | 0.00 | -93.13 | 940.04 | 0.00 |
| 12 Net Profit | 2728.14 | 3113.58 | 2359.13 | 370.57 | 162.09 | 14.13 | -24.23 | -56.26 |
| TOTAL EXPENSES | 11356.71 | 10592.23 | 8547.17 | 4135.82 | 2570.29 | -6.73 | -19.31 | -37.85 |
| Income | | | | | | | | |
| 1. Interest Income | 8383.33 | 6842.06 | 6205.92 | 3203.17 | 2011.36 | -18.38 | -9.30 | -37.21 |
| 1.1. On Loans and Advance | 7498.52 | 6152.12 | 5224.69 | 2861.57 | 1819.46 | -17.96 | -15.07 | -36.42 |
| 1.2. On Investment | 109.09 | 98.76 | 52.77 | 28.18 | 17.92 | -9.47 | -46.57 | -36.43 |
| 1.2.1 Government Bonds | 86.08 | 74.44 | 32.86 | 25.38 | 15.83 | -13.52 | -55.86 | -37.62 |
| 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 | 16.78 | 20.65 | 17.62 | 1.14 | 0.82 | 23.06 | -14.67 | -28.30 |
| 1.2.4 Deventure & Bonds | 6.23 | 3.67 | 2.29 | 1.66 | 1.26 | -41.05 | -37.48 | -23.77 |
| 1.3 Agency Balance | 87.87 | 65.81 | 194.19 | 60.61 | 30.32 | -25.11 | 195.09 | -49.98 |
| 1.4 On Call Deposit | 546.09 | 399.84 | 638.32 | 215.76 | 124.31 | -26.78 | 59.64 | -42.38 |
| 1.5 Others | 141.75 | 125.53 | 95.95 | 37.06 | 19.36 | -11.45 | -23.56 | -47.76 |
| 2. Comission & Discount | 102.04 | 111.50 | 94.31 | 49.75 | 29.82 | 9.27 | -15.41 | -40.07 |
| 2.1 Bills Purchase & Discount | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | -100.00 | ##### |
| 2.2 Comission | 49.23 | 21.19 | 19.87 | 15.06 | 9.62 | -56.95 | -6.22 | -36.17 |
| 2.3 Others | 52.81 | 90.30 | 74.44 | 34.69 | 20.20 | 71.00 | -17.57 | -41.75 |
| 3 Income From Exchange Fluctuation | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | -99.57 | -100.00 | 0.00 |
| 3.1 Due to Change in Exchange Rate | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | -100.00 | 0.00 |
| 3.2 Due to Foreign Currency Trans. | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | -99.94 | -100.00 | 0.00 |
| 4 Other Operating Income | 493.14 | 479.80 | 400.59 | 225.54 | 137.61 | -2.71 | -16.51 | -38.99 |
| 5 Non Operating Income | 460.80 | 887.79 | 563.87 | 44.99 | 23.26 | 92.66 | -36.49 | -48.31 |
| 6 Provision Written Back | 1706.69 | 1833.99 | 1094.33 | 364.03 | 184.11 | 7.46 | -40.33 | -49.42 |
| 7 Recovery from Written off Loan | 41.78 | 248.95 | 122.91 | 38.71 | 38.46 | 495.90 | -50.63 | -0.65 |
| 8 Income from Extra Ordinary Expenses | 57.35 | 24.70 | 47.02 | 5.21 | 2.61 | -56.94 | 90.41 | -50.00 |
| 9 Net Loss | 111.60 | 163.43 | 18.20 | 204.39 | 143.06 | 46.45 | -88.86 | -30.01 |
| TOTAL INCOME | 11356.71 | 10592.23 | 8547.17 | 4135.82 | 2570.29 | -6.73 | -19.31 | -37.85 |

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

| | Mid-July | | | Mid-Oct | Mid-Nov | % Change | | |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|--------------|--------------|-------------|
| | 2015 | 2016 | 2017 | 2017 | 2017 | | | |
| Sectorwise | 1 | 2 | 3 | 4 | 5 | 2/1 | 3/2 | 5/4 |
| Agricultural and Forest Related | 61783.87 | 76816.32 | 87899.16 | 94225.96 | 96131.29 | 24.33 | 14.43 | 2.02 |
| Fishery Related | 3355.59 | 1980.46 | 2328.51 | 2435.06 | 2422.99 | -40.98 | 17.57 | -0.50 |
| Mining Related | 3525.74 | 3404.03 | 3950.19 | 3980.60 | 4168.92 | -3.45 | 16.04 | 4.73 |
| Agriculture, Forestry & Beverage Production Related | 255534.57 | 296097.02 | 329835.00 | 346738.26 | 354960.79 | 15.87 | 11.39 | 2.37 |
| Construction | 152480.40 | 182851.94 | 213028.75 | 222021.92 | 225696.05 | 19.92 | 16.50 | 1.65 |
| Electricity, Gas and Water | 34540.43 | 46417.77 | 63520.59 | 67478.87 | 69423.76 | 34.39 | 36.85 | 2.88 |
| Metal Products, Machinery & Electronic Equipment & Asse | 16208.31 | 19473.46 | 25044.82 | 27326.84 | 27516.64 | 20.14 | 28.61 | 0.69 |
| Transport, Communication and Public Utilities | 48451.67 | 67489.25 | 76264.31 | 76636.93 | 79332.25 | 39.29 | 13.00 | 3.52 |
| Wholesaler & Retailer | 297286.58 | 374322.54 | 436442.74 | 464062.30 | 468735.64 | 25.91 | 16.60 | 1.01 |
| Finance, Insurance and Real Estate | 107293.66 | 135000.17 | 166374.23 | 171801.48 | 169683.49 | 25.82 | 23.24 | -1.23 |
| Hotel or Restaurant | 44028.90 | 54426.26 | 66900.15 | 72289.98 | 71938.46 | 23.61 | 22.92 | -0.49 |
| Other Services | 63957.60 | 72146.41 | 90250.94 | 93993.60 | 94332.74 | 12.80 | 25.09 | 0.36 |
| Consumption Loans | 101450.14 | 120843.49 | 158359.29 | 153328.49 | 155427.69 | 19.12 | 31.04 | 1.37 |
| Local Government | 1714.14 | 1654.98 | 1568.65 | 1579.52 | 1573.33 | -3.45 | -5.22 | -0.39 |
| Others | 169740.36 | 228955.74 | 272881.84 | 281218.65 | 285142.10 | 34.89 | 19.19 | 1.40 |
| TOTAL | 1361351.97 | 1681879.83 | 1994649.17 | 2079118.45 | 2106486.13 | 23.54 | 18.60 | 1.32 |
| Productwise | | | | | | | | |
| Term Loan | 223149.61 | 272694.42 | 320735.49 | 339179.68 | 345383.17 | 22.20 | 17.62 | 1.83 |
| Overdraft | 245994.73 | 294326.89 | 361906.83 | 369851.56 | 369779.64 | 19.65 | 22.96 | -0.02 |
| Trust Receipt Loan / Import Loan | 55141.88 | 72678.07 | 64530.02 | 80966.77 | 92636.48 | 31.80 | -11.21 | 14.41 |
| Demand & Other Working Capital Loan | 293603.14 | 365785.23 | 404195.22 | 435371.33 | 436997.92 | 24.58 | 10.50 | 0.37 |
| Residential Personal Home Loan (Up to Rs. 1 Crore) | 118861.54 | 142815.41 | 168383.92 | 179203.86 | 181437.41 | 20.15 | 17.90 | 1.25 |
| Real Estate Loan | 85678.07 | 108071.88 | 127318.70 | 127035.93 | 128398.37 | 26.14 | 17.81 | 1.07 |
| Margin Nature Loan | 24084.77 | 37681.04 | 41170.06 | 42440.09 | 42668.82 | 56.45 | 9.26 | 0.54 |
| Hire Purchase Loan | 80966.96 | 110094.35 | 150400.06 | 151869.96 | 154657.29 | 35.97 | 36.61 | 1.84 |
| Deprived Sector Loan | 63889.82 | 81239.19 | 111984.61 | 119611.34 | 115093.91 | 27.16 | 37.85 | -3.78 |
| Bills Purchased | 13511.29 | 12530.80 | 17354.17 | 9657.92 | 5551.61 | -7.26 | 38.49 | -42.52 |
| Other Product | 156470.18 | 183962.55 | 226670.09 | 223930.03 | 233881.51 | 17.57 | 23.22 | 4.44 |
| Total | 1361351.98 | 1681879.83 | 1994649.17 | 2079118.46 | 2106486.13 | 23.54 | 18.60 | 1.32 |
| Collateral wise | | | | | | | | |
| Gold and Silver | 31374.67 | 30642.25 | 37466.92 | 34558.34 | 36015.69 | -2.33 | 22.27 | 4.22 |
| Government Securities | 784.73 | 1014.67 | 997.94 | 460.08 | 467.73 | 29.30 | -1.65 | 1.66 |
| Non Governmental Securities | 18776.93 | 29668.70 | 34634.94 | 36769.61 | 36715.13 | 58.01 | 16.74 | -0.15 |
| Fixed Deposit Receipts | 9824.90 | 10553.39 | 22175.52 | 17690.86 | 16966.51 | 7.41 | 110.13 | -4.09 |
| Own | 8925.88 | 9577.14 | 20780.98 | 16876.23 | 16166.96 | 7.30 | 116.99 | -4.20 |
| Other Licences Institutions | 899.02 | 976.25 | 1394.55 | 814.63 | 799.55 | 8.59 | 42.85 | -1.85 |
| Collateral of Properties | 1131830.49 | 1463645.87 | 1734997.03 | 1818892.84 | 1853059.41 | 29.32 | 18.54 | 1.88 |
| Fixed Assets | 957231.98 | 1207217.80 | 1459790.48 | 1518005.78 | 1546908.63 | 26.12 | 20.92 | 1.90 |
| Current Assets | 174598.50 | 256428.07 | 275206.55 | 300887.06 | 306150.77 | 46.87 | 7.32 | 1.75 |
| Against security of Bill | 13969.01 | 15710.45 | 15873.63 | 14621.06 | 13885.24 | 12.47 | 1.04 | -5.03 |
| Domestic Bills | 3532.80 | 3525.87 | 798.38 | 810.11 | 985.04 | -0.20 | -77.36 | 21.59 |
| Foreign Bills | 10436.21 | 12184.58 | 15075.25 | 13810.94 | 12900.20 | 16.75 | 23.72 | -6.59 |
| Against Guarantee | 40479.05 | 52993.07 | 63293.16 | 67930.05 | 66123.83 | 30.91 | 19.44 | -2.66 |
| Government Guarantee | 2385.24 | 2364.19 | 2560.01 | 2493.99 | 2492.23 | -0.88 | 8.28 | -0.07 |
| Institutional Guarantee | 27833.31 | 33209.50 | 42758.93 | 46397.05 | 44328.24 | 19.32 | 28.76 | -4.46 |
| Personal Guarantee | 2350.72 | 4054.12 | 5340.32 | 5839.91 | 6261.19 | 72.46 | 31.73 | 7.21 |
| Collective Guarantee | 3581.03 | 4855.55 | 5828.86 | 6392.57 | 6482.10 | 35.59 | 20.05 | 1.40 |
| International Rated Foreign Bank's Guarantee | 93.08 | 4226.93 | 1469.32 | 1506.55 | 1451.58 | #### | -65.24 | -3.65 |
| Other Guarantee | 4235.68 | 4282.79 | 5335.71 | 5299.97 | 5108.50 | 1.11 | 24.59 | -3.61 |
| Credit Card | 427.58 | 416.03 | 905.78 | 951.96 | 971.11 | -2.70 | 117.72 | 2.01 |
| Others | 113884.53 | 77235.40 | 84304.25 | 87243.66 | 82281.47 | -32.18 | 9.15 | -5.69 |
| Total | 1361351.89 | 1681879.83 | 1994649.17 | 2079118.45 | 2106486.12 | 23.54 | 18.60 | 1.32 |

Statement of Loans and Advances of Commercial Banks

| | Mid-July | | | Mid-Oct | Mid-Nov | % Change | | |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|--------------|--------------|-------------|
| | 2015 | 2016 | 2017 | 2017 | 2017 | | | |
| Sectorwise | 1 | 2 | 3 | 4 | 5 | 2/1 | 3/2 | 5/4 |
| Agricultural and Forest Related | 47818.18 | 59611.10 | 73353.34 | 78862.49 | 80547.57 | 24.66 | 23.05 | 2.14 |
| Fishery Related | 2888.07 | 1513.96 | 1996.59 | 2076.58 | 2088.69 | -47.58 | 31.88 | 0.58 |
| Mining Related | 3064.11 | 2970.72 | 3467.83 | 3624.57 | 3735.95 | -3.05 | 16.73 | 3.07 |
| Agriculture, Forestry & Beverage Production Related | 239722.81 | 278304.22 | 315942.22 | 332065.63 | 340107.16 | 16.09 | 13.52 | 2.42 |
| Construction | 115175.72 | 142303.46 | 178777.17 | 186484.53 | 189706.17 | 23.55 | 25.63 | 1.73 |
| Electricity, Gas and Water | 29412.29 | 42101.95 | 59344.92 | 62989.54 | 64881.78 | 43.14 | 40.96 | 3.00 |
| Metal Products, Machinery & Electronic Equipment & Asse | 12402.24 | 16327.51 | 22633.48 | 24746.08 | 24990.11 | 31.65 | 38.62 | 0.99 |
| Transport, Communication and Public Utilities | 26254.45 | 43246.45 | 52471.19 | 52509.94 | 54808.94 | 64.72 | 21.33 | 4.38 |
| Wholesaler & Retailer | 256252.52 | 330886.83 | 397945.20 | 423775.09 | 427636.23 | 29.13 | 20.27 | 0.91 |
| Finance, Insurance and Real Estate | 89220.30 | 114517.91 | 148589.16 | 153176.65 | 150508.58 | 28.35 | 29.75 | -1.74 |
| Hotel or Restaurant | 35337.97 | 43361.87 | 57138.95 | 62455.36 | 62240.69 | 22.71 | 31.77 | -0.34 |
| Other Services | 53099.98 | 60591.89 | 80038.56 | 83716.55 | 83998.28 | 14.11 | 32.09 | 0.34 |
| Consumption Loans | 80339.71 | 99230.33 | 134352.70 | 130452.48 | 132931.16 | 23.51 | 35.39 | 1.90 |
| Local Government | 1621.81 | 1576.17 | 1506.86 | 1518.69 | 1512.49 | -2.81 | -4.40 | -0.41 |
| Others | 110543.10 | 155958.26 | 208340.54 | 212677.98 | 216149.24 | 41.08 | 33.59 | 1.63 |
| TOTAL | 1103153.25 | 1392502.62 | 1735898.71 | 1811132.16 | 1835843.05 | 26.23 | 24.66 | 1.36 |
| Productwise | | | | | | | | |
| Term Loan | 187297.61 | 227581.99 | 280894.40 | 294479.12 | 299430.64 | 21.51 | 23.43 | 1.68 |
| Overdraft | 200106.73 | 239961.46 | 310486.80 | 315068.81 | 315154.45 | 19.92 | 29.39 | 0.03 |
| Trust Receipt Loan / Import Loan | 55141.88 | 72677.77 | 64519.94 | 80966.77 | 92636.48 | 31.80 | -11.22 | 14.41 |
| Demand & Other Working Capital Loan | 260320.80 | 334766.54 | 386183.56 | 419030.53 | 420970.21 | 28.60 | 15.36 | 0.46 |
| Residential Personal Home Loan (Up to Rs. 1 Crore) | 87842.96 | 109296.95 | 140053.24 | 149380.82 | 151018.19 | 24.42 | 28.14 | 1.10 |
| Real Estate Loan | 63879.59 | 83603.42 | 104245.22 | 103197.14 | 104572.27 | 30.88 | 24.69 | 1.33 |
| Margin Nature Loan | 16360.29 | 28428.82 | 34419.83 | 34893.56 | 35186.55 | 73.77 | 21.07 | 0.84 |
| Hire Purchase Loan | 54406.77 | 79566.01 | 120085.97 | 121231.29 | 123539.66 | 46.24 | 50.93 | 1.90 |
| Deprived Sector Loan | 51515.94 | 66005.84 | 93428.55 | 101114.87 | 96426.09 | 0.00 | 0.00 | -4.64 |
| Bills Purchased | 13497.19 | 12523.00 | 17351.57 | 9655.32 | 5549.01 | -7.22 | 38.56 | -42.53 |
| Other Product | 112783.49 | 138090.81 | 184229.66 | 182113.95 | 191359.48 | 22.44 | 33.41 | 5.08 |
| Total | 1103153.26 | 1392502.62 | 1735898.72 | 1811132.17 | 1835843.04 | 26.23 | 24.66 | 1.36 |
| Collateral wise | | | | | | | | |
| Gold and Silver | 26813.12 | 26326.42 | 32842.76 | 30182.63 | 31385.37 | -1.82 | 24.75 | 3.98 |
| Government Securities | 751.68 | 991.90 | 986.04 | 434.46 | 436.20 | 31.96 | -0.59 | 0.40 |
| Non Governmental Securities | 13183.16 | 23084.76 | 29673.78 | 30742.29 | 30752.54 | 75.11 | 28.54 | 0.03 |
| Fixed Deposit Receipts | 6561.88 | 7542.78 | 15282.39 | 12219.27 | 11957.26 | 14.95 | 102.61 | -2.14 |
| Own | 5662.90 | 6566.55 | 13887.84 | 11404.65 | 11157.72 | 15.96 | 111.49 | -2.17 |
| Other Licences Institutions | 898.97 | 976.23 | 1394.55 | 814.63 | 799.55 | 8.59 | 42.85 | -1.85 |
| Collateral of Properties | 900985.02 | 1206655.78 | 1510054.58 | 1585076.88 | 1616156.50 | 33.93 | 25.14 | 1.96 |
| Fixed Assets | 726933.32 | 950449.10 | 1234935.26 | 1284273.41 | 1310078.76 | 30.75 | 29.93 | 2.01 |
| Current Assets | 174051.71 | 256206.67 | 275119.32 | 300803.48 | 306077.73 | 47.20 | 7.38 | 1.75 |
| Against security of Bill | 13672.66 | 15133.48 | 15873.63 | 14621.06 | 13885.24 | 10.68 | 4.89 | -5.03 |
| Domestic Bills | 3236.45 | 2950.40 | 798.38 | 810.11 | 985.04 | -8.84 | -72.94 | 21.59 |
| Foreign Bills | 10436.21 | 12183.08 | 15075.25 | 13810.94 | 12900.20 | 16.74 | 23.74 | -6.59 |
| Against Guarantee | 34298.71 | 44016.18 | 52805.20 | 56518.63 | 54727.06 | 28.33 | 19.97 | -3.17 |
| Government Guarantee | 2208.28 | 2191.40 | 2456.45 | 2390.43 | 2391.92 | -0.76 | 12.09 | 0.06 |
| Institutional Guarantee | 24969.73 | 28853.08 | 38746.64 | 42094.77 | 40175.30 | 15.55 | 34.29 | -4.56 |
| Personal Guarantee | 2069.26 | 3325.36 | 4274.42 | 4640.39 | 5022.13 | 60.70 | 28.54 | 8.23 |
| Collective Guarantee | 951.02 | 1365.35 | 640.93 | 701.93 | 703.15 | 43.57 | -53.06 | 0.17 |
| International Rated Foreign Bank's Guarantee | 93.08 | 4226.93 | 1469.32 | 1506.55 | 1451.58 | ##### | -65.24 | -3.65 |
| Other Guarantee | 4007.34 | 4054.06 | 5217.45 | 5184.57 | 4982.98 | 1.17 | 28.70 | -3.89 |
| Credit Card | 427.58 | 416.03 | 905.78 | 951.96 | 971.11 | -2.70 | 117.72 | 2.01 |
| Others | 106459.44 | 68335.30 | 77474.55 | 80384.97 | 75571.74 | -35.81 | 13.37 | -5.99 |
| Total | 1103153.26 | 1392502.62 | 1735898.71 | 1811132.16 | 1835843.03 | 26.23 | 24.66 | 1.36 |

Statement of Loans and Advances of Development Banks

| | Mid-July | | | Mid-Oct | Mid-Nov | % Change | | |
|---|------------------|------------------|------------------|------------------|------------------|--------------|---------------|-------------|
| | 2015 | 2016 | 2017 | 2017 | 2017 | | | |
| Sectorwise | 1 | 2 | 3 | 4 | 5 | 2/1 | 3/2 | 5/4 |
| Agricultural and Forest Related | 12002.65 | 15169.69 | 11517.77 | 12119.24 | 12282.38 | 26.39 | -24.07 | 1.35 |
| Fishery Related | 404.87 | 410.64 | 275.80 | 308.32 | 285.15 | 1.42 | -32.84 | -7.52 |
| Mining Related | 390.09 | 391.51 | 450.84 | 341.65 | 420.00 | 0.36 | 15.16 | 22.93 |
| Agriculture, Forestry & Beverage Production Related | 12179.35 | 14829.67 | 11610.02 | 12317.26 | 12504.52 | 21.76 | -21.71 | 1.52 |
| Construction | 26554.42 | 32645.74 | 27621.96 | 28739.29 | 29219.14 | 22.94 | -15.39 | 1.67 |
| Electricity, Gas and Water | 4933.46 | 4000.83 | 4007.87 | 4299.39 | 4352.19 | -18.90 | 0.18 | 1.23 |
| Metal Products, Machinery & Electronic Equipment & Asse | 2976.90 | 2395.14 | 1557.29 | 1709.16 | 1677.68 | -19.54 | -34.98 | -1.84 |
| Transport, Communication and Public Utilities | 15099.18 | 17830.86 | 18908.92 | 19163.26 | 19658.93 | 18.09 | 6.05 | 2.59 |
| Wholesaler & Retailer | 32542.18 | 35847.16 | 32765.58 | 34155.56 | 34881.01 | 10.16 | -8.60 | 2.12 |
| Finance, Insurance and Real Estate | 13368.46 | 16264.86 | 14169.51 | 14884.47 | 15164.30 | 21.67 | -12.88 | 1.88 |
| Hotel or Restaurant | 7231.42 | 9287.71 | 8381.09 | 8447.61 | 8287.06 | 28.44 | -9.76 | -1.90 |
| Other Services | 8661.91 | 9369.02 | 8371.79 | 8615.45 | 8707.25 | 8.16 | -10.64 | 1.07 |
| Consumption Loans | 15563.89 | 17035.39 | 19360.71 | 18727.48 | 18640.73 | 9.45 | 13.65 | -0.46 |
| Local Government | 32.34 | 41.32 | 24.59 | 23.62 | 23.64 | 27.76 | -40.49 | 0.07 |
| Others | 41529.50 | 57473.73 | 50581.10 | 54190.89 | 54837.47 | 38.39 | -11.99 | 1.19 |
| TOTAL | 193470.61 | 232993.26 | 209604.83 | 218042.65 | 220941.45 | 20.43 | -10.04 | 1.33 |
| Productwise | | | | | | | | |
| Term Loan | 27992.73 | 37259.67 | 33010.58 | 37332.23 | 38515.68 | 33.10 | -11.40 | 3.17 |
| Overdraft | 45887.99 | 54365.43 | 51420.03 | 54782.75 | 54625.19 | 18.47 | -5.42 | -0.29 |
| Trust Receipt Loan / Import Loan | 0.00 | 0.30 | 10.09 | 0.00 | 0.00 | 0.00 | ##### | 0.00 |
| Demand & Other Working Capital Loan | 20503.15 | 20231.27 | 10586.96 | 8865.68 | 8538.05 | -1.33 | -47.67 | -3.70 |
| Residential Personal Home Loan (Up to Rs. 1 Crore) | 22476.27 | 26787.73 | 22016.64 | 23067.89 | 23675.01 | 19.18 | -17.81 | 2.63 |
| Real Estate Loan | 13116.83 | 17273.22 | 16955.43 | 17837.57 | 17779.26 | 31.69 | -1.84 | -0.33 |
| Margin Nature Loan | 3831.26 | 5205.67 | 3835.46 | 4845.49 | 4915.58 | 35.87 | -26.32 | 1.45 |
| Hire Purchase Loan | 18970.95 | 23685.84 | 24554.80 | 24835.23 | 25369.96 | 24.85 | 3.67 | 2.15 |
| Deprived Sector Loan | 10198.29 | 12938.71 | 16414.81 | 16397.03 | 16431.17 | 0.00 | 0.00 | 0.21 |
| Bills Purchased | 7.70 | 1.40 | 0.00 | 0.00 | 0.00 | -81.82 | ##### | 0.00 |
| Other Product | 30485.43 | 35244.02 | 30800.04 | 30078.76 | 31091.56 | 15.61 | -12.61 | 3.37 |
| Total | 193470.61 | 232993.26 | 209604.83 | 218042.65 | 220941.45 | 20.43 | -10.04 | 1.33 |
| Collateral wise | | | | | | | | |
| Gold and Silver | 4111.82 | 4189.41 | 4318.51 | 4056.23 | 4299.50 | 1.89 | 3.08 | 6.00 |
| Government Securities | 12.34 | 6.15 | 0.15 | 13.86 | 19.78 | -50.16 | -97.51 | 42.70 |
| Non Governmental Securities | 3330.32 | 4660.50 | 3801.07 | 4888.98 | 4854.14 | 39.94 | -18.44 | -0.71 |
| Fixed Deposit Receipts | 2014.24 | 2155.69 | 5264.84 | 4152.54 | 3923.74 | 7.02 | 144.23 | -5.51 |
| Own | 2014.20 | 2155.67 | 5264.84 | 4152.54 | 3923.74 | 7.02 | 144.23 | -5.51 |
| Other Licences Institutions | 0.05 | 0.02 | 0.00 | 0.00 | 0.00 | -55.56 | ##### | 0.00 |
| Collateral of Properties | 177855.55 | 213181.75 | 186566.58 | 194417.06 | 197458.26 | 19.86 | -12.48 | 1.56 |
| Fixed Assets | 177513.72 | 213171.49 | 186555.95 | 194407.54 | 197448.64 | 20.09 | -12.49 | 1.56 |
| Current Assets | 341.83 | 10.26 | 10.63 | 9.51 | 9.62 | -97.00 | 3.60 | 1.14 |
| Against security of Bill | 15.30 | 8.28 | 0.00 | 0.00 | 0.00 | -45.88 | ##### | 0.00 |
| Domestic Bills | 15.30 | 8.28 | 0.00 | 0.00 | 0.00 | -45.88 | ##### | 0.00 |
| Foreign Bills | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Against Guarantee | 5424.35 | 7887.82 | 9201.06 | 10017.93 | 9907.28 | 45.42 | 16.65 | -1.10 |
| Government Guarantee | 112.07 | 113.69 | 63.11 | 63.11 | 63.11 | 1.44 | -44.48 | 0.00 |
| Institutional Guarantee | 2552.54 | 3716.23 | 3197.82 | 3414.82 | 3182.66 | 45.59 | -13.95 | -6.80 |
| Personal Guarantee | 155.40 | 570.85 | 750.78 | 847.76 | 880.89 | 267.33 | 31.52 | 3.91 |
| Collective Guarantee | 2602.75 | 3481.97 | 5187.90 | 5690.61 | 5778.91 | 33.78 | 48.99 | 1.55 |
| International Rated Foreign Bank's Guarantee | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Guarantee | 1.59 | 5.10 | 1.45 | 1.63 | 1.70 | 220.21 | -71.48 | 4.57 |
| Credit Card | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Others | 706.70 | 903.66 | 452.61 | 496.06 | 478.75 | 27.87 | -49.91 | -3.49 |
| Total | 193470.61 | 232993.26 | 209604.83 | 218042.65 | 220941.45 | 20.43 | -10.04 | 1.33 |

Statement of Loans and Advances of Finance Companies

| | Mid-July | | | Mid-Oct | Mid-Nov | % Change | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|---------------|---------------|--------------|
| | 2015 | 2016 | 2017 | 2017 | 2017 | 2/1 | 3/2 | 5/4 |
| Sectorwise | 1 | 2 | 3 | 4 | 5 | | | |
| Agricultural and Forest Related | 1963.05 | 2035.53 | 3028.05 | 3244.23 | 3301.33 | 3.69 | 48.76 | 1.76 |
| Fishery Related | 62.64 | 55.86 | 56.12 | 50.16 | 49.15 | -10.83 | 0.48 | -2.02 |
| Mining Related | 71.55 | 41.80 | 31.51 | 14.38 | 12.97 | -41.57 | -24.62 | -9.79 |
| Agriculture, Forestry & Beverage Production Related | 3632.41 | 2963.13 | 2282.77 | 2355.36 | 2349.10 | -18.43 | -22.96 | -0.27 |
| Construction | 10750.27 | 7902.75 | 6629.62 | 6798.11 | 6770.73 | -26.49 | -16.11 | -0.40 |
| Electricity, Gas and Water | 194.69 | 314.99 | 167.79 | 189.94 | 189.79 | 61.79 | -46.73 | -0.08 |
| Metal Products, Machinery & Electronic Equipment & Asse | 829.16 | 750.81 | 854.05 | 871.60 | 848.84 | -9.45 | 13.75 | -2.61 |
| Transport, Communication and Public Utilities | 7098.04 | 6411.94 | 4884.19 | 4963.73 | 4864.39 | -9.67 | -23.83 | -2.00 |
| Wholesaler & Retailer | 8491.89 | 7588.55 | 5731.96 | 6131.65 | 6218.40 | -10.64 | -24.47 | 1.41 |
| Finance, Insurance and Real Estate | 4704.90 | 4217.40 | 3615.57 | 3740.36 | 4010.61 | -10.36 | -14.27 | 7.23 |
| Hotel or Restaurant | 1459.52 | 1776.67 | 1380.10 | 1387.01 | 1410.71 | 21.73 | -22.32 | 1.71 |
| Other Services | 2195.70 | 2185.50 | 1840.60 | 1661.60 | 1627.21 | -0.46 | -15.78 | -2.07 |
| Consumption Loans | 5546.54 | 4577.78 | 4645.89 | 4148.53 | 3855.81 | -17.47 | 1.49 | -7.06 |
| Local Government | 59.99 | 37.50 | 37.20 | 37.20 | 37.20 | -37.50 | -0.80 | 0.00 |
| Others | 17667.77 | 15523.75 | 13960.21 | 14349.78 | 14155.39 | -12.14 | -10.07 | -1.35 |
| TOTAL | 64728.11 | 56383.96 | 49145.62 | 49943.64 | 49701.63 | -12.89 | -12.84 | -0.48 |
| Productwise | | | | | | | | |
| Term Loan | 7859.26 | 7852.76 | 6830.51 | 7368.32 | 7436.85 | -0.08 | -13.02 | 0.93 |
| 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 | 12779.18 | 10787.42 | 7424.71 | 7475.11 | 7489.66 | -15.59 | -31.17 | 0.19 |
| Residential Personal Home Loan (Up to Rs. 1 Crore) | 8542.32 | 6730.72 | 6314.04 | 6755.15 | 6744.21 | -21.21 | -6.19 | -0.16 |
| Real Estate Loan | 8681.64 | 7195.24 | 6118.05 | 6001.22 | 6046.85 | -17.12 | -14.97 | 0.76 |
| Margin Nature Loan | 3893.22 | 4046.55 | 2914.77 | 2701.04 | 2566.68 | 3.94 | -27.97 | -4.97 |
| Hire Purchase Loan | 7589.24 | 6842.49 | 5759.29 | 5803.43 | 5747.67 | -9.84 | -15.83 | -0.96 |
| Deprived Sector Loan | 2175.58 | 2294.65 | 2141.25 | 2099.45 | 2236.64 | 0.00 | 0.00 | 6.53 |
| Bills Purchased | 6.40 | 6.40 | 2.60 | 2.60 | 2.60 | 0.00 | -59.38 | 0.00 |
| Other Product | 13201.26 | 10627.73 | 11640.40 | 11737.32 | 11430.47 | -19.49 | 9.53 | -2.61 |
| Total | 64728.11 | 56383.96 | 49145.62 | 49943.64 | 49701.63 | -12.89 | -12.84 | -0.48 |
| Collateral wise | | | | | | | | |
| Gold and Silver | 449.73 | 126.42 | 305.64 | 319.48 | 330.82 | -71.89 | 141.77 | 3.55 |
| Government Securities | 20.72 | 16.63 | 11.75 | 11.75 | 11.75 | -19.73 | -29.33 | 0.00 |
| Non Governmental Securities | 2263.45 | 1923.44 | 1160.09 | 1138.33 | 1108.44 | -15.02 | -39.69 | -2.63 |
| Fixed Deposit Receipts | 1248.78 | 854.92 | 1628.29 | 1319.05 | 1085.50 | -31.54 | 90.46 | -17.71 |
| Own | 1248.78 | 854.92 | 1628.29 | 1319.05 | 1085.50 | -31.54 | 90.46 | -17.71 |
| Other Licences Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Collateral of Properties | 52989.91 | 43808.35 | 38375.87 | 39398.90 | 39444.66 | -17.33 | -12.40 | 0.12 |
| Fixed Assets | 52784.94 | 43597.21 | 38299.28 | 39324.83 | 39381.24 | -17.41 | -12.15 | 0.14 |
| Current Assets | 204.97 | 211.14 | 76.59 | 74.07 | 63.42 | 3.01 | -63.72 | -14.37 |
| Against security of Bill | 281.05 | 568.69 | 0.00 | 0.00 | 0.00 | 102.34 | ##### | 0.00 |
| Domestic Bills | 281.05 | 567.19 | 0.00 | 0.00 | 0.00 | 101.81 | ##### | 0.00 |
| Foreign Bills | 0.00 | 1.50 | 0.00 | 0.00 | 0.00 | 0.00 | ##### | 0.00 |
| Against Guarantee | 755.99 | 1089.07 | 1286.89 | 1393.49 | 1489.49 | 44.06 | 18.16 | 6.89 |
| Government Guarantee | 64.90 | 59.11 | 40.45 | 40.45 | 37.20 | -8.93 | -31.57 | -8.03 |
| Institutional Guarantee | 311.04 | 640.19 | 814.47 | 887.47 | 970.27 | 105.83 | 27.22 | 9.33 |
| Personal Guarantee | 126.05 | 157.91 | 315.12 | 351.76 | 358.17 | 25.27 | 99.55 | 1.82 |
| Collective Guarantee | 27.25 | 8.24 | 0.04 | 0.04 | 0.04 | -69.78 | -99.57 | -1.67 |
| International Rated Foreign Bank's Guarantee | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Guarantee | 226.74 | 223.63 | 116.81 | 113.77 | 123.81 | -1.37 | -47.77 | 8.83 |
| Credit Card | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Others | 6718.39 | 7996.44 | 6377.09 | 6362.64 | 6230.97 | 19.02 | -20.25 | -2.07 |
| Total | 64728.01 | 56383.96 | 49145.62 | 49943.64 | 49701.63 | -12.89 | -12.84 | -0.48 |

| BFI Name | NBL | RBB | NABIL | INBL | SCENL | HBL | NSBI | NBB | EBL | BOK | NCC |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Expenses | | | | | | | | | | | |
| 1. Interest Expense | 864.11 | 849.04 | 1520.93 | 2485.83 | 487.15 | 1789.87 | 1572.63 | 1180.34 | 1552.98 | 1761.28 | 1701.87 |
| 1.1 On Deposit Liabilities | 689.51 | 846.41 | 1509.91 | 2438.04 | 487.15 | 1773.02 | 1509.98 | 1178.85 | 1552.98 | 1731.46 | 1692.27 |
| 1.1.1 Saving Account | 242.93 | 484.56 | 555.21 | 441.42 | 94.66 | 441.25 | 213.48 | 213.33 | 354.89 | 233.85 | 347.37 |
| 1.1.2 Fixed Account | 425.02 | 329.41 | 762.95 | 1810.83 | 363.27 | 1289.33 | 1279.86 | 902.53 | 1146.00 | 1442.36 | 1209.40 |
| 1.1.2.1 Up to 3 months Fixed Account | | 1.15 | 114.44 | 22.33 | 20.60 | 1289.33 | 45.86 | | 267.13 | | 28.74 |
| 1.1.2.2 3 to 6 months Fixed Account | | 0.39 | 152.59 | | 98.86 | | 36.55 | 0.04 | 351.02 | | 82.59 |
| 1.1.2.3 6 months to 1 year Fixed Account | | 259.05 | 381.48 | | 237.06 | | 100.31 | | 220.83 | 1442.36 | 1018.62 |
| 1.1.2.4 Above 1 year Fixed Account | 425.02 | 68.82 | 114.44 | 1788.50 | 6.75 | | 1097.15 | 902.50 | 307.02 | | 79.45 |
| 1.1.3 Call Deposit | 21.56 | 32.44 | 191.75 | 185.80 | 29.22 | 42.44 | 16.63 | 63.00 | 52.09 | 55.25 | 135.50 |
| 1.1.4 Certificate of Deposit | | | | | | | | | | | |
| 1.2 On Borrowing | 174.60 | 2.63 | 11.03 | 47.79 | | 16.85 | 62.65 | 1.49 | | 29.82 | 9.60 |
| 2. Commission Expense | | 16.68 | 77.55 | 55.14 | | | | 6.84 | | | 58.38 |
| 3. Staff Expense | 685.76 | 701.13 | 372.55 | 253.21 | 212.40 | 339.72 | 316.62 | 157.84 | 308.39 | 267.49 | 198.16 |
| 4. Office Operating Expenses | 239.85 | 253.04 | 199.53 | 243.21 | 171.96 | 272.97 | 264.59 | 129.88 | 183.45 | 180.56 | 141.37 |
| 5. Foreign Exchange Loss | | | | | | | | 0.09 | | | |
| 5.1 Due to Change in Exchange Rates | | | | | | | | 0.09 | | | |
| 5.2 Due to Foreign Currency Transaction | | | | | | | | 0.00 | | | |
| 6. Non Operating Expense | | | | 0.17 | | | | 2.75 | 1.37 | | 0.89 |
| 7. Provision for Risk | 316.83 | 369.30 | 94.33 | 185.53 | 49.91 | 85.71 | 77.55 | 146.17 | 60.70 | 132.96 | 284.07 |
| 7.1 Loan loss Provision | 316.40 | 368.04 | 94.33 | 185.53 | 49.91 | 85.71 | 77.55 | 146.17 | 60.70 | 132.96 | 241.61 |
| 7.1.1 General Loan loss Provision | 316.40 | 54.90 | 38.38 | 87.48 | 37.07 | | 49.69 | 91.08 | 60.70 | -2.50 | 241.61 |
| 7.1.1.1 Pass Loan Loss Provision | 316.40 | 54.90 | 38.38 | 24.76 | 27.30 | | 49.69 | 76.39 | 60.70 | 12.02 | 241.61 |
| 7.1.1.2 Watch List Provision | | | | 62.72 | 9.77 | | | 14.68 | | -14.52 | |
| 7.1.2 Special Loan Loss Provision | | 313.14 | 55.95 | 98.06 | 12.84 | | 27.85 | 55.10 | | 135.46 | |
| 7.1.3 Additional Loan Loss Provision | | | 0.00 | | | 85.71 | | | | | |
| 7.2. Provision for Non-Banking Assets | 0.06 | | | | | | | | | | 42.46 |
| 7.3. Provision for Loss on Investment | | 0.34 | | | | | | | | | |
| 7.5. Provision for Loss of Other Assets | 0.36 | 0.92 | | | | | | | | | |
| 8. Loan Written Off | | | 0.43 | | 0.23 | | | 0.00 | | | |
| 9. Provision for Staff Bonus | 99.91 | 81.09 | 170.66 | 189.90 | 77.23 | 83.74 | 43.32 | | 113.02 | 49.64 | |
| 10. Provision for Income Tax | 374.65 | 304.08 | 491.60 | 569.70 | 231.70 | 251.05 | 139.07 | | 339.07 | 148.93 | |
| 11. Others | | 2.48 | | | | | | | | | |
| 12. Net Profit | 874.23 | 1746.14 | 1214.96 | 1329.31 | 540.64 | 586.36 | 294.11 | 101.14 | 791.15 | 347.49 | |
| Total Expenses | 3455.33 | 4322.98 | 4142.53 | 5312.02 | 1771.23 | 3409.42 | 2707.89 | 1725.05 | 3350.14 | 2888.34 | 2384.72 |
| Income | | | | | | | | | | | |
| 1. Interest Income | 2332.40 | 3726.82 | 3422.01 | 4373.60 | 1321.59 | 2908.62 | 2281.65 | 1295.08 | 3014.59 | 2592.72 | 1638.72 |
| 1.1 On Loans and Advances | 2234.38 | 3522.71 | 3071.34 | 4130.05 | 1174.41 | 2751.48 | 2012.96 | 1207.30 | 2855.55 | 2467.30 | 1546.99 |
| 1.2 On Investment | 71.55 | 180.02 | 190.95 | 161.90 | 31.80 | 104.89 | 105.55 | 47.87 | 157.05 | 112.94 | 75.78 |
| 1.2.1 Government Bonds | 71.55 | 121.44 | 190.95 | 161.90 | 31.80 | 104.89 | 104.24 | 10.49 | 19.71 | 112.94 | 74.87 |
| 1.2.2 Foreign Bonds | | | | | | | | | 27.32 | | |
| 1.2.3 NRB Bonds | | 0.52 | | | | | 1.31 | 37.36 | 110.02 | | 0.91 |
| 1.2.4 Debenture & Bonds | | 58.06 | | | | | | 0.02 | | | |
| 1.3 On Agency Balance | 13.02 | 2.54 | 6.44 | 80.12 | 1.24 | 52.25 | 0.98 | 1.80 | | | 2.42 |
| 1.4 On Call Deposit | | 7.84 | 118.65 | 1.09 | 55.81 | | | 31.68 | 2.00 | 2.38 | 1.29 |
| 1.5 On Others | 13.45 | 13.71 | 34.63 | 0.45 | 58.33 | | 162.15 | 6.42 | | 10.09 | 12.24 |
| 2. Commission and Discount | 90.88 | 187.88 | 275.83 | 396.73 | 177.07 | 195.74 | 305.12 | 212.02 | 138.35 | 100.65 | 111.18 |
| 2.1 Bills Purchase and Discount | 0.00 | 0.53 | 0.08 | 1.24 | 5.77 | 4.96 | 0.22 | 11.62 | 3.82 | 8.63 | 2.03 |
| 2.2 Commission | 90.88 | 182.01 | 273.26 | 395.48 | 129.54 | 162.34 | 152.33 | 196.89 | 134.44 | 89.48 | 108.73 |
| 2.3 Others | | 5.34 | 2.49 | | 41.76 | 28.44 | 152.56 | 3.51 | 0.09 | 2.54 | 0.42 |
| 3. Exchange Fluctuation Income | 51.12 | 34.01 | 229.09 | 213.41 | 225.77 | 204.00 | 74.86 | 55.15 | 37.76 | 79.70 | 16.59 |
| 3.1 Due to Change in Exchange Rate | -4.16 | 8.71 | 119.08 | 22.68 | 63.60 | | 4.38 | | 2.60 | | 0.43 |
| 3.2 Due to Foreign Currency Transaction | 55.28 | 25.30 | 110.01 | 190.73 | 162.17 | 204.00 | 70.48 | 55.15 | 35.16 | 79.70 | 16.16 |
| 4. Other Operating Income | 123.01 | 216.75 | 143.23 | 117.50 | 35.51 | 99.90 | | 56.01 | 154.31 | 52.54 | 59.46 |
| 5. Non Operating Income | 474.21 | 0.40 | 69.49 | 88.77 | -0.99 | 0.70 | | 0.90 | 2.67 | 5.92 | 16.96 |
| 6. Write Back from Provisions for loss | 379.26 | 155.43 | 0.12 | 122.01 | 10.71 | | | 9.36 | 101.81 | 2.45 | 48.97 |
| 7. Recovery of written-off Loan | 4.45 | 1.69 | 2.76 | | 1.59 | | | 36.00 | 4.99 | | 0.91 |
| 8. Income from Extra Ordinary transactions | | | | | | 0.46 | | | | | |
| 9. Net Loss | | | | | | | | | | | 71.87 |
| Total Income | 3455.33 | 4322.98 | 4142.53 | 5312.02 | 1771.23 | 3409.42 | 2707.89 | 1725.05 | 3350.14 | 2888.34 | 2384.72 |

| BFI Name | NIC | M/BL | Kumari | Laxmi | SBL | ADBNL | Global | Citizens | Prime | Sunrise | NMVB | PRABHU |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Expenses | | | | | | | | | | | | |
| 1. Interest Expense | 2568.64 | 1496.84 | 1399.86 | 1492.19 | 1965.67 | 2352.26 | 2576.45 | 1498.18 | 1875.57 | 1537.86 | 1770.86 | 1760.66 |
| 1.1 On Deposit Liabilities | 2549.19 | 1493.60 | 1398.68 | 1472.16 | 1914.19 | 2309.75 | 2556.70 | 1471.68 | 1856.42 | 1534.75 | 1747.91 | 1758.21 |
| 1.1.1 Saving Account | 756.83 | 262.97 | 288.97 | 249.20 | 406.15 | 390.84 | 457.65 | 157.43 | 279.56 | 270.07 | 221.41 | 540.16 |
| 1.1.2 Fixed Account | 1458.21 | 1183.19 | 939.55 | 1045.85 | 1190.82 | 1917.37 | 1988.14 | 1248.48 | 1259.31 | 1183.00 | 1443.65 | 936.31 |
| 1.1.2.1 Up to 3 months Fixed Account | 0.00 | | | 13.03 | 386.98 | | 1.97 | 16.13 | | 19.08 | 55.36 | 65.86 |
| 1.1.2.2 3 to 6 months Fixed Account | | | | 40.72 | 285.32 | | 6.64 | 360.22 | 33.49 | 123.67 | 26.65 | 43.89 |
| 1.1.2.3 6 months to 1 year Fixed Account | 1408.42 | 903.89 | | 513.29 | 276.54 | 905.54 | 1584.94 | 459.04 | 1004.09 | 857.24 | 460.95 | 689.79 |
| 1.1.2.4 Above 1 year Fixed Account | 49.78 | 279.30 | 939.55 | 478.81 | 241.98 | 1011.83 | 394.59 | 413.09 | 221.73 | 183.00 | 900.69 | 136.77 |
| 1.1.3 Call Deposit | 334.16 | 47.44 | 170.16 | 177.10 | 317.22 | 1.53 | 110.91 | 65.76 | 317.55 | 81.68 | 82.85 | 281.74 |
| 1.1.4 Certificate of Deposit | | | | | | | | | | | | |
| 1.2 On Borrowing | 19.45 | 3.24 | 1.19 | 20.03 | 51.48 | 42.51 | 19.75 | 26.50 | 19.15 | 3.11 | 22.95 | 2.45 |
| 2. Commission Expense | | | | | | 0.35 | 23.18 | 1.50 | | | | |
| 3. Staff Expense | 336.60 | 217.13 | 207.55 | 163.81 | 223.97 | 957.02 | 322.23 | 153.43 | 124.63 | 211.51 | 263.57 | 333.71 |
| 4. Office Operating Expenses | 280.58 | 150.46 | 122.82 | 164.66 | 210.01 | 219.73 | 293.02 | 142.17 | 570.03 | 187.34 | 213.31 | 222.32 |
| 5. Foreign Exchange Loss | | | | | | | | | | | | |
| 5.1 Due to Change in Exchange Rates | | | | | | | | | | | | |
| 5.2 Due to Foreign Currency Transaction | | | | | | | | | | | | |
| 6. Non Operating Expense | | 1.45 | 0.02 | | | 0.03 | | | | 0.03 | | 0.05 |
| 7. Provision for Risk | 133.60 | 50.88 | 149.82 | 275.27 | 181.12 | 713.53 | 166.63 | 54.78 | 83.28 | 156.84 | 231.58 | 111.16 |
| 7.1 Loan loss Provision | 133.60 | 50.88 | 149.82 | 272.35 | 181.12 | 713.53 | 166.63 | 36.26 | 83.28 | 156.84 | 230.79 | 111.16 |
| 7.1.1 General Loan loss Provision | 162.96 | 19.48 | 120.52 | 66.08 | 181.12 | 217.89 | 166.63 | 17.42 | 7.16 | 31.94 | 62.75 | 69.72 |
| 7.1.1.1 Pass Loan Loss Provision | 150.52 | 20.92 | 101.20 | 4.59 | 181.12 | 1.83 | 166.63 | 15.76 | 29.45 | 25.15 | 24.03 | 114.46 |
| 7.1.1.2 Watch List Provision | 12.44 | -1.43 | 19.31 | 61.49 | | 216.06 | | 1.66 | -22.29 | 6.79 | 38.72 | -44.74 |
| 7.1.2 Special Loan Loss Provision | -29.35 | 31.40 | 29.31 | 206.27 | | 495.64 | | 18.84 | 76.12 | 124.90 | 168.04 | 39.50 |
| 7.1.3 Additional Loan Loss Provision | | | | | | | | | | | | 1.93 |
| 7.2. Provision for Non-Banking Assets | | | | 2.92 | | 0.00 | | 18.52 | | | 0.79 | |
| 7.3. Provision for Loss on Investment | | | | | | | | | | | | |
| 7.5. Provision for Loss of Other Assets | | | | | | | | | | | | |
| 8. Loan Written Off | | | | 43.89 | | | | | | | | 61.09 |
| 9. Provision for Staff Bonus | 13.96 | 12.19 | 1.83 | 4.82 | 62.75 | 50.90 | 74.65 | 23.77 | 30.19 | 20.21 | | 18.03 |
| 10. Provision for Income Tax | 41.87 | 36.58 | 5.50 | 14.46 | 188.26 | 190.89 | 219.26 | 71.30 | 90.57 | 60.63 | | 91.42 |
| 11. Others | | | | | | | | | | | | |
| 12. Net Profit | 97.69 | 85.34 | 12.84 | 12.26 | 439.27 | 445.42 | 527.20 | 166.36 | 211.33 | 141.48 | 549.52 | 88.84 |
| Total Expenses | 3472.93 | 2050.88 | 1900.25 | 2171.36 | 3271.05 | 4930.14 | 4202.61 | 2111.48 | 2985.61 | 2315.90 | 3028.84 | 2687.26 |
| Income | | | | | | | | | | | | |
| 1. Interest Income | 3056.04 | 1863.66 | 1640.16 | 1800.89 | 2833.74 | 3950.02 | 3617.02 | 1771.79 | 2077.40 | 1986.68 | 2265.03 | 2159.17 |
| 1.1 On Loans and Advances | 2886.90 | 1779.91 | 1555.07 | 1708.92 | 2674.72 | 3893.44 | 3468.66 | 1663.11 | 1977.23 | 1873.49 | 2136.97 | 1969.76 |
| 1.2 On Investment | 145.98 | 74.35 | 57.01 | 73.09 | 138.93 | 53.96 | 129.17 | 104.82 | 75.89 | 91.78 | 98.20 | 125.04 |
| 1.2.1 Government Bonds | 145.98 | 67.95 | 57.01 | 68.25 | 138.93 | 53.96 | 129.17 | 86.43 | 75.89 | 9.29 | 98.20 | 119.61 |
| 1.2.2 Foreign Bonds | | | | 4.26 | | | | | | 2.14 | | 5.43 |
| 1.2.3 NRB Bonds | | 3.40 | | 0.58 | | | | 18.39 | | 80.36 | | |
| 1.2.4 Debenture & Bonds | | 2.99 | | | | | | | | | | |
| 1.3 On Agency Balance | 1.75 | | | | 5.79 | | 3.65 | 5.71 | | | | 11.90 |
| 1.4 On Call Deposit | 12.51 | | | | 14.30 | | 16.83 | 0.22 | | 16.23 | 3.87 | 3.42 |
| 1.5 On Others | 8.90 | 9.40 | 28.09 | 18.87 | | 2.63 | 2.35 | | 18.58 | 5.18 | 25.98 | 49.05 |
| 2. Commission and Discount | 48.36 | 87.84 | 83.41 | 160.35 | 344.22 | 95.94 | 243.79 | 43.62 | 225.23 | 76.71 | 150.40 | 98.34 |
| 2.1 Bills Purchase and Discount | | 0.29 | 0.02 | 10.34 | | | | 0.01 | 0.35 | 0.73 | | 0.45 |
| 2.2 Commission | 39.86 | 87.55 | 30.94 | 144.33 | 182.21 | 92.56 | 236.00 | 33.72 | 223.97 | 69.75 | 146.74 | 84.54 |
| 2.3 Others | 8.51 | | 52.45 | 5.69 | 162.01 | 3.39 | 7.79 | 9.89 | 0.91 | 6.22 | 3.66 | 13.35 |
| 3. Exchange Fluctuation Income | 104.23 | 50.27 | 47.57 | 72.83 | 78.97 | 70.84 | 101.12 | 89.03 | 61.76 | 58.20 | 100.75 | 92.50 |
| 3.1 Due to Change in Exchange Rate | -3.52 | 1.79 | | 0.21 | 12.84 | 62.40 | 80.66 | 31.75 | 8.38 | 9.45 | 3.47 | 37.96 |
| 3.2 Due to Foreign Currency Transaction | 107.75 | 48.47 | 47.57 | 72.62 | 66.13 | 8.43 | 20.47 | 57.28 | 53.38 | 48.75 | 97.28 | 54.54 |
| 4. Other Operating Income | 231.84 | 48.36 | 24.63 | | 14.12 | 200.92 | 79.93 | 132.27 | 590.85 | 107.13 | 123.07 | 134.28 |
| 5. Non Operating Income | 19.45 | 0.51 | 7.40 | 96.61 | | 35.38 | 77.55 | 3.72 | 30.37 | 16.66 | 4.68 | 11.25 |
| 6. Write Back from Provisions for loss | 13.01 | 0.20 | 97.08 | 40.67 | | 544.54 | 81.31 | 71.06 | | 70.52 | 351.72 | 191.73 |
| 7. Recovery of written-off Loan | | 0.05 | | | | 32.50 | 1.89 | | | | | 14.35 |
| 8. Income from Extra Ordinary transactions | | | | | | | | | | | | 18.83 |
| 9. Net Loss | | | | | | | | | | | | |
| Total Income | 3472.93 | 2050.88 | 1900.25 | 2171.36 | 3271.05 | 4930.14 | 4202.61 | 2111.48 | 2985.61 | 2315.90 | 3028.84 | 2687.26 |

| BFI Name | Janata | Mega | Civil | Century | Sanima | NIDC | MahilaxmiDB | Narayani | Sahayogi | Kannali | Shangrila | Excel |
|---|----------------|----------------|----------------|----------------|----------------|---------------|----------------|--------------|---------------|--------------|---------------|---------------|
| Expenses | | | | | | | | | | | | |
| 1. Interest Expense | 1373.52 | 1096.10 | 933.66 | 1231.42 | 1574.14 | 32.21 | 706.55 | 1.20 | 91.46 | 45.41 | 369.62 | 82.02 |
| 1.1 On Deposit Liabilities | 1372.96 | 1078.62 | 926.50 | 1231.42 | 1559.51 | 32.21 | 706.43 | 1.20 | 91.46 | 45.41 | 369.62 | 81.91 |
| 1.1.1 Saving Account | 366.05 | 200.91 | 134.65 | 279.57 | 528.07 | 6.45 | 231.06 | 0.85 | 52.50 | 21.31 | 128.56 | 28.61 |
| 1.1.2 Fixed Account | 896.85 | 712.18 | 671.87 | 762.38 | 866.42 | 25.41 | 397.91 | 0.35 | 33.77 | 24.09 | 199.36 | 44.48 |
| 1.1.2.1 Up to 3 months Fixed Account | 73.45 | | | | 6.58 | | 15.44 | | | | 27.61 | 2.35 |
| 1.1.2.2 3 to 6 months Fixed Account | 211.44 | | | | 26.00 | 2.76 | 3.71 | | 3.96 | | 22.05 | 4.76 |
| 1.1.2.3 6 months to 1 year Fixed Account | 489.71 | 712.18 | 671.87 | 762.38 | 0.39 | 12.62 | 165.93 | | 20.09 | | 121.95 | 33.76 |
| 1.1.2.4 Above 1 year Fixed Account | 122.26 | | | | 833.46 | 10.02 | 212.83 | 0.35 | 9.73 | 24.09 | 27.75 | 3.61 |
| 1.1.3 Call Deposit | 110.07 | 165.53 | 119.98 | 189.46 | 165.02 | 0.35 | 77.46 | | 5.19 | | 41.70 | 8.82 |
| 1.1.4 Certificate of Deposit | | | | | | | | | | | | |
| 1.2 On Borrowing | 0.56 | 17.48 | 7.16 | 0.00 | 14.63 | | 0.12 | | | | | 0.11 |
| 2. Commission Expense | | | | | | | | | | | | |
| 3. Staff Expense | 204.74 | 140.72 | 127.07 | 141.28 | 158.14 | 14.32 | 90.75 | 1.18 | 12.15 | 13.09 | 52.66 | 20.30 |
| 4. Office Operating Expenses | 158.30 | 112.48 | 108.75 | 123.96 | 146.52 | 11.19 | 66.07 | 1.53 | 8.58 | 8.61 | 49.65 | 13.28 |
| 5. Foreign Exchange Loss | | | | | | | -0.03 | | | | | |
| 5.1 Due to Change in Exchange Rates | | | | | | | -0.03 | | | | | |
| 5.2 Due to Foreign Currency Transaction | | | | | | | | | | | | |
| 6. Non Operating Expense | | | | 1.14 | | | | | | | 0.02 | |
| 7. Provision for Risk | 90.52 | 167.17 | 331.71 | 115.64 | 96.22 | 23.25 | 165.28 | 0.02 | 37.33 | 1.00 | 29.90 | 6.01 |
| 7.1 Loan loss Provision | 90.52 | 163.60 | 331.47 | 115.64 | 96.22 | 23.25 | 156.59 | 0.02 | 37.33 | 1.00 | 29.90 | 6.01 |
| 7.1.1 General Loan loss Provision | 69.62 | 23.26 | 157.57 | 38.13 | 76.47 | 2.07 | 75.70 | | 18.32 | 1.00 | 14.48 | 2.90 |
| 7.1.1.1 Pass Loan Loss Provision | 10.81 | 2.36 | 111.62 | 18.19 | 60.43 | 1.05 | 6.05 | | 0.13 | 1.00 | 0.85 | 0.92 |
| 7.1.1.2 Watch List Provision | 58.80 | 20.90 | 45.95 | 19.94 | 16.04 | 1.02 | 69.66 | | 18.19 | | 13.63 | 1.98 |
| 7.1.2 Special Loan Loss Provision | 20.90 | 140.34 | 173.90 | 77.51 | 19.75 | 21.18 | 80.89 | 0.02 | 19.01 | | 15.43 | 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 | | 3.58 | | | | | | | | | | |
| 7.5. Provision for Loss of Other Assets | | | | | | | | | | | | |
| 8. Loan Written Off | | | | | | | 6.52 | 7.68 | | | | |
| 9. Provision for Staff Bonus | 0.00 | 22.60 | 1.04 | | 40.32 | 2.03 | | | 0.22 | | 5.14 | 4.82 |
| 10. Provision for Income Tax | 0.00 | 67.80 | 3.12 | | 120.97 | 11.68 | | | 0.67 | | 15.41 | 14.45 |
| 11. Others | | | 0.02 | | 0.31 | | 14.30 | | | 0.44 | | |
| 12. Net Profit | 0.00 | 158.20 | 7.27 | | 282.26 | 13.73 | | 16.58 | 1.57 | | 35.96 | 33.71 |
| Total Expenses | 1827.09 | 1765.06 | 1512.64 | 1613.43 | 2418.88 | 108.42 | 1049.44 | 28.18 | 152.00 | 68.54 | 558.37 | 174.57 |
| Income | | | | | | | | | | | | |
| 1. Interest Income | 1638.41 | 1580.58 | 1080.31 | 1391.52 | 2076.21 | 96.17 | 802.29 | 10.24 | 138.51 | 39.33 | 522.14 | 158.30 |
| 1.1 On Loans and Advances | 1588.77 | 1467.65 | 989.36 | 1341.30 | 1970.13 | 81.21 | 716.86 | 9.98 | 128.45 | 37.39 | 488.46 | 148.40 |
| 1.2 On Investment | 42.56 | 91.28 | 84.20 | 36.98 | 96.90 | | 15.13 | | | | 3.75 | |
| 1.2.1 Government Bonds | 42.50 | | 80.66 | 36.98 | 96.90 | | | | | | | |
| 1.2.2 Foreign Bonds | | | 3.55 | | | | | | | | | |
| 1.2.3 NRB Bonds | 0.06 | 91.09 | | | | | 15.13 | | | | | |
| 1.2.4 Debenture & Bonds | | 0.19 | | | | | | | | | 3.75 | |
| 1.3 On Agency Balance | 1.76 | 0.24 | 0.91 | 7.52 | | | 60.77 | 0.26 | | | | |
| 1.4 On Call Deposit | 0.00 | 5.41 | 5.84 | | | 14.96 | | | 10.03 | 1.94 | 26.39 | 9.90 |
| 1.5 On Others | 5.32 | 16.00 | | 5.71 | 9.17 | | 9.53 | | 0.03 | | 3.54 | |
| 2. Commission and Discount | 81.58 | 35.65 | 32.69 | 24.82 | 51.89 | 0.11 | 3.22 | | 2.89 | 6.63 | 3.22 | 2.03 |
| 2.1 Bills Purchase and Discount | 1.07 | 0.51 | 0.59 | | | | | | | | | |
| 2.2 Commission | 80.51 | 35.14 | 32.10 | 24.82 | 51.89 | 0.11 | 3.22 | | 2.89 | 0.63 | 3.19 | 1.32 |
| 2.3 Others | | | | | | | | | | 6.00 | 0.02 | 0.71 |
| 3. Exchange Fluctuation Income | 27.01 | 36.78 | 40.53 | 40.75 | 91.98 | | | | | | | |
| 3.1 Due to Change in Exchange Rate | 24.26 | | 4.56 | 2.26 | 1.81 | | | | | | | |
| 3.2 Due to Foreign Currency Transaction | 2.76 | 36.78 | 35.97 | 38.49 | 90.17 | | | | | | | |
| 4. Other Operating Income | 25.69 | 59.08 | 40.74 | 60.69 | 163.66 | 1.33 | 33.20 | | 6.23 | | 32.84 | 5.31 |
| 5. Non Operating Income | 4.78 | 12.08 | 2.99 | 4.04 | 33.78 | 6.38 | 2.00 | | | | 0.17 | 1.27 |
| 6. Write Back from Provisions for loss | 5.05 | 40.90 | 314.51 | 25.55 | 1.37 | 3.50 | 173.75 | 17.94 | 4.36 | | | 7.67 |
| 7. Recovery of written-off Loan | | | 0.88 | | | 0.93 | | | | | | |
| 8. Income from Extra Ordinary transactions | | | | 8.15 | | | | | | | | |
| 9. Net Loss | 44.57 | | | 57.92 | | | 34.97 | | | 22.58 | | |
| Total Income | 1827.09 | 1765.06 | 1512.64 | 1613.43 | 2418.88 | 108.42 | 1049.44 | 28.18 | 152.00 | 68.54 | 558.37 | 174.57 |

| BFI Name | Western | Deva | Miteri | Tinau | Muktinath | Kankai | Bhargav | Alpine | Garima | OmDB | GandakiDB | Kabelli |
|---|---------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|---------------|---------------|---------------|--------------|
| Expenses | | | | | | | | | | | | |
| 1. Interest Expense | 62.44 | 302.12 | 86.02 | 116.43 | 491.88 | 32.45 | 67.06 | 47.36 | 407.59 | 470.11 | 527.94 | 12.10 |
| 1.1 On Deposit Liabilities | 62.44 | 302.12 | 86.02 | 116.43 | 491.88 | 32.45 | 67.06 | 47.36 | 407.59 | 470.11 | 527.30 | 12.10 |
| 1.1.1 Saving Account | 42.77 | 111.30 | 23.72 | 41.18 | 183.77 | 13.23 | 25.83 | 21.23 | 141.82 | 123.21 | 144.43 | 6.02 |
| 1.1.2 Fixed Account | 19.67 | 155.76 | 55.81 | 67.39 | 243.60 | 14.56 | 35.04 | 19.91 | 227.41 | 304.42 | 338.39 | 5.36 |
| 1.1.2.1 Up to 3 months Fixed Account | | | 2.23 | 0.03 | 9.91 | 0.18 | 0.73 | | 30.90 | 37.09 | 34.46 | 0.00 |
| 1.1.2.2 3 to 6 months Fixed Account | 0.62 | | 2.79 | 0.03 | 10.80 | 2.94 | 4.80 | 2.86 | 14.25 | 30.20 | 23.36 | 0.34 |
| 1.1.2.3 6 months to 1 year Fixed Account | 4.87 | | 19.53 | 54.49 | 161.20 | 4.31 | 17.17 | 12.26 | 88.41 | 200.04 | 229.36 | 3.40 |
| 1.1.2.4 Above 1 year Fixed Account | 14.18 | 155.76 | 31.25 | 12.84 | 61.68 | 7.13 | 12.33 | 4.79 | 93.86 | 37.10 | 51.21 | 1.61 |
| 1.1.3 Call Deposit | | 35.05 | 6.49 | 7.86 | 64.51 | 4.66 | 6.19 | 6.22 | 38.35 | 42.48 | 44.48 | 0.73 |
| 1.1.4 Certificate of Deposit | | | | | | | | | | | | |
| 1.2 On Borrowing | | | | | | | | | | | 0.64 | |
| 2. Commission Expense | | | | | | | | | | | | |
| 3. Staff Expense | 15.17 | 39.97 | 13.32 | 17.90 | 110.70 | 13.08 | 11.54 | 7.02 | 77.05 | 49.97 | 67.51 | 4.43 |
| 4. Office Operating Expenses | 14.08 | 41.82 | 7.82 | 10.53 | 63.23 | 10.30 | 7.62 | 10.21 | 55.01 | 49.81 | 42.94 | 2.03 |
| 5. Foreign Exchange Loss | | 2.27 | | | | | | | | | | |
| 5.1 Due to Change in Exchange Rates | | 2.27 | | | | | | | | | | |
| 5.2 Due to Foreign Currency Transaction | | | | | | | | | | | | |
| 6. Non Operating Expense | | 0.01 | | | | | | | -1.17 | | | |
| 7. Provision for Risk | 13.23 | 45.61 | 3.31 | 4.33 | 28.09 | 9.15 | 0.23 | | 66.48 | 76.71 | 74.30 | 6.31 |
| 7.1 Loan loss Provision | 13.23 | 45.74 | 3.31 | 4.33 | 28.09 | 9.15 | 0.23 | | 66.48 | 75.64 | 74.30 | 6.31 |
| 7.1.1 General Loan loss Provision | | 25.32 | 2.85 | 2.96 | 26.79 | 6.12 | 0.23 | | 35.98 | 75.64 | 29.51 | 0.83 |
| 7.1.1.1 Pass Loan Loss Provision | | 4.88 | 1.20 | 0.98 | 16.54 | 1.57 | 0.23 | | 4.36 | 75.64 | | -0.79 |
| 7.1.1.2 Watch List Provision | | 20.43 | 1.65 | 1.97 | 10.24 | 4.55 | | | 31.62 | | 29.51 | 1.62 |
| 7.1.2 Special Loan Loss Provision | | 20.42 | 0.46 | 1.37 | 1.30 | 3.03 | | | 30.50 | | 44.79 | 5.47 |
| 7.1.3 Additional Loan Loss Provision | 13.23 | | | | | | | | | | | |
| 7.2. Provision for Non-Banking Assets | | | | | | | | | | 1.07 | | |
| 7.3. Provision for Loss on Investment | | -0.13 | | | | | | | | | | |
| 7.5. Provision for Loss of Other Assets | | | | | | | | | | | | |
| 8. Loan Written Off | | | | | | | | | | | | |
| 9. Provision for Staff Bonus | 1.46 | 8.91 | 3.86 | 1.69 | 20.86 | 0.53 | | 0.55 | 4.77 | 3.01 | 5.34 | 0.21 |
| 10. Provision for Income Tax | 4.38 | 26.72 | 11.59 | 5.06 | 62.58 | 1.57 | | 1.64 | 14.32 | 9.03 | 16.02 | 0.62 |
| 11. Others | | | | | | 0.07 | | | | | | |
| 12. Net Profit | 10.22 | 62.35 | 27.04 | 11.82 | 146.07 | 3.67 | | 3.82 | 33.42 | 21.08 | 37.38 | 1.44 |
| Total Expenses | 120.98 | 529.78 | 152.95 | 167.76 | 923.42 | 70.82 | 86.45 | 70.60 | 657.48 | 679.72 | 771.43 | 27.12 |
| Income | | | | | | | | | | | | |
| 1. Interest Income | 101.75 | 479.22 | 136.50 | 149.26 | 810.94 | 62.64 | 74.49 | 67.07 | 606.13 | 624.83 | 717.98 | 25.80 |
| 1.1 On Loans and Advances | 101.75 | 450.72 | 124.76 | 137.86 | 782.64 | 57.91 | 60.99 | 61.42 | 574.53 | 587.60 | 682.01 | 24.69 |
| 1.2 On Investment | | 2.62 | | | 0.52 | | 0.04 | | | 4.60 | 5.34 | |
| 1.2.1 Government Bonds | | 2.62 | | | 0.52 | | 0.04 | | | 4.60 | 5.34 | |
| 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 | | 25.51 | 11.74 | 11.40 | 27.25 | 4.69 | 6.18 | 5.65 | 30.53 | 32.63 | 30.20 | 1.11 |
| 1.5 On Others | | 0.38 | | | 0.53 | 0.04 | 7.27 | | 1.07 | | 0.43 | |
| 2. Commission and Discount | 9.67 | 2.76 | 0.59 | 1.34 | 15.67 | 0.57 | 6.21 | 0.99 | 3.41 | 7.22 | 2.29 | 0.37 |
| 2.1 Bills Purchase and Discount | | | | | | | | | | | | |
| 2.2 Commission | 9.67 | 2.76 | 0.31 | 1.34 | 15.67 | 0.57 | 0.91 | 0.94 | 3.41 | 7.22 | 2.29 | 0.37 |
| 2.3 Others | | | 0.29 | | | | 5.30 | 0.05 | | | | |
| 3. Exchange Fluctuation Income | | 2.79 | | | 0.01 | | | 0.02 | | 0.05 | | |
| 3.1 Due to Change in Exchange Rate | | 2.70 | | | 0.00 | | | 0.01 | | 0.03 | | |
| 3.2 Due to Foreign Currency Transaction | | 0.10 | | | 0.01 | | | 0.02 | | 0.02 | | |
| 4. Other Operating Income | | 40.30 | 15.77 | 9.84 | 82.29 | 5.07 | | 2.44 | 47.95 | 45.58 | 38.73 | 0.95 |
| 5. Non Operating Income | 9.57 | 0.02 | 0.08 | 1.25 | 10.82 | | | 0.08 | | 2.05 | 0.82 | |
| 6. Write Back from Provisions for loss | | 4.70 | | 6.07 | 3.68 | 2.54 | | | | | 11.60 | |
| 7. Recovery of written-off Loan | | | | | | | | | | | | |
| 8. Income from Extra Ordinary transactions | | | | | | | | | | | | |
| 9. Net Loss | | | | | | | 5.75 | | | | | |
| Total Income | 120.98 | 529.78 | 152.95 | 167.76 | 923.42 | 70.82 | 86.45 | 70.60 | 657.48 | 679.72 | 771.43 | 27.12 |

| BFI Name | Kamama | Corporate | Purnima | Jyoti | Hamro | Shine | Kanchan | LumbiniDB | Tourism | Mission | Mt. Wajalu | Sindhu |
|---|---------------|-------------|---------------|---------------|--------------|---------------|---------------|---------------|---------------|---------------|-------------|--------------|
| Expenses | | | | | | | | | | | | |
| 1. Interest Expense | 373.96 | 0.94 | 63.75 | 335.18 | 30.67 | 271.23 | 75.67 | 540.02 | 314.83 | 80.54 | 2.67 | 35.60 |
| 1.1 On Deposit Liabilities | 373.96 | 0.94 | 63.75 | 334.81 | 30.67 | 271.23 | 75.67 | 537.85 | 312.67 | 80.54 | 2.67 | 35.60 |
| 1.1.1 Saving Account | 124.12 | 0.83 | 32.06 | 92.69 | 11.46 | 138.73 | 41.17 | 122.60 | 81.72 | 31.70 | 2.25 | 21.44 |
| 1.1.2 Fixed Account | 208.84 | | 28.04 | 198.03 | 15.99 | 119.79 | 25.89 | 348.19 | 179.49 | 39.19 | 0.33 | 9.43 |
| 1.1.2.1 Up to 3 months Fixed Account | 12.24 | | 2.74 | 6.92 | | 0.83 | 3.57 | 9.55 | 16.92 | 0.02 | | 0.08 |
| 1.1.2.2 3 to 6 months Fixed Account | 9.72 | | 2.87 | 15.50 | | 0.82 | 2.15 | 25.72 | 13.06 | 11.38 | | 2.04 |
| 1.1.2.3 6 months to 1 year Fixed Account | 157.44 | | 15.42 | 111.87 | 12.47 | 2.43 | 10.66 | 203.57 | 102.26 | 23.98 | 0.00 | 5.04 |
| 1.1.2.4 Above 1 year Fixed Account | 29.43 | | 7.02 | 63.74 | 3.53 | 115.70 | 9.52 | 109.35 | 47.25 | 3.81 | 0.32 | 2.28 |
| 1.1.3 Call Deposit | 41.01 | 0.11 | 3.65 | 44.09 | 3.22 | 12.71 | 8.60 | 67.05 | 51.46 | 9.65 | 0.09 | 4.73 |
| 1.1.4 Certificate of Deposit | | | | | | | | | | | | |
| 1.2 On Borrowing | | | | 0.37 | | | | 2.17 | 2.16 | | | |
| 2. Commission Expense | | | | | | | | | | | | |
| 3. Staff Expense | 48.19 | 0.69 | 10.32 | 51.98 | 5.30 | 36.86 | 15.92 | 79.89 | 45.43 | 17.80 | 1.06 | 9.49 |
| 4. Office Operating Expenses | 29.47 | 1.04 | 7.68 | 38.35 | 5.68 | 29.34 | 12.61 | 63.62 | 53.79 | 8.11 | 1.28 | 8.47 |
| 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 | | 3.26 | 35.70 | 1.91 | 18.42 | 3.00 | 57.02 | 44.48 | 5.06 | 0.35 | |
| 7.1 Loan loss Provision | 59.11 | | 3.26 | 35.54 | 1.91 | 18.42 | 3.00 | 57.02 | 44.13 | 5.06 | 0.35 | |
| 7.1.1 General Loan loss Provision | 59.11 | | 1.42 | 35.54 | 0.95 | 9.92 | | 17.26 | 34.57 | 1.56 | 0.15 | |
| 7.1.1.1 Pass Loan Loss Provision | 59.11 | | 0.52 | 35.54 | 0.95 | 7.66 | | 6.87 | | -0.17 | | |
| 7.1.1.2 Watch List Provision | | | 0.89 | | 0.00 | 2.26 | | 10.39 | 34.57 | 1.73 | 0.15 | |
| 7.1.2 Special Loan Loss Provision | | | 1.85 | | 0.96 | 8.50 | | 38.77 | 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 | 0.67 | | 1.90 | 2.62 | 1.33 | 5.47 | 1.61 | | 4.53 | 1.84 | 0.24 | |
| 10. Provision for Income Tax | 2.01 | | 5.71 | 7.85 | 4.00 | 16.42 | 4.83 | | 13.60 | 5.51 | 0.73 | |
| 11. Others | | | | | | | | | | | | |
| 12. Net Profit | 4.68 | | 13.33 | 18.32 | 9.34 | 38.32 | 11.26 | | 31.74 | 12.85 | 1.70 | 7.33 |
| Total Expenses | 518.09 | 2.66 | 105.97 | 490.02 | 58.23 | 416.07 | 124.89 | 740.59 | 508.40 | 131.71 | 8.04 | 60.89 |
| Income | | | | | | | | | | | | |
| 1. Interest Income | 484.26 | 2.18 | 98.01 | 451.48 | 51.89 | 382.80 | 111.42 | 603.75 | 448.04 | 118.16 | 7.48 | 57.11 |
| 1.1 On Loans and Advances | 456.78 | 2.18 | 88.18 | 403.35 | 47.02 | 356.68 | 103.68 | 556.02 | 403.33 | 110.95 | 7.04 | 53.54 |
| 1.2 On Investment | | | | 5.44 | | 3.52 | | 11.06 | 8.09 | | | |
| 1.2.1 Government Bonds | | | | 5.44 | | | | 10.96 | 8.09 | | | |
| 1.2.2 Foreign Bonds | | | | | | | | | | | | |
| 1.2.3 NRB Bonds | | | | | | | | 0.10 | | | | |
| 1.2.4 Debenture & Bonds | | | | | | 3.52 | | | | | | |
| 1.3 On Agency Balance | | | | | | | | | 0.10 | | | |
| 1.4 On Call Deposit | 27.48 | | 9.83 | 42.69 | 4.87 | 22.60 | 7.74 | 34.86 | 36.52 | 7.22 | 0.44 | 3.50 |
| 1.5 On Others | | 0.00 | | | | | | 1.81 | | | | 0.07 |
| 2. Commission and Discount | 4.62 | 0.01 | 0.48 | 2.13 | 0.27 | 28.67 | 4.54 | 2.34 | 9.77 | 0.50 | 0.28 | 0.83 |
| 2.1 Bills Purchase and Discount | | | | | | | | | | | | |
| 2.2 Commission | 4.62 | | 0.48 | 2.13 | 0.27 | 4.23 | 1.16 | 2.34 | 9.77 | 0.50 | 0.28 | 0.66 |
| 2.3 Others | | 0.01 | | | | 24.44 | 3.38 | | | | | 0.17 |
| 3. Exchange Fluctuation Income | | | | 0.08 | | | | 0.14 | 22.03 | | | |
| 3.1 Due to Change in Exchange Rate | | | | | | | | 0.13 | -0.93 | | | |
| 3.2 Due to Foreign Currency Transaction | | | | 0.08 | | | | 0.01 | 22.96 | | | |
| 4. Other Operating Income | 25.14 | | 6.30 | 32.66 | 5.97 | | 7.63 | 32.87 | 21.54 | 13.05 | 0.16 | 2.95 |
| 5. Non Operating Income | 0.14 | | 1.18 | 2.35 | | 3.76 | | 35.51 | 0.23 | | | |
| 6. Write Back from Provisions for loss | 3.93 | | | 1.33 | 0.10 | 0.84 | 0.69 | 43.37 | 6.79 | | | 0.12 |
| 7. Recovery of written-off Loan | | | | | | | | 0.90 | | | | |
| 8. Income from Extra Ordinary transactions | | | | | | | 0.60 | | | | | |
| 9. Net Loss | | 0.47 | | | | | | 21.71 | | | | |
| Total Income | 518.09 | 2.66 | 105.97 | 490.02 | 58.23 | 416.07 | 124.89 | 740.59 | 508.40 | 131.71 | 8.04 | 60.89 |

| BFI Name | Sahara | NCommunity | Kaiflash | Sajpa | Saptakoshi | Green | NFL | NSMFL | Gurkhas | Goodwill | SIFCL | Lalitpur |
|---|--------------|--------------|---------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|---------------|--------------|
| Expenses | | | | | | | | | | | | |
| 1. Interest Expense | 10.84 | 51.20 | 530.28 | 5.14 | 23.68 | 14.43 | 1.62 | 0.80 | 128.00 | 151.06 | 105.15 | 2.24 |
| 1.1 On Deposit Liabilities | 10.84 | 51.20 | 530.28 | 5.14 | 23.68 | 14.43 | 1.62 | 0.80 | 127.58 | 150.36 | 104.82 | 2.24 |
| 1.1.1 Saving Account | 8.51 | 14.83 | 107.16 | 4.28 | 8.35 | 2.55 | 1.42 | 0.69 | 54.23 | 33.93 | 34.76 | 1.31 |
| 1.1.2 Fixed Account | 1.42 | 25.52 | 354.24 | 0.80 | 9.70 | 7.23 | 0.20 | | 73.35 | 116.43 | 70.06 | 0.93 |
| 1.1.2.1 Up to 3 months Fixed Account | | 0.14 | 32.43 | 0.01 | | 0.87 | | | | 1.74 | 2.76 | |
| 1.1.2.2 3 to 6 months Fixed Account | | 0.06 | 21.19 | 0.05 | 0.37 | 0.65 | | | | 0.65 | 2.14 | |
| 1.1.2.3 6 months to 1 year Fixed Account | | 12.41 | 261.97 | 0.20 | 5.32 | 4.83 | 0.06 | | | 82.35 | 21.93 | 0.01 |
| 1.1.2.4 Above 1 year Fixed Account | 1.42 | 12.91 | 38.64 | 0.55 | 4.00 | 0.89 | 0.14 | | 73.35 | 31.70 | 43.23 | 0.93 |
| 1.1.3 Call Deposit | 0.90 | 10.85 | 68.88 | 0.05 | 5.63 | 4.65 | | 0.10 | | | | |
| 1.1.4 Certificate of Deposit | | | | | | | | | | | | |
| 1.2 On Borrowing | | | | | | | | | 0.42 | 0.69 | 0.33 | |
| 2. Commission Expense | | | | | | | | | | | | |
| 3. Staff Expense | 4.74 | 10.19 | 64.75 | 3.98 | 9.42 | 3.39 | 1.46 | 1.33 | 16.10 | 15.21 | 13.40 | 3.74 |
| 4. Office Operating Expenses | 2.46 | 7.99 | 41.08 | 0.89 | 8.32 | 2.15 | 1.51 | 4.66 | 19.38 | 15.34 | 8.09 | 2.30 |
| 5. Foreign Exchange Loss | | | 0.04 | | | | | | | | | |
| 5.1 Due to Change in Exchange Rates | | | | | | | | | | | | |
| 5.2 Due to Foreign Currency Transaction | | | 0.04 | | | | | | | | | |
| 6. Non Operating Expense | | | 0.11 | | | | | | | | | |
| 7. Provision for Risk | 7.13 | 7.30 | 19.05 | 2.82 | 14.81 | 4.56 | | | 50.06 | 3.98 | 0.92 | |
| 7.1 Loan loss Provision | 7.13 | 7.30 | 18.95 | 2.82 | 14.81 | 4.56 | | | 26.30 | 3.98 | 0.92 | |
| 7.1.1 General Loan loss Provision | 7.13 | 6.20 | 11.78 | 0.21 | 5.48 | 1.48 | | | 15.88 | | 0.92 | |
| 7.1.1.1 Pass Loan Loss Provision | 7.13 | 0.65 | 10.90 | 0.00 | 1.40 | | | | -2.57 | | | |
| 7.1.1.2 Watch List Provision | | 5.54 | 0.88 | 0.21 | 4.08 | 1.48 | | | 18.44 | | 0.92 | |
| 7.1.2 Special Loan Loss Provision | | 1.11 | 7.18 | 2.61 | 9.33 | 3.08 | | | 10.43 | | | |
| 7.1.3 Additional Loan Loss Provision | | | | | | | | | | 3.98 | | |
| 7.2. Provision for Non-Banking Assets | | | 0.09 | | | | | | 23.76 | | | |
| 7.3. Provision for Loss on Investment | | | | | | | | | | | | |
| 7.5. Provision for Loss of Other Assets | | | | | | | | | | | | |
| 8. Loan Written Off | | | | | | | | | | | | |
| 9. Provision for Staff Bonus | | 0.42 | 14.90 | 0.03 | | | | | | 1.83 | | |
| 10. Provision for Income Tax | | 1.27 | 44.69 | | | | | | -16.27 | 5.33 | | |
| 11. Others | | | | | | | | | | | | |
| 12. Net Profit | | 2.96 | 104.27 | 0.34 | | | 5.47 | 23.91 | -33.23 | 12.98 | | 34.85 |
| Total Expenses | 25.17 | 81.34 | 819.15 | 13.21 | 56.24 | 24.54 | 10.06 | 30.69 | 164.04 | 205.73 | 127.55 | 43.14 |
| Income | | | | | | | | | | | | |
| 1. Interest Income | 18.15 | 73.54 | 706.45 | 11.92 | 44.66 | 18.25 | 3.63 | 8.45 | 152.59 | 185.87 | 114.15 | 5.15 |
| 1.1 On Loans and Advances | 16.65 | 68.75 | 642.15 | 10.58 | 40.73 | 16.35 | 3.57 | 7.34 | 131.52 | 168.45 | 99.38 | 3.51 |
| 1.2 On Investment | | | 5.89 | | | | | 0.26 | 0.57 | 3.19 | 2.16 | |
| 1.2.1 Government Bonds | | | 5.89 | | | | | 0.26 | 0.57 | 3.19 | 2.16 | |
| 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 | 1.50 | 4.79 | 58.41 | 1.34 | 3.93 | 1.90 | 0.06 | 0.84 | 20.51 | 14.23 | 12.60 | 1.65 |
| 1.5 On Others | | | | | | | | | | | | |
| 2. Commission and Discount | | 0.52 | 2.55 | 0.38 | 0.16 | 0.04 | 0.00 | | 0.34 | 0.86 | 0.31 | |
| 2.1 Bills Purchase and Discount | | | | | | | | | | | | |
| 2.2 Commission | | 0.52 | 2.55 | 0.38 | 0.16 | 0.04 | | | 0.34 | 0.86 | 0.31 | |
| 2.3 Others | | | | | | | 0.00 | | | | | |
| 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 | 2.89 | 5.38 | 38.90 | 0.90 | 4.76 | 1.79 | | 0.01 | 8.96 | 18.37 | 7.73 | 1.01 |
| 5. Non Operating Income | | | 56.17 | | | | 0.00 | 5.80 | 2.15 | 0.63 | 0.51 | |
| 6. Write Back from Provisions for loss | | 1.90 | 15.05 | | 5.12 | 1.45 | 6.43 | 16.43 | | | 0.20 | |
| 7. Recovery of written-off Loan | | | | | | | | | | | | 36.98 |
| 8. Income from Extra Ordinary transactions | | | | | | | | | | | | |
| 9. Net Loss | 4.13 | | | | 1.54 | 3.01 | | | | | 4.66 | |
| Total Income | 25.17 | 81.34 | 819.15 | 13.21 | 56.24 | 24.54 | 10.06 | 30.69 | 164.04 | 205.73 | 127.55 | 43.14 |

| BFI Name | United FC | General | Progressive | Janaki | Pokhara | Central | Arun | Multipurpose | Synergy | Srijana | WMBFL | CMBFCL |
|---|---------------|--------------|--------------|--------------|---------------|---------------|--------------|--------------|---------------|---------------|-------------|-------------|
| Expenses | | | | | | | | | | | | |
| 1. Interest Expense | 175.68 | 3.38 | 21.02 | 46.52 | 110.20 | 86.87 | 1.75 | 3.22 | 59.32 | 108.18 | 0.53 | 1.50 |
| 1.1 On Deposit Liabilities | 175.68 | 3.38 | 21.02 | 46.52 | 109.06 | 86.87 | 1.75 | 3.22 | 59.32 | 108.18 | 0.53 | 1.20 |
| 1.1.1 Saving Account | 27.24 | 2.74 | 10.89 | 12.57 | 34.15 | 34.50 | 0.85 | | 20.79 | 42.20 | 0.24 | 0.07 |
| 1.1.2 Fixed Account | 122.46 | 0.65 | 10.13 | 33.95 | 73.68 | 52.37 | 0.90 | 3.22 | 38.53 | 51.91 | 0.29 | |
| 1.1.2.1 Up to 3 months Fixed Account | 1.72 | | 1.00 | 0.01 | 4.04 | 0.70 | 0.03 | | 1.12 | 3.43 | | |
| 1.1.2.2 3 to 6 months Fixed Account | 4.31 | | 1.91 | 0.21 | 9.26 | 0.60 | 0.04 | | 1.59 | 6.55 | | |
| 1.1.2.3 6 months to 1 year Fixed Account | 105.76 | | 3.35 | 27.05 | 41.71 | 36.46 | 0.33 | | 25.29 | 36.57 | 0.21 | |
| 1.1.2.4 Above 1 year Fixed Account | 10.68 | 0.65 | 3.86 | 6.68 | 18.67 | 14.61 | 0.50 | 3.22 | 10.54 | 5.36 | 0.09 | |
| 1.1.3 Call Deposit | 25.98 | | | | 1.23 | | | | | 14.07 | | 1.13 |
| 1.1.4 Certificate of Deposit | | | | | | | | | | | | |
| 1.2 On Borrowing | | | | | 1.13 | | | | | | | 0.30 |
| 2. Commission Expense | | | | | | | | | | 2.37 | | |
| 3. Staff Expense | 27.84 | 2.61 | 2.74 | 2.63 | 16.30 | 11.51 | 2.92 | 0.86 | 21.36 | 12.41 | 1.82 | 1.55 |
| 4. Office Operating Expenses | 19.81 | 2.75 | 2.37 | 1.56 | 11.19 | 6.34 | 28.89 | 0.70 | 10.55 | 9.44 | 2.14 | 2.80 |
| 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 | 34.21 | 0.00 | 14.76 | | 1.20 | 0.65 | 48.11 | 0.43 | 65.53 | 43.60 | | |
| 7.1 Loan loss Provision | 34.21 | 0.00 | 14.76 | | 1.20 | 0.65 | 25.35 | 0.43 | 65.53 | 43.60 | | |
| 7.1.1 General Loan loss Provision | -0.06 | 0.00 | | | 1.20 | 0.65 | 0.26 | 0.39 | 7.65 | 32.04 | | |
| 7.1.1.1 Pass Loan Loss Provision | -0.63 | 0.00 | | | 1.20 | 0.65 | 0.26 | 0.19 | 0.04 | 1.92 | | |
| 7.1.1.2 Watch List Provision | 0.57 | | | | | | | 0.21 | 7.61 | 30.13 | | |
| 7.1.2 Special Loan Loss Provision | 34.26 | | | | | | 25.09 | 0.03 | 57.88 | 11.56 | | |
| 7.1.3 Additional Loan Loss Provision | | | 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 | | | | | 1.82 | | | | | | | |
| 10. Provision for Income Tax | | | | | 5.45 | | | | | | | |
| 11. Others | | | | | | | | | | | | |
| 12. Net Profit | | 23.81 | | 10.71 | 12.72 | | 3.96 | 2.65 | | | | |
| Total Expenses | 257.54 | 32.56 | 40.90 | 61.43 | 158.89 | 105.37 | 85.63 | 7.85 | 156.76 | 176.01 | 4.49 | 5.85 |
| Income | | | | | | | | | | | | |
| 1. Interest Income | 201.84 | 5.42 | 26.10 | 59.40 | 148.92 | 95.76 | 24.68 | 7.28 | 60.20 | 145.00 | 0.51 | |
| 1.1 On Loans and Advances | 186.13 | 3.94 | 26.10 | 53.60 | 138.80 | 87.97 | 24.68 | 7.28 | 55.93 | 136.09 | 0.51 | |
| 1.2 On Investment | 3.35 | | | | 2.02 | 0.02 | | | 0.51 | | | |
| 1.2.1 Government Bonds | 3.35 | | | | 2.02 | | | | | | | |
| 1.2.2 Foreign Bonds | | | | | | | | | | | | |
| 1.2.3 NRB Bonds | | | | | | 0.02 | | | 0.51 | | | |
| 1.2.4 Debenture & Bonds | | | | | | | | | | | | |
| 1.3 On Agency Balance | | | | | | | | | | | | |
| 1.4 On Call Deposit | 11.18 | | | 5.80 | 8.10 | 7.77 | | | 3.76 | 8.91 | 0.00 | |
| 1.5 On Others | 1.17 | 1.48 | | | | | | | | | | |
| 2. Commission and Discount | 0.75 | 0.13 | 0.99 | 0.00 | 9.17 | 0.28 | 0.77 | 0.51 | 0.63 | | | |
| 2.1 Bills Purchase and Discount | | | | | | | | | | | | |
| 2.2 Commission | 0.56 | 0.13 | 0.01 | 0.00 | | 0.28 | 0.05 | | 0.63 | | | |
| 2.3 Others | 0.19 | | 0.98 | | 9.17 | | 0.71 | 0.51 | | | | |
| 3. Exchange Fluctuation Income | | | | | | | | | | | | |
| 3.1 Due to Change in Exchange Rate | | | | | | | | | | | | |
| 3.2 Due to Foreign Currency Transaction | | | | | | | | | | | | |
| 4. Other Operating Income | 14.25 | | | 1.56 | | 6.80 | 34.85 | | 2.64 | 15.63 | 0.01 | 0.00 |
| 5. Non Operating Income | | 0.36 | 1.40 | 0.01 | 0.80 | 0.00 | | | 1.95 | | | 1.12 |
| 6. Write Back from Provisions for loss | | 26.65 | | | | | 25.35 | 0.06 | 53.02 | 6.15 | 3.28 | |
| 7. Recovery of written-off Loan | | | | 0.46 | | | | | | | | |
| 8. Income from Extra Ordinary transactions | | | | | | | | | | | | |
| 9. Net Loss | 40.70 | | 12.40 | | | 2.52 | | | 38.33 | 9.23 | 0.70 | 4.72 |
| Total Income | 257.54 | 32.56 | 40.90 | 61.43 | 158.89 | 105.37 | 85.63 | 7.85 | 156.76 | 176.01 | 4.49 | 5.85 |

| BFI Name | Crystal | Gulshewari | ICFC | Kuber | Manushree | Jebils | Reliance |
|---|-------------|---------------|---------------|-------------|---------------|--------------|---------------|
| Expenses | | | | | | | |
| 1. Interest Expense | 0.46 | 82.36 | 212.63 | 0.09 | 155.40 | 39.08 | 104.81 |
| 1.1 On Deposit Liabilities | 0.46 | 81.63 | 210.47 | 0.09 | 153.98 | 39.08 | 104.18 |
| 1.1.1 Saving Account | 0.46 | 26.95 | 56.54 | 0.07 | 66.03 | 5.49 | 47.12 |
| 1.1.2 Fixed Account | | 54.69 | 139.11 | 0.02 | 87.95 | 31.31 | 57.06 |
| 1.1.2.1 Up to 3 months Fixed Account | | 5.79 | 6.90 | | 3.54 | 1.06 | 6.81 |
| 1.1.2.2 3 to 6 months Fixed Account | | 1.76 | 3.82 | | 4.61 | 0.61 | 7.32 |
| 1.1.2.3 6 months to 1 year Fixed Account | | 39.07 | 112.05 | | 60.56 | 22.40 | 20.47 |
| 1.1.2.4 Above 1 year Fixed Account | | 8.07 | 16.35 | 0.02 | 19.25 | 7.22 | 22.45 |
| 1.1.3 Call Deposit | | | 14.82 | | | | 2.28 |
| 1.1.4 Certificate of Deposit | | | | | | | |
| 1.2 On Borrowing | | 0.73 | 2.15 | | 1.42 | | 0.63 |
| 2. Commission Expense | | | | | | | |
| 3. Staff Expense | 0.29 | 5.74 | 26.92 | 1.20 | 15.16 | 6.63 | 12.48 |
| 4. Office Operating Expenses | 0.34 | 6.58 | 27.71 | 2.62 | 19.26 | 4.79 | 12.20 |
| 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 | | 6.37 | 3.24 | | 0.53 | 9.68 | 42.02 |
| 7.1 Loan loss Provision | | 6.21 | 3.24 | | 0.53 | 8.15 | 42.02 |
| 7.1.1 General Loan loss Provision | | 6.21 | 1.37 | | 0.53 | 1.42 | 42.02 |
| 7.1.1.1 Pass Loan Loss Provision | | 6.21 | 1.37 | | 0.53 | 1.42 | 42.02 |
| 7.1.1.2 Watch List Provision | | | | | | | |
| 7.1.2 Special Loan Loss Provision | | | 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 | | 0.16 | | | | 1.53 | |
| 7.5. Provision for Loss of Other Assets | | | | | | 0.00 | |
| 8. Loan Written Off | | | | | | | |
| 9. Provision for Staff Bonus | | | 5.40 | | | | |
| 10. Provision for Income Tax | | | 16.20 | | | -0.49 | |
| 11. Others | | | | | | | |
| 12. Net Profit | | 17.42 | 37.80 | 4.99 | | | |
| Total Expenses | 1.09 | 118.47 | 329.90 | 8.91 | 190.34 | 59.69 | 171.51 |
| Income | | | | | | | |
| 1. Interest Income | 0.10 | 106.14 | 287.96 | 0.43 | 177.34 | 49.36 | 130.15 |
| 1.1 On Loans and Advances | 0.10 | 94.01 | 254.39 | 0.43 | 162.08 | 44.31 | 115.45 |
| 1.2 On Investment | | 1.26 | 3.26 | | 0.28 | 1.03 | |
| 1.2.1 Government Bonds | | | 3.26 | | | 1.03 | |
| 1.2.2 Foreign Bonds | | | | | | | |
| 1.2.3 NRB Bonds | | | | | 0.28 | | |
| 1.2.4 Debenture & Bonds | | 1.26 | | | | | |
| 1.3 On Agency Balance | | | 30.32 | | | | |
| 1.4 On Call Deposit | | 10.46 | | | | 3.74 | 14.70 |
| 1.5 On Others | 0.00 | 0.41 | | | 14.98 | 0.28 | |
| 2. Commission and Discount | | 0.56 | 4.42 | | 9.85 | 0.03 | 0.09 |
| 2.1 Bills Purchase and Discount | | | | | | | |
| 2.2 Commission | | 0.50 | 4.42 | | 1.30 | 0.03 | 0.06 |
| 2.3 Others | | 0.06 | | | 8.55 | | 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 | | 7.51 | 9.12 | 0.04 | | 1.96 | 6.48 |
| 5. Non Operating Income | 0.76 | -2.39 | 5.93 | | | 0.34 | 3.88 |
| 6. Write Back from Provisions for loss | | 6.65 | 22.46 | 5.82 | | 0.42 | 11.03 |
| 7. Recovery of written-off Loan | | | | | | | 1.02 |
| 8. Income from Extra Ordinary transactions | | | | 2.61 | | 0.00 | |
| 9. Net Loss | 0.22 | | | | 3.15 | 7.58 | 18.86 |
| Total Income | 1.09 | 118.47 | 329.90 | 8.91 | 190.34 | 59.69 | 171.51 |

| BFI Name | NBL | RBB | NABIL | NIBL | SCBNL | HBL | NSBI | NBB | EPL | BOK | NCC | NIC |
|------------------------------------|-----------------|------------------|-----------------|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Sector Wise | | | | | | | | | | | | |
| Agricultural and Forest Related | 1615.77 | 7122.77 | 1597.24 | 3291.06 | 2172.11 | 4457.06 | 1078.84 | 521.97 | 2452.08 | 2939.69 | 1823.25 | 2080.24 |
| Fishery Related | 33.59 | 437.54 | 9.93 | 41.60 | | 8.99 | | 18.45 | 18.93 | 36.24 | 94.99 | 16.06 |
| Mining Related | 410.68 | 184.05 | 83.12 | 344.90 | | | | 538.92 | 201.89 | 13.05 | 47.22 | |
| Manufacturing (Producing) Related | 11572.64 | 11402.47 | 28304.62 | 30390.04 | 8262.04 | 26571.27 | 16221.15 | 6019.53 | 14199.93 | 11940.71 | 9524.60 | 11980.22 |
| Construction | 6731.88 | 13011.84 | 1720.45 | 7103.91 | 9391.77 | 4900.03 | 3259.06 | 4398.37 | 11399.63 | 4297.94 | 6075.05 | 17412.91 |
| Electricity, Gas and Water | 4848.13 | 1531.58 | 4533.44 | 6857.45 | 38.40 | 663.27 | 1632.23 | 1054.32 | 2817.16 | 2157.70 | 1667.52 | 1026.03 |
| Metal Products, Mach. & Ele. Eqp. | 1443.89 | 1327.30 | 913.59 | 336.81 | 2000.05 | 2422.85 | 1992.79 | 527.35 | 1723.50 | 1012.71 | 952.22 | 67.78 |
| Tras., Com. and Public Utilities | 742.06 | 2396.93 | 912.20 | 4122.92 | 146.40 | 2571.21 | 2272.19 | 920.28 | 3707.19 | 809.88 | 3439.90 | 73.03 |
| Wholesaler & Retailer | 18633.82 | 33791.71 | 26950.99 | 22962.78 | 12760.42 | 15187.57 | 19854.62 | 7482.88 | 20879.33 | 16373.27 | 10002.96 | 25909.65 |
| Finance, Insurance and Real Estate | 6567.24 | 10275.25 | 6260.33 | 6638.88 | 1809.63 | 9600.96 | 3113.20 | 3522.74 | 8085.81 | 6920.24 | 2228.96 | 6574.05 |
| Hotel or Restaurant | 1421.60 | 5217.60 | 1556.29 | 9194.00 | 16.29 | 4018.95 | 661.15 | 1149.34 | 1088.91 | 2435.53 | 1218.96 | 1063.98 |
| Other Services | 3073.16 | 2668.94 | 2085.59 | 9351.83 | 286.24 | 4035.04 | 1281.39 | 8358.63 | 2143.91 | 4157.48 | 1826.68 | 3700.85 |
| Consumption Loans | 12268.42 | 13966.09 | 3203.79 | 3025.04 | 4066.74 | 3294.30 | 1170.69 | 1397.30 | 6014.93 | 6165.79 | 2311.18 | 11948.99 |
| Local Government | | 216.60 | | 383.43 | 138.81 | 255.20 | | | | | | |
| Others | 4195.93 | 3380.89 | 18097.28 | 5492.43 | 1563.05 | 3496.89 | 16117.79 | 3267.79 | 9109.94 | 2099.68 | 7892.71 | 11665.49 |
| TOTAL sectorwise | 73558.79 | 106931.56 | 96228.87 | 109537.07 | 42651.94 | 81483.58 | 68655.09 | 39177.87 | 83843.15 | 61359.92 | 49106.20 | 93519.27 |

Product Wise

| | | | | | | | | | | | | |
|---------------------------------------|-----------------|------------------|-----------------|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Term Loan | 15968.43 | 12802.54 | 14949.12 | 28956.80 | 2172.42 | 13250.57 | 5149.30 | 5383.51 | 11351.05 | 10305.00 | 5907.40 | 11868.61 |
| Overdraft | 11944.69 | 16932.22 | 13932.93 | 19125.76 | 3041.95 | 9675.72 | 625.33 | 7131.39 | 16245.62 | 22680.89 | 13625.40 | 22877.83 |
| Trust Receipt Loan / Import Loan | 2683.99 | 795.54 | 8514.11 | 15810.88 | 5188.62 | 12617.30 | 4857.34 | 1754.86 | 2880.83 | 1265.96 | 1209.86 | 2301.74 |
| Demand & Other Working Capital Loan | 16440.42 | 38341.82 | 25913.91 | 25399.17 | 11436.56 | 22569.62 | 31659.60 | 6639.02 | 15517.34 | 6674.71 | 6549.68 | 13227.91 |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | 3965.59 | 9019.46 | 7817.39 | 2133.80 | 7021.96 | 4900.03 | 2220.31 | 3527.28 | 11399.63 | 3803.95 | 3851.53 | 13847.89 |
| Real Estate Loan | 1875.48 | 5481.31 | 3825.79 | 5539.24 | 2280.27 | 3188.91 | 4914.58 | 2617.39 | 4195.08 | 3538.18 | 1192.76 | 4630.45 |
| Margin Nature Loan | 1819.74 | 1717.30 | 2105.17 | 1701.28 | | 2164.67 | | 262.47 | 1404.40 | 682.06 | 650.05 | 2391.77 |
| Hire Purchase Loan | 2296.49 | 4394.04 | 2448.51 | 3282.97 | 3958.54 | 6625.74 | 1691.27 | 5464.64 | 6045.41 | 6522.95 | 5032.51 | 8791.35 |
| Deprived Sector Loan | 6830.05 | 5811.29 | 4236.94 | 5354.87 | 1979.66 | 3776.02 | 2953.53 | 1827.52 | 4406.26 | 3094.46 | 2306.90 | 7020.57 |
| Bills Purchased | 4.41 | 57.76 | 124.42 | 780.73 | 34.39 | 128.56 | 86.75 | 812.73 | 197.30 | 1323.60 | 27.31 | 38.44 |
| Other Product | 9729.49 | 11578.28 | 12360.58 | 1451.58 | 5537.57 | 2586.44 | 14497.08 | 3757.06 | 10200.23 | 1468.14 | 8752.82 | 6522.71 |
| a. Credit Card | 0.06 | | 214.81 | 38.57 | 154.94 | 70.19 | | | 9.45 | 11.09 | | 52.21 |
| b. Education Loan | 45.17 | 80.35 | 4788.34 | 132.43 | 27.71 | | 3066.94 | 67.10 | 1181.74 | 451.64 | 178.67 | 97.94 |
| c. Cottage Industrial Loan | | | 4277.11 | | 336.64 | | | 5.16 | | | | |
| d. Small Industrial Loan | 416.00 | 246.41 | 3080.32 | 139.83 | 2668.93 | | 319.28 | | 4300.16 | | | |
| e. Medium Industrial Loan | | | | | | | 85.08 | | 130.85 | | | |
| f. Small and Medium Industrial Loan | | | | | | | | | | | | |
| g. Others | 9268.26 | 11251.52 | | 1140.75 | 2349.34 | 2516.25 | 11025.77 | 3684.80 | 4578.03 | 1005.42 | 8574.14 | 6372.56 |
| Total Product wise Loan | 73558.79 | 106931.56 | 96228.87 | 109537.07 | 42651.94 | 81483.58 | 68655.09 | 39177.87 | 83843.15 | 61359.92 | 49106.20 | 93519.27 |

Collateral Wise

| | | | | | | | | | | | | |
|------------------------------------|-----------------|------------------|-----------------|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Gold and Silver | 8754.38 | 10486.34 | 475.27 | 783.49 | | | 0.78 | 372.76 | | 74.80 | 154.01 | 592.54 |
| Government Securities | 4.77 | 256.89 | 14.70 | 3.68 | | | 10.00 | | 26.83 | 92.92 | | |
| Non Governmental Securities | 0.09 | 1718.61 | 2920.99 | 1701.28 | | 2164.67 | | 565.09 | 1886.52 | 352.18 | 676.38 | 2389.59 |
| Fixed Deposit Receipts | 393.45 | 370.69 | 704.86 | 307.71 | 318.16 | 515.86 | 650.69 | 108.77 | 1383.68 | 184.95 | 535.62 | 442.60 |
| Own | 383.68 | 370.69 | 382.40 | 307.71 | 38.04 | 515.86 | 650.69 | 108.05 | 1202.34 | 184.95 | 533.32 | 442.60 |
| Other Licences Institutions | 9.77 | | 322.47 | | 280.12 | | | 0.72 | 181.34 | | 2.31 | |
| Collateral of Properties | 37851.31 | 90280.49 | 80556.33 | 90322.05 | 37025.55 | 74836.70 | 60482.45 | 35751.14 | 73912.60 | 55691.69 | 44478.73 | 84638.93 |
| Fixed Assets | 28816.43 | 90246.56 | 42450.00 | 73033.45 | 27812.69 | 74573.58 | 54761.75 | 34361.95 | 49002.37 | 53356.23 | 42236.51 | 46486.11 |
| Current Assets | 9034.88 | 33.93 | 38106.33 | 17288.60 | 9212.85 | 263.12 | 5720.71 | 1389.19 | 24910.23 | 2335.45 | 2242.21 | 38152.82 |
| Against security of Bill | 162.35 | 102.20 | 5494.33 | 401.93 | | 128.56 | 938.08 | 835.29 | 225.45 | 650.75 | 427.45 | 2.44 |
| Domestic Bills | 0.33 | 19.04 | 15.40 | 28.51 | | 7.43 | | 724.70 | | | | |
| Foreign Bills | 162.02 | 83.16 | 5478.93 | 373.42 | | 121.13 | 938.08 | 110.58 | 225.45 | 650.75 | 427.45 | 2.44 |
| Against Guarantee | 344.75 | 3493.67 | 1258.92 | 5029.70 | 1790.62 | 3767.61 | 2870.85 | 1273.41 | 5428.86 | 4301.54 | 1628.67 | 5200.50 |
| Government Guarantee | 57.32 | 63.70 | | 383.43 | 138.81 | | 156.12 | 91.30 | 199.05 | 6.70 | 74.74 | 216.53 |
| Institutional Guarantee | 144.21 | 3418.15 | 1254.56 | 3062.42 | 1651.81 | | 2714.73 | 1096.91 | 3420.88 | 2427.53 | 1401.78 | 4983.97 |
| Personal Guarantee | 3.62 | 11.60 | 4.37 | 1073.85 | | | | 85.20 | 1790.71 | | 152.16 | |
| Collective Guarantee | 0.01 | 0.22 | | | | | | | 18.22 | | | |
| Int. Rtd. Foreign Bank's Guarantee | 11.75 | | | 510.00 | | 86.06 | | | | 843.78 | | |
| Other Guarantee | 127.86 | | | | | 3681.55 | | | | 1023.54 | | |
| Credit Card | | | 214.81 | 38.57 | 154.94 | 70.19 | | | 8.68 | | | 52.21 |
| Others | 26047.68 | 222.67 | 4588.64 | 10948.66 | 3362.68 | | 3702.24 | 271.41 | 970.53 | | 1205.33 | 200.45 |
| Total | 73558.79 | 106931.56 | 96228.87 | 109537.07 | 42651.94 | 81483.58 | 68655.09 | 39177.87 | 83843.15 | 61359.92 | 49106.20 | 93519.27 |

| BFI Name | IMB | Kumari | Laxmi | SBL | ADBNL | Global | Citizens | Prime | Sunrise | NMB | PRABHU | Janata |
|------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Sector Wise | | | | | | | | | | | | |
| Agricultural and Forest Related | 1717.19 | 1149.72 | 1528.77 | 970.47 | 2520.41 | 2361.82 | 1368.90 | 1388.42 | 2415.82 | 1129.19 | 1994.37 | 2960.41 |
| Fishery Related | 66.75 | 58.38 | 17.09 | 10.08 | 908.87 | 30.20 | 63.61 | 21.37 | 8.64 | 29.83 | 0.29 | 91.51 |
| Mining Related | 31.54 | 441.05 | 58.36 | 93.90 | 193.40 | 112.59 | 272.03 | 5.42 | 52.20 | 39.00 | | |
| Manufacturing (Producing) Related | 11388.73 | 9811.65 | 10154.41 | 11769.98 | 9983.99 | 13453.68 | 7356.18 | 8930.47 | 7066.98 | 12748.12 | 10236.47 | 8520.82 |
| Construction | 6092.73 | 8090.06 | 11524.44 | 2925.33 | 5753.51 | 12358.38 | 1913.32 | 6276.11 | 10069.31 | 9462.70 | 11955.72 | 570.51 |
| Electricity,Gas and Water | 1794.76 | 2063.85 | 2302.36 | 2563.02 | 254.88 | 4961.26 | 2962.41 | 3842.10 | 1274.07 | 4213.01 | 2439.02 | 1520.88 |
| Metal Products, Mach. & Ele. Eqp. | 221.96 | 670.93 | 2322.01 | 986.33 | 443.33 | 714.60 | 92.67 | 220.25 | 666.61 | 1008.00 | 425.85 | 293.54 |
| Tras., Com. and Public Utilities | 1776.35 | 1781.06 | 5955.91 | 7171.08 | 515.44 | 1214.29 | 832.51 | 1736.69 | 562.04 | 1760.43 | 2595.70 | 858.03 |
| Wholesaler & Retailer | 12181.69 | 9717.21 | 9346.74 | 13789.15 | 22107.44 | 22571.66 | 9487.70 | 6323.09 | 12049.38 | 19282.86 | 11715.90 | 9423.48 |
| Finance, Insurance and Real Estate | 6829.15 | 3337.04 | 4263.18 | 6739.60 | 156.85 | 4807.35 | 4484.26 | 5342.66 | 5486.12 | 4946.20 | 7712.83 | 9612.39 |
| Hotel or Restaurant | 890.48 | 909.82 | 932.98 | 2883.33 | 3941.48 | 3082.95 | 769.24 | 1511.43 | 2921.25 | 3426.21 | 3481.52 | 1014.75 |
| Other Services | 3329.79 | 2041.46 | 2283.06 | 2525.20 | 3240.96 | 3831.43 | 2651.96 | 1209.47 | 2466.08 | 2278.71 | 6084.55 | 2278.71 |
| Consumption Loans | 3642.50 | 3219.80 | 4154.36 | 2724.64 | 884.17 | 4870.35 | 6983.39 | 6954.78 | 5211.60 | 3556.04 | 5217.95 | 5468.97 |
| Local Government | 129.84 | 4.85 | 134.63 | 140.61 | 11.13 | 97.39 | | | | | | |
| Others | 5591.63 | 4647.38 | 217.78 | 16589.72 | 20286.79 | 11497.35 | 11805.54 | 17721.91 | 4891.63 | 2642.70 | 3634.46 | 4800.62 |
| TOTAL sectorwise | 55685.09 | 47944.25 | 55196.10 | 71882.44 | 93886.65 | 85965.28 | 51043.72 | 61484.19 | 55141.73 | 66523.02 | 67494.63 | 47414.62 |

Product Wise

| | | | | | | | | | | | | |
|---------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Term Loan | 6999.94 | 10036.45 | 11427.81 | 14755.11 | 10920.54 | 11809.79 | 9786.57 | 8584.37 | 7038.30 | 11881.12 | 17230.31 | 7781.77 |
| Overdraft | 7696.95 | 12272.04 | 4258.77 | 18105.29 | 6539.24 | 22498.44 | 6978.44 | 10926.43 | 12306.05 | 2870.06 | 8811.48 | 11936.66 |
| Trust Receipt Loan / Import Loan | 1599.48 | 1178.30 | 4276.53 | 3112.14 | 1.93 | 3477.83 | 1688.15 | 1180.45 | 1161.82 | 4366.74 | 2091.46 | 1127.39 |
| Demand & Other Working Capital Loan | 7248.37 | 9103.39 | 11287.31 | 9579.04 | 62433.18 | 18763.39 | 5595.60 | 6943.10 | 7447.46 | 14562.61 | 10303.66 | 5106.14 |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | 6052.41 | 6014.31 | 2796.25 | 4056.81 | 5506.64 | 8300.27 | 2996.14 | 3698.20 | 7416.26 | 7510.34 | 9163.26 | 3760.64 |
| Real Estate Loan | 3963.66 | 1871.92 | 1867.51 | 7011.69 | 580.61 | 3795.89 | 5672.56 | 7224.06 | 3774.18 | 3361.12 | 5346.07 | 2637.52 |
| Margin Nature Loan | 229.25 | 1423.36 | 1760.96 | 1827.77 | | 2048.86 | 2958.34 | 2019.18 | 2222.09 | 862.65 | 2271.72 | 681.48 |
| Hire Purchase Loan | 6327.49 | 2922.76 | 3818.99 | 8476.09 | 501.35 | 6291.74 | 3354.94 | 2763.61 | 5221.64 | 4413.10 | 5759.27 | 4299.54 |
| Deprived Sector Loan | 2675.33 | 2143.45 | 2497.38 | 3418.22 | 6133.37 | 4451.09 | 2473.73 | 3205.96 | 2697.31 | 3238.35 | 3262.14 | 1992.75 |
| Bills Purchased | 20.24 | 4.95 | 696.47 | 357.68 | | 168.22 | 107.96 | 227.75 | | 302.22 | 9.24 | |
| Other Product | 12871.95 | 973.34 | 10508.10 | 1182.60 | 1269.79 | 4359.77 | 9431.29 | 14711.07 | 5856.63 | 13154.71 | 3246.02 | 8090.73 |
| a. Credit Card | 16.08 | 8.01 | 41.06 | 102.57 | | 105.18 | 27.46 | 38.78 | 12.48 | 9.12 | | |
| b. Education Loan | 50.19 | 111.52 | 32.02 | 162.14 | 1187.37 | 156.66 | 37.75 | 42.42 | 103.42 | 93.45 | 133.54 | 107.03 |
| c. Cottage Industrial Loan | 7337.87 | | 0.13 | 64.00 | | | | | | | | |
| d. Small Industrial Loan | 5278.48 | | 91.47 | 129.29 | | | | | | | 2.40 | 5644.66 |
| e. Medium Industrial Loan | | | 3009.56 | 267.52 | | 6.16 | 6194.56 | 3913.10 | | 12145.70 | | 411.26 |
| f. Small and Medium Industrial Loan | | | | | | | | | | | | |
| g. Others | 189.33 | 853.81 | 7333.85 | 457.09 | 82.42 | 4091.77 | 3171.52 | 10716.77 | 5740.73 | 906.45 | 3110.08 | 1927.77 |
| Total Product wise Loan | 55685.09 | 47944.25 | 55196.10 | 71882.44 | 93886.65 | 85965.28 | 51043.72 | 61484.19 | 55141.73 | 66523.02 | 67494.63 | 47414.62 |

Collateral Wise

| | | | | | | | | | | | | |
|------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Gold and Silver | 10.73 | 70.94 | 357.43 | | 125.13 | 8.48 | 3214.27 | 4747.88 | 208.49 | | 59.92 | 179.69 |
| Government Securities | | | | | | | 2.45 | 11.72 | | 0.90 | 3.60 | |
| Non Governmental Securities | | 1413.66 | | 1789.46 | | 76.64 | 2967.40 | 2108.41 | 2222.09 | 902.42 | 2359.29 | 729.68 |
| Fixed Deposit Receipts | 174.59 | 327.95 | 370.39 | 571.51 | 616.30 | 684.52 | 353.62 | 304.10 | 355.74 | 325.39 | 519.22 | 404.02 |
| Own | 174.59 | 327.95 | 370.39 | 571.51 | 616.30 | 684.52 | 350.80 | 304.10 | 355.74 | 325.39 | 519.22 | 404.02 |
| Other Licences Institutions | | | | | | | 2.82 | | | | | |
| Collateral of Properties | 52800.67 | 44319.00 | 50993.46 | 63720.59 | 93145.21 | 76466.11 | 40114.09 | 49424.69 | 51096.29 | 64383.54 | 59428.50 | 44435.76 |
| Fixed Assets | 29054.78 | 42572.29 | 38414.61 | 40344.62 | 93145.21 | 41789.48 | 27077.05 | 48793.88 | 47296.42 | 51796.40 | 56861.80 | 38583.31 |
| Current Assets | 23745.89 | 1746.71 | 12578.85 | 23375.96 | | 34676.63 | 13037.03 | 630.81 | 3799.87 | 12587.15 | 2566.70 | 5852.45 |
| Against security of Bill | | 15.64 | | 1512.62 | | | 1607.83 | | | | 597.09 | |
| Domestic Bills | | 1.47 | | 78.94 | | | 26.11 | | | | 61.72 | |
| Foreign Bills | | 14.17 | | 1433.69 | | | 1581.73 | | | | 535.37 | |
| Against Guarantee | 246.24 | 1540.23 | 134.76 | 2453.36 | | 294.08 | 67.18 | 4385.16 | 944.57 | 775.98 | 3374.20 | 386.49 |
| Government Guarantee | 129.84 | 146.62 | 134.63 | 135.05 | | 91.86 | | 140.92 | | 80.02 | 125.28 | 18.51 |
| Institutional Guarantee | 116.40 | 1306.00 | | 2204.98 | | | | 3785.63 | 903.38 | 267.23 | 2227.35 | 340.84 |
| Personal Guarantee | | 87.61 | 0.13 | 33.83 | | 143.75 | 66.70 | 455.23 | 37.28 | 403.13 | 633.89 | 27.14 |
| Collective Guarantee | | | | | | 46.88 | | | | 25.61 | 387.69 | |
| Int. Rtd. Foreign Bank's Guarantee | | | | | | | | | | | | |
| Other Guarantee | | | | 79.50 | | 11.59 | 0.48 | 3.38 | 3.91 | | | |
| Credit Card | 16.08 | 8.01 | 40.93 | 102.57 | | 105.18 | 27.46 | 38.78 | 12.48 | 9.12 | | |
| Others | 2436.76 | 248.82 | 3299.12 | 1732.34 | | 8330.27 | 2689.42 | 463.45 | 302.07 | 125.67 | 1152.82 | 1278.97 |
| Total | 55685.09 | 47944.25 | 55196.10 | 71882.44 | 93886.65 | 85965.28 | 51043.72 | 61484.19 | 55141.73 | 66523.02 | 67494.63 | 47414.62 |

| BFI Name | Mega | Civil | Century | Sanima | NIDC | Mahaxmi/DB | Narayani | Sahayogi | Karnali | Shangrila | Excel | Western |
|------------------------------------|-----------------|-----------------|-----------------|-----------------|----------------|-----------------|--------------|----------------|----------------|-----------------|----------------|----------------|
| Sector Wise | | | | | | | | | | | | |
| Agricultural and Forest Related | 693.22 | 1726.04 | 1556.39 | 1230.37 | 15.13 | 211.09 | 0.88 | 243.91 | 203.95 | 486.99 | 192.30 | 222.56 |
| Fishery Related | 15.58 | 5.86 | 30.30 | 14.01 | | 9.19 | | 14.65 | | 13.07 | 3.81 | |
| Mining Related | 24.90 | 38.66 | 485.89 | 63.17 | | 169.09 | | | | 34.32 | | |
| Manufacturing (Producing) Related | 8886.27 | 6810.66 | 8478.52 | 8120.99 | 606.46 | 1220.39 | | 172.05 | 23.45 | 609.67 | 412.14 | 123.30 |
| Construction | 719.50 | 2279.50 | 4558.61 | 5453.59 | 9.99 | 909.75 | 2.20 | 76.53 | 73.55 | 1677.60 | 653.63 | 161.65 |
| Electricity, Gas and Water | 1096.99 | 1340.23 | 1242.35 | 2183.36 | 896.47 | 403.29 | | 0.17 | | 73.89 | | |
| Metal Products, Mach. & Ele. Eqp. | 168.45 | 114.28 | 547.03 | 1373.45 | 13.64 | 125.35 | | | | 120.31 | | 6.14 |
| Tras., Com. and Public Utilities | 367.60 | 1292.99 | 581.15 | 3693.51 | | 1388.49 | 3.96 | 52.69 | 258.39 | 883.27 | 68.40 | 82.30 |
| Wholesaler & Retailer | 10065.31 | 8067.36 | 7645.61 | 13071.64 | 333.82 | 2402.85 | 3.13 | 974.30 | 263.92 | 1694.21 | 1023.05 | 565.15 |
| Finance, Insurance and Real Estate | 4444.36 | 3347.78 | 4961.58 | 2439.94 | 78.94 | 2055.76 | 17.39 | 114.41 | | 1195.32 | 422.10 | |
| Hotel or Restaurant | 2383.92 | 1348.05 | 1728.60 | 1972.06 | 260.48 | 926.99 | 3.66 | 12.29 | | 481.83 | 175.99 | 102.97 |
| Other Services | 1093.89 | 2177.47 | 1619.19 | 1916.62 | 424.87 | 319.53 | | 75.77 | 364.05 | 699.91 | 245.18 | 103.16 |
| Consumption Loans | 2567.58 | 2144.55 | 3975.68 | 2521.55 | 10.15 | 4594.92 | 17.50 | 61.53 | 31.01 | 735.41 | 241.62 | 36.96 |
| Local Government | | | | | | 1.39 | | | | 3.34 | | |
| Others | 4823.87 | 1691.81 | 4055.71 | 14870.45 | 497.39 | 5265.77 | 23.28 | 1002.95 | | 3378.83 | 487.48 | 949.11 |
| TOTAL sectorwise | 37351.45 | 32385.25 | 41466.61 | 58924.70 | 3147.35 | 20003.87 | 72.00 | 2801.23 | 1218.31 | 12087.98 | 3931.84 | 2347.16 |

Product Wise

| | | | | | | | | | | | | |
|---------------------------------------|-----------------|-----------------|-----------------|-----------------|----------------|-----------------|--------------|----------------|----------------|-----------------|----------------|----------------|
| Term Loan | 6335.91 | 6997.66 | 10102.33 | 9677.87 | 2061.40 | 4327.77 | 0.90 | | 287.36 | 3430.68 | 646.84 | 1128.92 |
| Overdraft | 10441.43 | 5938.83 | 8748.01 | 6986.60 | 635.33 | 7241.43 | 23.28 | | 427.97 | 3262.18 | 770.46 | 756.84 |
| Trust Receipt Loan / Import Loan | 2456.38 | 2328.73 | 1234.17 | 1493.95 | | | | | | | | |
| Demand & Other Working Capital Loan | 5967.19 | 8079.54 | 7903.65 | 10276.81 | 97.70 | | 3.13 | 1178.13 | | | 899.07 | 89.86 |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | 1094.74 | 1470.13 | 3362.49 | 4310.47 | 11.39 | 1170.28 | 2.20 | 34.68 | 73.55 | 1201.47 | 525.84 | 161.65 |
| Real Estate Loan | 3246.85 | 1303.84 | 3708.31 | 5927.04 | 73.27 | 1943.78 | 17.39 | 171.46 | | 1439.99 | 436.83 | |
| Margin Nature Loan | 333.21 | 182.58 | 1170.64 | 295.55 | | 655.85 | 17.15 | | | 192.76 | 38.00 | |
| Hire Purchase Loan | 2939.55 | 2668.52 | 2458.81 | 4767.81 | 12.51 | 2664.56 | 3.96 | 19.10 | 258.39 | 1429.87 | 85.59 | 82.30 |
| Deprived Sector Loan | 2049.51 | 2175.16 | 1732.79 | 2681.49 | 211.56 | 973.78 | 3.63 | 151.24 | 65.28 | 700.08 | 261.91 | 85.84 |
| Bills Purchased | | 6.38 | 15.01 | 16.52 | | | | | | | | |
| Other Product | 2486.66 | 1233.87 | 1050.40 | 12490.60 | 44.18 | 1026.43 | 0.35 | 1246.61 | 105.75 | 430.95 | 267.30 | 41.74 |
| a. Credit Card | 44.18 | | 6.51 | 16.97 | | | | | | | | |
| b. Education Loan | 17.15 | 28.42 | 39.51 | 299.73 | | 8.73 | | 39.64 | 6.00 | 18.17 | 14.33 | 4.79 |
| c. Cottage Industrial Loan | | | | | 0.98 | | | 92.02 | | | | |
| d. Small Industrial Loan | | | 8.08 | 1595.66 | | | | 80.03 | | 55.55 | | |
| e. Medium Industrial Loan | | | | 3451.61 | | | | | | | | |
| f. Small and Medium Industrial Loan | | | | | | | | | | | | |
| g. Others | 2425.33 | 1205.45 | 996.31 | 7126.61 | 43.21 | 1017.69 | 0.35 | 1034.93 | 99.75 | 357.23 | 252.96 | 36.96 |
| Total Product wise Loan | 37351.45 | 32385.25 | 41466.61 | 58924.70 | 3147.35 | 20003.87 | 72.00 | 2801.23 | 1218.31 | 12087.98 | 3931.84 | 2347.16 |

Collateral Wise

| | | | | | | | | | | | | |
|------------------------------------|-----------------|-----------------|-----------------|-----------------|----------------|-----------------|--------------|----------------|----------------|-----------------|----------------|----------------|
| Gold and Silver | 14.40 | 259.96 | 102.92 | 330.74 | | 572.22 | | | | 31.58 | 187.15 | |
| Government Securities | 0.92 | 0.15 | 1.56 | 5.12 | | 0.15 | | | | | | |
| Non Governmental Securities | 338.60 | 248.60 | 1220.90 | | 5.13 | 811.66 | 17.15 | | | 192.76 | | |
| Fixed Deposit Receipts | 124.90 | 167.83 | 208.05 | 532.10 | 31.61 | 445.47 | 0.35 | 61.53 | 31.01 | 206.94 | 14.67 | 36.96 |
| Own | 124.90 | 167.83 | 208.05 | 532.09 | 31.61 | 445.47 | 0.35 | 61.53 | 31.01 | 206.94 | 14.67 | 36.96 |
| Other Licences Institutions | | | 0.01 | | | | | | | | | |
| Collateral of Properties | 35149.49 | 30415.42 | 38754.06 | 55681.64 | 2899.04 | 17545.24 | 45.94 | 2737.70 | 1187.30 | 11383.07 | 3730.01 | 2310.20 |
| Fixed Assets | 31826.68 | 29490.17 | 26913.79 | 48980.62 | 2899.04 | 17545.14 | 45.94 | 2737.70 | 1187.30 | 11383.07 | 3730.01 | 2310.20 |
| Current Assets | 3322.81 | 925.25 | 11840.26 | 6701.02 | | 0.10 | | | | | | |
| Against security of Bill | | 93.22 | 22.10 | 667.91 | | | | | | | | |
| Domestic Bills | | 6.38 | 15.01 | | | | | | | | | |
| Foreign Bills | | 86.84 | 7.09 | 667.91 | | | | | | | | |
| Against Guarantee | 1602.96 | 986.20 | 1146.03 | 0.48 | 149.55 | 622.20 | 8.56 | | | 273.62 | | |
| Government Guarantee | | 1.49 | | | | | 2.72 | | | 3.34 | | |
| Institutional Guarantee | 1553.65 | 758.32 | 1134.57 | | 149.55 | 622.20 | | | | 69.18 | | |
| Personal Guarantee | | | 11.46 | 0.48 | | | 5.84 | | | 74.85 | | |
| Collective Guarantee | 49.31 | 175.22 | | | | | | | | 126.26 | | |
| Int. Rtd. Foreign Bank's Guarantee | | | | | | | | | | | | |
| Other Guarantee | | 51.17 | | | | | | | | | | |
| Credit Card | 36.54 | | 6.51 | 16.97 | | | | | | | | |
| Others | 83.62 | 213.87 | 4.49 | 1689.74 | 62.01 | 6.92 | | 2.01 | | | 0.01 | |
| Total | 37351.45 | 32385.25 | 41466.61 | 58924.70 | 3147.35 | 20003.87 | 72.00 | 2801.23 | 1218.31 | 12087.98 | 3931.84 | 2347.16 |

| BFI Name | Deva | Mitteri | Tinau | Muktinath | Kankai | Bhargav | Alpine | Garima | OmDB | GandakiDB | Kabeli | Kamana | Corporate |
|------------------------------------|----------|---------|---------|-----------|---------|---------|---------|----------|----------|-----------|--------|----------|-----------|
| Sector Wise | | | | | | | | | | | | | |
| Agricultural and Forest Related | 648.09 | 239.74 | 336.35 | 2982.35 | 198.64 | 102.14 | 152.93 | 595.10 | 451.62 | 483.73 | 84.14 | 669.61 | 2.37 |
| Fishery Related | 16.07 | 1.90 | 3.84 | 25.50 | 0.48 | | | 9.36 | 1.06 | 21.33 | | 44.09 | |
| Mining Related | | 2.36 | 14.90 | | | | | | 10.11 | | | | |
| Manufacturing (Producing) Related | 681.42 | 165.33 | 167.41 | 663.41 | 36.01 | 74.21 | 25.75 | 499.24 | 543.44 | 874.79 | 13.88 | 865.95 | 104.71 |
| Construction | 1612.03 | 296.75 | 422.84 | 2744.88 | 134.71 | 249.16 | 104.40 | 2318.15 | 3496.29 | 2769.22 | 131.26 | 1658.36 | 20.80 |
| Electricity,Gas and Water | 389.31 | 3.01 | | 15.14 | 4.04 | 8.92 | | 23.36 | 50.16 | 21.06 | | 1.60 | |
| Metal Products, Mach. & Ele. Eqp. | 59.17 | 33.58 | 13.10 | 171.42 | 2.97 | | 2.90 | 128.64 | 90.93 | 166.07 | 3.92 | 276.69 | 5.93 |
| Tras., Com. and Public Utilities | 770.41 | 158.48 | 317.89 | 2290.22 | 15.83 | 126.77 | 186.85 | 2132.46 | 2348.60 | 1465.87 | 41.70 | 873.45 | 14.08 |
| Wholesaler & Retailer | 1376.01 | 257.25 | 748.23 | 2861.40 | 223.52 | 472.97 | 404.42 | 1234.94 | 1537.35 | 1959.04 | 126.02 | 2289.88 | 21.84 |
| Finance, Insurance and Real Estate | 768.35 | 144.66 | 327.87 | 930.94 | 27.66 | | | 492.80 | 667.05 | 818.69 | | 1029.33 | |
| Hotel or Restaurant | 187.02 | 49.47 | 97.18 | 769.72 | 28.03 | 33.71 | 38.22 | 418.56 | 515.74 | 709.52 | 17.80 | 371.87 | |
| Other Services | 580.30 | 64.63 | 260.55 | 558.82 | 10.51 | 49.62 | 28.21 | 185.76 | 270.52 | 347.70 | 17.39 | 496.47 | |
| Consumption Loans | 1534.39 | 189.24 | 138.66 | 416.21 | 135.29 | 39.07 | 22.66 | 1172.34 | 1539.69 | 1062.39 | 77.19 | 788.11 | 5.86 |
| Local Government | 10.33 | 1.50 | | | 0.46 | | | 1.97 | 0.03 | | | | |
| Others | 2777.24 | 913.53 | 468.64 | 2758.61 | 435.19 | 490.19 | 486.92 | 5245.41 | 2903.52 | 5787.96 | 64.98 | 2612.06 | 15.01 |
| TOTAL sectorwise | 11410.14 | 2521.43 | 3317.44 | 17188.63 | 1253.35 | 1646.78 | 1455.24 | 14456.15 | 14426.09 | 16487.35 | 578.27 | 11977.46 | 190.60 |

Product Wise

| | | | | | | | | | | | | | |
|---------------------------------------|-----------------|----------------|----------------|-----------------|----------------|----------------|----------------|-----------------|-----------------|-----------------|---------------|-----------------|---------------|
| Term Loan | 903.86 | 45.50 | 381.36 | 2986.21 | 435.35 | 601.70 | 352.81 | 3642.54 | 650.22 | 679.05 | 179.74 | 3286.85 | 12.08 |
| Overdraft | 920.03 | 384.73 | 1226.46 | 3196.57 | 334.32 | 476.92 | 709.09 | 3733.11 | 1265.44 | 6898.74 | | 3835.44 | 54.20 |
| Trust Receipt Loan / Import Loan | | | | | | | | | | | | | |
| Demand & Other Working Capital Loan | 281.75 | | | | | | | 39.63 | 222.63 | 13.35 | 197.23 | 31.09 | 70.91 |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | 1176.96 | 268.66 | 437.31 | 1847.76 | 139.03 | 241.55 | 115.55 | 1889.71 | 2214.91 | 2234.74 | 51.10 | 1364.12 | 14.87 |
| Real Estate Loan | 1118.68 | 141.76 | 221.66 | 930.45 | 31.83 | | | 781.35 | 1944.07 | 1408.47 | | 1029.33 | |
| Margin Nature Loan | 815.14 | | 2.00 | 56.44 | | | | 55.16 | 178.57 | 5.83 | | 7.35 | |
| Hire Purchase Loan | 1059.41 | 203.21 | 254.91 | 2392.73 | 80.82 | 124.63 | 194.14 | 2562.06 | 2627.74 | 1711.15 | 34.49 | 1404.37 | 21.86 |
| Deprived Sector Loan | 443.23 | 152.64 | 194.73 | 5196.67 | 79.63 | 123.17 | 70.69 | 830.65 | 746.75 | 770.55 | 40.64 | 526.76 | 8.28 |
| Bills Purchased | | | | | | | | | | | | | |
| Other Product | 4691.07 | 1324.94 | 599.01 | 581.79 | 152.38 | 78.81 | 12.95 | 921.93 | 4575.76 | 2765.46 | 75.07 | 492.15 | 8.39 |
| a. Credit Card | | | | | | | | | | | | | |
| b. Education Loan | 52.71 | 41.74 | 38.72 | 16.70 | 1.81 | 6.74 | 1.19 | 22.94 | 154.43 | 39.10 | | 49.91 | |
| c. Cottage Industrial Loan | | | | | 6.60 | | | | 0.42 | | | | |
| d. Small Industrial Loan | 1115.04 | | | | | | | 27.93 | 2.99 | 264.33 | | | |
| e. Medium Industrial Loan | | 284.39 | | | | | | | 5.90 | | | | |
| f. Small and Medium Industrial Loan | | | | | | | | | | | | | |
| g. Others | 3523.32 | 998.81 | 560.29 | 565.09 | 143.97 | 72.07 | 11.76 | 871.06 | 4412.02 | 2462.03 | 75.07 | 442.24 | 8.39 |
| Total Product wise Loan | 11410.14 | 2521.43 | 3317.44 | 17188.63 | 1253.35 | 1646.78 | 1455.24 | 14456.15 | 14426.09 | 16487.35 | 578.27 | 11977.46 | 190.60 |

Collateral Wise

| | | | | | | | | | | | | | |
|------------------------------------|-----------------|----------------|----------------|-----------------|----------------|----------------|----------------|-----------------|-----------------|-----------------|---------------|-----------------|---------------|
| Gold and Silver | 329.49 | 95.34 | 64.91 | 101.69 | | | | 646.14 | 772.61 | 517.39 | 56.54 | 260.18 | |
| Government Securities | | | | | | | | | | | | | |
| Non Governmental Securities | 815.14 | | 2.00 | 56.44 | | | | | 178.57 | | | | |
| Fixed Deposit Receipts | 252.82 | 45.56 | 59.78 | 97.17 | 46.59 | 24.28 | 11.76 | 212.11 | 328.94 | 281.13 | 18.53 | 176.33 | |
| Own | 252.82 | 45.56 | 59.78 | 97.17 | 46.59 | 24.28 | 11.76 | 212.11 | 328.94 | 281.13 | 18.53 | 176.33 | |
| Other Licences Institutions | | | | | | | | | | | | | |
| Collateral of Properties | 9424.44 | 2379.03 | 3130.39 | 12829.84 | 1206.30 | 1607.70 | 1419.38 | 13285.75 | 12893.33 | 15230.34 | 503.19 | 11212.79 | 187.65 |
| Fixed Assets | 9424.44 | 2379.03 | 3130.39 | 12829.84 | 1206.30 | 1607.70 | 1419.38 | 13285.75 | 12893.33 | 15230.34 | 503.19 | 11212.79 | 187.65 |
| Current Assets | | | | | | | | | | | | | |
| Against security of Bill | | | | | | | | | | | | | |
| Domestic Bills | | | | | | | | | | | | | |
| Foreign Bills | | | | | | | | | | | | | |
| Against Guarantee | 469.25 | | 60.36 | 4103.49 | | | 23.64 | 312.16 | 252.63 | 452.65 | | 234.24 | |
| Government Guarantee | 10.33 | | | | | | 1.97 | 0.03 | 4.07 | 2.69 | | 1.73 | |
| Institutional Guarantee | 277.71 | | 60.36 | | | | | 30.00 | 30.00 | 100.00 | | | |
| Personal Guarantee | 93.58 | | | 177.79 | | | 6.20 | 4.12 | 0.73 | 349.96 | | 13.52 | |
| Collective Guarantee | 87.63 | | | 3925.70 | | | 15.47 | 278.01 | 217.83 | | | 219.00 | |
| Int. Rtd. Foreign Bank's Guarantee | | | | | | | | | | | | | |
| Other Guarantee | | | | | | | | | | | | | |
| Credit Card | | | | | | | | | | | | | |
| Others | 119.00 | 1.50 | | | 0.46 | 14.80 | 0.47 | | | 5.83 | | 93.92 | 2.95 |
| Total | 11410.14 | 2521.43 | 3317.44 | 17188.63 | 1253.35 | 1646.78 | 1455.24 | 14456.15 | 14426.09 | 16487.35 | 578.27 | 11977.46 | 190.60 |

| BFI Name | Purnima | Jyoti | Hamro | Shine | Kanchan | LumbiniDB | Tourism | Mission | Mt. Makalu | Sindhu | Sahara | N.Community | Kailash |
|------------------------------------|----------------|-----------------|----------------|----------------|----------------|-----------------|-----------------|----------------|---------------|----------------|---------------|----------------|-----------------|
| Sector Wise | | | | | | | | | | | | | |
| Agricultural and Forest Related | 121.49 | 412.61 | 160.36 | 645.67 | 259.54 | 391.25 | 450.56 | 424.59 | 24.74 | 49.78 | 6.51 | 163.00 | 202.72 |
| Fishery Related | | | | 58.86 | 1.44 | 16.02 | 36.04 | 7.32 | | | | | 1.13 |
| Mining Related | | 48.05 | | | | 40.32 | 95.07 | 5.72 | | | | | |
| Manufacturing (Producing) Related | 93.22 | 684.22 | | 1244.96 | 246.67 | 741.55 | 670.74 | 43.79 | 0.75 | | 11.47 | 234.44 | 634.79 |
| Construction | 149.10 | 1141.34 | 100.78 | 1070.00 | 176.66 | 1955.65 | 2025.92 | 130.88 | 19.61 | 270.33 | | 239.87 | 2363.21 |
| Electricity,Gas and Water | | 370.51 | | | 0.07 | 1269.61 | 151.91 | | | | | | 669.68 |
| Metal Products, Mach. & Ele. Eqp. | | 84.62 | | | 10.44 | 31.00 | 201.85 | 1.56 | | | 2.46 | | 107.62 |
| Tras., Com. and Public Utilities | 129.28 | 888.04 | 83.42 | 632.35 | 194.44 | 1027.25 | 936.05 | 363.51 | 5.88 | 296.95 | 8.93 | 55.64 | 1493.44 |
| Wholesaler & Retailer | 509.44 | 1877.80 | 354.85 | 2499.35 | 1033.23 | 2569.73 | 1510.08 | 662.00 | 16.27 | 589.34 | 106.08 | 308.62 | 1644.33 |
| Finance, Insurance and Real Estate | 141.40 | 565.91 | | 699.80 | 152.00 | 1868.43 | 591.47 | 77.51 | | 8.30 | | | 177.34 |
| Hotel or Restaurant | 8.11 | 177.03 | | 434.75 | 98.92 | 948.60 | 753.34 | 69.14 | | 7.28 | 2.25 | | 50.64 |
| Other Services | 41.05 | 240.87 | 5.01 | 651.45 | 186.74 | 1457.15 | 173.71 | 214.10 | 23.50 | 3.84 | 5.62 | | 552.62 |
| Consumption Loans | 98.29 | 1626.04 | 210.36 | 434.75 | 33.67 | 1679.71 | 504.60 | 120.26 | 44.73 | 79.34 | 4.72 | | 799.66 |
| Local Government | | 4.60 | | | | | | | | | | | |
| Others | 849.40 | 2619.39 | 371.07 | 1614.81 | 429.83 | 2105.83 | 3180.42 | 588.16 | 21.39 | 115.83 | 240.75 | | 5430.41 |
| TOTAL sectorwise | 2140.78 | 10741.03 | 1285.86 | 9986.73 | 2823.64 | 16102.09 | 11281.75 | 2708.53 | 156.88 | 1420.98 | 388.80 | 1654.17 | 16162.23 |

Product Wise

| | | | | | | | | | | | | | |
|---------------------------------------|----------------|-----------------|----------------|----------------|----------------|-----------------|-----------------|----------------|---------------|----------------|---------------|----------------|-----------------|
| Term Loan | | 1462.99 | 83.42 | 1783.91 | 205.02 | 3204.73 | 2872.78 | 142.08 | 50.50 | 144.34 | | 94.06 | 2011.00 |
| Overdraft | 316.07 | 2802.68 | 215.47 | 681.09 | 966.23 | 4284.11 | 3481.76 | 954.98 | | 562.65 | | 486.88 | 3015.53 |
| Trust Receipt Loan / Import Loan | | | | | | | | | | | | | |
| Demand & Other Working Capital Loan | 558.07 | 297.07 | 0.99 | 3233.00 | 77.87 | 230.85 | 452.79 | | 8.92 | 3.00 | 352.52 | 27.51 | 170.97 |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | 149.10 | 821.89 | 99.30 | 822.12 | 182.33 | 1569.72 | 1884.00 | 88.57 | 19.61 | 268.10 | | 199.87 | 2342.37 |
| Real Estate Loan | 141.40 | 829.53 | | 947.68 | 10.69 | 1792.60 | 376.58 | 93.85 | | | | | 149.57 |
| Margin Nature Loan | 0.25 | 861.22 | 10.30 | 10.20 | 13.95 | 696.61 | 43.86 | | | 30.81 | | | 1204.49 |
| Hire Purchase Loan | 198.02 | 986.42 | 170.67 | 896.82 | 199.84 | 1460.50 | 1442.99 | 359.34 | 5.03 | 296.95 | 11.17 | 103.62 | 1934.67 |
| Deprived Sector Loan | 131.97 | 488.51 | 47.71 | 436.26 | 489.92 | 991.82 | 493.36 | 515.18 | 14.69 | 65.77 | 20.40 | 74.75 | 891.93 |
| Bills Purchased | | | | | | | | | | | | | |
| Other Product | 645.90 | 2190.70 | 657.98 | 1175.65 | 677.79 | 1871.15 | 233.64 | 554.53 | 58.13 | 49.36 | 4.71 | 517.90 | 2865.82 |
| a. Credit Card | | | | | | | | | | | | | |
| b. Education Loan | 4.88 | 13.83 | 5.01 | 311.69 | 9.95 | 18.54 | 53.25 | 1.05 | | 0.84 | 1.96 | 12.11 | 8.96 |
| c. Cottage Industrial Loan | | | | | 193.49 | 25.70 | | | 0.75 | | | | 81.32 |
| d. Small Industrial Loan | 95.93 | 507.66 | 92.57 | | 33.30 | 630.89 | | 22.50 | | 40.39 | | | |
| e. Medium Industrial Loan | | | | | 101.12 | 982.62 | | | | 8.14 | | | |
| f. Small and Medium Industrial Loan | | | | | | | | | | | | | |
| g. Others | 545.09 | 1669.21 | 560.41 | 863.96 | 339.92 | 213.40 | 180.39 | 530.97 | 57.38 | | 2.76 | 505.79 | 2775.54 |
| Total Product wise Loan | 2140.78 | 10741.03 | 1285.86 | 9986.73 | 2823.64 | 16102.09 | 11281.75 | 2708.53 | 156.88 | 1420.98 | 388.80 | 1654.17 | 16162.23 |

Collateral Wise

| | | | | | | | | | | | | | |
|------------------------------------|----------------|-----------------|----------------|----------------|----------------|-----------------|-----------------|----------------|---------------|----------------|---------------|----------------|-----------------|
| Gold and Silver | 14.02 | 276.03 | 5.58 | | | 13.80 | 69.14 | 8.77 | 63.85 | 40.39 | | | 144.74 |
| Government Securities | | | | | | | | | | | | | |
| Non Governmental Securities | | 798.53 | | | | 696.61 | 43.86 | | | 30.81 | | | 1205.49 |
| Fixed Deposit Receipts | 15.28 | 112.75 | 22.42 | 160.08 | 31.56 | 630.89 | 107.62 | 37.26 | 0.57 | 8.14 | 1.73 | 14.91 | 342.98 |
| Own | 15.28 | 112.75 | 22.42 | 160.08 | 31.56 | 630.89 | 107.62 | 37.26 | 0.57 | 8.14 | 1.73 | 14.91 | 342.98 |
| Other Licences Institutions | | | | | | | | | | | | | |
| Collateral of Properties | 2111.48 | 9009.64 | 1257.86 | 9642.04 | 2461.27 | 14182.64 | 10775.68 | 2147.48 | 90.75 | 1341.64 | 387.07 | 1611.38 | 13828.22 |
| Fixed Assets | 2111.48 | 9001.41 | 1257.86 | 9642.04 | 2461.27 | 14182.64 | 10774.39 | 2147.48 | 90.75 | 1341.64 | 387.07 | 1611.38 | 13828.22 |
| Current Assets | | 8.23 | | | | | 1.29 | | | | | | |
| Against security of Bill | | | | | | | | | | | | | |
| Domestic Bills | | | | | | | | | | | | | |
| Foreign Bills | | | | | | | | | | | | | |
| Against Guarantee | | 399.34 | | 174.41 | 323.67 | 577.01 | 285.45 | 515.02 | 1.70 | | | 27.88 | 640.45 |
| Government Guarantee | | 4.60 | | | | 17.19 | | | | | | | 14.45 |
| Institutional Guarantee | | 372.04 | | 135.00 | | 541.09 | 183.77 | | | | | 27.77 | 584.00 |
| Personal Guarantee | | 4.35 | | | | 6.27 | 101.69 | | | | | | 42.00 |
| Collective Guarantee | | 18.35 | | 39.41 | 323.67 | 12.46 | | 515.02 | | | | 0.11 | |
| Int. Rtd. Foreign Bank's Guarantee | | | | | | | | | | | | | |
| Other Guarantee | | | | | | | | | 1.70 | | | | |
| Credit Card | | | | | | | | | | | | | |
| Others | | 144.74 | | 10.20 | 7.14 | 1.14 | | | | | | | 0.37 |
| Total | 2140.78 | 10741.03 | 1285.86 | 9986.73 | 2823.64 | 16102.09 | 11281.75 | 2708.53 | 156.88 | 1420.98 | 388.80 | 1654.17 | 16162.23 |

| BFI Name | Salpa | Saptakoshi | Green | NFL | NSMFL | Gurkhas | Goodwill | SIFCL | Lalitpur | United FC | General | Progressive | Janaki |
|------------------------------------|---------------|---------------|---------------|---------------|----------------|----------------|----------------|----------------|---------------|----------------|---------------|---------------|----------------|
| Sector Wise | | | | | | | | | | | | | |
| Agricultural and Forest Related | 69.97 | 330.40 | 45.59 | | 0.52 | 107.87 | 814.11 | 257.20 | | 80.45 | | 52.56 | 80.17 |
| Fishery Related | | | | | | | | 4.83 | | | | | |
| Mining Related | 0.06 | | | | | | | 2.50 | 1.58 | | | | |
| Manufacturing (Producing) Related | 10.09 | | 4.83 | | 61.10 | 79.28 | | 122.77 | | 219.27 | 0.55 | 27.72 | 111.80 |
| Construction | | 47.77 | 4.28 | 33.18 | 20.02 | 466.77 | 1121.93 | 707.76 | 7.52 | 446.71 | 26.13 | 72.07 | 61.67 |
| Electricity,Gas and Water | | | | | | | | 1.60 | | | | | |
| Metal Products, Mach. & Ele. Eqp. | 2.13 | 1.93 | | | 3.45 | | 25.94 | 35.70 | | 511.11 | | 8.54 | |
| Tras., Com. and Public Utilities | | 0.09 | 63.53 | 0.36 | | 415.26 | 358.96 | 174.40 | | 1298.31 | | 53.48 | |
| Wholesaler & Retailer | 52.95 | 318.45 | 55.20 | 60.47 | 33.33 | 530.58 | 824.06 | 354.48 | 54.02 | 238.28 | 79.00 | 10.70 | 695.17 |
| Finance, Insurance and Real Estate | | 20.57 | 13.16 | | 40.31 | 418.52 | | 252.90 | 100.43 | 115.43 | | 50.00 | 11.07 |
| Hotel or Restaurant | 24.56 | 0.84 | 5.07 | | 27.50 | 129.60 | 20.66 | 40.41 | | 0.17 | | 21.10 | 88.32 |
| Other Services | 0.16 | 4.44 | | | | 120.02 | 144.53 | 361.93 | 137.59 | | 10.34 | 34.12 | 41.81 |
| Consumption Loans | 1.04 | 55.21 | 58.70 | 0.19 | 147.83 | 505.28 | 357.77 | 165.77 | 9.16 | 505.96 | 3.42 | 29.34 | 59.74 |
| Local Government | 0.02 | | | | 33.18 | | | | | | | | |
| Others | 54.75 | 175.35 | 148.18 | 62.23 | 1965.35 | 1038.46 | 311.27 | 372.00 | 32.45 | 1245.69 | 70.52 | 153.38 | 257.90 |
| TOTAL sectorwise | 215.73 | 955.05 | 398.55 | 156.42 | 2332.60 | 3811.64 | 3979.23 | 2854.24 | 342.74 | 4661.38 | 189.96 | 513.02 | 1407.64 |

Product Wise

| | | | | | | | | | | | | | |
|---------------------------------------|---------------|---------------|---------------|---------------|----------------|----------------|----------------|----------------|---------------|----------------|---------------|---------------|----------------|
| Term Loan | 49.09 | 317.79 | 52.82 | | 125.37 | 58.70 | 1451.63 | 570.39 | 54.02 | 95.06 | | 101.76 | 779.77 |
| Overdraft | 95.70 | 424.43 | 185.05 | | | | | | | | | | |
| Trust Receipt Loan / Import Loan | | | | | | | | | | | | | |
| Demand & Other Working Capital Loan | | | | 60.47 | 227.18 | | 592.11 | 374.28 | | 302.91 | | 28.59 | |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | | 47.77 | 2.90 | 27.56 | 20.02 | 466.77 | 991.60 | 587.43 | 7.52 | 410.09 | 26.13 | 6.12 | 61.67 |
| Real Estate Loan | | 20.57 | 1.02 | 22.72 | 1765.88 | 287.71 | 176.07 | 334.51 | 100.43 | 376.28 | | 40.06 | 16.07 |
| Margin Nature Loan | | | 19.63 | 0.19 | 26.19 | 351.66 | 311.27 | 73.71 | 0.97 | 312.67 | 3.07 | 20.50 | |
| Hire Purchase Loan | | 8.73 | 67.41 | 0.36 | 125.20 | 413.73 | 381.41 | 193.90 | 7.53 | 1871.94 | 10.34 | 54.20 | 9.52 |
| Deprived Sector Loan | 10.29 | 87.43 | 33.46 | | 33.18 | 132.34 | 164.96 | 117.21 | 7.83 | 218.75 | 10.39 | 53.30 | 58.16 |
| Bills Purchased | | | | | | | | | | | | | |
| Other Product | 60.66 | 48.33 | 36.26 | 45.13 | 9.57 | 1508.63 | 502.30 | 602.81 | 164.45 | 1073.68 | 140.03 | 208.49 | 482.44 |
| a. Credit Card | | | | | | | | | | | | | |
| b. Education Loan | | | 2.45 | | | 92.15 | 144.53 | 107.32 | 137.59 | | | 3.55 | 38.86 |
| c. Cottage Industrial Loan | | | | | | 11.32 | | | | | | | |
| d. Small Industrial Loan | | 1.76 | | | | 90.30 | | | | 1.51 | | | 27.19 |
| e. Medium Industrial Loan | | | | | | 124.53 | | | | 14.60 | | | |
| f. Small and Medium Industrial Loan | | | | | | | | | 1.58 | | 0.55 | | |
| g. Others | 60.66 | 46.57 | 33.81 | 45.13 | 9.57 | 1190.33 | 357.77 | 495.48 | 25.29 | 1057.57 | 139.47 | 204.94 | 416.40 |
| Total Product wise Loan | 215.73 | 955.05 | 398.55 | 156.42 | 2332.60 | 3811.64 | 3979.23 | 2854.24 | 342.74 | 4661.38 | 189.96 | 513.02 | 1407.64 |

Collateral Wise

| | | | | | | | | | | | | | |
|------------------------------------|---------------|---------------|---------------|---------------|----------------|----------------|----------------|----------------|---------------|----------------|---------------|---------------|----------------|
| Gold and Silver | | | 27.91 | | | 112.15 | 172.40 | | | 41.81 | | | |
| Government Securities | | | 19.63 | | | | | | | | | | |
| Non Governmental Securities | | | | | 26.19 | 351.66 | | 73.71 | 0.97 | | 3.07 | 16.29 | |
| Fixed Deposit Receipts | 1.55 | 46.57 | 5.89 | | 0.05 | 41.47 | 185.37 | 63.82 | 0.66 | 136.20 | 0.35 | 6.60 | 50.22 |
| Own | 1.55 | 46.57 | 5.89 | | 0.05 | 41.47 | 185.37 | 63.82 | 0.66 | 136.20 | 0.35 | 6.60 | 50.22 |
| Other Licences Institutions | | | | | | | | | | | | | |
| Collateral of Properties | 214.18 | 908.48 | 339.81 | 156.24 | 484.91 | 3012.83 | 3284.26 | 2626.21 | 178.90 | 4051.41 | 186.54 | 422.02 | 1355.41 |
| Fixed Assets | 214.18 | 908.48 | 339.81 | 156.24 | 484.91 | 3012.83 | 3284.26 | 2626.21 | 115.48 | 4051.41 | 186.54 | 422.02 | 1355.41 |
| Current Assets | | | | | | | | | 63.42 | | | | |
| Against security of Bill | | | | | | | | | | | | | |
| Domestic Bills | | | | | | | | | | | | | |
| Foreign Bills | | | | | | | | | | | | | |
| Against Guarantee | | | | | 83.27 | 293.53 | 25.94 | 90.50 | | 115.43 | | 64.38 | |
| Government Guarantee | | | | | 33.18 | | | | | | | | |
| Institutional Guarantee | | | | | | 130.81 | | 90.50 | | 115.43 | | 57.99 | |
| Personal Guarantee | | | | | 50.09 | 162.72 | | | | | | 4.07 | |
| Collective Guarantee | | | | | | | | | | | | 0.00 | |
| Int. Rtd. Foreign Bank's Guarantee | | | | | | | | | | | | | |
| Other Guarantee | | | | | | | 25.94 | | | | | 2.32 | |
| Credit Card | | | | | | | | | | | | | |
| Others | | | 5.30 | 0.19 | 1738.17 | | 311.27 | | 162.21 | 316.52 | | 3.73 | 2.01 |
| Total | 215.73 | 955.05 | 398.55 | 156.42 | 2332.60 | 3811.64 | 3979.23 | 2854.24 | 342.74 | 4661.38 | 189.96 | 513.02 | 1407.64 |

| BFI Name | Pokhara | Central | Arun | Multipurpose | Synergy | Srijana | WMBFL | CMBFCL | Crystal | Guheshwori | ICFC | Kuber | Seti |
|------------------------------------|----------------|----------------|--------------|---------------|----------------|----------------|---------------|----------------|---------------|----------------|----------------|--------------|---------------|
| Sector Wise | | | | | | | | | | | | | |
| Agricultural and Forest Related | 49.09 | 224.87 | 7.10 | 104.21 | 214.11 | 498.54 | | 328.30 | | 25.30 | 193.83 | | 99.36 |
| Fishery Related | | 10.75 | | | 2.81 | | | | | 7.26 | 21.49 | | |
| Mining Related | | 5.04 | | | 0.20 | | | | | 2.16 | 0.25 | | |
| Manufacturing (Producing) Related | 154.47 | 130.15 | | 3.19 | 76.62 | | 2.29 | 585.38 | | 87.17 | 373.50 | | 20.28 |
| Construction | 514.90 | 613.88 | 11.28 | 28.80 | 35.62 | 74.96 | 39.47 | | | 549.48 | 112.99 | 4.73 | 13.35 |
| Electricity, Gas and Water | 2.73 | 0.38 | | | 2.12 | | | | | 2.50 | 60.21 | | |
| Metal Products, Mach. & Ele. Eqp. | | 43.28 | | | 22.16 | | | | | 10.88 | 6.53 | | |
| Tras., Com. and Public Utilities | 411.07 | 199.20 | | | 436.72 | | 5.36 | 2.94 | | 126.86 | 9.64 | | |
| Wholesaler & Retailer | 555.89 | 112.76 | 15.71 | 22.05 | 232.43 | 500.56 | 39.96 | 111.00 | | 118.21 | 935.19 | 0.29 | 92.24 |
| Finance, Insurance and Real Estate | 384.97 | 66.70 | | | 129.83 | 195.30 | 42.28 | | | 252.94 | 1349.81 | 16.43 | |
| Hotel or Restaurant | 195.26 | 45.42 | | | 106.59 | 5.45 | | 74.77 | | 136.10 | 265.95 | 0.48 | 2.10 |
| Other Services | 74.83 | 104.29 | | 11.03 | 56.25 | 6.77 | 0.93 | | | 44.55 | 224.57 | 0.47 | 33.18 |
| Consumption Loans | 23.29 | 165.35 | 7.23 | 14.19 | 76.36 | 131.73 | 4.65 | 1.82 | 9.44 | 415.42 | 384.10 | 6.03 | 0.16 |
| Local Government | | | | | 4.02 | | | | | | | | |
| Others | 1157.09 | 672.52 | 36.56 | 7.92 | 296.96 | 1654.87 | 105.28 | 596.16 | 343.20 | 416.84 | 1788.02 | 24.19 | 75.27 |
| TOTAL sectorwise | 3523.58 | 2394.59 | 77.88 | 191.38 | 1692.78 | 3068.18 | 240.22 | 1700.37 | 352.63 | 2195.67 | 5726.07 | 52.63 | 335.93 |

Product Wise

| | | | | | | | | | | | | | |
|---------------------------------------|----------------|----------------|--------------|---------------|----------------|----------------|---------------|----------------|---------------|----------------|----------------|--------------|---------------|
| Term Loan | 201.26 | 104.51 | | | 491.87 | 500.56 | 79.76 | 969.83 | 233.28 | 274.55 | 581.11 | 1.35 | 76.94 |
| Overdraft | | | | | | | | | | | | | |
| Trust Receipt Loan / Import Loan | | | | | | | | | | | | | |
| Demand & Other Working Capital Loan | 915.38 | 338.17 | 15.71 | 138.46 | 230.27 | | 56.29 | 149.60 | 16.79 | 51.25 | 2845.32 | 2.15 | 208.73 |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | 415.66 | 613.88 | | 28.80 | 500.66 | | | | | 303.07 | 512.64 | 4.00 | 13.35 |
| Real Estate Loan | 383.92 | 5.50 | 11.28 | | 194.64 | 195.30 | 26.11 | 465.19 | 99.83 | 382.96 | 498.95 | 3.93 | |
| Margin Nature Loan | 19.20 | 42.16 | | | 8.21 | | 34.50 | | 0.02 | 272.22 | 459.75 | | |
| Hire Purchase Loan | 411.07 | 208.97 | 6.92 | 2.54 | 139.01 | 77.02 | 10.09 | 2.54 | 2.72 | 92.02 | 267.29 | 11.03 | 0.01 |
| Deprived Sector Loan | 149.71 | 86.11 | 1.43 | 7.92 | 86.85 | 192.04 | 3.80 | | | 96.55 | 421.20 | | 16.62 |
| Bills Purchased | | | | | | | | | | | | | 2.60 |
| Other Product | 1027.38 | 995.30 | 42.53 | 13.67 | 41.27 | 2103.26 | 29.67 | 113.22 | | 723.05 | 139.83 | 27.57 | 20.28 |
| a. Credit Card | | | | | | | | | | | | | |
| b. Education Loan | 28.31 | 84.55 | | 10.48 | 1.50 | 6.77 | 0.93 | | | 15.84 | | | |
| c. Cottage Industrial Loan | | | | | | | | | | | | | |
| d. Small Industrial Loan | | | | | | | | | | | | | |
| e. Medium Industrial Loan | | | | | | | | | | | | | |
| f. Small and Medium Industrial Loan | 49.09 | 31.39 | | 3.19 | | 20.52 | | | | 121.13 | | | 20.28 |
| g. Others | 949.98 | 879.36 | 42.53 | | 39.77 | 2075.98 | 28.75 | 113.22 | | 586.08 | 139.83 | 27.57 | |
| Total Product wise Loan | 3523.58 | 2394.59 | 77.88 | 191.38 | 1692.78 | 3068.18 | 240.22 | 1700.37 | 352.63 | 2195.67 | 5726.07 | 52.63 | 335.93 |

Collateral Wise

| | | | | | | | | | | | | | |
|------------------------------------|----------------|----------------|--------------|---------------|----------------|----------------|---------------|----------------|---------------|----------------|----------------|--------------|---------------|
| Gold and Silver | | 4.46 | | | | | | | | | | | |
| Government Securities | | 0.90 | | | | | | | | | 10.85 | | |
| Non Governmental Securities | | 42.16 | | | | | 14.50 | | | | | | |
| Fixed Deposit Receipts | 23.29 | 78.22 | 0.30 | 11.65 | 26.14 | 54.71 | | | 6.70 | 100.98 | 128.98 | | 3.82 |
| Own | 23.29 | 78.22 | 0.30 | 11.65 | 26.14 | 54.71 | | | 6.70 | 100.98 | 128.98 | | 3.82 |
| Other Licences Institutions | | | | | | | | | | | | | |
| Collateral of Properties | 3380.52 | 2211.28 | 41.01 | 179.74 | 1662.62 | 272.32 | 192.30 | 1700.37 | 345.91 | 1802.78 | 4684.52 | 51.52 | 332.11 |
| Fixed Assets | 3380.52 | 2211.28 | 41.01 | 179.74 | 1662.62 | 272.32 | 192.30 | 1700.37 | 345.91 | 1802.78 | 4684.52 | 51.52 | 332.11 |
| Current Assets | | | | | | | | | | | | | |
| Against security of Bill | | | | | | | | | | | | | |
| Domestic Bills | | | | | | | | | | | | | |
| Foreign Bills | | | | | | | | | | | | | |
| Against Guarantee | 100.57 | 0.45 | | | 4.02 | | 31.32 | | | 40.00 | 399.82 | 0.37 | |
| Government Guarantee | | | | | 4.02 | | | | | | | | |
| Institutional Guarantee | | 0.45 | | | | | 23.74 | | | 40.00 | 385.96 | | |
| Personal Guarantee | 100.57 | | | | | | 7.58 | | | | 13.86 | 0.37 | |
| Collective Guarantee | | | | | | | | | | | | | |
| Int. Rtd. Foreign Bank's Guarantee | | | | | | | | | | | | | |
| Other Guarantee | | | | | | | | | | | | | |
| Credit Card | | | | | | | | | | | | | |
| Others | 19.20 | 57.12 | 36.56 | | | 2741.15 | 2.09 | | 0.02 | 251.91 | 501.91 | 0.75 | |
| Total | 3523.58 | 2394.59 | 77.88 | 191.38 | 1692.78 | 3068.18 | 240.22 | 1700.37 | 352.63 | 2195.67 | 5726.07 | 52.63 | 335.93 |

| BFI Name | Manjushree | Jebils | Reliance |
|------------------------------------|----------------|----------------|----------------|
| Sector Wise | | | |
| Agricultural and Forest Related | 67.89 | 30.88 | 64.97 |
| Fishery Related | 2.00 | | |
| Mining Related | | | 1.25 |
| Manufacturing (Producing) Related | 125.46 | 6.02 | 162.07 |
| Construction | 1182.70 | 232.86 | 391.97 |
| Electricity,Gas and Water | 90.59 | | 29.66 |
| Metal Products, Mach. & Ele. Eqp. | 114.51 | 4.08 | 62.66 |
| Tras., Com. and Public Utilities | 437.76 | 159.79 | 774.29 |
| Wholesaler & Retailer | 392.88 | 47.97 | 161.17 |
| Finance, Insurance and Real Estate | 334.59 | 43.77 | 205.35 |
| Hotel or Restaurant | 120.08 | 41.31 | 89.45 |
| Other Services | 128.18 | 10.35 | 81.48 |
| Consumption Loans | 370.29 | 367.31 | 93.97 |
| Local Government | | | |
| Others | 686.55 | 188.07 | 596.66 |
| TOTAL sectorwise | 4053.48 | 1132.41 | 2714.96 |

Product Wise

| | | | |
|---------------------------------------|----------------|----------------|----------------|
| Term Loan | 662.07 | 23.06 | |
| Overdraft | | | |
| Trust Receipt Loan / Import Loan | | | |
| Demand & Other Working Capital Loan | 844.21 | 64.65 | 27.15 |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | 1161.01 | 201.70 | 384.55 |
| Real Estate Loan | 329.29 | 72.85 | 257.36 |
| Margin Nature Loan | 335.69 | 244.20 | 50.50 |
| Hire Purchase Loan | 437.54 | 202.57 | 808.22 |
| Deprived Sector Loan | 231.98 | 43.38 | 102.94 |
| Bills Purchased | | | |
| Other Product | 51.69 | 279.99 | 1084.23 |
| a. Credit Card | | | |
| b. Education Loan | 17.09 | 8.88 | 24.67 |
| c. Cottage Industrial Loan | | | |
| d. Small Industrial Loan | | | |
| e. Medium Industrial Loan | | | |
| f. Small and Medium Industrial Loan | | | 193.56 |
| g. Others | 34.60 | 271.11 | 866.00 |
| Total Product wise Loan | 4053.48 | 1132.41 | 2714.96 |

Collateral Wise

| | | | |
|------------------------------------|----------------|----------------|----------------|
| Gold and Silver | | | |
| Government Securities | | | |
| Non Governmental Securities | 335.69 | 244.20 | |
| Fixed Deposit Receipts | 34.60 | 97.05 | 34.32 |
| Own | 34.60 | 97.05 | 34.32 |
| Other Licences Institutions | | | |
| Collateral of Properties | 3652.06 | 739.00 | 2437.87 |
| Fixed Assets | 3652.06 | 739.00 | 2437.87 |
| Current Assets | | | |
| Against security of Bill | | | |
| Domestic Bills | | | |
| Foreign Bills | | | |
| Against Guarantee | | 52.15 | 187.75 |
| Government Guarantee | | | |
| Institutional Guarantee | | 35.00 | 90.40 |
| Personal Guarantee | | 17.11 | 1.80 |
| Collective Guarantee | | 0.04 | |
| Int. Rtd. Foreign Bank's Guarantee | | | |
| Other Guarantee | | | 95.55 |
| Credit Card | | | |
| Others | 31.14 | | 55.02 |
| Total | 4053.48 | 1132.41 | 2714.96 |

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

| Liabilities | Mid-July | | | Mid-Oct | Mid-Nov | % 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 | 16171.8 | 16318.7 | 24.17 | 41.28 | 0.91 |
| a. Paid-up Capital | 2974.3 | 3987.3 | 5436.5 | 8193.7 | 8333.5 | 34.06 | 36.35 | 1.71 |
| b. Statutory Reserves | 523.1 | 750.3 | 1214.8 | 2038.7 | 2070.1 | 43.45 | 61.90 | 1.54 |
| c. Retained Earning | 220.6 | 8.9 | 363.6 | 3618.9 | 3569.4 | -95.97 | 3993.66 | -1.37 |
| d. Others Reserves | 1232.7 | 1400.8 | 1670.0 | 2320.5 | 2345.6 | 13.64 | 19.22 | 1.08 |
| 2 BORROWINGS | 27897.3 | 38244.9 | 52434.4 | 73069.1 | 71032.6 | 37.09 | 37.10 | -2.79 |
| a. NRB | 526.4 | 306.6 | 91.1 | 2402.9 | 2211.1 | -41.75 | -70.27 | -7.98 |
| f. Others | 27371.0 | 37938.3 | 52343.3 | 70666.1 | 68821.5 | 38.61 | 37.97 | -2.61 |
| 3 DEPOSITS | 11001.2 | 15775.5 | 24095.3 | 37598.7 | 38438.3 | 43.40 | 52.74 | 2.23 |
| 4 BILLS PAYABLE | 0.0 | 0.0 | 0.8 | 0.7 | 0.5 | 0.00 | 0.00 | -37.84 |
| 5 OTHER LIABILITIES | 3777.5 | 5205.7 | 7205.0 | 11148.0 | 11797.8 | 37.81 | 38.41 | 5.83 |
| a. Loan Loss Provision | 829.4 | 986.0 | 1345.6 | 1863.8 | 1931.3 | 18.88 | 36.47 | 3.62 |
| b. Interest Suspense a/c | 475.0 | 575.3 | 652.7 | 923.6 | 978.0 | 21.13 | 13.45 | 5.90 |
| c. Others | 2473.1 | 3644.3 | 5206.8 | 8360.6 | 8888.5 | 47.36 | 42.87 | 6.31 |
| 6 RECONCILIATION A/c | 1088.2 | 2330.2 | 5031.9 | 6245.2 | 6412.6 | 114.13 | 115.95 | 2.68 |
| 7 PROFIT & LOSS A/c | 1473.7 | 2524.8 | 3318.2 | 874.1 | 1179.1 | 71.32 | 31.43 | 34.88 |
| Total | 50188.7 | 70228.2 | 100770.6 | 145107.6 | 145179.5 | 39.93 | 43.49 | 0.05 |
| Assets | | | | | | | | |
| 1 LIQUID FUNDS | 7202.8 | 6597.2 | 11096.2 | 16136.6 | 14771.1 | -8.41 | 68.20 | -8.46 |
| a. Cash Balance | 39.2 | 62.2 | 75.5 | 162.9 | 169.7 | 58.52 | 21.36 | 4.19 |
| b. Bank Balance | 3710.6 | 3900.5 | 6327.0 | 7582.8 | 7655.9 | 5.12 | 62.21 | 0.96 |
| c. Money at Call | 3452.9 | 2634.4 | 4693.6 | 8391.0 | 6945.5 | -23.70 | 78.17 | -17.23 |
| 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 | 2623.2 | 2590.6 | -18.80 | 19.56 | -1.24 |
| 4 LOANS & ADVANCES | 35689.3 | 54915.5 | 77232.9 | 113901.9 | 115253.7 | 53.87 | 40.64 | 1.19 |
| Institutional | 9863.5 | 14853.5 | 19194.3 | 25420.6 | 25534.0 | 50.59 | 29.22 | 0.45 |
| Individual | 25825.8 | 40062.0 | 58038.6 | 88481.3 | 89719.7 | 55.12 | 44.87 | 1.40 |
| 5 FIXED ASSETS | 624.4 | 775.2 | 961.1 | 1311.8 | 1338.1 | 24.14 | 23.98 | 2.00 |
| 6 OTHER ASSETS | 2485.4 | 3205.4 | 3598.2 | 4892.7 | 5062.4 | 28.97 | 12.25 | 3.47 |
| 7 EXPENSES NOT WRITTEN OFF | 9.4 | 7.2 | 4.5 | 11.1 | 11.1 | -23.43 | -38.06 | 0.00 |
| 8 NON BANKING ASSETS | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.00 |
| 9 RECONCILIATION A/c | 1085.2 | 2215.3 | 5017.3 | 6128.8 | 6076.9 | 104.14 | 126.49 | -0.85 |
| 10 PROFIT & LOSS A/c | 81.8 | 46.2 | 11.9 | 58.3 | 33.1 | -43.57 | -74.22 | -43.21 |
| Total | 50188.7 | 70228.2 | 100770.6 | 145107.0 | 145179.5 | 39.93 | 43.49 | 0.05 |
| Profit & Loss A/c Expenses | | | | | | | | |
| 1 INTEREST EXPENSES | 1967.84 | 2369.56 | 3494.31 | 2455.56 | 2923.62 | 20.41 | 47.47 | 19.06 |
| 2 COMMISSION/FEE EXPENSES | 46.72 | 0.00 | 0.01 | 0.01 | 0.02 | -99.99 | 177.16 | 67.68 |
| 3 EMPLOYEE EXPENSES | 1464.44 | 1827.28 | 2671.95 | 1255.83 | 1492.76 | 24.78 | 46.23 | 18.87 |
| 4 OFFICE OPERATING EXPENSES | 491.46 | 907.22 | 1505.00 | 335.63 | 403.46 | 84.60 | 65.89 | 20.21 |
| 5 NON OPERATING EXPENSES | 0.00 | 1.78 | 4.81 | 0.73 | 0.33 | 0.00 | 170.37 | -54.43 |
| 6 PROVISION FOR RISK | 188.17 | 326.79 | 560.23 | 221.74 | 260.80 | 73.67 | 71.44 | 17.62 |
| 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 | 115.31 | 148.90 | 37.20 | 123.91 | 29.13 |
| 10 PROVISION FOR INCOME TAX | 302.38 | 407.48 | 946.11 | 347.71 | 447.80 | 34.76 | 132.18 | 28.79 |
| 11 NET PROFIT | 1435.59 | 2496.01 | 3374.46 | 846.78 | 1176.99 | 73.87 | 35.19 | 39.00 |
| TOTAL EXPENSES | 5999.57 | 8477.90 | 12871.83 | 5579.28 | 6854.68 | 41.31 | 51.83 | 22.86 |
| Income | | | | | | | | |
| 1. INTEREST INCOME | 5389.71 | 7637.78 | 11628.63 | 4960.67 | 6095.97 | 41.71 | 52.25 | 22.89 |
| 2. COMMISSION & DISCOUNT | 130.84 | 220.38 | 286.71 | 121.37 | 135.76 | 68.44 | 30.10 | 11.86 |
| 3 OTHER OPERATING INCOME | 304.84 | 411.08 | 684.42 | 413.15 | 534.53 | 34.85 | 66.49 | 29.38 |
| 4 NON OPERATING INCOME | 40.15 | 12.53 | 34.47 | 12.68 | 9.93 | -68.80 | 175.15 | -21.67 |
| 5 PROVISION FOR WRITTEN BACK | 88.32 | 165.27 | 222.11 | 42.56 | 49.61 | 87.12 | 34.39 | 16.57 |
| 6 RECOVERY FOR WRITE BACK | 1.97 | 13.44 | 4.63 | 0.01 | 0.03 | 582.37 | -65.57 | 166.67 |
| 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 | 28.83 | 28.84 | -60.12 | -37.70 | 0.04 |
| TOTAL INCOME | 5999.57 | 8477.90 | 12871.83 | 5579.28 | 6854.68 | 41.31 | 51.83 | 22.86 |
| Miscellaneous Information | | | | | | | | |
| No. of Total Staffs | 4405 | 5756 | 7132 | 9689 | 9861 | 30.67 | 23.91 | 1.78 |
| No. of Total Branches | 861 | 1116 | 1378 | 2037 | 2075 | 29.62 | 23.48 | 1.87 |
| No. of Total Centers | 59380 | 77616 | 100794 | 140811 | 144183 | 30.71 | 29.86 | 2.39 |
| No. of Total Groups | 292238 | 304737 | 366540 | 474660 | 481500 | 4.28 | 20.28 | 1.44 |
| No. of Total Passive Groups | 9138 | 11504 | 4601 | 5036 | 5257 | 25.90 | -60.01 | 4.39 |
| No. of Total Members | 1612430 | 1548767 | 1898891 | 2439236 | 2481603 | -3.95 | 22.61 | 1.74 |
| No. of Total Passive Members | 66441 | 56436 | 32378 | 38161 | 38535 | -15.06 | -42.63 | 0.98 |
| No. of Total Borrowers | 1102132 | 1080878 | 1296303 | 1635322 | 1744721 | -1.93 | 19.93 | 6.69 |
| No. of Total Overdue Borrowers | 30657 | 45697 | 44861 | 53271 | 57630 | 49.06 | -1.83 | 8.18 |
| No. of Total Saving Members | 1198487 | 1521152 | 1873432 | 2521289 | 2516139 | 26.92 | 23.16 | -0.20 |
| Total Saving Amount (Rs million) | 11000.65 | 15770.90 | 24111.28 | 37563.62 | 38605.47 | 43.36 | 52.88 | 2.77 |

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

| S.No. | Zone | District | Class 'A' | Class 'B' | Class 'C' | Total | populn. | Pop.Per Branch |
|--------------|------------|---------------|------------|------------|-----------|------------|----------------|----------------|
| 1 | Mechi | Jhapa | 82 | 24 | 0 | 106 | 888561 | 8383 |
| 2 | | Ilam | 18 | 7 | 7 | 32 | 305073 | 9534 |
| 3 | | Panchthar | 13 | 3 | 1 | 17 | 195755 | 11515 |
| 4 | | Taplejung | 9 | 0 | 0 | 9 | 129954 | 14439 |
| Total | | | 122 | 34 | 8 | 164 | 1519342 | 9264 |
| 5 | Koshi | Sunsari | 75 | 14 | 0 | 89 | 862731 | 9694 |
| 6 | | Morang | 88 | 26 | 6 | 120 | 1051204 | 8760 |
| 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 | 4 | 18 | 165754 | 9209 |
| Total | | | 212 | 48 | 10 | 270 | 2507240 | 9286 |
| 11 | Sagarmatha | Saptari | 20 | 1 | 1 | 22 | 687438 | 31247 |
| 12 | | Udayapur | 20 | 0 | 2 | 22 | 343555 | 15616 |
| 13 | | Siraha | 36 | 1 | 0 | 37 | 682168 | 18437 |
| 14 | | Khotang | 6 | 3 | 0 | 9 | 186006 | 20667 |
| 15 | | Okhaldhunga | 8 | 4 | 0 | 12 | 150695 | 12558 |
| 16 | | Solukhumbu | 9 | 0 | 0 | 9 | 103877 | 11542 |
| Total | | | 99 | 9 | 3 | 111 | 2153739 | 19403 |
| 17 | Janakpur | Sarlahi | 24 | 7 | 1 | 32 | 852934 | 26654 |
| 18 | | Dhanusha | 39 | 5 | 0 | 44 | 813447 | 18487 |
| 19 | | Mahottari | 25 | 6 | 0 | 31 | 682560 | 22018 |
| 20 | | Dolakha | 17 | 5 | 0 | 22 | 187441 | 8520 |
| 21 | | Ramechhap | 10 | 1 | 0 | 11 | 207172 | 18834 |
| 22 | | Sindhuli | 13 | 4 | 0 | 17 | 306621 | 18037 |
| Total | | | 128 | 28 | 1 | 157 | 3050176 | 19428 |
| 23 | Narayani | Bara | 32 | 4 | 0 | 36 | 781397 | 21705 |
| 24 | | Rautahat | 19 | 5 | 2 | 26 | 790277 | 30395 |
| 25 | | Parsa | 46 | 9 | 2 | 57 | 676705 | 11872 |
| 26 | | Chitawan | 91 | 63 | 3 | 157 | 657701 | 4189 |
| 27 | | Makawanpur | 31 | 16 | 8 | 55 | 448503 | 8155 |
| Total | | | 219 | 97 | 15 | 331 | 3354583 | 10135 |
| 28 | Bagmati | Kathmandu | 454 | 68 | 1 | 523 | 2069760 | 3957 |
| 29 | | Bhaktapur | 45 | 7 | 3 | 55 | 347585 | 6320 |
| 30 | | Lalitpur | 101 | 12 | 39 | 152 | 537365 | 3535 |
| 31 | | Rasuwa | 13 | 1 | 4 | 18 | 44559 | 2476 |
| 32 | | Dhading | 24 | 16 | 1 | 41 | 348755 | 8506 |
| 33 | | Sindhupalchok | 22 | 7 | 7 | 36 | 292843 | 8135 |
| 34 | | Kavre | 44 | 13 | 0 | 57 | 396293 | 6953 |
| 35 | | Nuwakot | 16 | 7 | 1 | 24 | 284727 | 11864 |
| Total | | | 719 | 131 | 56 | 906 | 4321888 | 4770 |
| 36 | Gandaki | Lamjung | 17 | 6 | 2 | 25 | 170886 | 6835 |
| 37 | | Tanahu | 35 | 25 | 12 | 72 | 339113 | 4710 |
| 38 | | Gorkha | 16 | 9 | 1 | 26 | 256094 | 9850 |
| 39 | | Manang | 4 | 1 | 0 | 5 | 6412 | 1282 |
| 40 | | Syangja | 22 | 22 | 1 | 45 | 265585 | 5902 |
| 41 | | Kaski | 81 | 84 | 0 | 165 | 554611 | 3361 |
| Total | | | 175 | 147 | 16 | 338 | 1592701 | 4712 |
| 42 | | Gulmi | 13 | 12 | 4 | 29 | 265424 | 9153 |
| 43 | | Nawalparasi | 44 | 38 | 0 | 82 | 700178 | 8539 |

| | | | | | | | | |
|--|-------------|--------------|-------------|------------|------------|-------------|-----------------|--------------|
| 44 | Lumbini | Palpa | 26 | 11 | 0 | 37 | 253550 | 6853 |
| 45 | | Arghakhanchi | 14 | 5 | 4 | 23 | 201325 | 8753 |
| 46 | | Rupandehi | 115 | 77 | 0 | 192 | 1004488 | 5232 |
| 47 | | Kapilbastu | 25 | 11 | 7 | 43 | 636614 | 14805 |
| Total | | | 237 | 154 | 15 | 406 | 3061579 | 7541 |
| 48 | Dhawalagiri | Baglung | 27 | 10 | 0 | 37 | 279089 | 7543 |
| 49 | | Parbat | 13 | 10 | 1 | 24 | 148194 | 6175 |
| 50 | | Mustang | 5 | 3 | 0 | 8 | 12230 | 1529 |
| 51 | | Myagdi | 14 | 7 | 0 | 21 | 112198 | 5343 |
| Total | | | 59 | 30 | 1 | 90 | 551711 | 6130 |
| 52 | Rapti | Rolpa | 6 | 0 | 0 | 6 | 233764 | 38961 |
| 53 | | Dang | 46 | 30 | 0 | 76 | 616785 | 8116 |
| 54 | | Rukum | 12 | 1 | 0 | 13 | 222277 | 17098 |
| 55 | | Salyan | 13 | 0 | 0 | 13 | 262659 | 20205 |
| 56 | | Pyuthan | 9 | 11 | 4 | 24 | 237995 | 9916 |
| Total | | | 86 | 42 | 4 | 132 | 1573480 | 11920 |
| 57 | Karnali | Jumla | 6 | 1 | 0 | 7 | 119809 | 17116 |
| 58 | | Mugu | 3 | 0 | 0 | 3 | 61108 | 20369 |
| 59 | | Humla | 4 | 0 | 0 | 4 | 56169 | 14042 |
| 60 | | Kalikot | 5 | 1 | 0 | 6 | 151952 | 25325 |
| 61 | | Dolpa | 3 | 0 | 0 | 3 | 40477 | 13492 |
| Total | | | 21 | 2 | 0 | 23 | 429515 | 18675 |
| 62 | Bheri | Dailekh | 9 | 0 | 0 | 9 | 285823 | 31758 |
| 63 | | Surkhet | 29 | 2 | 5 | 36 | 395621 | 10989 |
| 64 | | Jajarkot | 5 | 1 | 0 | 6 | 189483 | 31580 |
| 65 | | Bardiya | 18 | 13 | 0 | 31 | 462504 | 14919 |
| 66 | | Banke | 56 | 23 | 0 | 79 | 568088 | 7191 |
| Total | | | 117 | 39 | 5 | 161 | 1901520 | 11811 |
| 67 | Seti | Bajhang | 6 | 0 | 0 | 6 | 213158 | 35526 |
| 68 | | Doti | 7 | 2 | 2 | 11 | 213588 | 19417 |
| 69 | | Bajura | 5 | 0 | 0 | 5 | 148686 | 29737 |
| 70 | | Kailali | 62 | 15 | 0 | 77 | 890881 | 11570 |
| 71 | | Achham | 7 | 2 | 0 | 9 | 277898 | 30878 |
| Total | | | 87 | 19 | 2 | 108 | 1744211 | 16150 |
| 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 | 31 | 11 | 0 | 42 | 503466 | 11987 |
| Total | | | 55 | 14 | 0 | 69 | 1059121 | 15350 |
| Total of Class "A", "B" and "C" | | | 2336 | 794 | 136 | 3266 | 28820806 | 8824 |

| Bank/BFI Class | A | B | C [#] | D [§] | Total |
|--|-------------|------------|----------------|----------------|-------------|
| No. of BFIs | 28 | 37 | 26 | 54 | 145 |
| No. of Branches | 2336 | 794 | 136 | 2075 | 5341 |
| Population per Branch[*] | | | | | 5396 |
| Region/BFI Class | A | B | C | Total | |
| Eastern | 433 | 91 | 21 | 545 | |
| Central | 1066 | 256 | 72 | 1394 | |
| Western | 471 | 331 | 32 | 834 | |
| Mid-western | 224 | 83 | 9 | 316 | |
| Far-western | 142 | 33 | 2 | 177 | |
| Total | 2336 | 794 | 136 | 3266 | |

* 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) | | | | Saun, 2073 (Mid Aug, 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 | 2.12 | 692634.89 |
| 2 | Fixed: | 0.50 | 21.91 | 10.08 | 835554.74 | 0.50 | 19.00 | 5.61 | 503034.68 |
| 2.1 | up to 1 month | 2.00 | 13.75 | 9.13 | 16437.81 | 2.00 | 17.55 | 5.20 | 4927.63 |
| 2.2 | 1-3 months | 1.75 | 14.00 | 8.92 | 39944.81 | 0.75 | 17.55 | 5.11 | 21487.80 |
| 2.3 | 3-6 months | 2.00 | 17.55 | 9.57 | 57925.54 | 1.50 | 17.55 | 4.46 | 45594.48 |
| 2.4 | 6-12 months | 0.50 | 17.55 | 10.39 | 471888.50 | 0.50 | 17.55 | 5.83 | 284119.60 |
| 2.5 | 1-2 yrs | 2.50 | 14.00 | 10.23 | 190857.41 | 1.00 | 17.55 | 5.34 | 119366.90 |
| 2.6 | 2 yrs and above | 1.00 | 21.91 | 8.71 | 58500.67 | 2.00 | 19.00 | 6.88 | 27538.26 |
| 3 | Call | 0.05 | 13.00 | 4.14 | 266107.50 | 0.05 | 10.50 | 3.95 | 291844.55 |
| 4 | Certificate of Deposits | 5.00 | 5.00 | 5.00 | 555.98 | 5.00 | 5.00 | 5.00 | 671.52 |
| 5 | Other | 3.25 | 6.75 | 3.96 | 250.25 | 2.50 | 9.00 | 4.09 | 177.37 |
| 6 | Non interest bearing deposits | 0.00 | 0.00 | 0.00 | 206434.01 | | | | 166473.18 |
| 6.1 | Current | 0.00 | 0.00 | 0.00 | 183465.21 | | | | 147302.51 |
| 6.2 | Margin | 0.00 | 0.00 | 0.00 | 20602.83 | | | | 16099.74 |
| 6.3 | Other | 0.00 | 0.00 | 0.00 | 2365.97 | | | | 3070.92 |
| | Aggregate | 0.05 | 21.91 | 6.15 | 1998325.79 | 0.05 | 19.00 | 3.29 | 1654836.17 |

| Overall Summary of Interest Rate on LCY Sectorwise Credit | | Asar, 2074 (Mid Jul, 2017) | | | | Saun, 2073 (Mid Aug, 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 | 10.36 | 59611.18 |
| 2 | Fishery Related | 4.50 | 18.00 | 11.36 | 1996.59 | 4.50 | 20.00 | 9.86 | 1525.19 |
| 3 | Mining Related | 8.00 | 20.00 | 11.26 | 3467.83 | 6.00 | 17.00 | 8.41 | 2990.89 |
| 4 | Agriculture, Forestry & Beverage Production Related | 2.00 | 20.00 | 10.85 | 108358.60 | 2.00 | 20.00 | 8.32 | 88099.91 |
| 5 | Non Food Production Related | 2.00 | 20.00 | 10.75 | 198529.21 | 4.00 | 21.00 | 8.29 | 164379.08 |
| 6 | Construction | 2.00 | 21.00 | 11.53 | 178777.17 | 2.00 | 21.00 | 9.36 | 142122.65 |
| 7 | Electricity, Gas and Water | 2.25 | 20.00 | 10.32 | 59344.92 | 2.25 | 19.00 | 9.18 | 39369.51 |
| 8 | Metal Products, Machinery & Electronic Equipment & Assemblage | 3.75 | 22.00 | 10.97 | 22346.92 | 4.50 | 18.00 | 8.56 | 15865.42 |
| 9 | Transport, Communication and Public Utilities | 4.50 | 20.00 | 11.83 | 51552.63 | 4.50 | 20.00 | 9.26 | 41163.44 |
| 10 | Wholesaler & Retailer | 2.50 | 21.50 | 11.37 | 396221.55 | 2.25 | 21.50 | 8.75 | 312227.08 |
| 11 | Finance, Insurance and Real Estate | 1.75 | 19.00 | 10.99 | 148589.16 | 2.00 | 21.50 | 7.06 | 109437.91 |
| 12 | Hotel or Restaurant | 0.75 | 21.00 | 10.74 | 55910.21 | 4.50 | 21.00 | 8.70 | 41797.35 |
| 13 | Other Services | 3.00 | 19.00 | 11.41 | 79016.31 | 3.00 | 19.00 | 9.55 | 59150.57 |
| 14 | Consumption Loans | 2.00 | 30.00 | 11.94 | 134320.38 | 2.50 | 30.00 | 9.91 | 100167.31 |
| 15 | Local Government | 3.00 | 11.50 | 4.14 | 1506.86 | 3.00 | 15.00 | 3.27 | 1512.43 |
| 16 | Others | 2.00 | 24.00 | 12.21 | 203818.47 | 1.00 | 21.00 | 9.30 | 211643.06 |
| | Aggregate | 0.75 | 30.00 | 11.33 | 1717067.47 | 1.00 | 30.00 | 8.88 | 1391062.98 |

| Overall Summary of Interest Rate on LCY Productwise Credit | | Asar, 2074 (Mid Jul, 2017) | | | | Saun, 2073 (Mid Aug, 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 | 9.30 | 224827.33 |
| 2 | Overdraft | 2.00 | 24.00 | 11.93 | 310486.80 | 3.00 | 20.00 | 9.32 | 242714.87 |
| 3 | Trust Receipt Loan / Import Loan | 3.75 | 21.00 | 9.65 | 58642.73 | 5.00 | 21.00 | 6.39 | 74242.90 |
| 4 | Demand & Other Working Capital Loan | 2.00 | 21.00 | 11.09 | 385828.33 | 2.75 | 21.00 | 8.55 | 336527.18 |
| 5 | Residential Personal Home Loan (Up to Rs. 10 million) | 2.00 | 20.00 | 11.33 | 140053.24 | 2.00 | 20.00 | 9.24 | 111697.05 |
| 6 | Real Estate Loan | 4.25 | 19.00 | 11.94 | 104245.22 | 2.00 | 19.00 | 9.42 | 83266.44 |
| 7 | Margin Nature Loan | 7.00 | 17.00 | 12.27 | 34419.83 | 6.00 | 18.00 | 8.43 | 28475.15 |
| 8 | Hire Purchase Loan | 2.00 | 19.00 | 12.03 | 120085.97 | 1.00 | 19.00 | 9.57 | 83518.22 |
| 9 | Deprived Sector Loan | 1.75 | 21.50 | 10.16 | 93428.55 | 2.00 | 21.50 | 5.72 | 62152.96 |
| 10 | Bills Purchased | 2.00 | 17.00 | 2.28 | 9438.91 | 2.00 | 17.00 | 2.40 | 7311.68 |
| 11 | Other Product | 2.00 | 30.00 | 12.38 | 183325.97 | 1.00 | 30.00 | 10.21 | 136329.19 |
| | Aggregate | 1.75 | 30.00 | 11.39 | 1717067.48 | 1.00 | 30.00 | 8.86 | 1391062.97 |

Weighted Average Interest Rate Structure of Commercial Banks

| Overall Summary of Interest Rate on LCY Deposit | | Bhadau, 2073 (Mid Sep, 2016) | | | | Asoj, 2073 (Mid Oct, 21 | | |
|---|-------------------------------|------------------------------|---------|--------------|------------|-------------------------|---------|--------------|
| S.N. | Description | Min (%) | Max (%) | Wt. avg. (%) | Amount | Min (%) | Max (%) | Wt. avg. (%) |
| 1 | Saving | 1.00 | 9.00 | 2.13 | 700640.75 | 1.00 | 9.00 | 2.06 |
| 2 | Fixed: | 0.40 | 19.00 | 5.65 | 501932.97 | 1.00 | 19.00 | 5.67 |
| 2.1 | up to 1 month | 1.00 | 17.55 | 4.87 | 7279.14 | 2.00 | 14.00 | 5.63 |
| 2.2 | 1-3 months | 1.40 | 17.55 | 5.09 | 20823.72 | 1.00 | 17.55 | 5.10 |
| 2.3 | 3-6 months | 1.00 | 17.55 | 4.29 | 37211.91 | 1.00 | 17.55 | 4.53 |
| 2.4 | 6-12 months | 0.40 | 17.55 | 5.87 | 284140.27 | 1.50 | 17.55 | 5.87 |
| 2.5 | 1-2 yrs | 2.00 | 17.55 | 5.50 | 128730.55 | 1.00 | 17.55 | 5.52 |
| 2.6 | 2 yrs and above | 2.00 | 19.00 | 6.86 | 23747.39 | 2.00 | 19.00 | 6.37 |
| 3 | Call | 0.05 | 10.50 | 3.79 | 307838.34 | 0.05 | 10.50 | 4.16 |
| 4 | Certificate of Deposits | 5.00 | 5.00 | 5.00 | 665.10 | 5.00 | 5.00 | 5.00 |
| 5 | Other | 2.50 | 9.00 | 4.51 | 178.11 | 2.50 | 9.00 | 2.61 |
| 6 | Non interest bearing deposits | 0.00 | 0.00 | 0.00 | 169401.46 | 0.00 | 0.00 | 0.00 |
| 6.1 | Current | 0.00 | 0.00 | 0.00 | 149265.92 | 0.00 | 0.00 | 0.00 |
| 6.2 | Margin | 0.00 | 0.00 | 0.00 | 17067.77 | 0.00 | 0.00 | 0.00 |
| 6.3 | Other | 0.00 | 0.00 | 0.00 | 3067.77 | 0.00 | 0.00 | 0.00 |
| | Aggregate | 0.05 | 19.00 | 3.27 | 1680656.73 | 0.05 | 19.00 | 3.30 |

| Overall Summary of Interest Rate on LCY Sectorwise Credit | | Bhadau, 2073 (Mid Sep, 2016) | | | | Asoj, 2073 (Mid Oct, 21 | | |
|---|---|------------------------------|---------|--------------|------------|-------------------------|---------|--------------|
| S.N. | Description | Min (%) | Max (%) | Wt. avg. (%) | Amount | Min (%) | Max (%) | Wt. avg. (%) |
| 1 | Agricultural and Forest Related | 4.00 | 21.50 | 10.27 | 61841.44 | 4.00 | 21.50 | 9.90 |
| 2 | Fishery Related | 4.50 | 20.00 | 9.80 | 1561.61 | 4.50 | 20.00 | 9.77 |
| 3 | Mining Related | 6.00 | 17.00 | 8.28 | 3127.52 | 5.75 | 17.00 | 8.36 |
| 4 | Agriculture, Forestry & Beverage Production Related | 2.00 | 20.00 | 8.15 | 88734.92 | 2.00 | 20.00 | 8.10 |
| 5 | Non Food Production Related | 2.00 | 21.00 | 8.08 | 169478.55 | 2.00 | 21.00 | 7.90 |
| 6 | Construction | 2.00 | 21.00 | 9.28 | 146705.72 | 2.00 | 21.00 | 9.24 |
| 7 | Electricity, Gas and Water | 2.25 | 19.00 | 9.19 | 40103.02 | 2.25 | 19.00 | 9.06 |
| 8 | Metal Products, Machinery & Electronic Equipment & Assemblage | 4.50 | 18.00 | 8.52 | 16267.57 | 4.50 | 18.00 | 8.20 |
| 9 | Transport, Communication and Public Utilities | 4.00 | 20.00 | 9.14 | 43464.62 | 4.00 | 20.00 | 9.12 |
| 10 | Wholesaler & Retailer | 2.25 | 21.50 | 8.59 | 323552.71 | 2.25 | 21.50 | 8.54 |
| 11 | Finance, Insurance and Real Estate | 2.00 | 21.50 | 7.05 | 109744.59 | 2.00 | 21.50 | 7.06 |
| 12 | Hotel or Restaurant | 4.50 | 21.00 | 8.57 | 42707.05 | 4.50 | 21.00 | 8.51 |
| 13 | Other Services | 3.00 | 19.00 | 9.38 | 60233.32 | 3.00 | 19.00 | 9.29 |
| 14 | Consumption Loans | 1.00 | 30.00 | 9.71 | 102035.77 | 1.00 | 30.00 | 9.61 |
| 15 | Local Government | 3.00 | 14.00 | 3.04 | 1473.30 | 3.00 | 14.00 | 3.06 |
| 16 | Others | 2.00 | 21.00 | 9.26 | 219658.59 | 2.00 | 21.00 | 8.80 |
| | Aggregate | 1.00 | 30.00 | 8.77 | 1430690.30 | 1.00 | 30.00 | 8.62 |

| Overall Summary of Interest Rate on LCY Productwise Credit | | Bhadau, 2073 (Mid Sep, 2016) | | | | Asoj, 2073 (Mid Oct, 21 | | |
|--|---|------------------------------|---------|--------------|------------|-------------------------|---------|--------------|
| S.N. | Description | Min (%) | Max (%) | Wt. avg. (%) | Amount | Min (%) | Max (%) | Wt. avg. (%) |
| 1 | Term Loan | 2.25 | 21.50 | 9.16 | 227038.66 | 2.25 | 21.5 | 8.96 |
| 2 | Overdraft | 3.00 | 20.00 | 9.20 | 255207.22 | 3.00 | 20.00 | 9.23 |
| 3 | Trust Receipt Loan / Import Loan | 5.00 | 21.00 | 6.42 | 76462.38 | 5.00 | 21.00 | 6.37 |
| 4 | Demand & Other Working Capital Loan | 2.00 | 19.00 | 8.45 | 349882.39 | 2.00 | 19.00 | 8.31 |
| 5 | Residential Personal Home Loan (Up to Rs. 10 million) | 2.00 | 20.00 | 9.16 | 114413.22 | 2.00 | 19.00 | 9.07 |
| 6 | Real Estate Loan | 4.00 | 19.00 | 9.20 | 85276.34 | 4.00 | 19.00 | 9.16 |
| 7 | Margin Nature Loan | 6.00 | 18.00 | 7.87 | 28652.20 | 6.00 | 17.00 | 7.87 |
| 8 | Hire Purchase Loan | 1.00 | 20.00 | 9.40 | 86013.60 | 1.00 | 19.00 | 9.34 |
| 9 | Deprived Sector Loan | 2.00 | 21.50 | 5.77 | 62542.81 | 2.00 | 21.50 | 6.01 |
| 10 | Bills Purchased | 2.00 | 17.00 | 2.94 | 7422.85 | 2.00 | 17.00 | 3.58 |
| 11 | Other Product | 2.50 | 30.00 | 10.15 | 137778.65 | 2.50 | 30.00 | 10.02 |
| | Aggregate | 1.00 | 30.00 | 8.75 | 1430690.32 | 1.00 | 30.00 | 8.67 |

Weighted Average Interest Rate Structure of Commercial Banks

| Overall Summary of Interest Rate on LCY Deposit | | | Kattik, 2073 (Mid Nov, 2016) | | | Mangsir, 2073 (Mid Dec, 2016) | | | |
|---|-------------------------------|------------|------------------------------|---------|--------------|-------------------------------|---------|---------|--------------|
| S.N. | Description | Amount | Min (%) | Max (%) | Wt. avg. (%) | Amount | Min (%) | Max (%) | Wt. avg. (%) |
| 1 | Saving | 724050.92 | 1.00 | 9.00 | 2.04 | 722415.58 | 1.00 | 8.00 | 2.11 |
| 2 | Fixed: | 515349.32 | 1.00 | 19.00 | 5.92 | 540703.87 | 1.00 | 19.00 | 6.37 |
| 2.1 | up to 1 month | 8913.31 | 2.25 | 17.55 | 4.41 | 4641.61 | 2.50 | 17.55 | 4.44 |
| 2.2 | 1-3 months | 25732.87 | 1.00 | 17.55 | 5.01 | 21759.88 | 1.00 | 17.55 | 4.63 |
| 2.3 | 3-6 months | 37389.05 | 1.00 | 17.55 | 4.75 | 34886.74 | 1.00 | 17.55 | 5.61 |
| 2.4 | 6-12 months | 294465.94 | 1.50 | 17.55 | 6.12 | 288298.51 | 1.50 | 17.55 | 6.65 |
| 2.5 | 1-2 yrs | 124730.18 | 2.00 | 17.55 | 5.90 | 164150.18 | 2.00 | 17.55 | 6.13 |
| 2.6 | 2 yrs and above | 24117.97 | 2.00 | 19.00 | 6.49 | 26966.96 | 2.00 | 19.00 | 6.92 |
| 3 | Call | 307134.49 | 0.05 | 10.50 | 4.38 | 291629.07 | 0.05 | 10.50 | 4.81 |
| 4 | Certificate of Deposits | 665.69 | 5.00 | 5.00 | 5.00 | 660.97 | 5.00 | 5.00 | 5.00 |
| 5 | Other | 535.97 | 1.00 | 9.00 | 3.22 | 278.27 | 1.00 | 9.75 | 2.90 |
| 6 | Non interest bearing deposits | 177288.20 | 0.00 | 0.00 | 0.00 | 167723.77 | 0.00 | 0.00 | 0.00 |
| 6.1 | Current | 156343.24 | 0.00 | 0.00 | 0.00 | 147260.84 | 0.00 | 0.00 | 0.00 |
| 6.2 | Margin | 17007.76 | 0.00 | 0.00 | 0.00 | 16819.01 | 0.00 | 0.00 | 0.00 |
| 6.3 | Other | 3937.20 | 0.00 | 0.00 | 0.00 | 3643.93 | 0.00 | 0.00 | 0.00 |
| | Aggregate | 1725024.61 | 0.05 | 19.00 | 3.46 | 1723411.53 | 0.05 | 19.00 | 3.74 |

| Overall Summary of Interest Rate on LCY Sectorwise Credit | | | Kattik, 2073 (Mid Nov, 2016) | | | Mangsir, 2073 (Mid Dec, 2016) | | | |
|---|---|------------|------------------------------|---------|--------------|-------------------------------|---------|---------|--------------|
| S.N. | Description | Amount | Min (%) | Max (%) | Wt. avg. (%) | Amount | Min (%) | Max (%) | Wt. avg. (%) |
| 1 | Agricultural and Forest Related | 63232.88 | 4.00 | 21.50 | 10.49 | 62209.93 | 4.00 | 22.00 | 10.56 |
| 2 | Fishery Related | 1653.28 | 4.50 | 20.00 | 9.76 | 1691.09 | 4.50 | 20.00 | 9.80 |
| 3 | Mining Related | 3142.52 | 5.75 | 17.00 | 8.70 | 3084.64 | 6.25 | 17.00 | 9.01 |
| 4 | Agriculture, Forestry & Beverage Production Related | 88938.21 | 2.00 | 20.00 | 8.45 | 87504.43 | 2.00 | 20.00 | 8.69 |
| 5 | Non Food Production Related | 173831.19 | 2.00 | 21.00 | 8.23 | 178083.33 | 2.00 | 21.00 | 8.51 |
| 6 | Construction | 149448.15 | 2.00 | 21.00 | 9.35 | 151601.35 | 2.00 | 21.00 | 9.50 |
| 7 | Electricity, Gas and Water | 41226.64 | 2.25 | 19.00 | 9.15 | 42380.59 | 2.25 | 19.00 | 9.18 |
| 8 | Metal Products, Machinery & Electronic Equipment & Assemblage | 17317.94 | 4.50 | 18.00 | 8.45 | 17635.57 | 4.50 | 18.00 | 8.84 |
| 9 | Transport, Communication and Public Utilities | 44881.64 | 4.00 | 20.00 | 9.31 | 45718.20 | 3.87 | 20.00 | 9.49 |
| 10 | Wholesaler & Retailer | 329403.87 | 2.25 | 21.50 | 8.78 | 333681.40 | 2.25 | 22.00 | 8.99 |
| 11 | Finance, Insurance and Real Estate | 114036.94 | 2.00 | 21.50 | 7.36 | 114878.89 | 2.50 | 20.00 | 7.69 |
| 12 | Hotel or Restaurant | 44537.90 | 4.50 | 21.00 | 8.64 | 45174.13 | 4.50 | 20.00 | 8.77 |
| 13 | Other Services | 61515.64 | 3.00 | 19.00 | 9.47 | 62379.60 | 3.00 | 19.00 | 9.60 |
| 14 | Consumption Loans | 103691.57 | 1.00 | 30.00 | 9.72 | 108331.72 | 1.00 | 30.00 | 9.79 |
| 15 | Local Government | 1478.00 | 3.00 | 14.00 | 3.16 | 1473.31 | 3.00 | 15.00 | 3.16 |
| 16 | Others | 226981.02 | 2.00 | 24.00 | 9.15 | 230059.64 | 2.00 | 24.00 | 9.53 |
| | Aggregate | 1465317.39 | 1.00 | 30.00 | 8.88 | 1485887.83 | 1.00 | 30.00 | 9.11 |

| Overall Summary of Interest Rate on LCY Productwise Credit | | | Kattik, 2073 (Mid Nov, 2016) | | | Mangsir, 2073 (Mid Dec, 2016) | | | |
|--|---|-------------|------------------------------|---------|--------------|-------------------------------|---------|---------|--------------|
| S.N. | Description | Amount | Min (%) | Max (%) | Wt. avg. (%) | Amount | Min (%) | Max (%) | Wt. avg. (%) |
| 1 | Term Loan | 233962.2844 | 2.25 | 21.5 | 9.22 | 237651.1325 | 2.25 | 20.00 | 9.34 |
| 2 | Overdraft | 260956.20 | 3.00 | 24.00 | 9.36 | 265017.46 | 3.00 | 24.00 | 9.44 |
| 3 | Trust Receipt Loan / Import Loan | 74540.18 | 5.00 | 21.00 | 6.84 | 75476.37 | 5.00 | 21.00 | 7.09 |
| 4 | Demand & Other Working Capital Loan | 357245.74 | 2.00 | 19.00 | 8.65 | 359727.17 | 2.00 | 19.00 | 8.83 |
| 5 | Residential Personal Home Loan (Up to Rs. 10 million) | 117325.25 | 2.00 | 19.00 | 9.24 | 119545.74 | 2.00 | 20.00 | 9.37 |
| 6 | Real Estate Loan | 87993.08 | 4.00 | 19.00 | 9.38 | 89301.71 | 4.00 | 19.00 | 9.54 |
| 7 | Margin Nature Loan | 29857.03 | 6.25 | 17.00 | 8.18 | 30000.56 | 6.25 | 17.00 | 8.52 |
| 8 | Hire Purchase Loan | 89851.49 | 1.00 | 19.00 | 9.45 | 93708.63 | 1.00 | 19.00 | 9.49 |
| 9 | Deprived Sector Loan | 71652.98 | 2.00 | 21.50 | 6.46 | 71038.69 | 2.50 | 22.00 | 6.48 |
| 10 | Bills Purchased | 7192.43 | 2.00 | 17.00 | 4.75 | 6855.46 | 2.00 | 17.00 | 4.20 |
| 11 | Other Product | 134740.77 | 2.50 | 30.00 | 10.23 | 137564.87 | 3.00 | 30.00 | 10.33 |
| | Aggregate | 1465317.41 | 1.00 | 30.00 | 8.93 | 1485887.79 | 1.00 | 30.00 | 9.07 |

Weighted Average Interest Rate Structure of Commercial Banks

| Overall Summary of Interest Rate on LCY Deposit | | 2016 | Poush, 2073 (Mid Jan, 2017) | | | Magh, 2073 (Mid Feb, | | | |
|---|-------------------------------|------------|-----------------------------|---------|--------------|----------------------|---------|---------|--------------|
| S.N. | Description | Amount | Min (%) | Max (%) | Wt. avg. (%) | Amount | Min (%) | Max (%) | Wt. avg. (%) |
| 1 | Saving | 719065.00 | 1.00 | 8.25 | 2.11 | 725776.47 | 0.50 | 12.00 | 2.16 |
| 2 | Fixed: | 565107.52 | 1.00 | 19.00 | 6.72 | 596250.43 | 0.50 | 19.00 | 7.37 |
| 2.1 | up to 1 month | 6140.68 | 2.25 | 17.55 | 4.26 | 5038.76 | 2.25 | 14.50 | 4.38 |
| 2.2 | 1-3 months | 15029.43 | 1.75 | 17.55 | 4.76 | 17403.76 | 1.75 | 17.55 | 6.32 |
| 2.3 | 3-6 months | 53508.31 | 2.00 | 17.55 | 6.96 | 60834.06 | 2.00 | 17.55 | 7.28 |
| 2.4 | 6-12 months | 331742.13 | 1.00 | 17.55 | 6.91 | 336877.15 | 0.50 | 17.55 | 7.53 |
| 2.5 | 1-2 yrs | 128889.80 | 1.50 | 17.55 | 6.44 | 136635.01 | 1.50 | 17.55 | 7.13 |
| 2.6 | 2 yrs and above | 29797.16 | 2.00 | 19.00 | 6.88 | 39461.69 | 2.00 | 19.00 | 7.88 |
| 3 | Call | 294157.81 | 0.05 | 13.00 | 5.55 | 306544.56 | 0.05 | 14.00 | 7.24 |
| 4 | Certificate of Deposits | 654.84 | 5.50 | 5.50 | 5.50 | 635.39 | 5.00 | 5.00 | 5.00 |
| 5 | Other | 394.73 | 2.75 | 9.00 | 3.45 | 666.27 | 2.75 | 9.00 | 5.45 |
| 6 | Non interest bearing deposits | 166625.40 | 0.00 | 0.00 | 0.00 | 172467.15 | 0.00 | 0.00 | 0.00 |
| 6.1 | Current | 147377.50 | 0.00 | 0.00 | 0.00 | 152187.18 | 0.00 | 0.00 | 0.00 |
| 6.2 | Margin | 16863.61 | 0.00 | 0.00 | 0.00 | 17738.76 | 0.00 | 0.00 | 0.00 |
| 6.3 | Other | 2384.29 | 0.00 | 0.00 | 0.00 | 2541.21 | 0.00 | 0.00 | 0.00 |
| | Aggregate | 1746005.30 | 0.05 | 19.00 | 4.02 | 1802340.27 | 0.05 | 19.00 | 4.70 |

| Overall Summary of Interest Rate on LCY Sectorwise Credit | | 2016 | Poush, 2073 (Mid Jan, 2017) | | | Magh, 2073 (Mid Feb, | | | |
|---|---|------------|-----------------------------|---------|--------------|----------------------|---------|---------|--------------|
| S.N. | Description | Amount | Min (%) | Max (%) | Wt. avg. (%) | Amount | Min (%) | Max (%) | Wt. avg. (%) |
| 1 | Agricultural and Forest Related | 63626.74 | 4.00 | 21.50 | 10.37 | 64498.55 | 4.00 | 21.50 | 10.31 |
| 2 | Fishery Related | 1721.89 | 4.50 | 20.00 | 10.03 | 1736.06 | 4.50 | 20.00 | 10.38 |
| 3 | Mining Related | 2821.67 | 6.25 | 18.00 | 9.41 | 2750.59 | 7.50 | 18.00 | 10.02 |
| 4 | Agriculture, Forestry & Beverage Production Related | 89434.58 | 1.00 | 20.00 | 9.02 | 92705.62 | 1.00 | 20.00 | 9.59 |
| 5 | Non Food Production Related | 179181.11 | 2.00 | 20.00 | 8.80 | 184764.96 | 2.00 | 20.00 | 9.49 |
| 6 | Construction | 154575.10 | 1.50 | 21.00 | 9.70 | 159914.73 | 2.00 | 21.00 | 10.42 |
| 7 | Electricity, Gas and Water | 43141.35 | 2.25 | 19.00 | 9.42 | 46296.49 | 2.25 | 20.00 | 9.75 |
| 8 | Metal Products, Machinery & Electronic Equipment & Assemblage | 17995.19 | 3.00 | 20.00 | 9.18 | 18648.81 | 3.00 | 20.00 | 9.76 |
| 9 | Transport, Communication and Public Utilities | 46485.51 | 4.00 | 20.00 | 9.81 | 48666.05 | 4.50 | 19.00 | 10.45 |
| 10 | Wholesaler & Retailer | 335756.91 | 2.25 | 21.50 | 9.27 | 347534.10 | 2.20 | 21.50 | 10.13 |
| 11 | Finance, Insurance and Real Estate | 119352.08 | 2.00 | 19.00 | 8.20 | 129094.65 | 2.00 | 19.50 | 9.08 |
| 12 | Hotel or Restaurant | 45953.09 | 4.50 | 21.00 | 8.91 | 47805.43 | 4.50 | 21.00 | 9.68 |
| 13 | Other Services | 63763.44 | 3.00 | 21.00 | 9.72 | 64924.66 | 3.00 | 21.00 | 10.24 |
| 14 | Consumption Loans | 113864.50 | 2.50 | 30.00 | 10.15 | 122254.55 | 2.00 | 30.00 | 10.91 |
| 15 | Local Government | 1473.31 | 3.00 | 14.00 | 3.04 | 1473.00 | 3.00 | 14.00 | 3.04 |
| 16 | Others | 233521.45 | 2.00 | 24.00 | 9.45 | 248305.54 | 2.00 | 24.00 | 11.21 |
| | Aggregate | 1512667.91 | 1.00 | 30.00 | 9.32 | 1581373.78 | 1.00 | 30.00 | 10.12 |

| Overall Summary of Interest Rate on LCY Productwise Credit | | 2016 | Poush, 2073 (Mid Jan, 2017) | | | Magh, 2073 (Mid Feb, | | | |
|--|---|------------|-----------------------------|---------|--------------|----------------------|---------|---------|--------------|
| S.N. | Description | Amount | Min (%) | Max (%) | Wt. avg. (%) | Amount | Min (%) | Max (%) | Wt. avg. (%) |
| 1 | Term Loan | 240907.32 | 2.25 | 20.00 | 9.44 | 244462.06 | 2.25 | 20.00 | 10.02 |
| 2 | Overdraft | 277704.79 | 3.00 | 24.00 | 9.74 | 285840.27 | 3.00 | 24.00 | 10.55 |
| 3 | Trust Receipt Loan / Import Loan | 75792.06 | 5.00 | 21.00 | 7.25 | 74884.19 | 4.50 | 21.00 | 8.07 |
| 4 | Demand & Other Working Capital Loan | 354020.05 | 2.00 | 21.00 | 9.00 | 372455.08 | 2.00 | 21.00 | 9.81 |
| 5 | Residential Personal Home Loan (Up to Rs. 10 million) | 122180.52 | 1.50 | 20.00 | 9.42 | 127759.81 | 2.00 | 20.00 | 10.15 |
| 6 | Real Estate Loan | 92542.17 | 2.00 | 19.00 | 9.80 | 96619.08 | 2.00 | 19.00 | 10.59 |
| 7 | Margin Nature Loan | 29588.70 | 7.00 | 17.00 | 9.15 | 32288.12 | 7.00 | 17.00 | 10.43 |
| 8 | Hire Purchase Loan | 99963.04 | 2.99 | 20.00 | 9.72 | 106711.64 | 2.00 | 19.00 | 10.52 |
| 9 | Deprived Sector Loan | 72112.90 | 2.50 | 21.50 | 7.09 | 78528.62 | 2.00 | 21.50 | 8.07 |
| 10 | Bills Purchased | 5859.02 | 1.00 | 17.00 | 4.29 | 6778.84 | 1.00 | 18.00 | 4.20 |
| 11 | Other Product | 141997.33 | 3.00 | 30.00 | 10.48 | 155046.08 | 3.00 | 30.00 | 11.18 |
| | Aggregate | 1512667.91 | 1.00 | 30.00 | 9.28 | 1581373.77 | 1.00 | 30.00 | 10.05 |

Weighted Average Interest Rate Structure of Commercial Banks

| Overall Summary of Interest Rate on LCY Deposit | | 2017 | Fagun, 2017 (Mid Mar, 2017) | | | Chait, 2017 (Mid Apr, | | | |
|---|-------------------------------|------------|-----------------------------|---------|--------------|-----------------------|---------|---------|--------------|
| S.N. | Description | Amount | Min (%) | Max (%) | Wt. avg. (%) | Amount | Min (%) | Max (%) | Wt. avg. (%) |
| 1 | Saving | 687278.85 | 1.00 | 12.00 | 2.26 | 665175.55 | 1.00 | 11.25 | 2.66 |
| 2 | Fixed: | 645492.60 | 1.00 | 19.00 | 7.94 | 696808.55 | 1.00 | 19.00 | 8.54 |
| 2.1 | up to 1 month | 4126.74 | 2.25 | 17.55 | 4.89 | 10232.77 | 2.50 | 17.55 | 7.01 |
| 2.2 | 1-3 months | 24981.57 | 1.00 | 17.55 | 8.01 | 30279.73 | 1.00 | 17.55 | 7.53 |
| 2.3 | 3-6 months | 78315.09 | 2.00 | 15.69 | 8.16 | 63880.26 | 2.00 | 13.75 | 7.77 |
| 2.4 | 6-12 months | 364026.67 | 1.50 | 17.55 | 8.06 | 377944.66 | 2.50 | 17.55 | 8.85 |
| 2.5 | 1-2 yrs | 136592.84 | 1.50 | 15.00 | 7.76 | 161655.61 | 2.50 | 15.00 | 8.58 |
| 2.6 | 2 yrs and above | 37449.70 | 2.00 | 19.00 | 7.95 | 52815.52 | 2.00 | 19.00 | 8.50 |
| 3 | Call | 328447.20 | 0.05 | 15.00 | 7.28 | 305530.13 | 0.05 | 15.00 | 4.50 |
| 4 | Certificate of Deposits | 617.56 | 0.00 | 0.00 | 0.00 | 5.03 | 5.00 | 5.00 | 5.00 |
| 5 | Other | 734.62 | 3.25 | 9.00 | 4.29 | 255.05 | 3.25 | 9.00 | 5.23 |
| 6 | Non interest bearing deposits | 172535.45 | 0.00 | 0.00 | 0.00 | 171340.38 | 0.00 | 0.00 | 0.00 |
| 6.1 | Current | 153332.36 | 0.00 | 0.00 | 0.00 | 150808.52 | 0.00 | 0.00 | 0.00 |
| 6.2 | Margin | 16788.79 | 0.00 | 0.00 | 0.00 | 17589.04 | 0.00 | 0.00 | 0.00 |
| 6.3 | Other | 2414.30 | 0.00 | 0.00 | 0.00 | 2942.82 | 0.00 | 0.00 | 0.00 |
| | Aggregate | 1835106.27 | 0.05 | 19.00 | 5.04 | 1839114.69 | 0.05 | 19.00 | 5.08 |

| Overall Summary of Interest Rate on LCY Sectorwise Credit | | 2017 | Fagun, 2017 (Mid Mar, 2017) | | | Chait, 2017 (Mid Apr, | | | |
|---|---|------------|-----------------------------|---------|--------------|-----------------------|---------|---------|--------------|
| S.N. | Description | Amount | Min (%) | Max (%) | Wt. avg. (%) | Amount | Min (%) | Max (%) | Wt. avg. (%) |
| 1 | Agricultural and Forest Related | 66089.90 | 4.00 | 22.00 | 10.96 | 66333.18 | 4.00 | 21.50 | 11.14 |
| 2 | Fishery Related | 1762.60 | 4.50 | 19.00 | 10.56 | 1804.58 | 4.50 | 18.00 | 10.62 |
| 3 | Mining Related | 2815.26 | 8.50 | 17.00 | 10.60 | 2914.26 | 8.00 | 17.00 | 10.62 |
| 4 | Agriculture, Forestry & Beverage Production Related | 103943.84 | 1.00 | 20.00 | 10.08 | 104228.51 | 1.00 | 20.00 | 10.37 |
| 5 | Non Food Production Related | 205180.67 | 1.90 | 20.00 | 9.92 | 204171.79 | 1.90 | 20.00 | 10.24 |
| 6 | Construction | 171413.88 | 2.00 | 21.00 | 10.87 | 173374.93 | 2.00 | 21.00 | 11.02 |
| 7 | Electricity, Gas and Water | 51027.33 | 2.25 | 20.00 | 9.96 | 51354.74 | 2.25 | 20.00 | 9.94 |
| 8 | Metal Products, Machinery & Electronic Equipment & Assemblage | 19736.00 | 3.00 | 20.00 | 10.24 | 19996.14 | 3.00 | 20.00 | 10.49 |
| 9 | Transport, Communication and Public Utilities | 51232.26 | 2.00 | 22.00 | 10.86 | 51071.23 | 2.00 | 19.00 | 11.17 |
| 10 | Wholesaler & Retailer | 378020.65 | 1.00 | 21.00 | 10.60 | 379459.95 | 1.00 | 21.50 | 10.79 |
| 11 | Finance, Insurance and Real Estate | 136948.36 | 2.00 | 19.50 | 9.61 | 135387.71 | 2.00 | 19.50 | 9.77 |
| 12 | Hotel or Restaurant | 51041.59 | 6.00 | 20.00 | 10.03 | 51621.75 | 6.25 | 21.00 | 10.16 |
| 13 | Other Services | 67521.48 | 3.00 | 21.00 | 10.68 | 68379.87 | 3.00 | 21.00 | 10.88 |
| 14 | Consumption Loans | 129858.98 | 2.00 | 30.00 | 11.11 | 119378.38 | 2.00 | 30.00 | 11.24 |
| 15 | Local Government | 1473.00 | 3.00 | 12.00 | 4.14 | 1482.25 | 3.00 | 12.00 | 4.14 |
| 16 | Others | 174212.61 | 2.00 | 24.00 | 11.95 | 185987.21 | 2.00 | 24.00 | 11.93 |
| | Aggregate | 1612278.43 | 1.00 | 30.00 | 10.60 | 1616946.48 | 1.00 | 30.00 | 10.77 |

| Overall Summary of Interest Rate on LCY Productwise Credit | | 2017 | Fagun, 2017 (Mid Mar, 2017) | | | Chait, 2017 (Mid Apr, | | | |
|--|---|------------|-----------------------------|---------|--------------|-----------------------|---------|---------|--------------|
| S.N. | Description | Amount | Min (%) | Max (%) | Wt. avg. (%) | Amount | Min (%) | Max (%) | Wt. avg. (%) |
| 1 | Term Loan | 246129.04 | 2.25 | 22.00 | 10.36 | 249547.24 | 2.25 | 20.00 | 10.56 |
| 2 | Overdraft | 287328.53 | 2.50 | 24.00 | 11.04 | 286657.07 | 3.00 | 24.00 | 11.37 |
| 3 | Trust Receipt Loan / Import Loan | 80217.22 | 4.50 | 20.00 | 8.66 | 79505.32 | 3.00 | 21.00 | 9.13 |
| 4 | Demand & Other Working Capital Loan | 380254.89 | 2.00 | 21.00 | 10.23 | 376652.27 | 2.00 | 21.00 | 10.54 |
| 5 | Residential Personal Home Loan (Up to Rs. 10 million) | 129870.30 | 2.00 | 20.00 | 10.60 | 130940.37 | 2.00 | 20.00 | 10.75 |
| 6 | Real Estate Loan | 98968.33 | 4.25 | 19.00 | 11.13 | 100204.02 | 2.00 | 19.00 | 11.42 |
| 7 | Margin Nature Loan | 33801.57 | 7.00 | 17.99 | 11.01 | 31943.37 | 7.00 | 17.99 | 11.40 |
| 8 | Hire Purchase Loan | 110463.67 | 2.00 | 19.00 | 11.09 | 112194.98 | 2.00 | 20.00 | 11.31 |
| 9 | Deprived Sector Loan | 79293.96 | 2.00 | 20.00 | 8.47 | 80613.60 | 2.00 | 21.50 | 8.95 |
| 10 | Bills Purchased | 6120.65 | 1.00 | 18.00 | 3.90 | 6840.14 | 1.00 | 18.00 | 2.49 |
| 11 | Other Product | 159830.26 | 2.00 | 30.00 | 11.65 | 161848.09 | 1.80 | 30.00 | 11.77 |
| | Aggregate | 1612278.43 | 1.00 | 30.00 | 10.51 | 1616946.48 | 1.00 | 30.00 | 10.78 |

Weighted Average Interest Rate Structure of Commercial Banks

| Overall Summary of Interest Rate on LCY Deposit | | 2017 | Baishakh, 2074 (Mid May, 2017) | | | Jeth, 2074 (Mid Jun, 2017) | | | |
|---|-------------------------------|------------|--------------------------------|---------|--------------|----------------------------|---------|---------|--------------|
| S.N. | Description | Amount | Min (%) | Max (%) | Wt. avg. (%) | Amount | Min (%) | Max (%) | Wt. avg. (%) |
| 1 | Saving | 655849.74 | 1.00 | 9.50 | 3.56 | 653883.30 | 1.00 | 9.00 | 3.80 |
| 2 | Fixed: | 749990.26 | 0.50 | 21.00 | 8.92 | 770273.56 | 0.50 | 21.00 | 9.61 |
| 2.1 | up to 1 month | 11200.27 | 2.25 | 17.55 | 7.33 | 13809.77 | 3.00 | 12.50 | 7.72 |
| 2.2 | 1-3 months | 50668.62 | 1.00 | 13.75 | 8.63 | 52800.34 | 1.75 | 13.75 | 8.81 |
| 2.3 | 3-6 months | 75145.44 | 2.00 | 17.55 | 8.67 | 52060.59 | 2.00 | 17.55 | 8.90 |
| 2.4 | 6-12 months | 398374.38 | 0.50 | 21.00 | 9.01 | 439358.19 | 0.50 | 21.00 | 9.92 |
| 2.5 | 1-2 yrs | 164487.86 | 2.50 | 15.00 | 9.15 | 165921.08 | 1.00 | 15.00 | 9.63 |
| 2.6 | 2 yrs and above | 50113.68 | 1.00 | 19.00 | 8.34 | 46323.59 | 1.00 | 21.00 | 8.97 |
| 3 | Call | 269886.15 | 0.05 | 15.00 | 3.92 | 253426.90 | 0.05 | 12.01 | 4.01 |
| 4 | Certificate of Deposits | 2.49 | 5.00 | 5.00 | 5.00 | 0.26 | 0.00 | 0.00 | 0.00 |
| 5 | Other | 1193.13 | 3.25 | 9.00 | 5.61 | 1349.55 | 3.25 | 9.00 | 0.70 |
| 6 | Non interest bearing deposits | 166753.36 | 0.00 | 0.00 | 0.00 | 171435.75 | 0.00 | 0.00 | 0.00 |
| 6.1 | Current | 146816.85 | 0.00 | 0.00 | 0.00 | 151587.64 | 0.00 | 0.00 | 0.00 |
| 6.2 | Margin | 17992.01 | 0.00 | 0.00 | 0.00 | 17724.81 | 0.00 | 0.00 | 0.00 |
| 6.3 | Other | 1944.51 | 0.00 | 0.00 | 0.00 | 2123.30 | 0.00 | 0.00 | 0.00 |
| | Aggregate | 1843675.13 | 0.05 | 21.00 | 5.51 | 1850369.32 | 0.05 | 21.00 | 5.91 |

| Overall Summary of Interest Rate on LCY Sectorwise Credit | | 2017 | Baishakh, 2074 (Mid May, 2017) | | | Jeth, 2074 (Mid Jun, 2017) | | | |
|---|---|------------|--------------------------------|---------|--------------|----------------------------|---------|---------|--------------|
| S.N. | Description | Amount | Min (%) | Max (%) | Wt. avg. (%) | Amount | Min (%) | Max (%) | Wt. avg. (%) |
| 1 | Agricultural and Forest Related | 68608.21 | 4.00 | 21.50 | 11.13 | 68960.55 | 4.00 | 21.50 | 11.65 |
| 2 | Fishery Related | 1846.38 | 4.50 | 18.00 | 10.62 | 1880.77 | 4.50 | 18.00 | 11.18 |
| 3 | Mining Related | 3105.32 | 8.00 | 17.00 | 10.23 | 3160.37 | 8.00 | 17.00 | 11.13 |
| 4 | Agriculture, Forestry & Beverage Production Related | 104897.36 | 1.90 | 20.00 | 10.16 | 107392.77 | 1.90 | 20.00 | 10.86 |
| 5 | Non Food Production Related | 201334.02 | 1.90 | 20.00 | 10.06 | 200345.07 | 2.00 | 20.00 | 10.63 |
| 6 | Construction | 174812.99 | 2.00 | 21.00 | 11.14 | 176395.80 | 2.00 | 21.00 | 11.59 |
| 7 | Electricity, Gas and Water | 54227.13 | 2.25 | 20.00 | 9.64 | 54896.12 | 2.25 | 20.00 | 10.14 |
| 8 | Metal Products, Machinery & Electronic Equipment & Assemblage | 20434.10 | 3.00 | 20.00 | 10.42 | 20883.42 | 3.00 | 20.00 | 10.94 |
| 9 | Transport, Communication and Public Utilities | 51148.39 | 4.50 | 19.00 | 9.85 | 50991.96 | 4.50 | 20.00 | 11.71 |
| 10 | Wholesaler & Retailer | 383527.06 | 2.25 | 21.50 | 10.74 | 383208.00 | 2.25 | 21.50 | 11.32 |
| 11 | Finance, Insurance and Real Estate | 140609.81 | 2.00 | 19.50 | 9.96 | 139112.22 | 2.00 | 19.50 | 10.74 |
| 12 | Hotel or Restaurant | 52539.78 | 6.50 | 21.00 | 10.45 | 52840.78 | 6.25 | 21.00 | 10.66 |
| 13 | Other Services | 69405.27 | 3.00 | 19.00 | 10.72 | 69826.03 | 2.00 | 21.00 | 11.25 |
| 14 | Consumption Loans | 123171.61 | 2.00 | 30.00 | 11.47 | 124523.92 | 2.00 | 30.00 | 11.87 |
| 15 | Local Government | 1482.25 | 3.00 | 12.00 | 3.09 | 1479.74 | 3.00 | 11.50 | 4.13 |
| 16 | Others | 188855.59 | 1.75 | 21.00 | 11.64 | 189643.65 | 1.75 | 24.00 | 12.28 |
| | Aggregate | 1640005.27 | 1.75 | 30.00 | 10.69 | 1645541.17 | 1.75 | 30.00 | 11.29 |

| Overall Summary of Interest Rate on LCY Productwise Credit | | 2017 | Baishakh, 2074 (Mid May, 2017) | | | Jeth, 2074 (Mid Jun, 2017) | | | |
|--|---|------------|--------------------------------|---------|--------------|----------------------------|---------|---------|--------------|
| S.N. | Description | Amount | Min (%) | Max (%) | Wt. avg. (%) | Amount | Min (%) | Max (%) | Wt. avg. (%) |
| 1 | Term Loan | 250562.28 | 2.25 | 20.00 | 10.17 | 253060.53 | 2.25 | 20.00 | 10.94 |
| 2 | Overdraft | 293230.95 | 2.44 | 21.00 | 10.67 | 290775.43 | 2.00 | 24.00 | 11.79 |
| 3 | Trust Receipt Loan / Import Loan | 70864.67 | 3.00 | 21.00 | 9.16 | 68537.00 | 3.00 | 21.00 | 9.65 |
| 4 | Demand & Other Working Capital Loan | 382365.32 | 2.00 | 19.00 | 10.53 | 384390.08 | 2.00 | 21.00 | 11.13 |
| 5 | Residential Personal Home Loan (Up to Rs. 10 million) | 133265.55 | 2.00 | 20.00 | 10.73 | 133628.24 | 2.00 | 20.00 | 11.16 |
| 6 | Real Estate Loan | 101058.02 | 2.00 | 18.00 | 10.79 | 101613.50 | 2.00 | 19.00 | 11.82 |
| 7 | Margin Nature Loan | 31298.75 | 7.00 | 17.99 | 11.16 | 31213.79 | 7.00 | 17.00 | 12.02 |
| 8 | Hire Purchase Loan | 114838.70 | 2.00 | 19.00 | 10.78 | 115626.58 | 2.00 | 19.00 | 11.87 |
| 9 | Deprived Sector Loan | 86470.72 | 1.75 | 21.50 | 8.80 | 86523.05 | 1.75 | 21.50 | 9.49 |
| 10 | Bills Purchased | 7826.28 | 1.90 | 18.00 | 2.23 | 8553.30 | 1.90 | 18.00 | 2.43 |
| 11 | Other Product | 168224.02 | 2.50 | 33.00 | 12.41 | 171619.68 | 2.00 | 30.00 | 12.23 |
| | Aggregate | 1640005.26 | 1.75 | 33.00 | 10.57 | 1645541.18 | 1.75 | 30.00 | 11.25 |

Weighted Average Interest Rate Structure of Commercial Banks

| Overall Summary of Interest Rate on LCY Deposit | | 2017 | Asar, 2074 (Mid Jul, 2017) | | | Saun, 2074 (Mid Aug, | | | |
|---|-------------------------------|------------|----------------------------|---------|--------------|----------------------|---------|---------|--------------|
| S.N. | Description | Amount | Min (%) | Max (%) | Wt. avg. (%) | Amount | Min (%) | Max (%) | Wt. avg. (%) |
| 1 | Saving | 655147.14 | 1.00 | 9.00 | 4.01 | 689423.30 | 1.00 | 9.00 | 4.04 |
| 2 | Fixed: | 790886.02 | 0.50 | 21.91 | 10.08 | 835554.74 | 0.50 | 21.91 | 10.22 |
| 2.1 | up to 1 month | 17486.93 | 2.00 | 13.75 | 9.13 | 16437.81 | 2.50 | 13.75 | 7.52 |
| 2.2 | 1-3 months | 41247.24 | 1.75 | 14.00 | 8.92 | 39944.81 | 1.75 | 17.55 | 8.35 |
| 2.3 | 3-6 months | 54974.83 | 2.00 | 17.55 | 9.57 | 57925.54 | 0.50 | 17.55 | 9.66 |
| 2.4 | 6-12 months | 441605.58 | 0.50 | 17.55 | 10.39 | 471888.50 | 2.50 | 17.55 | 10.66 |
| 2.5 | 1-2 yrs | 180424.19 | 2.50 | 14.00 | 10.23 | 190857.41 | 2.50 | 14.00 | 10.20 |
| 2.6 | 2 yrs and above | 55147.26 | 1.00 | 21.91 | 8.71 | 58500.67 | 1.00 | 21.91 | 9.09 |
| 3 | Call | 253914.87 | 0.05 | 13.00 | 4.14 | 266107.50 | 0.05 | 13.00 | 3.88 |
| 4 | Certificate of Deposits | 0.00 | 5.00 | 5.00 | 5.00 | 555.98 | 0.00 | 0.00 | 0.00 |
| 5 | Other | 1046.48 | 3.25 | 6.75 | 3.96 | 250.25 | 3.25 | 9.00 | 5.20 |
| 6 | Non interest bearing deposits | 178169.15 | 0.00 | 0.00 | 0.00 | 206434.01 | 0.00 | 0.00 | 0.00 |
| 6.1 | Current | 158014.40 | 0.00 | 0.00 | 0.00 | 183465.21 | 0.00 | 0.00 | 0.00 |
| 6.2 | Margin | 17903.71 | 0.00 | 0.00 | 0.00 | 20602.83 | 0.00 | 0.00 | 0.00 |
| 6.3 | Other | 2251.04 | 0.00 | 0.00 | 0.00 | 2365.97 | 0.00 | 0.00 | 0.00 |
| | Aggregate | 1879163.66 | 0.05 | 21.91 | 6.15 | 1998325.79 | 0.05 | 21.91 | 6.25 |

| Overall Summary of Interest Rate on LCY Sectorwise Credit | | 2017 | Asar, 2074 (Mid Jul, 2017) | | | Saun, 2074 (Mid Aug, | | | |
|---|---|------------|----------------------------|---------|--------------|----------------------|---------|---------|--------------|
| S.N. | Description | Amount | Min (%) | Max (%) | Wt. avg. (%) | Amount | Min (%) | Max (%) | Wt. avg. (%) |
| 1 | Agricultural and Forest Related | 70716.61 | 4.00 | 22.00 | 11.11 | 73310.67 | 1.17 | 22.00 | 11.56 |
| 2 | Fishery Related | 1919.22 | 4.50 | 18.00 | 11.36 | 1996.59 | 4.50 | 18.00 | 11.38 |
| 3 | Mining Related | 3139.88 | 8.00 | 20.00 | 11.26 | 3467.83 | 4.25 | 20.00 | 11.74 |
| 4 | Agriculture, Forestry & Beverage Production Related | 106059.76 | 2.00 | 20.00 | 10.85 | 108358.60 | 2.00 | 20.60 | 11.09 |
| 5 | Non Food Production Related | 197846.92 | 2.00 | 20.00 | 10.75 | 198529.21 | 2.00 | 20.40 | 10.95 |
| 6 | Construction | 179038.03 | 2.00 | 21.00 | 11.53 | 178777.17 | 2.00 | 21.00 | 11.80 |
| 7 | Electricity, Gas and Water | 55971.55 | 2.25 | 20.00 | 10.32 | 59344.92 | 2.25 | 20.00 | 10.60 |
| 8 | Metal Products, Machinery & Electronic Equipment & Assemblage | 21260.37 | 3.75 | 22.00 | 10.97 | 22346.92 | 4.50 | 20.40 | 11.15 |
| 9 | Transport, Communication and Public Utilities | 51184.31 | 4.50 | 20.00 | 11.83 | 51552.63 | 4.50 | 22.00 | 12.04 |
| 10 | Wholesaler & Retailer | 385980.41 | 2.50 | 21.50 | 11.37 | 396221.55 | 2.25 | 21.50 | 11.70 |
| 11 | Finance, Insurance and Real Estate | 139177.32 | 1.75 | 19.00 | 10.99 | 148589.16 | 1.75 | 19.00 | 11.33 |
| 12 | Hotel or Restaurant | 52981.21 | 0.75 | 21.00 | 10.74 | 55910.21 | 4.50 | 21.00 | 11.08 |
| 13 | Other Services | 70392.86 | 3.00 | 19.00 | 11.41 | 79016.31 | 3.00 | 21.00 | 11.75 |
| 14 | Consumption Loans | 125697.74 | 2.00 | 30.00 | 11.94 | 134320.38 | 2.00 | 30.00 | 12.07 |
| 15 | Local Government | 1479.75 | 3.00 | 11.50 | 4.14 | 1506.86 | 3.00 | 11.50 | 4.13 |
| 16 | Others | 191662.56 | 2.00 | 24.00 | 12.21 | 203818.47 | 1.50 | 24.00 | 13.08 |
| | Aggregate | 1654508.50 | 0.75 | 30.00 | 11.33 | 1717067.47 | 1.17 | 30.00 | 11.68 |

| Overall Summary of Interest Rate on LCY Productwise Credit | | 2017 | Asar, 2074 (Mid Jul, 2017) | | | Saun, 2074 (Mid Aug, | | | |
|--|---|------------|----------------------------|---------|--------------|----------------------|---------|---------|--------------|
| S.N. | Description | Amount | Min (%) | Max (%) | Wt. avg. (%) | Amount | Min (%) | Max (%) | Wt. avg. (%) |
| 1 | Term Loan | 257682.55 | 2.25 | 22.00 | 11.06 | 277111.94 | 1.79 | 22.00 | 11.31 |
| 2 | Overdraft | 290633.71 | 2.00 | 24.00 | 11.93 | 310486.80 | 2.00 | 24.00 | 12.20 |
| 3 | Trust Receipt Loan / Import Loan | 65966.98 | 3.75 | 21.00 | 9.65 | 58642.73 | 4.00 | 20.40 | 10.02 |
| 4 | Demand & Other Working Capital Loan | 384490.27 | 2.00 | 21.00 | 11.09 | 385828.33 | 2.00 | 21.00 | 11.41 |
| 5 | Residential Personal Home Loan (Up to Rs. 10 million) | 134504.68 | 2.00 | 20.00 | 11.33 | 140053.24 | 2.00 | 20.00 | 11.69 |
| 6 | Real Estate Loan | 102695.97 | 4.25 | 19.00 | 11.94 | 104245.22 | 2.00 | 19.00 | 12.28 |
| 7 | Margin Nature Loan | 31743.32 | 7.00 | 17.00 | 12.27 | 34419.83 | 7.00 | 17.28 | 12.43 |
| 8 | Hire Purchase Loan | 116266.54 | 2.00 | 19.00 | 12.03 | 120085.97 | 1.50 | 20.00 | 12.35 |
| 9 | Deprived Sector Loan | 86968.87 | 1.75 | 21.50 | 10.16 | 93428.55 | 1.75 | 21.50 | 10.41 |
| 10 | Bills Purchased | 9718.04 | 2.00 | 17.00 | 2.28 | 9438.91 | 2.00 | 17.00 | 1.92 |
| 11 | Other Product | 173837.58 | 2.00 | 30.00 | 12.38 | 183325.97 | 4.00 | 30.00 | 12.65 |
| | Aggregate | 1654508.50 | 1.75 | 30.00 | 11.39 | 1717067.48 | 1.50 | 30.00 | 11.66 |

Weighted Average Interest Rate Structure of Commercial Banks

| Overall Summary of Interest Rate on LCY Deposit | | 2017 | Bhadau, 2074 (Mid Sep, 2017) | | | Asoj, 2074 (Mid Oct, 2017) | | | |
|---|-------------------------------|------------|------------------------------|---------|--------------|----------------------------|---------|---------|--------------|
| S.N. | Description | Amount | Min (%) | Max (%) | Wt. avg. (%) | Amount | Min (%) | Max (%) | Wt. avg. (%) |
| 1 | Saving | 695584.55 | 1.00 | 9.00 | 3.95 | 709577.60 | 1.00 | 9.00 | 3.93 |
| 2 | Fixed: | 848444.64 | 1.00 | 21.91 | 10.32 | 858905.48 | 1.00 | 21.91 | 10.31 |
| 2.1 | up to 1 month | 10162.73 | 2.50 | 13.75 | 7.40 | 13325.79 | 2.50 | 17.55 | 7.84 |
| 2.2 | 1-3 months | 45009.88 | 1.75 | 17.55 | 8.01 | 43986.45 | 1.75 | 14.50 | 8.26 |
| 2.3 | 3-6 months | 56714.42 | 2.00 | 17.55 | 9.25 | 64243.10 | 2.00 | 17.55 | 10.49 |
| 2.4 | 6-12 months | 486270.78 | 2.50 | 15.00 | 10.82 | 500896.67 | 2.50 | 17.50 | 10.75 |
| 2.5 | 1-2 yrs | 192068.47 | 2.00 | 14.00 | 10.60 | 174837.38 | 1.50 | 14.00 | 10.22 |
| 2.6 | 2 yrs and above | 58218.35 | 1.00 | 21.91 | 8.86 | 61616.10 | 1.00 | 21.91 | 9.12 |
| 3 | Call | 281827.55 | 0.05 | 13.00 | 3.42 | 262539.32 | 0.05 | 13.00 | 3.77 |
| 4 | Certificate of Deposits | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 5 | Other | 651.98 | 3.25 | 9.00 | 5.07 | 791.02 | 3.25 | 9.00 | 5.50 |
| 6 | Non interest bearing deposits | 185575.78 | 0.00 | 0.00 | 0.00 | 199471.61 | 0.00 | 0.00 | 0.00 |
| 6.1 | Current | 160838.10 | 0.00 | 0.00 | 0.00 | 173231.69 | 0.00 | 0.00 | 0.00 |
| 6.2 | Margin | 22326.56 | 0.00 | 0.00 | 0.00 | 23595.78 | 0.00 | 0.00 | 0.00 |
| 6.3 | Other | 2411.12 | 0.00 | 0.00 | 0.00 | 2644.14 | 0.00 | 0.00 | 0.00 |
| | Aggregate | 2012084.50 | 0.05 | 21.91 | 6.19 | 2031285.03 | 0.05 | 21.91 | 6.17 |

| Overall Summary of Interest Rate on LCY Sectorwise Credit | | 2017 | Bhadau, 2074 (Mid Sep, 2017) | | | Asoj, 2074 (Mid Oct, 2017) | | | |
|---|---|------------|------------------------------|---------|--------------|----------------------------|---------|---------|--------------|
| S.N. | Description | Amount | Min (%) | Max (%) | Wt. avg. (%) | Amount | Min (%) | Max (%) | Wt. avg. (%) |
| 1 | Agricultural and Forest Related | 73228.99 | 2.00 | 22.00 | 11.91 | 74361.51 | 1.62 | 22.00 | 11.02 |
| 2 | Fishery Related | 2009.19 | 4.50 | 18.00 | 11.38 | 2020.02 | 5.00 | 18.00 | 11.19 |
| 3 | Mining Related | 3535.81 | 4.25 | 20.00 | 11.69 | 3433.41 | 4.25 | 20.00 | 10.70 |
| 4 | Agriculture, Forestry & Beverage Production Related | 106699.79 | 2.00 | 20.00 | 11.31 | 104199.76 | 2.00 | 20.00 | 10.64 |
| 5 | Non Food Production Related | 202450.68 | 2.00 | 20.40 | 11.03 | 207052.22 | 2.50 | 20.86 | 10.08 |
| 6 | Construction | 181267.47 | 2.00 | 21.00 | 12.00 | 183740.57 | 2.00 | 21.00 | 11.45 |
| 7 | Electricity, Gas and Water | 60181.91 | 2.25 | 20.00 | 10.71 | 61365.99 | 2.25 | 20.00 | 9.71 |
| 8 | Metal Products, Machinery & Electronic Equipment & Assemblage | 22951.87 | 4.50 | 20.40 | 11.35 | 23316.28 | 6.00 | 20.86 | 11.29 |
| 9 | Transport, Communication and Public Utilities | 52332.74 | 3.30 | 24.00 | 12.20 | 52985.83 | 3.00 | 24.00 | 11.27 |
| 10 | Wholesaler & Retailer | 396583.21 | 2.25 | 21.00 | 11.75 | 409220.84 | 2.25 | 21.21 | 11.16 |
| 11 | Finance, Insurance and Real Estate | 145424.60 | 1.75 | 20.40 | 11.41 | 146742.52 | 1.75 | 20.00 | 10.84 |
| 12 | Hotel or Restaurant | 56235.89 | 4.50 | 20.00 | 11.23 | 58385.10 | 6.50 | 20.00 | 9.70 |
| 13 | Other Services | 79621.54 | 3.00 | 21.00 | 11.84 | 79924.63 | 3.00 | 21.00 | 10.59 |
| 14 | Consumption Loans | 131965.72 | 2.00 | 24.00 | 12.35 | 131064.34 | 2.50 | 24.00 | 11.93 |
| 15 | Local Government | 1508.06 | 3.00 | 11.00 | 3.07 | 1506.96 | 3.00 | 15.50 | 2.34 |
| 16 | Others | 200457.44 | 1.50 | 30.00 | 12.94 | 203809.37 | 1.50 | 30.00 | 12.62 |
| | Aggregate | 1716454.91 | 1.50 | 30.00 | 11.78 | 1743129.36 | 1.50 | 30.00 | 11.09 |

| Overall Summary of Interest Rate on LCY Productwise Credit | | 2017 | Bhadau, 2074 (Mid Sep, 2017) | | | Asoj, 2074 (Mid Oct, 2017) | | | |
|--|---|------------|------------------------------|---------|--------------|----------------------------|---------|---------|--------------|
| S.N. | Description | Amount | Min (%) | Max (%) | Wt. avg. (%) | Amount | Min (%) | Max (%) | Wt. avg. (%) |
| 1 | Term Loan | 280491.84 | 1.62 | 22.00 | 11.43 | 285171.67 | 1.62 | 22.00 | 11.47 |
| 2 | Overdraft | 303165.08 | 2.00 | 24.00 | 12.42 | 304901.57 | 2.00 | 24.00 | 12.28 |
| 3 | Trust Receipt Loan / Import Loan | 61655.11 | 4.00 | 20.40 | 9.88 | 64895.71 | 3.45 | 20.86 | 9.61 |
| 4 | Demand & Other Working Capital Loan | 385860.66 | 2.50 | 21.00 | 11.57 | 397957.00 | 2.50 | 21.00 | 11.49 |
| 5 | Residential Personal Home Loan (Up to Rs. 10 million) | 142469.21 | 2.00 | 20.00 | 11.80 | 145530.98 | 2.00 | 20.00 | 11.80 |
| 6 | Real Estate Loan | 104291.37 | 2.00 | 19.00 | 12.36 | 103146.41 | 2.00 | 20.00 | 12.38 |
| 7 | Margin Nature Loan | 34044.76 | 7.00 | 17.28 | 12.40 | 33747.41 | 7.00 | 17.28 | 12.27 |
| 8 | Hire Purchase Loan | 120615.83 | 1.50 | 19.00 | 12.50 | 120980.63 | 1.50 | 20.00 | 12.48 |
| 9 | Deprived Sector Loan | 93183.32 | 1.75 | 20.00 | 10.43 | 95241.10 | 1.75 | 21.00 | 10.48 |
| 10 | Bills Purchased | 10500.29 | 2.00 | 18.00 | 2.26 | 9260.11 | 2.00 | 18.00 | 3.75 |
| 11 | Other Product | 180177.44 | 4.00 | 30.00 | 12.86 | 182296.76 | 3.81 | 30.00 | 12.79 |
| | Aggregate | 1716454.90 | 1.50 | 30.00 | 11.80 | 1743129.35 | 1.50 | 30.00 | 11.76 |

Weighted Average Interest Rate Structure of Commercial Banks

| Overall Summary of Interest Rate on LCY Deposit | | 2017) | Kattik, 2074 (Mid Nov, 2017) | | | |
|---|-------------------------------|------------|------------------------------|---------|--------------|------------|
| S.N. | Description | Amount | Min (%) | Max (%) | Wt. avg. (%) | Amount |
| 1 | Saving | 727118.41 | 1.00 | 8.50 | 3.82 | 737984.93 |
| 2 | Fixed: | 855002.39 | 0.33 | 21.91 | 10.20 | 844500.34 |
| 2.1 | up to 1 month | 14066.71 | 1.50 | 14.50 | 7.79 | 10557.47 |
| 2.2 | 1-3 months | 41116.48 | 1.50 | 13.80 | 8.95 | 36357.72 |
| 2.3 | 3-6 months | 67911.40 | 1.25 | 17.55 | 10.61 | 72261.85 |
| 2.4 | 6-12 months | 473474.74 | 0.33 | 17.50 | 10.61 | 480249.06 |
| 2.5 | 1-2 yrs | 187011.21 | 1.20 | 14.00 | 9.77 | 176064.48 |
| 2.6 | 2 yrs and above | 71421.85 | 1.00 | 21.91 | 8.99 | 69009.77 |
| 3 | Call | 269813.84 | 0.05 | 13.00 | 3.89 | 275414.32 |
| 4 | Certificate of Deposits | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 5 | Other | 795.30 | 3.25 | 9.00 | 5.75 | 656.14 |
| 6 | Non interest bearing deposits | 202623.57 | 0.00 | 0.00 | 0.00 | 192295.40 |
| 6.1 | Current | 176615.24 | 0.00 | 0.00 | 0.00 | 167318.91 |
| 6.2 | Margin | 23588.72 | 0.00 | 0.00 | 0.00 | 22777.20 |
| 6.3 | Other | 2419.61 | 0.00 | 0.00 | 0.00 | 2199.29 |
| | Aggregate | 2055353.52 | 0.05 | 21.91 | 6.10 | 2050851.13 |

| Overall Summary of Interest Rate on LCY Sectorwise Credit | | 2017) | Kattik, 2074 (Mid Nov, 2017) | | | |
|---|---|------------|------------------------------|---------|--------------|------------|
| S.N. | Description | Amount | Min (%) | Max (%) | Wt. avg. (%) | Amount |
| 1 | Agricultural and Forest Related | 78526.33 | 2.25 | 22.00 | 11.55 | 79181.64 |
| 2 | Fishery Related | 2076.58 | 4.50 | 18.00 | 11.38 | 2081.73 |
| 3 | Mining Related | 3603.26 | 4.00 | 20.00 | 11.46 | 3568.39 |
| 4 | Agriculture, Forestry & Beverage Production Related | 104312.71 | 1.37 | 20.00 | 11.26 | 104860.15 |
| 5 | Non Food Production Related | 213809.69 | 1.62 | 20.00 | 10.94 | 215960.65 |
| 6 | Construction | 186480.88 | 2.00 | 21.00 | 11.87 | 187994.52 |
| 7 | Electricity, Gas and Water | 62989.54 | 2.25 | 19.00 | 10.73 | 62291.41 |
| 8 | Metal Products, Machinery & Electronic Equipment & Assemblage | 24441.32 | 3.00 | 20.86 | 11.63 | 24670.84 |
| 9 | Transport, Communication and Public Utilities | 51516.23 | 3.90 | 24.00 | 11.90 | 53042.58 |
| 10 | Wholesaler & Retailer | 422554.95 | 2.25 | 21.00 | 11.57 | 427615.08 |
| 11 | Finance, Insurance and Real Estate | 153176.65 | 1.75 | 19.00 | 11.10 | 150844.36 |
| 12 | Hotel or Restaurant | 61253.22 | 4.50 | 24.00 | 11.40 | 59457.43 |
| 13 | Other Services | 82537.98 | 3.00 | 21.50 | 11.69 | 80790.21 |
| 14 | Consumption Loans | 130419.63 | 1.50 | 30.00 | 12.18 | 131743.60 |
| 15 | Local Government | 1518.69 | 3.00 | 11.00 | 3.08 | 1497.33 |
| 16 | Others | 210697.81 | 1.22 | 24.00 | 12.85 | 213470.70 |
| | Aggregate | 1789915.47 | 1.22 | 30.00 | 11.64 | 1799070.64 |

| Overall Summary of Interest Rate on LCY Productwise Credit | | 2017) | Kattik, 2074 (Mid Nov, 2017) | | | |
|--|---|------------|------------------------------|---------|--------------|------------|
| S.N. | Description | Amount | Min (%) | Max (%) | Wt. avg. (%) | Amount |
| 1 | Term Loan | 290444.14 | 2.25 | 22.00 | 11.26 | 289539.19 |
| 2 | Overdraft | 315068.67 | 2.00 | 24.00 | 12.10 | 312067.51 |
| 3 | Trust Receipt Loan / Import Loan | 66662.09 | 3.00 | 19.28 | 9.08 | 75896.09 |
| 4 | Demand & Other Working Capital Loan | 418675.98 | 1.37 | 21.50 | 11.38 | 420214.35 |
| 5 | Residential Personal Home Loan (Up to Rs. 10 million) | 149380.82 | 2.00 | 20.00 | 11.81 | 150139.34 |
| 6 | Real Estate Loan | 103197.14 | 1.22 | 18.00 | 12.17 | 104347.17 |
| 7 | Margin Nature Loan | 34893.56 | 7.00 | 16.86 | 12.05 | 33957.90 |
| 8 | Hire Purchase Loan | 121231.29 | 1.50 | 19.00 | 12.40 | 122724.24 |
| 9 | Deprived Sector Loan | 101054.86 | 1.75 | 21.00 | 10.42 | 95364.32 |
| 10 | Bills Purchased | 6266.19 | 2.25 | 18.00 | 5.62 | 4055.79 |
| 11 | Other Product | 181867.48 | 2.32 | 30.00 | 12.69 | 190764.72 |
| | Aggregate | 1788742.22 | 1.22 | 30.00 | 11.63 | 1799070.63 |

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 Lumbini Ltd. | BOK |
| 11 | Nepal Credit and Commerce Bank Ltd. | NCC | 12 | NIC ASIA Bank Ltd. | NIC |
| 13 | Machhapuchhre Bank Ltd. | MBL | 14 | Kumari Bank Ltd. | Kumari |
| 15 | Laxmi Bank Ltd. | Laxmi | 16 | Siddhartha Bank Ltd. | SBL |
| 17 | Agriculture Development Bank Ltd. | ADBNL | 18 | Global IME Bank Ltd. | Global |
| 19 | Citizens Bank International Ltd. | Citizens | 20 | Prime Commercial Bank Ltd. | Prime |
| 21 | Sunrise Bank Ltd. | Sunrise | 22 | NMB Bank Ltd. | NMB |
| 23 | Prabhu Bank Ltd. | PRABHU | 24 | Janata Bank Nepal Ltd. | Janata |
| 25 | Mega Bank Nepal Ltd. | Mega | 26 | Civil Bank Ltd. | Civil |
| 27 | Century Commercial Bank Ltd. | Century | 28 | Sanima Bank Ltd. | Sanima |
| B. Development Banks | | | | | |
| 1 | NIDC Development Bank Ltd. | NIDC | 2 | Mahalaxmi Bikas Bank Ltd. | MahalaxmiDB |
| 3 | 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 | Tourism Development Bank Ltd. | Tourism |
| 29 | Mission Development Bank Ltd. | Mission | 30 | Mount Makalu Development Bank Ltd. | Mt. Makalu |
| 31 | Sindhu Bikas Bank Ltd. | Sindhu | 32 | Sahara Bikas Bank Ltd. | Sahara |
| 33 | Nepal Community Development Bank Ltd. | N.Community | 34 | Kailash Bikash Bank Ltd. | Kailash |
| 35 | Salapa Bikash Bank Ltd. | Salpa | 36 | Saptakoshi Development Bank Ltd. | Saptakoshi |
| 37 | 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 | Goodwill Finance Ltd. | Goodwill |
| 5 | Shree Investment & Finance Co. Ltd. | SIFCL | 6 | Lalitpur Finance Co. Ltd. | Lalitpur |
| 7 | United Finance Co. Ltd. | United FC | 8 | General Finance Ltd. | General |
| 9 | Progressive Finance Co. Ltd. | Progressive | 10 | Janaki Finance Co. Ltd. | PFCL |
| 11 | Pokhara Finance Ltd. | Pokhara | 12 | Central Finance Ltd. | Central |
| 13 | Arun Finance Ltd. | Arun | 14 | Multipurpose Finance Co. Ltd | Multipurpose |
| 15 | Synergy Finance Ltd. | Synergy | 16 | Shrijana Finance Ltd. | Srijana |
| 17 | World Merchant Banking & Finance Ltd. | WMBFL | 18 | Capital Merchant Banking & Finance Co. Ltd. | CMBFCL |
| 19 | Crystal Finance Ltd. | Crystal | 20 | Guheshwori Merchant Banking & Finance Ltd. | Guheshwori |
| 21 | ICFC Finance Ltd. | ICFC | 22 | Kuber Merchant Finance Ltd. | Kuber |
| 23 | Seti Finance Ltd. | Seti | 24 | Manjushree Financial Ltd. | Manjushree |
| 25 | Jebil's Finance Ltd. | Jebils | 26 | 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 |