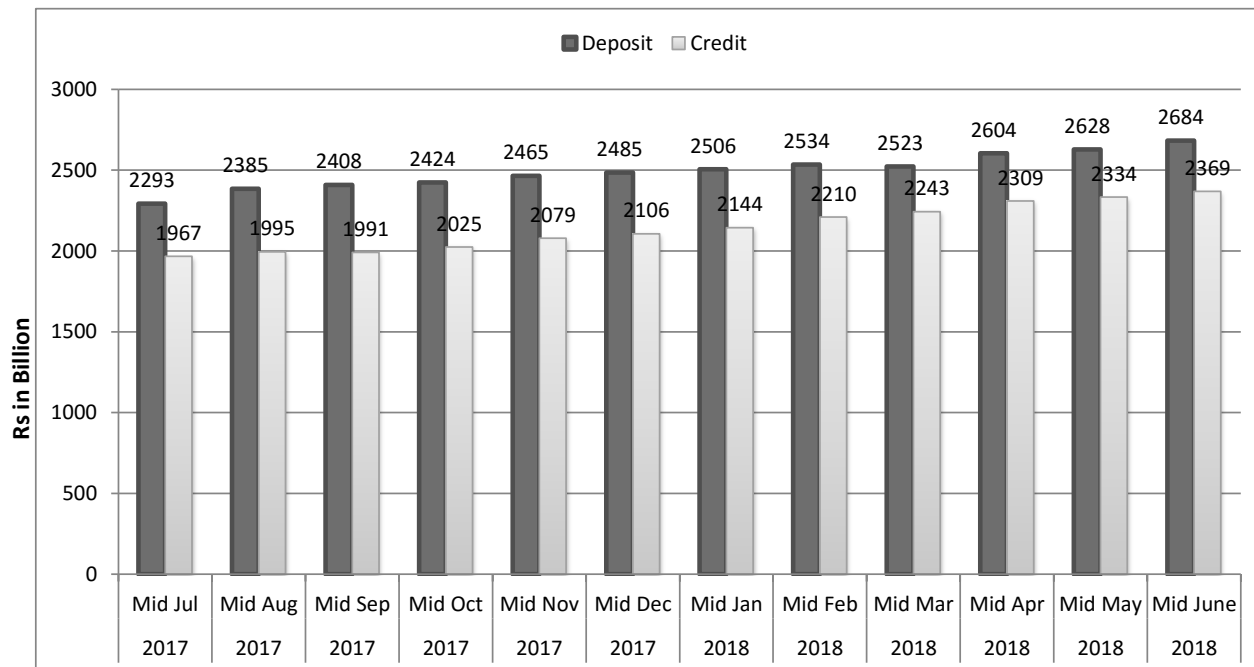


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Statistics Division

2075 Jeth
Mid-June, 2018

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Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	28	33	25	63	149
Total Number of Licensed BFIs*	28	33	25	63	149

* 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 Jeth End, 2075 (Mid-June, 2018)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	78.28	8.97	1.99	89.24
2	Total Credit/GDP	68.80	8.10	1.87	78.77
3	Total Credit/ Total Deposit	87.89	90.21	94.22	88.26
4	Lcy Credit/Lcy Deposit & Core Capital	78.98	77.02	79.08	79.00
5	Fixed Deposit/Total Deposit	44.25	44.11	56.03	44.50
6	Saving Deposit/Total Deposit	33.06	38.55	31.90	33.59
7	Current Deposit/Total Deposit	9.33	1.78	0.30	8.37
8	NPL/ Total Loan#	1.66	1.63	12.37	1.91
9	Total LLP/Total Loan	2.18	1.88	12.00	2.38
10	Deprived Sector Loan/Total Loan \$#	5.80	9.20	5.58	6.15
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	11.27	14.78	19.12	11.80
2	Investment in Gov. Security/Total Deposit	11.63	2.85	4.02	10.58
3	Total Liquid Assets/Total Deposit	23.95	28.61	34.42	24.65
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 **	2919	951	183	4053
2	No. of Deposit Accounts	938151	312964	35726	1286841
3	No. of Loan 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	6.61			
	(a) Saving	4.42			
	(b) Fixed	10.31			
	(c) Call	4.49			
2	Wt. Avg Interest on Credit	12.38			

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

As of 3rd Quarter of F.Y. 2074/75 (2017/18)

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

Liabilities		Mid-July			Mid-May	Mid-June	% 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	365234.16	365997.54	31.84	43.63	0.21
	a. Paid-up Capital	140794.10	163370.74	225313.64	275189.71	276711.73	16.04	37.92	0.55
	b. Statutory Reserves	37149.85	43680.58	53665.23	63878.68	64046.59	17.58	22.86	0.26
	c. Retained Earning	-27802.05	-11166.95	-3005.23	-198.49	95.78	-59.83	-73.09	-148.25
	d. Others Reserves	12850.60	19008.11	32678.11	26364.26	25143.45	47.92	71.92	-4.63
2	BORROWINGS	21355.96	42822.19	31800.16	47551.22	53548.88	100.52	-25.74	12.61
	a. NRB	3291.48	6855.13	7094.37	16434.46	17248.86	108.27	3.49	4.96
	b. "A"Class Licensed Institution	5504.53	20083.07	9094.04	12605.86	17735.44	264.85	-54.72	40.69
	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	5198.54	5712.21	356.47	3.67	9.88
	e. Bonds and Securities	11440.14	10772.37	10312.37	13312.37	12852.37	-5.84	-4.27	-3.46
3	DEPOSITS	1771946.15	2107502.69	2384806.95	2627984.25	2683676.09	18.94	13.16	2.12
	a. Current	158746.16	185135.30	204360.95	222225.83	224733.59	16.62	10.38	1.13
	b. Savings	714466.16	875419.91	816572.17	895390.47	901380.47	22.53	-6.72	0.67
	c. Fixed	513283.02	617634.95	998258.72	1159318.50	1194120.81	20.33	61.63	3.00
	d. Call Deposits	363041.66	401829.34	333350.39	315828.99	328449.52	10.68	-17.04	4.00
	e. Others	22409.16	27483.20	32264.72	35220.46	34991.70	22.64	17.40	-0.65
4	Bills Payable	1729.91	3927.13	2219.17	3412.02	3343.78	127.01	-43.49	-2.00
5	Other Liabilities	188093.19	206694.45	224201.08	266270.14	284727.00	9.89	8.47	6.93
	1. Loan Loss Provision	51482.56	48593.77	52553.17	56393.60	56422.80	-5.61	8.15	0.05
	2. Interest Suspense a/c	31256.97	32000.69	34891.97	48823.45	58119.75	2.38	9.04	19.04
	3. Others	105353.66	126099.99	136755.94	161053.10	170184.44	19.69	8.45	5.67
6	Reconciliation A/c	280.36	13817.41	2358.50	3828.46	2929.33	4828.52	-82.93	-23.49
7	Profit & Loss A/c	36755.88	49443.18	54882.04	42617.33	42811.90	34.52	11.00	0.46
	TOTAL	2183153.96	2639099.54	3008919.66	3356897.60	3437034.52	20.88	14.01	2.39
Assets									
1	LIQUID FUNDS	353397.28	385746.01	423242.12	343576.48	377618.15	9.15	9.72	9.91
	a. Cash Balance	48642.45	56937.25	64372.60	65266.69	61099.48	17.05	13.06	-6.38
	Nepalese Notes & Coins	47305.51	55937.33	63282.78	61897.90	58388.20	18.25	13.13	-5.67
	Foreign Currency	1336.94	999.92	1089.82	3368.79	2711.28	-25.21	8.99	-19.52
	b. Bank Balance	237957.23	262419.81	305795.05	226880.93	255493.51	10.28	16.53	12.61
	1. In Nepal Rastra Bank	165070.53	180498.18	233256.83	160313.78	185039.51	9.35	29.23	15.42
	2. "A"Class Licensed Institution	37838.00	41730.30	38882.05	33527.50	34384.45	10.29	-6.83	2.56
	3. Other Financial Ins.	6882.80	8437.01	6368.76	4905.32	5466.48	22.58	-24.51	11.44
	4. In Foreign banks	28165.90	31754.32	27287.42	28134.32	30603.07	12.74	-14.07	8.77
	c. Money at Call	66797.60	66388.94	53074.46	51428.86	61025.15	-0.61	-20.06	18.66
2	INVESTMENTS	206160.48	238675.86	232706.63	275546.58	284812.95	15.77	-2.50	3.36
	a. Govt. Securities	182112.29	196070.31	214380.95	275171.52	283887.74	7.66	9.34	3.17
	b. Others	24048.18	42605.55	18325.68	375.06	925.21	77.17	-56.99	146.68
3	SHARE & OTHER INVESTMENT	85675.60	131777.67	129938.39	109242.94	114686.78	53.81	-1.40	4.98
4	LOANS & ADVANCES	1345671.32	1669203.04	1976879.74	2330497.16	2365760.37	24.04	18.43	1.51
	a. Private Sector	1230999.56	1542024.97	1923942.40	2269793.08	2304765.76	25.27	24.77	1.54
	b. Financial Institutions	30678.62	121291.82	44543.48	55091.67	56389.17	295.36	-63.28	2.36
	c. Government Organizations	83993.14	5886.25	8393.85	5612.40	4605.44	-92.99	42.60	-17.94
5	BILLS PURCHASED	14548.03	11601.52	17198.72	3061.16	2821.45	-20.25	48.25	-7.83
6	LOANS AGT. COLLECTED BILLS	1132.63	1075.28	570.71	128.63	128.63	-5.06	-46.92	0.00
7	FIXED ASSETS	31732.63	35044.21	40633.93	45930.56	46684.92	10.44	15.95	1.64
8	OTHER ASSETS	135346.49	144135.22	166139.11	222327.68	235736.81	6.49	15.27	6.03
	a. Accrued Interests	32792.14	34038.25	37665.70	56463.77	70732.07	3.80	10.66	25.27
	b. Others	102554.35	110096.97	128473.40	165863.91	165004.74	7.35	16.69	-0.52
9	Expenses not Written off	392.16	319.21	279.01	270.02	273.92	-18.60	-12.59	1.45
10	Non Banking Assets	5250.92	4797.21	4465.45	4441.20	4415.38	-8.64	-6.92	-0.58
11	Reconciliation Account	2947.32	16089.93	16631.18	21133.99	3605.66	445.92	3.36	-82.94
12	Profit & Loss A/c	899.11	634.40	234.67	741.19	490.45	-29.44	-63.01	-33.83
	TOTAL	2183153.98	2639099.55	3008919.66	3356897.59	3437035.46	20.88	14.01	2.39

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-May	Mid-June	% 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	309983.80	310365.01	39.27	54.12	0.12
	a. Paid-up Capital	97921.41	121090.62	185010.73	227490.22	227891.08	23.66	52.79	0.18
	b. Statutory Reserves	31063.03	36597.19	46701.73	56517.78	56623.17	17.82	27.61	0.19
	c. Retained Earning	-17279.67	-4332.54	890.90	3089.45	3925.84	-74.93	-120.56	27.07
	d. Others Reserves	10463.18	16792.32	29626.84	22886.33	21924.92	60.49	76.43	-4.20
2	BORROWINGS	18419.75	37269.65	29666.79	44821.05	49597.88	102.34	-20.40	10.66
	a. NRB	3291.48	6661.23	6080.74	15493.78	16287.36	102.38	-8.71	5.12
	b. "A"Class Licensed Institution	2762.58	14724.43	7974.30	10816.36	14745.94	433.00	-45.84	36.33
	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	5198.54	5712.21	452.28	3.67	9.88
	e. Bonds and Securities	11440.14	10772.37	10312.37	13312.37	12852.37	-5.84	-4.27	-3.46
3	DEPOSITS	1462896.12	1764592.44	2093255.77	2309325.40	2354097.59	20.62	18.63	1.94
	a. Current	153598.94	178263.95	199359.65	217309.24	219749.75	16.06	11.83	1.12
	b. Savings	559391.64	698691.30	703028.67	772679.49	778295.05	24.90	0.62	0.73
	c. Fixed	419883.01	524462.99	879140.29	1013758.87	1041629.45	24.91	67.63	2.75
	d. Call Deposits	313955.92	340863.88	285288.84	274458.28	283691.69	8.57	-16.30	3.36
	e. Others	16066.61	22310.33	26438.33	31119.53	30731.64	38.86	18.50	-1.25
4	Bills Payable	1698.32	3871.77	2178.61	3366.90	3307.42	127.98	-43.73	-1.77
5	Other Liabilities	146984.02	166839.27	190587.10	228720.64	244319.37	13.51	14.23	6.82
	1. Loan Loss Provision	35779.54	34894.47	41452.81	45056.28	45096.54	-2.47	18.79	0.09
	2. Interest Suspense a/c	21287.89	22183.24	26198.88	38082.51	46341.52	4.21	18.10	21.69
	3. Others	89916.59	109761.56	122935.41	145581.85	152881.32	22.07	12.00	5.01
6	Reconciliation A/c	-5325.76	3962.29	-2297.92	-660.53	-1499.43	-174.40	-157.99	127.01
7	Profit & Loss A/c	27664.37	38128.55	45609.84	37706.00	37957.27	37.83	19.62	0.67
	TOTAL	1774504.78	2184811.57	2621230.38	2933263.25	2998145.10	23.12	19.98	2.21
Assets									
1	LIQUID FUNDS	250377.11	274495.34	335600.90	263480.19	289954.41	9.63	22.26	10.05
	a. Cash Balance	40636.96	47988.66	56468.70	57577.07	53277.93	18.09	17.67	-7.47
	Nepalese Notes & Coins	39384.90	47060.55	55471.98	54350.19	50668.50	19.49	17.87	-6.77
	Foreign Currency	1252.06	928.11	996.72	3226.88	2609.43	-25.87	7.39	-19.13
	b. Bank Balance	189230.03	205858.37	261547.34	186455.31	212009.80	8.79	27.05	13.71
	1. In Nepal Rastra Bank	147933.67	161790.30	218401.79	145531.98	169464.58	9.37	34.99	16.44
	2. "A"Class Licensed Institution	13172.91	12470.74	15693.99	12597.12	11621.15	-5.33	25.85	-7.75
	3. Other Financial Ins.	125.88	83.09	227.12	198.07	328.26	-33.99	173.34	65.73
	4. In Foreign banks	27997.56	31514.23	27224.45	28128.15	30595.81	12.56	-13.61	8.77
	c. Money at Call	20510.12	20648.32	17584.86	19447.81	24666.67	0.67	-14.84	26.84
2	INVESTMENTS	200262.57	229827.62	226810.98	265335.70	274688.94	14.76	-1.31	3.53
	a. Govt. Securities	176214.77	187275.77	208699.80	264980.64	273783.73	6.28	11.44	3.32
	b. Others	24047.80	42551.85	18111.18	355.06	905.21	76.95	-57.44	154.94
3	SHARE & OTHER INVESTMENT	81897.82	128320.72	126101.06	103867.14	109079.36	56.68	-1.73	5.02
4	LOANS & ADVANCES	1087486.69	1380358.68	1718131.88	2037616.67	2066045.42	26.93	24.47	1.40
	a. Private Sector	976374.75	1256142.55	1668294.23	1981139.06	2009387.29	28.65	32.81	1.43
	b. Financial Institutions	27231.05	118383.24	41449.27	50873.92	52071.39	334.74	-64.99	2.35
	c. Government Organizations	83880.89	5832.88	8388.39	5603.70	4586.74	-93.05	43.81	-18.15
5	BILLS PURCHASED	14533.93	11595.12	17196.12	3061.16	2821.45	-20.22	48.30	-7.83
6	LOANS AGT. COLLECTED BILLS	1132.63	548.83	570.71	128.63	128.63	-51.54	3.99	0.00
7	FIXED ASSETS	24479.96	28610.94	35011.75	39363.11	39976.32	16.87	22.37	1.56
8	OTHER ASSETS	113748.89	122000.30	146337.28	199678.89	212563.21	7.25	19.95	6.45
	a. Accrued Interests	22293.32	23985.61	28672.03	45493.47	58739.66	7.59	19.54	29.12
	b. Others	91455.57	98014.69	117665.24	154185.42	153823.54	7.17	20.05	-0.23
9	Expenses not Written off	318.55	252.50	260.04	246.20	250.58	-20.73	2.99	1.78
10	Non Banking Assets	2608.84	2543.30	3133.07	3110.13	3086.96	-2.51	23.19	-0.74
11	Reconciliation Account	-2675.08	6258.22	11900.68	16767.42	-823.41	-333.95	90.16	-104.91
12	Profit & Loss A/c	332.89	0.00	175.89	608.00	374.19	-100.00	0.00	-38.46
	TOTAL	1774504.79	2184811.58	2621230.37	2933263.24	2998146.05	23.12	19.98	2.21

Statement of Assets and Liabilities of Development Banks

Liabilities		Mid-July			Mid-May	Mid-June	% Change		
		2015	2016	2017	2018	2018			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	30296.85	34481.56	38281.38	43630.68	43932.78	13.81	11.02	0.69
	a. Paid-up Capital	27448.46	29216.56	30209.58	35411.68	36386.59	6.44	3.40	2.75
	b. Statutory Reserves	3608.10	4420.10	4803.49	4891.01	4896.58	22.50	8.67	0.11
	c. Retained Earning	-1907.59	-248.18	1286.84	930.29	591.67	-86.99	-618.51	-36.40
	d. Others Reserves	1147.88	1093.08	1981.46	2397.69	2057.94	-4.77	81.27	-14.17
2	BORROWINGS	2454.26	2993.89	876.37	1399.96	2559.96	21.99	-70.73	82.86
	a. NRB	0.00	5.00	501.37	649.96	649.96	0.00	9927.42	0.00
	b. "A"Class Licensed Institution	2260.00	2988.89	375.00	750.00	1910.00	32.25	-87.45	154.67
	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.	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	260508.00	269880.74	17.52	-14.07	3.60
	a. Current	5056.01	6741.29	4909.91	4750.87	4804.54	33.33	-27.17	1.13
	b. Savings	120779.93	143668.59	95029.20	104065.21	104041.15	18.95	-33.86	-0.02
	c. Fixed	62203.55	68230.74	94271.19	113048.78	119040.85	9.69	38.17	5.30
	d. Call Deposits	48166.94	59245.77	44104.87	38400.38	41727.31	23.00	-25.56	8.66
	e. Others	889.75	744.86	1105.23	242.76	266.89	-16.28	48.38	9.94
4	Bills Payable	27.17	54.46	39.48	35.97	34.11	100.42	-27.51	-5.16
5	Other Liabilities	20670.18	18746.57	16329.72	19293.27	21732.65	-9.31	-12.89	12.64
	1. Loan Loss Provision	6171.65	4936.93	4205.13	4574.80	4579.18	-20.01	-14.82	0.10
	2. Interest Suspense a/c	3322.76	2618.40	2086.84	3074.98	3870.63	-21.20	-20.30	25.88
	3. Others	11175.78	11191.25	10037.75	11643.50	13282.83	0.14	-10.31	14.08
6	Reconciliation A/c	3800.85	7783.30	3259.59	4405.20	4323.28	104.78	-58.12	-1.86
7	Profit & Loss A/c	6296.30	8153.72	6872.50	4014.52	3948.97	29.50	-15.71	-1.63
	TOTAL	300641.79	350844.75	305079.44	333287.59	346412.48	16.70	-13.04	3.94
Assets									
1	LIQUID FUNDS	79794.81	85767.68	71096.73	62667.67	69515.99	7.49	-17.11	10.93
	a. Cash Balance	6979.21	7891.86	6813.15	6513.41	6602.91	13.08	-13.67	1.37
	Nepalese Notes & Coins	6894.72	7820.18	6720.16	6371.59	6501.14	13.42	-14.07	2.03
	Foreign Currency	84.49	71.68	92.99	141.82	101.77	-15.16	29.73	-28.24
	b. Bank Balance	33250.96	39311.73	34885.65	30422.97	33287.08	18.23	-11.26	9.41
	1. In Nepal Rastra Bank	14008.99	16081.21	12553.71	12612.16	13504.55	14.79	-21.94	7.08
	2. "A"Class Licensed Institution	15817.63	19092.59	17790.23	13888.33	15688.17	20.70	-6.82	12.96
	3. Other Financial Ins.	3255.99	3897.84	4478.73	3916.30	4087.10	19.71	14.90	4.36
	4. In Foreign banks	168.34	240.09	62.97	6.17	7.26	42.62	-73.77	17.57
	c. Money at Call	39564.65	38564.09	29397.93	25731.28	29626.00	-2.53	-23.77	15.14
2	INVESTMENTS	3338.45	5491.83	4361.34	7808.59	7723.71	64.50	-20.58	-1.09
	a. Govt. Securities	3338.33	5479.33	4361.34	7788.59	7703.71	64.13	-20.40	-1.09
	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	3361.98	3563.58	3.24	11.65	6.00
4	LOANS & ADVANCES	193462.91	232993.26	209604.83	237978.78	243466.39	20.43	-10.04	2.31
	a. Private Sector	191447.83	230577.07	207149.14	234880.12	240147.65	20.44	-10.16	2.24
	b. Financial Institutions	1981.58	2414.50	2450.23	3094.59	3314.67	21.85	1.48	7.11
	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	4618.71	4751.65	-7.73	-13.02	2.88
8	OTHER ASSETS	10992.49	10733.79	9634.27	11766.15	12275.32	-2.35	-10.24	4.33
	a. Accrued Interests	3803.85	2793.27	2342.85	3224.80	4120.36	-26.57	-16.13	27.77
	b. Others	7188.64	7940.52	7291.42	8541.35	8154.96	10.46	-8.17	-4.52
9	Expenses not Written off	35.13	36.37	12.92	14.47	14.01	3.52	-64.48	-3.15
10	Non Banking Assets	1840.38	1000.79	713.72	697.71	696.42	-45.62	-28.68	-0.18
11	Reconciliation Account	3820.15	7749.91	3354.54	4271.24	4320.93	102.87	-56.72	1.16
12	Profit & Loss A/c	387.56	423.63	0.00	102.30	84.48	9.31	-100.00	-17.43
	TOTAL	300641.79	350844.75	305079.44	333287.59	346412.48	16.70	-13.04	3.94

Statement of Assets and Liabilities of Finance Companies

Liabilities		Mid-July			Mid-May	Mid-June	% 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	11619.69	11699.75	-2.51	-20.69	0.69
	a. Paid-up Capital	15424.23	13063.56	10093.32	12287.80	12434.07	-15.30	-22.74	1.19
	b. Statutory Reserves	2478.72	2663.29	2160.01	2469.89	2526.84	7.45	-18.90	2.31
	c. Retained Earning	-8614.79	-6586.24	-5182.97	-4218.23	-4421.74	-23.55	-21.31	4.82
	d. Others Reserves	1239.54	1122.71	1069.81	1080.23	1160.58	-9.43	-4.71	7.44
2	BORROWINGS	481.95	2558.64	1257.00	1330.22	1391.05	430.89	-50.87	4.57
	a. NRB	0.00	188.90	512.26	290.72	311.55	0.00	171.18	7.16
	b. "A"Class Licensed Institution	481.95	2369.74	744.74	1039.50	1079.50	391.69	-68.57	3.85
	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	58150.85	59697.77	-10.67	-18.90	2.66
	a. Current	91.21	130.06	91.39	165.71	179.30	42.59	-29.73	8.20
	b. Savings	34294.58	33060.01	18514.30	18645.77	19044.26	-3.60	-44.00	2.14
	c. Fixed	31196.45	24941.22	24847.25	32510.85	33450.51	-20.05	-0.38	2.89
	d. Call Deposits	918.79	1719.69	3956.68	2970.34	3030.53	87.17	130.08	2.03
	e. Others	5452.80	4428.01	4721.17	3858.18	3993.17	-18.79	6.62	3.50
4	Bills Payable	4.41	0.90	1.09	9.16	2.25	-79.69	21.05	-75.45
5	Other Liabilities	20438.99	21108.62	17284.26	18256.23	18674.97	3.28	-18.12	2.29
	1. Loan Loss Provision	9531.38	8762.38	6895.24	6762.52	6747.08	-8.07	-21.31	-0.23
	2. Interest Suspense a/c	6646.32	7199.06	6606.25	7665.96	7907.60	8.32	-8.23	3.15
	3. Others	4261.29	5147.18	3782.78	3827.75	4020.29	20.79	-26.51	5.03
6	Reconciliation A/c	1805.27	2071.83	1396.83	83.79	105.48	14.77	-32.58	25.89
7	Profit & Loss A/c	2795.21	3160.91	2399.70	896.82	905.66	13.08	-24.08	0.99
	TOTAL	108007.39	103443.22	82609.84	90346.75	92476.93	-4.23	-20.14	2.36
Assets									
1	LIQUID FUNDS	23225.37	25482.99	16544.48	17428.62	18147.75	9.72	-35.08	4.13
	a. Cash Balance	1026.28	1056.73	1090.75	1176.20	1218.64	2.97	3.22	3.61
	Nepalese Notes & Coins	1025.89	1056.60	1090.64	1176.11	1218.56	2.99	3.22	3.61
	Foreign Currency	0.39	0.13	0.10	0.08	0.08	-67.23	-19.25	0.00
	b. Bank Balance	15476.25	17249.72	9362.06	10002.65	10196.63	11.46	-45.73	1.94
	1. In Nepal Rastra Bank	3127.86	2626.67	2301.33	2169.64	2070.38	-16.02	-12.39	-4.57
	2. "A"Class Licensed Institution	8847.46	10166.97	5397.83	7042.06	7075.14	14.91	-46.91	0.47
	3. Other Financial Ins.	3500.93	4456.08	1662.91	790.96	1051.12	27.28	-62.68	32.89
	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	6249.77	6732.48	6.75	-15.12	7.72
2	INVESTMENTS	2559.46	3356.41	1534.31	2402.29	2400.30	31.14	-54.29	-0.08
	a. Govt. Securities	2559.20	3315.21	1319.81	2402.29	2400.30	29.54	-60.19	-0.08
	b. Others	0.26	41.20	214.50	0.00	0.00	15623.66	420.68	0.00
3	SHARE & OTHER INVESTMENT	1740.61	1353.73	1489.00	2013.82	2043.84	-22.23	9.99	1.49
4	LOANS & ADVANCES	64721.71	55851.11	49143.02	54901.71	56248.56	-13.71	-12.01	2.45
	a. Private Sector	63176.98	55305.34	48499.04	53773.91	55230.83	-12.46	-12.31	2.71
	b. Financial Institutions	1465.98	494.08	643.99	1123.17	1003.11	-66.30	30.34	-10.69
	c. Government Organizations	78.74	51.68	0.00	4.64	14.63	-34.37	-100.00	215.26
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	1948.74	1956.95	-18.85	-11.62	0.42
8	OTHER ASSETS	10605.10	11401.12	10167.55	10882.64	10898.28	7.51	-10.82	0.14
	a. Accrued Interests	6694.97	7259.36	6650.82	7745.50	7872.05	8.43	-8.38	1.63
	b. Others	3910.13	4141.76	3516.74	3137.14	3026.24	5.92	-15.09	-3.54
9	Expenses not Written off	38.48	30.34	6.04	9.36	9.33	-21.17	-80.08	-0.25
10	Non Banking Assets	801.69	1253.12	618.67	633.36	631.99	56.31	-50.63	-0.22
11	Reconciliation Account	1802.25	2081.80	1375.95	95.32	108.14	15.51	-33.91	13.45
12	Profit & Loss A/c	178.66	210.77	58.78	30.89	31.78	17.97	-72.11	2.91
	TOTAL	108007.39	103443.22	82609.84	90346.75	92476.93	-4.23	-20.14	2.36

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

	Mid-July			Mid-May	Mid-June	% Change		
	2015	2016	2017	2018	2018			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	67271.02	64943.04	97850.70	135526.54	151215.67	-3.46	50.67	11.58
1.1 Deposit Liabilities	65418.33	63252.25	95608.58	133396.04	148867.04	-3.31	51.15	11.60
1.1.1 Saving A/c	22494.48	21234.79	23525.99	31500.04	35137.82	-5.60	10.79	11.55
1.1.2 Fixed A/c	31594.10	31710.65	55650.88	90781.37	101271.06	0.37	75.50	11.55
1.1.2.1 Upto 3 Months Fixed A/c	1995.01	1914.75	2495.80	6653.64	7405.39	-4.02	30.35	11.30
1.1.2.2 3 to 6 Months fixed A/c	1043.26	1240.54	2672.64	5331.29	6094.06	18.91	115.44	14.31
1.1.2.3 6 Months to 1 Year Fixed A/c	14308.11	15369.26	29697.33	47024.72	52314.23	7.42	93.23	11.25
1.1.2.4 Above 1 Year	14247.72	13186.09	20785.12	31771.72	35457.37	-7.45	57.63	11.60
1.1.3 Call Deposit	11302.25	10301.47	16429.74	11047.77	12367.92	-8.85	59.49	11.95
1.1.4 Certificate of Deposits	27.50	5.34	1.97	66.85	90.24	-80.57	-63.14	34.98
1.2 Others	1852.69	1690.79	2242.12	2130.50	2348.63	-8.74	32.61	10.24
2 Commission/Fee Expense	509.46	546.23	600.94	491.46	545.78	7.22	10.02	11.05
3 Employees Expenses	21218.85	22715.53	26627.48	24187.59	26755.71	7.05	17.22	10.62
4 Office Operating Expenses	17624.25	18123.58	20754.59	18480.61	21160.77	2.83	14.52	14.50
5 Exchange Fluctuation Loss	64.81	197.03	108.69	104.33	121.40	203.99	-44.83	16.36
5.1 Due to Change in Exchange Rates	64.83	182.01	88.16	96.98	99.94	180.76	-51.56	3.05
5.2 Due to Foreign Currency Transactions	-0.01	15.02	20.54	7.36	21.46	#####	36.73	191.66
6 Non-Operating Expenses	89.80	106.14	33.54	46.16	43.58	18.20	-68.40	-5.57
7. Provision for Risk	12781.47	9649.95	12762.76	13600.20	13702.61	-24.50	32.26	0.75
7.1 Loan loss Provision	11018.41	8451.80	11477.45	12589.41	12661.43	-23.29	35.80	0.57
7.1.1 General Loan loss Provision	4071.38	5107.97	7035.80	5233.13	5263.65	25.46	37.74	0.58
7.1.1.1 Pass Loan Loss Provision	3210.53	4530.40	6256.87	4429.23	4459.04	41.11	38.11	0.67
7.1.1.2 Watch List Provision	860.85	577.57	778.93	803.90	804.61	-32.91	34.86	0.09
7.1.2 Special Loan Loss Provision	6627.48	3028.49	4375.25	7085.53	7070.75	-54.30	44.47	-0.21
7.1.3 Additional Loan Loss Provision	319.54	315.34	66.40	270.75	327.03	-1.32	-78.94	20.79
7.2. Provision for Non-Banking Assets	1429.51	1012.22	1053.41	728.00	724.32	-29.19	4.07	-0.51
7.3. Provision for Loss on Investment	101.98	14.53	185.90	216.91	230.58	-85.75	1179.20	6.30
7.4. Provision for Loss of Other Assets	231.58	171.40	46.00	65.88	86.28	0.00	0.00	30.97
8 Loan Written Off	439.90	355.03	996.12	824.42	832.25	-19.29	180.57	0.95
9 Provision for Staff Bonus	4053.16	5851.53	6656.78	5508.98	5739.58	44.37	13.76	4.19
10 Provision for Income Tax	12158.39	17591.64	20370.63	17099.69	17442.60	44.69	15.80	2.01
11 Others	495.79	61.16	55.62	21.62	22.86	-87.66	-9.06	5.74
12 Net Profit	37039.32	49004.93	54665.43	41892.27	42347.65	32.31	11.55	1.09
TOTAL EXPENSES	173746.23	189145.80	241483.28	257783.87	279930.46	8.86	27.67	8.59
Income								
1. Interest Income	134011.48	146483.09	194358.11	216572.70	234736.00	9.31	32.68	8.39
1.1. On Loans and Advance	127175.43	138782.71	181923.38	202903.12	219613.95	9.13	31.09	8.24
1.2. On Investment	2309.29	3487.02	5875.27	8657.96	9653.90	51.00	68.49	11.50
1.2.1 Government Bonds	1982.25	3005.11	4830.38	7205.87	8044.42	51.60	60.74	11.64
1.2.2 Foreign Bonds	76.54	136.72	153.35	155.24	170.44	78.62	12.17	9.79
1.2.3 NRB Bonds	160.24	199.66	776.75	1051.75	1158.41	24.60	289.04	10.14
1.2.4 Deventure & Bonds	90.26	145.54	114.78	245.10	280.62	61.24	-21.14	14.49
1.3 Agency Balance	716.42	589.35	1021.51	752.68	828.72	-17.74	73.33	10.10
1.4 On Call Deposit	2633.89	2513.39	3475.05	2762.51	2972.42	-4.57	38.26	7.60
1.5 Others	1176.47	1110.61	2062.91	1496.42	1667.00	-5.60	85.75	11.40
2. Comission & Discount	8935.14	9828.97	11806.85	10752.77	12244.59	10.00	20.12	13.87
2.1 Bills Purchase & Discount	248.42	300.48	239.80	103.51	109.96	20.96	-20.20	6.22
2.2 Comission	7494.65	8074.48	9864.84	9050.11	10395.30	7.74	22.17	14.86
2.3 Others	1192.07	1454.01	1702.22	1599.15	1739.34	21.97	17.07	8.77
3 Income From Exchange Fluctuation	4761.74	5708.82	6248.97	6342.85	7000.92	19.89	9.46	10.37
3.1 Due to Change in Exchange Rate	983.31	1342.09	706.74	1199.68	1376.73	36.49	-47.34	14.76
3.2 Due to Foreign Currency Trans.	3778.43	4366.73	5542.23	5143.16	5624.19	15.57	26.92	9.35
4 Other Operating Income	7326.73	9123.21	10772.31	10598.75	12174.56	24.52	18.08	14.87
5 Non Operating Income	4743.47	4775.86	3783.15	2039.00	2141.48	0.68	-20.79	5.03
6 Provision Written Back	11842.55	11550.65	12883.40	10935.71	11033.03	-2.46	11.54	0.89
7 Recovery from Written off Loan	1508.63	1276.09	1504.14	452.72	499.65	-15.41	17.87	10.37
8 Income from Extra Ordinary Expenses	157.81	231.44	108.16	74.05	74.05	46.65	-53.27	0.00
9 Net Loss	458.66	167.67	18.20	15.31	26.20	-63.44	-89.14	71.17
TOTAL INCOME	173746.22	189145.79	241483.29	257783.86	279930.47	8.86	27.67	8.59

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-May	Mid-June	% Change		
	2015	2016	2017	2018	2018			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	49191.03	47854.50	81092.18	114696.75	127849.13	-2.72	69.46	11.47
1.1 Deposit Liabilities	47732.95	46323.77	79132.19	112622.27	125568.50	-2.95	70.82	11.50
1.1.1 Saving A/c	14740.74	13684.45	17436.33	24736.60	27603.44	-7.17	27.42	11.59
1.1.2 Fixed A/c	23632.62	24433.35	47954.79	78652.56	87614.71	3.39	96.27	11.39
1.1.2.1 Upto 3 Months Fixed A/c	1909.08	1842.14	2170.16	6089.15	6760.55	-3.51	17.81	11.03
1.1.2.2 3 to 6 Months fixed A/c	890.25	935.82	2298.27	4656.29	5308.60	5.12	145.59	14.01
1.1.2.3 6 Months to 1 Year Fixed A/c	10151.63	11607.80	25818.22	40013.44	44389.96	14.34	122.42	10.94
1.1.2.4 Above 1 Year	10681.65	10047.59	17668.14	27893.68	31155.61	-5.94	75.84	11.69
1.1.3 Call Deposit	9332.14	8200.79	13739.10	9166.25	10260.11	-12.12	67.53	11.93
1.1.4 Certificate of Deposits	27.45	5.18	1.97	66.85	90.24	-81.14	-61.96	34.98
1.2 Others	1458.08	1530.73	1959.99	2074.48	2280.63	4.98	28.04	9.94
2 Commission/Fee Expense	505.07	543.21	597.40	487.39	541.47	7.55	9.98	11.10
3 Employees Expenses	17776.14	19107.70	23306.35	21240.57	23480.77	7.49	21.97	10.55
4 Office Operating Expenses	13613.82	14313.59	17487.97	15848.47	18189.72	5.14	22.18	14.77
5 Exchange Fluctuation Loss	63.27	19.05	25.52	87.88	104.24	-69.90	34.00	18.63
5.1 Due to Change in Exchange Rates	63.27	4.39	5.02	80.56	82.82	-93.06	14.37	2.81
5.2 Due to Foreign Currency Transactions	0.00	14.66	20.50	7.32	21.42	0.00	39.89	192.70
6 Non-Operating Expenses	13.39	70.03	17.82	41.74	39.04	422.82	-74.55	-6.48
7. Provision for Risk	9962.24	7061.61	10568.77	10894.15	11003.24	-29.12	49.67	1.00
7.1 Loan loss Provision	9070.71	6401.84	9650.60	10156.59	10221.26	-29.42	50.75	0.64
7.1.1 General Loan loss Provision	3891.06	4110.57	6271.68	4228.91	4255.47	5.64	52.57	0.63
7.1.1.1 Pass Loan Loss Provision	3163.99	3625.52	5677.88	3745.39	3772.46	14.59	56.61	0.72
7.1.1.2 Watch List Provision	727.07	485.05	593.80	483.51	483.01	-33.29	22.42	-0.10
7.1.2 Special Loan Loss Provision	5176.73	2197.47	3368.78	5749.41	5730.80	-57.55	53.30	-0.32
7.1.3 Additional Loan Loss Provision	2.92	93.81	10.14	178.28	234.99	3118.15	-89.19	31.81
7.2. Provision for Non-Banking Assets	679.65	611.52	839.40	590.82	602.54	-10.02	37.26	1.98
7.3. Provision for Loss on Investment	40.37	4.97	45.93	81.08	103.52	-87.68	823.46	27.68
7.4. Provision for Loss of Other Assets	171.51	43.27	32.84	65.65	75.93	0.00	0.00	15.64
8 Loan Written Off	103.45	77.54	907.44	785.48	793.30	-25.05	1070.33	1.00
9 Provision for Staff Bonus	3139.60	4628.86	5543.94	4916.61	5065.53	47.43	19.77	3.03
10 Provision for Income Tax	9521.99	14145.34	17163.51	15340.27	15712.92	48.55	21.34	2.43
11 Others	465.47	56.32	47.82	3.78	3.83	-87.90	-15.10	1.34
12 Net Profit	28386.05	38128.55	45433.95	37098.82	37583.09	34.32	19.16	1.31
TOTAL EXPENSES	132741.51	146006.29	202192.67	221441.92	240366.28	9.99	38.48	8.55
Income								
1. Interest Income	101174.86	113200.58	161584.42	185076.03	200389.20	11.89	42.74	8.27
1.1. On Loans and Advance	97566.06	108083.45	152697.37	174075.03	188046.67	10.78	41.28	8.03
1.2. On Investment	2065.62	3265.06	5686.94	8346.88	9323.01	58.07	74.18	11.69
1.2.1 Government Bonds	1774.19	2828.94	4702.34	7004.34	7832.07	59.45	66.22	11.82
1.2.2 Foreign Bonds	76.54	136.72	153.35	155.24	170.44	78.62	12.17	9.79
1.2.3 NRB Bonds	132.56	167.89	746.84	987.59	1086.60	26.65	344.84	10.03
1.2.4 Deventure & Bonds	82.33	131.52	84.40	199.72	233.89	59.75	-35.83	17.11
1.3 Agency Balance	491.44	420.46	483.18	496.91	555.01	-14.44	14.92	11.69
1.4 On Call Deposit	399.14	627.38	781.19	847.21	996.95	57.18	24.52	17.67
1.5 Others	652.61	804.22	1935.75	1310.00	1467.56	23.23	140.70	12.03
2. Comission & Discount	8247.23	9230.35	11327.97	10339.45	11776.22	11.92	22.73	13.90
2.1 Bills Purchase & Discount	247.40	300.36	239.78	103.51	109.95	21.41	-20.17	6.23
2.2 Comission	7055.01	7688.74	9581.64	8784.50	10098.68	8.98	24.62	14.96
2.3 Others	944.82	1241.25	1506.55	1451.44	1567.59	31.37	21.37	8.00
3 Income From Exchange Fluctuation	4712.88	5461.96	6127.72	6316.91	6972.29	15.89	12.19	10.37
3.1 Due to Change in Exchange Rate	980.69	1116.14	629.46	1177.98	1353.47	13.81	-43.60	14.90
3.2 Due to Foreign Currency Trans.	3732.18	4345.81	5498.26	5138.94	5618.82	16.44	26.52	9.34
4 Other Operating Income	5281.25	6555.19	8715.19	8634.33	9932.79	24.12	32.95	15.04
5 Non Operating Income	3880.23	2757.19	2774.51	1623.81	1718.99	-28.94	0.63	5.86
6 Provision Written Back	7604.21	7698.29	10242.22	8941.70	9022.66	1.24	33.05	0.91
7 Recovery from Written off Loan	1445.40	1024.53	1368.72	437.90	482.36	-29.12	33.59	10.16
8 Income from Extra Ordinary Expenses	64.77	78.21	51.92	71.78	71.78	20.73	-33.61	0.00
9 Net Loss	330.67	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
TOTAL INCOME	132741.51	146006.29	202192.68	221441.91	240366.29	9.99	38.48	8.55

Profit and Loss Statement of Development Banks

	Mid-July			Mid-May	Mid-June	% Change		
	2015	2016	2017	2018	2018			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	13157.27	13312.19	13201.15	16670.48	18699.99	1.18	-0.83	12.17
1.1 Deposit Liabilities	12804.81	13172.88	13087.17	16643.19	18666.32	2.87	-0.65	12.16
1.1.1 Saving A/c	5804.70	5946.21	4677.07	5507.44	6155.89	2.44	-21.34	11.77
1.1.2 Fixed A/c	5086.43	5212.02	5949.55	9405.23	10568.29	2.47	14.15	12.37
1.1.2.1 Upto 3 Months Fixed A/c	59.93	54.26	270.84	466.50	532.24	-9.47	399.17	14.09
1.1.2.2 3 to 6 Months fixed A/c	116.36	278.90	299.49	560.03	647.49	139.69	7.38	15.62
1.1.2.3 6 Months to 1 Year Fixed A/c	2716.01	2769.74	2933.09	5242.89	5936.88	1.98	5.90	13.24
1.1.2.4 Above 1 Year	2194.14	2109.12	2446.12	3135.80	3451.68	-3.87	15.98	10.07
1.1.3 Call Deposit	1913.68	2014.52	2460.55	1730.53	1942.14	5.27	22.14	12.23
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	27.29	33.68	-60.47	-18.19	23.40
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	2382.56	2644.41	10.08	-7.56	10.99
4 Office Operating Expenses	3017.24	3038.53	2613.80	2074.26	2304.73	0.71	-13.98	11.11
5 Exchange Fluctuation Loss	1.55	177.98	83.17	16.46	17.15	#####	-53.27	4.23
5.1 Due to Change in Exchange Rates	1.56	177.62	83.14	16.42	17.11	#####	-53.19	4.24
5.2 Due to Foreign Currency Transactions	-0.01	0.36	0.04	0.04	0.04	#####	-90.15	0.00
6 Non-Operating Expenses	41.67	16.31	14.39	1.51	1.61	-60.86	-11.77	6.62
7. Provision for Risk	1866.82	1415.40	1565.51	1893.20	1894.82	-24.18	10.60	0.09
7.1 Loan loss Provision	1349.90	1271.31	1483.84	1809.20	1812.43	-5.82	16.72	0.18
7.1.1 General Loan loss Provision	154.01	733.07	623.63	844.75	847.71	375.98	-14.93	0.35
7.1.1.1 Pass Loan Loss Provision	27.86	652.10	465.15	576.07	577.82	2240.61	-28.67	0.30
7.1.1.2 Watch List Provision	126.15	80.97	158.48	268.68	269.89	-35.81	95.71	0.45
7.1.2 Special Loan Loss Provision	1104.99	502.83	833.09	909.77	910.47	-54.49	65.68	0.08
7.1.3 Additional Loan Loss Provision	90.90	35.40	27.11	54.68	54.25	-61.05	-23.41	-0.79
7.2. Provision for Non-Banking Assets	497.62	108.91	25.48	53.66	52.06	-78.11	-76.61	-2.99
7.3. Provision for Loss on Investment	11.46	-0.43	45.60	30.11	30.11	-103.77	#####	0.00
7.4. Provision for Loss of Other Assets	7.84	35.62	10.59	0.23	0.23	0.00	0.00	0.00
8 Loan Written Off	225.49	155.56	39.77	38.90	38.90	-31.01	-74.43	0.00
9 Provision for Staff Bonus	704.19	962.73	941.72	535.51	620.20	36.71	-2.18	15.81
10 Provision for Income Tax	2043.98	2793.14	2723.56	1603.04	1582.81	36.65	-2.49	-1.26
11 Others	20.53	4.17	0.81	17.84	18.91	-79.70	-80.66	6.02
12 Net Profit	5925.13	7762.81	6872.35	3918.35	3877.72	31.01	-11.47	-1.04
TOTAL EXPENSES	29648.00	32547.27	30743.44	29152.12	31701.27	9.78	-5.54	8.74
Income								
1. Interest Income	24453.29	26440.45	26567.77	25599.89	27893.26	8.13	0.48	8.96
1.1. On Loans and Advance	22110.85	24547.15	24001.32	23578.57	25792.03	11.02	-2.22	9.39
1.2. On Investment	134.58	123.20	135.56	232.03	246.72	-8.46	10.04	6.33
1.2.1 Government Bonds	121.98	101.73	95.19	141.05	148.78	-16.60	-6.43	5.48
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	49.47	55.52	2.00	10.56	12.22
1.2.4 Deventure & Bonds	1.71	10.35	28.09	41.50	42.42	506.78	171.27	2.21
1.3 Agency Balance	137.10	103.08	344.14	177.06	194.99	-24.81	233.84	10.13
1.4 On Call Deposit	1688.66	1486.16	2055.54	1531.65	1572.72	-11.99	38.31	2.68
1.5 Others	382.10	180.86	31.21	80.59	86.80	-52.67	-82.74	7.71
2. Comission & Discount	585.87	487.12	384.57	329.85	372.12	-16.86	-21.05	12.82
2.1 Bills Purchase & Discount	1.02	0.12	0.02	0.00	0.00	-88.61	-87.15	0.00
2.2 Comission	390.41	364.54	263.32	218.09	243.01	-6.62	-27.77	11.42
2.3 Others	194.44	122.46	121.23	111.75	129.11	-37.02	-1.01	15.53
3 Income From Exchange Fluctuation	48.86	246.86	121.24	25.93	28.63	405.20	-50.89	10.38
3.1 Due to Change in Exchange Rate	2.62	225.94	77.27	21.71	23.26	8539.48	-65.80	7.16
3.2 Due to Foreign Currency Trans.	46.25	20.92	43.97	4.23	5.37	-54.77	110.19	26.95
4 Other Operating Income	1552.34	2088.22	1656.52	1633.84	1828.87	34.52	-20.67	11.94
5 Non Operating Income	402.44	1130.88	444.76	302.20	302.88	181.01	-60.67	0.22
6 Provision Written Back	2531.66	2018.37	1546.85	1249.72	1257.24	-20.27	-23.36	0.60
7 Recovery from Written off Loan	21.45	2.61	12.51	2.46	2.96	-87.85	379.99	20.31
8 Income from Extra Ordinary Expenses	35.69	128.54	9.21	2.08	2.08	260.14	-92.83	0.00
9 Net Loss	16.40	4.23	0.00	6.13	13.23	-74.18	-100.00	115.65
TOTAL INCOME	29648.00	32547.27	30743.44	29152.12	31701.27	9.78	-5.54	8.74

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-May	Mid-June	% Change		
	2015	2016	2017	2018	2018			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	4922.73	3776.34	3557.37	4159.30	4666.55	-23.29	-5.80	12.20
1.1 Deposit Liabilities	4880.57	3755.60	3389.23	4130.57	4632.22	-23.05	-9.76	12.14
1.1.1 Saving A/c	1949.03	1604.12	1412.59	1256.00	1378.49	-17.70	-11.94	9.75
1.1.2 Fixed A/c	2875.05	2065.28	1746.55	2723.58	3088.06	-28.17	-15.43	13.38
1.1.2.1 Upto 3 Months Fixed A/c	26.00	18.35	54.79	97.99	112.60	-29.42	198.56	14.91
1.1.2.2 3 to 6 Months fixed A/c	36.65	25.82	74.88	114.96	137.98	-29.53	189.96	20.02
1.1.2.3 6 Months to 1 Year Fixed A/c	1440.47	991.72	946.02	1768.39	1987.39	-31.15	-4.61	12.38
1.1.2.4 Above 1 Year	1371.93	1029.38	670.86	742.24	850.08	-24.97	-34.83	14.53
1.1.3 Call Deposit	56.44	86.16	230.09	150.99	165.67	52.65	167.06	9.72
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	28.73	34.33	-50.79	710.55	19.50
2 Commission/Fee Expense	1.13	1.67	3.54	4.06	4.30	48.06	112.56	5.90
3 Employees Expenses	801.85	700.74	633.90	564.45	630.52	-12.61	-9.54	11.71
4 Office Operating Expenses	993.19	771.46	652.83	557.88	666.32	-22.32	-15.38	19.44
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-Operating Expenses	34.74	19.81	1.33	2.90	2.93	-42.98	-93.30	1.08
7. Provision for Risk	952.41	1172.94	628.48	812.85	804.55	23.15	-46.42	-1.02
7.1 Loan loss Provision	597.80	778.65	343.01	623.61	627.75	30.25	-55.95	0.66
7.1.1 General Loan loss Provision	26.31	264.33	140.49	159.47	160.47	904.68	-46.85	0.63
7.1.1.1 Pass Loan Loss Provision	18.68	252.78	113.84	107.77	108.77	#####	-54.97	0.93
7.1.1.2 Watch List Provision	7.63	11.55	26.65	51.71	51.71	51.34	130.77	0.00
7.1.2 Special Loan Loss Provision	345.76	328.19	173.38	426.35	429.48	-5.08	-47.17	0.74
7.1.3 Additional Loan Loss Provision	225.73	186.13	29.14	37.79	37.79	-17.55	-84.34	0.00
7.2. Provision for Non-Banking Assets	252.23	291.80	188.53	83.51	69.72	15.68	-35.39	-16.52
7.3. Provision for Loss on Investment	50.14	9.99	94.36	105.72	96.95	-80.08	844.54	-8.30
7.4. Provision for Loss of Other Assets	52.23	92.51	2.57	0.00	10.13	0.00	0.00	#####
8 Loan Written Off	110.96	121.93	48.91	0.05	0.05	9.89	-59.89	0.00
9 Provision for Staff Bonus	209.37	259.93	171.12	56.85	53.86	24.15	-34.17	-5.26
10 Provision for Income Tax	592.41	653.15	483.56	156.39	146.87	10.25	-25.96	-6.08
11 Others	9.80	0.67	7.00	0.00	0.12	-93.13	940.04	0.00
12 Net Profit	2728.14	3113.58	2359.13	875.10	886.84	14.13	-24.23	1.34
TOTAL EXPENSES	11356.71	10592.23	8547.17	7189.83	7862.91	-6.73	-19.31	9.36
Income								
1. Interest Income	8383.33	6842.06	6205.92	5896.78	6453.54	-18.38	-9.30	9.44
1.1. On Loans and Advance	7498.52	6152.12	5224.69	5249.53	5775.25	-17.96	-15.07	10.01
1.2. On Investment	109.09	98.76	52.77	79.04	84.18	-9.47	-46.57	6.50
1.2.1 Government Bonds	86.08	74.44	32.86	60.48	63.58	-13.52	-55.86	5.12
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	16.78	20.65	17.62	14.69	16.29	23.06	-14.67	10.91
1.2.4 Deventure & Bonds	6.23	3.67	2.29	3.88	4.31	-41.05	-37.48	11.23
1.3 Agency Balance	87.87	65.81	194.19	78.72	78.72	-25.11	195.09	0.00
1.4 On Call Deposit	546.09	399.84	638.32	383.65	402.76	-26.78	59.64	4.98
1.5 Others	141.75	125.53	95.95	105.84	112.64	-11.45	-23.56	6.43
2. Comission & Discount	102.04	111.50	94.31	83.48	96.24	9.27	-15.41	15.29
2.1 Bills Purchase & Discount	0.00	0.01	0.00	0.01	0.01	0.00	-100.00	0.00
2.2 Comission	49.23	21.19	19.87	47.52	53.61	-56.95	-6.22	12.81
2.3 Others	52.81	90.30	74.44	35.95	42.63	71.00	-17.57	18.58
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	330.58	412.90	-2.71	-16.51	24.90
5 Non Operating Income	460.80	887.79	563.87	113.00	119.62	92.66	-36.49	5.86
6 Provision Written Back	1706.69	1833.99	1094.33	744.29	753.14	7.46	-40.33	1.19
7 Recovery from Written off Loan	41.78	248.95	122.91	12.36	14.32	495.90	-50.63	15.85
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	9.17	12.97	46.45	-88.86	41.42
TOTAL INCOME	11356.71	10592.23	8547.17	7189.83	7862.91	-6.73	-19.31	9.36

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

	Mid-July			Mid-May	Mid-June	% 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	111677.84	114724.40	24.33	14.43	2.73
Fishery Related	3355.59	1980.46	2328.51	2574.67	2649.04	-40.98	17.57	2.89
Mining Related	3525.74	3404.03	3950.19	5539.73	5619.73	-3.45	16.04	1.44
Agriculture, Forestry & Beverage Production Related	255534.57	296097.02	329835.00	397733.03	398870.14	15.87	11.39	0.29
Construction	152480.40	182851.94	213028.75	242640.43	248807.66	19.92	16.50	2.54
Electricity, Gas and Water	34540.43	46417.77	63520.59	79919.51	82292.89	34.39	36.85	2.97
Metal Products, Machinery & Electronic Equipment & Asse	16208.31	19473.46	25044.82	31909.20	32482.66	20.14	28.61	1.80
Transport, Communication and Public Utilities	48451.67	67489.25	76264.31	83225.38	83109.40	39.29	13.00	-0.14
Wholesaler & Retailer	297286.58	374322.54	436442.74	513234.89	522794.10	25.91	16.60	1.86
Finance, Insurance and Real Estate	107293.66	135000.17	166374.23	195723.74	196025.59	25.82	23.24	0.15
Hotel or Restaurant	44028.90	54426.26	66900.15	84273.45	87238.68	23.61	22.92	3.52
Other Services	63957.60	72146.41	90250.94	98964.14	101387.96	12.80	25.09	2.45
Consumption Loans	101450.14	120843.49	158359.29	160547.04	162712.78	19.12	31.04	1.35
Local Government	1714.14	1654.98	1568.65	1560.91	1551.07	-3.45	-5.22	-0.63
Others	169740.36	228955.74	272881.84	324162.99	328444.36	34.89	19.19	1.32
TOTAL	1361351.97	1681879.83	1994649.17	2333686.95	2368710.45	23.54	18.60	1.50
Productwise								
Term Loan	223149.61	272694.42	320735.49	391417.41	407304.82	22.20	17.62	4.06
Overdraft	245994.73	294326.89	361906.83	408122.37	407095.40	19.65	22.96	-0.25
Trust Receipt Loan / Import Loan	55141.88	72678.07	64530.02	116619.81	118271.91	31.80	-11.21	1.42
Demand & Other Working Capital Loan	293603.14	365785.23	404195.22	483946.26	487888.75	24.58	10.50	0.81
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	118861.54	142815.41	168383.92	195240.77	198213.95	20.15	17.90	1.52
Real Estate Loan	85678.07	108071.88	127318.70	139907.05	139587.18	26.14	17.81	-0.23
Margin Nature Loan	24084.77	37681.04	41170.06	41165.06	40754.00	56.45	9.26	-1.00
Hire Purchase Loan	80966.96	110094.35	150400.06	165978.27	168402.23	35.97	36.61	1.46
Deprived Sector Loan	63889.82	81239.19	111984.61	127895.29	129750.72	27.16	37.85	1.45
Bills Purchased	13511.29	12530.80	17354.17	2972.41	2804.02	-7.26	38.49	-5.67
Other Product	156470.18	183962.55	226670.09	260422.24	268637.46	17.57	23.22	3.15
Total	1361351.98	1681879.83	1994649.17	2333686.95	2368710.44	23.54	18.60	1.50
Collateral wise								
Gold and Silver	31374.67	30642.25	37466.92	37227.35	38179.10	-2.33	22.27	2.56
Government Securities	784.73	1014.67	997.94	599.46	515.65	29.30	-1.65	-13.98
Non Governmental Securities	18776.93	29668.70	34634.94	35726.63	36050.29	58.01	16.74	0.91
Fixed Deposit Receipts	9824.90	10553.39	22175.52	17017.03	16925.95	7.41	110.13	-0.54
Own	8925.88	9577.14	20780.98	16465.67	16318.27	7.30	116.99	-0.90
Other Licences Institutions	899.02	976.25	1394.55	551.36	607.68	8.59	42.85	10.22
Collateral of Properties	1131830.49	1463645.87	1734997.03	2065554.94	2093956.81	29.32	18.54	1.38
Fixed Assets	957231.98	1207217.80	1459790.48	1715476.01	1745117.08	26.12	20.92	1.73
Current Assets	174598.50	256428.07	275206.55	350078.93	348839.73	46.87	7.32	-0.35
Against security of Bill	13969.01	15710.45	15873.63	16152.22	17644.94	12.47	1.04	9.24
Domestic Bills	3532.80	3525.87	798.38	638.66	666.06	-0.20	-77.36	4.29
Foreign Bills	10436.21	12184.58	15075.25	15513.56	16978.89	16.75	23.72	9.45
Against Guarantee	40479.05	52993.07	63293.16	72775.31	73570.80	30.91	19.44	1.09
Government Guarantee	2385.24	2364.19	2560.01	2505.16	2503.58	-0.88	8.28	-0.06
Institutional Guarantee	27833.31	33209.50	42758.93	49530.37	51082.57	19.32	28.76	3.13
Personal Guarantee	2350.72	4054.12	5340.32	6029.61	5918.58	72.46	31.73	-1.84
Collective Guarantee	3581.03	4855.55	5828.86	7519.34	7010.73	35.59	20.05	-6.76
International Rated Foreign Bank's Guarantee	93.08	4226.93	1469.32	1663.81	1630.93	#####	-65.24	-1.98
Other Guarantee	4235.68	4282.79	5335.71	5527.01	5424.41	1.11	24.59	-1.86
Credit Card	427.58	416.03	905.78	1283.92	1327.70	-2.70	117.72	3.41
Others	113884.53	77235.40	84304.25	87350.10	90539.19	-32.18	9.15	3.65
Total	1361351.89	1681879.83	1994649.17	2333686.95	2368710.45	23.54	18.60	1.50

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-May	Mid-June	% Change		
	2015	2016	2017	2018	2018			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	47818.18	59611.10	73353.34	93882.14	96449.78	24.66	23.05	2.73
Fishery Related	2888.07	1513.96	1996.59	2232.14	2284.20	-47.58	31.88	2.33
Mining Related	3064.11	2970.72	3467.83	4987.42	5037.72	-3.05	16.73	1.01
Agriculture, Forestry & Beverage Production Related	239722.81	278304.22	315942.22	381531.16	382250.87	16.09	13.52	0.19
Construction	115175.72	142303.46	178777.17	204214.90	209266.07	23.55	25.63	2.47
Electricity, Gas and Water	29412.29	42101.95	59344.92	75629.94	77919.93	43.14	40.96	3.03
Metal Products, Machinery & Electronic Equipment & Asse	12402.24	16327.51	22633.48	28859.11	29254.77	31.65	38.62	1.37
Transport, Communication and Public Utilities	26254.45	43246.45	52471.19	57698.78	57420.04	64.72	21.33	-0.48
Wholesaler & Retailer	256252.52	330886.83	397945.20	467816.53	476583.54	29.13	20.27	1.87
Finance, Insurance and Real Estate	89220.30	114517.91	148589.16	173271.45	173403.22	28.35	29.75	0.08
Hotel or Restaurant	35337.97	43361.87	57138.95	73438.24	76033.35	22.71	31.77	3.53
Other Services	53099.98	60591.89	80038.56	88652.25	90931.26	14.11	32.09	2.57
Consumption Loans	80339.71	99230.33	134352.70	137306.34	138744.17	23.51	35.39	1.05
Local Government	1621.81	1576.17	1506.86	1503.25	1497.45	-2.81	-4.40	-0.39
Others	110543.10	155958.26	208340.54	249782.81	251919.12	41.08	33.59	0.86
TOTAL	1103153.25	1392502.62	1735898.71	2040806.46	2068995.50	26.23	24.66	1.38
Productwise								
Term Loan	187297.61	227581.99	280894.40	341243.19	354989.45	21.51	23.43	4.03
Overdraft	200106.73	239961.46	310486.80	351552.89	350022.15	19.92	29.39	-0.44
Trust Receipt Loan / Import Loan	55141.88	72677.77	64519.94	116619.81	118271.91	31.80	-11.22	1.42
Demand & Other Working Capital Loan	260320.80	334766.54	386183.56	466499.97	470567.66	28.60	15.36	0.87
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	87842.96	109296.95	140053.24	162839.32	164782.17	24.42	28.14	1.19
Real Estate Loan	63879.59	83603.42	104245.22	113453.24	112975.33	30.88	24.69	-0.42
Margin Nature Loan	16360.29	28428.82	34419.83	33585.55	33013.76	73.77	21.07	-1.70
Hire Purchase Loan	54406.77	79566.01	120085.97	133618.16	135390.57	46.24	50.93	1.33
Deprived Sector Loan	51515.94	66005.84	93428.55	106351.49	107307.72	0.00	0.00	0.90
Bills Purchased	13497.19	12523.00	17351.57	2972.41	2804.02	-7.22	38.56	-5.67
Other Product	112783.49	138090.81	184229.66	212070.42	218870.75	22.44	33.41	3.21
Total	1103153.26	1392502.62	1735898.72	2040806.46	2068995.49	26.23	24.66	1.38
Collateral wise								
Gold and Silver	26813.12	26326.42	32842.76	32021.69	32822.06	-1.82	24.75	2.50
Government Securities	751.68	991.90	986.04	551.85	467.26	31.96	-0.59	-15.33
Non Governmental Securities	13183.16	23084.76	29673.78	29618.81	29579.17	75.11	28.54	-0.13
Fixed Deposit Receipts	6561.88	7542.78	15282.39	12532.78	12511.45	14.95	102.61	-0.17
Own	5662.90	6566.55	13887.84	11981.42	11903.77	15.96	111.49	-0.65
Other Licences Institutions	898.97	976.23	1394.55	551.36	607.68	8.59	42.85	10.22
Collateral of Properties	900985.02	1206655.78	1510054.58	1809225.34	1831202.01	33.93	25.14	1.21
Fixed Assets	726933.32	950449.10	1234935.26	1459242.00	1482470.07	30.75	29.93	1.59
Current Assets	174051.71	256206.67	275119.32	349983.34	348731.94	47.20	7.38	-0.36
Against security of Bill	13672.66	15133.48	15873.63	16149.62	17642.34	10.68	4.89	9.24
Domestic Bills	3236.45	2950.40	798.38	636.06	663.46	-8.84	-72.94	4.31
Foreign Bills	10436.21	12183.08	15075.25	15513.56	16978.89	16.74	23.74	9.45
Against Guarantee	34298.71	44016.18	52805.20	59551.19	60173.31	28.33	19.97	1.04
Government Guarantee	2208.28	2191.40	2456.45	2405.99	2405.24	-0.76	12.09	-0.03
Institutional Guarantee	24969.73	28853.08	38746.64	45048.28	45913.95	15.55	34.29	1.92
Personal Guarantee	2069.26	3325.36	4274.42	4463.02	4358.67	60.70	28.54	-2.34
Collective Guarantee	951.02	1365.35	640.93	637.38	631.21	43.57	-53.06	-0.97
International Rated Foreign Bank's Guarantee	93.08	4226.93	1469.32	1663.81	1630.93	#####	-65.24	-1.98
Other Guarantee	4007.34	4054.06	5217.45	5332.71	5233.31	1.17	28.70	-1.86
Credit Card	427.58	416.03	905.78	1283.92	1327.70	-2.70	117.72	3.41
Others	106459.44	68335.30	77474.55	79871.27	83270.20	-35.81	13.37	4.26
Total	1103153.26	1392502.62	1735898.71	2040806.46	2068995.49	26.23	24.66	1.38

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-May	Mid-June	% Change		
	2015	2016	2017	2018	2018			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	12002.65	15169.69	11517.77	14244.94	14706.93	26.39	-24.07	3.24
Fishery Related	404.87	410.64	275.80	291.47	310.01	1.42	-32.84	6.36
Mining Related	390.09	391.51	450.84	540.51	566.80	0.36	15.16	4.86
Agriculture, Forestry & Beverage Production Related	12179.35	14829.67	11610.02	13561.91	13920.18	21.76	-21.71	2.64
Construction	26554.42	32645.74	27621.96	30725.69	31537.18	22.94	-15.39	2.64
Electricity, Gas and Water	4933.46	4000.83	4007.87	4083.18	4173.47	-18.90	0.18	2.21
Metal Products, Machinery & Electronic Equipment & Asse	2976.90	2395.14	1557.29	1992.59	2099.71	-19.54	-34.98	5.38
Transport, Communication and Public Utilities	15099.18	17830.86	18908.92	20441.72	20666.00	18.09	6.05	1.10
Wholesaler & Retailer	32542.18	35847.16	32765.58	38300.21	38980.40	10.16	-8.60	1.78
Finance, Insurance and Real Estate	13368.46	16264.86	14169.51	17785.86	17861.19	21.67	-12.88	0.42
Hotel or Restaurant	7231.42	9287.71	8381.09	9203.11	9596.02	28.44	-9.76	4.27
Other Services	8661.91	9369.02	8371.79	8617.78	8706.61	8.16	-10.64	1.03
Consumption Loans	15563.89	17035.39	19360.71	19507.43	20038.16	9.45	13.65	2.72
Local Government	32.34	41.32	24.59	20.46	20.43	27.76	-40.49	-0.10
Others	41529.50	57473.73	50581.10	58661.92	60283.29	38.39	-11.99	2.76
TOTAL	193470.61	232993.26	209604.83	237978.78	243466.39	20.43	-10.04	2.31
Productwise								
Term Loan	27992.73	37259.67	33010.58	41331.73	43143.70	33.10	-11.40	4.38
Overdraft	45887.99	54365.43	51420.03	56569.48	57073.25	18.47	-5.42	0.89
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	9552.68	9538.73	-1.33	-47.67	-0.15
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	22476.27	26787.73	22016.64	24652.80	25368.59	19.18	-17.81	2.90
Real Estate Loan	13116.83	17273.22	16955.43	19826.46	19921.51	31.69	-1.84	0.48
Margin Nature Loan	3831.26	5205.67	3835.46	5382.89	5545.25	35.87	-26.32	3.02
Hire Purchase Loan	18970.95	23685.84	24554.80	26202.87	26778.71	24.85	3.67	2.20
Deprived Sector Loan	10198.29	12938.71	16414.81	18904.17	19646.82	0.00	0.00	3.93
Bills Purchased	7.70	1.40	0.00	0.00	0.00	-81.82	#####	0.00
Other Product	30485.43	35244.02	30800.04	35555.70	36449.84	15.61	-12.61	2.51
Total	193470.61	232993.26	209604.83	237978.78	243466.39	20.43	-10.04	2.31
Collateral wise								
Gold and Silver	4111.82	4189.41	4318.51	4715.89	4820.94	1.89	3.08	2.23
Government Securities	12.34	6.15	0.15	37.71	38.50	-50.16	-97.51	2.08
Non Governmental Securities	3330.32	4660.50	3801.07	5158.05	5527.61	39.94	-18.44	7.16
Fixed Deposit Receipts	2014.24	2155.69	5264.84	3671.21	3574.58	7.02	144.23	-2.63
Own	2014.20	2155.67	5264.84	3671.21	3574.58	7.02	144.23	-2.63
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	212643.38	217963.58	19.86	-12.48	2.50
Fixed Assets	177513.72	213171.49	186555.95	212629.01	217940.11	20.09	-12.49	2.50
Current Assets	341.83	10.26	10.63	14.37	23.47	-97.00	3.60	63.37
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	11047.22	11130.37	45.42	16.65	0.75
Government Guarantee	112.07	113.69	63.11	61.97	61.15	1.44	-44.48	-1.34
Institutional Guarantee	2552.54	3716.23	3197.82	3237.24	3866.55	45.59	-13.95	19.44
Personal Guarantee	155.40	570.85	750.78	863.80	823.18	267.33	31.52	-4.70
Collective Guarantee	2602.75	3481.97	5187.90	6881.93	6379.49	33.78	48.99	-7.30
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	2.27	0.00	220.21	-71.48	-100.00
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	705.31	410.82	27.87	-49.91	-41.75
Total	193470.61	232993.26	209604.83	237978.78	243466.39	20.43	-10.04	2.31

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-May	Mid-June	% Change		
	2015	2016	2017	2018	2018			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	1963.05	2035.53	3028.05	3550.75	3567.69	3.69	48.76	0.48
Fishery Related	62.64	55.86	56.12	51.06	54.82	-10.83	0.48	7.36
Mining Related	71.55	41.80	31.51	11.81	15.21	-41.57	-24.62	28.75
Agriculture, Forestry & Beverage Production Related	3632.41	2963.13	2282.77	2639.95	2699.09	-18.43	-22.96	2.24
Construction	10750.27	7902.75	6629.62	7699.84	8004.41	-26.49	-16.11	3.96
Electricity, Gas and Water	194.69	314.99	167.79	206.39	199.49	61.79	-46.73	-3.35
Metal Products, Machinery & Electronic Equipment & Asse	829.16	750.81	854.05	1057.51	1128.18	-9.45	13.75	6.68
Transport, Communication and Public Utilities	7098.04	6411.94	4884.19	5084.88	5023.36	-9.67	-23.83	-1.21
Wholesaler & Retailer	8491.89	7588.55	5731.96	7118.14	7230.15	-10.64	-24.47	1.57
Finance, Insurance and Real Estate	4704.90	4217.40	3615.57	4666.44	4761.18	-10.36	-14.27	2.03
Hotel or Restaurant	1459.52	1776.67	1380.10	1632.10	1609.30	21.73	-22.32	-1.40
Other Services	2195.70	2185.50	1840.60	1694.11	1750.09	-0.46	-15.78	3.30
Consumption Loans	5546.54	4577.78	4645.89	3733.27	3930.45	-17.47	1.49	5.28
Local Government	59.99	37.50	37.20	37.20	33.18	-37.50	-10.80	-10.79
Others	17667.77	15523.75	13960.21	15718.26	16241.96	-12.14	-10.07	3.33
TOTAL	64728.11	56383.96	49145.62	54901.71	56248.56	-12.89	-12.84	2.45
Productwise								
Term Loan	7859.26	7852.76	6830.51	8842.48	9171.67	-0.08	-13.02	3.72
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	7893.61	7782.36	-15.59	-31.17	-1.41
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	8542.32	6730.72	6314.04	7748.65	8063.19	-21.21	-6.19	4.06
Real Estate Loan	8681.64	7195.24	6118.05	6627.34	6690.34	-17.12	-14.97	0.95
Margin Nature Loan	3893.22	4046.55	2914.77	2196.62	2194.99	3.94	-27.97	-0.07
Hire Purchase Loan	7589.24	6842.49	5759.29	6157.25	6232.95	-9.84	-15.83	1.23
Deprived Sector Loan	2175.58	2294.65	2141.25	2639.63	2796.18	0.00	0.00	5.93
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	12796.13	13316.88	-19.49	9.53	4.07
Total	64728.11	56383.96	49145.62	54901.71	56248.56	-12.89	-12.84	2.45
Collateral wise								
Gold and Silver	449.73	126.42	305.64	489.76	536.11	-71.89	141.77	9.46
Government Securities	20.72	16.63	11.75	9.90	9.90	-19.73	-29.33	0.00
Non Governmental Securities	2263.45	1923.44	1160.09	949.77	943.51	-15.02	-39.69	-0.66
Fixed Deposit Receipts	1248.78	854.92	1628.29	813.04	839.93	-31.54	90.46	3.31
Own	1248.78	854.92	1628.29	813.04	839.93	-31.54	90.46	3.31
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	43686.22	44791.22	-17.33	-12.40	2.53
Fixed Assets	52784.94	43597.21	38299.28	43605.00	44706.90	-17.41	-12.15	2.53
Current Assets	204.97	211.14	76.59	81.22	84.32	3.01	-63.72	3.81
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	2176.90	2267.12	44.06	18.16	4.14
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	1244.84	1302.06	105.83	27.22	4.60
Personal Guarantee	126.05	157.91	315.12	702.79	736.73	25.27	99.55	4.83
Collective Guarantee	27.25	8.24	0.04	0.04	0.04	-69.78	-99.57	0.00
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	192.03	191.10	-1.37	-47.77	-0.48
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	6773.52	6858.17	19.02	-20.25	1.25
Total	64728.01	56383.96	49145.62	54901.71	56248.56	-12.89	-12.84	2.45

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	MBL
Liabilities														
1	CAPITAL FUND	11451.60	14301.31	14060.76	18684.15	11864.03	11612.06	10826.62	10441.16	12157.19	10580.15	7263.80	10072.81	9033.73
	a. Paid-up Capital	8042.66	9004.80	8043.22	10645.60	8011.43	8114.53	8046.91	8088.14	8106.86	6245.38	4679.06	8031.12	8055.69
	b. Calls in Advance													
	c. Proposed Bonus Share										827.51			
	d. General Reserves	3261.04	6437.75	4790.50	4053.19	3181.85	3215.82	1694.80	2065.47	2687.89	1956.41	1338.79	1558.18	864.19
	e. Share Premium	132.84		0.07	1718.45			381.76		238.47		2.59		30.88
	f. Retained Earning	-835.72	341.15	333.77	272.33	9.79	2.78	120.37	448.98	10.58		-59.09	193.01	17.83
	g. Others Reserves Fund	850.78	-1482.39	893.20	1994.57	660.96	281.71	700.37	167.18	674.98	1540.27	1302.46	290.51	65.14
2	BORROWINGS	947.59	332.24	846.20	3657.15		600.00	5676.97	745.67	1095.32	1086.10	2072.16	4446.60	1941.91
	a. NRB	947.59	109.94	546.20	505.85				745.67	26.47	86.10	1072.16	946.60	1030.35
	b. Interbank Borrowing		162.30		1601.30							1000.00		900.00
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.		60.00					4676.97						11.57
	e. Bonds and Securities			300.00	1550.00		600.00	1000.00		1068.85	1000.00			3500.00
3	DEPOSITS	94410.52	158778.32	130194.83	135838.58	67066.99	99344.41	81493.33	42917.23	112318.80	75127.45	58956.61	144350.38	67947.48
	a. Current	20749.77	40794.08	17307.36	12842.00	15504.35	9886.96	6503.71	3299.21	10231.06	6206.76	2493.00	14313.03	2335.35
	Domestic	20514.58	40741.94	14604.88	9761.40	9139.12	7670.46	6203.29	2885.98	9914.65	5883.65	2458.78	14088.25	2284.80
	Foreign	235.19	52.14	2702.48	3080.60	6365.22	2216.50	300.41	413.22	316.42	323.11	34.22	224.78	50.55
	b. Savings	50088.27	86810.86	48416.45	39120.15	23147.29	38649.64	29045.24	11703.65	37314.45	20274.77	17666.92	47017.68	20859.11
	Domestic	50081.83	86803.52	45364.07	38126.26	20061.56	37461.85	28865.05	11646.47	37216.28	20090.33	17638.76	46964.12	20827.45
	Foreign	6.44	7.34	3052.39	993.89	3085.74	1187.80	180.19	57.18	98.17	184.44	28.16	53.56	31.65
	c. Fixed	18638.23	19839.15	41491.32	64348.70	24565.16	42000.64	42108.08	23858.57	51592.26	40940.58	26330.76	58855.19	39505.70
	Domestic	18551.95	19839.15	39530.08	60708.76	18144.93	39013.82	40592.58	23750.42	47431.60	40927.47	25800.09	53944.65	39504.62
	Foreign	86.28		1961.24	3639.94	6420.23	2986.83	1515.50	108.15	4160.66	13.12	530.67	4910.55	1.08
	d. Call Deposits	4591.97	9629.11	21290.08	16838.69	3089.74	3089.74	2821.61	3208.22	11769.24	6699.99	11940.25	23589.50	4497.15
	Domestic	4591.97	9611.15	18723.95	14593.88	1599.00	5379.13	2643.83	3167.44	7753.57	6564.62	11818.00	23224.12	4325.04
	Foreign		17.96	2566.13	2244.81	1490.73	1544.13	177.77	40.77	4015.67	135.36	122.25	365.38	172.11
	e. Others	342.28	1705.12	1689.63	2689.05	760.46	1883.89	1014.70	847.57	1411.79	1003.55	525.68	574.98	750.18
	Domestic	261.97	1705.12	1613.81	2180.77	635.03	1438.82	655.66	847.33	1411.79	585.42	524.66	574.98	428.39
	Foreign	80.31		75.82	508.28	125.43	445.07	359.04	0.24		419.93	1.02		321.79
4	Bills Payable	25.05	46.86	373.72		130.73	190.03	320.61	80.65	856.11	32.58	10.38	129.48	21.61
5	Other Liabilities	16388.58	26090.08	15762.54	18576.50	3735.74	4773.91	5733.34	8665.96	7664.17	5050.90	7199.65	5376.27	8175.70
	1. Sundry Creditors	5972.12	1122.56	3413.88	2071.57	406.75	21.71	224.53	329.23	496.31	351.48	197.02	693.65	2942.90
	2. Loan Loss Provision	2524.04	4842.32	1859.10	2199.03	552.63	1675.80	867.47	877.55	1092.29	2266.29	1929.65	1251.04	801.06
	3. Interest Suspense a/c	5865.82	12456.67	519.64	677.53	564.62	806.85	1293.16	1046.83	1463.02	421.32	2080.31	1455.73	1111.32
	4. Others	2026.60	7668.53	9969.93	13628.37	2211.72	2269.54	3348.18	6412.35	4612.55	2011.81	2992.68	1975.85	3320.42
6	Reconciliation A/c	-1777.01			198.88		10.09	6.10	0.29	7.63		25.50		
7	Profit & Loss A/c	2450.12	3755.71	3599.04	3596.41	1671.38	2034.11	977.94	837.71	2479.22	1254.33	311.41	551.14	553.12
	TOTAL Liabilities	123896.47	203304.52	164837.10	180551.67	84468.87	118564.61	105034.92	63688.66	136578.45	93131.51	75839.52	164926.67	87673.56
Assets														
1	LIQUID FUNDS	12387.62	23105.07	13436.82	12551.54	19593.43	11614.01	11226.43	6137.66	18503.52	9386.15	6058.03	16164.27	6537.63
	a. Cash Balance	3192.78	4162.77	1881.58	2595.53	1203.17	1375.09	2144.98	1478.76	1793.13	2586.02	1646.40	2768.22	1211.32
	Nepalese Notes & Coins	3154.91	4068.88	1714.89	2160.33	1099.64	1216.58	2099.01	1448.20	1735.23	2523.33	1624.47	2521.51	1168.55
	Foreign Currency	37.87	93.89	166.69	435.20	103.53	158.51	45.98	30.56	57.90	62.69	21.93	246.71	42.77
	b. Bank Balance	9194.84	16972.30	9993.61	9956.01	8059.14	9710.57	8931.45	4658.90	16360.38	6214.16	4411.64	12446.05	5326.31
	1. In Nepal Rastra Bank	8294.74	13101.09	8294.67	8244.73	7229.05	7688.65	5339.56	3495.38	11638.79	5057.52	3866.74	7577.71	4483.72
	Domestic Currency	8266.52	13030.62	7733.82	8039.89	7144.46	7491.43	5298.07	3421.04	11606.33	4994.96	3833.71	7456.92	4457.29
	Foreign Currency	28.22	70.47	560.85	204.84	84.59	197.22	41.49	74.33	32.45	62.56	33.03	120.79	26.44
	2. "A" Class Licensed Institution	211.30	3010.70	166.70	454.56	63.15		587.85	194.24	620.45	494.81	399.62	381.44	381.81
	Domestic Currency	211.30	2998.74	166.70	449.78	63.15		587.85	189.02	596.77	465.35	391.19	297.01	374.67
	Foreign Currency		11.96		4.79				5.22	23.68	29.46	8.43	84.44	7.14
	3. Other Financial Ins.				4.48			238.36						0.86
	4. In Foreign Banks	688.79	860.51	1532.24	1252.24	766.94	1783.56	3004.04	969.28	4101.15	661.83	145.28	4486.89	459.92
	c. Money at Call		1970.00	1561.62		10331.13	528.35	150.00		350.00	585.98		950.00	
	Domestic Currency		1970.00	1550.00			150.00	150.00		350.00	150.00		950.00	
	Foreign Currency			11.62		10331.13	378.35				435.98			
2	INVESTMENT IN SECURITIES	11038.66	36943.00	15012.06	15665.45	6153.11	9623.92	8470.29	3126.06	14632.92	9611.74	8737.61	12712.95	7629.92
	a. Govt. Securities	11038.66	36943.00	15012.06	15665.45	6153.11	9075.11	8470.29	3126.06	14632.92	9611.74	8737.61	12712.95	7629.92
	b. NRB Bond													
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin. Ins.													
	e. Non Residents					548.81								
3	SHARE & OTHER INVESTMENT	5456.86	809.38	9675.26	13243.88	10012.73	5165.62	2914.34	2808.26	3756.40	1793.76	850.02	2040.18	1552.58
	a. Interbank Lending	2300.00				100.00						727.30		72.95
	b. Non Residents		89.80	8939.91	10105.96		4892.59	2673.78	2227.50	3678.80	1463.20		564.05	1351.87
	c. Others	3156.86	719.58	735.35	3137.92	9912.73	273.03	240.57	580.75	77.60	330.57	122.73	1476.13	127.75
	Financial													
	Government Organizations		344.65	122.19	244.33	6.31	42.21	75.28	7.17	148.32	88.50	89.49	133.91	70.15
	Private Sector	5899.71	955.07	815.77	101.49	258.56	67.00	55.56	330.40	456.64	131.98	0.99	380.32	7.94
	b. Staff Loans / Adv.	1240.19	3777.98	3212.89	490.85	635.64	1056.11	1313.65	932.42	2149.51	636.21	1057.35	1212.52	611.01
	c. Sundry Debtors	4260.39	227.15	852.37	644.1									

S.N.	BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata	Mega	Civil	Century
Liabilities															
1	CAPITAL FUND	8319.68	9586.42	10822.84	21794.92	11304.82	9393.05	9434.67	9665.53	10687.18	10298.37	8794.09	11433.22	8780.35	8645.72
	a. Paid-up Capital	5969.50	8221.67	8464.39	13937.93	8888.38	8033.24	8033.30	8152.56	6461.77	8001.33	8000.79	9286.83	7259.31	8063.43
	b. Calls in Advance	243.66	0.00												0.04
	c. Proposed Bonus Share												998.70	744.08	
	d. General Reserves	1076.61	935.01	1359.61	5392.14	1574.93	912.21	1245.14	1157.53	1301.09	1194.77	705.02	720.67	603.67	506.34
	e. Share Premium	84.22		122.09					127.16	1424.86	123.75		2.56	36.39	7.44
	f. Retained Earning	620.25	125.97	74.44	346.10	177.44	129.10	81.86	13.70	1097.90	39.46		0.35	257.18	16.84
	g. Others Reserves Fund	325.45	303.77	802.32	2118.75	664.08	318.50	74.37	214.59	401.55	939.06	87.93	167.28	120.06	51.46
2	BORROWINGS	861.68	1066.92	4532.31	1070.01	1670.14	4450.04	1296.49	523.35	3942.95	866.57	635.47	1595.66	1509.82	1172.75
	a. NRB	19.46	666.92	1149.48	197.35	890.23	700.04	1296.49	523.35	1242.95	827.11	609.32	595.66	9.82	1172.75
	b. Interbank Borrowing	842.23		2008.20			3250.00			2200.00	39.46	26.15	1000.00	1500.00	
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.			171.11	412.65	379.91									
	e. Bonds and Securities		400.00	1203.52	460.00	400.00	500.00			500.00					
3	DEPOSITS	65079.98	66399.30	92248.67	98149.08	103742.32	62926.33	77382.24	65574.43	82839.39	88188.28	56031.51	58602.33	37143.25	56236.11
	a. Current	2705.05	3029.21	5887.99	8784.54	5702.87	2576.84	3032.11	3043.64	4621.87	3818.77	2625.75	2868.23	1624.59	2173.96
	Domestic	2632.38	2603.50	5712.17	8778.41	5497.59	2495.78	2942.51	2858.94	4209.35	3748.52	2621.28	2778.51	1610.72	1994.95
	Foreign	72.67	425.71	175.83	6.13	205.28	81.06	89.60	184.71	412.52	70.24	4.46	89.72	13.87	179.01
	b. Savings	15336.39	17569.32	25170.27	32557.73	34965.86	12675.46	17318.70	18464.41	18933.34	34070.14	17089.49	14858.51	8669.64	13222.92
	Domestic	15232.05	17310.35	25078.62	32557.43	34762.13	12559.43	17300.38	18394.12	18809.41	34048.63	17084.15	14772.68	8608.81	13212.14
	Foreign	104.34	258.96	91.65	0.30	203.73	116.04	18.32	70.28	123.93	21.50	5.34	85.83	60.83	10.77
	c. Fixed	31364.43	34131.22	4081.92	54843.88	55333.90	41491.52	31083.75	39423.06	46628.10	35303.59	31203.19	27630.37	17565.47	26950.15
	Domestic	31068.64	32684.70	40796.31	54843.88	54102.94	41484.66	30488.93	38397.86	45711.30	34380.13	31170.73	27360.00	17511.39	26950.15
	Foreign	295.79	1446.52	14.61	1230.96	6.86	594.83	1025.20	916.80	923.46	32.46	270.38	54.08		
	d. Call Deposits	15580.38	10697.61	19392.55	1074.07	6799.69	5771.75	24713.61	3739.63	6775.19	14108.54	4836.63	12704.82	8689.49	13468.84
	Domestic	15304.61	9798.84	19329.97	1074.07	6722.47	5749.77	24689.32	3643.09	6520.17	13803.88	4836.63	12649.31	8482.68	13437.11
	Foreign	275.77	898.76	62.58		77.22	21.98	24.28	96.54	255.02	304.67		55.51	206.81	31.73
	e. Others	93.73	971.95	986.93	888.85	940.00	410.75	1234.08	903.69	5880.89	887.24	276.45	540.40	594.06	420.23
	Domestic	63.61	868.07	983.93	888.85	926.30	410.75	1234.08	903.05	5012.39	887.24	276.45	540.40	594.06	420.23
	Foreign	30.12	103.88	3.00		13.70			0.65	868.50					
4	Bills Payable	136.13	8.75				115.06	327.68	28.04	73.14	97.71	65.34	64.41	94.96	78.37
5	Other Liabilities	9093.33	5397.00	8895.21	24850.52	8202.64	6197.12	6815.77	4704.41	4935.86	9936.99	3735.82	4610.69	4263.97	3233.90
	1. Sundry Creditors	4687.97	331.62	1445.29	5312.06	1973.87	20.76	23.04	2.26	10.65	1993.55	58.07	13.20	4.47	90.31
	2. Loan Loss Provision	1072.89	1021.80	1391.08	5022.71	1717.79	1268.93	1105.84	1069.79	1289.71	2422.14	1078.66	1018.20	1369.79	738.70
	3. Interest Suspense a/c	1125.28	949.21	530.27	1838.55	275.78	1637.06	1443.02	1099.05	1165.16	2344.70	1021.79	297.93	977.51	903.49
	4. Others	2207.19	3094.37	5528.57	12677.21	4235.20	3270.36	4243.86	2533.31	2470.34	3176.60	1577.30	3281.37	1912.20	1501.39
6	Reconciliation A/c										29.08				
7	Profit & Loss A/c	506.61	652.11	1520.87	2517.87	1895.31	685.60	969.31	766.30	1042.94	470.71	356.36	862.65	232.70	309.00
	TOTAL Liabilities	83997.42	83110.49	118019.89	148382.39	126815.23	83767.19	96226.16	81262.06	103521.47	109887.71	69618.59	77168.97	52025.06	69675.85
Assets															
1	LIQUID FUNDS	5958.78	6214.82	11045.86	12786.72	9657.63	8541.97	10714.70	6924.89	10210.41	12227.21	5959.52	7507.30	3476.28	7046.09
	a. Cash Balance	1324.11	1406.39	1608.25	4010.10	2090.71	1574.23	1750.45	1060.88	2250.43	2238.94	1157.98	1536.29	865.57	1441.98
	Nepalese Notes & Coins	1241.32	1370.09	1487.31	3996.46	2009.97	1501.57	1715.45	1003.18	2058.33	2075.59	1139.77	1411.56	847.23	1419.94
	Foreign Currency	82.79	36.30	120.93	13.64	80.74	72.66	35.00	57.71	192.11	163.35	18.21	124.73	18.34	22.04
	b. Bank Balance	4245.33	4558.40	8287.61	8774.29	7566.93	6525.51	8916.03	5864.00	7494.18	5988.27	4801.54	4479.36	2610.72	5604.11
	1. In Nepal Rastra Bank	3529.10	3921.97	7776.13	7168.14	6455.75	4739.03	8175.93	4950.80	6344.84	5027.74	4395.12	3451.67	1533.29	3998.09
	Domestic Currency	3496.40	3879.33	7753.72	7138.50	6373.46	4729.49	8130.45	4901.13	5259.69	4938.61	4358.49	3409.21	1501.94	3905.85
	Foreign Currency	32.70	42.63	22.41	29.65	82.29	9.55	45.48	49.67	1085.15	89.13	36.62	42.46	31.35	92.24
	2. "A" Class Licensed Institution	218.77	467.12	145.89	1154.41	430.70	202.30	276.39	110.38	142.11	193.40	213.22	455.49	173.52	403.92
	Domestic Currency	211.45	460.32	137.07	1133.49	426.39	200.02	258.90	110.23	142.11	184.59	137.01	447.44	165.50	348.63
	Foreign Currency	7.32	6.80	8.83	20.91	4.32	2.28	17.49	0.16	8.81	76.21	8.05	8.03	55.29	
	3. Other Financial Ins.					13.47			1.32	3.12	20.79	0.32			
	4. In Foreign Banks	497.47	169.32	365.59	451.74	667.00	1584.18	463.71	801.50	1004.11	746.34	192.88	572.20	903.91	1156.57
	c. Money at Call	389.34	250.03	1150.00	2.33		442.23	48.22		465.80	4000.00		1491.65		
	Domestic Currency		250.03	1150.00			280.00	48.22			4000.00				
	Foreign Currency	389.34			2.33		162.23			465.80			1491.65		
2	INVESTMENT IN SECURITIES	8669.08	5352.01	10601.65	7347.50	15698.77	5796.13	6384.79	7440.99	9300.82	7476.41	5625.71	6353.34	5897.44	4329.63
	a. Govt. Securities	8669.08	5103.80	10601.65	7347.50	15698.77	5796.13	6384.79	7332.79	9300.82	7476.41	5625.71	6353.34	5897.44	4329.63
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents		248.20						108.20						
3	SHARE & OTHER INVESTMENT	1345.62	4731.86	4232.54	5408.46	3072.32	4485.86	3579.95	4060.47	3304.74	3710.65	2121.21	2683.54	1229.10	1407.48
	a. Interbank Lending		324.45		1060.00	1000.65		20.39	3539.98	697.55		649.20		362.10	
	b. Non Residents	972.27	2772.03	2037.41		1138.82			1795.07	2091.89	1298.40	760.48	1045.76		
	c. Others	373.35	1635.38	2195.13	4348.46	932.85	4485.86	3559.56	520.49	812.11	1618.76	173.61	1923.05	183.34	1045.38
4	LOANS & ADVANCES	59856.42	60413.19	83426.97	99364.87	90650.76	57226.72	69327.20	58837.47	75064.66	73573.76	51849.67	55771.38	37639.68	53515.94
	a. Private Sector	57878.07	58697.69	83426.97	99364.87	90650.76	55835.81	64979.24	57748.29	72303.11	73573.76	49855.73	53877.78	35225.52	52147.39
	b. Financial Institutions	1977.90	1715.50				1390.91	3557.14	1089.19	2761.55		1531.94	1893.60	1906.87	1368.55
	c. Government Organizations	0.45						790.81							

S.N.	BFI Name	Saama	MahalaemDB	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western	Deva	Miteri	Tinau	Muktnath	Kankai	Bhargav
Liabilities															
1	CAPITAL FUND	9054.77	3488.35	-13.99	614.46	360.90	2814.02	804.39	555.45	2545.26	586.40	582.81	2966.94	545.52	481.20
	a. Paid-up Capital	8001.26	2633.80	55.57	509.67	151.00	2445.25	692.67	429.31	2084.58	500.00	506.93	2591.76	500.00	408.43
	b. Calls in Advance			6.12											
	c. Proposed Bonus Share			10.05			61.13								
	d. General Reserves	832.54	677.30	17.52	98.14	19.46	261.39	105.96	41.53	169.62	80.67	58.74	296.15	28.58	70.11
	e. Share Premium				4.33		26.65	4.89	14.71	38.38			65.04	15.65	
	f. Retained Earning	72.48	17.45	-113.01	0.29	26.91	17.76	0.03	69.90	113.22	1.43	16.02	1.00	1.30	2.12
	g. Others Reserves Fund	148.49	159.81	9.76	2.03	163.53	1.84	0.83		139.46	4.30	1.11	13.00		0.54
2	BORROWINGS	955.79	100.00				2.50						500.00		
	a. NRB	369.49					2.50								
	b. Interbank Borrowing	216.30	100.00										500.00		
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities	370.00													
3	DEPOSITS	74809.43	25072.62	126.89	3380.44	2186.48	15032.15	4817.01	3059.53	13964.63	3520.38	4664.26	26041.02	1692.40	2772.02
	a. Current	4787.69	412.03		86.02	12.14	265.20	111.08	81.69	334.61	110.80	90.43	492.31	34.78	54.23
	Domestic	4617.87	410.25		86.02	12.14	265.20	111.08	81.69	334.45	110.80	90.43	492.31	34.78	54.23
	Foreign	169.82	1.78							0.15					
	b. Savings	27278.40	10228.65	98.14	2346.43	1124.30	6613.50	2075.32	1809.37	5588.53	1085.71	2078.15	9778.59	648.37	1027.22
	Domestic	26846.12	10228.62	98.14	2346.43	1124.30	6613.50	2075.32	1809.37	5587.27	1085.71	2078.15	9778.05	648.37	1027.22
	Foreign	432.28	0.02							1.27			0.54		
	c. Fixed	33791.56	11542.87	28.63	837.47	748.35	5904.32	1781.10	827.31	6467.86	1929.91	2024.21	11439.09	560.47	1151.70
	Domestic	33786.15	11542.87	28.63	837.47	748.35	5904.32	1781.10	827.31	6466.99	1929.91	2024.21	11439.09	560.47	1151.70
	Foreign	5.41								0.86					
	d. Call Deposits	8450.08	2886.60		110.52	295.69	2232.98	847.94	341.15	1566.71	393.63	393.32	4320.00	448.54	516.91
	Domestic	8317.59	2886.60		110.52	295.69	2232.98	847.94	341.15	1566.71	393.63	393.32	4317.92	448.54	516.91
	Foreign	132.49											2.08		
	e. Others	501.70	2.48	0.13	6.01	16.15	1.57	0.01	6.93	0.33	78.15	11.03	0.23	21.95	
	Domestic	489.05	2.48	0.13	6.01	16.15	1.57	0.01	6.93	0.33	78.15	11.03	0.23	21.95	
	Foreign	12.65													
4	Bills Payable		3.44				8.35			8.83			8.28		
5	Other Liabilities	6252.80	2950.34	173.56	195.59	120.56	1187.43	315.67	162.40	1288.42	190.52	237.72	2029.62	96.64	111.76
	1. Sundry Creditors	31.93	32.35	37.74	4.80	7.48	61.29	9.58	32.56	137.33	24.03	20.84	0.84	16.02	4.41
	2. Loan Loss Provision	770.23	717.43	65.51	49.23	32.51	204.51	72.80	49.21	388.54	31.28	43.65	232.58	21.27	25.35
	3. Interest Suspense a/c	969.91	566.45	52.91	26.07	43.66	198.26	64.64	25.61	143.61	35.28	24.34	174.75	12.62	36.85
	4. Others	4480.73	1634.12	17.39	115.50	36.91	723.38	168.66	55.03	618.95	99.92	148.88	1621.45	46.73	45.14
6	Reconciliation A/c		1.36	63.06					0.36	0.14	843.81				
7	Profit & Loss A/c	1097.30	266.88	44.38	85.48		231.76	111.87	66.61	264.97	80.72	56.39	496.33	30.53	25.10
	TOTAL Liabilities	92170.09	31882.99	393.89	4275.97	2667.94	19276.22	6048.94	3844.35	18072.26	5221.84	5541.18	32042.20	2365.09	3390.07
Assets															
1	LIQUID FUNDS	4980.07	6219.72	92.18	986.93	1180.14	3529.78	1352.36	986.11	3144.16	1124.30	1238.34	6544.95	701.12	806.56
	a. Cash Balance	921.88	385.53	1.97	80.69	126.91	325.09	248.10	111.97	513.58	63.63	133.25	677.22	96.31	70.89
	Nepalese Notes & Coins	855.22	355.03	1.97	80.69	126.91	323.91	248.10	111.97	510.23	63.63	133.25	676.71	96.31	70.89
	Foreign Currency	66.66	30.50				1.18			3.35			0.51		
	b. Bank Balance	4058.18	5834.19	90.21	188.84	122.89	3204.69	315.22	185.94	745.65	182.30	1047.56	1500.21	87.35	735.67
	1. In Nepal Rastra Bank	3684.65	1298.23	18.25	172.72	122.89	776.18	51.50	41.44	724.38	132.30	157.10	1497.76	31.60	137.01
	Domestic Currency	3651.65	1298.23	18.25	172.72	122.89	776.18	51.50	41.44	723.79	132.30	157.10	1497.76	31.60	137.01
	Foreign Currency	33.01								0.59					
	2. "A" Class Licensed Institution	66.91	4260.47	22.93	16.12		1709.45	263.72	144.50	20.97	50.00	759.86	2.45	55.75	398.38
	Domestic Currency	56.56	4238.45	22.93	16.12		1709.45	263.72	144.50	20.22	50.00	759.86		55.75	398.38
	Foreign Currency	10.35	22.03							0.75			2.45		
	3. Other Financial Ins.		272.74	49.02			714.56			0.31			130.60		200.28
	4. In Foreign Banks	306.62	2.75				4.50								
	c. Money at Call				717.40	930.34		789.04	688.19	1884.93	878.37	57.54	4367.52	517.46	
	Domestic Currency				717.40	930.34		789.04	688.19	1868.53	878.37	57.54	4367.52	517.46	
	Foreign Currency									16.40					
2	INVESTMENT IN SECURITIES	9056.99	1381.88				400.16			377.68		105.00	392.15		1.00
	a. Govt. Securities	9056.99	1381.88				400.16			377.68		105.00	392.15		1.00
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin. Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	3626.31	411.54	14.20	2.00		334.70	73.00		360.44	10.47	29.33	288.18	31.39	27.96
	a. Interbank Lending	630.57								20.40					
	b. Non Residents	2051.09													
	c. Others	944.65	411.54	14.20	2.00		334.70	73.00		340.04	10.47	29.33	288.18	31.39	27.96
4	LOANS & ADVANCES	67728.49	21470.09	50.79	3104.06	1204.33	14148.25	4268.27	2634.68	13202.55	3096.25	3886.09	23413.72	1546.88	2343.18
	a. Private Sector	65912.91	20938.78	50.79	3104.06	1204.33	14148.25	4268.27	2634.68	12955.48	3096.25	3811.09	23277.20	1546.88	2343.18
	b. Financial Institutions	1683.69	531.31							247.07		75.00	136.52		
	c. Government Organizations	131.90													
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	976.23	461.36	2.94	67.16	82.42	158.06	129.49	72.49	229.96	30.35	193.80	520.20	34.38	94.06
8	OTHER ASSETS	5749.58	1569.40	159.29	115.82	183.82	705.27	225.78	151.08	739.83	116.65	84.53	882.99	51.32	117.30
	a. Accrued Interest:	1082.47	608.33	55.04	26.07	43.66	200.07	64.64	27.47	264.98	35.28	24.34	176.39	12.62	36.85
	Financial	742.98		3.65				38.65			9.02	2.60	28.90		
	Government Enterprise	101.51					1.43			4.67	0.01		1.64		
	Private Sector	237.98	608.33	51.39	26.07	43.66	198.64	26.00	27.47	260.30	26.26	21.74	145.85	12.62	36.85
	b. Staff Loans / Adv.	757.53	123.49	1.57	13.88	70.31	123.92	56.02							

S.N.	BFI Name	Garima	OmDB	GandakiDB	Kabelli	Kamana	Corporate	Purnima	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Mission	Sindhu
Liabilities															
1	CAPITAL FUND	2824.24	2924.07	3262.82	296.14	3197.52	188.81	587.66	2795.14	532.39	1647.81	555.75	2967.27	561.79	494.31
	a. Paid-up Capital	2534.88	2515.24	2750.00	223.04	2357.13	200.00	525.03	2593.61	492.24	1378.62	506.00	2149.63	519.28	418.12
	b. Calls in Advance						162.25								
	c. Proposed Bonus Share														
	d. General Reserves	256.73	362.11	451.13	27.33	213.62	15.05	56.89	174.43	25.40	244.16	46.97	468.86	36.93	13.85
	e. Share Premium	16.30	28.61	27.90	10.75	74.23		4.78	4.77	11.93		1.77			24.58
	f. Retained Earning	1.44	16.54	22.74	34.01	550.48	-188.54	0.34	-13.41	0.22	11.46	0.15	-51.91	5.19	37.75
	g. Others Reserves Fund	14.90	1.57	11.05	1.01	2.06	0.05	0.62	35.73	2.60	13.57	0.86	400.69	0.39	0.02
2	BORROWINGS	218.50							785.00				353.96		
	a. NRB	218.50							75.00				353.96		
	b. Interbank Borrowing								710.00						
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	19428.22	19446.94	21120.09	764.16	14367.72	58.27	2703.64	15868.64	1507.16	13236.29	3562.43	19826.87	3652.88	1844.54
	a. Current	335.27	198.42	268.55	18.07	189.70		107.98	446.42	41.21	114.98	167.87	302.75	10.67	206.69
	Domestic	335.27	198.42	268.55	18.07	189.70		107.98	446.35	41.20	114.98	167.87	302.75	10.67	206.69
	Foreign								0.07	0.01					
	b. Savings	7754.79	6717.39	6895.09	499.49	5480.49	38.65	1491.29	4976.01	655.85	7415.72	2034.45	5427.78	1574.90	898.36
	Domestic	7754.79	6717.39	6895.09	499.49	5480.49	38.65	1491.29	4974.74	655.85	7415.72	2034.45	5427.69	1574.90	
	Foreign								1.28				0.09		898.36
	c. Fixed	8113.67	10034.77	10567.59	179.40	6382.17	5.73	928.25	7330.46	547.47	5083.82	952.67	10172.66	1496.57	317.67
	Domestic	8113.67	10034.77	10567.59	179.40	6382.17	5.73	928.25	7330.46	547.47	5083.82	952.67	10172.66	1496.57	317.67
	Foreign														
	d. Call Deposits	3205.96	2493.21	3382.64	67.21	2315.35	7.04	175.18	3083.56	262.63	619.83	407.43	3893.83	570.75	421.13
	Domestic	3205.96	2493.21	3382.64	67.21	2315.35	7.04	175.18	3083.56	261.46	619.83	407.43	3893.83	570.75	421.13
	Foreign									1.17					
	e. Others	18.53	3.14	6.22			6.84	0.95	32.19		1.94		29.86		0.70
	Domestic	18.53	3.14	6.22			6.84	0.95	32.19		1.94		29.86		0.70
	Foreign														
4	Bills Payable	0.70	0.35	2.70									1.46		
5	Other Liabilities	1174.73	1264.24	1581.90	64.24	973.82	560.75	161.83	1377.23	156.76	677.90	167.15	2585.17	236.86	145.53
	1. Sundry Creditors	82.88	53.30	56.79	6.68	84.97	9.50	9.53	30.37	68.02	51.52	10.67	143.64		4.34
	2. Loan Loss Provision	249.32	269.37	256.83	25.73	264.23	168.90	27.34	238.14	20.08	127.09	61.36	556.37	36.77	29.52
	3. Interest Suspense a/c	154.35	253.97	281.33	14.48	192.76	189.33	15.00	265.43	20.31	204.87	28.37	512.85	34.32	17.22
	4. Others	688.17	687.60	986.95	17.35	431.86	193.01	109.95	843.30	48.35	294.43	66.75	1372.30	165.76	94.46
6	Reconciliation A/c	3414.17				0.06		0.11	0.01						
7	Profit & Loss A/c	297.29	224.98	302.25	13.42	214.91	20.08	59.14	187.46	37.36	168.72	42.11	67.94	50.83	27.91
	TOTAL Liabilities	27357.85	23860.57	26269.76	1137.97	18754.02	827.91	3512.39	21013.48	2233.66	15730.72	4327.44	25802.67	4502.36	2512.29
Assets															
1	LIQUID FUNDS	4734.62	4470.31	5405.65	245.79	4014.93	171.38	848.15	4448.91	427.46	1959.47	888.86	4362.79	1119.21	793.66
	a. Cash Balance	408.82	509.39	516.43	24.64	371.26	2.35	53.70	392.39	55.12	240.48	56.91	380.12	114.47	95.18
	Nepalese Notes & Coins	408.76	507.31	515.91	24.64	371.26	2.35	53.70	393.86	55.12	240.48	56.91	378.35	114.47	95.18
	Foreign Currency	0.06	2.08	0.52					58.53				1.77		
	b. Bank Balance	1034.82	3960.93	1052.78	59.18	3643.67	169.03	794.45	818.97	75.46	690.35	182.17	3982.67	197.33	77.14
	1. In Nepal Rastra Bank	1034.82	1019.34	1052.78	24.87	747.41	15.00	142.15	795.50	75.46	687.72	52.17	1200.79	197.33	42.08
	Domestic Currency	1034.82	1019.30	1052.78	24.87	747.41	15.00	142.15	795.22	75.46	687.72	52.17	1200.79	197.33	42.08
	Foreign Currency			0.04					0.27						
	2. "A" Class Licensed Institution		2235.04		34.31	2112.64	150.25	275.42	23.48		2.63	130.00	2164.38		35.05
	Domestic Currency		2235.04		34.31	2112.64	150.25	275.42	23.16		2.63	130.00	2153.65		35.05
	Foreign Currency								0.32				10.72		
	3. Other Financial Ins.		706.55			783.61	3.77	376.88					617.51		
	4. In Foreign Banks														
	c. Money at Call	3290.99		3836.44	161.97				3237.54	296.89	1028.63	649.78		807.41	621.34
	Domestic Currency	3290.99		3836.44	161.97				3236.63	296.89	1028.63	649.78		807.41	621.34
	Foreign Currency								0.91						
2	INVESTMENT IN SECURITIES	279.50	605.63	525.00		190.00		20.00	527.20		999.35	20.00	1353.41		10.00
	a. Govt. Securities	279.50	605.63	525.00		190.00			527.20		999.35	20.00	1353.41		10.00
	b. NRB Bond							20.00							
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	176.21	258.45	112.55		244.54		43.29	261.73	41.78	63.67	34.26	441.09	0.21	19.57
	a. Interbank Lending														
	b. Non Residents														
	c. Others	176.21	258.45	112.55		244.54		43.29	261.73	41.78	63.67	34.26	441.09	0.21	19.57
4	LOANS & ADVANCES	18004.41	17694.34	18995.93	817.36	13360.36	209.55	2519.23	14529.82	1610.08	11997.46	3185.09	17598.43	3230.22	1546.76
	a. Private Sector	18004.41	17580.27	18995.93	817.36	13360.36	209.55	2519.23	14529.82	1610.08	11997.46	3185.09	16659.75	3230.22	1546.76
	b. Financial Institutions		110.00										938.68		
	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	258.78	224.21	280.81	17.88	315.21	5.32	22.37	267.60	38.71	250.36	108.95	441.42	47.05	61.05
8	OTHER ASSETS	490.16	604.50	872.34	55.44	628.98	251.00	59.36	952.90	113.62	460.41	89.20	1540.75	103.96	77.93
	a. Accrued Interest:	154.35	254.05	282.74	14.48	192.76	187.53	15.00	291.69	20.31	207.98	28.37	516.67</		

S.N.	BFI Name	Sahara	N.Community	Kailash	Saipa	Saptakoshi	Green	NFL	NSMFL	Gurkhas	Goodwill	SJFL	Lalitpur	United FC
Liabilities														
1	CAPITAL FUND	113.58	545.05	3060.32	52.27	530.12	464.00	62.99	59.27	1189.01	917.15	949.21	83.26	960.71
	a. Paid-up Capital	72.99	484.65	2520.64	28.00	508.51	100.00	135.80	233.33	867.99	800.00	632.17	236.87	800.52
	b. Calls in Advance		15.09				371.03	75.13						
	c. Proposed Bonus Share		41.75									167.98		
	d. General Reserves	34.70	14.61	519.26	1.59	7.79		40.00	196.14	373.52	101.83	135.42	119.70	152.65
	e. Share Premium	5.75	3.91			11.74			2.48	22.40	4.53	9.23		
	f. Retained Earning		0.11	9.13	7.29	1.28	-7.04	-247.67	-396.04	-99.14	6.95	1.20	-273.32	0.19
	g. Others Reserves Fund	0.13	0.02	11.29	0.30	0.80		59.73	23.36	24.23	3.85	3.21		7.35
2	BORROWINGS			600.00							296.40	70.00		
	a. NRB										66.40			
	b. Interbank Borrowing			600.00							230.00	70.00		
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	384.66	2136.58	21578.47	267.84	1283.74	511.74	71.05	470.16	4735.97	5492.64	3575.81	246.02	5562.53
	a. Current	6.06	43.44	206.14	5.44	45.53	4.03							8.99
	Domestic	6.06	43.44	206.13	5.44	45.53	4.03							8.99
	Foreign			0.01										
	b. Savings	291.27	857.85	5848.91	217.22	389.43	73.94	68.99	30.87	2359.20	1938.21	976.06	132.52	1285.71
	Domestic	291.27	857.85	5848.91	217.22	389.43	73.94	68.99	30.87	2359.20	1938.21	976.06	132.52	1285.71
	Foreign													
	c. Fixed	39.79	852.67	10082.74	32.30	426.47	250.70	2.00		2376.77	3514.50	2599.75	109.81	3432.87
	Domestic	39.79	852.67	10082.74	32.30	426.47	250.70	2.00		2376.77	3514.50	2599.75	109.81	3432.87
	Foreign													
	d. Call Deposits	43.55	382.53	5424.46	12.15	422.32	182.57		203.76					834.97
	Domestic	43.55	382.53	5424.46	12.15	422.32	182.57		203.76					834.97
	Foreign													
	e. Others	3.99	0.10	16.23	0.74		0.50	0.06	235.53		39.93		3.69	
	Domestic	3.99	0.10	16.23	0.74		0.50	0.06	235.53		39.93		3.69	
	Foreign													
4	Bills Payable													
5	Other Liabilities	34.76	179.58	1225.57	12.39	60.11	31.91	590.13	5636.37	844.53	390.58	366.92	579.70	356.55
	1. Sundry Creditors	13.99		72.29	0.07	1.91	1.94	21.71	156.45	2.91	8.26	1.48	31.14	28.99
	2. Loan Loss Provision	8.42	42.80	221.41	4.83	24.60	12.21	147.62	2298.85	168.23	134.61	39.94	294.84	92.86
	3. Interest Suspense a/c	4.06	19.19	240.20	2.20	7.68	7.68	232.20	3082.49	74.99	73.69	65.15	241.23	83.43
	4. Others	8.29	117.59	691.68	5.30	25.90	10.08	188.61	98.59	598.40	174.01	260.35	12.49	151.27
6	Reconciliation A/c			0.19					0.05					
7	Profit & Loss A/c	14.19	19.90	388.85	9.50	37.56	3.55	20.56	28.61		23.36	44.14	79.53	39.56
	TOTAL Liabilities	547.19	2881.12	26853.41	342.01	1911.52	1011.20	744.73	6194.47	6769.51	7120.12	5006.07	988.51	6919.36
Assets														
1	LIQUID FUNDS	155.36	684.13	5879.88	77.80	497.91	423.06	101.46	142.42	1336.24	1575.59	995.28	270.03	952.35
	a. Cash Balance	23.66	62.43	390.92	11.20	43.02	15.28	0.47	0.84	203.81	135.41	41.95	3.98	98.43
	Nepalese Notes & Coins	23.66	62.43	387.64	11.20	43.02	15.28	0.47	0.84	203.81	135.41	41.95	3.98	98.43
	Foreign Currency			3.27										
	b. Bank Balance	131.70	621.70	1060.37	15.67	70.20	407.78	100.99	25.68	127.80	1440.19	953.34	266.05	853.93
	1. In Nepal Rastra Bank			112.15	1037.48		70.17	35.97	0.99	2.12	127.80	229.66	75.63	16.93
	Domestic Currency			112.15	1037.48		70.17	35.97	0.99	2.12	127.80	229.66	75.63	16.93
	Foreign Currency													
	2. "A" Class Licensed Institution	131.70	330.78	22.89	15.67	0.03	319.29	94.97	5.15		1210.53	794.04	249.13	623.16
	Domestic Currency	131.70	330.78	22.89	15.67	0.03	319.29	94.97	5.15		1210.53	794.04	249.13	623.16
	Foreign Currency													
	3. Other Financial Ins.		178.77				52.51	5.03	18.41		0.00	83.67		6.64
	4. In Foreign Banks													
	c. Money at Call			4428.59	50.94	384.69			115.90	1004.63				
	Domestic Currency			4427.00	50.94	384.69			115.90	1004.63				
	Foreign Currency			1.59										
2	INVESTMENT IN SECURITIES			530.76			5.00		10.01	150.00	274.85	148.50		280.00
	a. Govt. Securities			530.76			5.00		10.01	150.00	274.85	148.50		280.00
	b. NRB Bond													
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin. Ins.													
	e. Non Residents													
3	SHARE & OTHER INVESTMENT		1.12	274.39		2.51	5.00	10.80	75.87	221.77	313.77	43.20	15.57	232.41
	a. Interbank Lending													
	b. Non Residents													
	c. Others		1.12	274.39		2.51	5.00	10.80	75.87	221.77	313.77	43.20	15.57	232.41
4	LOANS & ADVANCES	366.50	2016.08	19314.11	241.71	1310.78	549.03	147.61	2331.70	4221.04	4523.55	3434.21	423.96	5130.76
	a. Private Sector	366.50	2016.08	18547.43	241.71	801.37	549.03	147.61	2331.70	4221.04	4523.55	3303.71	423.96	5130.76
	b. Financial Institutions			766.68		509.41						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	6.20	76.25	198.16	7.88	33.79	12.98	7.55	53.40	164.43	254.18	108.36	4.93	61.07
8	OTHER ASSETS	19.14	100.67	655.11	14.11	66.54	16.13	383.36	3566.15	491.08	169.59	275.52	271.99	262.22
	a. Accrued Interest:	4.10	19.19	285.90	2.20	7.68	7.68	232.20	3077.85	75.99	73.69	66.36	243.07	93.23
	Financial	1.54	11.22	88.08	0.38	2.63			94.08	29.15	19.94	12.01		
	Government Enterprise			5.46						0.99		1.20		3.72
	Private Sector	2.55	7.97	192.37	1.81	5.05	7.68	138.11	3077.85	45.85	73.69	45.21	231.06	89.51
	b. Staff Loans / Adv.	0.97	31.68	34.76	7.19	13.81	1.18			7.04	3.64	34.21	23.77	72.34
	c. Sundry Debtors	11.94		121.26	1.19	0.33		61.86	431.20	44.00		10.66		22.82
	d. Cash In Transit													
	e. Others	2.13	49.80	213.19	3.54	44.71	7.28	89.29	57.11	364.05	92.27	164.29	5.16	73.84
9	Expenses not Written off		2.86		0.50					0.49	8.58			
10	Non Banking Assets			1.01				92.94	14.91	171.37		1.00	2.03	0.54
11	Reconciliation Account													
12	Profit & Loss A/c							1.02			13.09			
	TOTAL ASSETS	547.19	2881.12	26853.41	342.01	1911.52	1011.20	744.73	6194.47	6769.51	7120.12	5006.07	988.51	6919.36

S.N.	BFI Name	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFL	Crystal
Liabilities													
1	CAPITAL FUND	177.37	227.67	549.97	1085.23	892.35	164.14	58.18	288.40	479.32	-95.65	-762.43	40.05
	a. Paid-up Capital	297.51	210.00	403.39	754.16	735.36	300.00	41.47	474.41	400.68	181.98	935.07	70.00
	b. Calls in Advance										1.37		24.49
	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	71.70	259.56	46.44
	e. Share Premium	2.49	6.80		122.14	1.54			0.52		1.36	2.61	
	f. Retained Earning	-169.40	-0.44	25.98	1.17	1.04	-174.12	10.45	-336.45	10.34	-352.45	-1959.67	-265.59
	g. Others Reserves Fund	6.33	2.70	4.59	1.94	2.73	27.52	0.67	58.00	0.99	0.39		164.71
2	BORROWINGS				86.64	21.90							29.50
	a. NRB				86.64	21.90							
	b. Interbank Borrowing												29.50
	c. Foreign Banks and Fin. Ins.												
	d. Other Financial Ins.												
	e. Bonds and Securities												
3	DEPOSITS	169.43	726.01	1568.91	4165.96	2908.74	207.47	200.06	2016.54	4750.73	74.85	831.01	153.01
	a. Current	2.82		4.02	56.40					106.07			
	Domestic	2.82		4.02	56.40					106.07			
	Foreign												
	b. Savings	61.13	370.60	535.05	1361.94	1232.83	134.28	89.33	873.76	2184.45	74.65	21.74	68.36
	Domestic	61.13	370.60	535.05	1361.94	1232.83	134.28	89.33	873.76	2184.45	74.65	21.74	68.36
	Foreign												
	c. Fixed	103.90	355.41	1029.82	2493.57	1675.91	72.14	110.73	1139.56	1744.43	0.20		
	Domestic	103.90	355.41	1029.82	2493.57	1675.91	72.14	110.73	1139.56	1744.43	0.20		
	Foreign												
	d. Call Deposits	1.59		0.01	254.05					715.77			
	Domestic	1.59		0.01	254.05					715.77			
	Foreign												
	e. Others			0.01			1.05		3.21	0.01		809.27	84.66
	Domestic			0.01			1.05		3.21	0.01		809.27	84.66
	Foreign												
4	Bills Payable												
5	Other Liabilities	426.88	65.28	244.48	423.96	303.97	147.00	28.32	672.47	243.98	585.67	3969.02	865.32
	1. Sundry Creditors	2.43	0.61	3.70	4.11	12.49	25.30	0.07	41.62	107.89	20.73	112.11	3.35
	2. Loan Loss Provision	148.79	15.10	132.13	88.29	53.40	21.24	9.49	328.38	98.54	214.96	1695.54	313.89
	3. Interest Suspense a/c	248.02	9.00	37.22	135.89	54.58	10.88	8.17	165.76	36.61	280.56	2106.29	494.09
	4. Others	27.64	40.57	71.43	195.68	183.51	89.58	10.59	136.71	0.93	69.42	55.09	53.99
6	Reconciliation A/c						105.43						0.00
7	Profit & Loss A/c	35.15		69.20	58.73	36.09	19.64	10.94	19.33	117.73	49.85	2.83	32.16
	TOTAL Liabilities	808.83	1018.97	2432.55	5820.52	4163.06	643.68	297.50	2996.74	5591.76	614.71	4069.93	1090.54
Assets													
1	LIQUID FUNDS	247.15	468.87	774.04	1113.04	966.13	165.02	41.53	624.80	1292.92	36.82	122.71	28.24
	a. Cash Balance	3.86	19.67	3.77	50.13	36.26	2.29	19.95	48.48	163.57	1.01	0.12	0.13
	Nepalese Notes & Coins	3.86	19.67	3.77	50.13	36.26	2.29	19.95	48.48	163.57	1.01	0.12	0.13
	Foreign Currency												
	b. Bank Balance	243.29	449.20	71.26	158.99	58.97	162.73	4.10	576.33	238.47	35.81	122.59	28.11
	1. In Nepal Rastra Bank	16.13	23.70	67.12	156.63	58.97	7.53		71.87	231.47	0.08	1.61	1.28
	Domestic Currency	16.13	23.70	67.12	156.63	58.97	7.53		71.87	231.47	0.08	1.61	1.28
	Foreign Currency												
	2. "A" Class Licensed Institution	74.95	276.23	4.13	2.36		99.08	4.10	432.31	7.00	35.18	108.74	25.96
	Domestic Currency	74.95	276.23	4.13	2.36		1.16	4.10	432.31	7.00	35.18	108.74	25.96
	Foreign Currency						97.92						
	3. Other Financial Ins.	152.22	149.27				56.12		72.14		0.55	12.25	0.87
	4. In Foreign Banks												
	c. Money at Call			699.01	903.92	870.90		17.48		890.87			
	Domestic Currency			699.01	903.92	870.90		17.48		890.87			
	Foreign Currency												
2	INVESTMENT IN SECURITIES		15.00		260.50	138.60			250.00				
	a. Govt. Securities		15.00		260.50	138.60			250.00				
	b. NRB Bond												
	c. Govt. Non-Fin. Ins.												
	d. Other Non-Fin. Ins.												
	e. Non Residents												
3	SHARE & OTHER INVESTMENT	0.20	2.36	0.35	55.24	147.96	0.10	0.19	9.70	123.01	0.21	0.03	3.23
	a. Interbank Lending												
	b. Non Residents												
	c. Others	0.20	2.36	0.35	55.24	147.96	0.10	0.19	9.70	123.01	0.21	0.03	3.23
4	LOANS & ADVANCES	282.81	481.39	1574.45	3964.69	2658.74	248.05	202.93	1678.02	3872.59	214.89	1695.54	494.09
	a. Private Sector	282.81	431.39	1574.45	3964.69	2658.74	248.05	202.93	1678.02	3872.59	214.89	1695.54	494.09
	b. Financial Institutions		50.00										
	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	3.54	9.74	7.63	167.64	57.24	5.58	6.74	84.83	140.65	14.57	84.78	198.63
8	OTHER ASSETS	269.20	28.64	74.35	259.41	179.06	45.51	45.21	313.92	162.59	289.42	2146.54	365.04
	a. Accrued Interest:	248.02	9.00	37.22	137.06	54.58	10.88	8.17	165.76	36.61	280.56	2106.29	326.09
	Financial											2106.29	
	Government Enterprise				1.17								
	Private Sector	248.02	9.00	37.22	135.89	54.58	10.88	8.17	165.76	36.61	280.56		326.09
	b. Staff Loans / Adv.	0.96	2.00		17.15	18.48		3.78	10.10	27.45	4.17	0.14	
	c. Sundry Debtors	5.37	6.07	0.74	4.58	9.45	4.62	1.15	47.70	19.21		4.37	0.00
	d. Cash In Transit					0.44							
	e. Others	14.85	11.56	36.39	100.62	96.11	30.01	32.11	90.35	79.31	4.69	35.74	38.94
9	Expenses not Written off							0.24					
10	Non Banking Assets	4.51		1.73		15.33	73.99	0.66	34.15		58.80	20.34	1.31
11	Reconciliation Account	1.44					105.43						
12	Profit & Loss A/c		12.97						1.31				
	TOTAL ASSETS	808.83	1018.97	2432.55	5820.52	4163.06	643.68	297.50	2996.74	5591.76	614.71	4069.93	1090.54

S.N.	BFI Name	Gulshewari	ICFC	Kuber	Manjushree	Jebelis	Reliance
Liabilities							
1	CAPITAL FUND	908.52	1066.84	24.32	838.50	656.86	878.51
	a. Paid-up Capital	800.00	882.17	150.00	800.15	577.91	713.10
	b. Calls in Advance			130.23			2.83
	c. Proposed Bonus Share					28.90	
	d. General Reserves	99.96	162.09	56.73	37.32	36.69	67.64
	e. Share Premium	3.50		0.62		1.25	1.14
	f. Retained Earning	0.01	16.24	-313.43	1.03	0.80	90.58
	g. Others Reserves Fund	5.05	6.35	0.17		8.49	6.05
2	BORROWINGS		677.10		186.61	22.91	
	a. NRB		77.10		36.61	22.91	
	b. Interbank Borrowing		600.00		150.00		
	c. Foreign Banks and Fin. Ins.						
	d. Other Financial Ins.						
	e. Bonds and Securities						
3	DEPOSITS	2868.80	8214.84	33.21	6072.10	1062.24	3519.67
	a. Current			0.00		1.00	
	Domestic			0.00		1.00	
	Foreign						
	b. Savings	706.49	2411.69	13.99	878.53	187.58	1046.31
	Domestic	706.49	2411.69	13.99	878.53	187.58	1046.31
	Foreign						
	c. Fixed	1717.63	4800.46	0.30	3414.10	797.42	1959.23
	Domestic	1717.63	4800.46	0.30	3414.10	797.42	1959.23
	Foreign						
	d. Call Deposits		998.39			22.00	
	Domestic		998.39			22.00	
	Foreign						
	e. Others	444.68	4.30	18.91	1779.47	54.24	514.14
	Domestic	444.68	4.30	18.91	1779.47	54.24	514.14
	Foreign						
4	Bills Payable		2.25				
5	Other Liabilities	195.97	432.56	264.56	544.32	183.17	313.26
	1. Sundry Creditors	20.88	26.39	5.54	5.78	3.11	8.97
	2. Loan Loss Provision	30.60	100.11	43.50	138.59	54.14	83.45
	3. Interest Suspense a/c	43.92	19.59	102.97	191.13	50.25	59.50
	4. Others	100.57	286.47	112.55	208.82	75.67	161.35
6	Reconciliation A/c						
7	Profit & Loss A/c	53.89	81.44	32.04	33.30	2.05	15.54
	TOTAL Liabilities	4027.18	10475.03	354.13	7674.83	1927.23	4726.99
Assets							
1	LIQUID FUNDS	865.24	2424.18	90.12	1877.73	471.10	1164.73
	a. Cash Balance	29.51	210.88	0.89	91.89	6.38	44.98
	Nepalese Notes & Coins	29.42	210.88	0.89	91.89	6.38	44.98
	Foreign Currency	0.08					
	b. Bank Balance	76.73	2213.30	4.78	1785.84	43.01	155.16
	1. In Nepal Rastra Bank	70.46	340.48	2.67	144.95	43.01	155.16
	Domestic Currency	70.46	340.48	2.67	144.95	43.01	155.16
	Foreign Currency						
	2. "A" Class Licensed Institution	6.26	1682.83	2.11	1336.94		
	Domestic Currency	6.26	1682.83	2.11	1336.94		
	Foreign Currency						
	3. Other Financial Ins.	0.01	189.99		303.96		
	4. In Foreign Banks						
	c. Money at Call	759.01		84.45		421.71	964.60
	Domestic Currency	759.01		84.45		421.71	964.60
	Foreign Currency						
2	INVESTMENT IN SECURITIES	124.88	477.16		140.24	67.55	63.01
	a. Govt. Securities	124.88	477.16		140.24	67.55	63.01
	b. NRB Bond						
	c. Govt. Non-Fin. Ins.						
	d. Other Non-Fin Ins.						
	e. Non Residents						
3	SHARE & OTHER INVESTMENT	205.58	277.32	0.50		96.12	208.37
	a. Interbank Lending						
	b. Non Residents						
	c. Others	205.58	277.32	0.50		96.12	208.37
4	LOANS & ADVANCES	2445.80	6707.88	46.07	5197.62	1151.85	3118.33
	a. Private Sector	2316.67	6196.43	46.07	5197.62	1112.35	2961.18
	b. Financial Institutions	114.50	511.46			39.50	157.15
	c. Government Organizations	14.63					
5	BILLS 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	139.78	264.15	16.88	75.61	3.61	21.42
8	OTHER ASSETS	244.40	310.55	121.50	342.28	135.08	145.67
	a. Accrued Interest:	45.28	120.36	102.97	191.13	57.05	72.65
	Financial	10.16	119.74		48.43	2.44	4.59
	Government Enterprise	1.37	0.58			0.41	0.67
	Private Sector	33.76	0.03	102.97	142.70	54.20	67.40
	b. Staff Loans / Adv.	36.89	85.35	0.53	64.85	18.47	12.20
	c. Sundry Debtors	42.44	20.80	1.40	3.02	0.40	0.40
	d. Cash In Transit		18.38				
	e. Others	119.79	65.66	16.61	83.28	59.17	60.43
9	Expenses not Written off					0.02	
10	Non Banking Assets		13.80	79.06	41.35		4.18
11	Reconciliation Account						1.27
12	Profit & Loss A/c	1.51				1.89	
	TOTAL ASSETS	4027.18	10475.03	354.13	7674.83	1927.23	4726.99

BFI Name	NBL	RBB	NABL	INBL	SCENL	HBL	NSBI	NBB	EBL	BOK	NCC
Expenses											
1. Interest Expense	2546.27	2652.22	4548.16	6995.41	1435.09	4905.72	4456.45	3147.97	4653.15	4822.34	4678.05
1.1 On Deposit Liabilities	2066.79	2645.28	4511.01	6840.46	1435.09	4854.36	4261.09	3143.71	4610.40	4738.82	4646.63
1.1.1 Saving Account	709.67	1379.40	1447.36	1229.85	296.92	1181.53	623.75	595.69	956.60	658.15	1075.16
1.1.2 Fixed Account	1293.42	1176.08	2551.19	5159.58	1082.07	3562.91	3600.23	2394.77	3513.55	3930.63	3161.43
1.1.2.1 Up to 3 months Fixed Account		1.74	382.68	181.53	51.07	3562.91	129.00		731.87		46.41
1.1.2.2 3 to 6 months Fixed Account		0.99	510.24		263.85		102.80	4.28	615.92		272.09
1.1.2.3 6 months to 1 year Fixed Account		948.38	1275.60		749.61		282.16		1139.11	3930.63	2626.77
1.1.2.4 Above 1 year Fixed Account	1293.42	224.97	382.68	4978.05	17.54		3086.27	2390.49	1026.65		216.15
1.1.3 Call Deposit	63.71	89.80	512.45	451.04	56.11	109.92	37.11	153.26	140.25	150.05	410.04
1.1.4 Certificate of Deposit											
1.2 On Borrowing	479.48	6.94	37.15	154.95		51.36	195.37	4.26	42.75	83.51	31.41
2. Commission Expense	39.90	219.97	168.62					19.89			17.60
3. Staff Expense	2041.36	2209.02	993.92	716.84	619.77	1006.98	1001.89	469.05	778.57	723.13	590.10
4. Office Operating Expenses	641.42	793.45	628.37	814.21	528.17	801.61	797.68	351.13	617.67	498.66	432.29
5. Foreign Exchange Loss											
5.1 Due to Change in Exchange Rates											
5.2 Due to Foreign Currency Transaction											
6. Non Operating Expense		0.96		0.17				25.71	1.50		1.83
7. Provision for Risk	288.47	1258.14	263.58	668.04	152.01	217.09	155.09	634.11	118.01	283.52	495.82
7.1 Loan loss Provision	227.97	1253.60	263.58	668.04	152.01	217.09	153.22	634.11	118.01	283.52	209.64
7.1.1 General Loan loss Provision	227.97	220.18	129.11	405.08	102.68		123.04	306.86	118.01	88.57	125.50
7.1.1.1 Pass Loan Loss Provision	227.97	220.18	129.11	181.04	74.43		123.04	241.63	118.01	112.56	125.20
7.1.1.2 Watch List Provision				224.04	28.24			65.22		-23.99	0.30
7.1.2 Special Loan Loss Provision		1033.42	115.86	262.96	49.33		30.18	327.25		194.95	84.14
7.1.3 Additional Loan Loss Provision			18.61			217.09					
7.2. Provision for Non-Banking Assets	0.04										286.18
7.3. Provision for Loss on Investment		1.19					1.87				
7.5. Provision for Loss of Other Assets	60.46	3.35									
8. Loan Written Off			3.19		0.33			0.00		-0.19	
9. Provision for Staff Bonus	276.86	429.00	511.08	513.77	238.77	283.30	155.51		354.17	179.19	22.14
10. Provision for Income Tax	1045.84	1609.59	1511.79	1541.32	716.31	798.87	577.21		1062.52	537.57	51.64
11. Others		2.90									
12. Net Profit	2450.12	3755.71	3599.04	3596.41	1671.38	2034.11	977.94	837.71	2479.22	1254.33	169.80
Total Expenses	9290.35	12750.89	12279.11	15014.80	5361.83	10047.67	8121.78	5485.57	10064.83	8298.55	6459.26
Income											
1. Interest Income	7189.13	10392.45	10316.56	12264.38	3949.41	8606.34	6957.53	4159.46	9010.26	7489.89	5240.07
1.1 On Loans and Advances	6822.37	9434.37	9343.84	11544.56	3483.57	8134.40	6301.65	3891.68	8405.76	7129.23	4940.91
1.2 On Investment	249.23	866.43	571.61	493.64	146.96	346.63	349.97	151.86	558.35	313.56	253.49
1.2.1 Government Bonds	249.23	644.21	571.61	493.64	146.96	346.63	348.66	36.94	68.62	313.56	252.58
1.2.2 Foreign Bonds									91.36		
1.2.3 NRB Bonds		0.52					1.31	114.93	398.37		0.91
1.2.4 Debenture & Bonds		221.70									
1.3 On Agency Balance	38.43	5.84	11.13	222.35	3.93	125.31	6.72	2.13			8.84
1.4 On Call Deposit		60.75	289.96	3.39	145.64			94.22	46.15	17.60	1.74
1.5 On Others	79.11	25.06	100.03	0.45	169.31		299.20	19.58		29.50	35.09
2. Commission and Discount	730.56	583.77	759.20	972.91	590.63	582.15	858.90	628.48	379.02	313.49	192.20
2.1 Bills Purchase and Discount	0.00	1.77	0.19	2.43	14.62	8.25	0.73	21.09	5.63	10.63	7.79
2.2 Commission	730.56	568.20	752.95	970.48	449.17	472.27	433.16	592.67	373.16	294.27	182.57
2.3 Others		13.80	6.06		126.84	101.62	425.01	14.72	0.23	8.59	1.83
3. Exchange Fluctuation Income	145.54	41.45	658.76	623.96	640.36	591.58	246.39	157.79	122.14	223.82	58.74
3.1 Due to Change in Exchange Rate	-14.42	-7.76	353.27	28.88	205.25		28.86	5.35	6.47		2.19
3.2 Due to Foreign Currency Transaction	159.96	49.21	305.49	595.08	435.12	591.58	217.52	152.45	115.67	223.82	56.55
4. Other Operating Income	358.08	519.94	404.22	444.54	101.72	188.15		186.40	509.15	113.66	244.27
5. Non Operating Income	520.62	4.03	129.84	117.93	10.57	65.81	9.89		21.63	37.27	41.27
6. Write Back from Provisions for loss	328.97	1073.84	0.27	566.93	65.52		13.07	345.73	22.63	103.07	677.65
7. Recovery of written-off Loan	17.46	135.41	10.27	24.14	3.62		36.00	7.70		17.33	5.06
8. Income from Extra Ordinary transactions						13.64					
9. Net Loss											
Total Income	9290.35	12750.89	12279.11	15014.80	5361.83	10047.67	8121.78	5485.57	10064.83	8298.55	6459.26

BFI Name	NIC	NBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMVB	PRABHU
Expenses												
1. Interest Expense	8300.42	4537.50	4286.80	4268.03	5912.45	6315.55	6952.01	4405.04	5342.76	4327.30	5279.83	4903.67
1.1 On Deposit Liabilities	8078.05	4502.39	4269.65	4199.67	5808.67	6206.52	6842.58	4253.05	5300.90	4318.80	5193.46	4874.37
1.1.1 Saving Account	2598.33	778.69	935.26	771.21	1357.96	1055.48	1514.25	467.91	893.23	721.08	629.64	1370.40
1.1.2 Fixed Account	4421.02	3583.14	2690.42	2952.14	3522.44	5148.73	5056.11	3633.00	3262.04	3426.83	4265.93	2892.35
1.1.2.1 Up to 3 months Fixed Account	2.40			35.45	810.20		5.01	71.67		30.41	234.66	111.20
1.1.2.2 3 to 6 months Fixed Account		13.41		81.76	1044.55		16.87	936.83	68.40	576.68	57.57	194.44
1.1.2.3 6 months to 1 year Fixed Account	4221.04	2923.67		1469.48	880.99	2652.83	4030.72	1397.16	2591.69	1996.64	1516.50	2191.51
1.1.2.4 Above 1 year Fixed Account	197.58	646.07	2690.42	1365.46	786.70	2495.90	1003.51	1227.35	601.94	823.10	2457.20	395.19
1.1.3 Call Deposit	1058.69	140.56	643.97	476.32	928.27	2.31	272.22	152.13	1145.63	170.89	207.65	611.63
1.1.4 Certificate of Deposit												90.24
1.2 On Borrowing	222.37	35.10	17.15	68.35	103.78	109.03	109.44	152.00	41.86	8.50	86.37	29.30
2. Commission Expense						0.38	69.23	5.89				
3. Staff Expense	1234.38	619.74	513.31	476.60	712.32	2716.21	867.73	440.32	323.48	569.50	726.30	897.93
4. Office Operating Expenses	1102.91	476.35	386.12	529.10	676.65	595.60	925.02	434.24	2009.19	580.59	731.00	712.38
5. Foreign Exchange Loss					1.06		16.89					81.76
5.1 Due to Change in Exchange Rates				1.06								81.76
5.2 Due to Foreign Currency Transaction						16.89						
6. Non Operating Expense		1.53	-2.58	7.24		0.06				0.48		
7. Provision for Risk	520.97	116.34	224.56	403.19	292.56	1889.99	216.95	245.18	129.06	415.73	376.61	343.96
7.1 Loan loss Provision	483.29	108.28	224.56	384.75	292.56	1877.87	216.95	214.54	128.98	326.76	364.29	257.95
7.1.1 General Loan loss Provision	374.41	86.82	140.69	114.58	292.56	126.52	216.95	61.49	104.50	46.90	145.83	205.78
7.1.1.1 Pass Loan Loss Provision	365.30	103.34	123.02	52.96	292.56	10.68	216.95	73.31	109.04	64.18	125.24	255.58
7.1.1.2 Watch List Provision	9.11	-16.51	17.67	61.62		115.84		-11.82	-4.54	-17.28	20.59	-49.80
7.1.2 Special Loan Loss Provision	108.88	21.46	83.87	270.17		1751.35		153.05	24.48	279.86	218.46	52.87
7.1.3 Additional Loan Loss Provision												-0.70
7.2. Provision for Non-Banking Assets	36.45			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	393.27
9. Provision for Staff Bonus	78.73	79.61	72.37	78.95	217.27	340.25	270.03	97.94	138.47	109.47	144.61	84.74
10. Provision for Income Tax	236.20	242.95	217.12	236.84	651.80	884.66	805.02	293.83	415.42	328.41	403.13	376.70
11. Others												
12. Net Profit	551.14	553.12	506.61	552.63	1520.87	2517.87	1895.31	685.60	969.31	766.30	1042.94	470.71
Total Expenses	12024.75	6627.13	6204.31	6597.46	9983.92	15277.46	12001.32	6608.03	9327.70	7253.69	8727.69	8265.12
Income												
1. Interest Income	10698.41	6039.98	5407.23	5501.67	8841.01	11719.90	10391.93	5400.15	6508.66	6044.10	6960.75	6538.18
1.1 On Loans and Advances	10076.67	5724.59	5107.52	5210.46	8343.46	11486.75	9881.53	5082.37	6185.54	5682.84	6525.26	5966.74
1.2 On Investment	511.76	285.55	203.73	220.50	358.81	223.28	461.69	300.38	239.28	279.25	387.76	342.32
1.2.1 Government Bonds	511.76	266.68	203.73	208.67	358.81	223.28	461.69	240.99	239.28	30.88	351.37	330.23
1.2.2 Foreign Bonds		6.87		10.25						5.65	36.38	12.09
1.2.3 NRB Bonds				1.58				59.39		242.72		
1.2.4 Debenture & Bonds		12.00										
1.3 On Agency Balance	7.71			16.43				15.77	12.13			41.77
1.4 On Call Deposit	32.41				122.31	0.00	40.72	1.62		65.99	8.36	19.99
1.5 On Others	69.87	29.84	95.99	70.72		9.87	7.99		71.71	16.02	39.36	167.36
2. Commission and Discount	121.06	265.70	264.05	253.55	867.87	297.86	733.70	135.44	679.01	245.25	393.23	230.10
2.1 Bills Purchase and Discount		0.32	0.04	27.81		0.00		0.78	0.35	2.43		1.53
2.2 Commission	88.07	265.39	85.26	221.25	340.48	285.44	711.98	104.76	674.42	223.87	380.76	203.01
2.3 Others	32.99		178.75	4.49	527.39	12.43	21.72	29.90	4.24	18.96	12.46	25.55
3. Exchange Fluctuation Income	212.54	154.75	140.67	247.68	253.50	172.08	316.80	255.65	163.25	191.42	264.96	306.45
3.1 Due to Change in Exchange Rate	14.84	4.85	96.64	33.65	172.08	236.37			6.49	15.12		7.54
3.2 Due to Foreign Currency Transaction	197.70	149.90	44.03	247.68	219.85		80.43	255.65	156.77	176.30	257.42	306.45
4. Other Operating Income	704.27	162.72	76.09	230.96	21.54	1045.75	112.92	402.40	1898.57	298.89	370.35	404.59
5. Non Operating Income	53.12	3.25	36.93	151.46		86.59	87.94	4.41	78.20	27.62	114.37	28.39
6. Write Back from Provisions for loss	203.76		279.33	212.13		1817.52	356.14	404.26		424.01	580.90	757.41
7. Recovery of written-off Loan	2.50	0.72				137.75	1.89	5.71		22.40	20.40	
8. Income from Extra Ordinary transactions	29.09										22.74	
9. Net Loss												
Total Income	12024.75	6627.13	6204.31	6597.46	9983.92	15277.46	12001.32	6608.03	9327.70	7253.69	8727.69	8265.12

BFI Name	Janata	Mega	Civil	Century	Sanima	MahilaSamDB	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western
Expenses												
1. Interest Expense	3812.38	3217.31	2751.86	3808.94	4586.44	1917.49	2.46	255.65	129.10	1055.50	230.92	183.68
1.1 On Deposit Liabilities	3801.29	3136.84	2711.39	3791.39	4525.83	1916.06	2.46	255.65	129.10	1055.50	230.81	183.68
1.1.1 Saving Account	903.04	615.08	494.54	843.07	1500.20	645.65	2.06	155.70	56.82	387.81	78.26	111.04
1.1.2 Fixed Account	2654.51	1947.70	1801.09	2316.54	2614.88	1087.68	0.40	89.58	72.29	557.01	131.22	72.63
1.1.2.1 Up to 3 months Fixed Account	316.11				56.23	45.76		0.00		37.55	5.60	
1.1.2.2 3 to 6 months Fixed Account	433.57				114.35	16.33		7.08		98.42	10.34	3.97
1.1.2.3 6 months to 1 year Fixed Account	1497.24	1947.70	1801.09	2316.54	2.90	607.40		56.56		342.48	79.76	42.18
1.1.2.4 Above 1 year Fixed Account	407.58				2441.40	418.19	0.40	25.93	72.29	78.56	35.52	26.48
1.1.3 Call Deposit	243.74	574.06	415.76	631.78	410.76	182.74		10.38		110.68	21.33	
1.1.4 Certificate of Deposit												
1.2 On Borrowing	11.09	80.47	40.47	17.55	60.61	1.43					0.11	
2. Commission Expense												
3. Staff Expense	566.41	384.64	390.61	417.82	472.83	227.56	3.05	33.35	31.51	132.87	58.29	45.48
4. Office Operating Expenses	517.14	368.84	353.78	418.09	468.05	210.66	5.09	26.30	27.15	142.84	40.81	32.36
5. Foreign Exchange Loss		4.53				-0.10						
5.1 Due to Change in Exchange Rates						-0.10						
5.2 Due to Foreign Currency Transaction		4.53										
6. Non Operating Expense	0.01			2.14						0.19		
7. Provision for Risk	168.66	346.72	209.97	369.87	199.05	527.64	0.07	53.48	6.66	54.85	23.69	9.25
7.1 Loan loss Provision	166.12	266.96	209.97	317.57	199.05	494.19	0.07	53.48	6.66	54.85	23.69	9.25
7.1.1 General Loan loss Provision	27.41	71.16	78.90	148.78	165.19	186.40		24.33	6.66	35.22	8.84	
7.1.1.1 Pass Loan Loss Provision	63.07	71.16	46.16	115.31	131.42	91.53		5.82	6.66	19.99	4.94	
7.1.1.2 Watch List Provision	-35.66		32.74	33.47	33.77	94.87		18.51		15.23	3.91	
7.1.2 Special Loan Loss Provision	138.71	195.80	131.07	168.79	33.86	307.80	0.07	29.15		19.63	14.84	
7.1.3 Additional Loan Loss Provision												9.25
7.2. Provision for Non-Banking Assets	2.55	0.90		52.30		33.45						
7.3. Provision for Loss on Investment		78.86										
7.5. Provision for Loss of Other Assets												
8. Loan Written Off	43.14		130.14		0.42	29.33	7.68					
9. Provision for Staff Bonus	50.91	123.24	21.72	44.14	149.27	38.13		12.21		33.11	15.98	9.52
10. Provision for Income Tax	152.72	369.71	65.15	132.79	447.81	114.38		36.63		99.33	47.94	28.55
11. Others		0.51	0.10		0.32	15.40			0.50			
12. Net Profit	356.36	862.65	152.02	309.00	1044.88	266.88	44.38	85.48		231.76	111.87	66.61
Total Expenses	5667.73	5678.14	4075.34	5502.79	7369.06	3347.36	62.72	503.10	194.92	1750.44	529.49	375.44
Income												
1. Interest Income	5154.65	5128.10	3405.60	4628.45	6444.93	2580.09	12.97	429.05	167.74	1627.46	481.60	311.56
1.1 On Loans and Advances	4937.47	4788.63	3146.74	4436.89	6030.87	2291.75	12.30	392.64	163.71	1516.32	450.47	311.56
1.2 On Investment	179.58	274.63	237.41	143.75	371.60	52.69				13.14		
1.2.1 Government Bonds	178.15	8.98	229.57	143.75	371.60							
1.2.2 Foreign Bonds			7.83									
1.2.3 NRB Bonds	1.42	265.46				52.69						
1.2.4 Debenture & Bonds		0.19								13.14		
1.3 On Agency Balance	4.84	1.12	2.87	27.70		194.32	0.67					
1.4 On Call Deposit	0.01	27.52	18.57					36.36	4.02	86.83	31.13	
1.5 On Others	32.76	36.20		20.11	42.46	41.33		0.06		11.16		
2. Commission and Discount	266.86	109.15	82.13	75.18	164.75	9.11		7.77	13.95	13.96	5.89	29.60
2.1 Bills Purchase and Discount	1.07	1.89	0.59									
2.2 Commission	265.79	107.26	81.55	75.18	164.75	9.11		7.77	1.59	11.95	4.13	29.60
2.3 Others									12.36	2.01	1.76	
3. Exchange Fluctuation Income	101.84	130.89	148.18	144.43	256.65							
3.1 Due to Change in Exchange Rate	134.38		9.86	0.67	12.88							
3.2 Due to Foreign Currency Transaction	-32.54	130.89	138.32	143.76	243.77							
4. Other Operating Income	75.30	177.14	165.57	246.38	469.20	127.73	0.01	23.94		108.44	20.61	34.28
5. Non Operating Income	18.34	26.89	2.42	14.14	26.05	18.51	14.55			0.58	1.81	
6. Write Back from Provisions for loss	50.74	105.97	237.43	387.90	7.48	610.35	35.20	42.33			19.58	
7. Recovery of written-off Loan			34.01			1.56						
8. Income from Extra Ordinary transactions				6.31								
9. Net Loss									13.23			
Total Income	5667.73	5678.14	4075.34	5502.79	7369.06	3347.36	62.72	503.10	194.92	1750.44	529.49	375.44

BFI Name	Deva	Miteri	Tinau	Muktinath	Kankai	Bhargav	Garima	OmDB	Gandaki/DB	Kabelli	Kamana	Corporate
Expenses												
1. Interest Expense	965.84	250.82	339.39	1621.47	97.86	191.85	1284.06	1399.41	1545.19	32.93	1076.91	2.75
1.1 On Deposit Liabilities	965.84	250.82	339.39	1618.88	97.86	191.85	1284.06	1399.32	1544.55	32.93	1076.91	2.75
1.1.1 Saving Account	333.58	67.42	125.72	564.71	37.72	65.16	456.16	380.47	448.83	16.42	346.06	2.39
1.1.2 Fixed Account	530.30	166.62	191.78	840.93	46.40	105.82	696.52	896.49	962.00	14.51	619.31	0.08
1.1.2.1 Up to 3 months Fixed Account		6.66	0.23	24.92	0.38	0.96	51.38	92.01	72.61	0.05	33.67	
1.1.2.2 3 to 6 months Fixed Account		8.33	0.21	32.65	11.34	15.08	23.37	74.45	59.62	0.50	49.05	
1.1.2.3 6 months to 1 year Fixed Account		58.32	155.98	587.96	15.98	52.92	291.90	637.09	709.94	10.32	457.80	0.08
1.1.2.4 Above 1 year Fixed Account	530.30	93.31	35.36	195.40	18.70	36.85	329.87	92.94	119.83	3.63	78.78	
1.1.3 Call Deposit	101.96	16.78	21.89	213.23	13.75	20.87	131.38	122.35	133.72	2.01	111.54	0.27
1.1.4 Certificate of Deposit												
1.2 On Borrowing				2.60				0.10	0.64			
2. Commission Expense												
3. Staff Expense	111.04	34.77	47.21	301.56	33.96	29.34	195.82	139.16	185.37	10.93	128.54	4.61
4. Office Operating Expenses	138.91	22.37	34.07	238.84	28.94	22.80	166.90	149.72	145.98	7.28	89.92	6.93
5. Foreign Exchange Loss	17.21											
5.1 Due to Change in Exchange Rates	17.21											
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense	0.99	0.08										
7. Provision for Risk	205.45	8.10	15.73	80.90	17.20	6.00	103.60	53.30	60.92	12.18	43.99	
7.1 Loan loss Provision	205.45	8.10	15.73	80.67	17.20	6.00	95.99	50.16	60.92	12.18	43.99	
7.1.1 General Loan loss Provision	41.66	7.15	10.38	79.46	11.02	6.00	57.83	50.16	23.41	12.18	43.99	
7.1.1.1 Pass Loan Loss Provision	24.22	6.26	6.65	72.94	4.70	6.00	36.23	50.16	15.27	12.18	43.99	
7.1.1.2 Watch List Provision	17.44	0.89	3.74	6.52	6.32		21.60		8.14			
7.1.2 Special Loan Loss Provision	146.70	0.94	5.35	1.22	6.18		38.16		37.50			
7.1.3 Additional Loan Loss Provision	17.09											
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	37.85	11.53	8.06	70.81	4.36		42.47	32.14	124.67	1.92	30.70	
10. Provision for Income Tax	113.56	34.60	24.17	211.74	13.08		127.41	96.42	99.73	5.75	92.10	
11. Others				2.89	0.12							
12. Net Profit	264.97	80.72	56.39	496.33	30.53	25.10	297.29	224.98	232.71	13.42	214.91	20.08
Total Expenses	1857.32	442.99	525.01	3024.55	226.05	275.08	2217.55	2095.13	2394.58	84.42	1677.07	34.38
Income												
1. Interest Income	1575.08	399.77	472.61	2651.11	197.99	246.74	2048.54	1929.39	2215.49	78.40	1575.46	27.01
1.1 On Loans and Advances	1467.69	365.81	433.59	2509.19	180.30	217.55	1935.78	1790.79	2076.75	73.17	1472.03	22.58
1.2 On Investment	13.66		2.28	8.45		0.08		20.12	16.70			
1.2.1 Government Bonds	13.66			8.36		0.08		20.12	16.70			
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds			2.28	0.09								
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit	92.58	33.96	36.73	132.07	17.50	21.84	105.95	118.38	121.60	5.22	103.43	
1.5 On Others	1.14			1.40	0.19	7.28	6.80	0.10	0.43			4.43
2. Commission and Discount	8.55	1.96	4.12	55.10	1.61	28.34	11.86	20.77	6.97	1.16	14.28	0.02
2.1 Bills Purchase and Discount												
2.2 Commission	8.55	0.99	4.12	54.75	1.61	2.54	11.86	20.77	6.97	1.16	14.28	0.00
2.3 Others		0.97		0.35		25.80						0.01
3. Exchange Fluctuation Income	19.52			0.21					0.18			
3.1 Due to Change in Exchange Rate	19.20			0.13					0.08			
3.2 Due to Foreign Currency Transaction	0.31			0.08					0.10			
4. Other Operating Income	100.53	40.98	35.15	299.50	15.62		154.51	137.54	141.51	4.12	81.03	0.37
5. Non Operating Income		0.28	1.66	13.53			2.65	7.26	13.65		6.30	
6. Write Back from Provisions for loss	153.65		11.48	5.11	10.83				16.96	0.74		6.98
7. Recovery of written-off Loan												
8. Income from Extra Ordinary transactions												
9. Net Loss												
Total Income	1857.32	442.99	525.01	3024.55	226.05	275.08	2217.55	2095.13	2394.58	84.42	1677.07	34.38

BFI Name	Purnima	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Mission	Sindhu	Sahara	N.Community	Kailash	Salpa
Expenses												
1. Interest Expense	178.89	1017.76	95.94	841.11	228.74	1542.20	256.68	98.70	28.73	149.19	1548.62	16.15
1.1 On Deposit Liabilities	178.89	1006.30	95.94	841.11	228.74	1535.40	256.68	98.70	28.73	149.19	1538.07	16.15
1.1.1 Saving Account	86.34	279.83	36.02	395.95	125.27	361.63	94.78	50.32	22.66	46.51	330.56	13.78
1.1.2 Fixed Account	83.31	580.57	49.12	414.06	81.38	984.15	134.13	28.23	4.16	75.33	995.84	2.14
1.1.2.1 Up to 3 months Fixed Account	5.13	16.74	0.65	7.50	5.18	23.60	0.45	0.45		1.46	95.52	0.01
1.1.2.2 3 to 6 months Fixed Account	6.39	42.96	0.01	14.83	7.67	39.64	12.78	3.84		0.80	101.40	0.21
1.1.2.3 6 months to 1 year Fixed Account	54.42	361.02	37.19	11.43	38.76	439.90	110.30	16.26		32.91	696.10	0.52
1.1.2.4 Above 1 year Fixed Account	17.38	159.85	11.28	380.30	29.78	481.01	10.59	7.68	4.16	40.16	102.82	1.39
1.1.3 Call Deposit	9.24	145.90	10.80	31.11	22.09	189.61	27.76	20.15	1.91	27.35	211.67	0.23
1.1.4 Certificate of Deposit												
1.2 On Borrowing		11.45				6.81					10.55	
2. Commission Expense												
3. Staff Expense	28.25	147.50	15.32	97.59	44.96	204.65	53.59	31.92	12.63	27.72	181.40	10.18
4. Office Operating Expenses	25.25	139.72	17.55	92.54	40.78	186.32	31.22	31.03	6.12	32.56	128.44	3.27
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		0.20				0.04						0.11
7. Provision for Risk	6.79	62.23	7.40	41.42	26.48	328.07	10.63	5.23	4.53	28.57	39.62	4.78
7.1 Loan loss Provision	6.79	48.51	7.40	41.42	26.48	308.33	10.63	3.48	4.53	28.57	37.14	4.78
7.1.1 General Loan loss Provision	4.62	48.51	4.08	30.65		79.04	6.06	0.92	4.53	10.03	34.19	0.70
7.1.1.1 Pass Loan Loss Provision	3.49	48.51	3.59	27.07		30.97	5.86	0.85	4.53	3.78	33.73	0.38
7.1.1.2 Watch List Provision	1.13		0.50	3.57		48.07	0.20	0.07		6.25	0.46	0.32
7.1.2 Special Loan Loss Provision	2.17		3.32	10.78		227.86	4.57	2.56		18.54	2.95	4.09
7.1.3 Additional Loan Loss Provision					26.48	1.43						
7.2. Provision for Non-Banking Assets		13.72						1.75				
7.3. Provision for Loss on Investment						19.74					2.49	
7.5. Provision for Loss of Other Assets												
8. Loan Written Off						0.01				0.40		
9. Provision for Staff Bonus	8.45	26.78	5.34	24.10	6.02	9.71	7.02			2.84	55.55	0.95
10. Provision for Income Tax	25.35	80.34	16.01	72.31	18.05	29.12	21.05			8.53	166.68	
11. Others												
12. Net Profit	59.14	187.46	37.36	168.72	42.11	67.94	49.12	27.91	14.19	19.90	388.85	9.50
Total Expenses	332.12	1661.98	194.91	1337.79	407.13	2368.07	429.30	194.79	66.19	269.71	2509.31	44.83
Income												
1. Interest Income	305.43	1523.40	175.59	1221.23	367.92	1936.89	384.30	180.58	57.02	241.27	2218.95	36.09
1.1 On Loans and Advances	272.70	1377.68	161.92	1137.55	338.42	1784.45	361.10	164.20	54.03	222.78	2006.50	32.63
1.2 On Investment		19.50		29.28	1.45	47.71					21.65	
1.2.1 Government Bonds		19.50			1.45	47.25					21.65	
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds						0.46						
1.2.4 Debenture & Bonds				29.28								
1.3 On Agency Balance												
1.4 On Call Deposit	32.72	126.22	13.67	54.41	21.35	99.20	23.19	16.14	2.99	18.49	190.80	3.47
1.5 On Others					6.70	5.53		0.25				
2. Commission and Discount	1.21	6.67	1.28	93.86	10.39	7.23	1.51	2.69		1.82	8.50	1.24
2.1 Bills Purchase and Discount												
2.2 Commission	1.21	6.67	1.28	14.41	4.39	7.23	1.51	2.30		1.82	8.50	1.24
2.3 Others				79.45	6.00			0.39				
3. Exchange Fluctuation Income		7.83				0.57					0.33	
3.1 Due to Change in Exchange Rate		3.33				0.53						
3.2 Due to Foreign Currency Transaction		4.50				0.04					0.33	
4. Other Operating Income	23.28	115.48	18.04		21.17	93.00	43.46	10.78	9.18	16.34	125.50	2.74
5. Non Operating Income	2.20	8.60		3.83		108.52					98.95	
6. Write Back from Provisions for loss				18.87	5.59	220.95		0.75		9.77	57.08	4.75
7. Recovery of written-off Loan						0.90				0.50		
8. Income from Extra Ordinary transactions					2.05		0.04					
9. Net Loss												
Total Income	332.12	1661.98	194.91	1337.79	407.13	2368.07	429.30	194.79	66.19	269.71	2509.31	44.83

BFI Name	Sapraikoshi	Green	NFL	NSMFL	Gurkhas	Goodwill	SIFCL	Lalitpur	United FC	General	Progressive	Janaki
Expenses												
1. Interest Expense	70.49	43.51	3.97	2.14	373.33	451.28	288.99	12.98	476.66	13.99	49.18	135.39
1.1 On Deposit Liabilities	70.49	43.51	3.97	2.14	372.50	446.02	286.53	12.98	476.66	13.99	48.29	135.39
1.1.1 Saving Account	23.50	6.79	3.59	1.86	148.53	100.78	55.56	7.08	79.92	5.98	18.00	35.00
1.1.2 Fixed Account	30.21	24.09	0.39		223.97	345.24	230.97	5.90	337.02	7.63	30.28	100.40
1.1.2.1 Up to 3 months Fixed Account	0.03	3.72				6.33	7.15	0.06	11.15		1.59	0.02
1.1.2.2 3 to 6 months Fixed Account	3.90	2.29				2.52	2.92	0.22	20.96		2.23	0.57
1.1.2.3 6 months to 1 year Fixed Account	15.50	15.90	0.09			233.61	116.03	0.27	278.31		15.05	85.50
1.1.2.4 Above 1 year Fixed Account	10.78	2.17	0.30		223.97	102.78	104.86	5.35	26.60	7.63	11.41	14.32
1.1.3 Call Deposit	16.79	12.64		0.28					59.71	0.37		
1.1.4 Certificate of Deposit												
1.2 On Borrowing					0.83	5.26	2.46				0.89	
2. Commission Expense												
3. Staff Expense	25.69	8.60	6.44	3.13	63.73	42.29	31.99	10.05	70.04	7.58	7.48	9.97
4. Office Operating Expenses	25.94	6.12	4.67	20.28	67.68	58.28	28.41	8.05	55.40	7.10	10.44	6.32
5. Foreign Exchange Loss												
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense								2.90			0.03	
7. Provision for Risk	37.65	8.42			57.32	22.25	5.06	3.00	28.27	4.20	18.02	115.57
7.1 Loan loss Provision	37.37	8.42				19.77	5.06	0.91	28.27		18.02	115.57
7.1.1 General Loan loss Provision	17.06	2.63					5.06		2.36			4.07
7.1.1.1 Pass Loan Loss Provision	5.58	1.97					5.06		1.28			
7.1.1.2 Watch List Provision	11.49	0.66							1.08			4.07
7.1.2 Special Loan Loss Provision	20.31	5.79						0.91	25.91			111.51
7.1.3 Additional Loan Loss Provision						19.77					18.02	
7.2. Provision for Non-Banking Assets					46.93					4.20		
7.3. Provision for Loss on Investment	0.23				10.39	2.47		2.09				
7.5. Provision for Loss of Other Assets	0.05											
8. Loan Written Off					0.02				0.03			
9. Provision for Staff Bonus					0.73	3.24	6.31		5.65			
10. Provision for Income Tax					2.19	9.01	18.92		16.95			
11. Others												
12. Net Profit	37.56	3.55	19.54	28.61	-13.09	23.36	44.14	79.53	39.56	35.15		69.20
Total Expenses	197.33	70.19	34.62	54.17	551.90	609.70	423.81	116.51	692.56	68.01	85.15	336.46
Income												
1. Interest Income	154.37	62.16	7.61	12.28	516.48	544.20	381.73	30.72	636.82	27.45	60.52	245.94
1.1 On Loans and Advances	138.55	55.53	7.24	8.20	455.43	484.46	334.74	21.05	588.04	18.17	60.13	216.61
1.2 On Investment				0.52	6.18	12.01	5.96		10.44		0.39	
1.2.1 Government Bonds				0.52	6.18	12.01	5.96		10.44		0.39	
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds												
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit	15.82	6.63	0.37	3.56	54.87	47.73	41.02	9.67	34.76	9.28		29.33
1.5 On Others									3.58			
2. Commission and Discount	0.55	0.16	0.00		1.30	2.77	1.16		5.23	1.09	2.42	0.03
2.1 Bills Purchase and Discount										0.01		
2.2 Commission	0.55	0.16			1.30	2.77	1.16		4.73	1.08	0.03	0.03
2.3 Others			0.00						0.50		2.39	
3. Exchange Fluctuation Income												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
4. Other Operating Income	18.65	5.37		0.05	23.01	58.29	37.84	2.21	42.19	1.19		9.26
5. Non Operating Income			0.24	23.31	10.67	4.43	1.63	1.01	8.32	0.08	6.89	1.18
6. Write Back from Provisions for loss	23.76	2.51	15.24	18.52	0.41		1.46		80.60	38.21	2.17	79.24
7. Recovery of written-off Loan			11.52		0.04				1.96			0.81
8. Income from Extra Ordinary transactions											0.18	
9. Net Loss											12.97	
Total Income	197.33	70.19	34.62	54.17	551.90	609.70	423.81	116.51	692.56	68.01	85.15	336.46

BFI Name	Pokhara	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Ganeshwari	ICFC	Kuber
Expenses												
1. Interest Expense	308.37	241.97	7.58	12.11	168.74	341.66	1.09	4.58	1.02	233.51	634.34	8.70
1.1 On Deposit Liabilities	306.94	241.97	7.58	12.11	168.74	341.66	1.09	3.78	1.02	232.98	617.47	8.70
1.1.1 Saving Account	81.25	83.10	3.70		54.18	141.20	0.70	0.20	1.02	73.04	161.97	0.17
1.1.2 Fixed Account	212.11	158.88	3.88	12.11	114.56	157.91	0.39			159.94	414.95	8.53
1.1.2.1 Up to 3 months Fixed Account	7.23	2.27			3.62	8.81				8.56	26.03	
1.1.2.2 3 to 6 months Fixed Account	31.38	2.20			4.31	17.86				4.49	8.93	
1.1.2.3 6 months to 1 year Fixed Account	154.28	116.17	0.57		80.36	114.50	0.21			125.78	337.01	
1.1.2.4 Above 1 year Fixed Account	19.21	38.24	3.31	12.11	26.28	16.74	0.18			21.11	42.98	8.53
1.1.3 Call Deposit	13.59					42.55		3.58			40.55	
1.1.4 Certificate of Deposit												
1.2 On Borrowing	1.43							0.80		0.53	16.87	
2. Commission Expense						4.30						
3. Staff Expense	43.90	31.47	8.43	2.86	51.58	40.16	3.88	4.29	0.90	18.72	75.80	6.43
4. Office Operating Expenses	37.03	17.63	58.44	2.00	38.07	31.52	6.27	4.32	0.93	18.71	75.08	9.30
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	11.44	16.92	29.16	2.21	199.47	107.25	18.46			34.14	11.47	
7.1 Loan loss Provision	8.17	0.66	29.04	2.21	199.34	107.25				8.85	11.47	
7.1.1 General Loan loss Provision	6.10	0.66	1.89	0.57	10.99	51.18				8.85	9.89	
7.1.1.1 Pass Loan Loss Provision	5.68	0.66	1.89	0.33	1.66	14.61				8.85	9.89	
7.1.1.2 Watch List Provision	0.42			0.24	9.32	36.57						
7.1.2 Special Loan Loss Provision	2.07		27.14	1.64	188.36	56.07					1.58	
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets			0.13				18.46					
7.3. Provision for Loss on Investment	3.26	7.25			0.13					25.29		
7.5. Provision for Loss of Other Assets		9.02										
8. Loan Written Off												
9. Provision for Staff Bonus	8.39	5.16			2.57						11.63	3.20
10. Provision for Income Tax	25.17	15.47			7.72						34.90	
11. Others												0.12
12. Net Profit	58.73	36.09	19.64	10.94	18.02	117.73	49.85	2.83	32.16	52.39	81.44	32.04
Total Expenses	493.03	364.70	123.25	30.12	486.18	642.63	79.55	16.01	35.01	357.47	924.66	59.79
Income												
1. Interest Income	462.39	327.28	42.33	27.35	229.29	534.38	50.76	2.40	0.70	326.97	840.05	4.67
1.1 On Loans and Advances	424.80	294.30	42.33	27.35	205.83	496.50	50.43	0.54	0.69	286.04	744.65	1.79
1.2 On Investment	7.70	5.00			6.28					4.31	16.68	
1.2.1 Government Bonds	7.70										16.68	
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds		5.00			6.28							
1.2.4 Debenture & Bonds										4.31		
1.3 On Agency Balance											78.72	
1.4 On Call Deposit	29.90	27.98			17.17	37.88	0.33	1.86		35.25		2.87
1.5 On Others									0.01	1.37		
2. Commission and Discount	22.60	0.95	5.47	1.62	1.74					1.58	12.35	0.01
2.1 Bills Purchase and Discount												
2.2 Commission	22.60	0.95	0.18		1.74					1.40	12.35	0.01
2.3 Others			5.29	1.62						0.18		
3. Exchange Fluctuation Income												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
4. Other Operating Income	5.89	25.37	46.41		9.67	61.71	0.03	0.00		21.35	40.30	0.11
5. Non Operating Income	2.14	3.32			7.39			2.01	2.29	-1.01	9.33	2.89
6. Write Back from Provisions for loss		7.79	29.04	1.15	238.10	46.54	28.76	11.61	32.01	8.57	22.62	52.11
7. Recovery of written-off Loan												
8. Income from Extra Ordinary transactions												
9. Net Loss												
Total Income	493.03	364.70	123.25	30.12	486.18	642.63	79.55	16.01	35.01	357.47	924.66	59.79

BFI Name	Manushree	Jebis	Reliance
Expenses			
1. Interest Expense	484.50	102.82	307.66
1.1 On Deposit Liabilities	480.34	102.37	307.00
1.1.1 Saving Account	182.94	13.07	125.66
1.1.2 Fixed Account	297.40	84.26	181.34
1.1.2.1 Up to 3 months Fixed Account	18.40	2.99	8.39
1.1.2.2 3 to 6 months Fixed Account	18.22	2.20	18.96
1.1.2.3 6 months to 1 year Fixed Account	191.66	58.01	79.99
1.1.2.4 Above 1 year Fixed Account	69.13	21.06	73.98
1.1.3 Call Deposit		5.04	
1.1.4 Certificate of Deposit			
1.2 On Borrowing	4.16	0.45	0.66
2. Commission Expense			
3. Staff Expense	40.34	16.86	32.21
4. Office Operating Expenses	51.38	14.01	35.02
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	12.25	29.89	78.19
7.1 Loan loss Provision	12.25	15.67	45.23
7.1.1 General Loan loss Provision	12.25	1.37	45.23
7.1.1.1 Pass Loan Loss Provision	12.25	1.37	45.23
7.1.1.2 Watch List Provision			
7.1.2 Special Loan Loss Provision		14.30	
7.1.3 Additional Loan Loss Provision			
7.2. Provision for Non-Banking Assets			
7.3. Provision for Loss on Investment		13.10	32.96
7.5. Provision for Loss of Other Assets		1.11	
8. Loan Written Off			
9. Provision for Staff Bonus	4.76		2.22
10. Provision for Income Tax	14.27	-4.39	6.66
11. Others			
12. Net Profit	33.30	0.16	15.54
Total Expenses	640.79	159.33	477.50
Income			
1. Interest Income	579.23	149.71	412.27
1.1 On Loans and Advances	523.69	126.84	355.38
1.2 On Investment	4.63	3.03	1.04
1.2.1 Government Bonds		3.03	0.67
1.2.2 Foreign Bonds			
1.2.3 NRB Bonds	4.63		0.37
1.2.4 Debenture & Bonds			
1.3 On Agency Balance			
1.4 On Call Deposit		18.91	
1.5 On Others	50.91	0.92	55.85
2. Commission and Discount	35.46	0.07	0.41
2.1 Bills Purchase and Discount			
2.2 Commission	2.88	0.07	0.33
2.3 Others	32.58		0.08
3. Exchange Flactuation Income			
3.1 Due to Change in Exchange Rate			
3.2 Due to Foreign Currency Transaction			
4. Other Operating Income		6.18	21.82
5. Non Operating Income	26.10	2.83	4.56
6. Write Back from Provisions for loss		0.55	38.44
7. Recovery of written-off Loan			
8. Income from Extra Ordinary transactions		0.00	
9. Net Loss			
Total Income	640.79	159.33	477.50

Statement of Credit as on Jeth end, 2075(Mid-June, 2018)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC
Sector Wise												
Agricultural and Forest Related	1778.93	8155.40	2112.75	3742.09	2824.71	4876.03	2236.50	811.77	4210.83	3438.28	2824.45	5084.83
Fishery Related	41.79	488.70	27.19	36.28		7.83		17.57	15.88	53.36	81.53	61.74
Mining Related	253.03	50.83	165.22	474.24				595.28	302.03	12.33	499.57	
Manufacturing (Producing) Related	15011.11	12067.87	32621.14	37108.63	7846.77	29571.14	20179.21	6378.58	12451.96	13482.60	9605.12	12818.16
Construction	6634.55	14397.11	1651.35	8204.78	10812.19	4551.60	3031.36	4548.37	13216.99	4317.64	6832.52	19693.30
Electricity, Gas and Water	4884.93	3110.17	5198.94	7903.32	57.65	821.01	1856.21	1308.90	3280.26	2439.31	2023.66	1095.98
Metal Products, Mach. & Ele. Eqp.	1386.53	1432.92	1001.93	345.76	1936.90	2552.06	2416.64	642.50	2113.66	801.85	1277.09	116.59
Tras., Com. and Public Utilities	545.52	2857.47	1201.14	4271.04	189.16	2504.37	1427.74	981.63	4091.61	1796.86	3363.45	155.66
Wholesaler & Retailer	20995.15	36157.91	30158.95	27702.14	13507.84	15148.43	19862.47	7728.24	24647.98	17665.56	9968.78	30218.29
Finance, Insurance and Real Estate	6825.99	10706.48	6447.48	6209.24	2008.24	10395.26	3725.13	3764.69	9404.59	7179.44	11043.59	
Hotel or Restaurant	1891.88	5838.82	1532.97	8998.32	21.87	4331.22	2350.52	1341.31	2775.02	2478.31	1658.01	4363.77
Other Services	3102.79	3090.36	2694.27	8776.59	291.62	3892.48	1344.23	9688.55	1730.58	4896.85	2153.98	4279.92
Consumption Loans	12596.45	15171.31	4592.35	2955.73	4551.79	3298.16	1154.97	1558.18	4290.66	6910.74	1777.44	12167.77
Local Government		216.60		383.43	138.81	255.20						
Others	3127.99	3036.02	20168.51	5556.26	1827.59	3131.23	17000.72	3500.87	9195.31	2253.63	8851.76	18063.13
TOTAL sectorwise	79076.63	116777.97	109574.19	122667.87	46015.15	85336.02	76585.70	42866.44	91727.34	67726.76	53396.50	119162.72

Product Wise

Term Loan	18087.40	14757.92	17681.30	31705.74	1596.87	13789.97	7824.07	6117.75	15031.89	10270.45	7048.16	18104.97
Overdraft	14092.36	17715.51	13916.17	18024.34	3267.80	8686.32	724.98	7526.26	18346.56	22146.82	13752.54	28564.67
Trust Receipt Loan / Import Loan	2558.46	762.94	10569.03	19740.68	5023.31	14298.10	8210.97	2263.65	4639.86	2165.85	2197.75	1666.34
Demand & Other Working Capital Loan	15923.33	41883.70	31305.19	33052.57	12239.79	25382.15	32322.08	7459.07	13487.67	8704.18	7410.83	15735.36
Res. Per. H. Loan (Up to Rs. 15 mil.)	4512.47	10249.09	8317.18	2060.19	7763.51	4551.60	2218.61	3726.40	13216.99	3818.62	3927.84	16717.36
Real Estate Loan	2305.92	5620.32	3734.94	5429.79	2883.51	3528.45	4880.48	2735.82	4368.72	3759.17	1083.37	8483.30
Margin Nature Loan	2052.16	1761.98	2277.94	1207.94		1376.42		230.11	1034.89	656.56	761.47	1962.95
Hire Purchase Loan	2592.94	5204.91	2600.13	3461.18	4350.71	6476.29	1721.82	6164.02	6474.15	6833.14	5553.11	9738.14
Deprived Sector Loan	7213.57	6273.96	5211.15	5513.10	2166.21	4130.85	3458.34	2078.45	5265.13	3139.68	2356.04	8721.06
Bills Purchased	2.86	57.76	207.03	765.80	26.50	35.95	0.53	215.05	60.21	872.64	22.35	
Other Product	9735.16	12489.88	13754.13	1706.54	6696.94	3079.92	15223.81	4349.85	9801.27	5359.65	9283.04	9468.58
Total Product wise Loan	79076.63	116777.97	109574.19	122667.87	46015.15	85336.02	76585.70	42866.44	91727.34	67726.76	53396.50	119162.72

Collateral Wise

Gold and Silver	9178.68	11310.35	487.37	833.49			0.65	456.13		74.10	97.49	633.18
Government Securities	72.99	235.15	1.64	3.04					0.46	125.95		
Non Governmental Securities	0.09	1761.98	3368.23	1207.94		1376.42	0.83	498.77	994.54	353.88	827.77	1962.95
Fixed Deposit Receipts	359.98	460.25	631.92	421.61	295.77	560.72	759.85	265.02	980.61	436.96	377.63	167.62
Own	352.15	460.25	337.91	421.61	44.56	560.72	759.85	262.44	980.61	436.96	373.41	167.62
Other Licences Institutions	7.83		294.01		251.20			2.58				4.22
Collateral of Properties	40345.28	99203.69	94672.99	101471.58	40243.06	79293.30	66984.18	39527.79	80753.30	61821.55	48939.76	110866.84
Fixed Assets	29934.19	99162.92	48366.44	79622.14	30150.62	79206.26	61371.78	38354.41	50416.60	58424.10	46705.55	68546.58
Current Assets	10411.09	40.77	46306.55	21849.43	10092.44	87.04	5612.40	1173.38	30336.71	3397.45	2234.21	42320.26
Against security of Bill	162.18	100.26	5891.60	312.99		35.95	1184.94	247.68	3258.49	529.23	588.68	
Domestic Bills	0.33	19.04	8.06	26.06		11.21		178.39				
Foreign Bills	161.85	81.22	5883.53	286.93		24.74	1184.94	69.29	3258.49	529.23	588.68	
Against Guarantee	348.05	3487.03	1466.57	5429.46	1501.86	3978.30	3369.83	1580.91	5060.64	4374.65	1883.52	5209.88
Government Guarantee	52.16	59.65		383.43	138.81		156.12	91.30	198.74	2.17	74.74	216.53
Institutional Guarantee	131.94	3411.79	1462.67	3238.18	1363.05		3213.71	1400.33	3907.88	2482.50	1680.39	4993.35
Personal Guarantee	3.62	11.57	3.90	1085.64				89.28	954.03		128.40	
Collective Guarantee	0.01	4.02										
Int. Rtd. Foreign Bank's Guarantee	32.41		0.00	722.21		5.29					843.78	
Other Guarantee	127.92					3973.01				1046.20		
Credit Card			265.33	30.79	176.33	91.33			1.04	10.44		80.79
Others	28609.38	219.26	2788.54	12956.96	3798.14		4285.41	290.14	678.26		681.64	241.45
Total	79076.63	116777.97	109574.19	122667.87	46015.15	85336.02	76585.70	42866.44	91727.34	67726.76	53396.50	119162.72

Statement of Credit as on Jeth end, 2075(Mid-June, 2018)

BFI Name	MBL	Kumari	Laxmi	SBL	AoBNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata
Sector Wise												
Agricultural and Forest Related	1979.02	1039.23	4423.23	1469.05	24208.15	2475.26	1537.66	1473.27	3390.17	1306.42	2042.70	2729.34
Fishery Related	109.95	87.06	50.90	13.96	802.30	36.97	75.48	16.71	48.48	28.69	0.26	81.97
Mining Related	31.67	779.43	52.19	154.64	161.78	315.04	365.30	4.67	44.15	56.41		
Manufacturing (Producing) Related	11845.72	12439.27	9402.46	13910.89	9332.11	14674.19	7452.65	10777.47	7337.44	15141.44	10337.17	9508.28
Construction	5990.95	8326.18	12377.46	3457.74	5869.76	12567.80	2853.94	6751.03	11075.66	10609.00	12805.97	872.20
Electricity, Gas and Water	2483.64	2242.53	2449.97	3364.91	400.47	5522.67	3124.09	4988.05	1635.02	4752.56	3064.39	2214.79
Metal Products, Mach. & Ele. Eqp.	348.75	1335.35	3117.93	1152.04	205.06	1222.90	148.61	153.80	692.56	1259.45	391.04	281.32
Tras., Com. and Public Utilities	1847.06	2574.82	5285.48	7105.91	701.72	770.65	1192.31	2034.31	337.04	1898.92	2808.14	696.49
Wholesaler & Retailer	14592.36	9714.25	10670.74	17389.08	24536.59	22811.44	10571.36	6769.87	12560.45	21208.74	13397.97	11952.16
Finance, Insurance and Real Estate	8221.45	3712.21	4043.17	7245.33	122.31	4850.78	5144.64	12306.27	5225.70	5702.41	7927.50	8958.77
Hotel or Restaurant	1169.64	832.77	1744.92	3059.60	3469.22	4000.55	881.60	1695.93	3319.62	3584.97	3745.62	1215.13
Other Services	4595.57	2017.91	2097.04	2807.40	2880.43	4553.56	3093.57	1821.90	2749.82	2346.03	6228.68	2487.75
Consumption Loans	3747.23	2810.26	3956.03	2926.96	855.35	4980.88	7467.58	8321.81	4874.85	3753.88	6134.09	5002.06
Local Government	129.84	0.45	134.92	140.61	0.20	97.39						
Others	6213.09	11944.70	642.21	19273.98	25819.42	11777.09	13427.86	12520.86	5546.52	3415.75	4692.55	5850.58
TOTAL sectorwise	63305.94	59856.42	60448.65	83472.08	99364.87	90657.15	57336.66	69635.95	58837.48	75064.66	73576.09	51850.84

Product Wise

Term Loan	9413.24	16747.90	13045.31	17499.97	10361.44	12708.17	10967.94	9586.43	7925.33	13663.33	18875.36	9168.26
Overdraft	8973.38	16267.68	4644.40	20711.45	8706.61	23026.51	8262.84	13336.97	12501.56	3178.64	9803.42	12688.62
Trust Receipt Loan / Import Loan	3259.34	2064.13	5588.61	3816.17	16.14	5150.89	1520.38	2096.48	1422.58	5779.43	2585.35	1189.89
Demand & Other Working Capital Loan	7017.29	10593.70	12782.07	12318.76	67292.06	19767.59	5961.39	8944.25	8201.08	14932.49	11273.08	7850.78
Res. Per. H. Loan (Up to Rs. 15 mil.)	5990.95	5573.41	3014.61	4274.50	5427.05	8465.20	3566.62	4092.64	8065.79	8400.86	9620.69	3577.39
Real Estate Loan	4576.49	1953.79	1782.04	7555.53	575.67	3513.29	6725.34	7191.75	3505.81	3460.68	5260.58	2282.85
Margin Nature Loan	354.13	686.87	1358.59	1969.44		1925.22	2753.18	2072.53	1831.76	643.19	2376.48	499.46
Hire Purchase Loan	6493.97	3326.99	3593.68	9026.26	701.72	6777.82	4422.15	4059.89	5210.69	4578.49	6832.26	4130.96
Deprived Sector Loan	2989.80	1063.08	3267.69	4390.90	6122.12	4341.01	2953.86	3464.84	3191.87	3601.80	3663.15	1927.23
Bills Purchased		8.97	2.25	45.12		6.39	114.51	308.75	0.01		2.33	1.17
Other Product	14237.34	1569.89	11369.40	1864.00	162.05	4975.06	10088.46	14481.42	6980.98	16825.74	3283.38	8534.23
Total Product wise Loan	63305.94	59856.42	60448.65	83472.08	99364.87	90657.15	57336.66	69635.95	58837.48	75064.66	73576.09	51850.84

Collateral Wise

Gold and Silver	15.87	17.40	443.12		81.80	0.37	3424.27	4905.75	32.59		79.91	144.05
Government Securities		0.77	1.12	2.43			2.45	2.52		0.90	11.05	
Non Governmental Securities		1759.36		1858.30		73.56	2760.01	2169.49	1930.36	678.34	2468.50	566.37
Fixed Deposit Receipts	271.27	258.35	524.66	714.38	602.47	543.83	569.65	373.31	451.78	393.46	494.68	359.88
Own	271.27	213.56	524.66	714.38	602.47	543.83	567.05	373.31	451.78	393.46	494.68	359.88
Other Licences Institutions		44.79					2.60					
Collateral of Properties	59863.46	54511.82	55751.26	74620.09	98680.60	79287.73	46009.23	55813.30	55047.82	73008.59	64271.00	49152.32
Fixed Assets	31200.06	52389.03	42761.66	46282.69	98680.60	41800.81	31592.22	55442.51	51486.82	59847.39	61518.95	41867.64
Current Assets	28663.40	2122.79	12989.60	28337.40		37486.91	14417.01	370.79	3560.99	13161.20	2752.05	7284.68
Against security of Bill		23.90		1775.52			1484.83				1004.35	
Domestic Bills		1.00		301.98			26.11				52.11	
Foreign Bills		22.90		1473.54			1458.72				952.24	
Against Guarantee	231.50	2006.14	135.03	2581.33		108.45	80.93	5112.07	1071.76	774.85	4023.11	1172.93
Government Guarantee	141.29	145.84	134.92	135.05		91.86		140.92		82.96	126.02	16.00
Institutional Guarantee		1615.26		2407.84				4459.69	1025.49	343.29	3018.26	1135.43
Personal Guarantee	89.85	244.97	0.11	29.25		1.40	80.93	508.68	42.36	328.79	577.04	21.50
Collective Guarantee						2.56				19.81	301.78	
Int. Rtd. Foreign Bank's Guarantee	0.35											
Other Guarantee		0.07		9.19		12.63		2.78	3.91			
Credit Card	33.85	11.01	39.18	121.59		179.76	36.97	107.47	27.71	11.68		
Others	2889.99	1267.68	3554.28	1798.44		10463.46	2968.30	1152.06	275.46	196.85	1223.49	455.28
Total	63305.94	59856.42	60448.65	83472.08	99364.87	90657.15	57336.66	69635.95	58837.48	75064.66	73576.09	51850.84

Statement of Credit as on Jeth end, 2075(Mid-June, 2018)

BFI Name	Mega	Civil	Century	Sanima	MahaxmiDB	Narayani	Sahayogi	Kamali	Shangrila	Excel	Western	Deva
Sector Wise												
Agricultural and Forest Related	1390.74	1589.66	1829.03	1470.29	311.98	0.88	275.92	194.79	522.41	217.39	268.95	808.03
Fishery Related	39.02	10.16	32.21	18.21	13.16		13.42		12.11	3.78		17.30
Mining Related	128.98	32.53	479.81	78.58	178.36				44.40			
Manufacturing (Producing) Related	10586.64	8817.76	11721.40	9823.69	1258.69		183.19	23.45	648.93	422.43	147.78	726.19
Construction	2961.84	2857.44	5374.36	6622.98	1202.01	2.20	93.47	55.29	1918.94	721.49	186.57	2119.39
Electricity, Gas and Water	1505.99	1764.59	1720.95	2704.95	447.21		0.75		133.65			537.94
Metal Products, Mach. & Ele. Eqp.	551.22	300.04	909.07	1161.21	121.25				126.98	5.10		76.26
Tras., Com. and Public Utilities	1272.11	1262.71	544.65	3702.08	1229.15	3.96	67.26	237.08	1079.60	68.84	100.30	929.54
Wholesaler & Retailer	13460.73	8656.39	10468.57	14061.10	2508.88	1.43	1080.12	293.51	2205.53	1108.78	643.35	1728.10
Finance, Insurance and Real Estate	6615.71	4596.16	5852.58	2688.97	2336.24		122.28		1364.40	499.93		709.16
Hotel or Restaurant	3104.37	1331.21	2695.19	2600.98	1386.22	3.66	18.50		552.07	171.59	120.03	271.77
Other Services	1512.03	1738.13	1839.88	2219.35	263.14		77.92	362.51	705.92	264.17	98.73	607.53
Consumption Loans	3536.27	2486.00	4502.88	2362.49	4621.37	17.15	65.72		677.29	239.64	47.38	1566.57
Local Government					0.00				3.34			10.33
Others	9105.72	2213.04	5549.13	18213.60	5592.42	21.52	1105.51		4152.70	545.13	1021.58	3094.45
TOTAL sectorwise	55771.38	37655.81	53519.74	67728.49	21470.09	50.79	3104.06	1204.33	14148.25	4268.27	2634.68	13202.55

Product Wise

Term Loan	9923.02	7728.93	13908.51	11449.83	4860.97	0.90		316.96	4392.84	862.20	930.93	1292.91
Overdraft	15118.07	6639.76	11742.26	7655.67	7353.46	21.52		446.14	3849.38	769.33	1148.60	965.44
Trust Receipt Loan / Import Loan	2652.79	3351.80	2285.38	1395.61								
Demand & Other Working Capital Loan	8840.06	8632.01	10077.24	11177.86		1.43	1339.75			958.37	104.38	340.62
Res. Per. H. Loan (Up to Rs. 15 mil.)	3234.55	1777.66	3588.10	5032.26	1554.61	2.20	35.02	55.29	1374.73	596.83	186.57	1511.22
Real Estate Loan	4663.05	1484.25	3945.70	5684.73	1955.99		206.28		1448.12	511.83		1083.30
Margin Nature Loan	735.69	718.18	1430.33	336.28	893.41	17.15			241.13	38.96		870.19
Hire Purchase Loan	4720.95	2649.29	2764.21	4930.71	2596.59	3.96	19.95	237.08	1696.28	93.09	100.30	1310.63
Deprived Sector Loan	2921.28	2505.36	2081.20	3294.98	1275.18	3.63	141.45	58.55	880.93	222.05	110.59	467.23
Bills Purchased		16.14	3.80	27.90								
Other Product	2961.90	2152.43	1693.01	16742.66	979.88		1361.60	90.32	264.83	215.60	53.31	5361.01
Total Product wise Loan	55771.38	37655.81	53519.74	67728.49	21470.09	50.79	3104.06	1204.33	14148.25	4268.27	2634.68	13202.55

Collateral Wise

Gold and Silver	88.57	266.24	76.21	174.47	608.72				21.87	175.67		360.39
Government Securities	3.27		2.32	1.20	0.15							9.00
Non Governmental Securities	723.73	718.18	1519.57		925.02	17.15			241.23	35.03		861.19
Fixed Deposit Receipts	283.94	72.40	319.66	559.79	361.30		65.72	37.71	78.25	18.81	47.38	193.35
Own	283.49	72.40	319.66	559.79	361.30		65.72	37.71	78.25	18.81	47.38	193.35
Other Licences Institutions	0.45											
Collateral of Properties	52231.15	34860.38	50077.18	63892.77	19018.63	25.08	3036.34	1166.62	13429.61	4038.74	2587.29	11143.66
Fixed Assets	49456.64	34388.03	35944.07	57549.37	19018.52	25.08	3036.34	1166.62	13429.61	4038.74	2587.29	11143.66
Current Assets	2774.51	472.36	14133.11	6343.40	0.10							
Against security of Bill		16.14	113.82	911.79								
Domestic Bills		16.14	17.03	6.00								
Foreign Bills			96.79	905.79								
Against Guarantee	2229.21	1514.13	1380.88	60.29	549.36	8.56			377.28			488.17
Government Guarantee		16.73				2.72			3.34			10.33
Institutional Guarantee	1994.19	1268.00	1360.71		549.36				171.50			312.04
Personal Guarantee	138.91	0.22	17.86	0.35		5.84			81.98			87.89
Collective Guarantee	96.11	204.61	2.31						120.46			77.91
Int. Rtd. Foreign Bank's Guarantee				26.90								
Other Guarantee		24.56		33.04								
Credit Card	56.07		12.15	34.21								
Others	155.44	208.35	17.95	2093.97	6.92		2.01			0.01		146.79
Total	55771.38	37655.81	53519.74	67728.49	21470.09	50.79	3104.06	1204.33	14148.25	4268.27	2634.68	13202.55

Statement of Credit as on Jeth end, 2075(Mid-June, 2018)

BFI Name	Miteri	Tinau	Muktinath	Kankai	Bhargav	Garima	Omb	Gandak/DB	Kabeli	Kamana	Corporate	Purnima	Jyoti
Sector Wise													
Agricultural and Forest Related	253.27	406.81	3822.34	200.20	151.54	740.98	627.95	552.04	155.59	649.23	1.91	180.72	690.36
Fishery Related	2.73	5.71	38.28	0.41	3.95	12.30	0.98	27.37		41.79			
Mining Related	1.77	13.66	2.30			9.78							162.01
Manufacturing (Producing) Related	245.92	192.61	866.41	41.40	156.83	725.10	735.52	1048.37	0.97	1164.90	115.32	179.79	1042.68
Construction	450.71	448.94	3803.20	188.42	324.89	2637.49	3868.64	2761.76	114.20	1701.29	30.46	227.35	1607.56
Electricity, Gas and Water	1.38		21.85	5.28	9.05	63.19	87.09	25.39		0.76			471.20
Metal Products, Mach. & Ele. Eqp.	37.66	31.96	164.14	6.49		165.57	131.42	227.18	0.54	391.34	5.93		158.95
Tras., Com. and Public Utilities	175.43	369.11	3008.33	20.39	170.69	2240.33	2345.80	1498.11	42.65	898.91	9.23	142.45	1209.40
Wholesaler & Retailer	344.81	940.69	4392.44	322.81	654.07	1466.85	1881.18	2371.26	174.45	2566.00	24.33	554.96	2138.18
Finance, Insurance and Real Estate	137.84	431.36	1326.74	65.05		562.90	1092.31	845.60		1035.48		149.45	899.92
Hotel or Restaurant	67.29	113.37	1061.37	33.96	46.33	569.79	782.41	977.47	23.77	422.47		20.67	312.68
Other Services	60.93	292.71	420.91	20.75	86.95	249.97	454.09	422.66	37.78	597.06		81.24	273.08
Consumption Loans	214.01	164.23	765.65	151.46	88.79	1581.63	1638.75	1216.09	170.71	865.26	6.21	144.29	2250.28
Local Government	1.50			0.46		0.03							4.60
Others	1100.98	474.93	3719.77	489.81	650.09	6978.50	4048.18	7022.63	96.70	3025.86	16.16	838.31	3308.93
TOTAL sectorwise	3096.25	3886.09	23413.72	1546.88	2343.18	18004.41	17694.34	18995.93	817.36	13360.36	209.55	2519.23	14529.82

Product Wise

Term Loan	46.97	523.39	4149.95	500.39	814.13	5229.93	1498.39	1093.56	315.94	4161.11	14.04		2159.01
Overdraft	412.62	1330.06	4456.66	441.99	733.89	4552.30	1451.60	7728.54		4130.71	70.46	292.28	3518.42
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan						49.32	284.32	5.00	202.87	19.05	68.99	678.69	300.65
Res. Per. H. Loan (Up to Rs. 15 mil.)	410.05	471.75	2444.14	169.57	307.16	2072.47	2818.59	2378.75	55.77	1337.47	23.04	227.35	1186.19
Real Estate Loan	134.07	277.53	1331.82	81.51		819.12	2426.74	1572.19		1018.92		149.45	1229.02
Margin Nature Loan		1.87	164.29			97.67	225.53	52.18		4.52		0.25	1106.11
Hire Purchase Loan	252.50	264.75	2974.48	75.72	169.52	2966.54	2723.70	1902.71	37.27	1559.40	20.82	240.39	1279.70
Deprived Sector Loan	166.12	245.57	7046.29	70.01	185.82	1072.91	714.17	793.52	38.50	604.39	8.11	135.76	706.24
Bills Purchased													
Other Product	1673.92	771.17	846.10	207.68	132.66	1144.14	5551.29	3469.48	167.02	524.80	4.09	795.07	3044.47
Total Product wise Loan	3096.25	3886.09	23413.72	1546.88	2343.18	18004.41	17694.34	18995.93	817.36	13360.36	209.55	2519.23	14529.82

Collateral Wise

Gold and Silver	79.04	96.20	133.17			763.07	889.60	581.43	155.37	312.63		17.58	338.87
Government Securities			9.00										
Non Governmental Securities		1.87	164.29			96.80	225.53						1164.88
Fixed Deposit Receipts	74.30	43.52	227.12	58.03	76.15	274.12	221.51	277.15	11.65	171.95		28.52	118.75
Own	74.30	43.52	227.12	58.03	76.15	274.12	221.51	277.15	11.65	171.95		28.52	118.75
Other Licences Institutions													
Collateral of Properties	2941.41	3668.44	18301.29	1488.39	2254.39	16462.22	16085.57	17646.43	650.34	12492.82	206.60	2473.13	12218.63
Fixed Assets	2941.41	3668.44	18297.49	1488.39	2254.39	16462.22	16085.57	17646.43	650.34	12492.82	206.60	2473.13	12199.06
Current Assets			3.80										19.57
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee		76.06	4578.85			395.66	272.12	438.75		283.98			649.28
Government Guarantee						0.03	4.07	2.69		1.73			4.60
Institutional Guarantee		76.06				30.00	110.00	204.06					524.61
Personal Guarantee			248.75			1.38	13.19	232.00		16.64			33.26
Collective Guarantee			4330.10			364.24	144.86			265.61			86.81
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others	1.50		0.01	0.46	12.64	12.54		52.18		98.98	2.95		39.42
Total	3096.25	3886.09	23413.72	1546.88	2343.18	18004.41	17694.34	18995.93	817.36	13360.36	209.55	2519.23	14529.82

BFI Name	Hamro	Shine	Kanchan	LumbiniDB	Mission	Sindhu	Sahara	N.Community	Kailash	Sajpa	Saptakoshi	Green	NFL
Sector Wise													
Agricultural and Forest Related	264.40	889.01	275.25	569.75	571.15	38.87	35.57	216.85	239.93	79.58	424.56	68.73	
Fishery Related	1.31	60.87	2.12	23.74	9.02		2.75		15.43	1.50			
Mining Related	0.10			67.96	86.47								
Manufacturing (Producing) Related	88.11	1622.09	234.60	772.58	46.87	7.43	20.67	320.42	839.64	29.12		12.18	
Construction	234.25	1247.60	220.57	2037.01	143.16	349.72	10.20	314.73	2455.29		57.19	3.19	33.18
Electricity, Gas and Water				1599.95					768.80				
Metal Products, Mach. & Ele. Eqp.	35.41		19.58	51.67	3.54			20.17	315.40	1.70	1.48		
Tras., Com. and Public Utilities	245.20	715.63	229.47	1026.77	392.82	317.98	9.16	113.70	1689.79			78.91	0.36
Wholesaler & Retailer	131.06	2997.23	1236.63	2782.67	753.84	442.04	73.36	335.80	2293.84	48.15	423.38	60.69	51.67
Finance, Insurance and Real Estate	18.36	900.79	101.15	2419.62	88.65	95.83		160.38	2423.08		62.34	12.33	
Hotel or Restaurant	38.16	764.50	106.79	715.69	113.84	34.49	2.25	55.09	755.65	24.44	4.82	24.88	
Other Services	2.13	753.08	209.27	1396.96	276.51	12.67	9.55	43.45	598.09	1.58	5.54	19.71	
Consumption Loans	82.02	492.09	39.59	1743.40	123.34	89.71	6.41	53.01	747.36	2.76	48.86	79.39	0.19
Local Government										0.17			
Others	469.57	1554.57	510.07	2390.67	621.02	158.01	196.59	382.48	6171.81	52.71	282.59	189.02	62.22
TOTAL sectorwise	1610.08	11997.46	3185.09	17598.43	3230.22	1546.76	366.50	2016.08	19314.11	241.71	1310.78	549.03	147.61

Product Wise

Term Loan	175.27	2208.99	269.36	3412.24	346.83	139.95		201.39	2477.92	70.24	546.30	130.70	
Overdraft	279.09	614.70	1130.07	4583.45	1037.40	321.56		546.60	4113.95	87.96	486.85	198.23	
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	0.99	4116.48	66.74	225.47		225.76	332.25	9.35	208.25				51.67
Res. Per. H. Loan (Up to Rs. 15 mil.)	171.11	1021.03	231.98	1551.55	73.43	349.72		238.01	2432.19		57.19	23.62	27.56
Real Estate Loan		1128.30	14.21	1837.28	83.51			131.97	2418.00		62.34		22.72
Margin Nature Loan	10.09	12.30	13.70	713.27		31.11			1031.18			20.34	0.19
Hire Purchase Loan	235.76	1078.89	244.39	1514.24	390.35	312.30	4.13	154.79	2218.79		12.86	86.81	0.36
Deprived Sector Loan	57.20	467.59	397.21	1651.03	659.87	103.93	23.62	96.98	1076.80	22.29	107.79	35.49	
Bills Purchased													
Other Product	680.58	1349.18	817.44	2109.89	638.84	62.43	6.50	637.00	3337.03	61.22	37.46	53.84	45.12
Total Product wise Loan	1610.08	11997.46	3185.09	17598.43	3230.22	1546.76	366.50	2016.08	19314.11	241.71	1310.78	549.03	147.61

Collateral Wise

Gold and Silver	13.08			12.19	15.39	48.26			166.26				32.16
Government Securities													20.34
Non Governmental Securities	10.09			713.27		31.11			1040.16				
Fixed Deposit Receipts	49.05	116.53	36.28	657.98	19.88	10.33	2.28	26.46	217.10	-0.51	36.00	17.93	
Own	49.05	116.53	36.28	657.98	19.88	10.33	2.28	26.46	217.10	-0.51	36.00	17.93	
Other Licences Institutions													
Collateral of Properties	1517.22	11677.20	2749.74	15331.61	2535.37	1457.05	364.22	1961.52	17045.56	242.23	1274.78	471.47	147.43
Fixed Assets	1517.22	11677.20	2749.74	15331.61	2535.37	1457.05	364.22	1961.52	17045.56	242.23	1274.78	471.47	147.43
Current Assets													
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	20.66	191.44	385.86	882.09	659.59			28.11	844.56				
Government Guarantee				17.19					14.45				
Institutional Guarantee		170.00	90.00	848.33				28.00	752.60				
Personal Guarantee	20.66			4.07					77.52				
Collective Guarantee		21.44	295.86	12.50	659.59			0.11					
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others		12.30	13.21	1.31					0.46			7.13	0.19
Total	1610.08	11997.46	3185.09	17598.43	3230.22	1546.76	366.50	2016.08	19314.11	241.71	1310.78	549.03	147.61

BFI Name	NSMFL	Gurkhas	Goodwill	SIFCL	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose
Sector Wise													
Agricultural and Forest Related	0.52	105.88	618.63	362.01	6.00	92.00	20.25	46.69	74.82		260.62	4.33	121.53
Fishery Related				13.85							6.16		
Mining Related				3.71	1.06						6.39		
Manufacturing (Producing) Related	61.10	105.38		133.05		415.40	2.55	14.13	109.11	222.91	131.13		0.95
Construction	20.02	530.32	1399.79	823.12	22.78	484.34	39.35	64.99	48.29	521.78	705.49	88.39	28.70
Electricity, Gas and Water										0.24	0.25		
Metal Products, Mach. & Ele. Eqp.	3.45		91.67	22.46		636.64	4.33	4.38			81.23		
Tras., Com. and Public Utilities		322.51	421.02	163.92		1397.01	11.49	54.11		429.51	209.67		
Wholesaler & Retailer	33.33	363.90	1445.64	500.78	69.34	256.81	45.52	7.75	736.98	730.73	150.40	19.50	21.90
Finance, Insurance and Real Estate	40.31	431.29		391.25	94.02	120.43	48.00	53.00	44.26	485.79	83.37		
Hotel or Restaurant	27.50	174.32	33.33	65.82			10.74	21.10	77.22	158.37	43.12		
Other Services		248.02	22.97	432.18	137.59		5.39	34.81	41.47	127.56	96.36		10.96
Consumption Loans	146.94	781.74	271.72	123.51	30.68	318.43	13.26	28.32	69.80	25.46	138.33	24.18	9.17
Local Government	33.18												
Others	1965.35	1157.68	218.77	398.55	62.50	1409.70	81.93	152.10	372.49	1262.35	746.21	111.65	9.72
TOTAL sectorwise	2331.70	4221.04	4523.55	3434.21	423.96	5130.76	282.81	481.39	1574.45	3964.69	2658.74	248.05	202.93

Product Wise

Term Loan	125.37	52.41	1749.05	700.31	69.34	212.78	2.97	74.78	819.52	276.02	120.82		
Overdraft													
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	227.18	622.66		436.64		315.32		26.41		1013.05	383.40	19.50	151.73
Res. Per. H. Loan (Up to Rs. 15 mil.)	20.02	530.32	1252.43	721.64	22.78	449.86	39.36	5.94	48.29	440.00	705.49		28.70
Real Estate Loan	1765.88	265.83	257.98	432.34	94.02	423.04		50.06	132.09	438.17	24.65	88.39	
Margin Nature Loan	26.19	284.32	218.77	64.83	17.97	212.58	11.64	18.20		19.03	13.06		
Hire Purchase Loan	124.30	409.82	507.41	177.50	12.40	2178.22	20.23	51.85	7.53	429.51	240.75	23.33	1.52
Deprived Sector Loan	33.18	172.71	246.86	156.51	7.91	277.21	30.39	53.16	58.02	174.80	85.90	6.09	9.72
Bills Purchased													
Other Product	9.57	1882.96	291.06	744.45	199.55	1061.75	178.23	200.99	509.01	1174.11	1084.67	110.74	11.25
Total Product wise Loan	2331.70	4221.04	4523.55	3434.21	423.96	5130.76	282.81	481.39	1574.45	3964.69	2658.74	248.05	202.93

Collateral Wise

Gold and Silver		324.00	163.00			44.75					4.36		
Government Securities													
Non Governmental Securities	26.19	284.32		64.83	17.97		11.64	13.63			13.06		
Fixed Deposit Receipts	0.05	79.80	108.72	34.90	0.31	48.20	19.62	9.82	62.27	25.46	69.46	0.85	7.65
Own	0.05	79.80	108.72	34.90	0.31	48.20	19.62	9.82	62.27	25.46	69.46	0.85	7.65
Other Licences Institutions													
Collateral of Properties	484.02	3226.65	3944.40	3203.98	213.51	4699.98	207.63	393.04	1510.17	3688.13	2514.45	135.55	195.28
Fixed Assets	484.02	3226.65	3944.40	3203.98	129.19	4699.98	207.63	393.04	1510.17	3688.13	2514.45	135.55	195.28
Current Assets					84.32								
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	83.27	306.27	88.66	130.50		120.43	36.83	61.50		232.06	0.40		
Government Guarantee	33.18												
Institutional Guarantee		165.46		130.50		120.43	30.00	55.74			0.40		
Personal Guarantee	50.09	140.81					6.83	4.22		232.06			
Collective Guarantee													
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee			88.66					1.54					
Credit Card													
Others	1738.17		218.77		192.17	217.41	7.09	3.40	2.01	19.03	57.00	111.65	
Total	2331.70	4221.04	4523.55	3434.21	423.96	5130.76	282.81	481.39	1574.45	3964.69	2658.74	248.05	202.93

BFI Name	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori	ICFC	Kuber	Manjushree	Jebbis	Reliance
Sector Wise											
Agricultural and Forest Related	244.21	806.24		323.47		39.14	239.40		109.84	30.37	61.74
Fishery Related	3.05					7.26	19.53		4.96		
Mining Related						0.22	2.71				1.12
Manufacturing (Producing) Related	76.26		2.29	585.38		99.89	395.39		120.61	5.88	217.69
Construction	23.69	85.14	39.47			623.75	147.34	4.00	1563.09	278.90	428.49
Electricity, Gas and Water	0.61					0.50	56.46		106.42		35.01
Metal Products, Mach. & Ele. Eqp.	27.71					7.03	25.90		136.51	8.67	78.19
Tras., Com. and Public Utilities	514.81		5.10	2.94		114.58	43.30		416.23	150.20	766.60
Wholesaler & Retailer	150.39	544.50	30.00	111.00		144.54	1026.97		549.74	30.17	208.59
Finance, Insurance and Real Estate	98.01	205.19	34.90			329.96	1634.83	14.79	290.48	56.12	305.20
Hotel or Restaurant	114.90	7.95		74.77		158.80	331.23	0.48	153.27	47.91	108.47
Other Services	50.59	5.78	0.13			45.95	250.28	0.47	161.38	9.97	68.23
Consumption Loans	83.34	148.37	4.44	1.82	9.44	367.85	314.80	6.03	562.84	283.75	166.04
Local Government											
Others	290.45	2069.43	98.57	596.16	484.65	506.33	2219.74	20.29	1022.24	249.91	672.96
TOTAL sectorwise	1678.02	3872.59	214.89	1695.54	494.09	2445.80	6707.88	46.07	5197.62	1151.85	3118.33

Product Wise

Term Loan	488.40	544.50	69.80	964.99	374.73	274.17	1020.28		1208.51	22.90	
Overdraft											
Trust Receipt Loan / Import Loan											
Demand & Other Working Capital Loan	186.92		56.29	149.60	16.79	66.25	3231.55	8.53	738.37	53.72	26.79
Res. Per. H. Loan (Up to Rs. 15 mil.)	483.71	85.14				405.06	596.09	5.58	1542.20	233.45	419.59
Real Estate Loan	260.33	207.34	18.73	465.19	99.83	370.31	549.08	0.70	303.34	115.56	304.78
Margin Nature Loan	8.05	0.93	34.50		0.02	262.32	409.16		276.58	220.80	95.87
Hire Purchase Loan	140.75	77.26	9.61	2.54	2.72	89.93	299.41	7.93	416.23	196.77	805.07
Deprived Sector Loan	73.76	293.40	2.69			175.89	518.60		208.85	55.75	154.77
Bills Purchased											
Other Product	36.09	2664.03	23.27	113.22		801.87	83.71	23.33	503.54	252.89	1311.45
Total Product wise Loan	1678.02	3872.59	214.89	1695.54	494.09	2445.80	6707.88	46.07	5197.62	1151.85	3118.33

Collateral Wise

Gold and Silver											
Government Securities							9.90				
Non Governmental Securities			14.50						276.58	220.80	
Fixed Deposit Receipts	35.14	71.11			6.70	58.84	73.81		27.53	37.96	61.71
Own	35.14	71.11			6.70	58.84	73.81		27.53	37.96	61.71
Other Licences Institutions											
Collateral of Properties	1638.86	282.45	170.89	1695.54	487.39	2034.90	5718.15	41.02	4621.65	825.87	2710.29
Fixed Assets	1638.86	282.45	170.89	1695.54	487.39	2034.90	5718.15	41.02	4621.65	825.87	2710.29
Current Assets											
Against security of Bill								2.60			
Domestic Bills								2.60			
Foreign Bills											
Against Guarantee	4.02		29.41			110.00	491.70	0.37	258.73	67.22	245.76
Government Guarantee	4.02										
Institutional Guarantee			22.63			110.00	476.05	0.37		47.50	143.00
Personal Guarantee			6.78				15.65		258.73	19.69	1.86
Collective Guarantee										0.04	
Int. Rtd. Foreign Bank's Guarantee											
Other Guarantee											100.90
Credit Card											
Others		3519.03	0.09			242.06	414.32	2.08	13.13		100.56
Total	1678.02	3872.59	214.89	1695.54	494.09	2445.80	6707.88	46.07	5197.62	1151.85	3118.33

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Apr	Mid-June	% 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	16845.5	16920.4	41.28	45.00	0.44
a. Paid-up Capital	3987.3	5436.5	7721.3	10729.6	10820.7	34.06	36.35	0.85
b. Statutory Reserves	750.3	1214.8	1747.6	2446.6	2451.1	43.45	61.90	0.18
c. Retained Earning	8.9	363.6	1179.5	1312.5	1294.8	-95.97	3993.66	-1.34
d. Others Reserves	1400.8	1670.0	1944.5	2356.9	2353.8	13.64	19.22	-0.13
2 BORROWINGS	38244.9	52434.4	66772.7	79238.2	81936.8	37.09	37.10	3.41
a. NRB	306.6	91.1	554.8	1925.0	1954.8	-41.75	-70.27	1.55
f. Others	37938.3	52343.3	66217.9	77313.2	79982.0	38.61	37.97	3.45
3 DEPOSITS	15775.5	24095.3	34344.1	45785.9	46775.6	43.40	52.74	2.16
4 BILLS PAYABLE	0.0	0.8	2.0	0.2	0.1	0.00	0.00	-12.60
5 OTHER LIABILITIES	5205.7	7205.0	10366.3	14096.8	15152.3	37.81	38.41	7.49
a. Loan Loss Provision	986.0	1345.6	1716.1	2366.6	2410.6	18.88	36.47	1.86
b. Interest Suspense a/c	575.3	652.7	938.5	1017.0	1159.6	21.13	13.45	14.01
c. Others	3644.3	5206.8	7711.8	10713.1	11582.1	47.36	42.87	8.11
6 RECONCILIATION A/c	2330.2	5031.9	5779.8	6654.4	6774.3	114.13	115.95	1.80
7 PROFIT & LOSS A/c	2524.8	3318.2	3907.2	3148.7	3702.3	71.32	31.43	17.58
Total	70228.2	100770.6	133765.0	165769.6	171262.0	39.93	43.49	3.31
Assets								
1 LIQUID FUNDS	6597.2	11096.2	12497.7	9428.7	10733.2	-8.41	68.20	13.84
a. Cash Balance	62.2	75.5	93.9	184.3	178.5	58.52	21.36	-3.19
b. Bank Balance	3900.5	6327.0	6243.3	5667.2	7163.0	5.12	62.21	26.39
c. Money at Call	2634.4	4693.6	6160.5	3577.2	3391.8	-23.70	78.17	-5.18
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	2836.9	2983.7	-18.80	19.56	5.18
4 LOANS & ADVANCES	54915.5	77232.9	106540.9	139582.3	143355.3	53.87	40.64	2.70
Institutional	14853.5	19194.3	24131.1	28791.0	29423.3	50.59	29.22	2.20
Individual	40062.0	58038.6	82409.8	110791.3	113932.1	55.12	44.87	2.83
5 FIXED ASSETS	775.2	961.1	1219.2	1483.3	1520.1	24.14	23.98	2.48
6 OTHER ASSETS	3205.4	3598.2	4766.1	5529.6	5714.7	28.97	12.25	3.35
7 EXPENSES NOT WRITTEN OFF	7.2	4.5	11.2	6.3	9.6	-23.43	-38.06	51.51
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	6810.6	6856.5	104.14	126.49	0.67
10 PROFIT & LOSS A/c	46.2	11.9	69.6	51.1	45.2	-43.57	-74.22	-11.52
Total	70228.2	100770.6	133765.0	165769.6	171259.1	39.93	43.49	3.31
Profit & Loss A/c Expenses								
1 INTEREST EXPENSES	2369.56	3494.31	5937.76	9111.38	9794.45	20.41	47.47	7.50
2 COMMISSION/FEE EXPENSES	0.00	0.01	0.21	0.59	1.54	-99.99	177.16	158.87
3 EMPLOYEE EXPENSES	1827.28	2671.95	3619.07	3723.64	4079.07	24.78	46.23	9.55
4 OFFICE OPERATING EXPENSES	907.22	1505.00	1231.78	1129.96	1323.92	84.60	65.89	17.17
5 NON OPERATING EXPENSES	1.78	4.81	0.80	5.48	6.48	0.00	170.37	18.31
6 PROVISION FOR RISK	326.79	560.23	641.44	867.82	923.10	73.67	71.44	6.37
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	414.25	487.94	37.20	123.91	17.79
10 PROVISION FOR INCOME TAX	407.48	946.11	1561.02	1242.42	1466.84	34.76	132.18	18.06
11 NET PROFIT	2496.01	3374.46	3901.54	3144.24	3696.81	73.87	35.19	17.57
TOTAL EXPENSES	8477.90	12871.83	17415.23	19639.77	21780.15	41.31	51.83	10.90
Income								
1. INTEREST INCOME	7637.78	11628.63	15659.24	17235.87	19061.31	41.71	52.25	10.59
2. COMMISSION & DISCOUNT	220.38	286.71	409.62	423.83	503.39	68.44	30.10	18.77
3 OTHER OPERATING INCOME	411.08	684.42	1000.22	1635.87	1841.86	34.85	66.49	12.59
4 NON OPERATING INCOME	12.53	34.47	50.76	80.57	86.74	-68.80	175.15	7.65
5 PROVISION FOR WRITTEN BACK	165.27	222.11	241.31	218.57	244.40	87.12	34.39	11.82
6 RECOVERY FOR WRITE BACK	13.44	4.63	2.99	1.33	2.76	582.37	-65.57	107.99
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	43.74	39.69	-60.12	-37.70	-9.25
TOTAL INCOME	8477.90	12871.83	17415.23	19639.77	21780.15	41.31	51.83	10.90
Miscellaneous Information								
No. of Total Staffs	5756	7132	8903	11135	11279	30.67	23.91	1.29
No. of Total Branches	1116	1378	1895	2319	2361	29.62	23.48	1.81
No. of Total Centers	77616	100794	132355	164859	169104	30.71	29.86	2.57
No. of Total Groups	304737	366540	455206	542365	553627	4.28	20.28	2.08
No. of Total Passive Groups	11504	4601	4942	5889	5911	25.90	-60.01	0.37
No. of Total Members	1548767	1898891	2338046	2758124	2811474	-3.95	22.61	1.93
No. of Total Passive Members	56436	32378	37050	50984	51551	-15.06	-42.63	1.11
No. of Total Borrowers	1080878	1296303	1576155	1803538	1832327	-1.93	19.93	1.60
No. of Total Overdue Borrowers	45697	44861	44281	68186	68256	49.06	-1.83	0.10
No. of Total Saving Members	1521152	1873432	2368500	2785801	2823050	26.92	23.16	1.34
Total Saving Amount (Rs million)	15770.90	24111.28	34583.36	45674.62	46775.23	43.36	52.88	2.41

Districtwise List of Bank and Financial Institutions Branches (Jeth, 2075)

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	1	Taplejung	11	0	0	11	129954	11814
2	1	Panchthar	19	4	2	25	195755	7830
3	1	Ilam	24	8	2	34	305073	8973
4	1	Jhapa	100	37	8	145	888561	6128
5	1	Sankhuwasabha	17	0	0	17	157342	9255
6	1	Bhojpur	20	0	1	21	165754	7893
7	1	Terhathum	12	3	0	15	101336	6756
8	1	Dhankuta	18	5	1	24	168873	7036
9	1	Morang	101	40	12	153	1051204	6871
10	1	Sunsari	82	21	11	114	862731	7568
11	1	Solukhumbu	11	0	0	11	103877	9443
12	1	Khotang	9	4	0	13	186006	14308
13	1	Okhaldhunga	13	4	0	17	150695	8864
14	1	Udayapur	24	1	1	26	343555	13214
	Total		461	127	38	626	4810715	7685
15	2	Saptari	27	2	8	37	687438	18579
16	2	Siraha	53	5	1	59	682168	11562
17	2	Dhanusha	52	6	2	60	813447	13557
18	2	Mahottari	39	10	1	50	682560	13651
19	2	Sarlahi	39	8	0	47	852934	18148
20	2	Rautahat	33	6	0	39	790277	20264
21	2	Bara	45	5	2	52	781397	15027
22	2	Parsa	49	10	4	63	676705	10741
	Total		337	52	18	407	5966927	14661
23	3	Dolakha	19	3	0	22	187441	8520
24	3	Ramechhap	16	1	0	17	207172	12187
25	3	Sindhuli	23	2	0	25	306621	12265
26	3	Rasuwa	21	1	1	23	44559	1937
27	3	Dhading	37	17	0	54	348755	6458
28	3	Nuwakot	26	11	1	38	284727	7493
29	3	Sindhupalchok	26	13	1	40	292843	7321
30	3	Kavrepalanchok	58	12	5	75	396293	5284
31	3	Kathmandu	496	91	39	626	2069760	3306
32	3	Lalitpur	109	15	7	131	537365	4102
33	3	Bhaktapur	51	9	4	64	347585	5431
34	3	Makawanpur	41	15	3	59	448503	7602
35	3	Chitawan	101	59	11	171	657701	3846
	Total		1024	249	72	1345	6129326	4557
36	4	Gorkha	22	11	1	34	256094	7532
37	4	Manang	4	2	0	6	6412	1069
38	4	Lamjung	23	7	2	32	170886	5340
39	4	Kaski	103	84	13	200	554611	2773
40	4	Tanahu	46	28	1	75	339113	4522
41	4	Syangja	28	26	2	56	265585	4743
42	4	Mustang	6	2	0	8	12230	1529
43	4	Baglung	34	11	0	45	279089	6202
44	4	Parbat	17	12	0	29	148194	5110
45	4	Myagdi	15	6	1	22	112198	5100
46	4	Nawalparasi East	36	22	4	62	337791	5448
	Total		334	211	24	569	2482203	4362

47	5	Gulmi	19	14	0	33	265424	8043
48	5	Palpa	32	10	0	42	253550	6037
49	5	Rupandehi	139	91	12	242	1004488	4151
50	5	Kapilbastu	37	17	4	58	636614	10976
51	5	Arghakhanchi	15	7	0	22	201325	9151
52	5	Pyuthan	10	11	0	21	237995	11333
53	5	Rolpa	9	2	0	11	233764	21251
54	5	Rukum East	4	0	0	4	56680	14170
55	5	Dang	53	40	4	97	616785	6359
56	5	Banke	65	29	5	99	568088	5738
57	5	Bardiya	24	16	0	40	462504	11563
58	5	Nawalparasi West	29	19	2	50	359796	7196
59	5	Rukum West	26	1	0	27	165597	6133
Total			462	257	27	746	5062611	6786
60	6	Salyan	16	3	0	19	262659	13824
61	6	Surkhet	36	2	2	40	395621	9891
62	6	Dailekh	13	0	0	13	285823	21986
63	6	Jajarkot	5	1	0	6	189483	31580
64	6	Dolpa	4	0	0	4	40477	10119
65	6	Jumla	17	2	0	19	119809	6306
66	6	Kalikot	8	0	0	8	151952	18994
67	6	Mugu	5	0	0	5	61108	12222
68	6	Humla	4	0	0	4	56169	14042
Total			108	8	2	118	1563101	13247
69	7	Doti	15	2	0	17	213588	12564
70	7	Bajhang	11	1	0	12	213158	17763
71	7	Kailali	79	22	2	103	890881	8649
72	7	Bajura	6	1	0	7	148686	21241
73	7	Achham	9	2	0	11	277898	25263
74	7	Kanchanpur	38	14	0	52	503466	9682
75	7	Darchula	9	2	0	11	140922	12811
76	7	Baitadi	10	1	0	11	261598	23782
77	7	Dadeldhura	16	2	0	18	153135	8507
Total			193	47	2	242	2803332	11584
Grand Total			2919	951	183	4053	28818215	7110

Bank/BFI Class	A	B	C [#]	D [§]	Total
No. of BFIs	28	33	25	63	149
No. of Branches	2919	951	183	2361	6414
Population per Branch [*]					4493

Province	A	B	C	Total
1	461	127	38	626
2	337	52	18	407
3	1024	249	72	1345
4	334	211	24	569
5	462	257	27	746
6	108	8	2	118
7	193	47	2	242
Total	2919	951	183	4053

* 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, 2014 (Mid Jul, 2017)				Saun, 2013 (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, 2014 (Mid Jul, 2017)				Saun, 2013 (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, 2014 (Mid Jul, 2017)				Saun, 2013 (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, 2014 (Mid Jul, 2017)				Saun, 2014 (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, 2014 (Mid Jul, 2017)				Saun, 2014 (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, 2014 (Mid Jul, 2017)				Saun, 2014 (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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2075 (Mid May, 2018)				Jestha, 2075 (Mid June, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	10.00	4.39	761775.71	1.25	10.00	4.42	767724.28
2	Fixed:	1.00	23.00	10.33	981696.86	1.00	23.00	10.31	1008492.69
2.1	up to 1 month	2.50	13.75	10.68	16703.26	3.50	16.00	11.09	36176.36
2.2	1-3 months	1.75	13.75	10.37	64062.64	1.75	13.50	10.12	69549.84
2.3	3-6 months	2.00	13.50	9.96	84352.73	2.00	13.06	9.96	100189.68
2.4	6-12 months	1.00	23.00	10.56	505671.49	1.00	23.00	10.52	475869.84
2.5	1-2 yrs	2.50	15.00	10.17	208005.33	2.50	15.00	10.20	220729.50
2.6	2 yrs and above	3.00	21.00	9.71	102901.40	3.00	21.00	9.75	105977.47
3	Call	0.05	12.00	4.65	259062.95	0.05	12.00	4.49	268367.37
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	7.50	4423.29	3.25	10.00	7.83	4399.84
6	Non interest bearing deposits	0.00	0.00	0.00	220202.93	0.00	0.00	0.00	224090.39
6.1	Current	0.00	0.00	0.00	197117.74	0.00	0.00	0.00	201260.91
6.2	Margin	0.00	0.00	0.00	21785.65	0.00	0.00	0.00	21650.99
6.3	Other	0.00	0.00	0.00	1299.54	0.00	0.00	0.00	1178.50
	Aggregate	0.05	23.00	6.61	2227161.74	0.05	23.00	6.61	2273074.58

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baishakh, 2075 (Mid May, 2018)				Jestha, 2075 (Mid June, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.04	20.00	12.32	93149.57	2.25	21.66	12.45	93080.97
2	Fishery Related	3.04	18.00	12.17	2232.14	4.50	18.00	12.23	2257.01
3	Mining Related	8.00	19.60	12.88	4410.11	8.00	19.60	12.85	4025.39
4	Agriculture, Forestry & Beverage Production Related	3.60	20.00	11.96	115181.65	4.50	21.00	12.12	104852.11
5	Non Food Production Related	2.75	21.66	11.77	231436.37	4.00	21.66	12.06	214289.31
6	Construction	2.00	21.39	12.53	203686.64	2.00	21.39	12.67	207614.71
7	Electricity, Gas and Water	2.25	18.00	11.24	75625.66	2.25	18.00	11.46	72720.98
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	20.00	12.19	27790.94	4.50	20.00	12.34	27370.59
9	Transport, Communication and Public Utilities	4.00	24.00	12.85	56477.67	4.50	24.00	12.96	54622.62
10	Wholesaler & Retailer	2.25	21.77	12.24	467466.70	1.71	21.77	12.50	445232.59
11	Finance, Insurance and Real Estate	1.75	20.00	11.93	173185.83	1.75	20.00	12.08	166955.73
12	Hotel or Restaurant	4.50	21.89	12.22	71902.74	4.50	21.89	12.26	72919.13
13	Other Services	4.50	21.39	12.47	87411.52	4.50	21.60	12.54	86917.22
14	Consumption Loans	2.50	30.00	12.77	137160.43	2.50	30.00	12.92	134124.82
15	Local Government	3.00	15.00	3.42	1503.25	3.00	13.50	3.37	1497.45
16	Others	2.00	21.00	13.22	249222.28	2.00	21.66	12.59	334625.27
	Aggregate	1.75	30.00	12.32	1997843.51	1.71	30.00	12.42	2023105.92

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2075 (Mid May, 2018)				Jestha, 2075 (Mid June, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.98	335598.81	2.25	22.00	11.98	335598.81
2	Overdraft	4.00	20.00	12.95	351682.85	4.00	20.00	12.95	351682.85
3	Trust Receipt Loan / Import Loan	2.75	21.39	10.31	80846.11	2.75	21.39	10.31	80846.11
4	Demand & Other Working Capital Loan	4.00	21.89	12.10	466948.92	4.00	21.89	12.10	466948.92
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	12.41	162744.54	2.00	20.00	12.41	162744.54
6	Real Estate Loan	2.00	20.00	12.93	113388.87	2.00	20.00	12.93	113388.87
7	Margin Nature Loan	7.00	18.14	12.74	33585.55	7.00	18.14	12.74	33585.55
8	Hire Purchase Loan	2.00	24.00	13.17	133537.06	2.00	24.00	13.17	133537.06
9	Deprived Sector Loan	1.75	21.00	11.29	106384.75	1.75	21.00	11.29	106384.75
10	Bills Purchased	9.00	16.78	6.09	2868.24	9.00	16.78	6.09	2868.24
11	Other Product	2.04	30.00	13.21	210257.81	2.04	30.00	13.21	210257.81
	Aggregate	1.75	30.00	12.38	1997843.51	1.75	30.00	12.38	1997843.51

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	Mahalaxmi Bikas Bank Ltd.	MahalaxmiDB	2	Narayani Development Bank Ltd.	Narayani
3	Sahayogi Bikas Bank Ltd.	Sahayogi	4	Karnali Bikash Bank Ltd.	Karnali
5	Sangrila Development Bank Ltd.	Shangrila	6	Excel Development Bank Ltd.	Excel
7	Western Development Bank Ltd.	Western	8	Deva Development Bank Ltd.	Deva
9	Miteri Development Bank Ltd.	Miteri	10	Tinau Bikas Bank Ltd.	Tinau
11	Muktinath Bikas Bank Ltd.	Muktinath	12	Kankai Bikas Bank Ltd.	Kankai
13	Bhargab Bikas Bank Ltd.	Bhargab	14	Garima Bikas Bank Ltd.	Garima
15	Om Development Bank Ltd.	OmDB	16	Gandaki Development Bank Ltd.	GandakiDB
17	Kabeli Bikas Bank Ltd.	Kabeli	18	Kamana Bikas Bank Ltd.	Kamana
19	Corporate Development Bank Ltd.	Corporate	20	Purnima Bikas Bank Ltd.	Purnima
21	Jyoti Bikas Bank Ltd.	Jyoti	22	Hamro Bikas Bank Ltd.	Hamro
23	Shine Resunga Development Bank Ltd.	Shine	24	Kanchan Development Bank Ltd.	Kanchan
25	Lumbini Bikas Bank Ltd.	LumbiniDB	26	Mission Development Bank Ltd.	Mission
27	Sindhu Bikas Bank Ltd.	Sindhu	28	Sahara Bikas Bank Ltd.	Sahara
29	Nepal Community Development Bank Ltd.	N.Community	30	Kailash Bikash Bank Ltd.	Kailash
31	Salapa Bikash Bank Ltd.	Salpa	32	Saptakoshi Development Bank Ltd.	Saptakoshi
33	Green Development Bank Ltd.	Green			
C. Finance Companies					
1	Nepal Finance Ltd.	NFL	2	Nepal Share Markets and Finance Ltd.	NSMFL
3	Gurkhas Finance Ltd.	Gurkhas	4	Goodwill Finance Ltd.	Goodwill
5	Shree Investment & Finance Co. Ltd.	SIFCL	6	Lalitpur Finance Co. Ltd.	Lalitpur
7	United Finance Co. Ltd.	United FC	8	General Finance Ltd.	General
9	Progressive Finance Co. Ltd.	Progressive	10	Janaki Finance Co. Ltd.	PFCL
11	Pokhara Finance Ltd.	Pokhara	12	Central Finance Ltd.	Central
13	Arun Finance Ltd.	Arun	14	Multipurpose Finance Co. Ltd.	Multipurpose
15	Synergy Finance Ltd.	Synergy	16	Shrijana Finance Ltd.	Srijana
17	World Merchant Banking & Finance Ltd.	WMBFL	18	Capital Merchant Banking & Finance Co. Ltd.	CMBFCL
19	Crystal Finance Ltd.	Crystal	20	Guheshwori Merchant Banking & Finance Ltd.	Guheshwori
21	ICFC Finance Ltd.	ICFC	22	Kuber Merchant Finance Ltd.	Kuber
23	Manjushree Financial Institution Ltd.	Manjushree	24	Jebil's Finance Ltd.	Jebils
25	Reliance Finance Ltd.	Reliance			

Annex-I

D. Microfinance Financial Institutions					
1	Nepal Grameen Bikas Bank Ltd.	NepalGBB	2	Nirdhan Utthan Bank Ltd.	NIRDHAN
3	Rural Microfinance Development Centre Ltd.	RMDC	4	Deprosc Microfinance Development Bank Ltd.	DEPROSC
5	Chhimek Microfinance Development Banks Ltd.	CHHIMEK	6	Swabalamban Laghu Bitta Bikas Banks Ltd.	Swabalamban
7	Sana Kisan Bikas Bank Ltd.	Sanakisan	8	Nerude Laghu Bitta Bikas Bank Ltd.	NERUDE
9	Naya Nepal Laghu Bitta Bikas Bank Ltd.	Naya Nepal	10	Summit Microfinance Development Bank Ltd.	Summit
11	Sworojagar Laghu Bitta Bikas Bank Ltd.	Sworojgar	12	First Microfinance Development Bank Ltd.	First
13	Nagbeli Microfinance Development Bank Ltd.	Nagbeli	14	Kalika Microcredit Development Bank Ltd.	Kalika
15	Mirmire Microfinance Development Bank Ltd.	Mirmire	16	Janautthan Samudayik Microfinance Dev. Bank Ltd.	Janautthan
17	Mithila Laghu Bitta Bikas Bank Ltd.	Mithila	18	Womi Microfinance Bittiya Sanstha Ltd.	Womi
19	Laxmi Microfinance Bittiya Sanstha Ltd.	Laxmi	20	Civil Microfinance Bittiya Sanstha Ltd.	CivilMF
21	Mahila Sahayatra Microfinance Bittiya Sanstha Ltd.	Mahila	22	Vijaya Laghubitta Bittiya Sanstha Ltd.	Vijay
23	Kisan Microfinance Bittiya Sanstha Ltd.	Kisan	24	NMB Microfinance Bittiya Sanstha Ltd.	NMBMF
25	Forward Community Microfinance Bittiya Sanstha Ltd.	FORWARD	26	Reliable Microfinance Bittiya Sanstha Ltd.	Reliable
27	Mahuli Samudayik Laghubitta Bittiya Sanstha Ltd.	Mahuli	28	Suryodaya Laghubitta Bittiya Sanstha Ltd.	Suryodaya
29	Mero Microfinance Bittiya Sanstha Ltd.	Mero	30	Samata Microfinance Bittiya Sanstha Ltd.	Samata
31	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDC	32	Samudayik Laghubitta Bittiya Sanstha Ltd.	Samudayik
33	National Microfinance Bittiya Sanstha Ltd.	National	34	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	Sewa MF
35	Unnati Microfinance Bittiya Sanstha Ltd.	Unnati	36	Swadeshi Laghubitta Bittiya Sanstha Ltd.	Swadeshi
37	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	38	Support Microfinance 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 Sanstha Ltd.	Agro
45	Creative Laghubitta Bittiya Sanstha Ltd.	Creative	46	Ramaroshan Laghubitta Bittiya Sanstha Ltd.	Ramaroshan
47	Gurans Laghubitta Bittiya Sanstha Ltd.	Gurans	48	Ganapati Laghubitta Bittiya Sanstha Ltd.	Ganapati
49	Infinity Microfinance Bittiya Sanstha Ltd.	Infinity	50	Adhikhola Laghubitta Bittiya Sanstha Ltd.	Adhikhola
51	Swabhiman Microfinance Bittiya Sanstha Ltd.	Swabhiman	52	Sparsha Microfinance Bittiya Sanstha Ltd.	Sparsha
53	Sabaiko Microfinance Bittiya Sanstha Ltd.	Sabaiko	54	Aarthik Samriddhi Laghubitta Bittiya Sanstha Ltd.	Aarthik
55	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana	56	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF
57	Nagarik Laghubitta Bittiya Sanstha limited	Nagarik	58	Sahakarya Laghubitta Bittiya Sanstha limited	Sahakarya
59	Trilok Laghubitta Bittiya Sanstha Ltd.	Trilok	60	Sarathi Laghubitta Bittiya Sanstha limited	Sarathi
61	Manakamana Laghubitta Bittiya Sanstha Ltd.	Manakamana	62	Sajeelo Laghubitta Bittiya Sanstha Ltd.	Sajeelo
63	Satyawati Laghubitta Bittiya Sanstha limited	Satyawati			