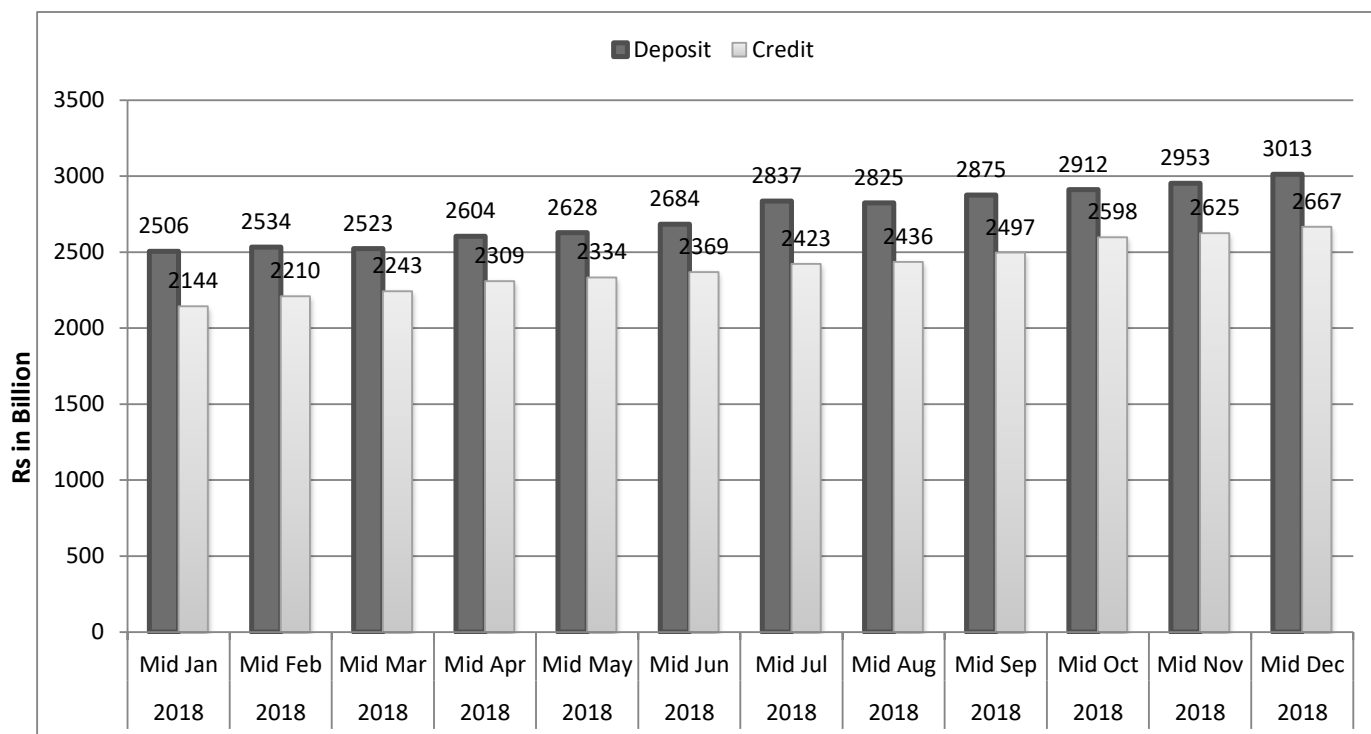


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Statistics Division

2075 Mangsir
Mid-Dec, 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	69	154
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 Mangsir End, 2075 (Mid-Dec, 2018)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	87.20	10.78	2.20	100.18
2	Total Credit/GDP	76.97	9.69	2.04	88.69
3	Total Credit/ Total Deposit	88.26	89.86	92.58	88.53
4	Lcy Credit/Lcy Deposit & Core Capital	80.05	73.17	80.52	79.48
5	Fixed Deposit/Total Deposit	46.65	43.44	55.48	46.50
6	Saving Deposit/Total Deposit	31.82	36.43	31.12	32.30
7	Current Deposit/Total Deposit	9.43	1.64	0.38	8.39
8	NPL/ Total Loan#	1.48	1.36	10.97	1.69
9	Total LLP/Total Loan	2.11	1.72	10.98	2.27
10	Deprived SectorLoan/Total Loan \$#	6.31	9.37	6.12	6.63
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	10.36	13.03	21.33	10.89
2	Investment in Gov. Security/Total Deposit	11.15	2.69	3.48	10.07
3	Total Liquid Assets/Total Deposit	22.60	27.67	38.71	23.50
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 **	3200	1136	195	4531
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	189	0	0	189
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	6.62			
	(a) Saving	4.41			
	(b) Fixed	10.11			
	(c) Call	4.00			
2	Wt. Avg Interest on Credit	12.28			

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

Data as on 1st Quarter of FY2075/76 (2018/19)

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

Liabilities	Mid-July			Mid-Nov	Mid-Dec	% 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	450125.17	449399.00	43.63	19.88	-0.16
a. Paid-up Capital	163370.74	225313.64	282196.04	288849.14	289227.17	37.92	25.25	0.13
b. Statutory Reserves	43680.58	53665.23	63755.69	67660.14	68090.72	22.86	18.80	0.64
c. Retained Earning	-11166.95	-3005.23	-1931.93	55382.16	53400.94	-73.09	-35.71	-3.58
d. Others Reserves	19008.11	32678.11	25994.64	38233.73	38680.15	71.92	-20.45	1.17
2 BORROWINGS	42822.19	31800.16	35452.57	63331.48	68157.94	-25.74	11.49	7.62
a. NRB	6855.13	7094.37	12121.92	17143.75	16085.14	3.49	70.87	-6.17
b. "A"Class Licensed Institution	20083.07	9094.04	8582.53	25790.94	28666.63	-54.72	-5.62	11.15
c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	1722.00	1725.00	0.00	0.00	0.17
d. Other Financial Ins.	5111.62	5299.38	2435.75	4592.43	7598.81	3.67	-54.04	65.46
e. Bonds and Securities	10772.37	10312.37	12312.37	14082.37	14082.37	-4.27	19.39	0.00
3 DEPOSITS	2107502.69	2384806.95	2836930.01	2952528.25	3012667.87	13.16	18.96	2.04
a. Current	185135.30	204360.95	256808.59	217721.75	252787.05	10.38	25.66	16.11
b. Savings	875419.91	816572.17	947024.22	985928.92	973138.76	-6.72	15.98	-1.30
c. Fixed	617634.95	998258.72	1229730.70	1333149.81	1400873.97	61.63	23.19	5.08
d. Call Deposits	401829.34	333350.39	367596.88	377964.08	347837.55	-17.04	10.27	-7.97
e. Others	27483.20	32264.72	35769.62	37763.70	38030.55	17.40	10.86	0.71
4 Bills Payable	3927.13	2219.17	3108.92	3014.46	3806.22	-43.49	40.09	26.27
5 Other Liabilities	206694.45	224201.08	263876.38	294907.36	328917.13	8.47	17.70	11.53
1. Loan Loss Provision	48593.77	52553.17	55008.99	61041.11	60564.61	8.15	4.67	-0.78
2. Interest Suspense a/c	32000.69	34891.97	37704.55	49099.30	56825.17	9.04	8.06	15.74
3. Others	126099.99	136755.94	171162.84	184766.96	211527.35	8.45	25.16	14.48
6 Reconciliation A/c	13817.41	2358.50	4265.20	6363.14	18206.55	-82.93	80.84	186.13
7 Profit & Loss A/c	49443.18	54882.04	61337.97	18170.19	19242.14	11.00	11.76	5.90
TOTAL	2639099.54	3008919.66	3574985.48	3788440.06	3900396.85	14.01	18.81	2.96

Assets

1 LIQUID FUNDS	385746.01	423242.12	439298.52	384253.28	404364.28	9.72	3.79	5.23
a. Cash Balance	56937.25	64372.60	74892.95	76701.69	69870.90	13.06	16.34	-8.91
Nepalese Notes & Coins	55937.33	63282.78	72207.99	72215.68	65903.94	13.13	14.10	-8.74
Foreign Currency	999.92	1089.82	2684.96	4486.01	3966.96	8.99	146.37	-11.57
b. Bank Balance	262419.81	305795.05	298098.38	226245.43	258219.76	16.53	-2.52	14.13
1. In Nepal Rastra Bank	180498.18	233256.83	218135.41	141304.68	175728.93	29.23	-6.48	24.36
2. "A"Class Licensed Institution	41730.30	38882.05	41054.74	32084.08	30099.42	-6.83	5.59	-6.19
3. Other Financial Ins.	8437.01	6368.76	7556.64	9216.58	10879.74	-24.51	18.65	18.05
4. In Foreign banks	31754.32	27287.42	31351.59	43640.08	41511.67	-14.07	14.89	-4.88
c. Money at Call	66388.94	53074.46	66307.19	81306.16	76273.62	-20.06	24.93	-6.19
2 INVESTMENTS	238675.86	232706.63	331231.04	299628.48	305432.36	-2.50	42.34	1.94
a. Govt. Securities	196070.31	214380.95	295853.80	297667.17	303474.29	9.34	38.00	1.95
b. Others	42605.55	18325.68	35377.25	1961.31	1958.07	-56.99	93.05	-0.16
3 SHARE & OTHER INVESTMENT	131777.67	129938.39	109664.75	150078.54	157921.45	-1.40	-15.60	5.23
4 LOANS & ADVANCES	1669203.04	1976879.74	2419841.87	2621329.18	2665286.10	18.43	22.41	1.68
a. Private Sector	1542024.97	1923942.40	2355915.45	2554936.57	2582712.48	24.77	22.45	1.09
b. Financial Institutions	121291.82	44543.48	58055.79	61090.77	78052.25	-63.28	30.34	27.76
c. Government Organizations	5886.25	8393.85	5870.64	5301.84	4521.37	42.60	-30.06	-14.72
5 BILLS PURCHASED	11601.52	17198.72	2955.87	3510.41	1857.21	48.25	-82.81	-47.09
6 LOANS AGT. COLLECTED BILLS	1075.28	570.71	128.63	252.28	0.00	-46.92	-77.46	-100.00
7 FIXED ASSETS	35044.21	40633.93	47763.06	54127.77	53958.11	15.95	17.54	-0.31
8 OTHER ASSETS	144135.22	166139.11	206833.99	256262.28	276159.66	15.27	24.49	7.76
a. Accrued Interests	34038.25	37665.70	43308.52	61869.91	76475.96	10.66	14.98	23.61
b. Others	110096.97	128473.40	163525.47	194392.38	199683.70	16.69	27.28	2.72
9 Expenses not Written off	319.21	279.01	264.06	273.82	251.05	-12.59	-5.36	-8.31
10 Non Banking Assets	4797.21	4465.45	4614.27	4750.37	4768.51	-6.92	3.33	0.38
11 Reconciliation Account	16089.93	16631.18	12388.71	12775.31	29021.05	3.36	-25.51	127.17
12 Profit & Loss A/c	634.40	234.67	0.72	1198.34	1377.06	-63.01	-99.69	14.91
TOTAL	2639099.55	3008919.66	3574985.49	3788440.06	3900396.84	14.01	18.81	2.96

Statement of Assets and Liabilities of Commercial Banks

	Liabilities	Mid-July			Mid-Nov	Mid-Dec	% 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	386579.39	385581.03	54.12	19.81	-0.26
	a. Paid-up Capital	121090.62	185010.73	231457.62	236788.90	236788.90	52.79	25.10	0.00
	b. Statutory Reserves	36597.19	46701.73	56203.17	58519.13	58985.14	27.61	20.34	0.80
	c. Retained Earning	-4332.54	890.90	3052.99	55547.34	53557.69	-120.56	242.69	-3.58
	d. Others Reserves	16792.32	29626.84	23476.62	35724.02	36249.29	76.43	-20.76	1.47
2	BORROWINGS	37269.65	29666.79	33551.65	55634.11	57728.36	-20.40	13.09	3.76
	a. NRB	6661.23	6080.74	11690.49	16505.88	15180.22	-8.71	92.25	-8.03
	b. "A"Class Licensed Institution	14724.43	7974.30	7113.03	18731.44	19141.97	-45.84	-10.80	2.19
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	1722.00	1725.00	0.00	0.00	0.17
	d. Other Financial Ins.	5111.62	5299.38	2435.75	4592.43	7598.81	3.67	-54.04	65.46
	e. Bonds and Securities	10772.37	10312.37	12312.37	14082.37	14082.37	-4.27	19.39	0.00
3	DEPOSITS	1764592.44	2093255.77	2471514.17	2566978.86	2622299.66	18.63	18.07	2.16
	a. Current	178263.95	199359.65	249247.82	212302.41	247220.96	11.83	25.02	16.45
	b. Savings	698691.30	703028.67	811667.59	844069.11	834439.63	0.62	15.45	-1.14
	c. Fixed	524462.99	879140.29	1070787.53	1161676.09	1223332.06	67.63	21.80	5.31
	d. Call Deposits	340863.88	285288.84	308550.25	315987.67	284040.81	-16.30	8.15	-10.11
	e. Others	22310.33	26438.33	31260.97	32943.57	33266.20	18.50	18.24	0.98
4	Bills Payable	3871.77	2178.61	3050.09	2927.61	3757.66	-43.73	40.00	28.35
5	Other Liabilities	166839.27	190587.10	228763.70	255872.98	286588.21	14.23	20.03	12.00
	1. Loan Loss Provision	34894.47	41452.81	44118.44	49445.24	48821.07	18.79	6.43	-1.26
	2. Interest Suspense a/c	22183.24	26198.88	28592.89	37434.70	44048.00	18.10	9.14	17.67
	3. Others	109761.56	122935.41	156052.37	168993.03	193719.13	12.00	26.94	14.63
6	Reconciliation A/c	3962.29	-2297.92	-431.61	75.13	11581.68	-157.99	-81.22	15315.55
7	Profit & Loss A/c	38128.55	45609.84	53633.03	16852.66	18005.96	19.62	17.59	6.84
	TOTAL	2184811.57	2621230.38	3104271.42	3284920.74	3385542.56	19.98	18.43	3.06

Assets

1	LIQUID FUNDS	274495.34	335600.90	328306.59	278069.38	300056.01	22.26	-2.17	7.91
	a. Cash Balance	47988.66	56468.70	66241.89	67803.84	61181.16	17.67	17.31	-9.77
	Nepalese Notes & Coins	47060.55	55471.98	63741.36	63565.35	57430.98	17.87	14.91	-9.65
	Foreign Currency	928.11	996.72	2500.53	4238.48	3750.18	7.39	150.87	-11.52
	b. Bank Balance	205858.37	261547.34	244464.15	179712.77	210543.20	27.05	-6.53	17.16
	1. In Nepal Rastra Bank	161790.30	218401.79	201683.81	126628.58	160120.68	34.99	-7.65	26.45
	2. "A"Class Licensed Institution	12470.74	15693.99	11244.53	9226.17	8661.20	25.85	-28.35	-6.12
	3. Other Financial Ins.	83.09	227.12	191.57	225.78	257.69	173.34	-15.65	14.13
	4. In Foreign banks	31514.23	27224.45	31344.24	43632.24	41503.64	-13.61	15.13	-4.88
	c. Money at Call	20648.32	17584.86	17600.55	30552.78	28331.65	-14.84	0.09	-7.27
2	INVESTMENTS	229827.62	226810.98	321107.09	288430.39	294351.85	-1.31	41.57	2.05
	a. Govt. Securities	187275.77	208699.80	285849.84	286540.38	292463.60	11.44	36.97	2.07
	b. Others	42551.85	18111.18	35257.25	1890.02	1888.24	-57.44	94.67	-0.09
3	SHARE & OTHER INVESTMENT	128320.72	126101.06	103824.40	143545.77	151289.45	-1.73	-17.67	5.39
4	LOANS & ADVANCES	1380358.68	1718131.88	2109245.99	2280077.14	2312710.68	24.47	22.76	1.43
	a. Private Sector	1256142.55	1668294.23	2049939.58	2218495.97	2256273.92	32.81	22.88	1.70
	b. Financial Institutions	118383.24	41449.27	53463.96	56303.77	51946.17	-64.99	28.99	-7.74
	c. Government Organizations	5832.88	8388.39	5842.45	5277.40	4490.58	43.81	-30.35	-14.91
5	BILLS PURCHASED	11595.12	17196.12	2955.87	3510.41	1857.21	48.30	-82.81	-47.09
6	LOANS AGT. COLLECTED BILLS	548.83	570.71	128.63	252.28	0.00	3.99	-77.46	-100.00
7	FIXED ASSETS	28610.94	35011.75	41139.23	46741.09	46440.12	22.37	17.50	-0.64
8	OTHER ASSETS	122000.30	146337.28	186240.73	233089.82	251610.11	19.95	27.27	7.95
	a. Accrued Interests	23985.61	28672.03	33650.43	49969.65	63273.90	19.54	17.36	26.62
	b. Others	98014.69	117665.24	152590.30	183120.17	188336.21	20.05	29.68	2.85
9	Expenses not Written off	252.50	260.04	247.04	255.09	232.95	2.99	-5.00	-8.68
10	Non Banking Assets	2543.30	3133.07	3379.84	3506.86	3545.23	23.19	7.88	1.09
11	Reconciliation Account	6258.22	11900.68	7696.03	6476.85	22404.75	90.16	-35.33	245.92
12	Profit & Loss A/c	0.00	175.89	0.00	965.63	1044.21	0.00	-100.00	8.14
	TOTAL	2184811.58	2621230.37	3104271.43	3284920.73	3385542.56	19.98	18.43	3.06

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-Nov	Mid-Dec	% 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	50237.24	50240.92	11.02	15.03	0.01
	a. Paid-up Capital	29216.56	30209.58	38003.79	38817.25	38817.25	3.40	25.80	0.00
	b. Statutory Reserves	4420.10	4803.49	5021.35	6482.78	6421.22	8.67	4.54	-0.95
	c. Retained Earning	-248.18	1286.84	-530.91	3361.33	3423.91	-618.51	-141.26	1.86
	d. Others Reserves	1093.08	1981.46	1542.56	1575.88	1578.54	81.27	-22.15	0.17
2	BORROWINGS	2993.89	876.37	731.00	4811.58	6391.25	-70.73	-16.59	32.83
	a. NRB	5.00	501.37	221.00	481.58	669.09	9927.42	-55.92	38.94
	b. "A"Class Licensed Institution	2988.89	375.00	510.00	4330.00	5722.16	-87.45	36.00	32.15
	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	319551.41	324173.41	-14.07	26.08	1.45
	a. Current	6741.29	4909.91	7279.68	5188.21	5314.04	-27.17	48.27	2.43
	b. Savings	143668.59	95029.20	114848.77	120573.50	118096.58	-33.86	20.86	-2.05
	c. Fixed	68230.74	94271.19	124858.05	135748.36	140814.73	38.17	32.45	3.73
	d. Call Deposits	59245.77	44104.87	54586.24	57706.09	59625.14	-25.56	23.76	3.33
	e. Others	744.86	1105.23	284.92	335.25	322.93	48.38	-74.22	-3.68
4	Bills Payable	54.46	39.48	54.20	82.43	48.00	-27.51	37.29	-41.76
5	Other Liabilities	18746.57	16329.72	17210.95	19945.48	22669.89	-12.89	5.40	13.66
	1. Loan Loss Provision	4936.93	4205.13	4383.69	4982.79	5016.57	-14.82	4.25	0.68
	2. Interest Suspense a/c	2618.40	2086.84	1606.80	3467.39	4401.44	-20.30	-23.00	26.94
	3. Others	11191.25	10037.75	11220.46	11495.30	13251.88	-10.31	11.78	15.28
6	Reconciliation A/c	7783.30	3259.59	4583.77	6185.45	6512.71	-58.12	40.62	5.29
7	Profit & Loss A/c	8153.72	6872.50	6226.73	1140.01	1080.54	-15.71	-9.40	-5.22
	TOTAL	350844.75	305079.44	374701.11	401953.61	411116.73	-13.04	22.82	2.28
Assets									
1	LIQUID FUNDS	85767.68	71096.73	89988.17	83500.96	80985.10	-17.11	26.57	-3.01
	a. Cash Balance	7891.86	6813.15	7344.35	7581.91	7498.61	-13.67	7.80	-1.10
	Nepalese Notes & Coins	7820.18	6720.16	7160.01	7334.45	7281.89	-14.07	6.55	-0.72
	Foreign Currency	71.68	92.99	184.35	247.46	216.72	29.73	98.24	-12.42
	b. Bank Balance	39311.73	34885.65	42554.89	34564.44	34750.43	-11.26	21.98	0.54
	1. In Nepal Rastra Bank	16081.21	12553.71	14044.61	11816.64	12789.88	-21.94	11.88	8.24
	2. "A"Class Licensed Institution	19092.59	17790.23	23101.47	16677.10	14672.42	-6.82	29.85	-12.02
	3. Other Financial Ins.	3897.84	4478.73	5401.46	6062.86	7280.10	14.90	20.60	20.08
	4. In Foreign banks	240.09	62.97	7.35	7.84	8.03	-73.77	-88.33	2.40
	c. Money at Call	38564.09	29397.93	40088.93	41354.62	38736.05	-23.77	36.37	-6.33
2	INVESTMENTS	5491.83	4361.34	7774.21	8800.93	8739.82	-20.58	78.25	-0.69
	a. Govt. Securities	5479.33	4361.34	7654.21	8770.93	8709.82	-20.40	75.50	-0.70
	b. Others	12.50	0.00	120.00	30.00	30.00	-100.00	0.00	0.00
3	SHARE & OTHER INVESTMENT	2103.22	2348.33	3668.41	4285.11	4374.40	11.65	56.21	2.08
4	LOANS & ADVANCES	232993.26	209604.83	253251.02	281168.76	291289.76	-10.04	20.82	3.60
	a. Private Sector	230577.07	207149.14	249740.63	277576.04	266467.46	-10.16	20.56	-4.00
	b. Financial Institutions	2414.50	2450.23	3506.32	3585.99	24811.19	1.48	43.10	591.89
	c. Government Organizations	1.68	5.46	4.07	6.73	11.11	224.21	-25.54	65.13
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	5449.31	5558.05	-13.02	19.56	2.00
8	OTHER ASSETS	10733.79	9634.27	10047.06	11779.08	12927.83	-10.24	4.28	9.75
	a. Accrued Interests	2793.27	2342.85	2046.60	3620.02	4700.93	-16.13	-12.64	29.86
	b. Others	7940.52	7291.42	8000.46	8159.07	8226.90	-8.17	9.72	0.83
9	Expenses not Written off	36.37	12.92	9.73	10.61	9.98	-64.48	-24.70	-5.87
10	Non Banking Assets	1000.79	713.72	658.55	626.79	618.10	-28.68	-7.73	-1.39
11	Reconciliation Account	7749.91	3354.54	4577.85	6194.67	6503.03	-56.72	36.47	4.98
12	Profit & Loss A/c	423.63	0.00	0.13	137.39	110.65	-100.00	0.00	-19.46
	TOTAL	350844.75	305079.44	374701.11	401953.61	411116.73	-13.04	22.82	2.28

Statement of Assets and Liabilities of Finance Companies

Liabilities	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2016	2017	2018	2018	2018	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	10263.32	8140.17	11787.25	13308.53	13577.04	-20.69	44.80	2.02
a. Paid-up Capital	13063.56	10093.32	12734.63	13242.98	13621.02	-22.74	26.17	2.85
b. Statutory Reserves	2663.29	2160.01	2531.17	2658.22	2684.37	-18.90	17.18	0.98
c. Retained Earning	-6586.24	-5182.97	-4454.01	-3526.51	-3580.66	-21.31	-14.06	1.54
d. Others Reserves	1122.71	1069.81	975.46	933.84	852.31	-4.71	-8.82	-8.73
2 BORROWINGS	2558.64	1257.00	1169.93	2885.79	4038.33	-50.87	-6.93	39.94
a. NRB	188.90	512.26	210.43	156.29	235.83	171.18	-58.92	50.89
b. "A"Class Licensed Institution	2369.74	744.74	959.50	2729.50	3802.50	-68.57	28.84	39.31
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	64279.00	52130.78	63558.17	65997.99	66194.81	-18.90	21.92	0.30
a. Current	130.06	91.39	281.08	231.13	252.05	-29.73	207.55	9.05
b. Savings	33060.01	18514.30	20507.86	21286.31	20602.55	-44.00	10.77	-3.21
c. Fixed	24941.22	24847.25	34085.11	35725.36	36727.18	-0.38	37.18	2.80
d. Call Deposits	1719.69	3956.68	4460.39	4270.31	4171.60	130.08	12.73	-2.31
e. Others	4428.01	4721.17	4223.73	4484.88	4441.42	6.62	-10.54	-0.97
4 Bills Payable	0.90	1.09	4.63	4.43	0.55	21.05	327.14	-87.52
5 Other Liabilities	21108.62	17284.26	17901.72	19088.90	19659.03	-18.12	3.57	2.99
1. Loan Loss Provision	8762.38	6895.24	6506.86	6613.07	6726.97	-21.31	-5.63	1.72
2. Interest Suspense a/c	7199.06	6606.25	7504.85	8197.20	8375.73	-8.23	13.60	2.18
3. Others	5147.18	3782.78	3890.01	4278.62	4556.33	-26.51	2.83	6.49
6 Reconciliation A/c	2071.83	1396.83	113.03	102.56	112.16	-32.58	-91.91	9.36
7 Profit & Loss A/c	3160.91	2399.70	1478.21	177.52	155.63	-24.08	-38.40	-12.33
TOTAL	103443.22	82609.84	96012.96	101565.72	103737.56	-20.14	16.22	2.14
Assets								
1 LIQUID FUNDS	25482.99	16544.48	21003.76	22682.93	23323.18	-35.08	26.95	2.82
a. Cash Balance	1056.73	1090.75	1306.71	1315.94	1191.13	3.22	19.80	-9.48
Nepalese Notes & Coins	1056.60	1090.64	1306.62	1315.88	1191.07	3.22	19.80	-9.48
Foreign Currency	0.13	0.10	0.09	0.06	0.06	-19.25	-18.20	-7.41
b. Bank Balance	17249.72	9362.06	11079.34	11968.22	12926.13	-45.73	18.34	8.00
1. In Nepal Rastra Bank	2626.67	2301.33	2406.99	2859.46	2818.37	-12.39	4.59	-1.44
2. "A"Class Licensed Institution	10166.97	5397.83	6708.74	6180.82	6765.81	-46.91	24.29	9.46
3. Other Financial Ins.	4456.08	1662.91	1963.61	2927.94	3341.95	-62.68	18.08	14.14
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	9398.76	9205.92	-15.12	41.47	-2.05
2 INVESTMENTS	3356.41	1534.31	2349.74	2397.16	2340.70	-54.29	53.15	-2.36
a. Govt. Securities	3315.21	1319.81	2349.74	2355.87	2300.87	-60.19	78.04	-2.33
b. Others	41.20	214.50	0.00	41.29	39.83	420.68	-100.00	-3.54
3 SHARE & OTHER INVESTMENT	1353.73	1489.00	2171.95	2247.66	2257.59	9.99	45.87	0.44
4 LOANS & ADVANCES	55851.11	49143.02	57344.86	60083.28	61285.66	-12.01	16.69	2.00
a. Private Sector	55305.34	48499.04	56235.24	58864.57	59971.10	-12.31	15.95	1.88
b. Financial Institutions	494.08	643.99	1085.51	1201.00	1294.89	30.34	68.56	7.82
c. Government Organizations	51.68	0.00	24.12	17.71	19.68	-100.00	0.00	11.08
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	1937.37	1959.94	-11.62	13.68	1.17
8 OTHER ASSETS	11401.12	10167.55	10546.20	11393.38	11621.72	-10.82	3.72	2.00
a. Accrued Interests	7259.36	6650.82	7611.48	8280.24	8501.12	-8.38	14.44	2.67
b. Others	4141.76	3516.74	2934.71	3113.14	3120.60	-15.09	-16.55	0.24
9 Expenses not Written off	30.34	6.04	7.29	8.12	8.12	-80.08	20.65	0.00
10 Non Banking Assets	1253.12	618.67	575.87	616.72	605.18	-50.63	-6.92	-1.87
11 Reconciliation Account	2081.80	1375.95	114.83	103.79	113.27	-33.91	-91.65	9.13
12 Profit & Loss A/c	210.77	58.78	0.59	95.32	222.19	-72.11	-99.00	133.11
TOTAL	103443.22	82609.84	96012.96	101565.72	103737.56	-20.14	16.22	2.14

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

	Mid-July			Mid-Nov	Mid-Dec	% 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	66243.42	82882.46	50.67	71.66	25.12
1.1 Deposit Liabilities	63252.25	95608.58	165253.99	65260.64	81660.94	51.15	72.84	25.13
1.1.1 Saving A/c	21234.79	23525.99	39005.05	14790.26	18534.41	10.79	65.80	25.31
1.1.2 Fixed A/c	31710.65	55650.88	112317.02	45091.85	56466.74	75.50	101.82	25.23
1.1.2.1 Upto 3 Months Fixed A/c	1914.75	2495.80	8397.90	3542.82	4354.20	30.35	236.48	22.90
1.1.2.2 3 to 6 Months fixed A/c	1240.54	2672.64	6798.97	3175.41	4004.84	115.44	154.39	26.12
1.1.2.3 6 Months to 1 Year Fixed A/c	15369.26	29697.33	57784.49	22141.18	27293.38	93.23	94.58	23.27
1.1.2.4 Above 1 Year	13186.09	20785.12	39335.65	16232.45	20814.32	57.63	89.25	28.23
1.1.3 Call Deposit	10301.47	16429.74	13817.98	5290.09	6549.61	59.49	-15.90	23.81
1.1.4 Certificate of Deposits	5.34	1.97	113.93	88.44	110.18	-63.14	5683.67	24.59
1.2 Others	1690.79	2242.12	2712.96	982.78	1221.52	32.61	21.00	24.29
2 Commission/Fee Expense	546.23	600.94	612.76	263.64	335.57	10.02	1.97	27.28
3 Employees Expenses	22715.53	26627.48	31472.44	11503.69	14052.70	17.22	18.20	22.16
4 Office Operating Expenses	18123.58	20754.59	25516.90	8489.70	11374.04	14.52	22.95	33.97
5 Exchange Fluctuation Loss	197.03	108.69	125.33	52.98	46.15	-44.83	15.31	-12.89
5.1 Due to Change in Exchange Rates	182.01	88.16	102.33	7.56	5.44	-51.56	16.08	-28.00
5.2 Due to Foreign Currency Transactions	15.02	20.54	23.00	45.42	40.71	36.73	12.00	-10.38
6 Non-Operatiing Expenses	106.14	33.54	58.45	18.14	17.98	-68.40	74.28	-0.89
7. Provision for Risk	9649.95	12762.76	15147.02	7988.92	8257.79	32.26	18.68	3.37
7.1 Loan loss Provision	8451.80	11477.45	12874.70	7696.11	7908.57	35.80	12.17	2.76
7.1.1 General Loan loss Provision	5107.97	7035.80	6484.42	3678.82	3911.00	37.74	-7.84	6.31
7.1.1.1 Pass Loan Loss Provision	4530.40	6256.87	5678.68	2532.62	2754.59	38.11	-9.24	8.76
7.1.1.2 Watch List Provision	577.57	778.93	805.74	1146.20	1156.42	34.86	3.44	0.89
7.1.2 Special Loan Loss Provision	3028.49	4375.25	6216.13	3579.68	3605.19	44.47	42.07	0.71
7.1.3 Additional Loan Loss Provision	315.34	66.40	174.15	437.61	392.38	-78.94	162.29	-10.34
7.2. Provision for Non-Banking Assets	1012.22	1053.41	1255.16	213.40	244.15	4.07	19.15	14.41
7.3. Provision for Loss on Investment	14.53	185.90	715.51	66.26	88.84	1179.20	284.90	34.09
7.4. Provision for Loss of Other Assets	171.40	46.00	301.66	13.15	16.23	0.00	0.00	23.40
8 Loan Written Off	355.03	996.12	971.19	171.76	196.03	180.57	-2.50	14.13
9 Provision for Staff Bonus	5851.53	6656.78	7981.80	2083.18	2359.94	13.76	19.90	13.29
10 Provision for Income Tax	17591.64	20370.63	24582.73	6203.02	6969.14	15.80	20.68	12.35
11 Others	61.16	55.62	28.87	2.30	3.83	-9.06	-48.09	66.65
12 Net Profit	49004.93	54665.43	61337.25	17057.70	18639.49	11.55	12.20	9.27
TOTAL EXPENSES	189145.80	241483.28	335801.69	120078.45	145135.12	27.67	39.06	20.87
Income								
1. Interest Income	146483.09	194358.11	283227.23	102757.86	123060.65	32.68	45.72	19.76
1.1. On Loans and Advance	138782.71	181923.38	265445.85	95403.14	114276.32	31.09	45.91	19.78
1.2. On Investment	3487.02	5875.27	10903.10	4442.48	5361.93	68.49	85.58	20.70
1.2.1 Government Bonds	3005.11	4830.38	9359.75	4009.39	4846.58	60.74	93.77	20.88
1.2.2 Foreign Bonds	136.72	153.35	186.01	61.34	73.49	12.17	21.29	19.81
1.2.3 NRB Bonds	199.66	776.75	1030.65	248.01	294.98	289.04	32.69	18.94
1.2.4 Deventure & Bonds	145.54	114.78	326.70	123.74	146.88	-21.14	184.63	18.70
1.3 Agency Balance	589.35	1021.51	987.51	424.45	521.69	73.33	-3.33	22.91
1.4 On Call Deposit	2513.39	3475.05	3927.59	1652.96	1886.46	38.26	13.02	14.13
1.5 Others	1110.61	2062.91	1963.17	834.83	1014.25	85.75	-4.83	21.49
2. Comission & Discount	9828.97	11806.85	13569.38	5352.62	6858.48	20.12	14.93	28.13
2.1 Bills Purchase & Discount	300.48	239.80	117.08	48.77	109.65	-20.20	-51.18	124.81
2.2 Comission	8074.48	9864.84	11380.96	4658.63	6051.59	22.17	15.37	29.90
2.3 Others	1454.01	1702.22	2071.34	645.22	697.25	17.07	21.69	8.06
3 Income From Exchange Fluctuation	5708.82	6248.97	7849.70	3433.82	4169.23	9.46	25.62	21.42
3.1 Due to Change in Exchange Rate	1342.09	706.74	1536.71	1018.10	1193.30	-47.34	117.44	17.21
3.2 Due to Foreign Currency Trans.	4366.73	5542.23	6312.99	2415.72	2975.93	26.92	13.91	23.19
4 Other Operating Income	9123.21	10772.31	13392.38	4642.43	6000.89	18.08	24.32	29.26
5 Non Operating Income	4775.86	3783.15	2491.29	335.30	449.56	-20.79	-34.15	34.08
6 Provision Written Back	11550.65	12883.40	14545.42	3207.87	3507.02	11.54	12.90	9.33
7 Recovery from Written off Loan	1276.09	1504.14	672.99	136.13	158.12	17.87	-55.26	16.16
8 Income from Extra Ordinary Expenses	231.44	108.16	53.31	126.57	156.74	-53.27	-50.71	23.83
9 Net Loss	167.67	18.20	0.00	85.85	774.41	-89.14	-100.00	802.02
TOTAL INCOME	189145.79	241483.29	335801.70	120078.44	145135.11	27.67	39.06	20.87

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Nov	Mid-Dec	% 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	55559.01	69429.32	69.46	74.88	24.97
1.1 Deposit Liabilities	46323.77	79132.19	139186.01	54642.36	68302.43	70.82	75.89	25.00
1.1.1 Saving A/c	13684.45	17436.33	30568.81	11698.70	14623.56	27.42	75.32	25.00
1.1.2 Fixed A/c	24433.35	47954.79	97069.77	38568.57	48326.55	96.27	102.42	25.30
1.1.2.1 Upto 3 Months Fixed A/c	1842.14	2170.16	7668.37	3263.35	4007.76	17.81	253.35	22.81
1.1.2.2 3 to 6 Months fixed A/c	935.82	2298.27	5903.87	2743.60	3435.65	145.59	156.88	25.22
1.1.2.3 6 Months to 1 Year Fixed A/c	11607.80	25818.22	49039.93	18243.29	22827.37	122.42	89.94	25.13
1.1.2.4 Above 1 Year	10047.59	17668.14	34457.60	14318.33	18055.77	75.84	95.03	26.10
1.1.3 Call Deposit	8200.79	13739.10	11433.50	4286.66	5242.14	67.53	-16.78	22.29
1.1.4 Certificate of Deposits	5.18	1.97	113.93	88.44	110.18	-61.96	5683.67	24.59
1.2 Others	1530.73	1959.99	2629.03	916.64	1126.89	28.04	34.13	22.94
2 Commission/Fee Expense	543.21	597.40	608.20	263.04	334.80	9.98	1.81	27.28
3 Employees Expenses	19107.70	23306.35	27584.51	9783.27	11963.07	21.97	18.36	22.28
4 Office Operating Expenses	14313.59	17487.97	21745.98	7246.52	9860.03	22.18	24.35	36.07
5 Exchange Fluctuation Loss	19.05	25.52	107.51	51.35	43.83	34.00	321.27	-14.64
5.1 Due to Change in Exchange Rates	4.39	5.02	84.55	5.94	3.13	14.37	1583.93	-47.19
5.2 Due to Foreign Currency Transactions	14.66	20.50	22.96	45.42	40.70	39.89	12.00	-10.39
6 Non-Operatiing Expenses	70.03	17.82	53.11	17.92	17.75	-74.55	198.03	-0.93
7. Provision for Risk	7061.61	10568.77	11964.13	6573.31	6734.12	49.67	13.20	2.45
7.1 Loan loss Provision	6401.84	9650.60	10356.41	6443.95	6513.51	50.75	7.31	1.08
7.1.1 General Loan loss Provision	4110.57	6271.68	5380.22	2994.52	3085.14	52.57	-14.21	3.03
7.1.1.1 Pass Loan Loss Provision	3625.52	5677.88	4860.08	2200.60	2282.40	56.61	-14.40	3.72
7.1.1.2 Watch List Provision	485.05	593.80	520.14	793.92	802.73	22.42	-12.41	1.11
7.1.2 Special Loan Loss Provision	2197.47	3368.78	4855.50	3073.21	3097.25	53.30	44.13	0.78
7.1.3 Additional Loan Loss Provision	93.81	10.14	120.68	376.22	331.12	-89.19	1090.14	-11.99
7.2. Provision for Non-Banking Assets	611.52	839.40	1029.87	84.26	149.75	37.26	22.69	77.72
7.3. Provision for Loss on Investment	4.97	45.93	375.30	38.00	60.69	823.46	717.05	59.71
7.4. Provision for Loss of Other Assets	43.27	32.84	202.55	7.10	10.18	0.00	0.00	43.34
8 Loan Written Off	77.54	907.44	885.06	140.79	165.05	1070.33	-2.47	17.24
9 Provision for Staff Bonus	4628.86	5543.94	7010.57	1931.44	2207.93	19.77	26.45	14.32
10 Provision for Income Tax	14145.34	17163.51	21670.44	5739.03	6504.45	21.34	26.26	13.34
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	15887.02	17451.64	19.16	18.05	9.85
TOTAL EXPENSES	146006.29	202192.67	287084.75	103192.70	124711.99	38.48	41.99	20.85
Income								
1. Interest Income	113200.58	161584.42	241266.33	88015.80	105363.90	42.74	49.31	19.71
1.1. On Loans and Advance	108083.45	152697.37	227301.28	82033.93	98083.00	41.28	48.86	19.56
1.2. On Investment	3265.06	5686.94	10487.03	4299.18	5197.30	74.18	84.41	20.89
1.2.1 Government Bonds	2828.94	4702.34	9095.64	3895.77	4717.06	66.22	93.43	21.08
1.2.2 Foreign Bonds	136.72	153.35	186.01	61.34	73.49	12.17	21.29	19.81
1.2.3 NRB Bonds	167.89	746.84	941.46	220.06	262.05	344.84	26.06	19.08
1.2.4 Deventure & Bonds	131.52	84.40	263.93	122.00	144.70	-35.83	212.71	18.61
1.3 Agency Balance	420.46	483.18	637.55	297.66	383.03	14.92	31.95	28.68
1.4 On Call Deposit	627.38	781.19	1092.82	628.89	775.00	24.52	39.89	23.23
1.5 Others	804.22	1935.75	1747.66	756.13	925.58	140.70	-9.72	22.41
2. Comission & Discount	9230.35	11327.97	13026.80	5127.20	6578.68	22.73	15.00	28.31
2.1 Bills Purchase & Discount	300.36	239.78	117.08	48.77	109.65	-20.17	-51.17	124.81
2.2 Comission	7688.74	9581.64	11051.64	4550.15	5919.09	24.62	15.34	30.09
2.3 Others	1241.25	1506.55	1858.08	528.28	549.94	21.37	23.33	4.10
3 Income From Exchange Fluctuation	5461.96	6127.72	7817.39	3408.93	4128.74	12.19	27.57	21.12
3.1 Due to Change in Exchange Rate	1116.14	629.46	1519.49	1002.06	1159.86	-43.60	141.39	15.75
3.2 Due to Foreign Currency Trans.	4345.81	5498.26	6297.91	2406.87	2968.88	26.52	14.54	23.35
4 Other Operating Income	6555.19	8715.19	10703.12	3632.62	4716.52	32.95	22.81	29.84
5 Non Operating Income	2757.19	2774.51	1960.24	284.48	377.07	0.63	-29.35	32.55
6 Provision Written Back	7698.29	10242.22	11618.16	2506.97	2788.92	33.05	13.43	11.25
7 Recovery from Written off Loan	1024.53	1368.72	647.29	116.93	138.34	33.59	-52.71	18.31
8 Income from Extra Ordinary Expenses	78.21	51.92	45.42	99.76	129.93	-33.61	-12.52	30.24
9 Net Loss	0.00	0.00	0.00	0.00	489.89	0.00	0.00	0.00
TOTAL INCOME	146006.29	202192.68	287084.76	103192.70	124711.99	38.48	41.99	20.85

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Nov	Mid-Dec	% 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	8608.96	10866.88	-0.83	58.69	26.23
1.1 Deposit Liabilities	13172.88	13087.17	20904.86	8560.80	10798.42	-0.65	59.74	26.14
1.1.1 Saving A/c	5946.21	4677.07	6871.07	2511.99	3189.08	-21.34	46.91	26.95
1.1.2 Fixed A/c	5212.02	5949.55	11832.80	5125.91	6403.34	14.15	98.89	24.92
1.1.2.1 Upto 3 Months Fixed A/c	54.26	270.84	602.40	237.94	296.60	399.17	122.42	24.65
1.1.2.2 3 to 6 Months fixed A/c	278.90	299.49	732.00	357.92	440.17	7.38	144.41	22.98
1.1.2.3 6 Months to 1 Year Fixed A/c	2769.74	2933.09	6548.30	3029.70	3474.94	5.90	123.26	14.70
1.1.2.4 Above 1 Year	2109.12	2446.12	3950.11	1500.34	2191.64	15.98	61.48	46.08
1.1.3 Call Deposit	2014.52	2460.55	2200.98	922.90	1206.00	22.14	-10.55	30.68
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	48.15	68.45	-18.19	-61.53	42.16
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	1420.33	1725.94	-7.56	17.13	21.52
4 Office Operating Expenses	3038.53	2613.80	2940.84	999.81	1218.47	-13.98	12.51	21.87
5 Exchange Fluctuation Loss	177.98	83.17	17.82	1.63	2.32	-53.27	-78.58	42.28
5.1 Due to Change in Exchange Rates	177.62	83.14	17.78	1.62	2.31	-53.19	-78.61	42.18
5.2 Due to Foreign Currency Transactions	0.36	0.04	0.04	0.01	0.01	-90.15	10.32	66.81
6 Non-Operatiing Expenses	16.31	14.39	1.05	0.22	0.22	-11.77	-92.71	2.48
7. Provision for Risk	1415.40	1565.51	2224.97	1056.31	1040.08	10.60	42.12	-1.54
7.1 Loan loss Provision	1271.31	1483.84	1893.98	992.47	1012.50	16.72	27.64	2.02
7.1.1 General Loan loss Provision	733.07	623.63	950.31	608.59	627.15	-14.93	52.38	3.05
7.1.1.1 Pass Loan Loss Provision	652.10	465.15	728.77	310.22	327.38	-28.67	56.67	5.53
7.1.1.2 Watch List Provision	80.97	158.48	221.54	298.37	299.77	95.71	39.79	0.47
7.1.2 Special Loan Loss Provision	502.83	833.09	910.51	341.99	343.46	65.68	9.29	0.43
7.1.3 Additional Loan Loss Provision	35.40	27.11	33.16	41.90	41.90	-23.41	22.32	0.00
7.2. Provision for Non-Banking Assets	108.91	25.48	91.67	48.80	12.64	-76.61	259.78	-74.09
7.3. Provision for Loss on Investment	-0.43	45.60	147.82	15.04	14.93	-10653.82	224.17	-0.70
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	0.04	0.04	-74.43	105.74	0.00
9 Provision for Staff Bonus	962.73	941.72	845.60	136.00	137.97	-2.18	-10.21	1.45
10 Provision for Income Tax	2793.14	2723.56	2535.10	408.29	413.91	-2.49	-6.92	1.38
11 Others	4.17	0.81	20.91	2.23	3.76	-80.66	2493.62	68.60
12 Net Profit	7762.81	6872.35	6226.60	1032.88	1059.98	-11.47	-9.40	2.62
TOTAL EXPENSES	32547.27	30743.44	38991.05	13666.69	16469.56	-5.54	26.83	20.51
Income								
1. Interest Income	26440.45	26567.77	34091.47	12117.13	14541.31	0.48	28.32	20.01
1.1. On Loans and Advance	24547.15	24001.32	31193.80	11072.68	13401.19	-2.22	29.97	21.03
1.2. On Investment	123.20	135.56	308.66	105.34	119.54	10.04	127.69	13.48
1.2.1 Government Bonds	101.73	95.19	186.03	81.36	90.48	-6.43	95.44	11.21
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	23.99	29.06	10.56	425.81	21.15
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	97.89	109.02	233.84	-31.99	11.37
1.4 On Call Deposit	1486.16	2055.54	2226.71	791.64	853.17	38.31	8.33	7.77
1.5 Others	180.86	31.21	128.27	49.58	58.40	-82.74	310.96	17.79
2. Comission & Discount	487.12	384.57	455.52	201.35	254.21	-21.05	18.45	26.25
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	96.99	122.49	-27.77	10.43	26.29
2.3 Others	122.46	121.23	164.73	104.36	131.72	-1.01	35.88	26.22
3 Income From Exchange Fluctuation	246.86	121.24	32.31	24.88	40.49	-50.89	-73.36	62.70
3.1 Due to Change in Exchange Rate	225.94	77.27	17.22	16.03	33.43	-65.80	-77.72	108.54
3.2 Due to Foreign Currency Trans.	20.92	43.97	15.09	8.85	7.05	110.19	-65.69	-20.31
4 Other Operating Income	2088.22	1656.52	2137.26	841.94	1073.21	-20.67	29.02	27.47
5 Non Operating Income	1130.88	444.76	356.05	30.46	41.04	-60.67	-19.95	34.73
6 Provision Written Back	2018.37	1546.85	1904.05	409.53	418.08	-23.36	23.09	2.09
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	0.10	0.10	-92.83	-47.64	0.00
9 Net Loss	4.23	0.00	0.00	30.26	90.09	-100.00	0.00	197.71
TOTAL INCOME	32547.27	30743.44	38991.05	13666.69	16469.56	-5.54	26.83	20.51

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2016	2017	2018	2018	2018			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	3776.34	3557.37	5203.20	2075.46	2586.26	-5.80	46.27	24.61
1.1 Deposit Liabilities	3755.60	3389.23	5163.12	2057.48	2560.09	-9.76	52.34	24.43
1.1.1 Saving A/c	1604.12	1412.59	1565.17	579.58	721.77	-11.94	10.80	24.53
1.1.2 Fixed A/c	2065.28	1746.55	3414.45	1397.37	1736.84	-15.43	95.50	24.29
1.1.2.1 Upto 3 Months Fixed A/c	18.35	54.79	127.13	41.52	49.83	198.56	132.03	20.01
1.1.2.2 3 to 6 Months fixed A/c	25.82	74.88	163.11	73.89	129.03	189.96	117.83	74.63
1.1.2.3 6 Months to 1 Year Fixed A/c	991.72	946.02	2196.27	868.18	991.08	-4.61	132.16	14.15
1.1.2.4 Above 1 Year	1029.38	670.86	927.94	413.78	566.91	-34.83	38.32	37.01
1.1.3 Call Deposit	86.16	230.09	183.50	80.53	101.47	167.06	-20.25	26.00
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	17.98	26.17	710.55	-76.17	45.55
2 Commission/Fee Expense	1.67	3.54	4.56	0.61	0.77	112.56	28.84	26.08
3 Employees Expenses	700.74	633.90	740.30	300.09	363.69	-9.54	16.78	21.19
4 Office Operating Expenses	771.46	652.83	830.08	243.36	295.55	-15.38	27.15	21.44
5 Exchange Fluctuation Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Non-Operatiing 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	359.30	483.59	-46.42	52.42	34.59
7.1 Loan loss Provision	778.65	343.01	624.30	259.69	382.57	-55.95	82.01	47.32
7.1.1 General Loan loss Provision	264.33	140.49	153.89	75.71	198.72	-46.85	9.54	162.46
7.1.1.1 Pass Loan Loss Provision	252.78	113.84	89.82	21.80	144.80	-54.97	-21.10	564.26
7.1.1.2 Watch List Provision	11.55	26.65	64.06	53.91	53.91	130.77	140.41	0.00
7.1.2 Special Loan Loss Provision	328.19	173.38	450.11	164.48	164.48	-47.17	159.61	0.00
7.1.3 Additional Loan Loss Provision	186.13	29.14	20.30	19.50	19.37	-84.34	-30.34	-0.67
7.2. Provision for Non-Banking Assets	291.80	188.53	133.62	80.34	81.76	-35.39	-29.13	1.76
7.3. Provision for Loss on Investment	9.99	94.36	192.39	13.22	13.22	844.54	103.88	0.00
7.4. Provision for Loss of Other Assets	92.51	2.57	7.62	6.05	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	0.00
9 Provision for Staff Bonus	259.93	171.12	125.63	15.75	14.05	-34.17	-26.59	-10.79
10 Provision for Income Tax	653.15	483.56	377.19	55.70	50.78	-25.96	-22.00	-8.83
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	137.80	127.88	-24.23	-37.37	-7.20
TOTAL EXPENSES	10592.23	8547.17	9725.90	3219.06	3953.56	-19.31	13.79	22.82
Income								
1. Interest Income	6842.06	6205.92	7869.42	2624.93	3155.43	-9.30	26.81	20.21
1.1. On Loans and Advance	6152.12	5224.69	6950.78	2296.53	2792.14	-15.07	33.04	21.58
1.2. On Investment	98.76	52.77	107.42	37.95	45.08	-46.57	103.54	18.78
1.2.1 Government Bonds	74.44	32.86	78.09	32.26	39.04	-55.86	137.67	21.05
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	3.96	3.86	-14.67	39.47	-2.39
1.2.4 Deventure & Bonds	3.67	2.29	4.75	1.74	2.18	-37.48	106.85	25.00
1.3 Agency Balance	65.81	194.19	115.93	28.90	29.64	195.09	-40.30	2.59
1.4 On Call Deposit	399.84	638.32	608.05	232.43	258.29	59.64	-4.74	11.13
1.5 Others	125.53	95.95	87.24	29.12	30.28	-23.56	-9.07	3.98
2. Comission & Discount	111.50	94.31	87.06	24.07	25.59	-15.41	-7.69	6.33
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	11.50	10.01	-6.22	93.85	-12.91
2.3 Others	90.30	74.44	48.53	12.57	15.58	-17.57	-34.80	23.93
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	167.87	211.15	-16.51	37.80	25.78
5 Non Operating Income	887.79	563.87	174.99	20.35	31.45	-36.49	-68.97	54.53
6 Provision Written Back	1833.99	1094.33	1023.22	291.36	300.03	-40.33	-6.50	2.97
7 Recovery from Written off Loan	248.95	122.91	16.13	8.17	8.75	-50.63	-86.88	7.19
8 Income from Extra Ordinary Expenses	24.70	47.02	3.07	26.71	26.71	90.41	-93.48	0.00
9 Net Loss	163.43	18.20	0.00	55.59	194.44	-88.86	-100.00	249.75
TOTAL INCOME	10592.23	8547.17	9725.90	3219.06	3953.56	-19.31	13.79	22.82

Statement of Loans and Advances of Banks & Financial Institutions (Ag

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2016	2017	2018	2018	2018	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	76816.32	87899.16	115385.84	134270.44	137566.74	14.43	31.27	2.45
Fishery Related	1980.46	2328.51	2725.01	3194.39	3293.10	17.57	17.03	3.09
Mining Related	3404.03	3950.19	5033.27	6414.86	6889.33	16.04	27.42	7.40
Agriculture, Forestry & Beverage Production Related	296097.02	329835.00	415538.69	469464.82	482640.67	11.39	25.98	2.81
Construction	182851.94	213028.75	253186.93	277371.81	280397.86	16.50	18.85	1.09
Electricity, Gas and Water	46417.77	63520.59	86863.05	96637.75	98016.04	36.85	36.75	1.43
Metal Products, Machinery & Electronic Equipment & Asse	19473.46	25044.82	33148.29	36507.50	36976.17	28.61	32.36	1.28
Transport, Communication and Public Utilities	67489.25	76264.31	83254.65	90178.07	90304.93	13.00	9.17	0.14
Wholesaler & Retailer	374322.54	436442.74	532010.61	575102.06	581032.28	16.60	21.90	1.03
Finance, Insurance and Real Estate	135000.17	166374.23	203050.35	209500.24	210966.98	23.24	22.04	0.70
Hotel or Restaurant	54426.26	66900.15	91145.89	102573.44	104002.93	22.92	36.24	1.39
Other Services	72146.41	90250.94	105969.22	112761.66	113476.40	25.09	17.42	0.63
Consumption Loans	120843.49	158359.29	166318.73	159932.22	165971.71	31.04	5.03	3.78
Local Government	1654.98	1568.65	1553.54	2482.18	2482.26	-5.22	-0.96	0.00
Others	228955.74	272881.84	327742.30	348700.43	353125.91	19.19	20.10	1.27
TOTAL	1681879.83	1994649.17	2422926.38	2625091.88	2667143.32	18.60	21.47	1.60
Productwise								
Term Loan	272694.42	320735.49	423647.60	470779.59	477364.94	17.62	32.09	1.40
Overdraft	294326.89	361906.83	410910.51	427192.26	434718.04	22.96	13.54	1.76
Trust Receipt Loan / Import Loan	72678.07	64530.02	113868.62	130402.93	134537.66	-11.21	76.46	3.17
Demand & Other Working Capital Loan	365785.23	404195.22	498115.75	566567.01	571689.80	10.50	23.24	0.90
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	142815.41	168383.92	201681.80	213066.35	216571.82	17.90	19.77	1.65
Real Estate Loan	108071.88	127318.70	142005.39	148220.86	147441.77	17.81	11.54	-0.53
Margin Nature Loan	37681.04	41170.06	41128.86	39077.42	39567.18	9.26	-0.10	1.25
Hire Purchase Loan	110094.35	150400.06	171054.03	176325.62	180689.91	36.61	13.73	2.48
Deprived Sector Loan	81239.19	111984.61	137728.27	148040.54	149661.69	37.85	22.99	1.10
Bills Purchased	12530.80	17354.17	2858.75	3797.36	3331.38	38.49	-83.53	-12.27
Other Product	183962.55	226670.09	279926.81	301621.92	311569.13	23.22	23.50	3.30
Total	1681879.83	1994649.17	2422926.38	2625091.88	2667143.31	18.60	21.47	1.60
Collateral wise								
Gold and Silver	30642.25	37466.92	38070.33	34136.26	35161.10	22.27	1.61	3.00
Government Securities	1014.67	997.94	470.42	547.21	744.15	-1.65	-52.86	35.99
Non Governmental Securities	29668.70	34634.94	37124.14	35864.74	36361.06	16.74	7.19	1.38
Fixed Deposit Receipts	10553.39	22175.52	18557.51	17405.72	19044.64	110.13	-16.32	9.42
Own	9577.14	20780.98	17907.40	16751.42	18407.43	116.99	-13.83	9.89
Other Licences Institutions	976.25	1394.55	650.11	654.30	637.21	42.85	-53.38	-2.61
Collateral of Properties	1463645.87	1734997.03	2136643.17	2353554.84	2393844.64	18.54	23.15	1.71
Fixed Assets	1207217.80	1459790.48	1788776.33	1968599.77	2004744.82	20.92	22.54	1.84
Current Assets	256428.07	275206.55	347866.84	384955.08	389099.82	7.32	26.40	1.08
Against security of Bill	15710.45	15873.63	18166.44	20043.84	19911.69	1.04	14.44	-0.66
Domestic Bills	3525.87	798.38	826.25	798.86	880.40	-77.36	3.49	10.21
Foreign Bills	12184.58	15075.25	17340.19	19244.97	19031.29	23.72	15.02	-1.11
Against Guarantee	52993.07	63293.16	78284.15	85575.05	87088.35	19.44	23.69	1.77
Government Guarantee	2364.19	2560.01	2348.23	2330.02	2325.87	8.28	-8.27	-0.18
Institutional Guarantee	33209.50	42758.93	55644.51	61343.85	62220.62	28.76	30.14	1.43
Personal Guarantee	4054.12	5340.32	6080.54	6670.63	6398.48	31.73	13.86	-4.08
Collective Guarantee	4855.55	5828.86	7085.62	8361.32	8590.56	20.05	21.56	2.74
International Rated Foreign Bank's Guarantee	4226.93	1469.32	1681.66	2017.20	2670.19	-65.24	14.45	32.37
Other Guarantee	4282.79	5335.71	5443.59	4852.03	4882.62	24.59	2.02	0.63
Credit Card	416.03	905.78	1257.07	1432.80	1533.15	117.72	38.78	7.00
Others	77235.40	84304.25	94353.16	76531.41	73454.55	9.15	11.92	-4.02
Total	1681879.83	1994649.17	2422926.38	2625091.88	2667143.32	18.60	21.47	1.60

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Nov	Mid-Dec	% 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	113427.70	116061.54	23.05	31.68	2.32
Fishery Related	1513.96	1996.59	2330.43	2698.07	2763.30	31.88	16.72	2.42
Mining Related	2970.72	3467.83	4420.28	5753.89	6211.67	16.73	27.47	7.96
Agriculture, Forestry & Beverage Production Related	278304.22	315942.22	398079.33	449773.18	461800.08	13.52	26.00	2.67
Construction	142303.46	178777.17	212488.14	231168.47	232806.23	25.63	18.86	0.71
Electricity, Gas and Water	42101.95	59344.92	82191.76	91192.36	92396.72	40.96	38.50	1.32
Metal Products, Machinery & Electronic Equipment & Asse	16327.51	22633.48	29802.94	32817.35	33192.36	38.62	31.68	1.14
Transport, Communication and Public Utilities	43246.45	52471.19	57257.30	62244.58	62435.55	21.33	9.12	0.31
Wholesaler & Retailer	330886.83	397945.20	483927.42	521273.43	524040.86	20.27	21.61	0.53
Finance, Insurance and Real Estate	114517.91	148589.16	179843.15	184335.85	185388.39	29.75	21.03	0.57
Hotel or Restaurant	43361.87	57138.95	79499.31	88584.72	89505.91	31.77	39.13	1.04
Other Services	60591.89	80038.56	95129.25	101276.81	101432.62	32.09	18.85	0.15
Consumption Loans	99230.33	134352.70	141446.18	135826.58	141176.66	35.39	5.28	3.94
Local Government	1576.17	1506.86	1499.92	1499.85	1499.85	-4.40	-0.46	0.00
Others	155958.26	208340.54	247825.35	261966.99	263856.16	33.59	18.95	0.72
TOTAL	1392502.62	1735898.71	2112330.49	2283839.84	2314567.89	24.66	21.69	1.35
Productwise								
Term Loan	227581.99	280894.40	369100.16	404634.00	408497.48	23.43	31.40	0.95
Overdraft	239961.46	310486.80	349119.18	361110.93	365670.54	29.39	12.44	1.26
Trust Receipt Loan / Import Loan	72677.77	64519.94	113868.62	130397.93	134537.66	-11.22	76.49	3.17
Demand & Other Working Capital Loan	334766.54	386183.56	480564.58	547984.58	553028.58	15.36	24.44	0.92
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	109296.95	140053.24	167219.84	173899.66	175927.46	28.14	19.40	1.17
Real Estate Loan	83603.42	104245.22	114769.93	119716.30	118694.36	24.69	10.10	-0.85
Margin Nature Loan	28428.82	34419.83	33207.62	31332.83	31941.44	21.07	-3.52	1.94
Hire Purchase Loan	79566.01	120085.97	137333.23	140593.89	144053.00	50.93	14.36	2.46
Deprived Sector Loan	66005.84	93428.55	114231.65	121957.12	121917.17	0.00	0.00	-0.03
Bills Purchased	12523.00	17351.57	2856.15	3793.68	3327.24	38.56	-83.54	-12.30
Other Product	138090.81	184229.66	230059.55	248418.90	256972.94	33.41	24.88	3.44
Total	1392502.62	1735898.72	2112330.49	2283839.84	2314567.89	24.66	21.69	1.35
Collateral wise								
Gold and Silver	26326.42	32842.76	32615.57	28853.26	29700.58	24.75	-0.69	2.94
Government Securities	991.90	986.04	432.91	509.03	702.41	-0.59	-56.10	37.99
Non Governmental Securities	23084.76	29673.78	30511.97	29435.73	30013.71	28.54	2.82	1.96
Fixed Deposit Receipts	7542.78	15282.39	13517.49	13362.07	14726.53	102.61	-11.55	10.21
Own	6566.55	13887.84	12876.38	12707.96	14089.32	111.49	-7.28	10.87
Other Licences Institutions	976.23	1394.55	641.11	654.10	637.21	42.85	-54.03	-2.58
Collateral of Properties	1206655.78	1510054.58	1864916.64	2052214.21	2082793.84	25.14	23.50	1.49
Fixed Assets	950449.10	1234935.26	1517181.03	1667579.75	1694023.21	29.93	22.86	1.59
Current Assets	256206.67	275119.32	347735.62	384634.46	388770.63	7.38	26.39	1.08
Against security of Bill	15133.48	15873.63	18163.84	20041.24	19909.09	4.89	14.43	-0.66
Domestic Bills	2950.40	798.38	823.65	796.26	877.80	-72.94	3.17	10.24
Foreign Bills	12183.08	15075.25	17340.19	19244.97	19031.29	23.74	15.02	-1.11
Against Guarantee	44016.18	52805.20	64116.58	69438.28	70084.63	19.97	21.42	0.93
Government Guarantee	2191.40	2456.45	2249.74	2235.43	2231.29	12.09	-8.41	-0.19
Institutional Guarantee	28853.08	38746.64	49664.44	54765.47	55083.36	34.29	28.18	0.58
Personal Guarantee	3325.36	4274.42	4505.17	5048.09	4797.36	28.54	5.40	-4.97
Collective Guarantee	1365.35	640.93	691.90	667.36	572.38	-53.06	7.95	-14.23
International Rated Foreign Bank's Guarantee	4226.93	1469.32	1681.66	2017.20	2670.19	-65.24	14.45	32.37
Other Guarantee	4054.06	5217.45	5323.67	4704.74	4730.06	28.70	2.04	0.54
Credit Card	416.03	905.78	1257.07	1432.80	1533.15	117.72	38.78	7.00
Others	68335.30	77474.55	86798.43	68553.23	65103.95	13.37	12.03	-5.03
Total	1392502.62	1735898.71	2112330.50	2283839.84	2314567.89	24.66	21.69	1.35

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2016	2017	2018	2018	2018	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	15169.69	11517.77	15080.01	16793.01	17406.75	-24.07	30.93	3.65
Fishery Related	410.64	275.80	341.03	449.21	478.49	-32.84	23.65	6.52
Mining Related	391.51	450.84	591.81	639.34	654.80	15.16	31.27	2.42
Agriculture, Forestry & Beverage Production Related	14829.67	11610.02	14742.70	17003.26	18067.89	-21.71	26.98	6.26
Construction	32645.74	27621.96	32571.16	37640.13	38784.45	-15.39	17.92	3.04
Electricity, Gas and Water	4000.83	4007.87	4469.34	5233.00	5406.38	0.18	11.51	3.31
Metal Products, Machinery & Electronic Equipment & Asse	2395.14	1557.29	2254.43	2482.99	2583.60	-34.98	44.77	4.05
Transport, Communication and Public Utilities	17830.86	18908.92	20940.74	22895.79	22783.91	6.05	10.75	-0.49
Wholesaler & Retailer	35847.16	32765.58	40639.68	45882.93	48853.57	-8.60	24.03	6.47
Finance, Insurance and Real Estate	16264.86	14169.51	18546.60	20053.81	20307.69	-12.88	30.89	1.27
Hotel or Restaurant	9287.71	8381.09	9948.21	11977.05	12285.74	-9.76	18.70	2.58
Other Services	9369.02	8371.79	8987.78	9539.08	10096.13	-10.64	7.36	5.84
Consumption Loans	17035.39	19360.71	20685.23	20197.13	20770.25	13.65	6.84	2.84
Local Government	41.32	24.59	20.43	945.13	945.21	-40.49	-16.90	0.01
Others	57473.73	50581.10	63431.86	69436.90	71864.88	-11.99	25.41	3.50
TOTAL	232993.26	209604.83	253251.02	281168.76	291289.76	-10.04	20.82	3.60
Productwise								
Term Loan	37259.67	33010.58	45528.75	55047.27	57381.92	-11.40	37.92	4.24
Overdraft	54365.43	51420.03	61791.33	65796.52	68398.79	-5.42	20.17	3.96
Trust Receipt Loan / Import Loan	0.30	10.09	0.00	5.00	0.00	3302.67	-100.00	-100.00
Demand & Other Working Capital Loan	20231.27	10586.96	9700.88	10699.48	10959.72	-47.67	-8.37	2.43
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	26787.73	22016.64	26402.30	30827.30	32078.29	-17.81	19.92	4.06
Real Estate Loan	17273.22	16955.43	19574.84	21416.83	21800.71	-1.84	15.45	1.79
Margin Nature Loan	5205.67	3835.46	5691.57	5655.78	5621.82	-26.32	48.39	-0.60
Hire Purchase Loan	23685.84	24554.80	27529.50	29488.34	30326.69	3.67	12.11	2.84
Deprived Sector Loan	12938.71	16414.81	20705.18	22981.07	24480.98	0.00	0.00	6.53
Bills Purchased	1.40	0.00	0.00	1.08	1.54	-100.00	0.00	42.49
Other Product	35244.02	30800.04	36326.65	39250.08	40239.30	-12.61	17.94	2.52
Total	232993.26	209604.83	253251.02	281168.76	291289.76	-10.04	20.82	3.60
Collateral wise								
Gold and Silver	4189.41	4318.51	4850.84	4625.41	4774.43	3.08	12.33	3.22
Government Securities	6.15	0.15	37.51	34.49	38.04	-97.51	24397.71	10.30
Non Governmental Securities	4660.50	3801.07	5612.29	5467.52	5418.19	-18.44	47.65	-0.90
Fixed Deposit Receipts	2155.69	5264.84	4001.34	3317.29	3496.91	144.23	-24.00	5.41
Own	2155.67	5264.84	3992.34	3317.09	3496.91	144.23	-24.17	5.42
Other Licences Institutions	0.02	0.00	9.00	0.20	0.00	-100.00	0.00	-100.00
Collateral of Properties	213181.75	186566.58	226108.43	253058.42	261810.13	-12.48	21.19	3.46
Fixed Assets	213171.49	186555.95	226064.49	252863.99	261605.39	-12.49	21.18	3.46
Current Assets	10.26	10.63	43.95	194.43	204.75	3.60	313.42	5.31
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	13621.08	14415.34	16.65	29.97	5.83
Government Guarantee	113.69	63.11	61.29	61.41	61.40	-44.48	-2.90	-0.01
Institutional Guarantee	3716.23	3197.82	4658.90	4866.37	5356.52	-13.95	45.69	10.07
Personal Guarantee	570.85	750.78	845.14	999.37	976.57	31.52	12.57	-2.28
Collective Guarantee	3481.97	5187.90	6393.69	7693.93	8018.14	48.99	23.24	4.21
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	2.70	-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	1044.56	1336.73	-49.91	50.59	27.97
Total	232993.26	209604.83	253251.02	281168.76	291289.76	-10.04	20.82	3.60

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2016	2017	2018	2018	2018	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	2035.53	3028.05	3716.09	4049.74	4098.45	48.76	22.72	1.20
Fishery Related	55.86	56.12	53.55	47.11	51.32	0.48	-4.58	8.93
Mining Related	41.80	31.51	21.18	21.63	22.85	-24.62	-32.79	5.64
Agriculture, Forestry & Beverage Production Related	2963.13	2282.77	2716.66	2688.38	2772.70	-22.96	19.01	3.14
Construction	7902.75	6629.62	8127.64	8563.21	8807.18	-16.11	22.60	2.85
Electricity, Gas and Water	314.99	167.79	201.95	212.39	212.95	-46.73	20.35	0.26
Metal Products, Machinery & Electronic Equipment & Asse	750.81	854.05	1090.92	1207.17	1200.22	13.75	27.73	-0.58
Transport, Communication and Public Utilities	6411.94	4884.19	5056.61	5037.69	5085.47	-23.83	3.53	0.95
Wholesaler & Retailer	7588.55	5731.96	7443.51	7945.69	8137.85	-24.47	29.86	2.42
Finance, Insurance and Real Estate	4217.40	3615.57	4660.60	5110.58	5270.90	-14.27	28.90	3.14
Hotel or Restaurant	1776.67	1380.10	1698.38	2011.67	2211.28	-22.32	23.06	9.92
Other Services	2185.50	1840.60	1852.18	1945.77	1947.64	-15.78	0.63	0.10
Consumption Loans	4577.78	4645.89	4187.32	3908.51	4024.79	1.49	-9.87	2.98
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	17296.53	17404.87	-10.07	18.09	0.63
TOTAL	56383.96	49145.62	57344.86	60083.28	61285.66	-12.84	16.68	2.00
Productwise								
Term Loan	7852.76	6830.51	9018.69	11098.33	11485.53	-13.02	32.04	3.49
Overdraft	0.00	0.00	0.00	284.81	648.71	0.00	0.00	127.77
Trust Receipt Loan / Import Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Demand & Other Working Capital Loan	10787.42	7424.71	7850.29	7882.94	7701.49	-31.17	5.73	-2.30
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	6730.72	6314.04	8059.66	8339.39	8566.07	-6.19	27.65	2.72
Real Estate Loan	7195.24	6118.05	7660.61	7087.73	6946.69	-14.97	25.21	-1.99
Margin Nature Loan	4046.55	2914.77	2229.67	2088.80	2003.92	-27.97	-23.50	-4.06
Hire Purchase Loan	6842.49	5759.29	6191.30	6243.39	6310.22	-15.83	7.50	1.07
Deprived Sector Loan	2294.65	2141.25	2791.43	3102.35	3263.54	0.00	0.00	5.20
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	13952.94	14356.89	9.53	16.32	2.90
Total	56383.96	49145.62	57344.86	60083.28	61285.66	-12.84	16.68	2.00
Collateral wise								
Gold and Silver	126.42	305.64	603.93	657.59	686.09	141.77	97.59	4.33
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	961.49	929.16	-39.69	-13.81	-3.36
Fixed Deposit Receipts	854.92	1628.29	1038.68	726.36	821.20	90.46	-36.21	13.06
Own	854.92	1628.29	1038.68	726.36	821.20	90.46	-36.21	13.06
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	48282.21	49240.67	-12.40	18.87	1.99
Fixed Assets	43597.21	38299.28	45530.81	48156.03	49116.22	-12.15	18.88	1.99
Current Assets	211.14	76.59	87.28	126.18	124.45	-63.72	13.95	-1.37
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	2515.69	2588.38	18.16	71.62	2.89
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	1712.01	1780.74	27.22	62.21	4.01
Personal Guarantee	157.91	315.12	730.23	623.16	624.55	99.55	131.73	0.22
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	147.30	149.87	-47.77	2.66	1.75
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	6933.63	7013.87	-20.25	7.78	1.16
Total	56383.96	49145.62	57344.86	60083.28	61285.66	-12.84	16.68	2.00

S.N.	BFI Name	ICFC	Kuber	Manjushree	Jebis	Reliance
Liabilities						
1	CAPITAL FUND	1094.61	127.52	961.88	804.92	960.04
	a. Paid-up Capital	882.17	326.39	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	1772.10		624.25	64.40	
	a. NRB	72.10		24.25	6.40	
	b. Interbank Borrowing	1700.00		600.00	58.00	
	c. Foreign Banks and Fin. Ins.					
	d. Other Financial Ins.					
	e. Bonds and Securities					
3	DEPOSITS	8817.06	79.49	6389.22	1049.85	3605.33
	a. Current		0.97		6.23	
	Domestic		0.97		6.23	
	Foreign					
	b. Savings	2565.90	39.52	882.58	175.10	990.67
	Domestic	2565.90	39.52	882.58	175.10	990.67
	Foreign					
	c. Fixed	5118.28	15.72	3528.52	809.41	1828.57
	Domestic	5118.28	15.72	3528.52	809.41	1828.57
	Foreign					
	d. Call Deposits	1129.50	8.13		13.01	
	Domestic	1129.50	8.13		13.01	
	Foreign					
	e. Others	3.37	15.15	1978.13	46.11	786.08
	Domestic	3.37	15.15	1978.13	46.11	786.08
	Foreign					
4	Bills Payable	0.54				
5	Other Liabilities	415.67	291.43	677.09	209.40	353.36
	1. Sundry Creditors	28.41	15.95	5.13	3.60	32.20
	2. Loan Loss Provision	80.35	39.44	268.75	47.44	95.28
	3. Interest Suspense a/c	27.71	108.46	218.54	57.88	66.08
	4. Others	279.20	127.57	184.68	100.48	159.80
6	Reconciliation A/c					
7	Profit & Loss A/c	33.92				4.70
	TOTAL Liabilities	12133.89	498.44	8652.45	2128.58	4923.42
Assets						
1	LIQUID FUNDS	3608.47	112.33	2281.56	452.90	1010.35
	a. Cash Balance	190.51	3.30	83.11	8.66	36.75
	Nepalese Notes & Coins	190.51	3.30	83.11	8.66	36.75
	Foreign Currency					
	b. Bank Balance	3417.97	6.67	2198.45	33.38	174.16
	1. In Nepal Rastra Bank	353.09	5.76	233.18	33.38	174.16
	Domestic Currency	353.09	5.76	233.18	33.38	174.16
	Foreign Currency					
	2. "A"Class Licensed Institution	1359.18	0.91	1222.46		
	Domestic Currency	1359.18	0.91	1222.46		
	Foreign Currency					
	3. Other Financial Ins.	1705.70		742.82		
	4. In Foreign Banks					
	c. Money at Call		102.36		410.86	799.43
	Domestic Currency		102.36		410.86	799.43
	Foreign Currency					
2	INVESTMENT IN SECURITIES	476.91		105.51	71.05	68.44
	a. Govt. Securities	476.91		105.51	71.05	68.44
	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					
	c. Others	282.33			118.70	228.00
4	LOANS & ADVANCES	7250.13	94.05	5595.99	1328.09	3426.18
	a. Private Sector	6738.98	94.05	5435.99	1254.09	3236.18
	b. Financial Institutions	511.14		160.00	74.00	190.00
	c. Government Organizations					
5	BILL PURCHASED					
	a. Domestic Bills Purchased					
	b. Foreign Bills Purchased					
	c. Import Bills & Imports					
6	LOANS AGAINST COLLECTED BILLS					
	a. Against Domestic Bills					
	b. Against Foreign Bills					
7	FIXED ASSETS	259.99	32.22	80.13	3.22	19.73
8	OTHER ASSETS	251.88	166.07	423.25	150.80	147.82
	a. Accrued Interest:	123.71	108.46	218.54	61.66	76.81
	Financial Institutions	123.13		156.18	9.40	4.93
	Government Enterprises	0.58			0.49	1.14
	Private Sector		108.46	62.36	51.77	70.74
	b. Staff Loans / Adv.	74.49	0.53	90.09	20.62	11.26
	c. Sundry Debtors	18.10	21.56	5.74	0.46	0.55
	d. Cash In Transit					
	e. Others	35.58	35.51	108.88	68.05	59.20
9	Expenses not Written off		0.76			
10	Non Banking Assets	4.18	79.06	41.35		10.97
11	Reconciliation Account					-0.14
12	Profit & Loss A/c		13.95	124.65	3.83	12.06
	TOTAL ASSETS	12133.89	498.44	8652.45	2128.58	4923.42

BFI Name	NBL	RBB	INABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC
Expenses											
1. Interest Expense	1516.09	1867.14	3029.86	3563.97	1120.48	2517.94	2632.69	1501.86	2883.13	2489.66	2008.84
1.1 On Deposit Liabilities	1226.68	1861.22	3028.75	3512.98	1120.48	2491.44	2563.47	1500.38	2873.76	2446.68	2000.84
1.1.1 Saving Account	414.75	964.16	638.55	581.10	258.06	582.52	342.37	287.13	569.89	331.37	527.13
1.1.2 Fixed Account	775.84	816.19	2111.72	2729.10	834.14	1852.61	2207.00	1117.97	2195.85	2045.41	1166.11
1.1.2.1 Up to 3 months Fixed Account		3.88	316.76	145.55	27.37	1852.61	79.08		498.92		3.93
1.1.2.2 3 to 6 months Fixed Account		27.51	422.34		142.21		63.02		473.42		212.83
1.1.2.3 6 months to 1 year Fixed Account		506.03	1055.86		620.08		172.97		495.16	2045.41	822.02
1.1.2.4 Above 1 year Fixed Account	775.84	278.77	316.76	2583.55	44.48		1891.93	1117.97	728.35		127.32
1.1.3 Call Deposit	36.08	80.87	278.49	202.77	28.27	56.31	14.11	95.28	108.03	69.90	307.60
1.1.4 Certificate of Deposit											
1.2 On Borrowing	289.41	5.92	1.11	50.99		26.50	69.22	1.48	9.37	42.98	8.00
2. Commission Expense		13.84	123.41	106.66				11.18	38.10		8.28
3. Staff Expense	980.22	792.91	507.80	392.99	250.26	426.68	492.85	253.98	452.93	327.89	335.19
4. Office Operating Expenses	254.77	366.20	368.56	412.81	260.61	367.79	396.98	180.91	267.94	266.72	201.36
5. Foreign Exchange Loss											3.13
5.1 Due to Change in Exchange Rates								0.00			3.13
5.2 Due to Foreign Currency Transaction								0.00			
6. Non Operating Expense		0.13		0.00					4.25	0.25	1.23
7. Provision for Risk	140.66	829.90	205.74	360.04	104.21	341.37	145.09	393.24	120.00	169.45	238.49
7.1 Loan loss Provision	132.81	822.54	196.56	360.04	104.21	341.37	144.47	393.24	120.00	169.45	235.02
7.1.1 General Loan loss Provision	132.81	69.54	164.91	115.10	69.25		122.31	194.37	120.00	50.40	131.25
7.1.1.1 Pass Loan Loss Provision	132.81	69.54	164.91	49.04	42.87		122.31	118.80	120.00	57.72	86.37
7.1.1.2 Watch List Provision				66.06	26.38			75.57		-7.32	44.88
7.1.2 Special Loan Loss Provision		753.00	31.65	244.94	34.96		22.16	198.87		119.05	103.77
7.1.3 Additional Loan Loss Provision						341.37					
7.2. Provision for Non-Banking Assets		2.78									3.46
7.3. Provision for Loss on Investment		4.29	8.83				0.62				
7.5. Provision for Loss of Other Assets	7.85	0.29	0.34					0.00			
8. Loan Written Off			0.66		0.54			0.00			
9. Provision for Staff Bonus	43.21		257.48	274.92	144.96	122.10	0.14		191.57	98.41	14.06
10. Provision for Income Tax	259.26	3.49	772.43	757.34	391.40	366.05	0.38		517.25	298.10	42.18
11. Others											
12. Net Profit	615.10	2317.56	1802.34	1811.67	913.27	855.00	0.89	64.73	1206.92	587.59	98.41
Total Expenses	3809.30	6191.17	7068.29	7680.40	3185.73	4996.94	3669.03	2410.15	5678.10	4237.83	2951.16
Income											
1. Interest Income	2942.50	5324.10	6040.52	6271.61	2451.87	4322.98	3076.92	1758.06	5132.49	3872.59	2296.86
1.1 On Loans and Advances	2732.20	4637.20	5554.02	5877.16	2159.66	4033.04	2796.22	1606.20	4742.56	3652.36	2130.59
1.2 On Investment	136.20	582.31	294.89	253.43	99.14	210.09	221.39	64.34	382.19	193.34	136.45
1.2.1 Government Bonds	136.20	463.14	294.89	253.43	96.62	210.09	221.39	5.94	324.79	193.34	136.45
1.2.2 Foreign Bonds									57.41		
1.2.3 NRB Bonds								58.39			
1.2.4 Debenture & Bonds		119.17			2.51						
1.3 On Agency Balance	24.07	7.71	9.93	134.83	2.22	79.85	6.56	1.05			10.41
1.4 On Call Deposit		22.57	129.10	1.83	72.71			75.29		2.95	0.04
1.5 On Others	50.04	74.31	52.58	4.37	118.14		52.75	11.18	7.74	23.94	19.36
2. Commission and Discount	457.65	186.47	406.55	404.65	326.51	289.08	385.13	251.26	418.11	139.44	73.87
2.1 Bills Purchase and Discount		0.68	0.04	2.25	5.32	1.51	0.48	15.74	0.91	1.71	0.16
2.2 Commission	457.65	179.61	404.12	402.41	261.50	229.54	298.20	230.98	417.20	133.36	72.80
2.3 Others		6.18	2.39		59.69	58.02	86.44	4.54		4.37	0.91
3. Exchange Fluctuation Income	102.46	8.06	347.67	345.58	331.60	317.29	125.28	102.57	102.97	128.36	45.69
3.1 Due to Change in Exchange Rate	-6.74	-10.73	187.18	20.19	232.80		8.91	4.22			
3.2 Due to Foreign Currency Transaction	109.19	18.79	160.49	325.39	98.80	317.29	116.37	98.35	102.97	128.36	45.69
4. Other Operating Income	166.05	335.38	230.58	188.55	42.20	60.49		104.46		60.83	129.63
5. Non Operating Income	23.07	-5.61	29.99	65.73		5.16	3.68		24.53	5.08	8.64
6. Write Back from Provisions for loss	100.62	315.38	10.67	286.51	21.70		48.32	193.07		26.67	393.89
7. Recovery of written-off Loan	16.95		2.30	23.03	11.84		29.70	0.73		4.86	
8. Income from Extra Ordinary transactions		27.39		94.74		1.95					2.58
9. Net Loss											
Total Income	3809.30	6191.17	7068.29	7680.40	3185.73	4996.94	3669.03	2410.15	5678.10	4237.83	2951.16

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMB	PRABHU
Expenses												
1. Interest Expense	4984.04	2553.12	2369.05	2266.64	3102.95	3049.74	3340.74	2323.16	2513.02	2297.67	2717.10	2538.59
1.1 On Deposit Liabilities	4786.99	2533.62	2352.24	2239.51	3042.89	3042.30	3299.63	2280.12	2496.29	2290.14	2646.11	2521.93
1.1.1 Saving Account	1128.67	518.12	429.14	441.78	660.49	477.88	1153.76	315.62	428.98	370.87	424.51	579.58
1.1.2 Fixed Account	3174.44	1876.70	1557.27	1593.07	1948.73	2564.42	2055.57	1898.18	1466.29	1833.12	1981.89	1698.41
1.1.2.1 Up to 3 months Fixed Account				25.51	435.78		2.04	90.04		2.67	50.97	73.31
1.1.2.2 3 to 6 months Fixed Account				73.49	475.58		6.86	365.39	53.37	542.77	75.22	236.25
1.1.2.3 6 months to 1 year Fixed Account	2931.92	1362.84		751.89	534.48	1094.47	1638.70	818.68	1102.60	546.00	759.75	1144.61
1.1.2.4 Above 1 year Fixed Account	242.52	513.86	1557.27	742.18	502.89	1469.95	407.98	624.08	310.32	741.69	1095.95	244.23
1.1.3 Call Deposit	483.88	138.80	365.83	204.66	433.67		90.30	66.32	601.02	86.15	129.53	243.93
1.1.4 Certificate of Deposit											110.18	
1.2 On Borrowing	197.05	19.50	16.81	27.14	60.06	7.44	41.12	43.04	16.73	7.52	70.99	16.66
2. Commission Expense						0.45	28.12	4.76				
3. Staff Expense	671.13	402.72	282.53	281.50	427.14	1135.85	512.61	243.62	172.30	312.96	416.31	464.41
4. Office Operating Expenses	1139.26	294.69	214.05	299.88	363.48	351.96	449.67	247.98	916.38	302.04	371.70	319.32
5. Foreign Exchange Loss								39.18				
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction								39.18				
6. Non Operating Expense			0.43									11.09
7. Provision for Risk	9.83	144.21	310.85	203.72	230.94	793.65	272.34	71.73	77.59	282.31	402.26	144.21
7.1 Loan loss Provision		137.80	310.85	176.35	230.94	759.65	272.34	61.27	76.67	261.12	402.26	144.21
7.1.1 General Loan loss Provision		97.56	230.52	55.79	230.94	222.61	272.34	25.11	8.59	96.02	208.37	137.07
7.1.1.1 Pass Loan Loss Provision		78.53	201.37	21.20	230.94	5.76	272.34	20.46	8.63	54.52	150.62	100.63
7.1.1.2 Watch List Provision		19.04	29.15	34.59		216.86		4.65	-0.04	41.50	57.75	36.44
7.1.2 Special Loan Loss Provision		40.23	80.34	120.56		537.04		36.15	68.08	165.10	193.88	17.40
7.1.3 Additional Loan Loss Provision												-10.26
7.2. Provision for Non-Banking Assets	9.83			27.37		32.31		10.46		21.18		
7.3. Provision for Loss on Investment		6.42							0.91			
7.5. Provision for Loss of Other Assets						1.69						
8. Loan Written Off				44.52								78.49
9. Provision for Staff Bonus	240.22	97.85			114.10	57.36	134.18	4.42	42.94	14.85	123.14	85.05
10. Provision for Income Tax	648.59	264.19			308.06	283.34	392.94	11.93	128.82	46.92	368.59	218.83
11. Others												
12. Net Profit	1513.37	610.03			718.81	806.44	948.84	27.84	300.58	101.55	862.84	297.70
Total Expenses	9206.43	4401.91	3176.91	3096.26	5265.47	6478.79	6079.43	2974.62	4151.62	3358.28	5261.93	4157.70
Income												
1. Interest Income	7788.99	3961.46	2609.41	2580.82	4746.46	5565.77	5313.06	2545.57	2811.04	2796.11	4346.80	3465.58
1.1 On Loans and Advances	7467.50	3751.37	2419.96	2418.25	4441.78	5423.88	5024.67	2355.65	2614.95	2571.75	4080.29	3118.27
1.2 On Investment	55.98	160.21	100.04	126.23	183.00	139.13	251.96	169.62	153.38	162.10	210.46	218.78
1.2.1 Government Bonds	55.98	160.21	100.04	124.17	183.00	139.13	251.96	113.92	153.38	132.51	198.47	218.78
1.2.2 Foreign Bonds				1.21						2.88	11.99	
1.2.3 NRB Bonds				0.85				55.70		26.71		
1.2.4 Debenture & Bonds												
1.3 On Agency Balance	16.87				1.59			18.70	3.43	1.92		31.30
1.4 On Call Deposit	233.46				97.53		30.80	1.60		50.37	5.32	12.85
1.5 On Others	15.19	49.88	89.41	36.34	22.56	2.75	5.63		39.28	9.97	50.73	84.38
2. Commission and Discount	637.19	182.16	114.00	130.05	259.74	115.63	421.54	70.04	382.81	136.61	199.34	143.78
2.1 Bills Purchase and Discount	49.25	0.03		13.82				0.35		14.22		1.70
2.2 Commission	587.95	182.13	45.64	116.22	64.50	106.81	411.65	54.83	377.40	108.95	195.75	134.30
2.3 Others			68.36		195.24	8.83	9.90	14.87	5.41	13.43	3.59	7.78
3. Exchange Fluctuation Income	157.90	132.79	108.18	108.03	172.27	153.82	208.61	116.24	99.60	120.84	169.76	116.59
3.1 Due to Change in Exchange Rate	-31.62	11.26	21.64	0.59	-292.67	70.37	161.63		0.99	3.51	522.80	-0.85
3.2 Due to Foreign Currency Transaction	189.52	121.53	86.54	107.44	464.94	83.44	46.98	116.24	98.60	117.33	-353.04	117.44
4. Other Operating Income	553.50	87.58	49.65	115.24	87.00	279.23	31.13	153.62	855.36	163.28	214.60	221.61
5. Non Operating Income	49.13	4.04	4.24	47.22		5.08	31.06	-5.78	2.82	5.29	9.39	14.14
6. Write Back from Provisions for loss		33.82	172.55	12.31		334.63	73.85	94.04		136.16	318.50	196.00
7. Recovery of written-off Loan	19.73	0.06				24.63	0.18	0.89			3.44	
8. Income from Extra Ordinary transactions				0.01		0.00					0.08	0.00
9. Net Loss			118.88	102.59								
Total Income	9206.43	4401.91	3176.91	3096.26	5265.47	6478.79	6079.43	2974.62	4151.62	3358.28	5261.93	4157.70

BFI Name	Janata	Mega	Civil	Century	Sanima	MahabaramDB	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western
Expenses												
1. Interest Expense	2024.93	2153.43	1340.42	2117.65	2605.41	896.69	0.38	128.84	92.79	592.55	132.30	96.17
1.1 On Deposit Liabilities	2013.11	2134.25	1306.43	2109.02	2581.18	894.20	0.38	128.84	92.79	591.70	131.62	96.17
1.1.1 Saving Account	433.95	439.99	242.72	363.62	716.86	266.75	0.38	86.21	36.76	191.06	40.14	57.20
1.1.2 Fixed Account	1460.32	1412.06	862.18	1397.96	1694.00	565.92	0.00	40.01	56.03	346.35	81.40	38.97
1.1.2.1 Up to 3 months Fixed Account	333.67				65.68	13.94		0.06		32.30	3.77	
1.1.2.2 3 to 6 months Fixed Account	83.03				182.35	24.43		1.14		56.61	7.31	5.11
1.1.2.3 6 months to 1 year Fixed Account	745.47	1412.06	862.18	1397.96	6.25	442.14		25.49		195.76	56.74	7.26
1.1.2.4 Above 1 year Fixed Account	298.16				1439.72	85.40	0.00	13.32	56.03	61.68	13.58	26.60
1.1.3 Call Deposit	118.85	282.21	201.53	347.45	170.33	61.53		2.63		54.29	10.07	
1.1.4 Certificate of Deposit												
1.2 On Borrowing	11.82	19.18	34.00	8.62	24.22	2.49				0.85	0.68	
2. Commission Expense												
3. Staff Expense	333.86	311.90	191.85	257.67	331.01	156.79	1.03	17.10	20.82	98.36	24.47	25.61
4. Office Operating Expenses	279.14	278.92	180.19	243.11	263.62	103.58	2.26	11.11	13.63	85.23	17.62	12.45
5. Foreign Exchange Loss		1.51				0.00						
5.1 Due to Change in Exchange Rates						0.00						
5.2 Due to Foreign Currency Transaction		1.51										
6. Non Operating Expense				0.38						0.02		
7. Provision for Risk	120.59	180.45	210.27	101.23	129.76	100.25	7.96	25.93	17.18	90.76	15.19	8.47
7.1 Loan loss Provision	115.84	149.37	171.16	94.19	129.76	97.14		25.93	17.18	90.76	14.31	8.47
7.1.1 General Loan loss Provision	69.07	74.25	31.77	49.38	105.80	68.94		13.99	17.18	28.24	9.27	
7.1.1.1 Pass Loan Loss Provision	31.59	40.93	19.56	23.70	57.26			2.90	17.18	-4.22	3.79	
7.1.1.2 Watch List Provision	37.48	33.32	12.21	25.68	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	4.76		37.61			3.11	7.96					
7.3. Provision for Loss on Investment		31.08	1.50	7.03							0.88	
7.5. Provision for Loss of Other Assets												
8. Loan Written Off			5.75			0.03						
9. Provision for Staff Bonus		91.80			55.17	7.87		2.68		1.72	6.97	1.87
10. Provision for Income Tax		275.39			148.96	23.60		8.05		5.16	20.91	5.62
11. Others						3.46						
12. Net Profit		642.59			347.57	55.07		18.78		12.03	48.79	13.12
Total Expenses	2758.53	3936.00	1928.48	2720.03	3881.50	1347.34	11.63	212.50	144.41	885.83	266.24	163.33
Income												
1. Interest Income	2412.96	3619.83	1619.64	2343.19	3346.71	1109.19	1.25	186.17	100.45	822.93	238.58	139.41
1.1 On Loans and Advances	2271.71	3400.10	1491.98	2222.40	3087.27	972.45	1.13	167.45	99.93	757.73	224.56	139.41
1.2 On Investment	100.35	161.81	113.60	86.08	230.82	25.75				5.10		
1.2.1 Government Bonds	100.35	18.40	113.60	86.08	230.82					5.10		
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds		120.40				25.75						
1.2.4 Debenture & Bonds		23.02										
1.3 On Agency Balance	2.74	0.38	1.74	27.74		108.90	0.12					
1.4 On Call Deposit		26.25	12.33					18.70	0.52	54.99	14.02	
1.5 On Others	38.17	31.29		6.98	28.62	2.10		0.02		5.10		
2. Commission and Discount	182.24	81.24	38.92	38.21	106.43	4.46		3.12	19.61	5.10	6.01	10.55
2.1 Bills Purchase and Discount		1.12	0.34									
2.2 Commission	182.24	80.12	38.58	38.21	106.43	4.46		3.12	0.82	5.07	5.25	10.55
2.3 Others									18.80	0.03	0.76	
3. Exchange Fluctuation Income	92.12	93.41	92.34	63.59	165.15							
3.1 Due to Change in Exchange Rate	248.85		7.60	-6.22	6.15							
3.2 Due to Foreign Currency Transaction	-156.74	93.41	84.74	69.82	158.99							
4. Other Operating Income	44.63	136.66	60.62	103.55	241.08	75.58	0.01	20.25		57.58	17.59	13.37
5. Non Operating Income	8.70	2.35	5.36	14.07	19.69	17.45				0.22	0.13	
6. Write Back from Provisions for loss	7.81	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	0.94								
9. Net Loss	10.07		109.06	149.29			9.75		24.35			
Total Income	2758.53	3936.00	1928.48	2720.03	3881.50	1347.34	11.63	212.50	144.41	885.83	266.24	163.33

BFI Name	Deva	Miteri	Tinau	Muktinath	Kankai	Bhargav	Garima	OmDB	GandakiDB	Kabelli	Kamana	Corporate
Expenses												
1. Interest Expense	593.72	145.33	188.04	1120.59	57.26	111.52	784.81	794.64	857.73	20.95	588.19	2.56
1.1 On Deposit Liabilities	591.06	145.30	188.04	1110.90	57.26	111.52	781.94	794.64	857.73	20.95	588.19	2.56
1.1.1 Saving Account	171.53	36.76	63.14	300.79	19.19	42.24	230.30	191.12	227.90	10.38	181.01	1.41
1.1.2 Fixed Account	362.04	97.50	114.50	678.05	28.92	58.87	455.60	520.01	559.73	9.25	347.48	0.59
1.1.2.1 Up to 3 months Fixed Account		3.90	0.00	17.00	0.19	0.73	28.30	57.31	47.08	0.12	22.93	
1.1.2.2 3 to 6 months Fixed Account		4.87	0.18	17.73	0.24	10.34	5.74	38.89	40.52	0.17	49.49	
1.1.2.3 6 months to 1 year Fixed Account		34.12	99.36	553.54	22.22	26.28	68.13	386.67	429.90	7.34	223.69	0.59
1.1.2.4 Above 1 year Fixed Account	362.04	54.60	14.96	89.78	6.26	21.52	353.43	37.13	42.23	1.62	51.37	0.00
1.1.3 Call Deposit	57.49	11.04	10.40	132.07	9.16	10.41	96.04	83.51	70.10	1.31	59.70	0.55
1.1.4 Certificate of Deposit												
1.2 On Borrowing	2.66	0.03		9.69			2.87					
2. Commission Expense												
3. Staff Expense	77.74	23.28	26.44	212.06	18.18	17.80	124.60	93.01	125.13	9.82	91.86	6.57
4. Office Operating Expenses	68.83	13.07	16.21	150.39	14.83	11.53	95.17	70.88	68.76	4.78	57.16	4.68
5. Foreign Exchange Loss	2.27											
5.1 Due to Change in Exchange Rates	2.27											
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense			0.07									
7. Provision for Risk	92.50	7.25	6.99	60.43	12.13	2.59	88.86	101.08	25.12	4.32	76.87	
7.1 Loan loss Provision	92.50	7.25	6.99	60.43	12.13	2.59	88.86	101.08	25.12	4.32	76.87	
7.1.1 General Loan loss Provision	48.38	5.77	3.13	56.70	5.34	2.59	49.98	101.08	17.75	0.91	48.62	
7.1.1.1 Pass Loan Loss Provision	44.77	0.59	2.63	41.93	0.86	2.59	9.76	101.08	10.08	-0.50	-4.69	
7.1.1.2 Watch List Provision	3.60	5.18	0.50	14.76	4.48		40.23		7.67	1.40	53.31	
7.1.2 Special Loan Loss Provision	44.12	1.47	3.86	3.73	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	14.41	5.36	1.61	36.76	1.02		14.91	5.78	9.17	0.62		
10. Provision for Income Tax	43.24	16.09	4.82	110.29	3.06		44.74	17.33	27.51	1.85		
11. Others					0.27							
12. Net Profit	100.90	37.53	11.24	257.34	7.15	8.09	104.40	40.44	64.18	4.32	-0.22	57.06
Total Expenses	993.62	247.90	255.41	1947.86	113.92	151.53	1257.49	1123.14	1177.60	46.65	813.86	70.87
Income												
1. Interest Income	881.75	225.10	230.20	1699.39	103.09	138.51	1149.04	1045.82	1055.75	42.75	749.56	20.98
1.1 On Loans and Advances	796.02	209.29	215.18	1615.29	96.30	120.26	1092.70	987.95	995.43	38.88	686.40	19.12
1.2 On Investment	9.50		0.97	7.93		0.04	2.39	6.18	6.17			
1.2.1 Government Bonds	9.50			5.67		0.04	2.39	6.18	6.17			
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds			0.97	2.26								
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit	75.46	15.81	14.04	74.38	6.77	8.71	52.24	51.68	54.14	3.87	63.16	
1.5 On Others	0.77			1.78	0.02	9.50	1.71					1.87
2. Commission and Discount	61.02	1.40	2.09	29.68	1.08	13.01	7.21	10.49	3.39	0.67	6.51	0.14
2.1 Bills Purchase and Discount												
2.2 Commission	5.29	0.96	2.09	29.57	1.08	0.37	7.03	10.49	3.39	0.67	6.51	0.08
2.3 Others	55.73	0.44		0.11		12.64	0.18					0.06
3. Exchange Fluctuation Income	2.85			0.15				0.06				
3.1 Due to Change in Exchange Rate	2.70			0.09				-0.13				
3.2 Due to Foreign Currency Transaction	0.15			0.07				0.18				
4. Other Operating Income	0.33	21.24	18.69	214.11	7.73		101.16	66.78	98.59	1.94	57.26	1.23
5. Non Operating Income		0.16	0.96	2.26			0.08	0.00	1.52		0.54	
6. Write Back from Provisions for loss	47.54		3.47	2.26	2.01				18.35	1.29		48.51
7. Recovery of written-off Loan	0.13											
8. Income from Extra Ordinary transactions												
9. Net Loss												
Total Income	993.62	247.90	255.41	1947.86	113.92	151.53	1257.49	1123.14	1177.60	46.65	813.86	70.87

BFI Name	Purima	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Mission	Sindhu	Sahara	N.Community	Kailash	Selpa
Expenses												
1. Interest Expense	108.45	768.46	66.34	493.59	133.59	814.62	162.92	87.72	21.22	100.82	814.76	12.08
1.1 On Deposit Liabilities	108.45	758.19	66.34	493.59	133.59	813.93	162.92	56.69	21.22	100.82	807.57	12.08
1.1.1 Saving Account	48.80	177.48	23.59	205.31	63.54	179.87	53.11	30.56	16.67	28.67	182.35	9.84
1.1.2 Fixed Account	52.03	429.37	31.28	275.93	49.98	511.73	91.80	14.93	1.82	53.90	483.86	1.83
1.1.2.1 Up to 3 months Fixed Account	6.18	14.98	0.46	6.35	1.18	3.30	0.35	0.63		0.56	32.61	0.16
1.1.2.2 3 to 6 months Fixed Account	3.60	33.91	0.04	7.64	3.24	0.46	0.95	1.26		0.39	113.70	0.42
1.1.2.3 6 months to 1 year Fixed Account	33.39	300.00	23.12	7.76	24.07	65.52	82.33	8.20		45.47	289.52	0.52
1.1.2.4 Above 1 year Fixed Account	8.86	80.47	7.67	254.19	21.50	442.45	8.17	4.84	1.82	7.48	48.03	0.72
1.1.3 Call Deposit	7.62	151.34	11.47	12.35	20.06	122.33	18.01	11.20	2.73	18.24	141.35	0.42
1.1.4 Certificate of Deposit												
1.2 On Borrowing		10.27				0.69		31.03				7.19
2. Commission Expense												
3. Staff Expense	17.11	112.93	10.59	56.82	25.77	99.33	36.05	18.75	6.01	19.44	119.51	7.84
4. Office Operating Expenses	10.80	84.46	10.82	46.79	19.36	78.82	16.14	11.57	7.35	15.44	77.34	1.51
5. Foreign Exchange Loss						0.03						0.01
5.1 Due to Change in Exchange Rates						0.03						
5.2 Due to Foreign Currency Transaction												0.01
6. Non Operating Expense												0.13
7. Provision for Risk	9.30	37.45	4.85	15.58	31.83	120.69	9.58	4.21	0.10	11.39	20.19	3.10
7.1 Loan loss Provision	9.30	35.87	4.85	15.58	31.13	116.15	9.58	4.21	0.10	11.28	11.73	3.10
7.1.1 General Loan loss Provision	5.36	35.87	3.66	13.73		48.58	2.79	2.45	0.10	11.26	11.14	0.97
7.1.1.1 Pass Loan Loss Provision	3.46	35.87	0.40	11.19		30.22	1.79		0.10	5.72	7.26	0.40
7.1.1.2 Watch List Provision	1.90		3.26	2.54		18.36	1.00	2.45		5.55	3.88	0.57
7.1.2 Special Loan Loss Provision	3.94		1.19	1.85		65.35	6.80	1.76		0.02	0.59	2.13
7.1.3 Additional Loan Loss Provision					31.13	2.22						
7.2. Provision for Non-Banking Assets		1.57										
7.3. Provision for Loss on Investment					0.69	4.54				0.11	8.46	
7.5. Provision for Loss of Other Assets												
8. Loan Written Off		0.01										
9. Provision for Staff Bonus	1.59	5.56	1.30	2.10			0.83			0.56	15.28	
10. Provision for Income Tax	4.77	16.67	3.90	6.29			2.48			1.69	45.84	
11. Others		0.02										
12. Net Profit	11.14	38.89	9.11	14.67			5.79	23.97		3.94	106.95	
Total Expenses	163.17	1064.44	106.92	635.84	210.55	1113.49	233.78	146.23	34.68	153.27	1200.00	24.53
Income												
1. Interest Income	146.90	953.09	98.27	587.11	189.00	880.69	202.90	122.30	27.56	136.05	1111.96	18.13
1.1 On Loans and Advances	133.25	837.90	88.75	553.27	173.75	809.39	189.02	79.36	24.27	125.71	1021.14	16.77
1.2 On Investment		9.67		16.00	0.43	17.98					11.43	
1.2.1 Government Bonds		9.67		16.00	0.43	17.89					11.43	
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	13.65	105.52	9.52	17.84	12.88	50.87	13.88	11.81	3.28	10.34	79.39	1.36
1.5 On Others		0.00			1.94	2.45		31.14				
2. Commission and Discount	0.58	4.68	0.62	46.84	4.92	3.50	1.61	1.00		0.87	2.91	0.53
2.1 Bills Purchase and Discount												
2.2 Commission	0.58	4.68	0.62	6.76	2.01	3.50	1.61	1.00		0.87	2.91	0.53
2.3 Others				40.08	2.91							
3. Exchange Fluctuation Income		37.12				0.17					0.13	
3.1 Due to Change in Exchange Rate		30.64				0.14						
3.2 Due to Foreign Currency Transaction		6.49				0.04					0.13	
4. Other Operating Income	15.06	69.36	7.03		11.15	55.18	29.27	5.66	5.88	15.33	73.64	1.97
5. Non Operating Income	0.63	0.19		1.80		5.19					9.90	
6. Write Back from Provisions for loss			1.00	0.08	0.69	111.46		17.26		1.02	1.46	0.26
7. Recovery of written-off Loan						10.90						
8. Income from Extra Ordinary transactions					0.10							
9. Net Loss					4.69	46.40			1.25			3.64
Total Income	163.17	1064.44	106.92	635.84	210.55	1113.49	233.78	146.23	34.68	153.27	1200.00	24.53

BFI Name	Saptakoshi	Green	NFL	NSMFL	Gurkhas	Goodwill	SIFCL	Lalitpur	United FC	General	Progressive	Janaki
Expenses												
1. Interest Expense	55.08	22.18	1.31	0.79	246.73	245.58	159.55	13.25	226.52	92.38	30.34	74.99
1.1 On Deposit Liabilities	55.08	22.18	1.31	0.79	244.27	241.46	158.06	13.25	225.36	92.38	30.34	74.99
1.1.1 Saving Account	12.63	2.40	1.20	0.68	89.16	35.93	35.54	4.46	36.09	25.14	24.81	20.56
1.1.2 Fixed Account	30.28	13.38	0.11		155.11	205.52	122.53	7.16	154.15	66.89	5.53	54.36
1.1.2.1 Up to 3 months Fixed Account		2.20				4.30	1.26	0.15	0.57		0.12	0.31
1.1.2.2 3 to 6 months Fixed Account	10.19	1.61				0.83	2.14	0.25	6.90		0.09	0.10
1.1.2.3 6 months to 1 year Fixed Account	7.52	8.31	0.01			113.53	109.90	0.69	132.13		0.99	48.18
1.1.2.4 Above 1 year Fixed Account	12.57	1.27	0.10		155.11	86.86	9.23	6.07	14.55	66.89	4.34	5.77
1.1.3 Call Deposit	12.17	6.40		0.10				1.62	35.11	0.35		0.07
1.1.4 Certificate of Deposit												
1.2 On Borrowing					2.46	4.13	1.49		1.16			
2. Commission Expense												
3. Staff Expense	18.44	6.68	1.54	1.31	35.96	26.88	16.04	6.85	34.13	27.68	4.55	5.37
4. Office Operating Expenses	12.98	2.92	2.48	4.11	29.90	28.17	12.09	4.25	27.11	22.38	7.58	3.81
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	24.02	3.91				80.20	5.36	13.45	30.78	42.16	5.92	27.03
7.1 Loan loss Provision	23.77	3.91					5.36	13.45	30.78	42.16	5.92	27.03
7.1.1 General Loan loss Provision	11.71	1.65					5.36		-0.73	1.84		12.08
7.1.1.1 Pass Loan Loss Provision	2.06	0.15					5.36		-1.36	0.44		
7.1.1.2 Watch List Provision	9.65	1.50							0.64	1.40		12.08
7.1.2 Special Loan Loss Provision	12.06	2.27							31.51	40.32		14.95
7.1.3 Additional Loan Loss Provision								13.45			5.92	
7.2. Provision for Non-Banking Assets						80.20						
7.3. Provision for Loss on Investment	0.25											
7.5. Provision for Loss of Other Assets												
8. Loan Written Off									0.00	2.32		
9. Provision for Staff Bonus					3.32	2.19						2.62
10. Provision for Income Tax					20.83	5.80						7.87
11. Others										0.07		
12. Net Profit	2.42	2.88	2.32	3.16	-4.95	13.94					22.46	18.37
Total Expenses	112.94	38.58	7.65	9.36	331.80	402.78	193.03	37.79	318.54	186.98	70.84	140.06
Income												
1. Interest Income	91.51	35.92	7.23	3.96	242.20	316.69	168.52	15.00	300.18	118.59	35.90	115.40
1.1 On Loans and Advances	82.84	30.27	5.77		186.97	282.47	150.41	11.44	283.59	102.81	27.82	104.86
1.2 On Investment				0.26	3.76	5.65	2.84		5.06	5.15	0.18	
1.2.1 Government Bonds				0.26	3.76	5.65	2.84		5.06	5.15		
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds											0.18	
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit	8.67	5.65	1.46	3.70	51.47	28.57	15.28	3.56	9.60	9.88	7.91	10.55
1.5 On Others									1.94	0.76		
2. Commission and Discount	0.54	0.08			0.85	1.07	0.41		0.97	0.39	0.04	0.03
2.1 Bills Purchase and Discount												
2.2 Commission	0.54	0.08			0.85	1.07	0.41		0.68	0.39	0.03	0.03
2.3 Others									0.30		0.00	0.01
3. Exchange Fluctuation Income												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
4. Other Operating Income	7.66	2.58	0.00	0.00	10.00	35.44	13.42	0.58	15.66	6.34	3.58	7.67
5. Non Operating Income			0.24	5.41	14.30		0.02	0.01			0.00	0.19
6. Write Back from Provisions for loss	13.23		0.17		64.45	49.57		0.90		54.76		12.66
7. Recovery of written-off Loan												4.10
8. Income from Extra Ordinary transactions											26.70	
9. Net Loss							10.66	21.30	1.72	6.90		
Total Income	112.94	38.58	7.65	9.36	331.80	402.78	193.03	37.79	318.54	186.98	70.84	140.06

BFI Name	Pokhara	Central	Arun	Multipurpose	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori	ICFC	Kuber	Manjushree
Expenses												
1. Interest Expense	176.04	128.06	12.45	4.45	222.03	0.45	1.98	0.27	133.27	340.58	1.26	277.76
1.1 On Deposit Liabilities	174.66	128.06	12.45	4.45	221.15	0.45	1.62	0.27	132.81	328.24	1.26	276.33
1.1.1 Saving Account	43.38	44.38	4.58	0.01	86.93	0.45	0.09	0.27	38.91	78.18	0.69	90.92
1.1.2 Fixed Account	119.86	83.67	7.87	4.44	104.67				93.90	230.21	0.47	185.41
1.1.2.1 Up to 3 months Fixed Account	2.47	1.02			9.41				1.93	17.02		7.97
1.1.2.2 3 to 6 months Fixed Account	61.04	1.08			10.14				2.45	4.26	0.00	28.49
1.1.2.3 6 months to 1 year Fixed Account	7.27	68.24	0.18		74.72				69.25	186.30	0.45	111.40
1.1.2.4 Above 1 year Fixed Account	49.08	13.33	7.69	4.44	10.41				20.26	22.62	0.02	37.54
1.1.3 Call Deposit	11.42				29.55		1.53			19.86	0.10	
1.1.4 Certificate of Deposit												
1.2 On Borrowing	1.37				0.88		0.36		0.47	12.34		1.44
2. Commission Expense					0.77							
3. Staff Expense	28.66	16.45	5.20	1.21	28.11	1.86	2.08	0.30	11.46	51.51	5.76	26.34
4. Office Operating Expenses	21.17	7.91	6.14	1.48	17.70	3.86	1.01	0.40	8.64	36.40	5.90	21.82
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	2.34	40.90	2.11	37.94				15.28	5.37	6.37	123.01
7.1 Loan loss Provision	9.76	2.34	40.73	2.11	37.94				6.71	5.37	0.32	123.01
7.1.1 General Loan loss Provision	6.37	2.34	3.07	1.36	17.93				6.71	3.87	0.32	123.01
7.1.1.1 Pass Loan Loss Provision	3.38	2.34	3.07		1.52				6.71		0.32	123.01
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			0.17									
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	0.78	0.28								4.85		
10. Provision for Income Tax	2.35	0.83								14.54		
11. Others												
12. Net Profit	5.49	1.94	3.40	7.64	5.46	4.63			10.10	33.92		
Total Expenses	244.26	157.81	68.09	16.89	312.00	39.41	5.07	0.97	178.76	487.15	19.30	448.94
Income												
1. Interest Income	225.16	144.04	18.34	15.06	273.62	1.60		0.00	161.74	438.52	2.88	309.65
1.1 On Loans and Advances	207.30	126.49	18.34	15.06	242.44	0.57			139.37	397.17	1.62	281.88
1.2 On Investment	2.60	2.12							2.18	11.70		1.56
1.2.1 Government Bonds	2.60									11.70		
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds		2.12										1.56
1.2.4 Debenture & Bonds									2.18			
1.3 On Agency Balance										29.64		
1.4 On Call Deposit	15.26	15.43			31.18	1.02			19.31		1.27	
1.5 On Others								0.00	0.89			26.21
2. Commission and Discount	0.35	0.40	2.32	1.23					0.87	1.82	0.01	14.63
2.1 Bills Purchase and Discount												
2.2 Commission	0.35	0.40	0.10	1.23					0.78	1.82	0.01	1.68
2.3 Others			2.22						0.09			12.95
3. Exchange Fluctuation Income												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
4. Other Operating Income	14.44	11.72	6.70		29.21	0.00	0.03		12.69	28.36	0.58	
5. Non Operating Income	0.36							0.89	0.51	0.29	7.60	0.00
6. Write Back from Provisions for loss	3.94	1.66	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							3.61	0.46			13.95	124.65
Total Income	244.26	157.81	68.09	16.89	312.00	39.41	5.07	0.97	178.76	487.15	19.30	448.94

BFI Name	Jeblis	Reliance
Expenses		
1. Interest Expense	47.15	149.08
1.1 On Deposit Liabilities	47.05	149.08
1.1.1 Saving Account	5.11	54.30
1.1.2 Fixed Account	40.19	94.78
1.1.2.1 Up to 3 months Fixed Account	2.23	1.07
1.1.2.2 3 to 6 months Fixed Account	1.12	10.13
1.1.2.3 6 months to 1 year Fixed Account	20.45	47.36
1.1.2.4 Above 1 year Fixed Account	16.39	36.21
1.1.3 Call Deposit	1.75	
1.1.4 Certificate of Deposit		
1.2 On Borrowing	0.09	
2. Commission Expense		
3. Staff Expense	7.20	17.23
4. Office Operating Expenses	5.85	15.38
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	29.11
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		1.38
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		
10. Provision for Income Tax	-1.44	
11. Others		
12. Net Profit		
Total Expenses	65.27	210.80
Income		
1. Interest Income	55.42	185.72
1.1 On Loans and Advances	46.51	159.26
1.2 On Investment	0.95	1.08
1.2.1 Government Bonds	0.95	1.08
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	7.47	25.38
1.5 On Others	0.48	
2. Commission and Discount	0.03	0.16
2.1 Bills Purchase and Discount		
2.2 Commission	0.03	0.14
2.3 Others		0.02
3. Exchange Flactuation Income		
3.1 Due to Change in Exchange Rate		
3.2 Due to Foreign Currency Transaction		
4. Other Operating Income	3.77	10.94
5. Non Operating Income	0.44	1.18
6. Write Back from Provisions for loss	1.78	5.43
7. Recovery of written-off Loan		
8. Income from Extra Ordinary transactions	0.01	
9. Net Loss	3.83	7.37
Total Income	65.27	210.80

Statement of Credit as on Mangsir end, 2075(Mid-Dec, 2018)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC
Sector Wise												
Agricultural and Forest Related	5201.44	9291.09	4443.68	4976.70	2554.92	4916.00	2421.36	1182.99	4176.07	3677.74	3006.37	8678.20
Fishery Related	269.40	561.81	30.15	42.58		1.54		30.82	10.57	50.47	83.64	143.75
Mining Related	683.38	113.48	457.91	472.44				701.68		12.32	484.70	
Manufacturing (Producing) Related	14534.20	12929.05	38948.27	41497.14	10059.46	36569.13	26549.57	8072.69	15050.11	15417.12	11947.27	15165.29
Construction	9582.98	15700.17	15200.04	7861.37	11642.85	4335.10	2810.07	4794.49	15659.71	4232.85	7749.76	23897.01
Electricity,Gas and Water	5614.14	4408.05	7041.65	9475.54	41.03	1289.42	2298.43	1574.74	3808.74	2535.33	2390.77	1116.73
Metal Products, Mach. & Ele. Eqp.	1558.13	1468.20	935.69	471.25	1819.51	2593.31	3028.95	691.69	2008.67	1215.71	1353.37	348.49
Tras., Com. and Public Utilities	1844.71	2465.25	1158.90	4542.51	115.40	3390.11	1797.09	965.42	3603.00	1392.45	2965.67	330.04
Wholesaler & Retailer	16414.31	38825.98	33916.83	27768.29	14146.14	17555.19	21275.83	8958.27	27265.08	20195.85	10051.42	36753.25
Finance, Insurance and Real Estate	6624.73	12192.18	7299.97	6735.04	2248.52	10930.93	5120.83	4427.83	11177.91	7309.48	2665.03	15732.49
Hotel or Restaurant	2637.70	5870.66	3154.81	8334.89	192.55	4840.59	2663.47	1642.00	3259.37	2730.51	1699.74	5851.21
Other Services	2403.99	3297.04	2667.64	9575.18	314.38	3929.98	1443.87	11203.85	2423.95	5084.37	2284.76	4534.04
Consumption Loans	10922.24	15226.17	5072.88	2799.58	5248.59	3547.09	1240.34	1873.79	4823.79	7691.26	1925.00	12421.95
Local Government		216.60		383.43	138.81	255.20						
Others	5270.67	2680.03	18784.32	5124.84	1801.48	3443.11	17191.34	3162.61	10238.65	2248.82	8895.62	20996.91
TOTAL sectorwise	83562.01	125245.76	125432.73	130060.78	50323.64	97596.68	87841.15	49282.87	103505.62	73794.29	57503.14	145969.37

Product Wise

Term Loan	17932.69	15270.06	21617.52	35885.28	2317.60	15434.41	11187.05	7493.04	17644.54	11730.61	8909.25	22650.06
Overdraft	14410.65	19018.14	14809.30	17502.24	3772.08	8698.45	756.66	7941.02	20062.14	23239.67	14532.18	34129.27
Trust Receipt Loan / Import Loan	1468.60	826.81	12127.76	19531.95	6502.76	15751.95	8334.56	2672.08	4880.87	3231.66	2388.60	952.58
Demand & Other Working Capital Loan	12258.52	46515.66	38429.92	36940.09	12198.72	33344.09	38921.39	10178.92	15300.31	10715.38	8418.13	22476.48
Res. Per. H. Loan (Up to Rs. 15 mil.)	5370.51	11249.17	9138.30	2031.99	8264.81	4321.79	2362.53	3947.40	15659.71	3727.13	4075.71	19189.17
Real Estate Loan	2963.38	5774.07	4288.25	5061.96	3156.11	3575.66	4552.77	2358.27	4795.32	3965.05	636.72	11519.64
Margin Nature Loan	2303.32	2102.59	1397.61	861.85		1378.18		375.29	718.78	684.66	807.61	1385.87
Hire Purchase Loan	2704.54	5878.06	2742.48	3561.54	5016.37	7246.42	1920.48	6861.35	7239.71	7357.19	5683.18	10349.55
Deprived Sector Loan	7306.73	6609.61	5704.19	5984.55	2398.25	4245.27	4661.72	2367.02	7295.04	3035.60	2528.28	12218.35
Bills Purchased	2.80	57.76	217.62	766.41	25.46	195.24	22.99	398.73	56.16	890.25	9.86	
Other Product	16840.28	11943.83	14959.78	1932.93	6671.49	3405.23	15121.01	4689.76	9853.04	5217.08	9513.63	11098.40
Total Product wise Loan	83562.01	125245.76	125432.73	130060.78	50323.64	97596.68	87841.15	49282.87	103505.62	73794.29	57503.14	145969.37

Collateral Wise

Gold and Silver	8689.66	10673.93	513.27	839.15				410.21		69.69	68.70	468.38
Government Securities	110.02	403.93	3.33	0.93			1.00		0.41	146.31		10.41
Non Governmental Securities	195.26	1691.26	3447.47	861.85		1378.18		628.88	948.41	351.99	807.61	1385.87
Fixed Deposit Receipts	305.23	460.36	776.49	528.88	435.54	731.66	791.92	317.83	1208.26	531.43	418.33	505.26
Own	301.22	460.36	410.69	528.88	192.16	731.66	791.92	316.31	1208.26	531.43	418.33	505.26
Other Licences Institutions	4.01		365.80		243.38			1.52				
Collateral of Properties	69503.17	108001.45	108416.73	107130.50	44657.59	91348.23	76179.68	45624.08	90607.90	67562.19	52477.38	134589.42
Fixed Assets	67357.01	107970.40	56182.80	83995.63	33182.71	90834.68	69114.10	44147.52	55349.03	62913.84	49780.20	92859.52
Current Assets	2146.16	31.05	52233.93	23134.87	11474.88	513.56	7065.59	1476.56	35258.87	4648.35	2697.18	41729.90
Against security of Bill		51.87	6868.31	287.85		195.24	691.94	445.26	2885.83	552.77	1018.05	
Domestic Bills		19.04	11.10	5.78		61.90		357.72				
Foreign Bills		32.83	6857.21	282.06		133.34	691.94	87.54	2885.83	552.77	1018.05	
Against Guarantee	1041.29	3800.12	1760.85	6057.41	1018.55	3857.79	5169.63	1682.18	6498.83	4567.76	1946.36	8691.59
Government Guarantee	29.69	1.20	0.81	383.43	138.81		156.12	91.30	198.74	2.17	74.74	216.53
Institutional Guarantee	966.20	3786.70	1689.43	3749.46	879.74		4421.39	1498.08	5175.46	2785.90	1866.77	8475.06
Personal Guarantee	3.62	9.55	70.60	946.56				92.80	1124.63		4.85	
Collective Guarantee	0.01	2.67										
Int. Rtd. Foreign Bank's Guarantee	41.78		0.00	977.97		214.54	592.12			843.78		
Other Guarantee						3643.24				935.91		
Credit Card			268.85	36.16	195.01	85.59			13.55	12.15		97.00
Others	3717.38	162.84	3377.43	14318.06	4016.95		5006.97	174.44	1342.45		766.71	221.44
Total	83562.01	125245.76	125432.73	130060.78	50323.64	97596.68	87841.15	49282.87	103505.62	73794.29	57503.14	145969.37

Statement of Credit as on Mangsir end, 2075(Mid-Dec, 2018)

BFI Name	MBL	Kumari	Laxmi	SBL	ADBNI	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata
Sector Wise												
Agricultural and Forest Related	2373.23	1221.37	2982.83	2118.70	24886.49	2709.17	1631.30	2283.54	4731.67	1513.75	4868.14	3458.55
Fishery Related	124.41	86.87	88.71	20.65	719.72	26.07	74.93	55.36	121.73	43.43		74.81
Mining Related	59.46	753.56	89.75	536.85	156.19	126.91	513.85	91.74	38.57	70.94		10.01
Manufacturing (Producing) Related	14458.82	18238.02	13269.38	17652.53	8642.27	18784.00	8720.53	11703.08	8840.84	19613.05	12709.04	14383.10
Construction	5718.55	8133.64	13385.99	4040.46	5744.18	13619.42	3246.50	8558.20	12131.87	10914.14	13201.20	5306.32
Electricity,Gas and Water	2582.11	2780.17	2880.50	3785.64	395.53	6171.12	3653.34	5119.40	2140.26	5086.68	3591.04	2897.74
Metal Products, Mach. & Ele. Eqp.	491.08	1595.10	3891.58	1330.23	175.56	1465.36	194.85	471.80	779.67	1243.96	427.22	381.19
Tras., Com. and Public Utilities	2189.97	3030.92	5840.77	7089.28	773.52	962.04	1694.94	2094.92	314.06	1947.53	3144.48	851.03
Wholesaler & Retailer	17968.92	11058.98	11859.19	19635.90	24280.61	26194.49	10921.07	9591.50	14307.98	23052.49	15162.55	14709.04
Finance, Insurance and Real Estate	8554.48	3833.33	3964.10	7235.93	107.99	5495.91	4844.47	11500.53	5743.56	6692.43	9755.31	2407.84
Hotel or Restaurant	1924.19	2461.29	2769.61	3484.53	3492.67	4209.72	1096.36	2430.97	3388.02	3811.69	5128.93	2026.03
Other Services	5630.67	2668.94	2620.64	3163.56	2985.68	4903.42	3736.22	2499.82	3834.87	2592.68	6970.02	2928.18
Consumption Loans	3816.69	3575.27	3563.71	3118.54	1071.27	5692.52	5622.14	9627.34	4431.36	3698.76	6662.57	3579.14
Local Government	129.84	1.14	136.67	140.57	0.20	97.39						
Others	6661.30	8336.50	657.71	20955.81	30987.90	12217.75	13831.24	5976.43	6362.55	4364.80	5852.97	8781.76
TOTAL sectorwise	72683.70	67775.11	68001.14	94309.16	104419.77	102675.27	59781.74	72004.62	67167.01	84646.35	87473.48	61794.75

Product Wise

Term Loan	10718.15	14281.86	15628.38	20621.09	10466.03	14601.37	11539.82	9227.22	9855.31	17782.54	24895.44	11814.64
Overdraft	5513.77	13598.58	4898.22	21420.85	10445.92	23369.20	9078.01	14390.35	12259.58	3338.22	10717.28	14279.40
Trust Receipt Loan / Import Loan	3658.99	4033.24	5255.40	5698.76	22.82	5874.35	1466.70	1819.55	2814.53	5811.24	3728.06	4061.16
Demand & Other Working Capital Loan	9530.09	15064.77	16972.24	16393.08	69134.18	25184.67	7617.07	10516.56	10673.88	16293.25	13974.83	8731.65
Res. Per. H. Loan (Up to Rs. 15 mil.)	5718.55	5212.41	3203.20	4416.44	5303.99	9655.92	4155.07	4261.96	8528.44	8774.40	9900.72	3098.44
Real Estate Loan	4523.09	2212.20	1798.75	7083.24	525.02	3875.94	6757.13	6259.57	3810.54	3476.06	5263.74	2380.50
Margin Nature Loan	287.84	631.27	1428.77	2217.42		1789.24	2437.19	2047.78	1811.41	545.77	2633.59	592.15
Hire Purchase Loan	6674.08	3221.38	3333.95	9383.01	790.06	7498.62	5462.40	4823.14	4972.92	4667.58	7242.83	3905.14
Deprived Sector Loan	3356.53	828.98	3695.89	4794.41	7563.66	4645.78	2965.47	3535.10	3121.00	3909.04	4632.33	2524.18
Bills Purchased		13.30		30.02			119.67	367.17	35.91		0.24	
Other Product	22702.62	8677.13	11786.32	2250.84	168.09	6180.18	8183.20	14756.21	9283.49	20048.25	4484.41	10407.49
Total Product wise Loan	72683.70	67775.11	68001.14	94309.16	104419.77	102675.27	59781.74	72004.62	67167.01	84646.35	87473.48	61794.75

Collateral Wise

Gold and Silver	10.13	8.72	478.66		77.94	0.33	1929.66	4769.40	0.29		94.44	138.47
Government Securities		0.77		2.79			2.05	3.32		0.90	11.10	
Non Governmental Securities		2280.20		2193.68		165.25	2439.30	2082.36	1811.41	586.99	2641.83	690.50
Fixed Deposit Receipts	437.72	244.81	641.86	623.34	816.37	653.28	468.37	450.93	546.42	398.20	588.66	362.17
Own	437.72	226.12	641.86	622.23	816.37	653.28	466.14	450.93	546.42	398.20	588.66	362.17
Other Licences Institutions		18.69		1.12			2.24					
Collateral of Properties	69178.55	61904.17	63276.89	84788.46	103525.46	87839.25	50268.12	57861.59	63471.00	82671.43	76517.98	59301.80
Fixed Assets	33785.68	59384.75	46239.92	51095.45	103525.46	45315.57	34524.05	57364.43	59248.01	68927.46	73462.66	47788.32
Current Assets	35392.88	2519.43	17036.97	33693.01		42523.68	15744.07	497.16	4223.00	13743.98	3055.32	11513.49
Against security of Bill		59.61		2744.24			1501.01				1796.20	
Domestic Bills		0.61		322.79			26.10				51.46	
Foreign Bills		59.00		2421.46			1474.91				1744.74	
Against Guarantee	319.09	1837.27	136.67	2376.63		286.18	84.69	5178.75	982.51	752.46	4824.53	994.41
Government Guarantee	133.23	151.19	136.67	135.05				140.92		83.00	124.97	16.00
Institutional Guarantee		1428.49		2208.08			2.49	4459.53	938.02	238.37	3779.64	959.76
Personal Guarantee	185.86	217.31		24.73		283.72	82.20	547.47	40.58	369.64	630.93	18.65
Collective Guarantee						2.46				61.45	289.00	
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee		40.28		8.77				30.83	3.91			
Credit Card	61.14	18.06	44.24	131.50		249.77	40.35	105.70	37.35	13.13		
Others	2677.07	1421.50	3422.82	1448.52		13481.21	3048.18	1552.57	318.02	223.23	998.73	307.40
Total	72683.70	67775.11	68001.14	94309.16	104419.77	102675.27	59781.74	72004.62	67167.01	84646.35	87473.48	61794.75

Statement of Credit as on Mangsir end, 2075(Mid-Dec, 2018)

BFI Name	Mega	Civil	Century	Sanima	MahalaxmiDB	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western	Deva
Sector Wise												
Agricultural and Forest Related	1766.81	1831.01	1776.78	1381.65	437.17	0.86	349.39	263.18	623.03	255.23	283.00	933.00
Fishery Related	26.43	19.67	34.08	21.72	23.88		11.90		10.23	2.33		42.69
Mining Related	133.57	29.45	453.83	221.08	177.17				43.49			
Manufacturing (Producing) Related	11794.97	10389.80	14642.84	11218.51	1589.42		207.56	143.45	949.32	578.41	166.62	806.07
Construction	3196.99	2880.53	5675.42	7266.42	1585.55	2.20	76.95	72.11	2131.45	874.54	187.74	2524.90
Electricity, Gas and Water	1713.38	2389.09	2113.01	3503.11	551.59		2.11		332.92			667.50
Metal Products, Mach. & Ele. Eqp.	562.73	435.30	986.89	1266.86	117.25				177.93	21.04		124.24
Tras., Com. and Public Utilities	1100.45	1486.11	638.34	4706.65	1271.42	3.95	67.74	222.13	1115.10	97.67	121.38	1156.57
Wholesaler & Retailer	16324.81	9517.24	10720.37	15609.28	2759.33	1.17	1481.14	356.03	2434.33	1421.38	714.85	1814.58
Finance, Insurance and Real Estate	8963.16	4697.73	5997.88	3128.81	2342.21		106.20		1340.70	599.58		976.30
Hotel or Restaurant	3772.03	1267.58	2622.13	2742.66	1776.81	3.66	21.80		567.78	182.25	121.28	305.89
Other Services	1448.53	1750.54	1950.36	2585.44	328.62		61.57	693.93	809.22	308.21	95.42	582.20
Consumption Loans	3834.38	3375.90	4208.51	2505.89	4644.69		37.66	40.28	896.38	203.25	34.55	1475.74
Local Government					924.88				3.34			10.33
Others	10020.66	2881.95	6020.91	20107.49	6145.28	2.72	1234.88		4894.48	633.20	1045.72	3797.01
TOTAL sectorwise	64658.90	42951.91	57841.35	76265.59	24675.27	14.55	3658.89	1791.09	16329.68	5177.10	2770.55	15217.03

Product Wise

Term Loan	11683.30	8486.27	15942.92	12881.04	5564.89	0.89		499.47	5667.20	1306.30	917.34	1404.80
Overdraft	15463.11	7049.32	12569.59	8407.36	7931.17	2.72		712.89	4304.99	891.71	1267.72	962.12
Trust Receipt Loan / Import Loan	3281.57	4412.43	2483.30	1445.36								
Demand & Other Working Capital Loan	12609.64	9769.48	10939.13	13926.45		1.17	1605.33			1221.15	101.61	291.90
Res. Per. H. Loan (Up to Rs. 15 mil.)	3326.86	1949.00	3643.73	5440.11	2702.75	2.20	45.85	72.11	1527.78	670.35	187.74	1823.13
Real Estate Loan	5354.89	2449.69	4138.71	6138.09	2404.10		143.86		1468.15	466.01		1202.95
Margin Nature Loan	538.77	1405.17	1154.48	404.80	945.65				351.49	75.92		758.14
Hire Purchase Loan	4922.64	2658.46	2666.26	5269.66	2688.11	3.95	36.35	222.13	1849.87	127.58	121.38	1615.68
Deprived Sector Loan	4130.95	2384.48	1897.09	3577.68	1401.42	3.63	162.70	96.58	831.56	211.81	135.33	670.46
Bills Purchased		17.28	3.80	96.59								
Other Product	3347.17	2370.33	2402.32	18678.45	1037.18		1664.80	187.93	328.64	206.27	39.43	6487.86
Total Product wise Loan	64658.90	42951.91	57841.35	76265.59	24675.27	14.55	3658.89	1791.09	16329.68	5177.10	2770.55	15217.03

Collateral Wise

Gold and Silver	50.09	232.80	67.09	109.56	641.03				12.69	132.51		350.19
Government Securities	1.80		2.19	1.17	0.15							9.00
Non Governmental Securities	767.90	1405.17	1247.34	5.00	924.18				322.18	28.29		752.27
Fixed Deposit Receipts	305.68	188.63	305.38	683.52	369.89		37.66	40.28	151.01	16.76	34.55	199.00
Own	305.23	188.63	305.38	683.52	369.89		37.66	40.28	151.01	16.76	34.55	199.00
Other Licences Institutions	0.45											
Collateral of Properties	59739.58	39265.55	54833.89	72251.79	21794.37	11.82	3619.23	1750.81	15478.64	4999.53	2736.00	13025.27
Fixed Assets	56326.06	39029.24	39317.88	65000.87	21794.37	11.82	3619.23	1750.81	15478.64	4999.53	2736.00	13025.27
Current Assets	3413.51	236.32	15516.01	7250.92								
Against security of Bill	1.60		18.30	791.03								
Domestic Bills			18.30	3.00								
Foreign Bills	1.60			788.03								
Against Guarantee	3302.43	1619.46	1259.75	37.44	945.65	2.72			340.05			698.22
Government Guarantee		16.73				2.72			3.34			10.33
Institutional Guarantee	3094.96	1439.88	1239.94		945.65				132.84			516.55
Personal Guarantee	122.07	0.15	19.51	1.92					84.87			90.78
Collective Guarantee	85.39	131.11	0.30						119.00			80.57
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee		31.59		35.52								
Credit Card	51.00		42.21	30.39								
Others	438.83	240.29	65.21	2355.71			2.01		25.10	0.01		183.07
Total	64658.90	42951.91	57841.35	76265.59	24675.27	14.55	3658.89	1791.09	16329.68	5177.10	2770.55	15217.03

Statement of Credit as on Mangsir end, 2075(Mid-Dec, 2018)

BFI Name	Miteri	Tinau	Muktinath	Kankai	Bhargav	Garima	OnDB	GandakiDB	Kabeli	Kamana	Corporate	Purnima	Jyoti
Sector Wise													
Agricultural and Forest Related	262.45	430.50	4277.73	209.09	205.66	939.19	610.39	744.66	130.16	734.05	6.05	246.63	971.61
Fishery Related	2.53	5.85	49.56	0.58	3.73	24.47	9.39	53.71		41.25	1.99		
Mining Related	2.10		1.94			23.54	9.96						233.02
Manufacturing (Producing) Related	307.58	210.92	1243.53	71.18	186.67	942.34	1206.96	1291.32	0.72	1162.34	114.92	114.55	1289.39
Construction	568.12	483.45	5797.91	269.00	359.64	3216.96	4333.57	3392.89	133.94	1759.59	85.79	318.99	2251.58
Electricity,Gas and Water	1.24		119.28	4.73	8.45	63.98	347.74	32.84		2.25			528.81
Metal Products, Mach. & Ele. Eqp.	34.95	31.72	174.35	20.35		205.13	183.43	269.94		484.28	8.38		223.53
Tras., Com. and Public Utilities	186.64	360.01	3542.96	21.82	193.18	2552.64	2205.90	1692.72	37.94	949.83	14.68	209.21	1624.66
Wholesaler & Retailer	425.59	1108.53	5752.70	382.34	863.99	2016.84	2399.72	3181.67	173.23	2929.83	14.32	753.12	3922.32
Finance, Insurance and Real Estate	117.96	438.96	1602.24	51.59		649.76	1508.91	1263.09	10.00	995.00	5.66	137.80	1080.10
Hotel or Restaurant	73.95	182.88	1278.83	37.24	52.74	820.19	1005.39	1127.87	23.10	504.83	0.45	179.43	379.29
Other Services	62.15	305.49	394.60	23.79	106.69	292.10	542.04	483.75	33.90	653.78		61.77	402.46
Consumption Loans	163.69	182.60	1539.84	122.05	53.12	1658.96	1633.96	1231.49	126.95	807.51	14.97	160.68	2049.98
Local Government	1.50			0.46		0.03							4.60
Others	1216.97	613.91	5054.13	580.62	721.45	8681.25	4522.75	7703.38	99.64	4352.33	43.09	856.13	4138.69
TOTAL sectorwise	3427.42	4354.81	30829.60	1794.84	2755.32	22087.38	20520.10	22469.33	769.58	15376.86	310.31	3038.32	19100.05

Product Wise

Term Loan	43.24	669.05	5796.86	618.72	924.55	6821.25	3033.09	1579.03	261.66	5382.00	23.53		3743.35
Overdraft	436.98	1504.31	5398.07	544.17	988.67	5717.71	1789.21	8754.12		4194.32	96.62	267.70	6203.37
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan			35.00			9.14	302.60		204.40	16.14	67.80	989.19	
Res. Per. H. Loan (Up to Rs. 15 mil.)	478.52	492.91	4592.13	200.96	331.64	2428.64	3105.29	2664.80	73.35	1371.47	68.93	318.99	1813.45
Real Estate Loan	120.56	266.63	1523.61	82.32		971.56	2316.35	1870.40		982.24	5.66	137.80	1827.92
Margin Nature Loan		7.37	573.60			136.04	226.67	49.71		16.42		0.25	883.18
Hire Purchase Loan	264.70	244.92	3650.73	81.20	192.26	3504.59	2635.39	2232.61	37.99	1724.00	33.14	335.29	1714.42
Deprived Sector Loan	169.17	246.02	8220.95	84.48	212.52	1311.89	995.43	1078.12	42.24	1256.60	9.98	344.79	1070.77
Bills Purchased												1.54	
Other Product	1914.25	923.61	1038.64	183.00	105.69	1186.56	6116.08	4240.54	149.93	433.67	3.11	644.30	1843.58
Total Product wise Loan	3427.42	4354.81	30829.60	1794.84	2755.32	22087.38	20520.10	22469.33	769.58	15376.86	310.31	3038.32	19100.05

Collateral Wise

Gold and Silver	53.10	89.81	163.46			811.00	837.90	606.37	113.35	292.51		19.62	274.70
Government Securities			9.00										
Non Governmental Securities		7.37	573.60			110.19	226.67			20.32		0.25	880.17
Fixed Deposit Receipts	42.16	65.55	365.26	21.90	40.90	237.23	247.16	205.28	5.62	106.49	2.40	14.73	133.51
Own	42.16	65.55	365.26	21.90	40.90	237.23	247.16	205.28	5.62	106.49	2.40	14.73	133.51
Other Licences Institutions													
Collateral of Properties	3330.66	4116.53	23748.03	1772.48	2702.21	20395.58	18696.47	21023.11	650.61	13950.77	307.82	3003.72	16853.97
Fixed Assets	3330.66	4116.53	23732.18	1772.48	2702.21	20395.58	18696.47	21023.11	650.61	13950.77	307.82	3003.72	16851.54
Current Assets			15.85										2.43
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee		75.55	5894.31			533.37	511.91	584.85		347.57			947.48
Government Guarantee						0.29	4.07	2.69		1.73			4.60
Institutional Guarantee		75.55				100.00	385.00	332.79					563.57
Personal Guarantee			285.62			7.80	21.51	249.37		15.61			61.33
Collective Guarantee			5608.69			425.28	101.34			330.23			315.28
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													2.70
Credit Card													
Others	1.50		75.93	0.46	12.22			49.71		659.20	0.08		10.22
Total	3427.42	4354.81	30829.60	1794.84	2755.32	22087.38	20520.10	22469.33	769.58	15376.86	310.31	3038.32	19100.05

Statement of Credit as on Mangsir end, 2075(Mid-Dec, 2018)

BFI Name	Hamro	Shine	Kanchan	LumbiniDB	Mission	Sindhu	Sahara	N. Community	Kailash	Salpa	Saptakoshi	Green	NFL
Sector Wise													
Agricultural and Forest Related	256.36	1018.65	234.59	679.46	871.90	31.28	49.56	346.29	308.34	103.48	515.79	78.07	
Fishery Related	0.40	81.08	1.93	30.56	15.94		3.30	7.53	52.19	1.49			
Mining Related	2.19			67.14	94.27								
Manufacturing (Producing) Related	111.89	1962.03	342.24	1115.17	61.98	32.12	31.98	482.05	1287.61	46.65		10.92	
Construction	317.31	1392.21	293.87	2513.28	125.55	448.57	6.71	392.30	2795.82		69.16	2.82	33.18
Electricity, Gas and Water			0.34	1847.76					894.83				
Metal Products, Mach. & Ele. Eqp.	47.39		31.08	51.19	16.51			38.74	316.32	3.97	1.88		
Tras., Com. and Public Utilities	235.84	842.82	262.21	1048.04	410.12	286.07	3.00	167.53	1789.16	1.44		89.52	0.36
Wholesaler & Retailer	134.94	3640.82	1559.42	3204.36	1095.99	331.77	102.43	383.67	2927.64	53.67	438.00	73.88	40.87
Finance, Insurance and Real Estate	37.48	742.14	251.55	2826.17	75.99	96.21		307.39	2618.21		73.30	53.19	
Hotel or Restaurant	39.87	1070.16	116.94	1070.78	132.32	54.31	4.75	49.46	1030.15	35.07	5.79	30.49	
Other Services	8.75	955.91	272.50	1442.94	386.78	5.00	18.98	92.21	635.83	4.02	11.91	19.62	
Consumption Loans	49.98	609.38	48.87	1729.05	88.63	98.47	6.73	40.06	886.41	3.75	52.74	77.85	0.17
Local Government										0.07			
Others	580.32	1748.99	588.82	3311.56	654.06	184.23	240.18	496.97	7161.58	64.49	261.73	234.30	62.21
TOTAL sectorwise	1822.72	14064.20	4004.35	20937.45	4030.02	1568.02	467.61	2804.18	22704.10	318.09	1430.29	670.65	136.79

Product Wise

Term Loan	270.51	3000.89	379.62	3898.37	484.26	184.53		832.77	3096.20	112.72	698.52	166.35	
Overdraft	336.14	642.86	1538.14	5090.33	1491.87	223.34		1019.03	5364.01	103.62	409.08	211.82	
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	0.99	4670.71	64.77	436.04		218.59	416.36	1.30	305.52				40.87
Res. Per. H. Loan (Up to Rs. 15 mil.)	258.35	1147.98	281.13	1782.00	67.68	448.57		315.08	2688.44		69.16	46.92	27.56
Real Estate Loan		986.37	15.48	2119.61	63.10			124.39	2628.31		73.30		22.72
Margin Nature Loan	9.64	10.04	17.99	699.02		6.05			834.75			19.89	0.17
Hire Purchase Loan	268.03	1262.26	303.93	1583.38	396.71	316.06	3.55	205.32	2557.38		13.31	100.48	0.36
Deprived Sector Loan	65.27	583.07	465.90	2118.10	811.57	104.75	44.59	271.96	1228.48	28.42	125.93	76.48	
Bills Purchased													
Other Product	613.79	1760.02	937.38	3210.60	714.84	66.15	3.11	34.33	4000.99	73.33	41.00	48.71	45.11
Total Product wise Loan	1822.72	14064.20	4004.35	20937.45	4030.02	1568.02	467.61	2804.18	22704.10	318.09	1430.29	670.65	136.79

Collateral Wise

Gold and Silver	35.28			13.67	17.26	53.82		4.10	221.43				30.62
Government Securities													19.89
Non Governmental Securities	9.64			699.02		6.05			857.99				
Fixed Deposit Receipts	11.58	179.91	42.58	609.00	21.62	7.71	0.68	8.01	223.37	0.15	39.43	15.55	
Own	11.58	179.91	42.58	609.00	21.62	7.71	0.68	8.01	223.37	0.15	39.43	15.55	
Other Licences Institutions													
Collateral of Properties	1746.39	13688.77	3735.42	18477.98	3180.55	1500.45	226.74	2609.04	20411.18	317.94	1390.87	557.17	136.61
Fixed Assets	1746.39	13688.77	3735.42	18477.98	3180.55	1500.45	40.28	2609.04	20411.18	317.94	1390.87	557.17	136.61
Current Assets							186.46						
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	19.84	185.48	208.85	1136.18	810.58			183.03	989.67				
Government Guarantee				17.19					14.45				
Institutional Guarantee		175.83		1104.01				183.00	841.73				
Personal Guarantee	19.84			6.35					133.49				
Collective Guarantee		9.65	208.85	8.63	810.58			0.04					
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others		10.04	17.50	1.60			240.18		0.47			47.42	0.17
Total	1822.72	14064.20	4004.35	20937.45	4030.02	1568.02	467.61	2804.18	22704.10	318.09	1430.29	670.65	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	120.62	765.45	429.17	5.50	97.11	277.90	68.53	81.18	112.47	248.61	7.26	139.18
Fishery Related				15.15			4.14			4.93	5.59		
Mining Related				1.92	3.88		4.82				7.96		
Manufacturing (Producing) Related	61.10	134.55		121.90		373.18	119.66	58.45	100.84	147.84	124.55		0.70
Construction	20.02	545.98	1535.15	991.96	23.84	586.33	101.13	81.93	139.03	528.27	753.90	103.71	39.77
Electricity,Gas and Water							7.46						
Metal Products, Mach. & Ele. Eqp.	3.45		24.45	22.33		666.66	107.01	4.28			103.93		
Tras., Com. and Public Utilities		288.44	549.42	148.33		1349.52	477.44	72.79		483.01	231.18		
Wholesaler & Retailer	33.33	423.98	1673.99	564.58	107.14	275.96	216.57	71.42	825.20	964.86	189.18	36.56	15.37
Finance, Insurance and Real Estate	40.31	412.92		363.21	114.52	89.93	147.61	50.07	189.30	535.48	120.70		
Hotel or Restaurant	27.50	217.65	92.58	69.34			106.33	75.82	45.08	243.76	44.37		
Other Services		247.82	65.37	587.06	137.59		46.68	34.85	50.76	108.17	101.40		7.53
Consumption Loans	146.94	854.20	275.17	173.27	37.90	319.19	116.89	17.85	23.53	39.87	110.78	28.60	9.70
Local Government	33.18						4.02						
Others	1965.35	1305.71	173.12	440.45	80.96	1473.95	385.48	153.92	445.68	1270.98	812.78	169.21	12.87
TOTAL sectorwise	2331.70	4551.87	5154.70	3928.67	511.33	5231.84	2123.12	689.93	1900.60	4439.64	2854.91	345.34	225.12

Product Wise

Term Loan	125.37	99.47	2292.75	924.14	107.14	274.81	387.39	187.80	866.77	1111.04	109.52		
Overdraft							135.52			72.46			
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	227.18	698.50		454.42		225.63	164.12	85.40		1091.63	509.23	36.56	15.37
Res. Per. H. Loan (Up to Rs. 15 mil.)	20.02	545.98	1319.31	740.90	23.84	496.38	452.13	23.53	139.03	459.95	753.90		39.77
Real Estate Loan	1765.88	203.42	174.10	564.18	114.52	423.38	196.08	52.97	286.97	410.19	27.20	144.83	
Margin Nature Loan	26.19	236.84	173.12	96.54	22.58	214.00	20.17	17.78		11.77	9.21		
Hire Purchase Loan	124.30	367.21	568.95	160.10	14.29	2163.91	175.87	81.18	8.34	483.01	262.62	25.51	2.23
Deprived Sector Loan	33.18	209.14	289.57	162.44	7.93	268.61	90.57	42.26	75.63	220.79	117.84	5.96	12.87
Bills Purchased													
Other Product	9.57	2191.32	336.90	825.95	221.02	1165.12	501.27	199.01	523.86	578.80	1065.39	132.48	154.87
Total Product wise Loan	2331.70	4551.87	5154.70	3928.67	511.33	5231.84	2123.12	689.93	1900.60	4439.64	2854.91	345.34	225.12

Collateral Wise

Gold and Silver		480.38	159.58			42.72					3.41		
Government Securities							3.70						
Non Governmental Securities	26.19	236.84		96.54	22.58		21.24	3.22			9.21		
Fixed Deposit Receipts	0.05	51.63	115.60	54.10	1.03	51.12	43.52	7.14	15.19	39.87	36.06	3.09	7.05
Own	0.05	51.63	115.60	54.10	1.03	51.12	43.52	7.14	15.19	39.87	36.06	3.09	7.05
Other Licences Institutions													
Collateral of Properties	484.02	3453.66	4681.95	3642.53	277.10	4828.08	1994.22	629.35	1885.40	4096.45	2723.83	173.04	218.07
Fixed Assets	484.02	3453.66	4681.95	3642.53	152.65	4828.08	1994.22	629.35	1885.40	4096.45	2723.83	173.04	218.07
Current Assets					124.45								
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	83.27	329.36	24.45	135.50		89.93	51.79	47.09		291.56	0.40		
Government Guarantee	33.18												
Institutional Guarantee		199.61		135.50		89.93	40.00	40.59		193.60	0.40		
Personal Guarantee	50.09	129.75					11.79	3.64		97.96			
Collective Guarantee													
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee			24.45					2.87					
Credit Card													
Others	1738.17		173.12		210.62	219.99	8.66	3.13		11.77	82.00	169.21	
Total	2331.70	4551.87	5154.70	3928.67	511.33	5231.84	2123.12	689.93	1900.60	4439.64	2854.91	345.34	225.12

Statement of Credit as on Mangsir end, 2075(Mid-Dec, 2018)

BFI Name	Srijana	WMBFL	CMBFCL	Crystal	Guheshwori	ICFC	Kuber	Manjushree	Jebils	Reliance
Sector Wise										
Agricultural and Forest Related	901.43		323.47		55.79	241.11	1.00	119.05	29.78	73.33
Fishery Related					6.00	6.58		8.93		
Mining Related					0.22	3.04				1.01
Manufacturing (Producing) Related		2.29	585.38		94.66	459.54		147.94	5.75	234.36
Construction	80.37	39.47			731.31	178.63		1561.23	307.28	424.70
Electricity,Gas and Water					0.50	56.33		113.65		35.01
Metal Products, Mach. & Ele. Eqp.					6.79	24.21		127.29	12.41	97.40
Tras., Com. and Public Utilities		5.09	2.94		108.31	53.29		408.93	130.81	775.63
Wholesaler & Retailer	456.90	30.00	111.00		180.58	1123.43	13.17	562.49	39.58	181.69
Finance, Insurance and Real Estate	162.10	26.61			421.78	1618.82	33.69	474.54	61.07	408.27
Hotel or Restaurant	7.95		74.77		264.88	523.89	6.20	164.51	64.70	181.94
Other Services	5.41	0.13			43.88	258.53		146.75	8.90	96.82
Consumption Loans	153.80	4.44	1.82	9.44	344.42	310.68	4.94	564.26	309.15	167.78
Local Government										
Others	2292.67	69.96	596.16	311.19	651.81	2392.03	35.06	1196.42	358.66	748.23
TOTAL sectorwise	4060.62	177.98	1695.54	320.62	2910.92	7250.13	94.05	5595.99	1328.09	3426.18

Product Wise

Term Loan	456.90	41.19	964.99	201.27	351.21	1372.76	20.37	1547.65	43.00	
Overdraft	99.74					340.99				
Trust Receipt Loan / Import Loan										
Demand & Other Working Capital Loan		56.29	149.60	16.79	98.75	3084.97		648.36	50.90	46.92
Res. Per. H. Loan (Up to Rs. 15 mil.)	80.37				512.43	722.04	33.69	1507.06	248.05	420.12
Real Estate Loan	171.54	10.43	465.19	99.83	393.74	473.50		363.13	205.60	377.30
Margin Nature Loan	0.37	34.50		0.02	202.19	315.28		253.45	245.39	124.34
Hire Purchase Loan	64.64	9.60	2.54	2.72	102.87	313.92	3.54	403.57	184.84	784.11
Deprived Sector Loan	337.25	2.69			245.82	518.29	1.40	346.87	60.44	213.98
Bills Purchased								2.60		
Other Product	2849.82	23.27	113.22		1003.90	108.37	32.46	525.90	289.87	1459.40
Total Product wise Loan	4060.62	177.98	1695.54	320.62	2910.92	7250.13	94.05	5595.99	1328.09	3426.18

Collateral Wise

Gold and Silver										
Government Securities										
Non Governmental Securities		14.50						253.45	245.39	
Fixed Deposit Receipts	89.16			6.70	72.64	108.37		37.03	45.39	36.45
Own	89.16			6.70	72.64	108.37		37.03	45.39	36.45
Other Licences Institutions										
Collateral of Properties	226.73	133.98	1695.54	313.90	2476.39	6340.57	91.45	4858.90	951.37	2927.53
Fixed Assets	226.73	133.98	1695.54	313.90	2476.39	6340.57	91.45	4858.90	951.37	2927.53
Current Assets										
Against security of Bill							2.60			
Domestic Bills							2.60			
Foreign Bills										
Against Guarantee		29.41			180.00	478.76		433.78	85.94	327.15
Government Guarantee										
Institutional Guarantee		22.63			180.00	463.00		160.00	52.50	203.00
Personal Guarantee		6.78				15.76		273.78	33.40	1.60
Collective Guarantee									0.04	
Int. Rtd. Foreign Bank's Guarantee										
Other Guarantee										122.55
Credit Card										
Others	3744.72	0.09		0.02	181.88	322.42		12.83		135.06
Total	4060.62	177.98	1695.54	320.62	2910.92	7250.13	94.05	5595.99	1328.09	3426.18

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

	Liabilities	Mid-July			Mid-Nov	Mid-Dec	% 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	22370.8	21457.1	45.00	38.33	-4.08
	a. Paid-up Capital	5436.5	7721.3	11159.1	12461.7	12983.5	82.78	42.03	4.19
	b. Statutory Reserves	1214.8	1747.6	2450.9	2847.3	2998.1	132.25	43.86	5.30
	c. Retained Earning	363.6	1179.5	1379.0	4429.0	2624.3	64.85	224.37	-40.75
	d. Others Reserves	1670.0	1944.5	2431.3	2632.8	2851.2	35.47	16.44	8.30
2	BORROWINGS	52434.4	66772.7	87707.0	96083.1	97127.3	87.95	27.35	1.09
	a. NRB	91.1	554.8	2069.5	6621.2	6692.1	-82.69	508.74	1.07
	f. Others	52343.3	66217.9	85637.4	89461.8	90435.3	91.24	26.51	1.09
3	DEPOSITS	24095.3	34344.1	49548.6	54921.5	56400.2	119.02	42.53	2.69
4	BILLS PAYABLE	0.8	2.0	1.3	1.8	2.8	0.00	163.52	57.29
5	OTHER LIABILITIES	7205.0	10366.3	13551.5	16217.0	18202.0	90.74	43.88	12.24
	a. Loan Loss Provision	1345.6	1716.1	2390.8	2726.3	2827.0	62.23	27.53	3.69
	b. Interest Suspense a/c	652.7	938.5	1121.4	1242.6	1354.6	37.42	43.79	9.01
	c. Others	5206.8	7711.8	10039.4	12248.0	14020.3	110.54	48.11	14.47
6	RECONCILIATION A/c	5031.9	5779.8	3480.3	1955.3	1736.7	362.41	14.86	-11.18
7	PROFIT & LOSS A/c	3318.2	3907.2	4038.7	1644.2	2224.8	125.15	17.75	35.31
	Total	100770.6	133765.0	175747.6	193193.6	197150.9	100.78	32.74	2.05
Assets									
1	LIQUID FUNDS	11096.2	12497.7	16314.2	17909.0	16144.6	54.05	12.63	-9.85
	a. Cash Balance	75.5	93.9	147.3	242.8	230.6	92.39	24.35	-5.02
	b. Bank Balance	6327.0	6243.3	9189.8	11118.6	10805.4	70.51	-1.32	-2.82
	c. Money at Call	4693.6	6160.5	6977.2	6547.6	5108.6	35.93	31.25	-21.98
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	5896.3	6309.4	-2.92	-5.40	7.01
4	LOANS & ADVANCES	77232.9	106540.9	145943.8	159987.3	165242.8	116.40	37.95	3.28
	Institutional	19194.3	24131.1	30596.9	30807.0	31428.6	94.60	25.72	2.02
	Individual	58038.6	82409.8	115346.8	129180.3	133814.3	124.73	41.99	3.59
5	FIXED ASSETS	961.1	1219.2	1471.9	1601.2	1641.4	53.92	26.85	2.51
6	OTHER ASSETS	3598.2	4766.1	5735.3	5812.5	5770.0	44.77	32.46	-0.73
7	EXPENSES NOT WRITTEN OFF	4.5	11.2	7.1	8.6	8.4	-52.58	149.58	-1.89
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	1902.9	1953.1	362.34	18.78	2.64
10	PROFIT & LOSS A/c	11.9	69.6	56.6	33.1	38.4	-85.45	484.89	15.88
	Total	100770.6	133765.0	175745.2	193193.6	197150.9	100.78	32.74	2.05
Profit & Loss A/c Expenses									
1	INTEREST EXPENSES	3494.31	5937.76	11759.20	4596.08	5658.55	77.57	69.93	23.12
2	COMMISSION/FEE EXPENSES	0.01	0.21	3.12	0.02	0.53	-99.98	2474.30	2775.15
3	EMPLOYEE EXPENSES	2671.95	3619.07	4735.39	1908.94	2447.64	82.46	35.45	28.22
4	OFFICE OPERATING EXPENSES	1505.00	1231.78	1594.42	525.44	696.60	206.23	-18.15	32.58
5	NON OPERATING EXPENSES	4.81	0.80	9.27	9.33	12.74	0.00	-83.33	36.55
6	PROVISION FOR RISK	560.23	641.44	1048.32	490.45	618.32	197.73	14.50	26.07
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	0.30	0.00	0.00	0.00	-100.00
9	PROVISION FOR STAFF BONUS	314.96	518.61	546.76	220.00	301.17	207.19	64.66	36.89
10	PROVISION FOR INCOME TAX	946.11	1561.02	1663.47	664.60	897.83	212.89	64.99	35.09
11	NET PROFIT	3374.46	3901.54	4013.38	1627.88	2224.37	135.06	15.62	36.64
	TOTAL EXPENSES	12871.83	17415.23	25374.17	10043.03	12857.76	114.55	35.30	28.03
Income									
1.	INTEREST INCOME	11628.63	15659.24	22236.28	8787.37	11184.86	115.76	34.66	27.28
2.	COMMISSION & DISCOUNT	286.71	409.62	546.27	236.37	319.46	119.13	42.87	35.15
3	OTHER OPERATING INCOME	684.42	1000.22	2048.87	866.53	1169.70	124.52	46.14	34.99
4	NON OPERATING INCOME	34.47	50.76	142.21	12.64	17.76	-14.15	47.24	40.52
5	PROVISION FOR WRITTEN BACK	222.11	241.31	364.35	113.55	136.71	151.48	8.65	20.40
6	RECOVERY FOR WRITE BACK	4.63	2.99	5.18	0.27	0.36	134.91	-35.39	34.98
7	INCOME FOR EXTRA ORDINARY EXPENSES	0.01	0.00	0.00	0.17	0.03	-88.62	-100.00	-79.64
8	NET LOSS	10.85	51.08	31.00	26.15	28.88	-75.15	370.64	10.45
	TOTAL INCOME	12871.83	17415.23	25374.17	10043.03	12857.76	114.55	35.30	28.03
Miscellaneous Information									
	No. of Total Staffs	7132	8903	11552	13142	13474	61.91	24.83	2.53
	No. of Total Branches	1378	1895	2448	2741	2858	60.05	37.52	4.27
	No. of Total Centers	100794	132355	172788	192732	197811	69.74	31.31	2.64
	No. of Total Groups	366540	455206	562425	625938	641367	25.43	24.19	2.47
	No. of Total Passive Groups	4601	4942	5762	6001	5967	-49.65	7.41	-0.57
	No. of Total Members	1898891	2338046	2856380	3099393	3165877	17.77	23.13	2.15
	No. of Total Passive Members	32378	37050	51516	62827	63901	-51.27	14.43	1.71
	No. of Total Borrowers	1296303	1576155	1853417	2023637	2005863	17.62	21.59	-0.88
	No. of Total Overdue Borrowers	44861	44281	56824	79553	82261	46.33	-1.29	3.40
	No. of Total Saving Members	1873432	2368500	3010166	3118994	3183081	56.32	26.43	2.05
	Total Saving Amount (Rs million)	24111.28	34583.36	49548.56	54918.39	56396.12	119.18	43.43	2.69

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	1	Taplejung	15	1	0	16	130213	8138
2	1	Panchthar	22	3	2	27	196176	7266
3	1	Ilam	30	10	2	42	307355	7318
4	1	Jhapa	104	50	9	163	901293	5529
5	1	Sankhuwasabha	22	0	0	22	156829	7129
6	1	Bhojpur	23	0	1	24	162370	6765
7	1	Terhathum	15	3	0	18	101126	5618
8	1	Dhankuta	19	6	2	27	169615	6282
9	1	Morang	115	44	11	170	1065566	6268
10	1	Sunsari	88	24	11	123	879907	7154
11	1	Solukhumbu	13	0	0	13	103339	7949
12	1	Khotang	14	6	0	20	181912	9096
13	1	Okhaldhunga	15	5	0	20	150962	7548
14	1	Udayapur	28	2	1	31	347842	11221
	Total		523	154	39	716	4854506	6780
15	2	Saptari	35	3	8	46	695329	15116
16	2	Siraha	57	9	1	67	689412	10290
17	2	Dhanusa	57	12	2	71	823110	11593
18	2	Mahottari	42	13	1	56	691715	12352
19	2	Sarlahi	46	9	0	55	867173	15767
20	2	Rautahat	40	7	0	47	808456	17201
21	2	Bara	54	8	2	64	797741	12465
22	2	Parsa	57	13	4	74	689852	9322
	Total		388	74	18	480	6062788	12631
23	3	Dolakha	22	3	0	25	187299	7492
24	3	Ramechhap	19	1	0	20	207691	10385
25	3	Sindhuli	23	3	0	26	308078	11849
26	3	Rasuwa	20	1	1	22	44719	2033
27	3	Dhading	34	21	0	55	350560	6374
28	3	Nuwakot	28	12	1	41	285627	6967
29	3	Sindhupalchok	28	12	1	41	293316	7154
30	3	Kavrepalanchok	58	15	5	78	398357	5107
31	3	Kathmandu	524	106	43	673	2127543	3161
32	3	Lalitpur	111	21	6	138	549519	3982
33	3	Bhaktapur	50	12	4	66	355104	5380
34	3	Makwanpur	50	16	3	69	453030	6566
35	3	Chitawan	106	65	12	183	671183	3668
	Total		1073	288	76	1437	6232027	4337
36	4	Gorkha	23	11	2	36	252888	7025
37	4	Manang	6	3	0	9	6380	709
38	4	Lamjung	28	8	2	38	171204	4505
39	4	Kaski	112	98	14	224	565455	2524
40	4	Tanahu	48	34	1	83	341516	4115
41	4	Syangja	31	27	2	60	260768	4346
42	4	Mustang	9	4	0	13	11982	922
43	4	Baglung	35	11	0	46	280597	6100
44	4	Parbat	18	14	0	32	148257	4633
45	4	Myagdi	19	8	1	28	111753	3991
46	4	Nawalparasi East	41	27	5	73	343620	4707
	Total		370	245	27	642	2494421	3885

47	5	Gulmi	26	16	0	42	262251	6244
48	5	Palpa	37	11	0	48	251714	5244
49	5	Rupandehi	140	105	14	259	1026124	3962
50	5	Kapilbastu	39	21	4	64	647707	10120
51	5	Arghakhanchi	19	7	0	26	201683	7757
52	5	Pyuthan	16	12	0	28	239450	8552
53	5	Rolpa	13	2	0	15	235109	15674
54	5	Rukum East	4	0	0	4	57237	14309
55	5	Dang	58	44	4	106	627774	5922
56	5	Banke	68	35	5	108	581546	5385
57	5	Bardiya	23	19	0	42	468462	11154
58	5	Nawalparasi West	33	25	2	60	366006	6100
Total			476	297	29	802	4965063	6191
59	6	Rukum West	16	1	1	18	167224	9290
60	6	Salyan	20	4	1	25	266009	10640
61	6	Surkhet	38	9	2	49	403384	8232
62	6	Dailekh	17	1	0	18	289889	16105
63	6	Jajarkot	7	1	0	8	192590	24074
64	6	Dolpa	7	0	0	7	41122	5875
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			144	17	4	165	1588371	9626
69	7	Doti	17	2	0	19	213557	11240
70	7	Bajhang	15	1	0	16	216195	13512
71	7	Kailali	88	30	2	120	910991	7592
72	7	Bajura	9	1	0	10	151034	15103
73	7	Achham	13	3	0	16	281290	17581
74	7	Kanchanpur	38	18	0	56	512379	9150
75	7	Darchula	14	2	0	16	142132	8883
76	7	Baitadi	14	2	0	16	263182	16449
77	7	Dadeldhura	18	2	0	20	154958	7748
Total			226	61	2	289	2845717	9847
Grand Total			3200	1136	195	4531	29042894	

Bank/BFI Class	A	B	C [#]	D [§]	Total
No. of BFIs	28	33	24	69	154
No. of Branches	3200	1136	195	2858	7389
Population per Branch*					3931

Province	A	B	C	Total
1	523	154	39	716
2	388	74	18	480
3	1073	288	76	1437
4	370	245	27	642
5	476	297	29	802
6	144	17	4	165
7	226	61	2	289
Total	3200	1136	195	4531

* 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

Note: Erroneous data of Rukum West has been corrected.

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, 2075 (Mid Aug, 2018)				Bhadau, 2075 (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, 2075 (Mid Aug, 2018)				Bhadau, 2075 (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, 2075 (Mid Aug, 2018)				Bhadau, 2075 (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)				Kartik, 2075 (Mid Nov, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	10.50	4.29	830350.09	1.50	8.52	4.32	832957.61
2	Fixed:	1.00	22.00	10.25	1109822.75	1.00	22.00	10.27	1124046.44
2.1	up to 1 month	2.00	21.00	9.37	43896.17	2.00	21.00	9.61	43052.02
2.2	1-3 months	1.75	16.00	9.90	84687.72	1.75	16.00	9.97	88043.28
2.3	3-6 months	1.00	13.50	10.27	131019.89	1.00	13.50	10.07	143593.90
2.4	6-12 months	2.50	22.00	10.34	483516.18	2.50	22.00	10.43	469502.65
2.5	1-2 yrs	2.50	14.00	10.43	249645.94	2.50	14.00	10.47	254210.20
2.6	2 yrs and above	3.00	21.00	10.02	117056.85	3.00	21.00	9.94	125644.39
3	Call	0.05	12.00	4.01	281677.88	0.05	12.00	3.83	292645.94
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	7.31	4445.56	3.25	10.00	7.73	3882.41
6	Non interest bearing deposits	0.00	0.00	0.00	223341.45	0.00	0.00	0.00	213630.70
6.1	Current	0.00	0.00	0.00	194119.76	0.00	0.00	0.00	188281.07
6.2	Margin	0.00	0.00	0.00	23965.59	0.00	0.00	0.00	23633.45
6.3	Other	0.00	0.00	0.00	5256.11	0.00	0.00	0.00	1716.18
	Aggregate	0.05	22.00	6.57	2449637.73	0.05	22.00	6.61	2467163.09

Overall Summary of Interest Rate on LCY Sectorwise Credit		Ashoj, 2075 (Mid Oct, 2018)				Kartik, 2075 (Mid Nov, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	21.00	12.54	112334.29	2.25	21.00	12.48	112675.00
2	Fishery Related	4.50	18.00	12.07	2701.11	4.50	18.00	11.95	2697.13
3	Mining Related	8.00	19.44	12.20	4440.02	8.00	19.44	12.20	4435.21
4	Agriculture, Forestry & Beverage Production Related	4.13	21.00	12.31	123968.83	4.50	21.00	12.20	123942.30
5	Non Food Production Related	3.60	21.18	11.68	274822.02	4.32	21.00	11.88	285312.47
6	Construction	2.00	21.60	12.26	230053.41	1.14	21.00	12.25	231115.09
7	Electricity, Gas and Water	2.25	18.00	11.51	89570.27	2.25	18.00	11.42	90448.76
8	Metal Products, Machinery & Electronic Equipment & Assemblage	2.00	20.00	12.35	29189.28	2.00	21.00	12.21	31298.56
9	Transport, Communication and Public Utilities	4.50	24.00	12.75	60731.05	4.50	24.00	12.65	60715.09
10	Wholesaler & Retailer	2.25	22.38	12.13	514785.14	0.50	21.60	12.20	518487.26
11	Finance, Insurance and Real Estate	1.75	21.00	11.74	187273.81	1.75	20.00	11.61	184646.78
12	Hotel or Restaurant	4.50	21.60	12.29	86291.73	4.33	21.60	12.15	85492.55
13	Other Services	4.50	21.60	12.34	98307.25	4.50	21.60	12.43	99033.29
14	Consumption Loans	1.50	30.00	12.75	135685.42	1.50	30.00	12.77	135486.98
15	Local Government	3.00	13.50	3.43	1499.88	3.00	13.50	3.43	1499.85
16	Others	2.00	24.00	13.23	260102.90	2.00	24.00	13.18	261694.59
	Aggregate	1.50	30.00	12.26	2211756.41	0.50	30.00	12.26	2228980.91

Overall Summary of Interest Rate on LCY Productwise Credit		Ashoj, 2075 (Mid Oct, 2018)				Kartik, 2075 (Mid Nov, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.00	22.00	11.96	389289.85	2.25	22.00	11.91	392989.58
2	Overdraft	2.00	24.00	12.81	362044.83	0.50	24.00	12.60	361144.73
3	Trust Receipt Loan / Import Loan	4.00	20.39	10.45	83045.80	4.00	20.39	10.50	87834.91
4	Demand & Other Working Capital Loan	2.25	22.38	11.93	538446.71	4.50	21.60	12.09	545895.60
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	21.00	12.02	174043.75	1.14	21.00	12.02	174332.63
6	Real Estate Loan	2.00	21.00	12.95	119107.03	2.00	20.53	12.87	120076.13
7	Margin Nature Loan	7.00	18.01	12.75	33621.42	7.00	18.05	12.65	31194.41
8	Hire Purchase Loan	1.50	24.00	12.98	140529.79	1.50	24.00	13.11	141429.63
9	Deprived Sector Loan	1.75	21.00	11.28	126355.86	1.75	21.00	11.22	122045.53
10	Bills Purchased	10.00	19.29	4.69	3619.96	10.00	16.66	5.30	3707.10
11	Other Product	4.50	30.00	13.08	241651.40	2.00	30.00	13.20	248330.67
	Aggregate	1.50	30.00	12.24	2211756.41	0.50	30.00	12.25	2228980.91

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2075 (Mid Dec, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.50	10.50	4.41	823350.59
2	Fixed:	0.35	21.00	10.11	1183332.87
2.1	up to 1 month	2.00	13.50	10.31	45029.08
2.2	1-3 months	0.35	16.00	10.05	91471.21
2.3	3-6 months	1.00	15.00	9.96	131819.62
2.4	6-12 months	2.50	13.60	9.93	518048.19
2.5	1-2 yrs	2.50	14.00	10.48	245925.84
2.6	2 yrs and above	3.00	21.00	10.25	151038.92
3	Call	0.05	12.00	4.00	262462.30
4	Certificate of Deposits	0.00	0.00	0.00	0.00
5	Other	2.50	10.00	7.45	5146.73
6	Non interest bearing deposits	0.00	0.00	0.00	247984.89
6.1	Current	0.00	0.00	0.00	223728.96
6.2	Margin	0.00	0.00	0.00	23239.18
6.3	Other	0.00	0.00	0.00	1016.75
	Aggregate	0.05	21.00	6.62	2522277.38

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2075 (Mid Dec, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	21.00	12.50	115413.72
2	Fishery Related	4.50	18.00	11.94	2763.30
3	Mining Related	5.40	19.44	12.39	4697.78
4	Agriculture, Forestry & Beverage Production Related	4.50	21.00	12.28	127319.98
5	Non Food Production Related	4.50	21.28	12.00	290640.63
6	Construction	1.14	21.00	12.26	232806.23
7	Electricity, Gas and Water	2.25	18.00	11.42	91675.64
8	Metal Products, Machinery & Electronic Equipment & Assemblage	2.00	21.00	12.39	31450.84
9	Transport, Communication and Public Utilities	4.50	24.00	12.67	60771.97
10	Wholesaler & Retailer	2.00	21.60	12.32	521293.29
11	Finance, Insurance and Real Estate	1.75	21.00	11.62	185388.39
12	Hotel or Restaurant	4.50	21.60	12.15	86466.28
13	Other Services	4.50	21.60	12.49	99181.36
14	Consumption Loans	1.50	30.00	12.60	141072.45
15	Local Government	3.00	14.00	3.43	1499.85
16	Others	2.00	21.28	13.30	263633.42
	Aggregate	1.14	30.00	12.32	2256075.13

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2075 (Mid Dec, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.00	11.89	399715.90
2	Overdraft	2.00	21.60	12.59	365472.99
3	Trust Receipt Loan / Import Loan	4.00	20.39	10.46	87614.42
4	Demand & Other Working Capital Loan	2.00	21.60	12.17	550786.74
5	Residential Personal Home Loan (Up to Rs. 10 million)	1.14	21.00	12.03	175927.46
6	Real Estate Loan	2.00	21.00	12.88	118694.36
7	Margin Nature Loan	7.00	18.05	12.58	31941.44
8	Hire Purchase Loan	1.50	24.00	13.08	144053.00
9	Deprived Sector Loan	1.75	21.00	11.26	121917.17
10	Bills Purchased	10.00	16.66	5.75	3137.45
11	Other Product	2.00	30.00	13.23	256814.19
	Aggregate	1.14	30.00	12.28	2256075.12

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	Sworojagar	12	First Microfinance Development Bank Ltd	First
13	Nagbeli Microfinance Development Bank Ltd	Nagbeli	14	Kalika Microcredit Development Bank Ltd.	Kalika
15	Mirmire Microfinance Development Bank Ltd.	Mirmire	16	Janautthan Samudayik Microfinance Dev. Bank Ltd.	Janautthan
17	Mithila Laghu Bitta Bikas Bank Ltd.	Mithila	18	Womi Microfinance Bittiya Sanstha Ltd.	Womi
19	Laxmi Microfinance Bittiya Sanstha Ltd.	Laxmi	20	Civil Microfinance Bittiya Sanstha Ltd.	CivilMF
21	Mahila Sahayatra Microfinance Bittiya Sanstha Ltd.	Mahila	22	Vijaya Laghubitta Bittiya Sanstha Ltd.	Vijay
23	Kisan Microfinance Bittiya Sanstha Ltd.	Kisan	24	NMB Microfinance Bittiya Sanstha Ltd.	NMBMF
25	Forward Community Microfinance Bittiya Sanstha Ltd.	FORWARD	26	Reliable Microfinance Bittiya Sanstha Ltd.	Reliable
27	Mahuli 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 Lagubitta 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 Sastha Ltd.	Agro
45	Creative Laghubitta Bittiya Sastha Ltd.	Creative	46	Ramaroshan Laghubitta Bittiya Sastha Ltd.	Ramaroshan
47	Gurans Laghubitta Bittiya Sastha Ltd.	Gurans	48	Ganapati Laghubitta Bittiya Sastha Ltd.	Ganapati
49	Infinity Microfinance Bittiya Sastha Ltd.	Infinity	50	Adhikhola Laghubitta Bittiya Sastha Ltd.	Adhikhola
51	Swabhimani Microfinance Bittiya Sastha Ltd.	Swabhimani	52	Sparsha Microfinance Bittiya Sastha Ltd.	Sparsha
53	Sabaiko Microfinance Bittiya Sastha Ltd.	Sabaiko	54	Aarthik Samriddhi Laghubitta Bittiya Sanstha Ltd	Aarthik
55	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana	56	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF
57	Nagarik Laghubitta Bittiya Sanstha limited	Nagarik	58	Sahakarya Laghubitta Bittiya Sanstha limited	Sahakarya
59	Trilok Laghubitta Bittiya Sanstha Ltd.	Trilok	60	Sarathi Laghubitta Bittiya Sanstha limited	Sarathi
61	Manakamana Laghubitta Bittiya Sanstha Ltd.	Manakamana	62	Sajeelo Laghubitta Bittiya Sanstha Ltd.	Sajeelo
63	Satyawati Laghubitta Bittiya Sanstha limited	Satyawati	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 Li	Grameen
69	Mahila Laghubitta Bittiya Sanstha Limited	Mahila			