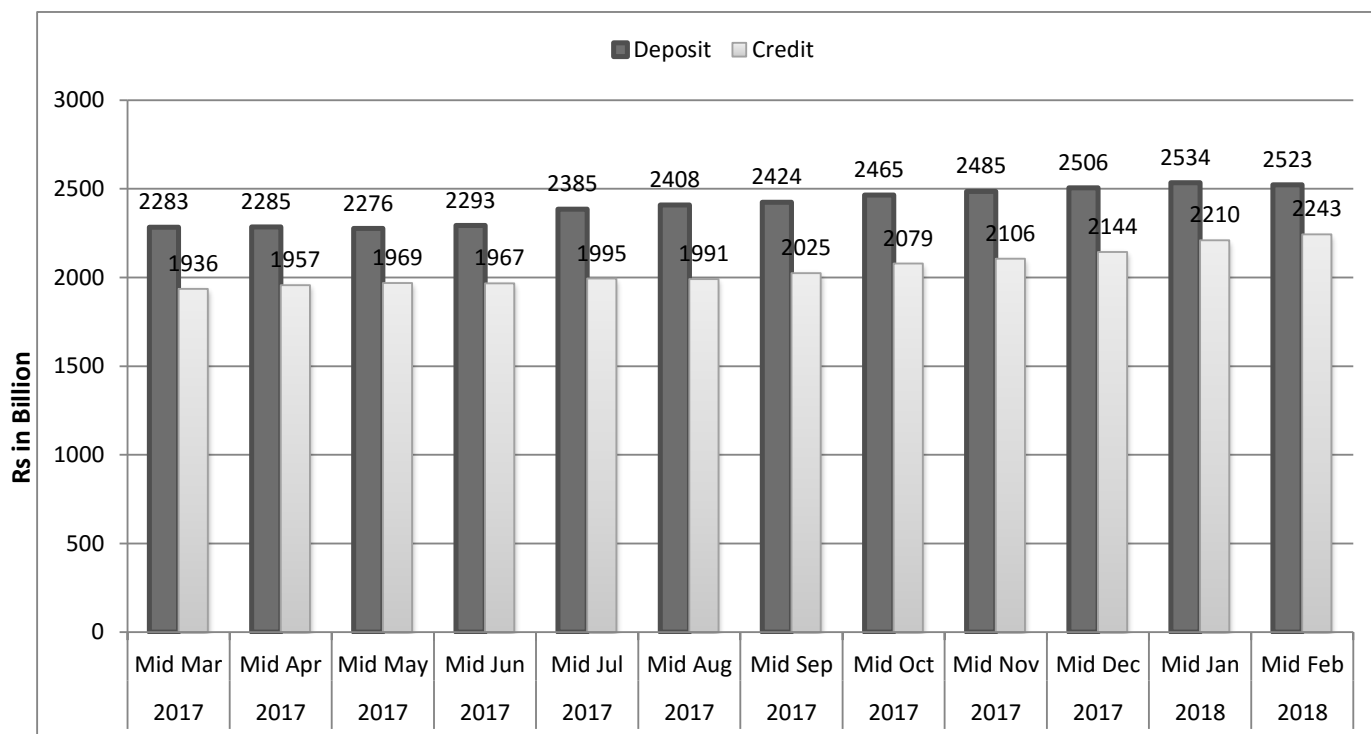


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department  
Statistics Division

2074 Magh  
Mid-Feb, 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	58	147
Total Number of Licensed BFIs*	28	36	25	63	152

\* Samjhana Finance Ltd. and Himalaya Finance Ltd. ("C" class Financial Institution ) are in  
the process of liquidation

5 All the amount in this statistics are in million of rupees.

6 Short Names of BFIs are used in notification and their full names have been provided in the Annexure -  
I.

## Major Financial Indicators

as on Magh End, 2074 (Mid-Feb, 2018)

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	84.90	10.06	2.09	97.05
2	Total Credit/GDP	75.10	9.21	1.99	86.31
3	Total Credit/ Total Deposit	88.46	91.60	95.34	88.93
4	Lcy Credit/Lcy Deposit & Core Capital	78.22	77.85	78.78	78.43
5	Fixed Deposit/Total Deposit	42.90	41.04	52.36	42.91
6	Saving Deposit/Total Deposit	34.91	41.51	34.66	35.59
7	Current Deposit/Total Deposit	8.87	1.97	0.18	7.96
8	NPL/ Total Loan	1.74	1.56	13.10	1.98
9	Total LLP/Total Loan	2.28	2.00	12.88	2.50
10	Deprived Sector Loan/Total Loan \$	5.95	8.60	5.06	6.20
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	10.44	15.02	17.96	11.08
2	Investment in Gov. Security/Total Deposit	11.44	3.17	4.12	10.43
3	Total Liquid Assets/Total Deposit	22.59	27.92	32.55	23.36
<b>C. Capital Adequacy Ratios (%)#</b>					
1	Core Capital/RWA	12.75	18.71	20.52	14.07
2	Total Capital/RWA	14.14	19.75	21.42	15.40
<b>D. Financial Access #</b>					
1	No. of Branches **	2535	864	177	3576
2	No. of Loan Accounts	935472	300476	33272	1269220
3	No. of Deposit 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
<b>E. Interest Rate(%)</b>					
1	<b>Wt. Avg Interest on Deposit</b>	<b>6.38</b>			
	(a) Saving	4.15			
	(b) Fixed	10.19			
	(c) Call	4.29			
2	<b>Wt. Avg Interest on Credit</b>	<b>11.92</b>			

Note: Bank balance includes money at call

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

Adjustments are not included in Credit Deposit Ratio Calculation.

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

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

\*\* Excluding Extension Counters and Microfinance Units

# As of 2nd Quarter of F.Y. 2074/75 (2017/18)

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

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	162992.51	214892.48	308651.74	359169.95	359167.61	31.84	43.63	0.00
a. Paid-up Capital	140794.10	163370.74	225313.64	262603.60	262968.82	16.04	37.92	0.14
b. Statutory Reserves	37149.85	43680.58	53665.23	62268.08	62276.67	17.58	22.86	0.01
c. Retained Earning	-27802.05	-11166.95	-3005.23	4106.63	3886.65	-59.83	-73.09	-5.36
d. Others Reserves	12850.60	19008.11	32678.11	30191.64	30035.47	47.92	71.92	-0.52
<b>2 BORROWINGS</b>	21355.96	42822.19	31800.16	46602.60	49666.40	100.52	-25.74	6.57
a. NRB	3291.48	6855.13	7094.37	13861.40	13397.31	108.27	3.49	-3.35
b. "A"Class Licensed Institution	5504.53	20083.07	9094.04	12988.90	17183.17	264.85	-54.72	32.29
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	6439.94	5773.56	356.47	3.67	-10.35
e. Bonds and Securities	11440.14	10772.37	10312.37	13312.37	13312.37	-5.84	-4.27	0.00
<b>3 DEPOSITS</b>	1771946.15	2107502.69	2384806.95	2533998.82	2522586.35	18.94	13.16	-0.45
a. Current	158746.16	185135.30	204360.95	208138.25	200892.04	16.62	10.38	-3.48
b. Savings	714466.16	875419.91	816572.17	894669.70	897696.65	22.53	-6.72	0.34
c. Fixed	513283.02	617634.95	998258.72	1053632.11	1082441.33	20.33	61.63	2.73
d. Call Deposits	363041.66	401829.34	333350.39	343394.18	306518.01	10.68	-17.04	-10.74
e. Others	22409.16	27483.20	32264.72	34164.57	35038.33	22.64	17.40	2.56
<b>4 Bills Payable</b>	1729.91	3927.13	2219.17	2597.50	3869.94	127.01	-43.49	48.99
<b>5 Other Liabilities</b>	188093.19	206694.45	224201.08	235918.01	246189.43	9.89	8.47	4.35
1. Loan Loss Provision	51482.56	48593.77	52553.17	56182.97	56059.79	-5.61	8.15	-0.22
2. Interest Suspense a/c	31256.97	32000.69	34891.97	38587.21	46710.51	2.38	9.04	21.05
3. Others	105353.66	126099.99	136755.94	141147.83	143419.13	19.69	8.45	1.61
<b>6 Reconciliation A/c</b>	280.36	13817.41	2358.50	3355.07	528.31	4828.52	-82.93	-84.25
<b>7 Profit &amp; Loss A/c</b>	36755.88	49443.18	54882.04	27968.96	28433.66	34.52	11.00	1.66
<b>TOTAL</b>	<b>2183153.96</b>	<b>2639099.54</b>	<b>3008919.66</b>	<b>3209610.92</b>	<b>3210441.71</b>	<b>20.88</b>	<b>14.01</b>	<b>0.03</b>

**Assets**

<b>1 LIQUID FUNDS</b>	353397.28	385746.01	423242.12	379691.92	326167.24	9.15	9.72	-14.10
a. Cash Balance	48642.45	56937.25	64372.60	61429.76	58337.68	17.05	13.06	-5.03
Nepalese Notes & Coins	47305.51	55937.33	63282.78	58396.47	55454.05	18.25	13.13	-5.04
Foreign Currency	1336.94	999.92	1089.82	3033.29	2883.63	-25.21	8.99	-4.93
b. Bank Balance	237957.23	262419.81	305795.05	255140.25	221152.68	10.28	16.53	-13.32
1. In Nepal Rastra Bank	165070.53	180498.18	233256.83	177772.18	159213.46	9.35	29.23	-10.44
2. "A"Class Licensed Institution	37838.00	41730.30	38882.05	33996.85	30518.87	10.29	-6.83	-10.23
3. Other Financial Ins.	6882.80	8437.01	6368.76	6196.08	5075.52	22.58	-24.51	-18.08
4. In Foreign banks	28165.90	31754.32	27287.42	37175.13	26344.82	12.74	-14.07	-29.13
c. Money at Call	66797.60	66388.94	53074.46	63121.91	46676.88	-0.61	-20.06	-26.05
<b>2 INVESTMENTS</b>	206160.48	238675.86	232706.63	277352.00	265613.10	15.77	-2.50	-4.23
a. Govt. Securities	182112.29	196070.31	214380.95	272142.88	263013.20	7.66	9.34	-3.35
b. Others	24048.18	42605.55	18325.68	5209.12	2599.90	77.17	-56.99	-50.09
<b>3 SHARE &amp; OTHER INVESTMENT</b>	85675.60	131777.67	129938.39	117391.45	122389.89	53.81	-1.40	4.26
<b>4 LOANS &amp; ADVANCES</b>	1345671.32	1669203.04	1976879.74	2207760.82	2241247.52	24.04	18.43	1.52
a. Private Sector	1230999.56	1542024.97	1923942.40	2152899.82	2185218.90	25.27	24.77	1.50
b. Financial Institutions	30678.62	121291.82	44543.48	48793.81	49614.78	295.36	-63.28	1.68
c. Government Organizations	83993.14	5886.25	8393.85	6067.19	6413.84	-92.99	42.60	5.71
<b>5 BILLS PURCHASED</b>	14548.03	11601.52	17198.72	2009.03	1896.82	-20.25	48.25	-5.59
<b>6 LOANS AGT. COLLECTED BILLS</b>	1132.63	1075.28	570.71	225.98	214.66	-5.06	-46.92	-5.01
<b>7 FIXED ASSETS</b>	31732.63	35044.21	40633.93	43419.66	44034.79	10.44	15.95	1.42
<b>8 OTHER ASSETS</b>	135346.49	144135.22	166139.11	175606.35	198406.78	6.49	15.27	12.98
a. Accrued Interests	32792.14	34038.25	37665.70	43015.98	55055.50	3.80	10.66	27.99
b. Others	102554.35	110096.97	128473.40	132590.37	143351.28	7.35	16.69	8.12
<b>9 Expenses not Written off</b>	392.16	319.21	279.01	1074.66	1471.72	-18.60	-12.59	36.95
<b>10 Non Banking Assets</b>	5250.92	4797.21	4465.45	3992.36	3946.54	-8.64	-6.92	-1.15
<b>11 Reconciliation Account</b>	2947.32	16089.93	16631.18	377.56	4240.26	445.92	3.36	1023.07
<b>12 Profit &amp; Loss A/c</b>	899.11	634.40	234.67	710.18	812.36	-29.44	-63.01	14.39
<b>TOTAL</b>	<b>2183153.98</b>	<b>2639099.55</b>	<b>3008919.66</b>	<b>3209611.97</b>	<b>3210441.69</b>	<b>20.88</b>	<b>14.01</b>	<b>0.03</b>

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

	Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
		2015	2016	2017	2018	2018			
		1	2	3	4	5	2/1	3/2	5/4
<b>1</b>	<b>CAPITAL FUND</b>	122167.95	170147.60	262230.20	300685.47	300610.35	39.27	54.12	-0.02
	a. Paid-up Capital	97921.41	121090.62	185010.73	216200.25	216200.25	23.66	52.79	0.00
	b. Statutory Reserves	31063.03	36597.19	46701.73	54254.40	54317.58	17.82	27.61	0.12
	c. Retained Earning	-17279.67	-4332.54	890.90	2966.61	2947.97	-74.93	-120.56	-0.63
	d. Others Reserves	10463.18	16792.32	29626.84	27264.21	27144.55	60.49	76.43	-0.44
<b>2</b>	<b>BORROWINGS</b>	18419.75	37269.65	29666.79	44459.80	47281.44	102.34	-20.40	6.35
	a. NRB	3291.48	6661.23	6080.74	13005.20	12382.88	102.38	-8.71	-4.79
	b. "A"Class Licensed Institution	2762.58	14724.43	7974.30	11702.30	15813.67	433.00	-45.84	35.13
	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	6439.94	5772.53	452.28	3.67	-10.36
	e. Bonds and Securities	11440.14	10772.37	10312.37	13312.37	13312.37	-5.84	-4.27	0.00
<b>3</b>	<b>DEPOSITS</b>	1462896.12	1764592.44	2093255.77	2214554.05	2206811.50	20.62	18.63	-0.35
	a. Current	153598.94	178263.95	199359.65	201625.07	195659.40	16.06	11.83	-2.96
	b. Savings	559391.64	698691.30	703028.67	767631.69	770353.45	24.90	0.62	0.35
	c. Fixed	419883.01	524462.99	879140.29	919396.98	946690.26	24.91	67.63	2.97
	d. Call Deposits	313955.92	340863.88	285288.84	296203.34	263424.86	8.57	-16.30	-11.07
	e. Others	16066.61	22310.33	26438.33	29696.96	30683.53	38.86	18.50	3.32
<b>4</b>	<b>Bills Payable</b>	1698.32	3871.77	2178.61	2528.40	3813.32	127.98	-43.73	50.82
<b>5</b>	<b>Other Liabilities</b>	146984.02	166839.27	190587.10	200165.57	207492.05	13.51	14.23	3.66
	1. Loan Loss Provision	35779.54	34894.47	41452.81	44692.48	44586.87	-2.47	18.79	-0.24
	2. Interest Suspense a/c	21287.89	22183.24	26198.88	28968.88	35674.58	4.21	18.10	23.15
	3. Others	89916.59	109761.56	122935.41	126504.21	127230.60	22.07	12.00	0.57
<b>6</b>	<b>Reconciliation A/c</b>	-5325.76	3962.29	-2297.92	-1246.20	-3986.11	-174.40	-157.99	219.86
<b>7</b>	<b>Profit &amp; Loss A/c</b>	27664.37	38128.55	45609.84	24380.10	25163.13	37.83	19.62	3.21
	<b>TOTAL</b>	<b>1774504.78</b>	<b>2184811.57</b>	<b>2621230.38</b>	<b>2785527.19</b>	<b>2787185.66</b>	<b>23.12</b>	<b>19.98</b>	<b>0.06</b>

**Assets**

<b>1</b>	<b>LIQUID FUNDS</b>	250377.11	274495.34	335600.90	292269.20	246019.29	9.63	22.26	-15.82
	a. Cash Balance	40636.96	47988.66	56468.70	54118.85	50872.99	18.09	17.67	-6.00
	Nepalese Notes & Coins	39384.90	47060.55	55471.98	51341.31	48127.45	19.49	17.87	-6.26
	Foreign Currency	1252.06	928.11	996.72	2777.54	2745.54	-25.87	7.39	-1.15
	b. Bank Balance	189230.03	205858.37	261547.34	209901.79	179594.50	8.79	27.05	-14.44
	1. In Nepal Rastra Bank	147933.67	161790.30	218401.79	163165.56	143688.69	9.37	34.99	-11.94
	2. "A"Class Licensed Institution	13172.91	12470.74	15693.99	9376.23	9375.90	-5.33	25.85	0.00
	3. Other Financial Ins.	125.88	83.09	227.12	247.12	195.57	-33.99	173.34	-20.86
	4. In Foreign banks	27997.56	31514.23	27224.45	37112.88	26334.34	12.56	-13.61	-29.04
	c. Money at Call	20510.12	20648.32	17584.86	28248.56	15551.81	0.67	-14.84	-44.95
<b>2</b>	<b>INVESTMENTS</b>	200262.57	229827.62	226810.98	266641.66	254934.97	14.76	-1.31	-4.39
	a. Govt. Securities	176214.77	187275.77	208699.80	261796.05	252493.68	6.28	11.44	-3.55
	b. Others	24047.80	42551.85	18111.18	4845.61	2441.30	76.95	-57.44	-49.62
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	81897.82	128320.72	126101.06	112421.03	117246.45	56.68	-1.73	4.29
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	1087486.69	1380358.68	1718131.88	1921446.79	1949973.68	26.93	24.47	1.48
	a. Private Sector	976374.75	1256142.55	1668294.23	1870415.53	1897731.16	28.65	32.81	1.46
	b. Financial Institutions	27231.05	118383.24	41449.27	44971.43	45834.55	334.74	-64.99	1.92
	c. Government Organizations	83880.89	5832.88	8388.39	6059.83	6407.98	-93.05	43.81	5.75
<b>5</b>	<b>BILLS PURCHASED</b>	14533.93	11595.12	17196.12	2006.43	1894.22	-20.22	48.30	-5.59
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	1132.63	548.83	570.71	225.98	214.66	-51.54	3.99	-5.01
<b>7</b>	<b>FIXED ASSETS</b>	24479.96	28610.94	35011.75	37093.72	37563.96	16.87	22.37	1.27
<b>8</b>	<b>OTHER ASSETS</b>	113748.89	122000.30	146337.28	153349.58	174923.76	7.25	19.95	14.07
	a. Accrued Interests	22293.32	23985.61	28672.03	32805.80	43760.50	7.59	19.54	33.39
	b. Others	91455.57	98014.69	117665.24	120543.78	131163.26	7.17	20.05	8.81
<b>9</b>	<b>Expenses not Written off</b>	318.55	252.50	260.04	1054.59	1448.23	-20.73	2.99	37.33
<b>10</b>	<b>Non Banking Assets</b>	2608.84	2543.30	3133.07	2586.83	2554.55	-2.51	23.19	-1.25
<b>11</b>	<b>Reconciliation Account</b>	-2675.08	6258.22	11900.68	-4191.90	-326.08	-333.95	90.16	-92.22
<b>12</b>	<b>Profit &amp; Loss A/c</b>	332.89	0.00	175.89	624.34	737.94	-100.00	0.00	18.20
	<b>TOTAL</b>	<b>1774504.79</b>	<b>2184811.58</b>	<b>2621230.37</b>	<b>2785528.25</b>	<b>2787185.64</b>	<b>23.12</b>	<b>19.98</b>	<b>0.06</b>

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

	Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
		2015	2016	2017	2018	2018	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	30296.85	34481.56	38281.38	47534.65	47574.94	13.81	11.02	0.08
	a. Paid-up Capital	27448.46	29216.56	30209.58	35022.75	35270.34	6.44	3.40	0.71
	b. Statutory Reserves	3608.10	4420.10	4803.49	5675.19	5620.62	22.50	8.67	-0.96
	c. Retained Earning	-1907.59	-248.18	1286.84	5011.41	4833.56	-86.99	-618.51	-3.55
	d. Others Reserves	1147.88	1093.08	1981.46	1825.29	1850.42	-4.77	81.27	1.38
<b>2</b>	<b>BORROWINGS</b>	2454.26	2993.89	876.37	1258.96	1559.06	21.99	-70.73	23.84
	a. NRB	0.00	5.00	501.37	428.96	829.06	0.00	9927.42	93.27
	b. "A"Class Licensed Institution	2260.00	2988.89	375.00	830.00	730.00	32.25	-87.45	-12.05
	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
<b>3</b>	<b>DEPOSITS</b>	237096.19	278631.25	239420.40	263789.52	261389.82	17.52	-14.07	-0.91
	a. Current	5056.01	6741.29	4909.91	6319.16	5137.14	33.33	-27.17	-18.71
	b. Savings	120779.93	143668.59	95029.20	107528.85	108495.85	18.95	-33.86	0.90
	c. Fixed	62203.55	68230.74	94271.19	105815.85	107277.05	9.69	38.17	1.38
	d. Call Deposits	48166.94	59245.77	44104.87	43696.27	40087.48	23.00	-25.56	-8.26
	e. Others	889.75	744.86	1105.23	429.39	392.30	-16.28	48.38	-8.64
<b>4</b>	<b>Bills Payable</b>	27.17	54.46	39.48	69.01	54.26	100.42	-27.51	-21.38
<b>5</b>	<b>Other Liabilities</b>	20670.18	18746.57	16329.72	18024.64	20519.47	-9.31	-12.89	13.84
	1. Loan Loss Provision	6171.65	4936.93	4205.13	4791.73	4794.98	-20.01	-14.82	0.07
	2. Interest Suspense a/c	3322.76	2618.40	2086.84	2515.17	3592.55	-21.20	-20.30	42.84
	3. Others	11175.78	11191.25	10037.75	10717.74	12131.95	0.14	-10.31	13.20
<b>6</b>	<b>Reconciliation A/c</b>	3800.85	7783.30	3259.59	4535.27	4443.55	104.78	-58.12	-2.02
<b>7</b>	<b>Profit &amp; Loss A/c</b>	6296.30	8153.72	6872.50	2861.35	2631.34	29.50	-15.71	-8.04
	<b>TOTAL</b>	<b>300641.79</b>	<b>350844.75</b>	<b>305079.44</b>	<b>338073.40</b>	<b>338172.43</b>	<b>16.70</b>	<b>-13.04</b>	<b>0.03</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	79794.81	85767.68	71096.73	70044.84	64690.35	7.49	-17.11	-7.64
	a. Cash Balance	6979.21	7891.86	6813.15	6284.55	6426.65	13.08	-13.67	2.26
	Nepalese Notes & Coins	6894.72	7820.18	6720.16	6028.94	6288.66	13.42	-14.07	4.31
	Foreign Currency	84.49	71.68	92.99	255.60	137.99	-15.16	29.73	-46.01
	b. Bank Balance	33250.96	39311.73	34885.65	35873.98	32826.99	18.23	-11.26	-8.49
	1. In Nepal Rastra Bank	14008.99	16081.21	12553.71	12646.27	13360.98	14.79	-21.94	5.65
	2. "A"Class Licensed Institution	15817.63	19092.59	17790.23	18732.83	15804.57	20.70	-6.82	-15.63
	3. Other Financial Ins.	3255.99	3897.84	4478.73	4432.63	3650.96	19.71	14.90	-17.63
	4. In Foreign banks	168.34	240.09	62.97	62.25	10.49	42.62	-73.77	-83.16
	c. Money at Call	39564.65	38564.09	29397.93	27886.31	25436.71	-2.53	-23.77	-8.78
<b>2</b>	<b>INVESTMENTS</b>	3338.45	5491.83	4361.34	8337.08	8297.09	64.50	-20.58	-0.48
	a. Govt. Securities	3338.33	5479.33	4361.34	8317.08	8277.09	64.13	-20.40	-0.48
	b. Others	0.12	12.50	0.00	20.00	20.00	10006.18	-100.00	0.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	2037.17	2103.22	2348.33	3122.51	3185.62	3.24	11.65	2.02
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	193462.91	232993.26	209604.83	235077.48	239424.55	20.43	-10.04	1.85
	a. Private Sector	191447.83	230577.07	207149.14	232236.84	236522.77	20.44	-10.16	1.85
	b. Financial Institutions	1981.58	2414.50	2450.23	2836.57	2897.71	21.85	1.48	2.16
	c. Government Organizations	33.50	1.68	5.46	4.07	4.07	-94.97	224.21	0.00
<b>5</b>	<b>BILLS PURCHASED</b>	7.70	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>7</b>	<b>FIXED ASSETS</b>	4925.03	4544.27	3952.75	4538.36	4665.36	-7.73	-13.02	2.80
<b>8</b>	<b>OTHER ASSETS</b>	10992.49	10733.79	9634.27	11654.08	12586.27	-2.35	-10.24	8.00
	a. Accrued Interests	3803.85	2793.27	2342.85	3038.56	3762.89	-26.57	-16.13	23.84
	b. Others	7188.64	7940.52	7291.42	8615.52	8823.37	10.46	-8.17	2.41
<b>9</b>	<b>Expenses not Written off</b>	35.13	36.37	12.92	10.56	14.00	3.52	-64.48	32.63
<b>10</b>	<b>Non Banking Assets</b>	1840.38	1000.79	713.72	768.52	765.88	-45.62	-28.68	-0.34
<b>11</b>	<b>Reconciliation Account</b>	3820.15	7749.91	3354.54	4502.35	4493.76	102.87	-56.72	-0.19
<b>12</b>	<b>Profit &amp; Loss A/c</b>	387.56	423.63	0.00	17.61	49.54	9.31	-100.00	181.41
	<b>TOTAL</b>	<b>300641.79</b>	<b>350844.75</b>	<b>305079.44</b>	<b>338073.40</b>	<b>338172.43</b>	<b>16.70</b>	<b>-13.04</b>	<b>0.03</b>

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

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	10527.71	10263.32	8140.17	10949.84	10982.33	-2.51	-20.69	0.30
a. Paid-up Capital	15424.23	13063.56	10093.32	11380.60	11498.23	-15.30	-22.74	1.03
b. Statutory Reserves	2478.72	2663.29	2160.01	2338.48	2338.48	7.45	-18.90	0.00
c. Retained Earning	-8614.79	-6586.24	-5182.97	-3871.40	-3894.88	-23.55	-21.31	0.61
d. Others Reserves	1239.54	1122.71	1069.81	1102.15	1040.49	-9.43	-4.71	-5.59
<b>2 BORROWINGS</b>	481.95	2558.64	1257.00	883.84	825.91	430.89	-50.87	-6.55
a. NRB	0.00	188.90	512.26	427.24	185.38	0.00	171.18	-56.61
b. "A"Class Licensed Institution	481.95	2369.74	744.74	456.60	639.50	391.69	-68.57	40.06
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	1.03	0.00	0.00	0.00
e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>3 DEPOSITS</b>	71953.84	64279.00	52130.78	55655.24	54385.04	-10.67	-18.90	-2.28
a. Current	91.21	130.06	91.39	194.02	95.50	42.59	-29.73	-50.78
b. Savings	34294.58	33060.01	18514.30	19509.16	18847.34	-3.60	-44.00	-3.39
c. Fixed	31196.45	24941.22	24847.25	28419.28	28474.02	-20.05	-0.38	0.19
d. Call Deposits	918.79	1719.69	3956.68	3494.57	3005.67	87.17	130.08	-13.99
e. Others	5452.80	4428.01	4721.17	4038.22	3962.50	-18.79	6.62	-1.88
<b>4 Bills Payable</b>	4.41	0.90	1.09	0.09	2.37	-79.69	21.05	2482.75
<b>5 Other Liabilities</b>	20438.99	21108.62	17284.26	17727.81	18177.91	3.28	-18.12	2.54
1. Loan Loss Provision	9531.38	8762.38	6895.24	6698.76	6677.94	-8.07	-21.31	-0.31
2. Interest Suspense a/c	6646.32	7199.06	6606.25	7103.17	7443.38	8.32	-8.23	4.79
3. Others	4261.29	5147.18	3782.78	3925.88	4056.59	20.79	-26.51	3.33
<b>6 Reconciliation A/c</b>	1805.27	2071.83	1396.83	65.99	70.86	14.77	-32.58	7.38
<b>7 Profit &amp; Loss A/c</b>	2795.21	3160.91	2399.70	727.52	639.20	13.08	-24.08	-12.14
<b>TOTAL</b>	<b>108007.39</b>	<b>103443.22</b>	<b>82609.84</b>	<b>86010.33</b>	<b>85083.61</b>	<b>-4.23</b>	<b>-20.14</b>	<b>-1.08</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	23225.37	25482.99	16544.48	17377.88	15457.60	9.72	-35.08	-11.05
a. Cash Balance	1026.28	1056.73	1090.75	1026.36	1038.04	2.97	3.22	1.14
Nepalese Notes & Coins	1025.89	1056.60	1090.64	1026.22	1037.93	2.99	3.22	1.14
Foreign Currency	0.39	0.13	0.10	0.15	0.11	-67.23	-19.25	-25.37
b. Bank Balance	15476.25	17249.72	9362.06	9364.48	8731.19	11.46	-45.73	-6.76
1. In Nepal Rastra Bank	3127.86	2626.67	2301.33	1960.35	2163.79	-16.02	-12.39	10.38
2. "A"Class Licensed Institution	8847.46	10166.97	5397.83	5887.80	5338.40	14.91	-46.91	-9.33
3. Other Financial Ins.	3500.93	4456.08	1662.91	1516.33	1229.00	27.28	-62.68	-18.95
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	6987.04	5688.37	6.75	-15.12	-18.59
<b>2 INVESTMENTS</b>	2559.46	3356.41	1534.31	2373.26	2381.03	31.14	-54.29	0.33
a. Govt. Securities	2559.20	3315.21	1319.81	2029.74	2242.43	29.54	-60.19	10.48
b. Others	0.26	41.20	214.50	343.51	138.60	15623.66	420.68	-59.65
<b>3 SHARE &amp; OTHER INVESTMENT</b>	1740.61	1353.73	1489.00	1847.91	1957.82	-22.23	9.99	5.95
<b>4 LOANS &amp; ADVANCES</b>	64721.71	55851.11	49143.02	51236.55	51849.29	-13.71	-12.01	1.20
a. Private Sector	63176.98	55305.34	48499.04	50247.45	50964.97	-12.46	-12.31	1.43
b. Financial Institutions	1465.98	494.08	643.99	985.80	882.52	-66.30	30.34	-10.48
c. Government Organizations	78.74	51.68	0.00	3.29	1.79	-34.37	-100.00	-45.58
<b>5 BILLS PURCHASED</b>	6.40	6.40	2.60	2.60	2.60	0.00	-59.38	0.00
<b>6 LOANS AGT. COLLECTED BILLS</b>	0.00	526.45	0.00	0.00	0.00	0.00	-100.00	0.00
<b>7 FIXED ASSETS</b>	2327.65	1889.00	1669.43	1787.58	1805.47	-18.85	-11.62	1.00
<b>8 OTHER ASSETS</b>	10605.10	11401.12	10167.55	10602.69	10896.75	7.51	-10.82	2.77
a. Accrued Interests	6694.97	7259.36	6650.82	7171.62	7532.11	8.43	-8.38	5.03
b. Others	3910.13	4141.76	3516.74	3431.07	3364.64	5.92	-15.09	-1.94
<b>9 Expenses not Written off</b>	38.48	30.34	6.04	9.51	9.49	-21.17	-80.08	-0.25
<b>10 Non Banking Assets</b>	801.69	1253.12	618.67	637.00	626.11	56.31	-50.63	-1.71
<b>11 Reconciliation Account</b>	1802.25	2081.80	1375.95	67.11	72.57	15.51	-33.91	8.14
<b>12 Profit &amp; Loss A/c</b>	178.66	210.77	58.78	68.24	24.88	17.97	-72.11	-63.54
<b>TOTAL</b>	<b>108007.39</b>	<b>103443.22</b>	<b>82609.84</b>	<b>86010.33</b>	<b>85083.61</b>	<b>-4.23</b>	<b>-20.14</b>	<b>-1.08</b>



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

	Mid-July					Mid-Jan 2018	Mid-Feb 2018	% Change		
	2015	2016	2017	2018	2018			2/1	3/2	5/4
	1	2	3	4	5					
<b>1 Interest Expenses</b>	67271.02	64943.04	97850.70	78660.71	91979.30	-3.46	50.67	16.93		
1.1 Deposit Liabilities	65418.33	63252.25	95608.58	77449.17	90529.45	-3.31	51.15	16.89		
1.1.1 Saving A/c	22494.48	21234.79	23525.99	18050.68	21139.06	-5.60	10.79	17.11		
1.1.2 Fixed A/c	31594.10	31710.65	55650.88	52874.11	61857.49	0.37	75.50	16.99		
1.1.2.1 Upto 3 Months Fixed A/c	1995.01	1914.75	2495.80	3838.62	4776.55	-4.02	30.35	24.43		
1.1.2.2 3 to 6 Months fixed A/c	1043.26	1240.54	2672.64	3036.74	3238.44	18.91	115.44	6.64		
1.1.2.3 6 Months to 1 Year Fixed A/c	14308.11	15369.26	29697.33	27298.41	31964.22	7.42	93.23	17.09		
1.1.2.4 Above 1 Year	14247.72	13186.09	20785.12	18700.35	21878.27	-7.45	57.63	16.99		
1.1.3 Call Deposit	11302.25	10301.47	16429.74	6524.38	7525.98	-8.85	59.49	15.35		
1.1.4 Certificate of Deposits	27.50	5.34	1.97	0.00	6.92	-80.57	-63.14	0.00		
1.2 Others	1852.69	1690.79	2242.12	1211.54	1449.85	-8.74	32.61	19.67		
<b>2 Commission/Fee Expense</b>	509.46	546.23	600.94	329.53	373.66	7.22	10.02	13.39		
<b>3 Employees Expenses</b>	21218.85	22715.53	26627.48	14109.35	16509.11	7.05	17.22	17.01		
<b>4 Office Operating Expenses</b>	17624.25	18123.58	20754.59	10617.30	12521.60	2.83	14.52	17.94		
<b>5 Exchange Fluctuation Loss</b>	64.81	197.03	108.69	91.96	88.92	203.99	-44.83	-3.31		
5.1 Due to Change in Exchange Rates	64.83	182.01	88.16	91.64	88.88	180.76	-51.56	-3.02		
5.2 Due to Foreign Currency Transactions	-0.01	15.02	20.54	0.32	0.04	#####	36.73	-87.72		
<b>6 Non-Operatiing Expenses</b>	89.80	106.14	33.54	23.96	25.79	18.20	-68.40	7.65		
<b>7. Provision for Risk</b>	12781.47	9649.95	12762.76	9145.33	9730.38	-24.50	32.26	6.40		
7.1 Loan loss Provision	11018.41	8451.80	11477.45	8699.22	9110.09	-23.29	35.80	4.72		
7.1.1 General Loan loss Provision	4071.38	5107.97	7035.80	3686.44	3712.91	25.46	37.74	0.72		
7.1.1.1 Pass Loan Loss Provision	3210.53	4530.40	6256.87	3133.02	3153.52	41.11	38.11	0.65		
7.1.1.2 Watch List Provision	860.85	577.57	778.93	553.41	559.39	-32.91	34.86	1.08		
7.1.2 Special Loan Loss Provision	6627.48	3028.49	4375.25	4935.50	5226.65	-54.30	44.47	5.90		
7.1.3 Additional Loan Loss Provision	319.54	315.34	66.40	77.28	170.52	-1.32	-78.94	120.65		
7.2. Provision for Non-Banking Assets	1429.51	1012.22	1053.41	351.49	431.69	-29.19	4.07	22.82		
7.3. Provision for Loss on Investment	101.98	14.53	185.90	80.69	129.92	-85.75	1179.20	61.01		
7.4. Provision for Loss of Other Assets	231.58	171.40	46.00	13.93	58.69	0.00	0.00	321.21		
<b>8 Loan Written Off</b>	439.90	355.03	996.12	314.95	416.89	-19.29	180.57	32.37		
<b>9 Provision for Staff Bonus</b>	4053.16	5851.53	6656.78	3359.52	3324.36	44.37	13.76	-1.05		
<b>10 Provision for Income Tax</b>	12158.39	17591.64	20370.63	10224.60	10149.37	44.69	15.80	-0.74		
<b>11 Others</b>	495.79	61.16	55.62	3.40	17.79	-87.66	-9.06	422.71		
<b>12 Net Profit</b>	37039.32	49004.93	54665.43	27280.33	27655.11	32.31	11.55	1.37		
<b>TOTAL EXPENSES</b>	<b>173746.23</b>	<b>189145.80</b>	<b>241483.28</b>	<b>154160.93</b>	<b>172792.26</b>	<b>8.86</b>	<b>27.67</b>	<b>12.09</b>		
<b>Income</b>										
<b>1. Interest Income</b>	134011.48	146483.09	194358.11	129016.86	144351.19	9.31	32.68	11.89		
1.1. On Loans and Advance	127175.43	138782.71	181923.38	121217.91	135316.07	9.13	31.09	11.63		
1.2. On Investment	2309.29	3487.02	5875.27	4809.04	5668.75	51.00	68.49	17.88		
1.2.1 Government Bonds	1982.25	3005.11	4830.38	3990.74	4691.94	51.60	60.74	17.57		
1.2.2 Foreign Bonds	76.54	136.72	153.35	91.82	105.69	78.62	12.17	15.10		
1.2.3 NRB Bonds	160.24	199.66	776.75	597.69	719.55	24.60	289.04	20.39		
1.2.4 Deventure & Bonds	90.26	145.54	114.78	128.79	151.57	61.24	-21.14	17.69		
1.3 Agency Balance	716.42	589.35	1021.51	468.93	509.46	-17.74	73.33	8.64		
1.4 On Call Deposit	2633.89	2513.39	3475.05	1698.17	1861.00	-4.57	38.26	9.59		
1.5 Others	1176.47	1110.61	2062.91	822.80	995.90	-5.60	85.75	21.04		
<b>2. Comission &amp; Discount</b>	8935.14	9828.97	11806.85	6593.63	7650.67	10.00	20.12	16.03		
2.1 Bills Purchase & Discount	248.42	300.48	239.80	85.47	85.99	20.96	-20.20	0.61		
2.2 Comission	7494.65	8074.48	9864.84	5565.44	6501.73	7.74	22.17	16.82		
2.3 Others	1192.07	1454.01	1702.22	942.72	1062.95	21.97	17.07	12.75		
<b>3 Income From Exchange Fluctuation</b>	4761.74	5708.82	6248.97	3613.11	4276.39	19.89	9.46	18.36		
3.1 Due to Change in Exchange Rate	983.31	1342.09	706.74	530.19	681.88	36.49	-47.34	28.61		
3.2 Due to Foreign Currency Trans.	3778.43	4366.73	5542.23	3082.92	3594.51	15.57	26.92	16.59		
<b>4 Other Operating Income</b>	7326.73	9123.21	10772.31	6271.58	7194.59	24.52	18.08	14.72		
<b>5 Non Operating Income</b>	4743.47	4775.86	3783.15	1764.00	1838.43	0.68	-20.79	4.22		
<b>6 Provision Written Back</b>	11842.55	11550.65	12883.40	6481.15	7026.77	-2.46	11.54	8.42		
<b>7 Recovery from Written off Loan</b>	1508.63	1276.09	1504.14	364.42	<b>389.75</b>	-15.41	17.87	6.95		
<b>8 Income from Extra Ordinary Expenses</b>	157.81	231.44	108.16	34.64	30.65	46.65	-53.27	-11.53		
<b>9 Net Loss</b>	458.66	167.67	18.20	21.54	33.81	-63.44	-89.14	56.92		
<b>TOTAL INCOME</b>	<b>173746.22</b>	<b>189145.79</b>	<b>241483.29</b>	<b>154160.93</b>	<b>172792.25</b>	<b>8.86</b>	<b>27.67</b>	<b>12.09</b>		

**Profit and Loss Statement of Commercial Banks**

	Mid-July					Mid-Jan	Mid-Feb	% Change		
	2015	2016	2017	2018	2018					
	1	2	3	4	5	2/1	3/2	5/4		
<b>1 Interest Expenses</b>	49191.03	47854.50	81092.18	66287.65	77470.25	-2.72	69.46	16.87		
1.1 Deposit Liabilities	47732.95	46323.77	79132.19	65092.67	76045.63	-2.95	70.82	16.83		
1.1.1 Saving A/c	14740.74	13684.45	17436.33	14067.55	16480.22	-7.17	27.42	17.15		
1.1.2 Fixed A/c	23632.62	24433.35	47954.79	45668.17	53388.06	3.39	96.27	16.90		
1.1.2.1 Upto 3 Months Fixed A/c	1909.08	1842.14	2170.16	3462.29	4361.10	-3.51	17.81	25.96		
1.1.2.2 3 to 6 Months fixed A/c	890.25	935.82	2298.27	2646.83	2824.14	5.12	145.59	6.70		
1.1.2.3 6 Months to 1 Year Fixed A/c	10151.63	11607.80	25818.22	23133.45	27030.11	14.34	122.42	16.84		
1.1.2.4 Above 1 Year	10681.65	10047.59	17668.14	16425.60	19172.71	-5.94	75.84	16.72		
1.1.3 Call Deposit	9332.14	8200.79	13739.10	5356.95	6170.43	-12.12	67.53	15.19		
1.1.4 Certificate of Deposits	27.45	5.18	1.97	0.00	6.92	-81.14	-61.96	0.00		
1.2 Others	1458.08	1530.73	1959.99	1194.98	1424.63	4.98	28.04	19.22		
<b>2 Commission/Fee Expense</b>	505.07	543.21	597.40	326.64	370.29	7.55	9.98	13.36		
<b>3 Employees Expenses</b>	17776.14	19107.70	23306.35	12279.11	14370.75	7.49	21.97	17.03		
<b>4 Office Operating Expenses</b>	13613.82	14313.59	17487.97	8987.47	10593.13	5.14	22.18	17.87		
<b>5 Exchange Fluctuation Loss</b>	63.27	19.05	25.52	87.83	84.16	-69.90	34.00	-4.18		
5.1 Due to Change in Exchange Rates	63.27	4.39	5.02	87.55	84.16	-93.06	14.37	-3.87		
5.2 Due to Foreign Currency Transactions	0.00	14.66	20.50	0.28	0.00	0.00	39.89	-100.00		
<b>6 Non-Operatiing Expenses</b>	13.39	70.03	17.82	19.63	21.46	422.82	-74.55	9.34		
<b>7. Provision for Risk</b>	9962.24	7061.61	10568.77	7389.01	7965.28	-29.12	49.67	7.80		
7.1 Loan loss Provision	9070.71	6401.84	9650.60	7096.92	7502.75	-29.42	50.75	5.72		
7.1.1 General Loan loss Provision	3891.06	4110.57	6271.68	2992.36	3026.95	5.64	52.57	1.16		
7.1.1.1 Pass Loan Loss Provision	3163.99	3625.52	5677.88	2702.54	2711.77	14.59	56.61	0.34		
7.1.1.2 Watch List Provision	727.07	485.05	593.80	289.82	315.19	-33.29	22.42	8.75		
7.1.2 Special Loan Loss Provision	5176.73	2197.47	3368.78	4093.14	4354.96	-57.55	53.30	6.40		
7.1.3 Additional Loan Loss Provision	2.92	93.81	10.14	11.42	120.83	3118.15	-89.19	958.10		
7.2. Provision for Non-Banking Assets	679.65	611.52	839.40	237.83	331.05	-10.02	37.26	39.19		
7.3. Provision for Loss on Investment	40.37	4.97	45.93	40.32	72.79	-87.68	823.46	80.52		
7.4. Provision for Loss of Other Assets	171.51	43.27	32.84	13.93	58.68	0.00	0.00	321.21		
<b>8 Loan Written Off</b>	103.45	77.54	907.44	300.30	402.24	-25.05	1070.33	33.94		
<b>9 Provision for Staff Bonus</b>	3139.60	4628.86	5543.94	2922.39	2927.51	47.43	19.77	0.18		
<b>10 Provision for Income Tax</b>	9521.99	14145.34	17163.51	8913.47	8959.41	48.55	21.34	0.52		
<b>11 Others</b>	465.47	56.32	47.82	2.85	2.85	-87.90	-15.10	0.00		
<b>12 Net Profit</b>	28386.05	38128.55	45433.95	23755.76	24425.18	34.32	19.16	2.82		
<b>TOTAL EXPENSES</b>	<b>132741.51</b>	<b>146006.29</b>	<b>202192.67</b>	<b>131272.11</b>	<b>147592.51</b>	<b>9.99</b>	<b>38.48</b>	12.43		
<b>Income</b>										
<b>1. Interest Income</b>	101174.86	113200.58	161584.42	109389.65	122697.85	11.89	42.74	12.17		
1.1. On Loans and Advance	97566.06	108083.45	152697.37	103251.08	115423.16	10.78	41.28	11.79		
1.2. On Investment	2065.62	3265.06	5686.94	4616.60	5460.77	58.07	74.18	18.29		
1.2.1 Government Bonds	1774.19	2828.94	4702.34	3867.66	4558.93	59.45	66.22	17.87		
1.2.2 Foreign Bonds	76.54	136.72	153.35	91.82	105.69	78.62	12.17	15.10		
1.2.3 NRB Bonds	132.56	167.89	746.84	553.52	670.26	26.65	344.84	21.09		
1.2.4 Deventure & Bonds	82.33	131.52	84.40	103.59	125.88	59.75	-35.83	21.52		
1.3 Agency Balance	491.44	420.46	483.18	306.52	337.33	-14.44	14.92	10.05		
1.4 On Call Deposit	399.14	627.38	781.19	489.57	590.51	57.18	24.52	20.62		
1.5 Others	652.61	804.22	1935.75	725.88	886.08	23.23	140.70	22.07		
<b>2. Comission &amp; Discount</b>	8247.23	9230.35	11327.97	6348.99	7368.40	11.92	22.73	16.06		
2.1 Bills Purchase & Discount	247.40	300.36	239.78	85.47	85.99	21.41	-20.17	0.61		
2.2 Comission	7055.01	7688.74	9581.64	5409.84	6322.05	8.98	24.62	16.86		
2.3 Others	944.82	1241.25	1506.55	853.69	960.36	31.37	21.37	12.50		
<b>3 Income From Exchange Fluctuation</b>	4712.88	5461.96	6127.72	3579.58	4236.12	15.89	12.19	18.34		
3.1 Due to Change in Exchange Rate	980.69	1116.14	629.46	528.64	677.20	13.81	-43.60	28.10		
3.2 Due to Foreign Currency Trans.	3732.18	4345.81	5498.26	3050.93	3558.91	16.44	26.52	16.65		
<b>4 Other Operating Income</b>	5281.25	6555.19	8715.19	5026.24	5760.95	24.12	32.95	14.62		
<b>5 Non Operating Income</b>	3880.23	2757.19	2774.51	1408.36	1471.69	-28.94	0.63	4.50		
<b>6 Provision Written Back</b>	7604.21	7698.29	10242.22	5136.07	5652.97	1.24	33.05	10.06		
<b>7 Recovery from Written off Loan</b>	1445.40	1024.53	1368.72	350.08	375.41	-29.12	33.59	7.24		
<b>8 Income from Extra Ordinary Expenses</b>	64.77	78.21	51.92	33.12	29.10	20.73	-33.61	-12.14		
<b>9 Net Loss</b>	330.67	0.00	0.00	0.00	0.00	-100.00	0.00	0.00		
<b>TOTAL INCOME</b>	<b>132741.51</b>	<b>146006.29</b>	<b>202192.68</b>	<b>131272.10</b>	<b>147592.49</b>	<b>9.99</b>	<b>38.48</b>	12.43		

**Profit and Loss Statement of Development Banks**

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 Interest Expenses</b>	13157.27	13312.19	13201.15	9975.16	11702.10	1.18	-0.83	17.31
1.1 Deposit Liabilities	12804.81	13172.88	13087.17	9968.29	11691.39	2.87	-0.65	17.29
1.1.1 Saving A/c	5804.70	5946.21	4677.07	3226.33	3794.09	2.44	-21.34	17.60
1.1.2 Fixed A/c	5086.43	5212.02	5949.55	5663.23	6642.67	2.47	14.15	17.29
1.1.2.1 Upto 3 Months Fixed A/c	59.93	54.26	270.84	320.85	351.45	-9.47	399.17	9.54
1.1.2.2 3 to 6 Months fixed A/c	116.36	278.90	299.49	328.07	344.13	139.69	7.38	4.89
1.1.2.3 6 Months to 1 Year Fixed A/c	2716.01	2769.74	2933.09	3187.34	3752.04	1.98	5.90	17.72
1.1.2.4 Above 1 Year	2194.14	2109.12	2446.12	1826.96	2195.06	-3.87	15.98	20.15
1.1.3 Call Deposit	1913.68	2014.52	2460.55	1078.73	1254.63	5.27	22.14	16.31
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	6.87	10.71	-60.47	-18.19	55.88
<b>2 Commission/Fee Expense</b>	3.26	1.36	0.00	0.00	0.00	-58.30	-100.00	0.00
<b>3 Employees Expenses</b>	2640.86	2907.09	2687.22	1497.77	1752.98	10.08	-7.56	17.04
<b>4 Office Operating Expenses</b>	3017.24	3038.53	2613.80	1286.18	1509.69	0.71	-13.98	17.38
<b>5 Exchange Fluctuation Loss</b>	1.55	177.98	83.17	4.13	4.76	#####	-53.27	15.12
5.1 Due to Change in Exchange Rates	1.56	177.62	83.14	4.09	4.72	#####	-53.19	15.25
5.2 Due to Foreign Currency Transactions	-0.01	0.36	0.04	0.04	0.04	#####	-90.15	1.42
<b>6 Non-Operatiing Expenses</b>	41.67	16.31	14.39	4.33	4.33	-60.86	-11.77	0.01
<b>7. Provision for Risk</b>	1866.82	1415.40	1565.51	1263.96	1266.93	-24.18	10.60	0.23
7.1 Loan loss Provision	1349.90	1271.31	1483.84	1221.13	1223.71	-5.82	16.72	0.21
7.1.1 General Loan loss Provision	154.01	733.07	623.63	590.69	578.27	375.98	-14.93	-2.10
7.1.1.1 Pass Loan Loss Provision	27.86	652.10	465.15	370.43	374.50	2240.61	-28.67	1.10
7.1.1.2 Watch List Provision	126.15	80.97	158.48	220.27	203.77	-35.81	95.71	-7.49
7.1.2 Special Loan Loss Provision	1104.99	502.83	833.09	581.46	612.64	-54.49	65.68	5.36
7.1.3 Additional Loan Loss Provision	90.90	35.40	27.11	48.98	32.80	-61.05	-23.41	-33.03
7.2. Provision for Non-Banking Assets	497.62	108.91	25.48	33.29	33.68	-78.11	-76.61	1.17
7.3. Provision for Loss on Investment	11.46	-0.43	45.60	9.54	9.54	-103.77	#####	0.00
7.4. Provision for Loss of Other Assets	7.84	35.62	10.59	0.00	0.00	0.00	0.00	0.00
<b>8 Loan Written Off</b>	225.49	155.56	39.77	14.61	14.61	-31.01	-74.43	0.00
<b>9 Provision for Staff Bonus</b>	704.19	962.73	941.72	391.84	357.55	36.71	-2.18	-8.75
<b>10 Provision for Income Tax</b>	2043.98	2793.14	2723.56	1176.89	1075.12	36.65	-2.49	-8.65
<b>11 Others</b>	20.53	4.17	0.81	0.56	14.95	-79.70	-80.66	2588.56
<b>12 Net Profit</b>	5925.13	7762.81	6872.35	2856.69	2602.94	31.01	-11.47	-8.88
<b>TOTAL EXPENSES</b>	<b>29648.00</b>	<b>32547.27</b>	<b>30743.44</b>	<b>18472.10</b>	<b>20305.95</b>	<b>9.78</b>	<b>-5.54</b>	<b>9.93</b>
<b>Income</b>								
<b>1. Interest Income</b>	24453.29	26440.45	26567.77	16148.99	17761.21	8.13	0.48	9.98
1.1. On Loans and Advance	22110.85	24547.15	24001.32	14853.24	16396.33	11.02	-2.22	10.39
1.2. On Investment	134.58	123.20	135.56	147.66	159.94	-8.46	10.04	8.32
1.2.1 Government Bonds	121.98	101.73	95.19	95.16	102.37	-16.60	-6.43	7.58
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	29.37	34.45	2.00	10.56	17.28
1.2.4 Deventure & Bonds	1.71	10.35	28.09	23.12	23.12	506.78	171.27	0.00
1.3 Agency Balance	137.10	103.08	344.14	110.62	120.33	-24.81	233.84	8.78
1.4 On Call Deposit	1688.66	1486.16	2055.54	1003.76	1043.94	-11.99	38.31	4.00
1.5 Others	382.10	180.86	31.21	33.71	40.67	-52.67	-82.74	20.67
<b>2. Comission &amp; Discount</b>	585.87	487.12	384.57	206.80	237.55	-16.86	-21.05	14.87
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	139.10	161.02	-6.62	-27.77	15.76
2.3 Others	194.44	122.46	121.23	67.70	76.53	-37.02	-1.01	13.04
<b>3 Income From Exchange Fluctuation</b>	48.86	246.86	121.24	33.53	40.27	405.20	-50.89	20.11
3.1 Due to Change in Exchange Rate	2.62	225.94	77.27	1.55	4.68	8539.48	-65.80	202.40
3.2 Due to Foreign Currency Trans.	46.25	20.92	43.97	31.98	35.59	-54.77	110.19	11.29
<b>4 Other Operating Income</b>	1552.34	2088.22	1656.52	1010.61	1169.36	34.52	-20.67	15.71
<b>5 Non Operating Income</b>	402.44	1130.88	444.76	257.18	266.33	181.01	-60.67	3.56
<b>6 Provision Written Back</b>	2531.66	2018.37	1546.85	798.39	806.39	-20.27	-23.36	1.00
<b>7 Recovery from Written off Loan</b>	21.45	2.61	12.51	2.32	2.32	-87.85	379.99	0.00
<b>8 Income from Extra Ordinary Expenses</b>	35.69	128.54	9.21	1.34	1.37	260.14	-92.83	1.99
<b>9 Net Loss</b>	16.40	4.23	0.00	12.94	21.14	-74.18	-100.00	63.31
<b>TOTAL INCOME</b>	<b>29648.00</b>	<b>32547.27</b>	<b>30743.44</b>	<b>18472.10</b>	<b>20305.95</b>	<b>9.78</b>	<b>-5.54</b>	<b>9.93</b>

**Profit and Loss Statement of Finance Companies**

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 Interest Expenses</b>	4922.73	3776.34	3557.37	2397.89	2806.94	-23.29	-5.80	17.06
1.1 Deposit Liabilities	4880.57	3755.60	3389.23	2388.21	2792.43	-23.05	-9.76	16.93
1.1.1 Saving A/c	1949.03	1604.12	1412.59	756.79	864.75	-17.70	-11.94	14.26
1.1.2 Fixed A/c	2875.05	2065.28	1746.55	1542.71	1826.76	-28.17	-15.43	18.41
1.1.2.1 Upto 3 Months Fixed A/c	26.00	18.35	54.79	55.47	64.01	-29.42	198.56	15.39
1.1.2.2 3 to 6 Months fixed A/c	36.65	25.82	74.88	61.84	70.17	-29.53	189.96	13.48
1.1.2.3 6 Months to 1 Year Fixed A/c	1440.47	991.72	946.02	977.61	1182.08	-31.15	-4.61	20.91
1.1.2.4 Above 1 Year	1371.93	1029.38	670.86	447.79	510.50	-24.97	-34.83	14.00
1.1.3 Call Deposit	56.44	86.16	230.09	88.70	100.93	52.65	167.06	13.79
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	9.69	14.51	-50.79	710.55	49.82
<b>2 Commission/Fee Expense</b>	1.13	1.67	3.54	2.89	3.37	48.06	112.56	16.31
<b>3 Employees Expenses</b>	801.85	700.74	633.90	332.47	385.38	-12.61	-9.54	15.91
<b>4 Office Operating Expenses</b>	993.19	771.46	652.83	343.65	418.77	-22.32	-15.38	21.86
<b>5 Exchange Fluctuation Loss</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6 Non-Operatiing Expenses</b>	34.74	19.81	1.33	0.00	0.00	-42.98	-93.30	0.00
<b>7. Provision for Risk</b>	952.41	1172.94	628.48	492.36	498.18	23.15	-46.42	1.18
7.1 Loan loss Provision	597.80	778.65	343.01	381.16	383.62	30.25	-55.95	0.65
7.1.1 General Loan loss Provision	26.31	264.33	140.49	103.38	107.69	904.68	-46.85	4.17
7.1.1.1 Pass Loan Loss Provision	18.68	252.78	113.84	60.06	67.26	#####	-54.97	12.00
7.1.1.2 Watch List Provision	7.63	11.55	26.65	43.33	40.43	51.34	130.77	-6.69
7.1.2 Special Loan Loss Provision	345.76	328.19	173.38	260.89	259.05	-5.08	-47.17	-0.71
7.1.3 Additional Loan Loss Provision	225.73	186.13	29.14	16.88	16.88	-17.55	-84.34	0.00
7.2. Provision for Non-Banking Assets	252.23	291.80	188.53	80.37	66.97	15.68	-35.39	-16.68
7.3. Provision for Loss on Investment	50.14	9.99	94.36	30.83	47.59	-80.08	844.54	54.36
7.4. Provision for Loss of Other Assets	52.23	92.51	2.57	0.00	0.00	0.00	0.00	0.00
<b>8 Loan Written Off</b>	110.96	121.93	48.91	0.04	0.04	9.89	-59.89	0.00
<b>9 Provision for Staff Bonus</b>	209.37	259.93	171.12	45.29	39.30	24.15	-34.17	-13.23
<b>10 Provision for Income Tax</b>	592.41	653.15	483.56	134.24	114.83	10.25	-25.96	-14.46
<b>11 Others</b>	9.80	0.67	7.00	0.00	0.00	-93.13	940.04	0.00
<b>12 Net Profit</b>	2728.14	3113.58	2359.13	667.88	626.99	14.13	-24.23	-6.12
<b>TOTAL EXPENSES</b>	<b>11356.71</b>	<b>10592.23</b>	<b>8547.17</b>	<b>4416.72</b>	<b>4893.81</b>	<b>-6.73</b>	<b>-19.31</b>	<b>10.80</b>
<b>Income</b>								
<b>1. Interest Income</b>	8383.33	6842.06	6205.92	3478.23	3892.12	-18.38	-9.30	11.90
1.1. On Loans and Advance	7498.52	6152.12	5224.69	3113.59	3496.59	-17.96	-15.07	12.30
1.2. On Investment	109.09	98.76	52.77	44.79	48.04	-9.47	-46.57	7.26
1.2.1 Government Bonds	86.08	74.44	32.86	27.92	30.63	-13.52	-55.86	9.71
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	14.79	14.84	23.06	-14.67	0.33
1.2.4 Deventure & Bonds	6.23	3.67	2.29	2.08	2.57	-41.05	-37.48	23.62
1.3 Agency Balance	87.87	65.81	194.19	51.79	51.79	-25.11	195.09	0.00
1.4 On Call Deposit	546.09	399.84	638.32	204.84	226.56	-26.78	59.64	10.60
1.5 Others	141.75	125.53	95.95	63.21	69.15	-11.45	-23.56	9.38
<b>2. Comission &amp; Discount</b>	102.04	111.50	94.31	37.83	44.71	9.27	-15.41	18.19
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	16.50	18.66	-56.95	-6.22	13.08
2.3 Others	52.81	90.30	74.44	21.33	26.05	71.00	-17.57	22.15
<b>3 Income From Exchange Fluctuation</b>	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
<b>4 Other Operating Income</b>	493.14	479.80	400.59	234.73	264.28	-2.71	-16.51	12.59
<b>5 Non Operating Income</b>	460.80	887.79	563.87	98.46	100.41	92.66	-36.49	1.98
<b>6 Provision Written Back</b>	1706.69	1833.99	1094.33	546.68	567.41	7.46	-40.33	3.79
<b>7 Recovery from Written off Loan</b>	41.78	248.95	122.91	12.02	12.02	495.90	-50.63	0.00
<b>8 Income from Extra Ordinary Expenses</b>	57.35	24.70	47.02	0.18	0.18	-56.94	90.41	0.00
<b>9 Net Loss</b>	111.60	163.43	18.20	8.60	12.67	46.45	-88.86	47.31
<b>TOTAL INCOME</b>	<b>11356.71</b>	<b>10592.23</b>	<b>8547.17</b>	<b>4416.72</b>	<b>4893.81</b>	<b>-6.73</b>	<b>-19.31</b>	<b>10.80</b>

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

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	61783.87	76816.32	87899.16	101702.50	104169.36	24.33	14.43	2.43
Fishery Related	3355.59	1980.46	2328.51	2574.13	2690.81	-40.98	17.57	4.53
Mining Related	3525.74	3404.03	3950.19	4949.19	5478.63	-3.45	16.04	10.70
Agriculture, Forestry & Bevarage Production Related	255534.57	296097.02	329835.00	371546.56	379955.59	15.87	11.39	2.26
Construction	152480.40	182851.94	213028.75	235516.88	238089.03	19.92	16.50	1.09
Electricity, Gas and Water	34540.43	46417.77	63520.59	72736.95	73782.91	34.39	36.85	1.44
Metal Products, Machinery & Electronic Equipment & Asse	16208.31	19473.46	25044.82	28303.47	29062.12	20.14	28.61	2.68
Transport, Communication and Public Utilities	48451.67	67489.25	76264.31	81459.33	82640.44	39.29	13.00	1.45
Wholesaler & Retailer	297286.58	374322.54	436442.74	490573.35	498288.92	25.91	16.60	1.57
Finance, Insurance and Real Estate	107293.66	135000.17	166374.23	180720.46	179233.08	25.82	23.24	-0.82
Hotel or Restaurant	44028.90	54426.26	66900.15	76111.89	78348.54	23.61	22.92	2.94
Other Services	63957.60	72146.41	90250.94	98058.03	98521.06	12.80	25.09	0.47
Consumption Loans	101450.14	120843.49	158359.29	161417.64	163544.72	19.12	31.04	1.32
Local Government	1714.14	1654.98	1568.65	1566.63	1566.78	-3.45	-5.22	0.01
Others	169740.36	228955.74	272881.84	302758.74	307986.94	34.89	19.19	1.73
<b>TOTAL</b>	<b>1361351.97</b>	<b>1681879.83</b>	<b>1994649.17</b>	<b>2209995.76</b>	<b>2243358.94</b>	<b>23.54</b>	<b>18.60</b>	<b>1.51</b>
<b>Productwise</b>								
Term Loan	223149.61	272694.42	320735.49	360755.49	369824.45	22.20	17.62	2.51
Overdraft	245994.73	294326.89	361906.83	394479.19	398561.51	19.65	22.96	1.03
Trust Receipt Loan / Import Loan	55141.88	72678.07	64530.02	97140.90	104391.72	31.80	-11.21	7.46
Demand & Other Working Capital Loan	293603.14	365785.23	404195.22	456613.19	461685.43	24.58	10.50	1.11
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	118861.54	142815.41	168383.92	188355.95	190857.67	20.15	17.90	1.33
Real Estate Loan	85678.07	108071.88	127318.70	133684.92	134366.66	26.14	17.81	0.51
Margin Nature Loan	24084.77	37681.04	41170.06	42945.64	43232.00	56.45	9.26	0.67
Hire Purchase Loan	80966.96	110094.35	150400.06	159865.31	161927.14	35.97	36.61	1.29
Deprived Sector Loan	63889.82	81239.19	111984.61	123564.93	121070.26	27.16	37.85	-2.02
Bills Purchased	13511.29	12530.80	17354.17	2952.97	2931.21	-7.26	38.49	-0.74
Other Product	156470.18	183962.55	226670.09	249637.34	254510.95	17.57	23.22	1.95
<b>Total</b>	<b>1361351.98</b>	<b>1681879.83</b>	<b>1994649.17</b>	<b>2209995.83</b>	<b>2243359.00</b>	<b>23.54</b>	<b>18.60</b>	<b>1.51</b>
<b>Collateral wise</b>								
Gold and Silver	31374.67	30642.25	37466.92	37269.13	36891.13	-2.33	22.27	-1.01
Government Securities	784.73	1014.67	997.94	698.26	700.86	29.30	-1.65	0.37
Non Governmental Securities	18776.93	29668.70	34634.94	37303.90	37715.33	58.01	16.74	1.10
Fixed Deposit Receipts	9824.90	10553.39	22175.52	16564.28	17098.29	7.41	110.13	3.22
Own	8925.88	9577.14	20780.98	15921.36	16414.21	7.30	116.99	3.10
Other Licences Institutions	899.02	976.25	1394.55	642.92	684.08	8.59	42.85	6.40
Collateral of Properties	1131830.49	1463645.87	1734997.03	1945356.93	1980539.75	29.32	18.54	1.81
Fixed Assets	957231.98	1207217.80	1459790.48	1625610.80	1652675.97	26.12	20.92	1.66
Current Assets	174598.50	256428.07	275206.55	319746.13	327863.78	46.87	7.32	2.54
Against security of Bill	13969.01	15710.45	15873.63	13996.96	13924.49	12.47	1.04	-0.52
Domestic Bills	3532.80	3525.87	798.38	709.50	592.75	-0.20	-77.36	-16.46
Foreign Bills	10436.21	12184.58	15075.25	13287.46	13331.75	16.75	23.72	0.33
Against Guarantee	40479.05	52993.07	63293.16	70375.14	69675.07	30.91	19.44	-0.99
Government Guarantee	2385.24	2364.19	2560.01	2470.52	2489.95	-0.88	8.28	0.79
Institutional Guarantee	27833.31	33209.50	42758.93	48036.58	47082.38	19.32	28.76	-1.99
Personal Guarantee	2350.72	4054.12	5340.32	6403.05	6592.58	72.46	31.73	2.96
Collective Guarantee	3581.03	4855.55	5828.86	6681.57	6806.20	35.59	20.05	1.87
International Rated Foreign Bank's Guarantee	93.08	4226.93	1469.32	1497.18	1442.61	#####	-65.24	-3.65
Other Guarantee	4235.68	4282.79	5335.71	5286.24	5261.36	1.11	24.59	-0.47
Credit Card	427.58	416.03	905.78	1087.51	1093.76	-2.70	117.72	0.57
Others	113884.53	77235.40	84304.25	87343.73	85720.33	-32.18	9.15	-1.86
<b>Total</b>	<b>1361351.89</b>	<b>1681879.83</b>	<b>1994649.17</b>	<b>2209995.84</b>	<b>2243359.01</b>	<b>23.54</b>	<b>18.60</b>	<b>1.51</b>

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

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	47818.18	59611.10	73353.34	85514.82	87129.16	24.66	23.05	1.89
Fishery Related	2888.07	1513.96	1996.59	2204.59	2308.48	-47.58	31.88	4.71
Mining Related	3064.11	2970.72	3467.83	4441.27	4949.88	-3.05	16.73	11.45
Agriculture, Forestry & Beverage Production Related	239722.81	278304.22	315942.22	355485.21	363604.74	16.09	13.52	2.28
Construction	115175.72	142303.46	178777.17	197678.74	200243.78	23.55	25.63	1.30
Electricity, Gas and Water	29412.29	42101.95	59344.92	67629.47	68895.02	43.14	40.96	1.87
Metal Products, Machinery & Electronic Equipment & Asse	12402.24	16327.51	22633.48	25497.85	26072.11	31.65	38.62	2.25
Transport, Communication and Public Utilities	26254.45	43246.45	52471.19	56322.15	57021.56	64.72	21.33	1.24
Wholesaler & Retailer	256252.52	330886.83	397945.20	446402.64	453524.22	29.13	20.27	1.60
Finance, Insurance and Real Estate	89220.30	114517.91	148589.16	159714.24	157806.34	28.35	29.75	-1.19
Hotel or Restaurant	35337.97	43361.87	57138.95	64597.02	66508.17	22.71	31.77	2.96
Other Services	53099.98	60591.89	80038.56	87386.69	87746.86	14.11	32.09	0.41
Consumption Loans	80339.71	99230.33	134352.70	138339.92	139901.96	23.51	35.39	1.13
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	230956.94	234862.63	41.08	33.59	1.69
<b>TOTAL</b>	<b>1103153.25</b>	<b>1392502.62</b>	<b>1735898.71</b>	<b>1923679.20</b>	<b>1952082.57</b>	<b>26.23</b>	<b>24.66</b>	<b>1.48</b>
<b>Productwise</b>								
Term Loan	187297.61	227581.99	280894.40	312157.79	319580.90	21.51	23.43	2.38
Overdraft	200106.73	239961.46	310486.80	335972.41	340217.92	19.92	29.39	1.26
Trust Receipt Loan / Import Loan	55141.88	72677.77	64519.94	97140.90	104391.72	31.80	-11.22	7.46
Demand & Other Working Capital Loan	260320.80	334766.54	386183.56	439588.82	444449.45	28.60	15.36	1.11
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	87842.96	109296.95	140053.24	156701.42	158524.28	24.42	28.14	1.16
Real Estate Loan	63879.59	83603.42	104245.22	108370.28	108672.59	30.88	24.69	0.28
Margin Nature Loan	16360.29	28428.82	34419.83	34966.70	35243.41	73.77	21.07	0.79
Hire Purchase Loan	54406.77	79566.01	120085.97	127792.44	129289.00	46.24	50.93	1.17
Deprived Sector Loan	51515.94	66005.84	93428.55	103368.40	100391.14	0.00	0.00	-2.88
Bills Purchased	13497.19	12523.00	17351.57	2950.37	2931.21	-7.22	38.56	-0.65
Other Product	112783.49	138090.81	184229.66	204669.67	208390.94	22.44	33.41	1.82
<b>Total</b>	<b>1103153.26</b>	<b>1392502.62</b>	<b>1735898.72</b>	<b>1923679.20</b>	<b>1952082.56</b>	<b>26.23</b>	<b>24.66</b>	<b>1.48</b>
<b>Collateral wise</b>								
Gold and Silver	26813.12	26326.42	32842.76	32361.32	31923.71	-1.82	24.75	-1.35
Government Securities	751.68	991.90	986.04	670.03	672.84	31.96	-0.59	0.42
Non Governmental Securities	13183.16	23084.76	29673.78	31028.91	31324.74	75.11	28.54	0.95
Fixed Deposit Receipts	6561.88	7542.78	15282.39	12020.23	12366.55	14.95	102.61	2.88
Own	5662.90	6566.55	13887.84	11377.31	11682.47	15.96	111.49	2.68
Other Licences Institutions	898.97	976.23	1394.55	642.92	684.08	8.59	42.85	6.40
Collateral of Properties	900985.02	1206655.78	1510054.58	1694305.03	1725374.16	33.93	25.14	1.83
Fixed Assets	726933.32	950449.10	1234935.26	1374634.88	1397586.17	30.75	29.93	1.67
Current Assets	174051.71	256206.67	275119.32	319670.15	327787.99	47.20	7.38	2.54
Against security of Bill	13672.66	15133.48	15873.63	13996.96	13921.89	10.68	4.89	-0.54
Domestic Bills	3236.45	2950.40	798.38	709.50	590.15	-8.84	-72.94	-16.82
Foreign Bills	10436.21	12183.08	15075.25	13287.46	13331.75	16.74	23.74	0.33
Against Guarantee	34298.71	44016.18	52805.20	57803.35	56735.90	28.33	19.97	-1.85
Government Guarantee	2208.28	2191.40	2456.45	2378.37	2397.81	-0.76	12.09	0.82
Institutional Guarantee	24969.73	28853.08	38746.64	43070.39	42131.00	15.55	34.29	-2.18
Personal Guarantee	2069.26	3325.36	4274.42	5003.45	5025.07	60.70	28.54	0.43
Collective Guarantee	951.02	1365.35	640.93	691.81	671.66	43.57	-53.06	-2.91
International Rated Foreign Bank's Guarantee	93.08	4226.93	1469.32	1497.18	1442.61	#####	-65.24	-3.65
Other Guarantee	4007.34	4054.06	5217.45	5162.15	5067.74	1.17	28.70	-1.83
Credit Card	427.58	416.03	905.78	1087.51	1093.76	-2.70	117.72	0.57
Others	106459.44	68335.30	77474.55	80405.85	78669.02	-35.81	13.37	-2.16
<b>Total</b>	<b>1103153.26</b>	<b>1392502.62</b>	<b>1735898.71</b>	<b>1923679.20</b>	<b>1952082.57</b>	<b>26.23</b>	<b>24.66</b>	<b>1.48</b>

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

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	12002.65	15169.69	11517.77	13237.56	13758.16	26.39	-24.07	3.93
Fishery Related	404.87	410.64	275.80	320.56	332.04	1.42	-32.84	3.58
Mining Related	390.09	391.51	450.84	495.09	515.99	0.36	15.16	4.22
Agriculture, Forestry & Beverage Production Related	12179.35	14829.67	11610.02	13501.16	13828.49	21.76	-21.71	2.42
Construction	26554.42	32645.74	27621.96	30780.99	30619.19	22.94	-15.39	-0.53
Electricity, Gas and Water	4933.46	4000.83	4007.87	4906.87	4691.68	-18.90	0.18	-4.39
Metal Products, Machinery & Electronic Equipment & Asse	2976.90	2395.14	1557.29	1904.21	1982.92	-19.54	-34.98	4.13
Transport, Communication and Public Utilities	15099.18	17830.86	18908.92	20165.76	20622.05	18.09	6.05	2.26
Wholesaler & Retailer	32542.18	35847.16	32765.58	37460.19	38213.58	10.16	-8.60	2.01
Finance, Insurance and Real Estate	13368.46	16264.86	14169.51	16753.59	17182.69	21.67	-12.88	2.56
Hotel or Restaurant	7231.42	9287.71	8381.09	10028.74	10344.92	28.44	-9.76	3.15
Other Services	8661.91	9369.02	8371.79	9050.73	9153.87	8.16	-10.64	1.14
Consumption Loans	15563.89	17035.39	19360.71	19422.99	19884.90	9.45	13.65	2.38
Local Government	32.34	41.32	24.59	21.79	21.94	27.76	-40.49	0.67
Others	41529.50	57473.73	50581.10	57027.20	58272.07	38.39	-11.99	2.18
<b>TOTAL</b>	<b>193470.61</b>	<b>232993.26</b>	<b>209604.83</b>	<b>235077.41</b>	<b>239424.48</b>	<b>20.43</b>	<b>-10.04</b>	<b>1.85</b>
<b>Productwise</b>								
Term Loan	27992.73	37259.67	33010.58	41041.27	42482.48	33.10	-11.40	3.51
Overdraft	45887.99	54365.43	51420.03	58506.78	58343.59	18.47	-5.42	-0.28
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	9396.72	9689.55	-1.33	-47.67	3.12
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	22476.27	26787.73	22016.64	24666.89	25188.29	19.18	-17.81	2.11
Real Estate Loan	13116.83	17273.22	16955.43	19017.42	19453.34	31.69	-1.84	2.29
Margin Nature Loan	3831.26	5205.67	3835.46	5581.47	5698.46	35.87	-26.32	2.10
Hire Purchase Loan	18970.95	23685.84	24554.80	26088.70	26542.62	24.85	3.67	1.74
Deprived Sector Loan	10198.29	12938.71	16414.81	17736.93	18160.54	0.00	0.00	2.39
Bills Purchased	7.70	1.40	0.00	0.00	0.00	-81.82	#####	0.00
Other Product	30485.43	35244.02	30800.04	33041.29	33865.68	15.61	-12.61	2.50
<b>Total</b>	<b>193470.61</b>	<b>232993.26</b>	<b>209604.83</b>	<b>235077.48</b>	<b>239424.55</b>	<b>20.43</b>	<b>-10.04</b>	<b>1.85</b>
<b>Collateral wise</b>								
Gold and Silver	4111.82	4189.41	4318.51	4528.11	4547.45	1.89	3.08	0.43
Government Securities	12.34	6.15	0.15	17.38	17.17	-50.16	-97.51	-1.17
Non Governmental Securities	3330.32	4660.50	3801.07	5224.35	5353.04	39.94	-18.44	2.46
Fixed Deposit Receipts	2014.24	2155.69	5264.84	3591.81	3822.24	7.02	144.23	6.42
Own	2014.20	2155.67	5264.84	3591.81	3822.24	7.02	144.23	6.42
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	210335.28	214082.54	19.86	-12.48	1.78
Fixed Assets	177513.72	213171.49	186555.95	210322.63	214070.05	20.09	-12.49	1.78
Current Assets	341.83	10.26	10.63	12.65	12.49	-97.00	3.60	-1.26
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	10764.03	10922.58	45.42	16.65	1.47
Government Guarantee	112.07	113.69	63.11	54.95	54.94	1.44	-44.48	-0.02
Institutional Guarantee	2552.54	3716.23	3197.82	3832.29	3789.63	45.59	-13.95	-1.11
Personal Guarantee	155.40	570.85	750.78	884.70	941.06	267.33	31.52	6.37
Collective Guarantee	2602.75	3481.97	5187.90	5989.72	6134.50	33.78	48.99	2.42
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	2.37	2.45	220.21	-71.48	3.25
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	616.52	679.53	27.87	-49.91	10.22
<b>Total</b>	<b>193470.61</b>	<b>232993.26</b>	<b>209604.83</b>	<b>235077.48</b>	<b>239424.55</b>	<b>20.43</b>	<b>-10.04</b>	<b>1.85</b>

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

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2015	2016	2017	2018	2018			
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>2/1</b>	<b>3/2</b>	<b>5/4</b>
Agricultural and Forest Related	1963.05	2035.53	3028.05	2950.12	3282.04	3.69	48.76	11.25
Fishery Related	62.64	55.86	56.12	48.98	50.30	-10.83	0.48	2.69
Mining Related	71.55	41.80	31.51	12.83	12.76	-41.57	-24.62	-0.60
Agriculture, Forestry & Bevarage Production Related	3632.41	2963.13	2282.77	2560.19	2522.36	-18.43	-22.96	-1.48
Construction	10750.27	7902.75	6629.62	7057.15	7226.06	-26.49	-16.11	2.39
Electricity, Gas and Water	194.69	314.99	167.79	200.61	196.21	61.79	-46.73	-2.19
Metal Products, Machinery & Electronic Equipment & Asse	829.16	750.81	854.05	901.42	1007.09	-9.45	13.75	11.72
Transport, Communication and Public Utilities	7098.04	6411.94	4884.19	4971.42	4996.83	-9.67	-23.83	0.51
Wholesaler & Retailer	8491.89	7588.55	5731.96	6710.53	6551.13	-10.64	-24.47	-2.38
Finance, Insurance and Real Estate	4704.90	4217.40	3615.57	4252.64	4244.05	-10.36	-14.27	-0.20
Hotel or Restaurant	1459.52	1776.67	1380.10	1486.13	1495.44	21.73	-22.32	0.63
Other Services	2195.70	2185.50	1840.60	1620.61	1620.33	-0.46	-15.78	-0.02
Consumption Loans	5546.54	4577.78	4645.89	3654.73	3757.85	-17.47	1.49	2.82
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	14774.60	14852.23	-12.14	-10.07	0.53
<b>TOTAL</b>	<b>64728.11</b>	<b>56383.96</b>	<b>49145.62</b>	<b>51239.15</b>	<b>51851.89</b>	<b>-12.89</b>	<b>-12.84</b>	<b>1.20</b>
<b>Productwise</b>								
Term Loan	7859.26	7852.76	6830.51	7556.42	7761.08	-0.08	-13.02	2.71
Overdraft	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Trust Receipt Loan / Import Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Demand & Other Working Capital Loan	12779.18	10787.42	7424.71	7627.65	7546.43	-15.59	-31.17	-1.06
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	8542.32	6730.72	6314.04	6987.63	7145.10	-21.21	-6.19	2.25
Real Estate Loan	8681.64	7195.24	6118.05	6297.21	6240.73	-17.12	-14.97	-0.90
Margin Nature Loan	3893.22	4046.55	2914.77	2397.48	2290.14	3.94	-27.97	-4.48
Hire Purchase Loan	7589.24	6842.49	5759.29	5984.17	6095.51	-9.84	-15.83	1.86
Deprived Sector Loan	2175.58	2294.65	2141.25	2459.60	2518.58	0.00	0.00	2.40
Bills Purchased	6.40	6.40	2.60	2.60	0.00	0.00	-59.38	#####
Other Product	13201.26	10627.73	11640.40	11926.38	12254.34	-19.49	9.53	2.75
<b>Total</b>	<b>64728.11</b>	<b>56383.96</b>	<b>49145.62</b>	<b>51239.15</b>	<b>51851.89</b>	<b>-12.89</b>	<b>-12.84</b>	<b>1.20</b>
<b>Collateral wise</b>								
Gold and Silver	449.73	126.42	305.64	379.70	419.97	-71.89	141.77	10.61
Government Securities	20.72	16.63	11.75	10.85	10.85	-19.73	-29.33	0.00
Non Governmental Securities	2263.45	1923.44	1160.09	1050.65	1037.54	-15.02	-39.69	-1.25
Fixed Deposit Receipts	1248.78	854.92	1628.29	952.24	909.50	-31.54	90.46	-4.49
Own	1248.78	854.92	1628.29	952.24	909.50	-31.54	90.46	-4.49
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	40716.61	41083.04	-17.33	-12.40	0.90
Fixed Assets	52784.94	43597.21	38299.28	40653.29	41019.75	-17.41	-12.15	0.90
Current Assets	204.97	211.14	76.59	63.33	63.30	3.01	-63.72	-0.05
Against security of Bill	281.05	568.69	0.00	0.00	2.60	102.34	#####	0.00
Domestic Bills	281.05	567.19	0.00	0.00	2.60	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	1807.75	2016.59	44.06	18.16	11.55
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	1133.90	1161.75	105.83	27.22	2.46
Personal Guarantee	126.05	157.91	315.12	514.90	626.45	25.27	99.55	21.66
Collective Guarantee	27.25	8.24	0.04	0.04	0.04	-69.78	-99.57	-0.01
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	121.72	191.16	-1.37	-47.77	57.05
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	6321.36	6371.79	19.02	-20.25	0.80
<b>Total</b>	<b>64728.01</b>	<b>56383.96</b>	<b>49145.62</b>	<b>51239.15</b>	<b>51851.89</b>	<b>-12.89</b>	<b>-12.84</b>	<b>1.20</b>















S.N.	BFI Name	WNBFL	CMBFCL	Crystal	Guheshwori	ICFC	Kuber	Manjunree	Jebils	Reliance
<b>Liabilities</b>										
<b>1</b>	<b>CAPITAL FUND</b>	<b>-76.01</b>	<b>-762.24</b>	<b>-20.48</b>	<b>907.17</b>	<b>1066.84</b>	<b>27.26</b>	<b>828.49</b>	<b>654.58</b>	<b>745.39</b>
	a. Paid-up Capital	181.98	935.07	70.00	800.00	882.17	150.00	724.38	577.91	512.57
	b. Calls in Advance	1.37		24.49			130.23			
	c. Proposed Bonus Share								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	1.25	
	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	9.04	2.84
<b>2</b>	<b>BORROWINGS</b>		29.50			607.10		37.90	21.96	
	a. NRB					77.10		37.90	21.96	
	b. Interbank Borrowing		29.50			530.00				
	c. Foreign Banks and Fin. Ins.									
	d. Other Financial Ins.									
	e. Bonds and Securities									
<b>3</b>	<b>DEPOSITS</b>	77.30	834.01	206.20	2536.68	7254.63	33.68	5076.67	1060.13	3479.07
	a. Current								1.52	
	Domestic								1.52	
	Foreign									
	b. Savings	75.95	21.92	94.59	774.04	2545.45	12.91	697.25	235.62	1134.18
	Domestic	75.95	21.92	94.59	774.04	2545.45	12.91	697.25	235.62	1134.18
	Foreign									
	c. Fixed	1.35			1462.38	3819.58	20.77	2647.22	713.02	1707.15
	Domestic	1.35			1462.38	3819.58	20.77	2647.22	713.02	1707.15
	Foreign									
	d. Call Deposits					885.38			24.33	
	Domestic					885.38			24.33	
	Foreign									
	e. Others		812.09	111.61	300.26	4.23		1732.20	85.64	637.74
	Domestic		812.09	111.61	300.26	4.23		1732.20	85.64	637.74
	Foreign									
<b>4</b>	<b>Bills Payable</b>					2.37				
<b>5</b>	<b>Other Liabilities</b>	596.99	3890.94	959.72	140.12	711.62	214.29	431.02	150.43	236.17
	1. Sundry Creditors	10.18	111.81	4.83	22.04	125.04	5.11	1.03	3.17	4.99
	2. Loan Loss Provision	230.21	1700.37	345.91	30.72	74.05	47.70	130.99	48.29	80.48
	3. Interest Suspense a/c	285.96	2032.15	498.49	27.64	16.55	45.58	155.17	39.50	44.64
	4. Others	70.64	46.61	110.50	59.72	495.97	115.91	143.83	59.46	106.05
<b>6</b>	<b>Reconciliation A/c</b>	-1.00	0.00							
<b>7</b>	<b>Profit &amp; Loss A/c</b>	32.62	1.77		48.00	74.63	26.99	34.99	2.51	15.02
		629.91	3993.99	1145.44	3631.96	9717.19	302.22	6409.08	1889.61	4475.64
<b>Assets</b>										
<b>1</b>	<b>LIQUID FUNDS</b>	30.90	130.35	51.63	628.60	2346.96	60.79	1217.18	481.04	1191.69
	a. Cash Balance	1.19	0.38	0.15	17.82	191.23	0.48	88.99	2.98	33.52
	Nepalese Notes & Coins	1.19	0.38	0.15	17.71	191.23	0.48	88.99	2.98	33.52
	Foreign Currency				0.11					
	b. Bank Balance	5.85	129.97	51.48	57.20	2155.73	3.76	1128.19	40.16	452.85
	1. In Nepal Rastra Bank	0.08	1.61	1.28	55.81	295.77	2.65	113.92	40.16	452.85
	Domestic Currency	0.08	1.61	1.28	55.81	295.77	2.65	113.92	40.16	452.85
	Foreign Currency									
	2. "A"Class Licensed Institution	5.36	109.87	49.33	1.38	1513.30	1.11	706.47		
	Domestic Currency	5.36	109.87	49.33	1.38	1513.30	1.11	706.47		
	Foreign Currency									
	3. Other Financial Ins.	0.41	18.49	0.87	0.01	346.67		307.81		
	4. In Foreign Banks									
	c. Money at Call	23.85			553.59		56.56		437.90	705.31
	Domestic Currency	23.85			553.59		56.56		437.90	705.31
	Foreign Currency									
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>				124.88	477.03		168.06	66.85	14.86
	a. Govt.Securities				124.88	477.03		168.06	66.85	14.86
	b. NRB Bond									
	c. Govt.Non-Fin. Ins.									
	d. Other Non-Fin Ins.									
	e. Non Residents									
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	0.35	0.03	3.23	205.73	274.82	50.50		80.68	205.29
	a. Interbank Lending									
	b. Non Residents									
	c. Others	0.35	0.03	3.23	205.73	274.82	50.50		80.68	205.29
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	230.21	1695.54	352.63	2402.74	5848.97	44.70	4610.09	1145.25	2878.44
	a. Private Sector	230.21	1695.54	352.63	2305.65	5403.00	44.70	4602.59	1080.05	2780.39
	b. Financial Institutions				95.30	445.97		7.50	65.20	98.05
	c. Government Organizations				1.79					
<b>5</b>	<b>BILL PURCHASED</b>						2.60			
	a. Domestic Bills Purchased						2.60			
	b. Foreign Bills Purchased									
	c. Import Bills & Imports									
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>									
	a. Against Domestic Bills									
	b. Against Foreign Bills									
<b>7</b>	<b>FIXED ASSETS</b>	14.57	84.78	198.61	73.03	258.04	2.91	72.46	3.84	24.09
<b>8</b>	<b>OTHER ASSETS</b>	295.09	2062.96	537.45	194.40	497.58	60.01	299.93	110.65	152.55
	a. Accrued Interest:	285.96	2032.15	498.49	29.38	83.01	45.68	155.17	42.49	50.37
	Financial Institutions		2032.15		5.60	67.86		39.85	4.68	2.56
	Government Enterprises				1.74	6.35			0.88	
	Private Sector	285.96		498.49	22.04	8.79	45.68	115.32	36.92	47.81
	b. Staff Loans / Adv.	4.20	0.20		32.72	80.18	1.07	62.77	15.03	12.36
	c. Sundry Debtors		4.32	0.18	33.14	26.75	4.90	2.78	0.83	0.41
	d. Cash In Transit									
	e. Others	4.92	26.30	38.79	99.16	307.64	8.36	79.21	52.30	89.42
<b>9</b>	<b>Expenses not Written off</b>								0.12	
<b>10</b>	<b>Non Banking Assets</b>	58.80	20.34	1.31		13.80	80.71	41.35		4.54
<b>11</b>	<b>Reconciliation Account</b>									-0.66
<b>12</b>	<b>Profit &amp; Loss A/c</b>			0.57	2.58				1.19	4.84
	<b>TOTAL ASSETS</b>	629.91	3993.99	1145.44	3631.96	9717.19	302.22	6409.08	1889.61	4475.64

BFI Name	NBL	RBB	INABIL	INBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC
<b>Expenses</b>											
<b>1. Interest Expense</b>	<b>1532.77</b>	<b>1544.26</b>	<b>2698.81</b>	<b>4316.13</b>	<b>790.01</b>	<b>3063.12</b>	<b>2756.69</b>	<b>1988.47</b>	<b>2788.36</b>	<b>2997.82</b>	<b>2917.33</b>
1.1 On Deposit Liabilities	1232.18	1540.90	2673.61	4223.48	790.01	3029.17	2637.88	1984.70	2745.61	2942.35	2894.83
1.1.1 Saving Account	423.84	821.55	938.00	769.91	169.76	755.74	374.30	359.54	605.92	409.51	615.83
1.1.2 Fixed Account	771.90	663.85	1403.46	3147.00	573.83	2202.43	2237.96	1522.37	2051.86	2435.52	2066.79
1.1.2.1 Up to 3 months Fixed Account		1.49	210.52	59.63	34.49	2202.43	80.19		760.22		30.74
1.1.2.2 3 to 6 months Fixed Account		0.56	280.69		130.94		63.90	2.29	270.64		143.41
1.1.2.3 6 months to 1 year Fixed Account		540.02	701.73		397.18		175.39		484.85	2435.52	1758.12
1.1.2.4 Above 1 year Fixed Account	771.90	121.78	210.52	3087.37	11.23		1918.47	1520.08	536.15		134.51
1.1.3 Call Deposit	36.44	55.50	332.14	306.56	46.42	71.00	25.62	102.79	87.83	97.32	212.21
1.1.4 Certificate of Deposit											
1.2 On Borrowing	300.59	3.36	25.21	92.65		33.94	118.81	3.77	42.75	55.47	22.51
<b>2. Commission Expense</b>		<b>26.00</b>	<b>127.60</b>	<b>99.56</b>				<b>11.28</b>			<b>62.44</b>
<b>3. Staff Expense</b>	<b>1232.37</b>	<b>1381.57</b>	<b>629.77</b>	<b>447.34</b>	<b>328.00</b>	<b>602.81</b>	<b>599.94</b>	<b>281.65</b>	<b>501.68</b>	<b>464.81</b>	<b>371.88</b>
<b>4. Office Operating Expenses</b>	<b>388.51</b>	<b>442.05</b>	<b>362.92</b>	<b>465.46</b>	<b>301.84</b>	<b>495.63</b>	<b>466.44</b>	<b>208.27</b>	<b>369.28</b>	<b>313.73</b>	<b>255.97</b>
<b>5. Foreign Exchange Loss</b>											
5.1 Due to Change in Exchange Rates											
5.2 Due to Foreign Currency Transaction											
<b>6. Non Operating Expense</b>				<b>0.17</b>				<b>13.54</b>	<b>1.14</b>		<b>1.31</b>
<b>7. Provision for Risk</b>	<b>266.64</b>	<b>891.55</b>	<b>108.53</b>	<b>461.12</b>	<b>106.79</b>	<b>118.39</b>	<b>119.20</b>	<b>376.73</b>	<b>80.29</b>	<b>235.97</b>	<b>385.81</b>
7.1 Loan loss Provision	221.46	888.76	108.53	461.12	106.79	118.39	119.20	376.73	80.29	235.97	172.61
7.1.1 General Loan loss Provision	221.46	130.46	50.41	261.39	64.63		87.12	201.33	80.29	59.83	76.07
7.1.1.1 Pass Loan Loss Provision	221.46	130.46	50.41	120.63	49.94		87.12	168.21	80.29	58.59	72.49
7.1.1.2 Watch List Provision				140.77	14.69			33.12		1.24	3.58
7.1.2 Special Loan Loss Provision		758.30	58.12	199.73	42.16		32.08	175.39		176.13	96.54
7.1.3 Additional Loan Loss Provision						118.39					
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	45.14	2.35									
<b>8. Loan Written Off</b>			<b>2.31</b>		<b>-4.28</b>						
<b>9. Provision for Staff Bonus</b>	<b>187.80</b>	<b>190.09</b>	<b>313.87</b>	<b>318.39</b>	<b>156.59</b>	<b>173.79</b>	<b>112.51</b>		<b>215.40</b>	<b>96.51</b>	<b>19.68</b>
<b>10. Provision for Income Tax</b>	<b>712.27</b>	<b>590.23</b>	<b>920.04</b>	<b>955.16</b>	<b>469.77</b>	<b>511.85</b>	<b>377.31</b>		<b>646.20</b>	<b>289.54</b>	<b>59.03</b>
<b>11. Others</b>		<b>2.48</b>									
<b>12. Net Profit</b>	<b>1662.59</b>	<b>2743.46</b>	<b>2218.64</b>	<b>2228.70</b>	<b>1096.13</b>	<b>1226.09</b>	<b>747.81</b>	<b>555.18</b>	<b>1507.80</b>	<b>675.59</b>	<b>137.75</b>
<b>Total Expenses</b>	<b>5982.96</b>	<b>7811.69</b>	<b>7382.50</b>	<b>9292.03</b>	<b>3244.86</b>	<b>6191.68</b>	<b>5179.90</b>	<b>3435.11</b>	<b>6110.15</b>	<b>5073.97</b>	<b>4211.21</b>
<b>Income</b>											
<b>1. Interest Income</b>	<b>4566.30</b>	<b>6641.25</b>	<b>6130.76</b>	<b>7599.03</b>	<b>2403.78</b>	<b>5278.58</b>	<b>4450.03</b>	<b>2625.90</b>	<b>5481.01</b>	<b>4554.79</b>	<b>3248.23</b>
1.1 On Loans and Advances	4326.15	6163.14	5506.16	7165.04	2133.66	4986.30	4001.26	2455.14	5145.95	4337.02	3069.57
1.2 On Investment	162.25	417.82	349.25	298.84	65.54	210.64	214.71	97.04	313.98	190.34	150.27
1.2.1 Government Bonds	162.25	291.61	349.25	298.84	65.54	210.64	213.40	26.51	33.72	190.34	149.37
1.2.2 Foreign Bonds									51.18		
1.2.3 NRB Bonds		0.52					1.31	70.53	229.08		0.91
1.2.4 Debenture & Bonds		125.69									
1.3 On Agency Balance	24.51	3.86	8.86	133.09	2.46	81.64	3.95	1.87			5.12
1.4 On Call Deposit		37.10	205.49	1.61	99.38			59.87	21.08	9.24	1.69
1.5 On Others	53.39	19.33	61.00	0.45	102.74		230.10	11.98		18.20	21.59
<b>2. Commission and Discount</b>	<b>366.39</b>	<b>276.00</b>	<b>466.93</b>	<b>625.24</b>	<b>359.74</b>	<b>356.30</b>	<b>536.76</b>	<b>387.27</b>	<b>240.57</b>	<b>195.63</b>	<b>173.29</b>
2.1 Bills Purchase and Discount	0.00	0.95	0.13	1.72	9.71	6.60	0.41	20.25	4.79	9.54	7.75
2.2 Commission	366.39	266.06	462.55	623.52	281.28	286.72	250.73	360.20	235.55	181.20	164.57
2.3 Others		8.99	4.25		68.75	62.98	285.61	6.82	0.23	4.89	0.97
<b>3. Exchange Fluctuation Income</b>	<b>85.62</b>	<b>22.35</b>	<b>395.18</b>	<b>379.47</b>	<b>381.61</b>	<b>379.53</b>	<b>139.69</b>	<b>93.21</b>	<b>68.66</b>	<b>134.53</b>	<b>31.28</b>
3.1 Due to Change in Exchange Rate	-13.93	-14.54	203.41	27.32	66.90		7.38	1.51	4.68		1.78
3.2 Due to Foreign Currency Transaction	99.55	36.89	191.77	352.15	314.71	379.53	132.31	91.71	63.98	134.53	29.50
<b>4. Other Operating Income</b>	<b>227.73</b>	<b>336.63</b>	<b>259.62</b>	<b>248.20</b>	<b>64.85</b>	<b>131.15</b>		<b>110.82</b>	<b>295.23</b>	<b>75.55</b>	<b>134.39</b>
<b>5. Non Operating Income</b>	<b>496.80</b>	<b>2.02</b>	<b>125.64</b>	<b>101.64</b>	<b>10.53</b>	<b>45.40</b>	<b>4.59</b>		<b>12.46</b>	<b>33.21</b>	<b>34.45</b>
<b>6. Write Back from Provisions for loss</b>	<b>227.07</b>	<b>416.47</b>	<b>0.17</b>	<b>314.31</b>	<b>26.99</b>		<b>12.83</b>	<b>210.21</b>	<b>12.22</b>	<b>68.67</b>	<b>584.58</b>
<b>7. Recovery of written-off Loan</b>	<b>13.04</b>	<b>116.97</b>	<b>4.19</b>	<b>24.14</b>	<b>-2.65</b>		<b>36.00</b>	<b>7.70</b>		<b>11.58</b>	<b>4.98</b>
<b>8. Income from Extra Ordinary transactions</b>						<b>0.71</b>					
<b>9. Net Loss</b>											
<b>Total Income</b>	<b>5982.96</b>	<b>7811.69</b>	<b>7382.50</b>	<b>9292.03</b>	<b>3244.86</b>	<b>6191.68</b>	<b>5179.90</b>	<b>3435.11</b>	<b>6110.15</b>	<b>5073.97</b>	<b>4211.21</b>



BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU
<b>Expenses</b>												
<b>1. Interest Expense</b>	<b>4764.71</b>	<b>2725.05</b>	<b>2486.35</b>	<b>2592.84</b>	<b>3427.40</b>	<b>4045.32</b>	<b>4306.43</b>	<b>2664.32</b>	<b>3280.04</b>	<b>2677.43</b>	<b>3139.96</b>	<b>3050.59</b>
1.1 On Deposit Liabilities	4663.04	2706.33	2477.14	2547.83	3329.83	3961.28	4239.47	2585.12	3246.63	2673.48	3091.15	3023.57
1.1.1 Saving Account	1431.96	477.97	526.04	444.39	754.06	668.31	794.84	283.39	501.60	458.56	391.22	883.67
1.1.2 Fixed Account	2601.35	2134.47	1633.56	1800.61	2100.49	3290.53	3261.53	2194.09	2137.01	2092.89	2555.24	1717.85
1.1.2.1 Up to 3 months Fixed Account	0.00			15.71	582.15		3.23	24.89		27.47	111.09	81.51
1.1.2.2 3 to 6 months Fixed Account				61.41	432.29		10.88	619.61	48.43	259.46	33.05	90.12
1.1.2.3 6 months to 1 year Fixed Account	2500.69	1720.03		897.49	498.76	1617.09	2600.08	818.65	1711.98	1398.76	893.39	1298.98
1.1.2.4 Above 1 year Fixed Account	100.66	414.44	1633.56	826.00	587.29	1673.44	647.33	730.94	376.60	407.19	1517.72	247.24
1.1.3 Call Deposit	629.73	93.89	317.54	302.83	475.28	2.44	183.10	107.64	608.03	122.04	137.77	422.05
1.1.4 Certificate of Deposit											6.92	
1.2 On Borrowing	101.67	18.71	9.21	45.01	97.57	84.05	66.96	79.21	33.41	3.95	48.81	27.02
<b>2. Commission Expense</b>						<b>0.18</b>	<b>39.93</b>	<b>3.29</b>				
<b>3. Staff Expense</b>	<b>599.78</b>	<b>376.09</b>	<b>366.10</b>	<b>292.81</b>	<b>417.38</b>	<b>1728.67</b>	<b>560.51</b>	<b>275.04</b>	<b>207.86</b>	<b>357.67</b>	<b>451.31</b>	<b>548.94</b>
<b>4. Office Operating Expenses</b>	<b>583.53</b>	<b>276.79</b>	<b>229.40</b>	<b>308.94</b>	<b>404.39</b>	<b>361.56</b>	<b>560.14</b>	<b>254.86</b>	<b>1138.48</b>	<b>342.71</b>	<b>418.42</b>	<b>415.53</b>
<b>5. Foreign Exchange Loss</b>												<b>84.16</b>
5.1 Due to Change in Exchange Rates												84.16
5.2 Due to Foreign Currency Transaction												
<b>6. Non Operating Expense</b>		<b>1.53</b>	<b>0.23</b>	<b>1.48</b>		<b>0.11</b>				<b>0.37</b>		
<b>7. Provision for Risk</b>	<b>376.69</b>	<b>86.20</b>	<b>241.08</b>	<b>350.23</b>	<b>203.53</b>	<b>1132.81</b>	<b>208.89</b>	<b>148.71</b>	<b>184.29</b>	<b>236.50</b>	<b>328.03</b>	<b>245.09</b>
7.1 Loan loss Provision	346.66	85.00	241.08	347.31	203.53	1121.61	208.89	118.07	184.26	236.50	325.59	242.90
7.1.1 General Loan loss Provision	306.13	72.30	89.82	77.36	203.53	102.01	208.89	32.69	46.30	8.76	108.59	208.37
7.1.1.1 Pass Loan Loss Provision	297.02	83.11	80.50	15.86	203.53	13.23	208.89	46.50	48.05	51.33	93.25	235.74
7.1.1.2 Watch List Provision	9.11	-10.82	9.32	61.49		88.78		-13.81	-1.75	-42.58	15.34	-27.37
7.1.2 Special Loan Loss Provision	40.53	12.70	151.26	269.96		1019.60		85.38	137.96	227.74	217.00	32.08
7.1.3 Additional Loan Loss Provision												2.44
7.2. Provision for Non-Banking Assets	28.80			2.92		0.00		30.63	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						11.20						
<b>8. Loan Written Off</b>				<b>43.89</b>		<b>0.00</b>				<b>155.92</b>		<b>204.39</b>
<b>9. Provision for Staff Bonus</b>	<b>56.70</b>	<b>44.21</b>	<b>48.87</b>	<b>49.07</b>	<b>124.00</b>	<b>140.92</b>	<b>153.18</b>	<b>64.91</b>	<b>83.35</b>	<b>80.52</b>		<b>70.10</b>
<b>10. Provision for Income Tax</b>	<b>170.10</b>	<b>132.64</b>	<b>146.61</b>	<b>147.21</b>	<b>372.00</b>	<b>440.36</b>	<b>454.47</b>	<b>194.73</b>	<b>250.05</b>	<b>241.55</b>		<b>203.02</b>
<b>11. Others</b>												
<b>12. Net Profit</b>	<b>396.91</b>	<b>309.49</b>	<b>342.10</b>	<b>343.49</b>	<b>868.01</b>	<b>1321.10</b>	<b>1077.28</b>	<b>454.36</b>	<b>583.46</b>	<b>563.62</b>	<b>1272.38</b>	<b>498.00</b>
<b>Total Expenses</b>	<b>6948.43</b>	<b>3952.00</b>	<b>3860.74</b>	<b>4129.96</b>	<b>5816.71</b>	<b>9171.02</b>	<b>7360.83</b>	<b>4060.21</b>	<b>5727.53</b>	<b>4656.29</b>	<b>5610.10</b>	<b>5319.82</b>
<b>Income</b>												
<b>1. Interest Income</b>	<b>6206.66</b>	<b>3594.82</b>	<b>3151.16</b>	<b>3332.07</b>	<b>5047.21</b>	<b>7292.29</b>	<b>6315.81</b>	<b>3399.93</b>	<b>4073.06</b>	<b>3832.75</b>	<b>4320.15</b>	<b>4129.77</b>
1.1 On Loans and Advances	5870.47	3413.65	2977.74	3159.72	4756.63	7162.78	6036.45	3211.67	3875.39	3619.73	4074.92	3780.78
1.2 On Investment	297.98	163.11	120.71	138.06	253.16	122.84	247.03	180.05	144.23	170.46	219.34	223.02
1.2.1 Government Bonds	297.98	151.36	120.71	130.17	253.16	122.84	247.03	146.78	144.23	15.63	196.00	213.73
1.2.2 Foreign Bonds		5.25		6.91						3.64	23.34	9.29
1.2.3 NRB Bonds		6.49		0.98						151.19		
1.2.4 Debenture & Bonds								33.27				
1.3 On Agency Balance	3.87				10.07			7.55	9.43			19.96
1.4 On Call Deposit	20.80				27.35	0.00	28.45	0.65		34.35	6.09	8.13
1.5 On Others	13.54	18.07	52.71	34.29		6.67	3.87		44.01	8.22	19.80	97.88
<b>2. Commission and Discount</b>	<b>72.72</b>	<b>170.15</b>	<b>165.49</b>	<b>303.29</b>	<b>572.60</b>	<b>195.81</b>	<b>447.13</b>	<b>81.82</b>	<b>408.37</b>	<b>158.18</b>	<b>245.84</b>	<b>146.56</b>
2.1 Bills Purchase and Discount		0.31	0.02	18.04		0.00		0.28	0.35	1.46		0.82
2.2 Commission	55.58	169.84	56.07	270.84	281.71	182.22	433.73	62.51	405.14	145.42	239.50	127.22
2.3 Others	17.14		109.39	14.41	290.89	13.59	13.39	19.04	2.88	11.29	6.34	18.51
<b>3. Exchange Fluctuation Income</b>	<b>148.46</b>	<b>91.31</b>	<b>89.92</b>	<b>145.98</b>	<b>149.02</b>	<b>104.82</b>	<b>185.89</b>	<b>156.84</b>	<b>95.94</b>	<b>105.98</b>	<b>178.35</b>	<b>223.63</b>
3.1 Due to Change in Exchange Rate	-11.71	2.66		0.01	96.06	95.30	142.69		4.40	15.85	6.27	
3.2 Due to Foreign Currency Transaction	160.18	88.65	89.92	145.97	52.96	9.52	43.20	156.84	91.53	90.13	172.07	223.63
<b>4. Other Operating Income</b>	<b>378.51</b>	<b>93.01</b>	<b>44.37</b>		<b>47.88</b>	<b>459.35</b>	<b>93.00</b>	<b>269.09</b>	<b>1102.54</b>	<b>189.26</b>	<b>235.02</b>	<b>254.14</b>
<b>5. Non Operating Income</b>	<b>39.25</b>	<b>1.97</b>	<b>31.15</b>	<b>145.27</b>		<b>53.55</b>	<b>84.10</b>	<b>4.21</b>	<b>47.61</b>	<b>17.01</b>	<b>105.59</b>	<b>20.77</b>
<b>6. Write Back from Provisions for loss</b>	<b>102.83</b>		<b>378.66</b>	<b>203.35</b>		<b>986.60</b>	<b>233.02</b>	<b>142.62</b>		<b>330.72</b>	<b>488.95</b>	<b>544.94</b>
<b>7. Recovery of written-off Loan</b>		<b>0.75</b>				<b>78.60</b>	<b>1.89</b>	<b>5.71</b>		<b>22.38</b>	<b>16.82</b>	
<b>8. Income from Extra Ordinary transactions</b>											<b>19.39</b>	
<b>9. Net Loss</b>												
<b>Total Income</b>	<b>6948.43</b>	<b>3952.00</b>	<b>3860.74</b>	<b>4129.96</b>	<b>5816.71</b>	<b>9171.02</b>	<b>7360.83</b>	<b>4060.21</b>	<b>5727.53</b>	<b>4656.29</b>	<b>5610.10</b>	<b>5319.82</b>

BFI Name	Janata	Mega	Civil	Century	Sanima	NIDC	MahabaramDB	Narayani	Sahayogi	Karnali	Shangrila	Excel
<b>Expenses</b>												
<b>1. Interest Expense</b>	<b>2352.67</b>	<b>1935.01</b>	<b>1671.15</b>	<b>2215.92</b>	<b>2741.29</b>	<b>55.88</b>	<b>1195.72</b>	<b>1.77</b>	<b>153.31</b>	<b>79.17</b>	<b>636.07</b>	<b>141.09</b>
1.1 On Deposit Liabilities	2349.99	1888.66	1647.86	2215.91	2703.64	55.88	1195.60	1.77	153.31	79.17	636.07	140.98
1.1.1 Saving Account	591.82	360.51	264.94	498.19	904.86	11.26	393.49	1.40	88.27	36.14	226.12	49.33
1.1.2 Fixed Account	1583.85	1186.61	1149.28	1347.00	1524.73	44.07	681.00	0.37	58.14	43.03	341.62	77.13
1.1.2.1 Up to 3 months Fixed Account	122.72				12.62		29.28				30.49	3.44
1.1.2.2 3 to 6 months Fixed Account	333.51				42.94	4.81	8.17		6.03		43.57	6.60
1.1.2.3 6 months to 1 year Fixed Account	897.79	1186.61	1149.28	1347.00	0.71	24.78	318.04		36.22		218.61	47.69
1.1.2.4 Above 1 year Fixed Account	229.83				1468.46	14.48	325.51	0.37	15.88	43.03	48.95	19.40
1.1.3 Call Deposit	174.31	341.54	233.64	370.71	274.06	0.55	121.10		6.90		68.33	14.53
1.1.4 Certificate of Deposit												
1.2 On Borrowing	2.68	46.35	23.29	0.00	37.66		0.12					0.11
<b>2. Commission Expense</b>												
<b>3. Staff Expense</b>	<b>351.50</b>	<b>226.80</b>	<b>241.06</b>	<b>250.05</b>	<b>277.37</b>	<b>23.92</b>	<b>146.43</b>	<b>2.15</b>	<b>20.72</b>	<b>20.23</b>	<b>86.13</b>	<b>34.88</b>
<b>4. Office Operating Expenses</b>	<b>300.13</b>	<b>217.88</b>	<b>192.86</b>	<b>244.47</b>	<b>272.94</b>	<b>19.82</b>	<b>125.56</b>	<b>3.15</b>	<b>17.85</b>	<b>15.40</b>	<b>90.60</b>	<b>24.77</b>
<b>5. Foreign Exchange Loss</b>												
5.1 Due to Change in Exchange Rates							-0.10					
5.2 Due to Foreign Currency Transaction												
<b>6. Non Operating Expense</b>	<b>0.01</b>			<b>1.59</b>						<b>4.00</b>	<b>0.17</b>	
<b>7. Provision for Risk</b>	<b>227.06</b>	<b>241.36</b>	<b>225.58</b>	<b>265.44</b>	<b>112.75</b>	<b>20.12</b>	<b>254.53</b>	<b>0.04</b>	<b>48.24</b>	<b>8.18</b>	<b>27.96</b>	<b>11.92</b>
7.1 Loan loss Provision	227.06	172.97	225.58	213.15	112.75	20.12	231.13	0.04	48.24	8.18	27.96	11.92
7.1.1 General Loan loss Provision	-3.19	66.48	64.51	97.70	103.70	2.33	92.17		22.70	8.18	13.93	5.77
7.1.1.1 Pass Loan Loss Provision	34.94	66.48	31.62	68.60	93.49	2.33	22.51		4.40	8.18	12.25	3.39
7.1.1.2 Watch List Provision	-38.13		32.89	29.10	10.20		69.66		18.30		1.68	2.38
7.1.2 Special Loan Loss Provision	230.25	106.49	161.07	115.45	9.05	17.79	138.97	0.04	25.54		14.04	6.15
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets				52.30			23.40					
7.3. Provision for Loss on Investment		68.40										
7.5. Provision for Loss of Other Assets												
<b>8. Loan Written Off</b>							<b>6.52</b>	<b>7.68</b>				
<b>9. Provision for Staff Bonus</b>	<b>23.66</b>	<b>63.39</b>	<b>13.03</b>	<b>20.79</b>	<b>106.17</b>	<b>7.82</b>	<b>19.74</b>		<b>6.36</b>		<b>19.78</b>	<b>10.92</b>
<b>10. Provision for Income Tax</b>	<b>70.98</b>	<b>184.28</b>	<b>39.10</b>	<b>62.38</b>	<b>318.52</b>	<b>27.81</b>	<b>59.21</b>		<b>19.09</b>		<b>59.34</b>	<b>32.76</b>
<b>11. Others</b>			<b>0.05</b>		<b>0.32</b>		<b>14.33</b>			<b>0.49</b>		
<b>12. Net Profit</b>	<b>165.63</b>	<b>449.62</b>	<b>91.24</b>	<b>145.54</b>	<b>743.21</b>	<b>69.90</b>	<b>138.15</b>	<b>28.90</b>	<b>44.54</b>		<b>138.46</b>	<b>76.45</b>
<b>Total Expenses</b>	<b>3491.64</b>	<b>3318.33</b>	<b>2474.08</b>	<b>3206.18</b>	<b>4572.58</b>	<b>225.26</b>	<b>1960.08</b>	<b>43.69</b>	<b>310.11</b>	<b>127.46</b>	<b>1058.51</b>	<b>332.80</b>
<b>Income</b>												
<b>1. Interest Income</b>	<b>3225.04</b>	<b>2934.17</b>	<b>2094.72</b>	<b>2784.08</b>	<b>3984.48</b>	<b>185.28</b>	<b>1585.22</b>	<b>10.81</b>	<b>262.07</b>	<b>97.39</b>	<b>985.40</b>	<b>301.39</b>
1.1 On Loans and Advances	3109.68	2722.04	1933.40	2675.06	3753.67	155.93	1414.79	10.35	239.85	95.19	919.80	280.96
1.2 On Investment	98.64	174.75	149.21	78.82	208.67		32.86				7.77	
1.2.1 Government Bonds	97.22		143.13	78.82	208.67							
1.2.2 Foreign Bonds			6.08									
1.2.3 NRB Bonds	1.42	174.56					32.86					
1.2.4 Debenture & Bonds		0.19									7.77	
1.3 On Agency Balance	3.14	0.45	1.61	15.88			119.73	0.46				
1.4 On Call Deposit	0.01	18.74	10.50			29.35			22.18	2.20	51.60	20.43
1.5 On Others	13.57	18.20		14.32	22.14		17.84		0.04		6.23	
<b>2. Commission and Discount</b>	<b>150.74</b>	<b>64.98</b>	<b>56.02</b>	<b>45.55</b>	<b>99.05</b>	<b>0.11</b>	<b>5.45</b>		<b>4.79</b>	<b>9.61</b>	<b>7.53</b>	<b>3.60</b>
2.1 Bills Purchase and Discount	1.07	1.20	0.59									
2.2 Commission	149.67	63.78	55.44	45.55	99.05	0.11	5.45		4.79	1.13	6.63	2.16
2.3 Others										8.47	0.90	1.44
<b>3. Exchange Fluctuation Income</b>	<b>54.88</b>	<b>69.90</b>	<b>81.83</b>	<b>85.98</b>	<b>156.24</b>							
3.1 Due to Change in Exchange Rate	21.98		6.91	6.39	5.88							
3.2 Due to Foreign Currency Transaction	32.91	69.90	74.93	79.59	150.36							
<b>4. Other Operating Income</b>	<b>44.92</b>	<b>131.84</b>	<b>104.67</b>	<b>131.44</b>	<b>297.74</b>	<b>1.77</b>	<b>73.94</b>	<b>0.00</b>	<b>12.72</b>		<b>65.39</b>	<b>11.79</b>
<b>5. Non Operating Income</b>	<b>11.02</b>	<b>5.78</b>	<b>2.40</b>	<b>7.63</b>	<b>27.64</b>	<b>18.79</b>	<b>6.06</b>				<b>0.18</b>	<b>1.68</b>
<b>6. Write Back from Provisions for loss</b>	<b>5.05</b>	<b>111.66</b>	<b>101.12</b>	<b>142.50</b>	<b>7.42</b>	<b>17.89</b>	<b>289.42</b>	<b>32.87</b>	<b>30.53</b>			<b>14.34</b>
<b>7. Recovery of written-off Loan</b>			<b>33.31</b>			<b>1.42</b>						
<b>8. Income from Extra Ordinary transactions</b>				<b>9.00</b>								
<b>9. Net Loss</b>										<b>20.47</b>		
<b>Total Income</b>	<b>3491.64</b>	<b>3318.33</b>	<b>2474.08</b>	<b>3206.18</b>	<b>4572.58</b>	<b>225.26</b>	<b>1960.08</b>	<b>43.69</b>	<b>310.11</b>	<b>127.46</b>	<b>1058.51</b>	<b>332.80</b>

BFI Name	Western	Deva	Mitteri	Tinau	Muktnath	Kankai	Bhargav	Garima	OmDB	GandakiDB	Kabeli	Kamana
<b>Expenses</b>												
<b>1. Interest Expense</b>	<b>112.18</b>	<b>566.59</b>	<b>148.82</b>	<b>203.08</b>	<b>903.32</b>	<b>56.63</b>	<b>115.09</b>	<b>739.31</b>	<b>821.97</b>	<b>927.34</b>	<b>21.03</b>	<b>654.13</b>
1.1 On Deposit Liabilities	112.18	566.59	148.82	203.08	903.32	56.63	115.09	739.31	821.97	926.70	21.03	654.13
1.1.1 Saving Account	69.01	201.38	40.23	73.88	325.44	22.41	39.71	262.18	219.63	259.46	10.66	208.30
1.1.2 Fixed Account	43.16	300.45	98.12	115.30	457.10	25.95	63.47	407.77	532.15	587.84	9.15	377.48
1.1.2.1 Up to 3 months Fixed Account			3.92	0.06	17.37	0.29	0.89	41.76	53.76	48.54	0.02	19.64
1.1.2.2 3 to 6 months Fixed Account	2.19		4.91	0.09	19.72	1.68	8.37	19.78	47.47	39.04	0.42	16.43
1.1.2.3 6 months to 1 year Fixed Account	23.72		34.34	92.94	301.98	11.71	32.35	169.99	370.77	417.30	6.18	292.01
1.1.2.4 Above 1 year Fixed Account	17.25	300.45	54.95	22.21	118.03	12.27	21.86	176.24	60.14	82.97	2.53	49.40
1.1.3 Call Deposit		64.76	10.47	13.90	120.79	8.27	11.91	69.36	70.19	79.40	1.22	68.35
1.1.4 Certificate of Deposit												
1.2 On Borrowing										0.64		
<b>2. Commission Expense</b>												
<b>3. Staff Expense</b>	<b>30.14</b>	<b>69.42</b>	<b>22.15</b>	<b>29.53</b>	<b>189.52</b>	<b>21.43</b>	<b>18.83</b>	<b>124.98</b>	<b>85.06</b>	<b>110.09</b>	<b>7.17</b>	<b>81.59</b>
<b>4. Office Operating Expenses</b>	<b>20.37</b>	<b>82.70</b>	<b>13.74</b>	<b>19.96</b>	<b>139.85</b>	<b>17.50</b>	<b>14.49</b>	<b>98.15</b>	<b>86.04</b>	<b>94.92</b>	<b>4.55</b>	<b>53.14</b>
<b>5. Foreign Exchange Loss</b>		<b>4.61</b>										
5.1 Due to Change in Exchange Rates		4.61										
5.2 Due to Foreign Currency Transaction												
<b>6. Non Operating Expense</b>		<b>0.02</b>										
<b>7. Provision for Risk</b>	<b>10.86</b>	<b>174.40</b>	<b>5.26</b>	<b>9.34</b>	<b>50.38</b>	<b>13.15</b>	<b>4.97</b>	<b>56.01</b>	<b>54.67</b>	<b>47.75</b>	<b>6.70</b>	<b>35.92</b>
7.1 Loan loss Provision	10.86	174.52	5.26	9.34	50.38	13.15	4.97	54.51	52.10	47.75	6.70	35.92
7.1.1 General Loan loss Provision		34.52	4.70	6.25	48.88	8.99	4.97	38.13	52.10	15.13	6.70	35.92
7.1.1.1 Pass Loan Loss Provision		12.77	3.42	3.82	43.48	3.53	4.97	25.06	52.10	8.19	6.70	35.92
7.1.1.2 Watch List Provision		21.75	1.28	2.42	5.40	5.46		13.07		6.94		
7.1.2 Special Loan Loss Provision		140.00	0.56	3.09	1.50	4.16		16.39		32.62		
7.1.3 Additional Loan Loss Provision	10.86											
7.2. Provision for Non-Banking Assets									2.57			
7.3. Provision for Loss on Investment		-0.13						1.50				
7.5. Provision for Loss of Other Assets												
<b>8. Loan Written Off</b>												
<b>9. Provision for Staff Bonus</b>	<b>5.16</b>	<b>23.45</b>	<b>6.85</b>	<b>4.53</b>	<b>41.47</b>	<b>2.33</b>		<b>25.68</b>	<b>22.18</b>	<b>26.02</b>	<b>1.14</b>	<b>17.55</b>
<b>10. Provision for Income Tax</b>	<b>15.47</b>	<b>70.36</b>	<b>20.54</b>	<b>13.60</b>	<b>123.83</b>	<b>6.99</b>		<b>77.05</b>	<b>66.53</b>	<b>78.07</b>	<b>3.43</b>	<b>52.65</b>
<b>11. Others</b>						<b>0.12</b>						
<b>12. Net Profit</b>	<b>36.10</b>	<b>164.18</b>	<b>47.92</b>	<b>31.73</b>	<b>290.91</b>	<b>16.31</b>	<b>6.82</b>	<b>179.78</b>	<b>155.24</b>	<b>182.17</b>	<b>8.01</b>	<b>122.85</b>
<b>Total Expenses</b>	<b>230.28</b>	<b>1155.72</b>	<b>265.27</b>	<b>311.76</b>	<b>1739.27</b>	<b>134.46</b>	<b>160.19</b>	<b>1300.97</b>	<b>1291.69</b>	<b>1466.36</b>	<b>52.05</b>	<b>1017.82</b>
<b>Income</b>												
<b>1. Interest Income</b>	<b>191.65</b>	<b>931.50</b>	<b>234.13</b>	<b>278.28</b>	<b>1523.81</b>	<b>114.50</b>	<b>145.43</b>	<b>1193.96</b>	<b>1181.82</b>	<b>1359.90</b>	<b>48.19</b>	<b>953.56</b>
1.1 On Loans and Advances	191.65	871.51	211.75	253.91	1444.89	103.14	124.32	1129.25	1096.93	1275.75	45.01	892.51
1.2 On Investment		7.52		1.31	3.81		0.04		13.05	10.37		
1.2.1 Government Bonds		7.52			3.81		0.04		13.05	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		51.76	22.38	23.07	74.24	11.33	13.80	63.34	71.84	73.36	3.18	61.05
1.5 On Others		0.70			0.87	0.04	7.27	1.38		0.43		
<b>2. Commission and Discount</b>	<b>17.57</b>	<b>5.07</b>	<b>1.13</b>	<b>2.40</b>	<b>33.93</b>	<b>0.99</b>	<b>14.77</b>	<b>6.78</b>	<b>12.86</b>	<b>4.23</b>	<b>0.65</b>	<b>8.26</b>
2.1 Bills Purchase and Discount												
2.2 Commission	17.57	5.07	0.57	2.40	33.93	0.99	1.61	6.78	12.86	4.23	0.65	8.26
2.3 Others			0.55				13.16					
<b>3. Exchange Flactuation Income</b>		<b>4.79</b>			<b>0.06</b>				<b>0.04</b>			
3.1 Due to Change in Exchange Rate		4.66			0.03				-0.01			
3.2 Due to Foreign Currency Transaction		0.14			0.04				0.05			
<b>4. Other Operating Income</b>	<b>21.06</b>	<b>67.35</b>	<b>29.93</b>	<b>20.28</b>	<b>164.34</b>	<b>10.27</b>		<b>96.52</b>	<b>89.73</b>	<b>85.09</b>	<b>2.48</b>	<b>50.05</b>
<b>5. Non Operating Income</b>		<b>0.17</b>	<b>0.08</b>	<b>1.29</b>	<b>12.74</b>			<b>2.76</b>	<b>7.24</b>	<b>10.19</b>		<b>5.95</b>
<b>6. Write Back from Provisions for loss</b>		<b>146.84</b>		<b>9.50</b>	<b>4.39</b>	<b>8.69</b>		<b>0.94</b>		<b>6.94</b>	<b>0.74</b>	
<b>7. Recovery of written-off Loan</b>												
<b>8. Income from Extra Ordinary transactions</b>												
<b>9. Net Loss</b>												
<b>Total Income</b>	<b>230.28</b>	<b>1155.72</b>	<b>265.27</b>	<b>311.76</b>	<b>1739.27</b>	<b>134.46</b>	<b>160.19</b>	<b>1300.97</b>	<b>1291.69</b>	<b>1466.36</b>	<b>52.05</b>	<b>1017.82</b>

BFI Name	Corporate	Purnima	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Tourism	Mission	Mt. Makalu	Sindhur	Sahara
<b>Expenses</b>												
<b>1. Interest Expense</b>	<b>1.38</b>	<b>109.36</b>	<b>566.75</b>	<b>54.58</b>	<b>494.40</b>	<b>134.17</b>	<b>939.76</b>	<b>552.41</b>	<b>146.06</b>	<b>4.62</b>	<b>60.05</b>	<b>18.50</b>
1.1 On Deposit Liabilities	1.38	109.36	564.40	54.58	494.40	134.17	937.22	549.45	146.06	4.62	60.05	18.50
1.1.1 Saving Account	1.21	53.67	155.78	19.67	241.85	72.42	214.17	147.52	55.86	3.84	30.26	14.61
1.1.2 Fixed Account		50.04	328.73	29.26	230.94	47.52	608.92	311.24	73.57	0.62	16.83	2.60
1.1.2.1 Up to 3 months Fixed Account		3.59	8.57		2.30	4.55	18.67	21.38	0.19		0.19	
1.1.2.2 3 to 6 months Fixed Account		4.74	25.27		1.76	4.82	34.18	26.35	12.53		2.93	
1.1.2.3 6 months to 1 year Fixed Account		30.39	199.42	22.95	4.18	21.35	331.37	183.79	54.83	0.01	9.33	
1.1.2.4 Above 1 year Fixed Account		11.31	95.47	6.31	222.69	16.80	224.70	79.73	6.01	0.61	4.37	2.60
1.1.3 Call Deposit	0.17	5.64	79.88	5.65	21.61	14.23	114.14	90.69	16.63	0.17	12.96	1.29
1.1.4 Certificate of Deposit												
1.2 On Borrowing			2.35				2.54	2.96				
<b>2. Commission Expense</b>												
<b>3. Staff Expense</b>	<b>0.99</b>	<b>16.94</b>	<b>86.53</b>	<b>8.91</b>	<b>60.14</b>	<b>28.02</b>	<b>132.98</b>	<b>74.79</b>	<b>30.99</b>	<b>1.83</b>	<b>18.92</b>	<b>7.66</b>
<b>4. Office Operating Expenses</b>	<b>1.57</b>	<b>15.47</b>	<b>80.87</b>	<b>11.41</b>	<b>56.26</b>	<b>26.47</b>	<b>116.12</b>	<b>98.73</b>	<b>17.51</b>	<b>2.57</b>	<b>20.02</b>	<b>3.99</b>
<b>5. Foreign Exchange Loss</b>			<b>-0.31</b>					<b>0.52</b>				
5.1 Due to Change in Exchange Rates			-0.31					0.52				
5.2 Due to Foreign Currency Transaction												
<b>6. Non Operating Expense</b>			<b>0.01</b>				<b>0.03</b>					
<b>7. Provision for Risk</b>		<b>3.75</b>	<b>40.02</b>		<b>28.67</b>	<b>20.85</b>	<b>180.86</b>	<b>63.03</b>	<b>6.50</b>	<b>2.17</b>	<b>1.03</b>	<b>3.50</b>
7.1 Loan loss Provision		3.75	32.32		28.67	20.85	174.58	61.14	6.50	2.17	1.03	3.50
7.1.1 General Loan loss Provision		2.45	32.32		19.77		50.39	15.55	3.27	0.24	0.82	3.50
7.1.1.1 Pass Loan Loss Provision		1.67	32.32		17.27		26.51	3.56	2.65	0.10	0.01	3.50
7.1.1.2 Watch List Provision		0.78			2.50		23.87	11.99	0.63	0.15	0.81	
7.1.2 Special Loan Loss Provision		1.30			8.90		123.10	45.60	3.23	1.93	0.21	
7.1.3 Additional Loan Loss Provision						20.85	1.10					
7.2. Provision for Non-Banking Assets			7.71									
7.3. Provision for Loss on Investment							6.28	1.89				
7.5. Provision for Loss of Other Assets												
<b>8. Loan Written Off</b>							<b>0.01</b>					
<b>9. Provision for Staff Bonus</b>		<b>5.14</b>	<b>17.52</b>	<b>3.81</b>	<b>16.95</b>	<b>3.01</b>	<b>13.67</b>	<b>11.86</b>	<b>5.08</b>	<b>0.46</b>		
<b>10. Provision for Income Tax</b>		<b>15.41</b>	<b>52.54</b>	<b>11.43</b>	<b>50.85</b>	<b>9.03</b>	<b>41.01</b>	<b>35.57</b>	<b>15.24</b>	<b>1.37</b>		
<b>11. Others</b>												
<b>12. Net Profit</b>		<b>35.96</b>	<b>122.62</b>	<b>26.66</b>	<b>118.64</b>	<b>21.07</b>	<b>95.69</b>	<b>83.00</b>	<b>35.57</b>	<b>3.19</b>	<b>18.88</b>	<b>8.75</b>
<b>Total Expenses</b>	<b>3.93</b>	<b>202.02</b>	<b>966.53</b>	<b>116.80</b>	<b>825.91</b>	<b>242.61</b>	<b>1520.13</b>	<b>919.92</b>	<b>256.95</b>	<b>16.21</b>	<b>118.90</b>	<b>42.40</b>
<b>Income</b>												
<b>1. Interest Income</b>	<b>3.25</b>	<b>185.25</b>	<b>888.11</b>	<b>103.81</b>	<b>753.34</b>	<b>220.42</b>	<b>1196.07</b>	<b>823.15</b>	<b>228.42</b>	<b>15.04</b>	<b>108.75</b>	<b>36.33</b>
1.1 On Loans and Advances	3.25	164.48	800.79	95.15	701.75	203.86	1100.69	743.22	214.55	13.70	99.91	34.04
1.2 On Investment			9.32		15.35	0.68	29.50	15.46				
1.2.1 Government Bonds			9.32			0.68	29.22	15.46				
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds							0.28					
1.2.4 Debenture & Bonds					15.35							
1.3 On Agency Balance								0.14				
1.4 On Call Deposit		20.77	78.00	8.65	36.23	13.38	62.76	64.32	13.87	1.34	8.60	2.29
1.5 On Others	0.00					2.50	3.13				0.25	
<b>2. Commission and Discount</b>	<b>0.01</b>	<b>0.79</b>	<b>3.53</b>	<b>0.59</b>	<b>56.14</b>	<b>6.55</b>	<b>4.11</b>	<b>16.26</b>	<b>0.97</b>	<b>0.50</b>	<b>1.52</b>	
2.1 Bills Purchase and Discount												
2.2 Commission		0.79	3.53	0.59	8.45	2.48	4.11	16.26	0.97	0.50	1.29	
2.3 Others	0.01				47.69	4.07					0.23	
<b>3. Exchange Fluctuation Income</b>			<b>0.68</b>				<b>0.03</b>	<b>34.57</b>				
3.1 Due to Change in Exchange Rate							0.01					
3.2 Due to Foreign Currency Transaction			0.68				0.01	34.57				
<b>4. Other Operating Income</b>		<b>14.35</b>	<b>69.46</b>	<b>12.41</b>		<b>13.62</b>	<b>65.51</b>	<b>45.50</b>	<b>27.53</b>	<b>0.34</b>	<b>6.87</b>	<b>6.07</b>
<b>5. Non Operating Income</b>		<b>1.64</b>	<b>4.75</b>		<b>3.77</b>		<b>102.18</b>	<b>0.44</b>				
<b>6. Write Back from Provisions for loss</b>					<b>12.66</b>	<b>0.69</b>	<b>151.34</b>			<b>0.33</b>	<b>1.75</b>	
<b>7. Recovery of written-off Loan</b>							<b>0.90</b>					
<b>8. Income from Extra Ordinary transactions</b>						<b>1.33</b>			<b>0.04</b>			
<b>9. Net Loss</b>	<b>0.67</b>											
<b>Total Income</b>	<b>3.93</b>	<b>202.02</b>	<b>966.53</b>	<b>116.80</b>	<b>825.91</b>	<b>242.61</b>	<b>1520.13</b>	<b>919.92</b>	<b>256.95</b>	<b>16.21</b>	<b>118.90</b>	<b>42.40</b>

BFI Name	NCommunity	Kailash	Saijpa	Saptakoshi	Green	NFL	NSMFL	Gurkhas	Goodwill	SIFCL	Lalitpur	United FC
<b>Expenses</b>												
<b>1. Interest Expense</b>	<b>89.42</b>	<b>921.21</b>	<b>8.97</b>	<b>41.19</b>	<b>26.80</b>	<b>2.66</b>	<b>1.36</b>	<b>222.95</b>	<b>266.25</b>	<b>180.16</b>	<b>5.20</b>	<b>297.22</b>
1.1 On Deposit Liabilities	89.42	919.21	8.97	41.19	26.80	2.66	1.36	222.12	264.29	179.40	5.20	297.22
1.1.1 Saving Account	26.74	192.07	7.57	14.05	4.49	2.38	1.18	92.37	63.80	38.55	3.14	47.28
1.1.2 Fixed Account	44.06	603.12	1.33	16.85	13.76	0.28		129.75	200.50	140.86	2.07	208.15
1.1.2.1 Up to 3 months Fixed Account	0.85	39.73	0.01		1.94				2.40	4.93	0.03	5.62
1.1.2.2 3 to 6 months Fixed Account	0.27	0.09	0.08	0.53	1.29				1.59	2.15	0.19	6.49
1.1.2.3 6 months to 1 year Fixed Account	18.39	458.71	0.34	9.26	9.08	0.07			147.59	52.61	0.17	179.59
1.1.2.4 Above 1 year Fixed Account	24.56	104.58	0.90	7.06	1.45	0.21		129.75	48.92	81.16	1.67	16.45
1.1.3 Call Deposit	18.61	124.02	0.08	10.30	8.55		0.18					41.79
1.1.4 Certificate of Deposit												
1.2 On Borrowing		2.00						0.83	1.96	0.76		
<b>2. Commission Expense</b>												
<b>3. Staff Expense</b>	<b>17.04</b>	<b>114.25</b>	<b>6.81</b>	<b>15.86</b>	<b>5.94</b>	<b>2.38</b>	<b>2.11</b>	<b>35.60</b>	<b>26.41</b>	<b>21.34</b>	<b>6.12</b>	<b>46.26</b>
<b>4. Office Operating Expenses</b>	<b>17.75</b>	<b>77.33</b>	<b>1.88</b>	<b>16.01</b>	<b>3.17</b>	<b>2.75</b>	<b>8.67</b>	<b>40.26</b>	<b>35.25</b>	<b>18.78</b>	<b>4.15</b>	<b>34.38</b>
<b>5. Foreign Exchange Loss</b>		<b>0.04</b>										
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction		0.04										
<b>6. Non Operating Expense</b>		<b>0.11</b>										
<b>7. Provision for Risk</b>	<b>13.37</b>	<b>30.07</b>	<b>4.60</b>	<b>22.37</b>	<b>5.76</b>			<b>54.04</b>	<b>2.47</b>	<b>2.47</b>	<b>1.38</b>	<b>42.59</b>
7.1 Loan loss Provision	13.37	30.07	4.60	22.37	5.76					2.47	0.88	42.59
7.1.1 General Loan loss Provision	8.21	28.58	0.51	9.67	1.65					2.47		-1.04
7.1.1.1 Pass Loan Loss Provision	2.65	26.38	0.25	3.61	1.02					2.47		-0.77
7.1.1.2 Watch List Provision	5.56	2.20	0.26	6.05	0.64							-0.27
7.1.2 Special Loan Loss Provision	5.16	1.48	4.09	12.70	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		0.51	
7.5. Provision for Loss of Other Assets												
<b>8. Loan Written Off</b>	<b>0.40</b>							<b>0.02</b>				<b>0.03</b>
<b>9. Provision for Staff Bonus</b>	<b>2.30</b>	<b>36.34</b>	<b>0.43</b>					<b>3.21</b>	<b>4.58</b>	<b>2.94</b>		<b>0.77</b>
<b>10. Provision for Income Tax</b>	<b>6.91</b>	<b>109.04</b>						<b>9.63</b>	<b>13.16</b>	<b>8.83</b>		<b>2.32</b>
<b>11. Others</b>												
<b>12. Net Profit</b>	<b>16.12</b>	<b>254.39</b>	<b>4.33</b>	<b>19.28</b>	<b>0.40</b>	<b>14.04</b>	<b>26.07</b>	<b>10.31</b>	<b>32.65</b>	<b>20.60</b>	<b>59.15</b>	<b>5.41</b>
<b>Total Expenses</b>	<b>163.30</b>	<b>1542.78</b>	<b>27.02</b>	<b>114.71</b>	<b>42.06</b>	<b>21.83</b>	<b>38.21</b>	<b>376.02</b>	<b>380.77</b>	<b>255.12</b>	<b>76.00</b>	<b>428.97</b>
<b>Income</b>												
<b>1. Interest Income</b>	<b>143.95</b>	<b>1325.81</b>	<b>22.12</b>	<b>86.99</b>	<b>36.12</b>	<b>3.65</b>	<b>9.41</b>	<b>320.24</b>	<b>338.35</b>	<b>231.78</b>	<b>11.71</b>	<b>390.22</b>
1.1 On Loans and Advances	130.68	1204.38	19.65	76.67	32.07	3.59	7.75	283.26	302.79	203.85	7.46	358.13
1.2 On Investment		12.91					0.26	2.93	6.75	2.72		6.39
1.2.1 Government Bonds		12.91					0.26	2.93	6.75	2.72		6.39
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	108.52	2.47	10.32	4.05	0.06	1.39	34.05	28.81	25.21	4.25	23.55
1.5 On Others												2.15
<b>2. Commission and Discount</b>	<b>1.03</b>	<b>4.79</b>	<b>0.67</b>	<b>0.29</b>	<b>0.08</b>	<b>0.00</b>		<b>0.75</b>	<b>1.53</b>	<b>0.72</b>	<b>0.27</b>	<b>4.06</b>
2.1 Bills Purchase and Discount												
2.2 Commission	1.03	4.79	0.67	0.29	0.08			0.75	1.53	0.72		3.75
2.3 Others							0.00				0.27	0.31
<b>3. Exchange Fluctuation Income</b>		<b>0.11</b>										
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction		0.11										
<b>4. Other Operating Income</b>	<b>10.31</b>	<b>78.31</b>	<b>1.89</b>	<b>11.13</b>	<b>3.35</b>		<b>0.01</b>	<b>16.36</b>	<b>38.08</b>	<b>19.35</b>		<b>26.37</b>
<b>5. Non Operating Income</b>		<b>86.42</b>				<b>0.21</b>	<b>12.36</b>	<b>15.52</b>	<b>0.63</b>	<b>1.88</b>	<b>1.07</b>	<b>8.32</b>
<b>6. Write Back from Provisions for loss</b>	<b>8.02</b>	<b>47.34</b>	<b>2.34</b>	<b>16.30</b>	<b>2.51</b>	<b>6.44</b>	<b>16.43</b>	<b>23.11</b>	<b>2.19</b>	<b>1.39</b>	<b>62.96</b>	
<b>7. Recovery of written-off Loan</b>						<b>11.52</b>		<b>0.04</b>				
<b>8. Income from Extra Ordinary transactions</b>												
<b>9. Net Loss</b>												
<b>Total Income</b>	<b>163.30</b>	<b>1542.78</b>	<b>27.02</b>	<b>114.71</b>	<b>42.06</b>	<b>21.83</b>	<b>38.21</b>	<b>376.02</b>	<b>380.77</b>	<b>255.12</b>	<b>76.00</b>	<b>428.97</b>

BFI Name	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal
<b>Expenses</b>												
<b>1. Interest Expense</b>	<b>7.67</b>	<b>30.66</b>	<b>81.96</b>	<b>189.41</b>	<b>150.94</b>	<b>3.40</b>	<b>8.66</b>	<b>104.18</b>	<b>199.22</b>	<b>0.79</b>	<b>2.93</b>	<b>0.62</b>
1.1 On Deposit Liabilities	7.67	29.77	81.96	188.28	150.94	3.40	8.66	104.18	199.22	0.79	2.41	0.62
1.1.1 Saving Account	4.40	13.79	20.75	57.27	56.38	1.68		34.70	79.96	0.45	0.12	0.62
1.1.2 Fixed Account	3.27	15.98	61.20	128.41	94.56	1.72	8.66	69.48	93.05	0.34		
1.1.2.1 Up to 3 months Fixed Account		1.32	0.02	6.39	1.07			1.99	6.15			
1.1.2.2 3 to 6 months Fixed Account		2.02	0.42	13.54	1.24			2.80	10.44			
1.1.2.3 6 months to 1 year Fixed Account		5.67	50.57	96.93	67.18	0.41		47.41	67.11	0.21		
1.1.2.4 Above 1 year Fixed Account	3.27	6.96	10.20	11.54	25.07	1.31	8.66	17.28	9.36	0.13		
1.1.3 Call Deposit				2.60					26.21		2.29	
1.1.4 Certificate of Deposit												
1.2 On Borrowing		0.89		1.13							0.52	
<b>2. Commission Expense</b>									<b>3.37</b>			
<b>3. Staff Expense</b>	<b>4.72</b>	<b>4.44</b>	<b>3.95</b>	<b>27.92</b>	<b>19.10</b>	<b>5.29</b>	<b>1.42</b>	<b>34.82</b>	<b>23.05</b>	<b>2.60</b>	<b>2.70</b>	<b>0.59</b>
<b>4. Office Operating Expenses</b>	<b>4.60</b>	<b>4.18</b>	<b>3.54</b>	<b>20.52</b>	<b>11.60</b>	<b>54.01</b>	<b>1.23</b>	<b>21.40</b>	<b>18.18</b>	<b>3.91</b>	<b>3.48</b>	<b>0.50</b>
<b>5. Foreign Exchange Loss</b>												
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction												
<b>6. Non Operating Expense</b>												
<b>7. Provision for Risk</b>	<b>4.47</b>	<b>16.88</b>	<b>39.26</b>	<b>8.23</b>	<b>7.91</b>	<b>28.35</b>	<b>1.35</b>	<b>114.20</b>	<b>72.82</b>	<b>18.46</b>		
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					0.30				18.46		
7.3. Provision for Loss on Investment				3.26	7.25			0.13				
7.5. Provision for Loss of Other Assets												
<b>8. Loan Written Off</b>												
<b>9. Provision for Staff Bonus</b>				<b>5.09</b>	<b>2.53</b>			<b>3.06</b>				
<b>10. Provision for Income Tax</b>				<b>15.26</b>	<b>7.60</b>			<b>9.17</b>				
<b>11. Others</b>												
<b>12. Net Profit</b>	<b>36.92</b>		<b>42.72</b>	<b>35.62</b>	<b>17.74</b>	<b>9.62</b>	<b>3.93</b>	<b>21.40</b>	<b>62.90</b>	<b>32.62</b>	<b>1.77</b>	
<b>Total Expenses</b>	<b>58.37</b>	<b>56.16</b>	<b>171.42</b>	<b>302.05</b>	<b>217.42</b>	<b>100.67</b>	<b>16.59</b>	<b>308.23</b>	<b>379.54</b>	<b>58.38</b>	<b>10.88</b>	<b>1.71</b>
<b>Income</b>												
<b>1. Interest Income</b>	<b>18.58</b>	<b>38.19</b>	<b>124.99</b>	<b>283.03</b>	<b>193.07</b>	<b>33.45</b>	<b>14.98</b>	<b>130.64</b>	<b>309.57</b>	<b>44.87</b>	<b>2.36</b>	<b>0.10</b>
1.1 On Loans and Advances	14.19	38.19	112.48	260.16	172.27	33.45	14.98	118.67	287.64	44.67	0.54	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			12.51	18.26	17.80			8.12	21.93	0.20	1.82	
1.5 On Others	4.39											0.00
<b>2. Commission and Discount</b>	<b>0.47</b>	<b>1.61</b>	<b>0.02</b>		<b>0.54</b>	<b>2.20</b>	<b>1.08</b>	<b>0.97</b>				
2.1 Bills Purchase and Discount												
2.2 Commission	0.01	0.02	0.02		0.54	0.10		0.97				
2.3 Others	0.47	1.59				2.10	1.08					
<b>3. Exchange Fluctuation Income</b>												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
<b>4. Other Operating Income</b>	<b>0.35</b>		<b>3.55</b>	<b>17.49</b>	<b>15.14</b>	<b>36.97</b>		<b>4.79</b>	<b>32.28</b>	<b>0.01</b>	<b>0.00</b>	
<b>5. Non Operating Income</b>		<b>4.09</b>	<b>0.07</b>	<b>1.53</b>	<b>3.33</b>			<b>5.81</b>			<b>1.76</b>	<b>1.04</b>
<b>6. Write Back from Provisions for loss</b>	<b>38.97</b>		<b>42.33</b>		<b>5.33</b>	<b>28.05</b>	<b>0.52</b>	<b>166.02</b>	<b>37.69</b>	<b>13.50</b>	<b>6.77</b>	
<b>7. Recovery of written-off Loan</b>			<b>0.46</b>									
<b>8. Income from Extra Ordinary transactions</b>		<b>0.18</b>										
<b>9. Net Loss</b>		<b>12.10</b>										<b>0.57</b>
<b>Total Income</b>	<b>58.37</b>	<b>56.16</b>	<b>171.42</b>	<b>302.05</b>	<b>217.42</b>	<b>100.67</b>	<b>16.59</b>	<b>308.23</b>	<b>379.54</b>	<b>58.38</b>	<b>10.88</b>	<b>1.71</b>

BFI Name	Ganeshwari	ICFC	Kuber	Manjushree	Reliance
<b>Expenses</b>					
<b>1. Interest Expense</b>	<b>144.01</b>	<b>371.47</b>	<b>8.63</b>	<b>274.84</b>	<b>185.64</b>
1.1 On Deposit Liabilities	143.48	366.25	8.63	273.05	184.98
1.1.1 Saving Account	46.83	99.84	0.11	110.13	80.15
1.1.2 Fixed Account	96.66	242.08	8.51	162.93	104.83
1.1.2.1 Up to 3 months Fixed Account	7.00	10.12		7.13	8.26
1.1.2.2 3 to 6 months Fixed Account	2.85	5.09		10.11	9.91
1.1.2.3 6 months to 1 year Fixed Account	74.25	199.60		109.12	44.65
1.1.2.4 Above 1 year Fixed Account	12.56	27.26	8.51	36.56	42.01
1.1.3 Call Deposit		24.34			
1.1.4 Certificate of Deposit					
1.2 On Borrowing	0.53	5.22		1.78	0.66
<b>2. Commission Expense</b>					
<b>3. Staff Expense</b>	<b>10.28</b>	<b>45.94</b>	<b>2.37</b>	<b>24.92</b>	<b>20.69</b>
<b>4. Office Operating Expenses</b>	<b>11.95</b>	<b>46.78</b>	<b>5.72</b>	<b>33.23</b>	<b>20.97</b>
<b>5. Foreign Exchange Loss</b>					
5.1 Due to Change in Exchange Rates					
5.2 Due to Foreign Currency Transaction					
<b>6. Non Operating Expense</b>					
<b>7. Provision for Risk</b>	<b>8.18</b>	<b>5.71</b>		<b>4.65</b>	<b>48.34</b>
7.1 Loan loss Provision	8.02	5.71		4.65	31.73
7.1.1 General Loan loss Provision	8.02	5.67		4.65	31.73
7.1.1.1 Pass Loan Loss Provision	8.02	5.67		4.65	31.73
7.1.1.2 Watch List Provision					
7.1.2 Special Loan Loss Provision		0.03			
7.1.3 Additional Loan Loss Provision					
7.2. Provision for Non-Banking Assets					0.36
7.3. Provision for Loss on Investment	0.16				16.25
7.5. Provision for Loss of Other Assets					
<b>8. Loan Written Off</b>					
<b>9. Provision for Staff Bonus</b>		<b>10.66</b>		<b>5.00</b>	<b>1.45</b>
<b>10. Provision for Income Tax</b>		<b>31.99</b>		<b>15.00</b>	<b>4.36</b>
<b>11. Others</b>					
<b>12. Net Profit</b>	<b>45.41</b>	<b>74.63</b>	<b>26.99</b>	<b>34.99</b>	<b>10.18</b>
<b>Total Expenses</b>	<b>219.84</b>	<b>587.18</b>	<b>43.71</b>	<b>392.62</b>	<b>291.64</b>
<b>Income</b>					
<b>1. Interest Income</b>	<b>199.49</b>	<b>505.67</b>	<b>1.08</b>	<b>344.34</b>	<b>248.26</b>
1.1 On Loans and Advances	176.12	444.47	1.08	309.97	217.82
1.2 On Investment	2.57	9.40		3.24	0.13
1.2.1 Government Bonds		9.40			
1.2.2 Foreign Bonds					
1.2.3 NRB Bonds				3.24	0.13
1.2.4 Debenture & Bonds	2.57				
1.3 On Agency Balance		51.79			
1.4 On Call Deposit	20.19				
1.5 On Others	0.61			31.13	30.31
<b>2. Commission and Discount</b>	<b>0.99</b>	<b>7.04</b>		<b>22.18</b>	<b>0.24</b>
2.1 Bills Purchase and Discount					
2.2 Commission	0.86	7.04		2.13	0.19
2.3 Others	0.13			20.05	0.05
<b>3. Exchange Fluctuation Income</b>					
3.1 Due to Change in Exchange Rate					
3.2 Due to Foreign Currency Transaction					
<b>4. Other Operating Income</b>	<b>14.09</b>	<b>22.58</b>	<b>0.22</b>		<b>13.25</b>
<b>5. Non Operating Income</b>	<b>-2.35</b>	<b>8.97</b>	<b>2.68</b>	<b>26.10</b>	<b>4.46</b>
<b>6. Write Back from Provisions for loss</b>	<b>7.62</b>	<b>42.93</b>	<b>39.73</b>		<b>25.43</b>
<b>7. Recovery of written-off Loan</b>					
<b>8. Income from Extra Ordinary transactions</b>					
<b>9. Net Loss</b>					
<b>Total Income</b>	<b>219.84</b>	<b>587.18</b>	<b>43.71</b>	<b>392.62</b>	<b>291.64</b>

## Statement of Credit as on Mangsir end, 2074(Mid-Dec, 2017)

BFI Name	NBL	RBB	NABIL	NIBL	SCB/NL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC
<b>Sector Wise</b>												
Agricultural and Forest Related	1927.01	7634.61	1860.83	3372.44	2319.02	4734.41	1328.13	673.09	3110.49	3052.98	1959.02	2480.31
Fishery Related	39.96	451.76	27.67	38.91		8.34		20.00	19.70	47.12	74.27	20.28
Mining Related	189.52	189.53	183.91	430.51				557.33	245.45	12.95	216.45	
Manufacturing (Producing) Related	11450.59	11838.42	31832.56	32434.40	8871.46	29524.74	18327.10	6483.03	14756.82	12990.83	9801.76	11302.15
Construction	6817.54	13654.64	1721.49	7123.05	9810.86	4794.84	3181.26	4394.09	11992.21	4316.21	6437.11	21148.41
Electricity, Gas and Water	4543.97	1630.21	4610.25	7504.35	42.10	716.53	1788.72	1128.62	3140.85	2326.90	1750.88	1017.31
Metal Products, Mach. & Ele. Eqp.	1412.31	1398.55	1000.06	227.50	1818.50	2684.42	2162.31	606.58	1710.27	974.74	1188.70	67.62
Tras., Com. and Public Utilities	733.58	2575.50	1223.74	3852.73	186.48	2376.77	2317.03	938.50	3903.41	1527.69	3487.25	78.89
Wholesaler & Retailer	21826.63	34768.82	28554.66	25196.77	13319.91	15733.37	20042.08	7615.61	19752.13	17393.93	10381.09	26720.22
Finance, Insurance and Real Estate	6825.83	10451.46	6271.11	6391.69	1808.95	9878.64	3585.67	3684.35	8817.47	7234.11	2389.10	6081.57
Hotel or Restaurant	1550.62	5291.41	1582.61	9022.65	21.63	4246.67	876.56	1264.24	1252.84	2471.17	1123.97	1680.45
Other Services	3233.02	2707.85	2241.31	9227.86	296.98	3938.17	1229.24	8965.99	2160.93	4609.61	1885.17	3931.25
Consumption Loans	12710.90	14515.80	4239.80	3240.83	4327.04	3292.99	1206.21	1462.14	6276.23	6293.34	2244.22	12425.53
Local Government		216.60		383.43	138.81	255.20						
Others	6341.82	3278.59	17766.98	5435.55	1636.37	2991.83	16937.39	3597.30	9191.99	2281.43	8918.05	15936.46
TOTAL sectorwise	79603.29	110603.75	103116.98	113882.66	44598.12	85176.93	72981.70	41390.87	86330.77	65533.01	51857.03	102890.46

**Product Wise**

Term Loan	17704.87	12900.28	15821.24	29471.54	1930.35	13781.88	5828.41	5576.26	13057.66	10220.09	6460.27	13318.20
Overdraft	13176.96	17450.13	15262.62	19645.94	3864.54	9833.76	668.98	7560.48	16272.77	21817.01	14209.54	26935.37
Trust Receipt Loan / Import Loan	2623.08	744.47	9099.79	18145.32	5844.77	14231.74	6120.67	2219.77	3331.81	2034.89	1796.71	2236.50
Demand & Other Working Capital Loan	17131.01	40066.54	28628.69	26300.84	11270.78	24414.79	32868.18	7158.64	14091.22	7613.72	6866.72	10846.79
Res. Per. H. Loan (Up to Rs. 15 mil.)	4315.48	9586.62	7928.47	2077.65	7232.79	4794.84	2306.68	3579.31	11992.21	3811.41	3916.09	17036.23
Real Estate Loan	1922.57	5455.87	4008.27	5661.05	2453.99	3368.01	4915.32	2770.58	4456.50	3674.02	1183.35	5071.29
Margin Nature Loan	2043.96	1730.84	2329.14	1672.67		1450.37		263.22	1306.33	661.58	811.09	2023.64
Hire Purchase Loan	2486.42	4695.69	2553.03	3392.03	4115.36	6597.10	1741.54	5784.86	6410.32	6498.98	5242.92	9467.28
Deprived Sector Loan	7944.38	5971.08	4726.48	5314.61	1973.80	3880.01	3373.96	1942.12	4082.67	3266.57	2452.19	7087.98
Bills Purchased	4.48	57.76	195.79	659.31	26.20	80.63	4.81	327.01	177.12	865.30	5.37	
Other Product	10250.07	11944.47	12563.46	1541.70	5885.54	2743.79	15153.16	4208.61	11152.14	5069.44	8912.79	8687.17
a. Credit Card			248.74	28.17	165.60	93.13			14.50	11.56		60.82
b. Education Loan	37.99	80.64	5106.81	206.23	35.78		3549.16	253.58	1887.35	549.14	583.66	234.57
c. Cottage Industrial Loan	634.25				298.14			5.17		1319.16		
d. Small Industrial Loan	9060.90	240.23	4044.63	125.26	2902.13		321.42		4556.47	2061.03		
e. Medium Industrial Loan	387.65								169.22			375.22
f. Small and Medium Industrial Loan												
g. Others	129.29	11623.60	3163.29	1182.04	2483.89	2650.67	11282.58	3949.86	4524.61	1128.55	8329.13	8016.56
<b>Total Product wise Loan</b>	<b>79603.29</b>	<b>110603.75</b>	<b>103116.98</b>	<b>113882.66</b>	<b>44598.12</b>	<b>85176.93</b>	<b>72981.70</b>	<b>41390.87</b>	<b>86330.77</b>	<b>65533.01</b>	<b>51857.03</b>	<b>102890.46</b>

**Collateral Wise**

Gold and Silver	9060.90	10826.56	499.30	782.61			1.04	393.35		78.72	125.29	597.83
Government Securities	204.87	265.86	10.19	3.23			10.00		26.82	97.72		
Non Governmental Securities	5.95	1732.24	3270.39	1672.67		1450.37		549.77	2075.62	356.29	870.03	2202.29
Fixed Deposit Receipts	387.65	382.12	644.72	366.47	197.09	500.73	702.83	178.52	1368.80	236.02	538.24	377.69
Own	379.75	382.12	328.17	366.47	40.84	500.73	702.83	177.50	1177.02	236.02	536.87	377.69
Other Licences Institutions	7.90		316.54		156.24			1.01	191.79		1.36	
Collateral of Properties	40189.92	93570.87	87563.69	96158.43	39098.96	79157.20	63959.40	38116.70	75341.86	59600.73	47284.07	94622.11
Fixed Assets	30122.09	93538.27	44512.65	77694.32	28126.35	78815.76	57920.79	36792.52	49855.06	56587.98	44795.31	56255.80
Current Assets	10067.82	32.60	43051.04	18464.11	10972.61	341.44	6038.60	1324.18	25486.80	3012.75	2488.77	38366.31
Against security of Bill	162.18	87.46	5690.83	261.09		80.63	1100.00	353.24	274.08	565.21	552.56	2.44
Domestic Bills	0.33	19.04	9.45	11.82		23.46		274.25				
Foreign Bills	161.85	68.42	5681.38	249.27		57.17	1100.00	78.99	274.08	565.21	552.56	2.44
Against Guarantee	334.29	3503.30	1211.43	4961.29	1692.73	3894.86	3282.87	1511.84	6069.42	4586.74	1845.02	4826.66
Government Guarantee	51.06	64.68		383.43	138.81		156.12	91.30	199.05	2.17	74.74	216.53
Institutional Guarantee	135.00	3423.07	1207.55	3059.25	1553.92		3126.75	1325.41	4092.29	2660.87	1636.43	4610.13
Personal Guarantee	3.62	11.60	3.88	1049.54				95.13	1761.27		133.85	
Collective Guarantee	0.01	3.95							16.82			
Int. Rtd. Foreign Bank's Guarantee	16.75		0.00	469.08		113.00				843.78		
Other Guarantee	127.86					3781.86				1079.93		
Credit Card			248.74	28.17	165.60	93.13			14.49	11.56		60.82
Others	29257.53	235.34	3977.72	9648.69	3443.74		3925.57	287.45	1159.67		641.83	200.62
<b>Total</b>	<b>79603.29</b>	<b>110603.75</b>	<b>103116.98</b>	<b>113882.66</b>	<b>44598.12</b>	<b>85176.93</b>	<b>72981.70</b>	<b>41390.87</b>	<b>86330.77</b>	<b>65533.01</b>	<b>51857.03</b>	<b>102890.46</b>



## Statement of Credit as on Mangsir end, 2074(Mid-Dec, 2017)

BFI Name	MBL	Kumari	Laxmi	SBL	ADBNI	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata
<b>Sector Wise</b>												
Agricultural and Forest Related	1911.43	1298.50	1743.81	1134.20	26534.16	2546.12	1415.92	1559.34	2628.92	1255.53	2079.95	2947.62
Fishery Related	102.53	80.44	43.37	10.65	974.62	35.91	69.84	21.18	19.19	33.85	0.28	97.22
Mining Related	32.45	1220.36	55.76	138.20	204.27	160.96	341.60	5.18	48.70	53.80		
Manufacturing (Producing) Related	11132.07	10957.42	9901.64	13353.01	10048.20	13758.75	7202.12	9605.06	7431.47	14786.62	10442.10	8759.15
Construction	6072.93	8470.70	11763.81	3098.22	5770.21	12462.79	2496.29	6894.05	10358.18	10209.57	12487.17	760.25
Electricity,Gas and Water	2187.79	2195.01	2327.85	2839.04	319.60	5079.19	3037.47	4189.76	1381.01	4448.23	2667.73	1698.79
Metal Products, Mach. & Ele. Eqp.	364.78	1073.26	2357.82	885.36	430.87	798.50	81.64	178.19	684.23	1333.04	436.03	293.91
Tras., Com. and Public Utilities	1787.86	2182.66	5968.82	7346.46	584.98	1210.23	1035.35	1901.22	455.19	1814.44	2503.62	789.55
Wholesaler & Retailer	14636.19	10308.23	10272.96	15630.78	21363.49	22769.98	10222.83	6536.89	12626.34	21438.95	13320.34	10983.31
Finance, Insurance and Real Estate	7545.74	3832.93	4467.03	7442.49	168.24	4812.95	4926.44	5917.01	5323.47	5424.94	8299.73	9153.73
Hotel or Restaurant	1114.86	1490.20	955.28	3183.35	3956.29	3270.65	818.18	1687.91	3109.64	3680.93	3652.75	924.84
Other Services	3705.24	2266.64	2396.56	2610.01	3169.78	4151.23	2600.76	1518.86	2619.25	2356.10	6227.78	2365.13
Consumption Loans	3950.13	3191.70	3867.18	2799.82	1093.58	4870.50	7372.48	8382.34	5111.76	3634.98	5999.89	5197.35
Local Government	129.84		134.63	140.61	11.13	97.39						
Others	6256.86	5359.86	328.21	18057.22	23480.80	11997.75	12692.72	15437.65	5177.99	3275.53	4400.55	5202.02
<b>TOTAL sectorwise</b>	<b>60930.72</b>	<b>53927.91</b>	<b>56584.75</b>	<b>78669.42</b>	<b>98110.21</b>	<b>88022.88</b>	<b>54313.63</b>	<b>63834.62</b>	<b>56975.35</b>	<b>73746.51</b>	<b>72517.89</b>	<b>49172.85</b>

**Product Wise**

Term Loan	8087.84	11303.56	11945.08	15946.39	11477.98	12004.81	10070.71	8405.87	7483.60	13389.34	18455.19	8119.03
Overdraft	8699.56	14239.61	4594.74	20332.73	6962.24	24054.04	7582.45	12417.85	12665.80	3195.88	9545.37	12598.58
Trust Receipt Loan / Import Loan	1998.84	1546.01	4200.60	3617.27	21.32	4184.66	1476.03	972.37	1395.31	5239.27	2446.75	1077.94
Demand & Other Working Capital Loan	7852.71	11059.53	12108.66	11058.92	66798.74	18266.74	5851.35	8094.11	7760.05	15264.63	11320.32	6306.44
Res. Per. H. Loan (Up to Rs. 15 mil.)	6065.43	6070.58	2886.73	4187.01	5504.04	8372.30	3260.03	3783.70	7568.99	8128.83	9664.69	3685.12
Real Estate Loan	4260.65	2068.71	1830.14	7455.05	587.31	3666.30	6582.24	7217.83	3579.96	3560.17	5570.57	2502.75
Margin Nature Loan	350.87	1372.08	1465.18	1842.94		2011.92	2938.21	2123.85	2091.99	655.54	2351.26	681.56
Hire Purchase Loan	6518.34	3113.99	3820.04	8779.07	584.98	6531.05	3822.34	3235.12	5257.53	4640.27	6569.13	4215.19
Deprived Sector Loan	2787.38	2177.66	2919.20	3982.81	5985.04	4359.44	2745.95	3125.13	2828.44	3505.70	3437.08	1869.16
Bills Purchased			12.34	31.46		4.19	105.83	269.14		92.60	0.24	
Other Product	14309.11	976.18	10802.04	1435.76	188.57	4567.43	9878.49	14189.66	6343.67	16074.29	3157.29	8117.06
a. Credit Card		9.00	36.99	103.14		141.65	30.60	90.84	21.30	9.54		
b. Education Loan	136.03	141.87	131.44	489.91	187.96	184.64	64.57	64.19	192.60	324.92	302.89	98.49
c. Cottage Industrial Loan	8106.65	162.23	0.12									
d. Small Industrial Loan	5681.30		176.52	137.33							2.37	
e. Medium Industrial Loan	45.85		3225.69			5.95	6361.66	3249.89		14583.59		
f. Small and Medium Industrial Loan												
g. Others	339.27	663.08	7231.27	705.39	0.61	4235.18	3421.66	10784.75	6129.77	1156.24	2852.04	8018.57
<b>Total Product wise Loan</b>	<b>60930.72</b>	<b>53927.91</b>	<b>56584.75</b>	<b>78669.42</b>	<b>98110.21</b>	<b>88022.88</b>	<b>54313.63</b>	<b>63834.62</b>	<b>56975.35</b>	<b>73746.51</b>	<b>72517.89</b>	<b>49172.85</b>

**Collateral Wise**

Gold and Silver	18.36	26.23	357.79		113.32	2.40	3361.27	4739.85	112.38		70.41	158.19
Government Securities			1.12				2.45	5.60		0.89	11.99	
Non Governmental Securities		1478.19		1813.31		84.78	2942.01	2217.36	2095.32	713.20	2443.61	695.12
Fixed Deposit Receipts	305.59	261.07	410.46	580.59	822.65	650.89	460.06	319.76	468.59	316.40	524.23	359.07
Own	305.59	261.07	410.46	580.59	822.65	650.89	457.34	319.76	468.59	316.40	524.23	359.07
Other Licences Institutions							2.72					
Collateral of Properties	57729.78	50052.05	52208.67	70313.44	97174.25	77853.98	42947.14	51187.14	52968.56	71644.56	63863.11	46394.72
Fixed Assets	30396.16	47891.02	39740.57	43499.57	97174.25	42033.48	29180.74	50805.41	48992.70	58083.39	61326.19	39754.73
Current Assets	27333.62	2161.03	12468.10	26813.88		35820.50	13766.40	381.73	3975.86	13561.17	2536.92	6639.99
Against security of Bill		23.96		1631.02			1405.11				941.25	
Domestic Bills		1.44		158.60			26.11				52.42	
Foreign Bills		22.53		1472.42			1379.01				888.83	
Against Guarantee	164.09	1812.11	134.75	2508.89		152.09	74.87	4473.74	993.35	912.16	3618.93	337.86
Government Guarantee	129.84	146.62	134.63	135.05		91.86		140.92		83.00	125.27	16.00
Institutional Guarantee	10.85	1391.67		2333.49		2.40		3853.86	935.78	358.02	2577.41	297.04
Personal Guarantee	23.40	258.84	0.12	31.07			74.87	478.37	53.66	448.06	550.37	24.82
Collective Guarantee						46.88				23.08	365.87	
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee		14.97		9.28		10.95		0.58	3.91			
Credit Card		7.52	36.86	103.14		141.65	30.60	90.84	21.30	9.54		
Others	2712.89	266.78	3435.10	1719.02		9137.10	3090.14	800.34	315.86	149.75	1044.36	1227.89
<b>Total</b>	<b>60930.72</b>	<b>53927.91</b>	<b>56584.75</b>	<b>78669.42</b>	<b>98110.21</b>	<b>88022.88</b>	<b>54313.63</b>	<b>63834.62</b>	<b>56975.35</b>	<b>73746.51</b>	<b>72517.89</b>	<b>49172.85</b>

## Statement of Credit as on Mangsir end, 2074(Mid-Dec, 2017)

BFI Name	Mega	Civil	Century	Sanima	NIDC	MahalaxmiDB	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western
<b>Sector Wise</b>												
Agricultural and Forest Related	824.09	1937.65	1531.83	1327.74	15.12	357.34	0.88	254.89	201.85	500.66	195.52	209.85
Fishery Related	15.01	5.36	33.41	17.63		39.90		16.15		12.21	3.69	
Mining Related	25.80	34.93	522.91	79.34		167.57				42.35		
Manufacturing (Producing) Related	9891.60	7626.39	9902.67	9192.63	647.83	1179.96		166.77	23.45	637.69	444.66	130.46
Construction	652.21	2482.89	4841.62	6031.18	5.93	1062.40	2.20	72.67	68.11	1756.04	675.44	161.32
Electricity,Gas and Water	1126.34	1458.54	1409.64	2328.34	965.34	280.35		1.37		101.17		
Metal Products, Mach. & Ele. Eqp.	224.77	140.08	716.16	821.91	16.01	122.61				128.10	6.77	
Tras., Com. and Public Utilities	373.18	1157.89	622.87	4085.70		1294.76	3.96	69.89	246.99	967.48	65.20	89.31
Wholesaler & Retailer	11594.04	8415.59	9208.28	12890.79	329.60	2404.97	2.38	1041.39	259.36	1982.73	1110.88	601.79
Finance, Insurance and Real Estate	5100.81	4021.18	5438.45	2511.26	54.19	2238.04	17.42	112.96		1321.18	406.42	
Hotel or Restaurant	2422.23	1487.15	2011.49	2357.60	245.94	2118.93	3.66	12.64		543.41	166.13	109.54
Other Services	1203.03	2265.01	1797.55	2066.55	422.69	336.32		76.70	373.96	728.65	264.85	90.39
Consumption Loans	2749.90	2623.05	4400.60	2421.66	4.86	4760.18	17.50	58.35	42.11	725.41	267.34	42.52
Local Government						1.39				3.34		
Others	5440.50	1928.59	4910.39	16602.25	460.03	4406.59	22.89	1091.61		3743.99	517.26	995.15
<b>TOTAL sectorwise</b>	<b>41643.52</b>	<b>35584.30</b>	<b>47347.86</b>	<b>62734.57</b>	<b>3167.54</b>	<b>20771.31</b>	<b>70.88</b>	<b>2975.38</b>	<b>1215.81</b>	<b>13194.41</b>	<b>4124.17</b>	<b>2430.32</b>

**Product Wise**

Term Loan	6668.90	7663.50	11799.41	10688.66	2172.51	4611.86	0.90		282.80	3898.30	737.92	869.58
Overdraft	11377.19	6441.80	10979.19	7832.76	615.19	7294.99	22.89		445.08	3639.41	802.14	1075.24
Trust Receipt Loan / Import Loan	2529.39	2621.80	1136.02	1498.63								
Demand & Other Working Capital Loan	7854.71	9000.89	9105.34	9488.39	97.70		2.38	1299.18			955.11	97.71
Res. Per. H. Loan (Up to Rs. 15 mil.)	1167.48	1512.56	3491.43	4597.58	10.25	1351.41	2.20	33.09	68.11	1252.59	544.06	161.32
Real Estate Loan	3924.64	1273.53	3722.95	5928.99	49.60	1793.15	17.42	148.46		1473.73	418.45	
Margin Nature Loan	562.88	646.10	1395.37	280.81		821.86	17.15			262.34	43.88	
Hire Purchase Loan	3015.10	2683.19	2591.19	4926.95	8.30	2654.44	3.96	21.54	246.99	1516.14	83.81	89.31
Deprived Sector Loan	1940.71	2156.59	1793.20	2761.79	184.39	1137.62	3.63	146.31	63.38	811.20	235.87	90.55
Bills Purchased		6.38	3.80	1.42								
Other Product	2602.53	1577.95	1329.96	14728.59	29.60	1105.96	0.35	1326.79	109.45	340.69	302.94	46.61
a. Credit Card	44.19		6.29	23.50								
b. Education Loan	51.88	43.79	86.41	850.35		7.79		37.80	6.00	19.70	16.33	4.09
c. Cottage Industrial Loan					0.98			95.07				
d. Small Industrial Loan			7.13					71.69		56.03		
e. Medium Industrial Loan				3858.10								
f. Small and Medium Industrial Loan												
g. Others	2506.46	1534.16	1230.13	9996.64	28.62	1098.18	0.35	1122.22	103.45	264.97	286.61	42.52
<b>Total Product wise Loan</b>	<b>41643.52</b>	<b>35584.30</b>	<b>47347.86</b>	<b>62734.57</b>	<b>3167.54</b>	<b>20771.31</b>	<b>70.88</b>	<b>2975.38</b>	<b>1215.81</b>	<b>13194.41</b>	<b>4124.17</b>	<b>2430.32</b>

**Collateral Wise**

Gold and Silver		273.27	82.59	242.06		579.21				27.71	208.98	
Government Securities	2.28	0.15	3.43	26.25		0.15						
Non Governmental Securities	567.99	646.10	1442.14			840.80	17.15			262.34		
Fixed Deposit Receipts	99.69	147.11	263.20	496.30	24.66	518.97	0.35	58.35	42.11	124.06	16.67	42.51
Own	99.69	147.11	263.20	489.80	24.66	518.97	0.35	58.35	42.11	124.06	16.67	42.51
Other Licences Institutions				6.50								
Collateral of Properties	39340.14	33181.73	44300.97	59550.00	2958.49	18275.90	44.82	2915.03	1173.71	12415.03	3898.51	2387.80
Fixed Assets	36096.26	32319.00	31683.20	53592.61	2958.49	18275.79	44.82	2915.03	1173.71	12415.03	3898.51	2387.80
Current Assets	3243.89	862.73	12617.77	5957.39		0.10						
Against security of Bill		28.28	29.24	733.31								
Domestic Bills		6.38	6.85									
Foreign Bills		21.90	22.39	733.31								
Against Guarantee	1513.01	1117.53	1201.61	0.47	153.12	549.36	8.56			365.28		
Government Guarantee		16.74					2.72			3.34		
Institutional Guarantee	1471.14	892.61	1176.07		153.12	549.36				164.61		
Personal Guarantee		2.32	19.82	0.47			5.84			74.52		
Collective Guarantee	41.88	167.46	5.72							122.80		
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee		38.41										
Credit Card			6.29	23.50								
Others	120.40	190.12	18.40	1662.70	31.27	6.92		2.01			0.01	
<b>Total</b>	<b>41643.52</b>	<b>35584.30</b>	<b>47347.86</b>	<b>62734.57</b>	<b>3167.54</b>	<b>20771.31</b>	<b>70.88</b>	<b>2975.38</b>	<b>1215.81</b>	<b>13194.41</b>	<b>4124.17</b>	<b>2430.32</b>

## Statement of Credit as on Mangsir end, 2074(Mid-Dec, 2017)

BFI Name	Deva	Miteri	Tinau	Muktinath	Kankai	Bhargav	Garima	OmDB	GandakiDB	Kabeli	Kamana	Corporate	Purnima
<b>Sector Wise</b>													
Agricultural and Forest Related	714.86	240.20	368.77	3369.96	202.56	126.69	624.57	566.87	528.83	88.15	656.75	2.37	151.80
Fishery Related	13.42	2.34	3.78	29.64	0.46	3.94	12.29	1.04	22.09		42.74		
Mining Related		2.49	13.66		0.49		0.96						
Manufacturing (Producing) Related	651.31	202.52	175.30	740.61	39.69	132.10	663.96	606.63	983.06	9.62	1042.88	104.71	112.68
Construction	1803.51	373.36	420.57	3179.61	155.30	293.72	2446.40	3478.56	2719.65	126.12	1641.72	19.46	183.56
Electricity, Gas and Water	422.26	1.47		12.30	4.99	8.72	63.60	66.85	22.88		1.60		
Metal Products, Mach. & Ele. Eqp.	69.79	35.31	22.75	173.01	4.06		150.24	90.40	197.38	5.29	319.62	5.93	
Tras., Com. and Public Utilities	841.74	148.34	339.16	2675.59	21.09	125.76	2224.43	2397.13	1442.52	25.32	878.82	13.42	128.48
Wholesaler & Retailer	1524.52	287.19	847.23	3440.05	282.33	567.38	1370.93	1707.29	2172.42	125.86	2376.40	21.84	534.48
Finance, Insurance and Real Estate	664.77	147.11	391.43	1163.01	61.71		561.04	996.97	826.27		983.91		103.87
Hotel or Restaurant	229.76	62.17	109.68	934.78	30.35	36.60	487.66	540.68	817.23	18.80	374.21		21.39
Other Services	630.27	63.80	284.96	508.61	13.33	55.50	198.53	344.14	362.93	26.50	565.72		73.27
Consumption Loans	1558.10	186.10	143.81	620.66	159.30	41.67	1307.61	1546.78	1075.76	85.75	802.68	5.86	110.17
Local Government	10.33	1.50			0.46		0.03						
Others	2980.22	1021.34	485.41	3167.99	476.03	616.36	6054.19	3753.01	6487.20	83.01	2821.70	14.28	852.15
<b>TOTAL sectorwise</b>	<b>12114.85</b>	<b>2775.25</b>	<b>3606.51</b>	<b>20015.82</b>	<b>1452.14</b>	<b>2008.44</b>	<b>16166.44</b>	<b>16096.36</b>	<b>17658.20</b>	<b>594.43</b>	<b>12508.75</b>	<b>187.87</b>	<b>2271.84</b>

**Product Wise**

Term Loan	1026.76	45.08	407.13	3478.29	449.85	755.50	4287.68	1010.66	807.31	210.24	3692.52	12.08	
Overdraft	1037.29	395.57	1341.25	3732.36	403.95	617.08	4200.30	1371.26	7455.87		4010.33	54.20	300.09
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	367.49						49.55	305.85	5.00	199.90	23.02	70.91	627.12
Res. Per. H. Loan (Up to Rs. 15 mil.)	1331.47	346.41	445.46	2152.97	162.44	283.64	1978.74	2472.87	2292.88	53.15	1333.97	13.78	183.56
Real Estate Loan	1008.66	144.28	265.87	1162.56	62.74		805.52	2321.11	1507.59		970.61		103.87
Margin Nature Loan	861.20		2.00	98.87			76.58	234.81	47.32		4.81		0.25
Hire Purchase Loan	1158.61	220.64	251.36	2661.94	80.76	123.81	2790.38	2671.74	1760.26	20.24	1440.81	21.20	203.11
Deprived Sector Loan	443.04	164.23	212.54	5978.63	78.11	145.22	935.35	722.28	766.99	29.67	548.53	8.04	133.71
Bills Purchased													
Other Product	4880.40	1459.04	680.90	750.20	214.30	83.18	1042.34	4985.78	3014.99	81.23	484.16	7.67	720.13
a. Credit Card													
b. Education Loan	47.48	35.99	37.50	15.70	3.42	8.89	17.59	199.72	43.09		45.25		4.45
c. Cottage Industrial Loan					5.66			0.77	11.41				
d. Small Industrial Loan	1329.35						53.23	2.52	300.94				119.52
e. Medium Industrial Loan		306.91						21.01					
f. Small and Medium Industrial Loan													
g. Others	3503.57	1116.14	643.39	734.49	205.21	74.29	971.52	4761.77	2659.54	81.23	438.92	7.67	596.16
<b>Total Product wise Loan</b>	<b>12114.92</b>	<b>2775.25</b>	<b>3606.51</b>	<b>20015.82</b>	<b>1452.14</b>	<b>2008.44</b>	<b>16166.44</b>	<b>16096.36</b>	<b>17658.20</b>	<b>594.43</b>	<b>12508.75</b>	<b>187.87</b>	<b>2271.84</b>

**Collateral Wise**

Gold and Silver	331.26	89.89	80.38	121.50			689.03	838.53	510.95	69.63	282.14		13.26
Government Securities													
Non Governmental Securities	861.20		2.00	98.87				234.81					
Fixed Deposit Receipts	215.13	39.39	43.67	219.25	69.36	32.85	255.43	202.38	240.65	11.61	151.33		22.02
Own	215.13	39.39	43.67	219.25	69.36	32.85	255.43	202.38	240.65	11.61	151.33		22.02
Other Licences Institutions													
Collateral of Properties	10127.88	2644.48	3419.44	15161.35	1382.33	1966.77	14800.78	14584.99	16318.89	513.20	11728.99	184.93	2236.56
Fixed Assets	10127.88	2644.48	3419.44	15161.35	1382.33	1966.77	14800.78	14584.99	16318.89	513.20	11728.99	184.93	2236.56
Current Assets													
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	456.48		61.02	4414.85			345.54	235.64	540.40		249.02		
Government Guarantee	3.25						0.03	4.07	2.69		1.73		
Institutional Guarantee	277.71		61.02				30.00	30.00	204.55				
Personal Guarantee	89.03			210.12			2.26	0.73	333.17		13.85		
Collective Guarantee	86.49			4204.73			313.24	200.84			233.45		
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others	122.97	1.50			0.46	8.82	75.67		47.32		97.27	2.95	
<b>Total</b>	<b>12114.92</b>	<b>2775.25</b>	<b>3606.51</b>	<b>20015.82</b>	<b>1452.14</b>	<b>2008.44</b>	<b>16166.44</b>	<b>16096.36</b>	<b>17658.20</b>	<b>594.43</b>	<b>12508.75</b>	<b>187.87</b>	<b>2271.84</b>

BFI Name	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Tourism	Mission	Mt. Makalu	Sindhur	Sahara	N.Community	Kailash	Salpa
<b>Sector Wise</b>													
Agricultural and Forest Related	704.83	168.36	714.42	273.37	555.19	496.22	455.70	24.18	53.33	6.47	190.11	229.43	71.42
Fishery Related			59.31	1.33	21.76	35.09	8.56					1.09	1.20
Mining Related	117.52				40.22	124.22	6.50						
Manufacturing (Producing) Related	923.21		1381.37	256.28	777.96	672.98	49.81	0.69	5.36	9.69	233.41	781.30	28.27
Construction	1202.11	130.72	1139.45	198.13	2058.40	2159.35	115.91	21.53	275.09		248.37	2379.43	
Electricity,Gas and Water	418.54				1401.97	203.39						714.87	
Metal Products, Mach. & Ele. Eqp.	111.83			10.89	37.38	233.96	1.49			2.46	13.38	222.23	1.68
Tras., Com. and Public Utilities	1136.96	142.90	681.89	201.41	1028.10	984.34	385.85	5.06	294.67	8.65	74.15	1598.13	
Wholesaler & Retailer	2239.24	394.48	2790.61	1145.41	2769.73	1537.38	732.57	16.26	616.15	114.32	389.17	2003.61	48.62
Finance, Insurance and Real Estate	763.75		882.04	103.25	2276.75	543.00	90.56		56.20		177.01	2194.08	
Hotel or Restaurant	212.88		572.75	106.64	927.61	815.72	114.00		25.43	2.25	54.84	599.39	24.14
Other Services	296.89	7.72	691.74	191.76	1402.88	233.41	253.62	29.19	13.07	7.62	47.96	549.65	0.13
Consumption Loans	1971.17	277.69	468.69	22.16	1829.03	670.13	115.93	43.73	95.48	4.84	41.07	657.59	2.93
Local Government	4.60												0.28
Others	2736.41	366.64	1547.80	449.15	2308.93	3278.80	684.55	23.45	19.42	234.38	358.67	5771.05	48.05
<b>TOTAL sectorwise</b>	<b>12839.94</b>	<b>1488.52</b>	<b>10930.09</b>	<b>2959.77</b>	<b>17435.92</b>	<b>11988.00</b>	<b>3015.04</b>	<b>164.09</b>	<b>1454.20</b>	<b>390.68</b>	<b>1828.14</b>	<b>17701.87</b>	<b>226.72</b>

**Product Wise**

Term Loan	1901.72	142.90	1918.27	235.73	3359.17	2854.29	206.43	43.05	137.15		118.87	2235.83	61.42
Overdraft	3064.75	259.18	641.10	1051.65	4636.88	3627.35	1024.11		356.61		572.47	3534.11	93.13
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	294.13	0.99	3683.45	68.77	242.73	499.51		23.40	223.46	354.17	15.11	182.89	
Res. Per. H. Loan (Up to Rs. 15 mil.)	891.18	129.24	895.17	205.30	1605.50	1963.00	94.51	21.53	273.05		207.62	2376.74	
Real Estate Loan	1205.75		1126.32	12.38	1912.97	498.39	72.37				149.24	2188.80	
Margin Nature Loan	1012.43	10.27	10.20	14.00	741.73	164.55			35.80			1221.40	
Hire Purchase Loan	1090.02	204.12	989.87	207.18	1502.40	1533.26	381.82	4.60	294.67	10.89	120.04	2077.97	
Deprived Sector Loan	670.22	53.41	426.60	433.50	1314.29	581.41	596.76	12.49	71.30	19.33	79.12	928.41	10.74
Bills Purchased													
Other Product	2709.73	688.40	1239.11	731.26	2120.25	266.24	639.04	59.04	62.16	6.29	565.69	2955.74	61.42
a. Credit Card													
b. Education Loan	11.96	7.72	315.55	8.88	14.51	61.03	0.70		0.78	3.46	9.90	8.23	
c. Cottage Industrial Loan					24.09	1.31		0.69					
d. Small Industrial Loan	780.79	88.48		226.06		40.93	34.32		1.71			142.88	
e. Medium Industrial Loan													
f. Small and Medium Industrial Loan													
g. Others	1916.98	592.19	923.56	496.32	2081.64	162.98	604.03	58.35	59.67	2.83	555.79	2804.63	61.42
<b>Total Product wise Loan</b>	<b>12839.94</b>	<b>1488.52</b>	<b>10930.09</b>	<b>2959.77</b>	<b>17435.92</b>	<b>11988.00</b>	<b>3015.04</b>	<b>164.09</b>	<b>1454.20</b>	<b>390.68</b>	<b>1828.14</b>	<b>17701.87</b>	<b>226.72</b>

**Collateral Wise**

Gold and Silver	310.73	10.73			12.21	67.92	11.25	68.92	50.62			142.41	
Government Securities													
Non Governmental Securities	871.34				741.73	165.60			35.80			1221.40	
Fixed Deposit Receipts	105.15	52.57	150.52	19.56	733.61	140.58	19.63	0.62	9.05	1.85	17.38	183.32	0.05
Own	105.15	52.57	150.52	19.56	733.61	140.58	19.63	0.62	9.05	1.85	17.38	183.32	0.05
Other Licences Institutions													
Collateral of Properties	10722.21	1425.22	10602.47	2511.02	15229.03	11280.05	2387.77	92.11	1358.72	388.83	1782.88	15452.17	226.67
Fixed Assets	10711.10	1425.22	10602.47	2511.02	15229.03	11278.78	2387.77	92.11	1358.72	388.83	1782.88	15452.17	226.67
Current Assets	11.11					1.27							
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	580.01		166.90	415.68	717.93	333.85	596.40	2.45			27.88	702.22	
Government Guarantee	5.47				17.19							14.45	
Institutional Guarantee	557.75		135.00	90.00	683.38	210.96					27.77	614.39	
Personal Guarantee	10.84				4.45	122.89						73.37	
Collective Guarantee	5.95		31.90	325.68	12.91		596.40				0.11		
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee								2.45					
Credit Card													
Others	250.50		10.20	13.51	1.41							0.36	
<b>Total</b>	<b>12839.94</b>	<b>1488.52</b>	<b>10930.09</b>	<b>2959.77</b>	<b>17435.92</b>	<b>11988.00</b>	<b>3015.04</b>	<b>164.09</b>	<b>1454.20</b>	<b>390.68</b>	<b>1828.14</b>	<b>17701.87</b>	<b>226.72</b>

BFI Name	Saptakoshi	Green	NFL	NSMFL	Gurkhas	Goodwill	SIFCL	Lalitpur	United FC	General	Progressive	Janaki	Pokhara
<b>Sector Wise</b>													
Agricultural and Forest Related	379.91	56.75		0.52	116.42	639.47	340.20		94.01		46.17	79.32	
Fishery Related							5.67						
Mining Related							2.50	1.47					
Manufacturing (Producing) Related		12.25		61.10	80.78		132.56		335.45	0.55	8.23	117.30	218.58
Construction	41.62	3.42	33.18	20.02	512.02	1224.57	744.96	6.78	419.14	30.40	69.38	58.16	502.39
Electricity,Gas and Water							1.60						2.31
Metal Products, Mach. & Ele. Eqp.	0.35			3.45			92.61	35.28	542.51		8.48		
Tras., Com. and Public Utilities	0.04	80.50	0.36		427.99	396.62	158.62		1411.68		56.64		404.77
Wholesaler & Retailer	365.16	59.86	60.47	33.33	500.99	1113.31	390.88	54.02	252.01	64.24	10.51	667.28	604.34
Finance, Insurance and Real Estate	32.56	13.19		40.31	407.23		255.66	94.16	115.42		50.00	42.74	463.36
Hotel or Restaurant	0.57	25.14		27.50	155.89	32.27	83.73		0.05	8.00	21.10	73.18	190.66
Other Services	7.09				118.59	144.53	406.72	137.59		10.78	33.42	41.72	57.81
Consumption Loans	58.03	63.94	0.19	147.83	569.82	361.92	166.25	13.85	286.88	4.19	24.44	48.23	18.39
Local Government				33.18									
Others	233.29	161.08	62.22	1965.35	1136.10	266.12	384.15	32.92	1300.57	97.57	145.89	264.20	1263.15
<b>TOTAL sectorwise</b>	<b>1118.63</b>	<b>476.14</b>	<b>156.42</b>	<b>2332.60</b>	<b>4025.83</b>	<b>4271.45</b>	<b>3108.77</b>	<b>340.78</b>	<b>4757.72</b>	<b>215.73</b>	<b>474.24</b>	<b>1392.13</b>	<b>3725.76</b>

**Product Wise**

Term Loan	431.44	79.25		125.37	54.19	1535.66	645.69	54.02	132.22		78.51	763.27	232.59
Overdraft	463.64	204.12											
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan			60.47	227.18	589.35		420.49		319.81		28.57		938.26
Res. Per. H. Loan (Up to Rs. 15 mil.)	41.62	9.46	27.56	20.02	512.02	1117.23	606.81	6.78	383.79	30.40	6.02	58.16	426.46
Real Estate Loan	32.56	0.92	22.72	1765.88	269.20	172.73	335.78	94.16	412.72		47.30	47.74	445.09
Margin Nature Loan		17.02	0.19	26.19	299.88	266.12	76.42	5.92	184.31	4.19	21.74		19.95
Hire Purchase Loan	12.07	84.37	0.36	125.20	423.86	487.23	175.83	7.26	2093.87	10.78	54.36	9.01	404.18
Deprived Sector Loan	89.45	34.21		33.18	134.65	189.66	145.23	7.81	234.12	25.39	53.66	58.88	158.35
Bills Purchased													
Other Product	47.83	46.78	45.12	9.57	1742.68	502.81	702.53	164.84	996.89	144.97	184.08	455.07	1100.86
a. Credit Card													
b. Education Loan		4.95			89.90	144.53	103.16	137.59			2.99	38.98	15.26
c. Cottage Industrial Loan					7.81			1.47					
d. Small Industrial Loan	1.83				99.65			25.12	1.46			21.31	77.62
e. Medium Industrial Loan					133.48			0.67	11.10				
f. Small and Medium Industrial Loan										0.55			
g. Others	46.01	41.82	45.12	9.57	1411.84	358.28	599.37		984.33	144.42	181.09	394.78	1007.98
<b>Total Product wise Loan</b>	<b>1118.63</b>	<b>476.14</b>	<b>156.42</b>	<b>2332.60</b>	<b>4025.83</b>	<b>4271.45</b>	<b>3108.77</b>	<b>340.78</b>	<b>4757.72</b>	<b>215.73</b>	<b>474.24</b>	<b>1392.13</b>	<b>3725.76</b>

**Collateral Wise**

Gold and Silver		30.23			195.90	163.54			43.67				
Government Securities		17.02											
Non Governmental Securities				26.19	299.88		76.42	5.92		4.19	13.81		
Fixed Deposit Receipts	46.01	11.59		0.05	74.04	198.38	63.88	0.67	43.98		2.83	39.22	18.39
Own	46.01	11.59		0.05	74.04	198.38	63.88	0.67	43.98		2.83	39.22	18.39
Other Licences Institutions													
Collateral of Properties	1072.62	410.92	156.23	484.91	3174.23	3550.79	2847.97	171.50	4366.29	211.54	388.81	1350.90	3474.83
Fixed Assets	1072.62	410.92	156.23	484.91	3174.23	3550.79	2847.97	108.20	4366.29	211.54	388.81	1350.90	3474.83
Current Assets								63.30					
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee				83.27	281.78	92.61	120.50		115.42		65.18		212.58
Government Guarantee				33.18									
Institutional Guarantee					130.52		120.50		115.42		59.28		
Personal Guarantee				50.09	151.25						3.84		212.58
Collective Guarantee													
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee						92.61					2.06		
Credit Card													
Others		6.38	0.19	1738.17		266.12		162.70	188.36		3.61	2.01	19.95
<b>Total</b>	<b>1118.63</b>	<b>476.14</b>	<b>156.42</b>	<b>2332.60</b>	<b>4025.83</b>	<b>4271.45</b>	<b>3108.77</b>	<b>340.78</b>	<b>4757.72</b>	<b>215.73</b>	<b>474.24</b>	<b>1392.13</b>	<b>3725.76</b>

BFI Name	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori	ICFC	Kuber	Manjushree	Jebbis
<b>Sector Wise</b>													
Agricultural and Forest Related	218.92	4.47	121.45	221.33	624.92		323.47		32.57	225.96		99.30	31.00
Fishery Related	6.68			3.53					7.26	22.67		4.49	
Mining Related	4.92								2.20	0.48			
Manufacturing (Producing) Related	131.70		3.18	75.42		2.29	585.38		100.69	388.77		116.25	5.96
Construction	676.40	43.60	26.46	32.49	83.79	39.47			593.86	111.42	4.00	1344.18	253.02
Electricity,Gas and Water	0.30			2.00					0.50	58.74		100.16	
Metal Products, Mach. & Ele. Eqp.	78.02			22.53					7.99	20.78		130.23	3.97
Tras., Com. and Public Utilities	210.98			410.26		5.33	2.94		118.91	8.25		443.26	162.58
Wholesaler & Retailer	134.32	20.90	23.24	162.67	531.58	30.00	111.00		125.92	972.84		472.60	40.25
Finance, Insurance and Real Estate	66.70			113.80	178.43	42.28			325.01	1419.50	14.79	290.57	46.25
Hotel or Restaurant	49.90			108.46	7.95		74.77		137.78	253.38	0.48	131.09	41.52
Other Services	95.61		10.84	49.49	8.63	0.93			45.44	225.47	0.47	146.04	13.77
Consumption Loans	144.14	19.01	15.51	72.60	126.50	4.64	1.82	9.44	415.55	320.92	6.03	507.09	340.57
Local Government				4.02									
Others	709.23	61.08	10.38	253.57	1857.39	105.28	596.16	343.20	489.07	1819.79	21.53	824.85	206.36
<b>TOTAL sectorwise</b>	<b>2527.83</b>	<b>149.06</b>	<b>211.05</b>	<b>1532.16</b>	<b>3419.17</b>	<b>230.21</b>	<b>1695.54</b>	<b>352.63</b>	<b>2402.74</b>	<b>5848.97</b>	<b>47.30</b>	<b>4610.09</b>	<b>1145.25</b>

**Product Wise**

Term Loan	120.51			446.15	531.58	69.80	964.99	233.28	264.91	636.59		848.75	23.00
Overdraft													
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	351.76	20.90	158.30	194.97		56.29	149.60	16.79	51.25	2933.33	8.53	936.14	57.30
Res. Per. H. Loan (Up to Rs. 15 mil.)	676.40		26.46	452.33					356.74	513.80	5.58	1323.06	207.32
Real Estate Loan	5.50	43.60		180.09	178.43	26.11	465.19	99.83	398.68	511.60	0.70	305.77	94.88
Margin Nature Loan	38.20			7.46	5.19	34.50		0.02	293.06	384.27		316.52	241.92
Hire Purchase Loan	235.11	17.86	2.45	129.51	76.40	10.04	2.54	2.72	90.79	269.28	7.93	443.26	205.35
Deprived Sector Loan	83.12	4.63	10.38	82.23	236.33	3.80			151.50	508.32		225.50	45.58
Bills Purchased													
Other Product	1017.22	62.07	13.47	39.42	2391.24	29.67	113.22		795.82	91.77	24.57	211.10	269.90
a. Credit Card													
b. Education Loan	79.27		10.29	0.95	8.63	0.93			16.29			20.53	12.31
c. Cottage Industrial Loan													
d. Small Industrial Loan			3.18						131.40				
e. Medium Industrial Loan	31.87				29.41						24.57		
f. Small and Medium Industrial Loan													
g. Others	906.08	62.07		38.47	2353.21	28.75	113.22		648.13	91.77		190.57	257.59
<b>Total Product wise Loan</b>	<b>2527.83</b>	<b>149.06</b>	<b>211.05</b>	<b>1532.16</b>	<b>3419.17</b>	<b>230.21</b>	<b>1695.54</b>	<b>352.63</b>	<b>2402.74</b>	<b>5848.97</b>	<b>47.30</b>	<b>4610.09</b>	<b>1145.25</b>

**Collateral Wise**

Gold and Silver	16.87												
Government Securities										10.85			
Non Governmental Securities	38.20					14.50						316.52	241.92
Fixed Deposit Receipts	54.91	1.15	13.06	24.85	50.10			6.70	79.31	80.92		25.07	72.75
Own	54.91	1.15	13.06	24.85	50.10			6.70	79.31	80.92		25.07	72.75
Other Licences Institutions													
Collateral of Properties	2360.28	86.83	198.00	1503.30	254.83	182.29	1695.54	345.91	1960.64	4880.26	41.02	4082.20	775.20
Fixed Assets	2360.28	86.83	198.00	1503.30	254.83	182.29	1695.54	345.91	1960.64	4880.26	41.02	4082.20	775.20
Current Assets													
Against security of Bill											2.60		
Domestic Bills											2.60		
Foreign Bills													
Against Guarantee	0.45			4.02		31.32			90.00	486.82	0.37	165.50	55.38
Government Guarantee				4.02									
Institutional Guarantee	0.45					23.74			90.00	470.96	0.37		37.50
Personal Guarantee						7.58				15.86		165.50	17.85
Collective Guarantee													0.04
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others	57.12	61.08			3114.25	2.09		0.02	272.80	390.12	3.32	20.81	
<b>Total</b>	<b>2527.83</b>	<b>149.06</b>	<b>211.05</b>	<b>1532.16</b>	<b>3419.17</b>	<b>230.21</b>	<b>1695.54</b>	<b>352.63</b>	<b>2402.74</b>	<b>5848.97</b>	<b>47.30</b>	<b>4610.09</b>	<b>1145.25</b>

BFI Name	Reliance
<b>Sector Wise</b>	
Agricultural and Forest Related	62.56
Fishery Related	
Mining Related	1.18
Manufacturing (Producing) Related	158.18
Construction	396.37
Electricity, Gas and Water	30.60
Metal Products, Mach. & Ele. Eqp.	61.24
Tras., Com. and Public Utilities	777.64
Wholesaler & Retailer	174.44
Finance, Insurance and Real Estate	277.83
Hotel or Restaurant	97.73
Other Services	72.49
Consumption Loans	132.06
Local Government	
Others	636.11
<b>TOTAL sectorwise</b>	<b>2878.44</b>

**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.)	388.14
Real Estate Loan	317.03
Margin Nature Loan	64.09
Hire Purchase Loan	810.34
Deprived Sector Loan	126.26
Bills Purchased	
Other Product	1145.45
a. Credit Card	
b. Education Loan	20.87
c. Cottage Industrial Loan	192.52
d. Small Industrial Loan	
e. Medium Industrial Loan	
f. Small and Medium Industrial Loan	
g. Others	932.06
<b>Total Product wise Loan</b>	<b>2878.44</b>

**Collateral Wise**

Gold and Silver	
Government Securities	
Non Governmental Securities	
Fixed Deposit Receipts	59.25
Own	59.25
Other Licences Institutions	
Collateral of Properties	2538.75
Fixed Assets	2538.75
Current Assets	
Against security of Bill	
Domestic Bills	
Foreign Bills	
Against Guarantee	211.38
Government Guarantee	
Institutional Guarantee	113.00
Personal Guarantee	1.90
Collective Guarantee	
Int. Rtd. Foreign Bank's Guarantee	
Other Guarantee	96.49
Credit Card	
Others	69.06
<b>Total</b>	<b>2878.44</b>

## Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	6147.3	8684.9	12592.8	16126.1	33337.9	41.28	45.00	106.73
a. Paid-up Capital	3987.3	5436.5	7721.3	9744.3	27335.8	34.06	36.35	180.53
b. Statutory Reserves	750.3	1214.8	1747.6	2378.6	2452.6	43.45	61.90	3.11
c. Retained Earning	8.9	363.6	1179.5	1709.5	919.6	-95.97	3993.66	-46.21
d. Others Reserves	1400.8	1670.0	1944.5	2293.7	2629.9	13.64	19.22	14.66
<b>2 BORROWINGS</b>	38244.9	52434.4	66772.7	75662.7	75002.7	37.09	37.10	-0.87
a. NRB	306.6	91.1	554.8	1986.5	2024.6	-41.75	-70.27	1.92
f. Others	37938.3	52343.3	66217.9	73676.2	72978.1	38.61	37.97	-0.95
<b>3 DEPOSITS</b>	15775.5	24095.3	34344.1	41280.6	42051.4	43.40	52.74	1.87
<b>4 BILLS PAYABLE</b>	0.0	0.8	2.0	0.2	0.3	0.00	0.00	40.80
<b>5 OTHER LIABILITIES</b>	5205.7	7205.0	10366.3	11529.6	12778.6	37.81	38.41	10.83
a. Loan Loss Provision	986.0	1345.6	1716.1	2031.5	2097.6	18.88	36.47	3.25
b. Interest Suspense a/c	575.3	652.7	938.5	832.9	942.2	21.13	13.45	13.13
c. Others	3644.3	5206.8	7711.8	8665.3	9738.8	47.36	42.87	12.39
<b>6 RECONCILIATION A/c</b>	2330.2	5031.9	5779.8	6137.4	7349.6	114.13	115.95	19.75
<b>7 PROFIT &amp; LOSS A/c</b>	2524.8	3318.2	3907.2	1762.4	2220.6	71.32	31.43	26.00
<b>Total</b>	<b>70228.2</b>	<b>100770.6</b>	<b>133765.0</b>	<b>152499.0</b>	<b>172741.1</b>	<b>39.93</b>	<b>43.49</b>	<b>13.27</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	6597.2	11096.2	12497.7	14547.1	25804.5	-8.41	68.20	77.39
a. Cash Balance	62.2	75.5	93.9	168.8	168.9	58.52	21.36	0.07
b. Bank Balance	3900.5	6327.0	6243.3	6738.6	7529.6	5.12	62.21	11.74
c. Money at Call	2634.4	4693.6	6160.5	7639.8	18106.0	-23.70	78.17	137.00
<b>2 INVESTMENT IN SECURITIES EX</b>	116.2	38.7	42.7	390.7	390.7	0.00	-66.67	0.00
<b>3 SHARE &amp; OTHER INVESTMEN</b>	2350.1	2809.8	2658.1	3324.1	3307.3	-18.80	19.56	-0.51
<b>4 LOANS &amp; ADVANCES</b>	54915.5	77232.9	106540.9	121722.0	126521.5	53.87	40.64	3.94
Institutional	14853.5	19194.3	24131.1	26997.7	27946.7	50.59	29.22	3.52
Individual	40062.0	58038.6	82409.8	94724.3	98574.8	55.12	44.87	4.06
<b>5 FIXED ASSETS</b>	775.2	961.1	1219.2	1397.4	2667.8	24.14	23.98	90.91
<b>6 OTHER ASSETS</b>	3205.4	3598.2	4766.1	4732.6	6835.5	28.97	12.25	44.44
<b>7 EXPENSES NOT WRITTEN OFF</b>	7.2	4.5	11.2	5.0	5.0	-23.43	-38.06	0.00
<b>8 NON BANKING ASSETS</b>	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00
<b>9 RECONCILIATION A/c</b>	2215.3	5017.3	5959.5	6329.1	6474.5	104.14	126.49	2.30
<b>10 PROFIT &amp; LOSS A/c</b>	46.2	11.9	69.6	50.9	734.3	-43.57	-74.22	1342.71
<b>Total</b>	<b>70228.2</b>	<b>100770.6</b>	<b>133765.0</b>	<b>152499.0</b>	<b>172741.1</b>	<b>39.93</b>	<b>43.49</b>	<b>13.27</b>
<b>Profit &amp; Loss A/c Expenses</b>								
<b>1 INTEREST EXPENSES</b>	2369.56	3494.31	5937.76	4880.04	5960.73	20.41	47.47	22.15
<b>2 COMMISSION/FEE EXPENSES</b>	0.00	0.01	0.21	0.03	0.04	-99.99	177.16	18.27
<b>3 EMPLOYEE EXPENSES</b>	1827.28	2671.95	3619.07	2248.52	2789.61	24.78	46.23	24.06
<b>4 OFFICE OPERATING EXPENSES</b>	907.22	1505.00	1231.78	658.87	774.91	84.60	65.89	17.61
<b>5 NON OPERATING EXPENSES</b>	1.78	4.81	0.80	0.97	691.30	0.00	170.37	71340.24
<b>6 PROVISION FOR RISK</b>	326.79	560.23	641.44	441.55	525.82	73.67	71.44	19.09
<b>7 LOAN WRITTEN OFF</b>	1.12	0.00	2.97	0.00	0.00	152.70	-100.00	0.00
<b>8 EXTRAORDINARY EXPENSES</b>		0.00	0.01	0.00	0.00	0.00	0.00	0.00
<b>9 PROVISION FOR STAFF BONUS</b>	140.66	314.96	518.61	237.90	288.25	37.20	123.91	21.16
<b>10 PROVISION FOR INCOME TAX</b>	407.48	946.11	1561.02	715.64	866.47	34.76	132.18	21.08
<b>11 NET PROFIT</b>	2496.01	3374.46	3901.54	1748.10	2215.72	73.87	35.19	26.75
<b>TOTAL EXPENSES</b>	<b>8477.90</b>	<b>12871.83</b>	<b>17415.23</b>	<b>10931.62</b>	<b>14112.85</b>	<b>41.31</b>	<b>51.83</b>	<b>29.10</b>
<b>Income</b>								
<b>1. INTEREST INCOME</b>	7637.78	11628.63	15659.24	9567.23	11797.17	41.71	52.25	23.31
<b>2. COMMISSION &amp; DISCOUNT</b>	220.38	286.71	409.62	225.33	268.31	68.44	30.10	19.08
<b>3 OTHER OPERATING INCOME</b>	411.08	684.42	1000.22	906.53	1094.43	34.85	66.49	20.73
<b>4 NON OPERATING INCOME</b>	12.53	34.47	50.76	64.34	73.97	-68.80	175.15	14.97
<b>5 PROVISION FOR WRITTEN BACK</b>	165.27	222.11	241.31	134.18	152.03	87.12	34.39	13.30
<b>6 RECOVERY FOR WRITE BACK</b>	13.44	4.63	2.99	0.04	0.14	582.37	-65.57	266.76
<b>7 INCOME FOR EXTRA ORDINARY EXPENSES</b>	0.00	0.01	0.00	0.00	0.00	-100.00	0.00	0.00
<b>8 NET LOSS</b>	17.42	10.85	51.08	33.97	726.80	-60.12	-37.70	2039.72
<b>TOTAL INCOME</b>	<b>8477.90</b>	<b>12871.83</b>	<b>17415.23</b>	<b>10931.62</b>	<b>14112.85</b>	<b>41.31</b>	<b>51.83</b>	<b>29.10</b>
<b>Miscellaneous Information</b>								
<b>No. of Total Staffs</b>	5756	7132	8903	10449	10682	30.67	23.91	2.23
<b>No. of Total Branches</b>	1116	1378	1895	2152	2175	29.62	23.48	1.07
<b>No. of Total Centers</b>	77616	100794	132355	150677	154242	30.71	29.86	2.37
<b>No. of Total Groups</b>	304737	366540	455206	506184	515254	4.28	20.28	1.79
<b>No. of Total Passive Groups</b>	11504	4601	4942	5460	5481	25.90	-60.01	0.38
<b>No. of Total Members</b>	1548767	1898891	2338046	2577541	2627058	-3.95	22.61	1.92
<b>No. of Total Passive Members</b>	56436	32378	37050	39625	40523	-15.06	-42.63	2.27
<b>No. of Total Borrowers</b>	1080878	1296303	1576155	1695056	1724680	-1.93	19.93	1.75
<b>No. of Total Overdue Borrowers</b>	45697	44861	44281	59527	60987	49.06	-1.83	2.45
<b>No. of Total Saving Members</b>	1521152	1873432	2368500	2602585	2648538	26.92	23.16	1.77
<b>Total Saving Amount (Rs million)</b>	15770.90	24111.28	34583.36	41203.22	42041.61	43.36	52.88	2.03



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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	1	Taplejung	10	0	0	10	129954	12995
2	1	Panchthar	15	3	2	20	195755	9788
3	1	Ilam	22	6	2	30	305073	10169
4	1	Jhapa	87	26	8	121	888561	7343
5	1	Sankhuwasabha	17	0	0	17	157342	9255
6	1	Bhojpur	14	1	1	16	165754	10360
7	1	Terhathum	10	3	0	13	101336	7795
8	1	Dhankuta	14	5	1	20	168873	8444
9	1	Morang	91	32	12	135	1051204	7787
10	1	Sunsari	78	15	11	104	862731	8295
11	1	Solukhumbu	10	0	0	10	103877	10388
12	1	Khotang	8	3	0	11	186006	16910
13	1	Okhaldhunga	8	5	0	13	150695	11592
14	1	Udayapur	21	1	1	23	343555	14937
		<b>Total</b>	<b>405</b>	<b>100</b>	<b>38</b>	<b>543</b>	<b>4810715</b>	<b>8860</b>
15	2	Saptari	22	2	8	32	687438	21482
16	2	Siraha	41	1	1	43	682168	15864
17	2	Dhanusha	42	5	1	48	813447	16947
18	2	Mahottari	31	7	1	39	682560	17502
19	2	Sarlahi	28	7	0	35	852934	24370
20	2	Rautahat	24	5	0	29	790277	27251
21	2	Bara	33	4	2	39	781397	20036
22	2	Parsa	47	9	4	60	676705	11278
		<b>Total</b>	<b>268</b>	<b>40</b>	<b>17</b>	<b>325</b>	<b>5966927</b>	<b>18360</b>
23	3	Dolakha	16	5	0	21	187441	8926
24	3	Ramechhap	12	1	0	13	207172	15936
25	3	Sindhuli	14	5	0	19	306621	16138
26	3	Rasuwa	14	1	1	16	44559	2785
27	3	Dhading	29	16	0	45	348755	7750
28	3	Nuwakot	19	7	1	27	284727	10545
29	3	Sindhupalchok	21	11	1	33	292843	8874
30	3	Kavrepalanchok	50	11	5	66	396293	6004
31	3	Kathmandu	474	85	39	598	2069760	3461
32	3	Lalitpur	103	14	7	124	537365	4334
33	3	Bhaktapur	46	9	4	59	347585	5891
34	3	Makawanpur	38	11	3	52	448503	8625
35	3	Chitawan	97	58	9	164	657701	4010
		<b>Total</b>	<b>933</b>	<b>234</b>	<b>70</b>	<b>1237</b>	<b>6129326</b>	<b>4955</b>
36	4	Gorkha	19	11	1	31	256094	8261
37	4	Manang	4	1	0	5	6412	1282
38	4	Lamjung	24	6	1	31	170886	5512
39	4	Kaski	93	81	13	187	554611	2966
40	4	Tanahu	39	26	1	66	339113	5138
41	4	Syangja	21	22	2	45	265585	5902
42	4	Mustang	5	3	0	8	12230	1529
43	4	Baglung	28	11	0	39	279089	7156
44	4	Parbat	15	10	0	25	148194	5928
45	4	Myagdi	13	6	1	20	112198	5610
46	4	Nawalparasi East	25	26	5	56	337791	6032
		<b>Total</b>	<b>286</b>	<b>203</b>	<b>24</b>	<b>513</b>	<b>2482203</b>	<b>4839</b>

47	5	Gulmi	15	12	0	27	265424	9831
48	5	Palpa	29	8	0	37	253550	6853
49	5	Rupandehi	123	84	11	218	1004488	4608
50	5	Kapilbastu	27	13	4	44	636614	14469
51	5	Arghakhanchi	17	7	0	24	201325	8389
52	5	Pyuthan	10	11	0	21	237995	11333
53	5	Rolpa	6	0	0	6	233764	38961
54	5	Rukum East	3	3	0	6	56680	9447
55	5	Dang	50	32	4	86	616785	7172
56	5	Banke	57	24	4	85	568088	6683
57	5	Bardiya	21	15	0	36	462504	12847
58	5	Nawalparasi West	25	13	1	39	359796	9226
59	5	Rukum West	12	13	0	25	165597	6624
<b>Total</b>			<b>395</b>	<b>235</b>	<b>24</b>	<b>654</b>	<b>5062611</b>	<b>7741</b>
60	6	Salyan	14	3	0	17	262659	15451
61	6	Surkhet	33	1	2	36	395621	10989
62	6	Dailekh	12	0	0	12	285823	23819
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
<b>Total</b>			<b>87</b>	<b>7</b>	<b>2</b>	<b>96</b>	<b>1563101</b>	<b>16282</b>
69	7	Doti	10	2	0	12	213588	17799
70	7	Bajhang	6	1	0	7	213158	30451
71	7	Kailali	72	20	2	94	890881	9477
72	7	Bajura	6	1	0	7	148686	21241
73	7	Achham	7	2	0	9	277898	30878
74	7	Kanchanpur	33	14	0	47	503466	10712
75	7	Darchula	8	1	0	9	140922	15658
76	7	Baitadi	6	2	0	8	261598	32700
77	7	Dadeldhura	13	2	0	15	153135	10209
<b>Total</b>			<b>161</b>	<b>45</b>	<b>2</b>	<b>208</b>	<b>2803332</b>	<b>13478</b>
<b>Grand Total</b>			<b>2535</b>	<b>864</b>	<b>177</b>	<b>3576</b>	<b>28818215</b>	<b>8059</b>

<b>Bank/BFI Class</b>	<b>A</b>	<b>B</b>	<b>C<sup>#</sup></b>	<b>D<sup>§</sup></b>	<b>Total</b>
<b>No. of BFIs</b>	<b>28</b>	<b>36</b>	<b>25</b>	<b>63</b>	<b>152</b>
<b>No. of Branches</b>	<b>2535</b>	<b>864</b>	<b>177</b>	<b>2175</b>	<b>5751</b>
<b>Population per Branch<sup>*</sup></b>					<b>5011</b>

<b>Province</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Total</b>
<b>1</b>	<b>405</b>	<b>100</b>	<b>38</b>	<b>543</b>
<b>2</b>	<b>268</b>	<b>40</b>	<b>17</b>	<b>325</b>
<b>3</b>	<b>933</b>	<b>234</b>	<b>70</b>	<b>1237</b>
<b>4</b>	<b>286</b>	<b>203</b>	<b>24</b>	<b>513</b>
<b>5</b>	<b>395</b>	<b>235</b>	<b>24</b>	<b>654</b>
<b>6</b>	<b>87</b>	<b>7</b>	<b>2</b>	<b>96</b>
<b>7</b>	<b>161</b>	<b>45</b>	<b>2</b>	<b>208</b>
<b>Total</b>	<b>2535</b>	<b>864</b>	<b>177</b>	<b>3576</b>

\* 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, Machinery & Electronic Equipment & Assemblage	8.00	21.00	12.16	8421.07	5.00	20.00	10.10	9997.13
9	Transport, Communication and Public Utilities	7.00	21.00	12.46	20176.00	4.00	20.00	10.69	23365.22
10	Wholesaler & Retailer	2.00	21.00	12.16	125012.29	4.50	21.00	10.66	181578.31
11	Finance, Insurance and Real Estate	2.50	21.00	11.37	58297.57	2.00	19.00	8.96	66615.38
12	Hotel or Restaurant	5.00	21.00	12.61	14690.34	0.75	20.00	11.02	22279.18
13	Other Services	5.00	20.00	12.48	28172.01	4.50	20.00	10.97	38852.20
14	Consumption Loans	5.00	30.00	12.94	33232.55	5.00	30.00	11.83	54672.62
15	Local Government	5.00	12.00	5.07	689.70	3.50	12.00	4.43	1096.02
16	Others	1.50	22.00	12.48	106275.67	1.50	22.00	10.86	133845.88
	Aggregate	1.50	30.00	12.09	624248.86	0.75	30.00	10.48	850091.93

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2070 (Mid Jul, 2013)				Asar, 2071 (Mid Jul, 2014)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	4.00	20.00	12.17	83513.98	0.75	20.00	11.11	128891.11
2	Overdraft	6.00	21.00	12.47	134667.60	5.25	21.00	10.90	163611.35
3	Trust Receipt Loan / Import Loan	2.00	21.00	10.98	37292.19	4.50	21.00	8.83	44824.42
4	Demand & Other Working Capital Loan	4.50	20.00	11.93	146580.58	0.75	20.00	10.17	209227.10
5	Residential Personal Home Loan (Up to Rs. 10 million)	3.50	20.00	12.60	40237.09	3.50	20.00	11.33	61158.02
6	Real Estate Loan	6.00	21.00	13.23	57758.92	7.00	19.00	11.54	57673.18
7	Margin Nature Loan	10.00	18.00	12.73	5319.88	7.50	18.00	10.35	10229.42
8	Hire Purchase Loan	7.00	18.25	13.05	29450.76	4.00	21.00	11.45	38297.30
9	Deprived Sector Loan	1.50	22.00	6.87	23200.43	1.50	22.00	6.40	39407.92
10	Bills Purchased	3.85	16.00	1.60	5602.11	2.75	15.50	1.65	8297.87
11	Other Product	5.00	30.00	12.98	60625.32	3.00	30.00	11.63	88473.52
	Aggregate	1.50	30.00	12.06	624248.86	0.75	30.00	10.51	850091.22

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

Overall Summary of Interest Rate on LCY Deposit		Asar, 2072 (Mid Jul, 2015)				Asar, 2073 (Mid Jul, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.91	548126.69	1.00	9.00	2.24	677491.77
2	Fixed:	1.13	16.00	6.45	394658.43	0.50	19.00	5.57	491833.03
2.1	up to 1 month	1.13	12.00	5.70	5133.97	1.00	14.50	5.24	3299.76
2.2	1-3 months	1.25	12.00	5.09	17077.26	1.00	17.55	5.01	18238.17
2.3	3-6 months	1.75	12.00	5.53	27069.18	1.50	17.55	4.48	45190.74
2.4	6-12 months	2.50	13.00	6.47	184288.49	0.50	17.55	5.76	277140.74
2.5	1-2 yrs	3.00	15.00	6.52	133408.99	2.00	17.55	5.39	124298.95
2.6	2 yrs and above	2.99	16.00	7.84	27680.54	2.00	19.00	6.90	23664.67
3	Call	0.05	12.00	4.57	266676.00	0.05	10.05	3.81	279169.40
4	Certificate of Deposits	5.00	5.00	5.00	1.47	5.00	5.00	5.00	672.41
5	Other	3.25	9.00	5.50	247.33	2.50	9.00	3.06	1034.97
6	Non interest bearing deposits				149231.23				174483.91
6.1	Current				135293.86				156449.58
6.2	Margin				11774.43				15137.08
6.3	Other				2162.93				2897.26
	Aggregate	0.05	16.00	3.94	1358941.15	0.05	19.00	3.28	1624685.48

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2072 (Mid Jul, 2015)				Asar, 2073 (Mid Jul, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	20.00	9.71	46901.77	4.00	21.50	10.41	57366.95
2	Fishery Related	4.50	20.00	10.05	1030.55	4.50	20.00	9.84	1499.73
3	Mining Related	7.50	20.00	10.82	2672.82	6.00	17.00	8.56	2906.15
4	Agriculture, Forestry & Beverage Production Related	2.20	20.00	9.34	70017.77	2.00	21.00	8.25	86822.22
5	Non Food Production Related	2.20	24.00	9.04	146439.44	4.00	21.00	8.15	160559.01
6	Construction	4.25	21.00	9.81	112011.90	2.00	21.00	9.38	138218.98
7	Electricity, Gas and Water	5.00	20.00	9.73	26599.29	2.25	21.00	9.27	37890.16
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	21.00	9.87	11318.76	4.50	20.00	8.68	15660.47
9	Transport, Communication and Public Utilities	2.20	20.00	9.87	25074.98	3.43	20.00	9.22	39505.08
10	Wholesaler & Retailer	2.20	21.00	9.63	237824.59	2.25	21.50	8.72	307114.06
11	Finance, Insurance and Real Estate	2.00	24.00	8.60	83376.75	2.00	21.50	7.21	108300.07
12	Hotel or Restaurant	0.75	20.00	10.22	32347.75	6.00	21.00	8.77	38591.14
13	Other Services	3.00	20.00	10.13	50007.59	3.00	21.00	9.47	56684.66
14	Consumption Loans	2.75	30.00	10.69	77717.11	2.50	30.00	9.81	95766.15
15	Local Government	3.00	15.00	4.38	1621.81	3.00	15.00	3.04	1513.94
16	Others	0.75	24.00	9.81	160286.34	2.00	21.00	9.29	209284.19
	Aggregate	0.75	30.00	9.62	1085249.23	2.00	30.00	8.86	1357682.96

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2072 (Mid Jul, 2015)				Asar, 2073 (Mid Jul, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	0.75	20.00	10.37	177808.97	2.25	21.50	9.33	220017.14
2	Overdraft	2.20	24.00	9.92	198141.51	3.00	21.00	9.47	237791.00
3	Trust Receipt Loan / Import Loan	6.00	21.00	7.71	50370.21	5.00	21.00	6.27	68689.24
4	Demand & Other Working Capital Loan	2.20	20.00	9.48	260709.85	2.75	21.00	8.48	329660.73
5	Residential Personal Home Loan (Up to Rs. 10 million)	4.25	19.00	10.15	87168.51	2.00	20.00	9.29	108177.85
6	Real Estate Loan	4.00	24.00	10.57	61728.82	4.00	18.00	9.37	81240.87
7	Margin Nature Loan	6.50	18.00	9.55	16083.92	6.00	17.00	8.01	27939.10
8	Hire Purchase Loan	2.20	19.00	10.19	52431.49	3.99	19.00	9.52	76618.57
9	Deprived Sector Loan	2.00	20.00	6.25	49456.30	2.00	21.50	5.69	65175.30
10	Bills Purchased	2.50	17.00	1.83	6754.09	2.00	17.00	2.97	7336.24
11	Other Product	3.50	30.00	9.40	124595.57	3.00	30.00	10.26	135036.91
	Aggregate	0.75	30.00	9.57	1085249.24	2.00	30.00	8.86	1357682.95

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

Overall Summary of Interest Rate on LCY Deposit		Asar, 2074 (Mid Jul, 2017)				Saun, 2073 (Mid Aug, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	4.01	689423.30	1.00	9.00	2.12	692634.89
2	Fixed:	0.50	21.91	10.08	835554.74	0.50	19.00	5.61	503034.68
2.1	up to 1 month	2.00	13.75	9.13	16437.81	2.00	17.55	5.20	4927.63
2.2	1-3 months	1.75	14.00	8.92	39944.81	0.75	17.55	5.11	21487.80
2.3	3-6 months	2.00	17.55	9.57	57925.54	1.50	17.55	4.46	45594.48
2.4	6-12 months	0.50	17.55	10.39	471888.50	0.50	17.55	5.83	284119.60
2.5	1-2 yrs	2.50	14.00	10.23	190857.41	1.00	17.55	5.34	119366.90
2.6	2 yrs and above	1.00	21.91	8.71	58500.67	2.00	19.00	6.88	27538.26
3	Call	0.05	13.00	4.14	266107.50	0.05	10.50	3.95	291844.55
4	Certificate of Deposits	5.00	5.00	5.00	555.98	5.00	5.00	5.00	671.52
5	Other	3.25	6.75	3.96	250.25	2.50	9.00	4.09	177.37
6	Non interest bearing deposits	0.00	0.00	0.00	206434.01				166473.18
6.1	Current	0.00	0.00	0.00	183465.21				147302.51
6.2	Margin	0.00	0.00	0.00	20602.83				16099.74
6.3	Other	0.00	0.00	0.00	2365.97				3070.92
	Aggregate	0.05	21.91	6.15	1998325.79	0.05	19.00	3.29	1654836.17

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2074 (Mid Jul, 2017)				Saun, 2073 (Mid Aug, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	11.11	73310.67	4.00	21.50	10.36	59611.18
2	Fishery Related	4.50	18.00	11.36	1996.59	4.50	20.00	9.86	1525.19
3	Mining Related	8.00	20.00	11.26	3467.83	6.00	17.00	8.41	2990.89
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	10.85	108358.60	2.00	20.00	8.32	88099.91
5	Non Food Production Related	2.00	20.00	10.75	198529.21	4.00	21.00	8.29	164379.08
6	Construction	2.00	21.00	11.53	178777.17	2.00	21.00	9.36	142122.65
7	Electricity, Gas and Water	2.25	20.00	10.32	59344.92	2.25	19.00	9.18	39369.51
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.75	22.00	10.97	22346.92	4.50	18.00	8.56	15865.42
9	Transport, Communication and Public Utilities	4.50	20.00	11.83	51552.63	4.50	20.00	9.26	41163.44
10	Wholesaler & Retailer	2.50	21.50	11.37	396221.55	2.25	21.50	8.75	312227.08
11	Finance, Insurance and Real Estate	1.75	19.00	10.99	148589.16	2.00	21.50	7.06	109437.91
12	Hotel or Restaurant	0.75	21.00	10.74	55910.21	4.50	21.00	8.70	41797.35
13	Other Services	3.00	19.00	11.41	79016.31	3.00	19.00	9.55	59150.57
14	Consumption Loans	2.00	30.00	11.94	134320.38	2.50	30.00	9.91	100167.31
15	Local Government	3.00	11.50	4.14	1506.86	3.00	15.00	3.27	1512.43
16	Others	2.00	24.00	12.21	203818.47	1.00	21.00	9.30	211643.06
	Aggregate	0.75	30.00	11.33	1717067.47	1.00	30.00	8.88	1391062.98

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2074 (Mid Jul, 2017)				Saun, 2073 (Mid Aug, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.06	277111.94	2.25	21.50	9.30	224827.33
2	Overdraft	2.00	24.00	11.93	310486.80	3.00	20.00	9.32	242714.87
3	Trust Receipt Loan / Import Loan	3.75	21.00	9.65	58642.73	5.00	21.00	6.39	74242.90
4	Demand & Other Working Capital Loan	2.00	21.00	11.09	385828.33	2.75	21.00	8.55	336527.18
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.33	140053.24	2.00	20.00	9.24	111697.05
6	Real Estate Loan	4.25	19.00	11.94	104245.22	2.00	19.00	9.42	83266.44
7	Margin Nature Loan	7.00	17.00	12.27	34419.83	6.00	18.00	8.43	28475.15
8	Hire Purchase Loan	2.00	19.00	12.03	120085.97	1.00	19.00	9.57	83518.22
9	Deprived Sector Loan	1.75	21.50	10.16	93428.55	2.00	21.50	5.72	62152.96
10	Bills Purchased	2.00	17.00	2.28	9438.91	2.00	17.00	2.40	7311.68
11	Other Product	2.00	30.00	12.38	183325.97	1.00	30.00	10.21	136329.19
	Aggregate	1.75	30.00	11.39	1717067.48	1.00	30.00	8.86	1391062.97

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

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2073 (Mid Sep, 2016)				Asoj, 2073 (Mid Oct, 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, Machinery & 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, Machinery & 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, Machinery & 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, Machinery & 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, Machinery & 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, Machinery & 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, Machinery & 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, Machinery & 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)				Magh, 2074 (Mid Feb, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	8.50	3.93	753503.96	1.25	9.00	4.15	756846.55
2	Fixed:	1.50	20.50	10.20	890069.53	1.50	20.50	10.19	916969.51
2.1	up to 1 month	1.50	13.80	10.68	12559.83	1.75	17.55	9.98	19344.35
2.2	1-3 months	1.75	17.55	9.23	49841.12	1.75	14.50	9.97	65677.22
2.3	3-6 months	2.00	15.50	10.30	63174.64	2.00	14.25	10.31	69579.16
2.4	6-12 months	2.50	20.50	10.55	483285.57	1.80	20.50	10.48	475357.42
2.5	1-2 yrs	1.50	15.00	10.03	200404.79	1.50	15.00	10.02	202140.96
2.6	2 yrs and above	2.50	19.13	8.96	80803.57	2.50	19.13	9.06	84870.40
3	Call	0.05	13.00	4.11	268559.61	0.05	13.00	4.29	249819.69
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	5.73	882.73	3.25	10.00	7.11	4030.55
6	Non interest bearing deposits	0.00	0.00	0.00	205900.87	0.00	0.00	0.00	201340.68
6.1	Current	0.00	0.00	0.00	181413.20	0.00	0.00	0.00	178058.54
6.2	Margin	0.00	0.00	0.00	22929.37	0.00	0.00	0.00	21983.91
6.3	Other	0.00	0.00	0.00	1558.30	0.00	0.00	0.00	1298.23
	Aggregate	0.05	20.50	6.21	2118916.69	0.05	20.50	6.38	2129006.98

Overall Summary of Interest Rate on LCY Sectorwise Credit		Pus, 2074 (Mid Jan, 2018)				Magh, 2074 (Mid Feb, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	11.97	85053.85	2.25	24.00	12.01	86677.74
2	Fishery Related	4.50	18.00	11.87	2204.59	4.50	18.00	11.97	2308.48
3	Mining Related	3.75	20.00	11.19	4187.03	3.50	20.00	11.03	4724.60
4	Agriculture, Forestry & Beverage Production Related	1.37	20.00	11.33	111788.82	2.00	24.00	11.46	114723.23
5	Non Food Production Related	1.50	20.00	11.19	220581.79	3.25	20.00	11.34	223547.75
6	Construction	2.00	21.00	12.00	197675.17	2.00	21.39	12.10	200243.78
7	Electricity, Gas and Water	2.25	19.00	10.86	67629.47	2.25	19.00	10.87	68895.02
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	20.00	11.56	25228.67	4.50	24.00	11.63	25736.86
9	Transport, Communication and Public Utilities	3.90	24.00	12.18	55312.74	3.90	24.00	12.31	56011.34
10	Wholesaler & Retailer	2.25	21.63	11.73	445229.41	2.25	24.00	11.85	452160.46
11	Finance, Insurance and Real Estate	1.75	19.00	11.34	159714.24	1.75	24.00	11.52	157806.34
12	Hotel or Restaurant	4.50	24.00	11.66	63726.53	4.50	24.00	11.77	65363.35
13	Other Services	3.00	21.00	11.85	86280.18	4.50	24.00	12.01	86578.29
14	Consumption Loans	1.50	30.00	12.45	138299.70	2.50	30.00	12.51	139857.14
15	Local Government	3.00	11.00	3.08	1507.64	3.00	11.00	3.08	1507.64
16	Others	1.22	24.00	12.67	230779.66	2.00	24.20	12.75	234688.94
	Aggregate	1.22	30.00	11.79	1895199.49	1.75	30.00	11.90	1920830.95

Overall Summary of Interest Rate on LCY Productwise Credit		Pus, 2074 (Mid Jan, 2018)				Magh, 2074 (Mid Feb, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	1.50	22.00	11.47	308765.07	2.25	24.00	11.57	315917.88
2	Overdraft	2.00	24.00	12.29	335972.27	2.00	24.20	12.39	340204.59
3	Trust Receipt Loan / Import Loan	3.50	20.49	9.60	72938.89	3.50	21.35	9.79	77709.97
4	Demand & Other Working Capital Loan	1.37	21.63	11.56	439239.76	3.25	24.00	11.68	444053.21
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.85	156701.42	2.00	20.00	11.98	158524.28
6	Real Estate Loan	1.22	18.00	12.26	108370.28	2.00	24.00	12.47	108672.59
7	Margin Nature Loan	7.00	17.50	12.06	34966.70	7.00	17.50	12.25	35243.41
8	Hire Purchase Loan	1.50	20.00	12.51	127792.44	2.00	24.00	12.65	129289.00
9	Deprived Sector Loan	1.75	21.00	10.68	103368.40	1.75	24.00	10.68	100391.14
10	Bills Purchased	9.50	17.00	5.64	2808.42	10.00	17.00	5.99	2821.97
11	Other Product	3.81	30.00	12.59	204275.83	4.00	30.00	12.79	208002.89
	Aggregate	1.22	30.00	11.79	1895199.48	1.75	30.00	11.92	1920830.94

## Annex-I

## Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
<b>A. Commercial Banks</b>					
1	Nepal Bank Ltd.	NBL	2	Rastriya 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 Bangladesh Bank Ltd.	NBB
9	Everest Bank Ltd.	EBL	10	Bank of Kathmandu Lumbini Ltd.	BOK
11	Nepal Credit and Commerce Bank Ltd.	NCC	12	NIC ASIA Bank Ltd.	NIC
13	Machhapuchhre Bank Ltd.	MBL	14	Kumari Bank Ltd.	Kumari
15	Laxmi Bank Ltd.	Laxmi	16	Siddhartha Bank Ltd.	SBL
17	Agriculture Development Bank Ltd.	ADBNL	18	Global IME Bank Ltd.	Global
19	Citizens Bank International Ltd.	Citizens	20	Prime Commercial Bank Ltd.	Prime
21	Sunrise Bank Ltd.	Sunrise	22	NMB Bank Ltd.	NMB
23	Prabhu Bank Ltd.	PRABHU	24	Janata Bank Nepal Ltd.	Janata
25	Mega Bank Nepal Ltd.	Mega	26	Civil Bank Ltd.	Civil
27	Century Commercial Bank Ltd.	Century	28	Sanima Bank Ltd.	Sanima
<b>B. Development Banks</b>					
1	NIDC Development Bank Ltd.	NIDC	2	Mahalaxmi Bikas Bank Ltd.	MahalaxmiDB
3	Narayani Development Bank Ltd.	Narayani	4	Sahayogi Bikas Bank Ltd.	Sahayogi
5	Karnali Bikash Bank Ltd.	Karnali	6	Sangrila Development Bank Ltd.	Shangrila
7	Excel Development Bank Ltd.	Excel	8	Western Development Bank Ltd.	Western
9	Deva Development Bank Ltd.	Deva	10	Miteri Development Bank Ltd.	Miteri
11	Tinau Bikas Bank Ltd.	Tinau	12	Muktinath Bikas Bank Ltd.	Muktinath
13	Kankai Bikas Bank Ltd.	Kankai	14	Bhargab Bikas Bank Ltd.	Bhargav
15	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	Salpa Bikash Bank Ltd.	Salpa
35	Saptakoshi Development Bank Ltd.	Saptakoshi	36	Green Development Bank Ltd.	Green
<b>C. Finance Companies</b>					
1	Nepal Finance Ltd.	NFL	2	Nepal Share Markets and Finance Ltd.	NSMFL
3	Gurkhas Finance Ltd.	Gurkhas	4	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	Sworojagar	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 Bittiya Sanstha Ltd.	Suryodaya
29	Mero Microfinance Bittiya Sanstha Ltd.	Mero	30	Samata Microfinance Bittiya Sanstha Ltd.	Samata
31	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDC	32	Samudayik Laghubitta Bittiya Sanstha Ltd.	Samudayik
33	National Microfinance Bittiya Sanstha Ltd.	National	34	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	Sewa MF
35	Unnati Microfinance Bittiya Sanstha Ltd.	Unnati	36	Swadeshi Lagubitta Bittiya Sanstha Ltd.	Swadeshi
37	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	38	Support Microfinace Bittiya Sanstha Ltd.	Support
39	Arambha Microfinance Bittiya Sanstha Ltd.	Arambha	40	Janasewi Laghubitta Bittiya Sanstha Ltd.	JanaSewi
41	Chautari Laghubitta Bittiya Sanstha Ltd.	Chautari	42	Ghodighoda Laghubitta Bittiya Sanstha Ltd.	Ghodighoda
43	Asha Laghubitta Bittiya Sanstha Ltd.	Asha	44	Nepal Agro Microfinance Bittiya Sastha Ltd.	Agro
45	Creative Laghubitta Bittiya Sastha Ltd.	Creative	46	Ramaroshan Laghubitta Bittiya Sastha Ltd.	Ramaroshan
47	Gurans Laghubitta Bittiya Sastha Ltd.	Gurans	48	Ganapati Laghubitta Bittiya Sastha Ltd.	Ganapati
49	Infinity Microfinance Bittiya Sastha Ltd.	Infinity	50	Adhikhola Laghubitta Bittiya Sastha Ltd.	Adhikhola
51	Swabhimam Microfinance Bittiya Sastha Ltd.	Swabhimam	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	Nagarik Laghubitta Bittiya Sanstha limited	Nagarik	58	Sahakarya Laghubitta Bittiya Sanstha limited	Sahakarya
59	Trilok Laghubitta Bittiya Sanstha Ltd.	Trilok	60	Sarathi Laghubitta Bittiya Sanstha limited	Sarathi
61	Manakamana Laghubitta Bittiya Sanstha Ltd.	Manakamana	62	Sajeelo Laghubitta Bittiya Sanstha Ltd.	Sajeelo
63	Satyawati Laghubitta Bittiya Sanstha limited	Satyawati			