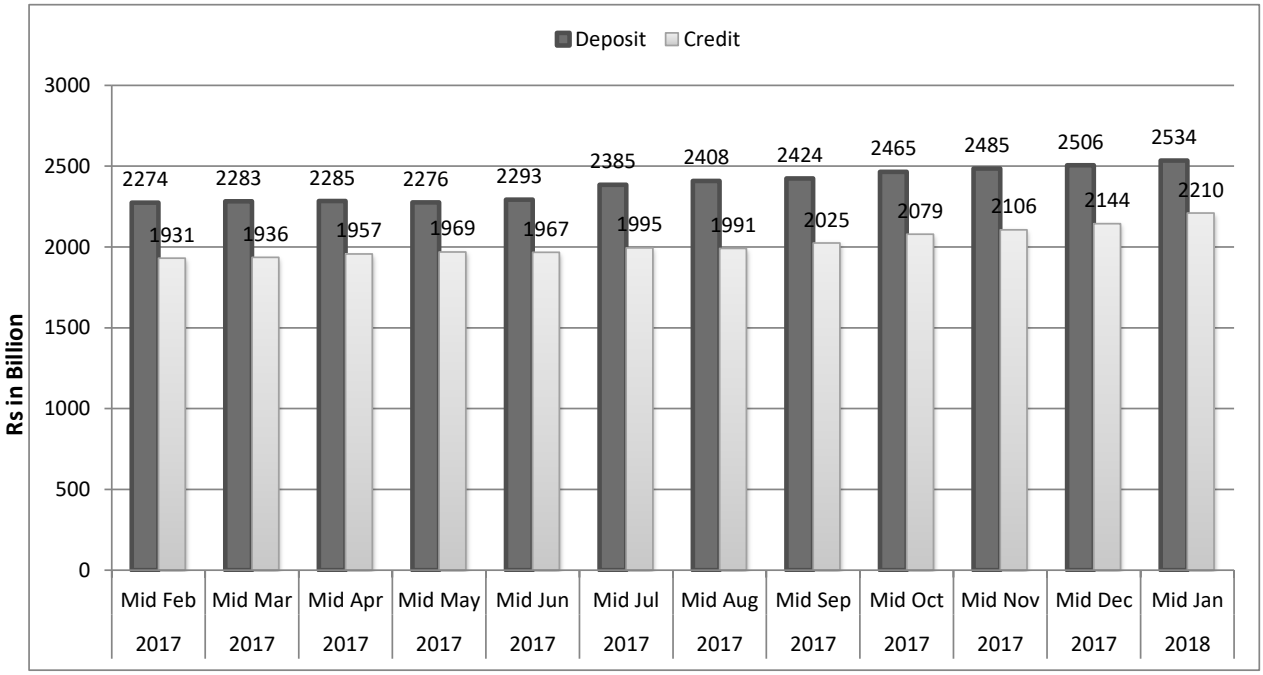
BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Statistics Division

2074 Pus

Mid-Jan, 2018

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1. List of bank and financial institutions with short name	Annex 1

Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro –Credits	Total
Data available , out of total number	28	36	25	56	145
Total Number of Licensed BFIs*	28	36	25	58	147

* 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 Annexture - I.

Major Financial Indicators

as on Pus End, 2074 (Mid-Jan, 2018)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	85.20	10.15	2.14	97.49
2	Total Credit/GDP	74.01	9.04	1.97	85.02
3	Total Credit/ Total Deposit	86.87	89.12	92.07	87.21
4	Lcy Credit/Lcy Deposit & Core Capital	78.72	76.28	76.38	78.63
5	Fixed Deposit/Total Deposit	41.52	40.11	51.06	41.58
6	Saving Deposit/Total Deposit	34.66	40.76	35.05	35.31
7	Current Deposit/Total Deposit	9.10	2.40	0.35	8.21
8	NPL/ Total Loan	1.74	1.56	13.10	1.98
9	Total LLP/Total Loan	2.32	2.04	13.07	2.54
10	Deprived SectorLoan/Total Loan $	5.95	8.60	5.06	6.20
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	11.92	15.98	18.67	12.49
2	Investment in Gov. Security/Total Deposit	11.82	3.15	3.65	10.74
3	Total Liquid Assets/Total Deposit	25.02	29.71	34.87	25.72
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	12.75	18.71	20.52	14.07
2	Total Capital/RWA	14.14	19.75	21.42	15.40
D. Financial Access					
1	No. of Branches **	2463	843	167	3473
2	No. of Deposit Accounts	935472	300476	33272	1269220
3	No.of Loan Accounts	17472550	3580853	445500	21498903
4	No. of Branchless Banking Centers	1273	0	0	1273
5	No. of Branchless Banking Customers	160964	0	0	160964
6	No. of Non-operated Branchless Banking Centers	167	0	0	167
7	No. of Mobile Banking Customers	3198198	314926	17103	3530227
8	No. of Internet Banking Customers	825097	14638	2696	842431
9	No. of ATMs	2439	171	28	2638
10	No. of Debit Cards	5471021	268597	29510	5769128
11	No. of Credit Cards	94716	0	0	94716
12	No. of Prepaid Cards	119643	0	0	119643
E. Interest Rate(%)					
1	**Wt. Avg Interest on Deposit**	**6.21**			
	(a) Saving	3.93			
	(b) Fixed	10.20			
	(c) Call	4.11			
2	**Wt. Avg Interest on Credit**	**11.79**			

Note: Bank balance includes money at call

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

Adjustments are not included in Credit Deposit Ratio Calculation.

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

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

** Excluding Extension Counters and Microfinance Units

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

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
		2015	2016	2017	2017	2018			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	162992.51	214892.48	308651.74	360302.62	359169.95	31.84	43.63	-0.31
	a. Paid-up Capital	140794.10	163370.74	225313.64	248317.85	262603.60	16.04	37.92	5.75
	b. Statutory Reserves	37149.85	43680.58	53665.23	59434.38	62268.08	17.58	22.86	4.77
	c. Retained Earning	-27802.05	-11166.95	-3005.23	20647.14	4106.63	-59.83	-73.09	-80.11
	d. Others Reserves	12850.60	19008.11	32678.11	31903.26	30191.64	47.92	71.92	-5.37
2	**BORROWINGS**	21355.96	42822.19	31800.16	64483.85	46602.60	100.52	-25.74	-27.73
	a. NRB	3291.48	6855.13	7094.37	24094.18	13861.40	108.27	3.49	-42.47
	b. "A"Class Licensed Institution	5504.53	20083.07	9094.04	21787.50	12988.90	264.85	-54.72	-40.38
	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	8289.60	6439.94	356.47	3.67	-22.31
	e. Bonds and Securities	11440.14	10772.37	10312.37	10312.57	13312.37	-5.84	-4.27	29.09
3	**DEPOSITS**	1771946.15	2107502.69	2384806.95	2506050.14	2533998.82	18.94	13.16	1.12
	a. Current	158746.16	185135.30	204360.95	199828.37	208138.25	16.62	10.38	4.16
	b. Savings	714466.16	875419.91	816572.17	883106.14	894669.70	22.53	-6.72	1.31
	c. Fixed	513283.02	617634.95	998258.72	1018986.33	1053632.11	20.33	61.63	3.40
	d. Call Deposits	363041.66	401829.34	333350.39	367312.62	343394.18	10.68	-17.04	-6.51
	e. Others	22409.16	27483.20	32264.72	36816.68	34164.57	22.64	17.40	-7.20
4	**Bills Payable**	1729.91	3927.13	2219.17	5683.01	2597.50	127.01	-43.49	-54.29
5	**Other Liabilities**	188093.19	206694.45	224201.08	261478.02	235918.01	9.89	8.47	-9.78
	1. Loan Loss Provision	51482.56	48593.77	52553.17	55634.01	56182.97	-5.61	8.15	0.99
	2. Interest Suspense a/c	31256.97	32000.69	34891.97	53467.01	38587.21	2.38	9.04	-27.83
	3. Others	105353.66	126099.99	136755.94	152377.00	141147.83	19.69	8.45	-7.37
6	**Reconcillation A/c**	280.36	13817.41	2358.50	6137.60	3355.07	4828.52	-82.93	-45.34
7	**Profit & Loss A/c**	36755.88	49443.18	54882.04	12950.12	27968.96	34.52	11.00	115.97
	TOTAL	**2183153.96**	**2639099.54**	**3008919.66**	**3217085.36**	**3209610.92**	**20.88**	**14.01**	**-0.23**
	Assets								
1	**LIQUID FUNDS**	353397.28	385746.01	423242.12	347626.09	379691.92	9.15	9.72	9.22
	a. Cash Balance	48642.45	56937.25	64372.60	60514.89	61429.76	17.05	13.06	1.51
	Nepalese Notes & Coins	47305.51	55937.33	63282.78	56583.58	58396.47	18.25	13.13	3.20
	Foreign Currency	1336.94	999.92	1089.82	3931.30	3033.29	-25.21	8.99	-22.84
	b. Bank Balance	237957.23	262419.81	305795.05	224937.47	255140.25	10.28	16.53	13.43
	1. In Nepal Rastra Bank	165070.53	180498.18	233256.83	147624.11	177772.18	9.35	29.23	20.42
	2. "A"Class Licensed Institution	37838.00	41730.30	38882.05	34088.52	33996.85	10.29	-6.83	-0.27
	3. Other Financial Ins.	6882.80	8437.01	6368.76	6326.67	6196.08	22.58	-24.51	-2.06
	4. In Foreign banks	28165.90	31754.32	27287.42	36898.17	37175.13	12.74	-14.07	0.75
	c. Money at Call	66797.60	66388.94	53074.46	62173.74	63121.91	-0.61	-20.06	1.53
2	**INVESTMENTS**	206160.48	238675.86	232706.63	322477.25	277352.00	15.77	-2.50	-13.99
	a. Govt.Securities	182112.29	196070.31	214380.95	319264.90	272142.88	7.66	9.34	-14.76
	b Others	24048.18	42605.55	18325.68	3212.36	5209.12	77.17	-56.99	62.16
3	**SHARE & OTHER INVESTMENT**	85675.60	131777.67	129938.39	129562.17	117391.45	53.81	-1.40	-9.39
4	**LOANS & ADVANCES**	1345671.32	1669203.04	1976879.74	2139963.81	2207760.82	24.04	18.43	3.17
	a. Private Sector	1230999.56	1542024.97	1923942.40	2090179.67	2152899.82	25.27	24.77	3.00
	b. Financial Institutions	30678.62	121291.82	44543.48	44378.34	48793.81	295.36	-63.28	9.95
	c. Government Organizations	83993.14	5886.25	8393.85	5405.80	6067.19	-92.99	42.60	12.23
5	**BILLS PURCHASED**	14548.03	11601.52	17198.72	3365.08	2009.03	-20.25	48.25	-40.30
6	**LOANS AGT. COLLECTED BILLS**	1132.63	1075.28	570.71	353.29	225.98	-5.06	-46.92	-36.03
7	**FIXED ASSETS**	31732.63	35044.21	40633.93	42623.76	43419.66	10.44	15.95	1.87
8	**OTHER ASSETS**	135346.49	144135.22	166139.11	207343.51	175606.35	6.49	15.27	-15.31
	a. Accrued Interests	32792.14	34038.25	37665.70	64464.17	43015.98	3.80	10.66	-33.27
	b. Others	102554.35	110096.97	128473.40	142879.34	132590.37	7.35	16.69	-7.20
9	**Expenses not Written off**	392.16	319.21	279.01	288.98	1074.66	-18.60	-12.59	271.88
10	**Non Banking Assets**	5250.92	4797.21	4465.45	4273.57	3992.36	-8.64	-6.92	-6.58
11	**Reconcillation Account**	2947.32	16089.93	16631.18	17487.70	377.56	445.92	3.36	-97.84
12	**Profit & Loss A/c**	899.11	634.40	234.67	1720.15	710.18	-29.44	-63.01	-58.71
	TOTAL	**2183153.98**	**2639099.55**	**3008919.66**	**3217085.37**	**3209611.97**	**20.88**	**14.01**	**-0.23**

Statement of Assets and Liabilities of Commercial Banks

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
		2015	2016	2017	2017	2018			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	122167.95	170147.60	262230.20	301302.67	300685.47	39.27	54.12	-0.20
	a. Paid-up Capital	97921.41	121090.62	185010.73	204817.16	216200.25	23.66	52.79	5.56
	b. Statutory Reserves	31063.03	36597.19	46701.73	51739.16	54254.40	17.82	27.61	4.86
	c. Retained Earning	-17279.67	-4332.54	890.90	16738.86	2966.61	-74.93	-120.56	-82.28
	d. Others Reserves	10463.18	16792.32	29626.84	28007.48	27264.21	60.49	76.43	-2.65
2	**BORROWINGS**	18419.75	37269.65	29666.79	64223.83	44459.80	102.34	-20.40	-30.77
	a. NRB	3291.48	6661.23	6080.74	23863.90	13005.20	102.38	-8.71	-45.50
	b. "A"Class Licensed Institution	2762.58	14724.43	7974.30	21757.76	11702.30	433.00	-45.84	-46.22
	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	8289.60	6439.94	452.28	3.67	-22.31
	e. Bonds and Securities	11440.14	10772.37	10312.37	10312.57	13312.37	-5.84	-4.27	29.09
3	**DEPOSITS**	1462896.12	1764592.44	2093255.77	2197313.08	2214554.05	20.62	18.63	0.78
	a. Current	153598.94	178263.95	199359.65	194978.96	201625.07	16.06	11.83	3.41
	b. Savings	559391.64	698691.30	703028.67	760713.88	767631.69	24.90	0.62	0.91
	c. Fixed	419883.01	524462.99	879140.29	888763.67	919396.98	24.91	67.63	3.45
	d. Call Deposits	313955.92	340863.88	285288.84	320754.81	296203.34	8.57	-16.30	-7.65
	e. Others	16066.61	22310.33	26438.33	32101.75	29696.96	38.86	18.50	-7.49
4	**Bills Payable**	1698.32	3871.77	2178.61	5591.51	2528.40	127.98	-43.73	-54.78
5	**Other Liabilities**	146984.02	166839.27	190587.10	221812.99	200165.57	13.51	14.23	-9.76
	1. Loan Loss Provision	35779.54	34894.47	41452.81	44018.73	44692.48	-2.47	18.79	1.53
	2. Interest Suspense a/c	21287.89	22183.24	26198.88	41701.11	28968.88	4.21	18.10	-30.53
	3. Others	89916.59	109761.56	122935.41	136093.15	126504.21	22.07	12.00	-7.05
6	**Reconcillation A/c**	-5325.76	3962.29	-2297.92	1740.78	-1246.20	-174.40	-157.99	-171.59
7	**Profit & Loss A/c**	27664.37	38128.55	45609.84	11876.55	24380.10	37.83	19.62	105.28
	TOTAL	**1774504.78**	**2184811.57**	**2621230.38**	**2803861.40**	**2785527.19**	**23.12**	**19.98**	**-0.65**
	Assets								
1	**LIQUID FUNDS**	250377.11	274495.34	335600.90	260663.71	292269.20	9.63	22.26	12.13
	a. Cash Balance	40636.96	47988.66	56468.70	52873.30	54118.85	18.09	17.67	2.36
	Nepalese Notes & Coins	39384.90	47060.55	55471.98	49092.70	51341.31	19.49	17.87	4.58
	Foreign Currency	1252.06	928.11	996.72	3780.60	2777.54	-25.87	7.39	-26.53
	b. Bank Balance	189230.03	205858.37	261547.34	180926.91	209901.79	8.79	27.05	16.01
	1. In Nepal Rastra Bank	147933.67	161790.30	218401.79	133224.69	163165.56	9.37	34.99	22.47
	2. "A"Class Licensed Institution	13172.91	12470.74	15693.99	10450.34	9376.23	-5.33	25.85	-10.28
	3. Other Financial Ins.	125.88	83.09	227.12	415.71	247.12	-33.99	173.34	-40.55
	4. In Foreign banks	27997.56	31514.23	27224.45	36836.17	37112.88	12.56	-13.61	0.75
	c. Money at Call	20510.12	20648.32	17584.86	26863.50	28248.56	0.67	-14.84	5.16
2	**INVESTMENTS**	200262.57	229827.62	226810.98	310806.26	266641.66	14.76	-1.31	-14.21
	a. Govt.Securities	176214.77	187275.77	208699.80	307957.42	261796.05	6.28	11.44	-14.99
	b Others	24047.80	42551.85	18111.18	2848.84	4845.61	76.95	-57.44	70.09
3	**SHARE & OTHER INVESTMENT**	81897.82	128320.72	126101.06	124975.74	112421.03	56.68	-1.73	-10.05
4	**LOANS & ADVANCES**	1087486.69	1380358.68	1718131.88	1866030.95	1921446.79	26.93	24.47	2.97
	a. Private Sector	976374.75	1256142.55	1668294.23	1819231.00	1870415.53	28.65	32.81	2.81
	b. Financial Institutions	27231.05	118383.24	41449.27	41399.71	44971.43	334.74	-64.99	8.63
	c. Government Organizations	83880.89	5832.88	8388.39	5400.23	6059.83	-93.05	43.81	12.21
5	**BILLS PURCHASED**	14533.93	11595.12	17196.12	3362.48	2006.43	-20.22	48.30	-40.33
6	**LOANS AGT. COLLECTED BILLS**	1132.63	548.83	570.71	353.29	225.98	-51.54	3.99	-36.03
7	**FIXED ASSETS**	24479.96	28610.94	35011.75	36505.93	37093.72	16.87	22.37	1.61
8	**OTHER ASSETS**	113748.89	122000.30	146337.28	183642.04	153349.58	7.25	19.95	-16.50
	a. Accrued Interests	22293.32	23985.61	28672.03	52360.83	32805.80	7.59	19.54	-37.35
	b. Others	91455.57	98014.69	117665.24	131281.21	120543.78	7.17	20.05	-8.18
9	**Expenses not Written off**	318.55	252.50	260.04	269.05	1054.59	-20.73	2.99	291.97
10	**Non Banking Assets**	2608.84	2543.30	3133.07	2881.52	2586.83	-2.51	23.19	-10.23
11	**Reconcillation Account**	-2675.08	6258.22	11900.68	13092.04	-4191.90	-333.95	90.16	-132.02
12	**Profit & Loss A/c**	332.89	0.00	175.89	1278.40	624.34	-100.00	0.00	-51.16
	TOTAL	**1774504.79**	**2184811.58**	**2621230.37**	**2803861.41**	**2785528.25**	**23.12**	**19.98**	**-0.65**

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
		2015	2016	2017	2017	2018			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	30296.85	34481.56	38281.38	47897.20	47534.65	13.81	11.02	-0.76
	a. Paid-up Capital	27448.46	29216.56	30209.58	32956.44	35022.75	6.44	3.40	6.27
	b. Statutory Reserves	3608.10	4420.10	4803.49	5435.73	5675.19	22.50	8.67	4.41
	c. Retained Earning	-1907.59	-248.18	1286.84	6715.61	5011.41	-86.99	-618.51	-25.38
	d. Others Reserves	1147.88	1093.08	1981.46	2789.42	1825.29	-4.77	81.27	-34.56
2	**BORROWINGS**	2454.26	2993.89	876.37	75.00	1258.96	21.99	-70.73	1578.61
	a. NRB	0.00	5.00	501.37	75.00	428.96	0.00	9927.42	471.94
	b. "A"Class Licensed Institution	2260.00	2988.89	375.00	0.00	830.00	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	254570.62	263789.52	17.52	-14.07	3.62
	a. Current	5056.01	6741.29	4909.91	4771.59	6319.16	33.33	-27.17	32.43
	b. Savings	120779.93	143668.59	95029.20	103394.08	107528.85	18.95	-33.86	4.00
	c. Fixed	62203.55	68230.74	94271.19	103068.44	105815.85	9.69	38.17	2.67
	d. Call Deposits	48166.94	59245.77	44104.87	42953.86	43696.27	23.00	-25.56	1.73
	e. Others	889.75	744.86	1105.23	382.66	429.39	-16.28	48.38	12.21
4	**Bills Payable**	27.17	54.46	39.48	87.64	69.01	100.42	-27.51	-21.25
5	**Other Liabilities**	20670.18	18746.57	16329.72	21178.98	18024.64	-9.31	-12.89	-14.89
	1. Loan Loss Provision	6171.65	4936.93	4205.13	4871.22	4791.73	-20.01	-14.82	-1.63
	2. Interest Suspense a/c	3322.76	2618.40	2086.84	4370.46	2515.17	-21.20	-20.30	-42.45
	3. Others	11175.78	11191.25	10037.75	11937.30	10717.74	0.14	-10.31	-10.22
6	**Reconcillation A/c**	3800.85	7783.30	3259.59	4362.79	4535.27	104.78	-58.12	3.95
7	**Profit & Loss A/c**	6296.30	8153.72	6872.50	827.67	2861.35	29.50	-15.71	245.71
	TOTAL	**300641.79**	**350844.75**	**305079.44**	**328999.89**	**338073.40**	**16.70**	**-13.04**	**2.76**
	Assets								
1	**LIQUID FUNDS**	79794.81	85767.68	71096.73	70547.47	70044.84	7.49	-17.11	-0.71
	a. Cash Balance	6979.21	7891.86	6813.15	6588.74	6284.55	13.08	-13.67	-4.62
	Nepalese Notes & Coins	6894.72	7820.18	6720.16	6438.14	6028.94	13.42	-14.07	-6.36
	Foreign Currency	84.49	71.68	92.99	150.60	255.60	-15.16	29.73	69.72
	b. Bank Balance	33250.96	39311.73	34885.65	34433.32	35873.98	18.23	-11.26	4.18
	1. In Nepal Rastra Bank	14008.99	16081.21	12553.71	12365.72	12646.27	14.79	-21.94	2.27
	2. "A"Class Licensed Institution	15817.63	19092.59	17790.23	18163.83	18732.83	20.70	-6.82	3.13
	3. Other Financial Ins.	3255.99	3897.84	4478.73	3841.78	4432.63	19.71	14.90	15.38
	4. In Foreign banks	168.34	240.09	62.97	62.00	62.25	42.62	-73.77	0.41
	c. Money at Call	39564.65	38564.09	29397.93	29525.40	27886.31	-2.53	-23.77	-5.55
2	**INVESTMENTS**	3338.45	5491.83	4361.34	9154.56	8337.08	64.50	-20.58	-8.93
	a. Govt.Securities	3338.33	5479.33	4361.34	9134.56	8317.08	64.13	-20.40	-8.95
	b Others	0.12	12.50	0.00	20.00	20.00	10006.18	-100.00	0.00
3	**SHARE & OTHER INVESTMENT**	2037.17	2103.22	2348.33	2809.67	3122.51	3.24	11.65	11.13
4	**LOANS & ADVANCES**	193462.91	232993.26	209604.83	224073.47	235077.48	20.43	-10.04	4.91
	a. Private Sector	191447.83	230577.07	207149.14	221926.88	232236.84	20.44	-10.16	4.65
	b. Financial Institutions	1981.58	2414.50	2450.23	2142.53	2836.57	21.85	1.48	32.39
	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	4421.90	4538.36	-7.73	-13.02	2.63
8	**OTHER ASSETS**	10992.49	10733.79	9634.27	12647.24	11654.08	-2.35	-10.24	-7.85
	a. Accrued Interests	3803.85	2793.27	2342.85	4591.64	3038.56	-26.57	-16.13	-33.82
	b. Others	7188.64	7940.52	7291.42	8055.60	8615.52	10.46	-8.17	6.95
9	**Expenses not Written off**	35.13	36.37	12.92	10.31	10.56	3.52	-64.48	2.38
10	**Non Banking Assets**	1840.38	1000.79	713.72	758.48	768.52	-45.62	-28.68	1.32
11	**Reconcillation Account**	3820.15	7749.91	3354.54	4359.97	4502.35	102.87	-56.72	3.27
12	**Profit & Loss A/c**	387.56	423.63	0.00	216.82	17.61	9.31	-100.00	-91.88
	TOTAL	**300641.79**	**350844.75**	**305079.44**	**328999.89**	**338073.40**	**16.70**	**-13.04**	**2.76**

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
		2015	2016	2017	2017	2018			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	10527.71	10263.32	8140.17	11102.76	10949.84	-2.51	-20.69	-1.38
	a. Paid-up Capital	15424.23	13063.56	10093.32	10544.24	11380.60	-15.30	-22.74	7.93
	b. Statutory Reserves	2478.72	2663.29	2160.01	2259.48	2338.48	7.45	-18.90	3.50
	c. Retained Earning	-8614.79	-6586.24	-5182.97	-2807.33	-3871.40	-23.55	-21.31	37.90
	d. Others Reserves	1239.54	1122.71	1069.81	1106.36	1102.15	-9.43	-4.71	-0.38
2	**BORROWINGS**	481.95	2558.64	1257.00	185.02	883.84	430.89	-50.87	377.70
	a. NRB	0.00	188.90	512.26	155.28	427.24	0.00	171.18	175.15
	b. "A"Class Licensed Institution	481.95	2369.74	744.74	29.74	456.60	391.69	-68.57	1435.15
	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	54166.44	55655.24	-10.67	-18.90	2.75
	a. Current	91.21	130.06	91.39	77.82	194.02	42.59	-29.73	149.33
	b. Savings	34294.58	33060.01	18514.30	18998.18	19509.16	-3.60	-44.00	2.69
	c. Fixed	31196.45	24941.22	24847.25	27154.23	28419.28	-20.05	-0.38	4.66
	d. Call Deposits	918.79	1719.69	3956.68	3603.95	3494.57	87.17	130.08	-3.04
	e. Others	5452.80	4428.01	4721.17	4332.27	4038.22	-18.79	6.62	-6.79
4	**Bills Payable**	4.41	0.90	1.09	3.86	0.09	-79.69	21.05	-97.63
5	**Other Liabilities**	20438.99	21108.62	17284.26	18486.05	17727.81	3.28	-18.12	-4.10
	1. Loan Loss Provision	9531.38	8762.38	6895.24	6744.07	6698.76	-8.07	-21.31	-0.67
	2. Interest Suspense a/c	6646.32	7199.06	6606.25	7395.43	7103.17	8.32	-8.23	-3.95
	3. Others	4261.29	5147.18	3782.78	4346.55	3925.88	20.79	-26.51	-9.68
6	**Reconcillation A/c**	1805.27	2071.83	1396.83	34.03	65.99	14.77	-32.58	93.91
7	**Profit & Loss A/c**	2795.21	3160.91	2399.70	245.90	727.52	13.08	-24.08	195.85
	TOTAL	**108007.39**	**103443.22**	**82609.84**	**84224.07**	**86010.33**	**-4.23**	**-20.14**	**2.12**
	Assets								
1	**LIQUID FUNDS**	23225.37	25482.99	16544.48	16414.92	17377.88	9.72	-35.08	5.87
	a. Cash Balance	1026.28	1056.73	1090.75	1052.85	1026.36	2.97	3.22	-2.52
	Nepalese Notes & Coins	1025.89	1056.60	1090.64	1052.74	1026.22	2.99	3.22	-2.52
	Foreign Currency	0.39	0.13	0.10	0.10	0.15	-67.23	-19.25	42.36
	b. Bank Balance	15476.25	17249.72	9362.06	9577.23	9364.48	11.46	-45.73	-2.22
	1. In Nepal Rastra Bank	3127.86	2626.67	2301.33	2033.71	1960.35	-16.02	-12.39	-3.61
	2. "A"Class Licensed Institution	8847.46	10166.97	5397.83	5474.35	5887.80	14.91	-46.91	7.55
	3. Other Financial Ins.	3500.93	4456.08	1662.91	2069.18	1516.33	27.28	-62.68	-26.72
	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	5784.84	6987.04	6.75	-15.12	20.78
2	**INVESTMENTS**	2559.46	3356.41	1534.31	2516.43	2373.26	31.14	-54.29	-5.69
	a. Govt.Securities	2559.20	3315.21	1319.81	2172.92	2029.74	29.54	-60.19	-6.59
	b Others	0.26	41.20	214.50	343.51	343.51	15623.66	420.68	0.00
3	**SHARE & OTHER INVESTMENT**	1740.61	1353.73	1489.00	1776.76	1847.91	-22.23	9.99	4.00
4	**LOANS & ADVANCES**	64721.71	55851.11	49143.02	49859.39	51236.55	-13.71	-12.01	2.76
	a. Private Sector	63176.98	55305.34	48499.04	49021.79	50247.45	-12.46	-12.31	2.50
	b. Financial Institutions	1465.98	494.08	643.99	836.10	985.80	-66.30	30.34	17.91
	c. Government Organizations	78.74	51.68	0.00	1.50	3.29	-34.37	-100.00	120.27
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	1695.93	1787.58	-18.85	-11.62	5.40
8	**OTHER ASSETS**	10605.10	11401.12	10167.55	11054.23	10602.69	7.51	-10.82	-4.08
	a. Accrued Interests	6694.97	7259.36	6650.82	7511.70	7171.62	8.43	-8.38	-4.53
	b. Others	3910.13	4141.76	3516.74	3542.53	3431.07	5.92	-15.09	-3.15
9	**Expenses not Written off**	38.48	30.34	6.04	9.62	9.51	-21.17	-80.08	-1.16
10	**Non Banking Assets**	801.69	1253.12	618.67	633.56	637.00	56.31	-50.63	0.54
11	**Reconcillation Account**	1802.25	2081.80	1375.95	35.69	67.11	15.51	-33.91	88.03
12	**Profit & Loss A/c**	178.66	210.77	58.78	224.94	68.24	17.97	-72.11	-69.66
	TOTAL	**108007.39**	**103443.22**	**82609.84**	**84224.07**	**86010.33**	**-4.23**	**-20.14**	**2.12**

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

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2015	2016	2017	2017	2018			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	67271.02	64943.04	97850.70	64712.13	78660.71	-3.46	50.67	21.55
1.1 Deposit Liabilities	65418.33	63252.25	95608.58	63855.21	77449.17	-3.31	51.15	21.29
1.1.1 Saving A/c	22494.48	21234.79	23525.99	14836.70	18050.68	-5.60	10.79	21.66
1.1.2 Fixed A/c	31594.10	31710.65	55650.88	43655.02	52874.11	0.37	75.50	21.12
1.1.2.1 Upto 3 Months Fixed A/c	1995.01	1914.75	2495.80	3297.79	3838.62	-4.02	30.35	16.40
1.1.2.2 3 to 6 Months fixed A/c	1043.26	1240.54	2672.64	3052.62	3036.74	18.91	115.44	-0.52
1.1.2.3 6 Months to 1 Year Fixed A/c	14308.11	15369.26	29697.33	22751.64	27298.41	7.42	93.23	19.98
1.1.2.4 Above 1 Year	14247.72	13186.09	20785.12	14552.97	18700.35	-7.45	57.63	28.50
1.1.3 Call Deposit	11302.25	10301.47	16429.74	5363.49	6524.38	-8.85	59.49	21.64
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	856.92	1211.54	-8.74	32.61	41.38
2 Commission/Fee Expense	509.46	546.23	600.94	283.96	329.53	7.22	10.02	16.05
3 Employees Expenses	21218.85	22715.53	26627.48	11330.73	14109.35	7.05	17.22	24.52
4 Office Operating Expenses	17624.25	18123.58	20754.59	8482.94	10617.30	2.83	14.52	25.16
5 Exchange Fluctuation Loss	64.81	197.03	108.69	23.35	91.96	203.99	-44.83	293.88
5.1 Due to Change in Exchange Rates	64.83	182.01	88.16	22.94	91.64	180.76	-51.56	299.45
5.2 Due to Foreign Currency Transactions	-0.01	15.02	20.54	0.41	0.32	#######	36.73	-20.61
6 Non-Operatiing Expenses	89.80	106.14	33.54	6.38	23.96	18.20	-68.40	275.69
7. Provision for Risk	12781.47	9649.95	12762.76	6270.25	9145.33	-24.50	32.26	45.85
7.1 Loan loss Provision	11018.41	8451.80	11477.45	6066.75	8699.22	-23.29	35.80	43.39
7.1.1 General Loan loss Provision	4071.38	5107.97	7035.80	3124.58	3686.44	25.46	37.74	17.98
7.1.1.1 Pass Loan Loss Provision	3210.53	4530.40	6256.87	2267.37	3133.02	41.11	38.11	38.18
7.1.1.2 Watch List Provision	860.85	577.57	778.93	857.22	553.41	-32.91	34.86	-35.44
7.1.2 Special Loan Loss Provision	6627.48	3028.49	4375.25	2777.21	4935.50	-54.30	44.47	77.71
7.1.3 Additional Loan Loss Provision	319.54	315.34	66.40	164.96	77.28	-1.32	-78.94	-53.15
7.2. Provision for Non-Banking Assets	1429.51	1012.22	1053.41	184.46	351.49	-29.19	4.07	90.55
7.3. Provision for Loss on Investment	101.98	14.53	185.90	7.09	80.69	-85.75	1179.20	1038.74
7.4. Provision for Loss of Other Assets	231.58	171.40	46.00	11.95	13.93	0.00	0.00	16.57
8 Loan Written Off	439.90	355.03	996.12	153.72	314.95	-19.29	180.57	104.89
9 Provision for Staff Bonus	4053.16	5851.53	6656.78	1538.67	3359.52	44.37	13.76	118.34
10 Provision for Income Tax	12158.39	17591.64	20370.63	4837.71	10224.60	44.69	15.80	111.35
11 Others	495.79	61.16	55.62	17.66	3.40	-87.66	-9.06	-80.72
12 Net Profit	37039.32	49004.93	54665.43	12562.25	27280.33	32.31	11.55	117.16
TOTAL EXPENSES	**173746.23**	**189145.80**	**241483.28**	**110219.75**	**154160.93**	**8.86**	**27.67**	39.87
Income								
1. Interest Income	134011.48	146483.09	194358.11	90784.24	129016.86	9.31	32.68	42.11
1.1. On Loans and Advance	127175.43	138782.71	181923.38	84975.43	121217.91	9.13	31.09	42.65
1.2. On Investment	2309.29	3487.02	5875.27	3706.70	4809.04	51.00	68.49	29.74
1.2.1 Government Bonds	1982.25	3005.11	4830.38	3078.86	3990.74	51.60	60.74	29.62
1.2.2 Foreign Bonds	76.54	136.72	153.35	55.00	91.82	78.62	12.17	66.94
1.2.3 NRB Bonds	160.24	199.66	776.75	478.64	597.69	24.60	289.04	24.87
1.2.4 Deventure & Bonds	90.26	145.54	114.78	94.21	128.79	61.24	-21.14	36.71
1.3 Agency Balance	716.42	589.35	1021.51	350.12	468.93	-17.74	73.33	33.94
1.4 On Call Deposit	2633.89	2513.39	3475.05	1063.20	1698.17	-4.57	38.26	59.72
1.5 Others	1176.47	1110.61	2062.91	688.79	822.80	-5.60	85.75	19.46
2. Comission & Discount	8935.14	9828.97	11806.85	5116.89	6593.63	10.00	20.12	28.86
2.1 Bills Purchase & Discount	248.42	300.48	239.80	66.03	85.47	20.96	-20.20	29.43
2.2 Comission	7494.65	8074.48	9864.84	4338.98	5565.44	7.74	22.17	28.27
2.3 Others	1192.07	1454.01	1702.22	711.88	942.72	21.97	17.07	32.43
3 Income From Exchange Fluctuation	4761.74	5708.82	6248.97	2857.89	3613.11	19.89	9.46	26.43
3.1 Due to Change in Exchange Rate	983.31	1342.09	706.74	518.72	530.19	36.49	-47.34	2.21
3.2 Due to Foreign Currency Trans.	3778.43	4366.73	5542.23	2339.17	3082.92	15.57	26.92	31.80
4 Other Operating Income	7326.73	9123.21	10772.31	4801.71	6271.58	24.52	18.08	30.61
5 Non Operating Income	4743.47	4775.86	3783.15	1314.71	1764.00	0.68	-20.79	34.17
6 Provision Written Back	11842.55	11550.65	12883.40	3820.86	6481.15	-2.46	11.54	69.63
7 Recovery from Written off Loan	1508.63	1276.09	1504.14	159.16	**364.42**	-15.41	17.87	128.96
8 Income from Extra Ordinary Expenses	157.81	231.44	108.16	31.99	34.64	46.65	-53.27	8.29
9 Net Loss	458.66	167.67	18.20	1332.28	21.54	-63.44	-89.14	-98.38
TOTAL INCOME	**173746.22**	**189145.79**	**241483.29**	**110219.74**	**154160.93**	**8.86**	**27.67**	39.87

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2015	2016	2017	2017	2018			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	49191.03	47854.50	81092.18	54439.65	66287.65	-2.72	69.46	21.76
1.1 Deposit Liabilities	47732.95	46323.77	79132.19	53596.75	65092.67	-2.95	70.82	21.45
1.1.1 Saving A/c	14740.74	13684.45	17436.33	11546.93	14067.55	-7.17	27.42	21.83
1.1.2 Fixed A/c	23632.62	24433.35	47954.79	37655.25	45668.17	3.39	96.27	21.28
1.1.2.1 Upto 3 Months Fixed A/c	1909.08	1842.14	2170.16	2963.46	3462.29	-3.51	17.81	16.83
1.1.2.2 3 to 6 Months fixed A/c	890.25	935.82	2298.27	2720.28	2646.83	5.12	145.59	-2.70
1.1.2.3 6 Months to 1 Year Fixed A/c	10151.63	11607.80	25818.22	19335.79	23133.45	14.34	122.42	19.64
1.1.2.4 Above 1 Year	10681.65	10047.59	17668.14	12635.72	16425.60	-5.94	75.84	29.99
1.1.3 Call Deposit	9332.14	8200.79	13739.10	4394.57	5356.95	-12.12	67.53	21.90
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	842.91	1194.98	4.98	28.04	41.77
2 Commission/Fee Expense	505.07	543.21	597.40	281.12	326.64	7.55	9.98	16.19
3 Employees Expenses	17776.14	19107.70	23306.35	9786.71	12279.11	7.49	21.97	25.47
4 Office Operating Expenses	13613.82	14313.59	17487.97	7227.72	8987.47	5.14	22.18	24.35
5 Exchange Fluctuation Loss	63.27	19.05	25.52	19.90	87.83	-69.90	34.00	341.44
5.1 Due to Change in Exchange Rates	63.27	4.39	5.02	19.53	87.55	-93.06	14.37	348.30
5.2 Due to Foreign Currency Transactions	0.00	14.66	20.50	0.37	0.28	0.00	39.89	-22.80
6 Non-Operatiing Expenses	13.39	70.03	17.82	7.30	19.63	422.82	-74.55	169.03
7. Provision for Risk	9962.24	7061.61	10568.77	5030.62	7389.01	-29.12	49.67	46.88
7.1 Loan loss Provision	9070.71	6401.84	9650.60	4909.10	7096.92	-29.42	50.75	44.57
7.1.1 General Loan loss Provision	3891.06	4110.57	6271.68	2492.73	2992.36	5.64	52.57	20.04
7.1.1.1 Pass Loan Loss Provision	3163.99	3625.52	5677.88	1965.82	2702.54	14.59	56.61	37.48
7.1.1.2 Watch List Provision	727.07	485.05	593.80	526.91	289.82	-33.29	22.42	-45.00
7.1.2 Special Loan Loss Provision	5176.73	2197.47	3368.78	2287.38	4093.14	-57.55	53.30	78.95
7.1.3 Additional Loan Loss Provision	2.92	93.81	10.14	128.99	11.42	3118.15	-89.19	-91.15
7.2. Provision for Non-Banking Assets	679.65	611.52	839.40	103.84	237.83	-10.02	37.26	129.04
7.3. Provision for Loss on Investment	40.37	4.97	45.93	5.18	40.32	-87.68	823.46	678.10
7.4. Provision for Loss of Other Assets	171.51	43.27	32.84	12.50	13.93	0.00	0.00	11.43
8 Loan Written Off	103.45	77.54	907.44	139.47	300.30	-25.05	1070.33	115.32
9 Provision for Staff Bonus	3139.60	4628.86	5543.94	1416.14	2922.39	47.43	19.77	106.36
10 Provision for Income Tax	9521.99	14145.34	17163.51	4481.40	8913.47	48.55	21.34	98.90
11 Others	465.47	56.32	47.82	2.80	2.85	-87.90	-15.10	1.55
12 Net Profit	28386.05	38128.55	45433.95	11529.14	23755.76	34.32	19.16	106.05
TOTAL EXPENSES	**132741.51**	**146006.29**	**202192.67**	**94361.97**	**131272.11**	**9.99**	**38.48**	39.12
Income								
1. Interest Income	101174.86	113200.58	161584.42	77241.51	109389.65	11.89	42.74	41.62
1.1. On Loans and Advance	97566.06	108083.45	152697.37	72390.46	103251.08	10.78	41.28	42.63
1.2. On Investment	2065.62	3265.06	5686.94	3600.33	4616.60	58.07	74.18	28.23
1.2.1 Government Bonds	1774.19	2828.94	4702.34	3007.92	3867.66	59.45	66.22	28.58
1.2.2 Foreign Bonds	76.54	136.72	153.35	55.00	91.82	78.62	12.17	66.94
1.2.3 NRB Bonds	132.56	167.89	746.84	453.11	553.52	26.65	344.84	22.16
1.2.4 Deventure & Bonds	82.33	131.52	84.40	84.30	103.59	59.75	-35.83	22.89
1.3 Agency Balance	491.44	420.46	483.18	242.32	306.52	-14.44	14.92	26.50
1.4 On Call Deposit	399.14	627.38	781.19	384.47	489.57	57.18	24.52	27.34
1.5 Others	652.61	804.22	1935.75	623.93	725.88	23.23	140.70	16.34
2. Comission & Discount	8247.23	9230.35	11327.97	4932.22	6348.99	11.92	22.73	28.72
2.1 Bills Purchase & Discount	247.40	300.36	239.78	66.03	85.47	21.41	-20.17	29.43
2.2 Comission	7055.01	7688.74	9581.64	4219.83	5409.84	8.98	24.62	28.20
2.3 Others	944.82	1241.25	1506.55	646.36	853.69	31.37	21.37	32.08
3 Income From Exchange Fluctuation	4712.88	5461.96	6127.72	2829.72	3579.58	15.89	12.19	26.50
3.1 Due to Change in Exchange Rate	980.69	1116.14	629.46	518.19	528.64	13.81	-43.60	2.02
3.2 Due to Foreign Currency Trans.	3732.18	4345.81	5498.26	2311.53	3050.93	16.44	26.52	31.99
4 Other Operating Income	5281.25	6555.19	8715.19	3893.30	5026.24	24.12	32.95	29.10
5 Non Operating Income	3880.23	2757.19	2774.51	1088.60	1408.36	-28.94	0.63	29.37
6 Provision Written Back	7604.21	7698.29	10242.22	3301.47	5136.07	1.24	33.05	55.57
7 Recovery from Written off Loan	1445.40	1024.53	1368.72	115.41	350.08	-29.12	33.59	203.32
8 Income from Extra Ordinary Expenses	64.77	78.21	51.92	28.74	33.12	20.73	-33.61	15.24
9 Net Loss	330.67	0.00	0.00	930.99	0.00	-100.00	0.00	-100.00
TOTAL INCOME	**132741.51**	**146006.29**	**202192.68**	**94361.97**	**131272.10**	**9.99**	**38.48**	39.12

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2015	2016	2017	2017	2018			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	13157.27	13312.19	13201.15	8288.34	9975.16	1.18	-0.83	20.35
1.1 Deposit Liabilities	12804.81	13172.88	13087.17	8282.60	9968.29	2.87	-0.65	20.35
1.1.1 Saving A/c	5804.70	5946.21	4677.07	2690.53	3226.33	2.44	-21.34	19.91
1.1.2 Fixed A/c	5086.43	5212.02	5949.55	4697.23	5663.23	2.47	14.15	20.57
1.1.2.1 Upto 3 Months Fixed A/c	59.93	54.26	270.84	286.61	320.85	-9.47	399.17	11.95
1.1.2.2 3 to 6 Months fixed A/c	116.36	278.90	299.49	278.95	328.07	139.69	7.38	17.61
1.1.2.3 6 Months to 1 Year Fixed A/c	2716.01	2769.74	2933.09	2603.64	3187.34	1.98	5.90	22.42
1.1.2.4 Above 1 Year	2194.14	2109.12	2446.12	1528.04	1826.96	-3.87	15.98	19.56
1.1.3 Call Deposit	1913.68	2014.52	2460.55	894.85	1078.73	5.27	22.14	20.55
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	5.73	6.87	-60.47	-18.19	19.93
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	1267.19	1497.77	10.08	-7.56	18.20
4 Office Operating Expenses	3017.24	3038.53	2613.80	979.36	1286.18	0.71	-13.98	31.33
5 Exchange Fluctuation Loss	1.55	177.98	83.17	3.45	4.13	######	-53.27	19.71
5.1 Due to Change in Exchange Rates	1.56	177.62	83.14	3.41	4.09	######	-53.19	19.94
5.2 Due to Foreign Currency Transactions	-0.01	0.36	0.04	0.04	0.04	######	-90.15	0.00
6 Non-Operatiing Expenses	41.67	16.31	14.39	-0.92	4.33	-60.86	-11.77	-570.67
7. Provision for Risk	1866.82	1415.40	1565.51	894.48	1263.96	-24.18	10.60	41.31
7.1 Loan loss Provision	1349.90	1271.31	1483.84	875.59	1221.13	-5.82	16.72	39.46
7.1.1 General Loan loss Provision	154.01	733.07	623.63	521.36	590.69	375.98	-14.93	13.30
7.1.1.1 Pass Loan Loss Provision	27.86	652.10	465.15	248.94	370.43	2240.61	-28.67	48.80
7.1.1.2 Watch List Provision	126.15	80.97	158.48	272.43	220.27	-35.81	95.71	-19.15
7.1.2 Special Loan Loss Provision	1104.99	502.83	833.09	337.00	581.46	-54.49	65.68	72.54
7.1.3 Additional Loan Loss Provision	90.90	35.40	27.11	17.22	48.98	-61.05	-23.41	184.41
7.2. Provision for Non-Banking Assets	497.62	108.91	25.48	19.23	33.29	-78.11	-76.61	73.07
7.3. Provision for Loss on Investment	11.46	-0.43	45.60	0.22	9.54	-103.77	########	4277.58
7.4. Provision for Loss of Other Assets	7.84	35.62	10.59	-0.55	0.00	0.00	0.00	-100.00
8 Loan Written Off	225.49	155.56	39.77	14.21	14.61	-31.01	-74.43	2.80
9 Provision for Staff Bonus	704.19	962.73	941.72	114.18	391.84	36.71	-2.18	243.18
10 Provision for Income Tax	2043.98	2793.14	2723.56	348.61	1176.89	36.65	-2.49	237.60
11 Others	20.53	4.17	0.81	14.85	0.56	-79.70	-80.66	-96.26
12 Net Profit	5925.13	7762.81	6872.35	813.30	2856.69	31.01	-11.47	251.25
TOTAL EXPENSES	**29648.00**	**32547.27**	**30743.44**	**12737.06**	**18472.10**	**9.78**	**-5.54**	45.03
Income								
1. Interest Income	24453.29	26440.45	26567.77	11101.41	16148.99	8.13	0.48	45.47
1.1. On Loans and Advance	22110.85	24547.15	24001.32	10358.68	14853.24	11.02	-2.22	43.39
1.2. On Investment	134.58	123.20	135.56	82.45	147.66	-8.46	10.04	79.09
1.2.1 Government Bonds	121.98	101.73	95.19	53.73	95.16	-16.60	-6.43	77.12
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	20.51	29.37	2.00	10.56	43.22
1.2.4 Deventure & Bonds	1.71	10.35	28.09	8.21	23.12	506.78	171.27	181.62
1.3 Agency Balance	137.10	103.08	344.14	77.48	110.62	-24.81	233.84	42.76
1.4 On Call Deposit	1688.66	1486.16	2055.54	555.86	1003.76	-11.99	38.31	80.58
1.5 Others	382.10	180.86	31.21	26.93	33.71	-52.67	-82.74	25.15
2. Comission & Discount	585.87	487.12	384.57	157.90	206.80	-16.86	-21.05	30.98
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	107.48	139.10	-6.62	-27.77	29.42
2.3 Others	194.44	122.46	121.23	50.41	67.70	-37.02	-1.01	34.30
3 Income From Exchange Fluctuation	48.86	246.86	121.24	28.17	33.53	405.20	-50.89	19.02
3.1 Due to Change in Exchange Rate	2.62	225.94	77.27	0.53	1.55	8539.48	-65.80	193.62
3.2 Due to Foreign Currency Trans.	46.25	20.92	43.97	27.64	31.98	-54.77	110.19	15.69
4 Other Operating Income	1552.34	2088.22	1656.52	729.22	1010.61	34.52	-20.67	38.59
5 Non Operating Income	402.44	1130.88	444.76	193.93	257.18	181.01	-60.67	32.62
6 Provision Written Back	2531.66	2018.37	1546.85	321.51	798.39	-20.27	-23.36	148.33
7 Recovery from Written off Loan	21.45	2.61	12.51	1.83	2.32	-87.85	379.99	26.52
8 Income from Extra Ordinary Expenses	35.69	128.54	9.21	0.64	1.34	260.14	-92.83	109.51
9 Net Loss	16.40	4.23	0.00	202.45	12.94	-74.18	-100.00	-93.61
TOTAL INCOME	**29648.00**	**32547.27**	**30743.44**	**12737.06**	**18472.10**	**9.78**	**-5.54**	45.03

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2015	2016	2017	2017	2018			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	4922.73	3776.34	3557.37	1984.14	2397.89	-23.29	-5.80	20.85
1.1 Deposit Liabilities	4880.57	3755.60	3389.23	1975.86	2388.21	-23.05	-9.76	20.87
1.1.1 Saving A/c	1949.03	1604.12	1412.59	599.24	756.79	-17.70	-11.94	26.29
1.1.2 Fixed A/c	2875.05	2065.28	1746.55	1302.54	1542.71	-28.17	-15.43	18.44
1.1.2.1 Upto 3 Months Fixed A/c	26.00	18.35	54.79	47.72	55.47	-29.42	198.56	16.24
1.1.2.2 3 to 6 Months fixed A/c	36.65	25.82	74.88	53.39	61.84	-29.53	189.96	15.82
1.1.2.3 6 Months to 1 Year Fixed A/c	1440.47	991.72	946.02	812.21	977.61	-31.15	-4.61	20.36
1.1.2.4 Above 1 Year	1371.93	1029.38	670.86	389.21	447.79	-24.97	-34.83	15.05
1.1.3 Call Deposit	56.44	86.16	230.09	74.08	88.70	52.65	167.06	19.73
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	8.28	9.69	-50.79	710.55	16.97
2 Commission/Fee Expense	1.13	1.67	3.54	2.84	2.89	48.06	112.56	1.89
3 Employees Expenses	801.85	700.74	633.90	276.83	332.47	-12.61	-9.54	20.10
4 Office Operating Expenses	993.19	771.46	652.83	275.86	343.65	-22.32	-15.38	24.57
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	0.00	0.00	-42.98	-93.30	0.00
7. Provision for Risk	952.41	1172.94	628.48	345.14	492.36	23.15	-46.42	42.65
7.1 Loan loss Provision	597.80	778.65	343.01	282.06	381.16	30.25	-55.95	35.13
7.1.1 General Loan loss Provision	26.31	264.33	140.49	110.49	103.38	904.68	-46.85	-6.43
7.1.1.1 Pass Loan Loss Provision	18.68	252.78	113.84	52.61	60.06	######	-54.97	14.16
7.1.1.2 Watch List Provision	7.63	11.55	26.65	57.88	43.33	51.34	130.77	-25.14
7.1.2 Special Loan Loss Provision	345.76	328.19	173.38	152.83	260.89	-5.08	-47.17	70.71
7.1.3 Additional Loan Loss Provision	225.73	186.13	29.14	18.75	16.88	-17.55	-84.34	-9.95
7.2. Provision for Non-Banking Assets	252.23	291.80	188.53	61.39	80.37	15.68	-35.39	30.92
7.3. Provision for Loss on Investment	50.14	9.99	94.36	1.69	30.83	-80.08	844.54	######
7.4. Provision for Loss of Other Assets	52.23	92.51	2.57	0.00	0.00	0.00	0.00	100.00
8 Loan Written Off	110.96	121.93	48.91	0.04	0.04	9.89	-59.89	0.00
9 Provision for Staff Bonus	209.37	259.93	171.12	8.36	45.29	24.15	-34.17	442.01
10 Provision for Income Tax	592.41	653.15	483.56	7.70	134.24	10.25	-25.96	######
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	219.80	667.88	14.13	-24.23	203.85
TOTAL EXPENSES	**11356.71**	**10592.23**	**8547.17**	**3120.71**	**4416.72**	**-6.73**	**-19.31**	41.53
Income								
1. Interest Income	8383.33	6842.06	6205.92	2441.32	3478.23	-18.38	-9.30	42.47
1.1. On Loans and Advance	7498.52	6152.12	5224.69	2226.29	3113.59	-17.96	-15.07	39.86
1.2. On Investment	109.09	98.76	52.77	23.92	44.79	-9.47	-46.57	87.21
1.2.1 Government Bonds	86.08	74.44	32.86	17.21	27.92	-13.52	-55.86	62.26
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	5.02	14.79	23.06	-14.67	194.72
1.2.4 Deventure & Bonds	6.23	3.67	2.29	1.70	2.08	-41.05	-37.48	22.31
1.3 Agency Balance	87.87	65.81	194.19	30.32	51.79	-25.11	195.09	70.84
1.4 On Call Deposit	546.09	399.84	638.32	122.86	204.84	-26.78	59.64	66.72
1.5 Others	141.75	125.53	95.95	37.92	63.21	-11.45	-23.56	66.69
2. Comission & Discount	102.04	111.50	94.31	26.77	37.83	9.27	-15.41	41.30
2.1 Bills Purchase & Discount	0.00	0.01	0.00	0.00	0.00	0.00	-100.00	0.00
2.2 Comission	49.23	21.19	19.87	11.67	16.50	-56.95	-6.22	41.44
2.3 Others	52.81	90.30	74.44	15.11	21.33	71.00	-17.57	41.19
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	179.19	234.73	-2.71	-16.51	30.99
5 Non Operating Income	460.80	887.79	563.87	32.19	98.46	92.66	-36.49	205.88
6 Provision Written Back	1706.69	1833.99	1094.33	197.88	546.68	7.46	-40.33	176.26
7 Recovery from Written off Loan	41.78	248.95	122.91	41.91	12.02	495.90	-50.63	-71.33
8 Income from Extra Ordinary Expenses	57.35	24.70	47.02	2.61	0.18	-56.94	90.41	-93.25
9 Net Loss	111.60	163.43	18.20	198.84	8.60	46.45	-88.86	-95.67
TOTAL INCOME	**11356.71**	**10592.23**	**8547.17**	**3120.71**	**4416.72**	**-6.73**	**-19.31**	41.53

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

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2015	2016	2017	2017	2018			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	61783.87	76816.32	87899.16	98190.85	101702.50	24.33	14.43	3.58
Fishery Related	3355.59	1980.46	2328.51	2505.87	2574.13	-40.98	17.57	2.72
Mining Related	3525.74	3404.03	3950.19	4711.17	4949.19	-3.45	16.04	5.05
Agriculture, Forestry & Bevarage Production Related	255534.57	296097.02	329835.00	361206.32	371546.56	15.87	11.39	2.86
Construction	152480.40	182851.94	213028.75	231115.22	235516.88	19.92	16.50	1.90
Electricity,Gas and Water	34540.43	46417.77	63520.59	70363.40	72736.95	34.39	36.85	3.37
Metal Products, Machinary & Electronic Equipment & Asse	16208.31	19473.46	25044.82	27739.47	28303.47	20.14	28.61	2.03
Transport, Communication and Public Utilities	48451.67	67489.25	76264.31	81428.60	81459.33	39.29	13.00	0.04
Wholesaler & Retailer	297286.58	374322.54	436442.74	474183.44	490573.35	25.91	16.60	3.46
Finance, Insurance and Real Estate	107293.66	135000.17	166374.23	172911.62	180720.46	25.82	23.24	4.52
Hotel or Restaurant	44028.90	54426.26	66900.15	73913.24	76111.89	23.61	22.92	2.97
Other Services	63957.60	72146.41	90250.94	96143.93	98058.03	12.80	25.09	1.99
Consumption Loans	101450.14	120843.49	158359.29	156476.52	161417.64	19.12	31.04	3.16
Local Government	1714.14	1654.98	1568.65	1566.60	1566.63	-3.45	-5.22	0.00
Others	169740.36	228955.74	272881.84	291225.95	302758.74	34.89	19.19	3.96
TOTAL	**1361351.97**	**1681879.83**	**1994649.17**	**2143682.19**	**2209995.76**	**23.54**	**18.60**	3.09
Productwise								
Term Loan	223149.61	272694.42	320735.49	353100.56	360755.49	22.20	17.62	2.17
Overdraft	245994.73	294326.89	361906.83	375366.50	394479.19	19.65	22.96	5.09
Trust Receipt Loan / Import Loan	55141.88	72678.07	64530.02	96295.91	97140.90	31.80	-11.21	0.88
Demand & Other Working Capital Loan	293603.14	365785.23	404195.22	444055.67	456613.19	24.58	10.50	2.83
Residential Personal Home Loan (Up to Rs. 1 Crore)	118861.54	142815.41	168383.92	184873.00	188355.95	20.15	17.90	1.88
Real Estate Loan	85678.07	108071.88	127318.70	129211.42	133684.92	26.14	17.81	3.46
Margin Nature Loan	24084.77	37681.04	41170.06	42981.10	42945.64	56.45	9.26	-0.08
Hire Purchase Loan	80966.96	110094.35	150400.06	157209.28	159865.31	35.97	36.61	1.69
Deprived Sector Loan	63889.82	81239.19	111984.61	115330.51	123564.93	27.16	37.85	7.14
Bills Purchased	13511.29	12530.80	17354.17	4010.12	2952.97	-7.26	38.49	-26.36
Other Product	156470.18	183962.55	226670.09	241248.12	249637.34	17.57	23.22	3.48
Total	**1361351.98**	**1681879.83**	**1994649.17**	**2143682.19**	**2209995.83**	**23.54**	**18.60**	3.09
Collateral wise								
Gold and Silver	31374.67	30642.25	37466.92	35969.37	37269.13	-2.33	22.27	3.61
Government Securities	784.73	1014.67	997.94	487.20	698.26	29.30	-1.65	43.32
Non Governmental Securities	18776.93	29668.70	34634.94	37027.58	37303.90	58.01	16.74	0.75
Fixed Deposit Receipts	9824.90	10553.39	22175.52	16280.33	16564.28	7.41	110.13	1.74
Own	8925.88	9577.14	20780.98	15635.69	15921.36	7.30	116.99	1.83
Other Licences Institutions	899.02	976.25	1394.55	644.64	642.92	8.59	42.85	-0.27
Collateral of Properties	1131830.49	1463645.87	1734997.03	1887257.68	1945356.93	29.32	18.54	3.08
Fixed Assets	957231.98	1207217.80	1459790.48	1576033.51	1625610.80	26.12	20.92	3.15
Current Assets	174598.50	256428.07	275206.55	311224.18	319746.13	46.87	7.32	2.74
Against security of Bill	13969.01	15710.45	15873.63	13736.38	13996.96	12.47	1.04	1.90
Domestic Bills	3532.80	3525.87	798.38	777.91	709.50	-0.20	-77.36	-8.79
Foreign Bills	10436.21	12184.58	15075.25	12958.47	13287.46	16.75	23.72	2.54
Against Guarantee	40479.05	52993.07	63293.16	66920.99	70375.14	30.91	19.44	5.16
Government Guarantee	2385.24	2364.19	2560.01	2485.69	2470.52	-0.88	8.28	-0.61
Institutional Guarantee	27833.31	33209.50	42758.93	45030.16	48036.58	19.32	28.76	6.68
Personal Guarantee	2350.72	4054.12	5340.32	6290.16	6403.05	72.46	31.73	1.79
Collective Guarantee	3581.03	4855.55	5828.86	6568.51	6681.57	35.59	20.05	1.72
International Rated Foreign Bank's Guarantee	93.08	4226.93	1469.32	1451.45	1497.18	#####	-65.24	3.15
Other Guarantee	4235.68	4282.79	5335.71	5095.01	5286.24	1.11	24.59	3.75
Credit Card	427.58	416.03	905.78	1040.35	1087.51	-2.70	117.72	4.53
Others	113884.53	77235.40	84304.25	84962.30	87343.73	-32.18	9.15	2.80
Total	**1361351.89**	**1681879.83**	**1994649.17**	**2143682.19**	**2209995.84**	**23.54**	**18.60**	**3.09**

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2015	2016	2017	2017	2018			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	47818.18	59611.10	73353.34	82388.73	85514.82	24.66	23.05	3.79
Fishery Related	2888.07	1513.96	1996.59	2152.63	2204.59	-47.58	31.88	2.41
Mining Related	3064.11	2970.72	3467.83	4220.94	4441.27	-3.05	16.73	5.22
Agriculture, Forestry & Bevarage Production Related	239722.81	278304.22	315942.22	345883.04	355485.21	16.09	13.52	2.78
Construction	115175.72	142303.46	178777.17	194383.67	197678.74	23.55	25.63	1.70
Electricity,Gas and Water	29412.29	42101.95	59344.92	65823.48	67629.47	43.14	40.96	2.74
Metal Products, Machinary & Electronic Equipment & Asse	12402.24	16327.51	22633.48	25072.84	25497.85	31.65	38.62	1.70
Transport, Communication and Public Utilities	26254.45	43246.45	52471.19	56627.21	56322.15	64.72	21.33	-0.54
Wholesaler & Retailer	256252.52	330886.83	397945.20	432661.67	446402.64	29.13	20.27	3.18
Finance, Insurance and Real Estate	89220.30	114517.91	148589.16	153489.28	159714.24	28.35	29.75	4.06
Hotel or Restaurant	35337.97	43361.87	57138.95	62997.29	64597.02	22.71	31.77	2.54
Other Services	53099.98	60591.89	80038.56	85746.44	87386.69	14.11	32.09	1.91
Consumption Loans	80339.71	99230.33	134352.70	134532.42	138339.92	23.51	35.39	2.83
Local Government	1621.81	1576.17	1506.86	1507.64	1507.64	-2.81	-4.40	0.00
Others	110543.10	155958.26	208340.54	222259.46	230956.94	41.08	33.59	3.91
TOTAL	**1103153.25**	**1392502.62**	**1735898.71**	**1869746.73**	**1923679.20**	**26.23**	**24.66**	2.88
Productwise								
Term Loan	187297.61	227581.99	280894.40	306266.12	312157.79	21.51	23.43	1.92
Overdraft	200106.73	239961.46	310486.80	320363.72	335972.41	19.92	29.39	4.87
Trust Receipt Loan / Import Loan	55141.88	72677.77	64519.94	96244.66	97140.90	31.80	-11.22	0.93
Demand & Other Working Capital Loan	260320.80	334766.54	386183.56	427746.92	439588.82	28.60	15.36	2.77
Residential Personal Home Loan (Up to Rs. 1 Crore)	87842.96	109296.95	140053.24	154017.66	156701.42	24.42	28.14	1.74
Real Estate Loan	63879.59	83603.42	104245.22	105581.27	108370.28	30.88	24.69	2.64
Margin Nature Loan	16360.29	28428.82	34419.83	35367.48	34966.70	73.77	21.07	-1.13
Hire Purchase Loan	54406.77	79566.01	120085.97	125676.79	127792.44	46.24	50.93	1.68
Deprived Sector Loan	51515.94	66005.84	93428.55	96362.69	103368.40	0.00	0.00	7.27
Bills Purchased	13497.19	12523.00	17351.57	4007.52	2950.37	-7.22	38.56	-26.38
Other Product	112783.49	138090.81	184229.66	198111.88	204669.67	22.44	33.41	3.31
Total	**1103153.26**	**1392502.62**	**1735898.72**	**1869746.73**	**1923679.20**	26.23	24.66	2.88
Collateral wise								
Gold and Silver	26813.12	26326.42	32842.76	31320.54	32361.32	-1.82	24.75	3.32
Government Securities	751.68	991.90	986.04	457.97	670.03	31.96	-0.59	46.31
Non Governmental Securities	13183.16	23084.76	29673.78	30961.21	31028.91	75.11	28.54	0.22
Fixed Deposit Receipts	6561.88	7542.78	15282.39	11944.08	12020.23	14.95	102.61	0.64
Own	5662.90	6566.55	13887.84	11299.44	11377.31	15.96	111.49	0.69
Other Licences Institutions	898.97	976.23	1394.55	644.64	642.92	8.59	42.85	-0.27
Collateral of Properties	900985.02	1206655.78	1510054.58	1647022.53	1694305.03	33.93	25.14	2.87
Fixed Assets	726933.32	950449.10	1234935.26	1335869.47	1374634.88	30.75	29.93	2.90
Current Assets	174051.71	256206.67	275119.32	311153.06	319670.15	47.20	7.38	2.74
Against security of Bill	13672.66	15133.48	15873.63	13736.38	13996.96	10.68	4.89	1.90
Domestic Bills	3236.45	2950.40	798.38	777.91	709.50	-8.84	-72.94	-8.79
Foreign Bills	10436.21	12183.08	15075.25	12958.47	13287.46	16.74	23.74	2.54
Against Guarantee	34298.71	44016.18	52805.20	55120.33	57803.35	28.33	19.97	4.87
Government Guarantee	2208.28	2191.40	2456.45	2387.35	2378.37	-0.76	12.09	-0.38
Institutional Guarantee	24969.73	28853.08	38746.64	40569.10	43070.39	15.55	34.29	6.17
Personal Guarantee	2069.26	3325.36	4274.42	5042.02	5003.45	60.70	28.54	-0.76
Collective Guarantee	951.02	1365.35	640.93	701.72	691.81	43.57	-53.06	-1.41
International Rated Foreign Bank's Guarantee	93.08	4226.93	1469.32	1451.45	1497.18	######	-65.24	3.15
Other Guarantee	4007.34	4054.06	5217.45	4968.70	5162.15	1.17	28.70	3.89
Credit Card	427.58	416.03	905.78	1040.35	1087.51	-2.70	117.72	4.53
Others	106459.44	68335.30	77474.55	78143.34	80405.85	-35.81	13.37	2.90
Total	**1103153.26**	**1392502.62**	**1735898.71**	**1869746.73**	**1923679.20**	**26.23**	**24.66**	**2.88**

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2015	2016	2017	2017	2018			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	12002.65	15169.69	11517.77	12562.44	13237.56	26.39	-24.07	5.37
Fishery Related	404.87	410.64	275.80	305.85	320.56	1.42	-32.84	4.81
Mining Related	390.09	391.51	450.84	477.15	495.09	0.36	15.16	3.76
Agriculture, Forestry & Bevarage Production Related	12179.35	14829.67	11610.02	12888.45	13501.16	21.76	-21.71	4.75
Construction	26554.42	32645.74	27621.96	29835.20	30780.99	22.94	-15.39	3.17
Electricity,Gas and Water	4933.46	4000.83	4007.87	4340.08	4906.87	-18.90	0.18	13.06
Metal Products, Machinary & Electronic Equipment & Asse	2976.90	2395.14	1557.29	1767.75	1904.21	-19.54	-34.98	7.72
Transport, Communication and Public Utilities	15099.18	17830.86	18908.92	19861.91	20165.76	18.09	6.05	1.53
Wholesaler & Retailer	32542.18	35847.16	32765.58	35309.85	37460.19	10.16	-8.60	6.09
Finance, Insurance and Real Estate	13368.46	16264.86	14169.51	15430.60	16753.59	21.67	-12.88	8.57
Hotel or Restaurant	7231.42	9287.71	8381.09	9493.84	10028.74	28.44	-9.76	5.63
Other Services	8661.91	9369.02	8371.79	8811.66	9050.73	8.16	-10.64	2.71
Consumption Loans	15563.89	17035.39	19360.71	18310.78	19422.99	9.45	13.65	6.07
Local Government	32.34	41.32	24.59	21.76	21.79	27.76	-40.49	0.16
Others	41529.50	57473.73	50581.10	54656.16	57027.20	38.39	-11.99	4.34
TOTAL	**193470.61**	**232993.26**	**209604.83**	**224073.47**	**235077.41**	**20.43**	**-10.04**	4.91
Productwise								
Term Loan	27992.73	37259.67	33010.58	39341.35	41041.27	33.10	-11.40	4.32
Overdraft	45887.99	54365.43	51420.03	55002.78	58506.78	18.47	-5.42	6.37
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	8999.23	9396.72	-1.33	-47.67	4.42
Residential Personal Home Loan (Up to Rs. 1 Crore)	22476.27	26787.73	22016.64	24050.88	24666.89	19.18	-17.81	2.56
Real Estate Loan	13116.83	17273.22	16955.43	17593.17	19017.42	31.69	-1.84	8.10
Margin Nature Loan	3831.26	5205.67	3835.46	5077.01	5581.47	35.87	-26.32	9.94
Hire Purchase Loan	18970.95	23685.84	24554.80	25657.18	26088.70	24.85	3.67	1.68
Deprived Sector Loan	10198.29	12938.71	16414.81	16724.13	17736.93	0.00	0.00	6.06
Bills Purchased	7.70	1.40	0.00	0.00	0.00	-81.82	######	0.00
Other Product	30485.43	35244.02	30800.04	31627.74	33041.29	15.61	-12.61	4.47
Total	**193470.61**	**232993.26**	**209604.83**	**224073.47**	**235077.48**	**20.43**	**-10.04**	4.91
Collateral wise								
Gold and Silver	4111.82	4189.41	4318.51	4307.53	4528.11	1.89	3.08	5.12
Government Securities	12.34	6.15	0.15	17.49	17.38	-50.16	-97.51	-0.63
Non Governmental Securities	3330.32	4660.50	3801.07	4975.97	5224.35	39.94	-18.44	4.99
Fixed Deposit Receipts	2014.24	2155.69	5264.84	3435.86	3591.81	7.02	144.23	4.54
Own	2014.20	2155.67	5264.84	3435.86	3591.81	7.02	144.23	4.54
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	200506.38	210335.28	19.86	-12.48	4.90
Fixed Assets	177513.72	213171.49	186555.95	200498.64	210322.63	20.09	-12.49	4.90
Current Assets	341.83	10.26	10.63	7.74	12.65	-97.00	3.60	63.50
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	10309.71	10764.03	45.42	16.65	4.41
Government Guarantee	112.07	113.69	63.11	61.15	54.95	1.44	-44.48	-10.14
Institutional Guarantee	2552.54	3716.23	3197.82	3494.74	3832.29	45.59	-13.95	9.66
Personal Guarantee	155.40	570.85	750.78	884.30	884.70	267.33	31.52	0.04
Collective Guarantee	2602.75	3481.97	5187.90	5866.76	5989.72	33.78	48.99	2.10
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	2.76	2.37	220.21	-71.48	-13.90
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	520.54	616.52	27.87	-49.91	18.44
Total	**193470.61**	**232993.26**	**209604.83**	**224073.47**	**235077.48**	**20.43**	**-10.04**	4.91

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2015	2016	2017	2017	2018			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	1963.05	2035.53	3028.05	3239.68	2950.12	3.69	48.76	-8.94
Fishery Related	62.64	55.86	56.12	47.38	48.98	-10.83	0.48	3.37
Mining Related	71.55	41.80	31.51	13.08	12.83	-41.57	-24.62	-1.91
Agriculture, Forestry & Bevarage Production Related	3632.41	2963.13	2282.77	2434.83	2560.19	-18.43	-22.96	5.15
Construction	10750.27	7902.75	6629.62	6896.35	7057.15	-26.49	-16.11	2.33
Electricity,Gas and Water	194.69	314.99	167.79	199.85	200.61	61.79	-46.73	0.38
Metal Products, Machinary & Electronic Equipment & Asse	829.16	750.81	854.05	898.88	901.42	-9.45	13.75	0.28
Transport, Communication and Public Utilities	7098.04	6411.94	4884.19	4939.48	4971.42	-9.67	-23.83	0.65
Wholesaler & Retailer	8491.89	7588.55	5731.96	6211.92	6710.53	-10.64	-24.47	8.03
Finance, Insurance and Real Estate	4704.90	4217.40	3615.57	3991.74	4252.64	-10.36	-14.27	6.54
Hotel or Restaurant	1459.52	1776.67	1380.10	1422.12	1486.13	21.73	-22.32	4.50
Other Services	2195.70	2185.50	1840.60	1585.83	1620.61	-0.46	-15.78	2.19
Consumption Loans	5546.54	4577.78	4645.89	3633.32	3654.73	-17.47	1.49	0.59
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	14310.33	14774.60	-12.14	-10.07	3.24
TOTAL	**64728.11**	**56383.96**	**49145.62**	**49861.99**	**51239.15**	**-12.89**	**-12.84**	2.76
Productwise								
Term Loan	7859.26	7852.76	6830.51	7493.08	7556.42	-0.08	-13.02	0.85
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	51.25	0.00	0.00	0.00	#####
Demand & Other Working Capital Loan	12779.18	10787.42	7424.71	7309.51	7627.65	-15.59	-31.17	4.35
Residential Personal Home Loan (Up to Rs. 1 Crore)	8542.32	6730.72	6314.04	6804.45	6987.63	-21.21	-6.19	2.69
Real Estate Loan	8681.64	7195.24	6118.05	6036.98	6297.21	-17.12	-14.97	4.31
Margin Nature Loan	3893.22	4046.55	2914.77	2536.61	2397.48	3.94	-27.97	-5.48
Hire Purchase Loan	7589.24	6842.49	5759.29	5875.31	5984.17	-9.84	-15.83	1.85
Deprived Sector Loan	2175.58	2294.65	2141.25	2243.69	2459.60	0.00	0.00	9.62
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	11508.49	11926.38	-19.49	9.53	3.63
Total	**64728.11**	**56383.96**	**49145.62**	**49861.99**	**51239.15**	**-12.89**	**-12.84**	2.76
Collateral wise								
Gold and Silver	449.73	126.42	305.64	341.30	379.70	-71.89	141.77	11.25
Government Securities	20.72	16.63	11.75	11.75	10.85	-19.73	-29.33	-7.66
Non Governmental Securities	2263.45	1923.44	1160.09	1090.40	1050.65	-15.02	-39.69	-3.65
Fixed Deposit Receipts	1248.78	854.92	1628.29	900.38	952.24	-31.54	90.46	5.76
Own	1248.78	854.92	1628.29	900.38	952.24	-31.54	90.46	5.76
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	39728.77	40716.61	-17.33	-12.40	2.49
Fixed Assets	52784.94	43597.21	38299.28	39665.39	40653.29	-17.41	-12.15	2.49
Current Assets	204.97	211.14	76.59	63.38	63.33	3.01	-63.72	-0.08
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	1490.95	1807.75	44.06	18.16	21.25
Government Guarantee	64.90	59.11	40.45	37.20	37.20	-8.93	-31.57	0.00
Institutional Guarantee	311.04	640.19	814.47	966.32	1133.90	105.83	27.22	17.34
Personal Guarantee	126.05	157.91	315.12	363.84	514.90	25.27	99.55	41.52
Collective Guarantee	27.25	8.24	0.04	0.04	0.04	-69.78	-99.57	-0.02
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	123.56	121.72	-1.37	-47.77	-1.49
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	6298.42	6321.36	19.02	-20.25	0.36
Total	**64728.01**	**56383.96**	**49145.62**	**49861.99**	**51239.15**	**-12.89**	**-12.84**	2.76

Statement of Assets and Liabilities as on Pus end, 2074(Mid-Jan, 2018)

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	MBL
	Liabilities													
1	**CAPITAL FUND**	**11451.75**	**10484.04**	**14060.76**	**18664.98**	**11864.03**	**11612.06**	**10826.62**	**10441.16**	**12157.19**	**10591.31**	**7932.05**	**10074.48**	**9033.73**
	a. Paid-up Capital	8042.66	8588.97	8043.22	10626.44	8011.43	8114.53	8046.91	8088.14	8106.86	6245.38	4679.06	8031.12	8055.69
	b. Calls in Advance													
	c. Proposed Bonus Share													
	d. General Reserves	3261.04	5481.00	4790.50	4053.19	3181.85	2998.84	1694.80	2065.47	2687.89	1693.94	1100.88	1558.18	864.19
	e. Share Premium	132.84		0.07	1718.45			381.76		238.47		2.59		30.88
	f. Retained Earning	-2033.59	-1985.45	333.77	272.33	9.79		2.78	120.37	448.98	1283.13	491.01	193.01	17.83
	g. Others Reserves Fund	2048.80	-1600.48	893.20	1994.57	660.96	498.69	700.37	167.18	674.98	1368.86	1658.51	292.18	65.14
2	**BORROWINGS**	30.77	382.50	2969.77	2988.27		2004.50	5324.00	994.25	1092.03	1246.86	1100.87	5659.26	1699.31
	a. NRB	30.77	68.00	531.95					590.53	23.18	246.86	1100.87	409.26	799.31
	b. Interbank Borrowing		254.50	2137.83	1438.27				200.00				1750.00	900.00
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.		60.00				1404.50	4324.00	203.72					
	e. Bonds and Securities			300.00	1550.00		600.00	1000.00		1068.85	1000.00		3500.00	
3	**DEPOSITS**	91898.69	149104.33	121289.27	129845.32	66072.25	92972.80	85169.26	41933.77	103299.18	70439.86	58913.52	120466.02	65798.37
	a. Current	18319.89	33826.64	16388.27	15113.10	13649.49	9408.60	7560.86	2880.35	9887.76	5988.91	2623.01	9907.90	2214.04
	Domestic	18056.01	33704.46	13599.42	9588.85	8593.02	7345.45	7246.32	2601.26	9707.57	5668.33	2595.60	9606.08	2147.53
	Foreign	263.88	122.18	2788.84	5524.25	5056.46	2063.15	314.54	279.09	180.19	320.58	27.40	301.82	66.51
	b. Savings	51583.15	88598.84	52381.03	39214.89	23248.54	40078.90	29376.91	11850.97	38104.60	20094.40	17557.92	39017.89	20610.49
	Domestic	51577.85	88589.01	48747.91	38199.34	19885.56	38339.53	29093.80	11796.99	37980.97	19900.99	17258.38	38957.71	20578.13
	Foreign	5.29	9.83	3633.13	1015.55	3362.98	1739.38	283.11	53.98	123.63	193.41	299.54	60.18	32.36
	c. Fixed	17005.93	18361.59	28897.14	53685.86	10749.90	36060.41	44413.78	22749.02	44812.68	36478.52	31447.22	47609.53	37189.19
	Domestic	16924.73	18361.59	28036.76	52029.38	10457.90	34874.44	38643.97	21832.37	40031.80	36466.19	30948.15	43138.16	36882.77
	Foreign	81.20		860.37	1656.48	292.00	1185.97	5769.80	916.65	4780.88	12.33	499.07	4471.37	306.42
	d. Call Deposits	4727.46	6396.24	20811.18	18991.84	17472.93	4836.62	2826.37	3566.29	9240.88	6582.46	6795.72	23363.51	5192.98
	Domestic	4727.46	6226.92	17892.20	16634.83	2587.01	4141.81	2581.29	3544.82	7332.45	6369.65	6784.89	23079.08	4823.43
	Foreign		169.32	2918.97	2357.01	14885.92	694.80	245.09	21.46	1908.43	212.81	10.84	284.43	369.55
	e. Others	262.26	1921.02	2811.66	2839.64	951.39	2588.26	991.34	887.14	1253.26	1295.57	489.65	567.18	591.67
	Domestic	262.26	1921.02	2777.64	2252.75	650.35	1457.43	681.80	886.91	1247.94	729.87	488.69	567.18	444.15
	Foreign			34.02	586.88	301.05	1130.83	309.54	0.22	5.31	565.70	0.96		147.53
4	**Bills Payable**	73.29	62.19	123.46		223.36	185.94	243.57	17.33	816.22	31.09	33.58	131.64	12.85
5	**Other Liabilities**	14030.56	23799.34	6423.09	15889.69	3773.72	4440.92	3511.51	7026.99	16809.93	4603.84	5828.82	3486.80	6747.59
	1. Sundry Creditors	5303.22	819.98	2275.21	1297.38	627.42	316.63	179.77	263.29	516.72	472.00	451.36	579.96	2676.23
	2. Loan Loss Provision	2617.70	4735.45	1811.95	2239.84	499.14	1465.04	834.65	755.67	1065.37	2237.41	1985.66	1245.37	781.81
	3. Interest Suspense a/c	4816.59	11012.78	659.42	717.18	279.79	792.94	101.71	378.28	394.36	414.19	1219.53	401.11	229.54
	4. Others	1293.05	7231.13	1676.51	11635.29	2367.38	1866.30	2395.39	5629.75	14833.47	1480.24	2172.27	1260.37	3060.02
6	**Reconcillation A/c**	-1267.69			0.64				0.27	10.45		10.13		
7	**Profit & Loss A/c**	1638.46	1786.05	1837.78	1830.48	1013.44	1105.88	913.04	665.37	1140.08	551.58	643.62	571.38	460.06
		117855.84	185618.45	146704.14	169219.40	82946.80	112322.09	105988.01	61079.14	135325.08	87464.54	74462.59	140389.59	83751.91
	Assets													
1	**LIQUID FUNDS**	11339.60	22775.87	9942.04	14430.67	27204.65	8573.85	8837.44	4118.36	31555.84	7969.42	5690.34	13722.67	7082.06
	a. Cash Balance	3308.90	3978.12	1817.99	2470.16	962.01	1463.58	2378.90	1278.82	3552.47	2032.09	1637.49	2697.44	1876.90
	Nepalese Notes & Coins	3266.92	3858.00	1572.05	2100.06	744.47	1240.75	2304.31	1238.24	3495.07	1976.09	1621.67	2480.16	1831.07
	Foreign Currency	41.98	120.12	245.93	370.10	217.55	222.83	74.59	40.58	57.40	56.00	15.82	217.28	45.84
	b. Bank Balance	8030.70	16317.75	8026.21	11757.51	5772.36	7028.83	6458.54	2839.54	28003.37	5632.82	4052.85	11025.23	5205.16
	1. In Nepal Rastra Bank	6454.66	14524.46	7090.65	6767.30	4720.44	5327.49	4405.59	2639.78	22826.57	4266.29	3537.41	5936.30	3409.38
	Domestic Currency	6415.99	14493.26	6394.94	6475.82	4643.79	5115.52	4373.98	2597.38	22769.19	4211.55	3489.37	5873.16	3381.98
	Foreign Currency	38.67	31.20	695.71	291.49	76.64	211.97	31.62	42.40	57.38	54.74	48.04	63.13	27.41
	2. "A"Class Licensed Institution	295.68	771.49	81.44	711.79	60.31		259.37	126.13	616.48	342.86	479.22	384.27	272.44
	Domestic Currency	295.68	711.71	81.44	679.40	60.31		259.37	120.17	591.42	323.15	471.47	276.58	272.44
	Foreign Currency		59.78		32.39				5.96	25.05	19.71	7.75	107.69	
	3. Other Financial Ins.				5.45		122.39							0.41
	4. In Foreign Banks	1280.36	1021.80	854.12	4272.96	991.62	1578.94	1793.57	73.63	4560.32	1023.67	36.22	4704.67	1522.93
	c. Money at Call		2480.00	97.85	203.00	20470.28	81.44				304.50			
	Domestic Currency		2480.00											
	Foreign Currency			97.85	203.00	20470.28	81.44				304.50			
2	**INVESTMENT IN SECURITIES**	10318.87	31764.28	16457.18	16130.39	5595.84	10764.29	10974.18	4571.01	12517.27	9028.49	10044.39	12857.42	8901.72
	a. Govt.Securities	10318.87	31764.28	16457.18	16130.39	5595.84	9235.87	10974.18	4569.78	12517.27	9028.49	10044.39	12857.42	7662.36
	b. NRB Bond								1.23					
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e Non Residents						1528.41							1239.37
3	**SHARE & OTHER INVESTMENT**	5591.46	620.24	13495.36	11244.63	4645.29	4662.90	9676.58	4049.49	2620.85	2338.97	1022.48	1813.37	331.35
	a. Interbank Lending	3300.00		305.40		1825.65						897.25		
	b. Non Residents		84.48	12469.62	7937.97		3677.59	9522.98	3519.58	2545.00	2036.01		945.08	203.60
	c. Others	2291.46	535.76	720.35	3306.66	2819.64	985.31	153.61	529.90	75.85	302.97	125.23	868.29	127.75
4	**LOANS & ADVANCES**	78705.87	110597.14	100718.85	112957.45	42858.98	82682.96	72171.12	40631.97	84589.02	64627.54	51412.70	102200.74	60265.57
	a. Private Sector	78705.87	105371.58	96537.64	111342.50	41050.03	77698.41	68558.30	39171.81	80394.84	61831.93	51245.52	102080.45	58059.85
	b. Financial Institutions		3765.86	4181.21	1495.74	1808.95	3807.20	3612.81	1460.16	3289.66	2666.41			2202.49
	c. Government Organizations		1459.70		119.20		1177.36			904.52	129.20	167.18	120.30	3.23
5	**BILL PURCHASED**	4.41	57.77	4.46	713.71	0.08	74.65	4.82	481.96	147.47	41.88	5.85		
	a. Domestic Bills Purchased	0.40	39.38		694.11		20.63		478.18	147.47		5.85		
	b. Foreign Bills Purchased	4.01	18.39	4.46	19.60	0.08	54.02	4.82	3.78					
	c. Import Bills & Imports										41.88			
6	**LOANS AGAINST COLLECTED BILLS**			128.63										
	a. Against Domestic Bills			128.63										
	b. Against Foreign Bills													
7	**FIXED ASSETS**	510.05	1698.76	882.65	2893.42	399.41	2180.33	1789.44	296.66	799.62	1828.68	1401.18	1264.44	743.98
8	**OTHER ASSETS**	13198.58	21218.39	5074.97	10828.66	2242.55	3294.35	2504.56	6837.97	3087.67	1603.70	3753.92	8491.94	6283.12
	a. Accrued Interest:	4910.00	11187.41	1307.18	1140.49	304.77	901.65	315.59	390.82	540.40	503.74	1403.20	623.23	315.06
	Financia		10208.05	319.71	939.56	174.92	792.94	101.33	175.65	208.95	322.46	1322.68	217.19	229.54
	Government Enterprise		205.36	138.24	167.08	2.87	21.76	104.68	12.53	121.46	81.50	79.59	140.68	82.48
	Private Sector	4910.00	774.00	849.23	33.85	126.98	86.95	109.58	202.64	209.99	99.78	0.93	265.37	3.05
	b. Staff Loans / Adv.	1308.84	3801.36	2900.68	456.75	536.29	1034.76	1166.74	793.02	2020.77	618.02	899.55	797.43	569.70
	c. Sundry Debtors	5376.54	224.80	786.78	481.07	398.39		213.23	90.61	243.62	222.21	154.40	6795.46	2710.96
	d. Cash In Transit		326.93				0.62			65.42				
	e. Others	1603.21	5677.89	80.33	8750.35	1003.10	1357.32	809.00	5563.53	217.45	259.73	1296.77	275.81	2687.40
9	**Expenses not Written off**	834.23					66.04					3.17	1.76	119.23
10	**Non Banking Assets**	119.52	76.94		20.48		22.73		91.73	7.34	25.86	839.45	37.25	24.87
11	**Reconcillation Account**	-2766.75	-3190.94					29.86						
12	**Profit & Loss A/c**											289.10		
	TOTAL ASSETS	117855.84	185618.45	146704.14	169219.40	82946.80	112322.09	105988.01	61079.14	135325.08	87464.54	74462.59	140389.59	83751.91

Statement of Assets and Liabilities as on Pus end, 2074(Mid-Jan, 2018)

S.N.	BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata	Mega	Civil	Century
	Liabilities														
1	**CAPITAL FUND**	**8080.24**	**9588.86**	**10328.35**	**21829.45**	**11304.82**	**9397.41**	**9435.12**	**9665.53**	**10687.18**	**8756.36**	**8795.92**	**8659.68**	**6708.27**	**9193.27**
	a. Paid-up Capital	5969.50	8221.67	6826.12	12520.39	8888.38	8029.16	6325.43	8152.56	6461.77	5881.40	8000.79	7376.74	5185.22	7679.46
	b. Calls in Advance			230.40							652.01				0.04
	c. Proposed Bonus Share			955.66	1417.54			1707.87					697.10		
	d. General Reserves	1076.61	935.01	1359.61	5392.14	1574.93	912.21	1245.14	1157.53	1301.09	875.18	705.02	526.08	534.02	395.52
	e. Share Premium	84.22	0.00	79.82					127.16	1424.86	123.75			4.67	113.84
	f. Retained Earning	620.25	125.97	74.44	346.10	177.44	129.10	81.86	13.70	1097.90	566.79	0.35	0.39	378.44	127.45
	g. Others Reserves Fund	329.66	306.21	802.32	2153.28	664.08	326.95	74.82	214.59	401.55	657.22	89.77	59.38	605.93	876.96
2	**BORROWINGS**	321.90	1038.17	1656.87	1533.12	3646.79	2814.26	2016.43	85.70	1159.56	1042.87	427.71	1011.14	737.50	656.88
	a. NRB	312.69	638.17	445.75	200.66	346.79	501.96	2016.43	85.70	631.89	947.45	402.23	831.86	737.50	656.88
	b. Interbank Borrowing	9.21				2900.00	1812.30				95.43	25.48	179.29		
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.			7.59	412.46					27.67					
	e. Bonds and Securities		400.00	1203.52	920.00	400.00	500.00			500.00					
3	**DEPOSITS**	57680.96	60279.39	85566.02	98173.41	100216.31	58464.93	71060.89	63269.28	80552.65	86128.04	52801.37	45573.71	37008.09	52177.17
	a. Current	2796.23	2494.68	4923.72	9533.19	5424.94	2139.85	4334.43	2647.33	5090.57	3849.97	1874.34	1596.12	1158.53	1811.09
	Domestic	2736.23	2170.12	4761.85	9527.36	5130.39	2080.73	3548.81	2493.70	4464.42	3787.72	1863.47	1561.68	1139.18	1615.08
	Foreign	60.00	324.56	161.87	5.83	294.55	59.11	785.62	153.63	626.16	62.26	10.87	34.44	19.35	196.02
	b. Savings	14908.63	14959.58	23377.85	32721.87	36367.83	12653.86	14105.68	18737.67	19094.14	34141.78	17309.52	10205.58	7643.27	13260.25
	Domestic	14785.38	14670.77	23284.92	32721.65	34581.99	12544.58	14073.38	18644.17	18960.90	34106.06	17307.36	10122.14	7602.67	13249.03
	Foreign	123.25	288.80	92.94	0.22	1785.84	109.28	32.30	93.50	133.23	35.72	2.16	83.43	40.60	11.23
	c. Fixed	27389.47	30460.61	35832.74	54192.61	45870.61	38140.33	31106.06	36353.41	45319.58	32331.44	27981.45	16834.74	17597.06	22486.23
	Domestic	27111.05	28691.82	35818.99	54192.61	45484.15	38114.66	30546.44	34981.65	43917.15	31358.76	27950.91	16478.44	17342.56	22486.23
	Foreign	278.42	1768.79	13.74		386.46	25.66	559.63	1371.76	1402.43	972.69	30.54	356.30	254.50	
	d. Call Deposits	12160.07	11324.61	20504.46	858.10	11619.20	5083.42	20325.34	4292.40	8700.33	14890.50	5425.14	16619.52	10069.52	14270.84
	Domestic	10819.03	10371.76	20428.92	858.10	11536.12	5042.45	20303.43	4226.84	8458.31	14509.96	5425.14	16590.95	9876.88	14266.85
	Foreign	1341.04	952.85	75.54		83.09	40.96	21.92	65.56	242.01	380.54		28.57	192.65	3.99
	e. Others	426.56	1039.91	927.26	867.64	933.73	447.48	1189.37	1238.47	2348.04	914.34	210.92	317.76	539.71	348.76
	Domestic	426.56	958.17	884.78	867.64	912.56	350.78	1189.37	1238.47	1496.32	914.34	210.92	317.76	539.71	348.76
	Foreign		81.74	42.48		21.17	96.70			851.72					
4	**Bills Payable**	92.78	63.27				34.62	140.34	26.19	74.25	43.68	23.96	44.35	8.06	22.38
5	**Other Liabilities**	4845.12	4447.90	6951.41	20759.44	6020.06	5448.36	5011.01	3088.10	3002.80	7110.04	2563.48	3227.82	4030.27	2395.94
	1. Sundry Creditors	1748.58	184.74	1450.53	710.93	1545.81	20.23	26.83	2.24	13.49	724.71	41.57	10.81	4.08	116.23
	2. Loan Loss Provision	981.35	993.14	1361.28	5042.57	1884.35	1384.72	1171.25	1066.59	1347.53	2353.08	1185.29	685.36	1514.23	762.70
	3. Interest Suspense a/c	348.42	164.16	203.66	2038.65	291.01	790.18	342.11	324.95	228.29	1456.36	406.77	123.04	513.34	149.76
	4. Others	1766.77	3105.86	3935.94	12967.29	2298.90	3253.23	3470.81	1694.32	1413.48	2575.90	929.85	2408.60	1998.62	1367.25
6	**Reconcillation A/c**														
7	**Profit & Loss A/c**	595.96	638.06	772.82	1029.17	952.90	628.60	715.13	587.56	1534.61	634.95	271.74	393.64	317.64	325.30
		71616.96	76055.64	105275.47	143324.59	122140.88	76788.18	88378.92	76722.36	97011.04	103715.95	64884.19	58910.36	48809.83	64770.94
	Assets														
1	**LIQUID FUNDS**	6358.27	5898.95	9406.08	11068.00	9300.68	7555.88	8730.82	5801.35	10105.68	11689.79	6975.58	5995.52	3725.23	10260.31
	a. Cash Balance	1240.48	1411.72	1723.10	3523.57	2087.02	1628.62	1891.04	1251.45	1927.66	2423.94	1558.62	923.90	746.27	1490.13
	Nepalese Notes & Coins	1174.75	1375.46	1619.59	3512.53	1966.22	1555.21	1861.71	1212.75	1775.79	2232.92	1538.04	895.05	731.28	1379.03
	Foreign Currency	65.74	36.27	103.51	11.04	120.80	73.41	29.33	38.70	151.87	191.02	20.58	28.86	14.99	111.10
	b. Bank Balance	4812.37	4487.23	5672.98	7542.25	7213.66	5288.68	6791.55	4549.90	7641.62	9064.05	5416.96	4202.74	2978.96	8770.17
	1. In Nepal Rastra Bank	3351.64	3188.46	5166.03	6253.23	5872.38	3027.49	5707.40	4020.39	5419.64	7696.97	4439.54	3797.16	2197.81	6114.61
	Domestic Currency	3328.17	3138.35	5153.90	6231.75	5845.15	3017.13	5677.76	4006.28	4864.15	7628.34	4409.52	3785.39	2184.79	6081.05
	Foreign Currency	23.46	50.10	12.13	21.48	27.23	10.36	29.64	14.11	555.50	68.64	30.02	11.77	13.01	33.56
	2. "A"Class Licensed Institution	197.19	347.73	130.99	1117.18	428.19	155.72	383.44	109.53	365.87	241.30	357.60	202.04	131.79	726.24
	Domestic Currency	201.55	333.06	126.24	1116.47	421.93	153.02	372.02	109.38	365.87	233.03	299.70	162.09	128.69	661.36
	Foreign Currency	-4.36	14.67	4.75	0.71	6.26	2.69	11.42	0.15		8.27	57.90	39.94	3.10	64.88
	3. Other Financial Ins.				8.13	13.54			1.32	3.29	20.79	0.08			71.69
	4. In Foreign Banks	1263.54	951.05	375.96	163.71	899.55	2105.47	700.71	418.65	1852.81	1104.99	619.73	203.54	649.36	1857.63
	c. Money at Call	305.42		2010.00	2.18		638.58	48.22		536.40	201.80		868.88		
	Domestic Currency			2010.00				48.22			100.00				
	Foreign Currency	305.42			2.18		638.58			536.40	101.80		868.88		
2	**INVESTMENT IN SECURITIES**	7203.87	5430.54	8383.02	8126.51	14887.22	5745.02	7146.12	7282.42	7896.55	6788.67	5036.18	5903.70	5783.74	3848.78
	a. Govt.Securities	7203.87	5078.17	8383.02	7793.19	14887.22	5745.02	7146.12	7180.62	7896.55	6788.67	4613.95	5836.98	5590.32	3591.99
	b. NRB Bond		21.52		333.33							422.23	66.72		256.40
	c. Govt.Non-Fin. Ins.														0.39
	d. Other Non-Fin Ins.														
	e Non Residents		330.85						101.80					193.42	
3	**SHARE & OTHER INVESTMENT**	1784.07	4382.15	3794.39	6973.26	4853.86	3319.46	4214.83	4716.11	3854.99	2687.82	1111.14	2306.74	1420.88	930.82
	a. Interbank Lending	488.64			1340.00	540.80		1280.88		1198.97		0.42			139.33
	b. Non Residents	1166.12	2842.13	1319.33		3382.03			4274.39	2072.91	1720.61	478.46	945.35	1237.54	
	c. Others	129.31	1540.02	2475.06	5633.26	931.03	3319.46	2933.95	441.72	583.11	967.21	632.26	1361.38	183.34	791.50
4	**LOANS & ADVANCES**	50922.36	54964.26	77025.29	97154.96	88085.87	53210.90	63658.73	56241.79	70839.52	71598.34	48691.78	41452.96	34964.06	47011.87
	a. Private Sector	49628.25	54740.88	77025.29	97145.98	88085.87	51935.94	59916.22	55241.09	68198.93	71598.34	47073.35	39825.45	32766.77	45507.88
	b. Financial Institutions	1294.11	223.38		8.99		1274.96	3207.08	1000.70	2640.59		1167.76	1627.51	1390.01	1504.00
	c. Government Organizations							535.43				450.68		807.28	
5	**BILL PURCHASED**	2.04	58.46	31.46		8.39	105.21	113.79		91.61	39.52			6.38	12.52
	a. Domestic Bills Purchased		26.17	31.46			105.21	113.79			39.52			6.38	12.52
	b. Foreign Bills Purchased	2.04	4.58			8.39				91.61					
	c. Import Bills & Imports		27.71												
6	**LOANS AGAINST COLLECTED BILLS**													97.35	
	a. Against Domestic Bills													97.35	
	b. Against Foreign Bills														
7	**FIXED ASSETS**	1049.85	1645.02	1372.93	1194.00	1790.76	2571.52	999.96	1066.17	1501.07	3104.16	1201.11	718.90	702.10	678.79
8	**OTHER ASSETS**	3125.53	3554.56	5262.35	17766.82	3124.39	4280.19	3499.18	1450.49	2701.14	7377.52	1788.08	2503.60	1859.17	2020.58
	a. Accrued Interest:	420.81	248.79	296.35	2082.86	508.43	863.97	448.12	429.34	361.05	1527.79	456.19	270.95	588.87	209.97
	Financia	168.14	90.02	140.20	1193.97		485.18	253.26	324.95	157.07	917.00	404.35	81.01	443.88	162.05
	Government Enterprise	69.62	50.17		44.21	126.97	50.43	75.49	84.25	78.33	64.28	47.93	86.79	49.08	44.49
	Private Sector	183.05	108.60	156.15	844.68	381.45	328.36	119.37	20.14	125.65	546.51	3.91	103.15	95.91	3.44
	b. Staff Loans / Adv.	395.96	365.46	870.31	4142.23	764.84	425.93	217.53	399.51	637.47	1743.63	765.17	510.89	248.98	420.98
	c. Sundry Debtors	108.36	923.33	1263.37	6534.12	25.35	35.05	261.99	0.55	850.28	3320.02	348.24	13.96	2.76	404.85
	d. Cash In Transit				33.20										
	e. Others	2200.40	2016.97	2832.32	4974.40	1825.78	2955.24	2571.54	621.10	852.33	786.08	218.49	1707.80	1018.56	984.77
9	**Expenses not Written off**								2.59			25.96			1.61
10	**Non Banking Assets**	139.64	2.92		221.85	89.70		15.48	161.45	20.46	430.00	54.36	28.94	150.22	5.66
11	**Reconcillation Account**	916.62		-0.04	819.20						0.14				
12	**Profit & Loss A/c**	115.75	118.79											100.70	
	TOTAL ASSETS	71618.00	76055.64	105275.47	143324.59	122140.89	76788.18	88378.92	76722.36	97011.04	103715.95	64884.19	58910.36	48809.83	64770.94

Statement of Assets and Liabilities as on Pus end, 2074(Mid-Jan, 2018)

S.N.	BFI Name	Sanima	NIDC	MahalaxmiDB	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western	Deva	Miteri	Tinau	Muktinath	Kankai
	Liabilities														
1	**CAPITAL FUND**	**9060.83**	**3664.81**	**3733.44**	**-13.99**	**615.42**	**244.37**	**1930.41**	**804.39**	**607.68**	**2043.16**	**586.76**	**582.88**	**2968.81**	**545.52**
	a. Paid-up Capital	8001.26	415.82	2633.80	55.57	509.67	151.00	1358.47	692.67	429.31	1633.28	500.00	506.93	2591.76	471.00
	b. Calls in Advance				6.12		40.18								
	c. Proposed Bonus Share				10.05										29.00
	d. General Reserves	832.54	958.15	530.67	17.52	98.14	19.46	262.48	105.96	41.53	169.62	80.67	58.74	296.15	28.58
	e. Share Premium					4.33		7.41	4.89	14.71	38.38			65.04	15.65
	f. Retained Earning	72.48	2181.86	388.78	-113.01	0.29	33.74	295.86	0.03	122.13	112.72	1.43	16.02	2.87	1.30
	g. Others Reserves Fund	154.55	108.97	180.19	9.76	2.99		6.18	0.83		89.16	4.67	1.18	13.00	
2	**BORROWINGS**	818.52													
	a. NRB	448.52													
	b. Interbank Borrowing														
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities	370.00													
3	**DEPOSITS**	68399.18	1078.62	25129.71	145.23	3454.67	2148.01	14707.82	4482.97	2980.38	13509.74	3041.13	4332.47	21739.38	1532.46
	a. Current	4181.25	17.19	544.63		81.95	19.56	261.12	85.80	59.50	310.55	87.61	74.10	642.89	44.86
	Domestic	4066.72	17.19	543.13		81.95	19.56	261.12	85.80	59.50	310.37	87.61	74.10	642.89	44.86
	Foreign	114.52		1.50							0.18				
	b. Savings	26425.67	273.28	10788.62	110.47	2372.86	1099.24	6658.10	2105.71	1783.57	5606.33	1016.20	2060.85	8876.47	654.80
	Domestic	25942.59	273.28	10788.60	110.47	2372.86	1099.24	6658.10	2105.71	1783.57	5603.80	1016.20	2060.85	8876.47	654.80
	Foreign	483.08		0.02							2.54				
	c. Fixed	28039.88	765.47	10409.46	34.63	852.48	662.00	5363.35	1352.82	823.05	5353.38	1570.09	1706.16	7993.84	417.57
	Domestic	26965.89	765.47	10409.46	34.63	852.48	662.00	5363.35	1352.82	823.05	5353.38	1570.09	1706.16	7993.84	417.57
	Foreign	1073.99													
	d. Call Deposits	9255.41	22.68	3384.61		147.38	358.72	2410.08	937.20	314.24	2229.60	366.91	435.84	4216.53	415.24
	Domestic	9119.01	22.68	3384.61		147.38	358.72	2410.08	937.20	314.24	2229.60	366.91	435.84	4216.53	415.24
	Foreign	136.39													
	e. Others	496.98		2.39	0.13		8.50	15.17	1.44	0.01	9.87	0.32	55.52	9.65	
	Domestic	496.98		2.39	0.13		8.50	15.17	1.44	0.01	9.87	0.32	55.52	9.65	
	Foreign														
4	**Bills Payable**			12.76				1.99			6.06			4.32	
5	**Other Liabilities**	4891.01	1343.92	2623.44	186.28	136.64	80.98	823.44	190.99	76.23	982.51	121.64	148.12	1475.95	53.55
	1. Sundry Creditors	3.43	59.80	10.30	31.74	0.59	3.60	61.88	3.90	2.51	59.39	21.50	5.28	10.80	1.79
	2. Loan Loss Provision	683.99	276.82	667.51	67.81	55.78	34.03	177.62	66.27	50.81	381.38	28.45	39.24	199.95	19.36
	3. Interest Suspense a/c	170.77	553.41	334.39	67.77	16.36	32.69	80.77	23.38		126.17	23.42	7.79	103.18	3.46
	4. Others	4032.82	453.89	1611.24	18.96	63.91	10.66	503.18	97.45	22.90	415.57	48.27	95.81	1162.02	28.95
6	**Reconcillation A/c**		0.86	1.50	75.96					6.18	0.00	909.26			
7	**Profit & Loss A/c**	824.78	77.83	205.44	29.63	43.88		160.18	75.12	25.52	140.69	41.66	39.97	264.38	19.20
		83994.33	6166.04	31706.29	423.10	4250.61	2473.36	17623.84	5553.47	3695.98	16682.16	4700.45	5103.44	26452.85	2150.73
	Assets														
1	**LIQUID FUNDS**	6154.25	1840.52	6595.29	74.58	1188.86	996.09	3224.23	1221.55	1062.59	3310.70	976.63	1180.91	5450.60	691.13
	a. Cash Balance	836.45	14.59	490.63	2.07	67.53	130.12	289.66	219.81	94.81	466.66	72.63	100.11	425.94	64.93
	Nepalese Notes & Coins	782.13	14.59	480.36	2.07	67.53	130.12	288.93	219.81	94.81	462.66	72.63	100.11	425.94	64.93
	Foreign Currency	54.32		10.26				0.73			4.01				
	b. Bank Balance	5317.80	1825.93	6104.66	72.51	194.19	116.78	2934.56	261.92	170.00	663.09	145.47	1014.09	1018.98	82.11
	1. In Nepal Rastra Bank	5006.48	106.81	1421.60	0.47	182.98	116.78	717.85	8.89	23.77	617.17	35.47	127.91	1016.93	26.36
	Domestic Currency	4106.07	106.81	1421.60	0.47	182.98	116.78	717.85	8.89	23.77	616.50	35.47	127.91	1016.93	26.36
	Foreign Currency	900.41									0.68				
	2. "A"Class Licensed Institution	79.96	1719.12	4152.90	5.41	11.20		1321.70	253.03	146.23	31.39	110.00	661.06	2.04	55.75
	Domestic Currency	71.33	1719.12	4135.56	5.41	11.20		1321.70	253.03	146.23	29.67	110.00	661.06		55.75
	Foreign Currency	8.62		17.34							1.72			2.04	
	3. Other Financial Ins.			527.41	66.63			888.00			14.53		225.13		
	4. In Foreign Banks	231.36		2.75				7.02							
	c. Money at Call					927.14	749.19		739.83	797.78	2180.94	758.53	66.71	4005.68	544.10
	Domestic Currency					927.14	749.19		739.83	797.78	2153.50	758.53	66.71	4005.68	544.10
	Foreign Currency										27.45				
2	**INVESTMENT IN SECURITIES**	7254.01	40.00	1381.88				399.86			397.58		105.00	250.00	
	a. Govt.Securities	6904.06	40.00	1381.88				399.86			397.58		105.00	250.00	
	b. NRB Bond	349.95													
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	3957.54	175.10	301.12	14.26	2.00		139.63	68.51		318.57	10.47	24.58	242.44	18.66
	a. Interbank Lending										20.40				
	b. Non Residents	2679.62													
	c. Others	1277.92	175.10	301.12	14.26	2.00		139.63	68.51		298.16	10.47	24.58	242.44	18.66
4	**LOANS & ADVANCES**	61204.16	3169.41	20824.44	70.85	2904.65	1233.67	12966.35	4048.66	2405.23	11889.77	2688.98	3523.09	19334.91	1381.16
	a. Private Sector	59676.56	3169.41	20375.39	70.85	2904.65	1233.67	12966.35	4048.66	2405.23	11621.36	2688.98	3463.09	19334.91	1381.16
	b. Financial Institutions	1341.85		449.04							268.41		60.00		
	c. Government Organizations	185.75													
5	**BILL PURCHASED**														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	808.76	106.44	436.41	2.94	60.98	80.46	124.21	52.72	66.05	216.99	29.54	183.66	438.07	28.60
8	**OTHER ASSETS**	4615.60	834.57	1744.16	172.40	94.12	146.87	769.56	161.99	162.44	547.50	85.57	82.56	736.84	31.18
	a. Accrued Interest:	248.77	554.12	426.13	69.91	16.36	32.69	112.82	23.38		109.42	23.42	7.79	105.91	3.46
	Financia	55.92	554.12		3.50				13.35			4.36	0.78	8.02	
	Government Enterprise	73.15						3.48			6.16			2.72	
	Private Sector	119.70		426.13	66.41	16.36	32.69	109.34	10.03		103.27	19.06	7.02	95.16	3.46
	b. Staff Loans / Adv.	548.86	16.33	121.98	1.59	8.60	76.44	120.46	51.91	76.69	32.02	27.33	12.34	30.19	7.37
	c. Sundry Debtors	30.87	90.41	22.65	90.15	33.51	20.19	70.34	35.52	34.90	40.96	0.10	6.84	90.25	6.94
	d. Cash In Transit					0.26									
	e. Others	3787.10	173.72	1173.40	10.76	35.38	17.55	465.94	51.19	50.85	365.10	34.71	55.59	510.49	13.42
9	**Expenses not Written off**										1.05		3.64		
10	**Non Banking Assets**			423.00	11.38		4.00								
11	**Reconcillation Account**				76.70				0.03	-0.32		909.26			
12	**Profit & Loss A/c**						12.27								
	TOTAL ASSETS	83994.33	6166.04	31706.29	423.10	4250.61	2473.36	17623.84	5553.47	3695.98	16682.16	4700.45	5103.44	26452.85	2150.73

Statement of Assets and Liabilities as on Pus end, 2074(Mid-Jan, 2018)

S.N.	BFI Name	Bhargav	Garima	OmDB	GandakiDB	Kabeli	Kamana	Corporate	Purnima	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Tourism
	Liabilities														
1	**CAPITAL FUND**	**336.77**	**2824.24**	**2906.20**	**2779.95**	**164.67**	**2890.96**	**116.12**	**587.66**	**2795.14**	**534.79**	**1647.81**	**559.91**	**2875.52**	**2729.89**
	a. Paid-up Capital	264.00	2534.88	2137.13	1843.93	114.76	2062.77	200.00	525.03	2593.61	458.75	1378.62	450.45	2008.88	1839.54
	b. Calls in Advance				0.03			109.80						48.87	
	c. Proposed Bonus Share														171.08
	d. General Reserves	70.11	256.73	274.84	343.89	17.44	213.62	15.05	56.89	174.43	16.18	244.16	104.08	468.89	130.60
	e. Share Premium		16.30	43.99		7.28	62.03		4.78	4.77	11.93		3.74		48.03
	f. Retained Earning	2.12	1.44	424.74	576.58	24.19	550.48	-208.78	0.34	-13.41	46.48	11.46	1.28	-51.87	505.44
	g. Others Reserves Fund	0.54	14.90	25.50	15.52	1.01	2.06	0.05	0.62	35.73	1.45	13.57	0.36	400.75	35.20
2	**BORROWINGS**									465.00				353.96	140.00
	a. NRB									75.00				353.96	
	b. Interbank Borrowing									390.00					140.00
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	**DEPOSITS**	2579.09	17407.78	17586.73	19924.73	659.08	13874.26	76.12	2581.09	13458.30	1292.22	11944.78	3264.16	19187.11	13100.92
	a. Current	38.48	410.71	244.11	415.73	21.39	226.40		103.34	543.60	67.04	94.75	114.51	419.47	625.41
	Domestic	38.48	410.71	244.11	415.73	21.39	226.40		103.34	543.58	67.04	94.75	114.51	419.47	582.50
	Foreign									0.02					42.91
	b. Savings	972.70	7564.23	6753.92	7255.01	423.26	5434.30	59.59	1496.97	4733.96	530.23	7011.43	1921.42	5812.61	4355.89
	Domestic	972.70	7564.23	6753.92	7255.01	423.26	5434.30	59.59		4731.42	530.23	7011.43	1921.42	5812.53	4354.76
	Foreign								1496.97	2.55				0.08	1.13
	c. Fixed	1025.47	6821.81	8224.04	8794.49	144.38	5929.62	0.44	793.18	5314.04	467.13	4018.22	787.61	9675.84	5009.69
	Domestic	1025.47	6821.81	8224.04	8794.49	144.38	5929.62	0.44	793.18	5314.04	467.13	4018.22	787.61	9675.84	5009.69
	Foreign														
	d. Call Deposits	507.32	2584.39	2362.08	3452.96	70.05	2283.93	10.48	186.65	2841.08	227.82	819.11	440.62	3253.86	2921.63
	Domestic	507.32	2584.39	2362.08	3452.96	70.05	2283.93	10.48	186.65	2841.08		819.11	440.62	3253.86	2709.49
	Foreign										227.82				212.14
	e. Others	35.12	26.63	2.58	6.54			5.61	0.95	25.61		1.27		25.33	188.30
	Domestic	35.12	26.63	2.58	6.54			5.61	0.95	25.61		1.27		25.33	188.30
	Foreign														
4	**Bills Payable**		5.01	0.84	3.24									20.09	14.70
5	**Other Liabilities**	60.20	700.51	732.95	1203.24	34.42	626.36	580.95	110.72	932.67	71.48	320.08	111.21	2020.17	885.41
	1. Sundry Creditors	23.31	64.24	4.52	47.91	4.37	67.73	6.64	5.00	15.59	19.82	48.99	7.88	116.23	28.27
	2. Loan Loss Provision	24.53	206.91	266.43	253.68	16.72	256.15	184.51	24.25	221.94	21.24	120.54	60.63	509.27	200.39
	3. Interest Suspense a/c	3.75	54.75	105.26	90.92	4.58	83.48	189.25	1.35	87.23	5.01	16.36	14.80	279.21	89.42
	4. Others	8.60	374.61	356.74	810.73	8.75	219.00	200.55	80.11	607.91	25.41	134.19	27.90	1115.46	567.33
6	**Reconcillation A/c**		3535.54							2.52			0.24		
7	**Profit & Loss A/c**	19.07	180.56	164.79	204.51	8.02	136.02		36.47	142.51	22.16	151.43	21.41	143.80	128.10
		2995.13	24653.65	21391.51	24115.65	866.19	17527.60	773.18	3315.94	17796.13	1920.66	14064.11	3956.93	24600.65	16999.02
	Assets														
1	**LIQUID FUNDS**	878.41	4409.57	4135.42	5028.89	247.03	4000.31	143.16	996.63	3654.80	323.72	2088.90	592.60	3707.48	3768.46
	a. Cash Balance	59.32	388.90	394.30	459.81	21.95	299.39	2.61	44.21	240.85	47.15	218.72	66.54	368.18	578.84
	Nepalese Notes & Coins	59.32	388.88	391.67	459.47	21.95	299.39	2.61	44.21	211.08	47.15	218.72	66.54	366.21	376.92
	Foreign Currency		0.02	2.63	0.34					29.77				1.97	201.92
	b. Bank Balance	819.09	1061.14	3741.12	1040.62	43.95	3700.92	140.56	952.43	656.94	50.77	605.28	64.81	3339.29	3189.61
	1. In Nepal Rastra Bank	131.03	1061.14	795.27	1040.62	15.31	756.93	0.17	137.67	601.02	50.77	603.56	51.81	964.47	601.44
	Domestic Currency	131.03	1061.14	795.26	1040.62	15.31	756.93	0.17	137.67	599.77	50.77	603.56	51.81	964.47	596.19
	Foreign Currency			0.01						1.25					5.26
	2. "A"Class Licensed Institution	355.38		2344.39		28.65	2153.15	137.77	358.99	55.92		1.72	13.00	1958.23	2460.62
	Domestic Currency	355.38		2344.39		28.65	2153.15	137.77	358.99	55.62		1.72	13.00	1950.32	2455.54
	Foreign Currency									0.30				7.92	5.08
	3. Other Financial Ins.	332.68		601.46			790.83	2.61	455.76					416.59	75.07
	4. In Foreign Banks														52.48
	c. Money at Call		2959.53		3528.47	181.13				2757.01	225.79	1264.90	461.25		
	Domestic Currency		2959.53		3528.47	181.13				2756.46	225.79	1264.90	461.25		
	Foreign Currency									0.55					
2	**INVESTMENT IN SECURITIES**	1.00	269.67	671.38	525.00		190.00		20.00	527.20		999.35	220.00	1353.41	440.00
	a. Govt.Securities	1.00	269.67	671.38	525.00		190.00			527.20		999.35	220.00	1353.41	440.00
	b. NRB Bond								20.00						
	c. Govt.Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e Non Residents														
3	**SHARE & OTHER INVESTMENT**	22.96	106.42	208.23	96.01		224.07		33.97	229.74	41.78	56.17	28.25	435.58	33.24
	a. Interbank Lending														
	b. Non Residents		65.92												
	c. Others	22.96	40.50	208.23	96.01		224.07		33.97	229.74	41.78	56.17	28.25	435.58	33.24
4	**LOANS & ADVANCES**	1937.72	15754.98	15776.57	17561.36	578.80	12391.20	187.87	2214.30	12430.87	1430.21	10492.60	2929.18	17253.94	11769.85
	a. Private Sector	1937.72	15754.98	15742.50	17561.36	578.80	12391.20	187.87	2214.30	12430.87	1430.21	10492.60	2929.18	16434.67	11575.67
	b. Financial Institutions			30.00										819.28	194.17
	c. Government Organizations			4.07											
5	**BILL PURCHASED**														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	**LOANS AGAINST COLLECTED BILLS**														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	**FIXED ASSETS**	89.57	231.65	178.09	260.92	12.95	296.12	2.28	17.90	240.75	33.74	211.94	107.60	415.09	252.97
8	**OTHER ASSETS**	65.47	345.81	421.83	643.48	27.41	425.88	241.55	33.13	689.10	89.14	215.15	78.68	1388.51	694.02
	a. Accrued Interest:	3.75	54.75	143.37	96.92	4.61	83.48	189.25	1.35	147.93	5.01	31.56	14.80	325.59	327.11
	Financia			0.68			15.48	157.13	0.13					200.13	41.64
	Government Enterprise			5.76	6.00					5.70		15.20		19.62	0.00
	Private Sector	3.75	54.75	136.93	90.92	4.61	67.99	32.12	1.23	142.22	5.01	16.36	14.80	105.85	285.47
	b. Staff Loans / Adv.	24.14	101.80	81.36	67.58	12.92	18.00	0.37	5.31	96.88	30.49	27.19	37.80	59.92	101.23
	c. Sundry Debtors	7.77	104.24	8.00	76.27	1.47	101.67	5.75	9.07	64.28	35.25	2.00	15.55	737.02	31.68
	d. Cash In Transit			0.91										0.04	
	e. Others	29.81	85.03	188.18	402.70	8.42	222.74	46.17	17.39	380.02	18.39	154.40	10.53	265.94	234.00
9	**Expenses not Written off**										2.00		0.62		
10	**Non Banking Assets**							197.64		23.68				65.58	40.48
11	**Reconcillation Account**		3535.54				0.01				0.07	0.00		-18.94	
12	**Profit & Loss A/c**							0.67							
	TOTAL ASSETS	2995.13	24653.65	21391.51	24115.65	866.19	17527.60	773.18	3315.94	17796.13	1920.66	14064.11	3956.93	24600.65	16999.02

Statement of Assets and Liabilities as on Pus end, 2074(Mid-Jan, 2018)

S.N.	BFI Name	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Kailash	Salpa	Saptakoshi	Green	NFL	NSMFL	Gurkhas	Goodwill
	Liabilities													
1	**CAPITAL FUND**	**561.79**	**80.50**	**494.31**	**113.58**	**509.78**	**3056.18**	**54.64**	**507.60**	**92.97**	**-12.14**	**65.16**	**1189.01**	**922.05**
	a. Paid-up Capital	519.28	69.16	418.12	72.99	447.62	2520.64	28.00	485.30	100.00	135.80	233.33	867.99	800.00
	b. Calls in Advance							15.09						
	c. Proposed Bonus Share													
	d. General Reserves	36.93	4.07	13.85	34.70	7.16	519.26	1.59	3.05		40.00	196.14	373.52	101.83
	e. Share Premium		1.93	24.58	5.75	17.85			18.63			2.48	22.40	4.53
	f. Retained Earning	5.19	5.33	37.75		36.23	9.13	9.66	0.62	-7.04	-247.67	-389.04	-99.14	11.45
	g. Others Reserves Fund	0.39		0.02	0.13	0.91	7.15	0.30			59.73	22.25	24.23	4.24
2	**BORROWINGS**						300.00						41.40	282.00
	a. NRB												41.40	12.00
	b. Interbank Borrowing						300.00							270.00
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	**DEPOSITS**	3155.86	166.59	1727.69	414.97	1971.97	19113.42	264.03	1161.75	594.30	79.19	470.93	4520.95	4798.77
	a. Current	11.25	0.12	326.61	6.94	54.75	300.99	5.82	54.59	3.37				
	Domestic	11.25	0.12	326.61	6.94	54.75	300.98	5.82	54.59	3.37				
	Foreign						0.01							
	b. Savings	1464.84	143.77	765.01	325.29	769.46	5628.93	230.54	378.17	90.82	76.04	31.20	2577.45	1880.08
	Domestic	1464.84	143.77		325.29	769.46	5628.93	230.54	378.17	90.82	76.04	31.20	2577.45	1880.08
	Foreign			765.01										
	c. Fixed	1121.48	11.72	293.35	43.84	605.88	8910.50	24.82	273.49	220.53	2.00		1943.49	2884.38
	Domestic	1121.48	11.72	293.35	43.84	605.88	8910.50	24.82	273.49	220.53	2.00		1943.49	2884.38
	Foreign													
	d. Call Deposits	558.29	10.98	342.02	38.86	541.84	4266.95	1.72	455.51	279.08		204.20		
	Domestic	558.29	10.98	342.02	38.86	541.84	4266.95	1.72	455.51	279.08		204.20		
	Foreign													
	e. Others			0.70	0.05	0.03	6.06	1.12		0.50	1.15	235.53		34.32
	Domestic			0.70	0.05	0.03	6.06	1.12		0.50	1.15	235.53		34.32
	Foreign													
4	**Bills Payable**													
5	**Other Liabilities**	158.50	29.93	93.76	20.02	122.26	837.65	20.73	67.94	39.79	595.11	5495.24	775.23	322.42
	1. Sundry Creditors	0.11	16.60	0.39	3.47		69.51	0.08	1.37	21.16	125.85	119.31	22.62	12.76
	2. Loan Loss Provision	32.64	4.28	26.06	7.39	29.36	227.33	7.05	15.83	9.56	156.42	2299.74	145.53	112.65
	3. Interest Suspense a/c	7.18	3.32	7.86	1.33	4.03	83.20	1.39	5.40	3.30	122.40	2910.35	50.71	28.36
	4. Others	118.57	5.73	59.46	7.83	88.87	457.61	12.21	45.34	5.77	190.44	165.84	556.37	168.65
6	**Reconcillation A/c**		0.01							3.21		0.05	0.12	
7	**Profit & Loss A/c**	37.48	2.78	17.38	11.07	19.41	266.07	4.21	19.16	1.46	15.03	25.17	22.47	30.88
		3913.63	279.81	2333.14	559.64	2623.42	23573.32	343.61	1756.45	731.72	677.19	6056.55	6549.18	6356.12
	Assets													
1	**LIQUID FUNDS**	915.40	104.64	739.97	137.63	716.54	4704.78	94.87	604.84	237.12	36.42	95.00	1364.76	1351.00
	a. Cash Balance	85.73	9.74	46.98	29.27	52.77	373.62	10.92	35.16	10.07	0.45	1.76	180.13	64.52
	Nepalese Notes & Coins	85.73	9.74	46.98	29.27	52.77	369.68	10.92	35.16	10.07	0.45	1.76	180.13	64.52
	Foreign Currency						3.94							
	b. Bank Balance	164.76	9.58	89.07	108.36	131.67	1068.94	14.92	48.84	227.05	35.98	20.96	181.04	1286.47
	1. In Nepal Rastra Bank	117.76		54.01		117.96	1049.66		48.81	43.89	0.99	1.86	181.04	148.52
	Domestic Currency	117.76		54.01		117.96	1049.66		48.81	43.89	0.99	1.86	181.04	148.52
	Foreign Currency													
	2. "A"Class Licensed Institution	47.00	9.54	35.05	108.36	13.71	19.28	14.92	0.03	147.28	34.95	1.28		1137.95
	Domestic Currency	47.00	9.54	35.05	108.36	13.71	19.28	14.92	0.03	147.28	34.95	1.28		1137.95
	Foreign Currency													
	3. Other Financial Ins.		0.04							35.89	0.03	17.81		
	4. In Foreign Banks													
	c. Money at Call	664.91	85.32	603.92		532.10	3262.22	69.02	520.85			72.27	1003.59	
	Domestic Currency	664.91	85.32	603.92		532.10	3260.63	69.02	520.85			72.27	1003.59	
	Foreign Currency						1.59							
2	**INVESTMENT IN SECURITIES**			10.00			530.76			5.00		10.01	150.00	276.95
	a. Govt.Securities			10.00			530.76			5.00		10.01	150.00	276.95
	b. NRB Bond													
	c. Govt.Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e Non Residents													
3	**SHARE & OTHER INVESTMENT**	0.21		9.89		1.12	274.53			5.00	10.80	75.87	228.17	266.77
	a. Interbank Lending													
	b. Non Residents													
	c. Others	0.21		9.89		1.12	274.53			5.00	10.80	75.87	228.17	266.77
4	**LOANS & ADVANCES**	2899.06	160.39	1444.43	396.04	1768.57	17519.21	227.53	1054.27	457.37	156.42	2332.60	4008.41	4077.97
	a. Private Sector	2899.06	160.39	1444.43	396.04	1768.57	16905.60	227.53	652.21	457.37	156.42	2332.60	4008.41	4077.97
	b. Financial Institutions						613.61		402.06					
	c. Government Organizations													
5	**BILL PURCHASED**													
	a. Domestic Bills Purchased													
	b. Foreign Bills Purchased													
	c. Import Bills & Imports													
6	**LOANS AGAINST COLLECTED BILLS**													
	a. Against Domestic Bills													
	b. Against Foreign Bills													
7	**FIXED ASSETS**	39.42	2.79	51.61	6.02	60.72	147.76	5.89	33.04	12.48	7.60	60.95	151.68	250.92
8	**OTHER ASSETS**	59.54	11.99	74.56	17.41	74.33	395.27	15.03	62.29	14.75	373.01	3466.02	477.51	123.94
	a. Accrued Interest:	7.18	3.32	7.86	1.37	4.03	89.82	1.39	5.40	3.30	122.40	2905.70	52.36	28.36
	Financia	1.11			0.39	1.58	28.29	0.30	1.72		52.55		19.68	
	Government Enterprise						6.60						1.66	
	Private Sector	6.07	3.32	7.86	0.98	2.44	54.93	1.09	3.68	3.30	69.85	2905.70	31.02	28.36
	b. Staff Loans / Adv.	22.36	1.65	5.50	0.92	31.15	32.39	4.47	9.35	0.04			7.92	6.06
	c. Sundry Debtors	2.49	1.58	0.02	12.99		97.22	4.59	0.62		161.11	431.20	75.56	
	d. Cash In Transit													
	e. Others	27.51	5.44	61.18	2.13	39.16	175.84	4.57	46.92	11.41	89.50	129.12	341.66	89.52
9	**Expenses not Written off**			0.93		2.02		0.30					0.55	8.58
10	**Non Banking Assets**			1.75			1.01				92.94	16.10	168.10	
11	**Reconcillation Account**													
12	**Profit & Loss A/c**				2.53	0.12			2.01					
	TOTAL ASSETS	3913.63	279.81	2333.14	559.64	2623.42	23573.32	343.61	1756.45	731.72	677.19	6056.55	6549.18	6356.12

Statement of Assets and Liabilities as on Pus end, 2074(Mid-Jan, 2018)

S.N.	BFI Name	SIFCL	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose	Synergy	Srijana
	Liabilities												
1	**CAPITAL FUND**	**653.52**	**91.72**	**960.71**	**167.50**	**227.67**	**549.97**	**1032.84**	**679.85**	**167.60**	**58.18**	**384.33**	**479.32**
	a. Paid-up Capital	345.45	187.95	800.52	286.70	210.00	403.39	655.79	520.66	300.00	41.47	474.41	400.68
	b. Calls in Advance		48.93					28.42					
	c. Proposed Bonus Share							62.30					
	d. General Reserves	106.47	94.66	152.65	40.43	8.62	116.01	143.53	67.80	8.29	5.59	82.41	67.32
	e. Share Premium	0.99			2.41	6.80		118.04	0.12			0.52	
	f. Retained Earning	145.45	-239.81	0.19	-169.59	-0.44	25.98	24.68	90.18	-170.47	10.45	-294.02	10.34
	g. Others Reserves Fund	55.16		7.35	7.55	2.70	4.59	0.08	1.09	29.78	0.67	121.02	0.99
2	**BORROWINGS**	80.00				44.50			19.48				
	a. NRB					44.50			19.48				
	b. Interbank Borrowing	80.00											
	c. Foreign Banks and Fin. Ins.												
	d. Other Financial Ins.												
	e. Bonds and Securities												
3	**DEPOSITS**	3509.49	168.72	5581.57	173.69	508.54	1492.26	3947.80	2887.52	69.38	190.91	1922.58	4281.78
	a. Current			52.75	3.90			51.33					85.00
	Domestic			52.75	3.90			51.33					85.00
	Foreign												
	b. Savings	1053.47	115.93	1264.10	73.35	249.39	506.51	1496.65	1385.37	41.02	85.85	842.33	2027.18
	Domestic	1053.47	115.93	1264.10	73.35	249.39	506.51	1496.65	1385.37	41.02	85.85	842.33	2027.18
	Foreign												
	c. Fixed	2456.02	48.08	3157.18	91.82	259.15	985.62	2083.54	1502.16	28.18	105.06	1076.97	1449.35
	Domestic	2456.02	48.08	3157.18	91.82	259.15	985.62	2083.54	1502.16	28.18	105.06	1076.97	1449.35
	Foreign												
	d. Call Deposits			1107.53	4.62			316.28					720.24
	Domestic			1107.53	4.62			316.28					720.24
	Foreign												
	e. Others		4.72				0.13			0.17		3.29	0.01
	Domestic		4.72				0.13			0.17		3.29	0.01
	Foreign												
4	**Bills Payable**												
5	**Other Liabilities**	286.02	619.46	267.31	398.92	52.91	237.25	344.09	233.73	122.27	32.21	652.69	111.26
	1. Sundry Creditors	1.84	30.28	44.88	4.26	0.71	4.83	2.29	31.82	3.20	0.21	32.16	21.98
	2. Loan Loss Provision	37.41	320.77	107.19	148.30	16.13	92.72	86.28	55.89	20.23	9.25	315.31	72.96
	3. Interest Suspense a/c	5.18	237.09	50.84	229.28	4.92	57.45	99.43	34.68	9.46	11.17	163.63	15.39
	4. Others	241.59	31.31	64.40	17.08	31.15	82.25	156.09	111.34	89.38	11.57	141.59	0.94
6	**Reconcillation A/c**		0.02							65.50			
7	**Profit & Loss A/c**	54.68	54.43	10.45	39.53		37.78	40.34	30.84	9.59	1.27	15.51	55.80
		4583.71	934.35	6820.04	779.64	833.62	2317.26	5365.07	3851.42	434.34	282.57	2975.11	4928.16
	Assets												
1	**LIQUID FUNDS**	1072.52	298.83	1394.86	314.84	294.86	819.63	945.47	885.96	112.39	27.01	617.55	1293.16
	a. Cash Balance	48.95	3.92	77.31	3.84	9.77	2.16	46.15	36.60	1.53	8.83	38.77	147.50
	Nepalese Notes & Coins	48.95	3.92	77.31	3.84	9.77	2.16	46.15	36.60	1.53	8.83	38.77	147.50
	Foreign Currency												
	b. Bank Balance	1023.57	294.92	1317.54	311.00	285.10	32.79	152.84	77.72	3.43	4.10	578.78	202.21
	1. In Nepal Rastra Bank	76.50	9.27	318.59	25.06	32.80	31.20	152.84	77.72	1.97		52.47	189.90
	Domestic Currency	76.50	9.27	318.59	25.06	32.80	31.20	152.84	77.72	1.97		52.47	189.90
	Foreign Currency												
	2. "A"Class Licensed Institution	658.40	285.65	948.48	131.18	117.60	1.60			1.36	4.10	394.23	12.30
	Domestic Currency	658.40	285.65	948.48	131.18	117.60	1.60			1.36	4.10	394.23	12.30
	Foreign Currency												
	3. Other Financial Ins.	288.67		50.47	154.76	134.70				0.10		132.08	
	4. In Foreign Banks												
	c. Money at Call						784.68	746.48	771.64	107.44	14.07		943.45
	Domestic Currency						784.68	746.48	771.64	107.44	14.07		943.45
	Foreign Currency												
2	**INVESTMENT IN SECURITIES**	147.40		280.00		15.00		260.50	138.60			250.00	83.01
	a. Govt.Securities	147.40		280.00		15.00			138.60			250.00	
	b. NRB Bond							260.50					
	c. Govt.Non-Fin. Ins.												
	d. Other Non-Fin Ins.												
	e Non Residents												83.01
3	**SHARE & OTHER INVESTMENT**	45.12	15.57	175.89	0.20	1.86	7.16	54.94	141.85	0.10	0.19	9.70	
	a. Interbank Lending												
	b. Non Residents												
	c. Others	45.12	15.57	175.89	0.20	1.86	7.16	54.94	141.85	0.10	0.19	9.70	
4	**LOANS & ADVANCES**	3005.24	339.53	4722.01	204.98	486.25	1393.19	3701.76	2458.96	128.38	196.51	1565.68	3308.56
	a. Private Sector	2894.74	339.53	4722.01	204.98	436.25	1393.19	3614.21	2458.96	128.38	196.51	1565.68	3308.56
	b. Financial Institutions	110.50				50.00		87.55					
	c. Government Organizations												
5	**BILL PURCHASED**												
	a. Domestic Bills Purchased												
	b. Foreign Bills Purchased												
	c. Import Bills & Imports												
6	**LOANS AGAINST COLLECTED BILLS**												
	a. Against Domestic Bills												
	b. Against Foreign Bills												
7	**FIXED ASSETS**	107.44	1.95	55.10	3.74	5.60	6.21	162.64	53.44	5.42	6.77	84.87	99.77
8	**OTHER ASSETS**	185.14	276.44	191.65	249.94	22.02	89.34	239.76	158.08	45.73	51.19	399.96	143.66
	a. Accrued Interest:	6.38	241.21	58.14	229.36	4.92	57.45	113.44	34.68	9.46	11.17	163.63	15.39
	Financia	1.51	8.90										
	Government Enterprise	1.20		2.98				3.85					
	Private Sector	3.67	232.31	55.16	229.36	4.92	57.45	109.59	34.68	9.46	11.17	163.63	15.39
	b. Staff Loans / Adv.	18.71	23.69	70.18	0.97	1.45		8.03	19.73		2.94	9.74	16.56
	c. Sundry Debtors	10.44		10.29	8.87	4.29	2.45	0.24	6.26	4.49	0.86	53.50	50.74
	d. Cash In Transit		0.15						0.44				
	e. Others	149.60	11.40	53.03	10.75	11.36	29.44	118.04	96.97	31.78	36.22	173.08	60.98
9	**Expenses not Written off**										0.24		
10	**Non Banking Assets**	1.00	2.03	0.54	4.51		1.73		6.31	76.82	0.66	47.36	
11	**Reconcillation Account**				1.44					65.50			
12	**Profit & Loss A/c**	19.86				8.03			8.23				
	TOTAL ASSETS	4583.71	934.35	6820.04	779.64	833.62	2317.26	5365.07	3851.42	434.34	282.57	2975.11	4928.16

S.N.	BFI Name	WMBFL	CMBFCL	Crystal	Guheshwori	ICFC	Kuber	Manjushree	Jebils	Reliance
	Liabilities									
1	**CAPITAL FUND**	**-76.01**	**-762.24**	**-20.48**	**907.17**	**1066.84**	**27.26**	**828.49**	**616.11**	**745.39**
	a. Paid-up Capital	181.98	935.07	70.00	800.00	801.78	150.00	724.38	540.67	512.57
	b. Calls in Advance	1.37		24.49			130.23			
	c. Proposed Bonus Share					80.39			28.90	
	d. General Reserves	68.27	193.49	46.44	99.96	162.09	53.23	27.08	36.69	45.97
	e. Share Premium	1.36	2.61		3.50		0.62	5.26		
	f. Retained Earning	-328.98	-1893.40	-322.71	0.01	16.24	-306.82	70.94	0.80	184.01
	g. Others Reserves Fund			161.30	3.69	6.35		0.83	9.06	2.84
2	**BORROWINGS**		29.50			327.10		37.90	21.96	
	a. NRB					250.00		37.90	21.96	
	b. Interbank Borrowing		29.50			77.10				
	c. Foreign Banks and Fin. Ins.									
	d. Other Financial Ins.									
	e. Bonds and Securities									
3	**DEPOSITS**	87.39	835.51	206.20	2775.26	7577.39	33.61	4839.70	1100.99	3595.11
	a. Current								1.04	
	Domestic								1.04	
	Foreign									
	b. Savings	86.04	21.92	94.59	870.90	2634.36	14.25	721.51	225.09	1134.58
	Domestic	86.04	21.92	94.59	870.90	2634.36	14.25	721.51	225.09	1134.58
	Foreign									
	c. Fixed	1.35			1561.73	3815.09	19.37	2508.47	769.94	1670.34
	Domestic	1.35			1561.73	3815.09	19.37	2508.47	769.94	1670.34
	Foreign									
	d. Call Deposits					1123.84			17.86	
	Domestic					1123.84			17.86	
	Foreign									
	e. Others		813.59	111.61	342.64	4.10		1609.72	87.06	790.19
	Domestic		813.59	111.61	342.64	4.10		1609.72	87.06	790.19
	Foreign									
4	**Bills Payable**					0.09				
5	**Other Liabilities**	582.57	3874.10	959.72	124.10	631.29	213.39	392.79	141.27	262.46
	1. Sundry Creditors	9.58	112.12	4.83	22.88	36.87	5.11	2.74	5.04	67.44
	2. Loan Loss Provision	230.21	1700.37	345.91	30.72	87.32	47.70	130.99	48.29	80.48
	3. Interest Suspense a/c	290.67	2015.04	498.49	11.29	15.27	44.48	134.33	32.19	31.05
	4. Others	52.10	46.58	110.50	59.21	491.83	116.11	124.72	55.74	83.49
6	**Reconcillation A/c**	0.30	0.00							
7	**Profit & Loss A/c**	34.08	0.21		48.00	72.99	28.28	41.40	15.88	42.90
		628.33	3977.09	1145.44	3854.52	9675.70	302.55	6140.28	1896.21	4645.86
	Assets									
1	**LIQUID FUNDS**	43.14	125.75	51.63	874.66	2106.06	65.72	1267.25	478.77	1440.65
	a. Cash Balance	1.44	0.07	0.15	26.32	207.17	2.17	78.80	6.66	31.38
	Nepalese Notes & Coins	1.44	0.07	0.15	26.18	207.17	2.17	78.80	6.66	31.38
	Foreign Currency				0.15					
	b. Bank Balance	5.28	125.67	51.48	74.91	1898.89	1.54	1188.45	51.50	158.31
	1. In Nepal Rastra Bank	0.08	1.61	1.28	69.14	272.59	1.54	103.56	51.50	158.31
	Domestic Currency	0.08	1.61	1.28	69.14	272.59	1.54	103.56	51.50	158.31
	Foreign Currency									
	2. "A"Class Licensed Institution	4.79	105.68	49.33	5.76	1227.95		765.20		
	Domestic Currency	4.79	105.68	49.33	5.76	1227.95		765.20		
	Foreign Currency									
	3. Other Financial Ins.	0.41	18.39	0.87	0.01	398.35		319.68		
	4. In Foreign Banks									
	c. Money at Call	36.41			773.42		62.02		420.61	1250.96
	Domestic Currency	36.41			773.42		62.02		420.61	1250.96
	Foreign Currency									
2	**INVESTMENT IN SECURITIES**				124.88	476.38		78.83	66.85	14.86
	a. Govt.Securities				124.88	476.38		78.83	66.85	14.86
	b. NRB Bond									
	c. Govt.Non-Fin. Ins.									
	d. Other Non-Fin Ins.									
	e Non Residents									
3	**SHARE & OTHER INVESTMENT**	0.35	0.03	3.23	205.73	265.47	50.50		78.57	209.85
	a. Interbank Lending									
	b. Non Residents								4.64	
	c. Others	0.35	0.03	3.23	205.73	265.47	50.50		73.93	209.85
4	**LOANS & ADVANCES**	230.21	1700.37	352.63	2409.94	6068.28	44.70	4390.64	1151.87	2801.47
	a. Private Sector	230.21	1700.37	352.63	2306.89	5597.32	44.70	4383.14	1076.67	2717.12
	b. Financial Institutions				99.75	470.96		7.50	75.20	84.35
	c. Government Organizations				3.29					
5	**BILL PURCHASED**						2.60			
	a. Domestic Bills Purchased						2.60			
	b. Foreign Bills Purchased									
	c. Import Bills & Imports									
6	**LOANS AGAINST COLLECTED BILLS**									
	a. Against Domestic Bills									
	b. Against Foreign Bills									
7	**FIXED ASSETS**	14.57	84.78	198.61	72.98	250.38	2.91	70.57	3.91	24.77
8	**OTHER ASSETS**	299.73	2045.83	537.45	166.35	478.81	55.40	291.65	102.72	131.38
	a. Accrued Interest:	290.67	2015.04	498.49	13.26	56.56	44.98	134.33	33.18	31.05
	Financia		2015.04		2.09	22.13		35.42	3.27	1.43
	Government Enterprise				1.25	6.60			0.98	
	Private Sector	290.67		498.49	9.92	27.83	44.98	98.92	28.92	29.62
	b. Staff Loans / Adv.	4.21	0.21		30.94	79.50	1.08	59.97	13.83	11.79
	c. Sundry Debtors		4.28	0.18	35.55	38.78	0.66	19.63	3.03	0.39
	d. Cash In Transit									
	e. Others	4.85	26.30	38.79	86.60	303.97	8.67	77.72	52.69	88.15
9	**Expenses not Written off**								0.14	
10	**Non Banking Assets**	40.33	20.34	1.31		30.33	80.71	41.35		4.54
11	**Reconcillation Account**									0.17
12	**Profit & Loss A/c**			0.57					13.38	18.17
	TOTAL ASSETS	628.33	3977.09	1145.44	3854.52	9675.70	302.55	6140.28	1896.21	4645.86

Profit and Loss Statement of upto Pus end, 2074(Mid-Jan, 2018)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC
Expenses											
1. Interest Expense	**1308.47**	**1314.94**	**2289.86**	**3708.94**	**681.67**	**2637.27**	**2360.12**	**1727.06**	**2380.71**	**2583.08**	**2511.80**
1.1 On Deposit Liabilities	1050.07	1312.10	2272.87	3628.54	681.67	2611.34	2256.70	1723.74	2337.96	2535.18	2494.07
1.1.1 Saving Account	364.32	710.94	811.01	661.64	139.80	653.02	317.00	309.72	522.17	351.23	526.76
1.1.2 Fixed Account	654.75	553.11	1170.53	2694.85	499.03	1895.84	1916.59	1322.65	1740.21	2099.02	1778.82
1.1.2.1 Up to 3 months Fixed Account		1.45	175.58	46.43	29.90	1895.84	68.67		391.72		28.99
1.1.2.2 3 to 6 months Fixed Account		0.52	234.11		123.78		54.73	1.13	440.44		116.54
1.1.2.3 6 months to 1 year Fixed Account		446.77	585.26		335.62		150.21		444.97	2099.02	1517.10
1.1.2.4 Above 1 year Fixed Account	654.75	104.37	175.58	2648.42	9.73		1642.98	1321.53	463.08		116.19
1.1.3 Call Deposit	31.00	48.05	291.33	272.05	42.83	62.48	23.11	91.37	75.58	84.94	188.49
1.1.4 Certificate of Deposit											
1.2 On Borrowing	258.39	2.84	16.99	80.40		25.94	103.42	3.32	42.75	47.90	17.73
2. Commission Expense		**22.51**	**113.28**	**89.00**				**10.15**			**60.96**
3. Staff Expense	**1220.20**	**1200.53**	**504.91**	**381.28**	**302.23**	**510.22**	**506.55**	**237.36**	**429.95**	**401.28**	**288.42**
4. Office Operating Expenses	**330.53**	**427.03**	**233.47**	**401.06**	**264.85**	**414.72**	**400.01**	**178.07**	**324.70**	**269.09**	**216.57**
5. Foreign Exchange Loss							**0.75**				
5.1 Due to Change in Exchange Rates							0.75				
5.2 Due to Foreign Currency Transaction											
6. Non Operating Expense				**0.17**				**13.59**	**0.48**		**1.31**
7. Provision for Risk	**231.95**	**889.58**	**198.41**	**461.12**	**59.94**	**8.39**	**115.65**	**376.73**	**80.29**	**235.97**	**385.81**
7.1 Loan loss Provision	231.54	886.79	198.41	461.12	59.94	8.39	115.65	376.73	80.29	235.97	172.61
7.1.1 General Loan loss Provision	231.54	131.62	88.79	261.39	44.63		78.51	201.33	80.29	59.83	76.07
7.1.1.1 Pass Loan Loss Provision	231.54	131.62	88.79	120.63	33.67		78.51	168.21	80.29	58.59	72.49
7.1.1.2 Watch List Provision				140.77	10.96			33.12		1.24	3.58
7.1.2 Special Loan Loss Provision		755.17	109.03	199.73	15.30		37.14	175.39		176.13	96.54
7.1.3 Additional Loan Loss Provision			0.58			8.39					
7.2. Provision for Non-Banking Assets	0.04										213.20
7.3. Provision for Loss on Investment		0.44									
7.5. Provision for Loss of Other Assets	0.37	2.35									
8. Loan Written Off			**2.19**		**0.18**						
9. Provision for Staff Bonus	**185.04**	**190.09**	**260.75**	**261.50**	**144.78**	**156.63**	**134.69**		**162.87**	**78.80**	**50.65**
10. Provision for Income Tax	**701.93**	**590.23**	**769.68**	**784.49**	**434.33**	**460.38**	**433.89**		**488.61**	**236.39**	**151.94**
11. Others		**2.48**									
12. Net Profit	**1638.46**	**1786.05**	**1837.78**	**1830.48**	**1013.44**	**1105.88**	**913.04**	**665.37**	**1140.08**	**551.58**	**354.52**
Total Expenses	**5616.57**	**6423.44**	**6210.32**	**7918.04**	**2901.43**	**5293.49**	**4864.70**	**3208.32**	**5007.69**	**4356.18**	**4021.99**
Income											
1. Interest Income	**4248.80**	**5320.31**	**5225.50**	**6394.56**	**2146.18**	**4506.78**	**4244.90**	**2469.73**	**4478.76**	**3888.29**	**3099.23**
1.1 On Loans and Advances	4019.83	4941.52	4684.48	6019.88	1911.02	4255.99	3897.42	2323.89	4210.45	3700.49	2947.69
1.2 On Investment	158.31	323.66	298.57	256.13	53.37	177.01	180.03	81.70	255.42	165.08	126.70
1.2.1 Government Bonds	158.31	219.74	298.57	256.13	53.37	177.01	178.72	22.16	29.99	165.08	125.79
1.2.2 Foreign Bonds									43.01		
1.2.3 NRB Bonds		0.52					1.31	59.55	182.42		0.91
1.2.4 Debenture & Bonds		103.40									
1.3 On Agency Balance	24.26	3.69	8.77	116.66	2.04	73.79	3.04	1.86			4.25
1.4 On Call Deposit		32.45	181.38	1.45	92.14			50.96	12.89	7.10	1.67
1.5 On Others	46.41	18.99	52.30	0.45	87.61		164.41	11.32		15.62	18.92
2. Commission and Discount	**353.51**	**254.24**	**295.21**	**563.33**	**328.66**	**309.74**	**463.10**	**337.67**	**172.15**	**171.64**	**157.32**
2.1 Bills Purchase and Discount	0.00	0.81	0.11	1.57	8.27	6.15	0.32	18.83	11.35	9.29	7.75
2.2 Commission	353.51	245.60	291.40	561.76	259.82	250.80	218.27	312.18	160.79	157.47	148.78
2.3 Others		7.83	3.70		60.56	52.79	244.51	6.65		4.89	0.80
3. Exchange Flactuation Income	**75.28**	**14.36**	**335.92**	**316.36**	**331.56**	**310.75**	**110.77**	**85.95**	**55.76**	**117.83**	**26.50**
3.1 Due to Change in Exchange Rate	-15.46	-16.60	172.42	23.94	51.27			0.52	2.49		0.39
3.2 Due to Foreign Currency Transaction	90.75	30.96	163.50	292.42	280.29	310.75	110.77	85.43	53.27	117.83	26.12
4. Other Operating Income	**192.71**	**302.45**	**222.95**	**213.58**	**55.78**	**120.22**		**97.07**	**284.79**	**69.39**	**117.02**
5. Non Operating Income	**494.93**	**1.42**	**127.35**	**101.64**	**10.53**	**45.29**	**0.97**		**4.40**	**28.77**	**32.35**
6. Write Back from Provisions for loss	**238.33**	**415.20**	**0.29**	**304.42**	**26.94**		**8.96**	**210.21**	**11.83**	**68.67**	**584.58**
7. Recovery of written-off Loan	**13.01**	**115.46**	**3.11**	**24.14**	**1.78**		**36.00**	**7.70**		**11.58**	**4.98**
8. Income from Extra Ordinary transactions						**0.71**					
9. Net Loss											
Total Income	**5616.57**	**6423.44**	**6210.32**	**7918.04**	**2901.43**	**5293.49**	**4864.70**	**3208.32**	**5007.69**	**4356.18**	**4021.99**

Profit and Loss Statement of upto Pus end, 2074(Mid-Jan, 2018)

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU
Expenses												
1. Interest Expense	**4009.86**	**2305.08**	**2110.52**	**2223.61**	**2974.14**	**3500.53**	**3717.87**	**2270.20**	**2804.74**	**2295.96**	**2665.98**	**2606.62**
1.1 On Deposit Liabilities	3941.42	2291.86	2103.11	2184.70	2888.74	3420.36	3666.50	2201.07	2774.79	2292.08	2625.48	2594.56
1.1.1 Saving Account	1190.96	408.55	441.49	379.04	633.51	577.97	663.90	240.73	422.03	396.58	333.85	769.06
1.1.2 Fixed Account	2220.63	1801.92	1396.59	1543.79	1779.95	2840.69	2846.18	1865.04	1847.66	1785.78	2170.03	1447.80
1.1.2.1 Up to 3 months Fixed Account	0.00			14.71	485.78		2.82	20.27		25.18	87.79	77.02
1.1.2.2 3 to 6 months Fixed Account				55.36	389.54		9.50	533.22	42.88	210.45	31.54	73.10
1.1.2.3 6 months to 1 year Fixed Account	2137.54	1433.46		758.54	435.47	1372.43	2268.97	690.74	1479.79	1235.11	738.84	1086.60
1.1.2.4 Above 1 year Fixed Account	83.09	368.46	1396.59	715.18	469.16	1468.26	564.89	620.80	325.00	315.03	1311.86	211.08
1.1.3 Call Deposit	529.84	81.38	265.04	261.87	475.28	1.71	156.42	95.30	505.10	109.73	121.60	377.69
1.1.4 Certificate of Deposit												
1.2 On Borrowing	68.44	13.22	7.41	38.90	85.40	80.17	51.37	69.13	29.95	3.88	40.50	12.06
2. Commission Expense						**0.14**	**28.50**	**2.10**				
3. Staff Expense	**473.02**	**318.91**	**295.96**	**248.78**	**353.38**	**1419.03**	**479.91**	**234.83**	**179.17**	**308.74**	**379.51**	**477.03**
4. Office Operating Expenses	**473.58**	**231.18**	**194.34**	**260.00**	**345.28**	**307.14**	**472.51**	**215.09**	**998.80**	**295.91**	**343.11**	**355.12**
5. Foreign Exchange Loss				**0.03**								**86.77**
5.1 Due to Change in Exchange Rates				0.03								86.77
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense		**1.51**	**0.22**	**0.74**		**0.03**				**0.14**		
7. Provision for Risk	**268.83**	**90.23**	**241.08**	**350.23**	**203.53**	**1119.08**	**207.64**	**136.59**	**194.42**	**236.50**	**95.62**	**245.09**
7.1 Loan loss Provision	267.60	89.03	241.08	347.31	203.53	1107.86	207.64	118.07	194.39	236.50	93.17	242.90
7.1.1 General Loan loss Provision	293.34	57.63	89.82	77.36	203.53	101.11	207.64	37.18	50.28	8.76	85.51	208.37
7.1.1.1 Pass Loan Loss Provision	297.02	59.06	80.50	15.86	203.53	12.53	207.64	50.99	46.11	51.33	85.11	235.74
7.1.1.2 Watch List Provision	-3.68	-1.43	9.32	61.49		88.57		-13.81	4.17	-42.58	0.40	-27.37
7.1.2 Special Loan Loss Provision	-25.74	31.40	151.26	269.96		1006.76		80.89	144.11	227.74	7.66	32.08
7.1.3 Additional Loan Loss Provision												2.44
7.2. Provision for Non-Banking Assets				2.92				18.52	0.03		0.93	2.19
7.3. Provision for Loss on Investment	1.23	1.21									1.52	
7.5. Provision for Loss of Other Assets						11.22						
8. Loan Written Off				**43.89**	**-73.82**					**155.92**		**171.94**
9. Provision for Staff Bonus	**81.26**	**65.82**	**68.60**	**74.18**	**110.40**	**110.52**	**135.41**	**89.80**	**102.07**	**83.94**		**86.27**
10. Provision for Income Tax	**244.88**	**198.13**	**205.80**	**222.54**	**331.21**	**352.27**	**401.16**	**269.40**	**305.58**	**251.81**		**227.73**
11. Others												
12. Net Profit	**571.38**	**460.06**	**480.21**	**519.27**	**772.82**	**1029.17**	**952.90**	**628.60**	**715.13**	**587.56**	**1534.61**	**634.95**
Total Expenses	**6122.81**	**3670.93**	**3596.73**	**3943.28**	**5016.94**	**7837.90**	**6395.90**	**3846.60**	**5299.91**	**4216.48**	**5018.83**	**4891.51**
Income												
1. Interest Income	**5554.88**	**3357.04**	**2932.19**	**3223.48**	**4370.91**	**6152.40**	**5447.51**	**3245.12**	**3847.26**	**3570.46**	**4058.30**	**3818.39**
1.1 On Loans and Advances	5271.98	3206.00	2786.50	3077.32	4123.14	6054.71	5210.30	3080.49	3681.67	3390.64	3846.22	3517.91
1.2 On Investment	249.30	134.72	100.97	119.50	223.56	93.27	209.47	158.13	121.69	144.67	189.36	195.68
1.2.1 Government Bonds	249.30	130.22	100.97	112.56	223.56	93.27	209.47	129.98	121.69	13.16	166.19	188.99
1.2.2 Foreign Bonds		4.51		6.07						3.14	23.16	6.70
1.2.3 NRB Bonds				0.86				28.15		128.36		
1.2.4 Debenture & Bonds												
1.3 On Agency Balance	2.76				8.75			6.16	8.68			17.25
1.4 On Call Deposit	18.71				15.46	0.00	24.55	0.32		27.03	5.37	5.78
1.5 On Others	12.14	16.32	44.72	26.66		4.42	3.19		35.22	8.13	17.34	81.76
2. Commission and Discount	**61.75**	**151.01**	**144.32**	**265.69**	**499.62**	**152.57**	**382.75**	**68.71**	**363.76**	**141.03**	**218.80**	**131.93**
2.1 Bills Purchase and Discount		0.30	0.02	15.82		0.00		0.02	0.35	1.22		0.67
2.2 Commission	47.55	150.71	46.56	236.90	230.71	138.98	371.30	52.05	360.91	129.88	212.46	113.57
2.3 Others	14.20		97.74	12.96	268.91	13.59	11.45	16.64	2.50	9.93	6.34	17.69
3. Exchange Flactuation Income	**131.48**	**77.58**	**74.23**	**124.61**	**123.76**	**89.01**	**158.63**	**131.84**	**80.82**	**88.58**	**146.28**	**198.21**
3.1 Due to Change in Exchange Rate	-4.19	1.61			38.14	80.10	128.80		3.06	12.55	5.54	
3.2 Due to Foreign Currency Transaction	135.67	75.96	74.23	124.61	85.62	8.91	29.83	131.84	77.76	76.04	140.75	198.21
4. Other Operating Income	**331.25**	**83.36**	**36.75**		**22.65**	**362.76**	**89.13**	**245.80**	**960.84**	**167.65**	**197.30**	**217.63**
5. Non Operating Income	**32.44**	**1.90**	**30.58**	**126.14**		**42.82**	**82.97**	**6.81**	**47.23**	**16.12**	**105.40**	**12.86**
6. Write Back from Provisions for loss	**11.01**		**378.66**	**203.35**		**960.36**	**233.02**	**142.62**		**232.05**	**256.53**	**512.49**
7. Recovery of written-off Loan		**0.05**				**73.96**	**1.89**	**5.71**		**0.58**	**16.82**	
8. Income from Extra Ordinary transactions						**4.02**					**19.39**	
9. Net Loss												
Total Income	**6122.81**	**3670.93**	**3596.73**	**3943.28**	**5016.94**	**7837.90**	**6395.90**	**3846.60**	**5299.91**	**4216.48**	**5018.83**	**4891.51**

Profit and Loss Statement of upto Pus end, 2074(Mid-Jan, 2018)

BFI Name	Janata	Mega	Civil	Century	Sanima	NIDC	MahalaxmiDB	Narayani	Sahayogi	Karnali	Shangrila	Excel
Expenses												
1. Interest Expense	**2020.07**	**1651.81**	**1413.17**	**1872.87**	**2340.70**	**48.10**	**1037.56**	**1.59**	**132.67**	**67.80**	**540.48**	**121.11**
1.1 On Deposit Liabilities	2018.68	1612.42	1392.73	1872.87	2307.07	48.10	1037.44	1.59	132.67	67.80	540.48	121.01
1.1.1 Saving Account	518.80	307.59	216.11	425.18	774.62	9.73	338.84	1.22	76.23	31.17	189.78	42.52
1.1.2 Fixed Account	1343.64	1035.41	988.65	1135.52	1293.50	37.89	589.98	0.37	50.08	36.63	291.96	65.73
1.1.2.1 Up to 3 months Fixed Account	100.12				10.01		25.25				29.96	3.02
1.1.2.2 3 to 6 months Fixed Account	294.85				35.15	4.14	6.66		5.53		32.73	5.96
1.1.2.3 6 months to 1 year Fixed Account	756.95	1035.41	988.65	1135.52	0.49	20.40	263.76		30.77		187.25	51.40
1.1.2.4 Above 1 year Fixed Account	191.72				1247.86	13.35	294.31	0.37	13.78	36.63	42.03	5.34
1.1.3 Call Deposit	156.25	269.42	187.97	312.17	238.95	0.48	108.62		6.36		58.73	12.77
1.1.4 Certificate of Deposit												
1.2 On Borrowing	1.39	39.39	20.44	0.00	33.63		0.12					0.11
2. Commission Expense												
3. Staff Expense	**298.30**	**193.84**	**195.30**	**209.70**	**230.76**	**20.46**	**124.00**	**1.97**	**17.17**	**17.89**	**75.13**	**29.91**
4. Office Operating Expenses	**246.16**	**188.32**	**163.43**	**206.51**	**230.88**	**17.03**	**105.58**	**2.70**	**15.46**	**12.12**	**70.06**	**22.43**
5. Foreign Exchange Loss		**0.28**					**-0.08**					
5.1 Due to Change in Exchange Rates							-0.08					
5.2 Due to Foreign Currency Transaction		0.28										
6. Non Operating Expense	**0.01**			**1.42**						**4.00**	**0.17**	
7. Provision for Risk	**227.06**	**208.89**	**225.70**	**181.94**	**112.75**	**22.48**	**254.53**	**0.04**	**48.24**	**8.18**	**21.95**	**11.92**
7.1 Loan loss Provision	227.06	172.97	225.70	181.94	112.75	22.48	231.13	0.04	48.24	8.18	21.95	11.92
7.1.1 General Loan loss Provision	-3.19	66.48	64.63	86.19	103.70	2.33	92.17		22.70	8.18	8.06	5.77
7.1.1.1 Pass Loan Loss Provision	34.94	66.48	31.59	66.25	93.49	2.33	22.51		4.40	8.18	13.61	3.39
7.1.1.2 Watch List Provision	-38.13		33.04	19.94	10.20		69.66		18.30		-5.55	2.38
7.1.2 Special Loan Loss Provision	230.25	106.49	161.07	95.74	9.05	20.15	138.97	0.04	25.54		13.89	6.15
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets							23.40					
7.3. Provision for Loss on Investment		35.93										
7.5. Provision for Loss of Other Assets												
8. Loan Written Off							**6.52**	**7.68**				
9. Provision for Staff Bonus	**38.82**	**55.39**	**30.99**	**46.47**	**116.67**	**8.80**	**29.35**		**6.27**		**22.88**	**10.73**
10. Provision for Income Tax	**116.46**	**160.29**	**92.98**	**139.41**	**341.94**	**32.18**	**88.05**		**18.80**		**68.65**	**32.19**
11. Others			**0.05**		**0.32**		**0.00**			**0.49**		
12. Net Profit	**271.74**	**393.64**	**216.95**	**325.30**	**824.78**	**77.83**	**205.44**	**29.63**	**43.88**		**160.18**	**75.12**
Total Expenses	**3218.62**	**2852.48**	**2338.57**	**2983.63**	**4198.82**	**226.88**	**1850.94**	**43.60**	**282.48**	**110.47**	**959.50**	**303.42**
Income												
1. Interest Income	**2992.89**	**2498.16**	**1991.57**	**2633.33**	**3672.75**	**186.95**	**1491.90**	**10.72**	**236.45**	**88.89**	**896.60**	**272.13**
1.1 On Loans and Advances	2898.53	2313.46	1853.90	2543.52	3482.15	152.69	1339.13	10.27	214.32	86.73	829.34	252.37
1.2 On Investment	81.07	151.35	127.96	64.43	175.48		27.79				7.77	
1.2.1 Government Bonds	80.79		122.73	64.43	175.48							
1.2.2 Foreign Bonds			5.23									
1.2.3 NRB Bonds	0.28	151.16					27.79					
1.2.4 Debenture & Bonds		0.19									7.77	
1.3 On Agency Balance	2.84	0.45	8.43	12.85			110.04	0.45				
1.4 On Call Deposit	0.00	11.02	1.29			34.27			22.09	2.16	54.10	19.76
1.5 On Others	10.45	21.88		12.52	15.12		14.95		0.04		5.38	
2. Commission and Discount	**130.24**	**56.58**	**50.07**	**38.31**	**85.26**	**0.11**	**4.70**		**4.17**	**9.31**	**6.33**	**3.11**
2.1 Bills Purchase and Discount	1.07	0.95	0.59									
2.2 Commission	129.17	55.63	49.48	38.31	85.26	0.11	4.70		4.17	1.13	5.70	1.99
2.3 Others										8.19	0.63	1.12
3. Exchange Flactuation Income	**39.38**	**59.46**	**66.16**	**75.13**	**133.38**							
3.1 Due to Change in Exchange Rate	28.13		6.71	5.08	4.16							
3.2 Due to Foreign Currency Transaction	11.25	59.46	59.44	70.05	129.22							
4. Other Operating Income	**40.54**	**121.70**	**93.95**	**109.10**	**269.88**	**1.72**	**63.07**	**0.00**	**11.33**		**56.40**	**9.56**
5. Non Operating Income	**10.52**	**4.91**	**2.40**	**7.46**	**30.13**	**18.79**	**4.43**				**0.17**	**1.21**
6. Write Back from Provisions for loss	**5.05**	**111.66**	**101.12**	**111.29**	**7.42**	**17.89**	**286.84**	**32.87**	**30.53**			**17.41**
7. Recovery of written-off Loan			**33.31**			**1.42**						
8. Income from Extra Ordinary transactions				**9.00**								
9. Net Loss										**12.27**		
Total Income	**3218.62**	**2852.48**	**2338.57**	**2983.63**	**4198.82**	**226.88**	**1850.94**	**43.60**	**282.48**	**110.47**	**959.50**	**303.42**

Profit and Loss Statement of upto Pus end, 2074(Mid-Jan, 2018)

BFI Name	Western	Deva	Miteri	Tinau	Muktinath	Kankai	Bhargav	Garima	OmDB	GandakIDB	Kabeli	Kamana
Expenses												
1. Interest Expense	**95.21**	**476.39**	**127.48**	**173.01**	**756.36**	**48.33**	**98.60**	**623.37**	**703.21**	**794.45**	**18.16**	**562.28**
1.1 On Deposit Liabilities	95.21	476.39	127.48	173.01	756.36	48.33	98.60	623.37	703.21	793.82	18.16	562.28
1.1.1 Saving Account	56.29	171.20	34.70	61.97	276.32	19.39	34.91	221.60	185.26	219.73	9.17	180.95
1.1.2 Fixed Account	38.92	249.58	83.69	99.02	378.51	21.90	53.88	343.97	457.23	506.61	7.94	321.45
1.1.2.1 Up to 3 months Fixed Account			3.35	0.05	15.34	0.26	0.84	38.26	48.66	44.74	0.01	17.36
1.1.2.2 3 to 6 months Fixed Account	1.85		4.18	0.07	17.01	1.04	7.12	18.46	41.97	34.45	0.41	14.22
1.1.2.3 6 months to 1 year Fixed Account	20.98		29.29	79.81	248.36	10.05	27.35	137.92	313.91	353.76	5.26	251.86
1.1.2.4 Above 1 year Fixed Account	16.09	249.58	46.87	19.09	97.81	10.56	18.57	149.33	52.69	73.66	2.26	38.02
1.1.3 Call Deposit		55.62	9.09	12.01	101.53	7.04	9.81	57.80	60.72	67.48	1.06	59.88
1.1.4 Certificate of Deposit												
1.2 On Borrowing										0.64		
2. Commission Expense												
3. Staff Expense	**26.11**	**59.77**	**18.82**	**21.83**	**159.91**	**18.55**	**16.44**	**107.74**	**70.61**	**96.08**	**6.20**	**68.98**
4. Office Operating Expenses	**18.21**	**70.27**	**11.46**	**15.58**	**118.43**	**15.09**	**13.35**	**84.73**	**73.63**	**83.99**	**3.68**	**46.19**
5. Foreign Exchange Loss		**4.02**										
5.1 Due to Change in Exchange Rates		4.02										
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense		**0.02**										
7. Provision for Risk	**27.03**	**174.40**	**5.26**	**9.34**	**48.04**	**13.15**	**5.18**	**56.01**	**52.10**	**47.75**	**6.70**	**35.92**
7.1 Loan loss Provision	27.03	174.52	5.26	9.34	48.04	13.15	5.18	54.51	52.10	47.75	6.70	35.92
7.1.1 General Loan loss Provision		34.52	4.70	6.25	47.50	8.99	5.18	38.13	52.10	15.13	6.70	35.92
7.1.1.1 Pass Loan Loss Provision		12.77	3.42	3.82	41.42	3.53	5.18	25.06	52.10	8.19	6.70	35.92
7.1.1.2 Watch List Provision		21.75	1.28	2.42	6.08	5.46		13.07		6.94		
7.1.2 Special Loan Loss Provision		140.00	0.56	3.09	0.55	4.16		16.39		32.62		
7.1.3 Additional Loan Loss Provision	27.03											
7.2. Provision for Non-Banking Assets												
7.3. Provision for Loss on Investment		-0.13						1.50				
7.5. Provision for Loss of Other Assets												
8. Loan Written Off												
9. Provision for Staff Bonus	**3.65**	**20.10**	**5.95**	**5.71**	**37.77**	**2.74**		**25.79**	**23.54**	**29.22**	**1.15**	**19.43**
10. Provision for Income Tax	**10.94**	**60.29**	**17.85**	**17.13**	**113.28**	**8.23**		**77.38**	**70.62**	**87.65**	**3.44**	**58.29**
11. Others						**0.07**						
12. Net Profit	**25.52**	**140.69**	**41.66**	**39.97**	**264.38**	**19.20**	**19.07**	**180.56**	**164.79**	**204.51**	**8.02**	**136.02**
Total Expenses	**206.66**	**1005.94**	**228.48**	**282.56**	**1498.18**	**125.34**	**152.65**	**1155.60**	**1158.50**	**1343.64**	**47.34**	**927.11**
Income												
1. Interest Income	**171.54**	**791.27**	**201.55**	**253.31**	**1314.63**	**106.88**	**140.37**	**1061.29**	**1062.42**	**1248.22**	**43.98**	**871.04**
1.1 On Loans and Advances	171.54	742.64	179.28	228.95	1240.13	95.56	116.91	997.18	978.32	1164.30	40.80	810.69
1.2 On Investment		6.02		1.31	2.72		0.04		12.98	10.37		
1.2.1 Government Bonds		6.02			2.72		0.04		12.98	10.37		
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds				1.31								
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit		42.01	22.27	23.05	71.00	11.28	16.15	62.78	71.12	73.13	3.18	60.35
1.5 On Others		0.61			0.77	0.04	7.27	1.33		0.43		
2. Commission and Discount	**14.89**	**4.14**	**0.98**	**1.98**	**30.50**	**0.96**	**12.27**	**8.25**	**11.09**	**3.55**	**0.61**	**6.96**
2.1 Bills Purchase and Discount												
2.2 Commission	14.89	4.14	0.52	1.98	30.50	0.96	1.39	5.61	11.09	3.55	0.61	6.96
2.3 Others			0.46				10.88	2.64				
3. Exchange Flactuation Income		**3.79**			**0.03**				**0.00**			
3.1 Due to Change in Exchange Rate		3.67			0.00				-0.05			
3.2 Due to Foreign Currency Transaction		0.13			0.03				0.05			
4. Other Operating Income	**20.24**	**59.87**	**25.87**	**16.52**	**137.09**	**8.81**		**82.62**	**77.80**	**74.96**	**2.01**	**43.21**
5. Non Operating Income		**0.02**	**0.08**	**1.25**	**10.82**				**7.18**	**9.97**		**5.90**
6. Write Back from Provisions for loss		**146.84**		**9.50**	**5.11**	**8.69**		**3.44**		**6.94**	**0.74**	
7. Recovery of written-off Loan												
8. Income from Extra Ordinary transactions												
9. Net Loss												
Total Income	**206.66**	**1005.94**	**228.48**	**282.56**	**1498.18**	**125.34**	**152.65**	**1155.60**	**1158.50**	**1343.64**	**47.34**	**927.11**

Profit and Loss Statement of upto Pus end, 2074(Mid-Jan, 2018)

BFI Name	Corporate	Purnima	Jyoti	Hamro	Shine	Kanchan	Lumbini DB	Tourism	Mission	Mt. Makalu	Sindhu	Sahara
Expenses												
1. Interest Expense	**1.38**	**94.21**	**475.32**	**46.09**	**416.74**	**113.95**	**804.38**	**471.70**	**123.04**	**3.93**	**52.29**	**16.04**
1.1 On Deposit Liabilities	1.38	94.21	474.34	46.09	416.74	113.95	801.84	469.45	123.04	3.93	52.29	16.04
1.1.1 Saving Account	1.21	46.00	129.33	16.59	207.25	61.32	182.10	124.81	47.42	3.29	26.39	12.65
1.1.2 Fixed Account		42.74	278.24	24.95	190.75	40.38	520.75	266.00	61.24	0.51	14.33	2.21
1.1.2.1 Up to 3 months Fixed Account		3.37	8.22		1.42	4.43	16.43	20.02	0.13		0.15	
1.1.2.2 3 to 6 months Fixed Account		4.14	21.66		1.42	3.96	31.61	22.19	12.51		2.66	
1.1.2.3 6 months to 1 year Fixed Account		25.27	167.15	19.54	3.57	17.66	290.68	154.43	43.27	0.01	7.88	
1.1.2.4 Above 1 year Fixed Account		9.97	81.20	5.41	184.33	14.32	182.04	69.36	5.33	0.51	3.63	2.21
1.1.3 Call Deposit	0.17	5.47	66.78	4.55	18.75	12.25	98.98	78.64	14.38	0.13	11.57	1.18
1.1.4 Certificate of Deposit												
1.2 On Borrowing			0.98				2.54	2.25				
2. Commission Expense												
3. Staff Expense	**0.99**	**14.76**	**73.59**	**7.72**	**52.50**	**24.15**	**114.77**	**65.15**	**26.50**	**1.57**	**16.54**	**6.69**
4. Office Operating Expenses	**1.57**	**12.71**	**69.81**	**9.57**	**48.99**	**22.63**	**102.15**	**81.43**	**15.08**	**2.15**	**19.18**	**3.43**
5. Foreign Exchange Loss			**0.05**				**0.10**					
5.1 Due to Change in Exchange Rates			0.05				0.10					
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense			**0.01**				**0.03**					
7. Provision for Risk		**3.69**	**42.21**	**8.57**	**28.67**	**20.85**	**180.86**	**46.02**	**6.50**	**2.14**	**1.03**	**3.50**
7.1 Loan loss Provision		3.69	32.32	8.57	28.67	20.85	174.58	44.13	6.50	2.14	1.03	3.50
7.1.1 General Loan loss Provision		2.39	32.32	3.79	19.77		50.39	34.57	3.27	0.21	0.82	3.50
7.1.1.1 Pass Loan Loss Provision		1.62	32.32	2.58	17.27		26.51		2.65	0.07	0.01	3.50
7.1.1.2 Watch List Provision		0.78		1.21	2.50		23.87	34.57	0.63	0.15	0.81	
7.1.2 Special Loan Loss Provision		1.30		4.78	8.90		123.10	9.56	3.23	1.93	0.21	
7.1.3 Additional Loan Loss Provision						20.85	1.10					
7.2. Provision for Non-Banking Assets			9.89									
7.3. Provision for Loss on Investment							6.28	1.89				
7.5. Provision for Loss of Other Assets												
8. Loan Written Off							**0.01**					
9. Provision for Staff Bonus		**5.21**	**20.36**	**3.17**	**21.47**	**3.06**	**20.54**	**18.30**	**5.35**	**0.40**		
10. Provision for Income Tax		**15.63**	**61.07**	**9.50**	**63.29**	**9.17**	**61.63**	**54.90**	**16.06**	**1.19**		
11. Others												
12. Net Profit		**36.47**	**142.51**	**22.16**	**151.43**	**21.41**	**143.80**	**128.10**	**37.48**	**2.78**	**17.38**	**8.54**
Total Expenses	**3.93**	**182.68**	**884.93**	**106.76**	**783.11**	**215.23**	**1428.27**	**865.60**	**230.03**	**14.15**	**106.42**	**38.20**
Income												
1. Interest Income	**3.25**	**168.21**	**816.89**	**94.89**	**719.85**	**195.34**	**1129.33**	**777.56**	**205.80**	**13.13**	**97.55**	**32.64**
1.1 On Loans and Advances	3.25	147.56	737.25	86.24	668.19	180.14	1035.79	709.51	191.97	12.47	88.70	30.40
1.2 On Investment			9.32		15.35	0.12	29.50	13.64				
1.2.1 Government Bonds			9.32			0.12	29.22	13.64				
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds							0.28					
1.2.4 Debenture & Bonds					15.35							
1.3 On Agency Balance								0.13				
1.4 On Call Deposit		20.65	70.32	8.65	36.31	15.08	61.39	54.28	13.83	0.66	8.61	2.24
1.5 On Others	0.00						2.65				0.25	
2. Commission and Discount	**0.01**	**0.67**	**3.45**	**0.54**	**46.84**	**6.00**	**3.46**	**13.65**	**0.81**	**0.42**	**1.39**	
2.1 Bills Purchase and Discount												
2.2 Commission		0.67	3.45	0.54	7.23	2.06	3.46	13.65	0.81	0.42	1.18	
2.3 Others	0.01				39.61	3.95					0.21	
3. Exchange Flactuation Income			**0.41**				**0.01**	**29.23**				
3.1 Due to Change in Exchange Rate								-2.07				
3.2 Due to Foreign Currency Transaction			0.41				0.01	31.30				
4. Other Operating Income		**12.26**	**59.72**	**11.33**		**11.88**	**59.41**	**38.06**	**23.38**	**0.28**	**5.72**	**5.56**
5. Non Operating Income		**1.55**	**4.46**		**3.76**		**100.85**	**0.30**				
6. Write Back from Provisions for loss					**12.66**	**0.69**	**134.30**	**6.79**		**0.33**	**1.75**	
7. Recovery of written-off Loan							**0.90**					
8. Income from Extra Ordinary transactions						**1.31**			**0.04**			
9. Net Loss	**0.67**											
Total Income	**3.93**	**182.68**	**884.93**	**106.76**	**783.11**	**215.23**	**1428.27**	**865.60**	**230.03**	**14.15**	**106.42**	**38.20**

Profit and Loss Statement of upto Pus end, 2074(Mid-Jan, 2018)

BFI Name	N.Community	Kailash	Salpa	Saptakoshi	Green	NFL	NSMFL	Gurkhas	Goodwill	SIFCL	Lalitpur	United FC
Expenses												
1. Interest Expense	**76.71**	**787.46**	**7.67**	**35.50**	**22.58**	**2.32**	**1.17**	**192.85**	**221.66**	**154.84**	**3.80**	**257.28**
1.1 On Deposit Liabilities	76.71	787.22	7.67	35.50	22.58	2.32	1.17	192.16	220.71	154.40	3.80	257.28
1.1.1 Saving Account	22.34	162.08	6.45	12.18	3.95	2.06	1.02	81.29	63.74	38.41	2.34	40.73
1.1.2 Fixed Account	38.23	520.49	1.16	14.50	11.42	0.26		110.88	156.96	115.98	1.46	179.26
1.1.2.1 Up to 3 months Fixed Account	0.57	37.50	0.01		1.53				2.19	4.83	0.03	3.44
1.1.2.2 3 to 6 months Fixed Account	0.16	30.37	0.07	0.48	1.05				1.54	2.25	0.07	5.70
1.1.2.3 6 months to 1 year Fixed Account	16.75	393.19	0.29	7.95	7.57	0.07			109.76	32.54	0.07	155.53
1.1.2.4 Above 1 year Fixed Account	20.76	59.44	0.79	6.06	1.27	0.19		110.88	43.47	76.36	1.29	14.58
1.1.3 Call Deposit	16.14	104.65	0.07	8.82	7.21		0.15					37.29
1.1.4 Certificate of Deposit												
1.2 On Borrowing		0.23						0.69	0.95	0.44		
2. Commission Expense												
3. Staff Expense	**14.53**	**95.92**	**5.95**	**13.71**	**5.19**	**2.06**	**1.86**	**29.59**	**22.90**	**18.73**	**5.29**	**40.34**
4. Office Operating Expenses	**15.30**	**64.64**	**1.59**	**13.16**	**2.80**	**2.40**	**6.87**	**34.11**	**30.06**	**17.27**	**3.41**	**29.20**
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	**13.37**	**28.17**	**4.60**	**19.81**	**5.76**			**54.04**	**2.47**	**2.47**	**0.88**	**42.59**
7.1 Loan loss Provision	13.37	28.17	4.60	19.81	5.76					2.47	0.88	42.59
7.1.1 General Loan loss Provision	8.21	26.68	0.51	8.30	1.65					2.47		-1.04
7.1.1.1 Pass Loan Loss Provision	2.65	24.48	0.25	2.99	1.02							-0.77
7.1.1.2 Watch List Provision	5.56	2.20	0.26	5.30	0.64					2.47		-0.27
7.1.2 Special Loan Loss Provision	5.16	1.48	4.09	11.52	4.10						0.88	43.63
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets								43.65				
7.3. Provision for Loss on Investment								10.39	2.47			
7.5. Provision for Loss of Other Assets												
8. Loan Written Off	**0.40**							**0.02**				**0.03**
9. Provision for Staff Bonus	**2.76**	**37.73**	**0.42**					**3.21**	**4.33**	**4.97**		**1.49**
10. Provision for Income Tax	**8.27**	**111.19**						**9.63**	**12.39**	**14.92**		**4.48**
11. Others												
12. Net Profit	**19.29**	**266.07**	**4.21**	**17.15**	**1.46**	**15.03**	**25.17**	**22.47**	**30.88**	**34.82**	**54.43**	**10.45**
Total Expenses	**150.62**	**1391.32**	**24.44**	**99.33**	**37.78**	**21.82**	**35.07**	**345.92**	**324.69**	**248.03**	**67.80**	**385.84**
Income												
1. Interest Income	**132.56**	**1184.22**	**19.72**	**75.69**	**32.21**	**3.64**	**8.45**	**291.55**	**289.82**	**226.87**	**9.98**	**349.93**
1.1 On Loans and Advances	119.29	1080.54	17.25	65.37	28.16	3.59	7.34	259.17	259.18	198.96	6.18	319.31
1.2 On Investment		10.74					0.26	2.20	5.69	2.72		5.38
1.2.1 Government Bonds		10.74					0.26	2.20	5.69	2.72		5.38
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds												
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit	13.27	92.94	2.47	10.32	4.05	0.06	0.84	30.18	24.95	25.19	3.80	23.42
1.5 On Others												1.81
2. Commission and Discount	**0.85**	**3.79**	**0.68**	**0.24**	**0.06**	**0.00**		**0.60**	**1.37**	**0.63**		**3.74**
2.1 Bills Purchase and Discount												
2.2 Commission	0.85	3.79	0.68	0.24	0.06			0.60	1.37	0.63		3.47
2.3 Others						0.00						0.26
3. Exchange Flactuation Income		**0.06**										
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction		0.06										
4. Other Operating Income	**9.19**	**69.49**	**1.70**	**8.55**	**3.01**		**0.01**	**15.63**	**30.68**	**17.25**	**0.17**	**23.86**
5. Non Operating Income		**86.42**				**0.21**	**10.19**	**14.99**	**0.63**	**1.88**	**1.07**	**8.32**
6. Write Back from Provisions for loss	**8.02**	**47.34**	**2.34**	**14.85**	**2.51**	**6.44**	**16.43**	**23.11**	**2.19**	**1.39**	**56.59**	
7. Recovery of written-off Loan						**11.52**		**0.04**				
8. Income from Extra Ordinary transactions												
9. Net Loss												
Total Income	**150.62**	**1391.32**	**24.44**	**99.33**	**37.78**	**21.82**	**35.07**	**345.92**	**324.69**	**248.03**	**67.80**	**385.84**

Profit and Loss Statement of upto Pus end, 2074(Mid-Jan, 2018)

BFI Name	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal
Expenses												
1. Interest Expense	**6.16**	**25.93**	**70.15**	**162.86**	**130.02**	**2.88**	**8.60**	**89.26**	**167.09**	**0.71**	**2.19**	**0.62**
1.1 On Deposit Liabilities	6.16	25.93	70.15	161.72	130.02	2.88	8.60	89.26	167.09	0.71	1.74	0.62
1.1.1 Saving Account	3.85	10.37	18.08	49.17	49.79	1.34		30.15	66.19	0.39	0.11	0.62
1.1.2 Fixed Account	2.31	15.56	52.07	109.35	80.23	1.53	8.60	59.11	78.85	0.32		
1.1.2.1 Up to 3 months Fixed Account		1.32	0.02	5.60	0.93	0.04		1.67	5.20			
1.1.2.2 3 to 6 months Fixed Account		1.99	0.36	12.29	1.03	0.07		2.41	9.05			
1.1.2.3 6 months to 1 year Fixed Account		6.32	42.57	81.46	56.61	0.66		39.94	56.63	0.21		
1.1.2.4 Above 1 year Fixed Account	2.31	5.92	9.12	9.99	21.66	0.76	8.60	15.09	7.96	0.12		
1.1.3 Call Deposit				3.20					22.05		1.63	
1.1.4 Certificate of Deposit												
1.2 On Borrowing				1.13							0.45	
2. Commission Expense									**2.89**			
3. Staff Expense	**3.97**	**3.80**	**3.66**	**23.75**	**16.57**	**4.50**	**1.42**	**30.30**	**19.14**	**2.30**	**2.35**	**0.59**
4. Office Operating Expenses	**3.90**	**3.71**	**3.08**	**18.70**	**9.67**	**30.29**	**1.16**	**18.76**	**15.32**	**3.44**	**3.39**	**0.50**
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	**4.47**	**16.88**	**39.26**	**8.23**	**7.91**	**51.44**	**1.35**	**114.20**	**72.82**			
7.1 Loan loss Provision	0.27	16.88	39.26	4.96	0.66	28.05	1.35	114.07	72.82			
7.1.1 General Loan loss Provision	0.27		0.91	3.23	0.66	0.90	0.33	8.75	40.42			
7.1.1.1 Pass Loan Loss Provision	0.27			1.94	0.66	0.90	0.33	0.43	10.24			
7.1.1.2 Watch List Provision			0.91	1.29				8.32	30.18			
7.1.2 Special Loan Loss Provision			38.35	1.74		27.16	1.02	105.33	32.40			
7.1.3 Additional Loan Loss Provision		16.88										
7.2. Provision for Non-Banking Assets	4.20					23.39						
7.3. Provision for Loss on Investment				3.26	7.25			0.13				
7.5. Provision for Loss of Other Assets												
8. Loan Written Off												
9. Provision for Staff Bonus				**5.76**	**3.23**			**2.22**				
10. Provision for Income Tax				**17.29**	**9.69**			**6.65**				
11. Others												
12. Net Profit	**39.53**		**37.78**	**40.34**	**22.61**	**9.59**	**1.27**	**15.51**	**55.80**	**34.08**	**0.21**	
Total Expenses	**58.03**	**50.31**	**153.92**	**276.93**	**199.70**	**98.69**	**13.80**	**276.89**	**333.06**	**40.54**	**8.14**	**1.71**
Income												
1. Interest Income	**18.35**	**36.56**	**108.28**	**259.80**	**177.86**	**30.48**	**12.57**	**113.76**	**267.84**	**27.03**		**0.10**
1.1 On Loans and Advances	13.95	36.56	97.27	236.92	156.70	30.48	12.57	101.99	249.85	27.03		0.10
1.2 On Investment				4.62	3.00			3.85				
1.2.1 Government Bonds												
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds				4.62	3.00			3.85				
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit			11.01	18.26	18.16			7.91	17.99	0.00		
1.5 On Others	4.40											0.00
2. Commission and Discount	**0.36**	**1.58**	**0.02**		**0.41**	**1.76**	**0.71**	**0.88**				
2.1 Bills Purchase and Discount												
2.2 Commission	0.00	0.01	0.02		0.41	0.09		0.88				
2.3 Others	0.36	1.57				1.67	0.71					
3. Exchange Flactuation Income												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
4. Other Operating Income	**0.35**		**2.76**	**15.77**	**12.77**	**38.40**		**4.25**	**27.53**	**0.01**	**0.00**	
5. Non Operating Income		**3.95**	**0.07**	**1.37**	**8.66**			**5.31**			**1.37**	**1.04**
6. Write Back from Provisions for loss	**38.97**		**42.33**			**28.05**	**0.52**	**152.68**	**37.69**	**13.50**	**6.77**	
7. Recovery of written-off Loan			**0.46**									
8. Income from Extra Ordinary transactions		**0.18**										
9. Net Loss		**8.03**										**0.57**
Total Income	**58.03**	**50.31**	**153.92**	**276.93**	**199.70**	**98.69**	**13.80**	**276.89**	**333.06**	**40.54**	**8.14**	**1.71**

Profit and Loss Statement of upto Pus end, 2074(Mid-Jan, 2018)

BFI Name	Guheshwori	ICFC	Kuber	Manjushree	Reliance
Expenses					
1. Interest Expense	**123.51**	**315.26**	**8.61**	**234.27**	**158.46**
1.1 On Deposit Liabilities	122.98	312.33	8.61	232.61	157.80
1.1.1 Saving Account	40.29	84.39	0.10	95.22	69.42
1.1.2 Fixed Account	82.68	206.66	8.51	137.40	88.38
1.1.2.1 Up to 3 months Fixed Account	6.53	8.76		5.48	7.98
1.1.2.2 3 to 6 months Fixed Account	2.49	4.82		8.32	8.38
1.1.2.3 6 months to 1 year Fixed Account	62.49	169.40		93.02	36.77
1.1.2.4 Above 1 year Fixed Account	11.16	23.68	8.51	30.58	35.25
1.1.3 Call Deposit		21.27			
1.1.4 Certificate of Deposit					
1.2 On Borrowing	0.53	2.93		1.66	0.66
2. Commission Expense					
3. Staff Expense	**10.28**	**38.76**	**1.73**	**21.53**	**17.91**
4. Office Operating Expenses	**10.99**	**39.56**	**4.97**	**28.06**	**17.67**
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	**8.18**	**12.02**		**4.65**	**32.08**
7.1 Loan loss Provision	8.02	3.24		4.65	31.73
7.1.1 General Loan loss Provision	8.02	1.37		4.65	31.73
7.1.1.1 Pass Loan Loss Provision	8.02	1.37		4.65	31.73
7.1.1.2 Watch List Provision					
7.1.2 Special Loan Loss Provision		1.88			
7.1.3 Additional Loan Loss Provision					
7.2. Provision for Non-Banking Assets		8.78			0.36
7.3. Provision for Loss on Investment	0.16				
7.5. Provision for Loss of Other Assets					
8. Loan Written Off					
9. Provision for Staff Bonus		**10.43**		**5.91**	**3.53**
10. Provision for Income Tax		**31.28**		**17.74**	**10.60**
11. Others					
12. Net Profit	**48.00**	**72.99**	**28.28**	**41.40**	**24.73**
Total Expenses	**200.95**	**520.31**	**43.59**	**353.57**	**264.98**
Income					
1. Interest Income	**182.15**	**443.62**	**1.07**	**308.83**	**223.11**
1.1 On Loans and Advances	162.74	382.43	1.07	274.51	198.27
1.2 On Investment	2.08	9.40		3.24	0.09
1.2.1 Government Bonds		9.40			
1.2.2 Foreign Bonds					
1.2.3 NRB Bonds				3.24	0.09
1.2.4 Debenture & Bonds	2.08				
1.3 On Agency Balance		51.79			
1.4 On Call Deposit	16.72				
1.5 On Others	0.61			31.08	24.75
2. Commission and Discount	**0.83**	**6.07**		**18.63**	**0.19**
2.1 Bills Purchase and Discount					
2.2 Commission	0.73	6.07		2.00	0.16
2.3 Others	0.09			16.62	0.03
3. Exchange Flactuation Income					
3.1 Due to Change in Exchange Rate					
3.2 Due to Foreign Currency Transaction					
4. Other Operating Income	**12.77**	**17.40**	**0.11**		**12.15**
5. Non Operating Income	**-2.42**	**5.99**	**2.68**	**26.11**	**4.10**
6. Write Back from Provisions for loss	**7.62**	**47.23**	**39.73**		**25.43**
7. Recovery of written-off Loan					
8. Income from Extra Ordinary transactions					
9. Net Loss					
Total Income	**200.95**	**520.31**	**43.59**	**353.57**	**264.98**

Statement of Credit as on Pus end, 2074(Mid-Jan, 2018)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC
Sector Wise												
Agricultural and Forest Related	1963.91	7446.29	1756.53	3461.11	2190.41	4555.97	1354.14	618.26	3056.69	2971.24	1938.27	2328.63
Fishery Related	37.54	445.20	9.94	41.45		8.42		18.71	19.08	47.69	94.22	16.69
Mining Related	199.47	173.47	89.48	435.38				536.67	224.12	12.95	208.68	
Manufacturing (Producing) Related	11331.92	11746.59	30851.37	31743.40	7904.29	28280.47	17839.57	6539.35	14134.70	12605.29	9847.00	11300.66
Construction	6795.95	13523.13	1678.75	7078.46	9601.89	4829.58	3117.01	4397.32	11773.85	4287.01	6316.24	20982.08
Electricity,Gas and Water	4528.54	1582.99	4563.73	7453.64	39.38	702.75	1750.76	1111.19	2913.65	2327.33	1697.83	1008.75
Metal Products, Mach. & Ele. Eqp.	1417.65	1395.93	956.36	290.19	1938.49	2378.85	2119.60	564.77	1644.44	1131.44	868.21	68.47
Tras., Com. and Public Utilities	726.52	2426.94	825.97	4278.85	175.18	2329.57	2514.25	926.84	3664.93	1566.94	3491.01	79.79
Wholesaler & Retailer	21290.97	35398.61	28346.84	23510.05	12801.05	15313.07	20041.41	7665.32	19918.21	17152.93	10314.57	26958.17
Finance, Insurance and Real Estate	6820.08	10468.83	6274.39	7808.94	1808.95	9989.83	3612.81	3697.80	8824.74	7160.45	2446.41	6354.89
Hotel or Restaurant	1544.00	5291.07	1580.28	9151.04	23.45	3844.79	702.07	1231.39	1154.14	2435.46	1129.19	1363.74
Other Services	3235.29	2692.41	2239.41	9339.94	301.58	3940.41	1270.09	8829.48	2145.08	4463.77	2009.23	3905.59
Consumption Loans	12687.92	14543.99	3395.77	3291.05	4332.41	3395.23	1192.40	1445.88	6343.27	6279.22	2254.52	12385.44
Local Government		216.60		383.43	138.81	255.20						
Others	6130.52	3302.86	18283.12	5404.24	1603.18	2933.47	16661.82	3530.94	8919.59	2227.73	8803.18	15447.86
TOTAL sectorwise	78710.28	110654.91	100851.94	113671.16	42859.06	82757.61	72175.94	41113.93	84736.49	64669.42	51418.55	102200.74
Product Wise												
Term Loan	17395.64	12793.55	15589.01	29837.68	2037.00	13340.82	5611.76	5485.58	11842.46	10082.81	6174.85	12881.61
Overdraft	13149.66	17408.33	15085.45	19570.76	3282.12	9611.51	658.66	7740.39	16251.84	21579.40	14212.38	26664.56
Trust Receipt Loan / Import Loan	2777.02	748.88	8858.76	16492.86	6001.61	12456.15	5581.97	1980.97	3012.68	1508.16	1437.79	2576.87
Demand & Other Working Capital Loan	16499.39	40389.59	27623.93	27463.02	10088.74	24208.01	33098.26	7089.83	13536.01	7878.62	6877.12	10970.01
Res. Per. H. Loan (Up to Rs. 15 mil.)	4233.25	9397.32	7895.90	2082.24	7141.69	4829.58	2300.32	3571.91	11773.85	3781.65	3640.87	16852.12
Real Estate Loan	1925.96	5581.04	3897.17	5623.95	2343.89	3377.47	4823.82	2576.41	4467.39	3631.89	1495.05	5091.89
Margin Nature Loan	1817.75	1699.11	2231.75	1710.88		1483.97		262.97	1293.62	685.33	822.76	2305.59
Hire Purchase Loan	2924.25	4620.67	2506.09	3328.60	4127.83	6640.08	1737.72	5663.40	6224.82	6486.62	5173.03	9236.17
Deprived Sector Loan	7944.38	5931.83	4714.59	5328.14	1975.47	3883.52	3403.00	1937.44	5075.78	3245.66	2489.16	7191.50
Bills Purchased	4.41	57.76	133.08	712.29	22.24	74.65	4.82	481.96	147.47	899.78	5.85	
Other Product	10038.57	12026.83	12316.19	1520.74	5838.48	2851.85	14955.63	4323.06	11110.58	4889.52	9089.69	8430.44
a. Credit Card			229.21	29.98	165.04	94.78			13.99	11.60		61.33
b. Education Loan	50.67	81.28	4939.07	175.55	33.88		3275.43	202.43	1683.77	495.51	526.20	178.73
c. Cottage Industrial Loan	432.20				316.75			5.07		1206.39		
d. Small Industrial Loan	9055.35	249.49	4000.65	132.53	2916.87		329.00		4744.43	2100.17		
e. Medium Industrial Loan	378.24								141.68			459.30
f. Small and Medium Industrial Loan												
g. Others	122.10	11696.06	3147.26	1182.68	2405.92	2757.07	11351.19	4115.56	4526.72	1075.84	8563.49	7731.07
Total Product wise Loan	78710.28	110654.91	100851.94	113671.16	42859.06	82757.61	72175.94	41113.93	84736.49	64669.42	51418.55	102200.74
Collateral Wise												
Gold and Silver	9055.35	10910.76	481.72	787.05			0.97	397.58		73.65	132.59	620.62
Government Securities	204.67	266.94	8.91	3.50			10.00		26.82	97.76		
Non Governmental Securities	0.09	1700.49	3173.45	1710.88		1483.97		532.68	2085.56	351.44	880.21	2304.24
Fixed Deposit Receipts	378.24	368.90	626.98	361.22	191.27	534.36	689.21	156.71	1415.68	211.57	515.64	461.59
Own	370.11	368.90	338.80	361.22	36.59	534.36	689.21	156.00	1235.16	211.57	512.77	461.59
Other Licences Institutions	8.13		288.18		154.69			0.71	180.52		2.86	
Collateral of Properties	40085.97	93608.23	84375.93	94316.77	37296.46	76653.78	63321.01	37748.21	73866.64	58822.32	46704.59	93461.75
Fixed Assets	30372.40	93576.33	43393.27	76155.53	27497.13	76310.72	57297.02	36408.35	48838.44	55612.70	44177.55	55030.86
Current Assets	9713.57	31.90	40982.66	18161.24	9799.33	343.06	6023.99	1339.86	25028.20	3209.62	2527.05	38430.89
Against security of Bill	162.18	92.10	5691.66	263.15		74.65	983.82	493.88	234.08	592.66	612.21	2.44
Domestic Bills	0.33	19.04	9.45	9.63		20.63		407.26				
Foreign Bills	161.85	73.06	5682.22	253.52		54.02	983.82	86.62	234.08	592.66	612.21	2.44
Against Guarantee	332.20	3488.50	1219.64	4999.58	1792.73	3916.07	3291.12	1511.05	6072.62	4508.43	1895.79	5082.21
Government Guarantee	50.90	63.62		383.43	138.81		156.12	91.30	199.05	2.17	74.74	216.53
Institutional Guarantee	138.07	3409.36	1215.75	3048.35	1653.92		3135.00	1320.71	4112.77	2571.83	1677.82	4865.68
Personal Guarantee	3.62	11.60	3.88	1057.86				99.04	1743.40		143.23	
Collective Guarantee	0.01	3.92							17.41			
Int. Rtd. Foreign Bank's Guarantee	11.75		0.00	509.94		131.72				843.78		
Other Guarantee	127.86					3784.35				1090.65		
Credit Card			229.21	29.98	165.04	94.78			13.99	11.60		61.33
Others	28491.58	218.99	5044.44	11199.04	3413.55		3879.81	273.82	1021.11		677.52	206.56
Total	78710.28	110654.91	100851.94	113671.16	42859.06	82757.61	72175.94	41113.93	84736.49	64669.42	51418.55	102200.74

Statement of Credit as on Pus end, 2074(Mid-Jan, 2018)

BFI Name	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata
Sector Wise												
Agricultural and Forest Related	1788.60	1149.05	1676.93	1093.64	26182.82	2508.04	1415.06	1559.10	2658.53	1212.03	2045.99	2964.76
Fishery Related	61.46	79.76	17.43	9.96	955.95	36.14	65.06	21.19	18.26	32.36	0.28	95.64
Mining Related	32.45	983.13	55.76	137.85	204.34	107.86	272.25	5.18	49.28	52.26		
Manufacturing (Producing) Related	11845.79	10286.88	9571.84	12810.96	10089.57	13918.15	7070.17	9420.19	7228.57	13881.03	10669.01	8583.42
Construction	6076.62	8365.84	11649.13	3011.46	5796.45	12417.67	2447.20	6836.84	10188.41	9879.30	12401.73	637.25
Electricity,Gas and Water	2060.47	2154.37	2372.56	2760.69	321.08	5050.96	3011.32	4157.41	1306.02	4388.26	2566.47	1653.78
Metal Products, Mach. & Ele. Eqp.	370.50	978.40	2301.09	911.07	434.65	759.33	93.91	178.06	695.44	1270.49	428.98	296.29
Tras., Com. and Public Utilities	1783.85	1981.28	5927.11	7338.05	575.59	1200.94	936.70	1910.65	442.13	1772.62	2519.86	799.88
Wholesaler & Retailer	14144.34	9871.31	9386.90	14985.53	21839.77	22855.79	9885.23	6508.57	12461.63	20591.29	12905.28	10631.40
Finance, Insurance and Real Estate	7374.10	3651.77	4479.36	7657.59	166.17	4844.26	4883.98	5820.87	5396.36	5400.96	8316.49	9209.43
Hotel or Restaurant	1114.26	1057.63	940.14	3079.27	3987.43	3155.32	815.29	1663.40	2980.51	3565.18	3583.59	997.89
Other Services	3611.03	2136.85	2396.24	2586.97	3176.17	4212.16	2664.82	1463.81	2613.07	2264.60	6289.09	2402.08
Consumption Loans	3808.43	3095.66	3886.14	2825.98	1004.24	4863.95	7302.87	8551.67	5064.23	3469.54	5717.10	5263.17
Local Government	129.84		134.63	140.61	11.13	97.39						
Others	6063.83	5132.49	227.47	17707.14	22409.61	12066.30	12452.26	15675.59	5139.35	3151.21	4193.99	5156.79
TOTAL sectorwise	60265.57	50924.41	55022.72	77056.75	97154.96	88094.26	53316.11	63772.52	56241.79	70931.13	71637.86	48691.78
Product Wise												
Term Loan	7814.26	10667.48	11762.68	15390.25	10905.32	11874.63	9972.20	8272.48	7224.37	13025.46	18107.02	7977.24
Overdraft	8599.96	13350.20	4374.04	19982.81	6694.61	24037.68	7434.09	12310.94	12685.72	3051.49	9574.86	12383.03
Trust Receipt Loan / Import Loan	1937.71	1348.86	3840.23	3191.44	16.03	4033.19	1618.76	1004.05	1187.80	4547.48	2342.38	1125.48
Demand & Other Working Capital Loan	8216.39	9874.16	11419.69	10829.52	66489.18	18568.98	5438.13	8182.74	7874.22	14554.93	11288.76	5951.85
Res. Per. H. Loan (Up to Rs. 15 mil.)	6076.62	6034.84	2843.82	4186.43	5557.98	8388.85	3168.51	3767.80	7438.04	7897.12	9533.12	3720.85
Real Estate Loan	4172.25	1967.25	1844.32	7341.84	583.49	3669.56	6555.66	7336.40	3666.59	3450.97	5566.23	2576.66
Margin Nature Loan	384.34	1447.88	1453.71	1948.21		2064.25	2917.27	2101.40	2114.37	672.08	2221.39	689.33
Hire Purchase Loan	6462.86	3034.01	3837.33	8662.74	575.59	6481.01	3587.76	3046.66	5203.89	4562.72	6339.11	4177.41
Deprived Sector Loan	2791.39	2283.33	2807.92	4142.35	6135.09	4394.05	2671.70	3123.52	2788.09	3515.79	3437.72	3265.55
Bills Purchased	0.70	2.04	32.29	31.46		8.39	105.21	113.79		91.61	0.24	
Other Product	13809.11	914.36	10806.70	1349.69	197.67	4573.66	9846.81	14512.73	6058.70	15561.48	3227.03	6824.38
a. Credit Card	18.23	11.08	38.65	105.56		141.26	28.78	79.47	20.12	8.77		
b. Education Loan	95.77	131.52	71.50	372.49	197.13	175.35	68.21	48.37	165.08	205.00	238.56	101.19
c. Cottage Industrial Loan	7882.81		0.12									
d. Small Industrial Loan	5570.33		158.21	140.63							2.07	
e. Medium Industrial Loan			3225.96			6.00	6376.46	3289.18		14276.52		
f. Small and Medium Industrial Loan												
g. Others	241.97	771.76	7312.26	731.02	0.54	4251.06	3373.37	11095.71	5873.50	1071.19	2986.39	6723.19
Total Product wise Loan	60265.57	50924.41	55022.72	77056.75	97154.96	88094.26	53316.11	63772.52	56241.79	70931.13	71637.86	48691.78
Collateral Wise												
Gold and Silver	6.79	48.33	359.21		126.73	2.66	3399.07	4962.43	134.83		64.29	163.57
Government Securities			1.12				2.45	11.72		0.89	2.99	
Non Governmental Securities		1378.53		1913.43		67.92	2921.24	2199.36	2090.32	719.67	2313.97	716.00
Fixed Deposit Receipts	238.04	272.58	447.95	534.11	720.00	665.45	412.02	312.86	379.87	258.73	521.57	344.57
Own	238.04	272.58	447.95	534.11	720.00	665.45	409.27	312.86	379.87	258.73	521.57	344.57
Other Licences Institutions							2.75					
Collateral of Properties	57120.84	47050.83	50847.10	68388.00	96308.24	77700.65	41907.34	50988.77	52278.64	68866.31	63262.07	45794.00
Fixed Assets	29747.92	45317.72	38991.33	42597.24	96308.24	42000.44	28695.77	50532.00	48590.96	56269.48	60751.43	39330.17
Current Assets	27372.92	1733.11	11855.78	25790.76		35700.21	13211.57	456.77	3687.68	12596.83	2510.64	6463.83
Against security of Bill		28.57		1580.27			1614.90				840.26	
Domestic Bills		1.45		140.08			26.11				52.42	
Foreign Bills		27.12		1440.19			1588.79				787.83	
Against Guarantee	160.28	1862.03	134.75	2734.08		159.62	70.24	4436.19	995.93	914.88	3582.87	337.23
Government Guarantee	129.84	146.62	134.63	135.05		91.86		140.92		80.02	125.28	16.00
Institutional Guarantee	20.00	1442.49		2488.08		2.40		3827.28	936.81	354.14	2532.51	295.88
Personal Guarantee		257.94	0.12	31.67		6.70	70.24	467.61	55.21	456.17	548.48	25.36
Collective Guarantee						46.88				24.56	376.60	
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee	10.44	14.97		79.28		11.78		0.38	3.91			
Credit Card	18.23	9.59	38.51	107.47		141.26	28.78	79.47	20.12	8.77		
Others	2721.38	273.95	3194.07	1799.39		9356.71	2960.09	781.72	342.09	161.88	1049.83	1336.42
Total	60265.57	50924.41	55022.72	77056.75	97154.96	88094.26	53316.11	63772.52	56241.79	70931.13	71637.86	48691.78

Statement of Credit as on Pus end, 2074(Mid-Jan, 2018)

BFI Name	Mega	Civil	Century	Sanima	NIDC	MahalaxmiDB	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western
Sector Wise												
Agricultural and Forest Related	807.63	1805.46	1738.62	1267.11	15.12	350.52	0.88	251.64	206.20	487.30	194.79	220.43
Fishery Related	15.17	5.72	34.19	17.09		33.82		14.04		12.09	3.72	
Mining Related	25.90	35.39	520.11	79.31		174.78				41.18		
Manufacturing (Producing) Related	9676.85	7545.00	9833.18	8930.00	647.81	1227.12		158.52	23.45	639.21	429.70	125.53
Construction	685.90	2365.32	4748.23	5790.15	5.93	952.41	2.20	72.40	70.83	1715.19	662.04	162.98
Electricity,Gas and Water	1113.48	1447.77	1346.91	2237.40	944.47	654.13		0.27		92.43		
Metal Products, Mach. & Ele. Eqp.	214.30	135.89	748.55	906.51	15.71	124.65				128.61	7.01	
Tras., Com. and Public Utilities	370.87	1197.40	670.16	3888.28		1280.71	3.96	70.51	249.67	945.19	66.09	89.11
Wholesaler & Retailer	11464.80	8715.15	8806.05	12638.40	334.54	2408.89	2.38	1040.29	260.23	1951.49	1083.98	597.24
Finance, Insurance and Real Estate	5353.89	3739.32	5649.27	2502.27	54.20	2186.34	17.39	111.30		1337.51	402.26	
Hotel or Restaurant	2468.99	1495.67	1954.20	2287.63	246.18	2102.26	3.66	12.20		504.05	170.83	108.97
Other Services	1196.98	2275.89	1709.17	2015.52	424.69	338.15		75.69	387.21	737.37	254.66	91.56
Consumption Loans	2712.93	2459.07	4298.73	2469.11	4.89	4842.59	17.50	63.50	36.09	716.25	268.63	38.03
Local Government						1.39				3.34		
Others	5345.28	1844.76	4967.01	16175.37	475.87	4146.67	22.89	1034.27		3655.14	504.94	971.38
TOTAL sectorwise	41452.96	35067.80	47024.40	61204.16	3169.41	20824.44	70.85	2904.65	1233.67	12966.35	4048.66	2405.23
Product Wise												
Term Loan	6617.01	7544.42	11574.02	10356.16	2153.87	4585.17	0.90		283.68	3751.18	696.96	877.93
Overdraft	11245.41	6587.34	10781.05	7664.12	618.86	7504.24	22.89		457.83	3613.10	798.68	1049.44
Trust Receipt Loan / Import Loan	2394.12	2604.57	1221.30	1293.78								
Demand & Other Working Capital Loan	7880.81	9078.97	8865.05	9352.91	97.70		2.38	1262.02			927.25	100.61
Res. Per. H. Loan (Up to Rs. 15 mil.)	1160.90	1458.14	3462.74	4505.00	10.27	1276.35	2.20	33.04	70.83	1233.80	534.06	162.98
Real Estate Loan	3937.65	1181.34	3757.54	5926.63	49.60	1757.11	17.39	148.47		1474.83	418.21	
Margin Nature Loan	563.22	424.84	1367.18	283.51		840.80	17.15			254.24	43.75	
Hire Purchase Loan	2971.73	2688.11	2582.40	4909.83	8.32	2645.00	3.96	22.12	249.67	1461.54	84.98	89.11
Deprived Sector Loan	2138.96	1938.00	2107.67	2706.82	197.37	1090.65	3.63	146.60	63.95	823.60	242.93	82.90
Bills Purchased		6.38	12.52	1.42								
Other Product	2543.15	1555.69	1292.92	14203.98	33.40	1125.12	0.35	1292.39	107.71	354.06	301.84	42.25
a. Credit Card	43.22		6.23	23.14								
b. Education Loan	34.67	35.76	74.23	556.98		7.93		38.58	6.00	20.20	16.43	4.23
c. Cottage Industrial Loan					0.98			93.57				
d. Small Industrial Loan			0.98	3809.14				64.96		56.42		
e. Medium Industrial Loan												
f. Small and Medium Industrial Loan												
g. Others	2465.26	1519.94	1211.49	9814.72	32.42	1117.19	0.35	1095.29	101.71	277.44	285.41	38.03
Total Product wise Loan	41452.96	35067.80	47024.40	61204.16	3169.41	20824.44	70.85	2904.65	1233.67	12966.35	4048.66	2405.23
Collateral Wise												
Gold and Silver	2.51	279.88	86.69	264.09		586.89				28.55	212.69	
Government Securities	1.68	0.15	3.48	26.96		0.15						
Non Governmental Securities	568.60	487.90	1428.95			840.80	17.15			254.24		
Fixed Deposit Receipts	107.09	141.79	244.58	507.65	25.96	530.30	0.35	63.50	36.09	130.22	14.41	38.03
Own	107.09	141.79	244.58	502.57	25.96	530.30	0.35	63.50	36.09	130.22	14.41	38.03
Other Licences Institutions				5.07								
Collateral of Properties	38920.35	32770.94	43676.56	58162.75	2946.08	18237.17	44.79	2839.15	1197.58	12180.72	3821.54	2367.20
Fixed Assets	35648.01	31788.45	31008.37	52387.08	2946.08	18237.06	44.79	2839.15	1197.58	12180.72	3821.54	2367.20
Current Assets	3272.34	982.49	12668.18	5775.67		0.10						
Against security of Bill		103.74	43.57	582.83								
Domestic Bills		6.38	16.73									
Foreign Bills		97.35	26.84	582.83								
Against Guarantee	1742.12	1048.75	1513.98	0.47	153.12	622.20	8.56			372.63		
Government Guarantee		1.49					2.72			3.34		
Institutional Guarantee	1698.55	836.44	1486.57		153.12	622.20				169.84		
Personal Guarantee			20.86	0.47			5.84			75.47		
Collective Guarantee	43.57	172.30	6.56							123.98		
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee		38.52										
Credit Card			6.23	23.14								
Others	110.61	234.66	20.35	1636.28	44.25	6.92		2.01			0.01	
Total	41452.96	35067.80	47024.40	61204.16	3169.41	20824.44	70.85	2904.65	1233.67	12966.35	4048.66	2405.23

Statement of Credit as on Pus end, 2074(Mid-Jan, 2018)

BFI Name	Deva	Miteri	Tinau	Muktinath	Kankai	Bhargav	Garima	OmDB	GandakiDB	Kabeli	Kamana	Corporate	Purnima
Sector Wise													
Agricultural and Forest Related	689.47	252.79	353.46	3262.35	200.46	117.80	600.83	465.95	520.48	93.54	673.32	2.37	147.69
Fishery Related	16.07	2.37	3.78	27.82	0.46	3.84	12.24	1.05	18.52		41.39		
Mining Related		2.74	13.66		0.49		0.96						
Manufacturing (Producing) Related	643.87	198.94	172.75	730.19	39.63	123.63	618.48	613.39	952.05	10.15	1042.47	104.71	119.31
Construction	1748.55	339.03	411.78	3034.28	144.74	273.82	2428.44	3906.71	2739.83	129.64	1642.78	19.46	168.67
Electricity,Gas and Water	401.72	1.49		13.15	4.99	9.14	54.26	68.75	21.63		1.60		
Metal Products, Mach. & Ele. Eqp.	64.66	34.69	20.61	183.40	4.09		140.03	93.71	179.34	5.34	307.81	5.93	
Tras., Com. and Public Utilities	824.15	147.92	322.96	2576.50	20.14	127.01	2209.59	2388.01	1451.45	32.18	854.42	13.42	122.46
Wholesaler & Retailer	1489.71	273.02	819.10	3321.46	272.34	566.63	1327.96	1736.62	2110.38	114.78	2343.28	21.84	511.74
Finance, Insurance and Real Estate	673.94	139.57	380.52	1185.88	50.00		561.92	678.19	911.38		980.22		100.69
Hotel or Restaurant	209.65	63.21	112.01	904.17	30.46	37.26	451.93	542.25	828.24	18.31	367.62		19.46
Other Services	618.21	61.94	286.19	497.13	11.03	55.10	205.60	343.51	355.70	21.35	560.48		70.99
Consumption Loans	1575.02	185.99	160.05	487.91	134.30	38.39	1224.71	1548.09	1061.55	75.46	829.25	5.86	105.06
Local Government	10.33	1.50			0.46		0.03						
Others	2924.35	983.78	466.23	3110.67	467.56	585.10	5918.00	3390.32	6410.82	78.03	2746.56	14.28	848.25
TOTAL sectorwise	11889.70	2688.98	3523.09	19334.91	1381.16	1937.72	15754.98	15776.57	17561.36	578.80	12391.20	187.87	2214.30
Product Wise													
Term Loan	985.27	45.18	415.11	3336.50	439.50	720.29	4140.13	978.00	800.62	213.58	3607.19	12.08	
Overdraft	1013.31	394.03	1303.42	3715.97	388.00	611.82	4135.92	1425.53	7355.53		4002.31	54.20	315.85
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	373.72						49.70	285.16	5.66	175.74	23.82	70.91	611.95
Res. Per. H. Loan (Up to Rs. 15 mil.)	1272.54	308.54	430.94	2034.04	150.62	265.31	1973.73	2429.03	2292.11	56.56	1339.15	13.78	168.67
Real Estate Loan	1019.96	136.72	255.62	1185.42	51.04		806.60	2050.50	1590.10		961.95		100.69
Margin Nature Loan	853.94		2.00	86.31			65.25	224.61	47.10		4.80		0.25
Hire Purchase Loan	1130.76	223.12	251.11	2573.57	79.14	125.06	2726.47	2659.21	1733.59	30.23	1411.00	21.20	192.21
Deprived Sector Loan	444.28	161.76	208.77	5764.18	79.23	135.33	892.72	727.03	766.53	23.69	527.00	8.04	132.19
Bills Purchased													
Other Product	4795.98	1419.63	656.11	638.91	193.63	79.92	964.46	4997.51	2970.11	79.01	513.97	7.67	692.49
a. Credit Card													
b. Education Loan	50.99	36.81	39.67	15.89	3.44	8.91	18.75	203.08	34.79		44.56		4.46
c. Cottage Industrial Loan					5.67			0.78	11.74				
d. Small Industrial Loan	1275.62						45.75	2.91	297.12				113.97
e. Medium Industrial Loan		298.64						20.63					
f. Small and Medium Industrial Loan													
g. Others	3469.37	1084.17	616.45	623.02	184.53	71.01	899.95	4770.10	2626.46	79.01	469.41	7.67	574.06
Total Product wise Loan	11889.77	2688.98	3523.09	19334.91	1381.16	1937.72	15754.98	15776.57	17561.36	578.80	12391.20	187.87	2214.30
Collateral Wise													
Gold and Silver	339.06	90.28	79.05	114.06			673.13	829.53	520.39	60.63	285.56		13.06
Government Securities													
Non Governmental Securities	853.94		2.00	95.31				224.61					
Fixed Deposit Receipts	234.71	37.68	61.01	109.44	45.90	22.33	210.07	225.07	243.31	10.47	178.32		22.00
Own	234.71	37.68	61.01	109.44	45.90	22.33	210.07	225.07	243.31	10.47	178.32		22.00
Other Licences Institutions													
Collateral of Properties	9878.32	2559.52	3320.32	14697.07	1334.80	1899.33	14533.06	14257.43	16211.36	507.69	11600.09	184.93	2179.24
Fixed Assets	9878.32	2559.52	3320.32	14697.07	1334.80	1899.33	14533.06	14257.43	16211.36	507.69	11600.09	184.93	2179.24
Current Assets													
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	460.75		60.72	4319.03			325.30	239.92	539.20		235.86		
Government Guarantee	3.25						0.03	4.07	2.69		1.73		
Institutional Guarantee	277.71		60.72				30.00	30.00	204.67				
Personal Guarantee	90.40			203.36			8.19	0.73	331.84		13.40		
Collective Guarantee	89.39			4115.67			287.07	205.12			220.73		
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others	122.98	1.50			0.46	16.07	13.42		47.10		91.37	2.95	
Total	11889.77	2688.98	3523.09	19334.91	1381.16	1937.72	15754.98	15776.57	17561.36	578.80	12391.20	187.87	2214.30

Statement of Credit as on Pus end, 2074(Mid-Jan, 2018)

BFI Name	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Kailash	Salpa
Sector Wise													
Agricultural and Forest Related	564.53	162.71	667.77	268.49	531.11	489.79	479.46	24.31	23.86	6.52	180.32	236.73	72.23
Fishery Related			58.19	1.36	21.43	37.70	8.37					1.08	1.20
Mining Related	88.83				40.20	125.76	6.50						
Manufacturing (Producing) Related	746.29		1318.96	261.37	775.59	692.61	52.85	0.74	2.87	9.79	231.93	756.20	21.37
Construction	1487.30	126.88	1108.37	194.65	2050.99	2126.43	119.97	18.96	284.86		242.32	2339.43	
Electricity,Gas and Water	376.38				1372.19	179.18						711.09	
Metal Products, Mach. & Ele. Eqp.	82.15			11.11	34.51	234.27	1.51			2.46	12.87	205.50	2.95
Tras., Com. and Public Utilities	974.23	125.75	654.29	191.38	1026.27	981.58	379.92	5.18	290.37	8.73	68.13	1593.79	
Wholesaler & Retailer	2284.57	401.10	2668.04	1117.30	2745.48	1587.59	723.52	16.51	553.51	114.70	374.91	1836.87	51.64
Finance, Insurance and Real Estate	597.50		869.50	102.35	2301.81	524.13	90.89		50.22		176.28	2231.54	
Hotel or Restaurant	183.42		487.13	106.43	930.80	766.86	101.66		28.07	2.25	54.85	583.52	24.99
Other Services	246.34	7.74	656.10	205.19	1423.40	191.87	233.80	27.10	13.09	7.62	44.46	592.84	0.13
Consumption Loans	1944.44	230.18	438.89	20.40	1704.51	544.09	103.63	44.65	89.63	4.76	36.23	716.13	2.95
Local Government	4.60												0.13
Others	2850.29	375.86	1565.35	449.14	2295.65	3287.98	596.99	22.94	107.94	239.21	346.27	5714.51	49.93
TOTAL sectorwise	12430.87	1430.21	10492.60	2929.18	17253.94	11769.85	2899.06	160.39	1444.43	396.04	1768.57	17519.21	227.53
Product Wise													
Term Loan	1646.85	125.75	1773.53	226.47	3324.52	2705.82	176.92	43.21	134.12		114.57	2203.83	58.69
Overdraft	3122.32	263.35	662.56	1058.74	4669.71	3767.47	1003.88		353.74		554.33	3527.17	95.08
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	301.75	0.99	3524.37	69.80	229.59	494.91		20.93	225.69	359.14	12.99	169.93	
Res. Per. H. Loan (Up to Rs. 15 mil.)	919.84	125.40	863.00	201.59	1598.97	1926.27	75.61	18.96	282.78		201.35	2339.43	
Real Estate Loan	1103.10		1116.35	12.51	1912.79	496.25	90.63				148.50	2087.30	
Margin Nature Loan	998.89	10.29	10.20	13.51	739.68	45.71			30.87			1274.87	
Hire Purchase Loan	1074.84	206.51	952.44	197.01	1486.11	1515.83	376.08	4.75	290.37	10.96	107.85	2060.53	
Deprived Sector Loan	648.39	64.70	424.95	433.47	1287.04	552.75	563.14	12.41	65.56	19.69	79.55	929.34	11.21
Bills Purchased													
Other Product	2614.89	633.21	1165.19	716.09	2005.54	264.84	612.79	60.13	61.30	6.26	549.43	2926.81	62.54
a. Credit Card													
b. Education Loan	13.52	7.74	309.43	8.96	18.83	60.36	1.00		0.80	3.46	9.05	8.57	
c. Cottage Industrial Loan					22.70			0.74					
d. Small Industrial Loan	698.67	90.62		219.11		23.84	28.93		1.75			87.14	
e. Medium Industrial Loan													
f. Small and Medium Industrial Loan													
g. Others	1902.70	534.85	855.75	488.01	1964.00	180.64	582.87	59.39	58.76	2.80	540.38	2831.10	62.54
Total Product wise Loan	12430.87	1430.21	10492.60	2929.18	17253.94	11769.85	2899.06	160.39	1444.43	396.04	1768.57	17519.21	227.53
Collateral Wise													
Gold and Silver	310.52	5.49			13.28	65.49	9.02	67.59	49.56			145.40	
Government Securities													
Non Governmental Securities	862.65				722.19	45.71			30.87			1274.87	
Fixed Deposit Receipts	80.73	6.49	130.54	18.26	618.37	146.76	16.34	0.62	9.20	1.77	12.60	248.21	0.05
Own	80.73	6.49	130.54	18.26	618.37	146.76	16.34	0.62	9.20	1.77	12.60	248.21	0.05
Other Licences Institutions													
Collateral of Properties	10402.26	1418.22	10182.63	2479.57	15142.58	11217.11	2310.95	89.80	1354.80	394.27	1728.09	15192.92	227.48
Fixed Assets	10390.98	1418.22	10182.63	2479.57	15142.58	11215.83	2310.95	89.80	1354.80	394.27	1728.09	15192.92	227.48
Current Assets	11.27					1.27							
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	537.98		169.24	417.84	756.42	294.78	562.76	2.37			27.88	657.47	
Government Guarantee	5.48				17.19							14.45	
Institutional Guarantee	516.80		135.00	90.00	721.73	178.71					27.77	614.01	
Personal Guarantee	5.88				4.50	116.07						29.02	
Collective Guarantee	9.82		34.24	327.84	13.00		562.76				0.11		
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee								2.37					
Credit Card													
Others	236.73		10.20	13.51	1.11							0.34	
Total	12430.87	1430.21	10492.60	2929.18	17253.94	11769.85	2899.06	160.39	1444.43	396.04	1768.57	17519.21	227.53

Statement of Credit as on Pus end, 2074(Mid-Jan, 2018)

BFI Name	Saptakoshi	Green	NFL	NSMFL	Gurkhas	Goodwill	SIFCL	Lalitpur	United FC	General	Progressive	Janaki	Pokhara
Sector Wise													
Agricultural and Forest Related	367.10	55.25		0.52	116.45	419.56	286.72		87.69		46.68	80.89	
Fishery Related							5.82						
Mining Related							2.50	1.51					
Manufacturing (Producing) Related		9.70		61.10	82.44		139.51		322.98	0.55	8.23	118.02	240.73
Construction	45.67	3.44	33.18	20.02	509.16	1185.14	736.98	7.33	431.89	29.02	70.43	59.91	503.50
Electricity,Gas and Water							1.60						2.55
Metal Products, Mach. & Ele. Eqp.	1.28			3.45		23.17	35.31		534.79		8.49		
Tras., Com. and Public Utilities	0.06	70.65	0.36		431.42	386.71	163.63		1391.78		57.50		404.52
Wholesaler & Retailer	335.62	60.92	60.47	33.33	509.21	1272.40	385.36	54.02	243.20	64.24	10.61	680.14	594.82
Finance, Insurance and Real Estate	24.83	13.22		40.31	419.04		212.38	95.35	115.43		50.00	36.05	464.62
Hotel or Restaurant	0.44	25.61		27.50	155.90	20.66	78.97		0.05	8.00	21.10	78.56	190.53
Other Services	4.47				119.88	144.53	397.01	137.59		9.16	33.50	41.53	57.98
Consumption Loans	61.06	62.33	0.19	147.83	520.73	351.77	144.00	11.32	295.25	3.09	30.85	51.05	22.22
Local Government				33.18									
Others	213.75	156.26	62.22	1965.35	1144.18	274.04	415.45	32.42	1298.96	90.93	148.85	247.04	1220.27
TOTAL sectorwise	1054.27	457.37	156.42	2332.60	4008.41	4077.97	3005.24	339.53	4722.01	204.98	486.25	1393.19	3701.76
Product Wise													
Term Loan	386.18	77.66		125.37	54.27	1450.02	622.31	54.02	118.69		80.66	776.86	229.31
Overdraft	446.12	201.38											
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan			60.47	227.18	595.82		420.46		318.41		28.58		947.49
Res. Per. H. Loan (Up to Rs. 15 mil.)	45.67	9.51	27.56	20.02	509.16	1055.73	605.72	7.33	396.46	29.02	6.03	59.91	426.10
Real Estate Loan	24.83	0.95	22.72	1765.88	281.00	225.58	296.25	95.35	406.22		47.37	41.05	443.03
Margin Nature Loan		17.22	0.19	26.19	313.53	274.04	69.74	3.38	194.18	3.09	21.83		20.65
Hire Purchase Loan	9.51	74.52	0.36	125.20	427.21	406.15	180.97	7.28	2060.34	9.16	55.83	9.01	404.52
Deprived Sector Loan	88.53	33.80		33.18	135.04	173.79	134.31	7.81	229.34	25.39	53.27	58.82	158.89
Bills Purchased													
Other Product	53.45	42.32	45.12	9.57	1692.38	492.65	675.48	164.37	998.38	138.33	192.68	447.55	1071.76
a. Credit Card													
b. Education Loan		2.35			91.15	144.53	105.29	137.59			2.99	38.77	15.33
c. Cottage Industrial Loan					7.81			1.50					
d. Small Industrial Loan	1.83				102.76			24.62	1.46			21.31	72.33
e. Medium Industrial Loan					133.51			0.66	11.10				
f. Small and Medium Industrial Loan										0.55			
g. Others	51.61	39.97	45.12	9.57	1357.15	348.12	570.18		985.82	137.77	189.69	387.47	984.11
Total Product wise Loan	1054.27	457.37	156.42	2332.60	4008.41	4077.97	3005.24	339.53	4722.01	204.98	486.25	1393.19	3701.76
Collateral Wise													
Gold and Silver		28.88			160.04	161.14			42.56				
Government Securities		17.22											
Non Governmental Securities				26.19	313.53		69.74	3.38		3.09	13.83		
Fixed Deposit Receipts	51.61	11.09		0.05	47.16	190.63	47.87	0.66	43.15		9.24	42.04	22.22
Own	51.61	11.09		0.05	47.16	190.63	47.87	0.66	43.15		9.24	42.04	22.22
Other Licences Institutions													
Collateral of Properties	1002.66	394.57	156.23	484.91	3203.88	3428.99	2777.14	173.29	4323.23	201.89	394.11	1349.14	3445.58
Fixed Assets	1002.66	394.57	156.23	484.91	3203.88	3428.99	2777.14	109.96	4323.23	201.89	394.11	1349.14	3445.58
Current Assets								63.33					
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee				83.27	283.81	23.17	110.50		115.43		65.41		213.30
Government Guarantee				33.18									
Institutional Guarantee					130.54		110.50		115.43		59.28		
Personal Guarantee				50.09	153.26						4.07		213.30
Collective Guarantee													
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee						23.17					2.06		
Credit Card													
Others		5.61	0.19	1738.17		274.04		162.20	197.64		3.66	2.01	20.65
Total	1054.27	457.37	156.42	2332.60	4008.41	4077.97	3005.24	339.53	4722.01	204.98	486.25	1393.19	3701.76

Statement of Credit as on Pus end, 2074(Mid-Jan, 2018)

BFI Name	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori	ICFC	Kuber	Manjushree	Jebils
Sector Wise													
Agricultural and Forest Related	223.92	7.06	108.65	215.12	583.08		328.30		32.66	218.42		101.26	31.11
Fishery Related	4.68			2.79					7.26	24.43		4.00	
Mining Related	4.95								2.20	0.48			
Manufacturing (Producing) Related	125.80		3.18	78.90		2.29	585.38		105.73	411.16		115.20	5.98
Construction	651.33	38.77	28.79	33.89	82.57	39.47			566.49	119.67	0.00	1266.70	244.96
Electricity,Gas and Water	0.30			2.00					2.50	60.91		100.16	
Metal Products, Mach. & Ele. Eqp.	57.82			22.87					11.61	6.40		132.06	4.03
Tras., Com. and Public Utilities	209.47			407.14		5.33	2.94		122.44	9.64		447.75	162.07
Wholesaler & Retailer	126.67	15.72	21.81	180.76	499.24	30.00	111.00		121.33	1033.48	0.29	442.82	45.89
Finance, Insurance and Real Estate	66.70			118.80	194.70	42.28			344.33	1429.96	15.83	300.25	46.25
Hotel or Restaurant	49.65			108.51	7.95		74.77		137.80	255.58	0.48	129.10	41.71
Other Services	101.34		10.87	49.51	8.28	0.93			45.12	229.18	0.47	146.51	13.79
Consumption Loans	152.16	14.96	14.66	74.34	136.29	4.64	1.82	9.44	429.84	362.39	6.03	408.80	361.75
Local Government				4.02									
Others	684.18	51.87	8.54	267.02	1796.45	105.28	596.16	343.20	480.62	1906.59	24.19	796.03	194.33
TOTAL sectorwise	2458.96	128.38	196.51	1565.68	3308.56	230.21	1700.37	352.63	2409.94	6068.28	47.30	4390.64	1151.87
Product Wise													
Term Loan	112.90			438.52	499.24	69.80	969.83	233.28	266.16	621.65	1.35	809.15	23.02
Overdraft													
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	355.04	15.72	143.14	194.97		56.29	149.60	16.79	51.25	3033.89	2.15	920.29	62.96
Res. Per. H. Loan (Up to Rs. 15 mil.)	651.33		28.79	464.95					345.00	515.46	4.00	1245.55	199.26
Real Estate Loan	5.50	38.77		203.28	194.70	26.11	465.19	99.83	405.70	515.89	3.93	309.89	87.38
Margin Nature Loan	39.81			7.46	5.19	34.50		0.02	287.18	470.85		324.50	242.07
Hire Purchase Loan	231.62	13.91	2.53	132.69	78.20	10.04	2.54	2.72	89.61	268.66	11.03	447.75	205.33
Deprived Sector Loan	84.85	4.78	8.54	82.93	221.25	3.80			151.98	507.91		228.66	45.69
Bills Purchased											2.60		
Other Product	977.91	55.20	13.51	40.88	2309.97	29.67	113.22		813.07	133.97	22.24	104.84	286.16
a. Credit Card													
b. Education Loan	80.74		10.32	0.95	8.28	0.93			15.59			20.54	12.32
c. Cottage Industrial Loan													
d. Small Industrial Loan			3.18						138.63				
e. Medium Industrial Loan	31.39				27.92								
f. Small and Medium Industrial Loan													
g. Others	865.77	55.20		39.93	2273.77	28.75	113.22		658.85	133.97	22.24	84.30	273.84
Total Product wise Loan	2458.96	128.38	196.51	1565.68	3308.56	230.21	1700.37	352.63	2409.94	6068.28	47.30	4390.64	1151.87
Collateral Wise													
Gold and Silver	15.96												
Government Securities										10.85			
Non Governmental Securities	39.81					14.50						324.50	242.07
Fixed Deposit Receipts	65.15	1.05	12.13	26.30	58.09			6.70	100.39	123.12		31.31	93.53
Own	65.15	1.05	12.13	26.30	58.09			6.70	100.39	123.12		31.31	93.53
Other Licences Institutions													
Collateral of Properties	2280.47	75.46	184.38	1535.36	272.90	182.29	1700.37	345.91	1952.38	4968.78	46.19	3960.75	761.24
Fixed Assets	2280.47	75.46	184.38	1535.36	272.90	182.29	1700.37	345.91	1952.38	4968.78	46.19	3960.75	761.24
Current Assets													
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	0.45			4.02		31.32			90.00	484.82	0.37	52.99	55.03
Government Guarantee				4.02									
Institutional Guarantee	0.45					23.74			90.00	470.96			37.50
Personal Guarantee						7.58				13.86	0.37	52.99	17.49
Collective Guarantee													0.04
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others	57.12	51.87			2977.57	2.09		0.02	267.17	480.71	0.75	21.09	
Total	2458.96	128.38	196.51	1565.68	3308.56	230.21	1700.37	352.63	2409.94	6068.28	47.30	4390.64	1151.87

BFI Name	Reliance
Sector Wise	
Agricultural and Forest Related	62.02
Fishery Related	
Mining Related	1.20
Manufacturing (Producing) Related	153.01
Construction	397.96
Electricity,Gas and Water	30.60
Metal Products, Mach. & Ele. Eqp.	61.41
Tras., Com. and Public Utilities	768.72
Wholesaler & Retailer	173.72
Finance, Insurance and Real Estate	260.36
Hotel or Restaurant	99.30
Other Services	73.44
Consumption Loans	99.29
Local Government	
Others	620.44
TOTAL sectorwise	2801.47

Product Wise

Term Loan	
Overdraft	
Trust Receipt Loan / Import Loan	
Demand & Other Working Capital Loan	27.15
Res. Per. H. Loan (Up to Rs. 15 mil.)	390.26
Real Estate Loan	316.62
Margin Nature Loan	59.07
Hire Purchase Loan	801.52
Deprived Sector Loan	109.38
Bills Purchased	
Other Product	1097.46
a. Credit Card	
b. Education Loan	21.07
c. Cottage Industrial Loan	193.10
d. Small Industrial Loan	
e. Medium Industrial Loan	
f. Small and Medium Industrial Loan	
g. Others	883.29
Total Product wise Loan	2801.47

Collateral Wise

Gold and Silver	
Government Securities	
Non Governmental Securities	
Fixed Deposit Receipts	31.43
Own	31.43
Other Licences Institutions	
Collateral of Properties	2511.75
Fixed Assets	2511.75
Current Assets	
Against security of Bill	
Domestic Bills	
Foreign Bills	
Against Guarantee	193.88
Government Guarantee	
Institutional Guarantee	95.50
Personal Guarantee	1.90
Collective Guarantee	
Int. Rtd. Foreign Bank's Guarantee	
Other Guarantee	96.49
Credit Card	
Others	64.40
Total	2801.47

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% change		
		2015	2016	2017	2017	2018			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	6147.3	8684.9	12592.8	16304.4	16126.1	41.28	45.00	-1.09
	a. Paid-up Capital	3987.3	5436.5	7721.3	8652.6	9744.3	34.06	36.35	12.62
	b. Statutory Reserves	750.3	1214.8	1747.6	2191.3	2378.6	43.45	61.90	8.55
	c. Retained Earning	8.9	363.6	1179.5	2996.2	1709.5	-95.97	3993.66	-42.94
	d. Others Reserves	1400.8	1670.0	1944.5	2464.3	2293.7	13.64	19.22	-6.92
2	**BORROWINGS**	38244.9	52434.4	66772.7	70974.9	75662.7	37.09	37.10	6.60
	a. NRB	306.6	91.1	554.8	2374.1	1986.5	-41.75	-70.27	-16.33
	f. Others	37938.3	52343.3	66217.9	68600.8	73676.2	38.61	37.97	7.40
3	**DEPOSITS**	15775.5	24095.3	34344.1	39575.3	41280.6	43.40	52.74	4.31
4	**BILLS PAYABLE**	0.0	0.8	2.0	0.5	0.2	0.00	0.00	-53.41
5	**OTHER LIABILITIES**	5205.7	7205.0	10366.3	12091.9	11529.6	37.81	38.41	-4.65
	a. Loan Loss Provision	986.0	1345.6	1716.1	1980.6	2031.5	18.88	36.47	2.57
	b. Interest Suspense a/c	575.3	652.7	938.5	975.8	832.9	21.13	13.45	-14.64
	c. Others	3644.3	5206.8	7711.8	9135.6	8665.3	47.36	42.87	-5.15
6	**RECONCILIATION A/c**	2330.2	5031.9	5779.8	6506.2	6137.4	114.13	115.95	-5.67
7	**PROFIT & LOSS A/c**	2524.8	3318.2	3907.2	1631.1	1762.4	71.32	31.43	8.05
	Total	**70228.2**	**100770.6**	**133765.0**	**147084.3**	**152499.0**	39.93	43.49	3.68
	Assets								
1	**LIQUID FUNDS**	6597.2	11096.2	12497.7	14038.8	14547.1	-8.41	68.20	3.62
	a. Cash Balance	62.2	75.5	93.9	175.0	168.8	58.52	21.36	-3.58
	b. Bank Balance	3900.5	6327.0	6243.3	7650.7	6738.6	5.12	62.21	-11.92
	c. Money at Call	2634.4	4693.6	6160.5	6213.1	7639.8	-23.70	78.17	22.96
2	INVESTMENT IN SECURITIES EX	116.2	38.7	42.7	242.7	390.7	0.00	-66.67	60.97
3	**SHARE & OTHER INVESTMEN**	2350.1	2809.8	2658.1	2895.8	3324.1	-18.80	19.56	14.79
4	**LOANS & ADVANCES**	54915.5	77232.9	106540.9	117225.5	121722.0	53.87	40.64	3.84
	Institutional	14853.5	19194.3	24131.1	25879.4	26997.7	50.59	29.22	4.32
	Individual	40062.0	58038.6	82409.8	91346.1	94724.3	55.12	44.87	3.70
5	**FIXED ASSETS**	775.2	961.1	1219.2	1366.8	1397.4	24.14	23.98	2.24
6	**OTHER ASSETS**	3205.4	3598.2	4766.1	5071.7	4732.6	28.97	12.25	-6.69
7	**EXPENSES NOT WRITTEN OFF**	7.2	4.5	11.2	8.5	5.0	-23.43	-38.06	-41.91
8	**NON BANKING ASSETS**	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00
9	**RECONCILIATION A/c**	2215.3	5017.3	5959.5	6200.9	6329.1	104.14	126.49	2.07
10	**PROFIT & LOSS A/c**	46.2	11.9	69.6	33.6	50.9	-43.57	-74.22	51.70
	Total	**70228.2**	**100770.6**	**133765.0**	**147084.3**	**152499.0**	39.93	43.49	3.68
	Profit & Loss A/cExpenses								
	1 INTEREST EXPENSES	2369.56	3494.31	5937.76	3516.47	4880.04	20.41	47.47	38.78
	2 COMMISSION/FEE EXPENSES	0.00	0.01	0.21	0.03	0.03	-99.99	177.16	11.68
	3 EMPLOYEE EXPENSES	1827.28	2671.95	3619.07	1839.95	2248.52	24.78	46.23	22.21
	4 OFFICE OPERATING EXPENSES	907.22	1505.00	1231.78	503.99	658.87	84.60	65.89	30.73
	5 NON OPERATING EXPENSES	1.78	4.81	0.80	0.23	0.97	0.00	170.37	317.58
	6 PROVISION FOR RISK	326.79	560.23	641.44	306.72	441.55	73.67	71.44	43.96
	7 LOAN WRITTEN OFF	1.12	0.00	2.97	0.00	0.00	152.70	-100.00	0.00
	8 EXTRAORDINORY EXPENSES		0.00	0.01	0.00	0.00	0.00	0.00	0.00
	9 PROVISION FOR STAFF BONUS	140.66	314.96	518.61	202.07	237.90	37.20	123.91	17.73
	10 PROVISION FOR INCOME TAX	407.48	946.11	1561.02	607.03	715.64	34.76	132.18	17.89
	11 NET PROFIT	2496.01	3374.46	3901.54	1630.94	1748.10	73.87	35.19	7.18
	TOTAL EXPENSES	**8477.90**	**12871.83**	**17415.23**	**8607.42**	**10931.62**	41.31	51.83	27.00
	Income								
	1. INTEREST INCOME	7637.78	11628.63	15659.24	7639.11	9567.23	41.71	52.25	25.24
	2. COMMISSION & DISCOUNT	220.38	286.71	409.62	175.44	225.33	68.44	30.10	28.43
	3 OTHER OPERATING INCOME	411.08	684.42	1000.22	678.96	906.53	34.85	66.49	33.52
	4 NON OPERATING INCOME	12.53	34.47	50.76	24.32	64.34	-68.80	175.15	164.55
	5 PROVISION FOR WRITTEN BACK	165.27	222.11	241.31	58.98	134.18	87.12	34.39	127.51
	6 RECOVERY FOR WRITE BACK	13.44	4.63	2.99	0.03	0.04	582.37	-65.57	14.59
	7 INCOME FOR EXTRA ORDINARY EXPENSES	0.00	0.01	0.00	0.00	0.00	-100.00	0.00	0.00
	8 NET LOSS	17.42	10.85	51.08	30.58	33.97	-60.12	-37.70	11.08
	TOTAL INCOME	**8477.90**	**12871.83**	**17415.23**	**8607.42**	**10931.62**	41.31	51.83	27.00
	Miscellaneous Information								
	No. of Total Staffs	5756	7132	8903	10059	10449	30.67	23.91	3.88
	No. of Total Branches	1116	1378	1895	2121	2152	29.62	23.48	1.46
	No. of Total Centers	77616	100794	132355	146589	150677	30.71	29.86	2.79
	No. of Total Groups	304737	366540	455206	489323	506184	4.28	20.28	3.45
	No. of Total Passive Groups	11504	4601	4942	7034	5460	25.90	-60.01	-22.38
	No. of Total Members	1548767	1898891	2338046	2519778	2577541	-3.95	22.61	2.29
	No. of Total Passive Members	56436	32378	37050	38939	39625	-15.06	-42.63	1.76
	No. of Total Borrowers	1080878	1296303	1576155	1675562	1695056	-1.93	19.93	1.16
	No. of Total Overdue Borrowers	45697	44861	44281	66771	59527	49.06	-1.83	-10.85
	No. of Total Saving Members	1521152	1873432	2368500	2548291	2602585	26.92	23.16	2.13
	Total Saving Amount (Rs million)	15770.90	24111.28	34583.36	39706.16	41203.22	43.36	52.88	3.77

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	1	Taplejung	9	0	0	9	129954	14439
2	1	Panchthar	14	4	1	19	195755	10303
3	1	Ilam	20	7	2	29	305073	10520
4	1	Jhapa	86	26	7	119	888561	7467
5	1	Sankhuwasabha	16	0	0	16	157342	9834
6	1	Bhojpur	13	1	0	14	165754	11840
7	1	Terhathum	10	2	0	12	101336	8445
8	1	Dhankuta	14	5	0	19	168873	8888
9	1	Morang	90	31	12	133	1051204	7904
10	1	Sunsari	76	15	11	102	862731	8458
11	1	Solukhumbu	10	0	0	10	103877	10388
12	1	Khotang	6	3	0	9	186006	20667
13	1	Okhaldhunga	8	4	0	12	150695	12558
14	1	Udayapur	20	0	1	21	343555	16360
	Total		**392**	**98**	**34**	**524**	**4810715**	9181
15	2	Saptari	21	1	8	30	687438	22915
16	2	Siraha	40	1	0	41	682168	16638
17	2	Dhanusha	42	5	1	48	813447	16947
18	2	Mahottari	30	6	1	37	682560	18448
19	2	Sarlahi	27	7	0	34	852934	25086
20	2	Rautahat	23	5	0	28	790277	28224
21	2	Bara	32	4	2	38	781397	20563
22	2	Parsa	46	9	3	58	676705	11667
	Total		**261**	**38**	**15**	**314**	**5966927**	19003
23	3	Dolakha	15	5	0	20	187441	9372
24	3	Ramechhap	11	1	0	12	207172	17264
25	3	Sindhuli	13	5	0	18	306621	17034
26	3	Rasuwa	14	1	1	16	44559	2785
27	3	Dhading	25	16	0	41	348755	8506
28	3	Nuwakot	18	7	1	26	284727	10951
29	3	Sindhupalchok	21	10	1	32	292843	9151
30	3	Kavrepalanchok	46	16	3	65	396293	6097
31	3	Kathmandu	468	80	40	588	2069760	3520
32	3	Lalitpur	102	13	7	122	537365	4405
33	3	Bhaktapur	45	8	5	58	347585	5993
34	3	Makawanpur	37	17	3	57	448503	7868
35	3	Chitawan	98	65	9	172	657701	3824
	Total		**913**	**244**	**70**	**1227**	**6129326**	4995
36	4	Gorkha	19	12	0	31	256094	8261
37	4	Manang	4	1	0	5	6412	1282
38	4	Lamjung	22	6	2	30	170886	5696
39	4	Kaski	90	82	11	183	554611	3031
40	4	Tanahu	37	27	1	65	339113	5217
41	4	Syangja	21	22	2	45	265585	5902
42	4	Mustang	5	3	0	8	12230	1529
43	4	Baglung	27	11	0	38	279089	7344
44	4	Parbat	14	11	0	25	148194	5928
45	4	Myagdi	13	6	1	20	112198	5610
46	4	Nawalparasi East	30	28	6	64	337791	5278
	Total		**282**	**209**	**23**	**514**	**2482203**	4829

47	5	Gulmi	14	12	0	26	265424	10209
48	5	Palpa	26	8	0	34	253550	7457
49	5	Rupandehi	120	82	10	212	1004488	4738
50	5	Kapilbastu	27	13	4	44	636614	14469
51	5	Arghakhanchi	15	7	0	22	201325	9151
52	5	Pyuthan	9	11	0	20	237995	11900
53	5	Rolpa	6	0	0	6	233764	38961
54	5	Rukum East	2	0	0	2	56680	28340
55	5	Dang	50	30	4	84	616785	7343
56	5	Banke	57	20	4	81	568088	7013
57	5	Bardiya	21	15	0	36	462504	12847
58	5	Nawalparasi West	18	11	0	29	359796	12407
59	5	Rukum West	12	1	0	13	165597	12738
	Total		**377**	**210**	**22**	**609**	**5062611**	8313
60	6	Salyan	14	0	0	14	262659	18761
61	6	Surkhet	32	1	1	34	395621	11636
62	6	Dailekh	11	0	0	11	285823	25984
63	6	Jajarkot	5	1	0	6	189483	31580
64	6	Dolpa	3	0	0	3	40477	13492
65	6	Jumla	7	1	0	8	119809	14976
66	6	Kalikot	6	1	0	7	151952	21707
67	6	Mugu	3	0	0	3	61108	20369
68	6	Humla	4	0	0	4	56169	14042
	Total		**85**	**4**	**1**	**90**	**1563101**	17368
69	7	Doti	9	2	0	11	213588	19417
70	7	Bajhang	6	0	0	6	213158	35526
71	7	Kailali	70	20	2	92	890881	9683
72	7	Bajura	5	0	0	5	148686	29737
73	7	Achham	7	2	0	9	277898	30878
74	7	Kanchanpur	31	13	0	44	503466	11442
75	7	Darchula	8	0	0	8	140922	17615
76	7	Baitadi	6	1	0	7	261598	37371
77	7	Dadeldhura	11	2	0	13	153135	11780
Total			**153**	**40**	**2**	**195**	**2803332**	14376
Grand Total			**2463**	**843**	**167**	**3473**	**28818215**	8298

Bank/BFI Class	**A**	**B**	**C#**	**D$**	**Total**
No. of BFIs	**28**	**36**	**25**	**58**	**147**
No. of Branches	**2463**	**843**	**167**	**2152**	**5625**
Population per Branch*					**5123**

Province	**A**	**B**	**C**	**Total**
1	392	98	34	524
2	261	38	15	314
3	913	244	70	1227
4	282	209	23	514
5	377	210	22	609
6	85	4	1	90
7	153	40	2	195
Total	**2463**	**843**	**167**	**3473**

* Population 28,818,215 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, Machinary & 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, Machinary & 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, Machinary & 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, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.13	700640.75	1.00	9.00	2.06	724050.92
2	Fixed:	0.40	19.00	5.65	501932.97	1.00	19.00	5.67	515349.32
2.1	up to 1 month	1.00	17.55	4.87	7279.14	2.00	14.00	5.63	8913.31
2.2	1-3 months	1.40	17.55	5.09	20823.72	1.00	17.55	5.10	25732.87
2.3	3-6 months	1.00	17.55	4.29	37211.91	1.00	17.55	4.53	37389.05
2.4	6-12 months	0.40	17.55	5.87	284140.27	1.50	17.55	5.87	294465.94
2.5	1-2 yrs	2.00	17.55	5.50	128730.55	1.00	17.55	5.52	124730.18
2.6	2 yrs and above	2.00	19.00	6.86	23747.39	2.00	19.00	6.37	24117.97
3	Call	0.05	10.50	3.79	307838.34	0.05	10.50	4.16	307134.49
4	Certificate of Deposits	5.00	5.00	5.00	665.10	5.00	5.00	5.00	665.69
5	Other	2.50	9.00	4.51	178.11	2.50	9.00	2.61	535.97
6	Non interest bearing deposits	0.00	0.00	0.00	169401.46	0.00	0.00	0.00	177288.20
6.1	Current	0.00	0.00	0.00	149265.92	0.00	0.00	0.00	156343.24
6.2	Margin	0.00	0.00	0.00	17067.77	0.00	0.00	0.00	17007.76
6.3	Other	0.00	0.00	0.00	3067.77	0.00	0.00	0.00	3937.20
	Aggregate	0.05	19.00	3.27	1680656.73	0.05	19.00	3.30	1725024.61

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2073 (Mid Sep, 2016)				Asoj, 2073 (Mid Oct, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	10.27	61841.44	4.00	21.50	9.90	63232.88
2	Fishery Related	4.50	20.00	9.80	1561.61	4.50	20.00	9.77	1653.28
3	Mining Related	6.00	17.00	8.28	3127.52	5.75	17.00	8.36	3142.52
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.15	88734.92	2.00	20.00	8.10	88938.21
5	Non Food Production Related	2.00	21.00	8.08	169478.55	2.00	21.00	7.90	173831.19
6	Construction	2.00	21.00	9.28	146705.72	2.00	21.00	9.24	149448.15
7	Electricity,Gas and Water	2.25	19.00	9.19	40103.02	2.25	19.00	9.06	41226.64
8	Metal Products, Machinary & Electronic Equipment & Assemblage	4.50	18.00	8.52	16267.57	4.50	18.00	8.20	17317.94
9	Transport, Communication and Public Utilities	4.00	20.00	9.14	43464.62	4.00	20.00	9.12	44881.64
10	Wholesaler & Retailer	2.25	21.50	8.59	323552.71	2.25	21.50	8.54	329403.87
11	Finance, Insurance and Real Estate	2.00	21.50	7.05	109744.59	2.00	21.50	7.06	114036.94
12	Hotel or Restaurant	4.50	21.00	8.57	42707.05	4.50	21.00	8.51	44537.90
13	Other Services	3.00	19.00	9.38	60233.32	3.00	19.00	9.29	61515.64
14	Consumption Loans	1.00	30.00	9.71	102035.77	1.00	30.00	9.61	103691.57
15	Local Government	3.00	14.00	3.04	1473.30	3.00	14.00	3.06	1478.00
16	Others	2.00	21.00	9.26	219658.59	2.00	21.00	8.80	226981.02
	Aggregate	1.00	30.00	8.77	1430690.30	1.00	30.00	8.62	1465317.39

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2073 (Mid Sep, 2016)				Asoj, 2073 (Mid Oct, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.50	9.16	227038.66	2.25	21.5	8.96	233962.2844
2	Overdraft	3.00	20.00	9.20	255207.22	3.00	20.00	9.23	260956.20
3	Trust Receipt Loan / Import Loan	5.00	21.00	6.42	76462.38	5.00	21.00	6.37	74540.18
4	Demand & Other Working Capital Loan	2.00	19.00	8.45	349882.39	2.00	19.00	8.31	357245.74
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	9.16	114413.22	2.00	19.00	9.07	117325.25
6	Real Estate Loan	4.00	19.00	9.20	85276.34	4.00	19.00	9.16	87993.08
7	Margin Nature Loan	6.00	18.00	7.87	28652.20	6.00	17.00	7.87	29857.03
8	Hire Purchase Loan	1.00	20.00	9.40	86013.60	1.00	19.00	9.34	89851.49
9	Deprived Sector Loan	2.00	21.50	5.77	62542.81	2.00	21.50	6.01	71652.98
10	Bills Purchased	2.00	17.00	2.94	7422.85	2.00	17.00	3.58	7192.43
11	Other Product	2.50	30.00	10.15	137778.65	2.50	30.00	10.02	134740.77
	Aggregate	1.00	30.00	8.75	1430690.32	1.00	30.00	8.67	1465317.41

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	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Saving	1.00	9.00	2.04	722415.58	1.00	8.00	2.11	719065.00
2	Fixed:	1.00	19.00	5.92	540703.87	1.00	19.00	6.37	565107.52
2.1	up to 1 month	2.25	17.55	4.41	4641.61	2.50	17.55	4.44	6140.68
2.2	1-3 months	1.00	17.55	5.01	21759.88	1.00	17.55	4.63	15029.43
2.3	3-6 months	1.00	17.55	4.75	34886.74	1.00	17.55	5.61	53508.31
2.4	6-12 months	1.50	17.55	6.12	288298.51	1.50	17.55	6.65	331742.13
2.5	1-2 yrs	2.00	17.55	5.90	164150.18	2.00	17.55	6.13	128889.80
2.6	2 yrs and above	2.00	19.00	6.49	26966.96	2.00	19.00	6.92	29797.16
3	Call	0.05	10.50	4.38	291629.07	0.05	10.50	4.81	294157.81
4	Certificate of Deposits	5.00	5.00	5.00	660.97	5.00	5.00	5.00	654.84
5	Other	1.00	9.00	3.22	278.27	1.00	9.75	2.90	394.73
6	Non interest bearing deposits	0.00	0.00	0.00	167723.77	0.00	0.00	0.00	166625.40
6.1	Current	0.00	0.00	0.00	147260.84	0.00	0.00	0.00	147377.50
6.2	Margin	0.00	0.00	0.00	16819.01	0.00	0.00	0.00	16863.61
6.3	Other	0.00	0.00	0.00	3643.93	0.00	0.00	0.00	2384.29
	Aggregate	0.05	19.00	3.46	1723411.53	0.05	19.00	3.74	1746005.30

Overall Summary of Interest Rate on LCY Sectorwise Credit		Kattik, 2073 (Mid Nov, 2016)				Mangsir, 2073 (Mid Dec, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Agricultural and Forest Related	4.00	21.50	10.49	62209.93	4.00	22.00	10.56	63626.74
2	Fishery Related	4.50	20.00	9.76	1691.09	4.50	20.00	9.80	1721.89
3	Mining Related	5.75	17.00	8.70	3084.64	6.25	17.00	9.01	2821.67
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.45	87504.43	2.00	20.00	8.69	89434.58
5	Non Food Production Related	2.00	21.00	8.23	178083.33	2.00	21.00	8.51	179181.11
6	Construction	2.00	21.00	9.35	151601.35	2.00	21.00	9.50	154575.10
7	Electricity,Gas and Water	2.25	19.00	9.15	42380.59	2.25	19.00	9.18	43141.35
8	Metal Products, Machinary & Electronic Equipment & Assemblage	4.50	18.00	8.45	17635.57	4.50	18.00	8.84	17995.19
9	Transport, Communication and Public Utilities	4.00	20.00	9.31	45718.20	3.87	20.00	9.49	46485.51
10	Wholesaler & Retailer	2.25	21.50	8.78	333681.40	2.25	22.00	8.99	335756.91
11	Finance, Insurance and Real Estate	2.00	21.50	7.36	114878.89	2.50	20.00	7.69	119352.08
12	Hotel or Restaurant	4.50	21.00	8.64	45174.13	4.50	20.00	8.77	45953.09
13	Other Services	3.00	19.00	9.47	62379.60	3.00	19.00	9.60	63763.44
14	Consumption Loans	1.00	30.00	9.72	108331.72	1.00	30.00	9.79	113864.50
15	Local Government	3.00	14.00	3.16	1473.31	3.00	15.00	3.16	1473.31
16	Others	2.00	24.00	9.15	230059.64	2.00	24.00	9.53	233521.45
	Aggregate	1.00	30.00	8.88	1485887.83	1.00	30.00	9.11	1512667.91

Overall Summary of Interest Rate on LCY Productwise Credit		Kattik, 2073 (Mid Nov, 2016)				Mangsir, 2073 (Mid Dec, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Term Loan	2.25	21.5	9.22	237651.1325	2.25	20.00	9.34	240907.32
2	Overdraft	3.00	24.00	9.36	265017.46	3.00	24.00	9.44	277704.79
3	Trust Receipt Loan / Import Loan	5.00	21.00	6.84	75476.37	5.00	21.00	7.09	75792.06
4	Demand & Other Working Capital Loan	2.00	19.00	8.65	359727.17	2.00	19.00	8.83	354020.05
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	19.00	9.24	119545.74	2.00	20.00	9.37	122180.52
6	Real Estate Loan	4.00	19.00	9.38	89301.71	4.00	19.00	9.54	92542.17
7	Margin Nature Loan	6.25	17.00	8.18	30000.56	6.25	17.00	8.52	29588.70
8	Hire Purchase Loan	1.00	19.00	9.45	93708.63	1.00	19.00	9.49	99963.04
9	Deprived Sector Loan	2.00	21.50	6.46	71038.69	2.50	22.00	6.48	72112.90
10	Bills Purchased	2.00	17.00	4.75	6855.46	2.00	17.00	4.20	5859.02
11	Other Product	2.50	30.00	10.23	137564.87	3.00	30.00	10.33	141997.33
	Aggregate	1.00	30.00	8.93	1485887.79	1.00	30.00	9.07	1512667.91

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Poush, 2073 (Mid Jan, 2017)				Magh, 2073 (Mid Feb, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%	Amount	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Saving	1.00	8.25	2.11	725776.47	0.50	12.00	2.16	687278.85
2	Fixed:	1.00	19.00	6.72	596250.43	0.50	19.00	7.37	645492.60
2.1	up to 1 month	2.25	17.55	4.26	5038.76	2.25	14.50	4.38	4126.74
2.2	1-3 months	1.75	17.55	4.76	17403.76	1.75	17.55	6.32	24981.57
2.3	3-6 months	2.00	17.55	6.96	60834.06	2.00	17.55	7.28	78315.09
2.4	6-12 months	1.00	17.55	6.91	336877.15	0.50	17.55	7.53	364026.67
2.5	1-2 yrs	1.50	17.55	6.44	136635.01	1.50	17.55	7.13	136592.84
2.6	2 yrs and above	2.00	19.00	6.88	39461.69	2.00	19.00	7.88	37449.70
3	Call	0.05	13.00	5.55	306544.56	0.05	14.00	7.24	328447.20
4	Certificate of Deposits	5.50	5.50	5.50	635.39	5.00	5.00	5.00	617.56
5	Other	2.75	9.00	3.45	666.27	2.75	9.00	5.45	734.62
6	Non interest bearing deposits	0.00	0.00	0.00	172467.15	0.00	0.00	0.00	172535.45
6.1	Current	0.00	0.00	0.00	152187.18	0.00	0.00	0.00	153332.36
6.2	Margin	0.00	0.00	0.00	17738.76	0.00	0.00	0.00	16788.79
6.3	Other	0.00	0.00	0.00	2541.21	0.00	0.00	0.00	2414.30
	Aggregate	0.05	19.00	4.02	1802340.27	0.05	19.00	4.70	1835106.27

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2073 (Mid Jan, 2017)				Magh, 2073 (Mid Feb, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%	Amount	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Agricultural and Forest Related	4.00	21.50	10.37	64498.55	4.00	21.50	10.31	66089.90
2	Fishery Related	4.50	20.00	10.03	1736.06	4.50	20.00	10.38	1762.60
3	Mining Related	6.25	18.00	9.41	2750.59	7.50	18.00	10.02	2815.26
4	Agriculture, Forestry & Beverage Production Related	1.00	20.00	9.02	92705.62	1.00	20.00	9.59	103943.84
5	Non Food Production Related	2.00	20.00	8.80	184764.96	2.00	20.00	9.49	205180.67
6	Construction	1.50	21.00	9.70	159914.73	2.00	21.00	10.42	171413.88
7	Electricity,Gas and Water	2.25	19.00	9.42	46296.49	2.25	20.00	9.75	51027.33
8	Metal Products, Machinary & Electronic Equipment & Assemblage	3.00	20.00	9.18	18648.81	3.00	20.00	9.76	19736.00
9	Transport, Communication and Public Utilities	4.00	20.00	9.81	48666.05	4.50	19.00	10.45	51232.26
10	Wholesaler & Retailer	2.25	21.50	9.27	347534.10	2.20	21.50	10.13	378020.65
11	Finance, Insurance and Real Estate	2.00	19.00	8.20	129094.65	2.00	19.50	9.08	136948.36
12	Hotel or Restaurant	4.50	21.00	8.91	47805.43	4.50	21.00	9.68	51041.59
13	Other Services	3.00	21.00	9.72	64924.66	3.00	21.00	10.24	67521.48
14	Consumption Loans	2.50	30.00	10.15	122254.55	2.00	30.00	10.91	129858.98
15	Local Government	3.00	14.00	3.04	1473.00	3.00	14.00	3.04	1473.00
16	Others	2.00	24.00	9.45	248305.54	2.00	24.00	11.21	174212.61
	Aggregate	1.00	30.00	9.32	1581373.78	1.00	30.00	10.12	1612278.43

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2073 (Mid Jan, 2017)				Magh, 2073 (Mid Feb, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%	Amount	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Term Loan	2.25	20.00	9.44	244462.06	2.25	20.00	10.02	246129.04
2	Overdraft	3.00	24.00	9.74	285840.27	3.00	24.00	10.55	287328.53
3	Trust Receipt Loan / Import Loan	5.00	21.00	7.25	74884.19	4.50	21.00	8.07	80217.22
4	Demand & Other Working Capital Loan	2.00	21.00	9.00	372455.08	2.00	21.00	9.81	380254.89
5	Residential Personal Home Loan (Up to Rs. 10 million)	1.50	20.00	9.42	127759.81	2.00	20.00	10.15	129870.30
6	Real Estate Loan	2.00	19.00	9.80	96619.08	2.00	19.00	10.59	98968.33
7	Margin Nature Loan	7.00	17.00	9.15	32288.12	7.00	17.00	10.43	33801.57
8	Hire Purchase Loan	2.99	20.00	9.72	106711.64	2.00	19.00	10.52	110463.67
9	Deprived Sector Loan	2.50	21.50	7.09	78528.62	2.00	21.50	8.07	79293.96
10	Bills Purchased	1.00	17.00	4.29	6778.84	1.00	18.00	4.20	6120.65
11	Other Product	3.00	30.00	10.48	155046.08	3.00	30.00	11.18	159830.26
	Aggregate	1.00	30.00	9.28	1581373.77	1.00	30.00	10.05	1612278.43

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Fagun, 2073 (Mid Mar, 2017)				Chait, 2073 (Mid Apr, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%	Amount	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Saving	1.00	12.00	2.26	665175.55	1.00	11.25	2.66	655849.74
2	Fixed:	1.00	19.00	7.94	696808.55	1.00	19.00	8.54	749990.26
2.1	up to 1 month	2.25	17.55	4.89	10232.77	2.50	17.55	7.01	11200.27
2.2	1-3 months	1.00	17.55	8.01	30279.73	1.00	17.55	7.53	50668.62
2.3	3-6 months	2.00	15.69	8.16	63880.26	2.00	13.75	7.77	75145.44
2.4	6-12 months	1.50	17.55	8.06	377944.66	2.50	17.55	8.85	398374.38
2.5	1-2 yrs	1.50	15.00	7.76	161655.61	2.50	15.00	8.58	164487.86
2.6	2 yrs and above	2.00	19.00	7.95	52815.52	2.00	19.00	8.50	50113.68
3	Call	0.05	15.00	7.28	305530.13	0.05	15.00	4.50	269886.15
4	Certificate of Deposits	0.00	0.00	0.00	5.03	5.00	5.00	5.00	2.49
5	Other	3.25	9.00	4.29	255.05	3.25	9.00	5.23	1193.13
6	Non interest bearing deposits	0.00	0.00	0.00	171340.38	0.00	0.00	0.00	166753.36
6.1	Current	0.00	0.00	0.00	150808.52	0.00	0.00	0.00	146816.85
6.2	Margin	0.00	0.00	0.00	17589.04	0.00	0.00	0.00	17992.01
6.3	Other	0.00	0.00	0.00	2942.82	0.00	0.00	0.00	1944.51
	Aggregate	0.05	19.00	5.04	1839114.69	0.05	19.00	5.08	1843675.13

Overall Summary of Interest Rate on LCY Sectorwise Credit		Fagun, 2073 (Mid Mar, 2017)				Chait, 2073 (Mid Apr, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%	Amount	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Agricultural and Forest Related	4.00	22.00	10.96	66333.18	4.00	21.50	11.14	68608.21
2	Fishery Related	4.50	19.00	10.56	1804.58	4.50	18.00	10.62	1846.38
3	Mining Related	8.50	17.00	10.60	2914.26	8.00	17.00	10.62	3105.32
4	Agriculture, Forestry & Beverage Production Related	1.00	20.00	10.08	104228.51	1.00	20.00	10.37	104897.36
5	Non Food Production Related	1.90	20.00	9.92	204171.79	1.90	20.00	10.24	201334.02
6	Construction	2.00	21.00	10.87	173374.93	2.00	21.00	11.02	174812.99
7	Electricity,Gas and Water	2.25	20.00	9.96	51354.74	2.25	20.00	9.94	54227.13
8	Metal Products, Machinary & Electronic Equipment & Assemblage	3.00	20.00	10.24	19996.14	3.00	20.00	10.49	20434.10
9	Transport, Communication and Public Utilities	2.00	22.00	10.86	51071.23	2.00	19.00	11.17	51148.39
10	Wholesaler & Retailer	1.00	21.00	10.60	379459.95	1.00	21.50	10.79	383527.06
11	Finance, Insurance and Real Estate	2.00	19.50	9.61	135387.71	2.00	19.50	9.77	140609.81
12	Hotel or Restaurant	6.00	20.00	10.03	51621.75	6.25	21.00	10.16	52539.78
13	Other Services	3.00	21.00	10.68	68379.87	3.00	21.00	10.88	69405.27
14	Consumption Loans	2.00	30.00	11.11	119378.38	2.00	30.00	11.24	123171.61
15	Local Government	3.00	12.00	4.14	1482.25	3.00	12.00	4.14	1482.25
16	Others	2.00	24.00	11.95	185987.21	2.00	24.00	11.93	188855.59
	Aggregate	1.00	30.00	10.60	1616946.48	1.00	30.00	10.77	1640005.27

Overall Summary of Interest Rate on LCY Productwise Credit		Fagun, 2073 (Mid Mar, 2017)				Chait, 2073 (Mid Apr, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%	Amount	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Term Loan	2.25	22.00	10.36	249547.24	2.25	20.00	10.56	250562.28
2	Overdraft	2.50	24.00	11.04	286657.07	3.00	24.00	11.37	293230.95
3	Trust Receipt Loan / Import Loan	4.50	20.00	8.66	79505.32	3.00	21.00	9.13	70864.67
4	Demand & Other Working Capital Loan	2.00	21.00	10.23	376652.27	2.00	21.00	10.54	382365.32
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	10.60	130940.37	2.00	20.00	10.75	133265.55
6	Real Estate Loan	4.25	19.00	11.13	100204.02	2.00	19.00	11.42	101058.02
7	Margin Nature Loan	7.00	17.99	11.01	31943.37	7.00	17.99	11.40	31298.75
8	Hire Purchase Loan	2.00	19.00	11.09	112194.98	2.00	20.00	11.31	114838.70
9	Deprived Sector Loan	2.00	20.00	8.47	80613.60	2.00	21.50	8.95	86470.72
10	Bills Purchased	1.00	18.00	3.90	6840.14	1.00	18.00	2.49	7826.28
11	Other Product	2.00	30.00	11.65	161848.09	1.80	30.00	11.77	168224.02
	Aggregate	1.00	30.00	10.51	1616946.48	1.00	30.00	10.78	1640005.26

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2074 (Mid May, 2017)				Jeth, 2074 (Mid Jun, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%	Amount	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Saving	1.00	9.50	3.56	653883.30	1.00	9.00	3.80	655147.14
2	Fixed:	0.50	21.00	8.92	770273.56	0.50	21.00	9.61	790886.02
2.1	up to 1 month	2.25	17.55	7.33	13809.77	3.00	12.50	7.72	17486.93
2.2	1-3 months	1.00	13.75	8.63	52800.34	1.75	13.75	8.81	41247.24
2.3	3-6 months	2.00	17.55	8.67	52060.59	2.00	17.55	8.90	54974.83
2.4	6-12 months	0.50	21.00	9.01	439358.19	0.50	21.00	9.92	441605.58
2.5	1-2 yrs	2.50	15.00	9.15	165921.08	1.00	15.00	9.63	180424.19
2.6	2 yrs and above	1.00	19.00	8.34	46323.59	1.00	21.00	8.97	55147.26
3	Call	0.05	15.00	3.92	253426.90	0.05	12.01	4.01	253914.87
4	Certificate of Deposits	5.00	5.00	5.00	0.26	0.00	0.00	0.00	0.00
5	Other	3.25	9.00	5.61	1349.55	3.25	9.00	0.70	1046.48
6	Non interest bearing deposits	0.00	0.00	0.00	171435.75	0.00	0.00	0.00	178169.15
6.1	Current	0.00	0.00	0.00	151587.64	0.00	0.00	0.00	158014.40
6.2	Margin	0.00	0.00	0.00	17724.81	0.00	0.00	0.00	17903.71
6.3	Other	0.00	0.00	0.00	2123.30	0.00	0.00	0.00	2251.04
	Aggregate	0.05	21.00	5.51	1850369.32	0.05	21.00	5.91	1879163.66

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baishakh, 2074 (Mid May, 2017)				Jeth, 2074 (Mid Jun, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%	Amount	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Agricultural and Forest Related	4.00	21.50	11.13	68960.55	4.00	21.50	11.65	70716.61
2	Fishery Related	4.50	18.00	10.62	1880.77	4.50	18.00	11.18	1919.22
3	Mining Related	8.00	17.00	10.23	3160.37	8.00	17.00	11.13	3139.88
4	Agriculture, Forestry & Beverage Production Related	1.90	20.00	10.16	107392.77	1.90	20.00	10.86	106059.76
5	Non Food Production Related	1.90	20.00	10.06	200345.07	2.00	20.00	10.63	197846.92
6	Construction	2.00	21.00	11.14	176395.80	2.00	21.00	11.59	179038.03
7	Electricity,Gas and Water	2.25	20.00	9.64	54896.12	2.25	20.00	10.14	55971.55
8	Metal Products, Machinary & Electronic Equipment & Assemblage	3.00	20.00	10.42	20883.42	3.00	20.00	10.94	21260.37
9	Transport, Communication and Public Utilities	4.50	19.00	9.85	50991.96	4.50	20.00	11.71	51184.31
10	Wholesaler & Retailer	2.25	21.50	10.74	383208.00	2.25	21.50	11.32	385980.41
11	Finance, Insurance and Real Estate	2.00	19.50	9.96	139112.22	2.00	19.50	10.74	139177.32
12	Hotel or Restaurant	6.50	21.00	10.45	52840.78	6.25	21.00	10.66	52981.21
13	Other Services	3.00	19.00	10.72	69826.03	2.00	21.00	11.25	70392.86
14	Consumption Loans	2.00	30.00	11.47	124523.92	2.00	30.00	11.87	125697.74
15	Local Government	3.00	12.00	3.09	1479.74	3.00	11.50	4.13	1479.75
16	Others	1.75	21.00	11.64	189643.65	1.75	24.00	12.28	191662.56
	Aggregate	1.75	30.00	10.69	1645541.17	1.75	30.00	11.29	1654508.50

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2074 (Mid May, 2017)				Jeth, 2074 (Mid Jun, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%	Amount	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Term Loan	2.25	20.00	10.17	253060.53	2.25	20.00	10.94	257682.55
2	Overdraft	2.44	21.00	10.67	290775.43	2.00	24.00	11.79	290633.71
3	Trust Receipt Loan / Import Loan	3.00	21.00	9.16	68537.00	3.00	21.00	9.65	65966.98
4	Demand & Other Working Capital Loan	2.00	19.00	10.53	384390.08	2.00	21.00	11.13	384490.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	10.73	133628.24	2.00	20.00	11.16	134504.68
6	Real Estate Loan	2.00	18.00	10.79	101613.50	2.00	19.00	11.82	102695.97
7	Margin Nature Loan	7.00	17.99	11.16	31213.79	7.00	17.00	12.02	31743.32
8	Hire Purchase Loan	2.00	19.00	10.78	115626.58	2.00	19.00	11.87	116266.54
9	Deprived Sector Loan	1.75	21.50	8.80	86523.05	1.75	21.50	9.49	86968.87
10	Bills Purchased	1.90	18.00	2.23	8553.30	1.90	18.00	2.43	9718.04
11	Other Product	2.50	33.00	12.41	171619.68	2.00	30.00	12.23	173837.58
	Aggregate	1.75	33.00	10.57	1645541.18	1.75	30.00	11.25	1654508.50

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2074 (Mid Jul, 2017)				Saun, 2074 (Mid Aug, 2017)			
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	4.04	695584.55
2	Fixed:	0.50	21.91	10.08	835554.74	0.50	21.91	10.22	848444.64
2.1	up to 1 month	2.00	13.75	9.13	16437.81	2.50	13.75	7.52	10162.73
2.2	1-3 months	1.75	14.00	8.92	39944.81	1.75	17.55	8.35	45009.88
2.3	3-6 months	2.00	17.55	9.57	57925.54	0.50	17.55	9.66	56714.42
2.4	6-12 months	0.50	17.55	10.39	471888.50	2.50	17.55	10.66	486270.78
2.5	1-2 yrs	2.50	14.00	10.23	190857.41	2.50	14.00	10.20	192068.47
2.6	2 yrs and above	1.00	21.91	8.71	58500.67	1.00	21.91	9.09	58218.35
3	Call	0.05	13.00	4.14	266107.50	0.05	13.00	3.88	281827.55
4	Certificate of Deposits	5.00	5.00	5.00	555.98	0.00	0.00	0.00	0.00
5	Other	3.25	6.75	3.96	250.25	3.25	9.00	5.20	651.98
6	Non interest bearing deposits	0.00	0.00	0.00	206434.01	0.00	0.00	0.00	185575.78
6.1	Current	0.00	0.00	0.00	183465.21	0.00	0.00	0.00	160838.10
6.2	Margin	0.00	0.00	0.00	20602.83	0.00	0.00	0.00	22326.56
6.3	Other	0.00	0.00	0.00	2365.97	0.00	0.00	0.00	2411.12
	Aggregate	0.05	21.91	6.15	1998325.79	0.05	21.91	6.25	2012084.50

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2074 (Mid Jul, 2017)				Saun, 2074 (Mid Aug, 2017)			
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	1.17	22.00	11.56	73228.99
2	Fishery Related	4.50	18.00	11.36	1996.59	4.50	18.00	11.38	2009.19
3	Mining Related	8.00	20.00	11.26	3467.83	4.25	20.00	11.74	3535.81
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	10.85	108358.60	2.00	20.60	11.09	106699.79
5	Non Food Production Related	2.00	20.00	10.75	198529.21	2.00	20.40	10.95	202450.68
6	Construction	2.00	21.00	11.53	178777.17	2.00	21.00	11.80	181267.47
7	Electricity,Gas and Water	2.25	20.00	10.32	59344.92	2.25	20.00	10.60	60181.91
8	Metal Products, Machinary & Electronic Equipment & Assemblage	3.75	22.00	10.97	22346.92	4.50	20.40	11.15	22951.87
9	Transport, Communication and Public Utilities	4.50	20.00	11.83	51552.63	4.50	22.00	12.04	52332.74
10	Wholesaler & Retailer	2.50	21.50	11.37	396221.55	2.25	21.50	11.70	396583.21
11	Finance, Insurance and Real Estate	1.75	19.00	10.99	148589.16	1.75	19.00	11.33	145424.60
12	Hotel or Restaurant	0.75	21.00	10.74	55910.21	4.50	21.00	11.08	56235.89
13	Other Services	3.00	19.00	11.41	79016.31	3.00	21.00	11.75	79621.54
14	Consumption Loans	2.00	30.00	11.94	134320.38	2.00	30.00	12.07	131965.72
15	Local Government	3.00	11.50	4.14	1506.86	3.00	11.50	4.13	1508.06
16	Others	2.00	24.00	12.21	203818.47	1.50	24.00	13.08	200457.44
	Aggregate	0.75	30.00	11.33	1717067.47	1.17	30.00	11.68	1716454.91

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2074 (Mid Jul, 2017)				Saun, 2074 (Mid Aug, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%	Amount	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Term Loan	2.25	22.00	11.06	277111.94	1.79	22.00	11.31	280491.84
2	Overdraft	2.00	24.00	11.93	310486.80	2.00	24.00	12.20	303165.08
3	Trust Receipt Loan / Import Loan	3.75	21.00	9.65	58642.73	4.00	20.40	10.02	61655.11
4	Demand & Other Working Capital Loan	2.00	21.00	11.09	385828.33	2.00	21.00	11.41	385860.66
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.33	140053.24	2.00	20.00	11.69	142469.21
6	Real Estate Loan	4.25	19.00	11.94	104245.22	2.00	19.00	12.28	104291.37
7	Margin Nature Loan	7.00	17.00	12.27	34419.83	7.00	17.28	12.43	34044.76
8	Hire Purchase Loan	2.00	19.00	12.03	120085.97	1.50	20.00	12.35	120615.83
9	Deprived Sector Loan	1.75	21.50	10.16	93428.55	1.75	21.50	10.41	93183.32
10	Bills Purchased	2.00	17.00	2.28	9438.91	2.00	17.00	1.92	10500.29
11	Other Product	2.00	30.00	12.38	183325.97	4.00	30.00	12.65	180177.44
	Aggregate	1.75	30.00	11.39	1717067.48	1.50	30.00	11.66	1716454.90

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2074 (Mid Sep, 2017)				Asoj, 2074 (Mid Oct, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%	Amount	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Saving	1.00	9.00	3.95	709577.60	1.00	9.00	3.93	727118.41
2	Fixed:	1.00	21.91	10.32	858905.48	1.00	21.91	10.31	855002.39
2.1	up to 1 month	2.50	13.75	7.40	13325.79	2.50	17.55	7.84	14066.71
2.2	1-3 months	1.75	17.55	8.01	43986.45	1.75	14.50	8.26	41116.48
2.3	3-6 months	2.00	17.55	9.25	64243.10	2.00	17.55	10.49	67911.40
2.4	6-12 months	2.50	15.00	10.82	500896.67	2.50	17.50	10.75	473474.74
2.5	1-2 yrs	2.00	14.00	10.60	174837.38	1.50	14.00	10.22	187011.21
2.6	2 yrs and above	1.00	21.91	8.86	61616.10	1.00	21.91	9.12	71421.85
3	Call	0.05	13.00	3.42	262539.32	0.05	13.00	3.77	269813.84
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	9.00	5.07	791.02	3.25	9.00	5.50	795.30
6	Non interest bearing deposits	0.00	0.00	0.00	199471.61	0.00	0.00	0.00	202623.57
6.1	Current	0.00	0.00	0.00	173231.69	0.00	0.00	0.00	176615.24
6.2	Margin	0.00	0.00	0.00	23595.78	0.00	0.00	0.00	23588.72
6.3	Other	0.00	0.00	0.00	2644.14	0.00	0.00	0.00	2419.61
	Aggregate	0.05	21.91	6.19	2031285.03	0.05	21.91	6.17	2055353.52

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2074 (Mid Sep, 2017)				Asoj, 2074 (Mid Oct, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%	Amount	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Agricultural and Forest Related	2.00	22.00	11.91	74361.51	1.62	22.00	11.02	78526.33
2	Fishery Related	4.50	18.00	11.38	2020.02	5.00	18.00	11.19	2076.58
3	Mining Related	4.25	20.00	11.69	3433.41	4.25	20.00	10.70	3603.26
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	11.31	104199.76	2.00	20.00	10.64	104312.71
5	Non Food Production Related	2.00	20.40	11.03	207052.22	2.50	20.86	10.08	213809.69
6	Construction	2.00	21.00	12.00	183740.57	2.00	21.00	11.45	186480.88
7	Electricity,Gas and Water	2.25	20.00	10.71	61365.99	2.25	20.00	9.71	62989.54
8	Metal Products, Machinary & Electronic Equipment & Assemblage	4.50	20.40	11.35	23316.28	6.00	20.86	11.29	24441.32
9	Transport, Communication and Public Utilities	3.30	24.00	12.20	52985.83	3.00	24.00	11.27	51516.23
10	Wholesaler & Retailer	2.25	21.00	11.75	409220.84	2.25	21.21	11.16	422554.95
11	Finance, Insurance and Real Estate	1.75	20.40	11.41	146742.52	1.75	20.00	10.84	153176.65
12	Hotel or Restaurant	4.50	20.00	11.23	58385.10	6.50	20.00	9.70	61253.22
13	Other Services	3.00	21.00	11.84	79924.63	3.00	21.00	10.59	82537.98
14	Consumption Loans	2.00	24.00	12.35	131064.34	2.50	24.00	11.93	130419.63
15	Local Government	3.00	11.00	3.07	1506.96	3.00	15.50	2.34	1518.69
16	Others	1.50	30.00	12.94	203809.37	1.50	30.00	12.62	210697.81
	Aggregate	1.50	30.00	11.78	1743129.36	1.50	30.00	11.09	1789915.47

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2074 (Mid Sep, 2017)				Asoj, 2074 (Mid Oct, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%	Amount	Min (%)	Max (%)	Wt. avg. (%	Amount
1	Term Loan	1.62	22.00	11.43	285171.67	1.62	22.00	11.47	290444.14
2	Overdraft	2.00	24.00	12.42	304901.57	2.00	24.00	12.28	315068.67
3	Trust Receipt Loan / Import Loan	4.00	20.40	9.88	64895.71	3.45	20.86	9.61	66662.09
4	Demand & Other Working Capital Loan	2.50	21.00	11.57	397957.00	2.50	21.00	11.49	418675.98
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.80	145530.98	2.00	20.00	11.80	149380.82
6	Real Estate Loan	2.00	19.00	12.36	103146.41	2.00	20.00	12.38	103197.14
7	Margin Nature Loan	7.00	17.28	12.40	33747.41	7.00	17.28	12.27	34893.56
8	Hire Purchase Loan	1.50	19.00	12.50	120980.63	1.50	20.00	12.48	121231.29
9	Deprived Sector Loan	1.75	20.00	10.43	95241.10	1.75	21.00	10.48	101054.86
10	Bills Purchased	2.00	18.00	2.26	9260.11	2.00	18.00	3.75	6266.19
11	Other Product	4.00	30.00	12.86	182296.76	3.81	30.00	12.79	181867.48
	Aggregate	1.50	30.00	11.80	1743129.35	1.50	30.00	11.76	1788742.22

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Kattik, 2074 (Mid Nov, 2017)				Mangsir, 2074 (Mid Dec, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	8.50	3.82	737984.93	1.00	8.50	3.94	746763.28
2	Fixed:	0.33	21.91	10.20	844500.34	1.50	21.91	10.27	860980.71
2.1	up to 1 month	1.50	14.50	7.79	10557.47	1.50	12.25	9.00	11034.12
2.2	1-3 months	1.50	13.80	8.95	36357.72	1.50	17.55	8.91	42897.52
2.3	3-6 months	1.25	17.55	10.61	72261.85	2.00	15.50	10.50	64709.62
2.4	6-12 months	0.33	17.50	10.61	480249.06	1.50	17.50	10.51	485145.67
2.5	1-2 yrs	1.20	14.00	9.77	176064.48	1.50	14.00	10.44	184978.21
2.6	2 yrs and above	1.00	21.91	8.99	69009.77	2.50	21.91	9.05	72215.57
3	Call	0.05	13.00	3.89	275414.32	0.05	13.00	3.92	278783.16
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	9.00	5.75	656.14	3.25	9.00	5.00	981.16
6	Non interest bearing deposits	0.00	0.00	0.00	192295.40	0.00	0.00	0.00	199654.53
6.1	Current	0.00	0.00	0.00	167318.91	0.00	0.00	0.00	172189.88
6.2	Margin	0.00	0.00	0.00	22777.20	0.00	0.00	0.00	24016.07
6.3	Other	0.00	0.00	0.00	2199.29	0.00	0.00	0.00	3448.58
	Aggregate	0.05	21.91	6.10	2050851.13	0.05	21.91	6.17	2087162.84

Overall Summary of Interest Rate on LCY Sectorwise Credit		Kattik, 2074 (Mid Nov, 2017)				Mangsir, 2074 (Mid Dec, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	22.00	11.55	79181.64	2.25	22.00	11.49	81944.65
2	Fishery Related	4.50	18.00	11.38	2081.73	4.50	18.00	11.28	2152.63
3	Mining Related	4.00	20.00	11.46	3568.39	3.75	20.00	11.07	4074.23
4	Agriculture, Forestry & Beverage Production Related	1.37	20.00	11.26	104860.15	3.00	20.00	10.79	106633.71
5	Non Food Production Related	1.62	20.00	10.94	215960.65	2.50	20.00	10.71	219378.38
6	Construction	2.00	21.00	11.87	187994.52	1.21	21.00	11.71	194380.07
7	Electricity,Gas and Water	2.25	19.00	10.73	62291.41	2.25	19.00	10.38	65823.48
8	Metal Products, Machinary & Electronic Equipment & Assemblage	3.00	20.86	11.63	24670.84	3.00	20.00	11.24	24833.02
9	Transport, Communication and Public Utilities	3.90	24.00	11.90	53042.58	3.90	22.00	10.51	55960.03
10	Wholesaler & Retailer	2.25	21.00	11.57	427615.08	2.25	21.00	11.26	431388.31
11	Finance, Insurance and Real Estate	1.75	19.00	11.10	150844.36	1.75	19.00	10.78	153489.28
12	Hotel or Restaurant	4.50	24.00	11.40	59457.43	4.50	20.00	11.13	62102.59
13	Other Services	3.00	21.50	11.69	80790.21	3.00	21.50	11.53	84610.84
14	Consumption Loans	1.50	30.00	12.18	131743.60	1.50	30.00	11.96	134502.62
15	Local Government	3.00	11.00	3.08	1497.33	3.00	11.00	3.08	1507.64
16	Others	1.22	24.00	12.85	213470.70	2.00	21.00	11.85	222065.32
	Aggregate	1.22	30.00	11.64	1799070.64	1.21	30.00	11.25	1844846.81

Overall Summary of Interest Rate on LCY Productwise Credit		Kattik, 2074 (Mid Nov, 2017)				Mangsir, 2074 (Mid Dec, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.26	289539.19	2.25	22.00	10.83	303123.46
2	Overdraft	2.00	24.00	12.10	312067.51	1.21	21.00	11.50	320363.58
3	Trust Receipt Loan / Import Loan	3.00	19.28	9.08	75896.09	3.50	19.00	9.29	75514.51
4	Demand & Other Working Capital Loan	1.37	21.50	11.38	420214.35	2.50	21.50	11.27	427441.43
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.81	150139.34	2.00	20.00	11.46	154017.66
6	Real Estate Loan	1.22	18.00	12.17	104347.17	2.00	19.58	11.43	105581.27
7	Margin Nature Loan	7.00	16.86	12.05	33957.90	7.00	17.50	11.36	35367.48
8	Hire Purchase Loan	1.50	19.00	12.40	122724.24	1.25	20.00	11.54	125676.79
9	Deprived Sector Loan	1.75	21.00	10.42	95364.32	1.75	21.00	10.16	96362.69
10	Bills Purchased	2.25	18.00	5.62	4055.79	9.50	18.00	4.75	3478.20
11	Other Product	2.32	30.00	12.69	190764.72	3.81	30.00	12.58	197919.72
	Aggregate	1.22	30.00	11.63	1799070.63	1.21	30.00	11.27	1844846.80

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Pus, 2074 (Mid Jan, 2018)			
S.N.	**Description**	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	8.50	3.93	753503.96
2	Fixed:	1.50	20.50	10.20	890069.53
2.1	up to 1 month	1.50	13.80	10.68	12559.83
2.2	1-3 months	1.75	17.55	9.23	49841.12
2.3	3-6 months	2.00	15.50	10.30	63174.64
2.4	6-12 months	2.50	20.50	10.55	483285.57
2.5	1-2 yrs	1.50	15.00	10.03	200404.79
2.6	2 yrs and above	2.50	19.13	8.96	80803.57
3	Call	0.05	13.00	4.11	268559.61
4	Certificate of Deposits	0.00	0.00	0.00	0.00
5	Other	3.25	9.00	5.73	882.73
6	Non interest bearing deposits	0.00	0.00	0.00	205900.87
6.1	Current	0.00	0.00	0.00	181413.20
6.2	Margin	0.00	0.00	0.00	22929.37
6.3	Other	0.00	0.00	0.00	1558.30
	Aggregate	0.05	20.50	6.21	2118916.69

Overall Summary of Interest Rate on LCY Sectorwise Credit		Pus, 2074 (Mid Jan, 2018)			
S.N.	**Description**	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	11.97	85053.85
2	Fishery Related	4.50	18.00	11.87	2204.59
3	Mining Related	3.75	20.00	11.19	4187.03
4	Agriculture, Forestry & Beverage Production Related	1.37	20.00	11.33	111788.82
5	Non Food Production Related	1.50	20.00	11.19	220581.79
6	Construction	2.00	21.00	12.00	197675.17
7	Electricity,Gas and Water	2.25	19.00	10.86	67629.47
8	Metal Products, Machinary & Electronic Equipment & Assemblage	4.50	20.00	11.56	25228.67
9	Transport, Communication and Public Utilities	3.90	24.00	12.18	55312.74
10	Wholesaler & Retailer	2.25	21.63	11.73	445229.41
11	Finance, Insurance and Real Estate	1.75	19.00	11.34	159714.24
12	Hotel or Restaurant	4.50	24.00	11.66	63726.53
13	Other Services	3.00	21.00	11.85	86280.18
14	Consumption Loans	1.50	30.00	12.45	138299.70
15	Local Government	3.00	11.00	3.08	1507.64
16	Others	1.22	24.00	12.67	230779.66
	Aggregate	1.22	30.00	11.79	1895199.49

Overall Summary of Interest Rate on LCY Productwise Credit		Pus, 2074 (Mid Jan, 2018)			
S.N.	**Description**	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	1.50	22.00	11.47	308765.07
2	Overdraft	2.00	24.00	12.29	335972.27
3	Trust Receipt Loan / Import Loan	3.50	20.49	9.60	72938.89
4	Demand & Other Working Capital Loan	1.37	21.63	11.56	439239.76
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.85	156701.42
6	Real Estate Loan	1.22	18.00	12.26	108370.28
7	Margin Nature Loan	7.00	17.50	12.06	34966.70
8	Hire Purchase Loan	1.50	20.00	12.51	127792.44
9	Deprived Sector Loan	1.75	21.00	10.68	103368.40
10	Bills Purchased	9.50	17.00	5.64	2808.42
11	Other Product	3.81	30.00	12.59	204275.83
	Aggregate	1.22	30.00	11.79	1895199.48

Annex-I

Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banijya Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Bank Ltd.	NIBL
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Nepal Bangaladesh 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	Garima Bikas Bank Ltd.	Garima	16	Om Development Bank Ltd.	OmDB
17	Gandaki Development Bank Ltd.	GandakiDB	18	Kabeli Bikas Bank Ltd.	Kabeli
19	Kamana Bikas Bank Ltd.	Kamana	20	Corporate Development Bank Ltd.	Corporate
21	Purnima Bikas Bank Ltd.	Purnima	22	Jyoti Bikas Bank Ltd.	Jyoti
23	Hamro Bikas Bank Ltd.	Hamro	24	Shine Resunga Development Bank Ltd.	Shine
25	Kanchan Development Bank Ltd.	Kanchan	26	Lumbini Bikas Bank Ltd.	LumbiniDB
27	Tourism Development Bank Ltd.	Tourism	28	Mission Development Bank Ltd.	Mission
29	Mount Makalu Development Bank Ltd.	Mt. Makalu	30	Sindhu Bikas Bank Ltd.	Sindhu
31	Sahara Bikas Bank Ltd.	Sahara	32	Nepal Community Development Bank Ltd.	N.Community
33	Kailash Bikash Bank Ltd.	Kailash	34	Salapa Bikash Bank Ltd.	Salpa
35	Saptakoshi Development Bank Ltd.	Saptakoshi	36	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	Manjushree Financial Institution Ltd.	Manjushree	24	Jebil's Finance Ltd.	Jebils
25	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 Samudyik Laghubitta Bittiya Sanstha Ltd.	Mahuli	28	Suryodaya Laghubitta Bitiya Sanstha Ltd.	Suryodaya
29	Mero Microfinance Bittiya Sanatha Ltd.	Mero	30	Samata Microfinance Bittiya Sanatha Ltd.	Samata
31	RSDC Laghubitta Bitiya Sanstha Ltd.	RSDC	32	Samudayik Laghubitta Bitiya Sanstha Ltd.	Samudayik
33	National Microfinance Bittiya Sanstha Ltd.	National	34	Nepal Sewa Laghubitta Bitiya 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
55	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana	56	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF
57	Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi	58	Nagarik Laghubitta Bittiya Sanstha limited	Nagarik