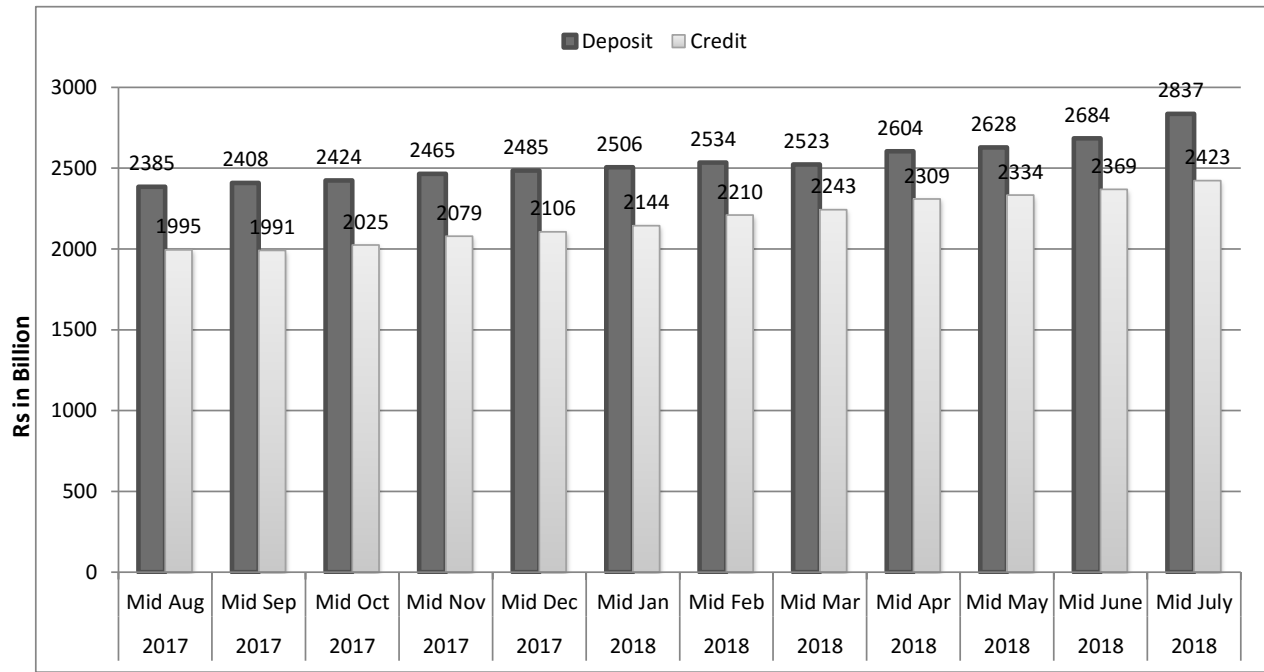


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Statistics Division

2075 Asar
Mid-July, 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	65	151

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

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

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

Major Financial Indicators

as on Asar End, 2075 (Mid-July, 2018)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	82.19	10.04	2.11	94.34
2	Total Credit/GDP	70.24	8.42	1.91	80.57
3	Total Credit/ Total Deposit	85.47	83.90	90.22	85.41
4	Lcy Credit/Lcy Deposit & Core Capital	77.07	72.78	77.88	76.81
5	Fixed Deposit/Total Deposit	43.33	41.36	53.63	43.35
6	Saving Deposit/Total Deposit	32.84	38.05	32.27	33.38
7	Current Deposit/Total Deposit	10.08	2.41	0.44	9.05
8	NPL/ Total Loan#	1.41	1.09	10.83	1.60
9	Total LLP/Total Loan	2.09	1.73	11.35	2.27
10	Deprived Sector Loan/Total Loan \$#	5.94	9.47	5.46	6.28
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	12.57	16.53	19.49	13.15
2	Investment in Gov. Security/Total Deposit	11.57	2.54	3.70	10.43
3	Total Liquid Assets/Total Deposit	24.85	32.35	36.74	25.91
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	13.32	17.93	19.78	13.89
2	Total Capital/RWA	14.61	18.99	20.65	15.15
D. Financial Access					
1	No. of Branches **	3023	993	186	4202
2	No. of Deposit Accounts	19295273	3758614	490972	23544859
3	No. of Loan Accounts	953310	310405	37295	1301010
4	No. of Branchless Banking Centers	1284	1	0	1285
5	No. of Branchless Banking Customers	130553	107	0	130660
6	No. of Non-operated Branchless Banking Centers	189	0	0	189
7	No. of Mobile Banking Customers	4711097	351796	23176	5086069
8	No. of Internet Banking Customers	816074	14634	3594	834302
9	No. of ATMs	2552	209	30	2791
10	No. of Debit Cards	5307970	206589	29694	5544253
11	No. of Credit Cards	104721	0	0	104721
12	No. of Prepaid Cards	96816	0	0	96816
E. Interest Rate(%)					
1	Wt. Avg Interest on Deposit	6.49			
	(a) Saving	4.36			
	(b) Fixed	10.24			
	(c) Call	4.67			
2	Wt. Avg Interest on Credit	12.29			

Note: Bank balance includes money at call

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

Adjustments are not included in Credit Deposit Ratio Calculation.

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

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

** Excluding Extension Counters and Microfinance Units

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

Liabilities		Mid-July			Mid-June	Mid-July	% 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	365997.54	370014.44	31.84	43.63	1.10
	a. Paid-up Capital	140794.10	163370.74	225313.64	276711.73	282196.04	16.04	37.92	1.98
	b. Statutory Reserves	37149.85	43680.58	53665.23	64046.59	63755.69	17.58	22.86	-0.45
	c. Retained Earning	-27802.05	-11166.95	-3005.23	95.78	-1931.93	-59.83	-73.09	-2117.14
	d. Others Reserves	12850.60	19008.11	32678.11	25143.45	25994.64	47.92	71.92	3.39
2	BORROWINGS	21355.96	42822.19	31800.16	53548.88	35452.57	100.52	-25.74	-33.79
	a. NRB	3291.48	6855.13	7094.37	17248.86	12121.92	108.27	3.49	-29.72
	b. "A"Class Licensed Institution	5504.53	20083.07	9094.04	17735.44	8582.53	264.85	-54.72	-51.61
	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	5712.21	2435.75	356.47	3.67	-57.36
	e. Bonds and Securities	11440.14	10772.37	10312.37	12852.37	12312.37	-5.84	-4.27	-4.20
3	DEPOSITS	1771946.15	2107502.69	2384806.95	2683676.09	2836930.01	18.94	13.16	5.71
	a. Current	158746.16	185135.30	204360.95	224733.59	256808.59	16.62	10.38	14.27
	b. Savings	714466.16	875419.91	816572.17	901380.47	947024.22	22.53	-6.72	5.06
	c. Fixed	513283.02	617634.95	998258.72	1194120.81	1229730.70	20.33	61.63	2.98
	d. Call Deposits	363041.66	401829.34	333350.39	328449.52	367596.88	10.68	-17.04	11.92
	e. Others	22409.16	27483.20	32264.72	34991.70	35769.62	22.64	17.40	2.22
4	Bills Payable	1729.91	3927.13	2219.17	3343.78	3108.92	127.01	-43.49	-7.02
5	Other Liabilities	188093.19	206694.45	224201.08	284727.00	263876.38	9.89	8.47	-7.32
	1. Loan Loss Provision	51482.56	48593.77	52553.17	56422.80	55008.99	-5.61	8.15	-2.51
	2. Interest Suspense a/c	31256.97	32000.69	34891.97	58119.75	37704.55	2.38	9.04	-35.13
	3. Others	105353.66	126099.99	136755.94	170184.44	171162.84	19.69	8.45	0.57
6	Reconciliation A/c	280.36	13817.41	2358.50	2929.33	4265.20	4828.52	-82.93	45.60
7	Profit & Loss A/c	36755.88	49443.18	54882.04	42811.90	61337.97	34.52	11.00	43.27
TOTAL		2183153.96	2639099.54	3008919.66	3437034.52	3574985.48	20.88	14.01	4.01
Assets									
1	LIQUID FUNDS	353397.28	385746.01	423242.12	377618.15	439298.52	9.15	9.72	16.33
	a. Cash Balance	48642.45	56937.25	64372.60	61099.48	74892.95	17.05	13.06	22.58
	Nepalese Notes & Coins	47305.51	55937.33	63282.78	58388.20	72207.99	18.25	13.13	23.67
	Foreign Currency	1336.94	999.92	1089.82	2711.28	2684.96	-25.21	8.99	-0.97
	b. Bank Balance	237957.23	262419.81	305795.05	255493.51	298098.38	10.28	16.53	16.68
	1. In Nepal Rastra Bank	165070.53	180498.18	233256.83	185039.51	218135.41	9.35	29.23	17.89
	2. "A"Class Licensed Institution	37838.00	41730.30	38882.05	34384.45	41054.74	10.29	-6.83	19.40
	3. Other Financial Ins.	6882.80	8437.01	6368.76	5466.48	7556.64	22.58	-24.51	38.24
	4. In Foreign banks	28165.90	31754.32	27287.42	30603.07	31351.59	12.74	-14.07	2.45
	c. Money at Call	66797.60	66388.94	53074.46	61025.15	66307.19	-0.61	-20.06	8.66
2	INVESTMENTS	206160.48	238675.86	232706.63	284812.95	331231.04	15.77	-2.50	16.30
	a. Govt. Securities	182112.29	196070.31	214380.95	283887.74	295853.80	7.66	9.34	4.22
	b. Others	24048.18	42605.55	18325.68	925.21	35377.25	77.17	-56.99	3723.70
3	SHARE & OTHER INVESTMENT	85675.60	131777.67	129938.39	114686.78	109664.75	53.81	-1.40	-4.38
4	LOANS & ADVANCES	1345671.32	1669203.04	1976879.74	2365760.37	2419841.87	24.04	18.43	2.29
	a. Private Sector	1230999.56	1542024.97	1923942.40	2304765.76	2355915.45	25.27	24.77	2.22
	b. Financial Institutions	30678.62	121291.82	44543.48	56389.17	58055.79	295.36	-63.28	2.96
	c. Government Organizations	83993.14	5886.25	8393.85	4605.44	5870.64	-92.99	42.60	27.47
5	BILLS PURCHASED	14548.03	11601.52	17198.72	2821.45	2955.87	-20.25	48.25	4.76
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	46684.92	47763.06	10.44	15.95	2.31
8	OTHER ASSETS	135346.49	144135.22	166139.11	235736.81	206833.99	6.49	15.27	-12.26
	a. Accrued Interests	32792.14	34038.25	37665.70	70732.07	43308.52	3.80	10.66	-38.77
	b. Others	102554.35	110096.97	128473.40	165004.74	163525.47	7.35	16.69	-0.90
9	Expenses not Written off	392.16	319.21	279.01	273.92	264.06	-18.60	-12.59	-3.60
10	Non Banking Assets	5250.92	4797.21	4465.45	4415.38	4614.27	-8.64	-6.92	4.50
11	Reconciliation Account	2947.32	16089.93	16631.18	3605.66	12388.71	445.92	3.36	243.59
12	Profit & Loss A/c	899.11	634.40	234.67	490.45	0.72	-29.44	-63.01	-99.85
TOTAL		2183153.98	2639099.55	3008919.66	3437035.46	3574985.49	20.88	14.01	4.01

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-June	Mid-July	% 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	310365.01	314190.39	39.27	54.12	1.23
	a. Paid-up Capital	97921.41	121090.62	185010.73	227891.08	231457.62	23.66	52.79	-0.57
	b. Statutory Reserves	31063.03	36597.19	46701.73	56623.17	56203.17	17.82	27.61	-1.74
	c. Retained Earning	-17279.67	-4332.54	890.90	3925.84	3052.99	-74.93	-120.56	-22.23
	d. Others Reserves	10463.18	16792.32	29626.84	21924.92	23476.62	60.49	76.43	7.08
2	BORROWINGS	18419.75	37269.65	29666.79	49597.88	33551.65	102.34	-20.40	-32.35
	a. NRB	3291.48	6661.23	6080.74	16287.36	11690.49	102.38	-8.71	-28.22
	b. "A"Class Licensed Institution	2762.58	14724.43	7974.30	14745.94	7113.03	433.00	-45.84	-51.76
	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	5712.21	2435.75	452.28	3.67	-57.36
	e. Bonds and Securities	11440.14	10772.37	10312.37	12852.37	12312.37	-5.84	-4.27	-4.20
3	DEPOSITS	1462896.12	1764592.44	2093255.77	2354097.59	2471514.17	20.62	18.63	4.99
	a. Current	153598.94	178263.95	199359.65	219749.75	249247.82	16.06	11.83	13.42
	b. Savings	559391.64	698691.30	703028.67	778295.05	811667.59	24.90	0.62	4.29
	c. Fixed	419883.01	524462.99	879140.29	1041629.45	1070787.53	24.91	67.63	2.80
	d. Call Deposits	313955.92	340863.88	285288.84	283691.69	308550.25	8.57	-16.30	8.76
	e. Others	16066.61	22310.33	26438.33	30731.64	31260.97	38.86	18.50	1.72
4	Bills Payable	1698.32	3871.77	2178.61	3307.42	3050.09	127.98	-43.73	-7.78
5	Other Liabilities	146984.02	166839.27	190587.10	244319.37	228763.70	13.51	14.23	-6.37
	1. Loan Loss Provision	35779.54	34894.47	41452.81	45096.54	44118.44	-2.47	18.79	-2.17
	2. Interest Suspense a/c	21287.89	22183.24	26198.88	46341.52	28592.89	4.21	18.10	-38.30
	3. Others	89916.59	109761.56	122935.41	152881.32	156052.37	22.07	12.00	2.07
6	Reconciliation A/c	-5325.76	3962.29	-2297.92	-1499.43	-431.61	-174.40	-157.99	-71.22
7	Profit & Loss A/c	27664.37	38128.55	45609.84	37957.27	53633.03	37.83	19.62	41.30
	TOTAL	1774504.78	2184811.57	2621230.38	2998145.10	3104271.42	23.12	19.98	3.54
Assets									
1	LIQUID FUNDS	250377.11	274495.34	335600.90	289954.41	328306.59	9.63	22.26	13.23
	a. Cash Balance	40636.96	47988.66	56468.70	53277.93	66241.89	18.09	17.67	24.33
	Nepalese Notes & Coins	39384.90	47060.55	55471.98	50668.50	63741.36	19.49	17.87	25.80
	Foreign Currency	1252.06	928.11	996.72	2609.43	2500.53	-25.87	7.39	-4.17
	b. Bank Balance	189230.03	205858.37	261547.34	212009.80	244464.15	8.79	27.05	15.31
	1. In Nepal Rastra Bank	147933.67	161790.30	218401.79	169464.58	201683.81	9.37	34.99	19.01
	2. "A"Class Licensed Institution	13172.91	12470.74	15693.99	11621.15	11244.53	-5.33	25.85	-3.24
	3. Other Financial Ins.	125.88	83.09	227.12	328.26	191.57	-33.99	173.34	-41.64
	4. In Foreign banks	27997.56	31514.23	27224.45	30595.81	31344.24	12.56	-13.61	2.45
	c. Money at Call	20510.12	20648.32	17584.86	24666.67	17600.55	0.67	-14.84	-28.65
2	INVESTMENTS	200262.57	229827.62	226810.98	274688.94	321107.09	14.76	-1.31	16.90
	a. Govt. Securities	176214.77	187275.77	208699.80	273783.73	285849.84	6.28	11.44	4.41
	b. Others	24047.80	42551.85	18111.18	905.21	35257.25	76.95	-57.44	3794.93
3	SHARE & OTHER INVESTMENT	81897.82	128320.72	126101.06	109079.36	103824.40	56.68	-1.73	-4.82
4	LOANS & ADVANCES	1087486.69	1380358.68	1718131.88	2066045.42	2109245.99	26.93	24.47	2.09
	a. Private Sector	976374.75	1256142.55	1668294.23	2009387.29	2049939.58	28.65	32.81	2.02
	b. Financial Institutions	27231.05	118383.24	41449.27	52071.39	53463.96	334.74	-64.99	2.67
	c. Government Organizations	83880.89	5832.88	8388.39	4586.74	5842.45	-93.05	43.81	27.38
5	BILLS PURCHASED	14533.93	11595.12	17196.12	2821.45	2955.87	-20.22	48.30	4.76
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	39976.32	41139.23	16.87	22.37	2.91
8	OTHER ASSETS	113748.89	122000.30	146337.28	212563.21	186240.73	7.25	19.95	-12.38
	a. Accrued Interests	22293.32	23985.61	28672.03	58739.66	33650.43	7.59	19.54	-42.71
	b. Others	91455.57	98014.69	117665.24	153823.54	152590.30	7.17	20.05	-0.80
9	Expenses not Written off	318.55	252.50	260.04	250.58	247.04	-20.73	2.99	-1.41
10	Non Banking Assets	2608.84	2543.30	3133.07	3086.96	3379.84	-2.51	23.19	9.49
11	Reconciliation Account	-2675.08	6258.22	11900.68	-823.41	7696.03	-333.95	90.16	-1034.65
12	Profit & Loss A/c	332.89	0.00	175.89	374.19	0.00	-100.00	0.00	-100.00
	TOTAL	1774504.79	2184811.58	2621230.37	2998146.05	3104271.43	23.12	19.98	3.54

Statement of Assets and Liabilities of Development Banks

Liabilities		Mid-July			Mid-June	Mid-July	% 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	43932.78	44036.79	13.81	11.02	0.24
	a. Paid-up Capital	27448.46	29216.56	30209.58	36386.59	38003.79	6.44	3.40	4.44
	b. Statutory Reserves	3608.10	4420.10	4803.49	4896.58	5021.35	22.50	8.67	2.55
	c. Retained Earning	-1907.59	-248.18	1286.84	591.67	-530.91	-86.99	-618.51	-189.73
	d. Others Reserves	1147.88	1093.08	1981.46	2057.94	1542.56	-4.77	81.27	-25.04
2	BORROWINGS	2454.26	2993.89	876.37	2559.96	731.00	21.99	-70.73	-71.44
	a. NRB	0.00	5.00	501.37	649.96	221.00	0.00	9927.42	-66.00
	b. "A"Class Licensed Institution	2260.00	2988.89	375.00	1910.00	510.00	32.25	-87.45	-73.30
	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	269880.74	301857.66	17.52	-14.07	11.85
	a. Current	5056.01	6741.29	4909.91	4804.54	7279.68	33.33	-27.17	51.52
	b. Savings	120779.93	143668.59	95029.20	104041.15	114848.77	18.95	-33.86	10.39
	c. Fixed	62203.55	68230.74	94271.19	119040.85	124858.05	9.69	38.17	4.89
	d. Call Deposits	48166.94	59245.77	44104.87	41727.31	54586.24	23.00	-25.56	30.82
	e. Others	889.75	744.86	1105.23	266.89	284.92	-16.28	48.38	6.76
4	Bills Payable	27.17	54.46	39.48	34.11	54.20	100.42	-27.51	58.88
5	Other Liabilities	20670.18	18746.57	16329.72	21732.65	17210.95	-9.31	-12.89	-20.81
	1. Loan Loss Provision	6171.65	4936.93	4205.13	4579.18	4383.69	-20.01	-14.82	-4.27
	2. Interest Suspense a/c	3322.76	2618.40	2086.84	3870.63	1606.80	-21.20	-20.30	-58.49
	3. Others	11175.78	11191.25	10037.75	13282.83	11220.46	0.14	-10.31	-15.53
6	Reconciliation A/c	3800.85	7783.30	3259.59	4323.28	4583.77	104.78	-58.12	6.03
7	Profit & Loss A/c	6296.30	8153.72	6872.50	3948.97	6226.73	29.50	-15.71	57.68
	TOTAL	300641.79	350844.75	305079.44	346412.48	374701.11	16.70	-13.04	8.17
Assets									
1	LIQUID FUNDS	79794.81	85767.68	71096.73	69515.99	89988.17	7.49	-17.11	29.45
	a. Cash Balance	6979.21	7891.86	6813.15	6602.91	7344.35	13.08	-13.67	11.23
	Nepalese Notes & Coins	6894.72	7820.18	6720.16	6501.14	7160.01	13.42	-14.07	10.13
	Foreign Currency	84.49	71.68	92.99	101.77	184.35	-15.16	29.73	81.15
	b. Bank Balance	33250.96	39311.73	34885.65	33287.08	42554.89	18.23	-11.26	27.84
	1. In Nepal Rastra Bank	14008.99	16081.21	12553.71	13504.55	14044.61	14.79	-21.94	4.00
	2. "A"Class Licensed Institution	15817.63	19092.59	17790.23	15688.17	23101.47	20.70	-6.82	47.25
	3. Other Financial Ins.	3255.99	3897.84	4478.73	4087.10	5401.46	19.71	14.90	32.16
	4. In Foreign banks	168.34	240.09	62.97	7.26	7.35	42.62	-73.77	1.29
	c. Money at Call	39564.65	38564.09	29397.93	29626.00	40088.93	-2.53	-23.77	35.32
2	INVESTMENTS	3338.45	5491.83	4361.34	7723.71	7774.21	64.50	-20.58	0.65
	a. Govt. Securities	3338.33	5479.33	4361.34	7703.71	7654.21	64.13	-20.40	-0.64
	b. Others	0.12	12.50	0.00	20.00	120.00	10006.18	-100.00	500.00
3	SHARE & OTHER INVESTMENT	2037.17	2103.22	2348.33	3563.58	3668.41	3.24	11.65	2.94
4	LOANS & ADVANCES	193462.91	232993.26	209604.83	243466.39	253251.02	20.43	-10.04	4.02
	a. Private Sector	191447.83	230577.07	207149.14	240147.65	249740.63	20.44	-10.16	3.99
	b. Financial Institutions	1981.58	2414.50	2450.23	3314.67	3506.32	21.85	1.48	5.78
	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	4751.65	4725.98	-7.73	-13.02	-0.54
8	OTHER ASSETS	10992.49	10733.79	9634.27	12275.32	10047.06	-2.35	-10.24	-18.15
	a. Accrued Interests	3803.85	2793.27	2342.85	4120.36	2046.60	-26.57	-16.13	-50.33
	b. Others	7188.64	7940.52	7291.42	8154.96	8000.46	10.46	-8.17	-1.89
9	Expenses not Written off	35.13	36.37	12.92	14.01	9.73	3.52	-64.48	-30.57
10	Non Banking Assets	1840.38	1000.79	713.72	696.42	658.55	-45.62	-28.68	-5.44
11	Reconciliation Account	3820.15	7749.91	3354.54	4320.93	4577.85	102.87	-56.72	5.95
12	Profit & Loss A/c	387.56	423.63	0.00	84.48	0.13	9.31	-100.00	-99.84
	TOTAL	300641.79	350844.75	305079.44	346412.48	374701.11	16.70	-13.04	8.17

Statement of Assets and Liabilities of Finance Companies

Liabilities		Mid-July			Mid-June	Mid-July	% 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	11699.75	11787.25	-2.51	-20.69	0.75
	a. Paid-up Capital	15424.23	13063.56	10093.32	12434.07	12734.63	-15.30	-22.74	2.42
	b. Statutory Reserves	2478.72	2663.29	2160.01	2526.84	2531.17	7.45	-18.90	0.17
	c. Retained Earning	-8614.79	-6586.24	-5182.97	-4421.74	-4454.01	-23.55	-21.31	0.73
	d. Others Reserves	1239.54	1122.71	1069.81	1160.58	975.46	-9.43	-4.71	-15.95
2	BORROWINGS	481.95	2558.64	1257.00	1391.05	1169.93	430.89	-50.87	-15.90
	a. NRB	0.00	188.90	512.26	311.55	210.43	0.00	171.18	-32.46
	b. "A"Class Licensed Institution	481.95	2369.74	744.74	1079.50	959.50	391.69	-68.57	-11.12
	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	59697.77	63558.17	-10.67	-18.90	6.47
	a. Current	91.21	130.06	91.39	179.30	281.08	42.59	-29.73	56.76
	b. Savings	34294.58	33060.01	18514.30	19044.26	20507.86	-3.60	-44.00	7.69
	c. Fixed	31196.45	24941.22	24847.25	33450.51	34085.11	-20.05	-0.38	1.90
	d. Call Deposits	918.79	1719.69	3956.68	3030.53	4460.39	87.17	130.08	47.18
	e. Others	5452.80	4428.01	4721.17	3993.17	4223.73	-18.79	6.62	5.77
4	Bills Payable	4.41	0.90	1.09	2.25	4.63	-79.69	21.05	106.18
5	Other Liabilities	20438.99	21108.62	17284.26	18674.97	17901.72	3.28	-18.12	-4.14
	1. Loan Loss Provision	9531.38	8762.38	6895.24	6747.08	6506.86	-8.07	-21.31	-3.56
	2. Interest Suspense a/c	6646.32	7199.06	6606.25	7907.60	7504.85	8.32	-8.23	-5.09
	3. Others	4261.29	5147.18	3782.78	4020.29	3890.01	20.79	-26.51	-3.24
6	Reconciliation A/c	1805.27	2071.83	1396.83	105.48	113.03	14.77	-32.58	7.16
7	Profit & Loss A/c	2795.21	3160.91	2399.70	905.66	1478.21	13.08	-24.08	63.22
	TOTAL	108007.39	103443.22	82609.84	92476.93	96012.96	-4.23	-20.14	3.82
Assets									
1	LIQUID FUNDS	23225.37	25482.99	16544.48	18147.75	21003.76	9.72	-35.08	15.74
	a. Cash Balance	1026.28	1056.73	1090.75	1218.64	1306.71	2.97	3.22	7.23
	Nepalese Notes & Coins	1025.89	1056.60	1090.64	1218.56	1306.62	2.99	3.22	7.23
	Foreign Currency	0.39	0.13	0.10	0.08	0.09	-67.23	-19.25	0.19
	b. Bank Balance	15476.25	17249.72	9362.06	10196.63	11079.34	11.46	-45.73	8.66
	1. In Nepal Rastra Bank	3127.86	2626.67	2301.33	2070.38	2406.99	-16.02	-12.39	16.26
	2. "A"Class Licensed Institution	8847.46	10166.97	5397.83	7075.14	6708.74	14.91	-46.91	-5.18
	3. Other Financial Ins.	3500.93	4456.08	1662.91	1051.12	1963.61	27.28	-62.68	86.81
	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	6732.48	8617.71	6.75	-15.12	28.00
2	INVESTMENTS	2559.46	3356.41	1534.31	2400.30	2349.74	31.14	-54.29	-2.11
	a. Govt. Securities	2559.20	3315.21	1319.81	2400.30	2349.74	29.54	-60.19	-2.11
	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	2043.84	2171.95	-22.23	9.99	6.27
4	LOANS & ADVANCES	64721.71	55851.11	49143.02	56248.56	57344.86	-13.71	-12.01	1.95
	a. Private Sector	63176.98	55305.34	48499.04	55230.83	56235.24	-12.46	-12.31	1.82
	b. Financial Institutions	1465.98	494.08	643.99	1003.11	1085.51	-66.30	30.34	8.21
	c. Government Organizations	78.74	51.68	0.00	14.63	24.12	-34.37	-100.00	64.83
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	1956.95	1897.86	-18.85	-11.62	-3.02
8	OTHER ASSETS	10605.10	11401.12	10167.55	10898.28	10546.20	7.51	-10.82	-3.23
	a. Accrued Interests	6694.97	7259.36	6650.82	7872.05	7611.48	8.43	-8.38	-3.31
	b. Others	3910.13	4141.76	3516.74	3026.24	2934.71	5.92	-15.09	-3.02
9	Expenses not Written off	38.48	30.34	6.04	9.33	7.29	-21.17	-80.08	-21.88
10	Non Banking Assets	801.69	1253.12	618.67	631.99	575.87	56.31	-50.63	-8.88
11	Reconciliation Account	1802.25	2081.80	1375.95	108.14	114.83	15.51	-33.91	6.19
12	Profit & Loss A/c	178.66	210.77	58.78	31.78	0.59	17.97	-72.11	-98.16
	TOTAL	108007.39	103443.22	82609.84	92476.93	96012.96	-4.23	-20.14	3.82

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

	Mid-July			Mid-June	Mid-July	% 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	151215.67	167966.94	-3.46	50.67	11.08
1.1 Deposit Liabilities	65418.33	63252.25	95608.58	148867.04	165253.99	-3.31	51.15	11.01
1.1.1 Saving A/c	22494.48	21234.79	23525.99	35137.82	39005.05	-5.60	10.79	11.01
1.1.2 Fixed A/c	31594.10	31710.65	55650.88	101271.06	112317.02	0.37	75.50	10.91
1.1.2.1 Upto 3 Months Fixed A/c	1995.01	1914.75	2495.80	7405.39	8397.90	-4.02	30.35	13.40
1.1.2.2 3 to 6 Months fixed A/c	1043.26	1240.54	2672.64	6094.06	6798.97	18.91	115.44	11.57
1.1.2.3 6 Months to 1 Year Fixed A/c	14308.11	15369.26	29697.33	52314.23	57784.49	7.42	93.23	10.46
1.1.2.4 Above 1 Year	14247.72	13186.09	20785.12	35457.37	39335.65	-7.45	57.63	10.94
1.1.3 Call Deposit	11302.25	10301.47	16429.74	12367.92	13817.98	-8.85	59.49	11.72
1.1.4 Certificate of Deposits	27.50	5.34	1.97	90.24	113.93	-80.57	-63.14	26.26
1.2 Others	1852.69	1690.79	2242.12	2348.63	2712.96	-8.74	32.61	15.51
2 Commission/Fee Expense	509.46	546.23	600.94	545.78	612.76	7.22	10.02	12.27
3 Employees Expenses	21218.85	22715.53	26627.48	26755.71	31472.44	7.05	17.22	17.63
4 Office Operating Expenses	17624.25	18123.58	20754.59	21160.77	25516.90	2.83	14.52	20.59
5 Exchange Fluctuation Loss	64.81	197.03	108.69	121.40	125.33	203.99	-44.83	3.24
5.1 Due to Change in Exchange Rates	64.83	182.01	88.16	99.94	102.33	180.76	-51.56	2.39
5.2 Due to Foreign Currency Transactions	-0.01	15.02	20.54	21.46	23.00	#####	36.73	7.18
6 Non-Operating Expenses	89.80	106.14	33.54	43.58	58.45	18.20	-68.40	34.11
7. Provision for Risk	12781.47	9649.95	12762.76	13702.61	15147.02	-24.50	32.26	10.54
7.1 Loan loss Provision	11018.41	8451.80	11477.45	12661.43	12874.70	-23.29	35.80	1.68
7.1.1 General Loan loss Provision	4071.38	5107.97	7035.80	5263.65	6484.42	25.46	37.74	23.19
7.1.1.1 Pass Loan Loss Provision	3210.53	4530.40	6256.87	4459.04	5678.68	41.11	38.11	27.35
7.1.1.2 Watch List Provision	860.85	577.57	778.93	804.61	805.74	-32.91	34.86	0.14
7.1.2 Special Loan Loss Provision	6627.48	3028.49	4375.25	7070.75	6216.13	-54.30	44.47	-12.09
7.1.3 Additional Loan Loss Provision	319.54	315.34	66.40	327.03	174.15	-1.32	-78.94	-46.75
7.2. Provision for Non-Banking Assets	1429.51	1012.22	1053.41	724.32	1255.16	-29.19	4.07	73.29
7.3. Provision for Loss on Investment	101.98	14.53	185.90	230.58	715.51	-85.75	1179.20	210.31
7.4. Provision for Loss of Other Assets	231.58	171.40	46.00	86.28	301.66	0.00	0.00	249.61
8 Loan Written Off	439.90	355.03	996.12	832.25	971.19	-19.29	180.57	16.69
9 Provision for Staff Bonus	4053.16	5851.53	6656.78	5739.58	7981.80	44.37	13.76	39.07
10 Provision for Income Tax	12158.39	17591.64	20370.63	17442.60	24582.73	44.69	15.80	40.94
11 Others	495.79	61.16	55.62	22.86	28.87	-87.66	-9.06	26.28
12 Net Profit	37039.32	49004.93	54665.43	42347.65	61337.25	32.31	11.55	44.84
TOTAL EXPENSES	173746.23	189145.80	241483.28	279930.46	335801.69	8.86	27.67	19.96
Income								
1. Interest Income	134011.48	146483.09	194358.11	234736.00	283227.23	9.31	32.68	20.66
1.1. On Loans and Advance	127175.43	138782.71	181923.38	219613.95	265445.85	9.13	31.09	20.87
1.2. On Investment	2309.29	3487.02	5875.27	9653.90	10903.10	51.00	68.49	12.94
1.2.1 Government Bonds	1982.25	3005.11	4830.38	8044.42	9359.75	51.60	60.74	16.35
1.2.2 Foreign Bonds	76.54	136.72	153.35	170.44	186.01	78.62	12.17	9.13
1.2.3 NRB Bonds	160.24	199.66	776.75	1158.41	1030.65	24.60	289.04	-11.03
1.2.4 Deventure & Bonds	90.26	145.54	114.78	280.62	326.70	61.24	-21.14	16.42
1.3 Agency Balance	716.42	589.35	1021.51	828.72	987.51	-17.74	73.33	19.16
1.4 On Call Deposit	2633.89	2513.39	3475.05	2972.42	3927.59	-4.57	38.26	32.13
1.5 Others	1176.47	1110.61	2062.91	1667.00	1963.17	-5.60	85.75	17.77
2. Comission & Discount	8935.14	9828.97	11806.85	12244.59	13569.38	10.00	20.12	10.82
2.1 Bills Purchase & Discount	248.42	300.48	239.80	109.96	117.08	20.96	-20.20	6.48
2.2 Comission	7494.65	8074.48	9864.84	10395.30	11380.96	7.74	22.17	9.48
2.3 Others	1192.07	1454.01	1702.22	1739.34	2071.34	21.97	17.07	19.09
3 Income From Exchange Fluctuation	4761.74	5708.82	6248.97	7000.92	7849.70	19.89	9.46	12.12
3.1 Due to Change in Exchange Rate	983.31	1342.09	706.74	1376.73	1536.71	36.49	-47.34	11.62
3.2 Due to Foreign Currency Trans.	3778.43	4366.73	5542.23	5624.19	6312.99	15.57	26.92	12.25
4 Other Operating Income	7326.73	9123.21	10772.31	12174.56	13392.38	24.52	18.08	10.00
5 Non Operating Income	4743.47	4775.86	3783.15	2141.48	2491.29	0.68	-20.79	16.33
6 Provision Written Back	11842.55	11550.65	12883.40	11033.03	14545.42	-2.46	11.54	31.84
7 Recovery from Written off Loan	1508.63	1276.09	1504.14	499.65	672.99	-15.41	17.87	34.69
8 Income from Extra Ordinary Expenses	157.81	231.44	108.16	74.05	53.31	46.65	-53.27	-28.00
9 Net Loss	458.66	167.67	18.20	26.20	0.00	-63.44	-89.14	-100.00
TOTAL INCOME	173746.22	189145.79	241483.29	279930.47	335801.70	8.86	27.67	19.96

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-June	Mid-July	% 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	127849.13	141815.04	-2.72	69.46	10.92
1.1 Deposit Liabilities	47732.95	46323.77	79132.19	125568.50	139186.01	-2.95	70.82	10.84
1.1.1 Saving A/c	14740.74	13684.45	17436.33	27603.44	30568.81	-7.17	27.42	10.74
1.1.2 Fixed A/c	23632.62	24433.35	47954.79	87614.71	97069.77	3.39	96.27	10.79
1.1.2.1 Upto 3 Months Fixed A/c	1909.08	1842.14	2170.16	6760.55	7668.37	-3.51	17.81	13.43
1.1.2.2 3 to 6 Months fixed A/c	890.25	935.82	2298.27	5308.60	5903.87	5.12	145.59	11.21
1.1.2.3 6 Months to 1 Year Fixed A/c	10151.63	11607.80	25818.22	44389.96	49039.93	14.34	122.42	10.48
1.1.2.4 Above 1 Year	10681.65	10047.59	17668.14	31155.61	34457.60	-5.94	75.84	10.60
1.1.3 Call Deposit	9332.14	8200.79	13739.10	10260.11	11433.50	-12.12	67.53	11.44
1.1.4 Certificate of Deposits	27.45	5.18	1.97	90.24	113.93	-81.14	-61.96	26.26
1.2 Others	1458.08	1530.73	1959.99	2280.63	2629.03	4.98	28.04	15.28
2 Commission/Fee Expense	505.07	543.21	597.40	541.47	608.20	7.55	9.98	12.32
3 Employees Expenses	17776.14	19107.70	23306.35	23480.77	27584.51	7.49	21.97	17.48
4 Office Operating Expenses	13613.82	14313.59	17487.97	18189.72	21745.98	5.14	22.18	19.55
5 Exchange Fluctuation Loss	63.27	19.05	25.52	104.24	107.51	-69.90	34.00	3.14
5.1 Due to Change in Exchange Rates	63.27	4.39	5.02	82.82	84.55	-93.06	14.37	2.09
5.2 Due to Foreign Currency Transactions	0.00	14.66	20.50	21.42	22.96	0.00	39.89	7.19
6 Non-Operating Expenses	13.39	70.03	17.82	39.04	53.11	422.82	-74.55	36.04
7. Provision for Risk	9962.24	7061.61	10568.77	11003.24	11964.13	-29.12	49.67	8.73
7.1 Loan loss Provision	9070.71	6401.84	9650.60	10221.26	10356.41	-29.42	50.75	1.32
7.1.1 General Loan loss Provision	3891.06	4110.57	6271.68	4255.47	5380.22	5.64	52.57	26.43
7.1.1.1 Pass Loan Loss Provision	3163.99	3625.52	5677.88	3772.46	4860.08	14.59	56.61	28.83
7.1.1.2 Watch List Provision	727.07	485.05	593.80	483.01	520.14	-33.29	22.42	7.69
7.1.2 Special Loan Loss Provision	5176.73	2197.47	3368.78	5730.80	4855.50	-57.55	53.30	-15.27
7.1.3 Additional Loan Loss Provision	2.92	93.81	10.14	234.99	120.68	3118.15	-89.19	-48.64
7.2. Provision for Non-Banking Assets	679.65	611.52	839.40	602.54	1029.87	-10.02	37.26	70.92
7.3. Provision for Loss on Investment	40.37	4.97	45.93	103.52	375.30	-87.68	823.46	262.54
7.4. Provision for Loss of Other Assets	171.51	43.27	32.84	75.93	202.55	0.00	0.00	166.78
8 Loan Written Off	103.45	77.54	907.44	793.30	885.06	-25.05	1070.33	11.57
9 Provision for Staff Bonus	3139.60	4628.86	5543.94	5065.53	7010.57	47.43	19.77	38.40
10 Provision for Income Tax	9521.99	14145.34	17163.51	15712.92	21670.44	48.55	21.34	37.91
11 Others	465.47	56.32	47.82	3.83	7.16	-87.90	-15.10	86.94
12 Net Profit	28386.05	38128.55	45433.95	37583.09	53633.03	34.32	19.16	42.71
TOTAL EXPENSES	132741.51	146006.29	202192.67	240366.28	287084.75	9.99	38.48	19.44
Income								
1. Interest Income	101174.86	113200.58	161584.42	200389.20	241266.33	11.89	42.74	20.40
1.1. On Loans and Advance	97566.06	108083.45	152697.37	188046.67	227301.28	10.78	41.28	20.87
1.2. On Investment	2065.62	3265.62	5686.94	9323.01	10487.03	58.07	74.18	12.49
1.2.1 Government Bonds	1774.19	2828.94	4702.34	7832.07	9095.64	59.45	66.22	16.13
1.2.2 Foreign Bonds	76.54	136.72	153.35	170.44	186.01	78.62	12.17	9.13
1.2.3 NRB Bonds	132.56	167.89	746.84	1086.60	941.46	26.65	344.84	-13.36
1.2.4 Deventure & Bonds	82.33	131.52	84.40	233.89	263.93	59.75	-35.83	12.84
1.3 Agency Balance	491.44	420.46	483.18	555.01	637.55	-14.44	14.92	14.87
1.4 On Call Deposit	399.14	627.38	781.19	996.95	1092.82	57.18	24.52	9.62
1.5 Others	652.61	804.22	1935.75	1467.56	1747.66	23.23	140.70	19.09
2. Comission & Discount	8247.23	9230.35	11327.97	11776.22	13026.80	11.92	22.73	10.62
2.1 Bills Purchase & Discount	247.40	300.36	239.78	109.95	117.08	21.41	-20.17	6.48
2.2 Comission	7055.01	7688.74	9581.64	10098.68	11051.64	8.98	24.62	9.44
2.3 Others	944.82	1241.25	1506.55	1567.59	1858.08	31.37	21.37	18.53
3 Income From Exchange Fluctuation	4712.88	5461.96	6127.72	6972.29	7817.39	15.89	12.19	12.12
3.1 Due to Change in Exchange Rate	980.69	1116.14	629.46	1353.47	1519.49	13.81	-43.60	12.27
3.2 Due to Foreign Currency Trans.	3732.18	4345.81	5498.26	5618.82	6297.91	16.44	26.52	12.09
4 Other Operating Income	5281.25	6555.19	8715.19	9932.79	10703.12	24.12	32.95	7.76
5 Non Operating Income	3880.23	2757.19	2774.51	1718.99	1960.24	-28.94	0.63	14.03
6 Provision Written Back	7604.21	7698.29	10242.22	9022.66	11618.16	1.24	33.05	28.77
7 Recovery from Written off Loan	1445.40	1024.53	1368.72	482.36	647.29	-29.12	33.59	34.19
8 Income from Extra Ordinary Expenses	64.77	78.21	51.92	71.78	45.42	20.73	-33.61	-36.72
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	240366.29	287084.76	9.99	38.48	19.44

Profit and Loss Statement of Development Banks

	Mid-July			Mid-June	Mid-July	% 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	18699.99	20948.71	1.18	-0.83	12.03
1.1 Deposit Liabilities	12804.81	13172.88	13087.17	18666.32	20904.86	2.87	-0.65	11.99
1.1.1 Saving A/c	5804.70	5946.21	4677.07	6155.89	6871.07	2.44	-21.34	11.62
1.1.2 Fixed A/c	5086.43	5212.02	5949.55	10568.29	11832.80	2.47	14.15	11.97
1.1.2.1 Upto 3 Months Fixed A/c	59.93	54.26	270.84	532.24	602.40	-9.47	399.17	13.18
1.1.2.2 3 to 6 Months fixed A/c	116.36	278.90	299.49	647.49	732.00	139.69	7.38	13.05
1.1.2.3 6 Months to 1 Year Fixed A/c	2716.01	2769.74	2933.09	5936.88	6548.30	1.98	5.90	10.30
1.1.2.4 Above 1 Year	2194.14	2109.12	2446.12	3451.68	3950.11	-3.87	15.98	14.44
1.1.3 Call Deposit	1913.68	2014.52	2460.55	1942.14	2200.98	5.27	22.14	13.33
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	33.68	43.85	-60.47	-18.19	30.21
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	2644.41	3147.63	10.08	-7.56	19.03
4 Office Operating Expenses	3017.24	3038.53	2613.80	2304.73	2940.84	0.71	-13.98	27.60
5 Exchange Fluctuation Loss	1.55	177.98	83.17	17.15	17.82	#####	-53.27	3.88
5.1 Due to Change in Exchange Rates	1.56	177.62	83.14	17.11	17.78	#####	-53.19	3.88
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	1.61	1.05	-60.86	-11.77	-34.82
7. Provision for Risk	1866.82	1415.40	1565.51	1894.82	2224.97	-24.18	10.60	17.42
7.1 Loan loss Provision	1349.90	1271.31	1483.84	1812.43	1893.98	-5.82	16.72	4.50
7.1.1 General Loan loss Provision	154.01	733.07	623.63	847.71	950.31	375.98	-14.93	12.10
7.1.1.1 Pass Loan Loss Provision	27.86	652.10	465.15	577.82	728.77	2240.61	-28.67	26.13
7.1.1.2 Watch List Provision	126.15	80.97	158.48	269.89	221.54	-35.81	95.71	-17.92
7.1.2 Special Loan Loss Provision	1104.99	502.83	833.09	910.47	910.51	-54.49	65.68	0.00
7.1.3 Additional Loan Loss Provision	90.90	35.40	27.11	54.25	33.16	-61.05	-23.41	-38.86
7.2. Provision for Non-Banking Assets	497.62	108.91	25.48	52.06	91.67	-78.11	-76.61	76.09
7.3. Provision for Loss on Investment	11.46	-0.43	45.60	30.11	147.82	-103.77	#####	390.90
7.4. Provision for Loss of Other Assets	7.84	35.62	10.59	0.23	91.49	0.00	0.00	#####
8 Loan Written Off	225.49	155.56	39.77	38.90	81.82	-31.01	-74.43	110.33
9 Provision for Staff Bonus	704.19	962.73	941.72	620.20	845.60	36.71	-2.18	36.34
10 Provision for Income Tax	2043.98	2793.14	2723.56	1582.81	2535.10	36.65	-2.49	60.16
11 Others	20.53	4.17	0.81	18.91	20.91	-79.70	-80.66	10.55
12 Net Profit	5925.13	7762.81	6872.35	3877.72	6226.60	31.01	-11.47	60.57
TOTAL EXPENSES	29648.00	32547.27	30743.44	31701.27	38991.05	9.78	-5.54	23.00
Income								
1. Interest Income	24453.29	26440.45	26567.77	27893.26	34091.47	8.13	0.48	22.22
1.1. On Loans and Advance	22110.85	24547.15	24001.32	25792.03	31193.80	11.02	-2.22	20.94
1.2. On Investment	134.58	123.20	135.56	246.72	308.66	-8.46	10.04	25.11
1.2.1 Government Bonds	121.98	101.73	95.19	148.78	186.03	-16.60	-6.43	25.04
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	55.52	64.61	2.00	10.56	16.37
1.2.4 Deventure & Bonds	1.71	10.35	28.09	42.42	58.02	506.78	171.27	36.78
1.3 Agency Balance	137.10	103.08	344.14	194.99	234.03	-24.81	233.84	20.02
1.4 On Call Deposit	1688.66	1486.16	2055.54	1572.72	2226.71	-11.99	38.31	41.58
1.5 Others	382.10	180.86	31.21	86.80	128.27	-52.67	-82.74	47.78
2. Comission & Discount	585.87	487.12	384.57	372.12	455.52	-16.86	-21.05	22.41
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	243.01	290.79	-6.62	-27.77	19.66
2.3 Others	194.44	122.46	121.23	129.11	164.73	-37.02	-1.01	27.59
3 Income From Exchange Fluctuation	48.86	246.86	121.24	28.63	32.31	405.20	-50.89	12.85
3.1 Due to Change in Exchange Rate	2.62	225.94	77.27	23.26	17.22	8539.48	-65.80	-25.98
3.2 Due to Foreign Currency Trans.	46.25	20.92	43.97	5.37	15.09	-54.77	110.19	181.20
4 Other Operating Income	1552.34	2088.22	1656.52	1828.87	2137.26	34.52	-20.67	16.86
5 Non Operating Income	402.44	1130.88	444.76	302.88	356.05	181.01	-60.67	17.56
6 Provision Written Back	2531.66	2018.37	1546.85	1257.24	1904.05	-20.27	-23.36	51.45
7 Recovery from Written off Loan	21.45	2.61	12.51	2.96	9.57	-87.85	379.99	222.99
8 Income from Extra Ordinary Expenses	35.69	128.54	9.21	2.08	4.82	260.14	-92.83	131.38
9 Net Loss	16.40	4.23	0.00	13.23	0.00	-74.18	-100.00	-100.00
TOTAL INCOME	29648.00	32547.27	30743.44	31701.27	38991.05	9.78	-5.54	23.00

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-June	Mid-July	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	4922.73	3776.34	3557.37	4666.55	5203.20	-23.29	-5.80	11.50
1.1 Deposit Liabilities	4880.57	3755.60	3389.23	4632.22	5163.12	-23.05	-9.76	11.46
1.1.1 Saving A/c	1949.03	1604.12	1412.59	1378.49	1565.17	-17.70	-11.94	13.54
1.1.2 Fixed A/c	2875.05	2065.28	1746.55	3088.06	3414.45	-28.17	-15.43	10.57
1.1.2.1 Upto 3 Months Fixed A/c	26.00	18.35	54.79	112.60	127.13	-29.42	198.56	12.90
1.1.2.2 3 to 6 Months fixed A/c	36.65	25.82	74.88	137.98	163.11	-29.53	189.96	18.22
1.1.2.3 6 Months to 1 Year Fixed A/c	1440.47	991.72	946.02	1987.39	2196.27	-31.15	-4.61	10.51
1.1.2.4 Above 1 Year	1371.93	1029.38	670.86	850.08	927.94	-24.97	-34.83	9.16
1.1.3 Call Deposit	56.44	86.16	230.09	165.67	183.50	52.65	167.06	10.76
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	34.33	40.08	-50.79	710.55	16.73
2 Commission/Fee Expense	1.13	1.67	3.54	4.30	4.56	48.06	112.56	6.01
3 Employees Expenses	801.85	700.74	633.90	630.52	740.30	-12.61	-9.54	17.41
4 Office Operating Expenses	993.19	771.46	652.83	666.32	830.08	-22.32	-15.38	24.58
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	2.93	4.29	-42.98	-93.30	46.34
7. Provision for Risk	952.41	1172.94	628.48	804.55	957.93	23.15	-46.42	19.06
7.1 Loan loss Provision	597.80	778.65	343.01	627.75	624.30	30.25	-55.95	-0.55
7.1.1 General Loan loss Provision	26.31	264.33	140.49	160.47	153.89	904.68	-46.85	-4.10
7.1.1.1 Pass Loan Loss Provision	18.68	252.78	113.84	108.77	89.82	#####	-54.97	-17.42
7.1.1.2 Watch List Provision	7.63	11.55	26.65	51.71	64.06	51.34	130.77	23.90
7.1.2 Special Loan Loss Provision	345.76	328.19	173.38	429.48	450.11	-5.08	-47.17	4.80
7.1.3 Additional Loan Loss Provision	225.73	186.13	29.14	37.79	20.30	-17.55	-84.34	-46.28
7.2. Provision for Non-Banking Assets	252.23	291.80	188.53	69.72	133.62	15.68	-35.39	91.65
7.3. Provision for Loss on Investment	50.14	9.99	94.36	96.95	192.39	-80.08	844.54	98.45
7.4. Provision for Loss of Other Assets	52.23	92.51	2.57	10.13	7.62	0.00	0.00	-24.82
8 Loan Written Off	110.96	121.93	48.91	0.05	4.30	9.89	-59.89	#####
9 Provision for Staff Bonus	209.37	259.93	171.12	53.86	125.63	24.15	-34.17	133.25
10 Provision for Income Tax	592.41	653.15	483.56	146.87	377.19	10.25	-25.96	156.82
11 Others	9.80	0.67	7.00	0.12	0.80	-93.13	940.04	591.55
12 Net Profit	2728.14	3113.58	2359.13	886.84	1477.62	14.13	-24.23	66.62
TOTAL EXPENSES	11356.71	10592.23	8547.17	7862.91	9725.90	-6.73	-19.31	23.69
Income								
1. Interest Income	8383.33	6842.06	6205.92	6453.54	7869.42	-18.38	-9.30	21.94
1.1. On Loans and Advance	7498.52	6152.12	5224.69	5775.25	6950.78	-17.96	-15.07	20.35
1.2. On Investment	109.09	98.76	52.77	84.18	107.42	-9.47	-46.57	27.60
1.2.1 Government Bonds	86.08	74.44	32.86	63.58	78.09	-13.52	-55.86	22.82
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	16.29	24.58	23.06	-14.67	50.89
1.2.4 Deventure & Bonds	6.23	3.67	2.29	4.31	4.75	-41.05	-37.48	10.09
1.3 Agency Balance	87.87	65.81	194.19	78.72	115.93	-25.11	195.09	47.28
1.4 On Call Deposit	546.09	399.84	638.32	402.76	608.05	-26.78	59.64	50.97
1.5 Others	141.75	125.53	95.95	112.64	87.24	-11.45	-23.56	-22.55
2. Comission & Discount	102.04	111.50	94.31	96.24	87.06	9.27	-15.41	-9.54
2.1 Bills Purchase & Discount	0.00	0.01	0.00	0.01	0.00	0.00	-100.00	#####
2.2 Comission	49.23	21.19	19.87	53.61	38.53	-56.95	-6.22	-28.13
2.3 Others	52.81	90.30	74.44	42.63	48.53	71.00	-17.57	13.85
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	412.90	552.00	-2.71	-16.51	33.69
5 Non Operating Income	460.80	887.79	563.87	119.62	174.99	92.66	-36.49	46.29
6 Provision Written Back	1706.69	1833.99	1094.33	753.14	1023.22	7.46	-40.33	35.86
7 Recovery from Written off Loan	41.78	248.95	122.91	14.32	16.13	495.90	-50.63	12.63
8 Income from Extra Ordinary Expenses	57.35	24.70	47.02	0.18	3.07	-56.94	90.41	#####
9 Net Loss	111.60	163.43	18.20	12.97	0.00	46.45	-88.86	#####
TOTAL INCOME	11356.71	10592.23	8547.17	7862.91	9725.90	-6.73	-19.31	23.69

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

	Mid-July			Mid-June	Mid-July	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	61783.87	76816.32	87899.16	114724.40	115385.84	24.33	14.43	0.58
Fishery Related	3355.59	1980.46	2328.51	2649.04	2725.01	-40.98	17.57	2.87
Mining Related	3525.74	3404.03	3950.19	5619.73	5033.27	-3.45	16.04	-10.44
Agriculture, Forestry & Beverage Production Related	255534.57	296097.02	329835.00	398870.14	415538.69	15.87	11.39	4.18
Construction	152480.40	182851.94	213028.75	248807.66	253186.93	19.92	16.50	1.76
Electricity, Gas and Water	34540.43	46417.77	63520.59	82292.89	86863.05	34.39	36.85	5.55
Metal Products, Machinery & Electronic Equipment & Asse	16208.31	19473.46	25044.82	32482.66	33148.29	20.14	28.61	2.05
Transport, Communication and Public Utilities	48451.67	67489.25	76264.31	83109.40	83254.65	39.29	13.00	0.17
Wholesaler & Retailer	297286.58	374322.54	436442.74	522794.10	532010.61	25.91	16.60	1.76
Finance, Insurance and Real Estate	107293.66	135000.17	166374.23	196025.59	203050.35	25.82	23.24	3.58
Hotel or Restaurant	44028.90	54426.26	66900.15	87238.68	91145.89	23.61	22.92	4.48
Other Services	63957.60	72146.41	90250.94	101387.96	105969.22	12.80	25.09	4.52
Consumption Loans	101450.14	120843.49	158359.29	162712.78	166318.73	19.12	31.04	2.22
Local Government	1714.14	1654.98	1568.65	1551.07	1553.54	-3.45	-5.22	0.16
Others	169740.36	228955.74	272881.84	328444.36	327742.30	34.89	19.19	-0.21
TOTAL	1361351.97	1681879.83	1994649.17	2368710.45	2422926.38	23.54	18.60	2.29
Productwise								
Term Loan	223149.61	272694.42	320735.49	407304.82	423647.60	22.20	17.62	4.01
Overdraft	245994.73	294326.89	361906.83	407095.40	410910.51	19.65	22.96	0.94
Trust Receipt Loan / Import Loan	55141.88	72678.07	64530.02	118271.91	113868.62	31.80	-11.21	-3.72
Demand & Other Working Capital Loan	293603.14	365785.23	404195.22	487888.75	498115.75	24.58	10.50	2.10
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	118861.54	142815.41	168383.92	198213.95	201681.80	20.15	17.90	1.75
Real Estate Loan	85678.07	108071.88	127318.70	139587.18	142005.39	26.14	17.81	1.73
Margin Nature Loan	24084.77	37681.04	41170.06	40754.00	41128.86	56.45	9.26	0.92
Hire Purchase Loan	80966.96	110094.35	150400.06	168402.23	171054.03	35.97	36.61	1.57
Deprived Sector Loan	63889.82	81239.19	111984.61	129750.72	137728.27	27.16	37.85	6.15
Bills Purchased	13511.29	12530.80	17354.17	2804.02	2858.75	-7.26	38.49	1.95
Other Product	156470.18	183962.55	226670.09	268637.46	279926.81	17.57	23.22	4.20
Total	1361351.98	1681879.83	1994649.17	2368710.44	2422926.38	23.54	18.60	2.29
Collateral wise								
Gold and Silver	31374.67	30642.25	37466.92	38179.10	38070.33	-2.33	22.27	-0.28
Government Securities	784.73	1014.67	997.94	515.65	470.42	29.30	-1.65	-8.77
Non Governmental Securities	18776.93	29668.70	34634.94	36050.29	37124.14	58.01	16.74	2.98
Fixed Deposit Receipts	9824.90	10553.39	22175.52	16925.95	18557.51	7.41	110.13	9.64
Own	8925.88	9577.14	20780.98	16318.27	17907.40	7.30	116.99	9.74
Other Licences Institutions	899.02	976.25	1394.55	607.68	650.11	8.59	42.85	6.98
Collateral of Properties	1131830.49	1463645.87	1734997.03	2093956.81	2136643.17	29.32	18.54	2.04
Fixed Assets	957231.98	1207217.80	1459790.48	1745117.08	1788776.33	26.12	20.92	2.50
Current Assets	174598.50	256428.07	275206.55	348839.73	347866.84	46.87	7.32	-0.28
Against security of Bill	13969.01	15710.45	15873.63	17644.94	18166.44	12.47	1.04	2.96
Domestic Bills	3532.80	3525.87	798.38	666.06	826.25	-0.20	-77.36	24.05
Foreign Bills	10436.21	12184.58	15075.25	16978.89	17340.19	16.75	23.72	2.13
Against Guarantee	40479.05	52993.07	63293.16	73570.80	78284.15	30.91	19.44	6.41
Government Guarantee	2385.24	2364.19	2560.01	2503.58	2348.23	-0.88	8.28	-6.21
Institutional Guarantee	27833.31	33209.50	42758.93	51082.57	55644.51	19.32	28.76	8.93
Personal Guarantee	2350.72	4054.12	5340.32	5918.58	6080.54	72.46	31.73	2.74
Collective Guarantee	3581.03	4855.55	5828.86	7010.73	7085.62	35.59	20.05	1.07
International Rated Foreign Bank's Guarantee	93.08	4226.93	1469.32	1630.93	1681.66	#####	-65.24	3.11
Other Guarantee	4235.68	4282.79	5335.71	5424.41	5443.59	1.11	24.59	0.35
Credit Card	427.58	416.03	905.78	1327.70	1257.07	-2.70	117.72	-5.32
Others	113884.53	77235.40	84304.25	90539.19	94353.16	-32.18	9.15	4.21
Total	1361351.89	1681879.83	1994649.17	2368710.45	2422926.38	23.54	18.60	2.29

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-June	Mid-July	% 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	96449.78	96589.75	24.66	23.05	0.15
Fishery Related	2888.07	1513.96	1996.59	2284.20	2330.43	-47.58	31.88	2.02
Mining Related	3064.11	2970.72	3467.83	5037.72	4420.28	-3.05	16.73	-12.26
Agriculture, Forestry & Beverage Production Related	239722.81	278304.22	315942.22	382250.87	398079.33	16.09	13.52	4.14
Construction	115175.72	142303.46	178777.17	209266.07	212488.14	23.55	25.63	1.54
Electricity, Gas and Water	29412.29	42101.95	59344.92	77919.93	82191.76	43.14	40.96	5.48
Metal Products, Machinery & Electronic Equipment & Asse	12402.24	16327.51	22633.48	29254.77	29802.94	31.65	38.62	1.87
Transport, Communication and Public Utilities	26254.45	43246.45	52471.19	57420.04	57257.30	64.72	21.33	-0.28
Wholesaler & Retailer	256252.52	330886.83	397945.20	476583.54	483927.42	29.13	20.27	1.54
Finance, Insurance and Real Estate	89220.30	114517.91	148589.16	173403.22	179843.15	28.35	29.75	3.71
Hotel or Restaurant	35337.97	43361.87	57138.95	76033.35	79499.31	22.71	31.77	4.56
Other Services	53099.98	60591.89	80038.56	90931.26	95129.25	14.11	32.09	4.62
Consumption Loans	80339.71	99230.33	134352.70	138744.17	141446.18	23.51	35.39	1.95
Local Government	1621.81	1576.17	1506.86	1497.45	1499.92	-2.81	-4.40	0.16
Others	110543.10	155958.26	208340.54	251919.12	247825.35	41.08	33.59	-1.63
TOTAL	1103153.25	1392502.62	1735898.71	2068995.50	2112330.49	26.23	24.66	2.09
Productwise								
Term Loan	187297.61	227581.99	280894.40	354989.45	369100.16	21.51	23.43	3.97
Overdraft	200106.73	239961.46	310486.80	350022.15	349119.18	19.92	29.39	-0.26
Trust Receipt Loan / Import Loan	55141.88	72677.77	64519.94	118271.91	113868.62	31.80	-11.22	-3.72
Demand & Other Working Capital Loan	260320.80	334766.54	386183.56	470567.66	480564.58	28.60	15.36	2.12
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	87842.96	109296.95	140053.24	164782.17	167219.84	24.42	28.14	1.48
Real Estate Loan	63879.59	83603.42	104245.22	112975.33	114769.93	30.88	24.69	1.59
Margin Nature Loan	16360.29	28428.82	34419.83	33013.76	33207.62	73.77	21.07	0.59
Hire Purchase Loan	54406.77	79566.01	120085.97	135390.57	137333.23	46.24	50.93	1.43
Deprived Sector Loan	51515.94	66005.84	93428.55	107307.72	114231.65	0.00	0.00	6.45
Bills Purchased	13497.19	12523.00	17351.57	2804.02	2856.15	-7.22	38.56	1.86
Other Product	112783.49	138090.81	184229.66	218870.75	230059.55	22.44	33.41	5.11
Total	1103153.26	1392502.62	1735898.72	2068995.49	2112330.49	26.23	24.66	2.09
Collateral wise								
Gold and Silver	26813.12	26326.42	32842.76	32822.06	32615.57	-1.82	24.75	-0.63
Government Securities	751.68	991.90	986.04	467.26	432.91	31.96	-0.59	-7.35
Non Governmental Securities	13183.16	23084.76	29673.78	29579.17	30511.97	75.11	28.54	3.15
Fixed Deposit Receipts	6561.88	7542.78	15282.39	12511.45	13517.49	14.95	102.61	8.04
Own	5662.90	6566.55	13887.84	11903.77	12876.38	15.96	111.49	8.17
Other Licences Institutions	898.97	976.23	1394.55	607.68	641.11	8.59	42.85	5.50
Collateral of Properties	900985.02	1206655.78	1510054.58	1831202.01	1864916.64	33.93	25.14	1.84
Fixed Assets	726933.32	950449.10	1234935.26	1482470.07	1517181.03	30.75	29.93	2.34
Current Assets	174051.71	256206.67	275119.32	348731.94	347735.62	47.20	7.38	-0.29
Against security of Bill	13672.66	15133.48	15873.63	17642.34	18163.84	10.68	4.89	2.96
Domestic Bills	3236.45	2950.40	798.38	663.46	823.65	-8.84	-72.94	24.15
Foreign Bills	10436.21	12183.08	15075.25	16978.89	17340.19	16.74	23.74	2.13
Against Guarantee	34298.71	44016.18	52805.20	60173.31	64116.58	28.33	19.97	6.55
Government Guarantee	2208.28	2191.40	2456.45	2405.24	2249.74	-0.76	12.09	-6.46
Institutional Guarantee	24969.73	28853.08	38746.64	45913.95	49664.44	15.55	34.29	8.17
Personal Guarantee	2069.26	3325.36	4274.42	4358.67	4505.17	60.70	28.54	3.36
Collective Guarantee	951.02	1365.35	640.93	631.21	691.90	43.57	-53.06	9.61
International Rated Foreign Bank's Guarantee	93.08	4226.93	1469.32	1630.93	1681.66	#####	-65.24	3.11
Other Guarantee	4007.34	4054.06	5217.45	5233.31	5323.67	1.17	28.70	1.73
Credit Card	427.58	416.03	905.78	1327.70	1257.07	-2.70	117.72	-5.32
Others	106459.44	68335.30	77474.55	83270.20	86798.43	-35.81	13.37	4.24
Total	1103153.26	1392502.62	1735898.71	2068995.49	2112330.50	26.23	24.66	2.09

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-June	Mid-July	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	12002.65	15169.69	11517.77	14706.93	15080.01	26.39	-24.07	2.54
Fishery Related	404.87	410.64	275.80	310.01	341.03	1.42	-32.84	10.01
Mining Related	390.09	391.51	450.84	566.80	591.81	0.36	15.16	4.41
Agriculture, Forestry & Beverage Production Related	12179.35	14829.67	11610.02	13920.18	14742.70	21.76	-21.71	5.91
Construction	26554.42	32645.74	27621.96	31537.18	32571.16	22.94	-15.39	3.28
Electricity, Gas and Water	4933.46	4000.83	4007.87	4173.47	4469.34	-18.90	0.18	7.09
Metal Products, Machinery & Electronic Equipment & Asse	2976.90	2395.14	1557.29	2099.71	2254.43	-19.54	-34.98	7.37
Transport, Communication and Public Utilities	15099.18	17830.86	18908.92	20666.00	20940.74	18.09	6.05	1.33
Wholesaler & Retailer	32542.18	35847.16	32765.58	38980.40	40639.68	10.16	-8.60	4.26
Finance, Insurance and Real Estate	13368.46	16264.86	14169.51	17861.19	18546.60	21.67	-12.88	3.84
Hotel or Restaurant	7231.42	9287.71	8381.09	9596.02	9948.21	28.44	-9.76	3.67
Other Services	8661.91	9369.02	8371.79	8706.61	8987.78	8.16	-10.64	3.23
Consumption Loans	15563.89	17035.39	19360.71	20038.16	20685.23	9.45	13.65	3.23
Local Government	32.34	41.32	24.59	20.43	20.43	27.76	-40.49	0.00
Others	41529.50	57473.73	50581.10	60283.29	63431.86	38.39	-11.99	5.22
TOTAL	193470.61	232993.26	209604.83	243466.39	253251.02	20.43	-10.04	4.02
Productwise								
Term Loan	27992.73	37259.67	33010.58	43143.70	45528.75	33.10	-11.40	5.53
Overdraft	45887.99	54365.43	51420.03	57073.25	61791.33	18.47	-5.42	8.27
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	9538.73	9700.88	-1.33	-47.67	1.70
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	22476.27	26787.73	22016.64	25368.59	26402.30	19.18	-17.81	4.07
Real Estate Loan	13116.83	17273.22	16955.43	19921.51	19574.84	31.69	-1.84	-1.74
Margin Nature Loan	3831.26	5205.67	3835.46	5545.25	5691.57	35.87	-26.32	2.64
Hire Purchase Loan	18970.95	23685.84	24554.80	26778.71	27529.50	24.85	3.67	2.80
Deprived Sector Loan	10198.29	12938.71	16414.81	19646.82	20705.18	0.00	0.00	5.39
Bills Purchased	7.70	1.40	0.00	0.00	0.00	-81.82	#####	0.00
Other Product	30485.43	35244.02	30800.04	36449.84	36326.65	15.61	-12.61	-0.34
Total	193470.61	232993.26	209604.83	243466.39	253251.02	20.43	-10.04	4.02
Collateral wise								
Gold and Silver	4111.82	4189.41	4318.51	4820.94	4850.84	1.89	3.08	0.62
Government Securities	12.34	6.15	0.15	38.50	37.51	-50.16	-97.51	-2.55
Non Governmental Securities	3330.32	4660.50	3801.07	5527.61	5612.29	39.94	-18.44	1.53
Fixed Deposit Receipts	2014.24	2155.69	5264.84	3574.58	4001.34	7.02	144.23	11.94
Own	2014.20	2155.67	5264.84	3574.58	3992.34	7.02	144.23	11.69
Other Licences Institutions	0.05	0.02	0.00	0.00	9.00	-55.56	#####	0.00
Collateral of Properties	177855.55	213181.75	186566.58	217963.58	226108.43	19.86	-12.48	3.74
Fixed Assets	177513.72	213171.49	186555.95	217940.11	226064.49	20.09	-12.49	3.73
Current Assets	341.83	10.26	10.63	23.47	43.95	-97.00	3.60	87.24
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	11130.37	11959.01	45.42	16.65	7.44
Government Guarantee	112.07	113.69	63.11	61.15	61.29	1.44	-44.48	0.23
Institutional Guarantee	2552.54	3716.23	3197.82	3866.55	4658.90	45.59	-13.95	20.49
Personal Guarantee	155.40	570.85	750.78	823.18	845.14	267.33	31.52	2.67
Collective Guarantee	2602.75	3481.97	5187.90	6379.49	6393.69	33.78	48.99	0.22
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	0.00	0.00	220.21	-71.48	0.00
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	410.82	681.60	27.87	-49.91	65.91
Total	193470.61	232993.26	209604.83	243466.39	253251.02	20.43	-10.04	4.02

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-June	Mid-July	% Change		
	2015	2016	2017	2018	2018	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	1963.05	2035.53	3028.05	3567.69	3716.09	3.69	48.76	4.16
Fishery Related	62.64	55.86	56.12	54.82	53.55	-10.83	0.48	-2.31
Mining Related	71.55	41.80	31.51	15.21	21.18	-41.57	-24.62	39.30
Agriculture, Forestry & Beverage Production Related	3632.41	2963.13	2282.77	2699.09	2716.66	-18.43	-22.96	0.65
Construction	10750.27	7902.75	6629.62	8004.41	8127.64	-26.49	-16.11	1.54
Electricity, Gas and Water	194.69	314.99	167.79	199.49	201.95	61.79	-46.73	1.23
Metal Products, Machinery & Electronic Equipment & Asse	829.16	750.81	854.05	1128.18	1090.92	-9.45	13.75	-3.30
Transport, Communication and Public Utilities	7098.04	6411.94	4884.19	5023.36	5056.61	-9.67	-23.83	0.66
Wholesaler & Retailer	8491.89	7588.55	5731.96	7230.15	7443.51	-10.64	-24.47	2.95
Finance, Insurance and Real Estate	4704.90	4217.40	3615.57	4761.18	4660.60	-10.36	-14.27	-2.11
Hotel or Restaurant	1459.52	1776.67	1380.10	1609.30	1698.38	21.73	-22.32	5.54
Other Services	2195.70	2185.50	1840.60	1750.09	1852.18	-0.46	-15.78	5.83
Consumption Loans	5546.54	4577.78	4645.89	3930.45	4187.32	-17.47	1.49	6.54
Local Government	59.99	37.50	37.20	33.18	33.18	-37.50	-0.80	0.00
Others	17667.77	15523.75	13960.21	16241.96	16485.09	-12.14	-10.07	1.50
TOTAL	64728.11	56383.96	49145.62	56248.56	57344.86	-12.89	-12.84	1.95
Productwise								
Term Loan	7859.26	7852.76	6830.51	9171.67	9018.69	-0.08	-13.02	-1.67
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	7782.36	7850.29	-15.59	-31.17	0.87
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	8542.32	6730.72	6314.04	8063.19	8059.66	-21.21	-6.19	-0.04
Real Estate Loan	8681.64	7195.24	6118.05	6690.34	7660.61	-17.12	-14.97	14.50
Margin Nature Loan	3893.22	4046.55	2914.77	2194.99	2229.67	3.94	-27.97	1.58
Hire Purchase Loan	7589.24	6842.49	5759.29	6232.95	6191.30	-9.84	-15.83	-0.67
Deprived Sector Loan	2175.58	2294.65	2141.25	2796.18	2791.43	0.00	0.00	-0.17
Bills Purchased	6.40	6.40	2.60	0.00	2.60	0.00	-59.38	0.00
Other Product	13201.26	10627.73	11640.40	13316.88	13540.61	-19.49	9.53	1.68
Total	64728.11	56383.96	49145.62	56248.56	57344.86	-12.89	-12.84	1.95
Collateral wise								
Gold and Silver	449.73	126.42	305.64	536.11	603.93	-71.89	141.77	12.65
Government Securities	20.72	16.63	11.75	9.90	0.00	-19.73	-29.33	#####
Non Governmental Securities	2263.45	1923.44	1160.09	943.51	999.88	-15.02	-39.69	5.97
Fixed Deposit Receipts	1248.78	854.92	1628.29	839.93	1038.68	-31.54	90.46	23.66
Own	1248.78	854.92	1628.29	839.93	1038.68	-31.54	90.46	23.66
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	44791.22	45618.09	-17.33	-12.40	1.85
Fixed Assets	52784.94	43597.21	38299.28	44706.90	45530.81	-17.41	-12.15	1.84
Current Assets	204.97	211.14	76.59	84.32	87.28	3.01	-63.72	3.51
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	2267.12	2208.56	44.06	18.16	-2.58
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	1302.06	1321.18	105.83	27.22	1.47
Personal Guarantee	126.05	157.91	315.12	736.73	730.23	25.27	99.55	-0.88
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	191.10	119.92	-1.37	-47.77	-37.25
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	6858.17	6873.13	19.02	-20.25	0.22
Total	64728.01	56383.96	49145.62	56248.56	57344.86	-12.89	-12.84	1.95

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	MBL
Liabilities														
1	CAPITAL FUND	11446.74	14300.20	14060.76	18684.15	11823.23	11612.06	10826.58	10437.87	11863.75	10570.77	6472.58	10074.38	9033.73
	a. Paid-up Capital	8042.66	9004.80	8043.22	10645.60	8011.43	8114.53	8046.91	8088.30	8106.86	6245.38	4679.06	8031.12	8055.69
	b. Calls in Advance											0.79		
	c. Proposed Bonus Share										827.51			
	d. General Reserves	3261.04	6437.75	4790.50	4053.19	3181.85	2954.27	1694.80	2065.47	2687.89	1956.41	1180.34	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	326.58	333.77	272.33	-31.01	2.78	120.37	155.54	10.58	-414.13	192.86	17.83	
	g. Others Reserves Fund	845.91	-1468.93	893.20	1994.57	660.96	543.26	700.33	163.73	674.98	1530.89	1023.93	292.22	65.14
2	BORROWINGS	144.02	317.75	92.52	2012.67		600.00	3709.59	333.99	1095.56	1018.60	684.91	4242.27	637.80
	a. NRB	34.52	92.97	32.52	505.85				333.99	26.71	18.60	684.91	742.27	637.80
	b. Interbank Borrowing	109.50	164.78		256.82			877.60						
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.		60.00					1831.99						
	e. Bonds and Securities			60.00	1250.00		600.00	1000.00		1068.85	1000.00		3500.00	
3	DEPOSITS	99831.38	169331.00	135978.42	140071.17	67387.76	99743.05	84216.42	48003.96	114852.46	76774.25	63328.56	151174.84	72474.72
	a. Current	24940.77	45813.27	16643.91	14965.22	15525.13	9999.65	7133.10	6356.08	10439.22	5776.79	3971.95	11281.52	2652.07
	Domestic	24741.32	45761.24	14196.51	12128.12	9691.41	7965.23	6883.60	5961.72	10170.78	5517.92	3945.87	11193.09	2594.99
	Foreign	199.45	52.03	2447.40	2837.10	5833.72	2034.43	249.51	394.36	268.44	257.87	26.07	88.42	57.08
	b. Savings	51480.58	92572.16	47227.28	39286.04	22988.62	38998.62	29158.24	12971.51	38539.48	20952.60	18802.84	48019.54	21790.41
	Domestic	51473.94	92564.80	44181.02	38324.43	20012.85	37830.97	29007.70	12912.69	38435.14	20724.44	18777.02	47955.11	21758.07
	Foreign	6.65	7.36	3046.26	961.62	2975.77	1167.65	150.55	58.82	104.34	228.16	25.81	64.43	32.34
	c. Fixed	19274.52	20386.25	45170.38	66009.62	24731.73	41944.17	44444.60	23355.70	54063.67	41477.98	25111.07	65513.30	41780.89
	Domestic	19186.92	20386.25	42073.94	62317.37	18219.68	38916.93	42908.80	23246.00	49845.66	41464.25	24573.54	61623.23	41737.01
	Foreign	87.60		3096.44	3692.25	6512.05	3027.24	1535.80	109.70	4218.01	13.73	537.53	3890.07	43.88
	d. Call Deposits	3860.03	8929.49	25306.27	16572.34	3128.88	6673.48	2566.79	4469.32	10433.98	7519.34	14947.34	25827.07	5763.53
	Domestic	3860.03	8905.28	22419.95	14656.71	1828.43	5052.71	2367.96	4430.07	6399.78	7414.85	14823.40	25431.35	5614.43
	Foreign		24.21	2886.33	1915.62	1300.46	1620.76	198.83	39.26	4034.19	104.49	123.94	395.73	149.10
	e. Others	275.47	1629.83	1630.58	3237.94	1013.39	2127.12	913.69	851.35	1376.12	1047.54	495.37	533.41	487.82
	Domestic	263.57	1629.83	1561.54	2531.54	645.75	1538.13	658.44	851.11	1376.12	624.43	494.33	408.63	397.39
	Foreign	11.90		69.04	706.40	367.65	588.99	255.25	0.24		423.11	1.04	124.79	90.44
4	Bills Payable	24.57	102.97	333.81		178.18	142.13	328.03	23.91	364.67	47.51	22.28	169.27	32.36
5	Other Liabilities	11827.58	25361.32	15082.93	18238.65	3280.68	4179.85	4492.35	8437.22	15316.23	4546.91	6995.03	6065.32	7547.88
	1. Sundry Creditors	3104.52	1206.15	11428.34	2378.83	349.62	21.35	224.77	365.24	482.88	187.48	269.51	3089.88	3018.53
	2. Loan Loss Provision	2447.08	5032.26	1683.49	2491.73	541.03	1570.78	969.18	766.37	1129.03	2234.82	2514.45	1280.98	817.62
	3. Interest Suspense a/c	4859.58	11660.70	472.43	731.41	218.90	681.32	105.88	328.35	203.83	388.05	1329.34	401.21	281.63
	4. Others	1416.40	7462.21	1498.68	12636.67	2171.13	1906.39	3192.52	6977.25	13500.50	1736.56	2881.74	1291.25	3430.10
		-640.64						6.81	187.61	7.71		6.83		
7	Profit & Loss A/c	3399.72	4421.97	4098.84	3579.45	2118.30	2451.43	1877.16	1750.61	2544.54	1527.22	1074.21	1202.30	1206.95
	TOTAL Liabilities	126033.37	213835.21	169647.29	182586.08	84788.15	118728.52	105456.93	69175.17	146044.93	94485.26	78584.40	172928.37	90933.45
Assets														
1	LIQUID FUNDS	10923.56	22888.88	15321.02	17865.49	19411.01	9300.53	10921.00	10596.12	28036.60	8687.31	7739.54	22900.64	7805.43
	a. Cash Balance	3943.64	5066.10	2338.79	2928.74	1014.37	1716.61	2374.35	1752.79	3370.33	2126.75	2335.25	3754.38	1553.98
	Nepalese Notes & Coins	3903.04	4991.13	2168.12	2524.50	894.76	1618.19	2330.28	1726.76	3316.91	2084.03	2315.62	3448.88	1511.67
	Foreign Currency	40.60	74.97	170.67	404.24	119.61	98.42	44.07	26.03	53.43	42.73	19.64	305.51	42.31
	b. Bank Balance	6979.92	17722.78	12982.23	14936.75	6700.99	7083.91	8546.65	8843.33	24666.27	6560.56	5404.28	19146.26	6251.45
	1. In Nepal Rastra Bank	6283.66	16197.00	11327.63	12367.85	5706.71	5159.26	5626.59	6890.13	18938.75	5264.47	4826.76	15812.10	5595.91
	Domestic Currency	6270.33	16087.74	10806.66	12094.21	5599.56	5056.79	5605.02	6853.27	18888.92	5226.70	4817.45	15699.21	5572.52
	Foreign Currency	13.33	109.26	520.97	273.64	107.15	102.47	21.57	36.86	49.83	37.78	9.31	112.88	23.39
	2. "A" Class Licensed Institution	194.52	1073.34	281.42	521.87	68.81		186.74	190.12	663.72	603.21	419.00	433.95	357.70
	Domestic Currency	194.52	1058.40	281.42	507.83	68.81		186.74	188.08	642.31	573.27	411.14	273.61	353.31
	Foreign Currency		14.94		14.04				2.04	21.41	29.94	7.86	160.34	4.40
	3. Other Financial Ins.				4.48			115.96						14.87
	4. In Foreign Banks	501.74	452.44	1373.19	2042.56	925.47	1808.69	2733.32	1763.08	5063.79	692.88	158.52	2900.21	282.97
	c. Money at Call		100.00			11695.66		500.00						
	Domestic Currency		100.00					500.00						
	Foreign Currency					11695.66								
2	INVESTMENT IN SECURITIES	12724.96	43975.35	14772.17	15665.85	9141.71	12085.44	13167.66	4252.82	15426.91	10514.34	8558.26	13708.59	7629.92
	a. Govt. Securities	12103.01	37162.35	14772.17	15665.85	4418.93	10211.07	9381.43	4252.82	15426.91	9132.37	8558.26	13708.59	7629.92
	b. NRB Bond	621.95	6813.00			4722.78	600.00	3786.23				1381.98		
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents						1274.38							
3	SHARE & OTHER INVESTMENT	4301.55	920.59	10701.59	11220.00	7001.34	5177.55	755.42	2841.17	3368.60	2170.55	690.92	2349.63	3073.00
	a. Interbank Lending	1100.00				250.00						568.10		74.00
	b. Non Residents		91.16	10071.24	10251.14		4962.75	515.59	2259.78	3291.00	1842.02		858.28	1371.25
	c. Others	3201.55	829.43	630.35	968.86	6751.34	214.80	239.83	581.40	77.60	328.53	122.81	1491.35	1627.75
4	LOANS & ADVANCES	79629.70	120814.45	112266.77	121432.14	46689.07	86780.57	75470.09	42161.04	93890.30	69463.29	53865.72	120666.12	64365.67
	a. Private Sector	79629.70	115452.38	107874.77	120200.37	44541.60	81321.23	71805.76	40617.11	89753.19	66517.64	51703.69	120666.12	62283.09
	b. Financial Institutions		4227.22	4392.00	1231.77	2147.48	4201.51	3664.32	1543.93	3120.07	2611.10	2052.43		2079.51
	c. Government Organizations		1134.85		1266.84					1017.04	334.55	109.61		3.07
5	BILL PURCHASED	2												

S.N.	BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata	Mega	Civil	Century	
Liabilities																
1	CAPITAL FUND	9324.21	9581.59	10822.84	21782.82	11304.82	9392.88	9434.21	9664.87	14488.42	10574.50	8793.73	11351.52	8768.71	8645.80	
	a. Paid-up Capital	7163.06	8221.67	8464.39	13937.93	8888.38	8033.24	8033.30	8152.56	7603.29	8233.95	8000.79	10285.53	7259.31	8063.43	
	b. Calls in Advance														0.04	
	c. Proposed Bonus Share									1140.49				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	139.02		122.09					127.16	2944.10	167.26		2.56	36.39	7.44	
	f. Retained Earning	619.93	125.97	74.44	334.96	177.44	129.10	81.86	13.70	1033.84	39.46	0.35	175.48	5.20	17.00	
	g. Others Reserves Fund	325.59	298.94	802.32	2117.80	664.08	318.33	73.91	213.93	465.61	939.06	87.57	167.28	120.06	51.55	
2	BORROWINGS	538.86	1066.92	2183.39	1016.92	1434.65	3745.04	1269.89	523.73	1660.07	702.21	314.08	1582.26	1308.42	586.57	
	a. NRB	17.58	666.92	692.43	195.16	860.23	695.04	1269.89	523.73	660.07	702.21	207.10	595.75	548.72	586.57	
	b. Interbank Borrowing	521.28		279.86			2550.00			500.00		106.98	986.52	759.70		
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.			7.58	361.77	174.42		0.00								
	e. Bonds and Securities		400.00	1203.52	460.00	400.00	500.00			500.00						
3	DEPOSITS	69651.22	67735.87	101748.24	105006.50	106510.44	61481.32	81312.97	69481.45	84507.14	97259.66	60169.30	62964.51	40012.67	61321.55	
	a. Current	3024.83	3340.93	9004.78	12691.34	7363.54	2584.26	4894.27	4013.95	4855.21	5145.37	2737.72	3986.11	1610.25	2641.81	
	Domestic	2980.92	3050.74	8823.65	12886.15	7206.40	2480.69	4697.50	3898.90	4548.16	5100.70	2731.36	3903.00	1601.98	2448.48	
	Foreign	43.90	290.18	181.13	5.20	157.14	103.57	196.77	115.04	307.06	44.66	6.36	83.10	8.27	193.33	
	b. Savings	16383.39	18789.83	27171.11	33810.29	36870.35	13588.11	18471.56	19835.12	20149.97	38044.76	18259.56	15529.54	9616.90	13928.29	
	Domestic	16277.38	18575.13	27073.46	33809.98	36607.60	13477.19	18452.98	19770.64	20033.78	38024.45	18254.46	15451.84	9559.22	13915.23	
	Foreign	106.01	214.69	97.64	0.31	262.75	110.92	18.58	64.48	116.19	20.31	5.09	77.70	57.67	13.06	
	c. Fixed	32551.45	34419.02	40726.84	56277.46	53385.41	41121.11	31692.79	39986.82	45883.76	36607.20	32466.45	28902.81	18631.31	28400.21	
	Domestic	31925.06	32557.56	40690.08	56277.46	52136.47	40785.05	31089.44	38938.74	45005.78	35683.53	32466.45	28902.81	18570.99	28400.21	
	Foreign	626.39	1861.46	36.77		1248.94	336.06	603.35	1048.08	877.98	923.67			60.32		
	d. Call Deposits	17284.65	10158.70	23821.13	1388.69	7968.98	3764.43	24910.36	4593.27	8273.63	16546.98	6402.19	14026.11	9602.77	15938.49	
	Domestic	17017.87	8823.06	23770.18	1388.69	7907.03	3751.66	24890.87	4505.03	7996.11	16164.44	6402.19	13973.17	9587.73	15934.13	
	Foreign	266.77	1335.64	50.95		61.96	12.77	19.49	88.24	277.52	382.54		52.94	15.04	4.36	
	e. Others	406.91	1027.39	1024.39	838.72	922.15	423.41	1343.97	1052.29	5344.56	915.35	303.39	519.95	551.45	412.75	
	Domestic	406.91	913.07	989.50	838.72	909.98	423.41	1343.97	1052.28	4506.22	915.35	303.39	519.95	551.45	412.75	
	Foreign		114.32	34.89		12.17			0.02	838.35						
4	Bills Payable	210.02	13.05				79.85	351.56	23.71	98.40	40.06	35.26	98.56	69.27	260.66	
5	Other Liabilities	9047.16	4777.09	8271.59	25002.79	7392.74	4773.55	5352.41	3557.52	3588.27	7652.98	2915.16	4647.23	3489.87	2746.05	
	1. Sundry Creditors	6088.12	152.62	2080.91	6671.94	2206.91	20.20	28.14	9.44	24.97	705.00	74.37	27.81	7.22	119.26	
	2. Loan Loss Provision	1160.07	1088.73	1409.36	3671.47	1448.65	1258.01	1043.65	1061.55	1231.44	2503.07	1118.56	855.23	1211.20	760.76	
	3. Interest Suspense a/c	321.35	142.23	206.51	1497.08	292.29	759.47	320.87	431.93	194.19	1496.71	311.78	182.81	444.93	106.84	
	4. Others	1477.62	3393.50	4574.82	13162.30	3444.89	2735.86	3959.75	2054.61	2137.66	2946.20	1410.45	3581.38	1826.52	1759.18	
6	Reconciliation A/c										0.07					
7	Profit & Loss A/c	964.45	1166.63	1722.23	3696.27	2156.59	1408.45	1890.28	1325.40	1812.97	1129.66	899.34	1021.94	644.20	852.13	
	TOTAL Liabilities	89735.92	84341.14	124748.30	156505.30	128799.24	80881.08	99611.32	84576.69	106155.26	117359.14	73126.87	81666.04	54293.14	74412.76	
Assets																
1	LIQUID FUNDS	8936.67	6981.36	10563.36	14810.76	8620.43	7778.41	13036.81	7311.89	8605.80	11846.19	6962.58	9095.22	4110.67	10104.13	
	a. Cash Balance	2033.65	1619.08	2241.31	3899.69	2683.12	1646.98	2427.64	1535.26	2409.72	2961.89	1751.90	2145.47	1193.69	2334.10	
	Nepalese Notes & Coins	1985.03	1574.23	2132.27	3887.73	2589.43	1573.55	2391.34	1466.39	2256.43	2808.50	1734.49	1997.21	1172.63	2310.99	
	Foreign Currency	48.63	44.85	109.04	11.96	93.69	73.43	36.31	68.86	153.29	153.39	17.42	148.26	21.06	23.11	
	b. Bank Balance	6782.35	5362.28	6922.05	10980.70	5937.32	5828.13	10560.94	5776.64	5959.34	7196.34	5210.68	5444.13	2916.98	7770.03	
	1. In Nepal Rastra Bank	5582.76	3449.48	6454.93	9087.58	4768.98	4102.99	8815.84	5032.99	5136.35	6164.03	4681.39	4627.65	2186.92	5997.64	
	Domestic Currency	5548.15	3423.57	6409.43	9050.27	4734.27	4089.27	8777.83	4999.60	4038.11	6112.43	4643.30	4540.13	2178.89	5954.55	
	Foreign Currency	34.61	25.91	45.50	37.31	34.72	13.72	38.00	33.39	1098.25	51.60	38.09	87.52	8.03	43.09	
	2. "A" Class Licensed Institution	456.01	466.83	147.31	1445.96	459.21	357.96	562.34	165.14	194.54	413.96	235.65	355.75	242.10	642.82	
	Domestic Currency	442.78	464.13	145.38	1444.86	457.59	356.66	547.89	164.98	194.54	405.03	211.57	347.58	235.97	572.28	
	Foreign Currency	13.23	2.70	1.93	1.10	1.61	1.30	14.45	0.16	8.94	24.09	8.16	6.13	70.55		
	3. Other Financial Ins.				5.47	13.47			1.32	3.12	20.79	1.00		11.10		
	4. In Foreign Banks	743.58	1445.97	319.80	369.69	695.66	1367.17	1182.76	577.18	625.33	597.55	292.64	460.72	487.96	1118.47	
	c. Money at Call	120.67		1400.00	2.36	303.30		48.22		236.74	1687.96		1505.63			
	Domestic Currency			1400.00				48.22			1600.00					
	Foreign Currency	120.67			2.36	303.30				236.74	87.96		1505.63			
2	INVESTMENT IN SECURITIES	8501.08	5457.95	15851.36	11190.81	17645.87	6346.50	7171.93	9043.64	10334.63	14438.51	5720.92	8130.32	5413.83	4924.18	
	a. Govt. Securities	8501.08	5206.19	9406.13	8164.31	16645.87	6346.50	7171.93	7333.79	9634.63	14438.51	5720.92	6357.09	5413.83	4023.79	
	b. NRB Bond			6445.23	3026.50	1000.00			1600.00	700.00			1773.23	900.00		
	c. Govt. Non-Fin. Ins.													0.39		
	d. Other Non-Fin. Ins.		251.76													
	e. Non Residents								109.85							
3	SHARE & OTHER INVESTMENT	1802.25	4524.99	4264.48	5915.46	3174.22	2352.23	3531.89	4360.79	3288.34	3507.16	2548.38	2847.25	1260.26	1555.13	
	a. Interbank Lending	32.91	329.10		60.00	605.31		20.68	3841.66	826.27		1058.20		432.42		
	b. Non Residents	1162.44	2451.43	1962.33		1155.14	1929.57			1649.97	2215.41	1316.40	859.31	1071.87		
	c. Others	606.89	1744.46	2302.15	5855.46	1413.77	422.66	3511.21	519.13	812.11	1291.75	173.78	1987.94	188.39	1122.71	
4	LOANS & ADVANCES	62740.97	61964.45	86131.20	100161.97	93373.42	57843.86	70600.73	60553.74	75637.92	75978.21	54388.93	57264.05	40645.36	54984.71	
	a. Private Sector	60474.17	60291.59	86131.20	100161.97	93373.42	56417.38	66236.91	59403.27	72766.34	75978.21	52273.02	55183.18	38102.40	53239.62	
	b. Financial Institutions	2265.64	1672.85				1426.48	3573.93	1150.47	2871.58		1615.90	2080.86	2034.35	1745.09	
	c. Government Organizations	1.17														

S.N.	BFI Name	Sanima	MahalaumiDB	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western	Deva	Miteri	Tinau	Muktinath	Kankai	Bhargav	
Liabilities																
1	CAPITAL FUND	9052.65	3502.89	-13.99	613.98	537.94	2814.02	804.39	562.64	2739.56	586.37	582.42	2964.20	545.52	481.20	
	a. Paid-up Capital	8001.26	2633.80	55.57	509.67	502.83	2506.39	692.67	504.07	2533.68	500.00	506.93	2591.76	500.00	408.43	
	b. Calls in Advance			6.12												
	c. Proposed Bonus Share			10.05												
	d. General Reserves	832.54	677.30	17.52	98.14	20.28	261.39	105.96	51.75	229.09	80.67	58.74	296.15	28.58	70.11	
	e. Share Premium				4.33		26.65	4.89		7.59			65.04	15.65		
	f. Retained Earning	72.48	17.45	-113.01	0.29	14.83	17.76	0.03	6.17	-171.11	1.43	16.02	1.00	1.30	2.12	
	g. Others Reserves Fund	146.37	174.35	9.76	1.55		1.84	0.83	0.66	140.30	4.27	0.72	10.25		0.54	
2	BORROWINGS	728.95					2.50									
	a. NRB	358.95					2.50									
	b. Interbank Borrowing															
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities	370.00														
3	DEPOSITS	79183.35	27276.84	100.86	3751.12	2484.54	17788.23	5235.34	3196.87	15698.10	3814.29	4915.76	30354.84	1889.55	3113.55	
	a. Current	5854.78	664.89		176.91	24.76	323.32	134.93	82.94	291.11	75.86	99.35	736.33	56.95	128.87	
	Domestic	5704.78	662.84		176.91	24.76	323.32	134.93	82.94	291.00	75.86	99.35	736.33	56.95	128.87	
	Foreign	150.00	2.06							0.11						
	b. Savings	28430.89	11369.08	76.70	2608.59	1197.78	7087.69	2229.90	1905.33	6036.29	1219.79	2162.79	11516.14	718.45	1194.19	
	Domestic	28042.54	11369.06	76.70	2608.59	1197.78	7087.69	2229.90	1905.33	6034.88	1219.79	2162.79	11515.59	718.45	1194.19	
	Foreign	388.35	0.02							1.42			0.55			
	c. Fixed	36471.01	11622.36	24.03	842.91	875.16	7184.97	1929.03	827.00	7027.46	1984.79	2126.25	12154.27	572.60	1158.32	
	Domestic	36465.52	11622.36	24.03	842.91	875.16	7184.97	1929.03	827.00	7027.46	1984.79	2126.25	12154.27	572.60	1158.32	
	Foreign	5.49														
	d. Call Deposits	7872.01	3617.85		122.72	381.25	3176.05	939.91	381.58	2336.47	533.52	447.34	5936.18	541.43	605.86	
	Domestic	7765.17	3617.85		122.72	381.25	3176.05	939.91	381.58	2336.47	533.52	447.34	5932.41	541.43	605.86	
	Foreign	106.84											3.78			
	e. Others	554.65	2.67	0.13		5.60	16.20	1.57	0.01	6.77	0.33	80.03	11.93	0.13	26.31	
	Domestic	527.23	2.67	0.13		5.60	16.20	1.57	0.01	6.77	0.33	80.03	11.93	0.13	26.31	
	Foreign	27.42														
4	Bills Payable		4.10				21.25			5.64			10.91			
5	Other Liabilities	4177.34	2663.53	71.71	137.29	74.59	776.58	255.54	131.00	989.33	136.16	157.90	1790.89	61.21	59.49	
	1. Sundry Creditors	58.17	146.00	26.49	6.59	4.09	59.52	8.06	18.25	155.12	12.51	5.56	0.58	2.67	13.61	
	2. Loan Loss Provision	817.87	726.72	12.83	36.40	33.10	209.39	65.32	40.27	357.76	31.78	42.93	257.02	20.99	29.53	
	3. Interest Suspense a/c	217.27	268.73	15.26	6.51	23.36	86.23	22.57		109.64	1.65	1.91	135.93	2.44	3.53	
	4. Others	3084.03	1522.08	17.12	87.79	14.05	421.44	159.59	72.48	366.80	90.23	107.50	1397.36	35.11	12.82	
6	Reconciliation A/c		0.86	63.57						3.30	700.31					
7	Profit & Loss A/c	1689.77	523.64	112.65	120.05	10.20	327.66	156.60	92.80	275.38	113.59	71.76	573.63	44.57	62.27	
	TOTAL Liabilities	94832.07	33971.86	334.78	4622.43	3107.27	21730.25	6451.86	3983.31	19711.29	5350.73	5727.84	35694.48	2540.85	3716.51	
Assets																
1	LIQUID FUNDS	7145.17	8365.27	121.65	1487.43	1683.44	5505.57	1688.05	1099.58	4642.09	1404.97	1401.15	8325.56	772.27	1122.01	
	a. Cash Balance	1082.30	421.79	2.06	83.40	146.66	399.83	227.75	114.93	589.73	87.48	122.59	693.21	82.21	67.69	
	Nepalese Notes & Coins	1027.27	391.73	2.06	83.40	146.66	398.80	227.75	114.93	586.58	87.48	122.59	692.57	82.21	67.69	
	Foreign Currency	55.02	30.06				1.03			3.15			0.64			
	b. Bank Balance	6062.87	7943.49	119.59	207.34	150.76	5105.74	388.13	191.00	727.30	193.28	1220.15	1442.32	95.90	1054.32	
	1. In Nepal Rastra Bank	5597.47	1352.23	36.25	164.64	150.76	818.76	83.20	44.72	707.06	153.28	175.71	1439.80	80.90	140.98	
	Domestic Currency	5575.81	1352.23	36.25	164.64	150.76	818.76	83.20	44.72	706.52	153.28	175.71	1439.80	80.90	140.98	
	Foreign Currency	21.66								0.54						
	2. "A" Class Licensed Institution	104.52	5953.34	39.51	42.70		3345.34	304.93	146.28	19.94	40.00	887.26	2.52	15.00	542.17	
	Domestic Currency	102.11	5931.51	39.51	42.70		3345.34	304.93	146.28	19.26	40.00	887.26		15.00	542.17	
	Foreign Currency	2.41	21.83							0.67			2.52			
	3. Other Financial Ins.		635.16	43.82			937.04			0.31			157.18		371.17	
	4. In Foreign Banks	360.88	2.75				4.60									
	c. Money at Call				1196.68	1386.02		1072.18	793.65	3325.06	1124.21	58.40	6190.03	594.16		
	Domestic Currency				1196.68	1386.02		1072.18	793.65	3307.55	1124.21	58.40	6190.03	594.16		
	Foreign Currency									17.51						
2	INVESTMENT IN SECURITIES	9311.60	1381.88				400.16			377.68		105.00	392.15		1.00	
	a. Govt. Securities	9061.60	1381.88				400.16			377.68		105.00	392.15		1.00	
	b. NRB Bond	250.00														
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin. Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	4319.68	420.61	12.03	2.00		370.70	72.44		367.31	10.47	29.36	311.40	31.37	28.34	
	a. Interbank Lending	632.91								20.40						
	b. Non Residents	2742.27														
	c. Others	944.49	420.61	12.03	2.00		370.70	72.44		346.90	10.47	29.36	311.40	31.37	28.34	
4	LOANS & ADVANCES	69481.56	21659.52	15.53	2982.66	1210.26	14659.12	4297.58	2664.85	13591.15	3121.01	3930.23	25260.01	1659.81	2398.16	
	a. Private Sector	67549.27	21144.53	15.53	2982.66	1210.26	14659.12	4297.58	2664.85	13288.56	3121.01	3855.23	25260.01	1659.81	2398.16	
	b. Financial Institutions	1755.48	515.00							302.58		75.00				
	c. Government Organizations	176.82														
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	939.56	470.53	2.27	67.30	79.48	212.72	130.70	66.81	231.01	34.15	184.32	480.89	34.00	87.17	
8	OTHER ASSETS	3634.50	1351.51	111.78	83.04	134.09	581.98	263.06	152.06	475.66	79.82	75.13	924.46	43.40	79.83	
	a. Accrued Interest:	367.29	344.54	17.40	6.51	23.3										

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	3276.60	286.32	2870.10	181.47	587.66	2803.78	532.38	1646.92	555.51	2920.14	561.79	546.05
	a. Paid-up Capital	2534.88	2515.24	2750.00	210.59	2502.66	200.00	525.03	2593.61	492.24	1378.62	506.00	2173.28	519.28	500.03
	b. Calls in Advance						162.25								
	c. Proposed Bonus Share														
	d. General Reserves	256.73	362.11	451.13	21.63	274.52	15.10	56.89	174.43	25.40	244.16	46.97	460.51	36.93	21.23
	e. Share Premium	16.30	28.61	27.90	10.75	27.57		4.78	4.77	11.93		1.77	14.20		6.01
	f. Retained Earning	1.44	16.54	22.74	29.89	0.59	-195.93	0.34	-4.77	0.22	11.46	0.15	-241.33	5.19	18.11
	g. Others Reserves Fund	14.90	1.57	24.83	13.45	64.77	0.05	0.62	35.73	2.59	12.68	0.62	513.48	0.39	0.68
2	BORROWINGS	218.50							510.00						
	a. NRB	218.50													
	b. Interbank Borrowing								510.00						
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	21221.21	21455.19	23501.68	816.51	15750.26	71.91	2875.44	19548.27	1839.92	14539.92	4002.19	22182.81	4056.20	2274.73
	a. Current	428.01	277.10	388.21	20.77	244.62		138.31	926.44	81.45	363.68	241.66	419.79	9.42	453.87
	Domestic	428.01	277.10	388.21	20.77	244.62		138.31	926.35	77.48	363.68	241.66	419.79	9.42	453.87
	Foreign								0.09						
	b. Savings	8511.19	7609.74	7563.92	535.30	5716.54	42.29	1576.05	5744.81	767.01	8133.82	2167.51	6093.44	1779.80	982.12
	Domestic	8511.19	7609.74	7563.92	535.30	5716.54	42.29	1576.05	5743.52	767.01	8133.82	2167.51	6093.35	1779.80	
	Foreign								1.30				0.09		982.12
	c. Fixed	8445.72	10445.59	10828.03	184.37	6785.47	5.86	926.16	7838.93	576.05	5310.85	986.68	10542.13	1536.82	307.67
	Domestic	8445.72	10445.59	10828.03	184.37	6785.47	5.86	926.16	7838.93	576.05	5310.85	986.68	10542.13	1536.82	307.67
	Foreign														
	d. Call Deposits	3815.07	3119.40	4715.05	76.07	3003.64	14.48	233.97	5004.36	413.79	729.63	606.34	5097.93	730.16	530.46
	Domestic	3815.07	3119.40	4715.05	76.07	3003.64	14.48	233.97	5004.36	412.99	729.63	606.34	5097.93	730.16	530.46
	Foreign									0.81					
	e. Others	21.21	3.36	6.46			9.27	0.95	33.72	1.61	1.94		29.52		0.62
	Domestic	21.21	3.36	6.46			9.27	0.95	33.72	1.61	1.94		29.52		0.62
	Foreign														
4	Bills Payable	0.33	0.76	9.05									2.15		
5	Other Liabilities	998.24	838.93	956.09	64.29	959.91	567.77	138.61	1068.19	126.69	426.85	92.21	2252.22	193.81	85.46
	1. Sundry Creditors	105.48	10.19	43.62	15.25	79.38	9.89	7.27	14.14	62.92	63.35	7.68	122.58	0.08	0.39
	2. Loan Loss Provision	230.79	253.57	245.35	25.10	208.37	171.43	25.74	217.00	18.89	130.00	42.25	574.56	36.47	43.53
	3. Interest Suspense a/c	59.97	72.17	88.78	5.28	69.80	188.14	0.67	93.14	1.78	12.90	6.56	253.56	3.12	10.08
	4. Others	601.99	503.00	578.34	18.66	602.36	198.31	104.92	743.91	43.10	220.60	35.71	1301.52	154.14	31.45
6	Reconciliation A/c	3813.96				1.74			0.05						
7	Profit & Loss A/c	437.87	400.30	487.44	26.09	349.12	24.76	74.59	297.86	54.56	322.61	77.43	401.73	76.93	24.65
	TOTAL Liabilities	29514.34	25619.26	28230.86	1193.21	19931.13	845.91	3676.30	24228.14	2553.55	16936.29	4727.35	27759.05	4888.74	2930.89
Assets															
1	LIQUID FUNDS	5628.31	5688.15	6692.60	327.37	5393.87	146.02	1116.06	6254.95	706.14	2934.38	1154.84	5599.74	1415.62	1187.98
	a. Cash Balance	448.12	535.42	630.29	34.82	442.69	2.15	47.35	532.72	63.32	288.37	52.89	442.77	102.11	100.36
	Nepalese Notes & Coins	447.97	532.94	629.76	34.82	442.69	2.15	47.35	532.72	63.32	288.37	52.89	442.77	102.11	100.36
	Foreign Currency	0.15	2.48	0.52					143.27				2.00		
	b. Bank Balance	1078.04	5152.73	1134.92	58.89	4951.18	143.88	1068.71	716.51	80.43	850.16	213.65	5156.97	241.88	117.55
	1. In Nepal Rastra Bank	1078.04	1122.47	1134.92	21.39	824.63	29.17	196.29	661.37	80.43	837.25	83.65	972.15	241.88	62.50
	Domestic Currency	1078.04	1122.43	1134.92	21.39	824.63	29.17	196.29	661.26	80.43	837.25	83.65	972.15	241.88	62.50
	Foreign Currency		0.04						0.11						
	2. "A" Class Licensed Institution	3409.72		37.50	3066.57	110.99	405.29	55.14		12.89	130.00		3527.85		55.05
	Domestic Currency	3409.72		37.50	3066.57	110.99	405.29	54.83		12.89	130.00		3525.41		55.05
	Foreign Currency							0.32					2.43		
	3. Other Financial Ins.	620.54			1059.98	3.72	467.14			0.02			656.97		
	4. In Foreign Banks														
	c. Money at Call	4102.15		4927.40	233.66			5005.72	562.39	1795.85	888.30		1071.63		970.07
	Domestic Currency	4102.15		4927.40	233.66			5005.30	562.39	1795.85	888.30		1071.63		970.07
	Foreign Currency							0.42							
2	INVESTMENT IN SECURITIES	330.00	605.63	525.00		190.00		20.00	527.20		999.35	20.00	1353.41		10.00
	a. Govt. Securities	230.00	605.63	525.00		190.00			527.20		999.35	20.00	1353.41		10.00
	b. NRB Bond	100.00						20.00							
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	176.72	258.45	111.63		244.54		40.75	249.68	44.26	63.67	31.08	411.61	0.25	19.69
	a. Interbank Lending														
	b. Non Residents														
	c. Others	176.72	258.45	111.63		244.54		40.75	249.68	44.26	63.67	31.08	411.61	0.25	19.69
4	LOANS & ADVANCES	18851.04	18361.14	20065.09	800.11	13442.18	254.38	2429.12	16100.41	1678.92	12387.42	3351.61	17248.01	3336.88	1602.42
	a. Private Sector	18851.04	18237.07	20065.09	800.11	13442.18	254.38	2429.12	16100.41	1678.92	12387.42	3351.61	17248.01	3336.88	1602.42
	b. Financial Institutions		120.00										1138.12		
	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	256.15	216.75	266.57	19.23	301.43	4.47	22.45	293.59	39.73	229.39	106.40	465.10	46.33	59.43
8	OTHER ASSETS	458.17	486.00	562.02	45.85	359.11	244.47	47.91	775.87	82.45	322.07	61.99	1477.91	89.66	49.61
	a. Accrued Interest:	116.49	162.39	95.33	5.28	69.80	188.04	0.67	157.83	1.78	28.55	6.56	323.55	3.12	10.

S.N.	BFI Name	Sahara	N.Community	Kailash	Salpa	Saptakoshi	Green	NFL	NSMFL	Gurkhas	Goodwill	SJFL	Lalitpur	United FC
Liabilities														
1	CAPITAL FUND	113.58	545.05	3060.26	52.27	530.12	497.36	72.79	59.27	1188.78	917.15	948.89	83.26	960.71
	a. Paid-up Capital	72.99	526.39	2520.64	28.00	508.51	500.00	135.80	233.33	867.99	800.00	800.15	236.87	800.52
	b. Calls in Advance				15.09				84.93					
	c. Proposed Bonus Share													
	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	5.00		2.48	22.40	4.53	9.23		
	f. Retained Earning		0.11	9.13	7.29	1.28	-7.65	-247.67	-396.04	-99.14	6.95	1.20	-273.31	0.19
	g. Others Reserves Fund	0.13	0.02	11.24	0.30	0.80		59.73	23.36	24.00	3.85	2.88		7.35
2	BORROWINGS										304.27	100.00		
	a. NRB										74.27			
	b. Interbank Borrowing										230.00	100.00		
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	376.73	2385.33	22862.11	325.69	1552.71	598.98	64.73	470.25	5524.24	5426.45	3719.48	287.97	5993.71
	a. Current	5.85	36.87	339.01	7.50	78.01	22.90							9.87
	Domestic	5.85	36.87	339.01	7.50	78.01	22.90							9.87
	Foreign			0.01										
	b. Savings	290.93	917.51	6310.73	263.35	440.47	79.51	62.67	30.94	3052.03	1903.38	958.94	122.93	1223.45
	Domestic	290.93	917.51	6310.73	263.35	440.47	79.51	62.67	30.94	3052.03	1903.38	958.94	122.93	1223.45
	Foreign													
	c. Fixed	39.56	917.78	10056.89	31.78	509.93	252.66	2.00		2472.21	3483.19	2760.54	115.84	3459.67
	Domestic	39.56	917.78	10056.89	31.78	509.93	252.66	2.00		2472.21	3483.19	2760.54	115.84	3459.67
	Foreign													
	d. Call Deposits	36.37	513.07	6137.85	20.71	524.29	243.41		203.83				45.40	1300.71
	Domestic	36.37	513.07	6137.85	20.71	524.29	243.41		203.83				45.40	1300.71
	Foreign													
	e. Others	4.02	0.10	17.63	2.33		0.50	0.06	235.48		39.88		3.80	
	Domestic	4.02	0.10	17.63	2.33		0.50	0.06	235.48		39.88		3.80	
	Foreign													
4	Bills Payable													
5	Other Liabilities	22.31	135.67	907.09	11.41	36.12	23.85	593.68	5679.05	770.69	396.82	305.16	579.88	301.97
	1. Sundry Creditors	4.53		69.29	0.08	8.89	3.41	17.87	162.45	6.59	16.09	2.30	31.46	32.50
	2. Loan Loss Provision	8.42	27.22	225.26	6.28	17.14	12.27	147.60	2298.85	168.23	138.30	41.89	293.08	88.60
	3. Interest Suspense a/c	3.39	5.28	45.17	1.33	3.90	4.01	237.28	3118.92	60.31	15.13	2.66	244.67	47.47
	4. Others	5.98	103.17	567.37	3.72	6.19	4.17	190.92	98.84	535.56	227.30	258.31	10.68	133.41
6	Reconciliation A/c								0.05					
7	Profit & Loss A/c	13.76	43.19	553.22	8.07	58.26	9.49	19.54	40.45	11.05	65.42	92.10	85.21	64.15
	TOTAL Liabilities	526.37	3109.25	27382.68	397.44	2177.21	1129.68	750.74	6249.07	7494.75	7110.12	5165.63	1036.32	7320.54
Assets														
1	LIQUID FUNDS	120.81	897.12	5751.24	131.39	715.28	507.26	102.29	148.96	2055.33	1530.45	1099.06	267.31	1203.47
	a. Cash Balance	30.65	52.29	417.93	23.32	42.58	14.84	0.53	0.67	221.35	112.86	51.38	4.97	110.33
	Nepalese Notes & Coins	30.65	52.29	416.89	23.32	42.58	14.84	0.53	0.67	221.35	112.86	51.38	4.97	110.33
	Foreign Currency			1.04										
	b. Bank Balance	90.16	844.83	1225.70	17.31	79.66	492.42	101.76	21.84	167.75	1417.59	1047.67	262.34	1093.14
	1. In Nepal Rastra Bank		105.59	1134.64		79.63	30.32	0.99	2.12	167.75	263.56	86.78	24.24	284.65
	Domestic Currency		105.59	1134.64		79.63	30.32	0.99	2.12	167.75	263.56	86.78	24.24	284.65
	Foreign Currency													
	2. "A" Class Licensed Institution	90.16	385.66	90.95	17.31	0.03	367.37	95.70	1.31		1154.03	803.38	238.11	745.33
	Domestic Currency	90.16	385.66	90.95	17.31	0.03	367.37	95.70	1.31		1154.03	803.38	238.11	745.33
	Foreign Currency													
	3. Other Financial Ins.		353.58	0.10			94.73	5.07	18.41			157.51		63.17
	4. In Foreign Banks													
	c. Money at Call			4107.61	90.75	593.03			126.45	1666.22				
	Domestic Currency			4107.04	90.75	593.03			126.45	1666.22				
	Foreign Currency			0.57										
2	INVESTMENT IN SECURITIES			530.76			5.00		10.01	150.00	275.35	148.50		280.00
	a. Govt. Securities			530.76			5.00		10.01	150.00	275.35	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	351.41		2.51	5.00	10.80	79.89	251.91	316.61	43.20	15.57	238.64
	a. Interbank Lending													
	b. Non Residents													
	c. Others		1.12	351.41		2.51	5.00	10.80	79.89	251.91	316.61	43.20	15.57	238.64
4	LOANS & ADVANCES	377.44	2049.53	20126.96	246.38	1363.05	590.90	147.60	2331.70	4286.49	4673.27	3562.18	467.57	5310.60
	a. Private Sector	377.44	2049.53	19320.28	246.38	814.10	590.90	147.60	2331.70	4286.49	4673.27	3431.68	467.57	5310.60
	b. Financial Institutions			806.68		548.95						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	6.12	79.00	182.76	7.65	31.15	10.91	6.99	53.40	184.87	207.26	101.22	4.28	62.12
8	OTHER ASSETS	21.88	80.37	438.55	11.52	65.23	10.62	389.54	3610.21	409.49	100.51	210.48	281.58	225.18
	a. Accrued Interest:	3.43	5.28	51.75	1.33	3.90	4.01	237.28	3114.27	62.11	15.13	4.26	251.71	56.93
	Financial	1.34	2.71	17.16	0.12	1.08		95.87		11.14		0.85	14.36	
	Government Enterprise			6.59						1.81		1.60		2.98
	Private Sector	2.08	2.58	28.00	1.21	2.82	4.01	141.42	3114.27	49.16	15.13	1.82	237.35	53.94
	b. Staff Loans / Adv.	0.86	29.51	34.85	5.10	17.32	1.04			3.93	3.62	33.84	24.71	73.99
	c. Sundry Debtors	15.47		88.61	0.99	1.03		61.71	427.19	6.70		0.51		20.54
	d. Cash In Transit													
	e. Others	2.13	45.58	263.34	4.10	42.98	5.57	90.55	68.75	336.75	81.75	171.87	5.16	73.72
9	Expenses not Written off		2.11		0.50					0.43	6.67			
10	Non Banking Assets			1.01				92.94	14.91	156.23		1.00		0.53
11	Reconciliation Account													0.00
12	Profit & Loss A/c	0.13												

S.N.	BFI Name	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFL	Crystal
Liabilities													
1	CAPITAL FUND	177.37	287.78	549.97	1082.84	892.35	164.14	56.26	288.40	479.32	-95.65	-762.43	36.64
	a. Paid-up Capital	297.51	210.00	403.39	816.45	801.75	300.00	41.47	474.41	400.68	181.98	935.07	70.00
	b. Calls in Advance		69.35								1.37		24.49
	c. Proposed Bonus Share							6.22					
	d. General Reserves	40.43	11.47	116.01	143.53	85.30	10.73	7.07	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	-14.69	25.98		1.04	-174.12	0.75	-336.45	10.34	-352.45	-1959.67	-265.59
	g. Others Reserves Fund	6.33	4.86	4.59	0.72	2.73	27.52	0.74	58.00	0.99	0.39		161.30
2	BORROWINGS				82.96	21.90							29.50
	a. NRB				82.96	21.90							
	b. Interbank Borrowing												29.50
	c. Foreign Banks and Fin. Ins.												
	d. Other Financial Ins.												
	e. Bonds and Securities												
3	DEPOSITS	210.01	784.64	1651.63	4321.23	3184.59	305.69	189.68	2025.15	5409.34	74.85	829.33	136.34
	a. Current	2.09		3.39	71.34							180.65	
	Domestic	2.09		3.39	71.34							180.65	
	Foreign												
	b. Savings	74.36	436.60	603.45	1359.72	1462.78	235.62	79.35	830.59	2477.39	74.78	21.59	62.93
	Domestic	74.36	436.60	603.45		1462.78	235.62	79.35	830.59	2477.39	74.78	21.59	62.93
	Foreign				1359.72								
	c. Fixed	106.80	348.04	1043.60	2555.61	1721.81	69.34	110.33	1191.33	1806.86	0.08		
	Domestic	106.80	348.04	1043.60		1721.81	69.34	110.33	1191.33	1806.86	0.08		
	Foreign												
	d. Call Deposits	26.77		1.18	334.56					944.43			
	Domestic	26.77		1.18	334.56					944.43			
	Foreign												
	e. Others			0.01			0.73		3.24	0.01		807.74	73.41
	Domestic			0.01			0.73		3.24	0.01		807.74	73.41
	Foreign												
4	Bills Payable												
5	Other Liabilities	409.84	48.07	157.10	387.08	224.45	77.98	28.86	628.58	110.49	590.41	3982.22	876.10
	1. Sundry Creditors	2.05	0.63	2.75	1.89	7.61	2.44	0.57	36.79	43.59	21.83	112.38	6.31
	2. Loan Loss Provision	139.69	13.19	37.74	85.14	50.22	15.06	9.37	289.23	57.30	214.89	1695.54	313.89
	3. Interest Suspense a/c	238.83	2.57	14.34	106.32	14.19	10.75	6.34	140.97	8.67	283.99	2125.73	502.51
	4. Others	29.27	31.69	102.27	193.73	152.42	49.73	12.59	161.59	0.93	69.70	48.57	53.38
6	Reconciliation A/c						112.98						
7	Profit & Loss A/c	44.26	5.57	133.89	91.14	79.39	62.33	10.28	52.29	192.00	45.74	6.06	29.25
	TOTAL Liabilities	841.47	1126.07	2492.60	5965.26	4402.69	723.12	285.08	2994.42	6191.14	615.34	4084.67	1078.33
Assets													
1	LIQUID FUNDS	292.86	569.67	823.68	1258.07	1194.38	241.30	40.80	612.89	1945.42	34.60	120.21	15.21
	a. Cash Balance	1.73	20.80	5.53	58.87	39.02	1.51	12.55	45.43	192.61	0.93	0.20	0.05
	Nepalese Notes & Coins	1.73	20.80	5.53	58.87	39.02	1.51	12.55	45.43	192.61	0.93	0.20	0.05
	Foreign Currency												
	b. Bank Balance	291.13	548.87	77.46	191.58	58.42	239.79	4.33	567.46	285.14	33.66	120.01	15.16
	1. In Nepal Rastra Bank	32.55	44.42	75.46	190.05	58.42	17.67		66.37	282.61	0.08	1.61	1.28
	Domestic Currency	32.55	44.42	75.46	190.05	58.42	17.67		66.37	282.61	0.08	1.61	1.28
	Foreign Currency												
	2. "A" Class Licensed Institution	109.54	288.93	2.01	1.53		183.29		435.78	2.54	33.43	107.46	13.00
	Domestic Currency	109.54	288.93	2.01	1.53		1.29		435.78	2.54	33.43	107.46	13.00
	Foreign Currency						182.00						
	3. Other Financial Ins.	149.04	215.52				38.83	4.33	65.31		0.16	10.94	0.87
	4. In Foreign Banks												
	c. Money at Call			740.69	1007.62	1096.93		23.92		1467.67			
	Domestic Currency			740.69	1007.62	1096.93		23.92		1467.67			
	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	2.37	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	2.37	0.35	55.24	147.96	0.10	0.19	9.70	123.01	0.21	0.03	3.23
4	LOANS & ADVANCES	280.40	510.27	1633.37	4001.48	2686.61	282.97	193.12	1710.14	3859.81	214.89	1695.54	320.62
	a. Private Sector	280.40	460.27	1633.37	4001.48	2686.61	282.97	193.12	1710.14	3859.81	214.89	1695.54	320.62
	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	2.41	12.35	7.94	166.38	54.63	5.65	6.68	77.80	125.19	13.80	83.26	196.36
8	OTHER ASSETS	259.97	16.41	25.54	223.59	174.21	44.62	43.43	299.75	137.71	293.05	2165.29	541.60
	a. Accrued Interest:	238.83	2.57	14.34	125.31	18.21	10.75	6.34	140.97	8.67	283.99	2125.73	502.51
	Financial											2125.73	
	Government Enterprise				2.13								
	Private Sector	238.83	2.57	14.34	123.18	18.21	10.75	6.34	140.97	8.67	283.99		502.51
	b. Staff Loans / Adv.	0.96	1.75		9.24	18.36		3.91	9.08	28.63	4.16	0.13	
	c. Sundry Debtors	5.37	5.72	1.07	4.83	13.29	3.83	0.77	58.96	13.65		4.63	0.18
	d. Cash In Transit					0.44							
	e. Others	14.81	6.37	10.12	84.20	123.91	30.04	32.41	90.74	86.77	4.89	34.81	38.91
9	Expenses not Written off							0.19					
10	Non Banking Assets	4.20		1.73		6.31	35.51	0.66	34.15		58.80	20.34	1.31
11	Reconciliation Account	1.44					112.98						
12	Profit & Loss A/c												
	TOTAL ASSETS	841.47	1126.07	2492.60	5965.26	4402.69	723.12	285.08	2994.42	6191.14	615.34	4084.67	1078.33

S.N.	BFI Name	Gulshewori	ICFC	Kuber	Manjushree	Jebelis	Reliance
Liabilities							
1	CAPITAL FUND	908.51	1066.84	24.32	843.08	678.16	878.51
	a. Paid-up Capital	800.00	882.17	150.00	804.06	577.91	713.10
	b. Calls in Advance			130.23			26.82
	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	0.66	1.25	1.14
	f. Retained Earning	0.01	16.24	-313.43	1.03	-6.36	90.58
	g. Others Reserves Fund	5.04	6.35	0.17		12.96	6.05
2	BORROWINGS		600.00		30.36	0.94	
	a. NRB				30.36	0.94	
	b. Interbank Borrowing		600.00				
	c. Foreign Banks and Fin. Ins.						
	d. Other Financial Ins.						
	e. Bonds and Securities						
3	DEPOSITS	3086.95	8878.57	46.67	6074.04	1137.71	3724.92
	a. Current			0.04		13.69	
	Domestic			0.04		13.69	
	Foreign						
	b. Savings	759.50	2494.43	25.29	858.92	218.43	1077.79
	Domestic	759.50	2494.43	25.29	858.92	218.43	1077.79
	Foreign						
	c. Fixed	1838.10	4784.88	2.42	3462.91	793.00	1956.58
	Domestic	1838.10	4784.88	2.42	3462.91	793.00	1956.58
	Foreign						
	d. Call Deposits		1591.54			11.97	
	Domestic		1591.54			11.97	
	Foreign						
	e. Others	489.36	7.72	18.91	1752.21	100.62	690.55
	Domestic	489.36	7.72	18.91	1752.21	100.62	690.55
	Foreign						
4	Bills Payable		4.63				
5	Other Liabilities	149.79	371.38	286.98	471.91	203.86	269.36
	1. Sundry Creditors	21.70	55.42	17.85	3.61	53.36	8.41
	2. Loan Loss Provision	28.87	76.59	40.48	138.09	47.35	77.67
	3. Interest Suspense a/c	12.00	5.79	103.47	153.66	23.27	25.03
	4. Others	87.23	233.58	125.18	176.56	79.89	158.25
6	Reconciliation A/c						
7	Profit & Loss A/c	89.71	98.46	21.54	80.47	20.31	37.61
	TOTAL Liabilities	4234.96	11019.88	379.52	7499.86	2040.99	4910.39
Assets							
1	LIQUID FUNDS	1059.60	2801.75	106.87	1735.78	380.73	1363.08
	a. Cash Balance	29.73	229.08	1.74	112.08	8.59	44.14
	Nepalese Notes & Coins	29.65	229.08	1.74	112.08	8.59	44.14
	Foreign Currency	0.09					
	b. Bank Balance	81.92	2572.67	7.17	1623.70	58.65	190.11
	1. In Nepal Rastra Bank	81.25	307.82	5.88	162.67	58.65	190.11
	Domestic Currency	81.25	307.82	5.88	162.67	58.65	190.11
	Foreign Currency						
	2. "A" Class Licensed Institution	0.66	1334.34	1.29	1157.09		
	Domestic Currency	0.66	1334.34	1.29	1157.09		
	Foreign Currency						
	3. Other Financial Ins.	0.01	930.51		303.94		
	4. In Foreign Banks						
	c. Money at Call	947.94		97.96		313.49	1128.83
	Domestic Currency	947.94		97.96		313.49	1128.83
	Foreign Currency						
2	INVESTMENT IN SECURITIES	124.88	477.16		105.44	71.05	43.26
	a. Govt. Securities	124.88	477.16		105.44	71.05	43.26
	b. NRB Bond						
	c. Govt. Non-Fin. Ins.						
	d. Other Non-Fin Ins.						
	e. Non Residents						
3	SHARE & OTHER INVESTMENT	250.40	279.83	0.50		112.77	229.27
	a. Interbank Lending						
	b. Non Residents						
	c. Others	250.40	279.83	0.50		112.77	229.27
4	LOANS & ADVANCES	2499.38	6986.82	40.48	5188.95	1325.81	3134.80
	a. Private Sector	2322.77	6469.96	40.48	5188.95	1239.81	2985.15
	b. Financial Institutions	152.50	516.86			86.00	149.65
	c. Government Organizations	24.12					
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	138.91	254.61	30.41	75.71	3.59	22.06
8	OTHER ASSETS	161.80	205.92	122.20	352.64	147.05	104.45
	a. Accrued Interest:	13.30	52.39	103.47	153.66	36.60	32.16
	Financial	1.48	9.89		39.15	4.64	0.29
	Government Enterprise	1.30	6.57			0.91	0.67
	Private Sector	10.51	35.94	103.47	114.50	31.05	31.20
	b. Staff Loans / Adv.	42.82	83.02	0.58	66.95	18.47	11.57
	c. Sundry Debtors	38.04	3.77	0.36	32.97	28.47	0.23
	d. Cash In Transit						
	e. Others	67.64	66.73	17.78	99.07	63.50	60.49
9	Expenses not Written off						
10	Non Banking Assets		13.80	79.06	41.35		13.06
11	Reconciliation Account						0.42
12	Profit & Loss A/c						
	TOTAL ASSETS	4234.96	11019.88	379.52	7499.86	2040.99	4910.39

BFI Name	NBL	RBB	NABL	INBL	SCENL	HBL	NSBI	NBB	EBL	BOK	NCC
Expenses											
1. Interest Expense	2841.67	2983.17	5087.81	7723.92	1642.59	5403.06	4924.81	3456.81	5233.69	5306.50	5119.96
1.1 On Deposit Liabilities	2305.56	2974.96	5048.63	7550.96	1642.59	5347.70	4715.22	3448.94	5148.18	5216.26	5079.47
1.1.1 Saving Account	788.84	1548.11	1576.08	1348.34	335.64	1292.32	691.74	659.71	1054.63	724.77	1187.63
1.1.2 Fixed Account	1444.92	1323.35	2909.87	5714.53	1248.28	3932.52	3983.50	2611.23	3931.37	4327.65	3410.74
1.1.2.1 Up to 3 months Fixed Account		1.95	436.48	218.59	65.22	3932.52	142.73		818.90		46.90
1.1.2.2 3 to 6 months Fixed Account		1.37	581.97		315.00		113.75	0.07	689.16		306.38
1.1.2.3 6 months to 1 year Fixed Account		1057.69	1454.94		845.99		312.20		1274.57	4327.65	2818.14
1.1.2.4 Above 1 year Fixed Account	1444.92	262.34	436.48	5495.94	22.08		3414.83	2611.16	1148.74		239.32
1.1.3 Call Deposit	71.80	103.50	562.68	488.09	58.68	122.86	39.98	178.00	162.18	163.85	481.11
1.1.4 Certificate of Deposit											
1.2 On Borrowing	536.10	8.21	39.17	172.97		55.36	209.59	7.87	85.51	90.24	40.49
2. Commission Expense		46.70	242.45	187.80				22.69			21.65
3. Staff Expense	2464.89	3006.37	1069.24	894.28	643.72	1088.31	1024.84	598.32	1037.62	774.77	800.78
4. Office Operating Expenses	591.48	1112.49	704.71	960.32	590.50	926.60	955.88	437.66	807.53	558.12	516.83
5. Foreign Exchange Loss											
5.1 Due to Change in Exchange Rates											
5.2 Due to Foreign Currency Transaction											
6. Non Operating Expense		2.15		0.17				27.66	0.48		2.40
7. Provision for Risk	440.07	1880.22	233.76	1242.53	162.19	111.82	253.96	895.29	161.87	272.64	647.42
7.1 Loan loss Provision	303.80	1860.11	233.76	1220.74	162.19	111.82	251.36	821.74	161.87	270.52	281.41
7.1.1 General Loan loss Provision	303.80	309.94	201.80	543.77	110.55		151.81	426.30	161.87	111.65	281.41
7.1.1.1 Pass Loan Loss Provision	303.80	309.94	201.80	220.10	82.31		107.79	326.93	161.87	155.31	281.41
7.1.1.2 Watch List Provision				323.67	28.24		44.01	99.37		-43.66	
7.1.2 Special Loan Loss Provision		1550.17	13.35	676.97	51.63		99.55	395.44		158.86	
7.1.3 Additional Loan Loss Provision			18.61			111.82					
7.2. Provision for Non-Banking Assets	34.10							51.40			366.01
7.3. Provision for Loss on Investment		16.76		21.79			2.60	22.14		2.13	
7.5. Provision for Loss of Other Assets	102.17	3.35									
8. Loan Written Off			6.80	66.98				0.00			-0.19
9. Provision for Staff Bonus	385.39	400.00	582.45	511.35	302.61	342.85	283.57		362.90	242.42	151.35
10. Provision for Income Tax	1452.81	1388.53	1725.62	1534.05	907.84	977.02	958.53		1084.48	654.52	439.24
11. Others		3.18									
12. Net Profit	3399.72	4421.97	4098.84	3579.45	2118.30	2451.43	1877.16	1750.61	2544.54	1527.22	1074.21
Total Expenses	11576.02	15244.78	13751.67	16700.86	6367.76	11301.09	10278.74	7189.02	11233.10	9336.01	8773.83
Income											
1. Interest Income	9207.61	12211.10	11476.27	13427.77	4851.29	9626.27	8990.02	5370.89	10026.89	8325.67	6740.40
1.1 On Loans and Advances	8687.55	11086.82	10413.10	12629.23	4256.79	9098.66	8283.62	5078.35	9347.67	7927.97	6396.45
1.2 On Investment	356.28	1016.55	626.02	549.16	164.02	386.75	390.37	164.19	631.79	345.85	283.34
1.2.1 Government Bonds	356.28	767.90	626.02	549.16	164.02	386.75	385.56	38.06	86.16	345.85	282.44
1.2.2 Foreign Bonds									103.40		
1.2.3 NRB Bonds		0.52					4.81	126.13	442.24		0.91
1.2.4 Debenture & Bonds		248.13									
1.3 On Agency Balance	54.79	10.25	11.97	245.42	4.27	140.86	7.29	2.19			9.97
1.4 On Call Deposit		62.77	314.56	3.51	165.06			101.13	47.43	18.36	1.74
1.5 On Others	108.98	34.71	110.61	0.45	261.15		308.74	25.03		33.48	48.89
2. Commission and Discount	763.91	522.65	833.24	1061.84	649.62	700.35	961.36	741.06	375.61	356.14	218.69
2.1 Bills Purchase and Discount	0.00	2.00	0.21	2.61	15.64	8.56	0.80	21.80	6.17	10.96	7.80
2.2 Commission	763.91	504.71	825.35	1059.24	482.28	548.20	448.15	702.67	324.35	336.59	208.76
2.3 Others		15.94	7.68		151.69		512.41	16.58	45.09	8.59	2.14
3. Exchange Fluctuation Income	183.80	31.26	724.14	703.43	655.88	676.29	270.48	200.20	130.40	259.26	64.77
3.1 Due to Change in Exchange Rate	-23.48	-27.64	390.65	30.66	262.20		34.36	4.20	7.70		2.20
3.2 Due to Foreign Currency Transaction	207.28	58.90	333.49	672.76	393.68	676.29	236.12	196.00	122.70	259.26	62.57
4. Other Operating Income	396.49	705.65	471.19	502.66	107.93	211.82		215.60	642.93	132.46	288.15
5. Non Operating Income	522.43	8.06	209.05	129.94	11.74	69.98	11.39		22.38	121.67	44.40
6. Write Back from Provisions for loss	501.79	1562.15	26.59	826.94	87.30		9.50	644.52	34.89	121.28	1411.73
7. Recovery of written-off Loan		203.91	11.19	48.28	4.02		36.00	16.76		19.53	5.70
8. Income from Extra Ordinary transactions						16.37					
9. Net Loss											
Total Income	11576.02	15244.78	13751.67	16700.86	6367.76	11301.09	10278.74	7189.02	11233.10	9336.01	8773.83

BFI Name	NIC	M/BL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	N/MB	PRABHU
Expenses												
1. Interest Expense	9335.10	5026.56	4771.17	4731.49	6620.73	6966.16	7600.27	4881.27	5893.78	4776.52	5824.69	5425.47
1.1 On Deposit Liabilities	9083.48	4987.81	4750.86	4657.47	6462.83	6830.98	7481.25	4714.34	5849.23	4766.18	5727.28	5385.67
1.1.1 Saving Account	2887.94	864.09	1033.09	864.62	1515.77	1157.27	1728.31	517.05	988.64	791.38	692.34	1506.55
1.1.2 Fixed Account	5006.28	3968.36	2988.82	3264.58	3909.59	5670.51	5464.53	4033.14	3562.41	3789.63	4696.31	3215.37
1.1.2.1 Up to 3 months Fixed Account	0.22			48.98	989.59		5.41	88.92		31.02	254.91	121.23
1.1.2.2 3 to 6 months Fixed Account		13.41		96.56	1085.59		18.24	1012.09	78.92	678.76	76.39	245.75
1.1.2.3 6 months to 1 year Fixed Account	4775.74	3217.00		1699.40	945.92	2915.45	4356.31	1567.78	2821.28	2146.82	1657.63	2414.18
1.1.2.4 Above 1 year Fixed Account	230.31	737.95	2988.82	1419.63	888.49	2755.06	1084.57	1364.34	662.21	933.03	2707.38	434.21
1.1.3 Call Deposit	1189.26	155.36	728.95	528.28	1037.47	3.19	288.42	164.15	1298.17	185.17	224.70	663.74
1.1.4 Certificate of Deposit											113.93	
1.2 On Borrowing	251.62	38.75	20.31	74.02	157.90	135.18	119.01	166.93	44.55	10.34	97.41	39.80
2. Commission Expense						0.46	77.24	9.21				
3. Staff Expense	1413.71	681.65	609.77	578.86	798.52	3011.91	946.13	511.80	388.41	684.12	813.35	1140.82
4. Office Operating Expenses	1523.45	571.01	456.40	596.38	736.99	850.43	1260.53	500.20	2102.53	710.83	828.34	886.96
5. Foreign Exchange Loss				2.01		16.89						82.54
5.1 Due to Change in Exchange Rates				2.01								82.54
5.2 Due to Foreign Currency Transaction						16.89						
6. Non Operating Expense		1.53	0.17	12.37		0.46				0.62		
7. Provision for Risk	518.23	138.78	254.61	503.96	220.86	736.11	207.83	258.59	145.05	401.16	167.75	553.91
7.1 Loan loss Provision	486.94	124.84	254.61	466.47	220.86	604.53	207.83	227.96	66.78	337.29	134.87	404.01
7.1.1 General Loan loss Provision	485.79	103.38	135.40	148.00	220.86	126.14	207.83	90.90	107.39	53.11	134.87	258.06
7.1.1.1 Pass Loan Loss Provision	485.79	119.89	122.03	86.38	220.86	96.96	207.83	84.48	124.52	95.88	134.87	282.79
7.1.1.2 Watch List Provision		-16.51	13.37	61.62		29.18		6.41	-17.13	-42.78		-24.73
7.1.2 Special Loan Loss Provision	1.15	21.46	119.20	318.46		478.39		137.06	-40.61	284.18		155.69
7.1.3 Additional Loan Loss Provision												-9.75
7.2. Provision for Non-Banking Assets	26.13			37.49				30.63	0.08	63.88		149.90
7.3. Provision for Loss on Investment	5.16	13.94					34.54		78.18		32.89	
7.5. Provision for Loss of Other Assets							97.03					
8. Loan Written Off				43.81						155.92	37.94	398.28
9. Provision for Staff Bonus	171.76	174.71	137.78	166.66	246.03	412.79	307.36	195.74	269.12	189.57	254.68	174.79
10. Provision for Income Tax	515.27	540.16	413.33	499.98	738.10	1463.55	917.00	548.99	800.88	570.33	733.87	618.28
11. Others									0.08			1.78
12. Net Profit	1202.30	1206.95	964.45	1166.63	1722.23	3696.27	2156.59	1408.45	1890.28	1325.40	1812.97	1129.66
Total Expenses	14679.81	8341.35	7607.68	8302.14	11083.46	17155.04	13472.96	8314.25	11490.12	8814.48	10473.59	10412.49
Income												
1. Interest Income	13248.21	7665.21	6774.57	7013.19	9967.46	13845.96	11428.06	6967.99	8455.89	7485.58	8797.35	8418.36
1.1 On Loans and Advances	12556.83	7313.12	6425.75	6688.62	9407.49	13594.77	10877.91	6614.31	8099.46	7085.83	8314.10	7768.83
1.2 On Investment	524.01	318.42	225.33	244.81	448.34	241.06	497.34	331.98	264.53	308.40	431.11	390.79
1.2.1 Government Bonds	524.01	297.89	225.33	232.49	448.34	241.06	497.34	264.73	264.53	295.13	392.08	378.70
1.2.2 Foreign Bonds		6.87		10.57						6.20	39.04	12.09
1.2.3 NRB Bonds				1.74				67.25		7.07		
1.2.4 Debenture & Bonds		13.66										
1.3 On Agency Balance	9.70				18.08			19.60	12.89			48.31
1.4 On Call Deposit	80.33				93.55		43.54	2.10		73.54	9.59	25.32
1.5 On Others	77.34	33.67	123.49	79.77		10.13	9.27		79.01	17.80	42.54	185.12
2. Commission and Discount	138.57	307.18	316.01	303.57	839.17	354.96	827.53	149.49	828.26	284.94	419.93	259.44
2.1 Bills Purchase and Discount		0.32	0.04	30.31		0.00		1.06	0.35	2.79	0.03	1.78
2.2 Commission	98.45	306.86	113.54	273.26	267.48	341.66	803.52	115.67	822.03	258.12	407.44	230.01
2.3 Others	40.12		202.44		571.70	13.30	24.02	32.76	5.88	24.03	12.46	27.65
3. Exchange Fluctuation Income	225.64	172.55	166.46	298.22	267.12	214.47	351.61	268.60	185.08	214.02	306.53	341.15
3.1 Due to Change in Exchange Rate	14.74	5.74	86.66	17.88	202.60	261.33		7.20	16.69		6.18	
3.2 Due to Foreign Currency Transaction	210.90	166.80	79.80	298.22	249.24	11.87	90.28	268.60	177.88	197.33	300.35	341.15
4. Other Operating Income	827.58	183.89	87.37	296.56	9.71	583.57	124.17	472.53	1926.35	336.14	408.89	457.65
5. Non Operating Income	53.18	3.27	41.07	164.29		61.15	90.23	2.50	94.55	27.45	123.67	28.56
6. Write Back from Provisions for loss	184.14	6.13	222.21	226.30		1880.93	649.46	464.15		443.95	374.07	900.82
7. Recovery of written-off Loan	2.50	3.12				214.00	1.89	-11.01		22.40	20.40	6.50
8. Income from Extra Ordinary transactions											22.74	
9. Net Loss												
Total Income	14679.81	8341.35	7607.68	8302.14	11083.46	17155.04	13472.96	8314.25	11490.12	8814.48	10473.59	10412.49

BFI Name	Janata	Mega	Civil	Century	Sanima	MahilaSamDB	Narayani	Sahayogi	Kannali	Shangrila	Excel	Western
Expenses												
1. Interest Expense	4208.61	3648.58	3033.46	4254.75	5092.47	2121.08	2.62	284.50	146.54	1182.77	256.89	203.20
1.1 On Deposit Liabilities	4195.44	3564.48	2987.87	4234.48	5027.87	2119.45	2.62	284.50	146.54	1182.77	256.78	203.20
1.1.1 Saving Account	986.33	700.45	550.10	926.16	1650.92	712.40	2.22	174.30	63.24	434.54	85.84	122.59
1.1.2 Fixed Account	2946.26	2219.34	1970.64	2593.94	2932.09	1207.69	0.40	98.22	83.30	622.44	147.57	80.61
1.1.2.1 Up to 3 months Fixed Account	393.67				71.12	52.55		0.01		46.88	6.26	
1.1.2.2 3 to 6 months Fixed Account	449.50				140.97	19.63		7.33		106.28	11.72	4.24
1.1.2.3 6 months to 1 year Fixed Account	1643.32	2219.34	1970.64	2593.94	3.98	695.84		62.01		381.26	88.42	45.22
1.1.2.4 Above 1 year Fixed Account	459.77				2716.02	439.68	0.40	28.87	83.30	88.01	41.18	31.16
1.1.3 Call Deposit	262.85	644.69	467.13	714.37	444.87	199.36		11.98		125.79	23.38	
1.1.4 Certificate of Deposit												
1.2 On Borrowing	13.17	84.11	45.59	20.27	64.60	1.64					0.11	
2. Commission Expense												
3. Staff Expense	657.30	454.63	463.21	486.83	540.36	275.88	3.71	37.73	35.07	167.43	66.02	50.56
4. Office Operating Expenses	618.24	474.86	435.40	500.79	530.52	249.67	7.19	36.09	38.53	181.03	62.09	46.26
5. Foreign Exchange Loss		6.07										
5.1 Due to Change in Exchange Rates						-0.02						
5.2 Due to Foreign Currency Transaction		6.07										
6. Non Operating Expense	2.76			2.34						0.22		
7. Provision for Risk	216.05	411.22	215.86	465.58	246.81	605.33	0.07	54.94	7.25	59.73	34.82	0.31
7.1 Loan loss Provision	208.85	145.87	153.87	384.72	246.81	546.22	0.07	54.94	7.25	59.73	27.51	0.31
7.1.1 General Loan loss Provision	51.49	113.92	110.02	192.62	237.55	191.83		25.52	7.25	32.37	11.25	
7.1.1.1 Pass Loan Loss Provision	100.52	113.92	96.72	159.15	176.23	96.96		6.93	7.25	28.75	6.73	
7.1.1.2 Watch List Provision	-49.03		13.30	33.47	61.31	94.87		18.59		3.62	4.52	
7.1.2 Special Loan Loss Provision	157.36	31.94	43.85	192.10	9.26	354.39	0.07	29.42		27.37	16.26	
7.1.3 Additional Loan Loss Provision												0.31
7.2. Provision for Non-Banking Assets	7.20	180.33	59.93	22.79		37.94						
7.3. Provision for Loss on Investment		85.02	2.06	58.08		21.17					7.31	
7.5. Provision for Loss of Other Assets												
8. Loan Written Off	44.98		130.14		0.42	29.71	7.68					
9. Provision for Staff Bonus	128.48	162.21	92.03	121.73	240.24	74.81		17.15	1.46	46.81	22.37	13.26
10. Provision for Income Tax	385.43	437.98	276.09	375.94	712.60	224.42		51.45	4.37	140.43	67.11	39.77
11. Others		1.70	0.10		0.32	15.64			0.50			
12. Net Profit	899.34	1021.94	644.20	852.13	1689.77	523.64	112.65	120.05	10.20	327.66	156.60	92.80
Total Expenses	7161.18	6619.20	5290.49	7060.10	9053.52	4120.15	133.90	601.92	243.92	2106.10	665.91	446.16
Income												
1. Interest Income	6524.79	5915.19	4407.95	6064.87	8031.54	3196.45	14.56	509.54	219.56	1970.78	595.78	366.82
1.1 On Loans and Advances	6276.70	5530.88	4122.58	5850.98	7566.89	2853.75	13.60	456.30	211.85	1812.71	547.53	366.82
1.2 On Investment	201.55	305.78	261.57	161.41	416.26	57.91				16.21		
1.2.1 Government Bonds	201.55	12.85	253.74	161.41	416.26							
1.2.2 Foreign Bonds			7.83									
1.2.3 NRB Bonds		290.79				57.91						
1.2.4 Debenture & Bonds		2.14								16.21		
1.3 On Agency Balance	6.19	1.92	3.07	30.78		233.07	0.96					
1.4 On Call Deposit	0.01	29.55	20.73					52.78	7.71	128.89	48.25	
1.5 On Others	40.35	47.06		21.70	48.39	51.72		0.47		12.97		
2. Commission and Discount	322.18	123.70	88.44	92.99	185.96	10.62		8.40	24.36	16.24	13.10	32.03
2.1 Bills Purchase and Discount	1.07	2.09	0.69									
2.2 Commission	321.11	121.61	87.75	92.99	185.96	10.62		8.40	1.91	14.13	10.67	32.03
2.3 Others									22.45	2.12	2.43	
3. Exchange Fluctuation Income	117.08	159.67	170.11	176.70	282.48							
3.1 Due to Change in Exchange Rate	189.92		15.49	0.38	13.81							
3.2 Due to Foreign Currency Transaction	-72.84	159.67	154.62	176.32	268.67							
4. Other Operating Income	103.34	219.07	181.68	289.42	520.32	168.67	0.01	27.35		118.42	23.64	47.30
5. Non Operating Income	40.22	27.54	5.45	20.48	25.61	37.16	24.84			0.65	2.51	
6. Write Back from Provisions for loss	53.57	174.04	394.77	409.33	7.60	705.69		56.62			30.88	
7. Recovery of written-off Loan			42.09			1.56	6.61					
8. Income from Extra Ordinary transactions				6.31								
9. Net Loss												
Total Income	7161.18	6619.20	5290.49	7060.10	9053.52	4120.15	133.90	601.92	243.92	2106.10	665.91	446.16

BFI Name	Deva	Miteri	Tinau	Muktinath	Kankai	Bhargav	Garima	OmDB	Gandaki/DB	Kabelli	Kamana	Corporate
Expenses												
1. Interest Expense	1086.81	281.68	377.32	1842.41	109.86	232.72	1441.85	1563.39	1725.17	36.89	1197.42	3.11
1.1 On Deposit Liabilities	1086.81	281.68	377.32	1838.43	109.86	232.72	1441.85	1563.29	1724.53	36.89	1197.42	3.11
1.1.1 Saving Account	372.88	75.51	139.40	632.89	41.75	90.88	508.72	424.24	499.46	18.48	383.03	2.68
1.1.2 Fixed Account	600.56	187.27	213.74	962.89	52.40	118.28	781.98	1001.54	1075.03	16.22	688.90	0.13
1.1.2.1 Up to 3 months Fixed Account		7.49	0.28	27.61	0.40	0.97	55.83	104.09	82.26	0.06	38.83	
1.1.2.2 3 to 6 months Fixed Account		9.36	0.23	36.67	14.43	17.35	23.90	83.83	66.19	0.55	61.71	
1.1.2.3 6 months to 1 year Fixed Account		65.54	174.45	684.82	17.39	58.55	243.38	713.52	797.56	11.59	500.03	0.13
1.1.2.4 Above 1 year Fixed Account	600.56	104.87	38.78	213.79	20.19	41.41	458.87	100.10	129.03	4.02	88.33	
1.1.3 Call Deposit	113.37	18.90	24.18	242.65	15.71	23.56	151.16	137.51	150.04	2.19	125.49	0.30
1.1.4 Certificate of Deposit												
1.2 On Borrowing				3.98				0.10	0.64			
2. Commission Expense												
3. Staff Expense	139.09	41.13	58.37	345.17	39.06	34.13	228.88	183.75	211.32	13.61	160.12	5.70
4. Office Operating Expenses	175.42	27.76	54.16	292.58	33.48	35.59	197.63	186.61	191.16	11.86	142.64	9.61
5. Foreign Exchange Loss	17.79											
5.1 Due to Change in Exchange Rates	17.79											
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense		0.10		0.04					0.10			
7. Provision for Risk	247.53	8.59	20.94	138.51	20.37	10.17	96.23	37.50	52.70	12.18	129.45	13.13
7.1 Loan loss Provision	188.07	8.59	20.94	105.66	20.37	10.17	85.12	34.36	44.77	12.18	69.43	13.13
7.1.1 General Loan loss Provision	38.92	8.09	12.26	105.27	12.95	10.17	62.36	34.36	35.31	12.18	69.43	
7.1.1.1 Pass Loan Loss Provision	30.00	7.98	8.52	101.39	6.37	10.17	57.55	34.36	35.31	12.18	69.43	
7.1.1.2 Watch List Provision	8.92	0.12	3.74	3.87	6.58		4.81					
7.1.2 Special Loan Loss Provision	149.14	0.50	8.68	0.39	7.42		22.76		9.46			13.13
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets	26.07							3.14	7.94			
7.3. Provision for Loss on Investment	33.40			32.67			11.11					
7.5. Provision for Loss of Other Assets				0.18							60.02	
8. Loan Written Off	29.43										9.64	
9. Provision for Staff Bonus	39.34	16.23	10.25	81.83	6.37		62.55	57.19	69.63	3.73	49.87	
10. Provision for Income Tax	118.02	48.68	30.75	244.64	19.10		187.66	171.56	208.90	11.18	149.62	
11. Others				2.89	0.12							
12. Net Profit	275.38	113.59	71.76	573.63	44.57	62.27	437.87	400.30	487.44	26.09	349.12	24.76
Total Expenses	2128.81	537.77	623.55	3521.70	272.92	374.88	2652.67	2600.31	2946.44	115.55	2187.88	56.32
Income												
1. Interest Income	1780.28	491.32	560.32	3091.62	238.26	342.10	2442.45	2410.07	2732.30	98.86	1918.25	35.04
1.1 On Loans and Advances	1655.53	444.89	505.70	2869.14	212.47	282.67	2272.00	2211.94	2521.95	91.47	1766.92	27.56
1.2 On Investment	15.45		3.59	11.67		0.08		27.59	22.46			
1.2.1 Government Bonds	15.45			9.56		0.08		27.59	22.46			
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds			3.59	2.11								
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit	108.03	46.43	51.03	209.21	25.57	33.12	159.85	170.44	187.47	7.38	151.34	
1.5 On Others	1.27			1.61	0.21	26.22	10.61	0.10	0.43			7.48
2. Commission and Discount	9.84	2.19	4.86	65.10	2.18	32.79	13.40	23.48	7.72	1.16	15.82	6.13
2.1 Bills Purchase and Discount												
2.2 Commission	9.84	1.09	4.86	64.68	2.18	3.39	13.40	23.48	7.72	1.16	15.82	0.01
2.3 Others		1.10		0.42		29.39						6.12
3. Exchange Fluctuation Income	20.35			0.25					0.23			
3.1 Due to Change in Exchange Rate	20.03			0.15					0.10			
3.2 Due to Foreign Currency Transaction	0.33			0.10					0.13			
4. Other Operating Income	114.39	44.18	38.25	344.87	18.19		177.53	159.20	179.26	4.43	91.87	0.72
5. Non Operating Income	1.15	0.08	1.69	14.05	0.02		9.12	7.32	14.87	9.72	8.84	
6. Write Back from Provisions for loss	202.80		18.42	5.79	14.28		10.16		12.29	1.37	153.11	14.42
7. Recovery of written-off Loan												
8. Income from Extra Ordinary transactions												
9. Net Loss												
Total Income	2128.81	537.77	623.55	3521.70	272.92	374.88	2652.67	2600.31	2946.44	115.55	2187.88	56.32

BFI Name	Purnima	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Mission	Sindhu	Sahara	N.Community	Kailash	Salpa
Expenses												
1. Interest Expense	197.98	1163.17	108.66	940.61	256.30	1717.05	288.73	111.10	25.96	166.68	1728.93	18.45
1.1 On Deposit Liabilities	197.98	1148.31	108.66	940.61	256.30	1706.86	288.73	111.10	25.96	166.68	1716.58	18.45
1.1.1 Saving Account	95.03	316.20	40.66	438.19	139.69	400.60	105.72	56.79	20.48	51.87	371.57	15.70
1.1.2 Fixed Account	92.84	661.36	55.14	468.91	91.48	1089.74	151.75	31.27	3.77	84.98	1097.74	2.42
1.1.2.1 Up to 3 months Fixed Account	5.89	20.85	0.67	8.68	5.57	24.25	0.58	0.55		1.55	106.02	0.02
1.1.2.2 3 to 6 months Fixed Account	6.63	48.79	0.01	16.25	8.22	39.82	12.94	4.12		0.91	122.21	0.28
1.1.2.3 6 months to 1 year Fixed Account	61.14	413.46	41.51	12.91	44.02	460.00	126.12	17.98		39.09	756.94	0.59
1.1.2.4 Above 1 year Fixed Account	19.17	178.26	12.94	431.08	33.66	565.67	12.11	8.63	3.77	43.43	112.57	1.54
1.1.3 Call Deposit	10.11	170.75	12.87	33.51	25.13	216.52	31.27	23.04	1.70	29.83	247.28	0.33
1.1.4 Certificate of Deposit												
1.2 On Borrowing		14.86				10.19					12.35	
2. Commission Expense												
3. Staff Expense	31.76	184.73	17.25	124.99	53.96	238.98	66.99	37.05	11.41	34.01	200.04	11.35
4. Office Operating Expenses	42.13	187.70	22.15	109.19	49.32	227.03	38.32	40.84	5.58	41.03	150.33	5.79
5. Foreign Exchange Loss						0.01					0.04	
5.1 Due to Change in Exchange Rates						0.01						
5.2 Due to Foreign Currency Transaction											0.04	
6. Non Operating Expense		0.27				0.04	0.07				0.21	
7. Provision for Risk	5.19	77.25	11.74	52.45	34.46	305.72	10.33	23.27	4.53	33.56	62.04	6.79
7.1 Loan loss Provision	5.19	37.38	6.21	45.16	31.10	285.98	10.33	18.41	4.53	33.56	53.05	6.79
7.1.1 General Loan loss Provision	4.47	37.38	5.71	37.97		96.02	7.19	0.47	4.53	12.02	52.77	0.90
7.1.1.1 Pass Loan Loss Provision	3.81	37.38	5.36	35.57		46.03	7.16	0.47	4.53	5.77	52.77	0.46
7.1.1.2 Watch List Provision	0.66		0.35	2.40		49.99	0.03			6.25		0.44
7.1.2 Special Loan Loss Provision	0.71		0.50	7.19		188.21	3.14	17.95		21.55	0.28	5.90
7.1.3 Additional Loan Loss Provision					31.10	1.76						
7.2. Provision for Non-Banking Assets		14.83						1.75				
7.3. Provision for Loss on Investment			5.53	1.10	3.36	19.74		3.11			8.99	
7.5. Provision for Loss of Other Assets		25.05		6.20								
8. Loan Written Off		4.96				0.01				0.40		
9. Provision for Staff Bonus	10.66	42.55	7.79	46.09	11.06	57.39	10.99			6.17	79.25	0.81
10. Provision for Income Tax	31.97	127.65	23.38	138.26	33.18	172.17	32.97			18.51	239.32	
11. Others		1.76										
12. Net Profit	74.59	297.86	54.56	322.61	77.43	401.73	76.93	24.65	13.63	43.19	553.22	8.07
Total Expenses	394.26	2087.90	245.55	1734.20	515.72	3120.14	525.34	236.91	61.10	343.55	3013.38	51.26
Income												
1. Interest Income	363.31	1923.63	221.58	1599.63	444.04	2490.28	474.78	220.23	52.46	292.35	2691.59	41.59
1.1 On Loans and Advances	317.85	1743.57	201.95	1482.83	400.38	2269.49	436.61	190.90	49.47	264.08	2448.04	36.98
1.2 On Investment		21.55		41.81	1.54	64.63		0.35			23.84	
1.2.1 Government Bonds		21.55			1.54	63.98					23.84	
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds						0.65		0.35				
1.2.4 Debenture & Bonds				41.81								
1.3 On Agency Balance												
1.4 On Call Deposit	45.45	158.50	19.62	74.99	34.60	148.58	38.17	28.90	2.99	28.26	219.71	4.62
1.5 On Others		0.02			7.52	7.58		0.07				
2. Commission and Discount	1.78	8.92	2.17	110.95	13.57	8.50	2.22	2.81		2.03	10.85	1.37
2.1 Bills Purchase and Discount												
2.2 Commission	1.78	8.92	2.17	18.91	5.38	8.50	2.22	2.35		2.03	10.85	1.37
2.3 Others				92.04	8.20			0.46				
3. Exchange Fluctuation Income		10.22				0.73					0.51	
3.1 Due to Change in Exchange Rate		-3.74				0.68						
3.2 Due to Foreign Currency Transaction		13.96				0.06					0.51	
4. Other Operating Income	25.01	138.87	21.80		24.04	110.18	48.26	12.21	8.64	18.33	141.65	2.99
5. Non Operating Income	4.17	6.26		3.91		110.04	0.00				99.64	
6. Write Back from Provisions for loss				19.70	29.32	399.50		1.66		30.35	69.14	5.30
7. Recovery of written-off Loan						0.90				0.50		
8. Income from Extra Ordinary transactions					4.75		0.08					
9. Net Loss												
Total Income	394.26	2087.90	245.55	1734.20	515.72	3120.14	525.34	236.91	61.10	343.55	3013.38	51.26

BFI Name	Sapraikoshi	Green	NFL	NSMFL	Gurkhas	Goodwill	SIFCL	Lalitpur	United FC	General	Progressive	Janaki
Expenses												
1. Interest Expense	80.87	47.97	4.31	2.35	418.25	502.72	319.90	15.18	526.00	15.68	55.49	150.67
1.1 On Deposit Liabilities	80.87	47.97	4.31	2.35	417.43	496.58	317.07	15.18	526.00	15.68	54.60	150.67
1.1.1 Saving Account	26.29	7.24	3.88	2.04	165.95	136.20	71.06	8.08	88.49	6.45	20.52	39.35
1.1.2 Fixed Account	35.33	26.91	0.43		251.47	360.38	246.01	7.09	372.52	8.84	34.08	111.32
1.1.2.1 Up to 3 months Fixed Account	0.03	4.22				8.95	7.62	0.10	11.92		1.93	0.02
1.1.2.2 3 to 6 months Fixed Account	5.88	2.53				2.64	3.12	0.21	26.11		2.34	0.59
1.1.2.3 6 months to 1 year Fixed Account	17.08	17.76	0.10			252.70	123.59	0.29	304.74		17.22	95.33
1.1.2.4 Above 1 year Fixed Account	12.34	2.39	0.33		251.47	96.09	111.69	6.49	29.75	8.84	12.58	15.38
1.1.3 Call Deposit	19.25	13.81		0.31					64.99	0.39		0.00
1.1.4 Certificate of Deposit												
1.2 On Borrowing					0.83	6.14	2.83				0.89	
2. Commission Expense									0.01			
3. Staff Expense	28.00	10.38	6.71	4.52	73.31	45.84	38.83	11.07	79.88	8.91	9.33	11.28
4. Office Operating Expenses	30.35	11.73	5.77	21.87	85.96	72.84	37.06	9.80	63.19	8.55	11.89	7.46
5. Foreign Exchange Loss												
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense								4.26			0.03	
7. Provision for Risk	39.38	8.47			60.71	43.27	14.21	3.15	46.40	5.38	18.48	132.91
7.1 Loan loss Provision	38.99	8.47					7.94	0.91	24.00	1.18	18.48	132.91
7.1.1 General Loan loss Provision	18.67	2.68					7.58		5.35	1.18		14.70
7.1.1.1 Pass Loan Loss Provision	7.19	2.40					7.58		5.45	1.10		2.93
7.1.1.2 Watch List Provision	11.49	0.27							-0.10	0.08		11.78
7.1.2 Special Loan Loss Provision	20.31	5.79					0.35	0.91	18.65			118.21
7.1.3 Additional Loan Loss Provision											18.48	
7.2. Provision for Non-Banking Assets					31.79	23.46				4.20		
7.3. Provision for Loss on Investment	0.35				28.92	19.81	6.27	2.24	22.40			
7.5. Provision for Loss of Other Assets	0.05											
8. Loan Written Off					0.02				1.41	2.87		
9. Provision for Staff Bonus					0.73	10.38	13.16		9.16	4.43		19.13
10. Provision for Income Tax					9.27	38.39	39.47		27.49			57.38
11. Others										0.59		
12. Net Profit	58.26	9.49	18.95	40.45	11.05	65.42	92.10	85.21	64.15	44.26	5.57	133.89
Total Expenses	236.86	88.03	35.75	69.18	659.29	778.85	554.73	128.66	817.69	90.66	100.79	512.72
Income												
1. Interest Income	182.34	79.29	8.72	12.71	625.23	664.92	507.62	38.53	753.28	39.08	73.81	306.97
1.1 On Loans and Advances	160.17	66.65	7.36	8.63	555.75	587.27	443.95	23.61	690.32	25.25	73.18	262.75
1.2 On Investment				0.52	7.00	14.28	6.39		11.45		0.63	
1.2.1 Government Bonds				0.52	7.00	14.28	6.39		11.45		0.63	
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	22.17	12.65	1.36	3.56	62.49	63.37	57.28	14.92	47.55	13.83		44.22
1.5 On Others									3.96			
2. Commission and Discount	0.75	0.18	0.00		1.49	3.24	1.33		8.96	1.32	4.88	0.03
2.1 Bills Purchase and Discount												
2.2 Commission	0.75	0.18			1.49	3.24	1.33		8.35	0.01	0.04	0.03
2.3 Others			0.00						0.60	1.32	4.84	
3. Exchange Fluctuation Income												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
4. Other Operating Income	20.94	6.05		0.42	26.25	71.28	41.77	2.77	47.03	1.19		12.70
5. Non Operating Income			0.24	37.53	5.88	39.42	1.63	1.02	8.42	0.17	12.72	1.21
6. Write Back from Provisions for loss	32.83	2.51	15.26	18.52	0.41		2.38	82.63		48.90	9.20	190.96
7. Recovery of written-off Loan			11.52		0.04			3.72				0.86
8. Income from Extra Ordinary transactions											0.18	
9. Net Loss												
Total Income	236.86	88.03	35.75	69.18	659.29	778.85	554.73	128.66	817.69	90.66	100.79	512.72

BFI Name	Pokhara	Central	Arun	Multipurpose	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Ganeshwari	ICFC	Kuber
Expenses												
1. Interest Expense	343.80	267.69	10.30	19.07	186.40	382.55	2.54	5.02	1.08	260.13	708.86	9.51
1.1 On Deposit Liabilities	341.48	267.69	10.30	19.07	186.40	382.55	2.54	4.13	1.08	259.60	689.01	9.51
1.1.1 Saving Account	89.31	91.17	4.99	5.06	59.27	157.72	2.15	0.22	1.08	81.03	178.08	0.25
1.1.2 Fixed Account	237.25	176.52	5.31	14.00	127.13	177.16	0.39			178.56	465.05	9.26
1.1.2.1 Up to 3 months Fixed Account	7.26	2.47			3.93	9.92				9.02	31.98	
1.1.2.2 3 to 6 months Fixed Account	39.50	2.40			4.90	20.12				4.96	10.29	
1.1.2.3 6 months to 1 year Fixed Account	170.89	130.03	0.32		89.82	128.30	0.21			140.32	375.19	
1.1.2.4 Above 1 year Fixed Account	19.60	41.62	4.99	14.00	28.48	18.82	0.19			24.27	47.59	9.26
1.1.3 Call Deposit	14.91					47.67		3.92			45.87	
1.1.4 Certificate of Deposit												
1.2 On Borrowing	2.32							0.89		0.53	19.86	
2. Commission Expense						4.55						
3. Staff Expense	54.07	35.28	10.57	3.56	62.23	45.28	5.28	5.28	1.20	24.23	88.30	8.16
4. Office Operating Expenses	45.46	26.06	65.27	3.00	51.74	58.16	7.94	5.98	4.02	23.89	84.79	14.08
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	7.88	13.74	36.81	1.17	217.56	121.14	18.88			45.47	61.47	
7.1 Loan loss Provision	5.03	0.66	36.45	1.17	210.00	114.47				6.89	14.99	
7.1.1 General Loan loss Provision	6.64	0.66	2.51	0.37	14.36	55.05				6.89	14.71	
7.1.1.1 Pass Loan Loss Provision	6.88	0.66	2.51	0.19	3.66	18.43				6.89	14.71	
7.1.1.2 Watch List Provision	-0.24			0.18	10.70	36.62						
7.1.2 Special Loan Loss Provision	-2.23		33.94	0.79	194.44	59.42					0.28	
7.1.3 Additional Loan Loss Provision	0.63				1.20							
7.2. Provision for Non-Banking Assets			0.36				18.46				46.47	
7.3. Provision for Loss on Investment	2.84	13.09			0.37	6.67				38.58		
7.5. Provision for Loss of Other Assets					7.20		0.42					
8. Loan Written Off												
9. Provision for Staff Bonus	13.02	11.34			7.47						14.07	3.08
10. Provision for Income Tax	39.06	34.03			22.41						42.20	9.23
11. Others												0.21
12. Net Profit	91.14	79.39	62.33	10.28	52.29	192.00	45.74	6.06	29.25	89.71	98.46	21.54
Total Expenses	594.44	467.54	185.28	37.07	600.10	803.68	80.38	22.33	35.56	443.42	1098.15	65.81
Income												
1. Interest Income	560.47	420.08	44.18	35.15	291.66	638.70	51.47	2.40	0.70	399.49	979.39	7.66
1.1 On Loans and Advances	503.93	369.27	44.18	35.15	255.95	585.31	50.46	0.54	0.69	352.54	840.61	3.11
1.2 On Investment	9.78	7.75			10.24					4.75	22.85	
1.2.1 Government Bonds	9.78										22.85	
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds		7.75			10.24							
1.2.4 Debenture & Bonds										4.75		
1.3 On Agency Balance											115.93	
1.4 On Call Deposit	46.76	43.05			25.47	53.39	1.01	1.86		40.30		4.55
1.5 On Others									0.01	1.91		
2. Commission and Discount		1.09	6.23	1.70	2.04					1.78	13.43	0.02
2.1 Bills Purchase and Discount												
2.2 Commission		1.09	0.20	1.70	2.04					1.57	13.43	0.02
2.3 Others			6.02							0.21		
3. Exchange Fluctuation Income												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
4. Other Operating Income	33.96	29.37	98.43		12.00	69.97	0.03	0.00		24.71	46.33	0.11
5. Non Operating Income		6.04			7.71			2.58	2.85	3.01	9.33	
6. Write Back from Provisions for loss		10.97	36.45	0.22	286.70	95.00	28.88	17.35	32.01	14.43	49.67	55.14
7. Recovery of written-off Loan												
8. Income from Extra Ordinary transactions												2.89
9. Net Loss												
Total Income	594.44	467.54	185.28	37.07	600.10	803.68	80.38	22.33	35.56	443.42	1098.15	65.81

BFI Name	Manusihree	Jebis	Reliance
Expenses			
1. Interest Expense	542.17	113.08	340.46
1.1 On Deposit Liabilities	537.69	112.42	339.80
1.1.1 Saving Account	201.63	14.18	137.01
1.1.2 Fixed Account	336.07	92.79	202.79
1.1.2.1 Up to 3 months Fixed Account	20.12	3.49	8.40
1.1.2.2 3 to 6 months Fixed Account	21.93	2.43	21.58
1.1.2.3 6 months to 1 year Fixed Account	215.02	62.49	89.70
1.1.2.4 Above 1 year Fixed Account	78.99	24.39	83.12
1.1.3 Call Deposit		5.45	
1.1.4 Certificate of Deposit			
1.2 On Borrowing	4.48	0.65	0.66
2. Commission Expense			
3. Staff Expense	48.03	21.14	38.02
4. Office Operating Expenses	58.97	15.70	40.63
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	11.74	24.15	73.42
7.1 Loan loss Provision	11.74	9.81	27.69
7.1.1 General Loan loss Provision	11.74	2.75	9.38
7.1.1.1 Pass Loan Loss Provision	11.74	2.75	4.33
7.1.1.2 Watch List Provision			5.05
7.1.2 Special Loan Loss Provision		7.06	18.30
7.1.3 Additional Loan Loss Provision			
7.2. Provision for Non-Banking Assets			8.87
7.3. Provision for Loss on Investment		14.35	36.86
7.5. Provision for Loss of Other Assets		0.00	
8. Loan Written Off			
9. Provision for Staff Bonus	11.50	2.80	5.37
10. Provision for Income Tax	34.49	7.65	16.12
11. Others			
12. Net Profit	80.47	20.31	37.61
Total Expenses	787.38	204.82	551.63
Income			
1. Interest Income	722.25	190.49	494.47
1.1 On Loans and Advances	635.54	164.22	431.22
1.2 On Investment	6.59	3.91	1.29
1.2.1 Government Bonds		3.91	1.29
1.2.2 Foreign Bonds			
1.2.3 NRB Bonds	6.59		
1.2.4 Debenture & Bonds			
1.3 On Agency Balance			
1.4 On Call Deposit		21.12	61.95
1.5 On Others	80.11	1.24	
2. Commission and Discount	39.03	0.08	0.42
2.1 Bills Purchase and Discount			
2.2 Commission	3.57	0.08	0.33
2.3 Others	35.46		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		8.51	25.18
5. Non Operating Income	26.10	4.26	4.89
6. Write Back from Provisions for loss		1.47	26.67
7. Recovery of written-off Loan			
8. Income from Extra Ordinary transactions		0.00	
9. Net Loss			
Total Income	787.38	204.82	551.63

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC
Sector Wise												
Agricultural and Forest Related	1786.56	8395.02	2081.92	4129.99	2823.58	4876.07	2226.92	841.56	4334.55	3652.23	2983.69	5444.59
Fishery Related	41.21	507.36	28.23	35.32		7.75		13.03	12.78	53.44	73.70	66.78
Mining Related	248.59	47.19	180.51	471.49				435.40		12.16	492.22	
Manufacturing (Producing) Related	15132.40	12524.70	33597.54	37018.61	8273.49	30490.43	20173.62	6197.89	13796.58	13862.04	10031.14	12842.99
Construction	6595.26	14724.24	1607.19	8009.93	10791.51	4482.43	2924.55	4491.21	13862.98	4305.61	7206.17	20087.67
Electricity, Gas and Water	5392.45	3223.24	5615.98	8672.75	37.26	868.04	1864.34	1356.43	3459.65	2476.34	2129.24	971.96
Metal Products, Mach. & Ele. Eqp.	1383.03	1428.31	803.03	271.25	1895.64	2454.39	2446.25	616.01	2100.58	958.80	1395.59	131.79
Tras., Com. and Public Utilities	472.15	2884.46	1148.12	4145.91	207.83	2576.28	1268.44	929.39	3406.08	1832.04	3329.66	182.00
Wholesaler & Retailer	21190.81	37930.72	29427.91	26297.45	13069.43	14789.49	18778.60	7838.99	25357.07	18064.18	10150.62	30271.00
Finance, Insurance and Real Estate	6507.87	11377.45	6784.29	6301.19	2147.48	11158.03	3789.32	4142.25	8464.57	7355.26	2844.17	11219.95
Hotel or Restaurant	1911.54	5723.53	1923.86	8992.16	156.77	4467.08	2411.18	1465.31	2848.76	2421.62	1690.00	4480.05
Other Services	3079.06	3515.70	3126.28	9128.04	277.65	3904.84	1287.99	9223.39	2479.86	5285.49	2275.78	4261.27
Consumption Loans	12409.16	15457.16	4903.40	3113.48	4938.28	3285.60	1145.32	1662.75	4404.92	6954.43	1772.93	12223.08
Local Government		216.60		383.43		138.81		255.20				
Others	3482.41	2916.53	21169.78	5417.44	1931.72	3231.01	17154.87	3186.99	9463.21	2229.67	8638.31	18483.00
TOTAL sectorwise	79632.50	120872.21	112398.05	122388.44	46689.44	86846.65	75471.40	42400.60	93991.59	69463.29	55013.23	120666.12

Product Wise

Term Loan	18996.09	14831.30	18722.83	33403.49	2094.51	14262.98	7890.88	6424.56	15339.79	10492.19	7282.14	18446.39
Overdraft	13998.64	18839.45	14588.17	17504.73	2816.07	8407.92	688.55	7253.47	19278.62	22519.84	13941.58	28080.45
Trust Receipt Loan / Import Loan	2644.71	699.08	10543.45	17785.25	4944.15	14143.81	7532.68	2121.82	4303.54	2510.84	2145.40	1573.75
Demand & Other Working Capital Loan	16166.61	43576.88	31527.65	32952.87	12035.62	26522.61	31626.77	7103.55	13411.60	9494.90	7421.83	16609.65
Res. Per. H. Loan (Up to Rs. 15 mil.)	4521.17	10498.42	8455.24	2088.48	7896.58	4494.04	2197.57	3726.54	13862.98	3777.56	4030.46	16969.40
Real Estate Loan	2107.33	5919.92	3864.14	5435.36	3022.78	3807.11	4812.87	2610.43	4636.30	3766.28	1005.52	8370.70
Margin Nature Loan	1837.11	2086.69	2232.32	1222.74		1344.05		289.84	1107.34	654.49	918.22	1931.16
Hire Purchase Loan	2871.14	5416.35	2670.12	3467.71	4482.72	6506.66	1714.69	6167.07	6473.81	6883.15	5727.76	9789.88
Deprived Sector Loan	6866.33	6533.65	5584.73	5749.35	2303.49	4141.17	3661.49	2122.45	5483.12	3271.31	2590.81	9316.35
Bills Purchased	2.80	57.76	154.75	955.75	24.26	66.07	1.32	239.56	101.30	858.17	30.87	
Other Product	9620.56	12412.71	14054.65	1822.70	7069.26	3150.22	15344.59	4341.31	9993.19	5234.56	9918.64	9578.40
Total Product wise Loan	79632.50	120872.21	112398.05	122388.44	46689.44	86846.65	75471.40	42400.60	93991.59	69463.29	55013.23	120666.12

Collateral Wise

Gold and Silver	9071.83	11180.16	496.31	842.43			1.15	463.09		76.20	86.73	616.83
Government Securities	9.14	235.72	4.56	3.28					0.40	133.16		18.72
Non Governmental Securities	0.09	2086.68	3368.79	1225.25		1344.05	0.83	558.24	1053.92	355.40	918.22	1931.15
Fixed Deposit Receipts	356.37	475.44	654.03	487.53	350.25	669.49	720.39	308.40	1208.22	396.35	376.45	207.31
Own	347.64	475.44	327.67	487.53	90.55	669.49	720.39	306.88	1208.22	396.35	376.45	207.31
Other Licences Institutions	8.73		326.36		259.71			1.52				
Collateral of Properties	41237.52	102925.84	96874.88	99525.46	40650.16	80714.31	65578.31	38950.98	82147.26	63541.52	49970.79	111923.88
Fixed Assets	30566.55	102879.40	50702.54	79343.14	32007.92	80599.34	60098.91	37763.85	51196.30	59464.50	47711.06	71259.77
Current Assets	10670.97	46.44	46172.34	20182.32	8642.24	114.98	5479.40	1187.13	30950.96	4077.01	2259.73	40664.11
Against security of Bill	162.12	98.18	5784.73	328.05		66.07	1219.86	250.54	3326.54	487.69	739.76	
Domestic Bills	0.33	19.04	23.10	28.35		35.94		197.49				
Foreign Bills	161.79	79.14	5761.63	299.70		30.13	1219.86	53.05	3326.54	487.69	739.76	
Against Guarantee	351.44	3779.45	1474.17	5642.10	1483.09	4004.06	3557.67	1585.42	5506.73	4463.29	2122.53	5636.24
Government Guarantee	50.87	0.80	0.81	383.43	138.81		156.12	91.30	198.74	2.17	74.74	216.53
Institutional Guarantee	131.94	3763.06	1468.18	3464.06	1344.28		3401.55	1405.06	4125.42	2541.13	2047.68	5419.70
Personal Guarantee	3.62	11.57	5.18	1044.27				89.06	1182.57		0.11	
Collective Guarantee	0.01	4.02										
Int. Rtd. Foreign Bank's Guarantee	37.09		0.00	750.34		20.50				843.78		
Other Guarantee	127.92					3983.56				1076.22		
Credit Card			254.06	32.23	175.85	48.67			11.31	9.68		85.93
Others	28443.98	90.74	3486.52	14302.10	4030.08		4393.20	283.94	737.19		798.75	246.06
Total	79632.50	120872.21	112398.05	122388.44	46689.44	86846.65	75471.40	42400.60	93991.59	69463.29	55013.23	120666.12

Statement of Credit as on Asar end, 2075(Mid-July, 2018)

BFI Name	MBL	Kumari	Laxmi	SBL	AoBNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata
Sector Wise												
Agricultural and Forest Related	1912.94	1042.07	2254.78	1633.08	24211.76	2518.76	1579.87	1624.11	3700.70	1293.25	2208.28	2597.89
Fishery Related	115.77	87.54	51.61	16.09	813.05	36.45	77.37	18.40	73.92	29.43	0.26	78.03
Mining Related	50.15	160.29	74.62	224.71	150.56	327.59	384.58	160.72	42.92	54.66		87.50
Manufacturing (Producing) Related	12049.24	15127.80	11320.00	14073.29	9331.66	15219.24	7403.30	11813.17	7948.08	15584.76	11560.50	10473.10
Construction	5961.59	8505.97	12787.44	3583.64	5861.62	12622.48	2710.27	8045.53	11016.03	10617.86	12665.82	1083.29
Electricity, Gas and Water	2387.10	2339.36	2708.77	3422.44	404.50	5682.07	3312.54	5451.05	1834.97	4842.95	3120.25	2461.08
Metal Products, Mach. & Ele. Eqp.	363.63	1521.45	3089.31	1408.10	199.52	1273.92	149.40	423.37	747.62	1080.35	405.80	259.00
Tras., Com. and Public Utilities	1837.65	2804.57	5527.71	7117.96	743.54	745.49	1263.69	2167.05	342.90	1747.29	2738.27	779.92
Wholesaler & Retailer	14975.25	10528.80	10776.77	17842.88	24651.15	23876.09	10780.46	9910.48	12628.31	20688.62	13498.77	12354.07
Finance, Insurance and Real Estate	8583.28	4158.97	4039.01	7431.14	117.25	5280.59	5137.31	12169.25	5382.22	6128.79	8530.39	8800.71
Hotel or Restaurant	1464.86	1350.29	2081.56	3063.32	3465.40	3903.61	897.38	2552.18	3445.03	3722.44	3913.53	1769.90
Other Services	4667.92	2762.39	2405.60	2935.87	2937.34	4772.56	3098.27	2181.29	2790.10	2436.86	6345.28	2566.06
Consumption Loans	3750.45	3525.73	4081.96	3126.36	880.65	5267.85	7416.29	8354.46	4838.12	3844.86	6142.05	4742.32
Local Government	129.84	1.17	136.67	140.61	0.20	97.39						
Others	6116.00	8824.57	661.14	20156.83	26393.76	11749.35	13744.26	5880.16	5762.83	3573.82	4851.38	6336.09
TOTAL sectorwise	64365.67	62740.97	61996.94	86176.32	100161.97	93373.42	57955.00	70751.23	60553.75	75645.92	75980.57	54388.93

Product Wise

Term Loan	9125.19	17058.53	14222.15	18381.20	9781.78	13415.21	10886.12	10561.89	8511.18	14268.63	19528.76	10820.61
Overdraft	5123.77	15472.56	4787.34	21431.44	8765.22	23017.98	8256.51	13477.56	12680.68	3099.97	9596.95	13217.69
Trust Receipt Loan / Import Loan	2899.23	2753.67	4915.45	3769.39	31.10	5704.00	1578.03	1668.42	1340.11	3939.61	2998.85	1193.43
Demand & Other Working Capital Loan	6600.11	11356.32	13345.21	12466.40	68166.87	20327.09	5872.54	9217.82	8694.44	16124.80	11670.33	8102.89
Res. Per. H. Loan (Up to Rs. 15 mil.)	5961.59	6066.97	3065.81	4287.69	5394.00	8603.20	3697.91	4183.24	8126.22	8411.86	9578.90	3477.89
Real Estate Loan	4635.36	2029.61	1716.65	7833.07	573.90	3547.94	6716.17	6981.99	3564.84	3717.31	5229.60	2238.11
Margin Nature Loan	228.73	1010.99	1308.06	2037.67		1879.42	2817.55	1999.74	1916.94	417.47	2388.59	481.68
Hire Purchase Loan	6577.96	3462.18	3521.18	9083.82	743.54	6931.41	4795.33	4201.51	5158.22	4607.04	6864.93	4086.54
Deprived Sector Loan	3123.98	2710.12	3328.99	4689.80	6541.69	4773.57	3078.71	3530.47	3233.71	3750.00	4082.68	2096.12
Bills Purchased		8.95	2.28	45.12			115.71	150.50	0.01	8.00	2.36	
Other Product	20089.74	811.08	11783.81	2150.71	163.86	5173.60	10140.41	14778.08	7327.39	17301.22	4038.61	8673.97
Total Product wise Loan	64365.67	62740.97	61996.94	86176.32	100161.97	93373.42	57955.00	70751.23	60553.75	75645.92	75980.57	54388.93

Collateral Wise

Gold and Silver	15.42	14.14	480.94		78.02	0.37	3336.46	5034.09	14.94		81.19	141.23
Government Securities		0.77	1.12	2.49			2.45	2.52		0.90	11.05	
Non Governmental Securities		2254.91		1920.51		169.75	2824.08	2084.74	2016.94	605.24	2399.34	539.61
Fixed Deposit Receipts	282.58	237.39	634.46	869.41	633.42	561.64	556.06	362.72	497.79	496.29	500.15	267.64
Own	282.58	195.41	634.46	869.41	633.42	561.64	553.70	362.72	497.79	496.29	500.15	267.64
Other Licences Institutions		41.98					2.36					
Collateral of Properties	60953.78	56198.08	57000.58	76897.95	99450.53	80788.56	46590.09	57420.14	56586.14	73503.79	65984.08	51617.98
Fixed Assets	31624.91	53980.49	44486.25	48103.01	99450.53	41955.14	32002.56	57106.68	52697.65	60639.66	63450.55	44060.50
Current Assets	29328.87	2217.59	12514.34	28794.94		38833.42	14587.54	313.46	3888.49	12864.13	2533.53	7557.49
Against security of Bill		59.64		1930.17			1539.86					1362.31
Domestic Bills		0.99		406.32			26.10					51.79
Foreign Bills		58.64		1523.86			1513.75					1310.53
Against Guarantee	234.16	2261.00	136.77	2724.82		15.32	82.13	5116.25	1134.00	839.41	4476.52	1326.55
Government Guarantee	129.84	151.19	136.67	135.05				140.92		83.00	126.02	16.00
Institutional Guarantee		1820.82		2543.18			1.61	4492.04	1088.61	333.79	3423.54	1290.04
Personal Guarantee	103.96	246.57	0.10	37.53			80.52	480.51	41.48	404.31	600.59	20.51
Collective Guarantee						2.54					18.31	326.36
Int. Rtd. Foreign Bank's Guarantee	0.35											
Other Guarantee		42.41		9.06		12.79		2.78	3.91			
Credit Card	35.43	13.91	41.08	122.56		156.79	37.75	104.87	21.96		10.96	
Others	2844.30	1701.14	3702.00	1708.41		11680.99	2986.10	625.91	281.98	189.33	1165.92	495.92
Total	64365.67	62740.97	61996.94	86176.32	100161.97	93373.42	57955.00	70751.23	60553.75	75645.92	75980.57	54388.93

BFI Name	Mega	Civil	Century	Sanima	MahalaxmiDB	Nareyani	Sahayogi	Kamali	Shangrila	Excel	Western	Deva
Sector Wise												
Agricultural and Forest Related	1389.32	1734.80	1852.46	1458.99	189.41	0.88	275.18	195.27	539.06	216.87	277.18	822.25
Fishery Related	36.43	4.72	31.36	20.41	13.27		11.99		12.22	3.72		18.05
Mining Related	129.30	33.89	476.26	174.97	177.28				43.32			
Manufacturing (Producing) Related	10786.42	9500.58	11872.91	10073.82	1281.03		172.21	23.45	661.97	421.01	160.97	800.20
Construction	2887.52	2942.40	5469.68	6638.28	1167.78	2.20	90.25	53.50	2014.27	701.02	190.95	2217.06
Electricity, Gas and Water	1600.90	1954.44	1829.42	2772.23	465.13		0.76		151.66			575.69
Metal Products, Mach. & Ele. Eqp.	514.00	367.76	947.06	1168.01	117.52				134.30	5.22		79.53
Tras., Com. and Public Utilities	1241.29	1441.77	583.00	3792.86	1184.68	3.93	68.59	229.32	1075.58	76.83	103.71	971.99
Wholesaler & Retailer	13713.25	9153.28	11014.38	14368.61	2530.34	1.43	1047.29	294.73	2261.46	1139.18	651.37	1754.74
Finance, Insurance and Real Estate	7408.28	5142.51	6670.87	2770.77	2320.61		114.45		1374.67	503.84		773.72
Hotel or Restaurant	2883.60	1357.90	2578.01	2558.45	1396.00	3.66	18.09		564.21	181.47	121.07	283.01
Other Services	1461.14	1892.51	1719.95	2310.76	261.62		69.52	377.17	768.95	256.17	95.77	595.82
Consumption Loans	3705.44	2679.27	4383.41	2436.44	4678.90	0.30	51.32	36.83	801.24	244.19	49.69	1542.12
Local Government					0.00				3.34			10.33
Others	9507.18	2466.35	5559.73	18936.96	5875.95	3.14	1063.02		4252.88	548.08	1014.14	3146.64
TOTAL sectorwise	57264.05	40672.18	54988.51	69481.56	21659.52	15.53	2982.66	1210.26	14659.12	4297.58	2664.85	13591.15

Product Wise

Term Loan	9700.34	8358.50	14475.71	11817.22	4849.09	0.90		318.17	4437.40	891.73	873.09	1291.92
Overdraft	14907.26	7087.59	12494.05	7785.10	7431.89	3.14		461.90	4077.50	740.27	1225.76	1006.31
Trust Receipt Loan / Import Loan	2650.04	3958.65	2338.23	1181.90								
Demand & Other Working Capital Loan	9589.56	9268.01	9837.91	11473.73		1.43	1274.19			964.99	103.72	316.65
Res. Per. H. Loan (Up to Rs. 15 mil.)	3281.56	1830.42	3586.64	5147.49	1600.64	2.20	36.19	53.50	1426.13	597.76	190.95	1598.73
Real Estate Loan	5095.55	1436.58	3932.20	6162.30	1936.35		163.32		1446.17	522.77		1085.44
Margin Nature Loan	717.81	781.70	1267.87	329.44	994.04	0.30			247.80	36.46		863.12
Hire Purchase Loan	4841.65	2691.45	2645.76	4949.64	2572.83	3.93	22.37	229.32	1737.88	100.52	103.71	1353.27
Deprived Sector Loan	3236.99	2528.71	2516.04	3385.84	1278.25	3.63	137.68	59.95	901.70	211.27	112.46	513.51
Bills Purchased		26.82	3.80									
Other Product	3243.30	2703.75	1890.31	17248.90	996.42		1348.92	87.42	384.55	231.82	55.14	5562.19
Total Product wise Loan	57264.05	40672.18	54988.51	69481.56	21659.52	15.53	2982.66	1210.26	14659.12	4297.58	2664.85	13591.15

Collateral Wise

Gold and Silver	102.50	259.43	72.91	149.21	617.58				19.66	177.32		361.91
Government Securities	3.28		2.30	1.04	0.15							9.00
Non Governmental Securities	708.90	781.70	1361.33	2.30	995.73	0.30			247.89	35.03		854.12
Fixed Deposit Receipts	232.16	144.94	388.38	642.24	369.23		51.32	36.83	199.28	22.68	49.69	179.82
Own	231.71	144.94	388.38	642.24	369.23		51.32	36.83	199.28	22.68	49.69	179.82
Other Licences Institutions	0.45											
Collateral of Properties	53428.27	37508.61	51255.70	65691.47	18675.87	12.50	2929.34	1173.43	13800.13	4062.54	2615.16	11500.47
Fixed Assets	50627.41	37058.68	36972.83	59370.90	18675.77	12.50	2929.34	1173.43	13800.13	4062.54	2615.16	11500.47
Current Assets	2800.85	449.92	14282.87	6320.57	0.10							
Against security of Bill		26.82	18.06	763.44								
Domestic Bills		16.14	18.06									
Foreign Bills		10.69		763.44								
Against Guarantee	2598.97	1682.89	1831.57	50.03	994.04	2.72			392.16			533.45
Government Guarantee		16.73				2.72			3.34			10.33
Institutional Guarantee	2323.09	1423.06	1812.60		994.04				193.46			367.26
Personal Guarantee	134.92	0.19	17.23	0.35					79.48			85.92
Collective Guarantee	140.95	197.97	1.75						115.88			69.95
Int. Rtd. Foreign Bank's Guarantee				29.60								
Other Guarantee		44.94		20.07								
Credit Card	46.68		13.42	33.92								
Others	143.30	267.80	44.86	2147.92	6.92		2.01			0.01		152.39
Total	57264.05	40672.18	54988.51	69481.56	21659.52	15.53	2982.66	1210.26	14659.12	4297.58	2664.85	13591.15

Statement of Credit as on Asar end, 2075(Mid-July, 2018)

BFI Name	M/iteri	Tinau	Muktinath	Kankai	Bhargav	Garima	OmDB	Gandak/DB	Kabeli	Kamana	Corporate	Purnima	Jyoti
Sector Wise													
Agricultural and Forest Related	253.73	407.07	3909.49	205.67	162.72	768.90	638.54	595.92	131.47	656.39	1.71	178.52	914.29
Fishery Related	2.65	5.68	40.01	0.65	3.95	12.55	0.98	32.12		43.61			
Mining Related	1.37	13.66	2.44			9.80							188.84
Manufacturing (Producing) Related	253.26	189.88	990.47	50.52	156.43	758.05	843.26	1083.06	0.92	1162.65	116.13	159.94	1197.25
Construction	478.94	452.52	4107.58	233.45	334.13	2745.93	3963.33	2845.07	135.13	1690.17	47.07	231.11	1580.43
Electricity, Gas and Water	1.34		20.88	2.47	8.95	63.22	147.57	24.92		0.76			486.21
Metal Products, Mach. & Ele. Eqp.	37.25	32.02	169.44	15.91		170.20	151.87	253.29	0.52	406.37	5.93		189.31
Tras., Com. and Public Utilities	174.03	361.78	3112.94	19.77	181.08	2298.24	2284.51	1494.60	52.89	858.55	8.49	148.10	1319.99
Wholesaler & Retailer	343.34	945.89	4777.92	355.60	692.52	1610.95	2079.77	2602.34	172.17	2614.71	42.17	566.08	2039.29
Finance, Insurance and Real Estate	142.47	407.10	1416.21	73.32		574.09	1100.86	1013.56		1036.63		140.10	1020.01
Hotel or Restaurant	66.72	147.72	1145.97	32.89	51.68	614.67	798.89	1021.74	24.23	430.96		21.46	353.19
Other Services	61.82	294.31	394.11	26.41	102.13	262.12	481.73	483.11	22.75	595.00		41.41	360.08
Consumption Loans	220.15	176.21	1151.47	136.84	41.43	1638.06	1643.59	1233.28	171.27	847.72	8.00	136.98	2190.01
Local Government	1.50			0.46		0.03							4.60
Others	1082.43	496.39	4021.07	505.86	663.15	7324.23	4226.25	7382.09	88.76	3098.64	24.90	805.43	4256.91
TOTAL sectorwise	3121.01	3930.23	25260.01	1659.81	2398.16	18851.04	18361.14	20065.09	800.11	13442.18	254.38	2429.12	16100.41

Product Wise

Term Loan	45.40	562.24	4380.13	537.76	826.96	5582.72	1681.06	1199.50	256.47	4249.02	14.03		2799.24
Overdraft	412.67	1343.23	4817.00	505.45	798.92	4718.16	2702.82	8140.45		4139.70	97.96	268.55	4568.29
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan						11.90	335.50	5.00	192.43	17.76	68.99	647.29	304.74
Res. Per. H. Loan (Up to Rs. 15 mil.)	421.90	473.25	2653.84	187.82	315.28	2161.10	2904.16	2428.47	74.07	1327.59	39.02	231.11	1377.61
Real Estate Loan	138.73	262.80	1413.10	88.84		912.57	2443.00	1788.25		1007.80		140.10	435.69
Margin Nature Loan		1.87	274.27			93.23	221.57	63.75		3.79		0.25	1044.55
Hire Purchase Loan	253.45	258.22	3110.92	73.86	180.05	3108.90	2681.66	1984.92	51.98	1547.58	21.98	246.19	1408.74
Deprived Sector Loan	161.86	242.82	7499.67	70.97	190.16	1109.44	716.37	804.65	33.89	637.95	9.14	138.48	804.63
Bills Purchased													
Other Product	1687.00	785.81	1111.09	195.11	86.80	1153.01	4674.99	3650.09	191.26	511.00	3.26	757.15	3356.92
Total Product wise Loan	3121.01	3930.23	25260.01	1659.81	2398.16	18851.04	18361.14	20065.09	800.11	13442.18	254.38	2429.12	16100.41

Collateral Wise

Gold and Silver	78.37	97.92	139.75			750.79	874.54	591.58	152.92	320.07		19.05	337.55
Government Securities			9.00										
Non Governmental Securities		1.87	274.27			92.64	221.57						1083.74
Fixed Deposit Receipts	77.99	56.17	464.12	40.31	28.79	287.07	241.89	261.27	11.41	149.58		19.59	136.18
Own	77.99	56.17	455.12	40.31	28.79	287.07	241.89	261.27	11.41	149.58		19.59	136.18
Other Licences Institutions			9.00										
Collateral of Properties	2963.15	3698.39	19814.31	1619.04	2356.73	17321.03	16751.75	18711.34	635.78	12556.69	251.44	2390.48	13480.59
Fixed Assets	2963.15	3698.39	19807.48	1619.04	2356.73	17321.03	16751.75	18711.34	635.78	12556.69	251.44	2390.48	13443.58
Current Assets			6.84										37.01
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee		75.88	4558.55			399.51	271.38	437.15		280.95			804.41
Government Guarantee						0.03	4.07	2.69		1.73			4.74
Institutional Guarantee		75.88				30.00	120.00	203.72					537.31
Personal Guarantee			270.64			1.32	16.77	230.74		15.93			64.25
Collective Guarantee			4287.91			368.16	130.55			263.29			198.11
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others	1.50		0.01	0.46	12.64			63.75		134.90	2.95		257.95
Total	3121.01	3930.23	25260.01	1659.81	2398.16	18851.04	18361.14	20065.09	800.11	13442.18	254.38	2429.12	16100.41

BFI Name	Hamro	Shine	Kanchan	LumbiniDB	Mission	Sindhu	Sahara	N.Community	Kailash	Selpa	Saptakoshi	Green	NFL
Sector Wise													
Agricultural and Forest Related	272.66	889.48	267.39	590.29	573.35	40.39	35.83	238.92	248.28	83.31	430.50	69.08	
Fishery Related	1.31	74.21	2.07	26.35	8.32		3.20		22.62	1.49			
Mining Related	0.31			68.31	86.48								
Manufacturing (Producing) Related	95.76	1749.88	248.50	790.72	47.95	8.07	23.22	324.43	931.17	28.78		11.55	
Construction	272.74	1282.03	224.59	2076.03	140.68	363.99	10.15	322.32	2535.55		58.10	3.09	33.18
Electricity,Gas and Water				1703.02					816.78				
Metal Products, Mach. & Ele. Eqp.	43.37		19.70	57.13	9.05			20.16	332.61	1.70	2.06		
Tras., Com. and Public Utilities	246.28	773.59	231.87	1010.97	385.63	320.38	9.16	121.38	1713.63			98.28	0.36
Wholesaler & Retailer	141.53	3155.32	1312.57	2816.03	821.68	458.61	76.75	349.25	2420.11	48.04	450.82	65.69	51.67
Finance, Insurance and Real Estate	27.99	833.65	99.85	2656.18	69.28	115.66		156.15	2495.65		68.22	12.33	
Hotel or Restaurant	38.08	769.17	117.58	642.07	112.78	37.41	2.25	53.47	842.01	24.54	6.38	24.84	
Other Services	6.62	744.57	237.64	1429.09	332.05	11.68	9.59	42.51	595.07	2.54	6.77	19.66	
Consumption Loans	36.77	507.80	48.08	1917.61	142.92	89.97	8.21	40.30	749.14	2.69	60.16	82.00	0.17
Local Government										0.17			
Others	495.50	1607.71	541.76	2602.33	606.70	156.27	199.09	380.64	6424.35	53.11	280.05	204.39	62.22
TOTAL sectorwise	1678.92	12387.42	3351.61	18386.13	3336.88	1602.42	377.44	2049.53	20126.96	246.38	1363.05	590.90	147.60

Product Wise

Term Loan	197.54	2258.81	303.95	3569.69	354.01	146.94		496.21	2606.29	71.99	590.46	136.03	
Overdraft	312.57	618.14	1232.46	4524.11	1145.37	327.95		880.92	4508.30	87.67	479.32	214.56	
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	0.99	4345.16	59.85	263.54		230.89	342.84	7.84	205.17				51.67
Res. Per. H. Loan (Up to Rs. 15 mil.)	198.14	1057.72	237.93	1600.04	67.81	363.99		243.17	2450.75		58.10	23.32	27.56
Real Estate Loan		1058.88	12.67	1959.47	74.91			128.15	2487.63		68.22		22.72
Margin Nature Loan	10.09	12.30	18.74	727.85		30.23			1028.00				19.36
Hire Purchase Loan	238.76	1157.19	250.06	1503.85	375.84	314.71	4.13	160.40	2348.11		17.34	106.82	0.36
Deprived Sector Loan	92.50	532.94	408.45	1849.30	651.93	123.92	25.34	101.71	1120.14	24.13	102.34	33.99	
Bills Purchased													
Other Product	628.33	1346.29	827.50	2388.27	667.01	63.80	5.13	31.12	3372.56	62.58	47.29	56.82	45.12
Total Product wise Loan	1678.92	12387.42	3351.61	18386.13	3336.88	1602.42	377.44	2049.53	20126.96	246.38	1363.05	590.90	147.60

Collateral Wise

Gold and Silver	11.59			11.84	15.18	48.37			191.00				33.87
Government Securities													19.36
Non Governmental Securities	10.09			727.85		30.23			1036.96				
Fixed Deposit Receipts	4.95	111.90	42.76	851.45	42.03	11.37	4.08	14.29	172.73	0.51	42.82	19.23	
Own	4.95	111.90	42.76	851.45	42.03	11.37	4.08	14.29	172.73	0.51	42.82	19.23	
Other Licences Institutions													
Collateral of Properties	1632.33	12014.58	2923.56	15763.51	2627.97	1512.45	373.36	2007.13	17854.55	245.86	1320.23	512.72	147.43
Fixed Assets	1632.33	12014.58	2923.56	15763.51	2627.97	1512.45	373.36	2007.13	17854.55	245.86	1320.23	512.72	147.43
Current Assets													
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	19.97	248.65	367.04	1030.11	651.71			28.11	863.23				
Government Guarantee				17.19					14.45				
Institutional Guarantee		230.00	90.00	996.63				28.00	792.59				
Personal Guarantee	19.97			3.94					56.19				
Collective Guarantee		18.65	277.04	12.34	651.71			0.11					
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others		12.30	18.25	1.36					8.48			5.73	0.17
Total	1678.92	12387.42	3351.61	18386.13	3336.88	1602.42	377.44	2049.53	20126.96	246.38	1363.05	590.90	147.60

BFI Name	NSMFL	Gurkhas	Goodwill	SIFCL	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose
Sector Wise													
Agricultural and Forest Related	0.52	98.51	778.11	386.06	5.50	97.21	20.24	44.89	72.65		245.01	4.24	115.88
Fishery Related				13.85							5.25		
Mining Related				2.00	4.50						8.88		
Manufacturing (Producing) Related	61.10	105.09		125.76		428.58	2.55	11.13	102.19	216.99	129.94		1.06
Construction	20.02	532.71	1446.26	884.36	23.41	507.81	40.49	67.36	43.66	518.68	703.15	94.91	34.44
Electricity, Gas and Water										0.24			
Metal Products, Mach. & Ele. Eqp.	3.45		20.49	25.50		650.57	6.87	4.36			81.88		
Tras., Com. and Public Utilities		313.31	450.20	155.66		1380.22	11.95	64.44		440.25	210.49		
Wholesaler & Retailer	33.33	376.21	1435.74	530.73	69.26	262.13	45.52	32.16	806.77	777.28	195.42	23.03	14.62
Finance, Insurance and Real Estate	40.31	409.67		340.51	114.52	89.93	48.00	52.84	66.68	482.70	82.50		
Hotel or Restaurant	27.50	177.88	33.28	65.07			10.74	21.10	60.84	158.69	46.28		
Other Services		247.63	22.97	510.60	137.59		5.35	34.64	40.74	126.74	95.41		8.22
Consumption Loans	146.94	841.74	278.52	150.31	38.78	441.34	14.24	25.87	51.86	23.57	132.62	21.97	9.54
Local Government	33.18												
Others	1965.35	1183.74	207.68	371.77	74.02	1452.82	74.47	151.49	387.95	1256.33	749.77	138.81	9.37
TOTAL sectorwise	2331.70	4286.49	4673.27	3562.18	467.57	5310.60	280.40	510.27	1633.37	4001.48	2686.61	282.97	193.12

Product Wise

Term Loan	125.37	56.17	1910.92	820.86	69.26	249.68	2.95	87.55	876.60	362.58	119.10		
Overdraft													
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	227.18	631.81		426.43		295.04		32.31		1032.69	434.91	23.03	14.62
Res. Per. H. Loan (Up to Rs. 15 mil.)	20.02	532.71	1248.39	709.38	23.41	473.51	40.49	5.92	43.66	438.73	703.15		34.44
Real Estate Loan	1765.88	224.23	316.79	459.01	114.52	424.30		46.97	176.01	433.26	23.78	94.91	
Margin Nature Loan	26.19	278.94	207.68	81.36	22.56	209.34	12.54	17.94		17.86	10.42		
Hire Purchase Loan	124.30	397.48	465.51	170.78	15.91	2176.30	23.19	62.18	7.24	440.25	249.42	21.32	2.65
Deprived Sector Loan	33.18	192.57	226.12	152.39	8.01	252.40	30.39	53.12	58.86	170.82	92.17	5.75	9.37
Bills Purchased													
Other Product	9.57	1972.58	297.85	741.97	213.90	1230.04	170.84	204.28	470.99	1105.29	1053.66	137.96	132.04
Total Product wise Loan	2331.70	4286.49	4673.27	3562.18	467.57	5310.60	280.40	510.27	1633.37	4001.48	2686.61	282.97	193.12

Collateral Wise

Gold and Silver		392.33	163.33			43.59					4.67		
Government Securities													
Non Governmental Securities	26.19	278.94		81.36	22.56		12.54	11.24			10.42		
Fixed Deposit Receipts	0.05	80.11	115.19	44.05	0.31	176.47	19.70	9.76	44.62	23.57	58.78	0.65	7.05
Own	0.05	80.11	115.19	44.05	0.31	176.47	19.70	9.76	44.62	23.57	58.78	0.65	7.05
Other Licences Institutions													
Collateral of Properties	484.02	3213.19	4169.58	3306.27	241.11	4787.25	204.30	424.44	1586.74	3729.51	2555.34	143.50	186.07
Fixed Assets	484.02	3213.19	4169.58	3306.27	153.83	4787.25	204.30	424.44	1586.74	3729.51	2555.34	143.50	186.07
Current Assets					87.28								
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	83.27	321.93	17.49	130.50		89.93	36.78	61.49		230.54	0.40		
Government Guarantee	33.18												
Institutional Guarantee		185.44		130.50		89.93	30.00	55.73			0.40		
Personal Guarantee	50.09	136.49					6.78	4.22		230.54			
Collective Guarantee													
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee			17.49					1.54					
Credit Card													
Others	1738.17		207.68		203.59	213.36	7.09	3.35	2.01	17.86	57.00	138.81	
Total	2331.70	4286.49	4673.27	3562.18	467.57	5310.60	280.40	510.27	1633.37	4001.48	2686.61	282.97	193.12

BFI Name	Synergy	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori	ICFC	Kuber	Manjushree	Jebis	Reliance
Sector Wise											
Agricultural and Forest Related	241.75	813.33		323.47		39.07	243.95		102.45	30.01	53.24
Fishery Related	3.85					6.05	19.59		4.96		
Mining Related						0.22	4.50				1.08
Manufacturing (Producing) Related	83.05		2.29	585.38		92.04	398.13		144.25	5.86	221.28
Construction	23.09	84.39	39.47			635.68	143.81		1544.05	279.18	427.54
Electricity, Gas and Water						0.50	59.23		106.97		35.01
Metal Products, Mach. & Ele. Eqp.	28.48					6.48	24.35		132.44	8.52	97.55
Tras., Com. and Public Utilities	534.33		5.10	2.94		120.63	48.49		423.56	147.52	747.19
Wholesaler & Retailer	135.62	529.04	30.00	111.00		144.12	1061.58	0.48	545.22	39.40	193.18
Finance, Insurance and Real Estate	89.19	212.10	34.90			340.43	1623.05		255.31	61.12	316.85
Hotel or Restaurant	119.85	7.95		74.77		160.83	420.47		152.08	50.26	110.78
Other Services	49.87	5.74	0.13			47.54	249.33	0.47	156.19	9.96	103.07
Consumption Loans	86.32	155.21	4.44	1.82	9.44	377.49	315.42	5.69	564.90	329.86	159.24
Local Government											
Others	314.75	2052.05	98.57	596.16	311.19	528.31	2374.93	33.84	1056.58	364.12	668.80
TOTAL sectorwise	1710.14	3859.81	214.89	1695.54	320.62	2499.38	6986.82	40.48	5188.95	1325.81	3134.80

Product Wise

Term Loan	487.24	529.04	69.80	964.99	201.27	272.07	1136.28	0.48	653.61	22.86	
Overdraft											
Trust Receipt Loan / Import Loan											
Demand & Other Working Capital Loan	206.60		56.29	149.60	16.79	68.09	3394.07		700.47	59.56	29.15
Res. Per. H. Loan (Up to Rs. 15 mil.)	469.15	84.39				409.39	617.14		1523.21	233.81	421.21
Real Estate Loan	283.28	212.10	18.73	465.19	99.83	371.67	491.90		1104.05	201.96	309.53
Margin Nature Loan	9.94	0.91	34.50		0.02	228.88	430.26		277.74	264.39	98.03
Hire Purchase Loan	148.85	72.77	9.61	2.54	2.72	88.09	305.78	5.69	417.56	195.63	785.17
Deprived Sector Loan	69.65	294.12	2.69			196.37	524.01		205.23	60.61	153.60
Bills Purchased									2.60		
Other Product	35.43	2666.48	23.27	113.22		864.83	87.38	31.71	307.08	286.99	1338.11
Total Product wise Loan	1710.14	3859.81	214.89	1695.54	320.62	2499.38	6986.82	40.48	5188.95	1325.81	3134.80

Collateral Wise

Gold and Silver											
Government Securities											
Non Governmental Securities			14.50						277.74	264.39	
Fixed Deposit Receipts	35.43	82.44			6.70	101.41	87.38		30.33	61.76	52.92
Own	35.43	82.44			6.70	101.41	87.38		30.33	61.76	52.92
Other Licences Institutions											
Collateral of Properties	1670.69	284.87	170.89	1695.54	313.90	2059.41	5965.72	5.69	4610.96	927.20	2734.48
Fixed Assets	1670.69	284.87	170.89	1695.54	313.90	2059.41	5965.72	5.69	4610.96	927.20	2734.48
Current Assets											
Against security of Bill									2.60		
Domestic Bills									2.60		
Foreign Bills											
Against Guarantee	4.02		29.41			130.00	498.31		256.84	72.47	245.21
Government Guarantee	4.02										
Institutional Guarantee			22.63			130.00	481.05			52.50	143.00
Personal Guarantee			6.78				17.26		256.84	19.93	1.31
Collective Guarantee										0.04	
Int. Rtd. Foreign Bank's Guarantee											
Other Guarantee											100.90
Credit Card											
Others		3492.50	0.09		0.02	208.57	435.41	32.19	13.08		102.18
Total	1710.14	3859.81	214.89	1695.54	320.62	2499.38	6986.82	40.48	5188.95	1325.81	3134.80

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-June	Mid-July	% 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	17420.2	41.28	45.00	3.41
a. Paid-up Capital	3987.3	5436.5	7721.3	10729.6	11159.1	34.06	36.35	4.00
b. Statutory Reserves	750.3	1214.8	1747.6	2446.6	2450.9	43.45	61.90	0.18
c. Retained Earning	8.9	363.6	1179.5	1312.5	1379.0	-95.97	3993.66	5.07
d. Others Reserves	1400.8	1670.0	1944.5	2356.9	2431.3	13.64	19.22	3.16
2 BORROWINGS	38244.9	52434.4	66772.7	79238.2	87707.0	37.09	37.10	10.69
a. NRB	306.6	91.1	554.8	1925.0	2069.5	-41.75	-70.27	7.51
f. Others	37938.3	52343.3	66217.9	77313.2	85637.4	38.61	37.97	10.77
3 DEPOSITS	15775.5	24095.3	34344.1	45785.9	49548.6	43.40	52.74	8.22
4 BILLS PAYABLE	0.0	0.8	2.0	0.2	1.3	0.00	0.00	779.81
5 OTHER LIABILITIES	5205.7	7205.0	10366.3	14096.8	13551.5	37.81	38.41	-3.87
a. Loan Loss Provision	986.0	1345.6	1716.1	2366.6	2390.8	18.88	36.47	1.02
b. Interest Suspense a/c	575.3	652.7	938.5	1017.0	1121.4	21.13	13.45	10.26
c. Others	3644.3	5206.8	7711.8	10713.1	10039.4	47.36	42.87	-6.29
6 RECONCILIATION A/c	2330.2	5031.9	5779.8	6654.4	3480.3	114.13	115.95	-47.70
7 PROFIT & LOSS A/c	2524.8	3318.2	3907.2	3148.7	4038.7	71.32	31.43	28.27
Total	70228.2	100770.6	133765.0	165769.6	175747.6	39.93	43.49	6.02
Assets								
1 LIQUID FUNDS	6597.2	11096.2	12497.7	9428.7	16314.2	-8.41	68.20	73.03
a. Cash Balance	62.2	75.5	93.9	184.3	147.3	58.52	21.36	-20.08
b. Bank Balance	3900.5	6327.0	6243.3	5667.2	9189.8	5.12	62.21	62.16
c. Money at Call	2634.4	4693.6	6160.5	3577.2	6977.2	-23.70	78.17	95.05
2 INVESTMENT IN SECURITIES EX	116.2	38.7	42.7	40.7	42.7	0.00	-66.67	4.91
3 SHARE & OTHER INVESTMEN	2350.1	2809.8	2658.1	2836.9	2564.7	-18.80	19.56	-9.60
4 LOANS & ADVANCES	54915.5	77232.9	106540.9	139582.3	145943.8	53.87	40.64	4.56
Institutional	14853.5	19194.3	24131.1	28791.0	30596.9	50.59	29.22	6.27
Individual	40062.0	58038.6	82409.8	110791.3	115346.8	55.12	44.87	4.11
5 FIXED ASSETS	775.2	961.1	1219.2	1483.3	1471.9	24.14	23.98	-0.77
6 OTHER ASSETS	3205.4	3598.2	4766.1	5529.6	5735.3	28.97	12.25	3.72
7 EXPENSES NOT WRITTEN OFF	7.2	4.5	11.2	6.3	7.1	-23.43	-38.06	12.60
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	3609.0	104.14	126.49	-47.01
10 PROFIT & LOSS A/c	46.2	11.9	69.6	51.1	56.6	-43.57	-74.22	10.71
Total	70228.2	100770.6	133765.0	165769.6	175745.2	39.93	43.49	6.02
Profit & Loss A/c Expenses								
1 INTEREST EXPENSES	2369.56	3494.31	5937.76	9111.38	11759.20	20.41	47.47	29.06
2 COMMISSION/FEE EXPENSES	0.00	0.01	0.21	0.59	3.12	-99.99	177.16	424.54
3 EMPLOYEE EXPENSES	1827.28	2671.95	3619.07	3723.64	4735.39	24.78	46.23	27.17
4 OFFICE OPERATING EXPENSES	907.22	1505.00	1231.78	1129.96	1594.42	84.60	65.89	41.11
5 NON OPERATING EXPENSES	1.78	4.81	0.80	5.48	9.27	0.00	170.37	69.30
6 PROVISION FOR RISK	326.79	560.23	641.44	867.82	1048.32	73.67	71.44	20.80
7 LOAN WRITTEN OFF	1.12	0.00	2.97	0.00	0.82	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	546.76	37.20	123.91	31.99
10 PROVISION FOR INCOME TAX	407.48	946.11	1561.02	1242.42	1663.47	34.76	132.18	33.89
11 NET PROFIT	2496.01	3374.46	3901.54	3144.24	4013.38	73.87	35.19	27.64
TOTAL EXPENSES	8477.90	12871.83	17415.23	19639.77	25374.17	41.31	51.83	29.20
Income								
1. INTEREST INCOME	7637.78	11628.63	15659.24	17235.87	22236.28	41.71	52.25	29.01
2. COMMISSION & DISCOUNT	220.38	286.71	409.62	423.83	546.27	68.44	30.10	28.89
3 OTHER OPERATING INCOME	411.08	684.42	1000.22	1635.87	2048.87	34.85	66.49	25.25
4 NON OPERATING INCOME	12.53	34.47	50.76	80.57	142.21	-68.80	175.15	76.50
5 PROVISION FOR WRITTEN BACK	165.27	222.11	241.31	218.57	364.35	87.12	34.39	66.70
6 RECOVERY FOR WRITE BACK	13.44	4.63	2.99	1.33	5.18	582.37	-65.57	289.96
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	31.00	-60.12	-37.70	-29.11
TOTAL INCOME	8477.90	12871.83	17415.23	19639.77	25374.17	41.31	51.83	29.20
Miscellaneous Information								
No. of Total Staffs	5756	7132	8903	11135	11552	30.67	23.91	3.74
No. of Total Branches	1116	1378	1895	2319	2448	29.62	23.48	5.56
No. of Total Centers	77616	100794	132355	164859	172788	30.71	29.86	4.81
No. of Total Groups	304737	366540	455206	542365	562425	4.28	20.28	3.70
No. of Total Passive Groups	11504	4601	4942	5889	5762	25.90	-60.01	-2.16
No. of Total Members	1548767	1898891	2338046	2758124	2856380	-3.95	22.61	3.56
No. of Total Passive Members	56436	32378	37050	50984	51516	-15.06	-42.63	1.04
No. of Total Borrowers	1080878	1296303	1576155	1803538	1853417	-1.93	19.93	2.77
No. of Total Overdue Borrowers	45697	44861	44281	68186	56824	49.06	-1.83	-16.66
No. of Total Saving Members	1521152	1873432	2368500	2785801	3010166	26.92	23.16	8.05
Total Saving Amount (Rs million)	15770.90	24111.28	34583.36	45674.62	49548.56	43.36	52.88	8.48

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	1	Taplejung	13	1	0	14	129954	9282
2	1	Panchthar	19	4	2	25	195755	7830
3	1	Ilam	26	9	2	37	305073	8245
4	1	Jhapa	100	40	8	148	888561	6004
5	1	Sankhuwasabha	19	0	0	19	157342	8281
6	1	Bhojpur	23	0	1	24	165754	6906
7	1	Terhathum	13	3	0	16	101336	6333
8	1	Dhankuta	18	5	1	24	168873	7036
9	1	Morang	108	42	12	162	1051204	6489
10	1	Sunsari	84	21	11	116	862731	7437
11	1	Solukhumbu	12	0	0	12	103877	8656
12	1	Khotang	12	4	0	16	186006	11625
13	1	Okhaldhunga	13	5	0	18	150695	8372
14	1	Udayapur	26	1	1	28	343555	12270
	Total		486	135	38	659	4810715	7300
15	2	Saptari	29	2	8	39	687438	17627
16	2	Siraha	54	6	1	61	682168	11183
17	2	Dhanusha	53	8	2	63	813447	12912
18	2	Mahottari	40	11	1	52	682560	13126
19	2	Sarlahi	44	8	0	52	852934	16403
20	2	Rautahat	36	6	0	42	790277	18816
21	2	Bara	49	5	2	56	781397	13954
22	2	Parsa	54	10	4	68	676705	9952
	Total		359	56	18	433	5966927	13780
23	3	Dolakha	21	3	0	24	187441	7810
24	3	Ramechhap	16	1	0	17	207172	12187
25	3	Sindhuli	26	2	0	28	306621	10951
26	3	Rasuwa	22	1	1	24	44559	1857
27	3	Dhading	34	17	0	51	348755	6838
28	3	Nuwakot	26	11	1	38	284727	7493
29	3	Sindhupalchok	27	13	1	41	292843	7143
30	3	Kavrepalanchok	57	12	5	74	396293	5355
31	3	Kathmandu	495	95	39	629	2069760	3291
32	3	Lalitpur	110	17	7	134	537365	4010
33	3	Bhaktapur	50	10	4	64	347585	5431
34	3	Makawanpur	45	15	3	63	448503	7119
35	3	Chitawan	102	61	11	174	657701	3780
	Total		1031	258	72	1361	6129326	4504
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	105	86	13	204	554611	2719
40	4	Tanahu	47	31	1	79	339113	4293
41	4	Syangja	29	26	2	57	265585	4659
42	4	Mustang	6	3	0	9	12230	1359
43	4	Baglung	37	11	0	48	279089	5814
44	4	Parbat	18	12	0	30	148194	4940
45	4	Myagdi	20	7	1	28	112198	4007
46	4	Nawalparasi East	34	23	4	61	337791	5538
	Total		345	219	24	588	2482203	4221

47	5	Gulmi	20	14	0	34	265424	7807
48	5	Palpa	33	10	0	43	253550	5897
49	5	Rupandehi	135	94	13	242	1004488	4151
50	5	Kapilbastu	39	17	4	60	636614	10610
51	5	Arghakhanchi	16	7	0	23	201325	8753
52	5	Pyuthan	15	11	0	26	237995	9154
53	5	Rolpa	10	1	0	11	233764	21251
54	5	Rukum East	5	1	0	6	56680	9447
55	5	Dang	58	40	4	102	616785	6047
56	5	Banke	67	32	5	104	568088	5462
57	5	Bardiya	23	17	0	40	462504	11563
58	5	Nawalparasi West	31	20	2	53	359796	6789
59	5	Rukum West	29	1	1	31	165597	5342
Total			481	265	29	775	5062611	6532
60	6	Salyan	17	3	1	21	262659	12508
61	6	Surkhet	39	3	2	44	395621	8991
62	6	Dailekh	16	0	0	16	285823	17864
63	6	Jajarkot	5	1	0	6	189483	31580
64	6	Dolpa	5	0	0	5	40477	8095
65	6	Jumla	18	2	0	20	119809	5990
66	6	Kalikot	11	0	0	11	151952	13814
67	6	Mugu	6	0	0	6	61108	10185
68	6	Humla	5	0	0	5	56169	11234
Total			122	9	3	134	1563101	11665
69	7	Doti	14	2	0	16	213588	13349
70	7	Bajhang	14	1	0	15	213158	14211
71	7	Kailali	81	24	2	107	890881	8326
72	7	Bajura	7	1	0	8	148686	18586
73	7	Achham	11	2	0	13	277898	21377
74	7	Kanchanpur	35	16	0	51	503466	9872
75	7	Darchula	9	2	0	11	140922	12811
76	7	Baitadi	11	1	0	12	261598	21800
77	7	Dadeldhura	17	2	0	19	153135	8060
Total			199	51	2	252	2803332	11124
Grand Total			3023	993	186	4202	28818215	6858

Bank/BFI Class	A	B	C [#]	D [§]	Total
No. of BFIs	28	33	25	65	151
No. of Branches	3023	993	186	2448	6650
Population per Branch [*]					4334

Province	A	B	C	Total
1	486	135	38	659
2	359	56	18	433
3	1031	258	72	1361
4	345	219	24	588
5	481	265	29	775
6	122	9	3	134
7	199	51	2	252
Total	3023	993	186	4202

* Population 28,818,215 calculated on yearly basis based on five yearly population projection Source : <http://cbs.gov.np/image/data/Population/Population%20projection%202011-2031/PopulationProjection2011-2031.pdf>

Samjhana Finance Ltd.and Himalaya Finance are in the process of liquidation

§ Area office and Liason Office Network has not been counted as branch

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2070 (Mid Jul, 2013)				Asar, 2071 (Mid Jul, 2014)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	2.00	12.34	3.86	284221.80	1.75	12.34	3.19	400747.32
2	Fixed:	1.75	16.00	8.10	252197.92	1.00	16.00	6.67	327493.28
2.1	up to 1 month	1.75	12.00	6.45	4615.73	1.50	12.00	6.20	5725.18
2.2	1-3 months	3.00	12.00	7.08	12768.78	1.00	12.00	6.73	18052.57
2.3	3-6 months	3.00	12.00	6.92	19791.12	2.00	13.50	6.14	18317.82
2.4	6-12 months	2.50	13.00	8.13	140261.64	2.50	14.50	6.48	182218.93
2.5	1-2 yrs	3.00	14.00	8.37	53449.11	1.00	15.00	6.90	78274.02
2.6	2 yrs and above	2.25	16.00	9.28	21311.54	2.25	16.00	7.75	24904.76
3	Call	0.50	12.00	5.85	170810.14	0.20	12.00	4.24	213449.60
4	Certificate of Deposits	10.00	10.00	10.00	50.14	5.00	10.00	10.00	6.70
5	Other	3.00	10.00	7.30	190.68	3.00	10.00	6.82	206.28
6	Non interest bearing deposits				81543.08				106464.64
6.1	Current				72085.12				95170.81
6.2	Margin				8564.16				10266.61
6.3	Other				893.80				1027.22
	Aggregate	0.50	16.00	5.25	789013.77	0.20	16.00	4.17	1048367.82

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2070 (Mid Jul, 2013)				Asar, 2071 (Mid Jul, 2014)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	11.71	15487.12	4.00	22.00	11.31	33982.48
2	Fishery Related	6.00	20.00	12.97	64.01	4.50	20.00	11.51	599.74
3	Mining Related	8.75	20.00	12.15	2519.98	7.50	20.00	10.91	2699.66
4	Agriculture, Forestry & Beverage Production Related	3.85	20.00	11.33	44691.36	2.75	20.00	9.67	57138.71
5	Non Food Production Related	4.50	21.00	11.63	95602.05	3.85	21.00	9.55	123830.72
6	Construction	4.00	21.00	12.63	56541.71	5.00	21.00	11.06	79993.06
7	Electricity, Gas and Water	5.00	21.00	11.74	14375.43	7.50	20.00	10.60	19545.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.00	21.00	12.16	8421.07	5.00	20.00	10.10	9997.13
9	Transport, Communication and Public Utilities	7.00	21.00	12.46	20176.00	4.00	20.00	10.69	23365.22
10	Wholesaler & Retailer	2.00	21.00	12.16	125012.29	4.50	21.00	10.66	181578.31
11	Finance, Insurance and Real Estate	2.50	21.00	11.37	58297.57	2.00	19.00	8.96	66615.38
12	Hotel or Restaurant	5.00	21.00	12.61	14690.34	0.75	20.00	11.02	22279.18
13	Other Services	5.00	20.00	12.48	28172.01	4.50	20.00	10.97	38852.20
14	Consumption Loans	5.00	30.00	12.94	33232.55	5.00	30.00	11.83	54672.62
15	Local Government	5.00	12.00	5.07	689.70	3.50	12.00	4.43	1096.02
16	Others	1.50	22.00	12.48	106275.67	1.50	22.00	10.86	133845.88
	Aggregate	1.50	30.00	12.09	624248.86	0.75	30.00	10.48	850091.93

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2074 (Mid Jul, 2017)				Asar, 2075 (Mid Jly, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	4.01	689423.30	1.25	10.50	4.36	801284.37
2	Fixed:	0.50	21.91	10.08	835554.74	1.00	22.00	10.24	1036410.10
2.1	up to 1 month	2.00	13.75	9.13	16437.81	3.00	16.00	10.54	31931.42
2.2	1-3 months	1.75	14.00	8.92	39944.81	1.75	21.00	10.01	71592.92
2.3	3-6 months	2.00	17.55	9.57	57925.54	2.00	13.50	9.92	107135.83
2.4	6-12 months	0.50	17.55	10.39	471888.50	1.00	22.00	10.42	488484.55
2.5	1-2 yrs	2.50	14.00	10.23	190857.41	2.50	14.00	10.20	234054.89
2.6	2 yrs and above	1.00	21.91	8.71	58500.67	3.00	21.00	9.85	103210.49
3	Call	0.05	13.00	4.14	266107.50	0.05	12.00	4.67	293082.26
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	10.00	7.80	3816.75
6	Non interest bearing deposits	0.00	0.00	0.00	206434.01	0.00	0.00	0.00	256392.46
6.1	Current	0.00	0.00	0.00	183465.21	0.00	0.00	0.00	232620.40
6.2	Margin	0.00	0.00	0.00	20602.83	0.00	0.00	0.00	22181.33
6.3	Other	0.00	0.00	0.00	2365.97	0.00	0.00	0.00	1590.73
	Aggregate	0.05	21.91	6.15	1998325.79	0.05	22.00	6.49	2390985.94

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2074 (Mid Jul, 2017)				Asar, 2075 (Mid Jly, 2018)			
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	2.25	21.66	12.46	95936.04
2	Fishery Related	4.50	18.00	11.36	1996.59	4.50	18.00	12.16	2307.10
3	Mining Related	8.00	20.00	11.26	3467.83	8.00	16.14	12.92	3835.44
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	10.85	108358.60	2.12	20.60	12.08	119749.96
5	Non Food Production Related	2.00	20.00	10.75	198529.21	3.40	20.00	12.14	237457.39
6	Construction	2.00	21.00	11.53	178777.17	2.00	21.60	12.64	212355.17
7	Electricity, Gas and Water	2.25	20.00	10.32	59344.92	1.62	18.00	11.43	81900.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.75	22.00	10.97	22346.92	4.50	20.00	12.35	28966.37
9	Transport, Communication and Public Utilities	4.50	20.00	11.83	51552.63	4.50	24.00	12.95	55573.00
10	Wholesaler & Retailer	2.50	21.50	11.37	396221.55	0.50	21.60	12.38	475857.16
11	Finance, Insurance and Real Estate	1.75	19.00	10.99	148589.16	1.75	20.51	12.06	179755.55
12	Hotel or Restaurant	0.75	21.00	10.74	55910.21	4.50	21.60	12.28	77924.68
13	Other Services	3.00	19.00	11.41	79016.31	4.50	21.60	12.42	92564.15
14	Consumption Loans	2.00	30.00	11.94	134320.38	1.50	30.00	12.83	141258.59
15	Local Government	3.00	11.50	4.14	1506.86	3.00	13.50	3.43	1499.92
16	Others	2.00	24.00	12.21	203818.47	2.00	21.00	13.52	246475.63
	Aggregate	0.75	30.00	11.33	1717067.47	0.50	30.00	12.47	2053416.72

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2074 (Mid Jul, 2017)				Asar, 2075 (Mid Jly, 2018)			
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	22.00	11.93	363153.74
2	Overdraft	2.00	24.00	11.93	310486.80	0.50	20.51	12.82	348911.76
3	Trust Receipt Loan / Import Loan	3.75	21.00	9.65	58642.73	3.40	21.39	10.21	63240.61
4	Demand & Other Working Capital Loan	2.00	21.00	11.09	385828.33	1.62	21.89	12.08	478751.51
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.33	140053.24	2.00	20.00	12.32	167178.62
6	Real Estate Loan	4.25	19.00	11.94	104245.22	2.00	20.51	12.83	114735.11
7	Margin Nature Loan	7.00	17.00	12.27	34419.83	7.00	18.00	12.59	33207.62
8	Hire Purchase Loan	2.00	19.00	12.03	120085.97	1.50	24.00	13.11	137279.04
9	Deprived Sector Loan	1.75	21.50	10.16	93428.55	1.75	21.00	11.28	114875.50
10	Bills Purchased	2.00	17.00	2.28	9438.91	10.00	16.78	7.53	1817.01
11	Other Product	2.00	30.00	12.38	183325.97	2.00	30.00	12.82	230266.22
	Aggregate	1.75	30.00	11.39	1717067.48	0.50	30.00	12.29	2053416.73

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Saun, 2073 (Mid Aug, 2016)				Bhadau, 2073 (Mid Sep, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.12	692634.89	1.00	9.00	2.13	700640.75
2	Fixed:	0.50	19.00	5.61	503034.68	0.40	19.00	5.65	501932.97
2.1	up to 1 month	2.00	17.55	5.20	4927.63	1.00	17.55	4.87	7279.14
2.2	1-3 months	0.75	17.55	5.11	21487.80	1.40	17.55	5.09	20823.72
2.3	3-6 months	1.50	17.55	4.46	45594.48	1.00	17.55	4.29	37211.91
2.4	6-12 months	0.50	17.55	5.83	284119.60	0.40	17.55	5.87	284140.27
2.5	1-2 yrs	1.00	17.55	5.34	119366.90	2.00	17.55	5.50	128730.55
2.6	2 yrs and above	2.00	19.00	6.88	27538.26	2.00	19.00	6.86	23747.39
3	Call	0.05	10.50	3.95	291844.55	0.05	10.50	3.79	307838.34
4	Certificate of Deposits	5.00	5.00	5.00	671.52	5.00	5.00	5.00	665.10
5	Other	2.50	9.00	4.09	177.37	2.50	9.00	4.51	178.11
6	Non interest bearing deposits				166473.18	0.00	0.00	0.00	169401.46
6.1	Current				147302.51	0.00	0.00	0.00	149265.92
6.2	Margin				16099.74	0.00	0.00	0.00	17067.77
6.3	Other				3070.92	0.00	0.00	0.00	3067.77
	Aggregate	0.05	19.00	3.29	1654836.17	0.05	19.00	3.27	1680656.73

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2073 (Mid Aug, 2016)				Bhadau, 2073 (Mid Sep, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	10.36	59611.18	4.00	21.50	10.27	61841.44
2	Fishery Related	4.50	20.00	9.86	1525.19	4.50	20.00	9.80	1561.61
3	Mining Related	6.00	17.00	8.41	2990.89	6.00	17.00	8.28	3127.52
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.32	88099.91	2.00	20.00	8.15	88734.92
5	Non Food Production Related	4.00	21.00	8.29	164379.08	2.00	21.00	8.08	169478.55
6	Construction	2.00	21.00	9.36	142122.65	2.00	21.00	9.28	146705.72
7	Electricity, Gas and Water	2.25	19.00	9.18	39369.51	2.25	19.00	9.19	40103.02
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.00	8.56	15865.42	4.50	18.00	8.52	16267.57
9	Transport, Communication and Public Utilities	4.50	20.00	9.26	41163.44	4.00	20.00	9.14	43464.62
10	Wholesaler & Retailer	2.25	21.50	8.75	312227.08	2.25	21.50	8.59	323552.71
11	Finance, Insurance and Real Estate	2.00	21.50	7.06	109437.91	2.00	21.50	7.05	109744.59
12	Hotel or Restaurant	4.50	21.00	8.70	41797.35	4.50	21.00	8.57	42707.05
13	Other Services	3.00	19.00	9.55	59150.57	3.00	19.00	9.38	60233.32
14	Consumption Loans	2.50	30.00	9.91	100167.31	1.00	30.00	9.71	102035.77
15	Local Government	3.00	15.00	3.27	1512.43	3.00	14.00	3.04	1473.30
16	Others	1.00	21.00	9.30	211643.06	2.00	21.00	9.26	219658.59
	Aggregate	1.00	30.00	8.88	1391062.98	1.00	30.00	8.77	1430690.30

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2073 (Mid Aug, 2016)				Bhadau, 2073 (Mid Sep, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.50	9.30	224827.33	2.25	21.50	9.16	227038.66
2	Overdraft	3.00	20.00	9.32	242714.87	3.00	20.00	9.20	255207.22
3	Trust Receipt Loan / Import Loan	5.00	21.00	6.39	74242.90	5.00	21.00	6.42	76462.38
4	Demand & Other Working Capital Loan	2.75	21.00	8.55	336527.18	2.00	19.00	8.45	349882.39
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	9.24	111697.05	2.00	20.00	9.16	114413.22
6	Real Estate Loan	2.00	19.00	9.42	83266.44	4.00	19.00	9.20	85276.34
7	Margin Nature Loan	6.00	18.00	8.43	28475.15	6.00	18.00	7.87	28652.20
8	Hire Purchase Loan	1.00	19.00	9.57	83518.22	1.00	20.00	9.40	86013.60
9	Deprived Sector Loan	2.00	21.50	5.72	62152.96	2.00	21.50	5.77	62542.81
10	Bills Purchased	2.00	17.00	2.40	7311.68	2.00	17.00	2.94	7422.85
11	Other Product	1.00	30.00	10.21	136329.19	2.50	30.00	10.15	137778.65
	Aggregate	1.00	30.00	8.86	1391062.97	1.00	30.00	8.75	1430690.32

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asoj, 2073 (Mid Oct, 2016)				Kattik, 2073 (Mid Nov, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.06	724050.92	1.00	9.00	2.04	722415.58
2	Fixed:	1.00	19.00	5.67	515349.32	1.00	19.00	5.92	540703.87
2.1	up to 1 month	2.00	14.00	5.63	8913.31	2.25	17.55	4.41	4641.61
2.2	1-3 months	1.00	17.55	5.10	25732.87	1.00	17.55	5.01	21759.88
2.3	3-6 months	1.00	17.55	4.53	37389.05	1.00	17.55	4.75	34886.74
2.4	6-12 months	1.50	17.55	5.87	294465.94	1.50	17.55	6.12	288298.51
2.5	1-2 yrs	1.00	17.55	5.52	124730.18	2.00	17.55	5.90	164150.18
2.6	2 yrs and above	2.00	19.00	6.37	24117.97	2.00	19.00	6.49	26966.96
3	Call	0.05	10.50	4.16	307134.49	0.05	10.50	4.38	291629.07
4	Certificate of Deposits	5.00	5.00	5.00	665.69	5.00	5.00	5.00	660.97
5	Other	2.50	9.00	2.61	535.97	1.00	9.00	3.22	278.27
6	Non interest bearing deposits	0.00	0.00	0.00	177288.20	0.00	0.00	0.00	167723.77
6.1	Current	0.00	0.00	0.00	156343.24	0.00	0.00	0.00	147260.84
6.2	Margin	0.00	0.00	0.00	17007.76	0.00	0.00	0.00	16819.01
6.3	Other	0.00	0.00	0.00	3937.20	0.00	0.00	0.00	3643.93
	Aggregate	0.05	19.00	3.30	1725024.61	0.05	19.00	3.46	1723411.53

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asoj, 2073 (Mid Oct, 2016)				Kattik, 2073 (Mid Nov, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	9.90	63232.88	4.00	21.50	10.49	62209.93
2	Fishery Related	4.50	20.00	9.77	1653.28	4.50	20.00	9.76	1691.09
3	Mining Related	5.75	17.00	8.36	3142.52	5.75	17.00	8.70	3084.64
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.10	88938.21	2.00	20.00	8.45	87504.43
5	Non Food Production Related	2.00	21.00	7.90	173831.19	2.00	21.00	8.23	178083.33
6	Construction	2.00	21.00	9.24	149448.15	2.00	21.00	9.35	151601.35
7	Electricity, Gas and Water	2.25	19.00	9.06	41226.64	2.25	19.00	9.15	42380.59
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.00	8.20	17317.94	4.50	18.00	8.45	17635.57
9	Transport, Communication and Public Utilities	4.00	20.00	9.12	44881.64	4.00	20.00	9.31	45718.20
10	Wholesaler & Retailer	2.25	21.50	8.54	329403.87	2.25	21.50	8.78	333681.40
11	Finance, Insurance and Real Estate	2.00	21.50	7.06	114036.94	2.00	21.50	7.36	114878.89
12	Hotel or Restaurant	4.50	21.00	8.51	44537.90	4.50	21.00	8.64	45174.13
13	Other Services	3.00	19.00	9.29	61515.64	3.00	19.00	9.47	62379.60
14	Consumption Loans	1.00	30.00	9.61	103691.57	1.00	30.00	9.72	108331.72
15	Local Government	3.00	14.00	3.06	1478.00	3.00	14.00	3.16	1473.31
16	Others	2.00	21.00	8.80	226981.02	2.00	24.00	9.15	230059.64
	Aggregate	1.00	30.00	8.62	1465317.39	1.00	30.00	8.88	1485887.83

Overall Summary of Interest Rate on LCY Productwise Credit		Asoj, 2073 (Mid Oct, 2016)				Kattik, 2073 (Mid Nov, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.5	8.96	233962.2844	2.25	21.5	9.22	237651.1325
2	Overdraft	3.00	20.00	9.23	260956.20	3.00	24.00	9.36	265017.46
3	Trust Receipt Loan / Import Loan	5.00	21.00	6.37	74540.18	5.00	21.00	6.84	75476.37
4	Demand & Other Working Capital Loan	2.00	19.00	8.31	357245.74	2.00	19.00	8.65	359727.17
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	19.00	9.07	117325.25	2.00	19.00	9.24	119545.74
6	Real Estate Loan	4.00	19.00	9.16	87993.08	4.00	19.00	9.38	89301.71
7	Margin Nature Loan	6.00	17.00	7.87	29857.03	6.25	17.00	8.18	30000.56
8	Hire Purchase Loan	1.00	19.00	9.34	89851.49	1.00	19.00	9.45	93708.63
9	Deprived Sector Loan	2.00	21.50	6.01	71652.98	2.00	21.50	6.46	71038.69
10	Bills Purchased	2.00	17.00	3.58	7192.43	2.00	17.00	4.75	6855.46
11	Other Product	2.50	30.00	10.02	134740.77	2.50	30.00	10.23	137564.87
	Aggregate	1.00	30.00	8.67	1465317.41	1.00	30.00	8.93	1485887.79

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2073 (Mid Dec, 2016)				Poush, 2073 (Mid Jan, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	8.00	2.11	719065.00	1.00	8.25	2.11	725776.47
2	Fixed:	1.00	19.00	6.37	565107.52	1.00	19.00	6.72	596250.43
2.1	up to 1 month	2.50	17.55	4.44	6140.68	2.25	17.55	4.26	5038.76
2.2	1-3 months	1.00	17.55	4.63	15029.43	1.75	17.55	4.76	17403.76
2.3	3-6 months	1.00	17.55	5.61	53508.31	2.00	17.55	6.96	60834.06
2.4	6-12 months	1.50	17.55	6.65	331742.13	1.00	17.55	6.91	336877.15
2.5	1-2 yrs	2.00	17.55	6.13	128889.80	1.50	17.55	6.44	136635.01
2.6	2 yrs and above	2.00	19.00	6.92	29797.16	2.00	19.00	6.88	39461.69
3	Call	0.05	10.50	4.81	294157.81	0.05	13.00	5.55	306544.56
4	Certificate of Deposits	5.00	5.00	5.00	654.84	5.50	5.50	5.50	635.39
5	Other	1.00	9.75	2.90	394.73	2.75	9.00	3.45	666.27
6	Non interest bearing deposits	0.00	0.00	0.00	166625.40	0.00	0.00	0.00	172467.15
6.1	Current	0.00	0.00	0.00	147377.50	0.00	0.00	0.00	152187.18
6.2	Margin	0.00	0.00	0.00	16863.61	0.00	0.00	0.00	17738.76
6.3	Other	0.00	0.00	0.00	2384.29	0.00	0.00	0.00	2541.21
	Aggregate	0.05	19.00	3.74	1746005.30	0.05	19.00	4.02	1802340.27

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2073 (Mid Dec, 2016)				Poush, 2073 (Mid Jan, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	10.56	63626.74	4.00	21.50	10.37	64498.55
2	Fishery Related	4.50	20.00	9.80	1721.89	4.50	20.00	10.03	1736.06
3	Mining Related	6.25	17.00	9.01	2821.67	6.25	18.00	9.41	2750.59
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.69	89434.58	1.00	20.00	9.02	92705.62
5	Non Food Production Related	2.00	21.00	8.51	179181.11	2.00	20.00	8.80	184764.96
6	Construction	2.00	21.00	9.50	154575.10	1.50	21.00	9.70	159914.73
7	Electricity, Gas and Water	2.25	19.00	9.18	43141.35	2.25	19.00	9.42	46296.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.00	8.84	17995.19	3.00	20.00	9.18	18648.81
9	Transport, Communication and Public Utilities	3.87	20.00	9.49	46485.51	4.00	20.00	9.81	48666.05
10	Wholesaler & Retailer	2.25	22.00	8.99	335756.91	2.25	21.50	9.27	347534.10
11	Finance, Insurance and Real Estate	2.50	20.00	7.69	119352.08	2.00	19.00	8.20	129094.65
12	Hotel or Restaurant	4.50	20.00	8.77	45953.09	4.50	21.00	8.91	47805.43
13	Other Services	3.00	19.00	9.60	63763.44	3.00	21.00	9.72	64924.66
14	Consumption Loans	1.00	30.00	9.79	113864.50	2.50	30.00	10.15	122254.55
15	Local Government	3.00	15.00	3.16	1473.31	3.00	14.00	3.04	1473.00
16	Others	2.00	24.00	9.53	233521.45	2.00	24.00	9.45	248305.54
	Aggregate	1.00	30.00	9.11	1512667.91	1.00	30.00	9.32	1581373.78

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2073 (Mid Dec, 2016)				Poush, 2073 (Mid Jan, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	9.34	240907.32	2.25	20.00	9.44	244462.06
2	Overdraft	3.00	24.00	9.44	277704.79	3.00	24.00	9.74	285840.27
3	Trust Receipt Loan / Import Loan	5.00	21.00	7.09	75792.06	5.00	21.00	7.25	74884.19
4	Demand & Other Working Capital Loan	2.00	19.00	8.83	354020.05	2.00	21.00	9.00	372455.08
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	9.37	122180.52	1.50	20.00	9.42	127759.81
6	Real Estate Loan	4.00	19.00	9.54	92542.17	2.00	19.00	9.80	96619.08
7	Margin Nature Loan	6.25	17.00	8.52	29588.70	7.00	17.00	9.15	32288.12
8	Hire Purchase Loan	1.00	19.00	9.49	99963.04	2.99	20.00	9.72	106711.64
9	Deprived Sector Loan	2.50	22.00	6.48	72112.90	2.50	21.50	7.09	78528.62
10	Bills Purchased	2.00	17.00	4.20	5859.02	1.00	17.00	4.29	6778.84
11	Other Product	3.00	30.00	10.33	141997.33	3.00	30.00	10.48	155046.08
	Aggregate	1.00	30.00	9.07	1512667.91	1.00	30.00	9.28	1581373.77

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Magh, 2073 (Mid Feb, 2017)				Fagun, 2073 (Mid Mar, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	0.50	12.00	2.16	687278.85	1.00	12.00	2.26	665175.55
2	Fixed:	0.50	19.00	7.37	645492.60	1.00	19.00	7.94	696808.55
2.1	up to 1 month	2.25	14.50	4.38	4126.74	2.25	17.55	4.89	10232.77
2.2	1-3 months	1.75	17.55	6.32	24981.57	1.00	17.55	8.01	30279.73
2.3	3-6 months	2.00	17.55	7.28	78315.09	2.00	15.69	8.16	63880.26
2.4	6-12 months	0.50	17.55	7.53	364026.67	1.50	17.55	8.06	377944.66
2.5	1-2 yrs	1.50	17.55	7.13	136592.84	1.50	15.00	7.76	161655.61
2.6	2 yrs and above	2.00	19.00	7.88	37449.70	2.00	19.00	7.95	52815.52
3	Call	0.05	14.00	7.24	328447.20	0.05	15.00	7.28	305530.13
4	Certificate of Deposits	5.00	5.00	5.00	617.56	0.00	0.00	0.00	5.03
5	Other	2.75	9.00	5.45	734.62	3.25	9.00	4.29	255.05
6	Non interest bearing deposits	0.00	0.00	0.00	172535.45	0.00	0.00	0.00	171340.38
6.1	Current	0.00	0.00	0.00	153332.36	0.00	0.00	0.00	150808.52
6.2	Margin	0.00	0.00	0.00	16788.79	0.00	0.00	0.00	17589.04
6.3	Other	0.00	0.00	0.00	2414.30	0.00	0.00	0.00	2942.82
	Aggregate	0.05	19.00	4.70	1835106.27	0.05	19.00	5.04	1839114.69

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2073 (Mid Feb, 2017)				Fagun, 2073 (Mid Mar, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	10.31	66089.90	4.00	22.00	10.96	66333.18
2	Fishery Related	4.50	20.00	10.38	1762.60	4.50	19.00	10.56	1804.58
3	Mining Related	7.50	18.00	10.02	2815.26	8.50	17.00	10.60	2914.26
4	Agriculture, Forestry & Beverage Production Related	1.00	20.00	9.59	103943.84	1.00	20.00	10.08	104228.51
5	Non Food Production Related	2.00	20.00	9.49	205180.67	1.90	20.00	9.92	204171.79
6	Construction	2.00	21.00	10.42	171413.88	2.00	21.00	10.87	173374.93
7	Electricity, Gas and Water	2.25	20.00	9.75	51027.33	2.25	20.00	9.96	51354.74
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	9.76	19736.00	3.00	20.00	10.24	19996.14
9	Transport, Communication and Public Utilities	4.50	19.00	10.45	51232.26	2.00	22.00	10.86	51071.23
10	Wholesaler & Retailer	2.20	21.50	10.13	378020.65	1.00	21.00	10.60	379459.95
11	Finance, Insurance and Real Estate	2.00	19.50	9.08	136948.36	2.00	19.50	9.61	135387.71
12	Hotel or Restaurant	4.50	21.00	9.68	51041.59	6.00	20.00	10.03	51621.75
13	Other Services	3.00	21.00	10.24	67521.48	3.00	21.00	10.68	68379.87
14	Consumption Loans	2.00	30.00	10.91	129858.98	2.00	30.00	11.11	119378.38
15	Local Government	3.00	14.00	3.04	1473.00	3.00	12.00	4.14	1482.25
16	Others	2.00	24.00	11.21	174212.61	2.00	24.00	11.95	185987.21
	Aggregate	1.00	30.00	10.12	1612278.43	1.00	30.00	10.60	1616946.48

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2073 (Mid Feb, 2017)				Fagun, 2073 (Mid Mar, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	10.02	246129.04	2.25	22.00	10.36	249547.24
2	Overdraft	3.00	24.00	10.55	287328.53	2.50	24.00	11.04	286657.07
3	Trust Receipt Loan / Import Loan	4.50	21.00	8.07	80217.22	4.50	20.00	8.66	79505.32
4	Demand & Other Working Capital Loan	2.00	21.00	9.81	380254.89	2.00	21.00	10.23	376652.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	10.15	129870.30	2.00	20.00	10.60	130940.37
6	Real Estate Loan	2.00	19.00	10.59	98968.33	4.25	19.00	11.13	100204.02
7	Margin Nature Loan	7.00	17.00	10.43	33801.57	7.00	17.99	11.01	31943.37
8	Hire Purchase Loan	2.00	19.00	10.52	110463.67	2.00	19.00	11.09	112194.98
9	Deprived Sector Loan	2.00	21.50	8.07	79293.96	2.00	20.00	8.47	80613.60
10	Bills Purchased	1.00	18.00	4.20	6120.65	1.00	18.00	3.90	6840.14
11	Other Product	3.00	30.00	11.18	159830.26	2.00	30.00	11.65	161848.09
	Aggregate	1.00	30.00	10.05	1612278.43	1.00	30.00	10.51	1616946.48

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Chait, 2073 (Mid Apr, 2017)				Baishakh, 2074 (Mid May, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	11.25	2.66	655849.74	1.00	9.50	3.56	653883.30
2	Fixed:	1.00	19.00	8.54	749990.26	0.50	21.00	8.92	770273.56
2.1	up to 1 month	2.50	17.55	7.01	11200.27	2.25	17.55	7.33	13809.77
2.2	1-3 months	1.00	17.55	7.53	50668.62	1.00	13.75	8.63	52800.34
2.3	3-6 months	2.00	13.75	7.77	75145.44	2.00	17.55	8.67	52060.59
2.4	6-12 months	2.50	17.55	8.85	398374.38	0.50	21.00	9.01	439358.19
2.5	1-2 yrs	2.50	15.00	8.58	164487.86	2.50	15.00	9.15	165921.08
2.6	2 yrs and above	2.00	19.00	8.50	50113.68	1.00	19.00	8.34	46323.59
3	Call	0.05	15.00	4.50	269886.15	0.05	15.00	3.92	253426.90
4	Certificate of Deposits	5.00	5.00	5.00	2.49	5.00	5.00	5.00	0.26
5	Other	3.25	9.00	5.23	1193.13	3.25	9.00	5.61	1349.55
6	Non interest bearing deposits	0.00	0.00	0.00	166753.36	0.00	0.00	0.00	171435.75
6.1	Current	0.00	0.00	0.00	146816.85	0.00	0.00	0.00	151587.64
6.2	Margin	0.00	0.00	0.00	17992.01	0.00	0.00	0.00	17724.81
6.3	Other	0.00	0.00	0.00	1944.51	0.00	0.00	0.00	2123.30
	Aggregate	0.05	19.00	5.08	1843675.13	0.05	21.00	5.51	1850369.32

Overall Summary of Interest Rate on LCY Sectorwise Credit		Chait, 2073 (Mid Apr, 2017)				Baishakh, 2074 (Mid May, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	11.14	68608.21	4.00	21.50	11.13	68960.55
2	Fishery Related	4.50	18.00	10.62	1846.38	4.50	18.00	10.62	1880.77
3	Mining Related	8.00	17.00	10.62	3105.32	8.00	17.00	10.23	3160.37
4	Agriculture, Forestry & Beverage Production Related	1.00	20.00	10.37	104897.36	1.90	20.00	10.16	107392.77
5	Non Food Production Related	1.90	20.00	10.24	201334.02	1.90	20.00	10.06	200345.07
6	Construction	2.00	21.00	11.02	174812.99	2.00	21.00	11.14	176395.80
7	Electricity, Gas and Water	2.25	20.00	9.94	54227.13	2.25	20.00	9.64	54896.12
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	10.49	20434.10	3.00	20.00	10.42	20883.42
9	Transport, Communication and Public Utilities	2.00	19.00	11.17	51148.39	4.50	19.00	9.85	50991.96
10	Wholesaler & Retailer	1.00	21.50	10.79	383527.06	2.25	21.50	10.74	383208.00
11	Finance, Insurance and Real Estate	2.00	19.50	9.77	140609.81	2.00	19.50	9.96	139112.22
12	Hotel or Restaurant	6.25	21.00	10.16	52539.78	6.50	21.00	10.45	52840.78
13	Other Services	3.00	21.00	10.88	69405.27	3.00	19.00	10.72	69826.03
14	Consumption Loans	2.00	30.00	11.24	123171.61	2.00	30.00	11.47	124523.92
15	Local Government	3.00	12.00	4.14	1482.25	3.00	12.00	3.09	1479.74
16	Others	2.00	24.00	11.93	188855.59	1.75	21.00	11.64	189643.65
	Aggregate	1.00	30.00	10.77	1640005.27	1.75	30.00	10.69	1645541.17

Overall Summary of Interest Rate on LCY Productwise Credit		Chait, 2073 (Mid Apr, 2017)				Baishakh, 2074 (Mid May, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	10.56	250562.28	2.25	20.00	10.17	253060.53
2	Overdraft	3.00	24.00	11.37	293230.95	2.44	21.00	10.67	290775.43
3	Trust Receipt Loan / Import Loan	3.00	21.00	9.13	70864.67	3.00	21.00	9.16	68537.00
4	Demand & Other Working Capital Loan	2.00	21.00	10.54	382365.32	2.00	19.00	10.53	384390.08
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	10.75	133265.55	2.00	20.00	10.73	133628.24
6	Real Estate Loan	2.00	19.00	11.42	101058.02	2.00	18.00	10.79	101613.50
7	Margin Nature Loan	7.00	17.99	11.40	31298.75	7.00	17.99	11.16	31213.79
8	Hire Purchase Loan	2.00	20.00	11.31	114838.70	2.00	19.00	10.78	115626.58
9	Deprived Sector Loan	2.00	21.50	8.95	86470.72	1.75	21.50	8.80	86523.05
10	Bills Purchased	1.00	18.00	2.49	7826.28	1.90	18.00	2.23	8553.30
11	Other Product	1.80	30.00	11.77	168224.02	2.50	33.00	12.41	171619.68
	Aggregate	1.00	30.00	10.78	1640005.26	1.75	33.00	10.57	1645541.18

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Jeth, 2074 (Mid Jun, 2017)				Asar, 2074 (Mid Jul, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	3.80	655147.14	1.00	9.00	4.01	689423.30
2	Fixed:	0.50	21.00	9.61	790886.02	0.50	21.91	10.08	835554.74
2.1	up to 1 month	3.00	12.50	7.72	17486.93	2.00	13.75	9.13	16437.81
2.2	1-3 months	1.75	13.75	8.81	41247.24	1.75	14.00	8.92	39944.81
2.3	3-6 months	2.00	17.55	8.90	54974.83	2.00	17.55	9.57	57925.54
2.4	6-12 months	0.50	21.00	9.92	441605.58	0.50	17.55	10.39	471888.50
2.5	1-2 yrs	1.00	15.00	9.63	180424.19	2.50	14.00	10.23	190857.41
2.6	2 yrs and above	1.00	21.00	8.97	55147.26	1.00	21.91	8.71	58500.67
3	Call	0.05	12.01	4.01	253914.87	0.05	13.00	4.14	266107.50
4	Certificate of Deposits	0.00	0.00	0.00	0.00	5.00	5.00	5.00	555.98
5	Other	3.25	9.00	0.70	1046.48	3.25	6.75	3.96	250.25
6	Non interest bearing deposits	0.00	0.00	0.00	178169.15	0.00	0.00	0.00	206434.01
6.1	Current	0.00	0.00	0.00	158014.40	0.00	0.00	0.00	183465.21
6.2	Margin	0.00	0.00	0.00	17903.71	0.00	0.00	0.00	20602.83
6.3	Other	0.00	0.00	0.00	2251.04	0.00	0.00	0.00	2365.97
	Aggregate	0.05	21.00	5.91	1879163.66	0.05	21.91	6.15	1998325.79

Overall Summary of Interest Rate on LCY Sectorwise Credit		Jeth, 2074 (Mid Jun, 2017)				Asar, 2074 (Mid Jul, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	11.65	70716.61	4.00	22.00	11.11	73310.67
2	Fishery Related	4.50	18.00	11.18	1919.22	4.50	18.00	11.36	1996.59
3	Mining Related	8.00	17.00	11.13	3139.88	8.00	20.00	11.26	3467.83
4	Agriculture, Forestry & Beverage Production Related	1.90	20.00	10.86	106059.76	2.00	20.00	10.85	108358.60
5	Non Food Production Related	2.00	20.00	10.63	197846.92	2.00	20.00	10.75	198529.21
6	Construction	2.00	21.00	11.59	179038.03	2.00	21.00	11.53	178777.17
7	Electricity, Gas and Water	2.25	20.00	10.14	55971.55	2.25	20.00	10.32	59344.92
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	10.94	21260.37	3.75	22.00	10.97	22346.92
9	Transport, Communication and Public Utilities	4.50	20.00	11.71	51184.31	4.50	20.00	11.83	51552.63
10	Wholesaler & Retailer	2.25	21.50	11.32	385980.41	2.50	21.50	11.37	396221.55
11	Finance, Insurance and Real Estate	2.00	19.50	10.74	139177.32	1.75	19.00	10.99	148589.16
12	Hotel or Restaurant	6.25	21.00	10.66	52981.21	0.75	21.00	10.74	55910.21
13	Other Services	2.00	21.00	11.25	70392.86	3.00	19.00	11.41	79016.31
14	Consumption Loans	2.00	30.00	11.87	125697.74	2.00	30.00	11.94	134320.38
15	Local Government	3.00	11.50	4.13	1479.75	3.00	11.50	4.14	1506.86
16	Others	1.75	24.00	12.28	191662.56	2.00	24.00	12.21	203818.47
	Aggregate	1.75	30.00	11.29	1654508.50	0.75	30.00	11.33	1717067.47

Overall Summary of Interest Rate on LCY Productwise Credit		Jeth, 2074 (Mid Jun, 2017)				Asar, 2074 (Mid Jul, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	10.94	257682.55	2.25	22.00	11.06	277111.94
2	Overdraft	2.00	24.00	11.79	290633.71	2.00	24.00	11.93	310486.80
3	Trust Receipt Loan / Import Loan	3.00	21.00	9.65	65966.98	3.75	21.00	9.65	58642.73
4	Demand & Other Working Capital Loan	2.00	21.00	11.13	384490.27	2.00	21.00	11.09	385828.33
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.16	134504.68	2.00	20.00	11.33	140053.24
6	Real Estate Loan	2.00	19.00	11.82	102695.97	4.25	19.00	11.94	104245.22
7	Margin Nature Loan	7.00	17.00	12.02	31743.32	7.00	17.00	12.27	34419.83
8	Hire Purchase Loan	2.00	19.00	11.87	116266.54	2.00	19.00	12.03	120085.97
9	Deprived Sector Loan	1.75	21.50	9.49	86968.87	1.75	21.50	10.16	93428.55
10	Bills Purchased	1.90	18.00	2.43	9718.04	2.00	17.00	2.28	9438.91
11	Other Product	2.00	30.00	12.23	173837.58	2.00	30.00	12.38	183325.97
	Aggregate	1.75	30.00	11.25	1654508.50	1.75	30.00	11.39	1717067.48

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Saun, 2074 (Mid Aug, 2017)				Bhadau, 2074 (Mid Sep, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	4.04	695584.55	1.00	9.00	3.95	709577.60
2	Fixed:	0.50	21.91	10.22	848444.64	1.00	21.91	10.32	858905.48
2.1	up to 1 month	2.50	13.75	7.52	10162.73	2.50	13.75	7.40	13325.79
2.2	1-3 months	1.75	17.55	8.35	45009.88	1.75	17.55	8.01	43986.45
2.3	3-6 months	0.50	17.55	9.66	56714.42	2.00	17.55	9.25	64243.10
2.4	6-12 months	2.50	17.55	10.66	486270.78	2.50	15.00	10.82	500896.67
2.5	1-2 yrs	2.50	14.00	10.20	192068.47	2.00	14.00	10.60	174837.38
2.6	2 yrs and above	1.00	21.91	9.09	58218.35	1.00	21.91	8.86	61616.10
3	Call	0.05	13.00	3.88	281827.55	0.05	13.00	3.42	262539.32
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	5.20	651.98	3.25	9.00	5.07	791.02
6	Non interest bearing deposits	0.00	0.00	0.00	185575.78	0.00	0.00	0.00	199471.61
6.1	Current	0.00	0.00	0.00	160838.10	0.00	0.00	0.00	173231.69
6.2	Margin	0.00	0.00	0.00	22326.56	0.00	0.00	0.00	23595.78
6.3	Other	0.00	0.00	0.00	2411.12	0.00	0.00	0.00	2644.14
	Aggregate	0.05	21.91	6.25	2012084.50	0.05	21.91	6.19	2031285.03

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2074 (Mid Aug, 2017)				Bhadau, 2074 (Mid Sep, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	1.17	22.00	11.56	73228.99	2.00	22.00	11.91	74361.51
2	Fishery Related	4.50	18.00	11.38	2009.19	4.50	18.00	11.38	2020.02
3	Mining Related	4.25	20.00	11.74	3535.81	4.25	20.00	11.69	3433.41
4	Agriculture, Forestry & Beverage Production Related	2.00	20.60	11.09	106699.79	2.00	20.00	11.31	104199.76
5	Non Food Production Related	2.00	20.40	10.95	202450.68	2.00	20.40	11.03	207052.22
6	Construction	2.00	21.00	11.80	181267.47	2.00	21.00	12.00	183740.57
7	Electricity, Gas and Water	2.25	20.00	10.60	60181.91	2.25	20.00	10.71	61365.99
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	20.40	11.15	22951.87	4.50	20.40	11.35	23316.28
9	Transport, Communication and Public Utilities	4.50	22.00	12.04	52332.74	3.30	24.00	12.20	52985.83
10	Wholesaler & Retailer	2.25	21.50	11.70	396583.21	2.25	21.00	11.75	409220.84
11	Finance, Insurance and Real Estate	1.75	19.00	11.33	145424.60	1.75	20.40	11.41	146742.52
12	Hotel or Restaurant	4.50	21.00	11.08	56235.89	4.50	20.00	11.23	58385.10
13	Other Services	3.00	21.00	11.75	79621.54	3.00	21.00	11.84	79924.63
14	Consumption Loans	2.00	30.00	12.07	131965.72	2.00	24.00	12.35	131064.34
15	Local Government	3.00	11.50	4.13	1508.06	3.00	11.00	3.07	1506.96
16	Others	1.50	24.00	13.08	200457.44	1.50	30.00	12.94	203809.37
	Aggregate	1.17	30.00	11.68	1716454.91	1.50	30.00	11.78	1743129.36

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2074 (Mid Aug, 2017)				Bhadau, 2074 (Mid Sep, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	1.79	22.00	11.31	280491.84	1.62	22.00	11.43	285171.67
2	Overdraft	2.00	24.00	12.20	303165.08	2.00	24.00	12.42	304901.57
3	Trust Receipt Loan / Import Loan	4.00	20.40	10.02	61655.11	4.00	20.40	9.88	64895.71
4	Demand & Other Working Capital Loan	2.00	21.00	11.41	385860.66	2.50	21.00	11.57	397957.00
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.69	142469.21	2.00	20.00	11.80	145530.98
6	Real Estate Loan	2.00	19.00	12.28	104291.37	2.00	19.00	12.36	103146.41
7	Margin Nature Loan	7.00	17.28	12.43	34044.76	7.00	17.28	12.40	33747.41
8	Hire Purchase Loan	1.50	20.00	12.35	120615.83	1.50	19.00	12.50	120980.63
9	Deprived Sector Loan	1.75	21.50	10.41	93183.32	1.75	20.00	10.43	95241.10
10	Bills Purchased	2.00	17.00	1.92	10500.29	2.00	18.00	2.26	9260.11
11	Other Product	4.00	30.00	12.65	180177.44	4.00	30.00	12.86	182296.76
	Aggregate	1.50	30.00	11.66	1716454.90	1.50	30.00	11.80	1743129.35

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asoj, 2074 (Mid Oct, 2017)				Kattik, 2074 (Mid Nov, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	3.93	727118.41	1.00	8.50	3.82	737984.93
2	Fixed:	1.00	21.91	10.31	855002.39	0.33	21.91	10.20	844500.34
2.1	up to 1 month	2.50	17.55	7.84	14066.71	1.50	14.50	7.79	10557.47
2.2	1-3 months	1.75	14.50	8.26	41116.48	1.50	13.80	8.95	36357.72
2.3	3-6 months	2.00	17.55	10.49	67911.40	1.25	17.55	10.61	72261.85
2.4	6-12 months	2.50	17.50	10.75	473474.74	0.33	17.50	10.61	480249.06
2.5	1-2 yrs	1.50	14.00	10.22	187011.21	1.20	14.00	9.77	176064.48
2.6	2 yrs and above	1.00	21.91	9.12	71421.85	1.00	21.91	8.99	69009.77
3	Call	0.05	13.00	3.77	269813.84	0.05	13.00	3.89	275414.32
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	5.50	795.30	3.25	9.00	5.75	656.14
6	Non interest bearing deposits	0.00	0.00	0.00	202623.57	0.00	0.00	0.00	192295.40
6.1	Current	0.00	0.00	0.00	176615.24	0.00	0.00	0.00	167318.91
6.2	Margin	0.00	0.00	0.00	23588.72	0.00	0.00	0.00	22777.20
6.3	Other	0.00	0.00	0.00	2419.61	0.00	0.00	0.00	2199.29
	Aggregate	0.05	21.91	6.17	2055353.52	0.05	21.91	6.10	2050851.13

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asoj, 2074 (Mid Oct, 2017)				Kattik, 2074 (Mid Nov, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	1.62	22.00	11.02	78526.33	2.25	22.00	11.55	79181.64
2	Fishery Related	5.00	18.00	11.19	2076.58	4.50	18.00	11.38	2081.73
3	Mining Related	4.25	20.00	10.70	3603.26	4.00	20.00	11.46	3568.39
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	10.64	104312.71	1.37	20.00	11.26	104860.15
5	Non Food Production Related	2.50	20.86	10.08	213809.69	1.62	20.00	10.94	215960.65
6	Construction	2.00	21.00	11.45	186480.88	2.00	21.00	11.87	187994.52
7	Electricity, Gas and Water	2.25	20.00	9.71	62989.54	2.25	19.00	10.73	62291.41
8	Metal Products, Machinery & Electronic Equipment & Assemblage	6.00	20.86	11.29	24441.32	3.00	20.86	11.63	24670.84
9	Transport, Communication and Public Utilities	3.00	24.00	11.27	51516.23	3.90	24.00	11.90	53042.58
10	Wholesaler & Retailer	2.25	21.21	11.16	422554.95	2.25	21.00	11.57	427615.08
11	Finance, Insurance and Real Estate	1.75	20.00	10.84	153176.65	1.75	19.00	11.10	150844.36
12	Hotel or Restaurant	6.50	20.00	9.70	61253.22	4.50	24.00	11.40	59457.43
13	Other Services	3.00	21.00	10.59	82537.98	3.00	21.50	11.69	80790.21
14	Consumption Loans	2.50	24.00	11.93	130419.63	1.50	30.00	12.18	131743.60
15	Local Government	3.00	15.50	2.34	1518.69	3.00	11.00	3.08	1497.33
16	Others	1.50	30.00	12.62	210697.81	1.22	24.00	12.85	213470.70
	Aggregate	1.50	30.00	11.09	1789915.47	1.22	30.00	11.64	1799070.64

Overall Summary of Interest Rate on LCY Productwise Credit		Asoj, 2074 (Mid Oct, 2017)				Kattik, 2074 (Mid Nov, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	1.62	22.00	11.47	290444.14	2.25	22.00	11.26	289539.19
2	Overdraft	2.00	24.00	12.28	315068.67	2.00	24.00	12.10	312067.51
3	Trust Receipt Loan / Import Loan	3.45	20.86	9.61	66662.09	3.00	19.28	9.08	75896.09
4	Demand & Other Working Capital Loan	2.50	21.00	11.49	418675.98	1.37	21.50	11.38	420214.35
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.80	149380.82	2.00	20.00	11.81	150139.34
6	Real Estate Loan	2.00	20.00	12.38	103197.14	1.22	18.00	12.17	104347.17
7	Margin Nature Loan	7.00	17.28	12.27	34893.56	7.00	16.86	12.05	33957.90
8	Hire Purchase Loan	1.50	20.00	12.48	121231.29	1.50	19.00	12.40	122724.24
9	Deprived Sector Loan	1.75	21.00	10.48	101054.86	1.75	21.00	10.42	95364.32
10	Bills Purchased	2.00	18.00	3.75	6266.19	2.25	18.00	5.62	4055.79
11	Other Product	3.81	30.00	12.79	181867.48	2.32	30.00	12.69	190764.72
	Aggregate	1.50	30.00	11.76	1788742.22	1.22	30.00	11.63	1799070.63

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2074 (Mid Dec, 2017)				Pus, 2074 (Mid Jan, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	8.50	3.94	746763.28	1.00	8.50	3.93	753503.96
2	Fixed:	1.50	21.91	10.27	860980.71	1.50	20.50	10.20	890069.53
2.1	up to 1 month	1.50	12.25	9.00	11034.12	1.50	13.80	10.68	12559.83
2.2	1-3 months	1.50	17.55	8.91	42897.52	1.75	17.55	9.23	49841.12
2.3	3-6 months	2.00	15.50	10.50	64709.62	2.00	15.50	10.30	63174.64
2.4	6-12 months	1.50	17.50	10.51	485145.67	2.50	20.50	10.55	483285.57
2.5	1-2 yrs	1.50	14.00	10.44	184978.21	1.50	15.00	10.03	200404.79
2.6	2 yrs and above	2.50	21.91	9.05	72215.57	2.50	19.13	8.96	80803.57
3	Call	0.05	13.00	3.92	278783.16	0.05	13.00	4.11	268559.61
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	5.00	981.16	3.25	9.00	5.73	882.73
6	Non interest bearing deposits	0.00	0.00	0.00	199654.53	0.00	0.00	0.00	205900.87
6.1	Current	0.00	0.00	0.00	172189.88	0.00	0.00	0.00	181413.20
6.2	Margin	0.00	0.00	0.00	24016.07	0.00	0.00	0.00	22929.37
6.3	Other	0.00	0.00	0.00	3448.58	0.00	0.00	0.00	1558.30
	Aggregate	0.05	21.91	6.17	2087162.84	0.05	20.50	6.21	2118916.69

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2074 (Mid Dec, 2017)				Pus, 2074 (Mid Jan, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	22.00	11.49	81944.65	4.00	22.00	11.97	85053.85
2	Fishery Related	4.50	18.00	11.28	2152.63	4.50	18.00	11.87	2204.59
3	Mining Related	3.75	20.00	11.07	4074.23	3.75	20.00	11.19	4187.03
4	Agriculture, Forestry & Beverage Production Related	3.00	20.00	10.79	106633.71	1.37	20.00	11.33	111788.82
5	Non Food Production Related	2.50	20.00	10.71	219378.38	1.50	20.00	11.19	220581.79
6	Construction	1.21	21.00	11.71	194380.07	2.00	21.00	12.00	197675.17
7	Electricity, Gas and Water	2.25	19.00	10.38	65823.48	2.25	19.00	10.86	67629.47
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	11.24	24833.02	4.50	20.00	11.56	25228.67
9	Transport, Communication and Public Utilities	3.90	22.00	10.51	55960.03	3.90	24.00	12.18	55312.74
10	Wholesaler & Retailer	2.25	21.00	11.26	431388.31	2.25	21.63	11.73	445229.41
11	Finance, Insurance and Real Estate	1.75	19.00	10.78	153489.28	1.75	19.00	11.34	159714.24
12	Hotel or Restaurant	4.50	20.00	11.13	62102.59	4.50	24.00	11.66	63726.53
13	Other Services	3.00	21.50	11.53	84610.84	3.00	21.00	11.85	86280.18
14	Consumption Loans	1.50	30.00	11.96	134502.62	1.50	30.00	12.45	138299.70
15	Local Government	3.00	11.00	3.08	1507.64	3.00	11.00	3.08	1507.64
16	Others	2.00	21.00	11.85	222065.32	1.22	24.00	12.67	230779.66
	Aggregate	1.21	30.00	11.25	1844846.81	1.22	30.00	11.79	1895199.49

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2074 (Mid Dec, 2017)				Pus, 2074 (Mid Jan, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	10.83	303123.46	1.50	22.00	11.47	308765.07
2	Overdraft	1.21	21.00	11.50	320363.58	2.00	24.00	12.29	335972.27
3	Trust Receipt Loan / Import Loan	3.50	19.00	9.29	75514.51	3.50	20.49	9.60	72938.89
4	Demand & Other Working Capital Loan	2.50	21.50	11.27	427441.43	1.37	21.63	11.56	439239.76
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.46	154017.66	2.00	20.00	11.85	156701.42
6	Real Estate Loan	2.00	19.58	11.43	105581.27	1.22	18.00	12.26	108370.28
7	Margin Nature Loan	7.00	17.50	11.36	35367.48	7.00	17.50	12.06	34966.70
8	Hire Purchase Loan	1.25	20.00	11.54	125676.79	1.50	20.00	12.51	127792.44
9	Deprived Sector Loan	1.75	21.00	10.16	96362.69	1.75	21.00	10.68	103368.40
10	Bills Purchased	9.50	18.00	4.75	3478.20	9.50	17.00	5.64	2808.42
11	Other Product	3.81	30.00	12.58	197919.72	3.81	30.00	12.59	204275.83
	Aggregate	1.21	30.00	11.27	1844846.80	1.22	30.00	11.79	1895199.48

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Magh, 2074 (Mid Feb, 2018)				Falgun, 2074 (Mid Mar, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	9.00	4.15	756846.55	0.50	12.00	4.32	768149.52
2	Fixed:	1.50	20.50	10.19	916969.51	1.50	40.50	10.17	927359.78
2.1	up to 1 month	1.75	17.55	9.98	19344.35	2.50	13.62	8.78	21100.16
2.2	1-3 months	1.75	14.50	9.97	65677.22	1.75	13.75	10.06	53074.35
2.3	3-6 months	2.00	14.25	10.31	69579.16	2.00	13.75	10.35	71081.64
2.4	6-12 months	1.80	20.50	10.48	475357.42	2.50	40.50	10.47	493426.14
2.5	1-2 yrs	1.50	15.00	10.02	202140.96	1.50	14.00	9.95	201240.75
2.6	2 yrs and above	2.50	19.13	9.06	84870.40	2.50	19.13	9.24	87436.73
3	Call	0.05	13.00	4.29	249819.69	0.05	12.00	4.48	245491.90
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	7.11	4030.55	3.25	10.00	7.90	4741.04
6	Non interest bearing deposits	0.00	0.00	0.00	201340.68	0.00	0.00	0.00	207933.28
6.1	Current	0.00	0.00	0.00	178058.54	0.00	0.00	0.00	185026.22
6.2	Margin	0.00	0.00	0.00	21983.91	0.00	0.00	0.00	21578.36
6.3	Other	0.00	0.00	0.00	1298.23	0.00	0.00	0.00	1328.69
	Aggregate	0.05	20.50	6.38	2129006.98	0.05	40.50	6.45	2153675.52

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2074 (Mid Feb, 2018)				Falgun, 2074 (Mid Mar, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	24.00	12.01	86677.74	2.25	24.00	12.06	90022.07
2	Fishery Related	4.50	18.00	11.97	2308.48	4.50	18.00	12.06	2390.32
3	Mining Related	3.50	20.00	11.03	4724.60	3.75	20.00	12.11	3852.83
4	Agriculture, Forestry & Beverage Production Related	2.00	24.00	11.46	114723.23	3.60	24.00	11.53	112618.58
5	Non Food Production Related	3.25	20.00	11.34	223547.75	3.87	24.00	11.44	220006.12
6	Construction	2.00	21.39	12.10	200243.78	2.00	24.00	12.03	197357.86
7	Electricity, Gas and Water	2.25	19.00	10.87	68895.02	2.25	19.00	10.98	69714.02
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	24.00	11.63	25736.86	3.94	24.00	11.77	25783.08
9	Transport, Communication and Public Utilities	3.90	24.00	12.31	56011.34	3.90	24.00	12.29	54776.84
10	Wholesaler & Retailer	2.25	24.00	11.85	452160.46	1.32	24.00	11.80	449766.75
11	Finance, Insurance and Real Estate	1.75	24.00	11.52	157806.34	1.75	24.00	11.63	162140.62
12	Hotel or Restaurant	4.50	24.00	11.77	65363.35	4.50	24.00	11.87	66061.17
13	Other Services	4.50	24.00	12.01	86578.29	4.50	24.00	12.09	85673.99
14	Consumption Loans	2.50	30.00	12.51	139857.14	2.50	24.00	12.50	136089.27
15	Local Government	3.00	11.00	3.08	1507.64	3.00	11.00	3.43	1507.64
16	Others	2.00	24.20	12.75	234688.94	2.00	30.00	12.95	251333.19
	Aggregate	1.75	30.00	11.90	1920830.95	1.32	30.00	11.96	1929094.35

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2074 (Mid Feb, 2018)				Falgun, 2074 (Mid Mar, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	24.00	11.57	315917.88	2.25	24.00	11.64	318316.24
2	Overdraft	2.00	24.20	12.39	340204.59	2.00	24.20	12.53	340611.44
3	Trust Receipt Loan / Import Loan	3.50	21.35	9.79	77709.97	2.75	19.00	9.93	77759.68
4	Demand & Other Working Capital Loan	3.25	24.00	11.68	444053.21	1.32	24.00	11.77	434029.17
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.98	158524.28	2.00	24.00	12.01	156391.30
6	Real Estate Loan	2.00	24.00	12.47	108672.59	2.00	24.00	12.55	111270.42
7	Margin Nature Loan	7.00	17.50	12.25	35243.41	7.00	17.50	12.36	34497.88
8	Hire Purchase Loan	2.00	24.00	12.65	129289.00	2.00	24.00	12.75	129439.08
9	Deprived Sector Loan	1.75	24.00	10.68	100391.14	1.75	24.00	10.80	101003.19
10	Bills Purchased	10.00	17.00	5.99	2821.97	10.00	16.38	5.39	2716.66
11	Other Product	4.00	30.00	12.79	208002.89	2.00	30.00	12.80	223059.26
	Aggregate	1.75	30.00	11.92	1920830.94	1.32	30.00	12.01	1929094.34

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Chait, 2074 (Mid Apr, 2018)				Baishakh, 2075 (Mid May, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	10.00	4.46	763970.59	1.25	10.00	4.39	761775.71
2	Fixed:	1.00	21.00	10.38	959007.09	1.00	23.00	10.33	981696.86
2.1	up to 1 month	2.50	13.52	10.35	20736.01	2.50	13.75	10.68	16703.26
2.2	1-3 months	1.75	13.75	10.52	61546.75	1.75	13.75	10.37	64062.64
2.3	3-6 months	2.00	13.50	10.20	78899.86	2.00	13.50	9.96	84352.73
2.4	6-12 months	1.00	15.00	10.69	518615.89	1.00	23.00	10.56	505671.49
2.5	1-2 yrs	2.50	21.00	10.00	185373.23	2.50	15.00	10.17	208005.33
2.6	2 yrs and above	3.00	19.13	9.51	93835.34	3.00	21.00	9.71	102901.40
3	Call	0.05	12.00	4.71	244763.41	0.05	12.00	4.65	259062.95
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	7.82	3505.37	3.25	10.00	7.50	4423.29
6	Non interest bearing deposits	0.00	0.00	0.00	218550.09	0.00	0.00	0.00	220202.93
6.1	Current	0.00	0.00	0.00	195402.40	0.00	0.00	0.00	197117.74
6.2	Margin	0.00	0.00	0.00	21635.42	0.00	0.00	0.00	21785.65
6.3	Other	0.00	0.00	0.00	1512.26	0.00	0.00	0.00	1299.54
	Aggregate	0.05	21.00	6.64	2189796.55	0.05	23.00	6.61	2227161.74

Overall Summary of Interest Rate on LCY Sectorwise Credit		Chait, 2074 (Mid Apr, 2018)				Baishakh, 2075 (Mid May, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	20.00	12.18	91691.02	2.04	20.00	12.32	93149.57
2	Fishery Related	4.50	18.00	12.07	2290.49	3.04	18.00	12.17	2232.14
3	Mining Related	4.25	16.00	12.07	3750.22	8.00	19.60	12.88	4410.11
4	Agriculture, Forestry & Beverage Production Related	3.60	20.00	11.76	105378.94	3.60	20.00	11.96	115181.65
5	Non Food Production Related	2.75	20.00	11.61	210075.92	2.75	21.66	11.77	231436.37
6	Construction	2.00	21.39	12.26	198097.86	2.00	21.39	12.53	203686.64
7	Electricity, Gas and Water	2.25	19.00	11.16	68020.38	2.25	18.00	11.24	75625.66
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.94	21.39	11.85	26353.88	4.50	20.00	12.19	27790.94
9	Transport, Communication and Public Utilities	4.00	22.00	12.54	52750.97	4.00	24.00	12.85	56477.67
10	Wholesaler & Retailer	2.25	21.77	12.26	429417.14	2.25	21.77	12.24	467466.70
11	Finance, Insurance and Real Estate	1.75	20.00	11.87	159824.18	1.75	20.00	11.93	173185.83
12	Hotel or Restaurant	4.50	21.89	12.01	67408.29	4.50	21.89	12.22	71902.74
13	Other Services	4.50	21.39	12.26	83692.40	4.50	21.39	12.47	87411.52
14	Consumption Loans	1.50	30.00	12.61	132275.90	2.50	30.00	12.77	137160.43
15	Local Government	3.00	13.57	3.43	1508.62	3.00	15.00	3.42	1503.25
16	Others	2.00	21.00	12.23	333075.08	2.00	21.00	13.22	249222.28
	Aggregate	1.50	30.00	12.10	1965611.30	1.75	30.00	12.32	1997843.51

Overall Summary of Interest Rate on LCY Productwise Credit		Chait, 2074 (Mid Apr, 2018)				Baishakh, 2075 (Mid May, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.76	324318.81	2.25	22.00	11.98	335598.81
2	Overdraft	2.00	21.00	12.64	348439.18	4.00	20.00	12.95	351682.85
3	Trust Receipt Loan / Import Loan	2.75	21.39	9.99	78443.22	2.75	21.39	10.31	80846.11
4	Demand & Other Working Capital Loan	3.25	21.89	11.85	447396.69	4.00	21.89	12.10	466948.92
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	12.13	158181.85	2.00	20.00	12.41	162744.54
6	Real Estate Loan	2.00	18.30	12.72	113778.23	2.00	20.00	12.93	113388.87
7	Margin Nature Loan	7.00	17.50	12.41	34112.56	7.00	18.14	12.74	33585.55
8	Hire Purchase Loan	1.50	20.00	12.87	130671.07	2.00	24.00	13.17	133537.06
9	Deprived Sector Loan	1.75	21.00	11.09	105932.12	1.75	21.00	11.29	106384.75
10	Bills Purchased	9.00	16.38	5.75	2502.37	9.00	16.78	6.09	2868.24
11	Other Product	2.00	30.00	12.88	221835.21	2.04	30.00	13.21	210257.81
	Aggregate	1.50	30.00	12.12	1965611.29	1.75	30.00	12.38	1997843.51

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Jestha, 2075 (Mid June, 2018)				Asar, 2075 (Mid Jly, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	10.00	4.42	767724.28	1.25	10.50	4.36	801284.37
2	Fixed:	1.00	23.00	10.31	1008492.69	1.00	22.00	10.24	1036410.10
2.1	up to 1 month	3.50	16.00	11.09	36176.36	3.00	16.00	10.54	31931.42
2.2	1-3 months	1.75	13.50	10.12	69549.84	1.75	21.00	10.01	71592.92
2.3	3-6 months	2.00	13.06	9.96	100189.68	2.00	13.50	9.92	107135.83
2.4	6-12 months	1.00	23.00	10.52	475869.84	1.00	22.00	10.42	488484.55
2.5	1-2 yrs	2.50	15.00	10.20	220729.50	2.50	14.00	10.20	234054.89
2.6	2 yrs and above	3.00	21.00	9.75	105977.47	3.00	21.00	9.85	103210.49
3	Call	0.05	12.00	4.49	268367.37	0.05	12.00	4.67	293082.26
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	7.83	4399.84	3.25	10.00	7.80	3816.75
6	Non interest bearing deposits	0.00	0.00	0.00	224090.39	0.00	0.00	0.00	256392.46
6.1	Current	0.00	0.00	0.00	201260.91	0.00	0.00	0.00	232620.40
6.2	Margin	0.00	0.00	0.00	21650.99	0.00	0.00	0.00	22181.33
6.3	Other	0.00	0.00	0.00	1178.50	0.00	0.00	0.00	1590.73
	Aggregate	0.05	23.00	6.61	2273074.58	0.05	22.00	6.49	2390985.94

Overall Summary of Interest Rate on LCY Sectorwise Credit		Jestha, 2075 (Mid June, 2018)				Asar, 2075 (Mid Jly, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	21.66	12.45	93080.97	2.25	21.66	12.46	95936.04
2	Fishery Related	4.50	18.00	12.23	2257.01	4.50	18.00	12.16	2307.10
3	Mining Related	8.00	19.60	12.85	4025.39	8.00	16.14	12.92	3835.44
4	Agriculture, Forestry & Beverage Production Related	4.50	21.00	12.12	104852.11	2.12	20.60	12.08	119749.96
5	Non Food Production Related	4.00	21.66	12.06	214289.31	3.40	20.00	12.14	237457.39
6	Construction	2.00	21.39	12.67	207614.71	2.00	21.60	12.64	212355.17
7	Electricity, Gas and Water	2.25	18.00	11.46	72720.98	1.62	18.00	11.43	81900.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	20.00	12.34	27370.59	4.50	20.00	12.35	28966.37
9	Transport, Communication and Public Utilities	4.50	24.00	12.96	54622.62	4.50	24.00	12.95	55573.00
10	Wholesaler & Retailer	1.71	21.77	12.50	445232.59	0.50	21.60	12.38	475857.16
11	Finance, Insurance and Real Estate	1.75	20.00	12.08	166955.73	1.75	20.51	12.06	179755.55
12	Hotel or Restaurant	4.50	21.89	12.26	72919.13	4.50	21.60	12.28	77924.68
13	Other Services	4.50	21.60	12.54	86917.22	4.50	21.60	12.42	92564.15
14	Consumption Loans	2.50	30.00	12.92	134124.82	1.50	30.00	12.83	141258.59
15	Local Government	3.00	13.50	3.37	1497.45	3.00	13.50	3.43	1499.92
16	Others	2.00	21.66	12.59	334625.27	2.00	21.00	13.52	246475.63
	Aggregate	1.71	30.00	12.42	2023105.92	0.50	30.00	12.47	2053416.72

Overall Summary of Interest Rate on LCY Productwise Credit		Jestha, 2075 (Mid June, 2018)				Asar, 2075 (Mid Jly, 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	11.93	363153.74
2	Overdraft	4.00	20.00	12.95	351682.85	0.50	20.51	12.82	348911.76
3	Trust Receipt Loan / Import Loan	2.75	21.39	10.31	80846.11	3.40	21.39	10.21	63240.61
4	Demand & Other Working Capital Loan	4.00	21.89	12.10	466948.92	1.62	21.89	12.08	478751.51
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	12.41	162744.54	2.00	20.00	12.32	167178.62
6	Real Estate Loan	2.00	20.00	12.93	113388.87	2.00	20.51	12.83	114735.11
7	Margin Nature Loan	7.00	18.14	12.74	33585.55	7.00	18.00	12.59	33207.62
8	Hire Purchase Loan	2.00	24.00	13.17	133537.06	1.50	24.00	13.11	137279.04
9	Deprived Sector Loan	1.75	21.00	11.29	106384.75	1.75	21.00	11.28	114875.50
10	Bills Purchased	9.00	16.78	6.09	2868.24	10.00	16.78	7.53	1817.01
11	Other Product	2.04	30.00	13.21	210257.81	2.00	30.00	12.82	230266.22
	Aggregate	1.75	30.00	12.38	1997843.51	0.50	30.00	12.29	2053416.73

Annex-I

Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banija Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Bank Ltd.	NIBL
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Nepal Bangladesh Bank Ltd.	NBB
9	Everest Bank Ltd.	EBL	10	Bank of Kathmandu Lumbini Ltd.	BOK
11	Nepal Credit and Commerce Bank Ltd.	NCC	12	NIC ASIA Bank Ltd.	NIC
13	Machhapuchhre Bank Ltd.	MBL	14	Kumari Bank Ltd.	Kumari
15	Laxmi Bank Ltd.	Laxmi	16	Siddhartha Bank Ltd.	SBL
17	Agriculture Development Bank Ltd.	ADBNL	18	Global IME Bank Ltd.	Global
19	Citizens Bank International Ltd.	Citizens	20	Prime Commercial Bank Ltd.	Prime
21	Sunrise Bank Ltd.	Sunrise	22	NMB Bank Ltd.	NMB
23	Prabhu Bank Ltd.	PRABHU	24	Janata Bank Nepal Ltd.	Janata
25	Mega Bank Nepal Ltd.	Mega	26	Civil Bank Ltd.	Civil
27	Century Commercial Bank Ltd.	Century	28	Sanima Bank Ltd.	Sanima
B. Development Banks					
1	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	64	Buddha Jyoti Laghubitta Bittiya Sanstha Limited	BuddhaJyoti
65	Samaj Laghubitta Bittiya Sanstha Limited	SamajMF			