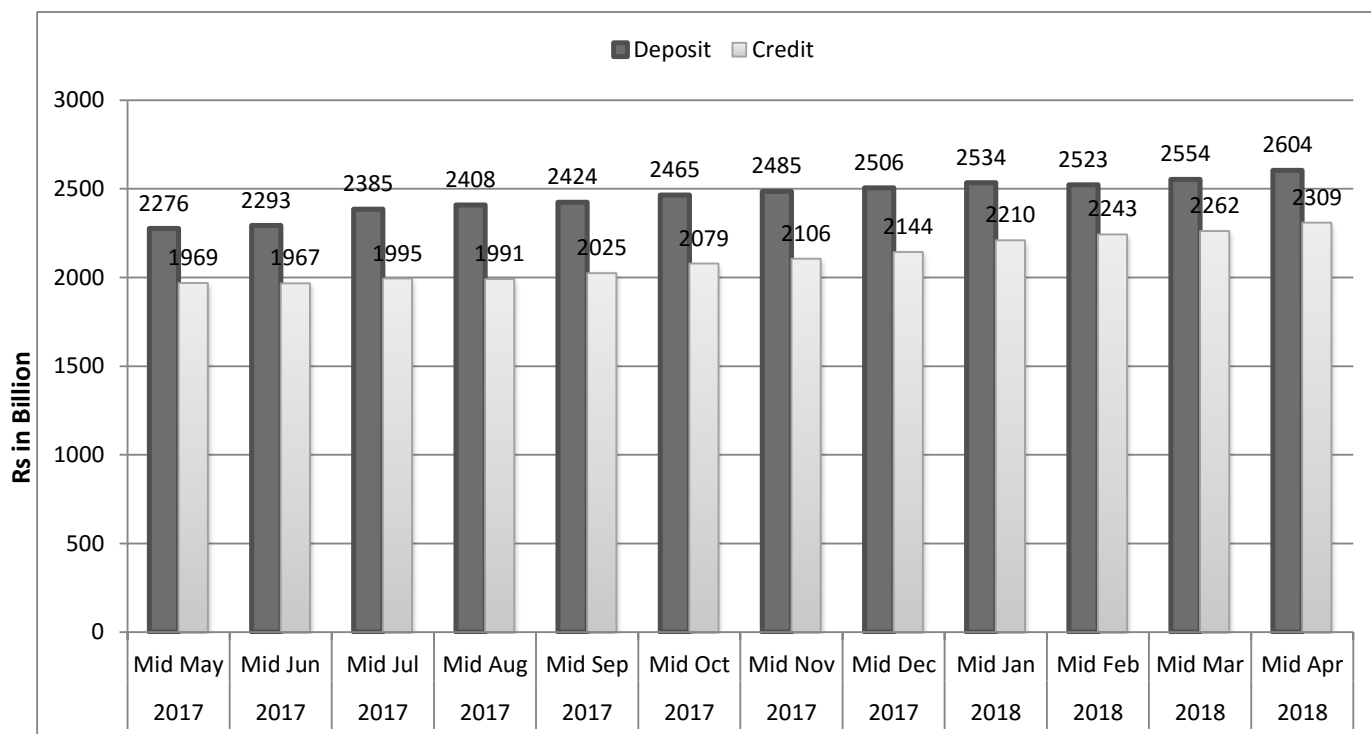


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Statistics Division

2074 Chait
Mid-Apr, 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	62	151
Total Number of Licensed BFIs*	28	36	25	62	151

* 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 Chait End, 2074 (Mid-Apr, 2018)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	75.47	9.21	1.91	86.59
2	Total Credit/GDP	66.62	8.36	1.81	76.79
3	Total Credit/ Total Deposit	88.28	90.82	94.60	88.69
4	Lcy Credit/Lcy Deposit & Core Capital	79.29	77.87	78.89	79.35
5	Fixed Deposit/Total Deposit	43.59	41.87	54.51	43.65
6	Saving Deposit/Total Deposit	34.21	40.08	32.91	34.80
7	Current Deposit/Total Deposit	9.45	2.44	0.31	8.50
8	NPL/ Total Loan	1.66	1.63	12.37	1.91
9	Total LLP/Total Loan	2.22	2.05	12.36	2.44
10	Deprived SectorLoan/Total Loan \$	5.80	9.20	5.58	6.15
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	10.40	14.63	18.46	11.02
2	Investment in Gov. Security/Total Deposit	11.98	3.00	3.55	10.84
3	Total Liquid Assets/Total Deposit	23.39	28.71	33.06	24.17
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	13.16	19.64	20.68	13.48
2	Total Capital/RWA	14.50	20.52	21.60	14.80
D. Financial Access					
1	No. of Branches **	2584	908	181	3673
2	No. of Loan Accounts	938151	312964	35726	1286841
3	No. of Deposit Accounts	18367425	3665426	467218	22500069
4	No. of Branchless Banking Centers	1289	0	0	1289
5	No. of Branchless Banking Customers	189358	0	0	189358
6	No. of Non-operated Branchless Banking Centers	209	0	0	209
7	No. of Mobile Banking Customers	3644837	335296	19670	3999803
8	No. of Internet Banking Customers	767432	13718	3136	784286
9	No. of ATMs	2420	173	31	2624
10	No. of Debit Cards	4983040	193519	31039	5207598
11	No. of Credit Cards	97096	27686	0	124782
12	No. of Prepaid Cards	96965	0	0	96965
E. Interest Rate(%)					
1	Wt. Avg Interest on Deposit	6.64			
	(a) Saving	4.46			
	(b) Fixed	10.38			
	(c) Call	4.71			
2	Wt. Avg Interest on Credit	12.12			

Note: Bank balance includes money at call

Nominal GDP(At Producer's Price) for 2017/18 Rs. 30,07,246 million(Preliminary)

Adjustments are not included in Credit Deposit Ratio Calculation.

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

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

** Excluding Extension Counters and Microfinance Units

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

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	162992.51	214892.48	308651.74	359516.90	363865.96	31.84	43.63	1.21
a. Paid-up Capital	140794.10	163370.74	225313.64	264411.98	273917.80	16.04	37.92	3.60
b. Statutory Reserves	37149.85	43680.58	53665.23	62745.79	63466.73	17.58	22.86	1.15
c. Retained Earning	-27802.05	-11166.95	-3005.23	2967.46	996.89	-59.83	-73.09	-66.41
d. Others Reserves	12850.60	19008.11	32678.11	29391.66	25484.54	47.92	71.92	-13.29
2 BORROWINGS	21355.96	42822.19	31800.16	52606.76	56325.81	100.52	-25.74	7.07
a. NRB	3291.48	6855.13	7094.37	18027.48	15179.84	108.27	3.49	-15.80
b. "A"Class Licensed Institution	5504.53	20083.07	9094.04	13952.65	22976.51	264.85	-54.72	64.67
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	7314.26	4856.89	356.47	3.67	-33.60
e. Bonds and Securities	11440.14	10772.37	10312.37	13312.37	13312.57	-5.84	-4.27	0.00
3 DEPOSITS	1771946.15	2107502.69	2384806.95	2554264.70	2603858.10	18.94	13.16	1.94
a. Current	158746.16	185135.30	204360.95	209602.97	221413.23	16.62	10.38	5.63
b. Savings	714466.16	875419.91	816572.17	908666.28	906265.22	22.53	-6.72	-0.26
c. Fixed	513283.02	617634.95	998258.72	1098006.24	1136479.80	20.33	61.63	3.50
d. Call Deposits	363041.66	401829.34	333350.39	302733.51	305125.49	10.68	-17.04	0.79
e. Others	22409.16	27483.20	32264.72	35255.71	34574.36	22.64	17.40	-1.93
4 Bills Payable	1729.91	3927.13	2219.17	3936.31	2876.79	127.01	-43.49	-26.92
5 Other Liabilities	188093.19	206694.55	224201.08	272559.26	238102.20	9.89	8.47	-12.64
1. Loan Loss Provision	51482.56	48593.77	52553.17	56049.41	56310.35	-5.61	8.15	0.47
2. Interest Suspense a/c	31256.97	32000.69	34891.97	55601.28	39245.62	2.38	9.04	-29.42
3. Others	105353.66	126099.99	136755.94	160908.57	142546.22	19.69	8.45	-11.41
6 Reconciliation A/c	280.36	13817.41	2358.50	5845.00	1481.95	4828.52	-82.93	-74.65
7 Profit & Loss A/c	36755.88	49443.18	54882.04	27850.57	41779.32	34.52	11.00	50.01
TOTAL	2183153.96	2639099.54	3008919.66	3276579.50	3308290.13	20.88	14.01	0.97

Assets

1 LIQUID FUNDS	353397.28	385746.01	423242.12	347375.84	347091.78	9.15	9.72	-0.08
a. Cash Balance	48642.45	56937.25	64372.60	64473.63	60894.90	17.05	13.06	-5.55
Nepalese Notes & Coins	47305.51	55937.33	63282.78	61166.05	57463.54	18.25	13.13	-6.05
Foreign Currency	1336.94	999.92	1089.82	3307.58	3431.37	-25.21	8.99	3.74
b. Bank Balance	237957.23	262419.81	305795.05	230598.89	226178.25	10.28	16.53	-1.92
1. In Nepal Rastra Bank	165070.53	180498.18	233256.83	167855.70	162987.26	9.35	29.23	-2.90
2. "A"Class Licensed Institution	37838.00	41730.30	38882.05	31823.29	33317.69	10.29	-6.83	4.70
3. Other Financial Ins.	6882.80	8437.01	6368.76	4833.00	5425.84	22.58	-24.51	12.27
4. In Foreign banks	28165.90	31754.32	27287.42	26086.90	24447.47	12.74	-14.07	-6.28
c. Money at Call	66797.60	66388.94	53074.46	52303.32	60018.62	-0.61	-20.06	14.75
2 INVESTMENTS	206160.48	238675.86	232706.63	262794.64	285066.93	15.77	-2.50	8.48
a. Govt. Securities	182112.29	196070.31	214380.95	260165.56	282135.90	7.66	9.34	8.44
b. Others	24048.18	42605.55	18325.68	2629.08	2931.03	77.17	-56.99	11.48
3 SHARE & OTHER INVESTMENT	85675.60	131777.67	129938.39	117845.56	115850.60	53.81	-1.40	-1.69
4 LOANS & ADVANCES	1345671.32	1669203.04	1976879.74	2259488.56	2307433.48	24.04	18.43	2.12
a. Private Sector	1230999.56	1542024.97	1923942.40	2202047.84	2249620.87	25.27	24.77	2.16
b. Financial Institutions	30678.62	121291.82	44543.48	51355.85	51666.47	295.36	-63.28	0.60
c. Government Organizations	83993.14	5886.25	8393.85	6084.87	6146.14	-92.99	42.60	1.01
5 BILLS PURCHASED	14548.03	11601.52	17198.72	1851.60	1740.12	-20.25	48.25	-6.02
6 LOANS AGT. COLLECTED BILLS	1132.63	1075.28	570.71	170.22	150.88	-5.06	-46.92	-11.36
7 FIXED ASSETS	31732.63	35044.21	40633.93	44585.23	45468.04	10.44	15.95	1.98
8 OTHER ASSETS	135346.49	144135.22	166139.11	219678.71	193930.59	6.49	15.27	-11.72
a. Accrued Interests	32792.14	34038.25	37665.70	67841.25	44256.61	3.80	10.66	-34.76
b. Others	102554.35	110096.97	128473.40	151837.46	149673.98	7.35	16.69	-1.42
9 Expenses not Written off	392.16	319.21	279.01	1849.82	270.16	-18.60	-12.59	-85.40
10 Non Banking Assets	5250.92	4797.21	4465.45	4404.92	4651.64	-8.64	-6.92	5.60
11 Reconciliation Account	2947.32	16089.93	16631.18	16100.42	6569.64	445.92	3.36	-59.20
12 Profit & Loss A/c	899.11	634.40	234.67	433.97	65.92	-29.44	-63.01	-84.81
TOTAL	2183153.98	2639099.55	3008919.66	3276579.48	3308289.77	20.88	14.01	0.97

Statement of Assets and Liabilities of Commercial Banks

	Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
		2015	2016	2017	2018	2018	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	122167.95	170147.60	262230.20	300254.94	303013.31	39.27	54.12	0.92
	a. Paid-up Capital	97921.41	121090.62	185010.73	216588.30	224558.08	23.66	52.79	3.68
	b. Statutory Reserves	31063.03	36597.19	46701.73	54714.73	54998.11	17.82	27.61	0.52
	c. Retained Earning	-17279.67	-4332.54	890.90	2426.81	1871.14	-74.93	-120.56	-22.90
	d. Others Reserves	10463.18	16792.32	29626.84	26525.09	21585.97	60.49	76.43	-18.62
2	BORROWINGS	18419.75	37269.65	29666.79	49811.93	52803.13	102.34	-20.40	6.00
	a. NRB	3291.48	6661.23	6080.74	17012.15	14436.67	102.38	-8.71	-15.14
	b. "A"Class Licensed Institution	2762.58	14724.43	7974.30	12173.15	20197.01	433.00	-45.84	65.91
	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	7314.26	4856.89	452.28	3.67	-33.60
	e. Bonds and Securities	11440.14	10772.37	10312.37	13312.37	13312.57	-5.84	-4.27	0.00
3	DEPOSITS	1462896.12	1764592.44	2093255.77	2233160.86	2269500.59	20.62	18.63	1.63
	a. Current	153598.94	178263.95	199359.65	204071.95	214482.08	16.06	11.83	5.10
	b. Savings	559391.64	698691.30	703028.67	781247.80	776371.11	24.90	0.62	-0.62
	c. Fixed	419883.01	524462.99	879140.29	956861.49	989237.88	24.91	67.63	3.38
	d. Call Deposits	313955.92	340863.88	285288.84	259942.91	259043.68	8.57	-16.30	-0.35
	e. Others	16066.61	22310.33	26438.33	31036.72	30365.84	38.86	18.50	-2.16
4	Bills Payable	1698.32	3871.77	2178.61	3895.51	2824.00	127.98	-43.73	-27.51
5	Other Liabilities	146984.02	166839.27	190587.10	231491.01	201551.26	13.51	14.23	-12.93
	1. Loan Loss Provision	35779.54	34894.47	41452.81	44684.20	44454.32	-2.47	18.79	-0.51
	2. Interest Suspense a/c	21287.89	22183.24	26198.88	43463.51	29228.86	4.21	18.10	-32.75
	3. Others	89916.59	109761.56	122935.41	143343.30	127868.08	22.07	12.00	-10.80
6	Reconciliation A/c	-5325.76	3962.29	-2297.92	1256.52	-2996.67	-174.40	-157.99	-338.49
7	Profit & Loss A/c	27664.37	38128.55	45609.84	24534.76	36342.98	37.83	19.62	48.13
	TOTAL	1774504.78	2184811.57	2621230.38	2844405.54	2863038.61	23.12	19.98	0.66

Assets

1	LIQUID FUNDS	250377.11	274495.34	335600.90	265401.14	258946.92	9.63	22.26	-2.43
	a. Cash Balance	40636.96	47988.66	56468.70	56077.06	53303.65	18.09	17.67	-4.95
	Nepalese Notes & Coins	39384.90	47060.55	55471.98	52970.92	50147.38	19.49	17.87	-5.33
	Foreign Currency	1252.06	928.11	996.72	3106.13	3156.27	-25.87	7.39	1.61
	b. Bank Balance	189230.03	205858.37	261547.34	189859.30	182653.11	8.79	27.05	-3.80
	1. In Nepal Rastra Bank	147933.67	161790.30	218401.79	152457.86	147532.41	9.37	34.99	-3.23
	2. "A"Class Licensed Institution	13172.91	12470.74	15693.99	11072.48	10411.30	-5.33	25.85	-5.97
	3. Other Financial Ins.	125.88	83.09	227.12	252.58	272.75	-33.99	173.34	7.99
	4. In Foreign banks	27997.56	31514.23	27224.45	26076.39	24436.66	12.56	-13.61	-6.29
	c. Money at Call	20510.12	20648.32	17584.86	19464.78	22990.15	0.67	-14.84	18.11
2	INVESTMENTS	200262.57	229827.62	226810.98	252297.83	274308.77	14.76	-1.31	8.72
	a. Govt. Securities	176214.77	187275.77	208699.80	249827.34	271796.83	6.28	11.44	8.79
	b. Others	24047.80	42551.85	18111.18	2470.48	2511.93	76.95	-57.44	1.68
3	SHARE & OTHER INVESTMENT	81897.82	128320.72	126101.06	112668.31	110313.30	56.68	-1.73	-2.09
4	LOANS & ADVANCES	1087486.69	1380358.68	1718131.88	1962073.79	2001609.23	26.93	24.47	2.01
	a. Private Sector	976374.75	1256142.55	1668294.23	1909132.37	1948382.31	28.65	32.81	2.06
	b. Financial Institutions	27231.05	118383.24	41449.27	46862.40	47086.63	334.74	-64.99	0.48
	c. Government Organizations	83880.89	5832.88	8388.39	6079.01	6140.28	-93.05	43.81	1.01
5	BILLS PURCHASED	14533.93	11595.12	17196.12	1851.60	1740.12	-20.22	48.30	-6.02
6	LOANS AGT. COLLECTED BILLS	1132.63	548.83	570.71	170.22	150.88	-51.54	3.99	-11.36
7	FIXED ASSETS	24479.96	28610.94	35011.75	37956.39	38618.58	16.87	22.37	1.74
8	OTHER ASSETS	113748.89	122000.30	146337.28	195150.02	171646.03	7.25	19.95	-12.04
	a. Accrued Interests	22293.32	23985.61	28672.03	55315.73	33891.26	7.59	19.54	-38.73
	b. Others	91455.57	98014.69	117665.24	139834.29	137754.77	7.17	20.05	-1.49
9	Expenses not Written off	318.55	252.50	260.04	1828.43	247.47	-20.73	2.99	-86.47
10	Non Banking Assets	2608.84	2543.30	3133.07	3016.25	3299.17	-2.51	23.19	9.38
11	Reconciliation Account	-2675.08	6258.22	11900.68	11618.70	2106.62	-333.95	90.16	-81.87
12	Profit & Loss A/c	332.89	0.00	175.89	372.85	51.17	-100.00	0.00	-86.27
	TOTAL	1774504.79	2184811.58	2621230.37	2844405.52	2863038.25	23.12	19.98	0.66

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
		2015	2016	2017	2018	2018	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	30296.85	34481.56	38281.38	48050.43	49314.10	13.81	11.02	2.63
	a. Paid-up Capital	27448.46	29216.56	30209.58	36111.16	37483.86	6.44	3.40	3.80
	b. Statutory Reserves	3608.10	4420.10	4803.49	5620.57	6027.68	22.50	8.67	7.24
	c. Retained Earning	-1907.59	-248.18	1286.84	4455.26	3199.83	-86.99	-618.51	-28.18
	d. Others Reserves	1147.88	1093.08	1981.46	1863.44	2602.73	-4.77	81.27	39.67
2	BORROWINGS	2454.26	2993.89	876.37	1719.96	2170.96	21.99	-70.73	26.22
	a. NRB	0.00	5.00	501.37	829.96	430.96	0.00	9927.42	-48.07
	b. "A"Class Licensed Institution	2260.00	2988.89	375.00	890.00	1740.00	32.25	-87.45	95.51
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	194.26	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSITS	237096.19	278631.25	239420.40	265163.73	276941.61	17.52	-14.07	4.44
	a. Current	5056.01	6741.29	4909.91	5407.25	6754.94	33.33	-27.17	24.92
	b. Savings	120779.93	143668.59	95029.20	108624.46	110999.88	18.95	-33.86	2.19
	c. Fixed	62203.55	68230.74	94271.19	111052.47	115941.92	9.69	38.17	4.40
	d. Call Deposits	48166.94	59245.77	44104.87	39676.95	42805.82	23.00	-25.56	7.89
	e. Others	889.75	744.86	1105.23	402.60	439.06	-16.28	48.38	9.06
4	Bills Payable	27.17	54.46	39.48	40.52	51.66	100.42	-27.51	27.49
5	Other Liabilities	20670.18	18746.57	16329.72	22641.21	18871.51	-9.31	-12.89	-16.65
	1. Loan Loss Provision	6171.65	4936.93	4205.13	4768.06	5145.20	-20.01	-14.82	7.91
	2. Interest Suspense a/c	3322.76	2618.40	2086.84	4456.23	2606.20	-21.20	-20.30	-41.52
	3. Others	11175.78	11191.25	10037.75	13416.91	11120.12	0.14	-10.31	-17.12
6	Reconciliation A/c	3800.85	7783.30	3259.59	4504.31	4383.77	104.78	-58.12	-2.68
7	Profit & Loss A/c	6296.30	8153.72	6872.50	2623.10	4462.66	29.50	-15.71	70.13
	TOTAL	300641.79	350844.75	305079.44	344743.26	356196.26	16.70	-13.04	3.32
	Assets								
1	LIQUID FUNDS	79794.81	85767.68	71096.73	65721.50	71206.35	7.49	-17.11	8.35
	a. Cash Balance	6979.21	7891.86	6813.15	7237.56	6481.62	13.08	-13.67	-10.44
	Nepalese Notes & Coins	6894.72	7820.18	6720.16	7036.22	6206.61	13.42	-14.07	-11.79
	Foreign Currency	84.49	71.68	92.99	201.34	275.01	-15.16	29.73	36.59
	b. Bank Balance	33250.96	39311.73	34885.65	31699.49	34033.57	18.23	-11.26	7.36
	1. In Nepal Rastra Bank	14008.99	16081.21	12553.71	13565.39	13482.12	14.79	-21.94	-0.61
	2. "A"Class Licensed Institution	15817.63	19092.59	17790.23	14532.20	16217.86	20.70	-6.82	11.60
	3. Other Financial Ins.	3255.99	3897.84	4478.73	3591.39	4322.78	19.71	14.90	20.37
	4. In Foreign banks	168.34	240.09	62.97	10.51	10.80	42.62	-73.77	2.79
	c. Money at Call	39564.65	38564.09	29397.93	26784.45	30691.16	-2.53	-23.77	14.59
2	INVESTMENTS	3338.45	5491.83	4361.34	8146.55	8318.50	64.50	-20.58	2.11
	a. Govt. Securities	3338.33	5479.33	4361.34	8126.55	8298.50	64.13	-20.40	2.12
	b. Others	0.12	12.50	0.00	20.00	20.00	10006.18	-100.00	0.00
3	SHARE & OTHER INVESTMENT	2037.17	2103.22	2348.33	3235.46	3546.79	3.24	11.65	9.62
4	LOANS & ADVANCES	193462.91	232993.26	209604.83	244396.51	251507.70	20.43	-10.04	2.91
	a. Private Sector	191447.83	230577.07	207149.14	241224.71	248047.85	20.44	-10.16	2.83
	b. Financial Institutions	1981.58	2414.50	2450.23	3167.74	3455.78	21.85	1.48	9.09
	c. Government Organizations	33.50	1.68	5.46	4.07	4.07	-94.97	224.21	0.00
5	BILLS PURCHASED	7.70	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	FIXED ASSETS	4925.03	4544.27	3952.75	4805.45	4915.48	-7.73	-13.02	2.29
8	OTHER ASSETS	10992.49	10733.79	9634.27	13222.19	11593.38	-2.35	-10.24	-12.32
	a. Accrued Interests	3803.85	2793.27	2342.85	4716.66	2874.76	-26.57	-16.13	-39.05
	b. Others	7188.64	7940.52	7291.42	8505.54	8718.62	10.46	-8.17	2.51
9	Expenses not Written off	35.13	36.37	12.92	11.93	13.31	3.52	-64.48	11.58
10	Non Banking Assets	1840.38	1000.79	713.72	767.60	728.01	-45.62	-28.68	-5.16
11	Reconciliation Account	3820.15	7749.91	3354.54	4396.70	4366.76	102.87	-56.72	-0.68
12	Profit & Loss A/c	387.56	423.63	0.00	39.36	0.00	9.31	-100.00	-100.00
	TOTAL	300641.79	350844.75	305079.44	344743.26	356196.26	16.70	-13.04	3.32

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
		2015	2016	2017	2018	2018	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	10527.71	10263.32	8140.17	11211.53	11538.55	-2.51	-20.69	2.92
	a. Paid-up Capital	15424.23	13063.56	10093.32	11712.52	11875.85	-15.30	-22.74	1.39
	b. Statutory Reserves	2478.72	2663.29	2160.01	2410.49	2440.94	7.45	-18.90	1.26
	c. Retained Earning	-8614.79	-6586.24	-5182.97	-3914.62	-4074.08	-23.55	-21.31	4.07
	d. Others Reserves	1239.54	1122.71	1069.81	1003.13	1295.84	-9.43	-4.71	29.18
2	BORROWINGS	481.95	2558.64	1257.00	1074.88	1351.72	430.89	-50.87	25.76
	a. NRB	0.00	188.90	512.26	185.38	312.22	0.00	171.18	68.43
	b. "A"Class Licensed Institution	481.95	2369.74	744.74	889.50	1039.50	391.69	-68.57	16.86
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSITS	71953.84	64279.00	52130.78	55940.10	57415.89	-10.67	-18.90	2.64
	a. Current	91.21	130.06	91.39	123.77	176.22	42.59	-29.73	42.37
	b. Savings	34294.58	33060.01	18514.30	18794.02	18894.24	-3.60	-44.00	0.53
	c. Fixed	31196.45	24941.22	24847.25	30092.28	31299.99	-20.05	-0.38	4.01
	d. Call Deposits	918.79	1719.69	3956.68	3113.65	3275.99	87.17	130.08	5.21
	e. Others	5452.80	4428.01	4721.17	3816.39	3769.46	-18.79	6.62	-1.23
4	Bills Payable	4.41	0.90	1.09	0.28	1.14	-79.69	21.05	307.69
5	Other Liabilities	20438.99	21108.62	17284.26	18427.04	17679.42	3.28	-18.12	-4.06
	1. Loan Loss Provision	9531.38	8762.38	6895.24	6597.15	6710.83	-8.07	-21.31	1.72
	2. Interest Suspense a/c	6646.32	7199.06	6606.25	7681.53	7410.56	8.32	-8.23	-3.53
	3. Others	4261.29	5147.18	3782.78	4148.36	3558.03	20.79	-26.51	-14.23
6	Reconciliation A/c	1805.27	2071.83	1396.83	84.17	94.85	14.77	-32.58	12.69
7	Profit & Loss A/c	2795.21	3160.91	2399.70	692.71	973.68	13.08	-24.08	40.56
	TOTAL	108007.39	103443.22	82609.84	87430.70	89055.26	-4.23	-20.14	1.86
	Assets								
1	LIQUID FUNDS	23225.37	25482.99	16544.48	16253.20	16938.51	9.72	-35.08	4.22
	a. Cash Balance	1026.28	1056.73	1090.75	1159.01	1109.63	2.97	3.22	-4.26
	Nepalese Notes & Coins	1025.89	1056.60	1090.64	1158.90	1109.54	2.99	3.22	-4.26
	Foreign Currency	0.39	0.13	0.10	0.11	0.09	-67.23	-19.25	-14.66
	b. Bank Balance	15476.25	17249.72	9362.06	9040.10	9491.57	11.46	-45.73	4.99
	1. In Nepal Rastra Bank	3127.86	2626.67	2301.33	1832.45	1972.73	-16.02	-12.39	7.66
	2. "A"Class Licensed Institution	8847.46	10166.97	5397.83	6218.62	6688.53	14.91	-46.91	7.56
	3. Other Financial Ins.	3500.93	4456.08	1662.91	989.04	830.31	27.28	-62.68	-16.05
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c. Money at Call	6722.84	7176.54	6091.67	6054.08	6337.31	6.75	-15.12	4.68
2	INVESTMENTS	2559.46	3356.41	1534.31	2350.27	2439.67	31.14	-54.29	3.80
	a. Govt. Securities	2559.20	3315.21	1319.81	2211.67	2040.57	29.54	-60.19	-7.74
	b. Others	0.26	41.20	214.50	138.60	399.10	15623.66	420.68	187.95
3	SHARE & OTHER INVESTMENT	1740.61	1353.73	1489.00	1941.79	1990.52	-22.23	9.99	2.51
4	LOANS & ADVANCES	64721.71	55851.11	49143.02	53018.26	54316.56	-13.71	-12.01	2.45
	a. Private Sector	63176.98	55305.34	48499.04	51690.76	53190.71	-12.46	-12.31	2.90
	b. Financial Institutions	1465.98	494.08	643.99	1325.71	1124.06	-66.30	30.34	-15.21
	c. Government Organizations	78.74	51.68	0.00	1.79	1.79	-34.37	-100.00	0.00
5	BILLS PURCHASED	6.40	6.40	2.60	0.00	0.00	0.00	-59.38	0.00
6	LOANS AGT. COLLECTED BILLS	0.00	526.45	0.00	0.00	0.00	0.00	-100.00	0.00
7	FIXED ASSETS	2327.65	1889.00	1669.43	1823.39	1933.98	-18.85	-11.62	6.07
8	OTHER ASSETS	10605.10	11401.12	10167.55	11306.50	10691.18	7.51	-10.82	-5.44
	a. Accrued Interests	6694.97	7259.36	6650.82	7808.87	7490.58	8.43	-8.38	-4.08
	b. Others	3910.13	4141.76	3516.74	3497.63	3200.60	5.92	-15.09	-8.49
9	Expenses not Written off	38.48	30.34	6.04	9.46	9.38	-21.17	-80.08	-0.88
10	Non Banking Assets	801.69	1253.12	618.67	621.06	624.46	56.31	-50.63	0.55
11	Reconciliation Account	1802.25	2081.80	1375.95	85.01	96.25	15.51	-33.91	13.22
12	Profit & Loss A/c	178.66	210.77	58.78	21.76	14.75	17.97	-72.11	-32.23
	TOTAL	108007.39	103443.22	82609.84	87430.70	89055.26	-4.23	-20.14	1.86

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

	Mid-July					Mid-Mar 2018	Mid-Apr 2018	% Change		
	2015	2016	2017	2018	2018			2/1	3/2	5/4
	1	2	3	4	5					
1 Interest Expenses	67271.02	64943.04	97850.70	106286.11	120996.38	-3.46	50.67	13.84		
1.1 Deposit Liabilities	65418.33	63252.25	95608.58	104620.47	119103.76	-3.31	51.15	13.84		
1.1.1 Saving A/c	22494.48	21234.79	23525.99	24528.49	28093.76	-5.60	10.79	14.54		
1.1.2 Fixed A/c	31594.10	31710.65	55650.88	71340.12	81042.65	0.37	75.50	13.60		
1.1.2.1 Upto 3 Months Fixed A/c	1995.01	1914.75	2495.80	5316.00	6056.97	-4.02	30.35	13.94		
1.1.2.2 3 to 6 Months fixed A/c	1043.26	1240.54	2672.64	3984.72	4582.54	18.91	115.44	15.00		
1.1.2.3 6 Months to 1 Year Fixed A/c	14308.11	15369.26	29697.33	37086.14	42191.56	7.42	93.23	13.77		
1.1.2.4 Above 1 Year	14247.72	13186.09	20785.12	24953.26	28211.58	-7.45	57.63	13.06		
1.1.3 Call Deposit	11302.25	10301.47	16429.74	8724.86	9920.32	-8.85	59.49	13.70		
1.1.4 Certificate of Deposits	27.50	5.34	1.97	27.00	47.03	-80.57	-63.14	74.16		
1.2 Others	1852.69	1690.79	2242.12	1665.64	1892.61	-8.74	32.61	13.63		
2 Commission/Fee Expense	509.46	546.23	600.94	422.93	434.14	7.22	10.02	2.65		
3 Employees Expenses	21218.85	22715.53	26627.48	19117.24	22117.62	7.05	17.22	15.69		
4 Office Operating Expenses	17624.25	18123.58	20754.59	14478.45	16479.58	2.83	14.52	13.82		
5 Exchange Fluctuation Loss	64.81	197.03	108.69	98.77	100.96	203.99	-44.83	2.21		
5.1 Due to Change in Exchange Rates	64.83	182.01	88.16	98.73	100.69	180.76	-51.56	1.99		
5.2 Due to Foreign Currency Transactions	-0.01	15.02	20.54	0.04	0.26	#####	36.73	561.84		
6 Non-Operatiing Expenses	89.80	106.14	33.54	25.40	35.34	18.20	-68.40	39.12		
7. Provision for Risk	12781.47	9649.95	12762.76	10059.16	13778.93	-24.50	32.26	36.98		
7.1 Loan loss Provision	11018.41	8451.80	11477.45	9345.56	12778.90	-23.29	35.80	36.74		
7.1.1 General Loan loss Provision	4071.38	5107.97	7035.80	3919.70	5266.16	25.46	37.74	34.35		
7.1.1.1 Pass Loan Loss Provision	3210.53	4530.40	6256.87	3341.19	4380.92	41.11	38.11	31.12		
7.1.1.2 Watch List Provision	860.85	577.57	778.93	578.51	885.24	-32.91	34.86	53.02		
7.1.2 Special Loan Loss Provision	6627.48	3028.49	4375.25	5240.15	7264.74	-54.30	44.47	38.64		
7.1.3 Additional Loan Loss Provision	319.54	315.34	66.40	185.71	248.01	-1.32	-78.94	33.55		
7.2. Provision for Non-Banking Assets	1429.51	1012.22	1053.41	517.82	685.88	-29.19	4.07	32.46		
7.3. Provision for Loss on Investment	101.98	14.53	185.90	133.95	243.05	-85.75	1179.20	81.44		
7.4. Provision for Loss of Other Assets	231.58	171.40	46.00	61.83	71.11	0.00	0.00	15.00		
8 Loan Written Off	439.90	355.03	996.12	595.74	824.22	-19.29	180.57	38.35		
9 Provision for Staff Bonus	4053.16	5851.53	6656.78	3464.34	5467.37	44.37	13.76	57.82		
10 Provision for Income Tax	12158.39	17591.64	20370.63	10556.53	16643.35	44.69	15.80	57.66		
11 Others	495.79	61.16	55.62	24.04	18.31	-87.66	-9.06	-23.85		
12 Net Profit	37039.32	49004.93	54665.43	27505.86	41723.11	32.31	11.55	51.69		
TOTAL EXPENSES	173746.23	189145.80	241483.28	192634.58	238619.30	8.86	27.67	23.87		
Income										
1. Interest Income	134011.48	146483.09	194358.11	160817.72	200094.04	9.31	32.68	24.42		
1.1. On Loans and Advance	127175.43	138782.71	181923.38	150529.31	187679.69	9.13	31.09	24.68		
1.2. On Investment	2309.29	3487.02	5875.27	6534.67	7633.72	51.00	68.49	16.82		
1.2.1 Government Bonds	1982.25	3005.11	4830.38	5403.72	6332.24	51.60	60.74	17.18		
1.2.2 Foreign Bonds	76.54	136.72	153.35	122.82	140.78	78.62	12.17	14.61		
1.2.3 NRB Bonds	160.24	199.66	776.75	827.30	943.82	24.60	289.04	14.08		
1.2.4 Deventure & Bonds	90.26	145.54	114.78	180.83	216.88	61.24	-21.14	19.94		
1.3 Agency Balance	716.42	589.35	1021.51	564.94	682.59	-17.74	73.33	20.83		
1.4 On Call Deposit	2633.89	2513.39	3475.05	2025.46	2738.50	-4.57	38.26	35.20		
1.5 Others	1176.47	1110.61	2062.91	1163.34	1359.54	-5.60	85.75	16.87		
2. Comission & Discount	8935.14	9828.97	11806.85	8714.80	9992.72	10.00	20.12	14.66		
2.1 Bills Purchase & Discount	248.42	300.48	239.80	91.55	263.38	20.96	-20.20	187.70		
2.2 Comission	7494.65	8074.48	9864.84	7395.39	8008.39	7.74	22.17	8.29		
2.3 Others	1192.07	1454.01	1702.22	1227.87	1720.95	21.97	17.07	40.16		
3 Income From Exchange Fluctuation	4761.74	5708.82	6248.97	4883.41	5603.75	19.89	9.46	14.75		
3.1 Due to Change in Exchange Rate	983.31	1342.09	706.74	862.55	967.89	36.49	-47.34	12.21		
3.2 Due to Foreign Currency Trans.	3778.43	4366.73	5542.23	4020.86	4635.86	15.57	26.92	15.30		
4 Other Operating Income	7326.73	9123.21	10772.31	8193.71	9637.76	24.52	18.08	17.62		
5 Non Operating Income	4743.47	4775.86	3783.15	1910.92	2061.87	0.68	-20.79	7.90		
6 Provision Written Back	11842.55	11550.65	12883.40	7558.33	10687.74	-2.46	11.54	41.40		
7 Recovery from Written off Loan	1508.63	1276.09	1504.14	432.26	462.70	-15.41	17.87	7.04		
8 Income from Extra Ordinary Expenses	157.81	231.44	108.16	34.19	69.03	46.65	-53.27	101.92		
9 Net Loss	458.66	167.67	18.20	89.25	9.71	-63.44	-89.14	-89.12		
TOTAL INCOME	173746.22	189145.79	241483.29	192634.59	238619.30	8.86	27.67	23.87		

Profit and Loss Statement of Commercial Banks

	Mid-July					Mid-Mar	Mid-Apr	% Change		
	2015	2016	2017	2018	2018	2018	2/1	3/2	5/4	
	1	2	3	4	5					
1 Interest Expenses	49191.03	47854.50	81092.18	89491.78	101812.37		-2.72	69.46	13.77	
1.1 Deposit Liabilities	47732.95	46323.77	79132.19	87859.48	99970.24		-2.95	70.82	13.78	
1.1.1 Saving A/c	14740.74	13684.45	17436.33	19130.33	21894.53		-7.17	27.42	14.45	
1.1.2 Fixed A/c	23632.62	24433.35	47954.79	61534.36	69883.71		3.39	96.27	13.57	
1.1.2.1 Upto 3 Months Fixed A/c	1909.08	1842.14	2170.16	4854.94	5533.32		-3.51	17.81	13.97	
1.1.2.2 3 to 6 Months fixed A/c	890.25	935.82	2298.27	3460.14	3966.18		5.12	145.59	14.62	
1.1.2.3 6 Months to 1 Year Fixed A/c	10151.63	11607.80	25818.22	31379.16	35709.89		14.34	122.42	13.80	
1.1.2.4 Above 1 Year	10681.65	10047.59	17668.14	21840.13	24674.32		-5.94	75.84	12.98	
1.1.3 Call Deposit	9332.14	8200.79	13739.10	7167.79	8144.96		-12.12	67.53	13.63	
1.1.4 Certificate of Deposits	27.45	5.18	1.97	27.00	47.03		-81.14	-61.96	74.16	
1.2 Others	1458.08	1530.73	1959.99	1632.30	1842.13		4.98	28.04	12.85	
2 Commission/Fee Expense	505.07	543.21	597.40	419.35	430.29		7.55	9.98	2.61	
3 Employees Expenses	17776.14	19107.70	23306.35	16602.18	19279.85		7.49	21.97	16.13	
4 Office Operating Expenses	13613.82	14313.59	17487.97	12318.12	13962.57		5.14	22.18	13.35	
5 Exchange Fluctuation Loss	63.27	19.05	25.52	84.46	84.86		-69.90	34.00	0.48	
5.1 Due to Change in Exchange Rates	63.27	4.39	5.02	84.46	84.64		-93.06	14.37	0.22	
5.2 Due to Foreign Currency Transactions	0.00	14.66	20.50	0.00	0.22		0.00	39.89	0.00	
6 Non-Operatiing Expenses	13.39	70.03	17.82	20.89	34.45		422.82	-74.55	64.93	
7. Provision for Risk	9962.24	7061.61	10568.77	8257.79	11185.49		-29.12	49.67	35.45	
7.1 Loan loss Provision	9070.71	6401.84	9650.60	7733.41	10435.10		-29.42	50.75	34.94	
7.1.1 General Loan loss Provision	3891.06	4110.57	6271.68	3182.49	4330.71		5.64	52.57	36.08	
7.1.1.1 Pass Loan Loss Provision	3163.99	3625.52	5677.88	2836.59	3749.40		14.59	56.61	32.18	
7.1.1.2 Watch List Provision	727.07	485.05	593.80	345.90	581.32		-33.29	22.42	68.06	
7.1.2 Special Loan Loss Provision	5176.73	2197.47	3368.78	4412.97	5937.63		-57.55	53.30	34.55	
7.1.3 Additional Loan Loss Provision	2.92	93.81	10.14	137.95	166.76		3118.15	-89.19	20.88	
7.2. Provision for Non-Banking Assets	679.65	611.52	839.40	389.61	567.63		-10.02	37.26	45.69	
7.3. Provision for Loss on Investment	40.37	4.97	45.93	76.02	114.78		-87.68	823.46	50.99	
7.4. Provision for Loss of Other Assets	171.51	43.27	32.84	58.75	67.98		0.00	0.00	15.70	
8 Loan Written Off	103.45	77.54	907.44	581.09	785.27		-25.05	1070.33	35.14	
9 Provision for Staff Bonus	3139.60	4628.86	5543.94	3071.53	4787.88		47.43	19.77	55.88	
10 Provision for Income Tax	9521.99	14145.34	17163.51	9380.12	14604.33		48.55	21.34	55.69	
11 Others	465.47	56.32	47.82	9.09	3.36		-87.90	-15.10	-63.04	
12 Net Profit	28386.05	38128.55	45433.95	24213.09	36291.81		34.32	19.16	49.89	
TOTAL EXPENSES	132741.51	146006.29	202192.67	164449.51	203262.54		9.99	38.48	23.60	
Income										
1. Interest Income	101174.86	113200.58	161584.42	136632.57	169452.77		11.89	42.74	24.02	
1.1. On Loans and Advance	97566.06	108083.45	152697.37	128226.70	159729.67		10.78	41.28	24.57	
1.2. On Investment	2065.62	3265.06	5686.94	6294.68	7325.45		58.07	74.18	16.38	
1.2.1 Government Bonds	1774.19	2828.94	4702.34	5248.13	6133.32		59.45	66.22	16.87	
1.2.2 Foreign Bonds	76.54	136.72	153.35	122.82	140.78		78.62	12.17	14.61	
1.2.3 NRB Bonds	132.56	167.89	746.84	773.82	878.37		26.65	344.84	13.51	
1.2.4 Deventure & Bonds	82.33	131.52	84.40	149.90	172.98		59.75	-35.83	15.40	
1.3 Agency Balance	491.44	420.46	483.18	381.91	445.49		-14.44	14.92	16.65	
1.4 On Call Deposit	399.14	627.38	781.19	687.80	768.75		57.18	24.52	11.77	
1.5 Others	652.61	804.22	1935.75	1041.47	1183.41		23.23	140.70	13.63	
2. Comission & Discount	8247.23	9230.35	11327.97	8356.03	9609.91		11.92	22.73	15.01	
2.1 Bills Purchase & Discount	247.40	300.36	239.78	91.55	263.37		21.41	-20.17	187.69	
2.2 Comission	7055.01	7688.74	9581.64	7153.91	7762.07		8.98	24.62	8.50	
2.3 Others	944.82	1241.25	1506.55	1110.57	1584.47		31.37	21.37	42.67	
3 Income From Exchange Fluctuation	4712.88	5461.96	6127.72	4825.30	5538.05		15.89	12.19	14.77	
3.1 Due to Change in Exchange Rate	980.69	1116.14	629.46	844.99	947.87		13.81	-43.60	12.17	
3.2 Due to Foreign Currency Trans.	3732.18	4345.81	5498.26	3980.31	4590.18		16.44	26.52	15.32	
4 Other Operating Income	5281.25	6555.19	8715.19	6588.45	7715.21		24.12	32.95	17.10	
5 Non Operating Income	3880.23	2757.19	2774.51	1502.96	1574.89		-28.94	0.63	4.79	
6 Provision Written Back	7604.21	7698.29	10242.22	6043.60	8859.49		1.24	33.05	46.59	
7 Recovery from Written off Loan	1445.40	1024.53	1368.72	416.79	445.45		-29.12	33.59	6.88	
8 Income from Extra Ordinary Expenses	64.77	78.21	51.92	32.64	66.77		20.73	-33.61	104.57	
9 Net Loss	330.67	0.00	0.00	51.17	0.00		-100.00	0.00	-100.00	
TOTAL INCOME	132741.51	146006.29	202192.68	164449.52	203262.54		9.99	38.48	23.60	

Profit and Loss Statement of Development Banks

	Mid- July					Mid-Mar 2018	Mid-Apr 2018	% Change		
	2015	2016	2017	2018	2018			2/1	3/2	5/4
	1	2	3	4	5					
1 Interest Expenses	13157.27	13312.19	13201.15	13557.47	15499.18	1.18	-0.83	14.32		
1.1 Deposit Liabilities	12804.81	13172.88	13087.17	13542.33	15471.12	2.87	-0.65	14.24		
1.1.1 Saving A/c	5804.70	5946.21	4677.07	4421.65	5065.35	2.44	-21.34	14.56		
1.1.2 Fixed A/c	5086.43	5212.02	5949.55	7679.51	8766.85	2.47	14.15	14.16		
1.1.2.1 Upto 3 Months Fixed A/c	59.93	54.26	270.84	386.41	436.95	-9.47	399.17	13.08		
1.1.2.2 3 to 6 Months fixed A/c	116.36	278.90	299.49	444.05	521.08	139.69	7.38	17.35		
1.1.2.3 6 Months to 1 Year Fixed A/c	2716.01	2769.74	2933.09	4334.32	4934.43	1.98	5.90	13.85		
1.1.2.4 Above 1 Year	2194.14	2109.12	2446.12	2514.72	2874.39	-3.87	15.98	14.30		
1.1.3 Call Deposit	1913.68	2014.52	2460.55	1441.17	1638.92	5.27	22.14	13.72		
1.1.4 Certificate of Deposits	0.00	0.12	0.00	0.00	0.00	0.00	-100.00	0.00		
1.2 Others	352.45	139.31	113.98	15.15	28.06	-60.47	-18.19	85.25		
2 Commission/Fee Expense	3.26	1.36	0.00	0.00	0.00	-58.30	-100.00	0.00		
3 Employees Expenses	2640.86	2907.09	2687.22	2067.52	2330.61	10.08	-7.56	12.73		
4 Office Operating Expenses	3017.24	3038.53	2613.80	1727.19	1976.99	0.71	-13.98	14.46		
5 Exchange Fluctuation Loss	1.55	177.98	83.17	14.32	16.10	#####	-53.27	12.43		
5.1 Due to Change in Exchange Rates	1.56	177.62	83.14	14.28	16.06	#####	-53.19	12.47		
5.2 Due to Foreign Currency Transactions	-0.01	0.36	0.04	0.04	0.04	#####	-90.15	0.00		
6 Non-Operatiing Expenses	41.67	16.31	14.39	4.51	0.89	-60.86	-11.77	-80.33		
7. Provision for Risk	1866.82	1415.40	1565.51	1286.49	1798.96	-24.18	10.60	39.84		
7.1 Loan loss Provision	1349.90	1271.31	1483.84	1228.80	1719.21	-5.82	16.72	39.91		
7.1.1 General Loan loss Provision	154.01	733.07	623.63	629.79	774.98	375.98	-14.93	23.05		
7.1.1.1 Pass Loan Loss Provision	27.86	652.10	465.15	437.61	522.76	2240.61	-28.67	19.46		
7.1.1.2 Watch List Provision	126.15	80.97	158.48	192.18	252.22	-35.81	95.71	31.24		
7.1.2 Special Loan Loss Provision	1104.99	502.83	833.09	568.13	900.77	-54.49	65.68	58.55		
7.1.3 Additional Loan Loss Provision	90.90	35.40	27.11	30.87	43.46	-61.05	-23.41	40.76		
7.2. Provision for Non-Banking Assets	497.62	108.91	25.48	47.97	47.97	-78.11	-76.61	0.00		
7.3. Provision for Loss on Investment	11.46	-0.43	45.60	9.54	31.56	-103.77	#####	230.89		
7.4. Provision for Loss of Other Assets	7.84	35.62	10.59	0.18	0.23	0.00	0.00	28.32		
8 Loan Written Off	225.49	155.56	39.77	14.61	38.90	-31.01	-74.43	166.36		
9 Provision for Staff Bonus	704.19	962.73	941.72	355.94	611.25	36.71	-2.18	71.73		
10 Provision for Income Tax	2043.98	2793.14	2723.56	1068.87	1849.12	36.65	-2.49	73.00		
11 Others	20.53	4.17	0.81	14.95	14.95	-79.70	-80.66	0.00		
12 Net Profit	5925.13	7762.81	6872.35	2606.44	4462.66	31.01	-11.47	71.22		
TOTAL EXPENSES	29648.00	32547.27	30743.44	22718.29	28599.59	9.78	-5.54	25.89		
Income										
1. Interest Income	24453.29	26440.45	26567.77	19830.61	25210.36	8.13	0.48	27.13		
1.1. On Loans and Advance	22110.85	24547.15	24001.32	18379.72	23133.10	11.02	-2.22	25.86		
1.2. On Investment	134.58	123.20	135.56	184.90	236.15	-8.46	10.04	27.72		
1.2.1 Government Bonds	121.98	101.73	95.19	118.96	151.34	-16.60	-6.43	27.22		
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	38.02	44.36	2.00	10.56	16.68		
1.2.4 Deventure & Bonds	1.71	10.35	28.09	27.92	40.45	506.78	171.27	44.90		
1.3 Agency Balance	137.10	103.08	344.14	130.72	158.41	-24.81	233.84	21.19		
1.4 On Call Deposit	1688.66	1486.16	2055.54	1084.64	1608.67	-11.99	38.31	48.31		
1.5 Others	382.10	180.86	31.21	50.63	74.02	-52.67	-82.74	46.19		
2. Comission & Discount	585.87	487.12	384.57	307.25	321.68	-16.86	-21.05	4.69		
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	220.06	219.78	-6.62	-27.77	-0.13		
2.3 Others	194.44	122.46	121.23	87.19	101.90	-37.02	-1.01	16.87		
3 Income From Exchange Fluctuation	48.86	246.86	121.24	58.11	65.70	405.20	-50.89	13.05		
3.1 Due to Change in Exchange Rate	2.62	225.94	77.27	17.56	20.02	8539.48	-65.80	14.03		
3.2 Due to Foreign Currency Trans.	46.25	20.92	43.97	40.55	45.67	-54.77	110.19	12.63		
4 Other Operating Income	1552.34	2088.22	1656.52	1340.14	1566.04	34.52	-20.67	16.86		
5 Non Operating Income	402.44	1130.88	444.76	304.29	384.89	181.01	-60.67	26.49		
6 Provision Written Back	2531.66	2018.37	1546.85	850.37	1043.84	-20.27	-23.36	22.75		
7 Recovery from Written off Loan	21.45	2.61	12.51	3.45	5.02	-87.85	379.99	45.24		
8 Income from Extra Ordinary Expenses	35.69	128.54	9.21	1.37	2.08	260.14	-92.83	52.08		
9 Net Loss	16.40	4.23	0.00	22.70	0.00	-74.18	-100.00	-100.00		
TOTAL INCOME	29648.00	32547.27	30743.44	22718.29	28599.59	9.78	-5.54	25.89		

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	4922.73	3776.34	3557.37	3236.86	3684.84	-23.29	-5.80	13.84
1.1 Deposit Liabilities	4880.57	3755.60	3389.23	3218.67	3662.41	-23.05	-9.76	13.79
1.1.1 Saving A/c	1949.03	1604.12	1412.59	976.50	1133.88	-17.70	-11.94	16.12
1.1.2 Fixed A/c	2875.05	2065.28	1746.55	2126.26	2392.09	-28.17	-15.43	12.50
1.1.2.1 Upto 3 Months Fixed A/c	26.00	18.35	54.79	74.65	86.69	-29.42	198.56	16.14
1.1.2.2 3 to 6 Months fixed A/c	36.65	25.82	74.88	80.53	95.29	-29.53	189.96	18.33
1.1.2.3 6 Months to 1 Year Fixed A/c	1440.47	991.72	946.02	1372.66	1547.24	-31.15	-4.61	12.72
1.1.2.4 Above 1 Year	1371.93	1029.38	670.86	598.41	662.87	-24.97	-34.83	10.77
1.1.3 Call Deposit	56.44	86.16	230.09	115.91	136.44	52.65	167.06	17.72
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	18.19	22.43	-50.79	710.55	23.30
2 Commission/Fee Expense	1.13	1.67	3.54	3.58	3.85	48.06	112.56	7.50
3 Employees Expenses	801.85	700.74	633.90	447.54	507.16	-12.61	-9.54	13.32
4 Office Operating Expenses	993.19	771.46	652.83	433.14	540.01	-22.32	-15.38	24.67
5 Exchange Fluctuation Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Non-Operatiing Expenses	34.74	19.81	1.33	0.00	0.00	-42.98	-93.30	0.00
7. Provision for Risk	952.41	1172.94	628.48	514.89	794.48	23.15	-46.42	54.30
7.1 Loan loss Provision	597.80	778.65	343.01	383.35	624.60	30.25	-55.95	62.93
7.1.1 General Loan loss Provision	26.31	264.33	140.49	107.42	160.47	904.68	-46.85	49.39
7.1.1.1 Pass Loan Loss Provision	18.68	252.78	113.84	66.99	108.77	#####	-54.97	62.36
7.1.1.2 Watch List Provision	7.63	11.55	26.65	40.43	51.71	51.34	130.77	27.89
7.1.2 Special Loan Loss Provision	345.76	328.19	173.38	259.05	426.33	-5.08	-47.17	64.58
7.1.3 Additional Loan Loss Provision	225.73	186.13	29.14	16.88	37.79	-17.55	-84.34	123.87
7.2. Provision for Non-Banking Assets	252.23	291.80	188.53	80.24	70.27	15.68	-35.39	-12.41
7.3. Provision for Loss on Investment	50.14	9.99	94.36	48.40	96.71	-80.08	844.54	99.82
7.4. Provision for Loss of Other Assets	52.23	92.51	2.57	2.90	2.90	0.00	0.00	0.04
8 Loan Written Off	110.96	121.93	48.91	0.04	0.04	9.89	-59.89	0.00
9 Provision for Staff Bonus	209.37	259.93	171.12	36.87	68.24	24.15	-34.17	85.07
10 Provision for Income Tax	592.41	653.15	483.56	107.54	189.91	10.25	-25.96	76.60
11 Others	9.80	0.67	7.00	0.00	0.00	-93.13	940.04	0.00
12 Net Profit	2728.14	3113.58	2359.13	686.33	968.65	14.13	-24.23	41.14
TOTAL EXPENSES	11356.71	10592.23	8547.17	5466.78	6757.17	-6.73	-19.31	23.60
Income								
1. Interest Income	8383.33	6842.06	6205.92	4354.54	5430.92	-18.38	-9.30	24.72
1.1. On Loans and Advance	7498.52	6152.12	5224.69	3922.89	4816.92	-17.96	-15.07	22.79
1.2. On Investment	109.09	98.76	52.77	55.09	72.11	-9.47	-46.57	30.90
1.2.1 Government Bonds	86.08	74.44	32.86	36.63	47.58	-13.52	-55.86	29.90
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	15.46	21.09	23.06	-14.67	36.44
1.2.4 Deventure & Bonds	6.23	3.67	2.29	3.01	3.44	-41.05	-37.48	14.48
1.3 Agency Balance	87.87	65.81	194.19	52.31	78.69	-25.11	195.09	50.44
1.4 On Call Deposit	546.09	399.84	638.32	253.01	361.08	-26.78	59.64	42.71
1.5 Others	141.75	125.53	95.95	71.24	102.11	-11.45	-23.56	43.34
2. Comission & Discount	102.04	111.50	94.31	51.52	61.12	9.27	-15.41	18.64
2.1 Bills Purchase & Discount	0.00	0.01	0.00	0.00	0.01	0.00	-100.00	0.00
2.2 Comission	49.23	21.19	19.87	21.42	26.54	-56.95	-6.22	23.91
2.3 Others	52.81	90.30	74.44	30.10	34.58	71.00	-17.57	14.88
3 Income From Exchange Fluctuation	0.00	0.00	0.00	0.00	0.00	-99.57	-100.00	0.00
3.1 Due to Change in Exchange Rate	0.00	0.00	0.00	0.00	0.00	0.00	-100.00	0.00
3.2 Due to Foreign Currency Trans.	0.00	0.00	0.00	0.00	0.00	-99.94	-100.00	0.00
4 Other Operating Income	493.14	479.80	400.59	265.12	356.51	-2.71	-16.51	34.47
5 Non Operating Income	460.80	887.79	563.87	103.67	102.09	92.66	-36.49	-1.52
6 Provision Written Back	1706.69	1833.99	1094.33	664.36	784.41	7.46	-40.33	18.07
7 Recovery from Written off Loan	41.78	248.95	122.91	12.02	12.23	495.90	-50.63	1.79
8 Income from Extra Ordinary Expenses	57.35	24.70	47.02	0.18	0.18	-56.94	90.41	0.00
9 Net Loss	111.60	163.43	18.20	15.38	9.71	46.45	-88.86	-36.84
TOTAL INCOME	11356.71	10592.23	8547.17	5466.78	6757.17	-6.73	-19.31	23.60

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

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2015	2016	2017	2018	2018			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	61783.87	76816.32	87899.16	108098.59	112459.28	24.33	14.43	4.03
Fishery Related	3355.59	1980.46	2328.51	2773.55	2692.25	-40.98	17.57	-2.93
Mining Related	3525.74	3404.03	3950.19	4736.44	4870.83	-3.45	16.04	2.84
Agriculture, Forestry & Bevarage Production Related	255534.57	296097.02	329835.00	377623.93	389632.85	15.87	11.39	3.18
Construction	152480.40	182851.94	213028.75	236352.44	239515.22	19.92	16.50	1.34
Electricity, Gas and Water	34540.43	46417.77	63520.59	74680.47	77988.88	34.39	36.85	4.43
Metal Products, Machinery & Electronic Equipment & Asse	16208.31	19473.46	25044.82	29127.56	30899.90	20.14	28.61	6.08
Transport, Communication and Public Utilities	48451.67	67489.25	76264.31	81691.96	81023.11	39.29	13.00	-0.82
Wholesaler & Retailer	297286.58	374322.54	436442.74	496113.01	505851.97	25.91	16.60	1.96
Finance, Insurance and Real Estate	107293.66	135000.17	166374.23	184368.85	189345.35	25.82	23.24	2.70
Hotel or Restaurant	44028.90	54426.26	66900.15	79699.69	83025.60	23.61	22.92	4.17
Other Services	63957.60	72146.41	90250.94	98262.58	98974.76	12.80	25.09	0.72
Consumption Loans	101450.14	120843.49	158359.29	159890.26	160891.49	19.12	31.04	0.63
Local Government	1714.14	1654.98	1568.65	1566.64	1567.63	-3.45	-5.22	0.06
Others	169740.36	228955.74	272881.84	326525.02	330585.35	34.89	19.19	1.24
TOTAL	1361351.97	1681879.83	1994649.17	2261510.99	2309324.48	23.54	18.60	2.11
Productwise								
Term Loan	223149.61	272694.42	320735.49	374337.17	382746.97	22.20	17.62	2.25
Overdraft	245994.73	294326.89	361906.83	400030.73	409529.95	19.65	22.96	2.37
Trust Receipt Loan / Import Loan	55141.88	72678.07	64530.02	106918.89	110283.91	31.80	-11.21	3.15
Demand & Other Working Capital Loan	293603.14	365785.23	404195.22	452268.22	466093.21	24.58	10.50	3.06
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	118861.54	142815.41	168383.92	189568.15	192219.12	20.15	17.90	1.40
Real Estate Loan	85678.07	108071.88	127318.70	137588.34	140654.84	26.14	17.81	2.23
Margin Nature Loan	24084.77	37681.04	41170.06	42462.52	42268.14	56.45	9.26	-0.46
Hire Purchase Loan	80966.96	110094.35	150400.06	162501.21	164251.77	35.97	36.61	1.08
Deprived Sector Loan	63889.82	81239.19	111984.61	122439.89	128274.28	27.16	37.85	4.77
Bills Purchased	13511.29	12530.80	17354.17	2831.78	2727.11	-7.26	38.49	-3.70
Other Product	156470.18	183962.55	226670.09	270563.45	270275.17	17.57	23.22	-0.11
Total	1361351.98	1681879.83	1994649.17	2261510.37	2309324.48	23.54	18.60	2.11
Collateral wise								
Gold and Silver	31374.67	30642.25	37466.92	36327.50	37151.89	-2.33	22.27	2.27
Government Securities	784.73	1014.67	997.94	649.64	662.32	29.30	-1.65	1.95
Non Governmental Securities	18776.93	29668.70	34634.94	36956.44	36282.28	58.01	16.74	-1.82
Fixed Deposit Receipts	9824.90	10553.39	22175.52	16550.61	17027.01	7.41	110.13	2.88
Own	8925.88	9577.14	20780.98	16089.82	16505.28	7.30	116.99	2.58
Other Licences Institutions	899.02	976.25	1394.55	460.79	521.73	8.59	42.85	13.22
Collateral of Properties	1131830.49	1463645.87	1734997.03	1997170.50	2039266.68	29.32	18.54	2.11
Fixed Assets	957231.98	1207217.80	1459790.48	1665598.83	1696741.63	26.12	20.92	1.87
Current Assets	174598.50	256428.07	275206.55	331571.67	342525.06	46.87	7.32	3.30
Against security of Bill	13969.01	15710.45	15873.63	16318.96	17086.12	12.47	1.04	4.70
Domestic Bills	3532.80	3525.87	798.38	535.28	560.16	-0.20	-77.36	4.65
Foreign Bills	10436.21	12184.58	15075.25	15783.68	16525.96	16.75	23.72	4.70
Against Guarantee	40479.05	52993.07	63293.16	69266.72	72418.13	30.91	19.44	4.55
Government Guarantee	2385.24	2364.19	2560.01	2484.25	2495.17	-0.88	8.28	0.44
Institutional Guarantee	27833.31	33209.50	42758.93	47510.93	50386.37	19.32	28.76	6.05
Personal Guarantee	2350.72	4054.12	5340.32	5626.20	5843.68	72.46	31.73	3.87
Collective Guarantee	3581.03	4855.55	5828.86	6950.93	7007.13	35.59	20.05	0.81
International Rated Foreign Bank's Guarantee	93.08	4226.93	1469.32	1474.24	1301.03	#####	-65.24	-11.75
Other Guarantee	4235.68	4282.79	5335.71	5220.17	5384.76	1.11	24.59	3.15
Credit Card	427.58	416.03	905.78	1124.04	1173.24	-2.70	117.72	4.38
Others	113884.53	77235.40	84304.25	87145.98	88256.81	-32.18	9.15	1.27
Total	1361351.89	1681879.83	1994649.17	2261510.39	2309324.48	23.54	18.60	2.11

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	47818.18	59611.10	73353.34	90410.69	94174.85	24.66	23.05	4.16
Fishery Related	2888.07	1513.96	1996.59	2390.32	2318.17	-47.58	31.88	-3.02
Mining Related	3064.11	2970.72	3467.83	4124.09	4195.43	-3.05	16.73	1.73
Agriculture, Forestry & Beverage Production Related	239722.81	278304.22	315942.22	361067.74	372317.14	16.09	13.52	3.12
Construction	115175.72	142303.46	178777.17	197357.86	199789.01	23.55	25.63	1.23
Electricity, Gas and Water	29412.29	42101.95	59344.92	69714.02	72655.79	43.14	40.96	4.22
Metal Products, Machinery & Electronic Equipment & Asse	12402.24	16327.51	22633.48	26049.68	27686.89	31.65	38.62	6.28
Transport, Communication and Public Utilities	26254.45	43246.45	52471.19	55794.03	54923.50	64.72	21.33	-1.56
Wholesaler & Retailer	256252.52	330886.83	397945.20	451049.30	459550.62	29.13	20.27	1.88
Finance, Insurance and Real Estate	89220.30	114517.91	148589.16	162140.62	166019.19	28.35	29.75	2.39
Hotel or Restaurant	35337.97	43361.87	57138.95	67567.30	70497.69	22.71	31.77	4.34
Other Services	53099.98	60591.89	80038.56	87277.42	87826.50	14.11	32.09	0.63
Consumption Loans	80339.71	99230.33	134352.70	136134.05	136613.72	23.51	35.39	0.35
Local Government	1621.81	1576.17	1506.86	1507.64	1508.62	-2.81	-4.40	0.07
Others	110543.10	155958.26	208340.54	251511.45	253423.12	41.08	33.59	0.76
TOTAL	1103153.25	1392502.62	1735898.71	1964096.21	2003500.23	26.23	24.66	2.01
Productwise								
Term Loan	187297.61	227581.99	280894.40	322787.54	328728.05	21.51	23.43	1.84
Overdraft	200106.73	239961.46	310486.80	340611.59	348447.33	19.92	29.39	2.30
Trust Receipt Loan / Import Loan	55141.88	72677.77	64519.94	106918.89	110283.91	31.80	-11.22	3.15
Demand & Other Working Capital Loan	260320.80	334766.54	386183.56	434704.27	448101.19	28.60	15.36	3.08
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	87842.96	109296.95	140053.24	156391.30	158181.85	24.42	28.14	1.14
Real Estate Loan	63879.59	83603.42	104245.22	111270.42	113778.23	30.88	24.69	2.25
Margin Nature Loan	16360.29	28428.82	34419.83	34497.88	34112.56	73.77	21.07	-1.12
Hire Purchase Loan	54406.77	79566.01	120085.97	129439.08	130671.07	46.24	50.93	0.95
Deprived Sector Loan	51515.94	66005.84	93428.55	101003.19	105932.12	0.00	0.00	4.88
Bills Purchased	13497.19	12523.00	17351.57	2831.78	2727.11	-7.22	38.56	-3.70
Other Product	112783.49	138090.81	184229.66	223639.63	222536.82	22.44	33.41	-0.49
Total	1103153.26	1392502.62	1735898.72	1964095.60	2003500.22	26.23	24.66	2.01
Collateral wise								
Gold and Silver	26813.12	26326.42	32842.76	31318.69	31929.96	-1.82	24.75	1.95
Government Securities	751.68	991.90	986.04	612.49	617.05	31.96	-0.59	0.74
Non Governmental Securities	13183.16	23084.76	29673.78	30550.01	29702.32	75.11	28.54	-2.77
Fixed Deposit Receipts	6561.88	7542.78	15282.39	11752.19	12229.63	14.95	102.61	4.06
Own	5662.90	6566.55	13887.84	11291.40	11707.90	15.96	111.49	3.69
Other Licences Institutions	898.97	976.23	1394.55	460.79	521.73	8.59	42.85	13.22
Collateral of Properties	900985.02	1206655.78	1510054.58	1736578.71	1771272.24	33.93	25.14	2.00
Fixed Assets	726933.32	950449.10	1234935.26	1405074.20	1428832.85	30.75	29.93	1.69
Current Assets	174051.71	256206.67	275119.32	331504.51	342439.39	47.20	7.38	3.30
Against security of Bill	13672.66	15133.48	15873.63	16316.36	17083.52	10.68	4.89	4.70
Domestic Bills	3236.45	2950.40	798.38	532.68	557.56	-8.84	-72.94	4.67
Foreign Bills	10436.21	12183.08	15075.25	15783.68	16525.96	16.74	23.74	4.70
Against Guarantee	34298.71	44016.18	52805.20	55949.21	58554.02	28.33	19.97	4.66
Government Guarantee	2208.28	2191.40	2456.45	2392.99	2396.82	-0.76	12.09	0.16
Institutional Guarantee	24969.73	28853.08	38746.64	42385.44	44836.91	15.55	34.29	5.78
Personal Guarantee	2069.26	3325.36	4274.42	3953.97	4172.25	60.70	28.54	5.52
Collective Guarantee	951.02	1365.35	640.93	710.74	656.27	43.57	-53.06	-7.66
International Rated Foreign Bank's Guarantee	93.08	4226.93	1469.32	1474.24	1301.03	#####	-65.24	-11.75
Other Guarantee	4007.34	4054.06	5217.45	5031.84	5190.74	1.17	28.70	3.16
Credit Card	427.58	416.03	905.78	1124.04	1173.24	-2.70	117.72	4.38
Others	106459.44	68335.30	77474.55	79893.91	80938.24	-35.81	13.37	1.31
Total	1103153.26	1392502.62	1735898.71	1964095.61	2003500.23	26.23	24.66	2.01

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	12002.65	15169.69	11517.77	14276.50	14560.78	26.39	-24.07	1.99
Fishery Related	404.87	410.64	275.80	328.96	317.62	1.42	-32.84	-3.45
Mining Related	390.09	391.51	450.84	598.37	657.68	0.36	15.16	9.91
Agriculture, Forestry & Beverage Production Related	12179.35	14829.67	11610.02	14020.39	14730.41	21.76	-21.71	5.06
Construction	26554.42	32645.74	27621.96	31586.53	32188.81	22.94	-15.39	1.91
Electricity, Gas and Water	4933.46	4000.83	4007.87	4766.98	5125.74	-18.90	0.18	7.53
Metal Products, Machinery & Electronic Equipment & Asse	2976.90	2395.14	1557.29	2052.18	2175.34	-19.54	-34.98	6.00
Transport, Communication and Public Utilities	15099.18	17830.86	18908.92	20859.78	21006.99	18.09	6.05	0.71
Wholesaler & Retailer	32542.18	35847.16	32765.58	38414.32	39570.50	10.16	-8.60	3.01
Finance, Insurance and Real Estate	13368.46	16264.86	14169.51	17795.08	18753.44	21.67	-12.88	5.39
Hotel or Restaurant	7231.42	9287.71	8381.09	10591.51	10986.34	28.44	-9.76	3.73
Other Services	8661.91	9369.02	8371.79	9332.30	9457.89	8.16	-10.64	1.35
Consumption Loans	15563.89	17035.39	19360.71	19964.80	20510.12	9.45	13.65	2.73
Local Government	32.34	41.32	24.59	21.80	21.80	27.76	-40.49	0.00
Others	41529.50	57473.73	50581.10	59787.01	61444.24	38.39	-11.99	2.77
TOTAL	193470.61	232993.26	209604.83	244396.51	251507.70	20.43	-10.04	2.91
Productwise								
Term Loan	27992.73	37259.67	33010.58	43579.45	45436.10	33.10	-11.40	4.26
Overdraft	45887.99	54365.43	51420.03	59419.14	61082.62	18.47	-5.42	2.80
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	9793.07	10063.74	-1.33	-47.67	2.76
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	22476.27	26787.73	22016.64	25731.59	26403.36	19.18	-17.81	2.61
Real Estate Loan	13116.83	17273.22	16955.43	19861.68	20363.98	31.69	-1.84	2.53
Margin Nature Loan	3831.26	5205.67	3835.46	5682.73	5921.15	35.87	-26.32	4.20
Hire Purchase Loan	18970.95	23685.84	24554.80	26938.15	27431.98	24.85	3.67	1.83
Deprived Sector Loan	10198.29	12938.71	16414.81	18851.78	19683.17	0.00	0.00	4.41
Bills Purchased	7.70	1.40	0.00	0.00	0.00	-81.82	#####	0.00
Other Product	30485.43	35244.02	30800.04	34538.90	35121.59	15.61	-12.61	1.69
Total	193470.61	232993.26	209604.83	244396.51	251507.70	20.43	-10.04	2.91
Collateral wise								
Gold and Silver	4111.82	4189.41	4318.51	4560.37	4734.16	1.89	3.08	3.81
Government Securities	12.34	6.15	0.15	26.30	35.37	-50.16	-97.51	34.49
Non Governmental Securities	3330.32	4660.50	3801.07	5359.66	5607.94	39.94	-18.44	4.63
Fixed Deposit Receipts	2014.24	2155.69	5264.84	3941.88	3951.75	7.02	144.23	0.25
Own	2014.20	2155.67	5264.84	3941.88	3951.75	7.02	144.23	0.25
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	218606.85	224924.38	19.86	-12.48	2.89
Fixed Assets	177513.72	213171.49	186555.95	218590.99	224910.89	20.09	-12.49	2.89
Current Assets	341.83	10.26	10.63	15.86	13.49	-97.00	3.60	-14.96
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	11170.08	11657.62	45.42	16.65	4.36
Government Guarantee	112.07	113.69	63.11	54.07	61.15	1.44	-44.48	13.09
Institutional Guarantee	2552.54	3716.23	3197.82	3905.58	4303.49	45.59	-13.95	10.19
Personal Guarantee	155.40	570.85	750.78	967.65	946.42	267.33	31.52	-2.19
Collective Guarantee	2602.75	3481.97	5187.90	6240.16	6344.48	33.78	48.99	1.67
International Rated Foreign Bank's Guarantee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Guarantee	1.59	5.10	1.45	2.63	2.08	220.21	-71.48	-20.74
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	731.37	596.48	27.87	-49.91	-18.44
Total	193470.61	232993.26	209604.83	244396.51	251507.70	20.43	-10.04	2.91

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	1963.05	2035.53	3028.05	3411.39	3723.66	3.69	48.76	9.15
Fishery Related	62.64	55.86	56.12	54.28	56.46	-10.83	0.48	4.01
Mining Related	71.55	41.80	31.51	13.98	17.72	-41.57	-24.62	26.74
Agriculture, Forestry & Bevarage Production Related	3632.41	2963.13	2282.77	2535.79	2585.30	-18.43	-22.96	1.95
Construction	10750.27	7902.75	6629.62	7408.04	7537.40	-26.49	-16.11	1.75
Electricity, Gas and Water	194.69	314.99	167.79	199.47	207.35	61.79	-46.73	3.95
Metal Products, Machinery & Electronic Equipment & Asse	829.16	750.81	854.05	1025.69	1037.68	-9.45	13.75	1.17
Transport, Communication and Public Utilities	7098.04	6411.94	4884.19	5038.16	5092.61	-9.67	-23.83	1.08
Wholesaler & Retailer	8491.89	7588.55	5731.96	6649.39	6730.86	-10.64	-24.47	1.23
Finance, Insurance and Real Estate	4704.90	4217.40	3615.57	4433.15	4572.73	-10.36	-14.27	3.15
Hotel or Restaurant	1459.52	1776.67	1380.10	1540.89	1541.58	21.73	-22.32	0.04
Other Services	2195.70	2185.50	1840.60	1652.87	1690.37	-0.46	-15.78	2.27
Consumption Loans	5546.54	4577.78	4645.89	3791.41	3767.65	-17.47	1.49	-0.63
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	15226.56	15717.99	-12.14	-10.07	3.23
TOTAL	64728.11	56383.96	49145.62	53018.26	54316.56	-12.89	-12.84	2.45
Productwise								
Term Loan	7859.26	7852.76	6830.51	7970.18	8582.82	-0.08	-13.02	7.69
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	7770.88	7928.28	-15.59	-31.17	2.03
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	8542.32	6730.72	6314.04	7445.26	7633.90	-21.21	-6.19	2.53
Real Estate Loan	8681.64	7195.24	6118.05	6456.24	6512.64	-17.12	-14.97	0.87
Margin Nature Loan	3893.22	4046.55	2914.77	2281.91	2234.43	3.94	-27.97	-2.08
Hire Purchase Loan	7589.24	6842.49	5759.29	6123.98	6148.73	-9.84	-15.83	0.40
Deprived Sector Loan	2175.58	2294.65	2141.25	2584.92	2658.99	0.00	0.00	2.87
Bills Purchased	6.40	6.40	2.60	0.00	0.00	0.00	-59.38	0.00
Other Product	13201.26	10627.73	11640.40	12384.91	12616.76	-19.49	9.53	1.87
Total	64728.11	56383.96	49145.62	53018.26	54316.56	-12.89	-12.84	2.45
Collateral wise								
Gold and Silver	449.73	126.42	305.64	448.44	487.77	-71.89	141.77	8.77
Government Securities	20.72	16.63	11.75	10.85	9.90	-19.73	-29.33	-8.76
Non Governmental Securities	2263.45	1923.44	1160.09	1046.77	972.03	-15.02	-39.69	-7.14
Fixed Deposit Receipts	1248.78	854.92	1628.29	856.54	845.62	-31.54	90.46	-1.28
Own	1248.78	854.92	1628.29	856.54	845.62	-31.54	90.46	-1.28
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	41984.94	43070.07	-17.33	-12.40	2.58
Fixed Assets	52784.94	43597.21	38299.28	41933.64	42997.89	-17.41	-12.15	2.54
Current Assets	204.97	211.14	76.59	51.30	72.18	3.01	-63.72	40.70
Against security of Bill	281.05	568.69	0.00	2.60	2.60	102.34	#####	0.00
Domestic Bills	281.05	567.19	0.00	2.60	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	2147.43	2206.49	44.06	18.16	2.75
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	1219.91	1245.97	105.83	27.22	2.14
Personal Guarantee	126.05	157.91	315.12	704.58	725.01	25.27	99.55	2.90
Collective Guarantee	27.25	8.24	0.04	0.04	6.38	-69.78	-99.57	#####
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	185.70	191.94	-1.37	-47.77	3.36
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	6520.70	6722.09	19.02	-20.25	3.09
Total	64728.01	56383.96	49145.62	53018.26	54316.56	-12.89	-12.84	2.45

S.N.	BFI Name	NBL	RBB	NA BBL	NBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	MBL	Kumari
Liabilities															
1	CAPITAL FUND	11451.62	10484.04	14060.76	18684.14	11864.03	11612.06	10826.62	10441.16	12157.19	10580.32	7263.81	10081.09	9033.73	8080.24
	a. Paid-up Capital	8042.66	8588.97	8043.22	10645.60	8011.43	8114.53	8046.91	8088.14	8106.86	6245.38	4679.06	8031.12	8055.69	5969.50
	b. Calls in Advance														
	c. Proposed Bonus Share														
	d. General Reserves	3261.04	5481.00	4790.50	4053.19	3181.85	3131.36	1694.80	2065.47	2687.89	1956.41	1338.79	1558.18	864.19	1076.61
	e. Share Premium	132.84		0.07	1718.45			381.76		238.47		2.59		30.88	84.22
	f. Retained Earning	-2033.59	-1985.45	333.77	272.33	9.79		2.78	120.37	448.98	845.97	-59.09	193.01	17.83	620.25
	g. Others Reserves Fund	2048.67	-1600.48	893.20	1994.57	660.96	366.17	700.37	167.18	674.98	1532.56	1302.46	298.79	65.14	329.66
2	BORROWINGS	3410.67	274.34	837.20	4242.05		600.00	7893.78	1144.96	1092.38	1066.01	1411.53	3512.50	798.26	1467.59
	a. NRB	410.42	109.94	537.20					831.61	23.53	66.01	1411.53	12.50	798.26	317.59
	b. Interbank Borrowing	3000.25	104.40		2692.05			2984.40	313.35						1150.00
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.		60.00					3909.38							
	e. Bonds and Securities			300.00	1550.00		600.00	1000.00		1068.85	1000.00		3500.00		
3	DEPOSITS	90813.28	153223.91	123019.48	130197.46	61015.05	96324.19	83845.65	42389.04	106944.08	73903.37	59010.50	133726.21	68432.58	62025.01
	a. Current	18567.75	40010.04	16437.85	12712.18	15548.08	9275.52	7613.41	3446.73	9474.04	6074.04	2425.42	14173.44	2106.80	2756.34
	Domestic	18246.13	39596.04	13757.45	9770.29	9340.29	7199.23	7317.62	3096.00	9112.62	5510.28	2400.72	13993.63	2047.09	2700.92
	Foreign	321.62	414.00	2680.40	2941.89	6207.79	2076.29	295.79	350.73	361.42	563.76	24.70	179.81	59.71	55.43
	b. Savings	50703.29	86464.27	49751.64	39686.60	23281.36	38901.73	28478.85	11642.90	37858.77	20205.62	17726.28	44256.90	21089.68	15817.29
	Domestic	50697.24	85451.18	46495.61	38652.93	19932.68	37734.61	28256.04	11585.93	37747.50	19989.74	17601.51	44148.25	21055.96	15719.23
	Foreign	6.05	1013.09	3256.03	1033.68	3348.68	1167.13	222.81	56.97	111.27	215.88	124.77	108.65	33.72	98.06
	c. Fixed	17620.19	18979.65	35025.22	59698.10	18275.53	38828.66	44088.74	23185.73	49625.94	40112.79	28384.43	55020.81	40587.96	28596.98
	Domestic	17536.87	18979.65	34160.23	57580.73	15919.52	37445.31	37974.48	23081.28	44834.88	40100.15	27872.63	50795.40	40273.72	28311.45
	Foreign	83.32		864.98	2117.37	2356.01	1383.35	6114.26	104.45	4791.06	12.64	511.81	4225.41	314.24	285.53
	d. Call Deposits	3611.50	6025.69	20112.98	15442.10	3037.57	7215.35	2459.59	3270.90	8517.55	6364.50	9976.95	19690.19	4031.77	14838.65
	Domestic	3611.50	5960.13	17185.30	13863.05	1529.29	4765.31	2284.35	3240.64	6570.99	6208.44	9964.03	19416.95	3733.98	14451.68
	Foreign		65.56	2927.67	1579.06	1508.28	2450.03	175.23	30.26	1946.56	156.06	12.92	273.24	297.80	386.97
	e. Others	310.54	1744.26	1691.80	2658.46	872.50	2102.93	1205.07	842.79	1467.78	1146.41	497.41	584.87	616.37	15.74
	Domestic	310.54	1744.26	1655.40	2181.88	617.72	1535.13	756.75	835.99	1467.78	552.92	496.43	584.87	437.89	15.74
	Foreign			36.40	476.59	254.78	567.81	448.32	6.80		593.49	0.99			178.49
4	Bills Payable	24.65	46.00	145.20		204.06	145.98	252.81	69.44	749.35	35.74	7.32	522.74	25.32	61.20
5	Other Liabilities	13717.99	23901.78	5213.39	17079.42	3308.17	4646.48	3932.24	7460.18	9094.50	4734.48	6049.25	3584.95	7059.31	7513.89
	1. Sundry Creditors	4927.21	1433.00	1731.50	2010.92	467.36	45.61	171.89	266.36	321.87	463.05	339.69	554.70	2737.57	4644.30
	2. Loan Loss Provision	2524.04	4772.08	1859.10	2199.03	559.23	1605.50	867.82	877.55	1092.29	2266.48	1929.65	1251.04	800.29	1072.89
	3. Interest Suspense a/c	4786.76	11410.85	671.38	750.73	267.19	809.81	113.96	415.90	460.57	425.03	1254.28	369.44	257.93	322.55
	4. Others	1479.98	6285.85	951.41	12118.74	2014.39	2185.57	2778.57	5900.36	7219.76	1579.91	2525.63	1409.77	3263.53	1474.15
6	Reconciliation A/c	-3050.47			9.21		24.13	2.05	0.32	7.63		9.44			
7	Profit & Loss A/c	2567.73	2760.30	2799.46	2838.45	1509.64	1611.80	1379.78	1066.91	1803.48	930.58	594.32	927.64	812.11	705.68
		118935.46	190690.37	146075.50	173050.73	77900.93	114964.65	108132.94	62572.01	131848.62	91250.50	74346.17	152355.12	86161.31	79853.60
Assets															
1	LIQUID FUNDS	12559.03	19433.35	11017.38	11052.16	14993.18	8257.58	10229.51	4942.84	21320.42	8236.42	6837.45	13618.09	6988.90	5947.14
	a. Cash Balance	3381.85	4325.42	1893.53	2373.77	1014.61	1400.35	2207.85	1327.74	2236.83	1986.62	1952.17	3050.31	1490.44	1390.28
	Nepalese Notes & Coins	3318.39	4086.11	1722.94	1900.44	912.95	1223.18	2147.75	1283.86	2158.32	1898.25	1933.61	2580.20	1440.58	1314.67
	Foreign Currency	63.45	239.31	170.59	473.33	101.66	177.18	60.10	43.88	78.51	88.37	18.57	470.11	49.86	75.61
	b. Bank Balance	9177.18	13227.82	7999.30	8678.38	4434.70	6857.22	8021.66	3615.10	15633.36	5433.58	4885.28	10067.78	5498.47	4556.86
	1. In Nepal Rastra Bank	8228.05	11087.80	6891.12	7086.86	3710.88	4633.61	4875.43	3232.76	12343.12	4286.42	4292.42	7358.14	4688.59	4022.39
	Domestic Currency	8195.31	10553.07	6180.04	6898.67	3658.95	4549.52	4787.23	3209.74	12157.14	4243.24	4279.50	7160.30	4677.92	3974.73
	Foreign Currency	32.73	534.73	711.07	188.19	51.93	84.09	88.20	23.01	185.98	43.18	12.92	197.83	10.67	47.66
	2. "A" Class Licensed Institution	273.71	1315.13	81.17	655.03	56.80		243.29	162.60	946.91	387.66	479.13	419.66	292.10	293.77
	Domestic Currency	273.71	1235.61	81.17	649.25	56.80		243.29	158.01	921.43	363.24	470.17	320.80	289.98	288.51
	Foreign Currency		79.52		5.78				4.59	25.48	24.42	8.96	98.85	2.12	5.26
	3. Other Financial Ins.				4.48		174.18								0.86
	4. In Foreign Banks	675.43	824.89	1027.01	932.02	667.02	2049.43	2902.93	219.74	2343.34	759.51	113.73	2289.99	516.92	240.70
	c. Money at Call		1880.11	1124.56		9543.88				3450.22	816.21		500.00		
	Domestic Currency		1880.11	1050.00						3450.22	400.00		500.00		
	Foreign Currency			74.56		9543.88					416.21				
2	INVESTMENT IN SECURITIES	8494.86	33286.04	15507.44	16149.06	7118.77	10964.34	9160.55	3663.88	13341.75	9850.04	8529.19	12654.77	7742.99	8272.38
	a. Govt. Securities	8494.86	33286.04	15507.44	16149.06	7118.77	9399.06	9160.55	3663.88	13341.75	9850.04	8529.19	12654.77	7534.19	8272.38
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents						1565.28								208.80
3	SHARE & OTHER INVESTMENT	3027.53	509.70	8147.71	12671.07	6493.14	3966.35	8946.29	4012.31	4979.77	2029.12	1021.35	2714.73	1711.97	1432.74
	a. Interbank Lending	200.00					1000.00		136.14	550.00		898.62		70.42	31.32
	b. Non Residents		86.64	7412.36	9707.35		3615.41	8704.88	2881.78	4902.17	1698.55			1513.80	1278.19
	c. Others	2827.53	423.06	735.35	2963.72	5493.14	214.80	241.42	580.53	77.60	330.57	122.73	2714.73	127.75	123.23
4	LOANS & ADVANCES	79703.07	112750.20	104895.75	117968.										

S.N.	BFI Name	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Jamata	Mega	Civil	Century	Sanima
Liabilities															
1	CAPITAL FUND	9588.50	10328.35	21794.92	11304.82	9397.66	9435.12	9665.53	10687.18	10536.20	8795.80	8664.03	8493.67	8645.78	9054.94
	a. Paid-up Capital	8221.67	7781.77	13937.93	8888.38	8033.24	8033.30	8152.56	6461.77	8001.33	8000.79	7376.74	6934.85	8063.43	8001.26
	b. Calls in Advance	0.00	230.40											0.04	
	c. Proposed Bonus Share											697.10			
	d. General Reserves	935.01	1359.61	5392.14	1574.93	912.21	1245.14	1157.53	1301.09	875.18	705.02	526.08	534.02	506.34	832.54
	e. Share Premium	0.00	79.82					127.16	1424.86	123.75			40.75	7.44	
	f. Retained Earning	125.97	74.44	346.10	177.44	129.10	81.86	13.70	1097.90	569.19	0.35	0.53	378.13	17.00	72.48
	g. Others Reserves Fund	305.85	802.32	2118.75	664.08	323.11	74.82	214.59	401.55	966.75	89.64	63.57	605.93	51.52	148.66
2	BORROWINGS	1630.12	2095.91	1532.13	1454.89	4322.80	760.83	986.92	1743.30	1353.86	636.02	3925.63	1207.50	1228.45	2173.50
	a. NRB	666.92	759.89	199.48	515.06	682.06	760.83	86.92	1215.63	762.74	609.32	1686.82	7.50	1228.45	736.45
	b. Interbank Borrowing	563.20	100.00		365.41	2900.28		900.00		591.12	26.69	2238.81	1200.00		1067.05
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.		32.50	412.46	174.42	240.47			27.67						
	e. Bonds and Securities	400.00	1203.52	920.20	400.00	500.00			500.00						370.00
3	DEPOSITS	63268.38	90401.94	97105.61	102572.59	60256.52	74200.72	65147.72	85296.21	87643.51	54579.52	43006.61	36906.33	52714.19	71530.96
	a. Current	2775.64	5051.53	9669.98	5843.78	2219.03	3749.51	2719.59	4936.52	3975.79	2926.92	1688.21	1727.67	2185.41	4390.84
	Domestic	2324.82	4899.21	9664.03	5320.12	2144.51	3435.01	2534.89	4509.03	3921.23	2919.01	1646.94	1703.06	1999.24	4287.04
	Foreign	450.82	152.31	5.95	523.66	74.52	314.50	184.70	427.50	54.56	7.91	41.27	24.61	186.17	103.80
	b. Savings	17019.96	25020.26	33460.10	35664.02	13180.89	16715.24	18732.39	19224.20	34619.68	17371.35	10568.81	8637.54	13282.83	27008.66
	Domestic	16744.79	24922.05	33459.90	35454.01	13059.46	16697.41	18642.47	19068.91	34598.24	17368.84	10481.36	8588.26	13272.36	26543.92
	Foreign	275.17	98.20	0.20	210.01	121.43	17.83	89.92	155.29	21.44	2.51	87.45	49.27	10.47	464.74
	c. Fixed	32812.52	38974.52	52230.04	50646.64	40148.79	29609.27	38569.62	50232.58	34629.38	29336.93	19041.85	18228.43	25107.27	31639.31
	Domestic	31416.15	38960.43	52230.04	50245.23	40142.66	29034.80	37163.50	48753.24	33222.15	29305.61	19041.85	17967.31	25107.27	31550.57
	Foreign	1396.36	14.09		401.42	6.13	574.48	1406.12	1479.34	1407.24	31.32		261.13		88.74
	d. Call Deposits	9633.11	20424.98	819.66	9469.49	4313.23	22808.01	3919.89	5935.46	13584.80	4737.15	11281.49	7768.53	11721.17	8031.43
	Domestic	8503.53	20337.29	819.66	9396.07	4271.61	22786.50	3848.90	5675.73	13113.04	4737.15	11246.32	7569.94	11708.97	7926.39
	Foreign	1129.58	87.69		73.42	41.62	21.50	70.99	259.73	471.76		35.17	198.59	12.19	105.04
	e. Others	1027.15	930.66	925.84	948.66	394.57	1318.70	1206.23	4967.44	833.85	207.16	426.26	544.15	417.52	460.72
	Domestic	942.88	926.75	925.84	929.50	391.02	1318.70	1206.23	4077.57	833.85	207.16	426.26	544.15	417.52	460.71
	Foreign	84.27	3.91		19.16	3.56			889.86						0.01
4	Bills Payable	38.20				47.41	223.53	16.51	60.60	48.55	24.77	28.90	10.05	35.66	
5	Other Liabilities	4581.49	7552.40	25341.37	6404.90	4658.15	5099.28	3205.98	3758.29	6998.71	2623.28	3523.45	3463.11	2345.74	4699.09
	1. Sundry Creditors	174.36	1498.17	4774.68	1440.68	20.38	31.27	2.30	11.78	745.25	71.97	7.42	4.61	122.25	47.85
	2. Loan Loss Provision	1021.80	1391.08	5022.71	1717.79	1268.93	1129.68	1069.79	1289.71	2154.11	1081.21	759.40	1362.19	738.71	770.23
	3. Interest Suspense a/c	192.27	207.63	1839.98	259.25	728.33	357.51	366.85	204.83	1429.26	315.19	224.06	470.72	141.70	174.91
	4. Others	3193.07	4455.52	13703.99	2987.18	2640.51	3580.82	1767.04	2251.96	2670.09	1154.92	2532.58	1625.59	1343.07	3706.10
6	Reconciliation A/c			0.00					0.00	1.01					
7	Profit & Loss A/c	802.63	1225.19	1788.39	1444.75	1009.89	1258.57	942.12	1410.02	867.12	575.73	524.90	350.05	630.05	1205.68
		79909.32	111603.80	147562.42	123181.95	79692.43	90978.07	79964.78	102955.58	107448.97	67235.11	59673.52	50430.72	65599.87	88664.17
Assets															
1	LIQUID FUNDS	5411.31	7798.29	9593.60	10162.78	7106.93	7876.78	6527.51	8290.60	11434.87	5127.54	7091.98	3663.61	7804.61	5623.07
	a. Cash Balance	1356.58	1663.11	3242.53	2165.54	1680.21	2007.97	1345.82	1818.48	2265.64	1725.01	1038.44	838.30	1737.74	836.51
	Nepalese Notes & Coins	1320.10	1545.58	3225.19	2083.81	1567.05	1977.96	1245.66	1691.04	2028.27	1247.80	1017.63	813.39	1690.75	771.90
	Foreign Currency	36.48	117.53	17.34	81.73	113.16	30.01	100.16	127.44	237.37	27.21	20.81	24.91	46.99	64.61
	b. Bank Balance	3965.49	4695.17	6348.83	7997.24	4926.59	5820.58	5181.69	6232.34	7460.33	3852.53	4406.88	2825.31	6066.87	4786.56
	1. In Nepal Rastra Bank	3143.57	4050.57	4873.34	6638.08	4361.62	4553.11	4432.49	5130.61	6206.15	3291.18	4032.62	1958.64	3676.10	4446.75
	Domestic Currency	3115.02	4027.57	4873.34	6597.41	4352.21	4519.76	4405.08	4509.99	5570.18	3264.84	3993.16	1936.07	3656.74	4395.81
	Foreign Currency	28.55	23.00		40.67	9.41	33.34	27.41	620.62	635.97	26.34	39.45	22.58	19.36	50.94
	2. "A" Class Licensed Institution	354.53	136.54	1172.27	402.70	258.54	555.09	81.82	208.60	275.61	286.77	154.94	260.94	564.53	91.45
	Domestic Currency	340.83	130.27	1050.57	398.70	257.31	537.05	81.67	208.60	267.12	215.73	141.39	257.11	471.44	80.91
	Foreign Currency	13.70	6.28	121.70	4.00	1.24	18.04	0.15		8.49	71.04	13.55	3.83	93.09	10.54
	3. Other Financial Ins.			2.02	13.54			1.32	3.11	20.79	0.13			52.32	
	4. In Foreign Banks	467.39	508.06	301.20	942.92	306.43	712.38	666.06	890.03	957.78	274.44	219.32	605.72	1773.91	248.36
	c. Money at Call	89.24	1440.00	2.24		500.12	48.22		239.77	1708.90		1646.66			
	Domestic Currency		1440.00				48.22			1500.00					
	Foreign Currency	89.24		2.24		500.12			239.77	208.90		1646.66			
2	INVESTMENT IN SECURITIES	5251.84	11423.38	7353.97	15501.06	7297.80	7161.04	7658.24	9656.68	7679.87	5311.69	5675.76	6029.94	4277.12	9294.32
	a. Govt. Securities	4891.02	11423.38	7353.97	15501.06	7297.80	7161.04	7553.89	9656.68	7679.87	5237.85	5675.76	5831.49	4276.74	9294.32
	b. NRB Bond	21.52									73.84				
	c. Govt. Non-Fin. Ins.													0.39	
	d. Other Non-Fin Ins.														
	e. Non Residents	339.30						104.35					198.46		
3	SHARE & OTHER INVESTMENT	5077.16	4057.85	5349.36	2908.44	3188.34	3596.56	4842.85	6042.78	3767.27	2363.25	1267.92	1545.28	1009.30	3633.17
	a. Interbank Lending	626.40		1871.75	1191.96	41.04	19.69	4401.13	3012.93		1406.64			199.96	669.82
	b. Non Residents	2867.64	1870.47		786.13	2779.93			2426.75	1754.92	783.00	358.67	1361.94		2018.12
	c. Others	1583.12	2187.38	3477.61	930.35	367.37	3576.87	441.72	603.11	2012.35	173.61	909.25	183.34	809.33	945.23
4	LOANS & ADVANCES	58666.77	81233.59	99919.83	89064.96	55712.90									

Statement of Assets and Liabilities as on Chait end, 2074(Mid-Apr, 2018)

S.N.	BFI Name	NDC	MahabamDB	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western	Deva	Miteri	Tinau	Muktinath	Kankai	Bhargav	Garima
Liabilities																
1	CAPITAL FUND	3677.00	3488.36	-13.99	615.10	197.37	2925.86	804.39	607.68	2093.46	586.55	582.81	2968.81	545.52	472.63	2824.24
	a. Paid-up Capital	415.82	2633.80	55.57	509.67	151.00	2355.05	692.67	429.31	1633.28	500.00	506.93	2591.76	500.00	399.86	2534.88
	b. Calls in Advance			6.12												
	c. Proposed Bonus Share			10.05												
	d. General Reserves	956.76	677.30	17.52	98.14	19.46	261.65	105.96	41.53	169.62	80.67	58.74	296.15	28.58	70.11	256.73
	e. Share Premium			4.33				4.89	14.71	38.38			65.04	15.65		16.30
	f. Retained Earning	2158.44	17.45	-113.01	0.29	26.91	307.28	0.03	122.13	112.72	1.43	16.02	2.87	1.30	2.12	1.44
	g. Others Reserves Fund	145.98	159.82	9.76	2.67		1.88	0.83		139.46	4.46	1.11	13.00		0.54	14.90
2	BORROWINGS						2.00									150.00
	a. NRB						2.00									
	b. Interbank Borrowing															150.00
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	DEPOSITS	1027.06	25111.15	129.03	3448.79	2129.65	14757.77	4543.35	2998.98	13952.19	3179.32	4483.58	24546.25	1670.07	2582.39	18639.66
	a. Current	19.93	663.86		91.40	15.01	261.13	103.14	76.04	319.40	100.62	74.33	661.96	53.73	54.61	420.49
	Domestic	19.93	661.50		91.40	15.01	261.13	103.14	76.04	319.28	100.62	74.33	661.96	53.73	54.61	420.49
	Foreign		2.36							0.12						
	b. Savings	278.64	10857.10	99.57	2411.42	1136.13	6590.93	2104.59	1931.95	5780.27	1026.59	2055.52	9751.14	709.94	964.57	7851.35
	Domestic	278.64	10857.08	99.57	2411.42	1136.13	6590.93	2104.59	1931.95	5779.05	1026.59	2055.52	9750.61	709.94	964.57	7851.35
	Foreign		0.02							1.22			0.52			
	c. Fixed	647.20	10580.38	29.33	792.05	711.80	5654.21	1568.18	813.46	5924.95	1725.32	1891.27	9747.12	525.24	1046.88	7317.89
	Domestic	647.20	10580.38	29.33	792.05	711.80	5654.21	1568.18	813.46	5924.12	1725.32	1891.27	9747.12	525.24	1046.88	7317.89
	Foreign									0.83						
	d. Call Deposits	81.29	3007.34		153.92	261.82	2235.19	765.99	177.52	1917.65	326.47	407.32	4375.37	380.94	492.55	3027.24
	Domestic	81.29	3007.34		153.92	261.82	2235.19	765.99	177.52	1917.65	326.47	407.32	4375.37	380.94	492.55	3027.24
	Foreign															
	e. Others		2.47	0.13		4.90	16.31	1.44	0.01	9.91	0.32	55.14	10.67	0.23	23.77	22.69
	Domestic		2.47	0.13		4.90	16.31	1.44	0.01	9.91	0.32	55.14	10.67	0.23	23.77	22.69
	Foreign															
4	Bills Payable		4.26				0.71			0.35			16.89			1.60
5	Other Liabilities	1382.96	2747.33	202.80	129.50	77.80	758.41	224.16	83.73	1066.27	137.04	167.47	1639.40	62.73	60.73	829.36
	1. Sundry Creditors	77.99	74.30	50.32	1.16	6.21	76.07	5.76	9.15	120.83	15.52	7.26	16.71	9.73	21.98	53.85
	2. Loan Loss Provision	332.85	717.43	65.51	49.23	32.51	204.51	72.80	51.43	404.79	31.28	43.65	226.76	21.27	24.32	249.32
	3. Interest Suspense a/c	592.07	319.18	69.91	16.62	29.76	83.68	25.74		138.44	25.79	12.08	119.24	4.46	3.94	64.20
	4. Others	380.05	1636.42	17.06	62.49	9.32	394.15	119.87	23.15	402.21	64.45	104.48	1276.68	27.27	10.48	461.98
6	Reconciliation A/c	8.41	1.17	77.36					7.95	1.47	985.18					3304.07
7	Profit & Loss A/c	50.59	336.90	44.90	76.37	1.20	250.68	111.13	61.94	202.37	72.89	53.89	427.57	30.16	42.99	281.56
		6146.02	31689.16	440.10	4269.76	2406.01	18695.43	5683.03	3760.29	17316.10	4960.98	5287.76	29598.92	2308.48	3158.74	26030.49
Assets																
1	LIQUID FUNDS	1736.43	6097.91	89.61	1107.31	1011.62	3297.33	1058.34	981.02	3131.14	843.89	1089.40	5623.33	698.39	760.32	4496.72
	a. Cash Balance	17.87	413.21	3.50	66.96	115.92	261.94	190.51	95.03	424.51	58.47	117.31	545.99	76.43	48.06	347.34
	Nepalese Notes & Coins	17.87	400.55	3.50	66.96	115.92	261.17	190.51	95.03	419.54	58.47	117.31	545.43	76.43	48.06	347.34
	Foreign Currency		12.66				0.77			4.97			0.56			
	b. Bank Balance	1718.56	5684.70	86.11	204.01	120.75	3035.39	275.07	203.27	753.88	167.88	914.56	1336.25	87.88	712.26	944.82
	1. In Nepal Rastra Bank	106.45	1238.37	0.47	188.20	120.75	651.21	21.40	24.22	725.84	97.88	134.57	1334.17	32.13	127.48	944.82
	Domestic Currency	106.45	1238.37	0.47	188.20	120.75	651.21	21.40	24.22	725.19	97.88	134.57	1334.17	32.13	127.48	944.82
	Foreign Currency									0.66						
	2. "A"Class Licensed Institution	1612.11	3944.75		15.81	1667.49	253.67	179.05	27.74	70.00	640.70		2.08	55.75	359.10	
	Domestic Currency	1612.11	3922.80		15.81	1667.49	253.67	179.05	24.86	70.00	640.70			55.75	359.10	
	Foreign Currency		21.95						2.88				2.08			
	3. Other Financial Ins.		498.83	85.64			708.63	0.00		0.30					225.68	
	4. In Foreign Banks		2.75				8.05									
	c. Money at Call				836.35	774.96		592.76	682.72	1952.74	617.54	57.53	3741.09	534.08		3204.56
	Domestic Currency				836.35	774.96		592.76	682.72	1914.79	617.54	57.53	3741.09	534.08		3204.56
	Foreign Currency									37.96						
2	INVESTMENT IN SECURITIES	40.00	1381.88				400.16			387.59		105.00	392.15		1.00	279.50
	a. Govt. Securities	40.00	1381.88				400.16			387.59		105.00	392.15		1.00	279.50
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	175.10	391.54	14.20	2.00		156.95	74.52		360.01	10.47	28.65	288.18	31.39	27.96	173.63
	a. Interbank Lending									20.40						
	b. Non Residents															
	c. Others	175.10	391.54	14.20	2.00		156.95	74.52		339.60	10.47	28.65	288.18	31.39	27.96	173.63
4	LOANS & ADVANCES	3255.87	21647.12	68.56	2994.38	1173.69	14000.09	4215.14	2559.13	12623.90	2965.46	3799.39	21993.12	1507.16	2202.48	17105.59
	a. Private Sector	3255.87	21100.71	68.56	2994.38	1173.69	14000.09	4215.14	2559.13	12403.90	2965.46	3724.39	21993.12	1507.16	2202.48	17105.59
	b. Financial Institutions		546.41							220.00			75.00			
	c. Government Organizations															
5	BILL PURCHASED															
	a. Domestic Bills Purchased															
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	105.53	462.21	2.94	61.21	82.10	128.78	117.90	66.86</							

S.N.	BFI Name	OmDB	GandakiDB	Kabelli	Kamana	Corporate	Purnima	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Tourism	Mission	Mt. Makalu	
Liabilities																
1	CAPITAL FUND	2927.42	3262.82	164.89	2890.96	188.81	587.66	2795.14	536.20	1647.81	555.85	2967.27	2542.04	561.79	113.46	
	a. Paid-up Capital	2515.24	2304.91	114.76	2062.77	200.00	525.03	2593.61	458.75	1378.62	506.00	2149.63	2010.62	519.28	102.12	
	b. Calls in Advance					162.25										
	c. Proposed Bonus Share		445.09											301.59		
	d. General Reserves	362.11	451.13	17.44	213.62	15.05	56.89	174.43	18.17	244.16	46.97	468.86	194.60	36.93	4.07	
	e. Share Premium	28.61	27.90	7.28	62.03		4.78	4.77	11.93		1.77		2.56		1.93	
	f. Retained Earning	16.54	22.74	24.19	550.48	-188.54	0.34	-13.41	45.90	11.46	0.15	-51.91	29.30	5.19	5.33	
	g. Others Reserves Fund	4.92	11.05	1.22	2.06	0.05	0.62	35.73	1.45	13.57	0.96	400.69	3.36	0.39		
2	BORROWINGS							625.00				353.96	340.00			
	a. NRB							75.00				353.96				
	b. Interbank Borrowing							550.00					340.00			
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	DEPOSITS	19147.15	20434.06	627.79	14379.32	64.38	2647.80	15062.72	1498.95	12856.15	3435.41	19425.46	13724.69	3560.02	171.68	
	a. Current	227.65	321.27	19.43	215.03		132.95	577.46	44.00	140.55	166.04	366.63	729.71	16.20	3.58	
	Domestic	227.65	321.27	19.43	215.03		132.95	577.37	44.00	140.55	166.04	366.63	672.20	16.20	3.58	
	Foreign							0.09					57.51			
	b. Savings	6865.55	7292.80	374.58	5564.68	47.10	1478.64	4903.74	728.63	7505.28	2064.70	6014.31	4667.64	1574.88	144.41	
	Domestic	6865.55	7292.80	374.58	5564.68	47.10	1478.64	4902.51	728.63	7505.28	2064.70	6014.22	4666.18	1574.88	144.41	
	Foreign							1.23				0.09	1.46			
	c. Fixed	9439.58	9217.98	149.99	6139.20	3.11	848.03	6207.90	476.53	4576.25	864.20	9807.82	5612.25	1358.65	12.68	
	Domestic	9439.58	9217.98	149.99	6139.20	3.11	848.03	6207.90	476.53	4576.25	864.20	9807.82	5612.25	1358.65	12.68	
	Foreign															
	d. Call Deposits	2609.91	3596.08	83.79	2460.40	7.41	187.23	3343.78	249.78	632.09	340.47	3209.61	2516.32	610.30	11.01	
	Domestic	2609.91	3596.08	83.79	2460.40	7.41	187.23	3343.78	249.78	632.09	340.47	3209.61	2345.13	610.30	11.01	
	Foreign												171.19			
	e. Others	4.45	5.92			6.76	0.95	29.83		1.98		27.09	198.77			
	Domestic	4.45	5.92			6.76	0.95	29.83		1.98		27.09	198.77			
	Foreign															
4	Bills Payable	3.43	2.29										1.00	21.12		
5	Other Liabilities	820.49	1202.81	44.77	720.34	565.30	125.45	1038.59	69.43	350.05	136.86	2099.39	749.62	176.57	15.45	
	1. Sundry Creditors	6.52	40.17	7.11	82.06	2.30	11.96	30.18	11.33	31.39	38.51	120.62	26.89	0.05	1.02	
	2. Loan Loss Provision	263.16	256.83	22.21	264.23	171.43	27.51	238.14	20.08	127.09	61.36	556.37	233.68	36.77	3.53	
	3. Interest Suspense a/c	121.53	105.00	5.04	89.28	186.37	1.73	98.77	3.00	13.17	15.31	257.62	73.87	8.78	3.34	
	4. Others	429.28	800.82	10.42	284.77	205.20	84.26	671.50	35.03	178.40	21.68	1164.78	415.19	130.97	7.56	
6	Reconciliation A/c				0.06			-3.71							1.81	
7	Profit & Loss A/c	266.04	340.44	11.69	228.15	7.35	58.56	222.41	38.78	237.20	39.89	184.41	212.47	56.20	5.87	
		23164.53	25242.43	849.14	18218.83	825.84	3419.48	19740.14	2143.36	15091.21	4168.00	25031.48	17589.93	4354.58	308.27	
Assets																
1	LIQUID FUNDS	4458.72	5257.96	178.35	3866.99	180.01	872.29	3985.79	450.82	2066.33	847.98	3906.08	3799.99	1030.13	109.40	
	a. Cash Balance	485.07	446.39	19.32	352.82	1.88	52.93	360.22	60.52	247.31	47.56	366.73	580.99	104.48	10.82	
	Nepalese Notes & Coins	484.06	446.12	19.32	352.82	1.88	52.93	290.63	60.52	247.31	47.56	365.41	400.87	104.48	10.82	
	Foreign Currency	1.00	0.27					69.59				1.32	180.11			
	b. Bank Balance	3973.66	1057.70	34.75	3514.17	178.14	819.36	900.26	82.94	682.45	163.31	3539.35	659.65	223.23	9.58	
	1. In Nepal Rastra Bank	789.52	1057.70	11.18	766.38	7.53	146.52	874.18	82.94	680.77	33.31	997.21	659.65	213.23		
	Domestic Currency	789.48	1057.70	11.18	766.38	7.53	146.52	873.71	82.94	680.77	33.31	997.21	644.56	213.23		
	Foreign Currency	0.03						0.47					15.09			
	2. "A"Class Licensed Institution	2567.51		23.58	1860.70	167.12	254.37	26.08		1.68	130.00	1879.67		10.00	9.54	
	Domestic Currency	2567.51		23.58	1860.70	167.12	254.37	25.76		1.68	130.00	1870.09		10.00	9.54	
	Foreign Currency							0.32				9.58				
	3. Other Financial Ins.	616.63			887.09	3.49	418.47					662.47			0.04	
	4. In Foreign Banks															
	c. Money at Call		3753.87	124.28				2725.31	307.35	1136.57	637.11		2559.35	702.43	89.00	
	Domestic Currency		3753.87	124.28				2724.85	307.35	1136.57	637.11		2343.69	702.43	89.00	
	Foreign Currency							0.46					215.66			
2	INVESTMENT IN SECURITIES	610.50	525.00		270.00		20.00	527.20		999.35	40.00	1353.41	440.00			
	a. Govt. Securities	610.50	525.00		270.00			527.20		999.35	40.00	1353.41	440.00			
	b. NRB Bond						20.00									
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	258.45	107.55		244.54		33.97	259.96	41.78	63.67	29.26	439.24	33.24	0.21		
	a. Interbank Lending															
	b. Non Residents															
	c. Others	258.45	107.55		244.54		33.97	259.96	41.78	63.67	29.26	439.24	33.24	0.21		
4	LOANS & ADVANCES	17106.09	18322.95	618.30	13075.62	192.52	2429.03	13854.19	1511.75	11460.57	3036.64	17495.84	12644.38	3216.18	182.09	
	a. Private Sector	16992.03	18322.95	618.30	13075.62	192.52	2429.03	13854.19	1511.75	11460.57	3036.64	16654.63	12099.05	3216.18	182.09	
	b. Financial Institutions	110.00										841.21	545.33			
	c. Government Organizations	4.07														
5	BILL PURCHASED															
	a. Domestic Bills Purchased															
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	212.97	264.87	13.22	301.52	5.91	20.01	252.79	34.67	235.75	107.28	435.64	296.61	42.49	4.45	
8	OTHER ASSETS	514.66	764.10	38.61	460.16	243.84	44.18	837.23	102.27	265.54	106.14	1336.13	335.97	65.57	12.33	
	a. Accrued Interest:	161.49	112.22	5.04	89.28	186.27	1.73	148.89	3.00	23.39	15.31	308.80	83.89	9.17	3.34	
	Financial Institutions	0.16			18.36	154.86	0.33					193.08	34.94	1.87		
	Government Enterprise	4.33	7.22					6.49		10.22		15.83	9.56			
	Private Sector	157.00	105.00	5.04	70.93	31.40	1.39	142.40	3.00	13.17	15.31	99.89	39.39	7.30	3.34	
	b. Staff Loans / Adv.	91.46	69.61	20.93	25.87	0.37	5.00	107.91	29.69	73.03	34.48	65.91	89.51	30.38	1.53	
	c. Sundry Debt															

S.N.	BFI Name	Sindhu	Sahara	N.Community	Kailash	Salpa	Saptakoshi	Green	NFL	NSMFL	Gurkhas	Goodwill	SIFCL	Lalitpur	United FC
Liabilities															
1	CAPITAL FUND	494.31	113.58	548.26	3060.40	52.27	530.12	397.26	-12.14	65.16	1189.01	917.24	918.59	91.54	960.71
	a. Paid-up Capital	418.12	72.99	484.65	2520.64	28.00	508.51	100.00	135.80	233.33	867.99	800.00	345.45	236.87	800.52
	b. Calls in Advance					15.09		304.30					258.92		
	c. Proposed Bonus Share														
	d. General Reserves	13.85	34.70	7.16	519.26	1.59	7.79		40.00	196.14	373.52	101.83	106.47	94.66	152.65
	e. Share Premium	24.58	5.75	19.30			11.74			2.48	22.40		4.53	7.13	
	f. Retained Earning	37.75		36.23	9.13	7.29	1.28	-7.04	-247.67	-389.04	-99.14	6.95	145.45	-239.99	0.19
	g. Others Reserves Fund	0.02	0.13	0.91	11.38	0.30	0.80		59.73	22.25	24.23	3.93	55.16		7.35
2	BORROWINGS				700.00							271.45	80.00		
	a. NRB											41.45			
	b. Interbank Borrowing				700.00							230.00	80.00		
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	1972.67	384.32	2018.33	20361.12	269.29	1182.63	518.43	71.32	470.94	4499.89	5122.20	3403.88	252.58	5487.60
	a. Current	471.78	5.57	37.61	272.99	6.02	43.61	41.21							9.90
	Domestic	471.78	5.57	37.61	272.98	6.02	43.61	41.21							9.90
	Foreign				0.01										
	b. Savings	822.26	294.82	824.96	5589.88	226.90	373.86	90.54	69.26	31.24	2250.20	1721.04	954.27	159.62	1431.65
	Domestic		294.82	824.96	5589.88	226.90	373.86	90.54	69.26	31.24	2250.20	1721.04	954.27	159.62	1431.65
	Foreign	822.26													
	c. Fixed	311.26	39.66	767.20	10512.76	26.10	355.04	240.44	2.00		2249.69	3363.04	2449.61	89.28	3193.27
	Domestic	311.26	39.66	767.20	10512.76	26.10	355.04	240.44	2.00		2249.69	3363.04	2449.61	89.28	3193.27
	Foreign														
	d. Call Deposits	366.67	44.22	388.45	3972.70	9.09	410.12	145.75		204.16					852.78
	Domestic	366.67	44.22	388.45	3972.70	9.09	410.12	145.75		204.16					852.78
	Foreign														
	e. Others	0.70	0.05	0.10	12.79	1.18		0.50	0.06	235.53		38.12			3.68
	Domestic	0.70	0.05	0.10	12.79	1.18		0.50	0.06	235.53		38.12			3.68
	Foreign														
4	Bills Payable														
5	Other Liabilities	74.13	22.82	148.02	863.73	10.18	43.63	24.19	579.35	5630.37	741.43	337.40	297.34	570.81	255.10
	1. Sundry Creditors	1.37	4.61		63.87	0.07	11.55	3.41	17.72	152.50	2.37	12.01	1.63	31.28	18.83
	2. Loan Loss Provision	29.52	8.42	42.80	221.41	4.83	15.98	12.21	147.62	2299.74	103.88	134.61	39.94	296.80	89.71
	3. Interest Suspense a/c	10.53	1.76	5.64	90.67	0.96	4.47	4.25	222.18	3012.34	75.58	40.28	5.42	233.27	47.42
	4. Others	32.71	8.03	99.57	487.78	4.32	11.63	4.32	191.83	165.79	559.59	150.49	250.36	9.46	99.13
6	Reconciliation A/c									0.05	0.02				0.02
7	Profit & Loss A/c	30.26	13.76	21.62	390.93	9.91	39.06	2.52	21.69	26.95	47.62	27.10	65.00	81.71	50.77
		2571.37	534.48	2736.22	25376.18	341.65	1795.45	942.40	660.23	6193.47	6477.95	6675.38	4764.82	996.65	6754.19
Assets															
1	LIQUID FUNDS	868.81	129.10	670.28	5592.29	87.50	479.64	345.11	27.89	130.76	1164.27	1354.85	1071.29	316.71	1064.64
	a. Cash Balance	80.41	27.11	53.40	348.62	7.18	35.61	9.21	1.10	1.75	181.61	90.87	45.79	7.60	95.82
	Nepalese Notes & Coins	80.41	27.11	53.40	344.87	7.18	35.61	9.21	1.10	1.75	181.61	90.87	45.79	7.60	95.82
	Foreign Currency				3.75										
	b. Bank Balance	105.09	101.99	135.94	1142.29	14.83	113.60	335.89	26.79	19.78	122.12	1263.99	1025.49	309.11	968.82
	1. In Nepal Rastra Bank	75.04		125.02	1062.92		113.58	37.50	0.99	1.86	122.12	221.61	81.99	9.20	293.01
	Domestic Currency	75.04		125.02	1062.92		113.58	37.50	0.99	1.86	122.12	221.61	81.99	9.20	293.01
	Foreign Currency														
	2. "A"Class Licensed Institution	30.05	101.99	10.93	79.37	14.83	0.03	222.18	25.76	-0.18		1042.37	878.63	299.90	672.98
	Domestic Currency	30.05	101.99	10.93	79.37	14.83	0.03	222.18	25.76	-0.18		1042.37	878.63	299.90	672.98
	Foreign Currency														
	3. Other Financial Ins.							76.21	0.03	18.09				64.87	2.82
	4. In Foreign Banks														
	c. Money at Call	683.32		480.94	4101.39	65.50	330.42			109.23	860.54				
	Domestic Currency	683.32		480.94	4099.80	65.50	330.42			109.23	860.54				
	Foreign Currency				1.59										
2	INVESTMENT IN SECURITIES	10.00			530.76			5.00		10.01	150.00	279.31	148.50		280.00
	a. Govt. Securities	10.00			530.76			5.00		10.01	150.00	279.31	148.50		280.00
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	19.57		1.12	272.13		2.51	5.00	10.80	75.87	222.75	289.43	43.20	15.57	205.61
	a. Interbank Lending														
	b. Non Residents														
	c. Others	19.57		1.12	272.13		2.51	5.00	10.80	75.87	222.75	289.43	43.20	15.57	205.61
4	LOANS & ADVANCES	1540.09	383.33	1904.91	18397.15	236.74	1225.76	562.50	147.62	2332.60	4124.38	4353.86	3183.12	382.85	4922.97
	a. Private Sector	1540.09	383.33	1904.91	17758.70	236.74	746.38	562.50	147.62	2332.60	4124.38	4353.86	3052.62	382.85	4922.97
	b. Financial Institutions				638.45		479.38						130.50		
	c. Government Organizations														
5	BILL PURCHASED														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	56.45	6.05	73.47	171.62	5.89	33.52	12.85	7.60	60.95	162.50	253.28	108.09	4.47	55.16
8	OTHER ASSETS	73.29	16.00	83.68	411.23	11.02	54.03	11.94	373.39	3567.17	482.08	136.06	209.62	275.03	225.27
	a. Accrued Interest:	10.53	1.80	5.64	96.42	0.96	4.47	4.25	222.18	3007.70	79.51	40.28	7.15	240.38	55.18
	Financial Institutions		0.76	2.85	32.44	0.18	1.51		90.66		29.33		1.53	10.20	
	Government Enterprise				5.49						3.92		1.73		2.41
	Private Sector	10.53	1.04	2.79	58.49	0.79	2.97	4.25	131.52	3007.70	46.25	40.28	3.89	230.19	52.77
	b. Staff Loans / Adv.	17.33	1.08	31.94	34.22	6.56	8.63	1.29		7.70	3.86	29.44	23.19	73.01	
	c. Sundry Debtors	0.02	11.00		48.77	0.56	0.51		61.71	431.20	47.89		11.11		22.45
	d. Cash In Transit														0.07
	e. Others	45.42	2.13	46.10	231.82	2.94	40.42	6.40	89.50	128.28	346.99	91.92	161.92	11.40	74.63
9	Expenses not Written off	1.40		2.76		0.50					0.49				

S.N.	BFI Name	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose	Synergy	Srijana
Liabilities										
1	CAPITAL FUND	166.47	227.67	549.97	1063.06	827.90	163.90	58.18	288.40	479.32
	a. Paid-up Capital	286.70	210.00	403.39	655.79	672.23	300.00	41.47	474.41	400.68
	b. Calls in Advance				80.30					
	c. Proposed Bonus Share				62.30	66.38				
	d. General Reserves	40.43	8.62	116.01	143.53	85.30	10.73	5.59	91.92	67.32
	e. Share Premium	2.41	6.80		118.04	0.12			0.52	
	f. Retained Earning	-169.40	-0.44	25.98	1.17	1.04	-174.36	10.45	-336.45	10.34
	g. Others Reserves Fund	6.33	2.70	4.59	1.94	2.83	27.52	0.67	58.00	0.99
2	BORROWINGS				113.14	21.96				
	a. NRB				113.14	21.96				
	b. Interbank Borrowing									
	c. Foreign Banks and Fin. Ins.									
	d. Other Financial Ins.									
	e. Bonds and Securities									
3	DEPOSITS	187.66	488.81	1503.81	4048.79	2878.84	137.62	204.01	1952.33	4565.82
	a. Current	9.85			36.30					118.74
	Domestic	9.85			36.30					118.74
	Foreign									
	b. Savings	70.80	202.83	513.76	1402.73	1217.34	84.90	93.62	843.36	2267.72
	Domestic	70.80	202.83	513.76	1402.73	1217.34	84.90	93.62	843.36	2267.72
	Foreign									
	c. Fixed	101.40	285.98	990.04	2264.49	1661.51	52.08	110.39	1105.75	1555.66
	Domestic	101.40	285.98	990.04	2264.49	1661.51	52.08	110.39	1105.75	1555.66
	Foreign									
	d. Call Deposits	5.62			345.27					623.68
	Domestic	5.62			345.27					623.68
	Foreign									
	e. Others			0.01			0.64		3.22	0.01
	Domestic			0.01			0.64		3.22	0.01
	Foreign									
4	Bills Payable									
5	Other Liabilities	411.60	55.83	241.66	371.97	244.69	144.28	30.71	643.13	153.25
	1. Sundry Creditors	4.15	1.01	4.14	1.95	14.12	25.30	0.15	33.56	29.77
	2. Loan Loss Provision	148.79	17.27	132.13	88.28	53.40	21.24	9.49	332.05	98.54
	3. Interest Suspense a/c	240.49	5.95	47.50	102.37	34.79	9.97	8.17	151.79	23.75
	4. Others	18.18	31.60	57.89	179.37	142.38	87.77	12.90	125.74	1.19
6	Reconciliation A/c						94.76			
7	Profit & Loss A/c	38.14		41.73	65.32	45.33	19.52	5.95	30.75	87.75
		803.87	772.31	2337.17	5662.27	4018.72	560.08	298.85	2914.61	5286.13
Assets										
1	LIQUID FUNDS	280.30	245.29	778.24	968.80	908.92	113.99	33.82	615.62	1165.26
	a. Cash Balance	4.94	12.91	3.26	55.33	36.22	1.24	21.77	39.14	143.33
	Nepalese Notes & Coins	4.94	12.91	3.26	55.33	36.22	1.24	21.77	39.14	143.33
	Foreign Currency									
	b. Bank Balance	275.35	232.38	33.24	168.84	61.77	8.60	4.10	576.48	218.74
	1. In Nepal Rastra Bank	24.41	25.12	30.72	168.84	61.77	6.40		48.17	207.67
	Domestic Currency	24.41	25.12	30.72	168.84	61.77	6.40		48.17	207.67
	Foreign Currency									
	2. "A"Class Licensed Institution	88.33	100.02	2.52			2.11	4.10	476.78	11.07
	Domestic Currency	88.33	100.02	2.52			2.11	4.10	476.78	11.07
	Foreign Currency									
	3. Other Financial Ins.	162.61	107.24				0.10		51.54	
	4. In Foreign Banks									
	c. Money at Call			741.74	744.63	810.93	104.15	7.94		803.19
	Domestic Currency			741.74	744.63	810.93	104.15	7.94		803.19
	Foreign Currency									
2	INVESTMENT IN SECURITIES		15.00		260.50	138.60			250.00	
	a. Govt. Securities		15.00						250.00	
	b. NRB Bond				260.50	138.60				
	c. Govt. Non-Fin. Ins.									
	d. Other Non-Fin Ins.									
	e. Non Residents									
3	SHARE & OTHER INVESTMENT	0.19	1.86	0.35	54.94	143.96	0.10	0.19	9.70	123.01
	a. Interbank Lending									
	b. Non Residents									
	c. Others	0.19	1.86	0.35	54.94	143.96	0.10	0.19	9.70	123.01
4	LOANS & ADVANCES	253.81	466.76	1465.48	3898.66	2589.63	228.17	209.99	1612.82	3722.27
	a. Private Sector	253.81	416.76	1465.48	3780.85	2589.63	228.17	209.99	1612.82	3722.27
	b. Financial Institutions		50.00		117.80					
	c. Government Organizations									
5	BILL PURCHASED									
	a. Domestic Bills Purchased									
	b. Foreign Bills Purchased									
	c. Import Bills & Imports									
6	LOANS AGAINST COLLECTED BILLS									
	a. Against Domestic Bills									
	b. Against Foreign Bills									
7	FIXED ASSETS	3.52	9.73	6.69	166.06	54.06	5.57	6.66	85.08	136.25
8	OTHER ASSETS	260.10	23.96	84.68	313.31	177.25	43.81	47.29	302.09	139.35
	a. Accrued Interest:	240.49	5.95	47.50	116.39	34.79	9.97	8.17	151.79	23.75
	Financial Institution									
	Government Enterprise				2.38					
	Private Sector	240.49	5.95	47.50	114.01	34.79	9.97	8.17	151.79	23.75
	b. Staff Loans / Adv.	0.96	2.24		16.79	19.25		3.88	10.20	17.47
	c. Sundry Debtors	5.37	4.34	1.00	30.13	18.59	3.90	0.96	49.76	18.69
	d. Cash In Transit					0.44				
	e. Others	13.29	11.43	36.19	150.01	104.18	29.94	34.28	90.36	79.45
9	Expenses not Written off							0.24		
10	Non Banking Assets	4.50		1.73		6.31	73.69	0.66	34.27	
11	Reconciliation Account	1.44					94.76			
12	Profit & Loss A/c		9.71						5.04	
	TOTAL ASSETS	803.87	772.31	2337.17	5662.27	4018.72	560.08	298.85	2914.61	5286.13

S.N.	BFI Name	WMBFL	CMBFCL	Crystal	Guheshwori	ICFC	Kuber	Manjushree	Jebils	Reliance
Liabilities										
1	CAPITAL FUND	-95.65	-762.43	36.64	907.17	1066.84	24.32	828.49	654.56	923.63
	a. Paid-up Capital	181.98	935.07	70.00	800.00	882.17	150.00	724.38	577.91	689.70
	b. Calls in Advance	1.37		24.49			130.23			
	c. Proposed Bonus Share								28.90	
	d. General Reserves	71.70	259.56	46.44	99.96	162.09	56.73	27.08	36.69	45.97
	e. Share Premium	1.36	2.61		3.50		0.62	5.26	1.25	1.12
	f. Retained Earning	-352.45	-1959.67	-265.59	0.01	16.24	-313.43	70.94	0.80	184.01
	g. Others Reserves Fund	0.39		161.30	3.69	6.35	0.17	0.83	9.02	2.84
2	BORROWINGS		29.50			627.10		186.61	21.96	
	a. NRB					77.10		36.61	21.96	
	b. Interbank Borrowing		29.50			550.00		150.00		
	c. Foreign Banks and Fin. Ins.									
	d. Other Financial Ins.									
	e. Bonds and Securities									
3	DEPOSITS	77.25	831.81	202.53	2678.57	8072.24	32.98	5618.24	1061.58	3564.59
	a. Current								1.42	
	Domestic								1.42	
	Foreign									
	b. Savings	75.95	21.95	94.71	797.46	2388.86	32.98	806.20	186.24	1175.54
	Domestic	75.95	21.95	94.71	797.46	2388.86	32.98	806.20	186.24	1175.54
	Foreign									
	c. Fixed	1.30			1598.54	4446.26		3155.40	769.99	1854.33
	Domestic	1.30			1598.54	4446.26		3155.40	769.99	1854.33
	Foreign									
	d. Call Deposits					1233.42			11.06	
	Domestic					1233.42			11.06	
	Foreign									
	e. Others		809.85	107.82	282.57	3.70		1656.64	92.87	534.73
	Domestic		809.85	107.82	282.57	3.70		1656.64	92.87	534.73
	Foreign									
4	Bills Payable					1.14				
5	Other Liabilities	593.68	3930.61	886.66	139.89	372.12	210.42	436.28	154.55	246.28
	1. Sundry Creditors	24.76	111.82	4.11	22.25	24.51	5.39	3.75	4.18	10.42
	2. Loan Loss Provision	219.67	1695.54	329.17	30.60	100.11	46.07	138.59	54.14	83.45
	3. Interest Suspense a/c	278.85	2068.61	500.00	12.21	15.58	46.67	158.71	36.60	32.09
	4. Others	70.40	54.65	53.38	74.83	231.93	112.29	135.23	59.63	120.32
6	Reconciliation A/c		0.00							
7	Profit & Loss A/c	46.09	4.43	17.08	60.01	80.81	32.49	54.68	5.33	17.44
		621.36	4033.91	1142.91	3785.64	10220.25	300.22	7124.30	1897.99	4751.95
Assets										
1	LIQUID FUNDS	40.17	124.39	64.85	717.81	2453.74	98.76	1540.16	444.14	1213.88
	a. Cash Balance	1.36	0.14	0.14	19.82	195.21	0.23	108.93	9.06	32.05
	Nepalese Notes & Coins	1.36	0.14	0.14	19.73	195.21	0.23	108.93	9.06	32.05
	Foreign Currency				0.09					
	b. Bank Balance	2.77	124.25	64.71	90.03	2258.52	6.18	1431.23	48.33	149.96
	1. In Nepal Rastra Bank	0.08	1.61	1.28	78.37	262.38	2.65	124.19	48.33	149.96
	Domestic Currency	0.08	1.61	1.28	78.37	262.38	2.65	124.19	48.33	149.96
	Foreign Currency									
	2. "A"Class Licensed Institution	2.27	106.08	62.56	11.64	1898.76	3.53	999.28		
	Domestic Currency	2.27	106.08	62.56	11.64	1898.76	3.53	999.28		
	Foreign Currency									
	3. Other Financial Ins.	0.41	16.56	0.87	0.01	97.39		307.76		
	4. In Foreign Banks									
	c. Money at Call	36.04			607.96		92.35		386.75	1031.87
	Domestic Currency	36.04			607.96		92.35		386.75	1031.87
	Foreign Currency									
2	INVESTMENT IN SECURITIES				124.88	477.16		156.08	66.85	82.78
	a. Govt. Securities				124.88	477.16		156.08	66.85	82.78
	b. NRB Bond									
	c. Govt. Non-Fin. Ins.									
	d. Other Non-Fin Ins.									
	e. Non Residents									
3	SHARE & OTHER INVESTMENT	0.21	0.03	3.23	205.58	277.32	0.50		97.76	208.37
	a. Interbank Lending									
	b. Non Residents									
	c. Others	0.21	0.03	3.23	205.58	277.32	0.50		97.76	208.37
4	LOANS & ADVANCES	219.67	1695.54	335.90	2390.34	6512.35	46.07	4977.86	1172.23	3071.64
	a. Private Sector	219.67	1695.54	335.90	2274.95	6009.24	46.07	4977.86	1091.23	2943.59
	b. Financial Institutions				113.60	503.10			81.00	128.05
	c. Government Organizations				1.79					
5	BILL PURCHASED									
	a. Domestic Bills Purchased									
	b. Foreign Bills Purchased									
	c. Import Bills & Imports									
6	LOANS AGAINST COLLECTED BILLS									
	a. Against Domestic Bills									
	b. Against Foreign Bills									
7	FIXED ASSETS	14.57	84.78	198.61	136.83	262.60	11.50	73.01	3.66	22.75
8	OTHER ASSETS	287.95	2108.85	539.01	210.21	223.29	64.34	335.85	113.27	147.94
	a. Accrued Interest:	278.85	2068.61	500.00	13.11	63.96	46.76	158.71	37.12	32.31
	Financial Institution		2068.61		1.93	21.93		39.96	4.31	0.51
	Government Enterprise				0.90	8.97			0.52	0.22
	Private Sector	278.85		500.00	10.29	33.07	46.76	118.75	32.29	31.58
	b. Staff Loans / Adv.	4.20	0.17		36.60	79.16	0.55	64.35	15.99	12.58
	c. Sundry Debtors		4.32	0.18	41.57	15.36	9.12	25.93	0.14	0.27
	d. Cash In Transit									
	e. Others	4.90	35.74	38.84	118.93	64.81	7.91	86.85	60.02	102.79
9	Expenses not Written off								0.07	
10	Non Banking Assets	58.80	20.34	1.31		13.80	79.06	41.35		4.54
11	Reconciliation Account									0.05
12	Profit & Loss A/c									
	TOTAL ASSETS	621.36	4033.91	1142.91	3785.64	10220.25	300.22	7124.30	1897.99	4751.95

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC
Expenses											
1. Interest Expense	2013.84	2066.57	3558.22	5605.88	1075.26	3960.45	3600.80	2553.70	3674.95	3891.23	3784.22
1.1 On Deposit Liabilities	1626.68	2062.85	3525.41	5482.62	1075.26	3917.86	3442.84	2549.59	3632.20	3821.69	3759.39
1.1.1 Saving Account	559.73	1090.77	1192.06	998.43	232.92	967.14	496.01	474.92	779.63	531.26	836.21
1.1.2 Fixed Account	1019.62	903.16	1914.97	4107.34	790.31	2861.44	2916.02	1946.40	2740.42	3167.93	2633.91
1.1.2.1 Up to 3 months Fixed Account		1.58	287.24	106.63	36.92	2861.44	104.48		836.94		40.63
1.1.2.2 3 to 6 months Fixed Account		0.63	382.99		169.32		83.27	4.11	287.19		208.45
1.1.2.3 6 months to 1 year Fixed Account		739.22	957.48		569.49		228.54		956.13	3167.93	2211.63
1.1.2.4 Above 1 year Fixed Account	1019.62	161.73	287.24	4000.71	14.58		2499.74	1942.29	660.16		173.19
1.1.3 Call Deposit	47.32	68.92	418.39	376.85	52.03	89.28	30.80	128.27	112.15	122.50	289.27
1.1.4 Certificate of Deposit											
1.2 On Borrowing	387.16	3.72	32.80	123.26		42.59	157.96	4.11	42.75	69.54	24.84
2. Commission Expense		35.67	171.10	134.90				15.30			14.58
3. Staff Expense	1772.62	1933.00	777.78	580.96	461.26	829.69	792.90	374.16	638.67	594.50	479.84
4. Office Operating Expenses	503.47	657.89	329.96	647.36	417.71	645.42	613.81	279.39	489.76	402.96	328.40
5. Foreign Exchange Loss											
5.1 Due to Change in Exchange Rates											
5.2 Due to Foreign Currency Transaction											
6. Non Operating Expense				0.17				25.40	0.48		1.31
7. Provision for Risk	267.74	1244.30	263.58	668.04	116.00	148.85	151.36	634.34	118.02	283.52	471.10
7.1 Loan loss Provision	217.88	1237.18	263.58	668.04	116.00	148.85	150.34	634.34	118.02	283.52	209.64
7.1.1 General Loan loss Provision	217.88	208.50	129.11	405.08	78.84		105.75	307.09	118.02	88.57	209.64
7.1.1.1 Pass Loan Loss Provision	217.88	130.87	129.11	181.04	75.73		105.75	240.86	118.02	112.56	209.64
7.1.1.2 Watch List Provision		77.63		224.04	3.12			66.22		-23.99	
7.1.2 Special Loan Loss Provision		1028.68	115.86	262.96	37.15		44.59	327.25		194.95	
7.1.3 Additional Loan Loss Provision			18.61			148.85					
7.2. Provision for Non-Banking Assets	0.04										261.46
7.3. Provision for Loss on Investment		1.08					1.02				
7.5. Provision for Loss of Other Assets	49.82	6.04									
8. Loan Written Off			2.72		0.32			0.00			
9. Provision for Staff Bonus	290.61	300.00	396.87	405.49	215.66	222.99	205.38		257.64	132.94	75.48
10. Provision for Income Tax	1100.19	945.00	1169.28	1216.48	646.99	618.09	673.99		772.92	398.82	211.64
11. Others		2.48									
12. Net Profit	2567.73	2760.30	2799.46	2838.45	1509.64	1611.80	1379.78	1066.91	1803.48	930.58	543.15
Total Expenses	8516.20	9945.21	9468.98	12097.73	4442.83	8037.29	7418.02	4949.20	7755.92	6634.54	5909.72
Income											
1. Interest Income	6606.33	8271.66	8048.28	9724.46	3312.08	6871.04	6492.18	3802.41	6925.89	5953.95	4795.10
1.1 On Loans and Advances	6263.13	7577.91	7248.72	9154.43	2959.45	6496.77	5932.96	3579.62	6463.48	5667.84	4560.90
1.2 On Investment	243.72	616.76	463.70	391.39	102.05	274.41	282.14	125.61	426.73	248.63	197.59
1.2.1 Government Bonds	243.72	444.26	463.70	391.39	102.05	274.41	280.82	32.97	45.15	248.63	196.69
1.2.2 Foreign Bonds									70.16		
1.2.3 NRB Bonds		0.52					1.31	92.64	311.42		0.91
1.2.4 Debenture & Bonds		171.98									
1.3 On Agency Balance	36.99	4.86	9.25	176.42	3.16	99.85	5.05	2.05			7.04
1.4 On Call Deposit		47.81	246.61	1.78	118.59			77.82	35.68	13.82	1.73
1.5 On Others	62.48	24.32	79.99	0.45	128.82		272.03	17.31		23.66	27.83
2. Commission and Discount	652.74	375.59	437.75	813.99	496.15	474.03	691.87	480.38	266.05	252.92	158.52
2.1 Bills Purchase and Discount	0.00	1.33	0.17	2.10	11.81	7.60	0.54	20.58	16.77	10.10	7.78
2.2 Commission	652.74	364.94	432.35	811.90	388.46	387.39	315.23	449.45	249.28	236.71	149.23
2.3 Others		9.32	5.23		95.88	79.04	376.11	10.35		6.11	1.51
3. Exchange Fluctuation Income	124.44	23.62	519.76	504.79	514.88	478.17	178.59	131.91	96.73	182.15	48.06
3.1 Due to Change in Exchange Rate	-15.67	-26.06	276.78	28.16	114.72		8.25	2.71	5.67		1.87
3.2 Due to Foreign Currency Transaction	140.11	49.68	242.98	476.64	400.16	478.17	170.34	129.20	91.06	182.15	46.19
4. Other Operating Income	292.00	410.19	326.05	349.39	83.54	159.75		180.84	430.94	94.98	185.24
5. Non Operating Income	507.90	2.52	129.38	114.02	10.53	47.18	9.54		13.68	34.95	40.10
6. Write Back from Provisions for loss	318.91	718.52	0.27	566.93	13.50		9.84	345.96	22.64	103.27	677.64
7. Recovery of written-off Loan	13.88	143.11	7.49	24.14	12.15		36.00	7.70		12.33	5.06
8. Income from Extra Ordinary transactions						7.12					
9. Net Loss											
Total Income	8516.20	9945.21	9468.98	12097.73	4442.83	8037.29	7418.02	4949.20	7755.92	6634.54	5909.72

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU
Expenses												
1. Interest Expense	6440.24	3611.91	3345.25	3400.49	4690.22	5161.39	5631.71	3503.79	4293.06	3480.88	4180.77	3956.27
1.1 On Deposit Liabilities	6277.57	3584.44	3333.30	3345.11	4573.36	5066.31	5534.81	3393.81	4255.97	3476.42	4118.58	3929.01
1.1.1 Saving Account	1990.91	626.72	724.89	598.98	1047.44	863.85	1150.15	374.14	687.71	587.32	510.15	1123.29
1.1.2 Fixed Account	3449.68	2842.04	2137.08	2360.85	2785.79	4200.00	4151.30	2889.80	2714.59	2745.00	3387.39	2291.54
1.1.2.1 Up to 3 months Fixed Account	0.57			16.12	672.14		4.11	44.02		29.40	177.86	95.07
1.1.2.2 3 to 6 months Fixed Account				69.28	882.67		13.85	787.61	54.04	396.03	37.66	128.29
1.1.2.3 6 months to 1 year Fixed Account	3302.03	2328.88		1186.69	698.29	2126.45	3309.41	1090.31	2174.01	1705.78	1209.77	1748.07
1.1.2.4 Above 1 year Fixed Account	147.08	513.17	2137.08	1088.75	532.69	2073.54	823.93	967.86	486.54	613.79	1962.10	320.10
1.1.3 Call Deposit	836.98	115.68	471.32	385.28	740.13	2.46	233.36	129.87	853.68	144.10	174.02	514.18
1.1.4 Certificate of Deposit											47.03	
1.2 On Borrowing	162.67	27.47	11.95	55.38	116.86	95.08	96.90	109.98	37.09	4.46	62.19	27.25
2. Commission Expense						1.03	53.76	3.95				
3. Staff Expense	911.44	500.02	411.37	384.90	557.45	2338.79	727.98	360.00	269.04	465.37	576.81	755.55
4. Office Operating Expenses	822.82	373.62	301.08	416.43	535.99	481.09	734.44	334.04	1463.80	455.90	530.73	546.12
5. Foreign Exchange Loss				0.86		0.22						83.78
5.1 Due to Change in Exchange Rates				0.86								
5.2 Due to Foreign Currency Transaction						0.22						
6. Non Operating Expense		1.53	0.26	2.96		0.06				0.48		
7. Provision for Risk	513.32	115.56	224.56	403.19	292.56	2498.72	216.95	245.18	152.90	415.73	157.83	343.96
7.1 Loan loss Provision	483.29	107.51	224.56	384.75	292.56	2486.60	216.95	214.54	152.82	326.76	145.51	257.95
7.1.1 General Loan loss Provision	374.41	94.81	140.69	114.58	292.56	226.52	216.95	61.49	91.32	46.90	118.75	205.58
7.1.1.1 Pass Loan Loss Provision	365.30	83.11	123.02	52.96	292.56	80.68	216.95	73.31	86.92	64.18	115.82	255.58
7.1.1.2 Watch List Provision	9.11	11.69	17.67	61.62		145.84		-11.82	4.40	-17.28	2.92	-49.80
7.1.2 Special Loan Loss Provision	108.88	12.70	83.87	270.17		2260.08		153.05	61.50	279.86	26.77	52.87
7.1.3 Additional Loan Loss Provision												-0.70
7.2. Provision for Non-Banking Assets	28.80			18.45				30.63	0.08	88.96		86.00
7.3. Provision for Loss on Investment	1.23	8.06									12.32	
7.5. Provision for Loss of Other Assets						12.12						
8. Loan Written Off				43.81						155.92	23.27	385.96
9. Provision for Staff Bonus	132.52	116.02	100.81	114.66	175.03	193.34	205.67	144.27	178.94	134.59	197.05	124.38
10. Provision for Income Tax	397.56	348.05	302.43	343.99	525.08	628.35	611.95	432.81	530.83	403.77	560.45	376.70
11. Others												
12. Net Profit	927.64	812.11	705.68	802.63	1225.19	1788.39	1444.75	1009.89	1258.57	942.12	1410.02	867.12
Total Expenses	10145.52	5878.81	5391.44	5913.92	8001.52	13091.37	9627.22	6033.93	8147.14	6454.76	7636.92	7439.84
Income												
1. Interest Income	9095.49	5388.51	4686.94	4950.05	6890.73	9468.85	8247.09	4970.52	5987.45	5401.41	6284.00	5865.27
1.1 On Loans and Advances	8607.06	5142.38	4461.91	4719.60	6506.21	9287.55	7868.44	4722.91	5727.53	5115.91	5949.43	5406.29
1.2 On Investment	398.39	221.44	162.20	176.60	316.41	173.02	337.79	234.84	191.03	224.19	295.97	284.07
1.2.1 Government Bonds	398.39	205.64	162.20	166.60	316.41	172.21	337.79	189.92	191.03	22.86	265.22	272.11
1.2.2 Foreign Bonds		6.82		8.74						4.57	30.75	11.96
1.2.3 NRB Bonds		8.98		1.26				44.91		196.76		
1.2.4 Debenture & Bonds						0.81						
1.3 On Agency Balance	5.90				13.35			11.59	11.18			29.86
1.4 On Call Deposit	27.20				54.75		34.77	1.18		48.63	7.38	12.68
1.5 On Others	56.94	24.68	62.84	53.85		8.28	6.09		57.71	12.69	31.23	132.38
2. Commission and Discount	154.73	224.86	215.75	210.54	920.31	234.23	586.42	107.60	589.02	200.20	323.53	195.54
2.1 Bills Purchase and Discount	154.73	0.32	0.02	22.58		0.00		0.33	0.35	1.88		1.18
2.2 Commission		224.54	70.69	183.53	171.30	224.59	569.07	82.62	584.78	183.44	314.64	171.18
2.3 Others			145.04	4.43	749.01	9.64	17.34	24.65	3.88	14.88	8.89	23.17
3. Exchange Fluctuation Income	161.89	120.42	117.16	207.77	190.48	125.95	247.23	198.71	129.51	151.10	216.77	258.81
3.1 Due to Change in Exchange Rate	33.15	4.24			107.36	125.95	185.01		5.64	16.55	8.38	
3.2 Due to Foreign Currency Transaction	128.75	116.18	117.16	207.77	83.12		62.22	198.71	123.88	134.55	208.39	258.81
4. Other Operating Income	479.86	142.34	59.79	178.61		690.83	102.87	347.57	1374.45	245.61	311.99	332.88
5. Non Operating Income	41.75	1.97	32.45	154.83		60.11	85.59	0.53	66.72	18.57	110.05	29.93
6. Write Back from Provisions for loss	177.71		279.33	212.13		2414.22	356.14	403.30		415.48	349.63	757.41
7. Recovery of written-off Loan	2.50	0.72				97.18	1.89	5.71		22.38	19.19	
8. Income from Extra Ordinary transactions	31.59										21.75	
9. Net Loss												
Total Income	10145.52	5878.81	5391.44	5913.92	8001.52	13091.37	9627.22	6033.93	8147.14	6454.76	7636.92	7439.84

BFI Name	Janata	Mega	Civil	Century	Sanima	NIDC	MahabaramDB	Narayani	Sahayogi	Karnali	Shangrila	Excel
Expenses												
1. Interest Expense	3055.86	2506.13	2195.75	2961.66	3611.87	71.61	1540.81	2.12	201.58	102.82	840.05	183.93
1.1 On Deposit Liabilities	3049.73	2442.00	2167.16	2961.66	3564.61	71.61	1539.71	2.12	201.58	102.82	840.05	183.83
1.1.1 Saving Account	745.76	472.33	377.41	662.22	1192.16	14.50	517.59	1.73	119.58	45.79	303.87	63.56
1.1.2 Fixed Account	2095.06	1514.90	1471.81	1812.15	2033.20	56.37	870.94	0.39	73.31	57.03	446.95	102.37
1.1.2.1 Up to 3 months Fixed Account	193.06				25.10		34.86				31.16	4.47
1.1.2.2 3 to 6 months Fixed Account	390.79				69.98	6.09	11.48		6.60		75.72	8.12
1.1.2.3 6 months to 1 year Fixed Account	1199.51	1514.90	1471.81	1812.15	1.42	34.11	448.18		46.21		276.09	63.22
1.1.2.4 Above 1 year Fixed Account	311.70				1936.71	16.17	376.42	0.39	20.50	57.03	63.97	26.56
1.1.3 Call Deposit	208.92	454.76	317.94	487.29	339.24	0.74	151.17		8.69		89.23	17.89
1.1.4 Certificate of Deposit												
1.2 On Borrowing	6.13	64.13	28.59	0.00	47.26		1.11					0.11
2. Commission Expense												
3. Staff Expense	464.89	303.80	318.97	324.87	373.22	93.04	187.39	2.74	26.31	26.28	109.66	44.21
4. Office Operating Expenses	399.00	284.75	267.71	331.63	367.30	25.22	167.82	4.00	21.57	20.35	91.13	35.16
5. Foreign Exchange Loss												
5.1 Due to Change in Exchange Rates							-0.13					
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense	0.03			1.78							0.18	
7. Provision for Risk	166.12	358.94	209.97	304.09	199.05	81.55	305.94	0.07	53.48	6.66	54.85	23.69
7.1 Loan loss Provision	166.12	266.96	209.97	251.80	199.05	81.55	272.49	0.07	53.48	6.66	54.85	23.69
7.1.1 General Loan loss Provision	27.41	71.16	78.90	134.83	165.19	4.99	100.06		24.33	6.66	35.22	8.84
7.1.1.1 Pass Loan Loss Provision	63.07	71.16	46.16	105.73	131.42	3.78	30.40		5.82	6.66	19.99	4.94
7.1.1.2 Watch List Provision	-35.66		32.74	29.10	33.77	1.20	69.66		18.51		15.23	3.91
7.1.2 Special Loan Loss Provision	138.71	195.80	131.07	116.97	33.86	76.56	172.44	0.07	29.15		19.63	14.84
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets		0.90		52.30			33.45					
7.3. Provision for Loss on Investment		91.08										
7.5. Provision for Loss of Other Assets												
8. Loan Written Off	43.14		130.14				29.33	7.68				
9. Provision for Staff Bonus	82.25	74.15	50.01	90.06	171.08	7.38	48.13		10.91	0.17	35.81	15.88
10. Provision for Income Tax	246.74	216.55	150.02	270.53	505.14	41.65	144.39		32.73	0.51	107.44	47.63
11. Others		0.51	0.05		0.32		14.34			0.49		
12. Net Profit	575.73	524.90	350.05	630.05	1205.68	50.59	336.90	44.90	76.37	1.20	250.68	111.13
Total Expenses	5033.77	4269.74	3672.68	4914.67	6433.66	371.03	2774.91	61.50	422.95	158.48	1489.81	461.62
Income												
1. Interest Income	4630.33	3807.08	3088.57	4199.16	5687.96	239.05	2259.73	11.75	356.35	146.98	1391.34	418.79
1.1 On Loans and Advances	4467.33	3535.55	2881.50	4051.57	5373.27	209.49	2026.25	11.13	320.10	143.03	1283.99	387.68
1.2 On Investment	134.96	220.76	190.24	108.86	281.97		42.59				12.28	
1.2.1 Government Bonds	133.54	2.33	182.46	108.86	281.97							
1.2.2 Foreign Bonds			7.78									
1.2.3 NRB Bonds	1.42	218.23					42.59					
1.2.4 Debenture & Bonds		0.19									12.28	
1.3 On Agency Balance	4.10	0.66	2.10	22.07			157.61	0.62				
1.4 On Call Deposit	0.01	23.58	14.73			29.56			36.19	3.95	86.84	31.11
1.5 On Others	23.93	26.53	16.66	32.72			33.27		0.06		8.22	
2. Commission and Discount	205.46	85.20	66.66	61.70	128.20	0.11	7.28		6.14	11.50	10.10	4.78
2.1 Bills Purchase and Discount	1.07	1.56	0.59									
2.2 Commission	204.39	83.64	66.07	61.70	128.20	0.11	7.28		6.14	1.48	9.20	3.26
2.3 Others										10.02	0.91	1.52
3. Exchange Fluctuation Income	72.49	101.28	108.38	118.88	208.12							
3.1 Due to Change in Exchange Rate	45.79		10.28	2.83	6.28							
3.2 Due to Foreign Currency Transaction	26.70	101.28	98.10	116.04	201.84							
4. Other Operating Income	60.35	164.45	135.21	198.49	376.99	15.26	105.85	0.01	18.12		88.07	15.80
5. Non Operating Income	16.95	5.77	2.42	12.54	24.91	90.76	18.19	14.55			0.30	2.67
6. Write Back from Provisions for loss	48.19	105.97	237.43	317.60	7.48	23.30	382.31	35.20	42.33			19.58
7. Recovery of written-off Loan			34.01			2.55	1.56					
8. Income from Extra Ordinary transactions				6.31								
9. Net Loss												
Total Income	5033.77	4269.74	3672.68	4914.67	6433.66	371.03	2774.91	61.50	422.95	158.48	1489.81	461.62

BFI Name	Western	Deva	Mitteri	Tinau	Muktnath	Kankai	Bhargav	Garima	OmDB	GandakiDB	Kabeli	Kamana
Expenses												
1. Interest Expense	147.17	756.23	195.74	268.90	1238.61	75.87	150.93	997.70	1097.25	1218.30	26.83	854.30
1.1 On Deposit Liabilities	147.17	756.23	195.74	268.90	1237.93	75.87	150.93	997.70	1097.15	1217.66	26.83	854.30
1.1.1 Saving Account	89.56	265.97	52.89	99.75	440.21	29.74	51.61	357.38	297.89	350.54	13.57	274.62
1.1.2 Fixed Account	57.61	407.56	129.45	151.15	633.36	35.39	83.53	543.22	704.20	760.97	11.68	492.63
1.1.2.1 Up to 3 months Fixed Account			5.18	0.08	20.61	0.35	0.95	46.07	70.33	57.42	0.03	25.23
1.1.2.2 3 to 6 months Fixed Account	3.01		6.47	0.15	25.72	5.47	11.31	21.84	59.22	48.64	0.43	26.90
1.1.2.3 6 months to 1 year Fixed Account	31.23		45.31	122.22	433.17	13.99	42.37	197.94	497.14	553.41	8.15	377.08
1.1.2.4 Above 1 year Fixed Account	23.37	407.56	72.49	28.70	153.85	15.59	28.89	277.38	77.50	101.49	3.07	63.42
1.1.3 Call Deposit		82.69	13.40	18.00	164.37	10.74	15.79	97.09	95.06	106.16	1.58	87.05
1.1.4 Certificate of Deposit												
1.2 On Borrowing					0.68				0.10	0.64		
2. Commission Expense												
3. Staff Expense	37.88	90.03	28.31	38.00	242.85	27.93	24.08	157.92	108.89	141.13	9.06	104.78
4. Office Operating Expenses	24.18	112.81	17.84	26.73	193.15	22.47	19.01	133.71	104.01	114.64	5.74	69.69
5. Foreign Exchange Loss		16.18										
5.1 Due to Change in Exchange Rates		16.18										
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense		0.37										
7. Provision for Risk	11.48	204.61	8.10	15.73	74.81	17.20	4.97	103.60	48.17	60.92	12.18	43.99
7.1 Loan loss Provision	11.48	204.61	8.10	15.73	74.58	17.20	4.97	95.99	45.02	60.92	12.18	43.99
7.1.1 General Loan loss Provision		41.66	7.15	10.38	73.83	11.02	4.97	57.83	45.02	23.41	12.18	43.99
7.1.1.1 Pass Loan Loss Provision		24.22	6.26	6.65	68.03	4.70	4.97	36.23	45.02	15.27	12.18	43.99
7.1.1.2 Watch List Provision		17.44	0.89	3.74	5.80	6.32		21.60		8.14		
7.1.2 Special Loan Loss Provision		162.96	0.94	5.35	0.76	6.18		38.16		37.50		
7.1.3 Additional Loan Loss Provision	11.48											
7.2. Provision for Non-Banking Assets									3.14			
7.3. Provision for Loss on Investment					0.05			7.61				
7.5. Provision for Loss of Other Assets					0.18							
8. Loan Written Off		1.49										
9. Provision for Staff Bonus	8.85	28.91	10.41	7.70	60.98	4.31		40.22	38.01	48.63	1.67	32.59
10. Provision for Income Tax	26.55	86.73	31.24	23.10	182.27	12.93		120.67	114.02	145.90	5.01	97.78
11. Others						0.12						
12. Net Profit	61.94	202.37	72.89	53.89	427.57	30.16	42.99	281.56	266.04	340.44	11.69	228.15
Total Expenses	318.03	1499.74	364.52	434.05	2420.24	190.99	241.99	1835.39	1776.37	2069.97	72.18	1431.28
Income												
1. Interest Income	261.89	1238.37	324.34	389.05	2121.44	166.16	221.44	1697.36	1636.90	1923.64	66.97	1347.77
1.1 On Loans and Advances	261.89	1155.73	290.66	351.73	1982.06	148.64	192.19	1578.84	1500.12	1785.42	61.75	1247.86
1.2 On Investment		10.66		1.31	6.13		0.08		19.28	16.22		
1.2.1 Government Bonds		10.66			6.13		0.08		19.28	16.22		
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		71.06	33.68	36.01	132.14	17.48	21.90	114.84	117.50	121.58	5.22	99.92
1.5 On Others		0.92			1.11	0.04	7.28	3.67		0.43		
2. Commission and Discount	24.00	6.87	1.45	3.24	46.65	1.42	20.54	9.28	16.89	5.61	0.84	10.98
2.1 Bills Purchase and Discount												
2.2 Commission	24.00	6.87	0.69	3.24	46.65	1.42	2.37	9.28	16.89	5.61	0.84	10.98
2.3 Others			0.76				18.18					
3. Exchange Flactuation Income		17.07			0.12				0.10			
3.1 Due to Change in Exchange Rate		16.90			0.06				0.03			
3.2 Due to Foreign Currency Transaction		0.18			0.06				0.07			
4. Other Operating Income	32.14	83.76	38.64	28.62	234.01	12.58		123.22	115.22	110.59	3.62	66.33
5. Non Operating Income			0.08	1.66	13.18			3.04	7.26	13.17		6.19
6. Write Back from Provisions for loss		153.65		11.48	4.84	10.83		2.50		16.96	0.74	
7. Recovery of written-off Loan												
8. Income from Extra Ordinary transactions												
9. Net Loss												
Total Income	318.03	1499.74	364.52	434.05	2420.24	190.99	241.99	1835.39	1776.37	2069.97	72.18	1431.28

BFI Name	Corporate	Purnima	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Tourism	Mission	Mt. Makalu	Sindhu	Sahara
Expenses												
1. Interest Expense	2.04	141.86	774.53	73.83	659.68	178.71	1231.04	727.37	198.35	6.21	77.03	23.38
1.1 On Deposit Liabilities	2.04	141.86	767.85	73.83	659.68	178.71	1224.24	721.76	198.35	6.21	77.03	23.38
1.1.1 Saving Account	1.77	69.96	215.24	27.53	316.42	97.66	285.69	196.13	74.67	5.10	38.98	18.41
1.1.2 Fixed Account	0.03	65.63	441.17	38.55	316.81	63.30	791.22	411.94	101.92	0.84	22.20	3.37
1.1.2.1 Up to 3 months Fixed Account		4.13	11.02	0.56	4.86	4.78	21.91	27.62	0.30		0.28	
1.1.2.2 3 to 6 months Fixed Account		5.63	32.96		2.53	6.52	38.50	33.78	12.63		3.37	
1.1.2.3 6 months to 1 year Fixed Account		41.77	271.04	29.50	5.51	29.19	393.37	250.01	80.89	0.01	12.61	
1.1.2.4 Above 1 year Fixed Account	0.03	14.10	126.16	8.48	303.90	22.82	337.43	100.53	8.09	0.83	5.94	3.37
1.1.3 Call Deposit	0.24	6.27	111.44	7.75	26.46	17.75	147.33	113.70	21.76	0.26	15.84	1.59
1.1.4 Certificate of Deposit												
1.2 On Borrowing			6.68				6.81	5.61				
2. Commission Expense												
3. Staff Expense	2.67	22.83	114.58	12.68	78.89	35.75	170.75	106.42	41.98	2.36	25.04	10.28
4. Office Operating Expenses	4.99	18.96	115.94	13.99	76.39	35.61	156.21	128.88	26.12	4.06	27.35	4.85
5. Foreign Exchange Loss												
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense			0.20				0.03					
7. Provision for Risk	4.86	6.96	59.90	7.40	41.42	23.55	328.07	69.12	10.63	1.41	3.45	4.53
7.1 Loan loss Provision	4.86	6.96	48.51	7.40	41.42	23.55	308.33	65.19	10.63	1.41	3.45	4.53
7.1.1 General Loan loss Provision		4.95	48.51	4.08	30.65		79.04	24.49	6.06	0.45	0.92	4.53
7.1.1.1 Pass Loan Loss Provision		3.83	48.51	3.59	27.07		30.97	13.25	5.86	0.34	0.85	4.53
7.1.1.2 Watch List Provision		1.11		0.50	3.57		48.07	11.24	0.20	0.11	0.07	
7.1.2 Special Loan Loss Provision	4.86	2.01		3.32	10.78		227.86	33.69	4.57	0.97	2.53	
7.1.3 Additional Loan Loss Provision						23.55	1.43	7.01				
7.2. Provision for Non-Banking Assets			11.38									
7.3. Provision for Loss on Investment							19.74	3.93				
7.5. Provision for Loss of Other Assets												
8. Loan Written Off							0.01					
9. Provision for Staff Bonus		8.37	31.77	5.54	33.89	5.70	26.34	30.35	8.03	0.84		
10. Provision for Income Tax		25.10	95.32	16.62	101.66	17.09	79.03	91.06	24.08	2.52		
11. Others												
12. Net Profit	7.35	58.56	222.41	38.78	237.20	39.89	184.41	212.47	56.20	5.87	30.26	13.76
Total Expenses	21.91	282.62	1414.64	168.85	1229.13	336.29	2175.90	1365.68	365.39	23.27	163.13	56.79
Income												
1. Interest Income	21.87	260.13	1305.21	153.43	1129.46	306.41	1765.61	1232.68	326.79	21.61	151.07	48.62
1.1 On Loans and Advances	17.45	227.03	1188.39	139.76	1046.92	277.36	1615.88	1124.00	302.82	19.12	134.06	45.72
1.2 On Investment			15.20		28.17	1.25	46.45	19.23				
1.2.1 Government Bonds			15.20			1.25	45.99	19.23				
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds							0.46					
1.2.4 Debenture & Bonds					28.17							
1.3 On Agency Balance								0.18				
1.4 On Call Deposit		33.10	101.62	13.67	54.36	22.13	98.77	85.09	23.96	2.49	16.76	2.90
1.5 On Others	4.43					5.66	4.50	4.18			0.25	
2. Commission and Discount	0.01	1.01	5.01	0.83	77.03	8.26	5.50	22.86	1.27	0.69	2.03	
2.1 Bills Purchase and Discount												
2.2 Commission		1.01	5.01	0.83	11.55	3.49	5.50	22.86	1.27	0.69	1.77	
2.3 Others	0.01				65.48	4.77					0.26	
3. Exchange Fluctuation Income			3.46				0.22	44.51				
3.1 Due to Change in Exchange Rate			1.14				0.19	1.70				
3.2 Due to Foreign Currency Transaction			2.31				0.03	42.81				
4. Other Operating Income	0.02	19.85	92.58	14.59		16.92	77.28	63.95	37.30	0.63	9.31	8.17
5. Non Operating Income		1.64	8.38		3.77		105.43	0.92				
6. Write Back from Provisions for loss					18.87	2.66	220.95	0.76		0.35	0.72	
7. Recovery of written-off Loan							0.90					
8. Income from Extra Ordinary transactions						2.05			0.04			
9. Net Loss												
Total Income	21.91	282.62	1414.64	168.85	1229.13	336.29	2175.90	1365.68	365.39	23.27	163.13	56.79

BFI Name	NCommunity	Kailash	Salpa	Saptakoshi	Green	NFL	NSMFL	Gurkhas	Goodwill	SIFCL	Lalitpur	United FC
Expenses												
1. Interest Expense	116.91	1215.81	12.43	53.96	35.29	3.33	1.75	294.34	348.43	231.98	8.73	382.33
1.1 On Deposit Liabilities	116.91	1209.47	12.43	53.96	35.29	3.33	1.75	293.52	346.23	230.37	8.73	382.33
1.1.1 Saving Account	36.24	256.33	10.61	18.58	5.66	2.98	1.52	120.55	96.18	55.41	4.90	63.07
1.1.2 Fixed Account	58.25	790.61	1.69	22.33	18.87	0.35		172.96	250.05	174.96	3.83	268.22
1.1.2.1 Up to 3 months Fixed Account	1.29	60.54	0.01		2.91				2.73	6.13	0.03	10.12
1.1.2.2 3 to 6 months Fixed Account	0.53	64.34	0.13	1.21	1.78				2.36	2.23	0.20	10.39
1.1.2.3 6 months to 1 year Fixed Account	23.95	581.81	0.42	12.13	12.40	0.09			182.59	69.87	0.23	227.15
1.1.2.4 Above 1 year Fixed Account	32.49	83.93	1.13	8.99	1.78	0.26		172.96	62.38	96.73	3.37	20.56
1.1.3 Call Deposit	22.42	162.52	0.13	13.05	10.77		0.23					51.04
1.1.4 Certificate of Deposit												
1.2 On Borrowing		6.34						0.83	2.20	1.61		
2. Commission Expense												
3. Staff Expense	22.50	146.73	8.35	20.62	7.68	5.81	2.64	49.53	34.78	26.60	7.78	58.89
4. Office Operating Expenses	25.93	100.35	2.45	21.12	4.57	3.76	10.79	56.56	47.10	23.03	6.28	44.38
5. Foreign Exchange Loss		0.04										
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction		0.04										
6. Non Operating Expense		0.11										
7. Provision for Risk	28.57	37.14	4.78	26.78	8.42			57.44	22.25	5.06	5.89	25.12
7.1 Loan loss Provision	28.57	37.14	4.78	26.51	8.42				19.77	5.06	0.91	25.12
7.1.1 General Loan loss Provision	10.03	34.19	0.70	12.22	2.63					5.06		2.36
7.1.1.1 Pass Loan Loss Provision	3.78	33.73	0.38	5.01	1.97					5.06		1.28
7.1.1.2 Watch List Provision	6.25	0.46	0.32	7.22	0.66							1.08
7.1.2 Special Loan Loss Provision	18.54	2.95	4.09	14.28	5.79						0.91	22.76
7.1.3 Additional Loan Loss Provision									19.77			
7.2. Provision for Non-Banking Assets								47.05				
7.3. Provision for Loss on Investment				0.23				10.39	2.47		2.08	
7.5. Provision for Loss of Other Assets				0.05							2.90	
8. Loan Written Off	0.40							0.02				0.03
9. Provision for Staff Bonus	3.09	55.78	0.99					3.21	3.78	9.29		7.25
10. Provision for Income Tax	9.26	166.85						9.63	10.66	27.86		21.76
11. Others												
12. Net Profit	21.62	390.93	9.91	39.06	2.52	21.69	26.95	47.62	27.10	65.00	81.71	50.77
Total Expenses	228.27	2113.73	38.91	161.55	58.48	34.60	42.12	518.35	494.09	388.81	110.38	590.52
Income												
1. Interest Income	203.98	1857.15	30.75	124.80	51.48	7.59	9.41	426.05	440.90	357.17	27.82	541.54
1.1 On Loans and Advances	185.33	1689.57	27.28	108.86	44.99	7.22	7.75	378.61	390.86	310.59	18.29	495.73
1.2 On Investment		17.28					0.26	4.46	9.80	4.92		8.41
1.2.1 Government Bonds		17.28					0.26	4.46	9.80	4.92		8.41
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds												
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit	18.65	150.29	3.47	15.95	6.49	0.37	1.39	42.98	40.23	41.66	9.52	34.55
1.5 On Others												2.85
2. Commission and Discount	1.41	6.67	0.93	0.35	0.13	0.00		1.02	2.11	0.91	0.90	4.91
2.1 Bills Purchase and Discount												
2.2 Commission	1.41	6.67	0.93	0.35	0.13			1.02	2.11	0.91	0.90	4.49
2.3 Others							0.00					0.43
3. Exchange Fluctuation Income		0.22										
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction		0.22										
4. Other Operating Income	13.12	98.63	2.47	15.00	4.37		0.02	19.09	50.46	27.89		35.75
5. Non Operating Income		93.69					0.24	16.26	7.39	0.63	1.07	8.32
6. Write Back from Provisions for loss	9.77	57.39	4.75	21.39	2.51	15.24	16.43	64.76		1.46	80.60	
7. Recovery of written-off Loan						11.52		0.04				
8. Income from Extra Ordinary transactions												
9. Net Loss												
Total Income	228.27	2113.73	38.91	161.55	58.48	34.60	42.12	518.35	494.09	388.81	110.38	590.52

BFI Name	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal
Expenses												
1. Interest Expense	10.82	39.11	107.27	245.45	194.54	4.94	11.87	135.62	267.76	0.95	3.75	0.86
1.1 On Deposit Liabilities	10.82	38.22	107.27	244.11	194.54	4.94	11.87	135.62	267.76	0.95	3.08	0.86
1.1.1 Saving Account	5.12	14.54	27.29	66.33	68.78	2.43		44.33	110.03	0.58	0.16	0.86
1.1.2 Fixed Account	5.36	23.67	79.99	166.49	125.76	2.51	11.87	91.29	123.40	0.37		
1.1.2.1 Up to 3 months Fixed Account		1.33	0.02	7.14	1.72			2.84	7.55			
1.1.2.2 3 to 6 months Fixed Account		2.07	0.51	18.96	1.76			3.55	13.60			
1.1.2.3 6 months to 1 year Fixed Account		11.14	67.20	124.44	90.55	0.49		63.10	89.39	0.21		
1.1.2.4 Above 1 year Fixed Account	5.36	9.13	12.27	15.95	31.73	2.03	11.87	21.80	12.85	0.17		
1.1.3 Call Deposit	0.34			11.29					34.33		2.92	
1.1.4 Certificate of Deposit												
1.2 On Borrowing		0.89		1.34							0.67	
2. Commission Expense									3.85			
3. Staff Expense	6.11	5.90	8.22	36.04	24.34	6.78	2.14	42.94	29.57	3.16	3.47	0.69
4. Office Operating Expenses	5.93	7.30	4.77	30.24	14.15	56.47	2.24	29.60	23.81	5.42	4.12	0.64
5. Foreign Exchange Loss												
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense												
7. Provision for Risk	4.20	18.02	115.57	11.44	7.91	29.24	2.21	199.47	107.25	18.46		
7.1 Loan loss Provision		18.02	115.57	8.17	0.66	29.04	2.21	199.34	107.25			
7.1.1 General Loan loss Provision			4.07	6.10	0.66	1.89	0.57	10.99	51.18			
7.1.1.1 Pass Loan Loss Provision				5.68	0.66	1.89	0.33	1.66	14.61			
7.1.1.2 Watch List Provision			4.07	0.42			0.24	9.32	36.57			
7.1.2 Special Loan Loss Provision			111.51	2.07		27.14	1.64	188.36	56.07			
7.1.3 Additional Loan Loss Provision		18.02										
7.2. Provision for Non-Banking Assets	4.20					0.21				18.46		
7.3. Provision for Loss on Investment				3.26	7.25			0.13				
7.5. Provision for Loss of Other Assets												
8. Loan Written Off												
9. Provision for Staff Bonus				9.33	6.48			3.67				
10. Provision for Income Tax				27.99	19.43			11.02				
11. Others												
12. Net Profit	38.14		41.73	65.32	45.33	19.52	5.95	25.72	87.75	46.09	4.43	17.08
Total Expenses	65.20	70.33	277.57	425.81	312.16	116.96	24.41	448.04	519.98	74.08	15.76	19.27
Income												
1. Interest Income	25.70	51.99	190.32	401.48	280.36	36.58	22.02	198.33	425.34	50.01	2.36	0.48
1.1 On Loans and Advances	16.42	51.61	162.42	363.89	247.40	36.58	22.02	176.72	391.64	49.67	0.54	0.47
1.2 On Investment		0.39		7.70	4.77			4.65				
1.2.1 Government Bonds		0.39										
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds				7.70	4.77			4.65				
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit	9.28		27.91	29.89	28.19			16.96	33.70	0.33	1.82	
1.5 On Others												0.01
2. Commission and Discount	0.93	2.11	0.03	0.65	0.74	3.87	1.24	1.37				
2.1 Bills Purchase and Discount	0.01											
2.2 Commission	0.92	0.02	0.03	0.65	0.74	0.14		1.37				
2.3 Others		2.08				3.73	1.24					
3. Exchange Fluctuation Income												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
4. Other Operating Income	0.29		6.30	22.06	19.85	47.48		7.54	48.10	0.03	0.00	
5. Non Operating Income	0.08	6.34	1.00	1.62	3.43			6.50			1.80	2.07
6. Write Back from Provisions for loss	38.21		79.24		7.79	29.04	1.15	234.31	46.54	24.05	11.61	16.73
7. Recovery of written-off Loan			0.68									
8. Income from Extra Ordinary transactions		0.18										
9. Net Loss		9.71										
Total Income	65.20	70.33	277.57	425.81	312.16	116.96	24.41	448.04	519.98	74.08	15.76	19.27

BFI Name	Ganeshwari	ICFC	Kuber	Manjushree	Reliance
Expenses					
1. Interest Expense	186.42	495.15	8.66	371.71	245.28
1.1 On Deposit Liabilities	185.89	484.28	8.66	369.32	244.62
1.1.1 Saving Account	59.53	130.24	0.14	144.43	103.45
1.1.2 Fixed Account	126.36	322.09	8.52	224.89	141.17
1.1.2.1 Up to 3 months Fixed Account	7.76	16.08		12.90	8.39
1.1.2.2 3 to 6 months Fixed Account	3.61	6.46		13.67	14.12
1.1.2.3 6 months to 1 year Fixed Account	98.97	264.42		147.10	61.26
1.1.2.4 Above 1 year Fixed Account	16.03	35.12	8.52	51.23	57.39
1.1.3 Call Deposit		31.95			
1.1.4 Certificate of Deposit					
1.2 On Borrowing	0.53	10.86		2.39	0.66
2. Commission Expense					
3. Staff Expense	15.04	60.43	4.79	32.29	26.55
4. Office Operating Expenses	15.92	59.85	7.47	41.20	27.61
5. Foreign Exchange Loss					
5.1 Due to Change in Exchange Rates					
5.2 Due to Foreign Currency Transaction					
6. Non Operating Expense					
7. Provision for Risk	34.14	11.47		12.25	78.55
7.1 Loan loss Provision	8.85	11.47		12.25	45.23
7.1.1 General Loan loss Provision	8.85	9.89		12.25	45.23
7.1.1.1 Pass Loan Loss Provision	8.85	9.89		12.25	45.23
7.1.1.2 Watch List Provision					
7.1.2 Special Loan Loss Provision		1.58			
7.1.3 Additional Loan Loss Provision					
7.2. Provision for Non-Banking Assets					0.36
7.3. Provision for Loss on Investment	25.29				32.96
7.5. Provision for Loss of Other Assets					
8. Loan Written Off					
9. Provision for Staff Bonus		11.54	3.25	7.81	2.49
10. Provision for Income Tax		34.63		23.43	7.48
11. Others					
12. Net Profit	60.01	80.81	32.49	54.68	17.44
Total Expenses	311.52	753.88	56.66	543.37	405.40
Income					
1. Interest Income	285.54	681.88	4.11	487.89	346.69
1.1 On Loans and Advances	253.83	587.10	1.24	430.23	303.14
1.2 On Investment	3.44	16.09		3.83	0.36
1.2.1 Government Bonds		16.09			0.22
1.2.2 Foreign Bonds					
1.2.3 NRB Bonds				3.83	0.14
1.2.4 Debenture & Bonds	3.44				
1.3 On Agency Balance		78.69			
1.4 On Call Deposit	26.90		2.87		
1.5 On Others	1.37			53.82	43.19
2. Commission and Discount	1.28	9.30	0.00	29.38	0.31
2.1 Bills Purchase and Discount					
2.2 Commission	1.12	9.30	0.00	2.51	0.24
2.3 Others	0.16			26.87	0.07
3. Exchange Fluctuation Income					
3.1 Due to Change in Exchange Rate					
3.2 Due to Foreign Currency Transaction					
4. Other Operating Income	17.40	31.11	0.11		17.97
5. Non Operating Income	-1.27	8.98	2.89	26.10	4.46
6. Write Back from Provisions for loss	8.57	22.62	49.55		35.97
7. Recovery of written-off Loan					
8. Income from Extra Ordinary transactions					
9. Net Loss					
Total Income	311.52	753.88	56.66	543.37	405.40

Statement of Credit as on Chait end, 2074(Mid-Apr, 2018)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC
Sector Wise												
Agricultural and Forest Related	1785.82	7750.39	1955.43	4567.05	2687.64	4606.25	1887.10	740.27	3665.96	3475.48	2284.08	3035.41
Fishery Related	41.79	461.47	27.67	37.27		8.00		20.40	15.32	53.96	71.23	25.45
Mining Related	227.05	187.30	156.66	452.80				523.01	299.04	12.25	335.38	
Manufacturing (Producing) Related	14923.35	11703.40	32250.29	34849.98	9333.86	29809.51	19139.95	6626.58	12370.56	13439.98	9747.20	12114.47
Construction	6734.77	14066.65	1691.15	7469.94	10210.57	4688.85	3173.91	4478.13	12328.60	4288.25	6572.55	17497.52
Electricity, Gas and Water	4884.86	1728.57	4635.41	7685.29	41.04	748.43	1857.61	1252.30	3116.04	2373.72	1859.75	1321.75
Metal Products, Mach. & Ele. Eqp.	1401.12	1442.29	941.42	294.35	1898.74	2552.48	2249.71	612.13	2218.78	822.54	1294.77	63.88
Tras., Com. and Public Utilities	563.09	2551.33	1212.63	3955.93	180.49	2341.59	1209.72	989.78	4383.98	1768.65	3436.40	78.90
Wholesaler & Retailer	21042.49	35903.30	28824.55	26343.93	14163.13	15521.99	20381.76	7356.68	22698.55	17561.56	10018.94	28041.97
Finance, Insurance and Real Estate	6784.79	10537.69	6195.00	6392.92	1908.24	10073.49	3656.47	3763.71	9732.99	7306.91	2460.77	10813.11
Hotel or Restaurant	1908.12	5634.62	1559.76	9303.87	24.00	4420.88	1942.33	1321.17	1566.03	2475.52	1325.66	2747.34
Other Services	3146.39	2864.70	2535.39	8640.71	298.84	3931.95	1290.23	9257.76	1644.54	4768.84	1876.65	4215.89
Consumption Loans	12364.33	14616.55	4311.80	2852.95	4326.50	3363.79	1190.13	1526.51	4368.68	6642.42	2121.53	12231.28
Local Government		216.60		383.43	138.81	255.20						
Others	3897.93	3143.10	18729.88	5630.34	1754.29	3133.82	16941.62	3607.25	9763.97	2262.69	8723.39	16776.63
TOTAL sectorwise	79705.93	112807.96	105027.04	118860.75	46966.14	85456.21	74920.54	42075.67	88173.05	67252.77	52127.61	108963.61

Product Wise

Term Loan	18262.51	12871.42	16643.73	30140.44	1763.60	13798.26	6648.85	5857.59	13350.81	10157.87	6706.34	15256.13
Overdraft	13993.70	17404.87	15092.60	19134.86	3707.53	9534.04	695.23	7574.25	18307.28	22435.59	14186.36	29005.33
Trust Receipt Loan / Import Loan	2365.88	774.19	10768.62	19578.11	5802.03	14224.11	7076.30	2295.39	3917.67	2522.41	2288.00	1857.91
Demand & Other Working Capital Loan	15655.22	42116.13	27477.00	29810.48	13060.33	24792.59	32901.30	7129.03	13120.33	8075.29	6597.85	11850.42
Res. Per. H. Loan (Up to Rs. 15 mil.)	4457.48	9912.52	8047.28	2084.63	7408.53	4688.85	2265.60	3664.28	12328.60	3811.93	3878.29	14945.75
Real Estate Loan	3003.54	5470.22	3583.20	5609.02	2662.78	3448.30	4994.91	2767.86	4715.83	3734.45	1194.92	8205.50
Margin Nature Loan	2450.38	1770.56	2348.59	1292.07		1434.44		248.70	1210.87	660.78	727.03	1992.80
Hire Purchase Loan	2958.75	5065.80	2561.45	3449.07	4154.41	6588.22	1733.71	5938.61	6362.58	6607.78	5261.72	9509.17
Deprived Sector Loan	7213.57	5365.95	4956.35	5434.58	2069.93	3997.67	3503.33	2078.45	5164.58	3245.85	2472.34	7540.61
Bills Purchased	2.86	57.76	154.28	892.46	23.51	76.02	12.09	219.17	190.32	858.44	17.28	
Other Product	9342.04	11998.54	13393.95	1435.03	6313.48	2873.71	15089.24	4302.33	9504.18	5142.39	8797.47	8799.99
a. Credit Card			260.29	28.11	167.25	87.49		0.65	15.04	9.98		71.83
b. Education Loan	56.06	82.75	5187.28	211.02	40.15		3405.69	190.57	1837.11	618.92	508.58	245.18
c. Cottage Industrial Loan					296.58			5.17		1326.53		
d. Small Industrial Loan		250.99	4574.83	100.52	2889.66		313.26		3085.69	2011.37		
e. Medium Industrial Loan									161.22			245.17
f. Small and Medium Industrial Loan												
g. Others	9285.98	11664.80	3371.54	1095.38	2919.85	2786.22	11370.29	4105.94	4405.12	1175.59	8288.89	8237.81
Total Product wise Loan	79705.93	112807.96	105027.04	118860.75	46966.14	85456.21	74920.54	42075.67	88173.05	67252.77	52127.61	108963.61

Collateral Wise

Gold and Silver	8791.78	10862.65	483.92	798.51			1.06	421.90		76.57	109.78	604.71
Government Securities	207.97	245.13	17.59	3.32					0.46	87.88		
Non Governmental Securities	0.09	1770.93	3338.07	1292.07		1434.44		518.60	1217.20	356.32	791.56	1991.45
Fixed Deposit Receipts	356.45	403.64	634.69	266.64	256.80	593.96	732.00	239.58	1044.36	435.11	524.26	246.91
Own	348.62	403.64	352.57	266.64	37.97	593.96	732.00	238.57	1044.36	435.11	514.98	246.91
Other Licences Institutions	7.83		282.11		218.83			1.01			9.28	
Collateral of Properties	40832.14	95724.52	89086.65	100416.97	41229.45	79274.20	65863.57	38768.59	77819.00	60853.85	47453.68	100962.08
Fixed Assets	30443.07	95689.67	45342.73	80238.76	28787.12	78919.42	59801.61	37526.15	48060.14	57633.45	44855.96	59551.13
Current Assets	10389.08	34.85	43743.93	20178.21	12442.33	354.78	6061.97	1242.44	29758.86	3220.40	2597.71	41410.95
Against security of Bill	162.18	92.78	6344.52	425.22		76.02	865.23	245.04	2526.94	791.10	601.43	2.44
Domestic Bills	0.33	19.04	9.44	29.57		19.67		180.44				
Foreign Bills	161.85	73.74	6335.07	395.64		56.35	865.23	64.60	2526.94	791.10	601.43	2.44
Against Guarantee	343.98	3492.92	1314.91	4986.59	1671.86	3990.11	3389.97	1592.55	4794.25	4641.97	1993.79	4868.82
Government Guarantee	51.38	63.66		383.43	138.81		156.12	91.30	198.74	2.17	74.74	216.53
Institutional Guarantee	135.00	3413.64	1311.10	3180.25	1533.05		3233.85	1410.37	3757.35	2693.63	1786.61	4652.28
Personal Guarantee	3.62	11.60	3.80	1092.90				90.88	838.16		132.44	
Collective Guarantee	0.01	4.02										
Int. Rtd. Foreign Bank's Guarantee	26.12		0.00	330.00		101.13				843.78		
Other Guarantee	127.86					3888.98				1102.40		
Credit Card			260.29	28.11	167.25	87.49			2.51	9.98		71.83
Others	29011.33	215.39	3546.42	10643.33	3640.78		4068.71	289.41	768.33		653.11	215.38
Total	79705.93	112807.96	105027.04	118860.75	46966.14	85456.21	74920.54	42075.67	88173.05	67252.77	52127.61	108963.61

BFI Name	MBL	Kumari	Laxmi	SBL	ADBNI	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata
Sector Wise												
Agricultural and Forest Related	1922.75	1118.09	2841.70	2749.86	26833.63	2453.58	1474.05	1686.24	3026.86	1245.69	2076.45	2864.08
Fishery Related	108.67	84.66	47.20	3.21	968.12	36.85	70.14	19.08	20.74	32.11	0.27	94.48
Mining Related	32.48	344.22	54.31	137.39	192.45	160.77	372.23	4.92	45.67	50.11		
Manufacturing (Producing) Related	11295.22	9512.35	9335.64	13551.97	9601.31	13967.53	7519.27	10508.43	7510.68	14835.57	10052.03	9407.58
Construction	6038.41	7926.52	12229.75	3156.33	5810.56	12404.23	2764.86	7054.88	10664.50	10414.80	12549.69	843.08
Electricity,Gas and Water	2378.85	2167.49	2438.08	3084.83	315.47	5224.82	3023.49	4554.97	1564.11	4658.67	2887.32	2061.83
Metal Products, Mach. & Ele. Eqp.	484.79	1025.12	2699.07	1020.00	418.88	1147.45	127.42	182.45	716.59	1292.60	389.11	263.60
Tras., Com. and Public Utilities	1814.11	2230.19	4979.62	7140.37	606.67	1179.56	1138.21	2043.99	351.81	1624.20	2676.20	740.13
Wholesaler & Retailer	15123.52	7295.25	11036.80	14885.27	20995.53	22919.77	10403.06	6693.95	12761.44	21419.74	13579.26	11689.53
Finance, Insurance and Real Estate	7783.34	3587.15	4507.94	7590.89	162.67	4935.06	4966.84	6512.91	5146.90	5530.63	8198.77	9143.93
Hotel or Restaurant	1134.34	828.81	1732.93	3232.52	3776.34	3415.34	843.01	1470.52	3182.64	3548.13	3705.74	1169.34
Other Services	3683.30	1990.68	2365.09	2757.95	3035.85	4117.91	2563.81	1636.50	2690.96	2307.50	6416.04	2428.49
Consumption Loans	3932.55	2760.47	3837.03	2860.27	871.64	4837.33	7256.71	8432.27	4893.97	3666.94	6035.04	5167.90
Local Government	129.84		134.63	140.61	11.13	97.39						
Others	6348.84	15978.37	459.49	18967.27	26319.60	12171.52	13296.95	16864.23	5366.89	3387.04	4504.47	5295.07
TOTAL sectorwise	62211.01	56849.37	58699.28	81278.71	99919.83	89069.08	55820.04	67665.32	57943.76	74013.72	73070.39	51169.05

Product Wise

Term Loan	8388.98	10606.54	12872.31	16908.31	10246.19	12226.75	10107.51	9395.38	7601.46	13217.28	18650.11	8816.90
Overdraft	8840.01	13073.69	4706.30	20896.90	8423.67	23826.47	8144.62	13445.24	12566.09	3305.80	9601.29	12834.96
Trust Receipt Loan / Import Loan	2992.53	508.48	4723.05	3424.66	20.71	4427.31	1438.97	1407.25	1365.06	4453.89	2406.49	1272.46
Demand & Other Working Capital Loan	7423.64	4889.96	12001.80	11460.07	68168.84	18932.76	5671.69	8244.95	8547.27	16013.87	11323.32	7234.36
Res. Per. H. Loan (Up to Rs. 15 mil.)	6038.41	5682.04	2973.33	4226.05	5555.80	8412.22	3429.43	3923.75	7790.08	8326.20	9629.98	3640.49
Real Estate Loan	4309.86	1951.14	1805.11	7539.33	586.03	3560.42	6938.34	7449.31	3546.81	3359.93	5476.65	2450.97
Margin Nature Loan	380.30	1062.38	1447.32	1859.79		1959.35	2714.75	2156.96	1834.68	654.90	2346.05	605.09
Hire Purchase Loan	6473.10	2821.47	3697.03	8808.88	606.67	6630.77	4144.18	3610.95	5142.36	4584.26	6715.04	4179.98
Deprived Sector Loan	2795.57	2571.34	3228.41	4504.54	6127.42	4453.32	2901.29	3496.30	2976.15	3507.74	3593.67	3130.99
Bills Purchased			8.66	45.12		4.12	107.15	10.52		3.29	0.24	
Other Product	14568.62	13682.32	11235.96	1605.06	184.49	4635.60	10222.12	14524.70	6573.80	16586.57	3327.55	7002.85
a. Credit Card	20.79	2.31	41.68	108.24		158.49	33.12	103.63	23.32	10.59		
b. Education Loan	128.05	102.07	164.91	569.45	183.90	192.43	96.41	66.11	212.52	334.06	302.94	88.33
c. Cottage Industrial Loan	8165.29	156.05	0.12									
d. Small Industrial Loan	5784.99		248.29	557.10							1.66	
e. Medium Industrial Loan	52.96		3395.90			5.75	6669.60	3228.11		15007.23		
f. Small and Medium Industrial Loan												
g. Others	416.54	13421.89	7385.06	370.26	0.59	4278.92	3422.98	11126.84	6337.96	1234.69	3022.95	6914.51
Total Product wise Loan	62211.01	56849.37	58699.28	81278.71	99919.83	89069.08	55820.04	67665.32	57943.76	74013.72	73070.39	51169.05

Collateral Wise

Gold and Silver	28.12	21.83	419.24		106.07	0.38	3376.88	4973.26	70.37		78.95	140.34
Government Securities		0.77	1.12	1.50			2.25	4.77		0.90	12.25	
Non Governmental Securities		1634.88		1770.60		85.56	2722.49	2252.59	1936.83	714.64	2435.99	665.52
Fixed Deposit Receipts	408.17	309.34	443.91	680.78	583.51	610.20	486.22	349.69	406.91	297.09	462.54	435.35
Own	408.17	309.34	443.91	680.78	583.51	610.20	483.56	349.69	406.91	297.09	462.54	435.35
Other Licences Institutions							2.67					
Collateral of Properties	58827.29	51158.38	54024.69	72536.28	99230.25	78508.16	44721.72	54173.73	54268.20	71921.39	64278.25	48375.37
Fixed Assets	30976.03	48847.48	41604.12	44969.61	99230.25	41529.86	30304.31	53907.73	50321.16	58915.77	61845.91	40847.17
Current Assets	27851.26	2310.90	12420.58	27566.66		36978.29	14417.41	266.00	3947.04	13005.61	2432.34	7528.21
Against security of Bill	17.38	24.39		1445.05			1361.58			3.29	711.96	
Domestic Bills		1.02		197.07			26.11				52.42	
Foreign Bills	17.38	23.37		1247.98			1335.48			3.29	659.54	
Against Guarantee	192.81	2084.59	134.75	2793.32		107.06	81.25	5051.99	962.05	892.15	3857.94	766.41
Government Guarantee	129.84	145.93	134.63	135.05		91.86		140.92		82.96	126.02	16.00
Institutional Guarantee	10.00	1661.24		2618.57				4424.77	910.39	358.45	2854.83	726.88
Personal Guarantee	52.96	264.51	0.12	30.51			81.25	485.72	47.75	429.16	564.48	23.54
Collective Guarantee						2.57				21.58	312.61	
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee		12.91		9.19		12.63		0.58	3.91			
Credit Card	28.63	2.31	41.55	110.08		158.49	33.12	103.63	23.32	10.59		
Others	2708.62	1612.87	3634.02	1941.10		9599.24	3034.52	755.66	276.09	173.68	1232.51	786.06
Total	62211.01	56849.37	58699.28	81278.71	99919.83	89069.08	55820.04	67665.32	57943.76	74013.72	73070.39	51169.05

BFI Name	Mega	Civil	Century	Sahima	NIDC	MahalaxmiDB	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western
Sector Wise												
Agricultural and Forest Related	836.85	1516.19	1700.56	1387.38	15.00	393.33	0.88	252.82	196.93	497.18	201.65	240.62
Fishery Related	14.01	4.22	33.94	17.93		15.38		14.67		11.93	3.81	
Mining Related	3.22	32.88	491.30	79.99		166.02				43.49		
Manufacturing (Producing) Related	9786.74	8393.36	10755.99	9974.36	622.72	1259.31		158.70	23.45	664.27	433.99	155.36
Construction	702.01	2684.36	5103.20	6240.94	5.37	1208.16	2.20	93.97	61.71	1831.32	682.22	175.35
Electricity, Gas and Water	1187.78	1569.92	1520.23	2513.17	1060.40	291.70		0.70		128.88		
Metal Products, Mach. & Ele. Eqp.	261.50	240.30	681.76	944.03	15.97	124.78				132.86	6.72	
Tras., Com. and Public Utilities	353.71	1003.07	535.04	3834.14		1281.71	3.96	66.94	235.99	1037.80	63.87	93.57
Wholesaler & Retailer	11347.21	8291.97	9830.53	13418.95	321.01	2534.06	1.43	1078.10	255.75	2188.01	1126.99	622.83
Finance, Insurance and Real Estate	5573.36	4114.02	5943.20	2696.20	30.40	2366.09	17.42	110.09		1437.37	484.62	
Hotel or Restaurant	2261.27	1427.54	2074.34	2465.60	246.25	2016.61	3.66	18.07		541.07	171.54	115.81
Other Services	1249.57	2237.32	1703.47	2170.17	422.81	263.26		78.25	359.88	754.30	267.98	97.83
Consumption Loans	2741.19	2689.39	4381.77	2332.78	4.72	4735.91	17.50	56.21	40.00	709.40	251.48	45.74
Local Government			0.98			1.39				3.34		
Others	5727.62	2082.55	5271.61	17016.69	511.21	4989.41	21.52	1065.86		4018.88	520.26	1012.02
TOTAL sectorwise	42046.03	36287.08	50027.93	65092.33	3255.87	21647.12	68.56	2994.38	1173.69	14000.09	4215.14	2559.13

Product Wise

Term Loan	6723.68	7792.06	12611.13	11105.90	2242.49	4820.20	0.90		279.19	4230.25	805.40	888.69
Overdraft	11684.27	6495.21	11755.43	7775.74	601.59	7638.36	21.52		436.91	3893.88	770.09	1136.39
Trust Receipt Loan / Import Loan	2583.99	2252.03	1453.47	2082.92								
Demand & Other Working Capital Loan	7374.36	9253.52	9007.66	9967.12	97.70		1.43	1312.17			999.51	104.04
Res. Per. H. Loan (Up to Rs. 15 mil.)	1097.75	1662.68	3543.97	4755.93	10.08	1468.25	2.20	33.68	61.71	1332.23	561.34	175.35
Real Estate Loan	4443.58	1378.57	3939.01	5652.64	25.94	1909.48	17.42	203.56		1441.01	491.01	
Margin Nature Loan	563.09	711.46	1410.80	269.41		931.70	17.15			244.96	37.07	
Hire Purchase Loan	3042.88	2664.86	2510.49	4846.89	7.59	2619.95	3.96	20.79	235.99	1617.19	87.67	93.57
Deprived Sector Loan	2038.58	2314.62	2208.78	3040.17	246.27	1227.06	3.63	143.29	58.67	928.13	233.13	109.59
Bills Purchased	0.42	11.42	3.80	28.20								
Other Product	2493.43	1750.65	1583.39	15567.39	24.20	1032.13	0.35	1280.89	101.22	312.43	229.92	51.49
a. Credit Card	53.34		9.08	24.98								
b. Education Loan	56.54	48.76	74.08	893.46		7.94		33.61	6.00	17.40	15.38	5.75
c. Cottage Industrial Loan					0.98			79.23				
d. Small Industrial Loan			0.64					79.47		56.56		
e. Medium Industrial Loan				3890.54								
f. Small and Medium Industrial Loan												
g. Others	2383.55	1701.89	1499.59	10758.40	23.23	1024.20	0.35	1088.58	95.22	238.47	214.54	45.74
Total Product wise Loan	42046.03	36287.08	50027.93	65092.33	3255.87	21647.12	68.56	2994.38	1173.69	14000.09	4215.14	2559.13

Collateral Wise

Gold and Silver		269.83	81.89	211.92		587.79				25.12	195.13	
Government Securities	1.97	0.15	3.35	25.67		0.15						
Non Governmental Securities	568.17	707.46	1496.86			925.02	17.15			245.18		
Fixed Deposit Receipts	96.48	85.96	352.09	487.00	19.26	436.41	0.35	56.21	40.00	109.20	12.79	45.74
Own	96.48	85.96	352.09	487.00	19.26	436.41	0.35	56.21	40.00	109.20	12.79	45.74
Other Licences Institutions				0.00								
Collateral of Properties	39627.66	33788.05	46416.53	61131.59	2990.33	19141.47	42.50	2936.16	1133.70	13172.89	4007.20	2513.39
Fixed Assets	36920.08	33204.32	33237.33	55322.51	2990.33	19141.37	42.50	2936.16	1133.70	13172.89	4007.20	2513.39
Current Assets	2707.58	583.73	13179.20	5809.08		0.10						
Against security of Bill		33.66	8.03	1345.28								
Domestic Bills		11.42	8.03	3.00								
Foreign Bills		22.25		1342.28								
Against Guarantee	1640.65	1264.02	1642.98	0.35	196.92	549.36	8.56			447.71		
Government Guarantee		16.73					2.72			3.34		
Institutional Guarantee	1543.07	1000.49	1621.09		196.92	549.36				243.28		
Personal Guarantee		0.23	18.25	0.35			5.84			78.99		
Collective Guarantee	97.58	214.28	3.64							122.11		
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee		32.29										
Credit Card			9.08	24.98								
Others	111.10	137.94	17.12	1865.53	49.35	6.92		2.01			0.01	
Total	42046.03	36287.08	50027.93	65092.33	3255.87	21647.12	68.56	2994.38	1173.69	14000.09	4215.14	2559.13

BFI Name	Deva	Miteri	Tinau	Muktinath	Kankai	Bhargav	Garima	OmDB	GandakiDB	Kabeli	Kamana	Corporate	Purnima
Sector Wise													
Agricultural and Forest Related	739.56	253.17	405.87	3656.57	200.08	131.83	702.12	606.54	525.23	97.47	637.52	2.37	170.53
Fishery Related	14.14	2.28	3.74	33.72	0.44	3.95	13.26	1.00	26.56		42.12		
Mining Related		1.32	13.66				0.93						
Manufacturing (Producing) Related	748.60	227.62	181.90	806.20	44.45	141.27	722.65	672.59	997.45	1.59	1141.62	110.61	129.26
Construction	1962.79	407.75	437.81	3520.23	177.50	298.99	2544.74	3738.54	2757.41	150.68	1691.62	17.74	216.47
Electricity,Gas and Water	476.80	1.43		24.52	10.14	9.13	63.94	87.68	20.24		0.76		
Metal Products, Mach. & Ele. Eqp.	78.34	34.92	29.60	161.85	6.49		165.09	106.41	200.31	2.93	350.34	5.93	
Tras., Com. and Public Utilities	883.11	172.43	359.19	2867.55	20.06	165.25	2228.06	2349.72	1448.83	19.86	880.00	13.00	140.73
Wholesaler & Retailer	1624.57	309.62	886.29	3958.02	334.49	627.16	1394.61	1816.17	2288.39	120.48	2510.21	24.50	551.24
Finance, Insurance and Real Estate	673.30	151.43	410.77	1349.13	58.80		594.29	1101.46	853.82		1039.84		126.03
Hotel or Restaurant	259.83	65.88	116.59	1020.12	33.13	40.52	543.41	726.38	920.52	14.40	396.56		24.70
Other Services	617.53	60.44	295.25	502.45	23.46	65.95	246.05	355.05	388.98	42.13	557.31		83.04
Consumption Loans	1546.13	211.88	164.85	671.99	135.77	87.22	1430.94	1592.51	1150.42	89.71	875.01	5.36	125.44
Local Government	10.33	1.50			0.46		0.03						
Others	2988.86	1063.79	493.87	3420.78	461.91	631.19	6455.48	3952.05	6744.80	79.06	2952.71	13.02	861.59
TOTAL sectorwise	12623.90	2965.46	3799.39	21993.12	1507.16	2202.48	17105.59	17106.09	18322.95	618.30	13075.62	192.52	2429.03

Product Wise

Term Loan	1114.30	48.37	453.43	3767.74	482.38	779.68	4691.97	1408.54	957.15	233.28	3913.89	12.08	
Overdraft	1139.63	404.32	1371.06	4164.11	455.73	696.67	4391.77	1433.03	7699.51		4161.08	63.48	304.38
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	356.15						43.66	289.85	5.00	187.60	20.70	70.58	656.97
Res. Per. H. Loan (Up to Rs. 15 mil.)	1420.94	376.31	461.46	2382.84	165.99	288.04	2038.69	2682.56	2331.92	56.22	1344.69	11.75	216.47
Real Estate Loan	1066.63	146.48	268.32	1349.13	61.70		805.77	2423.72	1551.95		1017.31		126.03
Margin Nature Loan	850.52		2.00	138.84			86.24	234.45	48.53		4.52		0.25
Hire Purchase Loan	1219.74	247.82	263.65	2841.03	74.35	164.09	2906.13	2639.22	1793.16	22.99	1488.31	20.39	227.60
Deprived Sector Loan	437.76	164.10	235.93	6574.99	76.07	149.48	1012.37	712.33	770.36	35.51	578.42	7.84	136.45
Bills Purchased													
Other Product	5018.23	1578.06	743.55	774.43	190.94	124.50	1129.00	5282.40	3165.39	82.70	546.71	6.41	760.87
a. Credit Card													
b. Education Loan	44.88	37.75	35.90	15.22	3.36	7.98	23.08	201.93	39.61		41.07		5.01
c. Cottage Industrial Loan					5.68			0.58	12.64				
d. Small Industrial Loan	1497.26						63.48	2.95	312.11				137.23
e. Medium Industrial Loan		321.08						53.49					
f. Small and Medium Industrial Loan													
g. Others	3476.09	1219.22	707.65	759.22	181.90	116.52	1042.44	5023.45	2801.03	82.70	505.64	6.41	618.63
Total Product wise Loan	12623.90	2965.46	3799.39	21993.12	1507.16	2202.48	17105.59	17106.09	18322.95	618.30	13075.62	192.52	2429.03

Collateral Wise

Gold and Silver	347.64	79.36	93.36	124.49			717.16	882.79	547.89	71.16	299.92		16.19
Government Securities	9.00												
Non Governmental Securities	841.52		2.00	138.84				234.45					
Fixed Deposit Receipts	207.33	72.82	48.95	208.91	48.65	74.58	307.73	203.62	270.63	11.54	201.22		22.12
Own	207.33	72.82	48.95	208.91	48.65	74.58	307.73	203.62	270.63	11.54	201.22		22.12
Other Licences Institutions													
Collateral of Properties	10608.43	2811.78	3578.87	16920.93	1458.04	2115.25	15627.63	15512.89	16923.98	535.60	12205.15	189.58	2390.72
Fixed Assets	10608.43	2811.78	3578.87	16920.93	1458.04	2115.25	15627.63	15512.89	16923.98	535.60	12205.15	189.58	2390.72
Current Assets													
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	467.58		76.22	4599.96			367.73	272.34	531.93		257.56		
Government Guarantee	10.33						0.03	4.07	2.69		1.73		
Institutional Guarantee	282.71		76.22				30.00	110.00	204.32				
Personal Guarantee	94.83			231.77			1.43	6.27	324.92		15.10		
Collective Guarantee	79.71			4368.19			336.26	152.00			240.74		
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others	142.41	1.50			0.46	12.64	85.35		48.53		111.78	2.95	
Total	12623.90	2965.46	3799.39	21993.12	1507.16	2202.48	17105.59	17106.09	18322.95	618.30	13075.62	192.52	2429.03

Statement of Credit as on Chait end, 2074(Mid-Apr, 2018)

BFI Name	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Tourism	Mission	Mt. Makalu	Sindhuvu	Sahara	N.Community	Kailash	Salpa
Sector Wise													
Agricultural and Forest Related	686.54	169.47	841.57	282.29	551.94	519.73	536.25	28.83	39.97	6.24	199.10	229.21	72.39
Fishery Related			61.14	2.27	22.75	33.57	8.39					1.02	1.50
Mining Related	151.52				70.12	124.30	86.33						
Manufacturing (Producing) Related	1099.32		1514.02	231.67	761.74	703.58	48.50	0.68	7.42	9.68	249.06	810.46	34.32
Construction	1190.30	138.32	1187.42	207.24	2024.94	2245.28	142.76	21.37	314.74		310.32	2373.03	
Electricity,Gas and Water	429.11				1516.37	258.53						745.44	
Metal Products, Mach. & Ele. Eqp.	149.97			19.22	47.30	247.06	4.32			2.46	19.25	260.66	1.70
Tras., Com. and Public Utilities	1053.05	144.29	714.88	206.89	1039.19	964.96	397.33	4.74	310.22	8.20	84.81	1667.84	
Wholesaler & Retailer	1784.31	400.26	2876.09	1172.42	2754.66	1614.55	766.05	16.10	473.12	113.20	347.66	2166.27	46.29
Finance, Insurance and Real Estate	981.76		875.74	103.15	2346.37	860.57	88.90		86.17		165.75	2381.38	
Hotel or Restaurant	300.57		689.11	103.21	848.08	851.19	116.46		33.52	2.25	58.98	657.29	24.19
Other Services	311.49	11.33	702.36	205.96	1409.33	299.80	308.14	33.65	13.03	7.62	48.48	598.51	1.64
Consumption Loans	2125.46	288.32	442.94	28.04	1794.38	742.15	132.04	49.02	94.85	6.90	51.82	667.56	4.25
Local Government	4.60												0.15
Others	3586.20	359.77	1555.31	474.29	2308.68	3179.13	580.69	27.70	167.07	226.77	369.68	5838.48	50.31
TOTAL sectorwise	13854.19	1511.75	11460.57	3036.64	17495.84	12644.38	3216.18	182.09	1540.09	383.33	1904.91	18397.15	236.74

Product Wise

Term Loan	1930.21	144.29	2042.08	244.71	3444.90	2831.96	324.51	42.64	136.08		126.50	2365.75	64.51
Overdraft	3502.39	268.49	650.12	1067.18	4547.36	3692.22	1050.05		336.69		577.53	3801.00	90.75
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	299.13	0.99	3940.52	67.83	226.02	539.70		32.73	254.74	345.51	11.28	199.92	
Res. Per. H. Loan (Up to Rs. 15 mil.)	1018.84	136.84	959.94	213.30	1567.29	2033.25	74.48	21.37	314.74		230.72	2351.35	
Real Estate Loan	1218.34		1104.16	15.24	1892.55	597.93	88.39				137.87	2367.21	
Margin Nature Loan	1123.71	10.26	11.60	14.00	734.03	214.45			30.78			1159.87	
Hire Purchase Loan	1186.71	214.11	1044.70	222.64	1505.78	1556.36	392.05	4.28	305.50	10.43	129.50	2170.35	
Deprived Sector Loan	689.38	68.42	439.42	416.85	1473.57	797.58	631.08	14.05	95.17	19.26	84.92	940.95	20.31
Bills Purchased													
Other Product	2885.48	668.35	1268.03	774.89	2104.34	380.93	655.62	67.01	66.39	8.12	606.58	3040.75	61.16
a. Credit Card													
b. Education Loan	12.21	11.33	305.37	10.09	15.32	59.94	0.59		0.73	3.46	12.14	7.90	
c. Cottage Industrial Loan					21.39	4.20		0.68					
d. Small Industrial Loan	788.10	86.54		231.79		1.49	41.40		1.59			183.82	
e. Medium Industrial Loan													
f. Small and Medium Industrial Loan													
g. Others	2085.17	570.48	962.66	533.01	2067.63	315.31	613.63	66.34	64.06	4.67	594.43	2849.03	61.16
Total Product wise Loan	13854.19	1511.75	11460.57	3036.64	17495.84	12644.38	3216.18	182.09	1540.09	383.33	1904.91	18397.15	236.74

Collateral Wise

Gold and Silver	319.68	14.43			11.27	73.47	13.19	78.69	52.37			150.62	
Government Securities													
Non Governmental Securities	1055.64				734.03	214.45			30.78			1168.87	
Fixed Deposit Receipts	126.57	49.52	101.52	25.55	707.78	237.29	29.46	0.65	11.70	3.91	27.97	172.69	0.05
Own	126.57	49.52	101.52	25.55	707.78	237.29	29.46	0.65	11.70	3.91	27.97	172.69	0.05
Other Licences Institutions													
Collateral of Properties	11657.09	1447.80	11157.34	2597.48	15261.07	11554.83	2542.73	100.66	1445.25	379.42	1848.96	16224.98	236.69
Fixed Assets	11644.67	1447.80	11157.34	2597.48	15261.07	11553.86	2542.73	100.66	1445.25	379.42	1848.96	16224.98	236.69
Current Assets	12.42					0.97							
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	606.28		190.11	400.10	780.40	564.35	630.80	2.08			27.98	679.64	
Government Guarantee	4.60				17.19							14.45	
Institutional Guarantee	540.40		155.00	90.00	746.39	426.63					27.87	624.38	
Personal Guarantee	4.57				4.18	137.72						40.81	
Collective Guarantee	56.71		35.11	310.10	12.64		630.80				0.11		
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee								2.08					
Credit Card													
Others	88.92		11.60	13.51	1.28							0.35	
Total	13854.19	1511.75	11460.57	3036.64	17495.84	12644.38	3216.18	182.09	1540.09	383.33	1904.91	18397.15	236.74

BFI Name	Saptakoshi	Green	NFL	NSMFL	Gurkhas	Goodwill	SIFCL	Lalitpur	United FC	General	Progressive	Janaki	Pokhara
Sector Wise													
Agricultural and Forest Related	407.21	62.77		0.52	111.61	937.56	300.77	6.00	95.02	17.48	46.72	76.26	
Fishery Related							13.65						
Mining Related							3.78	1.44					
Manufacturing (Producing) Related		16.34		61.10	80.65		134.82		346.44	0.55	14.13	109.85	220.16
Construction	47.23	3.27	33.18	20.02	512.06	1277.63	739.93	10.40	434.77	38.96	65.80	51.75	506.81
Electricity,Gas and Water													1.05
Metal Products, Mach. & Ele. Eqp.	0.86			3.45		89.50	18.88		584.21	1.00	4.43		
Tras., Com. and Public Utilities	0.01	79.00	0.36		417.58	413.74	177.76		1420.95	11.10	55.69		413.64
Wholesaler & Retailer	398.33	67.31	51.67	33.33	486.69	1001.34	442.40	56.97	264.71	45.50	10.51	703.81	687.55
Finance, Insurance and Real Estate	36.84	21.97		40.31	438.98		303.36	94.02	115.43	30.00	50.00	43.63	487.15
Hotel or Restaurant	1.52	24.92		27.50	166.58	27.55	63.30			10.74	21.10	82.95	190.66
Other Services	6.24	18.36			133.78	60.84	459.96	137.59		5.40	32.78	42.24	131.36
Consumption Loans	50.30	83.91	0.19	147.83	642.91	300.57	141.68	25.72	275.79	10.64	24.38	47.48	12.81
Local Government				33.18									
Others	277.22	184.66	62.22	1965.35	1133.54	245.13	382.83	50.71	1385.65	82.46	141.23	307.50	1247.47
TOTAL sectorwise	1225.76	562.50	147.62	2332.60	4124.38	4353.86	3183.12	382.85	4922.97	253.81	466.76	1465.48	3898.66

Product Wise

Term Loan	497.61	110.44		125.37	52.72	1668.01	720.99	56.97	153.89	2.99	75.52	785.36	339.41
Overdraft	486.76	228.60											
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan			51.67	227.18	592.93		393.03		321.76		28.58		994.83
Res. Per. H. Loan (Up to Rs. 15 mil.)	47.23	11.30	27.56	20.02	512.06	1144.87	635.31	10.40	419.50	38.96	5.94	51.75	420.16
Real Estate Loan	36.84		22.72	1765.88	288.50	241.15	345.79	94.02	445.05		47.17	94.83	455.99
Margin Nature Loan		26.22	0.19	26.19	280.91	245.13	65.15	12.97	195.35	10.64	20.76		21.05
Hire Purchase Loan	11.30	83.07	0.36	125.20	412.54	499.84	177.76	12.44	2141.06	16.49	53.43	7.70	413.64
Deprived Sector Loan	105.37	45.43		33.18	155.79	197.11	153.90	7.77	252.28	25.39	53.21	57.48	161.75
Bills Purchased													
Other Product	40.65	57.45	45.12	9.57	1828.93	357.76	691.19	188.29	994.08	159.35	182.15	468.36	1091.83
a. Credit Card													
b. Education Loan		4.95			89.66	60.84	110.72	137.59			2.51	39.87	15.07
c. Cottage Industrial Loan					7.79			1.44					
d. Small Industrial Loan	1.64				100.92			42.95	1.39	0.55		28.30	78.57
e. Medium Industrial Loan					135.97				11.10				
f. Small and Medium Industrial Loan													
g. Others	39.01	52.50	45.12	9.57	1494.58	296.92	580.47	6.31	981.59	158.79	179.64	400.18	998.19
Total Product wise Loan	1225.76	562.50	147.62	2332.60	4124.38	4353.86	3183.12	382.85	4922.97	253.81	466.76	1465.48	3898.66

Collateral Wise

Gold and Silver		32.47			263.29	169.15			38.51				
Government Securities		26.22											
Non Governmental Securities				26.19	280.91		65.15	12.97		10.64	13.71		
Fixed Deposit Receipts	39.01	20.03		0.05	98.71	131.41	51.86	0.31	29.05	5.00	3.53	39.78	12.81
Own	39.01	20.03		0.05	98.71	131.41	51.86	0.31	29.05	5.00	3.53	39.78	12.81
Other Licences Institutions													
Collateral of Properties	1186.75	466.86	147.43	484.91	3186.26	3718.67	2935.62	189.04	4540.55	195.82	382.18	1423.69	3647.79
Fixed Assets	1186.75	466.86	147.43	484.91	3186.26	3718.67	2935.62	116.86	4540.55	195.82	382.18	1423.69	3647.79
Current Assets								72.18					
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee				83.27	295.20	89.50	130.50		115.43	31.34	63.82		217.01
Government Guarantee				33.18									
Institutional Guarantee					150.48		130.50		115.43		58.55		
Personal Guarantee				50.09	144.71					25.00	3.73		217.01
Collective Guarantee									6.34				
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee						89.50					1.54		
Credit Card													
Others		16.92	0.19	1738.17		245.13		180.53	199.43	11.01	3.52	2.01	21.05
Total	1225.76	562.50	147.62	2332.60	4124.38	4353.86	3183.12	382.85	4922.97	253.81	466.76	1465.48	3898.66

Statement of Credit as on Chait end, 2074(Mid-Apr, 2018)

BFI Name	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori	ICFC	Kuber	Manjushree	Jebbis
Sector Wise													
Agricultural and Forest Related	238.90	4.35	124.95	232.85	731.23		323.47		35.98	239.50		107.40	30.54
Fishery Related	6.36			3.26					7.26	21.45		4.48	
Mining Related	4.75								2.20	4.40			
Manufacturing (Producing) Related	128.95		3.18	74.68		2.29	585.38		94.32	392.08		116.64	5.92
Construction	702.97	79.53	28.03	28.91	75.11	39.47			604.21	146.98	4.00	1447.77	271.57
Electricity,Gas and Water	0.25			1.61					0.50	58.44		110.49	
Metal Products, Mach. & Ele. Eqp.	80.74			23.79					7.07	24.54		136.36	3.79
Tras., Com. and Public Utilities	211.49			463.25		5.10	2.94		115.80	31.57		423.38	154.82
Wholesaler & Retailer	135.65	21.90	22.08	164.40	553.23	30.00	111.00		131.35	1035.75		497.65	40.08
Finance, Insurance and Real Estate	66.70			103.77	189.24	34.90			332.36	1577.41	14.79	291.78	51.16
Hotel or Restaurant	45.36			114.65	7.95		74.77		148.00	265.55	0.48	140.75	43.26
Other Services	94.98		10.97	49.77	9.17	0.13			46.89	244.93	0.47	145.24	10.76
Consumption Loans	130.91	20.77	10.78	82.55	141.41	4.50	1.82	9.44	378.64	306.93	6.03	570.92	325.45
Local Government				4.02									
Others	741.61	101.61	9.99	265.32	2014.93	103.28	596.16	326.47	485.77	2162.83	20.29	985.00	234.89
TOTAL sectorwise	2589.63	228.17	209.99	1612.82	3722.27	219.67	1695.54	335.90	2390.34	6512.35	46.07	4977.86	1172.23

Product Wise

Term Loan	117.85			471.82	553.23	69.80	964.99	216.55	267.73	867.72		1048.94	22.96
Overdraft													
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	366.22	21.90	156.94	186.24		56.29	149.60	16.79	60.00	3243.31	8.53	953.47	60.97
Res. Per. H. Loan (Up to Rs. 15 mil.)	702.97		28.03	525.11	75.11				385.54	556.77	5.58	1433.64	226.11
Real Estate Loan	5.50	79.53		171.16	189.24	18.73	465.19	99.83	372.91	562.04	0.70	312.76	115.64
Margin Nature Loan	15.60			6.86	1.51	34.50		0.02	278.25	407.30		305.73	226.64
Hire Purchase Loan	235.36	19.92	1.52	138.98	76.67	9.67	2.54	2.72	90.05	276.55	7.93	423.38	195.34
Deprived Sector Loan	85.03	6.18	9.99	77.36	276.05	3.80			172.17	510.25		214.77	51.03
Bills Purchased													
Other Product	1061.10	100.64	13.50	35.30	2550.46	26.87	113.22		763.68	88.41	23.34	285.18	273.54
a. Credit Card													
b. Education Loan	76.92		10.32	0.95	9.17	0.13			18.86			20.24	9.30
c. Cottage Industrial Loan					38.59								
d. Small Industrial Loan			3.18						132.85				
e. Medium Industrial Loan	30.53										23.34		
f. Small and Medium Industrial Loan													
g. Others	953.64	100.64		34.35	2502.70	26.75	113.22		611.97	88.41		264.94	264.24
Total Product wise Loan	2589.63	228.17	209.99	1612.82	3722.27	219.67	1695.54	335.90	2390.34	6512.35	46.07	4977.86	1172.23

Collateral Wise

Gold and Silver	16.81												
Government Securities										9.90			
Non Governmental Securities	15.60					14.50						305.73	226.64
Fixed Deposit Receipts	68.59	0.85	9.26	34.35	64.74			6.70	55.06	78.51		22.64	72.98
Own	68.59	0.85	9.26	34.35	64.74			6.70	55.06	78.51		22.64	72.98
Other Licences Institutions													
Collateral of Properties	2431.11	125.70	200.72	1574.45	265.91	174.55	1695.54	329.18	1967.29	5523.92	41.02	4393.70	812.68
Fixed Assets	2431.11	125.70	200.72	1574.45	265.91	174.55	1695.54	329.18	1967.29	5523.92	41.02	4393.70	812.68
Current Assets													
Against security of Bill											2.60		
Domestic Bills											2.60		
Foreign Bills													
Against Guarantee	0.40			4.02		30.52			110.00	486.86	0.37	242.55	59.92
Government Guarantee				4.02									
Institutional Guarantee	0.40					23.74			110.00	471.00	0.37		42.50
Personal Guarantee						6.78				15.86		242.55	17.39
Collective Guarantee													0.04
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others	57.12	101.61			3391.62	0.09		0.02	257.99	413.15	2.08	13.23	
Total	2589.63	228.17	209.99	1612.82	3722.27	219.67	1695.54	335.90	2390.34	6512.35	46.07	4977.86	1172.23

BFI Name	Reliance
Sector Wise	
Agricultural and Forest Related	62.56
Fishery Related	
Mining Related	1.14
Manufacturing (Producing) Related	214.16
Construction	417.54
Electricity,Gas and Water	35.01
Metal Products, Mach. & Ele. Eqp.	59.93
Tras., Com. and Public Utilities	773.45
Wholesaler & Retailer	203.29
Finance, Insurance and Real Estate	307.75
Hotel or Restaurant	110.43
Other Services	73.11
Consumption Loans	147.51
Local Government	
Others	665.76
TOTAL sectorwise	3071.64

Product Wise	
Term Loan	
Overdraft	
Trust Receipt Loan / Import Loan	
Demand & Other Working Capital Loan	38.04
Res. Per. H. Loan (Up to Rs. 15 mil.)	408.51
Real Estate Loan	318.33
Margin Nature Loan	79.69
Hire Purchase Loan	807.66
Deprived Sector Loan	154.52
Bills Purchased	
Other Product	1264.90
a. Credit Card	
b. Education Loan	22.97
c. Cottage Industrial Loan	200.78
d. Small Industrial Loan	
e. Medium Industrial Loan	
f. Small and Medium Industrial Loan	
g. Others	1041.16
Total Product wise Loan	3071.64

Collateral Wise	
Gold and Silver	
Government Securities	
Non Governmental Securities	
Fixed Deposit Receipts	59.42
Own	59.42
Other Licences Institutions	
Collateral of Properties	2682.33
Fixed Assets	2682.33
Current Assets	
Against security of Bill	
Domestic Bills	
Foreign Bills	
Against Guarantee	245.78
Government Guarantee	
Institutional Guarantee	143.00
Personal Guarantee	1.88
Collective Guarantee	
Int. Rtd. Foreign Bank's Guarantee	
Other Guarantee	100.90
Credit Card	
Others	84.11
Total	3071.64

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

	Liabilities	Mid-July			Mid-Mar	Mid-Apr	% change		
		2015	2016	2017	2018	2018	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	6147.3	8684.9	12592.8	33736.5	16738.6	41.28	45.00	-50.38
	a. Paid-up Capital	3987.3	5436.5	7721.3	27695.9	10247.5	34.06	36.35	-63.00
	b. Statutory Reserves	750.3	1214.8	1747.6	2457.1	2444.1	43.45	61.90	-0.53
	c. Retained Earning	8.9	363.6	1179.5	906.3	1312.5	-95.97	3993.66	44.81
	d. Others Reserves	1400.8	1670.0	1944.5	2677.2	2734.5	13.64	19.22	2.14
2	BORROWINGS	38244.9	52434.4	66772.7	75876.9	79345.8	37.09	37.10	4.57
	a. NRB	306.6	91.1	554.8	1885.8	1915.2	-41.75	-70.27	1.56
	f. Others	37938.3	52343.3	66217.9	73991.1	77430.6	38.61	37.97	4.65
3	DEPOSITS	15775.5	24095.3	34344.1	43323.3	44941.6	43.40	52.74	3.74
4	BILLS PAYABLE	0.0	0.8	2.0	0.7	0.2	0.00	0.00	-75.21
5	OTHER LIABILITIES	5205.7	7205.0	10366.3	13574.9	13135.0	37.81	38.41	-3.24
	a. Loan Loss Provision	986.0	1345.6	1716.1	2165.0	2303.6	18.88	36.47	6.40
	b. Interest Suspense a/c	575.3	652.7	938.5	1046.8	905.8	21.13	13.45	-13.46
	c. Others	3644.3	5206.8	7711.8	10363.1	9925.6	47.36	42.87	-4.22
6	RECONCILIATION A/c	2330.2	5031.9	5779.8	8014.6	6513.3	114.13	115.95	-18.73
7	PROFIT & LOSS A/c	2524.8	3318.2	3907.2	2672.3	2790.8	71.32	31.43	4.44
	Total	70228.2	100770.6	133765.0	177199.2	163465.4	39.93	43.49	-7.75
Assets									
1	LIQUID FUNDS	6597.2	11096.2	12497.7	14133.3	10397.7	-8.41	68.20	-26.43
	a. Cash Balance	62.2	75.5	93.9	181.9	152.1	58.52	21.36	-16.41
	b. Bank Balance	3900.5	6327.0	6243.3	6835.0	5761.5	5.12	62.21	-15.71
	c. Money at Call	2634.4	4693.6	6160.5	7116.4	4484.1	-23.70	78.17	-36.99
2	INVESTMENT IN SECURITIES EX	116.2	38.7	42.7	40.7	40.7	0.00	-66.67	0.00
3	SHARE & OTHER INVESTMEN	2350.1	2809.8	2658.1	13342.0	3063.3	-18.80	19.56	-77.04
4	LOANS & ADVANCES	54915.5	77232.9	106540.9	131673.3	136209.2	53.87	40.64	3.44
	Institutional	14853.5	19194.3	24131.1	27842.0	28571.2	50.59	29.22	2.62
	Individual	40062.0	58038.6	82409.8	103831.3	107638.0	55.12	44.87	3.67
5	FIXED ASSETS	775.2	961.1	1219.2	2700.3	1465.3	24.14	23.98	-45.74
6	OTHER ASSETS	3205.4	3598.2	4766.1	6133.6	5493.8	28.97	12.25	-10.43
7	EXPENSES NOT WRITTEN OFF	7.2	4.5	11.2	5.0	6.3	-23.43	-38.06	27.22
8	NON BANKING ASSETS	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00
9	RECONCILIATION A/c	2215.3	5017.3	5959.5	8158.6	6714.0	104.14	126.49	-17.71
10	PROFIT & LOSS A/c	46.2	11.9	69.6	1012.3	75.0	-43.57	-74.22	-92.60
	Total	70228.2	100770.6	133765.0	177199.2	163465.4	39.93	43.49	-7.75
Profit & Loss A/c/Expenses									
1	INTEREST EXPENSES	2369.56	3494.31	5937.76	6669.28	8358.25	20.41	47.47	25.32
2	COMMISSION/FEE EXPENSES	0.00	0.01	0.21	0.04	0.34	-99.99	177.16	655.13
3	EMPLOYEE EXPENSES	1827.28	2671.95	3619.07	3348.04	3354.78	24.78	46.23	0.20
4	OFFICE OPERATING EXPENSES	907.22	1505.00	1231.78	1002.26	1053.00	84.60	65.89	5.06
5	NON OPERATING EXPENSES	1.78	4.81	0.80	673.05	4.98	0.00	170.37	-99.26
6	PROVISION FOR RISK	326.79	560.23	641.44	603.19	776.38	73.67	71.44	28.71
7	LOAN WRITTEN OFF	1.12	0.00	2.97	0.00	0.00	152.70	-100.00	0.00
8	EXTRAORDINARY EXPENSES		0.00	0.01	0.00	0.00	0.00	0.00	0.00
9	PROVISION FOR STAFF BONUS	140.66	314.96	518.61	338.70	373.44	37.20	123.91	10.26
10	PROVISION FOR INCOME TAX	407.48	946.11	1561.02	1019.03	1122.42	34.76	132.18	10.15
11	NET PROFIT	2496.01	3374.46	3901.54	2668.01	2757.90	73.87	35.19	3.37
	TOTAL EXPENSES	8477.90	12871.83	17415.23	16321.62	17801.50	41.31	51.83	9.07
Income									
1.	INTEREST INCOME	7637.78	11628.63	15659.24	13476.40	15629.02	41.71	52.25	15.97
2.	COMMISSION & DISCOUNT	220.38	286.71	409.62	322.92	385.00	68.44	30.10	19.23
3	OTHER OPERATING INCOME	411.08	684.42	1000.22	1277.79	1458.28	34.85	66.49	14.13
4	NON OPERATING INCOME	12.53	34.47	50.76	76.57	83.05	-68.80	175.15	8.47
5	PROVISION FOR WRITTEN BACK	165.27	222.11	241.31	162.39	205.34	87.12	34.39	26.45
6	RECOVERY FOR WRITE BACK	13.44	4.63	2.99	0.12	1.32	582.37	-65.57	990.41
7	INCOME FOR EXTRA ORDINARY EXPENSES	0.00	0.01	0.00	0.00	0.00	-100.00	0.00	0.00
8	NET LOSS	17.42	10.85	51.08	1005.42	39.48	-60.12	-37.70	-96.07
	TOTAL INCOME	8477.90	12871.83	17415.23	16321.62	17801.50	41.31	51.83	9.07
Miscellaneous Information									
	No. of Total Staffs	5756	7132	8903	10939	11004	30.67	23.91	0.59
	No. of Total Branches	1116	1378	1895	2261	2275	29.62	23.48	0.62
	No. of Total Centers	77616	100794	132355	157966	162136	30.71	29.86	2.64
	No. of Total Groups	304737	366540	455206	525264	535506	4.28	20.28	1.95
	No. of Total Passive Groups	11504	4601	4942	5502	5845	25.90	-60.01	6.23
	No. of Total Members	1548767	1898891	2338046	2675074	2724933	-3.95	22.61	1.86
	No. of Total Passive Members	56436	32378	37050	44159	50133	-15.06	-42.63	13.53
	No. of Total Borrowers	1080878	1296303	1576155	1752311	1781299	-1.93	19.93	1.65
	No. of Total Overdue Borrowers	45697	44861	44281	64903	65555	49.06	-1.83	1.00
	No. of Total Saving Members	1521152	1873432	2368500	2696824	2746106	26.92	23.16	1.83
	Total Saving Amount (Rs million)	15770.90	24111.28	34583.36	43183.20	44938.47	43.36	52.88	4.06

Districtwise List of Bank and Financial Institutions Branches (Chait, 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	4	2	21	195755	9322
3	1	Ilam	22	7	2	31	305073	9841
4	1	Jhapa	88	31	8	127	888561	6997
5	1	Sankhuwasabha	17	0	0	17	157342	9255
6	1	Bhojpur	15	1	1	17	165754	9750
7	1	Terhathum	10	3	0	13	101336	7795
8	1	Dhankuta	14	5	1	20	168873	8444
9	1	Morang	91	37	12	140	1051204	7509
10	1	Sunsari	76	16	11	103	862731	8376
11	1	Solukhumbu	10	0	0	10	103877	10388
12	1	Khotang	7	4	0	11	186006	16910
13	1	Okhaldhunga	9	5	0	14	150695	10764
14	1	Udayapur	21	1	1	23	343555	14937
		Total	405	114	38	557	4810715	8637
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	32	7	1	40	682560	17064
19	2	Sarlahi	28	7	0	35	852934	24370
20	2	Rautahat	25	5	0	30	790277	26343
21	2	Bara	36	4	2	42	781397	18605
22	2	Parsa	47	10	4	61	676705	11094
		Total	273	41	17	331	5966927	18027
23	3	Dolakha	15	6	0	21	187441	8926
24	3	Ramechhap	13	1	0	14	207172	14798
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	20	11	1	32	284727	8898
29	3	Sindhupalchok	21	12	1	34	292843	8613
30	3	Kavrepalanchok	51	12	5	68	396293	5828
31	3	Kathmandu	479	92	39	610	2069760	3393
32	3	Lalitpur	105	14	7	126	537365	4265
33	3	Bhaktapur	46	9	4	59	347585	5891
34	3	Makawanpur	38	13	3	54	448503	8306
35	3	Chitawan	95	59	9	163	657701	4035
		Total	940	251	70	1261	6129326	4861
36	4	Gorkha	20	12	1	33	256094	7760
37	4	Manang	4	1	0	5	6412	1282
38	4	Lamjung	26	6	2	34	170886	5026
39	4	Kaski	97	82	13	192	554611	2889
40	4	Tanahu	40	27	1	68	339113	4987
41	4	Syangja	22	23	2	47	265585	5651
42	4	Mustang	5	3	0	8	12230	1529
43	4	Baglung	30	11	0	41	279089	6807
44	4	Parbat	17	10	0	27	148194	5489
45	4	Myagdi	13	6	1	20	112198	5610
46	4	Nawalparasi East	29	24	5	58	337791	5824
		Total	303	205	25	533	2482203	4657

47	5	Gulmi	14	13	0	27	265424	9831
48	5	Palpa	30	9	0	39	253550	6501
49	5	Rupandehi	126	86	12	224	1004488	4484
50	5	Kapilbastu	26	14	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	2	0	5	56680	11336
55	5	Dang	49	37	5	91	616785	6778
56	5	Banke	58	28	4	90	568088	6312
57	5	Bardiya	21	16	0	37	462504	12500
58	5	Nawalparasi West	26	18	1	45	359796	7995
59	5	Rukum West	24	2	0	26	165597	6369
Total			410	243	26	679	5062611	7456
60	6	Salyan	14	3	0	17	262659	15451
61	6	Surkhet	32	2	2	36	395621	10989
62	6	Dailekh	11	0	0	11	285823	25984
63	6	Jajarkot	5	1	0	6	189483	31580
64	6	Dolpa	3	0	0	3	40477	13492
65	6	Jumla	8	1	0	9	119809	13312
66	6	Kalikot	7	1	0	8	151952	18994
67	6	Mugu	3	0	0	3	61108	20369
68	6	Humla	4	0	0	4	56169	14042
Total			87	8	2	97	1563101	16114
69	7	Doti	13	2	0	15	213588	14239
70	7	Bajhang	6	1	0	7	213158	30451
71	7	Kailali	74	21	3	98	890881	9091
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
Total			166	46	3	215	2803332	13039
Grand Total			2584	908	181	3673	28818215	7846

Bank/BFI Class	A	B	C[#]	D[§]	Total
No. of BFIs	28	36	25	62	151
No. of Branches	2584	908	181	2275	5948
Population per Branch[*]					4845

Province	A	B	C	Total
1	405	114	38	557
2	273	41	17	331
3	940	251	70	1261
4	303	205	25	533
5	410	243	26	679
6	87	8	2	97
7	166	46	3	215
Total	2584	908	181	3673

* 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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Falgun, 2074 (Mid Mar, 2018)				Chait, 2074 (Mid Apr, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	0.50	12.00	4.32	768149.52	1.25	10.00	4.46	763970.59
2	Fixed:	1.50	40.50	10.17	927359.78	1.00	21.00	10.38	959007.09
2.1	up to 1 month	2.50	13.62	8.78	21100.16	2.50	13.52	10.35	20736.01
2.2	1-3 months	1.75	13.75	10.06	53074.35	1.75	13.75	10.52	61546.75
2.3	3-6 months	2.00	13.75	10.35	71081.64	2.00	13.50	10.20	78899.86
2.4	6-12 months	2.50	40.50	10.47	493426.14	1.00	15.00	10.69	518615.89
2.5	1-2 yrs	1.50	14.00	9.95	201240.75	2.50	21.00	10.00	185373.23
2.6	2 yrs and above	2.50	19.13	9.24	87436.73	3.00	19.13	9.51	93835.34
3	Call	0.05	12.00	4.48	245491.90	0.05	12.00	4.71	244763.41
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	10.00	7.90	4741.04	3.25	10.00	7.82	3505.37
6	Non interest bearing deposits	0.00	0.00	0.00	207933.28	0.00	0.00	0.00	218550.09
6.1	Current	0.00	0.00	0.00	185026.22	0.00	0.00	0.00	195402.40
6.2	Margin	0.00	0.00	0.00	21578.36	0.00	0.00	0.00	21635.42
6.3	Other	0.00	0.00	0.00	1328.69	0.00	0.00	0.00	1512.26
	Aggregate	0.05	40.50	6.45	2153675.52	0.05	21.00	6.64	2189796.55

Overall Summary of Interest Rate on LCY Sectorwise Credit		Falgun, 2074 (Mid Mar, 2018)				Chait, 2074 (Mid Apr, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	24.00	12.06	90022.07	2.25	20.00	12.18	91691.02
2	Fishery Related	4.50	18.00	12.06	2390.32	4.50	18.00	12.07	2290.49
3	Mining Related	3.75	20.00	12.11	3852.83	4.25	16.00	12.07	3750.22
4	Agriculture, Forestry & Beverage Production Related	3.60	24.00	11.53	112618.58	3.60	20.00	11.76	105378.94
5	Non Food Production Related	3.87	24.00	11.44	220006.12	2.75	20.00	11.61	210075.92
6	Construction	2.00	24.00	12.03	197357.86	2.00	21.39	12.26	198097.86
7	Electricity, Gas and Water	2.25	19.00	10.98	69714.02	2.25	19.00	11.16	68020.38
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.94	24.00	11.77	25783.08	3.94	21.39	11.85	26353.88
9	Transport, Communication and Public Utilities	3.90	24.00	12.29	54776.84	4.00	22.00	12.54	52750.97
10	Wholesaler & Retailer	1.32	24.00	11.80	449766.75	2.25	21.77	12.26	429417.14
11	Finance, Insurance and Real Estate	1.75	24.00	11.63	162140.62	1.75	20.00	11.87	159824.18
12	Hotel or Restaurant	4.50	24.00	11.87	66061.17	4.50	21.89	12.01	67408.29
13	Other Services	4.50	24.00	12.09	85673.99	4.50	21.39	12.26	83692.40
14	Consumption Loans	2.50	24.00	12.50	136089.27	1.50	30.00	12.61	132275.90
15	Local Government	3.00	11.00	3.43	1507.64	3.00	13.57	3.43	1508.62
16	Others	2.00	30.00	12.95	251333.19	2.00	21.00	12.23	333075.08
	Aggregate	1.32	30.00	11.96	1929094.35	1.50	30.00	12.10	1965611.30

Overall Summary of Interest Rate on LCY Productwise Credit		Falgun, 2074 (Mid Mar, 2018)				Chait, 2074 (Mid Apr, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	24.00	11.64	318316.24	2.25	22.00	11.76	324318.81
2	Overdraft	2.00	24.20	12.53	340611.44	2.00	21.00	12.64	348439.18
3	Trust Receipt Loan / Import Loan	2.75	19.00	9.93	77759.68	2.75	21.39	9.99	78443.22
4	Demand & Other Working Capital Loan	1.32	24.00	11.77	434029.17	3.25	21.89	11.85	447396.69
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	24.00	12.01	156391.30	2.00	20.00	12.13	158181.85
6	Real Estate Loan	2.00	24.00	12.55	111270.42	2.00	18.30	12.72	113778.23
7	Margin Nature Loan	7.00	17.50	12.36	34497.88	7.00	17.50	12.41	34112.56
8	Hire Purchase Loan	2.00	24.00	12.75	129439.08	1.50	20.00	12.87	130671.07
9	Deprived Sector Loan	1.75	24.00	10.80	101003.19	1.75	21.00	11.09	105932.12
10	Bills Purchased	10.00	16.38	5.39	2716.66	9.00	16.38	5.75	2502.37
11	Other Product	2.00	30.00	12.80	223059.26	2.00	30.00	12.88	221835.21
	Aggregate	1.32	30.00	12.01	1929094.34	1.50	30.00	12.12	1965611.29

Annex-I

Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banijya Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Bank Ltd.	NIBL
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Nepal Bangladesh Bank Ltd.	NBB
9	Everest Bank Ltd.	EBL	10	Bank of Kathmandu Lumbini Ltd.	BOK
11	Nepal Credit and Commerce Bank Ltd.	NCC	12	NIC ASIA Bank Ltd.	NIC
13	Machhapuchhre Bank Ltd.	MBL	14	Kumari Bank Ltd.	Kumari
15	Laxmi Bank Ltd.	Laxmi	16	Siddhartha Bank Ltd.	SBL
17	Agriculture Development Bank Ltd.	ADBNL	18	Global IME Bank Ltd.	Global
19	Citizens Bank International Ltd.	Citizens	20	Prime Commercial Bank Ltd.	Prime
21	Sunrise Bank Ltd.	Sunrise	22	NMB Bank Ltd.	NMB
23	Prabhu Bank Ltd.	PRABHU	24	Janata Bank Nepal Ltd.	Janata
25	Mega Bank Nepal Ltd.	Mega	26	Civil Bank Ltd.	Civil
27	Century Commercial Bank Ltd.	Century	28	Sanima Bank Ltd.	Sanima
B. Development Banks					
1	NIDC Development Bank Ltd.	NIDC	2	Mahalaxmi Bikas Bank Ltd.	MahalaxmiDB
3	Narayani Development Bank Ltd.	Narayani	4	Sahayogi Bikas Bank Ltd.	Sahayogi
5	Karnali Bikash Bank Ltd.	Karnali	6	Sangrila Development Bank Ltd.	Shangrila
7	Excel Development Bank Ltd.	Excel	8	Western Development Bank Ltd.	Western
9	Deva Development Bank Ltd.	Deva	10	Miteri Development Bank Ltd.	Miteri
11	Tinau Bikas Bank Ltd.	Tinau	12	Muktinath Bikas Bank Ltd.	Muktinath
13	Kankai Bikas Bank Ltd.	Kankai	14	Bhargab Bikas Bank Ltd.	Bhargav
15	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
C. Finance Companies					
1	Nepal Finance Ltd.	NFL	2	Nepal Share Markets and Finance Ltd.	NSMFL
3	Gurkhas Finance Ltd.	Gurkhas	4	Goodwill Finance Ltd.	Goodwill
5	Shree Investment & Finance Co. Ltd.	SIFCL	6	Lalitpur Finance Co. Ltd.	Lalitpur
7	United Finance Co. Ltd.	United FC	8	General Finance Ltd.	General
9	Progressive Finance Co. Ltd.	Progressive	10	Janaki Finance Co. Ltd.	PFCL
11	Pokhara Finance Ltd.	Pokhara	12	Central Finance Ltd.	Central
13	Arun Finance Ltd.	Arun	14	Multipurpose Finance Co. Ltd.	Multipurpose
15	Synergy Finance Ltd.	Synergy	16	Shrijana Finance Ltd.	Srijana
17	World Merchant Banking & Finance Ltd.	WMBFL	18	Capital Merchant Banking & Finance Co. Ltd.	CMBFCL
19	Crystal Finance Ltd.	Crystal	20	Guheshwori Merchant Banking & Finance Ltd.	Guheshwori
21	ICFC Finance Ltd.	ICFC	22	Kuber Merchant Finance Ltd.	Kuber
23	Manjushree Financial Institution Ltd.	Manjushree	24	Jebil's Finance Ltd.	Jebils
25	Reliance Finance Ltd.	Reliance			

Annex-I

D. Microfinance Financial Institutions

1	Nepal Grameen Bikas Bank Ltd.	NepalGBB	2	Nirdhan Utthan Bank Ltd.	NIRDHAN
3	Rural Microfinance Development Centre Ltd.	RMDC	4	Deprosc Microfinance Development Bank Ltd.	DEPROSC
5	Chhimek Microfinance Development Banks Ltd.	CHHIMEK	6	Swabalamban Laghu Bitta Bikas Banks Ltd.	Swabalamban
7	Sana Kisan Bikas Bank Ltd.	Sanakisan	8	Nerude Laghu Bitta Bikas Bank Ltd.	NERUDE
9	Naya Nepal Laghu Bitta Bikas Bank Ltd.	Naya Nepal	10	Summit Microfinance Development Bank Ltd.	Summit
11	Sworojagar Laghu Bitta Bikas Bank Ltd	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