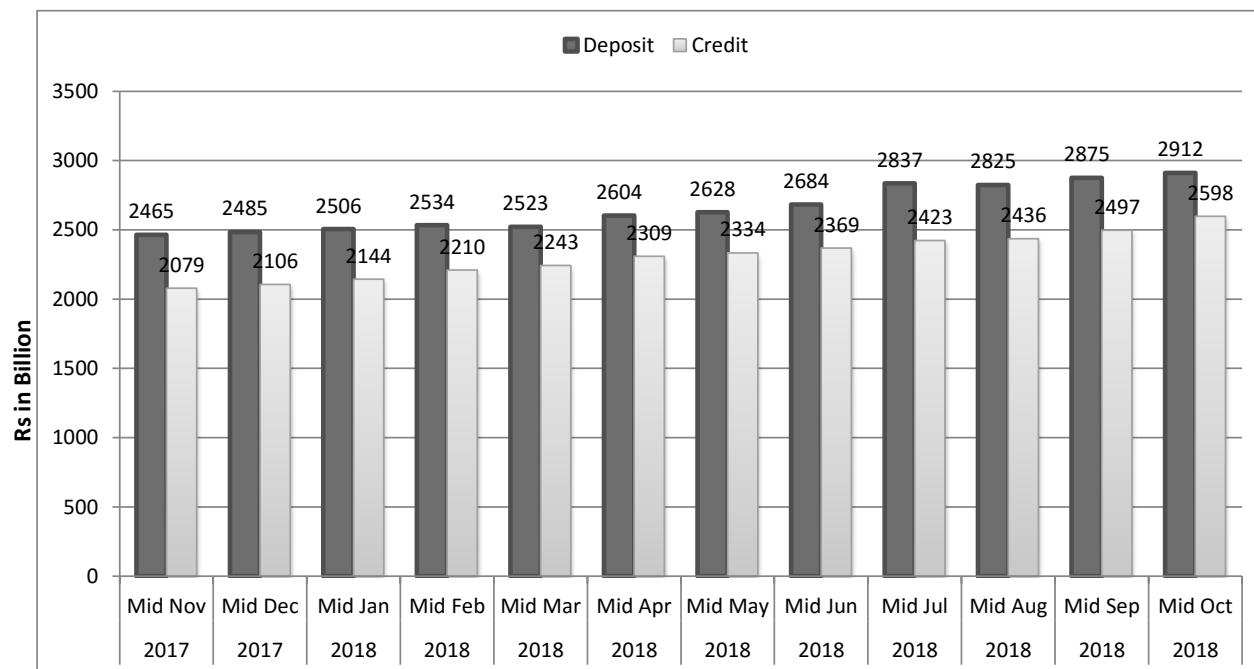


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Statistics Division

2075 Asoj
Mid-Oct, 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	24	67	152
Total Number of Licensed BFIs*	28	33	24	69	154

* 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 Asoj End, 2075 (Mid-Oct, 2018)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	84.35	10.33	2.15	96.83
2	Total Credit/GDP	75.31	9.10	1.98	86.39
3	Total Credit/ Total Deposit	89.29	88.10	92.25	89.23
4	Lcy Credit/Lcy Deposit & Core Capital	80.51	76.87	77.18	80.24
5	Fixed Deposit/Total Deposit	45.10	42.76	54.46	45.06
6	Saving Deposit/Total Deposit	33.15	38.81	32.36	33.74
7	Current Deposit/Total Deposit	8.38	1.93	0.45	7.51
8	NPL/ Total Loan	1.48	1.36	10.97	1.69
9	Total LLP/Total Loan	2.20	1.82	11.08	2.36
10	Deprived Sector Loan/Total Loan \$	6.31	9.37	6.12	6.63
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	9.97	13.84	18.58	10.57
2	Investment in Gov. Security/Total Deposit	11.08	2.79	3.74	10.03
3	Total Liquid Assets/Total Deposit	21.95	29.22	36.88	23.05
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	12.92	16.59	18.64	13.39
2	Total Capital/RWA	14.24	17.71	19.51	14.68
D. Financial Access					
1	No. of Branches **	3104	1057	186	4347
2	No. of Deposit Accounts	19879865	3930888	540732	24351485
3	No. of Loan Accounts	984230	310068	39043	1333341
4	No. of Branchless Banking Centers	1319	1	0	1320
5	No. of Branchless Banking Customers	110748	117	0	110865
6	No. of Non-operated Branchless Banking Centers	0	0	0	0
7	No. of Mobile Banking Customers	5409867	401106	16316	5827289
8	No. of Internet Banking Customers	760939	26706	4095	791740
9	No. of ATMs	2654	230	35	2919
10	No. of Debit Cards	5680929	152485	20753	5854167
11	No. of Credit Cards	84830	0	0	84830
12	No. of Prepaid Cards	60942	0	0	60942
E. Interest Rate(%)					
1	Wt. Avg Interest on Deposit	6.57			
	(a) Saving	4.29			
	(b) Fixed	10.25			
	(c) Call	4.01			
2	Wt. Avg Interest on Credit	12.24			

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-Sept	Mid-Oct	% Change		
		2016	2017	2018	2018	2018	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	214892.48	308651.74	370014.44	437206.14	450461.40	43.63	19.88	3.03
	a. Paid-up Capital	163370.74	225313.64	282196.04	284089.16	287237.16	37.92	25.25	1.11
	b. Statutory Reserves	43680.58	53665.23	63755.69	65298.22	67205.02	22.86	18.80	2.92
	c. Retained Earning	-11166.95	-3005.23	-1931.93	53901.84	58948.71	-73.09	-35.71	9.36
	d. Others Reserves	19008.11	32678.11	25994.64	33916.92	37070.51	71.92	-20.45	9.30
2	BORROWINGS	42822.19	31800.16	35452.57	56575.19	71210.88	-25.74	11.49	25.87
	a. NRB	6855.13	7094.37	12121.92	16514.97	18517.54	3.49	70.87	12.13
	b. "A"Class Licensed Institution	20083.07	9094.04	8582.53	24068.22	30996.58	-54.72	-5.62	28.79
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	1724.25	1772.25	0.00	0.00	2.78
	d. Other Financial Ins.	5111.62	5299.38	2435.75	2015.38	5842.15	3.67	-54.04	189.88
	e. Bonds and Securities	10772.37	10312.37	12312.37	12252.37	14082.37	-4.27	19.39	14.94
3	DEPOSITS	2107502.69	2384806.95	2836930.01	2875204.04	2911848.67	13.16	18.96	1.27
	a. Current	185135.30	204360.95	256808.59	216740.68	218774.05	10.38	25.66	0.94
	b. Savings	875419.91	816572.17	947024.22	950782.66	982398.22	-6.72	15.98	3.33
	c. Fixed	617634.95	998258.72	1229730.70	1273776.00	1312075.06	61.63	23.19	3.01
	d. Call Deposits	401829.34	333350.39	367596.88	396758.52	356718.61	-17.04	10.27	-10.09
	e. Others	27483.20	32264.72	35769.62	37146.19	41882.73	17.40	10.86	12.75
4	Bills Payable	3927.13	2219.17	3108.92	3833.36	3255.03	-43.49	40.09	-15.09
5	Other Liabilities	206694.45	224201.08	263876.38	310953.45	276748.83	8.47	17.70	-11.00
	1. Loan Loss Provision	48593.77	52553.17	55008.99	55750.78	61312.84	8.15	4.67	9.98
	2. Interest Suspense a/c	32000.69	34891.97	37704.55	58120.94	41418.17	9.04	8.06	-28.74
	3. Others	126099.99	136755.94	171162.84	197081.73	174017.81	8.45	25.16	-11.70
6	Reconciliation A/c	13817.41	2358.50	4265.20	4375.91	8898.10	-82.93	80.84	103.34
7	Profit & Loss A/c	49443.18	54882.04	61337.97	6392.09	17620.31	11.00	11.76	175.66
	TOTAL	2639099.54	3008919.66	3574985.48	3694540.17	3740043.23	14.01	18.81	1.23
Assets									
1	LIQUID FUNDS	385746.01	423242.12	439298.52	396159.83	379255.84	9.72	3.79	-4.27
	a. Cash Balance	56937.25	64372.60	74892.95	63384.89	70759.55	13.06	16.34	11.63
	Nepalese Notes & Coins	55937.33	63282.78	72207.99	60383.29	66700.20	13.13	14.10	10.46
	Foreign Currency	999.92	1089.82	2684.96	3001.59	4059.36	8.99	146.37	35.24
	b. Bank Balance	262419.81	305795.05	298098.38	256660.42	237065.92	16.53	-2.52	-7.63
	1. In Nepal Rastra Bank	180498.18	233256.83	218135.41	160344.23	157482.09	29.23	-6.48	-1.78
	2. "A"Class Licensed Institution	41730.30	38882.05	41054.74	43005.95	36979.97	-6.83	5.59	-14.01
	3. Other Financial Ins.	8437.01	6368.76	7556.64	6556.63	8381.23	-24.51	18.65	27.83
	4. In Foreign banks	31754.32	27287.42	31351.59	46753.61	34222.63	-14.07	14.89	-26.80
	c. Money at Call	66388.94	53074.46	66307.19	76114.52	71430.37	-20.06	24.93	-6.15
2	INVESTMENTS	238675.86	232706.63	331231.04	339705.91	311069.67	-2.50	42.34	-8.43
	a. Govt. Securities	196070.31	214380.95	295853.80	306616.93	292055.91	9.34	38.00	-4.75
	b. Others	42605.55	18325.68	35377.25	33088.98	19013.77	-56.99	93.05	-42.54
3	SHARE & OTHER INVESTMENT	131777.67	129938.39	109664.75	135125.49	154371.85	-1.40	-15.60	14.24
4	LOANS & ADVANCES	1669203.04	1976879.74	2419841.87	2494433.57	2594326.67	18.43	22.41	4.00
	a. Private Sector	1542024.97	1923942.40	2355915.45	2402969.02	2524273.11	24.77	22.45	5.05
	b. Financial Institutions	121291.82	44543.48	58055.79	85609.11	63883.75	-63.28	30.34	-25.38
	c. Government Organizations	5886.25	8393.85	5870.64	5855.44	6169.81	42.60	-30.06	5.37
5	BILLS PURCHASED	11601.52	17198.72	2955.87	2857.12	3526.13	48.25	-82.81	23.42
6	LOANS AGT. COLLECTED BILLS	1075.28	570.71	128.63	128.63	252.28	-46.92	-77.46	96.13
7	FIXED ASSETS	35044.21	40633.93	47763.06	48819.47	52984.31	15.95	17.54	8.53
8	OTHER ASSETS	144135.22	166139.11	206833.99	251037.89	229460.77	15.27	24.49	-8.60
	a. Accrued Interests	34038.25	37665.70	43308.52	73984.92	50337.29	10.66	14.98	-31.96
	b. Others	110096.97	128473.40	163525.47	177052.97	179123.48	16.69	27.28	1.17
9	Expenses not Written off	319.21	279.01	264.06	261.38	275.50	-12.59	-5.36	5.40
10	Non Banking Assets	4797.21	4465.45	4614.27	4752.18	4800.53	-6.92	3.33	1.02
11	Reconciliation Account	16089.93	16631.18	12388.71	14012.62	7239.49	3.36	-25.51	-48.34
12	Profit & Loss A/c	634.40	234.67	0.72	7246.07	2480.18	-63.01	-99.69	-65.77
	TOTAL	2639099.55	3008919.66	3574985.49	3694540.17	3740043.23	14.01	18.81	1.23

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-Sept	Mid-Oct	% Change		
		2016	2017	2018	2018	2018	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	170147.60	262230.20	314190.39	372521.17	387035.60	54.12	19.81	3.90
	a. Paid-up Capital	121090.62	185010.73	231457.62	233272.49	235240.50	52.79	25.10	0.84
	b. Statutory Reserves	36597.19	46701.73	56203.17	56339.58	58072.70	27.61	20.34	3.08
	c. Retained Earning	-4332.54	890.90	3052.99	51944.14	59121.00	-120.56	242.69	13.82
	d. Others Reserves	16792.32	29626.84	23476.62	30964.95	34601.39	76.43	-20.76	11.74
2	BORROWINGS	37269.65	29666.79	33551.65	51949.25	62886.12	-20.40	13.09	21.05
	a. NRB	6661.23	6080.74	11690.49	15618.53	17682.28	-8.71	92.25	13.21
	b. "A"Class Licensed Institution	14724.43	7974.30	7113.03	20488.72	23507.08	-45.84	-10.80	14.73
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	1724.25	1772.25	0.00	0.00	2.78
	d. Other Financial Ins.	5111.62	5299.38	2435.75	1865.38	5842.15	3.67	-54.04	213.19
	e. Bonds and Securities	10772.37	10312.37	12312.37	12252.37	14082.37	-4.27	19.39	14.94
3	DEPOSITS	1764592.44	2093255.77	2471514.17	2509860.51	2536675.31	18.63	18.07	1.07
	a. Current	178263.95	199359.65	249247.82	211410.15	212477.27	11.83	25.02	0.50
	b. Savings	698691.30	703028.67	811667.59	813700.92	840965.08	0.62	15.45	3.35
	c. Fixed	524462.99	879140.29	1070787.53	1109165.76	1144076.05	67.63	21.80	3.15
	d. Call Deposits	340863.88	285288.84	308550.25	343413.30	301744.16	-16.30	8.15	-12.13
	e. Others	22310.33	26438.33	31260.97	32170.38	37412.74	18.50	18.24	16.30
4	Bills Payable	3871.77	2178.61	3050.09	3810.61	3207.75	-43.73	40.00	-15.82
5	Other Liabilities	166839.27	190587.10	228763.70	271002.57	240146.14	14.23	20.03	-11.39
	1. Loan Loss Provision	34894.47	41452.81	44118.44	44877.55	49730.34	18.79	6.43	10.81
	2. Interest Suspense a/c	22183.24	26198.88	28592.89	46013.54	31123.25	18.10	9.14	-32.36
	3. Others	109761.56	122935.41	156052.37	180111.48	159292.55	12.00	26.94	-11.56
6	Reconciliation A/c	3962.29	-2297.92	-431.61	-1244.62	3183.45	-157.99	-81.22	-355.78
7	Profit & Loss A/c	38128.55	45609.84	53633.03	6146.19	15831.63	19.62	17.59	157.58
	TOTAL	2184811.57	2621230.38	3104271.42	3214045.68	3248965.99	19.98	18.43	1.09
Assets									
1	LIQUID FUNDS	274495.34	335600.90	328306.59	288970.96	275775.12	22.26	-2.17	-4.57
	a. Cash Balance	47988.66	56468.70	66241.89	55458.98	62935.30	17.67	17.31	13.48
	Nepalese Notes & Coins	47060.55	55471.98	63741.36	52614.72	59199.62	17.87	14.91	12.52
	Foreign Currency	928.11	996.72	2500.53	2844.26	3735.68	7.39	150.87	31.34
	b. Bank Balance	205858.37	261547.34	244464.15	205046.04	189903.91	27.05	-6.53	-7.38
	1. In Nepal Rastra Bank	161790.30	218401.79	201683.81	145555.20	143121.25	34.99	-7.65	-1.67
	2. "A"Class Licensed Institution	12470.74	15693.99	11244.53	12565.34	12424.38	25.85	-28.35	-1.12
	3. Other Financial Ins.	83.09	227.12	191.57	179.46	143.44	173.34	-15.65	-20.07
	4. In Foreign banks	31514.23	27224.45	31344.24	46746.03	34214.85	-13.61	15.13	-26.81
	c. Money at Call	20648.32	17584.86	17600.55	28465.95	22935.91	-14.84	0.09	-19.43
2	INVESTMENTS	229827.62	226810.98	321107.09	328993.17	299858.74	-1.31	41.57	-8.86
	a. Govt. Securities	187275.77	208699.80	285849.84	296034.19	280974.97	11.44	36.97	-5.09
	b. Others	42551.85	18111.18	35257.25	32958.98	18883.77	-57.44	94.67	-42.71
3	SHARE & OTHER INVESTMENT	128320.72	126101.06	103824.40	128818.90	148009.76	-1.73	-17.67	14.90
4	LOANS & ADVANCES	1380358.68	1718131.88	2109245.99	2177026.69	2261127.57	24.47	22.76	3.86
	a. Private Sector	1256142.55	1668294.23	2049939.58	2090146.67	2196002.44	32.81	22.88	5.06
	b. Financial Institutions	118383.24	41449.27	53463.96	81083.22	59012.44	-64.99	28.99	-27.22
	c. Government Organizations	5832.88	8388.39	5842.45	5796.80	6112.70	43.81	-30.35	5.45
5	BILLS PURCHASED	11595.12	17196.12	2955.87	2857.12	3526.13	48.30	-82.81	23.42
6	LOANS AGT. COLLECTED BILLS	548.83	570.71	128.63	128.63	252.28	3.99	-77.46	96.13
7	FIXED ASSETS	28610.94	35011.75	41139.23	41792.41	45671.88	22.37	17.50	9.28
8	OTHER ASSETS	122000.30	146337.28	186240.73	227131.09	207315.93	19.95	27.27	-8.72
	a. Accrued Interests	23985.61	28672.03	33650.43	61434.75	39612.37	19.54	17.36	-35.52
	b. Others	98014.69	117665.24	152590.30	165696.34	167703.56	20.05	29.68	1.21
9	Expenses not Written off	252.50	260.04	247.04	241.11	256.91	2.99	-5.00	6.55
10	Non Banking Assets	2543.30	3133.07	3379.84	3518.14	3555.44	23.19	7.88	1.06
11	Reconciliation Account	6258.22	11900.68	7696.03	8391.02	1510.39	90.16	-35.33	-82.00
12	Profit & Loss A/c	0.00	175.89	0.00	6176.44	2105.85	0.00	-100.00	-65.91
	TOTAL	2184811.58	2621230.37	3104271.43	3214045.68	3248966.00	19.98	18.43	1.09

Statement of Assets and Liabilities of Development Banks

Liabilities		Mid-July			Mid-Sept	Mid-Oct	% Change		
		2016	2017	2018	2018	2018	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	34481.56	38281.38	44036.79	51234.42	50111.76	11.02	15.03	-2.19
	a. Paid-up Capital	29216.56	30209.58	38003.79	38070.80	38805.44	3.40	25.80	1.93
	b. Statutory Reserves	4420.10	4803.49	5021.35	6339.33	6474.09	8.67	4.54	2.13
	c. Retained Earning	-248.18	1286.84	-530.91	5069.18	3301.82	-618.51	-141.26	-34.86
	d. Others Reserves	1093.08	1981.46	1542.56	1755.12	1530.41	81.27	-22.15	-12.80
2	BORROWINGS	2993.89	876.37	731.00	3109.68	5669.68	-70.73	-16.59	82.32
	a. NRB	5.00	501.37	221.00	689.68	689.68	9927.42	-55.92	0.00
	b. "A"Class Licensed Institution	2988.89	375.00	510.00	2420.00	4980.00	-87.45	36.00	105.79
	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	278631.25	239420.40	301857.66	300025.11	310565.64	-14.07	26.08	3.51
	a. Current	6741.29	4909.91	7279.68	5106.07	6008.25	-27.17	48.27	17.67
	b. Savings	143668.59	95029.20	114848.77	115991.53	120528.78	-33.86	20.86	3.91
	c. Fixed	68230.74	94271.19	124858.05	129637.06	132812.26	38.17	32.45	2.45
	d. Call Deposits	59245.77	44104.87	54586.24	48969.24	50899.06	-25.56	23.76	3.94
	e. Others	744.86	1105.23	284.92	321.21	317.29	48.38	-74.22	-1.22
4	Bills Payable	54.46	39.48	54.20	22.60	47.16	-27.51	37.29	108.65
5	Other Liabilities	18746.57	16329.72	17210.95	21090.76	17942.30	-12.89	5.40	-14.93
	1. Loan Loss Provision	4936.93	4205.13	4383.69	4379.21	4976.28	-14.82	4.25	13.63
	2. Interest Suspense a/c	2618.40	2086.84	1606.80	4032.92	2372.73	-20.30	-23.00	-41.17
	3. Others	11191.25	10037.75	11220.46	12678.63	10593.29	-10.31	11.78	-16.45
6	Reconciliation A/c	7783.30	3259.59	4583.77	5520.78	5615.37	-58.12	40.62	1.71
7	Profit & Loss A/c	8153.72	6872.50	6226.73	202.36	1482.30	-15.71	-9.40	632.49
	TOTAL	350844.75	305079.44	374701.11	381205.72	391434.22	-13.04	22.82	2.68
Assets									
1	LIQUID FUNDS	85767.68	71096.73	89988.17	84028.43	82065.38	-17.11	26.57	-2.34
	a. Cash Balance	7891.86	6813.15	7344.35	6818.04	6743.90	-13.67	7.80	-1.09
	Nepalese Notes & Coins	7820.18	6720.16	7160.01	6660.78	6420.30	-14.07	6.55	-3.61
	Foreign Currency	71.68	92.99	184.35	157.26	323.61	29.73	98.24	105.78
	b. Bank Balance	39311.73	34885.65	42554.89	39485.89	36237.43	-11.26	21.98	-8.23
	1. In Nepal Rastra Bank	16081.21	12553.71	14044.61	11908.87	11507.76	-21.94	11.88	-3.37
	2. "A"Class Licensed Institution	19092.59	17790.23	23101.47	22705.51	18610.41	-6.82	29.85	-18.04
	3. Other Financial Ins.	3897.84	4478.73	5401.46	4863.92	6111.48	14.90	20.60	25.65
	4. In Foreign banks	240.09	62.97	7.35	7.58	7.79	-73.77	-88.33	2.68
	c. Money at Call	38564.09	29397.93	40088.93	37724.50	39084.04	-23.77	36.37	3.60
2	INVESTMENTS	5491.83	4361.34	7774.21	8303.61	8796.73	-20.58	78.25	5.94
	a. Govt. Securities	5479.33	4361.34	7654.21	8173.61	8666.73	-20.40	75.50	6.03
	b. Others	12.50	0.00	120.00	130.00	130.00	-100.00	0.00	0.00
3	SHARE & OTHER INVESTMENT	2103.22	2348.33	3668.41	4094.09	4130.92	11.65	56.21	0.90
4	LOANS & ADVANCES	232993.26	209604.83	253251.02	260084.78	273601.62	-10.04	20.82	5.20
	a. Private Sector	230577.07	207149.14	249740.63	256488.41	269944.32	-10.16	20.56	5.25
	b. Financial Institutions	2414.50	2450.23	3506.32	3592.30	3653.24	1.48	43.10	1.70
	c. Government Organizations	1.68	5.46	4.07	4.07	4.07	224.21	-25.54	0.00
5	BILLS PURCHASED	0.00	0.00	0.00	0.00	0.00	0.00	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	4544.27	3952.75	4725.98	5113.75	5376.37	-13.02	19.56	5.14
8	OTHER ASSETS	10733.79	9634.27	10047.06	12593.11	10972.63	-10.24	4.28	-12.87
	a. Accrued Interests	2793.27	2342.85	2046.60	4343.48	2711.70	-16.13	-12.64	-37.57
	b. Others	7940.52	7291.42	8000.46	8249.63	8260.93	-8.17	9.72	0.14
9	Expenses not Written off	36.37	12.92	9.73	9.48	10.47	-64.48	-24.70	10.46
10	Non Banking Assets	1000.79	713.72	658.55	623.97	628.37	-28.68	-7.73	0.71
11	Reconciliation Account	7749.91	3354.54	4577.85	5519.93	5603.04	-56.72	36.47	1.51
12	Profit & Loss A/c	423.63	0.00	0.13	834.56	248.68	-100.00	0.00	-70.20
	TOTAL	350844.75	305079.44	374701.11	381205.72	391434.22	-13.04	22.82	2.68

Statement of Assets and Liabilities of Finance Companies

Liabilities		Mid-July			Mid-Sept	Mid-Oct	% Change		
		2016	2017	2018	2018	2018			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	10263.32	8140.17	11787.25	13450.54	13314.04	-20.69	44.80	-1.01
	a. Paid-up Capital	13063.56	10093.32	12734.63	12745.87	13191.22	-22.74	26.17	3.49
	b. Statutory Reserves	2663.29	2160.01	2531.17	2619.30	2658.22	-18.90	17.18	1.49
	c. Retained Earning	-6586.24	-5182.97	-4454.01	-3111.48	-3474.11	-21.31	-14.06	11.65
	d. Others Reserves	1122.71	1069.81	975.46	1196.84	938.70	-4.71	-8.82	-21.57
2	BORROWINGS	2558.64	1257.00	1169.93	1516.26	2655.08	-50.87	-6.93	75.11
	a. NRB	188.90	512.26	210.43	206.76	145.58	171.18	-58.92	-29.59
	b. "A"Class Licensed Institution	2369.74	744.74	959.50	1159.50	2509.50	-68.57	28.84	116.43
	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	150.00	0.00	0.00	0.00	-100.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSITS	64279.00	52130.78	63558.17	65318.42	64607.73	-18.90	21.92	-1.09
	a. Current	130.06	91.39	281.08	224.46	288.53	-29.73	207.55	28.54
	b. Savings	33060.01	18514.30	20507.86	21090.21	20904.36	-44.00	10.77	-0.88
	c. Fixed	24941.22	24847.25	34085.11	34973.18	35186.75	-0.38	37.18	0.61
	d. Call Deposits	1719.69	3956.68	4460.39	4375.97	4075.39	130.08	12.73	-6.87
	e. Others	4428.01	4721.17	4223.73	4654.60	4152.70	6.62	-10.54	-10.78
4	Bills Payable	0.90	1.09	4.63	0.15	0.12	21.05	327.14	-19.51
5	Other Liabilities	21108.62	17284.26	17901.72	18860.12	18660.39	-18.12	3.57	-1.06
	1. Loan Loss Provision	8762.38	6895.24	6506.86	6494.02	6606.23	-21.31	-5.63	1.73
	2. Interest Suspense a/c	7199.06	6606.25	7504.85	8074.48	7922.19	-8.23	13.60	-1.89
	3. Others	5147.18	3782.78	3890.01	4291.62	4131.97	-26.51	2.83	-3.72
6	Reconciliation A/c	2071.83	1396.83	113.03	99.75	99.27	-32.58	-91.91	-0.48
7	Profit & Loss A/c	3160.91	2399.70	1478.21	43.53	306.38	-24.08	-38.40	603.86
	TOTAL	103443.22	82609.84	96012.96	99288.78	99643.01	-20.14	16.22	0.36
Assets									
1	LIQUID FUNDS	25482.99	16544.48	21003.76	23160.44	21415.35	-35.08	26.95	-7.53
	a. Cash Balance	1056.73	1090.75	1306.71	1107.87	1080.35	3.22	19.80	-2.48
	Nepalese Notes & Coins	1056.60	1090.64	1306.62	1107.80	1080.28	3.22	19.80	-2.48
	Foreign Currency	0.13	0.10	0.09	0.08	0.07	-19.25	-18.20	-4.18
	b. Bank Balance	17249.72	9362.06	11079.34	12128.50	10924.58	-45.73	18.34	-9.93
	1. In Nepal Rastra Bank	2626.67	2301.33	2406.99	2880.16	2853.09	-12.39	4.59	-0.94
	2. "A"Class Licensed Institution	10166.97	5397.83	6708.74	7735.09	5945.18	-46.91	24.29	-23.14
	3. Other Financial Ins.	4456.08	1662.91	1963.61	1513.24	2126.31	-62.68	18.08	40.51
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c. Money at Call	7176.54	6091.67	8617.71	9924.07	9410.42	-15.12	41.47	-5.18
2	INVESTMENTS	3356.41	1534.31	2349.74	2409.13	2414.20	-54.29	53.15	0.21
	a. Govt. Securities	3315.21	1319.81	2349.74	2409.13	2414.20	-60.19	78.04	0.21
	b. Others	41.20	214.50	0.00	0.00	0.00	420.68	-100.00	0.00
3	SHARE & OTHER INVESTMENT	1353.73	1489.00	2171.95	2212.50	2231.17	9.99	45.87	0.84
4	LOANS & ADVANCES	55851.11	49143.02	57344.86	57322.09	59597.48	-12.01	16.69	3.97
	a. Private Sector	55305.34	48499.04	56235.24	56333.93	58326.35	-12.31	15.95	3.54
	b. Financial Institutions	494.08	643.99	1085.51	933.58	1218.08	30.34	68.56	30.47
	c. Government Organizations	51.68	0.00	24.12	54.58	53.05	-100.00	0.00	-2.81
5	BILLS PURCHASED	6.40	2.60	0.00	0.00	0.00	-59.38	-100.00	0.00
6	LOANS AGT. COLLECTED BILLS	526.45	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
7	FIXED ASSETS	1889.00	1669.43	1897.86	1913.31	1936.06	-11.62	13.68	1.19
8	OTHER ASSETS	11401.12	10167.55	10546.20	11313.69	11172.21	-10.82	3.72	-1.25
	a. Accrued Interests	7259.36	6650.82	7611.48	8206.69	8013.22	-8.38	14.44	-2.36
	b. Others	4141.76	3516.74	2934.71	3107.00	3158.99	-15.09	-16.55	1.67
9	Expenses not Written off	30.34	6.04	7.29	10.80	8.12	-80.08	20.65	-24.79
10	Non Banking Assets	1253.12	618.67	575.87	610.08	616.72	-50.63	-6.92	1.09
11	Reconciliation Account	2081.80	1375.95	114.83	101.67	126.06	-33.91	-91.65	24.00
12	Profit & Loss A/c	210.77	58.78	0.59	235.07	125.64	-72.11	-99.00	-46.55
	TOTAL	103443.22	82609.84	96012.96	99288.78	99643.01	-20.14	16.22	0.36

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

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2016	2017	2018	2018	2018			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	64943.04	97850.70	167966.94	32583.28	49470.18	50.67	71.66	51.83
1.1 Deposit Liabilities	63252.25	95608.58	165253.99	32140.34	48746.29	51.15	72.84	51.67
1.1.1 Saving A/c	21234.79	23525.99	39005.05	7214.68	11012.43	10.79	65.80	52.64
1.1.2 Fixed A/c	31710.65	55650.88	112317.02	22188.04	33659.62	75.50	101.82	51.70
1.1.2.1 Upto 3 Months Fixed A/c	1914.75	2495.80	8397.90	1699.81	2586.24	30.35	236.48	52.15
1.1.2.2 3 to 6 Months fixed A/c	1240.54	2672.64	6798.97	1722.52	2470.52	115.44	154.39	43.42
1.1.2.3 6 Months to 1 Year Fixed A/c	15369.26	29697.33	57784.49	10896.35	16609.25	93.23	94.58	52.43
1.1.2.4 Above 1 Year	13186.09	20785.12	39335.65	7869.36	11993.61	57.63	89.25	52.41
1.1.3 Call Deposit	10301.47	16429.74	13817.98	2692.80	4007.27	59.49	-15.90	48.81
1.1.4 Certificate of Deposits	5.34	1.97	113.93	44.82	66.97	-63.14	5683.67	49.42
1.2 Others	1690.79	2242.12	2712.96	442.94	723.89	32.61	21.00	63.43
2 Commission/Fee Expense	546.23	600.94	612.76	109.84	169.86	10.02	1.97	54.65
3 Employees Expenses	22715.53	26627.48	31472.44	4987.74	8810.17	17.22	18.20	76.64
4 Office Operating Expenses	18123.58	20754.59	25516.90	3896.70	6501.91	14.52	22.95	66.86
5 Exchange Fluctuation Loss	197.03	108.69	125.33	3.02	2.51	-44.83	15.31	-16.77
5.1 Due to Change in Exchange Rates	182.01	88.16	102.33	2.58	2.51	-51.56	16.08	-2.64
5.2 Due to Foreign Currency Transactions	15.02	20.54	23.00	0.44	0.00	36.73	12.00	-100.00
6 Non-Operating Expenses	106.14	33.54	58.45	20.42	18.18	-68.40	74.28	-11.00
7. Provision for Risk	9649.95	12762.76	15147.02	746.75	7706.36	32.26	18.68	931.98
7.1 Loan loss Provision	8451.80	11477.45	12874.70	674.58	7436.63	35.80	12.17	1002.41
7.1.1 General Loan loss Provision	5107.97	7035.80	6484.42	121.00	3678.82	37.74	-7.84	2940.32
7.1.1.1 Pass Loan Loss Provision	4530.40	6256.87	5678.68	101.47	2622.68	38.11	-9.24	2484.65
7.1.1.2 Watch List Provision	577.57	778.93	805.74	19.53	1056.14	34.86	3.44	5307.82
7.1.2 Special Loan Loss Provision	3028.49	4375.25	6216.13	339.94	3448.37	44.47	42.07	914.40
7.1.3 Additional Loan Loss Provision	315.34	66.40	174.15	213.64	309.43	-78.94	162.29	44.84
7.2. Provision for Non-Banking Assets	1012.22	1053.41	1255.16	63.42	203.83	4.07	19.15	221.39
7.3. Provision for Loss on Investment	14.53	185.90	715.51	4.72	53.63	1179.20	284.90	1036.37
7.4. Provision for Loss of Other Assets	171.40	46.00	301.66	4.03	12.28	0.00	0.00	204.43
8 Loan Written Off	355.03	996.12	971.19	104.07	158.45	180.57	-2.50	52.25
9 Provision for Staff Bonus	5851.53	6656.78	7981.80	798.68	2064.32	13.76	19.90	158.47
10 Provision for Income Tax	17591.64	20370.63	24582.73	2182.82	5972.02	15.80	20.68	173.59
11 Others	61.16	55.62	28.87	2.31	2.31	-9.06	-48.09	0.01
12 Net Profit	49004.93	54665.43	61337.25	5765.00	15279.67	11.55	12.20	165.04
TOTAL EXPENSES	189145.80	241483.28	335801.69	51200.64	96155.95	27.67	39.06	87.80
Income								
1. Interest Income	146483.09	194358.11	283227.23	37359.69	81511.93	32.68	45.72	118.18
1.1. On Loans and Advance	138782.71	181923.38	265445.85	33384.50	75576.63	31.09	45.91	126.38
1.2. On Investment	3487.02	5875.27	10903.10	2684.99	3508.69	68.49	85.58	30.68
1.2.1 Government Bonds	3005.11	4830.38	9359.75	2346.53	3170.86	60.74	93.77	35.13
1.2.2 Foreign Bonds	136.72	153.35	186.01	33.67	48.33	12.17	21.29	43.57
1.2.3 NRB Bonds	199.66	776.75	1030.65	238.79	193.16	289.04	32.69	-19.11
1.2.4 Deventure & Bonds	145.54	114.78	326.70	66.01	96.33	-21.14	184.63	45.94
1.3 Agency Balance	589.35	1021.51	987.51	177.54	333.68	73.33	-3.33	87.94
1.4 On Call Deposit	2513.39	3475.05	3927.59	702.07	1401.49	38.26	13.02	99.62
1.5 Others	1110.61	2062.91	1963.17	410.59	691.44	85.75	-4.83	68.40
2. Comission & Discount	9828.97	11806.85	13569.38	2436.21	4323.01	20.12	14.93	77.45
2.1 Bills Purchase & Discount	300.48	239.80	117.08	15.28	38.66	-20.20	-51.18	152.95
2.2 Comission	8074.48	9864.84	11380.96	2051.57	3754.75	22.17	15.37	83.02
2.3 Others	1454.01	1702.22	2071.34	369.36	529.60	17.07	21.69	43.38
3 Income From Exchange Fluctuation	5708.82	6248.97	7849.70	1713.12	2862.61	9.46	25.62	67.10
3.1 Due to Change in Exchange Rate	1342.09	706.74	1536.71	403.71	708.24	-47.34	117.44	75.43
3.2 Due to Foreign Currency Trans.	4366.73	5542.23	6312.99	1309.41	2154.38	26.92	13.91	64.53
4 Other Operating Income	9123.21	10772.31	13392.38	2535.22	3820.62	18.08	24.32	50.70
5 Non Operating Income	4775.86	3783.15	2491.29	145.55	280.58	-20.79	-34.15	92.77
6 Provision Written Back	11550.65	12883.40	14545.42	288.77	3147.68	11.54	12.90	990.02
7 Recovery from Written off Loan	1276.09	1504.14	672.99	39.90	130.05	17.87	-55.26	225.93
8 Income from Extra Ordinary Expenses	231.44	108.16	53.31	2.43	31.72	-53.27	-50.71	1203.91
9 Net Loss	167.67	18.20	0.00	6679.74	47.77	-89.14	-100.00	-99.28
TOTAL INCOME	189145.79	241483.29	335801.70	51200.64	96155.95	27.67	39.06	87.80

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2016	2017	2018	2018	2018			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	47854.50	81092.18	141815.04	27332.68	41548.60	69.46	74.88	52.01
1.1 Deposit Liabilities	46323.77	79132.19	139186.01	26909.71	40872.23	70.82	75.89	51.89
1.1.1 Saving A/c	13684.45	17436.33	30568.81	5760.18	8761.36	27.42	75.32	52.10
1.1.2 Fixed A/c	24433.35	47954.79	97069.77	18905.43	28758.22	96.27	102.42	52.12
1.1.2.1 Upto 3 Months Fixed A/c	1842.14	2170.16	7668.37	1544.68	2366.25	17.81	253.35	53.19
1.1.2.2 3 to 6 Months fixed A/c	935.82	2298.27	5903.87	1496.08	2140.36	145.59	156.88	43.06
1.1.2.3 6 Months to 1 Year Fixed A/c	11607.80	25818.22	49039.93	8970.05	13682.80	122.42	89.94	52.54
1.1.2.4 Above 1 Year	10047.59	17668.14	34457.60	6894.61	10568.81	75.84	95.03	53.29
1.1.3 Call Deposit	8200.79	13739.10	11433.50	2199.29	3285.68	67.53	-16.78	49.40
1.1.4 Certificate of Deposits	5.18	1.97	113.93	44.82	66.97	-61.96	5683.67	49.42
1.2 Others	1530.73	1959.99	2629.03	422.97	676.36	28.04	34.13	59.91
2 Commission/Fee Expense	543.21	597.40	608.20	109.70	169.28	9.98	1.81	54.31
3 Employees Expenses	19107.70	23306.35	27584.51	4282.43	7469.55	21.97	18.36	74.42
4 Office Operating Expenses	14313.59	17487.97	21745.98	3394.71	5538.31	22.18	24.35	63.15
5 Exchange Fluctuation Loss	19.05	25.52	107.51	2.29	1.57	34.00	321.27	-31.33
5.1 Due to Change in Exchange Rates	4.39	5.02	84.55	1.85	1.57	14.37	1583.93	-15.08
5.2 Due to Foreign Currency Transactions	14.66	20.50	22.96	0.44	0.00	39.89	12.00	-100.00
6 Non-Operating Expenses	70.03	17.82	53.11	19.75	17.29	-74.55	198.03	-12.47
7. Provision for Risk	7061.61	10568.77	11964.13	681.02	6303.80	49.67	13.20	825.64
7.1 Loan loss Provision	6401.84	9650.60	10356.41	614.08	6189.43	50.75	7.31	907.92
7.1.1 General Loan loss Provision	4110.57	6271.68	5380.22	102.00	3021.36	52.57	-14.21	2862.15
7.1.1.1 Pass Loan Loss Provision	3625.52	5677.88	4860.08	90.86	2319.91	56.61	-14.40	2453.36
7.1.1.2 Watch List Provision	485.05	593.80	520.14	11.14	701.45	22.42	-12.41	6195.79
7.1.2 Special Loan Loss Provision	2197.47	3368.78	4855.50	300.21	2916.43	53.30	44.13	871.48
7.1.3 Additional Loan Loss Provision	93.81	10.14	120.68	211.87	251.64	-89.19	1090.14	18.77
7.2. Provision for Non-Banking Assets	611.52	839.40	1029.87	61.76	82.65	37.26	22.69	33.83
7.3. Provision for Loss on Investment	4.97	45.93	375.30	1.15	25.50	823.46	717.05	2117.27
7.4. Provision for Loss of Other Assets	43.27	32.84	202.55	4.03	6.23	0.00	0.00	54.44
8 Loan Written Off	77.54	907.44	885.06	73.15	127.49	1070.33	-2.47	74.29
9 Provision for Staff Bonus	4628.86	5543.94	7010.57	769.81	1879.10	19.77	26.45	144.10
10 Provision for Income Tax	14145.34	17163.51	21670.44	2096.71	5407.16	21.34	26.26	157.89
11 Others	56.32	47.82	7.16	0.00	0.00	-15.10	-85.02	0.00
12 Net Profit	38128.55	45433.95	53633.03	5549.76	13817.55	19.16	18.05	148.98
TOTAL EXPENSES	146006.29	202192.67	287084.75	44312.00	82279.69	38.48	41.99	85.68
Income								
1. Interest Income	113200.58	161584.42	241266.33	32230.37	69576.71	42.74	49.31	115.87
1.1. On Loans and Advance	108083.45	152697.37	227301.28	28530.04	64884.92	41.28	48.86	127.43
1.2. On Investment	3265.06	5686.94	10487.03	2635.53	3391.93	74.18	84.41	28.70
1.2.1 Government Bonds	2828.94	4702.34	9095.64	2309.26	3076.78	66.22	93.43	33.24
1.2.2 Foreign Bonds	136.72	153.35	186.01	33.67	48.33	12.17	21.29	43.57
1.2.3 NRB Bonds	167.89	746.84	941.46	227.46	171.79	344.84	26.06	-24.48
1.2.4 Deventure & Bonds	131.52	84.40	263.93	65.14	95.03	-35.83	212.71	45.89
1.3 Agency Balance	420.46	483.18	637.55	132.50	225.09	14.92	31.95	69.87
1.4 On Call Deposit	627.38	781.19	1092.82	537.44	471.17	24.52	39.89	-12.33
1.5 Others	804.22	1935.75	1747.66	394.86	603.60	140.70	-9.72	52.87
2. Comission & Discount	9230.35	11327.97	13026.80	2343.78	4136.10	22.73	15.00	76.47
2.1 Bills Purchase & Discount	300.36	239.78	117.08	15.28	38.66	-20.17	-51.17	152.95
2.2 Comission	7688.74	9581.64	11051.64	2010.55	3668.64	24.62	15.34	82.47
2.3 Others	1241.25	1506.55	1858.08	317.94	428.80	21.37	23.33	34.87
3 Income From Exchange Fluctuation	5461.96	6127.72	7817.39	1704.59	2843.81	12.19	27.57	66.83
3.1 Due to Change in Exchange Rate	1116.14	629.46	1519.49	399.20	690.93	-43.60	141.39	73.08
3.2 Due to Foreign Currency Trans.	4345.81	5498.26	6297.91	1305.39	2152.88	26.52	14.54	64.92
4 Other Operating Income	6555.19	8715.19	10703.12	2125.83	3015.59	32.95	22.81	41.85
5 Non Operating Income	2757.19	2774.51	1960.24	98.22	229.94	0.63	-29.35	134.10
6 Provision Written Back	7698.29	10242.22	11618.16	139.25	2361.52	33.05	13.43	1595.84
7 Recovery from Written off Loan	1024.53	1368.72	647.29	26.77	111.02	33.59	-52.71	314.74
8 Income from Extra Ordinary Expenses	78.21	51.92	45.42	2.43	5.01	-33.61	-12.52	105.95
9 Net Loss	0.00	0.00	0.00	5640.76	0.00	0.00	0.00	-100.00
TOTAL INCOME	146006.29	202192.68	287084.76	44311.99	82279.70	38.48	41.99	85.68

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2016	2017	2018	2018	2018			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	13312.19	13201.15	20948.71	4214.04	6370.16	-0.83	58.69	51.17
1.1 Deposit Liabilities	13172.88	13087.17	20904.86	4201.89	6335.17	-0.65	59.74	50.77
1.1.1 Saving A/c	5946.21	4677.07	6871.07	1187.18	1825.70	-21.34	46.91	53.78
1.1.2 Fixed A/c	5212.02	5949.55	11832.80	2561.61	3848.38	14.15	98.89	50.23
1.1.2.1 Upto 3 Months Fixed A/c	54.26	270.84	602.40	129.93	185.77	399.17	122.42	42.98
1.1.2.2 3 to 6 Months fixed A/c	278.90	299.49	732.00	183.62	271.51	7.38	144.41	47.87
1.1.2.3 6 Months to 1 Year Fixed A/c	2769.74	2933.09	6548.30	1491.85	2267.60	5.90	123.26	52.00
1.1.2.4 Above 1 Year	2109.12	2446.12	3950.11	756.22	1123.49	15.98	61.48	48.57
1.1.3 Call Deposit	2014.52	2460.55	2200.98	453.10	661.09	22.14	-10.55	45.91
1.1.4 Certificate of Deposits	0.12	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
1.2 Others	139.31	113.98	43.85	12.15	35.00	-18.19	-61.53	188.10
2 Commission/Fee Expense	1.36	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
3 Employees Expenses	2907.09	2687.22	3147.63	579.92	1110.28	-7.56	17.13	91.45
4 Office Operating Expenses	3038.53	2613.80	2940.84	405.04	777.49	-13.98	12.51	91.95
5 Exchange Fluctuation Loss	177.98	83.17	17.82	0.73	0.94	-53.27	-78.58	28.86
5.1 Due to Change in Exchange Rates	177.62	83.14	17.78	0.73	0.94	-53.19	-78.61	28.86
5.2 Due to Foreign Currency Transactions	0.36	0.04	0.04	0.00	0.00	-90.15	10.32	0.00
6 Non-Operating Expenses	16.31	14.39	1.05	0.67	0.89	-11.77	-92.71	32.36
7. Provision for Risk	1415.40	1565.51	2224.97	23.96	1006.30	10.60	42.12	4100.29
7.1 Loan loss Provision	1271.31	1483.84	1893.98	21.64	950.55	16.72	27.64	4292.68
7.1.1 General Loan loss Provision	733.07	623.63	950.31	15.84	569.06	-14.93	52.38	3493.00
7.1.1.1 Pass Loan Loss Provision	652.10	465.15	728.77	7.45	271.25	-28.67	56.67	3541.11
7.1.1.2 Watch List Provision	80.97	158.48	221.54	8.39	297.81	95.71	39.79	3450.28
7.1.2 Special Loan Loss Provision	502.83	833.09	910.51	5.80	336.89	65.68	9.29	5706.85
7.1.3 Additional Loan Loss Provision	35.40	27.11	33.16	0.00	44.61	-23.41	22.32	0.00
7.2. Provision for Non-Banking Assets	108.91	25.48	91.67	1.57	40.84	-76.61	259.78	2500.16
7.3. Provision for Loss on Investment	-0.43	45.60	147.82	0.75	14.91	-10653.82	224.17	1894.02
7.4. Provision for Loss of Other Assets	35.62	10.59	91.49	0.00	0.00	0.00	0.00	0.00
8 Loan Written Off	155.56	39.77	81.82	0.00	0.03	-74.43	105.74	0.00
9 Provision for Staff Bonus	962.73	941.72	845.60	25.17	163.11	-2.18	-10.21	548.15
10 Provision for Income Tax	2793.14	2723.56	2535.10	75.38	489.52	-2.49	-6.92	549.40
11 Others	4.17	0.81	20.91	2.24	2.24	-80.66	2493.62	0.01
12 Net Profit	7762.81	6872.35	6226.60	191.99	1240.61	-11.47	-9.40	546.20
TOTAL EXPENSES	32547.27	30743.44	38991.05	5519.14	11161.58	-5.54	26.83	102.23
Income								
1. Interest Income	26440.45	26567.77	34091.47	4176.33	9816.62	0.48	28.32	135.05
1.1. On Loans and Advance	24547.15	24001.32	31193.80	3973.92	8857.22	-2.22	29.97	122.88
1.2. On Investment	123.20	135.56	308.66	35.51	88.70	10.04	127.69	149.80
1.2.1 Government Bonds	101.73	95.19	186.03	24.21	70.76	-6.43	95.44	192.33
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	11.11	12.29	64.61	11.30	17.94	10.56	425.81	58.73
1.2.4 Deventure & Bonds	10.35	28.09	58.02	0.00	0.00	171.27	106.58	0.00
1.3 Agency Balance	103.08	344.14	234.03	45.04	79.70	233.84	-31.99	76.94
1.4 On Call Deposit	1486.16	2055.54	2226.71	106.95	736.85	38.31	8.33	588.93
1.5 Others	180.86	31.21	128.27	14.91	54.15	-82.74	310.96	263.16
2. Comission & Discount	487.12	384.57	455.52	82.78	165.62	-21.05	18.45	100.08
2.1 Bills Purchase & Discount	0.12	0.02	0.00	0.00	0.00	-87.15	-100.00	0.00
2.2 Comission	364.54	263.32	290.79	37.37	77.27	-27.77	10.43	106.78
2.3 Others	122.46	121.23	164.73	45.41	88.35	-1.01	35.88	94.57
3 Income From Exchange Fluctuation	246.86	121.24	32.31	8.53	18.80	-50.89	-73.36	120.36
3.1 Due to Change in Exchange Rate	225.94	77.27	17.22	4.51	17.31	-65.80	-77.72	284.11
3.2 Due to Foreign Currency Trans.	20.92	43.97	15.09	4.03	1.50	110.19	-65.69	-62.81
4 Other Operating Income	2088.22	1656.52	2137.26	342.07	666.87	-20.67	29.02	94.95
5 Non Operating Income	1130.88	444.76	356.05	33.56	26.30	-60.67	-19.95	-21.62
6 Provision Written Back	2018.37	1546.85	1904.05	40.65	449.34	-23.36	23.09	1005.44
7 Recovery from Written off Loan	2.61	12.51	9.57	11.03	11.03	379.99	-23.53	0.00
8 Income from Extra Ordinary Expenses	128.54	9.21	4.82	0.00	0.00	-92.83	-47.64	0.00
9 Net Loss	4.23	0.00	0.00	824.19	6.99	-100.00	0.00	-99.15
TOTAL INCOME	32547.27	30743.44	38991.05	5519.14	11161.58	-5.54	26.83	102.23

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2016	2017	2018	2018	2018	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	3776.34	3557.37	5203.20	1036.56	1551.42	-5.80	46.27	49.67
1.1 Deposit Liabilities	3755.60	3389.23	5163.12	1028.74	1538.89	-9.76	52.34	49.59
1.1.1 Saving A/c	1604.12	1412.59	1565.17	267.32	425.37	-11.94	10.80	59.12
1.1.2 Fixed A/c	2065.28	1746.55	3414.45	721.00	1053.02	-15.43	95.50	46.05
1.1.2.1 Upto 3 Months Fixed A/c	18.35	54.79	127.13	25.20	34.22	198.56	132.03	35.80
1.1.2.2 3 to 6 Months fixed A/c	25.82	74.88	163.11	42.82	58.64	189.96	117.83	36.95
1.1.2.3 6 Months to 1 Year Fixed A/c	991.72	946.02	2196.27	434.45	658.86	-4.61	132.16	51.65
1.1.2.4 Above 1 Year	1029.38	670.86	927.94	218.53	301.30	-34.83	38.32	37.88
1.1.3 Call Deposit	86.16	230.09	183.50	40.41	60.49	167.06	-20.25	49.69
1.1.4 Certificate of Deposits	0.04	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
1.2 Others	20.74	168.15	40.08	7.82	12.53	710.55	-76.17	60.25
2 Commission/Fee Expense	1.67	3.54	4.56	0.14	0.58	112.56	28.84	322.26
3 Employees Expenses	700.74	633.90	740.30	125.39	230.34	-9.54	16.78	83.70
4 Office Operating Expenses	771.46	652.83	830.08	96.96	186.11	-15.38	27.15	91.96
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	19.81	1.33	4.29	0.00	0.00	-93.30	223.24	0.00
7. Provision for Risk	1172.94	628.48	957.93	41.78	396.26	-46.42	52.42	848.50
7.1 Loan loss Provision	778.65	343.01	624.30	38.86	296.65	-55.95	82.01	663.29
7.1.1 General Loan loss Provision	264.33	140.49	153.89	3.16	88.40	-46.85	9.54	2693.57
7.1.1.1 Pass Loan Loss Provision	252.78	113.84	89.82	3.16	31.52	-54.97	-21.10	896.08
7.1.1.2 Watch List Provision	11.55	26.65	64.06	0.00	56.88	130.77	140.41	0.00
7.1.2 Special Loan Loss Provision	328.19	173.38	450.11	33.94	195.06	-47.17	159.61	474.79
7.1.3 Additional Loan Loss Provision	186.13	29.14	20.30	1.76	13.18	-84.34	-30.34	647.32
7.2. Provision for Non-Banking Assets	291.80	188.53	133.62	0.09	80.34	-35.39	-29.13	88010.26
7.3. Provision for Loss on Investment	9.99	94.36	192.39	2.82	13.22	844.54	103.88	368.52
7.4. Provision for Loss of Other Assets	92.51	2.57	7.62	0.00	6.05	0.00	0.00	0.00
8 Loan Written Off	121.93	48.91	4.30	30.93	30.93	-59.89	-91.21	0.01
9 Provision for Staff Bonus	259.93	171.12	125.63	3.71	22.11	-34.17	-26.59	495.51
10 Provision for Income Tax	653.15	483.56	377.19	10.72	75.34	-25.96	-22.00	602.52
11 Others	0.67	7.00	0.80	0.07	0.07	940.04	-88.62	0.00
12 Net Profit	3113.58	2359.13	1477.62	23.26	221.51	-24.23	-37.37	852.50
TOTAL EXPENSES	10592.23	8547.17	9725.90	1369.51	2714.68	-19.31	13.79	98.22
Income								
1. Interest Income	6842.06	6205.92	7869.42	952.99	2118.60	-9.30	26.81	122.31
1.1. On Loans and Advance	6152.12	5224.69	6950.78	880.55	1834.49	-15.07	33.04	108.33
1.2. On Investment	98.76	52.77	107.42	13.95	28.06	-46.57	103.54	101.10
1.2.1 Government Bonds	74.44	32.86	78.09	13.06	23.32	-55.86	137.67	78.61
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	20.65	17.62	24.58	0.03	3.43	-14.67	39.47	13441.60
1.2.4 Deventure & Bonds	3.67	2.29	4.75	0.87	1.31	-37.48	106.85	50.00
1.3 Agency Balance	65.81	194.19	115.93	0.00	28.90	195.09	-40.30	0.00
1.4 On Call Deposit	399.84	638.32	608.05	57.67	193.47	59.64	-4.74	235.46
1.5 Others	125.53	95.95	87.24	0.82	33.68	-23.56	-9.07	4019.30
2. Comission & Discount	111.50	94.31	87.06	9.66	21.28	-15.41	-7.69	120.30
2.1 Bills Purchase & Discount	0.01	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
2.2 Comission	21.19	19.87	38.53	3.65	8.83	-6.22	93.85	142.06
2.3 Others	90.30	74.44	48.53	6.01	12.45	-17.57	-34.80	107.08
3 Income From Exchange Fluctuation	0.00	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
3.1 Due to Change in Exchange Rate	0.00	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	0.00	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
4 Other Operating Income	479.80	400.59	552.00	67.32	138.16	-16.51	37.80	105.24
5 Non Operating Income	887.79	563.87	174.99	13.77	24.33	-36.49	-68.97	76.77
6 Provision Written Back	1833.99	1094.33	1023.22	108.87	336.82	-40.33	-6.50	209.38
7 Recovery from Written off Loan	248.95	122.91	16.13	2.10	8.00	-50.63	-86.88	280.10
8 Income from Extra Ordinary Expenses	24.70	47.02	3.07	0.00	26.71	90.41	-93.48	0.00
9 Net Loss	163.43	18.20	0.00	214.80	40.78	-88.86	-100.00	-81.02
TOTAL INCOME	10592.23	8547.17	9725.90	1369.51	2714.68	-19.31	13.79	98.22

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

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2016	2017	2018	2018	2018			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	76816.32	87899.16	115385.84	129767.62	133590.52	14.43	31.27	2.95
Fishery Related	1980.46	2328.51	2725.01	3048.49	3179.16	17.57	17.03	4.29
Mining Related	3404.03	3950.19	5033.27	5847.94	6454.28	16.04	27.42	10.37
Agriculture, Forestry & Beverage Production Related	296097.02	329835.00	415538.69	435789.92	456578.08	11.39	25.98	4.77
Construction	182851.94	213028.75	253186.93	269609.13	275464.11	16.50	18.85	2.17
Electricity, Gas and Water	46417.77	63520.59	86863.05	90160.73	95366.60	36.85	36.75	5.77
Metal Products, Machinery & Electronic Equipment & Asse	19473.46	25044.82	33148.29	32991.62	34459.07	28.61	32.36	4.45
Transport, Communication and Public Utilities	67489.25	76264.31	83254.65	87093.82	89439.63	13.00	9.17	2.69
Wholesaler & Retailer	374322.54	436442.74	532010.61	544969.72	570258.85	16.60	21.90	4.64
Finance, Insurance and Real Estate	135000.17	166374.23	203050.35	200015.63	212184.02	23.24	22.04	6.08
Hotel or Restaurant	54426.26	66900.15	91145.89	97160.44	102506.34	22.92	36.24	5.50
Other Services	72146.41	90250.94	105969.22	108154.85	111855.21	25.09	17.42	3.42
Consumption Loans	120843.49	158359.29	166318.73	158416.18	159959.08	31.04	5.03	0.97
Local Government	1654.98	1568.65	1553.54	1557.41	2482.25	-5.22	-0.96	59.38
Others	228955.74	272881.84	327742.30	332858.27	344327.87	19.19	20.10	3.45
TOTAL	1681879.83	1994649.17	2422926.38	2497441.77	2598105.08	18.60	21.47	4.03
Productwise								
Term Loan	272694.42	320735.49	423647.60	444999.66	460951.05	17.62	32.09	3.58
Overdraft	294326.89	361906.83	410910.51	412930.30	427010.36	22.96	13.54	3.41
Trust Receipt Loan / Import Loan	72678.07	64530.02	113868.62	120942.76	125396.71	-11.21	76.46	3.68
Demand & Other Working Capital Loan	365785.23	404195.22	498115.75	525315.04	558406.85	10.50	23.24	6.30
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	142815.41	168383.92	201681.80	207935.44	212490.28	17.90	19.77	2.19
Real Estate Loan	108071.88	127318.70	142005.39	143159.56	146498.00	17.81	11.54	2.33
Margin Nature Loan	37681.04	41170.06	41128.86	40704.88	41302.74	9.26	-0.10	1.47
Hire Purchase Loan	110094.35	150400.06	171054.03	174595.29	175806.22	36.61	13.73	0.69
Deprived Sector Loan	81239.19	111984.61	137728.27	138749.74	152452.54	37.85	22.99	9.88
Bills Purchased	12530.80	17354.17	2858.75	3423.83	3731.22	38.49	-83.53	8.98
Other Product	183962.55	226670.09	279926.81	284685.27	294059.12	23.22	23.50	3.29
Total	1681879.83	1994649.17	2422926.38	2497441.76	2598105.08	18.60	21.47	4.03
Collateral wise								
Gold and Silver	30642.25	37466.92	38070.33	34489.01	33548.16	22.27	1.61	-2.73
Government Securities	1014.67	997.94	470.42	575.02	552.43	-1.65	-52.86	-3.93
Non Governmental Securities	29668.70	34634.94	37124.14	35637.10	35738.35	16.74	7.19	0.28
Fixed Deposit Receipts	10553.39	22175.52	18557.51	16458.68	18568.89	110.13	-16.32	12.82
Own	9577.14	20780.98	17907.40	15813.77	17888.89	116.99	-13.83	13.12
Other Licences Institutions	976.25	1394.55	650.11	644.90	680.01	42.85	-53.38	5.44
Collateral of Properties	1463645.87	1734997.03	2136643.17	2236084.77	2322519.73	18.54	23.15	3.87
Fixed Assets	1207217.80	1459790.48	1788776.33	1878591.05	1947775.77	20.92	22.54	3.68
Current Assets	256428.07	275206.55	347866.84	357493.71	374743.96	7.32	26.40	4.83
Against security of Bill	15710.45	15873.63	18166.44	20154.12	20469.62	1.04	14.44	1.57
Domestic Bills	3525.87	798.38	826.25	1006.70	904.61	-77.36	3.49	-10.14
Foreign Bills	12184.58	15075.25	17340.19	19147.41	19565.01	23.72	15.02	2.18
Against Guarantee	52993.07	63293.16	78284.15	81208.44	87158.06	19.44	23.69	7.33
Government Guarantee	2364.19	2560.01	2348.23	2342.12	2336.96	8.28	-8.27	-0.22
Institutional Guarantee	33209.50	42758.93	55644.51	57555.83	62668.16	28.76	30.14	8.88
Personal Guarantee	4054.12	5340.32	6080.54	6474.14	6731.01	31.73	13.86	3.97
Collective Guarantee	4855.55	5828.86	7085.62	7968.39	8254.02	20.05	21.56	3.58
International Rated Foreign Bank's Guarantee	4226.93	1469.32	1681.66	2035.23	2024.12	-65.24	14.45	-0.55
Other Guarantee	4282.79	5335.71	5443.59	4832.74	5143.79	24.59	2.02	6.44
Credit Card	416.03	905.78	1257.07	1297.27	1439.04	117.72	38.78	10.93
Others	77235.40	84304.25	94353.16	71537.37	78110.80	9.15	11.92	9.19
Total	1681879.83	1994649.17	2422926.38	2497441.77	2598105.08	18.60	21.47	4.03

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2016	2017	2018	2018	2018			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	59611.10	73353.34	96589.75	109846.76	113076.88	23.05	31.68	2.94
Fishery Related	1513.96	1996.59	2330.43	2616.94	2701.11	31.88	16.72	3.22
Mining Related	2970.72	3467.83	4420.28	5212.14	5792.76	16.73	27.47	11.14
Agriculture, Forestry & Beverage Production Related	278304.22	315942.22	398079.33	417877.74	437779.39	13.52	26.00	4.76
Construction	142303.46	178777.17	212488.14	226768.15	230053.41	25.63	18.86	1.45
Electricity, Gas and Water	42101.95	59344.92	82191.76	85253.73	90185.12	40.96	38.50	5.78
Metal Products, Machinery & Electronic Equipment & Asse	16327.51	22633.48	29802.94	29435.60	30804.25	38.62	31.68	4.65
Transport, Communication and Public Utilities	43246.45	52471.19	57257.30	60686.37	62394.22	21.33	9.12	2.81
Wholesaler & Retailer	330886.83	397945.20	483927.42	495628.67	517169.05	20.27	21.61	4.35
Finance, Insurance and Real Estate	114517.91	148589.16	179843.15	176984.75	187273.81	29.75	21.03	5.81
Hotel or Restaurant	43361.87	57138.95	79499.31	84771.37	89571.30	31.77	39.13	5.66
Other Services	60591.89	80038.56	95129.25	97652.36	100622.64	32.09	18.85	3.04
Consumption Loans	99230.33	134352.70	141446.18	134361.58	135741.18	35.39	5.28	1.03
Local Government	1576.17	1506.86	1499.92	1499.92	1499.88	-4.40	-0.46	0.00
Others	155958.26	208340.54	247825.35	251438.81	260241.01	33.59	18.95	3.50
TOTAL	1392502.62	1735898.71	2112330.49	2180034.90	2264905.98	24.66	21.69	3.89
Productwise								
Term Loan	227581.99	280894.40	369100.16	385630.20	397993.45	23.43	31.40	3.21
Overdraft	239961.46	310486.80	349119.18	351415.09	362263.52	29.39	12.44	3.09
Trust Receipt Loan / Import Loan	72677.77	64519.94	113868.62	120937.76	125391.71	-11.22	76.49	3.68
Demand & Other Working Capital Loan	334766.54	386183.56	480564.58	507509.65	540041.34	15.36	24.44	6.41
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	109296.95	140053.24	167219.84	171269.26	174043.75	28.14	19.40	1.62
Real Estate Loan	83603.42	104245.22	114769.93	116250.73	119107.04	24.69	10.10	2.46
Margin Nature Loan	28428.82	34419.83	33207.62	33172.96	33621.42	21.07	-3.52	1.35
Hire Purchase Loan	79566.01	120085.97	137333.23	139945.27	140529.78	50.93	14.36	0.42
Deprived Sector Loan	66005.84	93428.55	114231.65	114856.79	126355.86	0.00	0.00	10.01
Bills Purchased	12523.00	17351.57	2856.15	3421.23	3727.91	38.56	-83.54	8.96
Other Product	138090.81	184229.66	230059.55	235625.96	241830.19	33.41	24.88	2.63
Total	1392502.62	1735898.72	2112330.49	2180034.89	2264905.98	24.66	21.69	3.89
Collateral wise								
Gold and Silver	26326.42	32842.76	32615.57	29346.27	28492.77	24.75	-0.69	-2.91
Government Securities	991.90	986.04	432.91	533.40	510.71	-0.59	-56.10	-4.25
Non Governmental Securities	23084.76	29673.78	30511.97	29173.90	29309.43	28.54	2.82	0.46
Fixed Deposit Receipts	7542.78	15282.39	13517.49	12199.60	14211.41	102.61	-11.55	16.49
Own	6566.55	13887.84	12876.38	11554.69	13531.60	111.49	-7.28	17.11
Other Licences Institutions	976.23	1394.55	641.11	644.90	679.81	42.85	-54.03	5.41
Collateral of Properties	1206655.78	1510054.58	1864916.64	1956791.52	2029144.22	25.14	23.50	3.70
Fixed Assets	950449.10	1234935.26	1517181.03	1599433.92	1654539.60	29.93	22.86	3.45
Current Assets	256206.67	275119.32	347735.62	357357.60	374604.62	7.38	26.39	4.83
Against security of Bill	15133.48	15873.63	18163.84	20151.52	20467.02	4.89	14.43	1.57
Domestic Bills	2950.40	798.38	823.65	1004.10	902.01	-72.94	3.17	-10.17
Foreign Bills	12183.08	15075.25	17340.19	19147.41	19565.01	23.74	15.02	2.18
Against Guarantee	44016.18	52805.20	64116.58	66139.39	71047.05	19.97	21.42	7.42
Government Guarantee	2191.40	2456.45	2249.74	2247.44	2242.36	12.09	-8.41	-0.23
Institutional Guarantee	28853.08	38746.64	49664.44	51507.09	55920.75	34.29	28.18	8.57
Personal Guarantee	3325.36	4274.42	4505.17	4892.63	5157.10	28.54	5.40	5.41
Collective Guarantee	1365.35	640.93	691.90	750.36	681.94	-53.06	7.95	-9.12
International Rated Foreign Bank's Guarantee	4226.93	1469.32	1681.66	2035.23	2024.12	-65.24	14.45	-0.55
Other Guarantee	4054.06	5217.45	5323.67	4706.64	5020.78	28.70	2.04	6.67
Credit Card	416.03	905.78	1257.07	1297.27	1439.04	117.72	38.78	10.93
Others	68335.30	77474.55	86798.43	64402.03	70284.33	13.37	12.03	9.13
Total	1392502.62	1735898.71	2112330.50	2180034.90	2264905.98	24.66	21.69	3.89

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2016	2017	2018	2018	2018			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	15169.69	11517.77	15080.01	15828.43	16473.59	-24.07	30.93	4.08
Fishery Related	410.64	275.80	341.03	377.92	419.32	-32.84	23.65	10.96
Mining Related	391.51	450.84	591.81	614.03	640.19	15.16	31.27	4.26
Agriculture, Forestry & Beverage Production Related	14829.67	11610.02	14742.70	15147.69	16083.68	-21.71	26.98	6.18
Construction	32645.74	27621.96	32571.16	34579.70	36908.15	-15.39	17.92	6.73
Electricity, Gas and Water	4000.83	4007.87	4469.34	4708.61	4971.22	0.18	11.51	5.58
Metal Products, Machinery & Electronic Equipment & Asse	2395.14	1557.29	2254.43	2401.63	2497.24	-34.98	44.77	3.98
Transport, Communication and Public Utilities	17830.86	18908.92	20940.74	21374.45	21986.93	6.05	10.75	2.87
Wholesaler & Retailer	35847.16	32765.58	40639.68	42069.25	45217.83	-8.60	24.03	7.48
Finance, Insurance and Real Estate	16264.86	14169.51	18546.60	18547.99	19871.00	-12.88	30.89	7.13
Hotel or Restaurant	9287.71	8381.09	9948.21	10691.41	11109.30	-9.76	18.70	3.91
Other Services	9369.02	8371.79	8987.78	8710.93	9308.37	-10.64	7.36	6.86
Consumption Loans	17035.39	19360.71	20685.23	20198.69	20290.27	13.65	6.84	0.45
Local Government	41.32	24.59	20.43	20.29	945.17	-40.49	-16.90	4558.33
Others	57473.73	50581.10	63431.86	64813.76	66879.38	-11.99	25.41	3.19
TOTAL	232993.26	209604.83	253251.02	260084.78	273601.62	-10.04	20.82	5.20
Productwise								
Term Loan	37259.67	33010.58	45528.75	48797.26	51961.51	-11.40	37.92	6.48
Overdraft	54365.43	51420.03	61791.33	61512.21	64622.11	-5.42	20.17	5.06
Trust Receipt Loan / Import Loan	0.30	10.09	0.00	0.00	0.00	3302.67	-100.00	0.00
Demand & Other Working Capital Loan	20231.27	10586.96	9700.88	9989.33	10313.53	-47.67	-8.37	3.25
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	26787.73	22016.64	26402.30	28453.24	30089.34	-17.81	19.92	5.75
Real Estate Loan	17273.22	16955.43	19574.84	20233.06	20421.75	-1.84	15.45	0.93
Margin Nature Loan	5205.67	3835.46	5691.57	5491.40	5613.78	-26.32	48.39	2.23
Hire Purchase Loan	23685.84	24554.80	27529.50	28434.12	29081.86	3.67	12.11	2.28
Deprived Sector Loan	12938.71	16414.81	20705.18	21219.64	22963.06	0.00	0.00	8.22
Bills Purchased	1.40	0.00	0.00	0.00	0.70	-100.00	0.00	0.00
Other Product	35244.02	30800.04	36326.65	35954.53	38533.98	-12.61	17.94	7.17
Total	232993.26	209604.83	253251.02	260084.78	273601.62	-10.04	20.82	5.20
Collateral wise								
Gold and Silver	4189.41	4318.51	4850.84	4538.21	4437.23	3.08	12.33	-2.23
Government Securities	6.15	0.15	37.51	37.92	38.01	-97.51	24397.71	0.25
Non Governmental Securities	4660.50	3801.07	5612.29	5473.24	5456.91	-18.44	47.65	-0.30
Fixed Deposit Receipts	2155.69	5264.84	4001.34	3511.12	3598.89	144.23	-24.00	2.50
Own	2155.67	5264.84	3992.34	3511.12	3598.69	144.23	-24.17	2.49
Other Licences Institutions	0.02	0.00	9.00	0.00	0.20	-100.00	0.00	0.00
Collateral of Properties	213181.75	186566.58	226108.43	233127.94	245621.95	-12.48	21.19	5.36
Fixed Assets	213171.49	186555.95	226064.49	233118.63	245609.10	-12.49	21.18	5.36
Current Assets	10.26	10.63	43.95	9.31	12.85	3.60	313.42	38.00
Against security of Bill	8.28	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
Domestic Bills	8.28	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
Foreign Bills	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Against Guarantee	7887.82	9201.06	11959.01	13012.85	13633.37	16.65	29.97	4.77
Government Guarantee	113.69	63.11	61.29	61.49	61.41	-44.48	-2.90	-0.12
Institutional Guarantee	3716.23	3197.82	4658.90	4748.41	5039.60	-13.95	45.69	6.13
Personal Guarantee	570.85	750.78	845.14	984.96	960.31	31.52	12.57	-2.50
Collective Guarantee	3481.97	5187.90	6393.69	7218.00	7572.04	48.99	23.24	4.90
International Rated Foreign Bank's Guarantee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Guarantee	5.10	1.45	0.00	0.00	0.00	-71.48	-100.00	0.00
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	903.66	452.61	681.60	383.50	815.27	-49.91	50.59	112.58
Total	232993.26	209604.83	253251.02	260084.78	273601.62	-10.04	20.82	5.20

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2016	2017	2018	2018	2018			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	2035.53	3028.05	3716.09	4092.43	4040.06	48.76	22.72	-1.28
Fishery Related	55.86	56.12	53.55	53.64	58.73	0.48	-4.58	9.50
Mining Related	41.80	31.51	21.18	21.77	21.33	-24.62	-32.79	-2.00
Agriculture, Forestry & Beverage Production Related	2963.13	2282.77	2716.66	2764.49	2715.02	-22.96	19.01	-1.79
Construction	7902.75	6629.62	8127.64	8261.28	8502.55	-16.11	22.60	2.92
Electricity, Gas and Water	314.99	167.79	201.95	198.39	210.27	-46.73	20.35	5.99
Metal Products, Machinery & Electronic Equipment & Asse	750.81	854.05	1090.92	1154.39	1157.58	13.75	27.73	0.28
Transport, Communication and Public Utilities	6411.94	4884.19	5056.61	5033.00	5058.47	-23.83	3.53	0.51
Wholesaler & Retailer	7588.55	5731.96	7443.51	7271.80	7871.98	-24.47	29.86	8.25
Finance, Insurance and Real Estate	4217.40	3615.57	4660.60	4482.88	5039.21	-14.27	28.90	12.41
Hotel or Restaurant	1776.67	1380.10	1698.38	1697.66	1825.74	-22.32	23.06	7.54
Other Services	2185.50	1840.60	1852.18	1791.55	1924.20	-15.78	0.63	7.40
Consumption Loans	4577.78	4645.89	4187.32	3855.92	3927.64	1.49	-9.87	1.86
Local Government	37.50	37.20	33.18	37.20	37.20	-0.80	-10.79	0.00
Others	15523.75	13960.21	16485.09	16605.70	17207.48	-10.07	18.09	3.62
TOTAL	56383.96	49145.62	57344.86	57322.09	59597.48	-12.84	16.68	3.97
Productwise								
Term Loan	7852.76	6830.51	9018.69	10572.21	10996.10	-13.02	32.04	4.01
Overdraft	0.00	0.00	0.00	3.00	124.73	0.00	0.00	4057.58
Trust Receipt Loan / Import Loan	0.00	0.00	0.00	5.00	5.00	0.00	0.00	0.00
Demand & Other Working Capital Loan	10787.42	7424.71	7850.29	7816.06	8051.97	-31.17	5.73	3.02
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	6730.72	6314.04	8059.66	8212.94	8357.19	-6.19	27.65	1.76
Real Estate Loan	7195.24	6118.05	7660.61	6675.76	6969.22	-14.97	25.21	4.40
Margin Nature Loan	4046.55	2914.77	2229.67	2040.52	2067.54	-27.97	-23.50	1.32
Hire Purchase Loan	6842.49	5759.29	6191.30	6215.90	6194.57	-15.83	7.50	-0.34
Deprived Sector Loan	2294.65	2141.25	2791.43	2673.32	3133.62	0.00	0.00	17.22
Bills Purchased	6.40	2.60	2.60	2.60	2.60	-59.38	0.00	0.00
Other Product	10627.73	11640.40	13540.61	13104.79	13694.95	9.53	16.32	4.50
Total	56383.96	49145.62	57344.86	57322.09	59597.48	-12.84	16.68	3.97
Collateral wise								
Gold and Silver	126.42	305.64	603.93	604.53	618.17	141.77	97.59	2.26
Government Securities	16.63	11.75	0.00	3.70	3.70	-29.33	-100.00	0.00
Non Governmental Securities	1923.44	1160.09	999.88	989.96	972.01	-39.69	-13.81	-1.81
Fixed Deposit Receipts	854.92	1628.29	1038.68	747.96	758.59	90.46	-36.21	1.42
Own	854.92	1628.29	1038.68	747.96	758.59	90.46	-36.21	1.42
Other Licences Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collateral of Properties	43808.35	38375.87	45618.09	46165.30	47753.57	-12.40	18.87	3.44
Fixed Assets	43597.21	38299.28	45530.81	46038.50	47627.08	-12.15	18.88	3.45
Current Assets	211.14	76.59	87.28	126.80	126.49	-63.72	13.95	-0.25
Against security of Bill	568.69	0.00	2.60	2.60	2.60	-100.00	0.00	0.00
Domestic Bills	567.19	0.00	2.60	2.60	2.60	-100.00	0.00	0.00
Foreign Bills	1.50	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
Against Guarantee	1089.07	1286.89	2208.56	2056.20	2477.64	18.16	71.62	20.50
Government Guarantee	59.11	40.45	37.20	33.18	33.18	-31.57	-8.03	0.00
Institutional Guarantee	640.19	814.47	1321.18	1300.33	1707.80	27.22	62.21	31.34
Personal Guarantee	157.91	315.12	730.23	596.55	613.60	99.55	131.73	2.86
Collective Guarantee	8.24	0.04	0.04	0.04	0.04	-99.57	0.00	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	223.63	116.81	119.92	126.10	123.01	-47.77	2.66	-2.45
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	7996.44	6377.09	6873.13	6751.84	7011.20	-20.25	7.78	3.84
Total	56383.96	49145.62	57344.86	57322.09	59597.48	-12.84	16.68	3.97

S.N.	BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata	Mega	Civil	Century
Liabilities															
1	CAPITAL FUND	10325.70	11421.45	13579.87	27340.30	14792.56	11612.50	11150.47	11218.98	17924.17	11399.30	9727.81	12378.52	9412.96	9540.65
	a. Paid-up Capital	7163.06	8221.67	8464.39	13937.93	8888.38	8079.62	8033.30	8152.56	8743.78	8233.96	8000.79	10285.53	7259.31	8063.43
	b. Calls in Advance														0.04
	c. Proposed Bonus Share													744.08	
	d. General Reserves	1076.61	935.01	1359.61	5392.14	1574.93	1176.04	1245.14	1157.53	1301.09	1194.77	705.02	720.67	603.67	506.34
	e. Share Premium	139.02		122.09			46.38		127.16	3415.67	167.26		2.56	36.39	7.44
	f. Retained Earning	1621.42	1967.41	2831.47	5892.43	177.44	1812.29	1798.42	1347.03	3835.35	1195.56	936.61	1211.29	649.45	830.18
	g. Others Reserves Fund	325.59	297.36	802.32	2117.80	4151.82	498.16	73.61	434.70	628.27	607.74	85.40	158.47	120.06	133.22
2	BORROWINGS	2518.09	2405.48	1877.74	1020.15	1629.65	2267.12	1602.22	518.28	6414.00	2240.75	1164.75	4268.39	5244.75	495.31
	a. NRB	718.09	655.48	428.82	198.38	996.28	717.12	1602.22	518.28	741.75	490.75	644.27	409.06	1165.32	495.31
	b. Interbank Borrowing	1800.00	1350.00	194.95			1050.00			3400.00	1750.00	520.48	3859.33	4079.42	
	c. Foreign Banks and Fin. Ins.									1772.25					
	d. Other Financial Ins.			50.45	361.77	233.37									
	e. Bonds and Securities		400.00	1203.52	460.00	400.00	500.00			500.00					
3	DEPOSITS	72422.04	69072.58	100253.14	102639.54	111469.06	64934.77	76336.82	75790.44	85832.09	102913.61	62887.91	66117.15	39436.92	62370.91
	a. Current	3300.88	3388.48	4894.53	9058.83	5954.82	3080.65	2877.35	3629.94	4325.49	6834.06	3203.73	3644.87	1516.83	2372.60
	Domestic	3231.81	3065.98	4743.28	9057.43	5524.94	2977.05	2726.26	3437.63	3974.32	6783.82	3195.10	3525.46	1502.03	2235.25
	Foreign	68.08	322.50	151.25	1.40	429.88	103.60	151.09	192.32	351.18	50.24	8.62	119.41	14.80	137.35
	b. Savings	16816.89	19272.93	28739.51	32864.31	39380.54	14747.99	18181.83	20726.06	22381.97	39116.50	19179.57	17425.54	9115.18	14509.46
	Domestic	16712.87	19035.23	28632.00	32863.98	39096.72	14626.53	18168.56	20660.16	22269.44	39094.66	19174.08	17355.98	9160.44	14496.67
	Foreign	104.02	237.70	107.50	0.33	283.82	121.46	13.27	65.91	112.53	21.84	5.49	69.56	54.74	12.79
	c. Fixed	36246.18	36660.70	44740.40	59153.84	58069.10	42483.08	31644.02	43932.37	44679.05	40959.64	34152.65	31899.43	19094.29	30719.02
	Domestic	35216.66	35750.46	43283.97	59153.84	56995.59	41883.77	30993.92	42327.68	43200.61	38429.23	33300.42	31308.43	18970.19	30719.02
	Foreign	1029.52	910.24	1456.43		1073.51	599.31	650.10	1604.69	1478.44	2530.40	852.24	591.00	124.10	
	d. Call Deposits	15899.39	8669.04	20739.96	798.79	6754.86	4127.66	22355.15	5863.91	9458.62	14877.38	5927.58	12478.36	8553.03	14251.40
	Domestic	15643.31	7603.51	20640.99	798.79	6559.27	4115.19	22329.34	5437.69	7368.93	14597.07	5927.58	12427.01	8540.14	14246.57
	Foreign	256.08	1065.54	98.96		195.60	12.47	25.81	426.22	2089.69	280.31		51.36	12.88	4.83
	e. Others	158.70	1081.42	1138.75	763.77	1309.74	495.39	1278.48	1638.15	4986.96	1126.03	424.37	668.95	1057.59	518.43
	Domestic	158.70	904.68	1122.52	763.77	1297.91	495.39	1278.48	1638.01	4140.21	1109.49	424.37	668.95	1057.59	518.43
	Foreign		176.74	16.22		11.83			0.14	846.75	16.53				
4	Bills Payable	46.63	42.81				103.52	151.23	30.64	123.58	12.73	11.04	44.04	70.05	117.19
5	Other Liabilities	9909.38	4633.93	9571.25	27565.18	5846.95	5351.92	6863.31	4133.73	2917.81	7509.86	3298.88	4452.44	4263.94	3167.71
	1. Sundry Creditors	6687.75	149.87	3186.28	8337.82	1674.68	20.20	479.75	8.57	13.19	898.02	29.55	13.77	6.06	375.62
	2. Loan Loss Provision	1255.37	1260.07	1734.27	4070.11	1705.41	1272.26	1295.75	1317.43	1231.44	2451.28	1216.78	1010.74	1382.06	842.34
	3. Interest Suspense a/c	504.51	219.12	505.64	1754.13	245.35	902.69	557.35	528.76	1278.14	1278.14	420.11	154.36	624.39	200.89
	4. Others	1461.74	3004.87	4145.05	13403.11	2221.51	3156.78	4530.47	2278.97	1673.18	2882.42	1632.43	3273.57	2251.43	1748.86
6	Reconciliation A/c														
7	Profit & Loss A/c	744.23	694.35	390.58	378.30	600.08	765.28	428.56	247.97	574.38	643.14	253.44	402.87	405.28	194.67
	TOTAL Liabilities	95966.07	88270.61	125672.58	158943.47	134338.31	85035.11	96532.62	91940.04	113786.04	124719.39	77343.82	87663.40	58833.90	75886.44
Assets															
1	LIQUID FUNDS	7312.27	5560.94	9749.32	12155.43	10129.03	6682.73	6060.62	6387.69	9019.66	10515.11	7041.82	9874.20	3530.28	8208.08
	a. Cash Balance	1625.48	1653.55	2364.81	3159.39	2583.36	1969.10	2022.75	1478.69	2028.26	2574.50	1549.93	2239.06	1007.38	1482.39
	Nepalese Notes & Coins	1522.43	1613.19	2235.35	3118.94	2492.44	1879.13	1991.35	1418.44	1865.53	2401.62	1520.63	1892.49	980.00	1456.93
	Foreign Currency	103.04	40.36	129.46	40.46	90.92	89.97	31.41	60.25	162.72	172.88	29.30	346.57	27.38	25.46
	b. Bank Balance	5527.22	3907.39	4238.51	8995.62	7545.68	3632.77	3889.64	4909.00	6056.96	7225.46	5491.89	4569.86	2522.90	6725.68
	1. In Nepal Rastra Bank	4186.24	2584.67	3644.93	7367.30	7126.95	2929.09	3017.31	3936.41	4492.84	3735.51	4989.91	4024.87	1775.70	4396.03
	Domestic Currency	4087.93	2491.97	3158.88	7299.91	6981.39	2901.29	2941.35	3830.50	3686.18	3507.60	4934.32	3718.28	1761.15	4351.10
	Foreign Currency	98.32	92.70	486.05	67.40	145.55	27.80	75.96	105.91	806.66	227.91	55.59	306.59	14.55	44.93
	2. "A" Class Licensed Institution	165.47	364.37	147.42	1450.04	241.87	210.06	109.24	94.72	260.04	2823.73	200.44	248.85	235.81	361.41
	Domestic Currency	160.79	346.33	146.49	1094.55	233.54	206.46	94.93	94.55	260.04	2814.14	163.48	232.10	231.10	329.94
	Foreign Currency	4.68	18.04	0.93	355.49	8.33	3.61	14.31	0.17		9.60	36.96	16.76	4.71	31.47
	3. Other Financial Ins.				1.42	9.67			1.33	3.12	20.79	1.00			10.51
	4. In Foreign Banks	1175.51	958.35	446.16	176.86	167.19	493.61	763.10	876.53	1300.96	645.43	300.54	296.14	511.39	1957.74
	c. Money at Call	159.57		3146.00	0.41		1080.87	148.22		934.44	715.15		3065.28		
	Domestic Currency			3146.00			800.00	148.22			100.00				
	Foreign Currency	159.57			0.41		280.87			934.44	615.15		3065.28		
2	INVESTMENT IN SECURITIES	8402.57	6578.71	9928.87	8416.57	12553.57	6712.24	8174.74	8330.51	8252.58	11703.38	4775.48	8108.20	5783.24	4998.91
	a. Govt. Securities	8402.57	6078.71	8528.87	7416.57	12553.57	6265.50	8174.74	7212.21	7252.58	11703.38	4275.48	6358.20	5583.24	4598.91
	b. NRB Bond		500.00	1400.00	1000.00				1000.00	1000.00		500.00	1750.00	200.00	400.00
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.						446.74								
	e. Non Residents								118.30						
3	SHARE & OTHER INVESTMENT	1963.53	4474.47	5693.05	10353.91	5597.95	2859.19	3952.19	6780.42	7571.33	4433.24	3050.84	2264.43	2662.43	1405.31
	a. Interbank Lending	59.57	117.45		2840.00	651.52		495.08	6040.52	2654.80		1535.71		37.50	
	b. Non Residents	1513.95	2534.68	2768.25		2882.66	2482.69		4104.42	2280.51	1122.43	587.24	2473.95	826.70	
	c. Others	390.01	1822.33	2924.80	7513.91	2063.77	376.50	3457.11	739.91	812.11	2152.73	392.71	1677.19	188.48	541.11
4	LOANS & ADVANCES	68635.05	64960.15	91155.52	101790.84	100050.52	60276.51	72565.39	66328.77	83193.92	85788.83	58762.58	62222.63	43104.49	58125.42
	a. Private Sector	66138.05	63581.34	91155.52	101790.84	100050.52	58718.35	68305.19	65269.20	79859.40	85788.83	56894.59	59742.20	40942.23	56240.09
	b. Financial Institutions	2496.99	1378.81				1558.16	35							

S.N.	BFI Name	Saimitra	Mahalembi	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western	Deva	Miteri	Tinau	Muktnath	Kankai	Bhargav
Liabilities															
1	CAPITAL FUND	10743.27	3790.30	108.27	733.42	549.04	3127.59	838.13	708.12	3014.52	700.99	654.50	3849.97	588.68	592.06
	a. Paid-up Capital	8001.26	2844.50	55.57	509.67	502.83	2506.39	692.67	504.07	2533.68	500.00	506.93	2591.76	500.00	501.60
	b. Calls in Advance			6.12											
	c. Proposed Bonus Share			10.05											1.39
	d. General Reserves	832.54	778.72	14.16	98.14	20.28	324.11	137.09	51.75	229.09	192.77	58.74	1181.92	28.58	82.03
	e. Share Premium				4.33		26.65	4.89		7.59			65.04	15.65	
	f. Retained Earning	1764.73	8.82	12.62	119.73	25.93	268.62	2.03	152.30	103.86	1.43	88.16	1.00	44.45	6.52
	g. Others Reserves Fund	144.74	158.26	9.76	1.54		1.84	1.45		140.30	6.79	0.67	10.25		0.53
2	BORROWINGS	1607.26	650.00				403.70	450.00		320.00			1220.00		
	a. NRB	871.00					3.70								
	b. Interbank Borrowing	366.27	650.00				400.00	450.00		320.00			1220.00		
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities	370.00													
3	DEPOSITS	83648.53	26686.23	49.42	4308.72	2606.31	16747.25	5072.29	3208.77	15843.87	3700.61	5006.13	33256.99	1816.46	2910.04
	a. Current	5049.56	586.92		121.65	23.46	315.08	120.49	59.38	312.88	66.28	75.82	671.58	43.85	59.56
	Domestic	4695.05	585.15		121.65	23.46	315.08	120.49	59.38	312.76	66.28	75.82	671.58	43.85	59.56
	Foreign	354.51	1.77							0.12					
	b. Savings	30129.57	11747.13	38.48	3265.61	1332.66	7575.19	2287.01	1976.44	6036.83	1288.32	2187.08	11845.91	778.71	1162.12
	Domestic	29716.23	11747.11	38.48	3265.61	1332.66	7575.19	2287.01	1976.44	6035.42	1288.32	2187.08	11845.32	778.71	1162.12
	Foreign	413.34	0.02							1.40			0.59		
	c. Fixed	38991.53	11723.91	10.81	817.63	884.17	6852.40	1872.54	845.24	7460.27	1912.83	2308.06	14798.98	600.04	1135.97
	Domestic	38456.90	11723.91	10.81	817.63	884.17	6852.40	1872.54	845.24	7460.27	1912.83	2308.06	14798.98	600.04	1135.97
	Foreign	534.63													
	d. Call Deposits	8610.66	2622.77		103.82	358.11	1988.16	789.61	327.69	2022.55	432.85	352.62	5918.77	393.76	525.57
	Domestic	8450.30	2622.77		103.82	358.11	1988.16	789.61	327.69	2022.55	432.85	352.62	5918.77	393.76	525.57
	Foreign	160.35													
	e. Others	867.22	5.50	0.13		7.90	16.41	2.65	0.01	11.33	0.33	82.55	21.75	0.10	26.82
	Domestic	860.16	5.50	0.13		7.90	16.41	2.65	0.01	11.33	0.33	82.55	21.75	0.10	26.82
	Foreign	7.06													
4	Bills Payable		3.33				3.50			5.22			18.97		
5	Other Liabilities	6687.86	2849.30	49.07	128.01	64.91	946.61	368.11	70.57	1004.95	129.27	209.61	1715.71	85.05	75.32
	1. Sundry Creditors	39.85	0.90	24.40	1.78	6.10	58.46	11.75	12.44	77.34	34.27	12.35	0.53	5.55	22.42
	2. Loan Loss Provision	945.19	702.86	12.21	59.37	37.38	322.98	75.71	48.74	404.83	38.80	46.45	307.53	31.36	32.12
	3. Interest Suspense a/c	274.16	371.87	12.03	22.01	11.21	133.53	36.01		154.87	7.62	22.71	173.33	8.75	10.23
	4. Others	5428.66	1773.66	0.43	44.86	10.22	431.64	244.65	9.39	367.91	48.58	128.09	1234.32	39.39	10.54
6	Reconciliation A/c		0.83	105.29						18.68	0.51	1049.63			
7	Profit & Loss A/c	484.94	105.62		12.89	0.82	19.29	36.16	9.64	54.63	25.64	8.01	200.38	3.41	22.82
	TOTAL Liabilities	103171.87	34085.60	312.05	5183.05	3221.08	21247.94	6764.70	4015.78	20243.70	5606.13	5878.25	40262.02	2493.60	3600.23
Assets															
1	LIQUID FUNDS	6369.58	7153.89	59.92	1628.08	1414.96	4376.32	1446.09	1094.17	3685.65	1142.68	1265.45	8944.37	624.78	749.94
	a. Cash Balance	1403.80	361.08	1.05	82.27	88.44	401.84	320.14	104.76	465.75	70.63	97.48	536.31	67.73	68.02
	Nepalese Notes & Coins	1293.27	341.04	1.05	82.27	88.44	401.55	320.14	104.76	461.68	70.63	97.48	535.54	67.73	68.02
	Foreign Currency	110.53	20.05				0.30			4.07			0.77		
	b. Bank Balance	4965.78	6792.81	58.88	170.57	120.68	3974.48	259.51	88.65	588.58	141.02	1127.87	1286.53	77.83	681.92
	1. In Nepal Rastra Bank	4715.51	964.17	10.46	166.04	120.68	697.70	11.93	57.23	563.28	99.02	90.33	1283.57	26.03	115.45
	Domestic Currency	3291.19	964.17	10.46	166.04	120.68	697.70	11.93	57.23	563.22	99.02	90.33	1283.57	26.03	115.45
	Foreign Currency	1424.32								0.06					
	2. "A" Class Licensed Institution	102.55	5354.92	6.92	4.53		2057.14	247.59	31.42	25.26	42.00	811.15	2.96	51.79	280.33
	Domestic Currency	95.32	5332.80	6.92	4.53		2055.27	247.59	31.42	23.06	42.00	811.15		51.79	280.33
	Foreign Currency	7.23	22.12				1.86			2.20			2.96		
	3. Other Financial Ins.		470.97	41.50			1214.61			0.04			226.39		286.13
	4. In Foreign Banks	147.72	2.75				5.03								
	c. Money at Call				1375.25	1205.85		866.43	900.76	2631.32	931.03	40.10	7121.52	479.22	
	Domestic Currency				1375.25	1205.85		866.43	900.76	2626.40	931.03	40.10	7121.52	479.22	
	Foreign Currency									4.92					
2	INVESTMENT IN SECURITIES	8905.80	1381.88				400.16			707.08		105.00	488.96		1.00
	a. Govt. Securities	8905.80	1381.88				400.16			707.08		105.00	488.96		1.00
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin. Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	5633.65	420.61	12.03	2.00		371.01	72.44		415.38	10.47	29.36	361.61	31.37	31.34
	a. Interbank Lending	2443.48								20.40					
	b. Non Residents	2205.41													
	c. Others	984.76	420.61	12.03	2.00		371.01	72.44		394.97	10.47	29.36	361.61	31.37	31.34
4	LOANS & ADVANCES	75249.38	22835.65	14.91	3401.43	1542.22	15062.22	4755.07	2681.91	14664.04	3322.70	4179.67	28850.25	1752.98	2652.10
	a. Private Sector	73386.20	22450.12	14.91	3401.43	1542.22	15062.22	4755.07	2681.91	14304.26	3322.70	4104.67	28712.02	1752.98	2652.10
	b. Financial Institutions	1741.58	385.53							359.77		75.00	138.23		
	c. Government Organizations	121.60													
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	961.73	636.10	2.27	69.71	98.31	223.40	208.83	67.65	235.90	34.75	186.61	503.77	34.89	87.58
8	OTHER ASSETS	6051.74	1350.84	108.79	81.83	165.59	814.82	282.23	168.44	486.45	45.91	109.41	1112.43	49.59	78.27
	a. Accrued Interest:	515.09	385.48	14.16	22.01	11.21	191.62	36.01	24.80	127.22	7.62	22.71	183.93	8.75	10.23
	Financial	100.59		0.79				18.71		50.59	2.35	2.51	22.61		
	Government Enterprise	232.10					3.31			6.24			10.59		
	Private Sector	182.39	385.48	13.37	22.01	11.21	188.31	17.29	24.80	70.39	5.27	20.20	150.73	8.75	10.23
	b. Staff Loans / Adv.	935.26	118.15	1.55	13.57	69.97	127.64	64.1							

S.N.	BFI Name	Garima	OmDB	GandakiDB	Kabelli	Kamana	Corporate	Purnima	Jyoti	Hanro	Shine	Kanchan	LumbiniDB	Mission	Sindhu
Liabilities															
1	CAPITAL FUND	3161.46	3280.79	3750.26	327.74	3418.89	215.68	700.33	2880.62	585.17	1954.12	631.08	3319.58	635.49	570.83
	a. Paid-up Capital	2788.37	2515.24	2750.00	210.59	2502.66	200.00	525.03	2593.61	492.24	1622.67	506.00	2173.52	519.28	500.03
	b. Calls in Advance						162.25								
	c. Proposed Bonus Share														
	d. General Reserves	345.10	362.11	451.13	21.63	274.52	15.05	56.89	233.69	35.82	308.76	46.97	460.51	53.03	21.23
	e. Share Premium	0.10	28.61	27.90	10.75	27.57		4.78	4.77	11.93		1.77	14.20		6.01
	f. Retained Earning	0.51	369.91	510.18	71.31	549.37	-161.67	113.01	0.85	41.06	9.95	75.99	157.86	62.80	42.88
	g. Others Reserves Fund	27.39	4.92	11.05	13.45	64.77	0.05	0.62	47.70	4.11	12.74	0.34	513.48	0.39	0.68
2	BORROWINGS	208.50		0.35					1290.00				477.13		
	a. NRB	208.50		0.35									477.13		
	b. Interbank Borrowing								1290.00						
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	22883.55	21962.26	23721.92	882.30	15974.51	84.95	3295.50	21041.34	1727.15	15259.16	4304.74	21840.96	4305.19	1939.90
	a. Current	410.31	422.19	367.14	22.90	257.54			113.64	527.68	44.00	125.59	221.93	431.37	12.32
	Domestic	410.31	422.19	367.14	22.90	257.54			113.64	526.63	43.98	125.59	221.93	431.37	12.32
	Foreign									1.06		0.02			
	b. Savings	8803.44	7576.28	7838.05	534.21	6422.76	46.86	1720.42	6110.73	707.42	8541.82	2262.03	6405.89	1765.65	1057.68
	Domestic	8803.44	7576.28	7838.05	534.21	6422.76	46.86	1720.42	6109.36	707.42	8541.82	2262.03	6405.89	1765.65	
	Foreign									1.36			0.09		1057.68
	c. Fixed	9597.07	10711.69	11619.31	198.33	6950.57	15.12	1153.26	9066.77	606.89	5686.37	1036.64	10480.30	1735.99	306.95
	Domestic	9597.07	10711.69	11619.31	198.33	6950.57	15.12	1153.26	8357.87	606.18	5686.37	1036.64	10480.30	1735.99	306.95
	Foreign								708.90	0.71					
	d. Call Deposits	4057.46	3247.94	3888.33	126.87	2343.64	15.19	306.48	5299.39	364.64	902.56	784.15	4488.22	791.22	346.63
	Domestic	4057.46	3247.94	3888.33	126.87	2343.64	15.19	306.48	5299.39	364.39	902.56	784.15	4488.22	791.22	346.63
	Foreign									0.25					
	e. Others	15.28	4.16	9.08			7.78	1.70	36.78	4.20	2.82		35.18		0.62
	Domestic	15.28	4.16	9.08			7.78	1.70	36.78	4.20	2.82		35.18		0.62
	Foreign														
4	Bills Payable	1.74	4.59	3.57									6.25		
5	Other Liabilities	939.81	1071.46	1147.07	50.66	729.01	486.44	128.50	1247.99	67.02	380.43	167.40	2316.84	255.54	95.96
	1. Sundry Creditors	61.75	6.18	90.01	6.06	108.27	14.40	14.56	6.85	17.58	60.45	9.09	98.29	0.05	2.09
	2. Loan Loss Provision	311.00	319.44	260.06	28.21	285.24	128.90	35.04	258.83	22.80	145.49	73.10	581.70	46.05	31.50
	3. Interest Suspense a/c	110.75	190.01	146.53	8.94	139.76	161.20	3.83	125.70	7.14	20.82	16.85	298.63	15.62	12.13
	4. Others	456.30	555.82	650.48	7.44	195.75	181.94	75.07	856.60	19.50	153.67	68.37	1338.21	193.82	50.24
6	Reconciliation A/c	4443.95			0.01	1.76			-5.29				0.00		
7	Profit & Loss A/c	91.86	86.84	181.63	4.77	2.82	54.07	17.38	63.40	8.58	196.56	1.83	81.12	25.80	15.97
	TOTAL Liabilities	31730.86	26405.95	28804.80	1265.48	20126.99	841.14	4141.72	26518.07	2387.92	17790.27	5105.05	28041.87	5222.03	2622.66
Assets															
1	LIQUID FUNDS	5231.83	5557.37	5821.01	425.55	4540.61	149.06	1167.27	6498.19	443.98	2193.82	985.59	4122.97	1173.30	920.05
	a. Cash Balance	378.84	475.21	522.25	25.47	315.59	1.95	43.87	905.46	51.57	243.81	70.62	271.59	68.19	75.88
	Nepalese Notes & Coins	378.84	473.57	521.82	25.47	315.59	1.95	43.87	615.58	51.57	243.81	70.62	269.66	68.19	75.88
	Foreign Currency		1.64	0.42					289.88				1.93		
	b. Bank Balance	858.91	5082.16	1097.39	39.01	4225.02	147.12	1123.40	713.46	65.34	635.01	149.43	3851.38	179.69	99.77
	1. In Nepal Rastra Bank	855.79	838.82	1097.39	25.66	707.24	7.51	139.17	704.54	65.34	632.65	34.43	699.92	179.69	59.71
	Domestic Currency	855.79	838.62	1097.39	25.66	707.24	7.51	139.17	704.54	65.34	632.65	34.43	699.92	179.69	59.71
	Foreign Currency		0.20												
	2. "A" Class Licensed Institution	3.12	3273.49		13.35	2534.70	128.95	441.79	8.92		2.35	115.00	2262.41		40.05
	Domestic Currency		3270.28		13.35	2534.70	128.95	441.79	8.36		2.35	115.00	2257.90		40.05
	Foreign Currency	3.12	3.21						0.56				4.52		
	3. Other Financial Ins.		969.85			983.08	10.65	542.43			0.02		889.04		
	4. In Foreign Banks														
	c. Money at Call	3994.08		4201.38	361.07				4879.26	327.07	1315.00	765.54		925.42	744.40
	Domestic Currency	3994.08		4201.38	361.07				4879.26	327.07	1315.00	765.54		925.42	744.40
	Foreign Currency														
2	INVESTMENT IN SECURITIES	426.67	626.25	525.00		260.00		20.00	527.20		1399.35	20.00	1304.15		19.93
	a. Govt. Securities	326.67	626.25	525.00		260.00			527.20		1399.35	20.00	1304.15		9.93
	b. NRB Bond	100.00						20.00							10.00
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin. Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	180.08	308.64	111.63		347.95		40.77	403.36	44.26	59.85	44.00	412.72	0.21	19.69
	a. Interbank Lending														
	b. Non Residents														
	c. Others	180.08	308.64	111.63		347.95		40.77	403.36	44.26	59.85	44.00	412.72	0.21	19.69
4	LOANS & ADVANCES	20813.34	19044.75	21243.37	757.92	14184.12	284.01	2826.44	17778.81	1787.55	13571.94	3793.44	20082.57	3863.88	1514.42
	a. Private Sector	20813.34	18755.68	21243.37	757.92	14184.12	284.01	2826.44	17778.81	1787.55	13571.94	3793.44	18791.75	3863.88	1514.42
	b. Financial Institutions		285.00										1290.81		
	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	272.27	235.52	357.50	20.53	350.15	5.00	24.75	353.20	41.45	251.79	107.54	471.64	49.74	85.24
8	OTHER ASSETS	362.73	629.99	667.45	60.83	444.17	223.41	60.15	929.31	69.03	213.70	148.21	1579.37	120.02	52.90
	a. Accrued Interest:	163.62	236.25	154.14	8.94	139.76	159.64	3.83	185.91	7.14	31.55	16.85	363.19	15.62	12.13
	Financial		0.32			40.28	129.77	0.79					208.01	3.52	
	Government Enterprise	1.36	4.57	7.61					6.85		10.73		16.67		
	Private Sector	162.26	231.35	146.53	8.94	99.48	29.86	3.04	179.07	7.14	20.82	16.85	138.52	12.10	12.13
	b. Staff Loans / Adv.	111.44	102.67	112.76	30.23	34.34	0.61	4.76	129.67	38.48	100.65	48.28	62.77	41.80	17.03
	c. Sundry Debtors	59.24</													

S.N.	BFI Name	Sahara	N.Community	Kailash	Saipa	Saratakoshi	Green	NFL	NSMFL	Gurkhas	Goodwill	SJFL	Lalitpur	United FC
Liabilities														
1	CAPITAL FUND	125.93	589.79	3610.40	61.15	530.12	506.76	103.39	99.72	1153.55	978.18	970.47	160.72	1064.37
	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											9.85		
	d. General Reserves	47.05	14.61	519.26	1.59	7.79		40.00	196.14	373.52	101.83	153.78	119.70	152.65
	e. Share Premium	5.75	3.91			11.74	5.00		2.48	22.40	4.53			
	f. Retained Earning		44.56	558.54	16.17	1.28	1.76	-227.93	-355.59	-133.03	67.98	0.83	-195.85	103.41
	g. Others Reserves Fund	0.13	0.31	11.96	0.30	0.80		70.59	23.36	22.67	3.85	5.87		7.79
2	BORROWINGS			650.00						150.00	378.97	100.00		150.00
	a. NRB										98.97			
	b. Interbank Borrowing			650.00						150.00	280.00	100.00		150.00
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	638.34	2785.66	24259.34	354.84	1507.98	582.98	55.13	470.86	5801.86	5609.83	4076.08	298.82	5578.99
	a. Current	10.36	51.39	258.47	3.88	33.28	9.29							10.27
	Domestic	10.36	51.39	258.46	3.88	33.28	9.29							10.27
	Foreign			0.01										
	b. Savings	491.02	963.81	6905.31	289.14	481.06	83.71	53.06	31.06	2725.81	1917.60	978.06	129.35	1179.05
	Domestic	491.02	963.81	6905.31	289.14	481.06	83.71	53.06	31.06	2725.81	1917.60	978.06	129.35	1179.05
	Foreign													
	c. Fixed	42.47	1070.32	10377.43	46.97	635.15	251.83	2.00		3076.06	3648.59	3098.02	130.95	3029.73
	Domestic	42.47	1070.32	10377.43	46.97	635.15	251.83	2.00		3076.06	3648.59	3098.02	130.95	3029.73
	Foreign													
	d. Call Deposits	94.50	698.71	6697.04	13.65	358.48	237.65		204.32				34.74	1359.94
	Domestic	94.50	698.71	6697.04	13.65	358.48	237.65		204.32				34.74	1359.94
	Foreign													
	e. Others		1.43	21.09	1.20		0.50	0.07	235.48		43.64		3.78	
	Domestic		1.43	21.09	1.20		0.50	0.07	235.48		43.64		3.78	
	Foreign													
4	Bills Payable													
5	Other Liabilities	32.81	152.79	823.35	13.40	106.48	32.82	597.01	5785.62	827.66	504.86	409.46	605.44	288.68
	1. Sundry Creditors	6.60		74.31	0.08	1.93	5.55	51.14	162.45	4.20	25.56	0.86	31.31	26.98
	2. Loan Loss Provision	8.58	35.51	235.53	9.12	23.62	16.18	136.79	2298.85	207.24	88.73	47.25	300.35	117.25
	3. Interest Suspense a/c	1.90	10.32	122.89	2.11	6.89	6.55	223.25	3226.03	93.86	54.89	10.59	258.45	61.14
	4. Others	15.72	106.96	390.61	2.10	74.04	4.54	185.83	98.30	522.35	335.68	350.76	15.34	83.31
6	Reconciliation A/c								0.05		0.13			
7	Profit & Loss A/c		17.82	115.80		13.12	3.63	14.54	1.29	31.76	10.46	25.23		2.88
	TOTAL Liabilities	797.08	3546.05	29458.88	429.39	2157.69	1126.19	770.07	6357.54	7964.96	7482.31	5581.25	1064.99	7084.92
Assets														
1	LIQUID FUNDS	350.84	713.61	7015.57	95.65	628.45	444.35	132.18	154.48	2448.54	1437.51	1175.26	219.41	1032.14
	a. Cash Balance	36.99	54.87	467.42	21.61	38.91	8.32	0.36	0.72	199.46	106.52	53.38	3.75	97.74
	Nepalese Notes & Coins	36.99	54.87	462.87	21.61	38.91	8.32	0.36	0.72	199.46	106.52	53.38	3.75	97.74
	Foreign Currency			4.55										
	b. Bank Balance	313.85	658.74	1077.75	20.00	94.66	436.03	131.82	23.14	278.74	1330.99	1121.89	215.66	934.40
	1. In Nepal Rastra Bank			104.19		1016.33		94.63	38.84	4.49	2.38	278.74	241.79	161.46
	Domestic Currency			104.19		1016.33		94.63	38.84	4.49	2.38	278.74	241.79	161.46
	Foreign Currency													
	2. "A" Class Licensed Institution	313.85	173.57	61.25	20.00	0.03	301.57	122.18	1.99		1089.21	798.86	191.79	658.89
	Domestic Currency	313.85	173.57	61.25	20.00	0.03	301.57	122.18	1.99		1089.21	798.86	191.79	658.89
	Foreign Currency													
	3. Other Financial Ins.		380.98	0.17			95.62	5.15	18.76			161.57		24.30
	4. In Foreign Banks													
	c. Money at Call			5470.40	54.04	494.89			130.63		1970.35			
	Domestic Currency			5469.83	54.04	494.89			130.63		1970.35			
	Foreign Currency			0.57										
2	INVESTMENT IN SECURITIES			579.10			5.00		10.01	150.00	275.45	148.50		280.00
	a. Govt. Securities			579.10			5.00		10.01	150.00	275.45	148.50		280.00
	b. NRB Bond													
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin. Ins.													
	e. Non Residents													
3	SHARE & OTHER INVESTMENT		4.56	388.08		2.51	5.00	13.59	79.89	251.13	319.11	43.20	15.57	238.81
	a. Interbank Lending													
	b. Non Residents													
	c. Others		4.56	388.08		2.51	5.00	13.59	79.89	251.13	319.11	43.20	15.57	238.81
4	LOANS & ADVANCES	415.70	2643.02	20928.86	302.09	1405.85	644.39	136.79	2331.70	4337.78	4947.46	3878.05	515.35	5222.48
	a. Private Sector	415.70	2643.02	20337.39	302.09	878.44	644.39	136.79	2331.70	4337.78	4947.46	3742.55	515.35	5222.48
	b. Financial Institutions			591.47		527.41						135.50		
	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	5.30	86.09	210.61	9.78	35.97	12.55	7.11	53.45	180.57	209.16	107.85	4.29	59.97
8	OTHER ASSETS	25.00	88.18	335.65	18.72	74.35	14.89	387.46	3713.09	450.59	206.74	227.38	298.83	250.98
	a. Accrued Interest:	1.96	10.32	139.58	2.11	6.89	6.55	223.25	3221.38	98.04	54.89	12.19	263.60	71.18
	Financial	0.66	5.07	52.04	0.08	2.36		71.55		31.43		3.18	20.23	
	Government Enterprise			5.82						4.18		1.60		2.40
	Private Sector	1.29	5.25	81.72	2.02	4.53	6.55	151.70	3221.38	62.44	54.89	7.41	243.37	68.78
	b. Staff Loans / Adv.	0.75	29.96	71.92	10.04	15.93	0.88			5.10	4.52	38.34	30.07	78.54
	c. Sundry Debtors	20.12		71.22	1.15	0.62		2.15	427.19	9.82		0.58		27.17
	d. Cash In Transit											5.08		
	e. Others	2.18	47.90	52.94	5.42	50.92	7.46	162.06	64.52	337.63	147.33	171.19	5.16	74.09
9	Expenses not Written off		2.43		0.50					0.51	6.67			
10	Non Banking Assets			1.01				92.94	14.91	126.49	80.20	1.00		0.53
11	Reconciliation Account													
12	Profit & Loss A/c	0.23	8.16		2.65	10.57				19.36			11.54	
	TOTAL ASSETS	797.08	3546.05	29458.88	429.39	2157.69	1126.19	770.07	6357.54	7964.96	7482.31	5581.25	1064.99	7084.92

S.N.	BFI Name	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose	Srijana	WMBFL	CMBFL	Crystal	Ganeshwari
Liabilities													
1	CAPITAL FUND	613.46	308.78	662.85	1106.47	993.04	226.09	66.53	599.30	32.41	-753.70	65.89	924.48
	a. Paid-up Capital	810.02	210.00	492.14	816.45	823.40	300.00	41.47	400.68	181.98	935.07	70.00	800.00
	b. Calls in Advance		85.59							83.69		24.49	
	c. Proposed Bonus Share				40.82			6.22					
	d. General Reserves	132.36	11.23	139.75	161.72	85.30	10.73	7.07	91.51	71.70	259.56	46.44	112.12
	e. Share Premium	3.01	6.80		81.31	1.60				1.36	2.61		3.50
	f. Retained Earning	-396.25	-9.78	30.86		80.01	-112.16	11.02	107.11	-306.71	-1950.94	-236.34	2.38
	g. Others Reserves Fund	64.32	4.95	0.10	6.17	2.73	27.52	0.74		0.39		161.30	6.49
2	BORROWINGS				250.00	21.41			400.00		29.50		50.00
	a. NRB					21.41							
	b. Interbank Borrowing				250.00				400.00		29.50		50.00
	c. Foreign Banks and Fin. Ins.												
	d. Other Financial Ins.												
	e. Bonds and Securities												
3	DEPOSITS	2288.49	707.52	1731.33	4777.04	3181.02	306.36	210.96	5801.22	74.15	795.25	130.01	3158.77
	a. Current	67.27		19.70	75.83				101.04				12.48
	Domestic	67.27		19.70	75.83				101.04				12.48
	Foreign												
	b. Savings	887.93	303.07	633.46	1579.85	1477.89	153.42	89.11	2768.58	74.08	21.13	60.03	801.34
	Domestic	887.93	303.07	633.46	1579.85	1477.89	153.42	89.11	2768.58	74.08	21.13	60.03	801.34
	Foreign												
	c. Fixed	1322.57	404.46	1078.13	2542.17	1703.12	152.26	121.85	2078.58	0.08			1879.96
	Domestic	1322.57	404.46	1078.13	2542.17	1703.12	152.26	121.85	2078.58	0.08			1879.96
	Foreign												
	d. Call Deposits	10.72		0.04	579.20				853.01				
	Domestic	10.72		0.04	579.20				853.01				
	Foreign												
	e. Others			0.01			0.67		0.02		774.11	69.98	464.99
	Domestic			0.01			0.67		0.02		774.11	69.98	464.99
	Foreign												
4	Bills Payable												
5	Other Liabilities	974.99	31.68	193.03	489.25	310.26	70.92	35.29	224.98	522.85	4082.55	900.53	206.20
	1. Sundry Creditors	26.22	1.05	2.77	0.45	64.06	2.44	0.42	29.35	22.17	156.47	6.21	25.83
	2. Loan Loss Provision	431.23	19.10	75.74	90.69	46.14	11.89	10.88	86.06	177.98	1695.54	313.89	33.40
	3. Interest Suspense a/c	400.19	5.50	23.61	115.96	41.06	6.85	8.77	31.68	254.05	2182.25	527.05	16.69
	4. Others	117.36	6.02	90.91	282.15	159.00	49.74	15.22	77.88	68.65	48.30	53.38	130.28
6	Reconciliation A/c						99.09						
7	Profit & Loss A/c	4.04	24.95	8.60	30.92	31.36	4.15	0.94	11.07	7.16		0.01	26.37
	TOTAL Liabilities	3880.99	1072.93	2595.81	6653.68	4537.08	706.62	313.72	7036.57	636.56	4153.60	1096.44	4365.82
Assets													
1	LIQUID FUNDS	898.08	406.37	734.80	1457.22	1142.79	189.47	48.23	2628.87	123.48	129.90	8.03	925.89
	a. Cash Balance	31.66	14.40	7.84	46.74	31.60	0.91	18.85	137.63	0.69	0.19	0.11	24.40
	Nepalese Notes & Coins	31.66	14.40	7.84	46.74	31.60	0.91	18.85	137.63	0.69	0.19	0.11	24.33
	Foreign Currency												0.07
	b. Bank Balance	866.42	391.97	60.24	222.71	166.23	16.99	5.03	275.44	122.80	129.70	7.92	143.29
	1. In Nepal Rastra Bank	116.19	29.45	59.25	220.02	166.23	15.17		268.58	0.08	3.11	1.28	142.30
	Domestic Currency	116.19	29.45	59.25	220.02	166.23	15.17		268.58	0.08	3.11	1.28	142.30
	Foreign Currency												
	2. "A" Class Licensed Institution	518.61	338.08	1.00	2.69		1.72	5.03	6.86	122.56	116.20	5.76	1.00
	Domestic Currency	518.61	338.08	1.00	2.69		1.72	5.03	6.86	122.56	116.20	5.76	1.00
	Foreign Currency												
	3. Other Financial Ins.	231.62	24.44				0.10			0.16	10.40	0.87	
	4. In Foreign Banks												
	c. Money at Call			666.72	1187.77	944.95	171.57	24.35	2215.79				758.20
	Domestic Currency			666.72	1187.77	944.95	171.57	24.35	2215.79				758.20
	Foreign Currency												
2	INVESTMENT IN SECURITIES	250.00	15.00		260.50	158.30							124.88
	a. Govt. Securities	250.00	15.00		260.50	158.30							124.88
	b. NRB Bond												
	c. Govt. Non-Fin. Ins.												
	d. Other Non-Fin. Ins.												
	e. Non Residents												
3	SHARE & OTHER INVESTMENT	37.96	2.37	0.35	55.24	147.96	0.10	0.19	123.01	0.21	0.03	3.23	270.19
	a. Interbank Lending												
	b. Non Residents												
	c. Others	37.96	2.37	0.35	55.24	147.96	0.10	0.19	123.01	0.21	0.03	3.23	270.19
4	LOANS & ADVANCES	1998.33	610.60	1819.84	4407.04	2815.16	335.04	210.80	3967.55	177.98	1695.54	320.62	2726.15
	a. Private Sector	1998.33	575.36	1819.84	4407.04	2815.16	335.04	210.80	3967.55	177.98	1695.54	320.62	2483.10
	b. Financial Institutions		35.24										190.00
	c. Government Organizations												53.05
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	80.85	12.56	14.52	180.82	54.91	5.40	6.68	129.23	13.80	83.52	196.36	142.42
8	OTHER ASSETS	550.98	26.02	24.56	280.80	187.65	42.01	46.97	184.22	262.29	2221.70	566.13	168.07
	a. Accrued Interest:	402.74	5.50	23.64	133.07	41.06	6.85	8.77	31.68	254.05	2182.25	527.05	17.59
	Financial										2182.25		2.79
	Government Enterprise	2.56			1.87								0.90
	Private Sector	400.19	5.50	23.64	131.20	41.06	6.85	8.77	31.68	254.05		527.05	13.91
	b. Staff Loans / Adv.	8.14	1.94		17.94	19.89		3.81	42.28	4.16	0.21		51.70
	c. Sundry Debtors	26.55	6.21	0.66	9.99	5.85	5.01	0.82	23.21		4.43	0.18	56.38
	d. Cash In Transit				0.44								
	e. Others	113.54	12.37	0.25	119.80	120.40	30.15	33.57	87.05	4.08	34.81	38.91	42.40
9	Expenses not Written off							0.19					
10	Non Banking Assets	38.35		1.73		6.31	35.51	0.66		58.80	20.34	1.31	
11	Reconciliation Account	26.44					99.09						
12	Profit & Loss A/c				12.06	24.01			3.68		2.58	0.75	8.23
	TOTAL ASSETS	3880.99	1072.93	2595.81	6653.68	4537.08	706.62	313.72	7036.57	636.56	4153.60	1096.44	4365.82

S.N.	BFI Name	ICFC	Kuber	Manjushree	Jeebils	Reliance
Liabilities						
1	CAPITAL FUND	1094.61	116.58	961.88	804.92	960.04
	a. Paid-up Capital	882.17	315.45	804.06	709.31	724.34
	b. Calls in Advance		2.14			
	c. Proposed Bonus Share				28.90	
	d. General Reserves	181.75	67.72	37.32	36.69	67.64
	e. Share Premium		0.62	0.66	1.25	1.14
	f. Retained Earning	22.31	-270.08	119.84	13.95	160.86
	g. Others Reserves Fund	8.37	0.72		14.83	6.05
2	BORROWINGS	1100.00		24.25	0.94	
	a. NRB			24.25	0.94	
	b. Interbank Borrowing	1100.00				
	c. Foreign Banks and Fin. Ins.					
	d. Other Financial Ins.					
	e. Bonds and Securities					
3	DEPOSITS	8523.06	64.28	6346.99	1081.08	3538.62
	a. Current		0.63		1.31	
	Domestic		0.63		1.31	
	Foreign					
	b. Savings	2788.11	28.11	942.35	201.79	1080.13
	Domestic	2788.11	28.11	942.35	201.79	1080.13
	Foreign					
	c. Fixed	4716.39	14.72	3541.03	806.37	1839.73
	Domestic	4716.39	14.72	3541.03	806.37	1839.73
	Foreign					
	d. Call Deposits	1011.29	6.11		16.02	
	Domestic	1011.29	6.11		16.02	
	Foreign					
	e. Others	7.27	14.71	1863.60	55.60	618.77
	Domestic	7.27	14.71	1863.60	55.60	618.77
	Foreign					
4	Bills Payable	0.12				
5	Other Liabilities	369.55	282.16	479.29	175.76	292.36
	1. Sundry Creditors	75.49	13.31	12.78	3.16	16.70
	2. Loan Loss Provision	80.35	39.44	154.72	47.44	95.28
	3. Interest Suspense a/c	14.72	106.61	175.64	38.63	44.72
	4. Others	198.99	122.80	136.16	86.53	135.67
6	Reconciliation A/c					
7	Profit & Loss A/c	41.33		10.67	15.38	3.28
	TOTAL Liabilities	11128.66	463.02	7823.09	2078.09	4794.30
Assets						
1	LIQUID FUNDS	2825.26	108.75	1699.65	419.88	1069.15
	a. Cash Balance	166.15	1.97	89.82	8.72	36.73
	Nepalese Notes & Coins	166.15	1.97	89.82	8.72	36.73
	Foreign Currency					
	b. Bank Balance	2659.11	5.85	1609.82	54.87	149.54
	1. In Nepal Rastra Bank	402.51	4.33	256.24	54.87	149.54
	Domestic Currency	402.51	4.33	256.24	54.87	149.54
	Foreign Currency					
	2. "A" Class Licensed Institution	1217.72	1.52	743.52		
	Domestic Currency	1217.72	1.52	743.52		
	Foreign Currency					
	3. Other Financial Ins.	1038.88		610.06		
	4. In Foreign Banks					
	c. Money at Call		100.93		356.28	882.88
	Domestic Currency		100.93		356.28	882.88
	Foreign Currency					
2	INVESTMENT IN SECURITIES	476.91		135.22	71.05	58.40
	a. Govt. Securities	476.91		135.22	71.05	58.40
	b. NRB Bond					
	c. Govt. Non-Fin. Ins.					
	d. Other Non-Fin. Ins.					
	e. Non Residents					
3	SHARE & OTHER INVESTMENT	282.33			118.70	228.00
	a. Interbank Lending					
	b. Non Residents				3.28	
	c. Others	282.33			115.42	228.00
4	LOANS & ADVANCES	7022.80	71.36	5461.44	1321.35	3266.27
	a. Private Sector	6536.21	71.36	5316.44	1242.35	3119.52
	b. Financial Institutions	486.59		145.00	79.00	146.75
	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	259.09	32.22	77.52	3.33	20.40
8	OTHER ASSETS	258.10	159.89	407.93	129.55	120.28
	a. Accrued Interest:	67.17	106.61	175.64	39.24	45.76
	Financial	29.29		130.49	6.01	1.01
	Government Enterprise	8.98			0.61	1.04
	Private Sector	28.90	106.61	45.15	32.62	43.71
	b. Staff Loans / Adv.	77.31	0.53	90.36	21.18	11.58
	c. Sundry Debtors	31.39	16.80	36.82	0.59	0.23
	d. Cash In Transit					
	e. Others	82.24	35.95	105.11	68.54	62.70
9	Expenses not Written off		0.76			
10	Non Banking Assets	4.18	79.06	41.35		13.06
11	Reconciliation Account					0.53
12	Profit & Loss A/c		10.98		14.24	18.21
	TOTAL ASSETS	11128.66	463.02	7823.09	2078.09	4794.30

BFI Name	NBL	RBB	NABIL	INBL	SCENL	HBL	NSBI	NBB	EBL	BOK	NCC
Expenses											
1. Interest Expense	907.81	1112.70	1768.11	2157.99	660.38	1498.60	1568.80	885.45	1758.28	1494.57	1227.14
1.1 On Deposit Liabilities	726.90	1109.32	1767.40	2125.53	660.38	1483.12	1526.48	885.16	1753.48	1468.78	1220.74
1.1.1 Saving Account	244.27	573.99	372.14	349.60	143.50	342.64	205.71	175.44	352.46	200.31	327.67
1.1.2 Fixed Account	460.98	485.37	1214.71	1651.19	495.38	1103.84	1312.45	653.35	1334.34	1225.67	695.98
1.1.2.1 Up to 3 months Fixed Account		2.22	182.21	97.54	21.03	1103.84	47.03		303.18		1.13
1.1.2.2 3 to 6 months Fixed Account		12.15	242.94		85.40		37.48		287.68		120.74
1.1.2.3 6 months to 1 year Fixed Account		324.52	607.36		362.12		102.86		300.89	1225.67	497.37
1.1.2.4 Above 1 year Fixed Account	460.98	146.48	182.21	1553.66	26.83		1125.09	653.35	442.59		76.74
1.1.3 Call Deposit	21.65	49.96	180.54	124.74	21.50	36.64	8.33	56.37	66.69	42.80	197.09
1.1.4 Certificate of Deposit											
1.2 On Borrowing	180.91	3.38	0.71	32.46		15.48	42.32	0.29	4.80	25.78	6.39
2. Commission Expense	28.31	59.38	54.08	6.71							4.54
3. Staff Expense	534.95	552.97	328.52	233.20	153.52	257.18	324.61	160.00	315.21	197.42	216.88
4. Office Operating Expenses	154.53	248.40	163.91	240.84	166.28	211.95	218.59	119.50	189.80	156.70	125.56
5. Foreign Exchange Loss											1.47
5.1 Due to Change in Exchange Rates								0.00			1.47
5.2 Due to Foreign Currency Transaction								0.00			
6. Non Operating Expense		0.13		0.00				4.30	0.01		1.23
7. Provision for Risk	128.21	826.64	205.74	360.04	41.11	261.90	106.76	393.23	120.00	169.45	235.02
7.1 Loan loss Provision	122.66	818.68	196.56	360.04	41.11	261.90	106.76	393.19	120.00	169.45	235.02
7.1.1 General Loan loss Provision	122.66	87.18	164.91	115.10	29.89		83.26	194.32	120.00	50.40	235.02
7.1.1.1 Pass Loan Loss Provision	122.66	87.18	164.91	49.04	21.37		83.26	118.61	120.00	57.72	235.02
7.1.1.2 Watch List Provision				66.06	8.52			75.72		-7.32	
7.1.2 Special Loan Loss Provision		731.50	31.65	244.94	11.22		23.50	198.87		119.05	
7.1.3 Additional Loan Loss Provision						261.90					
7.2. Provision for Non-Banking Assets		2.78									
7.3. Provision for Loss on Investment		4.89	8.83								
7.5. Provision for Loss of Other Assets	5.55	0.29	0.34					0.04			
8. Loan Written Off			0.43	0.46				0.00			
9. Provision for Staff Bonus	99.16		154.97	167.41	92.56	69.24	66.18		95.99	55.26	61.31
10. Provision for Income Tax	379.35	3.49	418.26	452.00	277.69	207.71	212.21		271.45	165.78	143.94
11. Others											
12. Net Profit	895.31	1050.62	976.49	1054.67	647.94	484.67	449.55	345.68	633.37	275.64	280.46
Total Expenses	3099.32	3823.26	4075.81	4720.23	2039.93	2991.24	2946.69	1914.88	3384.10	2514.81	2297.55
Income											
1. Interest Income	2349.40	3152.81	3500.77	3751.68	1483.96	2524.72	2582.38	1376.98	3068.91	2250.32	1818.49
1.1 On Loans and Advances	2174.53	2727.25	3193.88	3509.71	1294.91	2337.00	2394.36	1287.97	2820.23	2107.87	1717.56
1.2 On Investment	125.12	338.13	194.43	158.38	57.46	139.34	154.54	36.56	243.29	127.11	84.46
1.2.1 Government Bonds	125.12	265.31	194.43	158.38	57.46	139.34	154.54	3.06	205.43	127.11	84.46
1.2.2 Foreign Bonds									37.86		
1.2.3 NRB Bonds								33.50			
1.2.4 Debenture & Bonds		72.82									
1.3 On Agency Balance	21.01	4.50	3.78	77.94	1.14	48.38	3.75	0.90			4.46
1.4 On Call Deposit		13.97	76.61	1.29	58.30			43.15		1.41	0.03
1.5 On Others	28.74	68.96	32.07	4.37	72.14		29.73	8.39	5.39	13.93	11.97
2. Commission and Discount	435.22	138.39	173.19	251.81	233.65	186.49	245.36	190.73	245.55	96.30	47.39
2.1 Bills Purchase and Discount		0.47	0.02	1.65	3.23	0.66	0.27	7.77	0.72	0.98	0.16
2.2 Commission	435.22	133.49	171.62	250.17	189.34	149.56	193.81	180.05	244.83	92.94	46.57
2.3 Others		4.43	1.55		41.08	36.27	51.29	2.91		2.37	0.66
3. Exchange Fluctuation Income	89.31	10.94	225.42	222.86	264.42	238.34	85.30	85.96	67.07	87.29	26.13
3.1 Due to Change in Exchange Rate	-3.75	-1.31	116.46	11.96	345.25		10.45	0.04	2.88		
3.2 Due to Foreign Currency Transaction	93.05	12.25	108.96	210.90	-80.82	238.34	74.85	85.92	64.19	87.29	26.13
4. Other Operating Income	110.20	213.50	161.28	119.85	23.68	37.09		67.42	2.57	45.45	84.99
5. Non Operating Income	16.15	-0.22	2.62	64.49		2.66	3.11			3.92	1.57
6. Write Back from Provisions for loss	90.47	290.88	10.67	286.51	21.70		29.34	193.07		26.67	318.97
7. Recovery of written-off Loan	8.59	16.96	1.86	23.03	12.53		1.20	0.73		4.86	
8. Income from Extra Ordinary transactions						1.95					
9. Net Loss											
Total Income	3099.32	3823.26	4075.81	4720.23	2039.93	2991.24	2946.69	1914.88	3384.10	2514.81	2297.55

BFI Name	NIC	NBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMVB	PRABHU
Expenses												
1. Interest Expense	2951.66	1512.18	1430.10	1358.72	1835.42	1808.15	1979.68	1415.52	1510.24	1378.51	1633.58	1537.63
1.1 On Deposit Liabilities	2848.20	1503.40	1419.60	1341.96	1801.40	1801.14	1954.85	1388.04	1499.21	1373.17	1592.94	1523.60
1.1.1 Saving Account	672.54	291.25	261.90	267.26	388.78	293.39	705.88	189.08	248.54	222.35	239.61	360.31
1.1.2 Fixed Account	1882.98	1144.60	918.50	950.21	1146.50	1507.75	1197.24	1159.44	859.72	1101.70	1215.93	1004.51
1.1.2.1 Up to 3 months Fixed Account				19.24	210.00		1.19	53.12		1.68	28.43	38.90
1.1.2.2 3 to 6 months Fixed Account				47.51	398.53		4.00	222.92	14.88	317.41	58.45	145.60
1.1.2.3 6 months to 1 year Fixed Account	1758.47	852.87		432.10	350.30	639.88	954.44	502.55	668.17	366.74	442.98	686.64
1.1.2.4 Above 1 year Fixed Account	124.51	291.73	918.50	451.35	187.67	867.87	237.62	380.85	176.66	415.88	686.07	133.37
1.1.3 Call Deposit	292.68	67.55	239.21	124.50	266.12		51.73	39.52	390.95	49.12	70.42	158.77
1.1.4 Certificate of Deposit												66.97
1.2 On Borrowing	103.46	8.78	10.50	16.76	34.02	7.01	24.83	27.48	11.03	5.34	40.64	14.03
2. Commission Expense						0.24	14.52	1.49				
3. Staff Expense	403.86	267.40	156.69	160.44	247.56	750.80	337.32	148.16	112.56	201.75	246.69	300.74
4. Office Operating Expenses	336.99	185.59	122.20	173.78	206.74	198.21	267.34	152.29	575.12	184.27	203.92	181.94
5. Foreign Exchange Loss				0.10								
5.1 Due to Change in Exchange Rates				0.10								
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense			0.16									11.09
7. Provision for Risk	9.83	114.81	310.85	176.35	301.65	763.10	272.34	71.73	245.70	358.84	6.61	144.21
7.1 Loan loss Provision		114.81	310.85	176.35	301.65	731.31	272.34	61.27	244.79	337.65		144.21
7.1.1 General Loan loss Provision		114.81	230.52	55.79	301.65	214.31	272.34	25.11	34.41	93.86		137.07
7.1.1.1 Pass Loan Loss Provision		114.81	201.37	21.20	301.65	5.54	272.34	20.46	-1.48	53.31		100.63
7.1.1.2 Watch List Provision			29.15	34.59		208.76		4.65	35.89	40.55		36.44
7.1.2 Special Loan Loss Provision			80.34	120.56		517.01		36.15	210.38	243.79		17.40
7.1.3 Additional Loan Loss Provision												-10.26
7.2. Provision for Non-Banking Assets	9.83					31.79		10.46		21.18	6.61	
7.3. Provision for Loss on Investment									0.91			
7.5. Provision for Loss of Other Assets												
8. Loan Written Off		9.47		38.65	0.00							78.49
9. Provision for Staff Bonus	148.85	58.78	35.86	43.29	62.00	44.45	84.51	55.33	61.20	35.76	82.05	85.05
10. Provision for Income Tax	401.89	158.71	107.58	129.86	167.39	132.91	244.99	149.39	183.43	109.67	246.09	218.83
11. Others												
12. Net Profit	780.36	371.69	251.03	251.31	390.58	378.30	600.08	348.57	428.56	247.97	574.38	643.14
Total Expenses	5033.44	2678.63	2414.48	2332.51	3211.33	4076.17	3800.78	2342.48	3116.81	2516.78	2993.32	3201.13
Income												
1. Interest Income	4479.29	2354.86	2061.88	2046.50	2874.14	3372.14	3260.47	2016.02	2246.10	2055.74	2600.90	2665.83
1.1 On Loans and Advances	4284.95	2219.77	1934.12	1943.88	2680.25	3268.54	3078.22	1901.25	2118.90	1907.05	2434.91	2417.89
1.2 On Investment	36.63	96.11	60.14	82.30	116.61	101.57	160.61	106.63	102.18	113.77	139.02	173.32
1.2.1 Government Bonds	36.63	96.11	60.14	80.60	116.61	101.57	160.61	72.88	102.18	81.66	131.49	173.32
1.2.2 Foreign Bonds				1.21						1.73	7.53	
1.2.3 NRB Bonds				0.49				33.75		30.39		
1.2.4 Debenture & Bonds												
1.3 On Agency Balance	9.38				0.91			7.46	2.41			17.72
1.4 On Call Deposit	136.17				62.09		18.40	0.67		29.02	3.69	3.52
1.5 On Others	12.16	38.99	67.63	20.32	14.28	2.03	3.25		22.60	5.89	23.27	53.39
2. Commission and Discount	54.43	140.89	89.60	78.23	235.07	68.92	279.07	44.70	287.56	90.40	129.65	102.25
2.1 Bills Purchase and Discount		0.02		8.49				0.22		12.09		1.18
2.2 Commission	33.25	140.87	33.03	69.74	63.83	64.45	272.80	35.63	284.58	69.04	126.05	97.23
2.3 Others	21.18		56.56		171.24	4.47	6.27	8.85	2.98	9.27	3.59	3.84
3. Exchange Fluctuation Income	105.00	89.08	62.26	84.30	100.25	102.84	139.72	97.77	60.85	72.28	104.20	87.54
3.1 Due to Change in Exchange Rate	-26.06	7.69	12.45		-109.48	44.68	107.13		0.83	2.26	-14.42	1.24
3.2 Due to Foreign Currency Transaction	131.06	81.39	49.81	84.30	209.73	58.17	32.58	97.77	60.02	70.02	118.62	86.29
4. Other Operating Income	363.97	60.32	25.47	72.71	1.87	169.96	20.48	109.14	521.68	121.75	137.37	137.24
5. Non Operating Income	17.07	4.01	2.73	45.76		4.25	27.06	-1.86	0.62	1.68	3.13	12.28
6. Write Back from Provisions for loss		29.42	172.55	5.02		334.11	73.85	76.71		174.92	14.56	196.00
7. Recovery of written-off Loan	13.68	0.06				23.95	0.13					3.44
8. Income from Extra Ordinary transactions											0.08	0.00
9. Net Loss												
Total Income	5033.44	2678.63	2414.48	2332.51	3211.33	4076.17	3800.78	2342.48	3116.81	2516.78	2993.32	3201.13

BFI Name	Janata	Mega	Civil	Century	Sanima	MahilaSamDB	Narayani	Sahayogi	Kannali	Shangrila	Excel	Western
Expenses												
1. Interest Expense	1200.29	1285.98	815.58	1305.96	1549.57	544.21	0.25	77.59	55.44	356.94	75.35	58.34
1.1 On Deposit Liabilities	1192.79	1271.09	797.95	1300.43	1535.16	542.58	0.25	77.59	55.44	356.94	75.17	58.34
1.1.1 Saving Account	255.38	264.08	153.71	228.79	430.79	159.92	0.25	51.10	22.09	104.99	20.79	34.70
1.1.2 Fixed Account	866.99	831.78	507.84	820.28	1009.00	344.99	0.00	24.80	33.35	218.37	48.67	23.63
1.1.2.1 Up to 3 months Fixed Account	214.80				40.73	11.14		0.05		26.75	2.53	
1.1.2.2 3 to 6 months Fixed Account	38.91				105.77	14.47		0.79		34.90	4.72	3.12
1.1.2.3 6 months to 1 year Fixed Account	443.07	831.78	507.84	820.28	3.91	269.03		15.75		118.96	37.10	5.18
1.1.2.4 Above 1 year Fixed Account	170.22				858.59	50.35	0.00	8.21	33.35	37.76	4.32	15.34
1.1.3 Call Deposit	70.42	175.23	136.41	251.37	95.37	37.66		1.69		33.58	5.71	
1.1.4 Certificate of Deposit												
1.2 On Borrowing	7.50	14.89	17.63	5.53	14.41	1.64					0.18	
2. Commission Expense												
3. Staff Expense	193.80	184.75	111.07	166.91	204.58	109.70	0.75	11.10	12.86	59.41	18.87	16.98
4. Office Operating Expenses	162.33	167.80	119.05	141.70	163.00	64.31	1.33	6.44	9.46	55.46	11.58	7.22
5. Foreign Exchange Loss						0.00						
5.1 Due to Change in Exchange Rates						0.00						
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense				0.38						0.02		
7. Provision for Risk	115.84	151.70	172.66	109.72	129.76	100.25		25.93	4.28	90.76	15.19	8.47
7.1 Loan loss Provision	115.84	149.37	171.16	102.69	129.76	97.14		25.93	4.28	90.76	14.31	8.47
7.1.1 General Loan loss Provision	69.07	74.25	31.77	57.88	105.80	68.94		13.99	4.28	28.24	9.27	
7.1.1.1 Pass Loan Loss Provision	31.00	40.93	19.56	21.58	57.26			2.90	4.28	-4.22	3.79	
7.1.1.2 Watch List Provision	38.07	33.32	12.21	36.30	48.53	68.94		11.09		32.46	5.48	
7.1.2 Special Loan Loss Provision	46.76	75.12	139.40	44.81	23.96	28.20		11.94		62.51	5.04	
7.1.3 Additional Loan Loss Provision												8.47
7.2. Provision for Non-Banking Assets								3.11				
7.3. Provision for Loss on Investment		2.33	1.50	7.03							0.88	
7.5. Provision for Loss of Other Assets												
8. Loan Written Off						0.03						
9. Provision for Staff Bonus	40.23	57.55	17.32	27.81	76.97	15.09		1.84	0.12	2.76	5.17	0.86
10. Provision for Income Tax	108.62	172.66	51.97	83.43	207.83	45.27		5.53	0.35	8.27	15.50	2.59
11. Others						2.20						
12. Net Profit	253.44	402.87	121.27	194.67	484.94	105.62		12.89	0.82	19.29	36.16	6.03
Total Expenses	2074.53	2423.32	1408.92	2030.58	2816.65	986.69	2.33	141.32	83.32	592.90	177.81	100.49
Income												
1. Interest Income	1856.03	2213.81	1285.39	1859.01	2468.19	790.92	1.03	123.81	70.23	556.56	155.93	85.33
1.1 On Loans and Advances	1764.55	2073.70	1203.36	1780.28	2308.01	689.24	1.02	104.98	70.61	495.00	147.22	85.33
1.2 On Investment	65.23	107.12	73.30	54.51	144.05	15.60				4.33		
1.2.1 Government Bonds	65.23	11.26	73.30	54.51	144.05					4.33		
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds		73.65				15.60						
1.2.4 Debenture & Bonds		22.21										
1.3 On Agency Balance	1.16	0.38	1.12	18.69		79.68	0.01					
1.4 On Call Deposit		15.24	7.61					18.83	-0.38	54.13	8.71	
1.5 On Others	25.08	17.37		5.52	16.13	6.40				3.10		
2. Commission and Discount	124.16	53.18	20.27	26.47	67.20	2.41		2.02	13.09	3.19	6.78	5.69
2.1 Bills Purchase and Discount		0.73										
2.2 Commission	124.16	52.45	20.27	26.47	67.20	2.41		2.02	0.47	3.18	6.28	5.69
2.3 Others									12.62	0.01	0.50	
3. Exchange Fluctuation Income	58.45	59.85	56.75	55.20	104.44							
3.1 Due to Change in Exchange Rate	166.35		13.04	-2.90	6.13							
3.2 Due to Foreign Currency Transaction	-107.91	59.85	43.71	58.10	98.31							
4. Other Operating Income	28.60	92.98	42.74	72.04	171.24	43.70	0.00	12.53		33.15	11.05	9.46
5. Non Operating Income	3.59	1.00	1.23	9.95	3.14	8.98				0.00	0.13	
6. Write Back from Provisions for loss	3.70	2.51	0.31	7.18	2.44	140.67	0.62	2.96			3.92	
7. Recovery of written-off Loan												
8. Income from Extra Ordinary transactions			2.23	0.74								
9. Net Loss							0.68					
Total Income	2074.53	2423.32	1408.92	2030.58	2816.65	986.69	2.33	141.32	83.32	592.90	177.81	100.49

BFI Name	Deva	Miteri	Tinau	Muktinath	Kankai	Bhargav	Garima	OmDB	Gandaki/DB	Kabelli	Kamana	Corporate
Expenses												
1. Interest Expense	355.14	87.72	112.24	628.13	34.60	70.21	444.08	454.64	498.87	12.51	355.25	1.33
1.1 On Deposit Liabilities	354.50	87.72	112.24	623.71	34.60	70.21	443.98	454.64	498.87	12.51	355.25	1.33
1.1.1 Saving Account	101.74	21.73	37.10	167.23	11.47	27.76	129.18	107.09	122.28	6.31	100.39	0.82
1.1.2 Fixed Account	220.13	59.32	68.66	395.33	17.42	36.60	262.86	307.08	335.86	5.55	219.37	0.25
1.1.2.1 Up to 3 months Fixed Account		2.37		9.93	0.08	0.13	16.30	33.00	25.79	0.09	15.74	
1.1.2.2 3 to 6 months Fixed Account		2.97	0.10	12.01	0.12	6.31	2.46	24.48	24.80	0.13	37.18	
1.1.2.3 6 months to 1 year Fixed Account		20.76	59.33	318.55	13.35	16.96	225.46	229.68	259.12	4.33	134.67	0.25
1.1.2.4 Above 1 year Fixed Account	220.13	33.22	9.23	54.84	3.87	13.20	18.64	19.92	26.15	1.00	31.77	0.00
1.1.3 Call Deposit	32.63	6.66	6.48	61.15	5.71	5.85	51.94	40.47	40.73	0.65	35.50	0.25
1.1.4 Certificate of Deposit												
1.2 On Borrowing	0.64			4.42			0.10					
2. Commission Expense							0.00					
3. Staff Expense	49.85	15.05	17.92	125.30	11.80	11.28	78.71	59.91	83.25	6.29	61.13	3.93
4. Office Operating Expenses	44.78	7.88	8.80	93.47	9.66	7.92	60.30	35.09	43.44	3.12	37.61	2.59
5. Foreign Exchange Loss	0.94											
5.1 Due to Change in Exchange Rates	0.94											
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense	0.67		0.07									
7. Provision for Risk	92.50	7.25	6.99	51.56	12.13	2.59	88.86	66.17	25.12	4.32	76.87	
7.1 Loan loss Provision	92.50	7.25	6.99	51.56	12.13	2.59	88.86	66.17	25.12	4.32	76.87	
7.1.1 General Loan loss Provision	48.38	5.77	3.13	49.93	5.34	2.59	49.98	66.17	17.75	0.91	48.62	
7.1.1.1 Pass Loan Loss Provision	44.77	0.59	2.63	35.04	0.86	2.59	9.76	66.17	10.08	-0.50	-4.69	
7.1.1.2 Watch List Provision	3.60	5.18	0.50	14.90	4.48		40.23		7.67	1.40	53.31	
7.1.2 Special Loan Loss Provision	44.12	1.47	3.86	1.63	6.79		38.88		7.38	3.42	28.18	
7.1.3 Additional Loan Loss Provision											0.07	
7.2. Provision for Non-Banking Assets												
7.3. Provision for Loss on Investment												
7.5. Provision for Loss of Other Assets												
8. Loan Written Off												
9. Provision for Staff Bonus	4.71	3.66	1.14	28.63	0.49		13.12	12.41	14.68	0.68	0.40	
10. Provision for Income Tax	14.13	10.99	3.43	85.88	1.46		39.37	37.22	44.05	2.05	1.21	
11. Others					0.01							
12. Net Profit	32.98	25.64	8.01	200.38	3.41	22.82	91.86	86.84	102.79	4.77	2.82	54.07
Total Expenses	595.71	158.18	158.61	1213.34	73.56	114.82	816.29	752.28	812.21	33.74	535.28	61.91
Income												
1. Interest Income	508.88	143.80	140.68	1053.91	65.83	105.90	744.39	700.59	733.71	30.87	494.92	12.41
1.1 On Loans and Advances	455.48	128.27	126.64	976.51	59.12	87.69	691.68	642.97	674.18	27.00	434.44	3.79
1.2 On Investment	5.88			5.73		0.04	0.18	5.61	5.98			
1.2.1 Government Bonds	5.88			3.47		0.04	0.18	5.61	5.98			
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds				2.26								
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit	47.06	15.53	14.04	70.81	6.71	8.67	51.08	52.01	53.55	3.87	60.48	
1.5 On Others	0.45			0.86		9.50	1.45					8.63
2. Commission and Discount	39.48	1.01	1.26	20.22	0.70	8.92	3.51	6.60	1.78	0.30	4.08	0.16
2.1 Bills Purchase and Discount												
2.2 Commission	3.92	0.77	1.26	20.14	0.70	0.34	3.51	6.60	1.78	0.30	4.08	0.08
2.3 Others	35.57	0.24		0.08		8.59						0.08
3. Exchange Fluctuation Income	1.78			0.24			0.07	0.32				
3.1 Due to Change in Exchange Rate	1.68			0.19			0.07	0.15				
3.2 Due to Foreign Currency Transaction	0.10			0.05				0.17				
4. Other Operating Income	0.00	13.31	12.24	135.85	5.02		58.35	44.77	57.82	1.28	35.95	0.74
5. Non Operating Income		0.06	0.96	2.08					0.55		0.34	
6. Write Back from Provisions for loss	45.44		3.47	1.04	2.01		9.98		18.35	1.29		48.61
7. Recovery of written-off Loan	0.13											
8. Income from Extra Ordinary transactions												
9. Net Loss												
Total Income	595.71	158.18	158.61	1213.34	73.56	114.82	816.29	752.28	812.21	33.74	535.28	61.91

BFI Name	Purnima	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Mission	Sindhu	Sahara	N.Community	Kailash	Salpa
Expenses												
1. Interest Expense	63.86	441.53	40.15	286.84	77.92	489.24	96.86	55.57	12.37	58.09	469.37	7.57
1.1 On Deposit Liabilities	63.86	436.94	40.15	286.84	77.92	489.24	96.86	34.62	12.37	58.09	466.90	7.57
1.1.1 Saving Account	27.99	101.52	13.98	117.30	36.76	106.60	31.64	18.36	9.46	16.32	103.21	6.28
1.1.2 Fixed Account	32.19	259.93	19.20	162.16	30.25	313.73	53.92	8.86	1.17	32.63	284.46	1.04
1.1.2.1 Up to 3 months Fixed Account	5.25	11.60	0.31	2.69	0.86	1.47	0.26	0.30		0.32	17.02	0.07
1.1.2.2 3 to 6 months Fixed Account	1.51	22.21	0.02	4.60	2.01	0.40	0.56	0.82		0.24	63.28	0.25
1.1.2.3 6 months to 1 year Fixed Account	19.98	178.37	14.15	4.70	14.89	42.40	48.22	4.80		26.27	175.34	0.29
1.1.2.4 Above 1 year Fixed Account	5.45	47.75	4.73	150.18	12.49	269.47	4.87	2.93	1.17	5.80	28.81	0.44
1.1.3 Call Deposit	3.68	75.49	6.97	7.38	10.91	68.90	11.30	7.41	1.74	9.15	79.24	0.25
1.1.4 Certificate of Deposit												
1.2 On Borrowing		4.59						20.95			2.47	
2. Commission Expense												
3. Staff Expense	11.10	72.54	6.37	36.73	17.26	65.64	23.46	12.24	3.59	12.41	73.67	5.14
4. Office Operating Expenses	6.34	60.96	7.40	31.15	13.20	52.23	11.74	9.41	6.11	8.87	48.28	0.80
5. Foreign Exchange Loss												
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense											0.12	
7. Provision for Risk	9.24	37.45	4.85	15.58	34.54	120.69	9.58	41.24	0.10	10.48	20.19	3.10
7.1 Loan loss Provision	9.24	35.87	4.85	15.58	33.85	116.15	9.58	4.87	0.10	10.39	11.73	3.10
7.1.1 General Loan loss Provision	5.30	35.87	3.66	13.78		48.58	2.79	2.45	0.10	10.38	11.14	0.97
7.1.1.1 Pass Loan Loss Provision	3.40	35.87	0.40	11.19		30.22	1.79		0.10	4.83	7.26	0.40
7.1.1.2 Watch List Provision	1.90		3.26	2.59		18.36	1.00	2.45		5.55	3.88	0.57
7.1.2 Special Loan Loss Provision	3.94		1.19	1.80		65.35	6.80	2.42		0.02	0.59	2.13
7.1.3 Additional Loan Loss Provision					33.85	2.22						
7.2. Provision for Non-Banking Assets		1.57						36.16				
7.3. Provision for Loss on Investment					0.69	4.54		0.21		0.08	8.46	
7.5. Provision for Loss of Other Assets												
8. Loan Written Off												
9. Provision for Staff Bonus	2.15	9.06	1.23	13.82		11.59	1.56			1.38	16.57	
10. Provision for Income Tax	6.45	27.17	3.68	41.46		34.76	4.68			4.14	49.89	
11. Others		0.03										
12. Net Profit	15.05	63.40	8.58	96.74		81.12	10.92	15.97		9.67	115.80	
Total Expenses	114.19	712.13	72.25	522.33	142.92	855.27	158.80	134.43	22.17	105.05	793.88	16.60
Income												
1. Interest Income	103.34	651.35	66.46	488.16	125.92	693.62	138.63	85.23	18.32	93.37	736.40	12.00
1.1 On Loans and Advances	87.22	584.27	60.25	455.18	110.90	625.59	124.57	52.41	15.06	82.75	676.55	10.64
1.2 On Investment		5.98		15.00	0.26	17.22					6.88	
1.2.1 Government Bonds		5.98		15.00	0.26	17.14					6.88	
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds						0.09						
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit	16.13	61.11	6.21	17.98	13.39	49.35	14.07	11.87	3.26	10.61	52.97	1.36
1.5 On Others		0.00			1.37	1.45		20.95				
2. Commission and Discount	0.30	2.17	0.30	32.28	3.21	1.91	1.22	0.55		0.47	1.65	0.19
2.1 Bills Purchase and Discount												
2.2 Commission	0.30	2.17	0.30	3.83	0.98	1.91	1.22	0.55		0.47	1.65	0.19
2.3 Others				28.45	2.23							
3. Exchange Fluctuation Income		15.94				0.35					0.10	
3.1 Due to Change in Exchange Rate		14.88				0.33						
3.2 Due to Foreign Currency Transaction		1.06				0.02					0.10	
4. Other Operating Income	10.55	42.67	4.49		6.67	37.99	18.94	3.05	3.61	11.08	44.37	1.50
5. Non Operating Income				1.80		1.49					9.90	
6. Write Back from Provisions for loss			1.00	0.08	3.69	109.01		45.60		0.13	1.46	0.26
7. Recovery of written-off Loan						10.90						
8. Income from Extra Ordinary transactions					0.00							
9. Net Loss					3.43				0.23			2.65
Total Income	114.19	712.13	72.25	522.33	142.92	855.27	158.80	134.43	22.17	105.05	793.88	16.60

BFI Name	Sapraikoshi	Green	NFL	NSMFL	Gurkhas	Goodwill	SIFCL	Lalitpur	United FC	General	Progressive	Janaki
Expenses												
1. Interest Expense	34.52	13.44	0.84	0.60	149.71	136.40	95.87	8.39	136.33	55.86	19.40	45.52
1.1 On Deposit Liabilities	34.52	13.44	0.84	0.60	148.17	134.28	94.95	8.39	136.09	55.86	19.40	45.52
1.1.1 Saving Account	8.08	1.26	0.77	0.52	54.25	35.90	8.32	3.92	21.87	14.81	6.75	12.51
1.1.2 Fixed Account	18.12	8.48	0.07		93.92	98.38	86.63	4.47	92.33	41.00	12.65	33.00
1.1.2.1 Up to 3 months Fixed Account		1.73				3.88	1.00	0.19	0.22		0.57	0.05
1.1.2.2 3 to 6 months Fixed Account	6.03	1.05				0.40	0.46	0.27	4.77		0.35	0.06
1.1.2.3 6 months to 1 year Fixed Account	4.79	4.93				66.06	77.47	0.61	78.40		8.24	29.50
1.1.2.4 Above 1 year Fixed Account	7.30	0.78	0.07		93.92	28.04	7.70	3.40	8.93	41.00	3.48	3.39
1.1.3 Call Deposit	8.32	3.70		0.08					21.89	0.05		0.01
1.1.4 Certificate of Deposit												
1.2 On Borrowing					1.54	2.12	0.92		0.24			
2. Commission Expense												
3. Staff Expense	11.94	4.12	1.01	1.07	20.73	18.17	10.76	4.59	22.30	18.30	3.37	3.31
4. Office Operating Expenses	8.62	1.92	1.64	3.26	20.05	17.24	6.64	2.64	15.89	16.68	4.41	2.27
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	16.13	3.91				80.20	5.36	7.27	30.78	76.98	5.92	27.03
7.1 Loan loss Provision	16.07	3.91					5.36	7.27	30.78	76.98	5.92	27.03
7.1.1 General Loan loss Provision	9.09	1.65					5.36		-0.73	6.08		12.08
7.1.1.1 Pass Loan Loss Provision	1.59	0.15					5.36		-1.36	1.71		
7.1.1.2 Watch List Provision	7.50	1.50							0.64	4.37		12.08
7.1.2 Special Loan Loss Provision	6.98	2.27							31.51	70.90		14.95
7.1.3 Additional Loan Loss Provision								7.27			5.92	
7.2. Provision for Non-Banking Assets						80.20						
7.3. Provision for Loss on Investment	0.06											
7.5. Provision for Loss of Other Assets												
8. Loan Written Off									0.00	2.32		
9. Provision for Staff Bonus					3.32	1.66	4.00			0.58		1.23
10. Provision for Income Tax					20.83	4.49	10.81			1.73		3.69
11. Others										0.07		
12. Net Profit	2.55	3.63	14.54	1.29	12.40	10.46	25.23		2.88	4.04	24.95	8.60
Total Expenses	73.75	27.02	18.03	6.21	227.04	268.62	158.67	22.88	208.17	176.55	58.04	91.65
Income												
1. Interest Income	58.61	25.50	7.22	2.22	155.43	194.95	148.26	9.86	197.87	83.60	17.96	70.24
1.1 On Loans and Advances	50.82	19.85	7.22		122.26	174.83	131.32	6.39	184.38	71.52	17.96	59.77
1.2 On Investment				0.26	2.37	2.57	1.67		3.04	2.56		
1.2.1 Government Bonds				0.26	2.37	2.57	1.67		3.04	2.56		
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	7.80	5.65		1.96	30.80	17.55	15.28	3.48	9.28	9.52		10.47
1.5 On Others									1.17			
2. Commission and Discount	0.14	0.04			0.53	0.55	0.25		0.44	0.20	2.27	0.01
2.1 Bills Purchase and Discount												
2.2 Commission	0.14	0.04			0.53	0.55	0.25		0.25	0.20	0.02	0.00
2.3 Others									0.19		2.25	0.00
3. Exchange Fluctuation Income												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
4. Other Operating Income	5.26	1.47	0.00		6.25	23.56	10.16	0.58	9.87	3.18		5.28
5. Non Operating Income				3.99	4.51			0.01			6.49	0.12
6. Write Back from Provisions for loss	9.75		10.81		60.31	49.57		0.90		89.58		12.66
7. Recovery of written-off Loan											4.62	3.34
8. Income from Extra Ordinary transactions											26.70	
9. Net Loss								11.54				
Total Income	73.75	27.02	18.03	6.21	227.04	268.62	158.67	22.88	208.17	176.55	58.04	91.65

BFI Name	Pokhara	Central	Arun	Multipurpose	Srijana	WMBFL	CMBFCL	Crystal	Ganeshwori	ICFC	Kuber	Manjushree
Expenses												
1. Interest Expense	102.87	79.57	7.51	4.25	133.11	0.18	1.25	0.17	80.41	202.03	0.67	169.30
1.1 On Deposit Liabilities	102.20	79.57	7.51	4.25	133.11	0.18	1.02	0.17	80.25	195.97	0.67	168.69
1.1.1 Saving Account	24.58	27.60	2.72	0.00	52.34	0.18	0.05	0.17	23.35	44.73	0.45	53.64
1.1.2 Fixed Account	71.86	51.98	4.79	4.25	61.81				56.90	139.68	0.18	115.06
1.1.2.1 Up to 3 months Fixed Account	1.07	0.56			5.61				1.37	12.18		5.74
1.1.2.2 3 to 6 months Fixed Account	14.90	0.63			6.34				1.40	3.15	0.00	15.92
1.1.2.3 6 months to 1 year Fixed Account	51.44	41.90	0.12		43.52				41.59	110.64	0.17	68.85
1.1.2.4 Above 1 year Fixed Account	4.45	8.88	4.67	4.25	6.35				12.54	13.70	0.00	24.55
1.1.3 Call Deposit	5.76				18.96		0.97			11.55	0.04	
1.1.4 Certificate of Deposit												
1.2 On Borrowing	0.67						0.23		0.16	6.07		0.61
2. Commission Expense					0.58							
3. Staff Expense	18.49	10.73	3.59	0.96	17.56	1.28	1.36	0.30	7.55	27.51	3.88	17.66
4. Office Operating Expenses	13.84	5.23	4.35	1.17	10.20	1.63	0.81	0.29	5.76	21.86	4.25	13.29
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	9.76	1.81	40.87	2.11	37.94				15.28	5.37	6.37	8.98
7.1 Loan loss Provision	9.76	1.81	40.73	2.11	37.94				6.71	5.37	0.32	8.98
7.1.1 General Loan loss Provision	6.37	1.81	3.07	1.36	17.93				6.71	3.87	0.32	8.98
7.1.1.1 Pass Loan Loss Provision	3.38	1.81	3.07		1.52				6.71		0.32	8.98
7.1.1.2 Watch List Provision	3.00			1.36	16.42					3.87		
7.1.2 Special Loan Loss Provision	3.38		37.66	0.75	20.00					1.49		
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets			0.14									
7.3. Provision for Loss on Investment									8.58			
7.5. Provision for Loss of Other Assets											6.05	
8. Loan Written Off						28.61						
9. Provision for Staff Bonus	2.69	1.05								5.90		1.52
10. Provision for Income Tax	8.08	3.15								17.71		4.57
11. Others												
12. Net Profit	18.86	7.35	4.15	0.94	7.38	7.16		0.01	18.14	41.33		10.67
Total Expenses	174.60	108.90	60.47	9.45	206.77	38.87	3.42	0.76	127.14	321.71	15.17	226.01
Income												
1. Interest Income	159.03	99.87	11.26	8.14	180.03	1.05		0.01	114.54	283.52	1.98	216.50
1.1 On Loans and Advances	141.18	82.25	11.26	8.14	150.24	0.03			99.53	248.06	0.80	184.11
1.2 On Investment	2.60	2.22							1.31	6.57		1.21
1.2.1 Government Bonds	2.60									6.57		
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds		2.22										1.21
1.2.4 Debenture & Bonds									1.31			
1.3 On Agency Balance										28.90		
1.4 On Call Deposit	15.25	15.39			29.79	1.02			12.81		1.18	
1.5 On Others								0.01	0.89			31.17
2. Commission and Discount	0.11	0.27	1.78	0.70					0.54	3.92	0.01	9.51
2.1 Bills Purchase and Discount												
2.2 Commission	0.11	0.27	0.06	0.70					0.48	3.92	0.01	1.28
2.3 Others			1.72						0.06			8.23
3. Exchange Fluctuation Income												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
4. Other Operating Income	11.34	8.16	6.70		17.56	0.00	0.00		8.68	15.89	0.33	
5. Non Operating Income	0.18								0.22	7.52	0.00	
6. Write Back from Provisions for loss	3.94	0.60	40.73	0.60	9.17	37.81	0.54		3.16	10.82	1.87	
7. Recovery of written-off Loan										0.04		
8. Income from Extra Ordinary transactions												
9. Net Loss							2.58	0.75			10.98	
Total Income	174.60	108.90	60.47	9.45	206.77	38.87	3.42	0.76	127.14	321.71	15.17	226.01

BFI Name	Jebils	Reliance
Expenses		
1. Interest Expense	28.78	92.41
1.1 On Deposit Liabilities	28.78	92.41
1.1.1 Saving Account	3.09	32.84
1.1.2 Fixed Account	24.50	59.58
1.1.2.1 Up to 3 months Fixed Account	1.30	0.48
1.1.2.2 3 to 6 months Fixed Account	0.60	9.40
1.1.2.3 6 months to 1 year Fixed Account	12.62	27.71
1.1.2.4 Above 1 year Fixed Account	9.98	21.98
1.1.3 Call Deposit	1.18	
1.1.4 Certificate of Deposit		
1.2 On Borrowing		
2. Commission Expense		
3. Staff Expense	4.71	11.15
4. Office Operating Expenses	3.38	9.35
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	6.51	27.73
7.1 Loan loss Provision	1.87	27.73
7.1.1 General Loan loss Provision	0.04	15.14
7.1.1.1 Pass Loan Loss Provision	0.04	
7.1.1.2 Watch List Provision		15.14
7.1.2 Special Loan Loss Provision	1.83	12.59
7.1.3 Additional Loan Loss Provision		
7.2. Provision for Non-Banking Assets		
7.3. Provision for Loss on Investment	4.65	
7.5. Provision for Loss of Other Assets	0.00	
8. Loan Written Off		
9. Provision for Staff Bonus	0.14	
10. Provision for Income Tax	0.27	
11. Others		
12. Net Profit	1.14	
Total Expenses	44.92	140.64
Income		
1. Interest Income	39.61	115.45
1.1 On Loans and Advances	34.05	99.19
1.2 On Investment	0.95	0.74
1.2.1 Government Bonds	0.95	0.74
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	4.17	15.52
1.5 On Others	0.45	
2. Commission and Discount	0.03	0.18
2.1 Bills Purchase and Discount		
2.2 Commission	0.03	0.18
2.3 Others		
3. Exchange Fluctuation Income		
3.1 Due to Change in Exchange Rate		
3.2 Due to Foreign Currency Transaction		
4. Other Operating Income	3.06	7.56
5. Non Operating Income	0.44	0.55
6. Write Back from Provisions for loss	1.78	1.96
7. Recovery of written-off Loan		
8. Income from Extra Ordinary transactions	0.01	
9. Net Loss	0.00	14.93
Total Income	44.92	140.64

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC
Sector Wise												
Agricultural and Forest Related	5181.26	8988.65	4164.09	4945.95	2484.88	4983.58	2460.00	947.92	4333.77	3725.61	3147.47	8274.08
Fishery Related	268.73	543.96	29.38	39.67		1.54		27.42	11.24	49.93	86.81	127.47
Mining Related	711.55	66.57	188.17	487.09				504.33		12.40	411.96	
Manufacturing (Producing) Related	14204.30	12483.57	38780.98	38147.03	8114.80	34155.22	24791.96	7577.05	13884.21	14836.70	10819.76	14730.94
Construction	9635.49	15369.51	1540.70	7874.42	11439.30	4359.23	2695.68	4739.90	14827.61	4256.56	7649.79	23184.00
Electricity, Gas and Water	5611.91	3408.89	6889.71	9523.37	44.20	1224.67	2205.00	1577.40	3707.19	2585.31	2361.54	1096.68
Metal Products, Mach. & Ele. Eqp.	1538.51	1433.31	809.48	305.39	1903.15	2621.91	2942.44	635.12	2063.42	1015.95	1309.94	243.63
Tras., Com. and Public Utilities	1886.55	2447.18	1148.91	4636.67	85.43	3162.59	1873.63	946.08	3617.21	1651.65	3088.56	299.16
Wholesaler & Retailer	15634.95	38752.37	33680.98	27911.67	14026.23	16826.06	19943.49	8640.96	28245.48	19956.98	10361.16	35457.49
Finance, Insurance and Real Estate	6618.87	11256.49	7559.73	6736.88	2248.52	11130.60	5054.47	4659.16	11687.77	7764.63	3002.44	14316.01
Hotel or Restaurant	2587.21	5953.75	2759.91	8369.49	187.01	5487.48	2617.09	1574.34	3238.49	2705.39	1756.24	5226.09
Other Services	2375.72	3355.25	2734.10	9216.52	287.81	4034.96	1404.39	10332.54	2391.89	5166.54	2373.51	4376.19
Consumption Loans	10368.79	14092.01	5197.32	2610.20	4986.59	3179.44	1110.48	1857.06	4582.54	7383.92	1921.35	12067.60
Local Government		216.60		383.43	138.81	255.20						
Others	4927.75	2753.35	19981.69	5214.78	1815.04	3326.33	17027.91	3066.57	10051.79	2271.21	9219.57	19460.99
TOTAL sectorwise	81551.58	121121.46	125465.15	126402.56	47761.79	94748.81	84126.54	47085.84	102642.59	73382.76	57510.11	138860.33

Product Wise

Term Loan	18928.09	15195.87	20788.84	34802.38	2225.32	15295.14	10014.74	7139.22	16478.03	11553.89	8555.71	21364.83
Overdraft	14141.12	20257.60	14938.84	17834.49	2443.08	9028.53	741.25	7590.14	18443.92	23176.62	14665.33	32273.68
Trust Receipt Loan / Import Loan	1407.53	754.15	12307.12	17188.99	6415.47	15194.88	8108.25	2556.02	5289.60	2685.87	2156.88	1402.74
Demand & Other Working Capital Loan	12295.08	42910.04	38552.02	36418.02	11301.32	31140.26	36906.17	9100.05	17684.40	10937.76	8224.01	20463.54
Res. Per. H. Loan (Up to Rs. 15 mil.)	5374.80	11026.84	8973.30	2044.58	8220.53	4359.23	2263.28	3926.23	14827.61	3760.22	4091.23	18586.89
Real Estate Loan	2206.92	5745.73	4163.14	5168.13	3086.61	3721.37	4594.55	2474.76	4817.86	3869.08	664.93	11330.04
Margin Nature Loan	2005.01	2077.18	1910.35	806.03		1150.28		370.80	923.75	630.54	819.07	1427.47
Hire Purchase Loan	2759.25	5554.03	2737.07	3506.08	4727.93	6574.89	1741.22	6712.21	6560.57	7240.54	5779.77	9964.65
Deprived Sector Loan	7306.73	6496.76	5933.64	6089.21	2400.47	4294.08	4637.35	2367.02	7811.68	3337.48	2822.08	12034.61
Bills Purchased	2.80	57.76	254.80	793.02	32.06	83.05	1.26	407.22	124.27	970.21	8.96	
Other Product	15124.26	11045.50	14906.04	1751.63	6909.00	3907.08	15118.48	4442.17	9680.89	5220.56	9722.15	10011.87
Total Product wise Loan	81551.58	121121.46	125465.15	126402.56	47761.79	94748.81	84126.54	47085.84	102642.59	73382.76	57510.11	138860.33

Collateral Wise

Gold and Silver	8257.50	9833.28	496.22	807.53			0.36	407.99		75.93	74.40	546.46
Government Securities	107.82	235.78	4.41	1.18					0.41	124.40		8.91
Non Governmental Securities	0.09	1927.06	3427.27	806.03		908.95		629.09	974.55	353.66	819.07	1427.47
Fixed Deposit Receipts	343.79	442.90	717.39	452.08	397.21	1131.66	767.08	310.05	1162.71	457.60	363.53	424.12
Own	333.95	442.90	334.58	452.08	143.75	1131.66	767.08	308.53	1162.71	457.60	363.53	424.12
Other Licences Institutions	9.84		382.81		253.46			1.52				
Collateral of Properties	67683.12	104767.08	106209.41	102713.81	41955.48	88676.43	73174.40	43319.27	88665.92	66831.63	52212.77	128800.10
Fixed Assets	65582.90	104735.03	54796.94	83572.16	31622.02	87445.07	66930.00	41737.60	53487.18	61973.90	49609.60	87205.85
Current Assets	2100.23	32.05	51412.47	19141.65	10333.46	1231.35	6244.39	1581.67	35178.74	4857.72	2603.17	41594.25
Against security of Bill		52.01	7324.52	374.24		83.05	892.42	446.78	3574.47	536.55	970.46	
Domestic Bills		19.22	8.10	42.04		28.57		382.59				
Foreign Bills		32.79	7316.42	332.20		54.48	892.42	64.19	3574.47	536.55	970.46	
Against Guarantee	756.44	3779.70	1705.30	6149.30	1183.55	3874.49	4530.93	1797.96	6975.54	4992.19	2255.36	7323.60
Government Guarantee	40.76	1.20	0.81	383.43	138.81		156.12	91.30	198.74	2.17	74.74	216.53
Institutional Guarantee	670.28	3763.66	1662.99	3787.48	1044.74		4374.81	1614.32	5464.88	2989.56	2179.97	7107.07
Personal Guarantee	3.62	12.17	41.50	1007.46				92.34	1311.92		0.65	
Collective Guarantee	0.01	2.67										
Int. Rtd. Foreign Bank's Guarantee	41.78		0.00	970.93		132.72				843.78		
Other Guarantee						3741.77				1156.68		
Credit Card			386.15	33.53	183.77	74.22			11.99	10.80		86.82
Others	4402.81	83.65	5194.47	15064.86	4041.78		4761.35	174.69	1277.01		814.53	242.85
Total	81551.58	121121.46	125465.15	126402.56	47761.79	94748.81	84126.54	47085.84	102642.59	73382.76	57510.11	138860.33

Statement of Credit as on Bhadau end, 2075(Mid-Sept, 2018)

BFI Name	MBL	Kumari	Laxmi	SBL	AODBNL	Global	Citizens	Prime	Sunrise	NMB	PRA BHU	Janata
Sector Wise												
Agricultural and Forest Related	2236.38	1156.79	2621.99	1872.35	24648.51	2701.12	1654.55	1640.93	4454.83	1431.42	4665.80	3391.64
Fishery Related	122.64	95.26	70.66	18.54	763.71	22.06	76.02	17.74	112.17	30.39		82.66
Mining Related	32.39	960.83	85.28	480.50	147.41	113.39	509.04	153.59	39.67	66.46		10.01
Manufacturing (Producing) Related	13376.63	17109.92	11756.64	16387.29	8877.05	17433.14	8836.16	12364.23	8488.96	18893.66	11938.50	13112.36
Construction	5821.13	8218.04	13284.51	4035.46	5899.50	13246.14	3016.95	8437.75	12230.80	10859.32	13083.95	5448.90
Electricity, Gas and Water	2544.97	2672.66	2786.94	3696.06	398.76	6028.13	3591.67	5916.12	2014.57	4785.00	3374.62	2735.53
Metal Products, Mach. & Ele. Eqp.	518.94	1432.30	3201.60	1192.72	181.42	1246.64	165.33	446.99	785.60	1006.63	413.89	328.78
Tras., Com. and Public Utilities	2144.88	3347.34	5578.14	7131.68	759.13	1057.06	1624.12	2079.87	337.23	2180.44	2705.40	789.18
Wholesaler & Retailer	17955.52	10918.08	11124.60	18664.53	23865.57	25894.50	11581.32	10300.71	13885.37	22683.58	15220.42	13758.40
Finance, Insurance and Real Estate	8588.92	4478.68	4005.30	7386.27	111.86	5405.13	5207.05	12028.84	5768.02	6858.43	10049.10	2581.64
Hotel or Restaurant	1875.87	2367.48	2785.09	3400.92	3491.67	4079.05	1089.64	2839.93	3332.11	4326.01	4953.39	1823.10
Other Services	5530.46	2787.65	2784.03	3145.14	2951.65	5045.16	3540.61	2459.39	3967.09	2475.84	7021.17	2921.04
Consumption Loans	3688.40	3659.12	3980.92	2892.71	920.29	5667.95	5967.50	8021.27	4475.81	3629.75	6586.74	3402.81
Local Government	129.84	1.17	136.67	140.57	0.20	97.39						
Others	6541.74	9429.73	784.76	20740.48	28774.09	12013.66	13534.39	6100.15	6933.34	3967.00	5778.36	8376.55
TOTAL sectorwise	71108.72	68635.05	64987.11	91185.22	101790.84	100050.52	60394.35	72807.51	66825.58	83193.92	85791.34	58762.58

Product Wise

Term Loan	10279.96	16118.60	15199.10	19968.49	10533.69	14083.80	11218.03	11227.98	9653.82	15149.06	23051.27	11258.28
Overdraft	5728.57	15546.91	4927.94	21338.88	9284.84	23331.02	8981.92	14004.49	12943.83	3362.16	10555.92	13707.69
Trust Receipt Loan / Import Loan	3400.67	3921.81	4620.01	4675.34	34.63	6086.81	1260.42	1458.79	2006.11	5378.25	2787.62	2812.75
Demand & Other Working Capital Loan	9136.10	13844.84	15410.05	15252.64	67933.99	24167.27	8445.32	10403.00	10869.34	19034.58	14338.87	8359.60
Res. Per. H. Loan (Up to Rs. 15 mil.)	5819.89	5832.62	3161.76	4327.69	5326.90	9264.23	3923.94	4274.54	8603.37	8677.01	9951.55	3177.55
Real Estate Loan	4563.27	2249.19	1826.30	7490.61	534.20	3594.01	6826.88	6849.42	3794.20	3464.54	5382.24	2424.04
Margin Nature Loan	317.59	2713.61	1470.39	2064.29		1726.11	2507.64	2047.82	1764.00	552.72	2656.35	530.23
Hire Purchase Loan	6662.86	3567.10	3353.15	9132.46	751.90	7199.70	5296.66	4547.06	5086.07	4590.56	7085.91	3939.88
Deprived Sector Loan	3302.88	3002.64	3490.77	4862.70	7235.43	4743.39	3239.41	3563.92	3167.12	4282.96	4920.78	2756.37
Bills Purchased		12.61	24.72	29.70			127.34	242.12	496.81		2.52	
Other Product	21896.93	1825.11	11502.93	2042.40	155.25	5854.17	8566.78	14188.37	8440.90	18702.08	5058.32	9796.17
Total Product wise Loan	71108.72	68635.05	64987.11	91185.22	101790.84	100050.52	60394.35	72807.51	66825.58	83193.92	85791.34	58762.58

Collateral Wise

Gold and Silver	40.60	11.94	497.40		66.72	0.33	2233.04	4422.05	0.35		80.73	143.09
Government Securities		0.77		2.56			2.45	3.32		0.90	11.10	
Non Governmental Securities		2316.79		2044.53		161.24	2507.70	2133.57	1860.17	595.87	2666.37	581.80
Fixed Deposit Receipts	355.80	255.70	574.40	604.22	683.60	742.73	474.69	432.09	478.54	376.29	605.45	271.52
Own	354.80	230.26	574.40	601.22	683.60	742.73	472.40	432.09	478.54	376.29	605.45	271.52
Other Licences Institutions	1.00	25.44		3.00			2.29					
Collateral of Properties	67448.57	61080.26	60114.89	81930.01	101040.52	85261.94	50281.44	59082.17	62583.36	81045.77	74831.78	56303.01
Fixed Assets	33773.90	58921.31	45224.84	50160.17	101040.52	43706.58	33781.98	58734.09	58548.62	66946.45	72161.58	46167.11
Current Assets	33674.67	2158.95	14890.05	31769.84		41555.36	16499.46	348.08	4034.74	14099.31	2670.21	10135.91
Against security of Bill		66.77		2403.95			1272.34			3.93	1522.53	
Domestic Bills		0.97		328.17			26.10				51.46	
Foreign Bills		65.80		2075.78			1246.24			3.93	1471.07	
Against Guarantee	298.41	2344.86	136.67	2459.23		426.63	86.03	5249.25	1053.34	919.68	5067.06	1143.17
Government Guarantee	133.23	151.19	136.67	135.05				140.92		83.00	124.97	16.00
Institutional Guarantee		1928.93		2288.88			3.60	4556.28	1006.70	393.33	4022.41	1109.68
Personal Guarantee	165.18	225.02		26.52		424.14	82.43	549.27	42.72	379.03	627.06	17.50
Collective Guarantee						2.49				64.32	292.62	
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee		39.73		8.77			0.00	2.78	3.91			
Credit Card	37.77	16.40	38.57	114.55		195.12	37.49	83.29	23.49	12.91		
Others	2927.58	2541.56	3625.18	1626.18		13262.53	3499.16	1401.77	826.34	238.57	1006.31	319.99
Total	71108.72	68635.05	64987.11	91185.22	101790.84	100050.52	60394.35	72807.51	66825.58	83193.92	85791.34	58762.58

BFI Name	Mega	Civil	Century	Sanima	MahalaxmiDB	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western	Deva
Sector Wise												
Agricultural and Forest Related	1633.78	2035.86	1841.77	1451.90	286.19	0.88	282.95	230.78	557.13	245.45	275.55	916.29
Fishery Related	34.84	10.79	33.88	23.62	17.80		11.83		11.98	3.37		19.08
Mining Related	132.73	30.56	450.98	197.84	177.71				42.15			
Manufacturing (Producing) Related	11132.34	10628.77	13893.23	11023.98	1323.39		210.77	68.45	685.58	564.79	158.12	778.49
Construction	3163.66	2871.02	5777.19	7086.90	1553.77	2.20	82.37	50.67	2076.20	817.00	187.19	2456.91
Electricity,Gas and Water	1666.61	2141.66	2062.36	3533.60	538.29		2.04		177.67			662.34
Metal Products, Mach. & Ele. Eqp.	477.49	366.21	901.80	1315.68	123.35				173.43	13.88		119.36
Tras., Com. and Public Utilities	1134.78	1462.60	640.02	4578.74	1228.87	3.95	70.79	222.84	1114.59	82.77	100.60	1085.00
Wholesaler & Retailer	15688.21	9492.11	10646.95	16051.34	2623.66	1.17	1241.28	325.81	2328.46	1224.55	680.95	1797.21
Finance, Insurance and Real Estate	8338.93	4818.22	6701.82	2910.05	2347.50		124.17		1236.51	541.07		960.72
Hotel or Restaurant	3839.47	1333.73	2898.35	2673.00	1731.91	3.66	21.12		563.93	177.97	116.29	299.62
Other Services	1481.04	1997.12	1934.28	2531.54	248.69		68.36	608.11	779.86	279.60	94.44	583.74
Consumption Loans	3720.73	3072.94	4306.06	2390.89	4633.40		40.04	35.57	809.99	205.85	39.88	1423.36
Local Government					924.83				3.34			10.33
Others	9778.04	2850.91	6040.54	19480.31	5076.30	3.06	1245.69		4501.42	598.76	1028.88	3551.59
TOTAL sectorwise	62222.63	43112.48	58129.22	75249.38	22835.65	14.91	3401.43	1542.22	15062.22	4755.07	2681.91	14664.04

Product Wise

Term Loan	11104.18	8598.02	15823.16	12383.95	4945.85	0.90		394.26	4838.58	1196.20	901.00	1403.59
Overdraft	15041.89	7220.22	12647.10	8105.54	7563.93	3.06		615.92	4138.00	851.92	1206.67	970.30
Trust Receipt Loan / Import Loan	2865.47	5350.99	1692.72	1571.82								
Demand & Other Working Capital Loan	11574.91	9140.40	11362.13	14835.62		1.17	1444.57			1009.01	101.24	292.95
Res. Per. H. Loan (Up to Rs. 15 mil.)	3360.44	1940.24	3697.94	5249.33	2360.88	2.20	44.46	50.67	1482.70	635.86	187.19	1763.73
Real Estate Loan	5352.03	2403.53	4330.15	6179.29	2044.03		154.01		1299.44	474.42		1236.34
Margin Nature Loan	486.06	1122.46	1195.95	345.72	971.18				294.06	45.28		806.66
Hire Purchase Loan	4900.87	2674.52	2792.88	5089.98	2636.80	3.95	25.56	222.84	1764.56	109.67	100.60	1516.94
Deprived Sector Loan	3775.46	2380.44	2570.34	3530.16	1300.13	3.63	161.87	82.09	907.54	214.20	139.12	614.12
Bills Purchased		8.00	3.80	44.89								
Other Product	3761.33	2273.67	2013.06	17913.08	1012.86		1570.95	176.45	337.33	218.52	46.09	6059.42
Total Product wise Loan	62222.63	43112.48	58129.22	75249.38	22835.65	14.91	3401.43	1542.22	15062.22	4755.07	2681.91	14664.04

Collateral Wise

Gold and Silver	64.52	246.84	66.67	118.81	597.94				15.16	137.93		324.34
Government Securities	3.38		2.23	1.10	0.15							9.00
Non Governmental Securities	709.59	1122.46	1333.80	2.30	986.23				268.96	28.29		798.82
Fixed Deposit Receipts	273.56	142.57	329.08	641.07	400.46		40.04	35.57	160.09	20.01	39.88	139.55
Own	273.11	142.57	329.08	641.07	400.46		40.04	35.57	160.09	20.01	39.88	139.55
Other Licences Institutions	0.45											
Collateral of Properties	57671.02	39879.99	54395.21	71184.88	19852.07	12.19	3359.38	1506.66	14191.94	4568.83	2642.03	12570.42
Fixed Assets	54504.31	39625.70	39571.79	62972.42	19852.07	12.19	3359.38	1506.66	14191.94	4568.83	2642.03	12570.42
Current Assets	3166.71	254.29	14823.42	8212.47								
Against security of Bill	1.60		14.78	926.61								
Domestic Bills			14.78									
Foreign Bills	1.60			926.61								
Against Guarantee	3070.89	1496.71	1904.13	66.61	991.88	2.72			400.96			641.15
Government Guarantee		16.73				2.72			3.34			10.33
Institutional Guarantee	2807.24	1260.11	1883.82		991.88				190.25			466.55
Personal Guarantee	127.28		19.73	1.54					81.34			91.24
Collective Guarantee	136.37	182.89	0.58						126.03			73.03
Int. Rtd. Foreign Bank's Guarantee				34.90								
Other Guarantee		36.98		30.17								
Credit Card	45.17		15.40	31.59								
Others	382.91	223.92	67.92	2276.40	6.92		2.01		25.10	0.01		180.76
Total	62222.63	43112.48	58129.22	75249.38	22835.65	14.91	3401.43	1542.22	15062.22	4755.07	2681.91	14664.04

BFI Name	Miteri	Tinau	Mukhtmath	Kankai	Bhargav	Garima	OmDB	GandakiDB	Kabeli	Kamana	Corporate	Purnima	Jyoti
Sector Wise													
Agricultural and Forest Related	258.33	443.21	4169.18	208.92	199.88	862.63	602.71	668.85	131.05	712.19	5.91	230.38	925.37
Fishery Related	2.73	5.01	48.03	0.61	3.74	19.78	5.94	40.79		50.45	1.91		
Mining Related	2.49	13.66				15.19	4.40						218.27
Manufacturing (Producing) Related	306.92	167.67	1203.07	44.99	180.11	890.30	776.75	1100.03	0.77	1087.17	114.22	145.47	1258.15
Construction	535.70	465.71	5082.25	255.34	356.04	3058.05	4243.15	3364.73	130.37	1707.95	78.92	294.91	2121.38
Electricity, Gas and Water	1.28		116.74	2.45	8.97	63.40	157.55	29.34		0.76			525.07
Metal Products, Mach. & Ele. Eqp.	33.97	29.82	172.83	22.63		192.06	165.96	262.10	0.40	445.38	5.93		213.10
Tras., Com. and Public Utilities	182.04	356.64	3426.06	21.21	191.91	2446.62	2282.02	1532.28	46.65	928.15	11.68	193.00	1380.50
Wholesaler & Retailer	420.09	1053.53	5430.87	378.16	797.30	1900.59	2136.65	2920.81	174.84	2660.78	10.88	704.15	3383.97
Finance, Insurance and Real Estate	118.57	443.63	1695.50	68.04		606.07	1279.14	1221.07	10.00	1005.76	5.40	137.18	916.86
Hotel or Restaurant	70.05	169.47	1261.71	37.46	50.04	700.06	872.18	1106.78	24.35	463.99	0.50	43.27	375.58
Other Services	58.48	293.84	228.15	27.07	101.49	274.26	540.20	480.97	24.66	602.79		51.06	344.80
Consumption Loans	177.85	158.30	1314.34	124.12	56.41	1610.34	1521.17	1207.50	123.25	790.39	12.48	178.00	2088.49
Local Government	1.50			0.46		0.03							4.60
Others	1152.71	579.20	4701.52	561.50	706.20	8173.95	4456.93	7308.14	91.58	3728.36	36.16	849.03	4022.67
TOTAL sectorwise	3322.70	4179.67	28850.25	1752.98	2652.10	20813.34	19044.75	21243.37	757.92	14184.12	284.01	2826.44	17778.81

Product Wise

Term Loan	41.78	612.04	5271.12	602.47	900.87	6352.51	1987.47	1392.78	256.61	4872.47	19.53		3822.86
Overdraft	447.00	1452.01	5184.52	517.91	902.77	5334.50	1863.20	8305.29		3974.08	81.32	272.79	5841.54
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan			36.50			14.36	290.56		193.23	13.83	68.98	822.88	
Res. Per. H. Loan (Up to Rs. 15 mil.)	458.34	488.12	3901.16	193.21	328.04	2321.16	3057.01	2542.43	73.18	1321.23	64.75	294.91	1673.22
Real Estate Loan	121.45	284.04	1668.04	96.39		981.31	2229.44	1855.33		978.15	5.40	137.18	901.25
Margin Nature Loan		1.87	482.29			123.20	229.08	64.73		18.32		0.25	953.58
Hire Purchase Loan	261.25	251.90	3369.28	75.14	190.98	3378.18	2683.91	2097.89	46.14	1659.21	30.08	301.20	1644.68
Deprived Sector Loan	173.71	249.80	7975.23	79.91	210.06	1226.69	892.29	1020.92	41.90	913.38	9.99	143.24	929.94
Bills Purchased											0.70		
Other Product	1819.16	839.90	962.10	187.96	119.39	1081.42	5811.79	3964.00	146.86	433.44	3.26	854.00	2011.75
Total Product wise Loan	3322.70	4179.67	28850.25	1752.98	2652.10	20813.34	19044.75	21243.37	757.92	14184.12	284.01	2826.44	17778.81

Collateral Wise

Gold and Silver	68.17	81.81	139.21			756.58	756.97	554.36	110.17	284.38		19.22	255.34
Government Securities			9.00										
Non Governmental Securities		1.87	482.29			122.13	229.08			18.32		0.25	946.88
Fixed Deposit Receipts	42.85	47.87	337.62	28.79	36.27	248.47	224.59	238.39	5.64	110.23	0.47	50.33	121.35
Own	42.85	47.87	337.62	28.79	36.27	248.47	224.59	238.39	5.64	110.23	0.47	50.33	121.35
Other Licences Institutions													
Collateral of Properties	3210.17	3972.40	22210.51	1723.73	2595.69	19219.42	17412.53	19804.39	642.11	13090.90	280.59	2756.64	15601.68
Fixed Assets	3210.17	3972.40	22201.37	1723.73	2595.69	19219.42	17412.53	19804.39	642.11	13090.90	280.59	2756.64	15597.97
Current Assets			9.14										3.71
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee		75.72	5595.69			466.73	421.58	581.49		349.95			831.21
Government Guarantee						0.30	4.07	2.69		1.73			4.60
Institutional Guarantee		75.72				50.00	285.00	333.07					526.23
Personal Guarantee			283.33			1.51	20.01	245.73		16.26			122.69
Collective Guarantee			5312.36			414.92	112.51			331.96			177.69
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others	1.50		75.93	0.46	20.14			64.73		330.33	2.95		22.35
Total	3322.70	4179.67	28850.25	1752.98	2652.10	20813.34	19044.75	21243.37	757.92	14184.12	284.01	2826.44	17778.81

BFI Name	Harno	Shine	Kanchan	LumbiniDB	Mission	Sindhu	Sahara	N.Community	Kailash	Salpa	Saptakoshi	Green	NFL
Sector Wise													
Agricultural and Forest Related	264.02	987.23	256.23	658.11	733.37	39.40	39.64	321.83	295.92	96.26	490.56	77.18	
Fishery Related	1.31	78.06	2.02	32.45	9.50		2.75		48.68	1.49			
Mining Related	2.19			67.42	96.73								
Manufacturing (Producing) Related	111.59	1980.49	272.31	956.65	47.03	8.36	24.77	469.99	1093.45	43.63		10.20	
Construction	306.26	1372.87	258.91	2358.81	141.94	412.45	10.17	371.99	2680.18		70.85	2.91	33.18
Electricity,Gas and Water			0.35	1827.72					857.25				
Metal Products, Mach. & Ele. Eqp.	39.95		25.72	61.19	14.79			35.96	339.28	3.97	2.17		
Tras., Com. and Public Utilities	241.13	805.96	246.30	1057.39	379.55	324.28	6.77	175.13	1748.04	1.50		92.69	0.36
Wholesaler & Retailer	142.40	3455.17	1444.74	3108.88	937.31	354.18	88.48	374.88	2554.12	54.16	432.15	75.64	40.87
Finance, Insurance and Real Estate	35.37	757.70	276.99	2956.82	75.30	109.76		275.87	2538.83		75.16	52.00	
Hotel or Restaurant	40.59	952.53	115.50	585.56	164.30	36.70	3.75	41.08	1010.41	34.89	5.81	28.25	
Other Services	8.80	890.45	281.24	1472.20	351.20	8.20	10.43	46.41	518.74	4.04	6.58	19.52	
Consumption Loans	43.47	553.26	64.44	1866.84	152.46	66.84	4.66	48.44	806.95	2.58	53.42	76.19	0.17
Local Government										0.08			
Others	550.46	1738.22	548.68	3072.53	760.41	154.26	224.29	481.44	6437.00	59.49	269.15	209.81	62.21
TOTAL sectorwise	1787.55	13571.94	3793.44	20082.57	3863.88	1514.42	415.70	2643.02	20928.86	302.09	1405.85	644.39	136.79

Product Wise

Term Loan	242.28	2772.41	339.28	3733.93	473.46	151.69		761.99	2751.46	100.36	660.59	161.20	
Overdraft	328.93	644.09	1406.34	4473.97	1308.51	223.00		992.29	4982.60	102.47	420.75	212.45	
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	0.99	4712.49	61.23	376.33		217.84	376.18	4.37	274.83				40.87
Res. Per. H. Loan (Up to Rs. 15 mil.)	241.99	1127.54	270.70	1738.93	67.92	412.45		295.68	2593.20		70.85	25.63	27.56
Real Estate Loan		1003.03	10.46	2182.48	68.67			123.62	2492.10		75.16		22.72
Margin Nature Loan	10.00	11.65	17.99	703.82		11.58			848.37			19.86	0.17
Hire Purchase Loan	251.70	1204.40	276.47	1575.33	375.31	314.70	3.59	187.48	2404.73		15.90	101.50	0.36
Deprived Sector Loan	98.40	597.34	525.79	2143.34	764.57	123.11	21.68	236.13	939.13	28.16	121.09	74.55	
Bills Purchased													
Other Product	613.26	1499.00	885.17	3154.44	805.44	60.06	14.26	41.46	3642.44	71.10	41.51	49.20	45.11
Total Product wise Loan	1787.55	13571.94	3793.44	20082.57	3863.88	1514.42	415.70	2643.02	20928.86	302.09	1405.85	644.39	136.79

Collateral Wise

Gold and Silver	38.41			13.30	13.37	47.14			196.14				27.28
Government Securities													19.86
Non Governmental Securities	10.00			703.82		11.58			848.37				
Fixed Deposit Receipts	6.62	143.18	41.35	761.55	51.63	8.11	1.07	20.86	179.05	0.15	37.52	19.33	
Own	6.42	143.18	41.35	761.55	51.63	8.11	1.07	20.86	179.05	0.15	37.52	19.33	
Other Licences Institutions	0.20												
Collateral of Properties	1707.50	13191.48	3496.72	17395.92	3035.08	1447.58	414.64	2469.88	19036.68	301.94	1368.33	531.92	136.62
Fixed Assets	1707.50	13191.48	3496.72	17395.92	3035.08	1447.58	414.64	2469.88	19036.68	301.94	1368.33	531.92	136.62
Current Assets													
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	19.51	225.64	237.87	1207.00	763.80			152.28	668.18				
Government Guarantee				17.19					14.45				
Institutional Guarantee		212.58		1177.69				152.25	578.40				
Personal Guarantee	19.51			3.35					75.34				
Collective Guarantee		13.06	237.87	8.77	763.80			0.04					
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others	5.50	11.65	17.50	0.99					0.44			46.00	0.17
Total	1787.55	13571.94	3793.44	20082.57	3863.88	1514.42	415.70	2643.02	20928.86	302.09	1405.85	644.39	136.79

BFI Name	NSMFL	Gurkhas	Goodwill	SIFCL	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose
Sector Wise													
Agricultural and Forest Related	0.52	116.32	783.52	421.39	5.50	97.09	277.57	66.50	77.00	104.40	253.81	5.10	130.08
Fishery Related				15.15			4.14			3.56	5.29		
Mining Related				3.63	4.12		1.39				8.01		
Manufacturing (Producing) Related	61.10	109.57		123.94		402.71	126.31	16.11	110.56	142.20	117.31		1.06
Construction	20.02	515.21	1515.22	997.18	24.40	582.73	96.18	73.08	104.85	518.64	707.42	93.99	38.03
Electricity, Gas and Water													
Metal Products, Mach. & Ele. Eqp.	3.45		22.25	24.67		664.64	70.60	4.28			104.90		
Tras., Com. and Public Utilities		298.85	483.81	152.90		1324.61	523.39	69.86		477.17	242.53		
Wholesaler & Retailer	33.33	389.46	1578.23	549.97	108.91	260.47	224.41	63.39	779.22	1000.24	188.55	37.02	12.12
Finance, Insurance and Real Estate	40.31	417.31		338.39	114.52	89.93	134.38	48.97	179.96	551.51	111.21		
Hotel or Restaurant	27.50	189.76	73.30	65.36			86.11	59.82	60.74	177.62	49.05		
Other Services		245.91	64.48	589.46	137.59		24.94	33.42	42.60	114.63	97.67		7.55
Consumption Loans	146.94	796.78	251.82	164.68	39.74	332.53	92.59	22.07	38.37	35.14	115.70	25.53	10.60
Local Government	33.18						4.02						
Others	1965.35	1258.59	174.84	431.32	80.58	1467.78	332.31	153.08	426.53	1281.91	813.72	173.41	11.37
TOTAL sectorwise	2331.70	4337.78	4947.46	3878.05	515.35	5222.48	1998.33	610.60	1819.84	4407.04	2815.16	335.04	210.80

Product Wise

Term Loan	125.37	69.64	2165.19	886.34	108.91	259.54	435.29	172.17	858.26	1091.00	112.14		
Overdraft							38.94			49.16			
Trust Receipt Loan / Import Loan								5.00					
Demand & Other Working Capital Loan	227.18	650.84		450.44		250.66	192.71	42.83		1162.88	515.77	37.02	12.12
Res. Per. H. Loan (Up to Rs. 15 mil.)	20.02	515.21	1303.77	760.33	24.40	492.60	476.05	12.63	104.85	446.84	707.42		38.03
Real Estate Loan	1765.88	217.67	267.52	546.08	114.52	436.72	219.31	46.77	282.35	414.38	19.10	142.61	
Margin Nature Loan	26.19	249.16	174.84	97.51	22.58	239.91	20.72	7.26		13.12	9.73		
Hire Purchase Loan	124.30	384.61	500.82	164.32	15.64	2140.61	171.50	70.28	7.65	477.17	257.14	23.23	1.46
Deprived Sector Loan	33.18	209.05	222.66	158.22	7.95	263.71	94.66	38.49	73.85	240.20	119.84	6.80	11.37
Bills Purchased													
Other Product	9.57	2041.60	312.66	814.81	221.35	1138.74	349.15	215.17	492.87	512.28	1074.04	125.39	147.82
Total Product wise Loan	2331.70	4337.78	4947.46	3878.05	515.35	5222.48	1998.33	610.60	1819.84	4407.04	2815.16	335.04	210.80

Collateral Wise

Gold and Silver		411.64	160.01			42.95					3.57		
Government Securities							3.70						
Non Governmental Securities	26.19	249.16		97.51	22.58		21.03	7.67			9.73		
Fixed Deposit Receipts	0.05	43.33	91.82	44.07	1.52	38.91	53.24	6.42	30.72	35.14	44.96	2.30	7.05
Own	0.05	43.33	91.82	44.07	1.52	38.91	53.24	6.42	30.72	35.14	44.96	2.30	7.05
Other Licences Institutions													
Collateral of Properties	484.02	3304.90	4501.55	3600.97	281.04	4805.87	1828.61	545.85	1787.11	4051.05	2674.50	159.34	203.75
Fixed Assets	484.02	3304.90	4501.55	3600.97	154.55	4805.87	1828.61	545.85	1787.11	4051.05	2674.50	159.34	203.75
Current Assets					126.49								
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	83.27	328.75	19.24	135.50		89.93	36.63	47.45		307.73	0.40		
Government Guarantee	33.18												
Institutional Guarantee		199.64		135.50		89.93	30.00	40.59		204.38	0.40		
Personal Guarantee	50.09	129.11					6.63	3.99		103.35			
Collective Guarantee													
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee			19.24					2.87					
Credit Card													
Others	1738.17		174.84		210.21	244.82	55.12	3.21	2.01	13.12	82.00	173.41	
Total	2331.70	4337.78	4947.46	3878.05	515.35	5222.48	1998.33	610.60	1819.84	4407.04	2815.16	335.04	210.80

BFI Name	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori	ICFC	Kuber	Manjushree	Jebbis	Reliance
Sector Wise										
Agricultural and Forest Related	890.64		323.47		54.58	244.18		110.84	29.68	47.87
Fishery Related					6.05	19.61		4.93		
Mining Related					0.22	2.94				1.02
Manufacturing (Producing) Related		2.29	585.38		94.47	434.98		143.15	5.80	238.08
Construction	79.16	39.47			680.06	159.95		1519.38	289.10	415.30
Electricity, Gas and Water					0.50	60.60		114.16		35.01
Metal Products, Mach. & Ele. Eqp.					6.85	19.71		129.56	12.41	94.26
Tras., Com. and Public Utilities		5.09	2.94		105.56	56.65		407.45	136.48	770.81
Wholesaler & Retailer	477.27	30.00	111.00		167.43	1035.87	9.37	545.99	39.62	189.24
Finance, Insurance and Real Estate	170.25	26.61			407.62	1545.29	22.88	458.30	61.07	320.71
Hotel or Restaurant	7.95		74.77		203.51	375.69	0.48	155.78	59.54	158.76
Other Services	5.67	0.13			44.12	257.75		153.39	9.83	95.09
Consumption Loans	137.05	4.44	1.82	9.44	343.71	315.54	4.97	570.57	312.06	155.38
Local Government										
Others	2199.55	69.96	596.16	311.19	611.48	2494.05	33.66	1147.93	365.76	744.74
TOTAL sectorwise	3967.55	177.98	1695.54	320.62	2726.15	7022.80	71.36	5461.44	1321.35	3266.27

Product Wise

Term Loan	477.27	41.19	964.99	201.27	302.13	1229.39	9.37	1448.70	37.94	
Overdraft	36.63									
Trust Receipt Loan / Import Loan										
Demand & Other Working Capital Loan		56.29	149.60	16.79	86.84	3395.72		659.82	50.35	53.26
Res. Per. H. Loan (Up to Rs. 15 mil.)	79.16				481.08	704.38	23.36	1498.69	229.36	411.44
Real Estate Loan	178.23	10.43	465.19	99.83	354.13	486.68		331.99	206.19	340.94
Margin Nature Loan	0.39	34.50		0.02	204.06	321.59		262.86	260.77	122.15
Hire Purchase Loan	62.23	9.60	2.54	2.72	97.26	304.01	4.97	401.52	190.76	779.88
Deprived Sector Loan	333.96	2.69			256.48	493.73		341.37	60.16	165.24
Bills Purchased							2.60			
Other Product	2799.68	23.27	113.22		944.17	87.30	31.06	516.49	285.82	1393.37
Total Product wise Loan	3967.55	177.98	1695.54	320.62	2726.15	7022.80	71.36	5461.44	1321.35	3266.27

Collateral Wise

Gold and Silver										
Government Securities										
Non Governmental Securities		14.50						262.86	260.77	
Fixed Deposit Receipts	74.82			6.70	79.54	87.30		37.61	47.76	25.32
Own	74.82			6.70	79.54	87.30		37.61	47.76	25.32
Other Licences Institutions										
Collateral of Properties	232.49	133.98	1695.54	313.90	2272.85	6148.59	68.76	4732.93	934.10	2855.26
Fixed Assets	232.49	133.98	1695.54	313.90	2272.85	6148.59	68.76	4732.93	934.10	2855.26
Current Assets										
Against security of Bill							2.60			
Domestic Bills							2.60			
Foreign Bills										
Against Guarantee		29.41			190.00	460.00		415.10	78.72	255.52
Government Guarantee										
Institutional Guarantee		22.63			190.00	444.24		145.00	52.50	153.00
Personal Guarantee		6.78				15.76		270.10	26.18	1.62
Collective Guarantee									0.04	
Int. Rtd. Foreign Bank's Guarantee										
Other Guarantee										100.90
Credit Card										
Others	3660.25	0.09		0.02	183.75	326.90		12.93		130.18
Total	3967.55	177.98	1695.54	320.62	2726.15	7022.80	71.36	5461.44	1321.35	3266.27

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Sept	Mid-Oct	% change		
	2016	2017	2018	2018	2018	2/1	3/2	5/4
	2	3	3	4	5			
1 CAPITAL FUND	8684.9	12592.8	17420.2	21911.0	22266.5	45.00	38.33	1.62
a. Paid-up Capital	5436.5	7721.3	11159.1	11478.6	11810.9	82.78	42.03	2.90
b. Statutory Reserves	1214.8	1747.6	2450.9	2693.1	2841.2	132.25	43.86	5.50
c. Retained Earning	363.6	1179.5	1379.0	5264.8	4647.6	64.85	224.37	-11.72
d. Others Reserves	1670.0	1944.5	2431.3	2474.5	2966.7	35.47	16.44	19.89
2 BORROWINGS	52434.4	66772.7	87707.0	88546.9	96368.3	87.95	27.35	8.83
a. NRB	91.1	554.8	2069.5	2332.1	7069.6	-82.69	508.74	203.14
f. Others	52343.3	66217.9	85637.4	86214.8	89298.7	91.24	26.51	3.58
3 DEPOSITS	24095.3	34344.1	49548.6	51330.5	53484.2	119.02	42.53	4.20
4 BILLS PAYABLE	0.8	2.0	1.3	1.3	0.9	0.00	163.52	-28.49
5 OTHER LIABILITIES	7205.0	10366.3	13551.5	15487.0	14816.8	90.74	43.88	-4.33
a. Loan Loss Provision	1345.6	1716.1	2390.8	2524.0	2680.6	62.23	27.53	6.20
b. Interest Suspense a/c	652.7	938.5	1121.4	1245.2	1128.5	37.42	43.79	-9.38
c. Others	5206.8	7711.8	10039.4	11717.7	11007.8	110.54	48.11	-6.06
6 RECONCILIATION A/c	5031.9	5779.8	3480.3	1938.2	2010.5	362.41	14.86	3.73
7 PROFIT & LOSS A/c	3318.2	3907.2	4038.7	1090.6	1155.2	125.15	17.75	5.93
Total	100770.6	133765.0	175747.6	180305.5	190102.5	100.78	32.74	5.43
Assets								
1 LIQUID FUNDS	11096.2	12497.7	16314.2	16445.4	17304.5	54.05	12.63	5.22
a. Cash Balance	75.5	93.9	147.3	213.3	88.8	92.39	24.35	-58.38
b. Bank Balance	6327.0	6243.3	9189.8	11353.1	8956.7	70.51	-1.32	-21.11
c. Money at Call	4693.6	6160.5	6977.2	4878.9	8259.0	35.93	31.25	69.28
2 INVESTMENT IN SECURITIES EX	38.7	42.7	42.7	42.7	42.7	-66.67	10.33	0.00
3 SHARE & OTHER INVESTMEN	2809.8	2658.1	2564.7	4471.6	5665.1	-2.92	-5.40	26.69
4 LOANS & ADVANCES	77232.9	106540.9	145943.8	149900.4	157844.6	116.40	37.95	5.30
Institutional	19194.3	24131.1	30596.9	30273.8	30796.7	94.60	25.72	1.73
Individual	58038.6	82409.8	115346.8	119626.7	127047.9	124.73	41.99	6.20
5 FIXED ASSETS	961.1	1219.2	1471.9	1518.8	1567.1	53.92	26.85	3.18
6 OTHER ASSETS	3598.2	4766.1	5735.3	5952.0	5701.1	44.77	32.46	-4.22
7 EXPENSES NOT WRITTEN OFF	4.5	11.2	7.1	7.7	7.8	-52.58	149.58	0.87
8 NON BANKING ASSETS	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00
9 RECONCILIATION A/c	5017.3	5959.5	3609.0	1869.0	1924.8	362.34	18.78	2.99
10 PROFIT & LOSS A/c	11.9	69.6	56.6	97.8	44.7	-85.45	484.89	-54.24
Total	100770.6	133765.0	175745.2	180305.5	190102.5	100.78	32.74	5.43
Profit & Loss A/c Expenses								
1 INTEREST EXPENSES	3494.31	5937.76	11759.20	1703.53	3622.41	77.57	69.93	112.64
2 COMMISSION/FEE EXPENSES	0.01	0.21	3.12	0.01	0.01	-99.98	2474.30	58.16
3 EMPLOYEE EXPENSES	2671.95	3619.07	4735.39	822.03	1480.48	82.46	35.45	80.10
4 OFFICE OPERATING EXPENSES	1505.00	1231.78	1594.42	249.90	397.64	206.23	-18.15	59.12
5 NON OPERATING EXPENSES	4.81	0.80	9.27	3.96	0.89	0.00	-83.33	-77.51
6 PROVISION FOR RISK	560.23	641.44	1048.32	183.85	371.02	197.73	14.50	101.80
7 LOAN WRITTEN OFF	0.00	2.97	0.82	0.00	0.00	-100.00	0.00	0.00
8 EXTRAORDINARY EXPENSES	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
9 PROVISION FOR STAFF BONUS	314.96	518.61	546.76	137.54	148.91	207.19	64.66	8.27
10 PROVISION FOR INCOME TAX	946.11	1561.02	1663.47	412.23	446.52	212.89	64.99	8.32
11 NET PROFIT	3374.46	3901.54	4013.38	1011.66	1097.10	135.06	15.62	8.44
TOTAL EXPENSES	12871.83	17415.23	25374.17	4524.72	7564.98	114.55	35.30	67.19
Income								
1. INTEREST INCOME	11628.63	15659.24	22236.28	3981.10	6597.22	115.76	34.66	65.71
2. COMMISSION & DISCOUNT	286.71	409.62	546.27	99.22	175.15	119.13	42.87	76.53
3 OTHER OPERATING INCOME	684.42	1000.22	2048.87	387.77	669.24	124.52	46.14	72.59
4 NON OPERATING INCOME	34.47	50.76	142.21	4.50	5.91	-14.15	47.24	31.33
5 PROVISION FOR WRITTEN BACK	222.11	241.31	364.35	35.71	94.40	151.48	8.65	164.38
6 RECOVERY FOR WRITE BACK	4.63	2.99	5.18	0.07	0.09	134.91	-35.39	32.77
7 INCOME FOR EXTRA ORDINARY EXPENSES	0.01	0.00	0.00	0.00	0.00	-88.62	-100.00	0.00
8 NET LOSS	10.85	51.08	31.00	16.35	23.79	-75.15	370.64	45.50
TOTAL INCOME	12871.83	17415.23	25374.17	4524.72	7565.79	114.55	35.30	67.21
Miscellaneous Information								
No. of Total Staffs	7132	8903	11552	12401	12807	61.91	24.83	3.27
No. of Total Branches	1378	1895	2448	2597	2651	60.05	37.52	2.08
No. of Total Centers	100794	132355	172788	181381	187684	69.74	31.31	3.48
No. of Total Groups	366540	455206	562425	593344	610687	25.43	24.19	2.92
No. of Total Passive Groups	4601	4942	5762	5676	5826	-49.65	7.41	2.64
No. of Total Members	1898891	2338046	2856380	2955122	3034436	17.77	23.13	2.68
No. of Total Passive Members	32378	37050	51516	54378	#VALUE!	-51.27	14.43	0.00
No. of Total Borrowers	1296303	1576155	1853417	1883460	1984729	17.62	21.59	5.38
No. of Total Overdue Borrowers	44861	44281	56824	67563	71668	46.33	-1.29	6.08
No. of Total Saving Members	1873432	2368500	3010166	2960646	3020289	56.32	26.43	2.01
Total Saving Amount (Rs million)	24111.28	34583.36	49548.56	51325.92	53484.86	119.18	43.43	4.21

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	1	Taplejung	14	1	0	15	130213	8681
2	1	Panchthar	20	3	2	25	196176	7847
3	1	Ilam	29	10	2	41	307355	7496
4	1	Jhapa	102	43	8	153	901293	5891
5	1	Sankhuwasabha	21	0	0	21	156829	7468
6	1	Bhojpur	23	0	1	24	162370	6765
7	1	Terhathum	14	3	0	17	101126	5949
8	1	Dhankuta	18	6	2	26	169615	6524
9	1	Morang	113	43	11	167	1065566	6381
10	1	Sunsari	87	23	11	121	879907	7272
11	1	Solukhumbu	12	0	0	12	103339	8612
12	1	Khotang	13	6	0	19	181912	9574
13	1	Okhaldhunga	14	5	0	19	150962	7945
14	1	Udayapur	26	1	1	28	347842	12423
	Total		506	144	38	688	4854506	7056
15	2	Saptari	33	2	8	43	695329	16170
16	2	Siraha	55	7	1	63	689412	10943
17	2	Dhanusa	55	10	2	67	823110	12285
18	2	Mahottari	40	12	1	53	691715	13051
19	2	Sarlahi	43	9	0	52	867173	16676
20	2	Rautahat	39	6	0	45	808456	17966
21	2	Bara	50	7	2	59	797741	13521
22	2	Parsa	55	11	4	70	689852	9855
	Total		370	64	18	452	6062788	13413
23	3	Dolakha	22	3	0	25	187299	7492
24	3	Ramechhap	19	1	0	20	207691	10385
25	3	Sindhuli	22	3	0	25	308078	12323
26	3	Rasuwa	20	1	1	22	44719	2033
27	3	Dhading	34	19	0	53	350560	6614
28	3	Nuwakot	27	11	1	39	285627	7324
29	3	Sindhupalchok	27	12	1	40	293316	7333
30	3	Kavrepalanchok	57	13	5	75	398357	5311
31	3	Kathmandu	511	99	39	649	2127543	3278
32	3	Lalitpur	110	19	7	136	549519	4041
33	3	Bhaktapur	49	11	4	64	355104	5548
34	3	Makwanpur	46	16	3	65	453030	6970
35	3	Chitawan	105	63	11	179	671183	3750
	Total		1049	271	72	1392	6232027	4477
36	4	Gorkha	22	12	1	35	252888	7225
37	4	Manang	6	3	0	9	6380	709
38	4	Lamjung	26	8	2	36	171204	4756
39	4	Kaski	110	87	13	210	565455	2693
40	4	Tanahu	48	34	1	83	341516	4115
41	4	Syangja	30	26	2	58	260768	4496
42	4	Mustang	9	4	0	13	11982	922
43	4	Baglung	35	11	0	46	280597	6100
44	4	Parbat	18	13	0	31	148257	4782
45	4	Myagdi	19	7	1	27	111753	4139
46	4	Nawalparasi East	39	24	5	68	343620	5053
	Total		362	229	25	616	2494421	4049

47	5	Gulmi	23	15	0	38	262251	6901
48	5	Palpa	35	10	0	45	251714	5594
49	5	Rupandehi	139	100	12	251	1026124	4088
50	5	Kapilbastu	39	19	4	62	647707	10447
51	5	Arghakhanchi	19	7	0	26	201683	7757
52	5	Pyuthan	16	11	0	27	239450	8869
53	5	Rolpa	12	2	0	14	235109	16794
54	5	Rukum East	4	0	0	4	57237	14309
55	5	Dang	58	43	4	105	627774	5979
56	5	Banke	67	35	5	107	581546	5435
57	5	Bardiya	23	17	0	40	468462	11712
58	5	Nawalparasi West	32	22	2	56	366006	6536
Total			467	281	27	775	4965063	6407
59	6	Rukum West	16	1	1	18	167224	9290
60	6	Salyan	20	4	1	25	266009	10640
61	6	Surkhet	38	6	2	46	403384	8769
62	6	Dailekh	17	0	0	17	289889	17052
63	6	Jajarkot	7	1	0	8	192590	24074
64	6	Dolpa	6	0	0	6	41122	6854
65	6	Jumla	15	1	0	16	121660	7604
66	6	Kalikot	11	0	0	11	154533	14048
67	6	Mugu	5	0	0	5	62106	12421
68	6	Humla	8	0	0	8	57077	7135
Total			143	13	4	160	1588371	9927
69	7	Doti	15	2	0	17	213557	12562
70	7	Bajhang	14	1	0	15	216195	14413
71	7	Kailali	82	26	2	110	910991	8282
72	7	Bajura	7	1	0	8	151034	18879
73	7	Achham	12	3	0	15	281290	18753
74	7	Kanchanpur	37	18	0	55	512379	9316
75	7	Darchula	12	1	0	13	142132	10933
76	7	Baitadi	11	1	0	12	263182	21932
77	7	Dadeldhura	17	2	0	19	154958	8156
Total			207	55	2	264	2845717	
Grand Total			3104	1057	186	4347	29042894	

Bank/BFI Class	A	B	C [#]	D [§]	Total
No. of BFIs	28	33	24	69	154
No. of Branches	3104	1057	186	2651	6998
Population per Branch*					4150

Province	A	B	C	Total
1	506	144	38	688
2	370	64	18	452
3	1049	271	72	1392
4	362	229	25	616
5	467	281	27	775
6	143	13	4	160
7	207	55	2	264
Total	3104	1057	186	4347

* Population 29,042,894 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 Jul, 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 Jul, 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 Jul, 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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Saun, 2015 (Mid Aug, 2018)				Bhadau, 2015 (Mid Sep, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	10.50	4.27	796558.23	1.25	10.00	4.06	803408.71
2	Fixed:	0.04	22.00	9.84	1071415.46	1.00	22.00	9.98	1085241.74
2.1	up to 1 month	3.25	16.00	10.24	30390.80	2.00	21.00	9.53	34008.81
2.2	1-3 months	0.10	21.00	9.37	84401.27	1.75	16.00	9.47	91558.14
2.3	3-6 months	0.10	13.50	10.57	118136.25	2.00	13.50	9.91	116334.22
2.4	6-12 months	0.06	22.00	9.90	472577.77	1.00	22.00	10.01	488374.18
2.5	1-2 yrs	0.04	14.00	9.49	260001.48	2.50	14.00	10.18	241481.36
2.6	2 yrs and above	0.10	21.00	9.92	105907.90	3.00	21.00	10.02	113485.04
3	Call	0.05	12.00	4.22	292097.36	0.05	15.00	3.63	307298.25
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	7.69	3998.06	3.25	10.00	7.70	4009.35
6	Non interest bearing deposits	0.00	0.00	0.00	212279.06	0.00	0.00	0.00	217963.34
6.1	Current	0.00	0.00	0.00	188942.02	0.00	0.00	0.00	193345.22
6.2	Margin	0.00	0.00	0.00	22090.57	0.00	0.00	0.00	23155.45
6.3	Other	0.00	0.00	0.00	1246.47	0.00	0.00	0.00	1462.66
	Aggregate	0.04	22.00	6.40	2376348.16	0.05	22.00	6.30	2417921.40

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2015 (Mid Aug, 2018)				Bhadau, 2015 (Mid Sep, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	21.66	12.43	99693.85	2.25	20.00	12.46	109057.00
2	Fishery Related	4.50	18.00	12.15	2480.96	4.50	18.00	12.05	2616.94
3	Mining Related	8.00	19.44	12.65	3795.07	8.00	19.44	12.54	4301.32
4	Agriculture, Forestry & Beverage Production Related	4.50	20.60	12.24	110543.65	4.05	20.60	12.08	121004.21
5	Non Food Production Related	3.00	20.00	11.93	232013.88	3.00	21.06	11.89	260713.42
6	Construction	2.00	21.60	12.65	217080.00	2.00	21.60	12.29	226767.66
7	Electricity, Gas and Water	2.25	18.00	11.52	77145.98	2.25	18.00	11.42	84848.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.16	12.26	27784.40	4.50	20.53	12.28	27845.52
9	Transport, Communication and Public Utilities	3.43	24.00	12.73	55579.36	3.43	24.00	12.73	58894.49
10	Wholesaler & Retailer	0.50	21.60	12.49	449358.81	0.50	22.38	12.36	493446.11
11	Finance, Insurance and Real Estate	1.75	19.50	12.25	169896.37	1.75	19.50	11.70	176984.66
12	Hotel or Restaurant	4.50	21.60	12.32	77703.83	4.50	21.60	12.24	82417.35
13	Other Services	3.00	21.60	12.57	90243.74	4.50	21.60	12.44	95950.81
14	Consumption Loans	1.50	30.00	12.92	132970.54	1.50	30.00	12.83	134334.76
15	Local Government	3.00	13.50	3.43	1499.92	3.00	13.50	3.43	1499.92
16	Others	2.00	22.00	12.84	332775.87	2.00	21.00	13.10	251328.84
	Aggregate	0.50	30.00	12.45	2080566.22	0.50	30.00	12.31	2132011.50

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2015 (Mid Aug, 2018)				Bhadau, 2015 (Mid Sep, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	12.03	371125.24	2.25	22.00	11.96	378505.37
2	Overdraft	0.50	22.00	12.93	344194.13	0.50	21.60	12.76	351228.00
3	Trust Receipt Loan / Import Loan	3.40	20.39	10.42	77780.99	3.40	20.39	10.52	81475.04
4	Demand & Other Working Capital Loan	1.15	21.60	12.26	491133.25	4.50	22.38	12.13	506505.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	19.00	12.60	168660.29	2.00	19.95	12.05	171269.18
6	Real Estate Loan	2.00	20.53	13.09	115915.71	2.00	20.53	12.99	116250.69
7	Margin Nature Loan	7.00	18.01	12.85	32400.66	7.00	18.01	12.72	33172.96
8	Hire Purchase Loan	1.50	24.00	13.24	139170.99	1.50	24.00	13.22	139944.21
9	Deprived Sector Loan	1.75	21.00	11.52	110907.42	1.75	21.00	11.22	114856.28
10	Bills Purchased	10.00	16.67	5.29	2829.25	10.00	16.67	4.70	3335.60
11	Other Product	2.00	30.00	13.35	226448.31	2.00	30.00	13.23	235468.89
	Aggregate	0.50	30.00	12.48	2080566.23	0.50	30.00	12.32	2132011.49

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Ashoj, 2075 (Mid Oct, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	10.50	4.29	830350.09
2	Fixed:	1.00	22.00	10.25	1109822.75
2.1	up to 1 month	2.00	21.00	9.37	43896.17
2.2	1-3 months	1.75	16.00	9.90	84687.72
2.3	3-6 months	1.00	13.50	10.27	131019.89
2.4	6-12 months	2.50	22.00	10.34	483516.18
2.5	1-2 yrs	2.50	14.00	10.43	249645.94
2.6	2 yrs and above	3.00	21.00	10.02	117056.85
3	Call	0.05	12.00	4.01	281677.88
4	Certificate of Deposits	0.00	0.00	0.00	0.00
5	Other	3.25	10.00	7.31	4445.56
6	Non interest bearing deposits	0.00	0.00	0.00	223341.45
6.1	Current	0.00	0.00	0.00	194119.76
6.2	Margin	0.00	0.00	0.00	23965.59
6.3	Other	0.00	0.00	0.00	5256.11
	Aggregate	0.05	22.00	6.57	2449637.73

Overall Summary of Interest Rate on LCY Sectorwise Credit		Ashoj, 2075 (Mid Oct, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	21.00	12.54	112334.29
2	Fishery Related	4.50	18.00	12.07	2701.11
3	Mining Related	8.00	19.44	12.20	4440.02
4	Agriculture, Forestry & Beverage Production Related	4.13	21.00	12.31	123968.83
5	Non Food Production Related	3.60	21.18	11.68	274822.02
6	Construction	2.00	21.60	12.26	230053.41
7	Electricity, Gas and Water	2.25	18.00	11.51	89570.27
8	Metal Products, Machinery & Electronic Equipment & Assemblage	2.00	20.00	12.35	29189.28
9	Transport, Communication and Public Utilities	4.50	24.00	12.75	60731.05
10	Wholesaler & Retailer	2.25	22.38	12.13	514785.14
11	Finance, Insurance and Real Estate	1.75	21.00	11.74	187273.81
12	Hotel or Restaurant	4.50	21.60	12.29	86291.73
13	Other Services	4.50	21.60	12.34	98307.25
14	Consumption Loans	1.50	30.00	12.75	135685.42
15	Local Government	3.00	13.50	3.43	1499.88
16	Others	2.00	24.00	13.23	260102.90
	Aggregate	1.50	30.00	12.26	2211756.41

Overall Summary of Interest Rate on LCY Productwise Credit		Ashoj, 2075 (Mid Oct, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.00	22.00	11.96	389289.85
2	Overdraft	2.00	24.00	12.81	362044.83
3	Trust Receipt Loan / Import Loan	4.00	20.39	10.45	83045.80
4	Demand & Other Working Capital Loan	2.25	22.38	11.93	538446.71
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	21.00	12.02	174043.75
6	Real Estate Loan	2.00	21.00	12.95	119107.03
7	Margin Nature Loan	7.00	18.01	12.75	33621.42
8	Hire Purchase Loan	1.50	24.00	12.98	140529.79
9	Deprived Sector Loan	1.75	21.00	11.28	126355.86
10	Bills Purchased	10.00	19.29	4.69	3619.96
11	Other Product	4.50	30.00	13.08	241651.40
	Aggregate	1.50	30.00	12.24	2211756.41

Annex-I

Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banijya Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Bank Ltd.	NIBL
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Nepal Bangladesh Bank Ltd.	NBB
9	Everest Bank Ltd.	EBL	10	Bank of Kathmandu Lumbini Ltd.	BOK
11	Nepal Credit and Commerce Bank Ltd.	NCC	12	NIC ASIA Bank Ltd.	NIC
13	Machhapuchhre Bank Ltd.	MBL	14	Kumari Bank Ltd.	Kumari
15	Laxmi Bank Ltd.	Laxmi	16	Siddhartha Bank Ltd.	SBL
17	Agriculture Development Bank Ltd.	ADBNL	18	Global IME Bank Ltd.	Global
19	Citizens Bank International Ltd.	Citizens	20	Prime Commercial Bank Ltd.	Prime
21	Sunrise Bank Ltd.	Sunrise	22	NMB Bank Ltd.	NMB
23	Prabhu Bank Ltd.	PRABHU	24	Janata Bank Nepal Ltd.	Janata
25	Mega Bank Nepal Ltd.	Mega	26	Civil Bank Ltd.	Civil
27	Century Commercial Bank Ltd.	Century	28	Sanima Bank Ltd.	Sanima
B. Development Banks					
1	Mahalaxmi Bikas Bank Ltd.	MahalaxmiDB	2	Narayani Development Bank Ltd.	Narayani
3	Sahayogi Bikas Bank Ltd.	Sahayogi	4	Karnali Bikash Bank Ltd.	Karnali
5	Sangrila Development Bank Ltd.	Shangrila	6	Excel Development Bank Ltd.	Excel
7	Western Development Bank Ltd.	Western	8	Deva Development Bank Ltd.	Deva
9	Miteri Development Bank Ltd.	Miteri	10	Tinau Bikas Bank Ltd.	Tinau
11	Muktinath Bikas Bank Ltd.	Muktinath	12	Kankai Bikas Bank Ltd.	Kankai
13	Bhargab Bikas Bank Ltd.	Bhargav	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	Shrijana Finance Ltd.	Srijana	16	World Merchant Banking & Finance Ltd.	WMBFL
17	Capital Merchant Banking & Finance Co. Ltd.	CMBFCL	18	Crystal Finance Ltd.	Crystal
19	Guheshwori Merchant Banking & Finance Ltd.	Guheshwori	20	ICFC Finance Ltd.	ICFC
21	Kuber Merchant Finance Ltd.	Kuber	22	Manjushree Financial Institution Ltd.	Manjushree
23	Jebil's Finance Ltd.	Jebils	24	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 Samridhhi 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	66	Dibya Laghubitta Bittiya Sanstha Limited	Dibya
67	Cweda Laghubitta Bittiya Sanstha Limited	Cweda	68	Grameen Swayamsewak Laghubitta Bittiya Sanstha Limited	Grameen
69	Mahila Laghubitta Bittiya Sanstha Limited	Mahila			